
Factors Affecting Online Purchasing Behavior of Young Generation; Special Reference to Undergraduates of State Universities in Colombo District

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A B S T R A C T

E-commerce has been acknowledged as a major source of all business transactions performed by consumers who prefer to use the Internet. There is a new trend among the young generation than the old generation to use E-commerce for their purchasing activities. However, the usage of the internet to do purchasing activities is still in the initial stage among the young generation. Hence, identifying the factors that affect online purchasing behavior with special reference to the young generation is vital to a better understanding. This study was followed by a deductive research approach with a quantitative research design and a simple random sampling method. The population of this study was the young generation, and data were collected from a sample of undergraduates of state universities in the Colombo district. A five-point Likert scale questionnaire was developed, 300 questionnaires were distributed, and 210 completed responses were returned. The research model of this study was developed by including five dimensions. Drawing on the prior studies, this study has selected three dimensions namely website design, security, and time-saving. And Technology Acceptance Model (TAM) was used as the theoretical background, two dimensions of this model were also included. The results of the regression analysis indicated that website design/features, perceived usefulness, and perceived ease of use have significantly influenced the online purchasing behavior of undergraduates. The other two variables of time-saving, and security have not been significantly supported. Results also confirmed the final model consists of five independent variables that represent 60.4% of the variance in the online purchasing behavior of undergraduates. These findings would greatly encourage online retailers to influence the power of young generation activities by focusing on displaying more details on their websites and making websites in a more convenient and useful manner.

Keywords: Online purchasing behavior, Perceived ease of use, Perceived usefulness, Security, Time-saving, Website design.

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1. Introduction

Over the last two decades E-commerce has been developing rapidly, and the related digital markets and the online platforms, which are powered by innovations in information technologies, are also expanding all over the world (Deyalage & Kulathunga, 2019). E-commerce has continued to evolve from being dominated by mass production to an industry driven by consumer demands and it has been a modern marketplace for the existing manufacturing and service industries. The activity of the internet has completely changed the ways retailers carry out their core business activities of procuring, manufacturing, selling, and exchange of products, services, and information (Rokicki, 2018). Many retailers have attracted the attention of a combination of traditional offline retail channels and online shopping or electronic retailing since online shopping can be established as an alternative platform in their business (Deyalage & Kulathunga, 2019).

The long-term rise of the internet has contributed to a peak in the number of web users worldwide by changing the consumer's shopping and buying goods and services due to the increasing availability of high-speed networks and globalization (Kaur & Kochar, 2018). More and more consumers changed their buying behavior from traditional shopping mode to online shopping mode due to the reasons of ease, comfort, convenience, cost-saving, time-saving and fast delivery as compared to conventional shopping. In today's world, purchasing online is an easy solution for the busy life plans of consumers (Rahman et al., 2018).

There is a trend among the young generation rather than the old generation to use the internet for their purchasing activities because they are the most active online buyers due to their online and actual purchasing experiences, technological advances, and innovativeness. In this study, online consumers have recognized with regards to special characteristics such as being younger and highly educated.

According to the latest records, during the year 2018, internet penetration in Sri Lanka had increased by 30% and internet users grew up to 6.1 million especially due to the availability of several connection options such as mobile options, broadband options, and dial-up options (Athapaththu & Kulathunga, 2018). The quarterly sector report published by the Sri Lanka Telecommunications Regulatory Commission (2021) reported that more than 44% of online users are using their mobile devices to perform their online transactions in Sri Lanka. The Internet providers mainly Dialog, Mobitel, & Airtel have carried out numerous promotion campaigns to raise awareness among the citizens of Sri Lanka about their network services. Adnan (2014) found out that experienced internet shoppers have left the online retailers' blogs without having completed their transactions due to the problems they faced related to the poor interface features of the websites they used. For online retailers, it is essential to provide a strong positive online shopping experience to their regular customers. For that, it is vital to recognize what type of factors are helping to increase their online sales over E-commerce.

