



IMPACT OF DEMOGRAPHIC FACTORS ON CUSTOMERS' PERCEPTION REGARDING ONLINE SHOPPING

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Abstract

With just a simple click on a website portal, you can effortlessly engage in shopping anytime and anywhere in the digital age of the 21st century. Earlier people had to wait in a queue for their turn in local markets or malls. Online shopping is becoming quite popular now-a-days due to its quick and on-the-time delivery. The primary aim of this research was to explore how demographic factors influence customers' perception of online shopping. The study involved 503 participants who were customers located in the tricity area of Chandigarh. Data collection was conducted using convenience sampling, and the gathered data was subjected to statistical analysis using t-test and ANOVA in the software SPSS. The research results indicated that, of the various demographic factors, age and education significantly influence customers' perception of online shopping; however, gender and income had no effect on customers' perception towards online shopping behavior.

Keywords: *Online shopping, demographic factors, customers' perception, product perception, perceived risk and online shopping experience.*

1.1 Introduction

Online shopping has revolutionized the shopping strategy of our society. It embodies an e-commerce platform wherein customers can seamlessly purchase goods or services directly from vendors using a standard web browser. The consumer product today is just a click away. This ease and convenience has made online shopping an emerging trend. Studies indicate difference in customer perception towards online shopping on the basis of different socio-demographic setups. Due to prevailing cut-throat competition first online experience of the user with a brand is going to have a significant impact on his/her post purchase behavior including repurchase or switch over (Recklies, 2015).

Consumer perception revolves around a customer's impression, awareness, and consciousness of a company and its offerings. This intricate process involves gaining an understanding of

sensory information, elucidating how individuals identify, choose, structure, and interpret stimuli based on their individual needs, values, and expectations (Majumdar, 2015). In their investigation on the impact of consumer perception on purchase intent within an online bookstore, Huang and Chen (2009) highlighted three primary dimensions, “product perception, online shopping experience, and perceived risk”, shaping the consumers perception towards online shopping.

Dillon and Reif (2004) characterized product perception as the comprehension of a product, encompassing aspects like price, variety, and product quality. In the similar manner, Jarvenpaa and Todd (1997) conceptualized product perception in relation to product value, comprising elements such as variety, price, and product quality. Aaker (1991) supported the concept that perceived product quality represents the evaluation of a product's overall excellence or superiority. Echoing this, Monroe and Krishnan (1985) delineated product quality perception as the capability of a specific product to fulfill consumers' satisfaction in comparison to alternative offerings.

Shopping experience encompasses a spectrum of customer-centric services, store ambiance, and a framework of policies (Kerin et al., 1992). Within this context, Bauer (1960) expounded perceived risk as a state of uncertainty intertwined with potential negative outcomes aligned with consumers' expectations. Correspondingly, Stone and Gronhaug (1993) defined perceived risk as an individual's subjective interpretation of potential loss.

Financial risk pertains to potential monetary losses experienced by consumers, encompassing issues like defective products, unexpected post-purchase expenses, and the vulnerability of credit/debit card information to internet hackers (Forsythe & Shi, 2003; Lim, 2003). On the other hand, product risk materializes when a brand or product fails to meet anticipated quality standards, resulting in a loss (Bhatnagar et al., 2000). This risk is exacerbated by customer concerns about factors such as size, color, design, quantity, and overall product quality while making online purchase.

Time risk involves the inefficient use of time due to procedures like exchanging faulty items, sluggish webpage loading speeds, and delays caused by the seller (Featherman & Pavlou, 2003; Lim, 2003). Additionally, delivery risk relates to the possibility of delivery-related losses, which encompass scenarios like lost goods, damaged items, or delivery being redirected to an incorrect location by the online seller (Dan et al., 2007).

Turning our eyes towards the demographic factors, it can be quoted that each individual will act and react according to its own perception. The global e-commerce landscape underwent a substantial change during COVID-19 pandemic, leading to a surge in the online sales for numerous products including groceries, household care, health and beauty products. This pandemic resulted in an overall accelerated adoption of e-commerce (KPMG, 2020).

