

Online Shopping Behaviour: A Study on Exploring the Dependence of Demographics of the People in Kerala on their Behaviour in Online Shopping

Adarsh Nampoothiri S^a, Ms. Pravitha N R^b

^{a,b} Department of Commerce and Management, Amrita Vishwa Vidyapeetham Kollam, India

Article History: Received: 10 January 2021; Revised: 12 February 2021; Accepted: 27 March 2021; Published online: 28 April 2021

Abstract: The goal of this study is to see how the sociodemographic factors (gender, age, income, education, region) affect people's attitudes toward online shopping in Kerala. Consumers go through an online shopping process when they decide to shop on the internet. Shopping on the internet has become one of the most prominent uses of the Internet, along with looking for products and collecting knowledge about them. The necessity of evaluating and defining factors that affect a consumer's decision to buy something on the Internet cannot be overstated. Since the Internet is a modern medium, consumers have put forward new demands. Analyzing the actions that an online shopper takes to make a decision and buy on the internet reveals some of the considerations that they consider. In order to meet customer demands and compete in the online market, online retailers must identify and consider these factors. The aim of this dissertation was to see if there are any specific factors that affect online shoppers. An online survey was conducted among the people of Kerala to examine their online shopping behavior.

Keywords: Online Shopping Behaviour, Internet, Kerala, Socio-Demographic, Attitude, Online Platform

1. Introduction

With more than 687.6 million internet users, India ranks 2nd in the world after China has 854.4 million internet users. The US, with 313.3 million internet users, ranks third in the table of most active Internet users, according to the report in Internet World Stats, 2020. Although India has nearly the same population as China and more population than the US, Japan and Korea, but in terms of e-commerce sales, India is sadly at the 4th Position. The top-leading countries in the e-commerce sales are the US (US\$8640 billion), Japan (US\$3280 billion), China (US\$2304 billion) and Korea (Rep) (US\$1364 billion), as per the sources from Golob 2018. The reason for India to lack behind in e-commerce sales is that India uses the Internet confined to browsing, chatting, reading news, booking air tickets etc., only. However, recently, the Internet has developed into a new distribution medium, driven by the rapid expansion of online transactions. This has opened up a new window through which people can see online purchasing. Cost of the commodity, Faith, and Satisfaction are influencing factors of online purchasing. The cost of the commodity was considered to be the most critical factor for the majority of the people. As the Internet has created a paradigm shift in terms of traditional shopping, a consumer is now no longer bound to visit the store or location physically. Thus the consumer is virtually active at any time, any place to purchase the products or services he wishes. The Internet is a relatively new medium for communication and the information exchange present in everyday life. The number of internet users keeps increasing, which indicates that online purchasing has increased. The rapid growth is explained by consumer behaviour. The Internet is a mass medium that provides consumers with characteristics like no other. With characteristics such as the ability to view and purchase products, visualize needs with products, and discuss products with other consumers, online shopping is proving more convenient for the consumer than traditional shopping. Internet shopping is the phenomenon in which Internet users decide to do their shopping online. It is known that the Internet has emerged as a new distribution channel, and consumers have evaluated this channel. With the growing significance of e-commerce on the Internet, online shopping has also become one of the most popular ways to find information about products and find products available for sale. Due to the increasing use of the Internet, companies also carry out several other tasks online, including communicating information within or between companies, disseminating product information, taking feedback, and conducting customer satisfaction surveys online. Consumers use the Internet to purchase a product online and to compare prices, features, and after-sales service facilities they expect when purchasing the product from a particular store.

A. Objectives of the study

- To study how the socio-demographic factors (gender, age, income, education, location) affect people's attitude towards online shopping in Kerala.
- To identify the key factors influencing online shopping behaviour of people living in Kerala.
- To analyze the sources of ideas, motivational factors and attitudes among the participants.
- To observe how customer reviews influence the buying decision of a product.

