

Online Shopping: Do Men Behave Differently than Women?

Sachin Lele *

International School of Business & Media, Pune, India
lelesachin@gmail.com

Snehal Maheshkar

Global Business School & Research Centre, Pune, India
snehal.maheshkar@dpu.edu.in

[Abstract] Study explores gender wise determinants of online shopping intentions amongst existing online shoppers in India. Research framework was developed by integrating Perceived Trust into TAM construct and was tested on samples of male (n=432) and female (n=275) respondents. With statistical tools such as EFA, CFA and SEM, Perceived Usefulness was validated as antecedent of male respondent's intention to continue with online shopping while Perceived Ease of Use and Perceived Trust determines intention to continue amongst Female counterparts. Exploration of gender specific behavioral determinants in Indian context is the major contribution of this study. Study is expected to help e-retailers in understanding gender specific engagement factors and managing customer loyalty.

[Keywords] perceived usefulness, perceived ease of use, trust, gender, behavioral intentions, online shopping behavior

Introduction

Global e-commerce industry is expected to receive a major boost from COVID-19 due to growing awareness about social distancing norms and touch-free shopping concepts. The 'new normal' business paradigm coupled with growth factors such as growing consumerism, sustained rise in disposal income, improved telecom penetration are expected to contribute significantly to the high growth trajectory of the Indian e-retail industry.

India's e-commerce sector is expected to reach US\$ 200 billion by 2026 from US\$ 38.5 billion in 2017 (IBEF consultation paper 2019). Moreover, population of online shoppers in the country is expected to stand at 220 million by 2025 (Statista Report). According to the same report, the share of online expenditure by women is expected to rise from 20% to 42% during FY15-20. Naturally, the domains such as online consumer behavior, adoption intentions and specific determinants of repurchase intentions have gathered serious interest from the researcher's fraternity. Sethna et al., (2017) and Fang et al., (2016) studied the impact of gender on online purchase behavior in western parts of the world while, Bhattacharya & Srivastava, (2019), Lele, (2018), Khare et al., (2016), Padmaja & Mohan, (2015) and Ahmed & Satish, (2013) tried to explore gender related aspects of online shopping behavior in Indian context. Lele, (2018) investigated pre and post adoption, online shopping behavior amongst the Indian youth and validated specific antecedents of both the phases.

However, majority of these studies considered gender as a moderating variable or as a part of other demographic variables (age, occupation etc.). This research work is an attempt to explore determinants of behavioral intentions of male and female young online shoppers separately. Based on original TAM construct and Perceived Trust factor, a conceptual model would be developed and tested on adequately large samples of young men and women (16 to 28 age group). Since majority of the existing online shoppers in India belongs to sub-35 age group, the target population of this research is considered as 16-28 age group with prior online shopping experience.

Considering huge growth prospects for the Indian e-retail industry and limited amount of existing knowledge about gender specific determinants of purchase behavior, the need for this study is highlighted. The study is expected to provide valuable insights into the specifics of a particular gender's online shopping

behavior and help the e-marketers to design customized marketing and product strategies for both the genders.

Literature Review

Online shopping behavior is one of the widely studied areas of research in global context. Since the e-commerce industry is in highly developed in countries such as USA (United States of America), the knowledge base in these countries is far developed and in-depth, when compared with developing countries such as India. In order to understand the theoretical base and subsequent advancements, previous investigations on the application of TAM and/or Perceived Trust in online shopping, studies on impact of gender on various dimensions of online shopping behavior in global and Indian context were studied and respective constructs were analyzed to design the research framework for this study. The summary of literature reviewed and major conclusions drawn are as follows

Classical Models in Technology Adoption

TAM (Davis, 1989) is considered as the pioneering work in human –technology interaction. The study proposed Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) as determinants of a user’s attitude to use a particular technology. A direct relationship of PU with intentions and indirect impact of PEOU on intentions through a mediating effect of PU was also proposed. Venkatesh et al. (2003) presented UTAUT Model (Unified Theory of Acceptance and Usage of Technology) by picking up the constructs from eight existing models of technology adoption. Performance expectancy, effort expectancy, social influence, and facilitating conditions were identified as the direct determinant of behavioral intentions. Moreover, gender, age, voluntariness, and experience were identified as key moderators on all four determinants identified. Zhou et al. (2007) conceptualized a new model of online Shopping adoption by extending the original TAM construct. To consider the benefits and risk involved in online shopping, PU was being replaced by Perceived Outcomes. Three new antecedents of BI (Shopping motivation, shopping orientation and online experience) were added to the model.