2.1 Literature Review

Bigne et al. (2005) in their study found that age, social class and experience of internet shopping had a positive relationship with online buying behavior. Similarly, gender and frequency of using internet had no significant impact on purchase decision. Hashim et al. (2009) in their study concluded that demographic factors (gender, age, salary, job designation, marital status) help in developing attitude of customers towards online shopping behavior. According to Girish (2011), the higher income consumers found online shopping as more time saving than lower income groups. Similarly, highly educated consumers had a strong belief that online

environment helps in finding product that best match their needs than less educated consumers. In her 2012 research, Richa concluded that, in the Indian context, both gender and family size played a substantial role in shaping online shopping behavior. Conversely, her study revealed that factors such as age, education, income, marital status, and internet proficiency did not influence the online shopping behavior much in India. Hasanov and Khalid (2015) in their research work opined that the demographic factors (age, marital status, employment, gender, income, education) do not have any impact on online purchase intentions of the organic foods. Fram & Grady (1997) investigated the significance of gender, location, age, education, and income as predictors of internet-based purchases. Their study highlighted the importance of these factors in understanding online shopping patterns. Another research, focusing on women, identified them as prominent online buyers during holiday seasons. Additionally, this study unveiled a positive correlation between consumer willingness to adopt online shopping and factors such as income, household size, and innovativeness (Sultan and Henrichs in 2000). In a study conducted in Hong Kong, Sin and Tse (2002) explored the demographic profiles of online shoppers and identified common characteristics. They found that online shoppers tend to be time-conscious, self-confident individuals who heavily utilize the internet. It indicates that the adoption of online shopping is associated with specific behavioral traits and preferences.

Vijay, Sai, and Balaji (2009) noted a worldwide trend where consumers were shifting away from crowded physical stores in favor of the convenience driven online shopping. However, they noted that this shift is less pronounced in India. To investigate this further, they conducted a survey of 150 participants, consisting of both online as well as offline shoppers. Findings revealed that Indian consumers are fascinated by the convenience and time-saving benefits of online shopping, however, the concerns of security and privacy serve as deterrents in the adoption of online shopping behaviour.

Sharma and Batra (2016) conducted a study examining the impact of demographic factors on online shopping behavior of consumers in Delhi and found that age and gender both exerted a noteworthy influence on online shopping behavior unlike income and marital status which barely had any impact. In summary, these studies underscore the significance of convenience and time-saving incentives as key drivers of online shopping among Indian consumers, while also highlighting the persistent challenges related to security and privacy concerns. Furthermore, it should be noted that demographic factors like age and gender can indeed influence online shopping behavior, while income and marital status may have a lesser influence.

Anjana & Naidu (2016) delved into the distinction between male and female online shoppers. Despite a lower number of female online buyers compared to their male counterparts, the study found that women devoted more time in researching relevant information before finalizing a purchase decision. The research also scrutinized additional significant factors, such as age, income, educational background, and work experience, which influence the motivations guiding men and women consumers in their online shopping endeavors. Makhitha & Ngobeni (2021) inferred that despite widespread internet access; a significant number of consumers in South Africa are hesitant to shop online due to perceived risks. The research endeavors to pinpoint the specific risk factors that mold consumers' attitudes toward online shopping and evaluate whether demographic factors exert an influence on these attitudes.

Gauteng employed a survey approach targeting online consumers in shopping malls. The responses gathered through convenient sampling revealed that the privacy and security concerns are the most prominent factors affecting online shopping behavior. On the other hand, gender showed no moderating impact on the association between risk factors and attitudes. Nonetheless, age emerged as a significant moderator, influencing the interplay between privacy, security, product-related risks, and consumers' inclination towards online shopping. In their study, Samadi et al. (2009) conducted a comparative analysis of perceived risk levels associated with online (Internet) shopping versus traditional in-store shopping. Their research also had the objective of delving into the intricate connections between previous positive experiences, perceptions of risk, and future purchase intentions, with a particular emphasis on the online shopping context.