The model of Technology Acceptance (TAM) has been created by Fred Davis and Richard Bagozzi (1989) basically as an information system that encompasses how an internet user adopts and uses the software according to his / her choices and, at the same time, deals with how and when users access it to do online purchasing activities. This model consists of two main factors namely "Perceived ease of use" and "Perceived usefulness". This study also focused on this theory to identify factors affecting online purchasing behavior.

1.1. Research problem

Consumer behavior in the virtual market seems to be very dynamic compared to physical purchasing. Therefore, the previous research papers (Maditinos & Theodoridis, 2010 ;Trong, Khanh, & Gim, 2014; Deyalage & Kulathunga 2019) have looked at a broad range of factors that would have an impact on online purchasing decisions. Accordingly, a research study conducted by Maditinos & Theodoridis (2010) has identified security perception as a significant determinant among selected variables meanwhile another study done by Trong et al., (2014) has found website design is the most powerful independent variable rather than security/privacy. By giving different facts the study of Adan (2014) disagreed with the above relationship stating that there is no significant association between purchasing behavior with website design. However, the study by Deyalage & Kulathunga (2019) stated that website design is the most significant variable which affected online purchasing behavior. The results have shown that the findings are inconsistent with each article and are contradictory. Thus, it is evident that there is an argument among previous researchers what are the factors that influence on purchasing behavior of consumers.

E-commerce is becoming a blessing for many consumers in Sri Lanka and there is a big trend among Sri Lankan consumers to use E-commerce due to the accessibility of different sources. Many of the younger generations especially undergraduates are embracing improvements in E-commerce rather than the adoption of the older generation because they use the internet for commercial transactions (Jonsson, Wallander, & Kallstrom, 2019). Based on the above findings the identification of factors that lead to enhanced online shopping among the young generation is vital to online retail. In referring to the educated young generation group, studying the behavior of university undergraduates will contribute more to that.

E-commerce encourages the young generation to use the internet and make it a habit in their daily routines. Furthermore, traditional purchasing behaviors are quite slow now because online platforms create other alternative ways to buy products in the Sri Lankan context. Since Sri Lanka is a developing country the usage of E-commerce and the internet are still in the introductory stage due to the lack of awareness and resistance to using the internet for purchasing activities because of the risk involved (Deyalage & Kulathunga, 2019). Although many studies have investigated E-commerce factors and online purchasing behavior (Dennis, Merrilees, Jayawardhena, & Wright, 2009; Mittal, 2013; Adnan, 2014; Bashir, 2013), very few studies could be found in the Sri Lankan context regarding the young generation (Deyalage & Kulathunga, 2019; Sachithra & Perera, 2019). Due to that, this study focuses on the identification of factors that are leading to an increase in the usage of online shopping behavior of the young generation.

2. Review of the relevant literature

Though traditional and online shopping has similarities, some distinct features are also there, such as online shopping could provide flexibility and digital features, and traditional shopping could provide a more relaxed shopping experience by offering convenience parking & shopping (Mittal, 2013). According to the study by Dennis, Merrilees et al., (2009) online consumers are mostly concerned with the technical, and usability of the Internet and now online consumers tend to be more educated on the subject of the internet, younger than normal, and more likely to be male person, with greater per capita income & standard of living. The Technology Acceptance Model (TAM) was used to determine undergraduates' online purchasing behavior, and the two variables of that theory, perceived usefulness and perceived ease of use were the study's two key determinants. The other three variables of website design, security, and time-

saving were the main outcomes used by the majority of publications about online purchases. This study developed a conceptual framework by combining all those five variables.

According to Davis (1989) words “Perceived usefulness” (PU) is “the degree to which a person assumes that using an online platform or systematic software will improve his or her job performance” and “Perceived ease of use” (PEOU) is “the degree to which consumers believe that the use of a particular system or platform would be free from effort”. Most of the studies (Kibet, 2016; Sultan & Uddin, 2011) had identified a significant influence between online purchasing behavior and two dimensions of TAM.