B. Hypothesis

- *Online Shopping Behaviour vs Gender H₀*: Online Shopping Behaviour of people in Kerala is not related to their gender.

H₁: Online Shopping Behaviour of people in Kerala is related to their gender.

- *Online Shopping Behaviour vs Age Group H₀*: Online Shopping Behaviour of people in Kerala is not related to their age group.

H₁: Online Shopping Behaviour of people in Kerala is related to their age group.

- *Online Shopping Behaviour vs Education H₀*: Online Shopping Behaviour of people in Kerala is not related to their educational status.

H₁: Online Shopping Behaviour of people in Kerala is related to their educational status.

- *Online Shopping Behaviour vs Location H₀*: Online Shopping Behaviour of people in Kerala is not related to their location.

H₁: Online Shopping Behaviour of people in Kerala is related to their location.

- *Online Shopping Behaviour vs Annual Income H₀*: Online Shopping Behaviour of people in Kerala is not related to their annual income. *H₁*: Online Shopping Behaviour of people in Kerala is related to their annual income.

2. Literature Survey

In most developing countries, shopping online has become a popular choice due to the expansion of computer-assisted technology as mentioned by Khare et. al. [1]. Studies of e-shopping behaviour have discussed numerous variables influencing it, including factors influencing trust, PU, website design, security, data privacy, PEOU and enjoyment.(Bauer and Hein, 2006; Khare, 2016; Liao and Wong, 2008; Omar et al., 2011; Pires, Stanton, and Eckford, 2004) [1]–[5]. Observations by Lee and Lin (2005) [6] suggest that customer service quality can be improved through responsive website design, reliability and trust. Based on research from Davis, Wang, and Lindridge (2008) [7], it has been discovered that consumers from China and the US view things differently when utilizing web stores. Taking into account the fact that consumers are generally satisfied with their information visit, Ha and Stoel (2009) [8] have constructed a model using the Technology Acceptance Model to comprehend consumers' e-shopping behaviour. A variety of consumer behaviours, including trust, convenience, usability, and experience, are thought to influence consumers' behaviour (Demangeot and Broderick, 2007; Eastlick and Lotz, 2011; Ha and Stoel, 2009; Koo and Ju, 2010; Richard, 2005; Tong, 2010) [8]–[13]. There has been research that emphasizes the security, quality, and service-related aspects of ecommerce. Various researchers have proposed that consumers' demographic and psychographic characteristics can influence their online retailing perceptions (Cho and Jialin, 2008; Hasan, 2010; Hashim, Ghani, and Said, 2009; Teo, 2006) [14]–[17].

From the above-mentioned citations, it is derived that the key determinants that influence online consumers' perception are: convenience, interactivity, and enjoyment. Moreover, few studies have examined the influence of purchase benefit determinants, such as age and gender, on the purchase benefit.

3. Research Methodology

A. Population

Study participants are customers who have previously engaged in online shopping in the state of Kerala. In January 2021 and February 2021, a cross-sectional survey was conducted among the people of Kerala. An online questionnaire developed in Google Forms was distributed via social media to all participants. The responses and records were thoroughly anonymized, and personal information regarding age, name, email, etc., was never disclosed in any way.

B. Frame Work

In order to analyze the online purchasing behaviour of the people in Kerala, percentage methods, Chi-square analyses, and ranking methods were used.

C. Limitations of the Study

- The sample size was restricted to 224 participants due to time constraints.
- Because the sample was drawn at random, it is possible that some limitations of this study have also been present.

D. Materials, Data Analysis and Interpretation

The complete study participants were asked to complete an online questionnaire created on Google Forms. In the questionnaire, there were two sections: Demographic and Statements. The socio-demographic section includes gender, age, location, educational status and annual income, while the statements included the questions related to the online buying behaviour based on a 5-point Likert Scale. Upon completion of the multiple-choice questions, participants were redirected to a secure page to view their responses. The online survey took approximately two to three minutes to complete.