The results suggest that consumers generally have a higher perception of purchasing risks when shopping online in comparison to shopping in brick-and-mortar stores. Furthermore, it was observed that a positive track record of online shopping experiences is linked to reduced perceived risk levels within the online shopping context. Conversely, a heightened perception of risk is linked to a decreased intention to make future purchases online. Ghouri et al. (2017) delves into the realm of online shopping in Pakistan and aims to understand the perceptions of young consumers regarding their intention to make online purchases. The research explored various elements that play a role in shaping this intention, including factors like impulsive buying tendencies, brand preferences, and focus on product quality. Additionally, it considered the impact of online trust and past online shopping experiences too. The results revealed that impulse buying tendencies, along with prior online shopping experiences and online trust, were positively linked to customers' intention to make a purchase. Interestingly, male participants displayed a greater inclination towards online shopping compared to their female counterparts.

2.2 The need for the study

The review of papers by different authors on demographic factors led to contradictory findings on the impact of demographic factors on online shopping behavior with some showing positive and other inferring at negative consumer perception towards it. The studies conducted during Covid regime indicate a sudden spurt in the online purchase behavior. With all this background, the study in hand is an attempt to find out the impact of demographic factors on consumer perception towards online shopping in the tricity of Chandigarh. The research will study the role of age groups, perceived risk, product quality, gender, income and education on building the perception towards online buying. Despite the fact that the earth has almost overcome COVID impact but has certainly left an indelible impression on the minds of people in terms of their practices and behavior.

2.3 Objective of the study

The basic objective of this research is to study the impact of following demographic factors on customers' perception towards online shopping:

- Gender
- Age
- Income
- Education

2.4 Hypothesis

In order to achieve the above research objective, the following hypotheses were designed and tested through different statistical tools:

Ha: Gender has significant impact on customer's perception towards online shopping.

Hb: Age has significant impact on customer's perception towards online shopping.

Hc: Income has significant impact on customer's perception towards online shopping.

Hd: Education has significant impact on customer's perception towards online shopping.

2.5 Research Methodology

Respondents for this study are millennials studying in the educational institutions and academicians working in government and private institutions in the tricity (Chandigarh, Mohali and Panchkula). A total of 503 respondents were approached for collecting data through online and offline questionnaire survey. Students, academicians, employees from various institutes (IT Companies, banks), shopkeepers and respondents from households residing in the tricity constituted the sample of study in equal proportion. The study employed convenience sampling as the method for gathering data from the respondents.

Table 1: Demographic profile of total sample

Demographic variables	Categories	Frequency	Percentage
City	Chandigarh	164	32.6
	Mohali	98	19.5
	Panchkula	61	12.1
	Shimla	180	35.8
	Total	503	100
Gender	Male	212	42.1
	Female	290	57.7
	Total	500	100
Age	Below 20	84	16.7
	20-30	206	41.0
	30-40	138	27.4
	Above 40	75	14.9
	Total	503	100
Educational qualifications	Higher Secondary	82	16.3
	Graduate	172	34.2
	Postgraduate	201	40.0
	Doctorate	48	9.5
	Total	503	100
Income	Less than 5000	111	22.1
	5000-15000	54	10.7
	15000-25000	131	26.0
	Above 25000	207	41.2
	Total	503	100

Data was collected through primary as well as secondary sources. For this purpose, various journals, books and various reports on online shopping in India were studied. Primary data was collected over a period of six months through a questionnaire. A covering letter was prepared

to explain the purpose of data collection. This questionnaire was distributed through a google form shared through social media or gmail. Standardized items were adapted from the work of Cong-Hua Cheng (2000) as used by Lee, Huang and Chen (2009) in their study on the influence of consumer perception on purchase intention on online bookstore. Chronbach alpha was used to calculate the validity of all the sub constructs of customer's perception and the value for each one fell in the acceptable range.

