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CONSUMERS' ONLINE SHOPPING BEHAVIOR IN CHENNAI: AN EMPIRICAL STUDYP.Subburaj ^{*1}, P. Rajabalachandran²

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Abstract

With New technologies have changed online shopping. Online purchasing has become popular. By offering e-products and services, online businesses may increase their client base and revenue. This research assesses customers' online shopping habits and the difficulties they experience. The rise of technology has enabled online shopping. Online purchasing has become prevalent since the Internet's triumph. The results show essential insights and influencing characteristics that may be used to create and implement trade strategies to improve online customer buying behaviour, build online shopping circumstances for prospective buyers, and increase consumer satisfaction with services and items. This study shows the necessity of examining internet shopper behavior. The findings corroborated realities regarding internet shopping, providing reliable data for analysis.

Keywords: Consumer, Buying Behavior, Online Shopping, Product.

1. Introduction

Buying goods or services directly from a supplier through the Internet without using a middleman is an example of "online shopping," a kind of electronic commerce. As e-commerce expands, more consumers shop from the comfort of their homes. People may quickly and easily get the goods they want by utilizing the Internet to shop. The convenience of online buying extends well beyond the realm of retail. Changing consumer shopping habits toward online retail is driven by several factors. One of the most significant advantages of buying online is the ability to easily compare items on various dimensions, including but not limited to price, colour, size, and quality.

The business-to-business (B2B) and business-to-customer (B2C) markets are the two primary divisions within this trend (B2C). The market for buying and selling products, services, and data online (also known as "e-commerce") is expanding rapidly. Consumers have more options when shopping online than at brick-and-mortar establishments. Shopping on the Internet (or "online") describes purchases made using a computer network. Many people now prefer to shop online because of its many conveniences. It helps them save time and get away from the crowds. Some things are much less expensive and accessible to buyers from anywhere, globally, anytime. Several major online merchants now include links to other vendors selling the same or comparable products to facilitate price comparisons for their clients. These further increase the selection of goods offered. The steps involved in purchasing from an online shop are now highly streamlined. The company's support services include e-mail responses to buyers' questions, post-purchase contact, and further assistance. If consumers have questions about the functionality or use of a product, they may look for answers on the associated websites.

Technology's influence on online retail has resulted in a sea change for the retail sector. "Online shopping" refers to reserving and delivering newly sold and traditionally sold items and services to customers electronically. It makes it easy to obtain current information on financial services. The significant advantage for consumers is shopping from their smartphones and other mobile devices. Similarly, it has made the use of credit and debit cards, online banking transactions, and cash on delivery possible, all of which are secured. The research focused primarily on the fact that most internet users are young. Only one market sector accounts for the vast bulk of total Product and service demand. Many consumers now make their purchases exclusively or primarily via online retailers. As a result of 247 services, shopping has become much more convenient for customers worldwide.

1.1. Online Shopping Behavior

People form opinions about products or services online based on their assessment. These opinions can be either positive or negative. Previous studies have indicated that behaviour is a complex phenomenon that can be examined from different perspectives. Many scholars analyse consumer behaviour from different perspectives. Gozukara et al. (2014) described the first component as the consumer's attitude towards utilitarian aims in their study. These objectives include making things easy, exploring different options, ensuring high-quality products, considering the value for money, and being efficient with time. In their study, Baber et al. (2014) describe the second component as hedonic motivation, encompassing elements such as happiness, fantasy, escape, awakening, sensuality, and pleasure. The third element relates to how simple and advantageous something is perceived. Customer attitudes towards online shopping can be shaped by their perception of risk.

In addition, researchers have observed that two different classifications of perceived risk can impact customer behaviour when shopping online. Three categories can help us understand the perceived risk associated with online products and services: financial, temporal, and product-related. Concerns about privacy and security in e-transactions have been found to have a significant and negative impact on consumers' online shopping behaviour. Several factors can hurt consumers' willingness to shop online. These include financial concerns, product issues, non-delivery of items, time constraints, privacy concerns, risks associated with sharing personal information, and social factors. In their 2004 study, Monsuwe et al. proposed that a positive shopping experience can strengthen customers' trust in e-retailers and reduce their perception of risk, which plays a vital role in consumer behaviour.