The study of Sultan & Uddin (2011) selected perceived ease of use as a prime source for undergraduates to buy online because perceived ease of use is the first eye catch-up aspect in online shopping. The study done by Davis et al. (1989) defined perceived ease of use in their study as how easy people think technology is to use and how beneficial they think it is. Perceived ease of use for the customer has already been described as a major reason that has opted to buy online in the study by Mittal (2013). It states that Internet-driven perceived ease is largely based on technical advances and plays a vital role in the growth of online shopping. However, the research by Maditinos & Theodoridis (2010) concluded that the advantages in terms of perceived ease of use, such as less time taking, quick accessibility, and much less physical effort of purchasing, are not very important for the decision to buy online. The study of Sachithra & Perera (2019) also shared a favorable opinion for this factor by noting that there are no waiting lines for online consumers when shopping on the Internet, and there is a complaint that they often experience anxiety from sales staff. So, this study proposes that:

H1: There is a relationship between perceived ease of use and online purchasing behavior of undergraduates.

The study by Deyalage & Kulathunga (2019) indicates that online shopping consumers' preference is based on website functionality and designs of their web pages used for purchasing. The study by Sundar (2016) also stated that the components of websites are the key factors that contribute to online purchasing. The findings of the research article by Bello (2019) indicated that website design improved customer attraction and retention. The research of Athapaththu & Kulathunga (2018) also forwarded the same concept that consumers can not touch or smell the product when making decisions while shopping online and they build their conclusions based on the details of the websites. Therefore, this study proposes the following hypothesis:

H2: There is a relationship between website design/features and the online purchasing behavior of undergraduates.

The variable of security included the functions of protection of personal information and security of the payments done by the consumers (Maditinos & Theodoridis, 2010). The results of the study carried out by Deyalage & Kulathunga (2019) reported that customers who provide their personal information believe that there is less protection for them by providing their information through online activities. The transfer of confidential information such as credit card details, personal phone numbers, and particularly threats from hackers hesitant to participate in online shopping activities (Sachithra & Perera, 2019). So, from the above discussion, this study concludes:

H3: There is a relationship between security and the online purchasing behavior of undergraduates.

The study of Sultan & Uddin (2011) stated that unexpected time consumption is not a driving factor for consumers to buy online and taking a little more time than they promised to receive goods or deliveries is accepted. One of the main problems people grapple with is perceived time pressure, proceeding from two primary sources, such as situational sources and associated personal concerns (Bashir et al., 2015). This means that consumers who have security constraints do not prefer to shop online, but consumers who have time constraints are going to shop online due to the feature of less time consumption of online shopping. So, this study concludes:

H4: There is a relationship between time-saving and the online purchasing behavior of undergraduates.

Perceived usefulness is one of the fundamental antecedents that potential consumers are seeking before the adoption and usage of the Internet (Isaac, Mutahar, Ramayah, & Alrajawy, 2016; Bashir, 2013; Tarhini, et al., 2018). It is described as the degree to which a person believes that using the Internet will help to achieve the best performance of his or her purchasing decision (Isaac et al., 2016). By giving the same facts the study of Jain, Goswami & Bhutani (2014) stated that perceived usefulness has a positive effect on the whole buying process and is often easy for customers to consider rather than sophisticated online shopping technologies. So, there is enough evidence to propose that,

H5: There is a relationship between perceived usefulness on the online purchasing behavior of undergraduates.

3. Methods

The report of Computer Literacy Statistics (2018) published by the Department of Census and Statistics stated that there is a higher percentage of internet distribution (44.9%) and household usage (26.4%) in the Colombo district than in other districts around the country. So, the young generation in the Colombo district was selected as the criterion of the population. This study has decided to collect data from an educated and experienced group of young generation. So, undergraduates of state universities were surveyed to acquire a better understanding of the factors that influence online purchase behavior and to get a sense of the new trend among the younger generation. The sample of this study stated university undergraduates of Sri Jayewardenepura, Colombo & Kalani universities in the Colombo district based on education and experience in online shopping. The research design is based on a quantitative approach and data were collected under standardized conditions using a simple random sampling technique.