Table 2: Cronbach's Alpha Reliability Coefficient for Customers Perception

Construct name	Adopted from	Sub Constructs	Cronbach's Alpha
Customers' perception scale	Lee, Huang and Chen (2009)	Product Perception	.661
		Online Shopping Experience	.863
		Perceived Risk	.910

3.1 Findings and discussion: Demographic factors and customers' perception

Categorywise data analysis of the findings with respect to various demographic variables has been summarized here under.

3.1.1 Gender and Customers' Perception

H_a Gender has significant impact on a customers' perception towards online shopping.

Table 3: Independent sample t test versus Product perception / Online shopping experience/ Perceived risk

		Mean	Levene's test for equ of varia		t-test for equa of means		
			F	Sig.	T	D f	Sig.
Product perception	Equal var ass	3.75	.968	.326	.871	500	.384
Online shopping experience	Equal variances assumed	3.87	.762	.383	.671	500	.502
Perceived risk	Equal variances assumed	2.87	1.071	.301	-7.58	500	.449

It is evident that among the three constructs of customer perception, the online shopping experience stands out as the predominant factor influencing customers' perception for both the genders. The independent sample t-test results, as presented in the table, indicate that the p-values for product perception, online shopping experience, and perceived risk are all greater than 0.05. This suggests that there is no significant difference between genders in terms of their perception regarding online shopping. In other words, the data does not support the alternative hypothesis, and the means of product perception, online shopping experience, and perceived risk appear to be approximately equal for both genders.

Thus, there is no significant variation of perception among males and females. Thus, the hypothesis, "H_a: Gender has significant difference on customers' perception regarding online shopping" stands rejected.

Our results differ from the previous studies given by Fram and Grady (1995), Sultan and Henrichs (2000) and Richa (2012) which stated that gender was an important predictor of

internet purchasing. This can be attributed to the reason that during covid times, shoppers preferred to shop online irrespective of gender. It can be inferred that preferences may be different, but both have favorable attitude towards online shopping.

3.1.2 Age and Customers' Perception

H_b Age has significant difference on customers' perception regarding online shopping.

To analyze whether the constructs of customer perception were significantly different among various categories of age groups, oneway ANOVA was run.

Table 4: Homogeneity of Variances for dimensions of Customer Perception

	Levene Statistic	df ₁	df ₂	Sig.
Product perception	1.072	3	499	.361
Online shopping experience	2.866	3	499	.036
Perceived risk	1.033	3	499	.377

The table displays the outcomes of the Levene test, which assesses the homogeneity of variance. The sig. value is greater for product perception and perceived risk. The assumption of homogeneity of variance is supported for these two dimensions. In cases where the assumption of homogeneity of variance is not met, as indicated by a significance value (sig.) less than 0.05 for the dimension of online shopping experience, it's appropriate to consider adjusted F statistics. These adjusted statistics can be obtained through methods such as the Welch test or Brown-Forsythe test, which account for unequal variances between groups and provide more robust results in such situations.

Table 5: Robust Tests of Equality of Mean/ Online Shopping Experience

		Statistic	df ₁	df ₂	Sig.
Online shopping Experience	Welch	7.039	3	206.772	.000
	Brown-forsythe	7.583	3	303.568	.000

The table above indicates a significant F value for the online shopping experience. The results suggest that there exists a notable variance in how individuals from different age groups perceive their online shopping experiences.