2. Review of literature

Kavyashree, K(2020) The Indian economy is among the world's quickest-expanding economies. The country's population is primarily made up of young people under the age of 35. Life insurance is a form of financial security against the unpredictability of losing a valuable asset: a human life. Having life insurance provides peace of mind to those left behind in the case of a tragedy. However, the insurance market needs to be more developed than in other countries. Insurers today provide a more extensive range of policies than ever, each with advantages. This research examines the role of marketing in driving consumers to purchase insurance. Results from this study indicate that advertisements influence consumers' purchase decisions.

The, P. Let. al (2022). This study found that several sectors have been disrupted because of the pandemic, and some have been forced to close. Meanwhile, e-commerce has persisted and flourished. Since then, the popularity of internet buying has increased. They prevent the spread of the virus, and consumers are recommended to remain at home and obtain daily supplies online. This article explores online purchasing behaviour by examining financial, convenience, privacy, delivery, environmental, and information trust concerning online shopping. In the year 2020, we gathered a total of 250 surveys throughout the lockdown period. Participants agree that information trust, privacy, convenience, and delivery risks may impact their online buying behaviour, with environmental risk being the only exception.

Brüggemann, P., & Olbrich, R. (2022). Their study found that the epidemic is transforming retail and e-commerce. Online purchasing has increased, according to a study (OGS). Less is known about whether consumers' behaviour is reverting to 'old habits' following epidemic limitations. Researchers operationalize and empirically examine customers' physical and online buying behaviours before, during, and after lockdown limitations in Germany. Some buyers avoided brick-and-mortar stores during the shutdown but later returned. OGS has yet to steal many customers. Observed customers still shop offline. Offline merchants should provide competitive perks in their storefronts or create an online channel to retain customers. OGS buying habits are substantially more distinct. Others stop taking OGS before or during the lockdown. OGS suppliers must assess client turnover and develop retention strategies. 93% of observed customers do not practice OGS, indicating that it is still young.

Esho, E., and Verhoef, G. (2021). The survey unveiled that there has been an augmentation in Internet and mobile phone connectivity, leading to a subsequent rise in online purchases. Nevertheless, the adoption of Internet shopping in Africa often needs to be higher. This study examined the relative importance of vendor trust against perceived website quality in Nigerian internet purchases. A poll of Nigerian banking personnel was used to collect data. The findings indicate a strong relationship between trust and perceived website quality and that both traits influence buyers' inclinations to make online transactions.

Nevertheless, the perceived quality of a website holds more significant sway than the faith one has in the provider. The findings suggest that more than confidence in Internet suppliers may be needed to inspire clients to do online transactions in some places. The statistics suggest buyers must differentiate between vendor trust and perceived website quality. These findings are significant for e-commerce retailers and international companies looking to offer online retail services in Nigeria and the sub-Saharan Africa region.

Fu, H., Manogaran, et al. (2020). This study discovered that the emergence of big data and the Internet of Things (IoT) has substantially impacted e-commerce. Various information sources have improved clients' online purchasing

performance and facilitated business intelligence development. IoT research approaches utilize grip force and eye-tracking sensors to analyze customers' online review-searching activities. Initially, a grip force test was conducted to evaluate the general public's comprehension of the various levels of human touch involved in reusing reclaimed water. The investigation classifies nine different reuses of recycled water into four groups based on the levels of human contact. According to the grip force test result, purified recycled water may be drinking water for high-level human contact situations. On the other hand, fresh vegetables irrigated with recycled water can be considered irrigation water in settings involving minimal human involvement.

Several pictures are created for eye-tracking tests by simulating a Taobao online purchasing website (China's leading e-commerce platform). By analyzing participants' fixation time on areas of interest (AOIs), we establish that the level of human connection substantially impacts consumers' behaviour while searching for online reviews. Buyers rely on safety perception ratings when purchasing high-contact items.

Tongky Ong Gim and Nago Tan Vukhanh (2014). The advantages of selling items online and the simplicity of online payment have been seen as factors leading to the increased popularity of online shopping in Vietnam. Remember the significance of taking preventive measures. The prevalence of risk in online transactions has posed a hurdle to developing e-camera technology in Vietnam. Jwala Douge and Vinay Kumar (2012), found that more research is needed on the factors that attract online consumers when they purchase. They specifically focused on filtering elements and the buying behaviour framework to explore this topic empirically in their investigation of the intention and adoption of online shopping.