A five-point Likert scale questionnaire was developed, 300 questionnaires were distributed, and 210 completed responses were returned. The questionnaire allows respondents to either strongly disagree (1) or strongly agree (5) with the statement with 33 main questions, which consists of two sections to gather the details from respondents such as respondent's demographic profile with age, gender, income, and academic year and to measure dependent variable and to measure independent variables (perceived ease of use, security, website design/features, perceived usefulness, time-saving). Perceived ease of use and

perceived usefulness were measured through twelve questions (Sachithra & Perera, 2019; Deyalage & Kulathunga, 2019), and website design/features contained six questions (Deyalage & Kulathunga, 2019; Sulthan & Uddin, 2011), security was measured through five questions (Sachithra & Perera, 2019; Deyalage & Kulathunga, 2019) and time-saving was measured through six questions (Adan, 2014).

4. Data analysis

The initial step of data analysis involved checking the data set for errors to avoid preparation errors of the questionnaire by using a pilot survey before entering the data into the SPSS (version 23). The reliability and validity tests were the most important measurements used in this study to analyze the goodness of collected data. Multiple regression analysis was used to assess the strength of the relationship between online purchasing behavior and selected independent variables as well as the importance of each variable to the relationship.

5. Results and discussion

The main survey was conducted using undergraduates of state universities in the Colombo district and 350 questionnaires were distributed, only 212 responded (with a response rate of 60.57%). In the total responded sample of 210 who have experience with online purchasing, 46.2% of undergraduates were male and 53.8% were female. According to the received responses, the majority of undergraduates were between 20 and 23 years. 42.26% of male undergraduates were between 20 and 23 years of age, 52.57% were between 24 and 27 years of age, and 5.1% of male undergraduates were 28 years of age or older. Whereas 56.63% of female undergraduates were between 20 and 23 years of age, 42.47% were between 24 and 27 years, and 0.08% of females were 28 years old or above. This study focused on two academic years as 61.4% are from 4th-year students and 38.6% are from 3rd-year students. The results showed that average monthly income of almost 51.9% of undergraduates falls into Rs 5,000- Rs 10,000 categories, 26.7% of undergraduates' monthly income was into Rs 11,000- Rs 20,000, and 21.4% of the undergraduates have more than Rs 21,000 income per month.

Kaiser-Meyer-Olkin (KMO) values of all the measurements were greater than 0.50 while security, website design, and time-saving recorded the highest KMO values. Further, the total variance explained in the measurements was greater than 0.5 on website design, security, perceived usefulness, and consumer buying behavior, indicating the appropriateness of the total variation in the items of respective factors. Perceived ease of use and time-saving of the total variance was less than 0.5. The study assessed the reliability of variables by examining the internal consistency values through computing Cronbach's alpha values and the results indicated that both dependent & independent variables' Cronbach's Alpha values were more than 0.7 while security, website design, and time-saving recorded the highest Cronbach's Alpha value. Based on the correlation matrix summary, the variables of website design, perceived usefulness, and perceived ease of use recorded the highest correlation value with the dependent variable whereas security and time saving recorded less correlation values.

The multiple regression analysis was used to test the developed hypotheses and the results were illustrated in tables 1 and 2.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate	Durbin-Watson	F	Sig.
1	.777 ^a	.604	.594	.39343	1.889	62.153	.000 ^b
a. Predictors: (Constant), perceived ease of use, Website design, Security, Time Saving, Perceived Usefulness							
b. b. Dependent Variable: Purchasing behavior of undergraduates							

Table 2: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
(Constant)	.520	.198		2.626	.009
Perceived ease of use	.201	.065	.199	3.081	.002
Website design	.349	.061	.357	5.702	.000
Security	.047	.047	.057	0.986	.325
Time saving	.079	.060	.080	1.312	.191
Perceived usefulness	.214	.061	.233	3.501	.001
A . dependent Variable: Purchasing behavior of undergraduates					