E. Demographic Profile

A socio-demographic profile was developed based on the data gathered from the participants living in Kerala, including details such as their Age, Gender, Educational Status, Area of Residence, and Annual Income. Table I shows the distribution of students based on their profile.

Table I exhibits the demographic characteristics of the participants taken into account for this study. Although the majority of the participants were male 113 (51%) but it was almost equal to the females 111 (49%). Also the participants aged between 18-29 Years dominated the age group section with a count of 137 (61%). In the education profile we could see that the majority of the participants were Under Graduate , 98 (44%) while the least count were showed by Ph.D Scholars. As far as the location of the participants are considered it was seen that participants from South Kerala (106, 42%) showed a huge numerical preponderance than people from North Kerala

TABLE I: Socio-Demographic Profile of the Participants

Variables and Categories	N=224	Percentage
GENDER		
Male	113	50.45
Female	111	49.6
AGE GROUP		
Less than 18 Years	14	6.3
18-29 Years	137	61.2
30-44 Years	40	17.9
45-59 Years	30	13.4
Above 60 Years	3	1.3
EDUCATION		
High School Degree or Equivalent	39	17.4
Under Graduate	98	43.8
Post Graduate	64	28.6
Ph.D	23	10.3
LOCATION		
North Kerala	49	22.4
Central Kerala	69	35.5
South Kerala	106	42.1
ANNUAL INCOME		
Less than 2 Lakhs	72	32.1
2-5 Lakhs	86	38.4
5-10 Lakhs	51	22.8
10-25 Lakhs	15	6.7

and Central Kerala. Majority of the participants had annual income of 2-5 Lakhs (86 counts, 38%) while the ones with the least annual income was seen to be 32% (72 counts).

F. Online Buying Behaviour

There are steps involved in an online shopping process that are similar to those associated with traditional shopping behaviour. The way consumers behave online is determined by the psychological state they are experiencing regarding making a purchase. Table II states the buying behaviour of online shopping.

Observing Table II, which contrasts the amount of online shopping of the participants with their experience with the frequency of their shopping, it is apparent that most of the participants (67, 29%) only shop once a month, A total of 62 (27%) respondents reported making a purchase once in 3 months and 51 participants did the online shopping once in 6 months, the remaining respondents' who shopped once in a week and Once in a Year were found out to be 12.5% and 7%. Table II shows that 117 (52%) of participants of online shoppers, which is over half of the population, have been shopping online for 2-5 years. 61 (27%) of online shoppers examined reported that they had been using the internet for shopping for the past 0-2 years. A total of 34 participants in the sample of total population have used the online shopping platform for 5-10 years. There were only 12 (5%) on-line shoppers who made online purchases for more than 10 years. Despite the fact that the trend of online shopping has been prevalent in India for many years, the recent increase in popularity of this industry is only recent.

TABLE II: Experience of Participants with Online Shopping

Variables and Categories	N=224	Percentage
ONLINE SHOPPING FREQUENCY		
Once in a Week	28	12.5
Once in a Month	67	29.9
Once in 3 Months	62	27.7
Once in 6 Months	51	22.8
Once in a Year	16	7.1
ONLINE SHOPPING EXPERIENCE		
0-2 Years	61	27.2
2-5 Years	117	52.2
5-10 Years	34	15.2
More than 10 Years	12	5.4

G. Online Shopping Websites and Motivational Factors

According to our study, Online Shopping Websites refers to sites on the internet from which the participants prefer to shop; the most popular shopping platforms in India are Amazon and Flipkart. From a psychological and technical perspective, online shopping certainly has an advantage over traditional ones. Considering these advantages the consumer will most likely go for online shopping only. Here, the advantages are mentioned as Convenience and Time saving, Products that Not available in local stores, Price comparison available, Product reviews available and The best prices as compared to traditional shopping. Table III, represents the Online Platform and its associated motivational factors.