The working title is "Chayapakataweta waraks, Chegn Luwang (2011)". Online retailers may provide electronic wallets to their customers, which can be directly linked to their bank accounts. Individuals who prefer avoiding online shopping transactions utilizing credit cards may be tempted to purchase after perusing this information. Gurvinder Shergill and Zhaobin Chan (2005) listed security, privacy, web design, reliability, fulfilment, and customer service as the major elements influencing consumers' impressions of their online shopping experiences in their E-marketing research study. According to Saad Akbar and Paul T.J. James, the rapid expansion of e-commerce has prompted numerous retailers to start offering their products and services online. A marketing operations manager must first understand the factors influencing consumer purchasing decisions for a product or service online to develop successful online marketing strategies.

3. Statement of the problem

This research analyzes consumer behaviour toward online shopping, focusing on the variables restricting consumers' online buying behaviour. The study aimed to determine the issues people encounter while shopping through online stores. It's important to also consider how online characteristics can affect customers' buying behaviour.

4. Scope of the study

The research aims to determine that Online is the most recent medium through which customers demand their requirements and desires; thus, online sellers should be aware of the aspects that impact online consumers and the criteria by which customers buy their items. Online shopping, also known as e-commerce, allows users to search for and purchase products and services over the Internet using a computer browser. One of the great benefits of online shopping is that customers can conveniently find and purchase items from the comfort of their own homes, with the bonus of having them delivered right to their door.

5. Objectives of the study

This research study facilitates the daily exploration of the crucial everyday factors that impact consumers' online buying behaviour.

1. To investigate the purchasing patterns of customers in online retail.
2. The objective is to examine customers' challenges when participating in online buying.
3. To assess the level of satisfaction among customers about online purchases.

6. Research methodology

The research utilizes an analytical approach and incorporates a survey-based method. The data for this study was collected through a carefully designed interview schedule. We collected secondary data from various sources, such as books, journals, periodicals, and the Internet. The researcher employs a random sampling process to generate a sample size of 110 respondents. We analysed the collected data using percentage analysis and the ranking methodology.

7. Data analysis and discussion

The classification is determined by demographic attributes such as gender, age, marital status, and level of education. The demographic traits that the researcher used to classify the respondents can influence the customer's attitude. This information is shown in the table below.

Table1: Demographic Variable of the Respondents

Variables	Particular	Respondents	Percentage
Gender	Male	60	55
	Female	50	45
Age	Less than 25	25	23
	25-35	35	32
	35-45	30	27
	Above 45	20	18
Education	Up to SSLC	25	23
	Under Graduate	35	32
	Post Graduate	50	45
Income	Less than 20,000	15	14
	20,000 – 30,000	25	23
	30,000- 40,000	45	41
	Above – 40,000	25	23
Occupation	Govt. Employee	23	20
	Private Employee	27	25
	Businessman	35	32
	Others	25	23
Items purchased	Book	22	20
	Ticket	15	14
	Electronic Equipment	28	25
	Clothing	20	18
	Computer Harder	25	23
Mode of Payment	Credit Card	13	12
	Debit Card	22	20
	Online Transaction	30	27
	Cash on Delivery	35	32
	Others	10	9

*****Source: Primary data**

In terms of the respondents' demographics, table 1 reveals that 50% are men, 32% are between the ages of 25-35, and 45% have at least a master's degree. Moreover, four in ten respondents (41%) reported an income between Rs.30,000 - 40,000; 32% were business people; 25% had bought electronic equipment, and 32% paid through cash on delivery.

7.1. Influencing Factors of Online Shopping

The ranking approach examines the factors that encourage consumers to buy an item while looking for a product online. Some of the most influential forces are the low barrier to entry, the short processing time, the wide selection of products, the fair pricing, the absence of shipping fees, the discounts offered, the encouragement from friends and family, and the low cost. Payment methods include cash on delivery, debit/credit card processing, and digital wallets. Immediate shipping, hassle-free replacement of broken items, and access to equivalents are always on hand.