TAM and Trust in Online Shopping

Reyes-Mercado et al. (2017) studied drivers of the Indian online consumer’s attitude by presenting an extended TAM construct. In the original model, Trust and other antecedents of PU and PEOU such as social influence, digital literacy and internet accessibility were integrated to judge the impact on attitude and behavioural intentions. In line with the previous researches, PU, PEOU and Trust were found to have significant and direct impact on a person’s attitude to use online shopping. The extent of digital literary and social influences impacts positively in formation of feeling of perceived usefulness of the e-shopping.

Celik & Yılmaz (2011) presented a revised model of online shopping behavior by adding Trust into the original TAM construct and tested amongst Turkish online shoppers. Three determinants of PU (information, service and system quality) were added to the framework. It was observed that, all three variables (PU, PEOU and Trust) have significant direct impact on attitude of a user to shop online. Gefen, (2003) presented a behavioral model for repeat online shoppers and proved that, the perceived trust plays an important role in inducing a user’s intention to shop, along with original TAM constructs such as PU and PEOU. The study argues that, a perceived trust developed on e-vendor (minimal chances of cheating and safety mechanism to avoid any potential losses to the user) plays a vital role in forming positive opinion about the online shopping process. Gender, income and age were found to have a direct impact on intentions, along with PU and PEOU.

Studies on Impact of Gender in Online Shopping

Fang et al. (2016) explored impact of perceived value, e-service quality and product quality on online shoppers repurchase intentions. Age and gender were proposed to moderate this relationship. The respondents were segregated as per the shopping motivation (task-focused vs. hedonic). The results indicates that, age moderates relationship all the proposed relationships. However, the degree of significance varies between two shopping motivations. Sethna et al., (2017) studied role of gender in

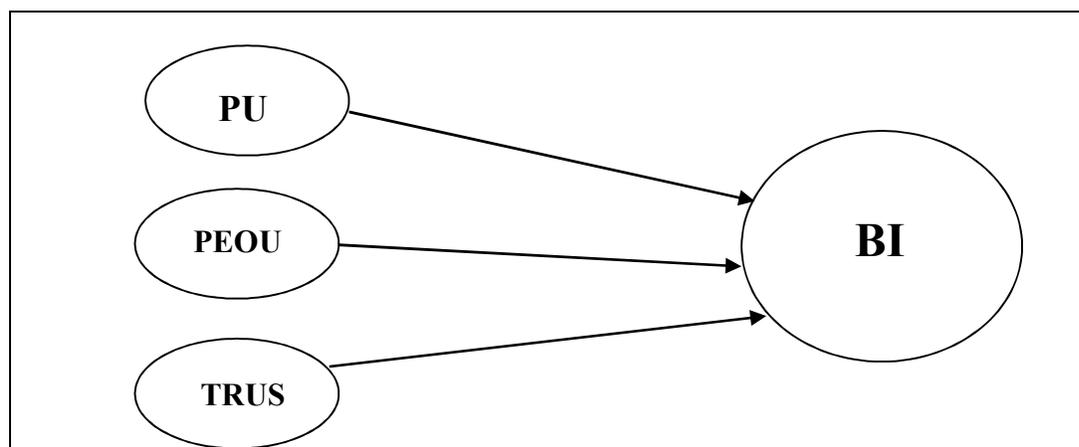
gauging impact of UGC (user generated content such as online opinions and reviews) on purchase behavior, trust and intention to purchase. This study found some interesting insights. Female shoppers do not have higher propensity to read UGC but comments have a greater impact on their purchase behavior. Both men and women were found to exhibit hedonic and utilitarian usage of websites relative to purchase decisions. Also, women were found marginally more utilitarian in their use of user comments.