The model summary table (1) illustrated that R, the multiple correlation coefficient was 0.777. The R² value was 0.604 which implied that 60.4% of the variation in online purchasing behavior of undergraduates can be predicted from the combination of factors of perceived usefulness, time-saving, security, website design/features, and perceived ease of use. The adjusted R square value was 0.594 which was greater than 0.3 of the standard value. It means this model was a good fit for measuring buying behavior of undergraduates. In the table (2), F = 62.153 and the value of significance is 0.000 (p < 0.000) showing that the model is fit and there is a highly significant relationship between independent and dependent variables. The above table showed that the p-values of website design/features, perceived usefulness, and convinces were less than 0.05. Hence, these factors were significant determinants of the online purchasing behavior of undergraduates. The variables of time-saving, and security were not statistically supported to determine the online purchasing behavior of undergraduates according to the above results. Among the factors, website design recorded the highest beta value (beta = 0.357), perceived usefulness recorded the second-highest value (beta = 0.233), and perceived ease of use recorded the third-highest value (beta = 0.199). Security and time-saving made an insignificant effect on online purchasing behavior by recording the beta values

of 0.057 and 0.080, respectively. Thus, H1, H2, and H5 were supported by the results and the results did not favor of H3 and H5.

The results showed that perceived ease of use has a positive impact on online purchasing behavior. The findings of Sultan & Uddin (2011) stated that the most influencing and attractive factor was website design, the second most influencing factor was perceived ease of use, and time-saving and security factors were not significantly affecting the online purchasing behavior by providing evidence to this survey results. By giving the same evidence, the study of Bashir (2013) also revealed that the main crucial identified factors were perceived ease of use, time-saving, and the best price. According to that study, the main barriers to online shopping among Pakistan consumers were safety issues and a low level of trust. However, the study by Deyalage & Kulathunga (2019) revealed that the purchasing process's perceived ease of use was statistically not supported by online purchasing. The next variable of this study was website design, and it had the highest correlation with the online shopping behavior of undergraduates according to this survey results. These findings tally with the findings of Sultan & Uddin (2011), who argued that website design was the biggest factor that hinders online shopping. As well as the findings of Adnan (2014) also concluded that among the selected variables of perceived benefits, perceived risks, hedonic motivation, psychological factors, and website design the arrangements of the websites and content of the websites, and user-friendly conditions of the websites were most important when determining online purchasing patterns. For instance, Rahman et al., (2018) found that website design was the most powerful independent variable in the online shopping context which affected the online purchasing behavior of Bangladesh. The study of Bello (2019) identified the variables of website quality and assess deeper into some attributes of quality with a specific focus on website graphic speed of delivery, receiving good quality orders, and customer satisfaction as their variables to decide the conceptual framework. Most of the studies indicated that the website design was the most powerful factor to decide online purchasing behavior and only a few studies (Ranjbarian, Fathi, & Rezaei, 2012) indicated that there was no significant relationship between website design and online shopping.

The next selected variable was the security. The research findings indicated that security has a non-significant positive relationship with purchase behavior that was similar to the results of some studies (Sultan & Uddin, 2011; Bashir, 2013). Most state university undergraduates were reluctant to shop online because they don't trust the website, they don't feel safe and secure while shopping online, and they don't believe they received the correct product they bought. The possible reason for this insignificance was these studies were done in Pakistan and Indian contexts, which do not have well-developed social and physical infrastructures. According to the study by Bashir (2013) stated that people of Pakistan were afraid to share their personal and financial information on the internet, credit cards were also not available to all in general and in Pakistan getting credit cards was not a simple process. By agreeing with the findings of this study, the study of Adan (2014) stated that the negative relationship happened due to non-delivery risk and the risk of receiving malfunctioning merchandise. The studies of Ranjbarian et al., (2012); and Deyalaga & Kulathunga (2019) stated that there was a positive and significant relationship between security and online purchasing behavior of consumers by making an argument with this study results. The variable of time-saving is also considered as not statistically supporting to decide purchasing behavior among undergraduates. The results showed that time-saving was not a strong predictor of buying behavior of undergraduates. The studies of Bashir, Mehboob, & Bhatti (2015), and Bashir (2013) revealed that among their determinants, perceived ease of use contributed the