Table 2: Factors Motivating Online Shopping

Factors	Total Score	Mean sore	Rank
Convenience and Easy buying	359	23.9	3
Time Savings	362	24.13	1
Variety Products	348	23.2	7
Reasonable Price	360	24	2
No shipping charges	337	22.46	8
Discount	357	23.8	4
Motivation from friends and Relatives	352	23.46	5
Cash on Delivery	347	23.13	6
Debit/Credit card/Digital System	325	21.7	10
Quick Delivery /Exchange of products	334	22.6	9

***Source: Primary data

Table 2 shows that the respondents' most significant difficulty with online buying is saving time, ranking first as a significant incentive motivating them to purchase online. Second place belongs to fair pricing, third to an easy purchasing process, fourth to a discount, fifth to peer pressure, sixth to payment upon receipt of goods, seventh to product variety, eighth to the absence of shipping fees, ninth to speedy distribution, and tenth to the presence of alternatives. Acceptance of debit/credit cards/digital payment systems is ranked XII, while the ease with which damaged goods may be exchanged is ranked XI. Online shopping has become more popular because of the time it saves consumers.

7.2. A Considerate Understanding of Online Shopping from the Customers' Perspective

In this study, researcher will explore the factors contributing to the overall satisfaction of online purchasing. The researcher has identified eleven factors contributing to client satisfaction regarding online shopping. These factors include convenience, time savings, a wide selection of products, great discounts and low prices, the absence of crowds, the ease of sending presents, lower costs, and the ability to compare prices. Online shoppers' satisfaction is determined using a method that considers various factors. Table 3 contains a summary of the findings.

Table 3: Customer Satisfaction with Online Shopping

Factor	Total Score	Mean Score	Rank
Convenience	362	24.13	1
Security	350	23	3
Trust	360	24	2
Better value/ Combo return	350	23.33	4
Flexible transaction	340	22.66	6
Personalized attention	320	21.33	7
Better Price/Combo back	340	22.66	5

***Source: Primary data

As seen in Table 3, According to the data, convenience is the most highly valued attribute, followed by time savings and variety. Better pricing earns a runner-up spot, and a lack of crowds and lower costs earn sixth and seventh place, respectively. Eighth-ranked: the convenience of sending presents; ninth-ranked: the ability to purchase gently used goods at steep discounts; tenth-ranked: the ability to compare prices Customers are most satisfied when they can save both time and effort.

7.3. Problems in online shopping

We examine shoppers' issues while purchasing online using a weighted ranking system. The researcher highlighted ten issues to serve this goal. Problems include having to send something back, the incorrect item being delivered, the goods being damaged in transportation, too much red tape, and paying more money than necessary.

Table 4: Problem With Online Shopping

Factor	Total Score	Mean Score	Rank
Return Problems	359	23.9	3
Less Quality, Color and Size	362	24.13	1
Lack of Special Discounts	348	23.2	7
Absent of Touch and Feel of the Merchant	360	24	2
No Interactivity	337	22.46	8
Delay in Delivery	357	23.8	4
Receiving Wrong Product	352	23.46	5
Damaging Product in transit	347	23.13	6
Over Formality	325	21.6	10
Additional Charges	330	22	9

According to Table 4 III- Return issues, I- Reduced quality, colour, and size. VII- Lack of unique discount, II- Absence of merchant's touch and feel, VIII- No Interactivity, IV- Delivery Delay, V- Receiving the incorrect Product, VI- Damaged Product in transportation, X- Over formality, and IX- Additional Charges. The buyer's most significant issues are lower quality, colour, and size and a need for more touch and feel from the merchant.

Table 5: Model of Summary for R Square

Model	R	R ²	Adjusted R ²	Std. An error in the Estimate
1	0.819a	0.670	0.657	2.48921

The Regression Model shown in Table. 2 contributed considerably and predicted a 65.7% variance (adjusted R²) in online shopping behaviour by convenience, security, trust, flexible transactions, Better value/ Combo return, personalized attention, and Better price/ Combo back.