Akhlaq & Ahmed (2016) studied the role of gender differences and its impact on online shopping behavior amongst the Pakistani users. Along with PU, PEOU, Perceived Risk, perceived enjoyment was added to the construct. The results indicate that, women respondents are highly influenced by the perceived enjoyment factor while, men rely more on perceived usefulness of the online shopping process. Also, women prefer to shop in an environment, secured by a robust legal framework. (Zhang & Prybutok, 2003) considered perceived risk and gender along with PU and PEOU in an integrated model and proposed gender to have a moderating effect on relationships of PU, PEOU with the attitude. Although all major relationships proposed got a statistically significant validation, no substantial difference was seen in the way men and women perceive PU or PEOU and their impact on attitude.

Research Methodology

Research Model

The aim of this research work is to find out determinants of online shopping intentions amongst young male and female shoppers in India. Based on the literature review, it was found that, TAM is one of the widely used research model in online shopping behavior domain. Also, majority of the studies found Perceived Trust to have a significant impact on intention to shop online. Some researchers such as (Zhang & Prybutok, 2003) included perceived risk in the construct but found this element to have insignificant impact. As a result, our study did not consider risk element in the construct. The research model proposes that, Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Perceived Trust (PT) would act as antecedents of a user's intention to shop online, which is shown as Figure 1.



PU= Perceived Usefulness, PEOU= Perceived Ease of Use, BI= Behavioral Intentions.

Figure 1. Research Framework (For Male & Female)

Instrument Development Process

As a part of the instrument development process, all studies which have used TAM and Perceived Trust in the construct were segregated and the items pertaining to three independent variables (PU, PEOU and PT) and one dependent variable (Intentions) were collated together. For the said pooling, studies such as (Lele, 2018), (Rafique et al., 2014), (Gefen et al., 2003) and (Zhang & Prybutok, 2003) were considered. Some

contextual modification in the item wordings was performed and a draft questionnaire was prepared. Based on the views from two experts (from academia and e-commerce segment each), necessary changes were incorporated. A focused group interview was conducted on a sample of five respondents to check the face and content validity of the instrument.

Demographic Details of the Sample

For this study, a structured questionnaire was used as data collection tool and the respondents were briefed about the broad objectives of the research. However, specific parameters to be studied were not shared to avoid the preconceived biases. The participation in the survey was voluntary and no remuneration was provided to the respondents. Two sample of male and female respondents were collected and after removing redundant or incomplete entries, the data was considered for further analysis. In case of male, 90% of the respondents belong to student category (undergraduate and post graduate) while the corresponding number for female respondents stands at 94%. Representation of age group 20 to 23 stands at 65% and 60% respectively amongst male and female respondents. Since the study is based on existing online shoppers, it is important to know the online shopping experience of the respondents. In male respondents, 55% have more than three years of online shopping experience and the corresponding number for female sample stands at 42%. The details of demographic information is presented as Table 1.

Table 1
Demographic Details of Study Sample

Parameter	Details	Male (n=432)	Female (n=275)
Profession	Undergraduate Student	22%	19%
	Post Graduate Student	68%	75%
	Working Professional	10%	6%
	Total	100%	100%
Age Group	16 to 19	21%	23%
	20 to 23	65%	60%
	24 to 28	14%	17%
	Total	100%	100%
Usage	Clothing & Fashion	77%	88%
	Electronics & Mobiles	78%	50%
	Consumer Durables	34%	19%
	Total	NA	NA
Online Shopping experience	Less than a year	4%	5%
	1 to 2 years	13%	20%
	2 to 3 years	29%	33%
	More than 3 years	55%	42%
	Total	100%	100%

Data Analysis and Results

Reliability of the Instrument

Reliability of an instrument indicates suitability of the scale for a larger size sample collection and data analysis. According to Peter (1979), reliability is defined as “The degree to which measures are free from error and therefore yield consistent results”. The reliability of the instrument was calculated by using Cronbach's Alpha, a threshold developed by (Cronbach, 1951). The reliability quotient for male and female samples stood at 0.909 and 0.908 respectively. Both the figures are well above the threshold limits (equal to or greater than 0.7) prescribed by (Nunally, 1967). The results indicates aptness of the instrument to produce consistent results and suitability of usage for a large scale study.