most to the purchasing behavior while time-saving contributed the least to the purchasing behavior of the undergraduates. The study by Bello (2019) stated that website graphics were the most important factor because website content was the main element that interacts with online consumers. The main findings of this article were very similar to the main outcomes of this study due to the website design/features having the most significant influence and time-saving having the less significant influence on the online purchasing behavior of undergraduates. The final variable selected for this study was the perceived usefulness. These findings agreed with the findings of Jain et al., (2014), who said that perceived usefulness was the second critical variable that impacts online shopping behavior after the perceived risk. The findings of Iqbal & Hunjra (2012) were consistent with the questionnaire answers of this study which represent that perceived usefulness could include 24/7 availability, broader selection of products, better deals, facility of easy price comparison, the advantage of a greater number of payment options, the benefit of getting products which otherwise would not be available in the market, the advantage of saving time and cost, etc. The study of Kibet (2016) indicated that perceived ease of use, perceived usefulness, compatibility, and trust highly affected online purchasing. By the above results and discussions, this study stated website design, perceived usefulness, and perceived ease of use as the highest affecting factors to determine online purchasing behavior.

6. Conclusion

The conceptual framework of this study helps to identify the E-commerce factors which influence the online shopping behavior of the young generation. This conceptual framework is more relevant to developing countries such as Sri Lanka, India, & Pakistan where there is a lower number of online transactions made by customers throughout the year compared to developed countries. Thus, as found in this study, online retailers need to more focus on the variables of website design, perceived usefulness, and perceived ease of use to maintain strong customer relationships in long run. For that, it is necessary to build their websites more attractively and have a good outlook. In this case, online retailers should be successful by applying the strategy of providing customers confidence about their website and offered products, otherwise, consumers tend to leave the website quickly. The advice provided by this study is that managers should give high priority to website graphic design, site content order, and also simple internet transaction processes should be practiced to attract more customers. The strategy of identifying customer issues and providing appropriate products to meet the expectations of customers will be important for the satisfaction of customers and will lead to an increase in perceived usefulness. In case of any dissatisfaction, these customers would prefer to buy from other retailers because the switching cost is almost absent in online purchasing. Perceived ease of use, directly and indirectly, impacts online purchasing behavior. Without the online purchasing channels, all those operations would be more costly from the physical effort and time perspective, and it would not be possible for the consumers to reach requisite information about the product and to compare it with the physical stores. As well as the managers of online retail stores should ensure that all kinds of information provided by customers are secure by using their websites for purchases. Only at the point where retailers can do that, do customers tend to use the Internet for their requirements otherwise, they do not use it. Therefore, preparing their privacy policies and regulations and various risk-reducing strategies are the next best strategy that retailers can apply. Improving the online infrastructure facilities for the Sri Lankan retailers to move from a traditional one to an online-based one is one best thing the government can practice. And also, the government should develop legislation to regulate the ICT (Information communication and technology) with reducing the cost of ICT applications. To get the maximum benefit from Internet implications,

budget allocation amounts should be made for retailers who are trained in ICT aspects. This means implementing workshops for retailers is vital.

The study ends with certain limitations that need to be investigated further in future studies. One of the limitations of this study was that the sample size selected to conduct this research was 300 undergraduates and that sample size was not so high. Due to the prevailing economic conditions (lockdowns), the ability to collect a larger amount of data was limited. In the young generation group also, there are different segments. The studies can be done focusing on different young generation segments such as school students, MBA students, young entrepreneurs, and the young generation who are doing jobs. Another limitation of this study was the number of factors that affect the behavior of undergraduates. However, in this research, the focus is to analyze only five main factors. The reason to select only five variables is collecting and analyzing the data cannot be done within a shorter time. Contributing to the online purchasing behavior context by concerning qualitative factors, further research studies can be carried out rather than depending on quantitative factors. Focusing more on qualitative factors is very useful to monitor online purchasing behavior. Also, future research can focus on incorporating more affecting factors into the conceptual framework and online purchasing behavior, leading to better prediction, and understanding of buying behavior of consumers in an online context. Moreover, mediating or moderating variables can be included to determine the relationship between dependent and independent variables.

Consumer behavior would be changed according to the kinds of goods and services purchased. Different factors have different importance in the eye of consumers based on the quality, price, and quantity. The effects of identified factors can be changed based on the type of product purchased (tangible and intangible products). Hence, future research can address that area also. Online services are considered a new trend nowadays. Thus, a studying E-commerce and consumer behavior on online services is another suggestion to do future research.

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