Table 6: Model of Summary for ANOVAs

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2204.893	7	314.985	50.835	0.000b
	Residual	1084.331	175	6.196		
	Total	3289.224	182			
a. Dependent Variable: Online shopping Behaviour						
b. Predictors: (Constant), others, Convenience, Security, Trust, Better value/ Combo return, Flexible Transactions, Personalized Attention, and Better price/ Combo back						

Predictor impacts and Beta Estimates (Non-Standardized) for Consumers' Online Shopping Behavior concerning Convenience, Security, Trust, Flexible Transactions, Better value/ Combo return, Personalized Attention, and better price/ Combo back.

Table.7:
Predictor effects and Beta Estimates (Unstandardized) for consumer –online shopping behaviour

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
	(Constant)	2.109	1.090	-	4.736	0.084
	Convenience	0.564	0.116	0.317	3.838	0.000

	Security	0.397	0.210	0.100	3.125	0.050
	Trust	0.277	0.234	0.380	2.566	0.000
	Better value/Combo return	0.267	0.215	0.031	2.375	0.049
	Flexible transaction	0.153	0.241	0.343	1.790	0.000
	Personalized Attention	0.145	0.298	0.220	1.660	0.000
	Better price/Combo back	0.102	0.517	0.787	1.505	0.000
a. Dependent Variable: Online shopping Behaviour						

The study revealed several factors that are associated with online shopping buying behaviour. These include convenience, security, trust, better value/combo return, flexible transactions, and personalised attention. The beta (β) value indicates the determining elements of online purchasing and is significantly positive. This value represents online shopping and is utilised in the subsequent regression equations: $Y = 2.109 + 0.564X_1 + 0.397X_2 + 0.277X_3 + 0.267X_4 + 0.153X_5 + 0.145X_6 + 0.102X_7$. In this study, we have identified several variables. Y represents online buying behaviour, X1 represents convenience, X2 represents security, X3 represents trust, X4 represents better value/combo return, X5 represents flexible transactions, X6 represents personal attention, and X7 represents better value/combo return.

8. Findings of the study

It shows that 50% are men, 32% are between the ages of 25-35, and 45% have at least a master's degree. Moreover, four in ten respondents (41%) reported an income between Rs.30,000 - 40,000; 32% were business people; 25% had bought electronic equipment, and 32% paid through cash on delivery. Convenience and ease of purchase are significant factors that influence online purchasing, so the marketer may focus more work on these areas to increase consumer satisfaction. With the increase in the rural population's propensity for internet buying, additional advertising may be undertaken via various channels. In addition, it is suggested that an online business offers customers the convenience of e-wallets, which allow for seamless transfer of funds between their online bank account and the company's payment system. This solution can help sellers increase their sales by catering to customers who prefer to purchase online services without using credit cards. When shopping online, retailers must give customers all the details they need about the colour, quality, and quantity of the items they order. This will enhance customer satisfaction and bolster online business transactions. The model does a great job of accurately predicting 65.7% of the variation in online buying behaviour. It considers convenience, security, trust, flexible transactions, service assistance, individualized attention, and price promotions. This study explores various factors that influence consumers' online shopping behaviour. It considers convenience, security, trust, flexible transactions, greater value/combo return, personalized attention, and better price/combo back. The analysis examines predictor effects and beta estimates using non-standardized measures. The study found that convenience, security, trust, service support, flexible transaction options, personalized attention, and price discounts were all linked to online buying behaviour. The beta coefficient, denoted by (β), has a significant and positive value in online purchasing. This coefficient helps to explain online shopping behaviour and is used to derive the regression equations.

9. Conclusion

The results also provide crucial insights and determining factors that can be utilized to develop and execute different trade tactics aimed at enhancing consumers' propensity to make online purchases. The objective is to define the terms and regulations for online shopping to enhance customer satisfaction with the products and services offered. This analysis highlights the necessity of examining customer purchasing behaviour in the context of Internet shopping. The results also provide essential insights and influential characteristics that can be utilized to develop and execute diverse trade tactics aimed at enhancing consumers' propensity to make online purchases. The objective is to define the terms and guidelines for online purchasing to enhance consumer satisfaction with the products and services offered. This analysis highlights the necessity of examining customer purchasing behaviour in the context of shopping online.

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