Construct-Wise Reliability

For a large scale research, it is important to check Construct wise reliability before performing the EFA (Exploratory Factor Analysis). Weak factor reliability may hamper the test results. In case of both the samples, all four variables used (PU, PEOU, Trust and Intentions) posted reliability quotient above 0.7 (threshold prescribed by (Nunally, 1967). Results indicate appropriateness of the data for further analysis. The construct wise reliability is shown as Table 2

Table 2
Construct-wise Reliability

Sr.	Variable	Items	Male (n=432)	Female (n=275)
1	Perceived Usefulness	5	0.716	0.723
2	Perceived Ease of Use	6	0.755	0.793
3	Perceived Trust	5	0.748	0.725
4	Intentions	6	0.760	0.781
	Overall Reliability	22	0.909	0.908

Exploratory Factor Analysis (EFA)

In order to explore factor structure underlying a large set of data, Principal Component Factor Analysis with Varimax rotation was used. 16 items pertaining to three independents variables (PU, PEOU and Trust) were considered for the analysis. KMO (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) is used as a measure of adequacy. This indicator tells us the common variance amongst the variables included in the study. High value of KMO that is between 0.5 and 1 indicates the appropriateness of the factor extracted.

The KMO indicator stands at 0.898 and 0.903 for male and female samples respectively, indicating good results as per (Cemi & Kaiser, 1977). According to this study, a KMO figure closer to 1 is considered as good for further data analysis as the factor structure may be suitable for the intended study. Bartlett's test of Sphercity is a measure to check, whether the variables used in the study is useful for structure detection or not. Significance value for both the samples stood at 0.00, in line with the acceptable range (Generally, significance value of less than 0.05 is considered as good).

EFA Results (Male Respondents)

In case of male respondents, three factors were extracted, accounting for 50% of the variance explained. Perceived Usefulness (PU) stood as the largest factor with 18.9% of total variance, followed by Perceived Trust and Perceived Ease of Use (PEOU) with variance of 17% and 14.1% respectively. It can be concluded that, all the factors proposed in the conceptual model were extracted through EFA process and indicates suitability for further analysis. The factor wise variance contributed and details about extracted items are presented as Table 3.

Table 3

EFA Results-Male Sample

Factor	Factor Loading	Item	Eigen Value	Variance Extracted
Perceived Usefulness	0.699	Using online shopping saves my time	5.6	18.9%
	0.661	It is easy to learn using online shopping		
	0.629	Online shopping has improved my performance in searching and buying products		
Perceived Trust	0.601	Using online shopping would provide access to useful shopping information	1.3	17.0%
	0.746	Online shopping web sites are trustworthy and honest		
	0.700	This website consistently provides products in good quality		
PEOU	0.680	I trust that, the website will deliver what I ordered.	1.1	14.0%
	0.782	Learning to operate online shopping is easy		
	0.675	Online shopping website/app is easy to use		
	0.625	Overall, I think using a website/app for shopping is easy		

EFA results (Female Respondents)

In case of male respondents, three factors were extracted, accounting for 51.4% of the variance explained. PEOU stood as the largest factor with 18.0% of total variance, followed by Perceived Usefulness (17.7%) and Perceived Trust (15.7%). It can be concluded that, all the factors proposed in the conceptual model were extracted through EFA process and indicates suitability for further analysis. The factor wise variance contributed and details about extracted items are presented as Table 4.

Table 4

EFA Results-Female Sample

Factor	Factor Loading	Item	Eigen Value	Variance Extracted
PEOU	0.804	Learning to operate online shopping is easy	5.6	18.0%
	0.748	Online shopping website/app is easy to use		
	0.673	Overall, I think using a website/app for shopping is easy		
Perceived Usefulness	0.683	Using online shopping would provide access to useful shopping information	1.4	17.7%
	0.663	Online shopping has improved my performance in searching and buying products		
	0.662	My overall shopping experience has improved due to online shopping		

Perceived Trust	0.730	This website consistently provides products in good quality		
	0.660	I trust that, the website will deliver what I ordered.	1.1	15.7%
	0.643	I trust online shopping website.		

Formation of the Hypotheses

The EFA process resulted into extraction of three factors (PU, PEOU and PT) in case of both the samples. Based on these results, the hypotheses for the study are proposed.