TABLE III: Online Platforms and Motivational Factors

Variables and Categories	N=224	Percentage
ONLINE PLATFORM		
Amazon	91	40.6
Flipkart	97	43.3
Others	36	16.1
MOTIVATIONAL FACTORS		
Convenience and Time saving	31	13.8
Products not available in local stores	39	17.4
Price comparison available	42	18.8
Product reviews available	62	27.7
The best and affordable prices	39	17.4

Table III reveals that some of the motivational factors related to the purchase of commodities online can be seen on the part of the people of Kerala. In our survey, we found that Flipkart received the most attention from users (97, 43%), as compared with Amazon (91, 40%). Another interesting fact was that 12% of respondents used Another Online Platform to shop online. In the case of the motivational factors which included the advantages of

online shopping, we could relate that about 62 people (28%) found that they were able to find the review of the product in the product review section. This made it easier for them to decide whether they wanted to buy the product or not by reviewing the customer experience in the Review Section. Nearly 19% of the participants were searching for the availability of price comparisons which would help them compare the prices of similar products. 17.4% of people picked the fact that the online sales offer them the opportunity to

Products	Frequency (N=224)	Percentage
Clothing	78	34.8
Electronics	71	31.7
Mobiles	32	14.3
Food/Restaurants	23	10.3
Entertainment	13	5.8
Automobiles	7	3.1

buy products which are unavailable offline and 39 participants believed that the same product is available online at a much more affordable price as compared to offline. Interestingly, only 13% of the entire population deemed online shopping to be more convenient and time-saving.

Table IV represents the Product choices made by participants during online shopping. It was very predictable that the majority of the participants (78, 35%) bought Clothing in their online shopping. The figures also indicate that approximately the same proportions of people (71, 32%) bought Electronics while 32 others chose to purchase new mobile phones in shopping. 10% of online shoppers purchased food online or booked a dine-in at a restaurant through their online purchase. Among other products, entertainment products (6%) and automobiles (3%) were bought by a significant number of people.

H. Online shopping attitudes of Participants

Table V represents the attitude of the people in Kerala towards the online shopping. These data were analyzed on a 5 point Likert scale where, Never= 1, Rarely= 2, Sometimes= 3, Often= 4 and Very Often= 5. As per Table V, We could see that for Statements 1-5, the mean value was less than 4., indicating positive responses by the participants. The respondents Often agree that online shopping is more convenient and time saving for the customers, it offers best prices and a wide variety of products with accurate description about products. It also signifies that they can Often find those products online, which are unavailable at offline. Additionally, participants also found that cheap, defective, or damaged products were rarely found. There have been instances of products not being delivered on time, and it has been observed that this can sometimes only be the case. Even though all people agreed with the online behavior, they were still wary of certain risks. The people without very much experience in online shopping very often choose to shop online to be risky in online transactions. Also most of the people very often agree to the fact that there is certainly some amount of internet illiteracy among people to do online shopping.

I. Problems Faced by the Participants While Online Shopping

The presence of problems is a regular occurrence in any modern business solutions. Our study of online shopping behavior has highlighted five points of difficulty faced by respondents in the sample. Table VI displays the difficulties experienced by the participants while shopping online. 38% of the participants (86 participants) suffered the problem of getting a cheap quality product while, 45 people (20%)

Sl. No.	Respondents Attitudes	Mean	Std. Dev.
1	Convenience and Time saving	3.34	1.4
2	The best prices	3.18	1.49
3	Product reviews available	3.27	1.38
4	Price comparison available	3.3	1.47

5	Not available in local stores	3.11	1.53
6	Cheap quality of product	2.44	1.41
7	Non-delivery	2.53	1.37
8	Product damage	2.39	1.46
9	Delay in delivery	2.49	1.57
10	I dont know about online shopping	4.5	1.09
11	Risk of online transaction	4.57	1.21
12	Risk of identity theft	4.33	1.16
13	Internet illiteracy	4.66	1.32

TABLE VI: Problems Experienced by Participants When Shopping Online

Sr. No.	Problem Defintion	Frequency	Percentage
1	Cheap quality of Product	86	38.4
2	Delay in delivery	45	20.1
3	Non-delivery	24	10.7
4	Damaged Product	45	20.1
5	Others	24	10.7

each experienced a delayed delivery and damaged product. 24 participants had the misfortune of the product itself not delivering and 10% people had some other problems related to online shopping.