Table 6: ANOVA table Age versus Product perception/ Online Shopping Experience/ Perceived Risk

		Mean	Sum of Sq.	Df	Mean sq.	F	Sig.
Product Perception	Bet Grps	3.76	5.029	3	1.676	4.183	.006
	Within Grps		200.005	499	.401		
	Total		205.035	502			
Online Shopping Experience	Between Groups	3.87	9.665	3	3.222	8.125	.000
	Within Groups		197.864	400	.397		
	Total		207.529	502			
Perceived Risk	Between Groups	2.86	2.343	3	.781	1.984	0.175
	Within Groups		196.449	499	.394		
	Total		198.789	502			

	Total						
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The data from the table suggests that, across all age categories, online shopping experience stands out as the most influential factor in shaping customers' perceptions regarding online shopping. Specifically, the F value is significant for the dimension of product perception ($F=4.183$, $p<0.05$), indicating a significant difference between age groups in terms of how they perceive products when shopping online. However, for the construct of perceived risk, the F value was not significant ($F=1.984$, $p>.05$), suggesting that there is no substantial difference between age groups in terms of their perceived risks associated with online shopping.

In case of product perception, differences may be due to the reason that higher age groups are not technologically active as compared to other age groups. Even generation gap can be one of the reasons.

Thus, the hypothesis that the age has significant difference on customers' perception regarding online shopping is partially accepted.

3.1.3 Education and Customers' Perception

H_c: Education has significant difference on customers' perception regarding online shopping. To analyze whether the constructs of customers' perception were significantly different among various categories of educational groups, one-way ANOVA was used.

Table 7: Homogeneity of Variances for dimensions of customer perception on the basis of education

	Mean	Levene Statistic	Df ₁	Df ₂	Sig.
Product perception	3.75	1.579	3	499	.193
Online shopping experience	3.87	.840	3	499	.472
Perceived risk	2.85	1.103	3	499	.348

From the table, it is clear that out of all three constructs of customers' perception, online shopping experience dominates as a factor in shaping customers' perception regarding online shopping in all categories of education. The sig. value is greater than .05 for product perception, online shopping experience and perceived risk. The assumption of homogeneity of variance is supported for these three dimensions. Thus, we moved to values of ANOVA to find out whether there is significant relation of education qualifications on customers' perception regarding online shopping.

Table 8: ANOVA table Education versus Product perception/ Online Shopping Experience/ Perceived Risk

		Sum of Squares	df	Mean square	F	Sig.
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Product Perception	Between Groups	2.121	3	.707	1.739	.158
	Within Groups	202.914	499	.407		
	Total	205.035	502			
Online Shopping Experience	Between Groups	3.537	3	1.179	2.884	.035
	Within Groups	203.993	499	.409		
	Total	207.529	502			
Perceived Risk	Between Groups	3.212	3	1.071	2.732	.053
	Within Groups	195.777	499	.392		
	Total	198.789	502			

As evidenced in table above the F value was not significant for the dimension of product perception ($F = 1.739$, $p > 0.05$). It can be concluded that there is no substantial difference between educational groups in terms of product perception related to online shopping. However, a significant difference was observed for the construct of online shopping experience ($F = 2.884$, $p < .05$), signifying that there are notable distinctions in how various educational groups perceive their online shopping experiences. On the other hand, for perceived risk, the F value was found to be significant ($F = 2.732$, $p > 0.05$), suggesting that there is no significant relationship between educational groups and the level of perceived risk associated with online shopping.

In case of perceived risk and product perception, it can be said that no group differ significantly as p value > 0.05 . This was not in line with the result given by Dahiya (2012) that education does not have any impact on online shopping in India. It can be said that highly educated people are more exposed to advertisement about online portals in social media.

Thus, the hypothesis, “Education has significant difference on customers’ perception towards online shopping” is accepted.

3.1.4 Income and Customers' Perception

H_d: Income has significant difference on customers’ perception towards online shopping.

Table 9: Homogeneity of Variances for dimensions of customer perception on the basis of income

	Mean	Levene Statistic	df ₁	df ₂	Sig.
Product perception	3.75	1.640	3	499	.179
Online shopping experience	3.87	1.697	3	499	.167
Perceived risk	2.85	2.092	3	499	.100

The table reveals a consistent pattern across all income categories, indicating that among the three constructs related to customers' perception, online shopping experience plays a predominant role in shaping customers' perception of online shopping.