H1: Perceived Usefulness (PU) has an impact on a male user's Behavioural intention to shop online (BI).

H2: Perceived Trust (PT) has an impact on a male user's Behavioural intention to shop online (BI).

H3: Perceived Ease of Use (PEOU) has an impact on a male user's Behavioural intention to shop online (BI).

H4: Perceived Ease of Use (PEOU) has an impact on a female user's Behavioural intention to shop online (BI).

H4: Perceived Usefulness (PU) has an impact on a female user's Behavioural intention to shop online (BI).

H6: Perceived Trust (PT) has an impact on a female user's Behavioural intention to shop online (BI).

Confirmatory Factor Analysis (CFA)

In order to verify the structure emerged from exploratory factor analysis, CFA was performed and goodness of fit for the proposed model was checked. CMIN/df for male and female samples stood at 2.3 and 2.0 respectively, which is within acceptable range as per (Hu & Bentler, 1999). Similarly RMSEA stood at 0.054 (male) and 0.061 (female) falling within acceptable range as per Hair et al. (2006). All other important indices such as CFI, GFI, AGFI, NFI and IFI obtained values which are well above the respective threshold figures according to (Hair et al., 2006), indicating a good model fit for the proposed research model. Various indicators, values obtained and the threshold limits are presented as Table 5.

Table 5

CFA Results and Comparison with Threshold Values

Indices	Threshold	Male Sample Value		Female Sample	
CMIN/DF	<3 Good, <5 Permissible- Hu and Bentler (1999)	2.3	Acceptable	2.0	Acceptable
GFI	≥ 0.90 (Hair et al., 2006)	0.967	Acceptable	0.962	Acceptable
AGFI	≥ 0.90 (Hair et al., 2006)-Excellent, above 0.8 is acceptable	0.943	Acceptable	0.928	Acceptable
CFI	≥ 0.90 (Hair et al., 2006)	0.961	Acceptable	0.959	Acceptable
RMSEA	< 0.08 (Hair et al., 2006)	0.054	Acceptable	0.061	Acceptable
NFI	≥.90 (Hair et al., 2006)	0.930	Acceptable	0.924	Acceptable
IFI	≥ 0.90 (Hair et al., 2006)	0.961	Acceptable	0.960	Acceptable

Structural Equation Model (SEM)

After attaining a model of fit under the CFA process, a structural equation model analysis was performed to analyze structural relationships. SEM is a multivariate statistical analysis technique, which combines factor analysis and multiple regression analysis. The method is used to estimate the multiple and interrelated dependence in a single analysis. In CFA measurement model, CMIN/df for male and female samples stood at 2.45 and 1.79 respectively. These numbers are well within the range prescribed by (Hu & Bentler, 1999). Similar to CFA results, all major indices such as CFI, GFI, AGFI, NFI and IFI attained the respective threshold prescribed by (Hair et al. 2006), indicating a good model fit. Various indicators, values obtained and the threshold limits are presented as Table 6.

Table 6

SEM Results and Comparison with Threshold Values

Indices	Threshold	Male Sample		Female Sample	
		Value			
CMIN/DF	<3 Good, <5 Permissible- Hu and Bentler (1999)	2.45	Acceptable	1.79	Acceptable
GFI	≥ 0.90 (Hair et al., 2006)	0.943	Acceptable	0.945	Acceptable
AGFI	≥ 0.90 (Hair et al., 2006)-Excellent, above 0.8 is acceptable	0.916	Acceptable	0.915	Acceptable
CFI	≥ 0.90 (Hair et al., 2006)	0.948	Acceptable	0.960	Acceptable
RMSEA	< 0.08 (Hair et al., 2006)	0.058	Acceptable	0.054	Acceptable
NFI	≥.90 (Hair et al., 2006)	0.916	Acceptable	0.916	Acceptable
IFI	≥ 0.90 (Hair et al., 2006)	0.949	Acceptable	0.961	Acceptable