4. Results

A. Online Buying behaviour based on Demographic Factor

From Table VII, we can analyze the Online Buying Behavior score on the basis of Customer Reviews based on Consumer Demography. It depicts the fact that how often the customer takes a decision to buy a product based on the multiple Customer Reviews of that product.

TABLE VII: Online Buying Behavior score on the basis of Customer Reviews based on Demography

Online Buying Behaviour Score Based On Customer Review				
Variables	Rarely	Sometimes	Often	Always
LOCATION				
North Kerala	5	17	22	5
Central Kerala	5	27	32	5
South Kerala	8	32	56	10
EDUCATION				
High school degree or eq.	12	14	13	0
Under Graduate	4	28	60	6
Post Graduate	0	18	32	14
Ph.D	2	16	5	0
ANNUAL INCOME				
Less than 2 Lakh	11	14	43	4
2-5 Lakh	2	33	42	9
5-10 Lakh	5	21	18	7
10-25 Lakh	0	8	7	0
TOTAL SCORE	8%	34%	49%	9%

TABLE VIII: Types of online Review preferred by the respondents

Types of Online Review	Frequency	Percent
------------------------	-----------	---------

Customer Ratings in Amazon, Flipkart, etc.	96	42.9
Independent Reviewing Platforms	51	22.8
Personal Blogs.	34	15.2
Video platforms. (YouTube, Instagram, etc.)	34	15.2
Others	9	4.0

A total of 9 questions were asked to the participants regarding their purchase decision based on the reviews and feedback put on by other customers. The question included choices indicating how often the consumers follow this trend and whether negative reviews affect their decision to purchase the product. We rated the questions as Never=1, Rarely=2, Sometimes=3, Often=4 and Very Often=5. Based on the results of the survey, the section was further classified into four categories. Customers who got the score between 9-18 were classified as Normal Users, meaning they rarely bought the products based on Customer Reviews. People with scores between 19-28 are termed Mild Users, whose buying decision can Sometimes be influenced by Customer Reviews. Then users who scored between 29-36 were classified as Moderate Users who often make purchases online based on Customer Reviews. Finally, those who got scores between 37-45 were referred to as Severely Uses and Always turn to Customer Reviews when purchasing goods.

From Table VII, we could see see that people living in South Kerala were predominant in all the Customer Review Score from Normal to Severe Users as compared with people from North and Central Kerala. As far as the education is concerned, the Under Graduate People were Moderate Users who often look for customer reviews, but in the case of Severe Users, it was Post Graduates who always looked into Customer Reviews for purchasing a product. It was observed from the study that, participants having annual income less than 2 Lakhs were moderate users and people with annual income 2-5 Lakhs were severe users who always follow the Customer Reviews. It was interesting to see that there were no normal and severe users in the case of people having 10-25 Lakhs as annual income. Thus, from Table VII, we could state that the percentage of Moderate Users (49%) were the majority who Often look into customer reviews for purchasing. Also, there were 34% of Mild Users, 8% of Normal Users and 9% of Severe Users.