To analyze whether the constructs of customers’ perception were significantly different among various categories of income groups, one-way ANOVA was used. The sig. value is greater for product perception, online shopping experience and perceived risk. The assumption of homogeneity of variance is supported for these three dimensions. Thus, we moved to values of

ANOVA to find out whether there is significant relation of income on customers' perception regarding online shopping.

Table 10: ANOVA table Income versus Product perception/ Online Shopping Experience/ Perceived Risk

		Sum of Sq.	Df	Mean sq.	F	Sig.
Product Perception	Bet. Gps.	.268	3	.089	.217	.884
	Within Gps.	204.767	499	.410		
	Total	205.035	502			
Online Shopping Experience	Between Groups	1.759	3	.586	1.422	.235
	Within Groups	205.770	499	.412		
	Total	207.529	502			
	Total					
Perceived Risk	Between Groups	1.861	3	.620	1.572	.195
	Within Groups	196.928	499	.395		
	Total	198.789	502			
	Total					

As evidenced in table, F value was not found to be significant for the dimension of product perception ($F = .217$, $p > 0.05$). Hence, the study's analysis indicates that there is no substantial distinction between income groups concerning product perception, the online shopping experience, and perceived risk associated with online shopping. The non-significant F values ($F = 1.422$, $p > .05$ for online shopping experience and $F = 1.572$, $p > 0.05$ for perceived risk) imply that income groups do not exhibit significant variations in these aspects of online shopping.

Dahiya (2012) showed that income does not significantly impact online shopping in India, however, Sultan and Henrichs (2000) opined that income has significant effect on online shopping. This may be because of segmentation of product categories from cheaper to costlier by online shopping portals.

Thus, the hypothesis, "Income has significant difference on customers' perception towards online shopping", is rejected.

From the findings, it was clear that only some of the demographic variables were found to have a statistically significant relationship towards customers' perception with respect to online shopping; therefore, it is clear that only few demographic factors such as age and education influence the customer's perception towards online shopping. The other factors such as gender and income have no impact over the online purchase behavior.

4.1 Conclusion

The analysis of data collected through primary and secondary sources led to the conclusion that different demographic factors have different impact on Customers' perception towards online shopping. To start with, gender was observed to have no significant impact on the online

buying behavior. Specifically during Covid pandemic, both the genders displayed positive attitude towards online shopping. With respect to age it was found that this demographic factor has significant impact on online buying behavior however in the case of perceived risk, p value suggested that there is no substantial difference between respondents. In the case of impact of education on customers' perception, the situation was favorable in all the three constructs. Finally, there was no substantial distinction between income groups concerning all chosen three constructs (product perception, online shopping experience and perceived risk) as p value comes out to be > 0.05 in all constructs. Thus out of four selected constructs, age and education significantly influences the customers' perception towards online shopping whereas gender and income have no impact over online purchase behavior.

4.2 Application of the research outcome: The findings can be aptly utilized by different e-retailers in framing effective strategies to attract a large no of customers to shop online. Focus should be on how online retailers can build a positive customers' perception towards online shopping. Customer perception regarding product quality, perceived risk and online shopping experience should be duly considered while devising strategies for different demographic profiles of online shoppers. The study was conducted in the tricity of Chandigarh, but the results obtained can be applied in the cities with similar demography. The e-retailers can refine their strategies by identifying target customer segments through a careful consideration of different demographic factors. These understandings of customer perceptions in relation to demographic factors are crucial for adapting and optimizing approaches in the dynamic landscape of online commerce.

5.1 Limitations and future scope of the study

This research was carried out in the tricity of Chandigarh; the similar study may further be conducted in the other places with different or similar set of demographic environment in the country by moderating and mediating variables that shapes customers' perception towards online shopping. This study was cross sectional. Perception is not a fixed dimension; it undergoes a change very often every day and every month. The impact of mediating or moderating variables that can affect buyer perception has not been taken into consideration by the researcher.

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