Path Analysis and Hypotheses Testing

In case of the model for male respondents, three relationships were proposed. PU (CR=7.6, p=0.00) was identified as determinant of male respondents' intention to shop online. Hence H1 is accepted. Since, PT (CR=2.0, p=0.927) and PEOU (CR=0.92, p=0.113) does not fall into the prescribed threshold by (Al-Majali & Nik Mat, 2011) (CR=More than +/- 1.96 and p=less than 0.05). So H2, H3 got rejected. So for male sample, only Preconceived Usefulness (PU) was found to have statistically significant relationship with intentions. In case of sample of female respondents, three relationships were proposed. PEOU (CR=3.32, p=0.00) and PT (CR=3.77 and p=0.00) were found statistically significant. As a result, H4 and H6 got accepted. However, H5 got rejected as PU (CR=1.46, p=0.146) did not clear the minimum threshold. So out of six hypotheses proposed, H1, H4 and H6 got accepted.

Conclusion

The objective of this study is to explore gender specific determinants of existing young Indian online shopper's behavioural intentions. A research framework was designed by integrating perceived trust into TAM construct and was tested on two different samples of male (n=432) and female (n=275) respondents. EFA resulted into extraction of all three factors proposed. CFA and SEM indices indicate a good model fit in case of both the samples. The results of proposed relationships is discussed as below,

Male Sample

PU was validated as a determinant of a male respondent's intention to shop online. These results are in line with conclusions from previous studies such as (Roy et al., 2012) and (Gefen, 2003). Two relationships (impact of PEOU on BI and impact of Trust on BI) were found insignificant. (Kamarulzaman, 2007) also found PEOU to have insignificant impact on adoption of online shopping for travel services amongst the British users. The study concluded that, the ease of use may attract a user to the website but may not result into actual purchase. The results of statistical analysis on male sample clearly indicate that, male youth

online shopper in India is driven by the functional usefulness of the e-shopping system and not influenced by ease of operation or the perceived trust on the e-shopping mechanism.

Female Sample

The results confirmed PEOU and Perceived Trust as the determinants of a young female online shopper's intention in Indian context. The observed role of PEOU is in consensus with (Akhlaq & Ahmed, 2016) which found women shopper's attitude towards online shopping, getting influenced by the ease of doing a transaction. Validation of Perceived Trust as a strong antecedent of intention to shop is in line with the findings of (Naurizka, 2019), which validated perceived online security and website quality as the predictors of a female online shopper's e-trust on the system, which in turn impacts the e-loyalty and intention to repurchase.

Interestingly, PU was found insignificant to predict the intentions. This result is contradictory to conclusions by previous researchers and underlines a need for reinvestigation in PU construct. The statistical results indicate that, a young female shopper's intention in India is highly influenced by the ease of usage (learning and operation of e-system) and trusting beliefs on the system. Influence of PEOU and Trust may have resulted into lesser dependence of female shoppers on perceived usefulness of the online shopping.

Managerial Implications

Post COVID-19, the upsurge in online shopper's population is evident due to social distancing norms and growing preference for touch-less shopping. Moreover, the share of female shoppers is growing at a rapid pace in developing countries such as India. Naturally, the need for exploration of gender specific determinants of shopping intentions is underlined. The study proposed and validated gender specific behavioral determinants of the young Indian online shoppers. The exploration of gender specific determinants is expected to help the e-marketers to design customized marketing and product strategies. The conclusions from this study would be useful to retain the existing customers by tweaking the system offerings and would help in managing customer loyalty. Taking this study as a base, further research investigations into gender-wise specific product category behavior can be studied.

References

- Ahmed, K. A., & Sathish, A. S. (2015). Unleashing the Utilitarian Motivations of Online Shopping among Indian Youth. *Mediterranean Journal of Social Sciences*, 6(2), 391.
- Akhlaq, A., & Ahmed, E. (2016). Gender differences among online shopping factors in Pakistan. *Organizations & Markets in Emerging Economies*, 7(1).
- AL-Majali, M., & Nik Kamariah Nik Mat. (2011). Modeling the antecedents of internet banking service adoption (IBSA) in Jordan: A Structural Equation Modeling (SEM) approach. *Journal of Internet Banking and Commerce*, 16(1), 1
- Bhattacharya, A., Srivastava, M., & Verma, S. (2019). Customer Experience in Online Shopping: A Structural Modeling Approach. *Journal of Global Marketing*, 32(1), 3-16.
- Çelik, H. E., & Yilmaz, V. (2011). Extending the technology acceptance model for adoption of e-shopping by consumers in Turkey. *Journal of Electronic Commerce Research*, 12(2), 152.
- Cerny, C.A., & Kaiser, H.F. (1977). A study of a measure of sampling adequacy for factor-analytic correlation matrices. *Multivariate Behavioral Research*, 12(1), 43-47
- Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297-334.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319-339.
- E-commerce Industry in India* (2020). India Brand Equity Foundation Library. Accessed on 12.11.2020. <https://www.ibef.org/industry/ecommerce.aspx>
- Fang, J., Wen, C., George, B., & Prybutok, V. R. (2016). Consumer heterogeneity, perceived value, and repurchase decision-making in online shopping: The role of gender, age, and shopping motives.