Table, VIII indicates the frequency of participants who did online purchasing based on the types of Online Customer Review. The types of Reviews were Customer Ratings in Retailing Websites. (Amazon, Flipkart,etc.), Independent Reviewing Platforms, Video platforms. (YouTube, Instagram,etc.), Personal Blogs and Others. It was noticed that nearly 43% (96 count) of the people bought goods based on the Customer Ratings in Retailing Websites like Amazon, Flipkart, etc. About 51 people chose independent reviewing platforms to buy online products based on reviews. The percentage of people that read blogs written by other customers in order to

TABLE IX: Chi-Square Test analysis on Demographic Data vs Online Shopping Behaviour

Variables	Pearson Chi-Square 'r-value'
GENDER	0.149
AGE GROUP	0.01
EDUCATION	0.01
LOCATION	0.892
ANNUAL INCOME	0.04

make purchases online was approximately 15%. It was quite interesting to note that about 34 people only chose YouTube and other Video platforms as a credible means of online review for purchasing products.

5. Analysis And Discussions

Our study was conducted to find the online buying behaviour of people living in Kerala. A further analysis revealed deep insights into the demographics of the people who make online purchases. Our study indicates associations between consumers' perception of their attitude toward online shopping and the factors that influence them.

Our results indicated that Consumer preferences toward online shopping are influenced by matters of convenience, price, and utilitarian attitude. Furthermore, it was noted that there was a significant positive approach by the people towards the online shopping. Prior to Hypotheses Testing, a basic Descriptive Analysis of

items belonging to their dimension was conducted and it was scored according to a Likert scale option (Never, Rarely, Sometimes, Often and Very Often) along with Mean and Std. Deviation. Conducting descriptive analysis is necessary to help us better understand the data and lay the foundation for more in-depth analysis.

From the results of our study, it was clear that the demographic and online shopping seem to be associated significantly. Based on Table IX, we can see that some variables have a significant correlation to online behavior while some variables do not. The Pearson Chi-Square is significant at $r < 0.05$. It was noticed that the Gender had no significance relationship between online buying behaviour. The Pearson Chi-Square 'r- value' of Gender vs the Online Shopping Behaviour is 0.149, thus, we were able to accept the null hypothesis, i.e, H_0 is prevalent here and H_1 is rejected. Also, from the Table IX, there was no significance relationship between location of people and Online Shopping. Online shopping habits of people were observed to be independent of if they live in North Kerala, Central Kerala, or South Kerala. The Pearson Chi-Square 'r- value' of Location vs the Online Shopping Behaviour is 0.892, thus, we were able to accept the null hypothesis, i.e, H_0 is prevalent here and H_1 is rejected.

It was interesting to find that there was a significant correlation between Age Group and Online Buying Behaviour. It was obvious to understand that people aged under 18-29 Years who were more exposed to the internet and technology were more dependent on online reviews. People who were aged less than 18 years and above 60 Years are less experienced to technology thus, they also highly dependent on the online customer reviews. The Pearson Chi-Square 'r- value' of Age Group vs the Online Shopping Behaviour is 0.01, thus, we were able to reject the null hypothesis, i.e, H_1 is prevalent here and H_0 is rejected.

Also, as predicted there is a significant relationship between Education Status of the people and Online Shopping Behaviour as from Table IX. It was clear that the Under Graduate people were more dependent on the online reviews than the people with High School or Equivalent Degree. The Pearson Chi-Square 'r- value' of Education vs the Online Shopping Behaviour is 0.01, thus, we were able to reject the null hypothesis, i.e, H_1 is prevalent here and H_0 is rejected.

And finally, the study revealed that there is a significant association between Annual Income of people and the online shopping behaviour. We could see that people having annual income up-to 5 Lakhs shared majority of the population (68%), and proving that the annual income is highly dependent on online shopping habit. The Pearson Chi-Square 'r- value' of Annual Income vs the Online Shopping Behaviour is 0.04, thus, we were able to reject the null hypothesis, i.e, H_1 is prevalent here and H_0 is rejected.