- Journal of Electronic Commerce Research*, 17(2), 116.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS quarterly*, 27(1), 51-90.
- Gupta, S., & Nayyar, R. (2011). Determinants of internet buying behavior in India. *Asian Journal of Business Research*, 1(2).
- Hair, J.F. Jr., Anderson, R.E., Tatham, R.L., & Black, W.C. (2006). *Multivariate Data* (6th ed.). New Jersey: Prentice-Hall.
- Hu, L. T., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural equation modeling: A multidisciplinary journal*, 6(1), 1-55.
- Kamarulzaman, Y. (2007). Adoption of travel e-shopping in the UK. *International Journal of Retail & Distribution Management*, 35(9), 703-719.
- Khare, A., Khare, A., Mukherjee, S., & Goyal, T. (2016). Do consumer shopping styles influence consumer attitudes toward services offered by shopping websites? *Journal of International Consumer Marketing*, 28(1), 28-41.
- Lele, S. (2018). Determinants and Dimensions of Online shopping (Doctoral dissertation, Dr. D.Y. Patil Vidyapeeth, Pune, India). Retrieved from <http://hdl.handle.net/10603/250848>
- Nunnally, J. C., & Bernstein, I. H. (1967). *McGraw-Hill series in psychology. Psychometric theory*. New York, NY, US: McGraw-Hill.
- Number of online shoppers across India in 2017 and 2025, by city type. (2019). Statista Info services. Retrieved from <https://www.statista.com/statistics/759376/india-number-of-online-consumers/#:~:text=The%20number%20of%20online%20shoppers,tier%20two%20and%20lower%20cities>.
- Nurizka, M. S. (2019). Female Online Shoppers Examining the Mediating Roles of E-Satisfaction and E-Trust on E-Loyalty Development. *Universitas Islam Indonesia Research Journal*, 1, 1-24.
- Padmaja, P., & Mohan, D. (2015). Determinants of Consumer On-Line Buying Behavior-A Study to measure the impact of consumer demographics in online buying in Bengaluru City, India. *IOSR Journal of Business and Management*, 17(8), 79-86.
- Rafique, M., Rizwan, M., Batool, A., & Aslam, F. (2014). Extending TAM, in terms of Trust and Attitude towards the online shopping intention. *Journal of Public Administration and Governance*, 4(3), 90-108.
- Reyes-Mercado, P., Karthik, M., Mishra, R. K., & Rajagopal. (2017). Drivers of consumer attitudes towards online shopping in the Indian market: analysis through an extended TAM model. *International Journal of Business Innovation and Research*, 13(3), 326-343.
- Roy, S. K., Kesharwani, A., & Bisht, S. S. (2012). The impact of trust and perceived risk on internet banking adoption in India. *International Journal of Bank Marketing*, 30(4), 303 – 322
- Sethna, B. N., Hazari, S., & Bergiel, B. (2017). Influence of user generated content in online shopping: impact of gender on purchase behaviour, trust, and intention to purchase. *International Journal of Electronic Marketing and Retailing*, 8(4), 344-371.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.
- Zhang, X., & Prybutok, V. R. (2003). TAM: The moderating effect of gender on online shopping. *Journal of International Information Management*, 12(2), 8.
- Zhou, L., Dai, L., & Zhang, D. (2007). Online shopping acceptance model-A critical survey of consumer factors in online shopping. *Journal of Electronic commerce research*, 8(1), 41.