6. Conclusion

Consumer demands and needs have been greatly influenced by technological innovations, resulting in the growth of etail. As a consequence of this, online shopping is becoming increasingly popular in India. During our study, we found that people living in Kerala are very active, intensive and knowledgeable with regards to the internet. They also have a strong positive perception toward online shopping. The study signified that male and female participation is not a factor in the online platforms that review the products. The reviews are not gender oriented. Another outcome was that whether people live in North Kerala, Central Kerala, or South Kerala didn't seem to make a difference to their online shopping habits. It was noted that young people took more advantage of the internet to understand product reviews from customers so that they decide to buy that product or not. There was more of a reliance on online customer reviews among the more educated people in the study. They read and research more about the products by analyzing different customer reviews in multiple mediums of online review platform. It was understandable that the price of the product is a key factor which could only be tackled by amount of money people have. Thus there is a

relation between them.

References

- A. Khare, "Consumer shopping styles and online shopping: An empirical study of indian consumers," Journal of Global Marketing, vol. 29, no. 1, pp. 40–53, 2016.
- K. Bauer and S. E. Hein, "The effect of heterogeneous risk on the early adoption of internet banking technologies," Journal of Banking & Finance, vol. 30, no. 6, pp. 1713–1725, 2006.
- Z. Liao and W.-K. Wong, "The determinants of customer interactions with internet-enabled e-banking services," Journal of the Operational Research Society, vol. 59, no. 9, pp. 1201–1210, 2008.
- A. Waheeduzzaman, M. Omar, I. Bathgate, and S. Nwankwo, "Internet marketing and customer satisfaction in emerging markets: the case of chinese online shoppers," Competitiveness Review: An International Business Journal, 2011.
- G. Pires, J. Stanton, and A. Eckford, "Influences on the perceived risk of purchasing online," Journal of Consumer Behaviour: An International Research Review, vol. 4, no. 2, pp. 118–131, 2004.
- G.-G. Lee and H.-F. Lin, "Customer perceptions of e-service quality in online shopping," International Journal of Retail & Distribution Management, 2005.

- L. Davis, S. Wang, and A. Lindridge, "Culture influences on emotional responses to on-line store atmospheric cues," *Journal of Business Research*, vol. 61, no. 8, pp. 806–812, 2008.
- S. Ha and L. Stoel, "Consumer e-shopping acceptance: Antecedents in a technology acceptance model," *Journal of business research*, vol. 62, no. 5, pp. 565–571, 2009.
- C. Demangeot and A. J. Broderick, "Conceptualising consumer behaviour in online shopping environments," *International journal of retail & distribution management*, 2007.
- M. A. Eastlick and S. Lotz, "Cognitive and institutional predictors of initial trust toward an online retailer," *International Journal of Retail & Distribution Management*, 2011.
- D.-M. Koo and S.-H. Ju, "The interactional effects of atmospherics and perceptual curiosity on emotions and online shopping intention," *Computers in Human Behavior*, vol. 26, no. 3, pp. 377–388, 2010.
- M.-O. Richard, "Modeling the impact of internet atmospherics on surfer behavior," *Journal of business research*, vol. 58, no. 12, pp. 1632–1642, 2005.
- X. Tong, "A cross-national investigation of an extended technology acceptance model in the online shopping context," *International Journal of Retail & Distribution Management*, 2010.
- H. Cho and S. K. Jialin, "Influence of gender on internet commerce: An explorative study in singapore," *Journal of Internet Commerce*, vol. 7, no. 1, pp. 95–119, 2008.
- B. Hasan, "Exploring gender differences in online shopping attitude," *Computers in Human Behavior*, vol. 26, no. 4, pp. 597–601, 2010.
- A. Hashim, E. K. Ghani, and J. Said, "Does consumers' demographic profile influence online shopping?: An examination using fishbein's theory," *Canadian Social Science*, vol. 5, no. 6, pp. 19–31, 2009.
- T. S. Teo, "To buy or not to buy online: adopters and non-adopters of online shopping in singapore," *Behaviour & Information Technology*, vol. 25, no. 6, pp. 497–509, 2006..