Consumer Behavior on E-Shopping in Karaikal District

S.Poominathan

Doctoral Research Scholar Department of Commerce Pondicherry University Karaikal Campus Karaikal

Dr. S. Amilan

Associate Professor & Head Department of Commerce Pondicherry University Karaikal Campus Karaikal

Abstract

E-Shopping has developed in launching the new products at the accurate time and the electronic transactions are growing rapidly through this. Most of the people who use the internet to purchase goods online, but that there are still some reasons for which consumers are unwilling to purchase. The paper builds on the relevant literature and at the same time examines the consumer behavior by constructing structured questionnaire. Major objectives of the marketers are, to identify the factor that influence buying behavior towards E-shopping purchase decisions and to analyze the shift in buying behavior and to explore the reasons why potential consumers do not prefer online shopping. Sample in the study was restricted to 100 respondents keeping in mind the research objective and constraint. Hence, the present study directs the companies to focus on these aspects in order to attract the customers towards E-Shopping behavior.

Keywords:

E-Shopping, shopping behavior, buying behavior

Introduction

E-Shopping is a recent phenomenon in the field of E-Business and is definitely going to be the future of shopping in the world. Through online shopping is very common outside India, its growth in Indian market, which is a large and strategic consumer marketwise still in line with the global market. The Internet and worldwide web (www) have drastically changed the way that consumers seek and use information. E-shopping is the buying and selling of the goods and services through online. Internet is the best source to use this tool. Today the amount of trade that is conducted electronically using E-commerce has increased with a wide spread usage of the internet technology.

E-Shopping includes transfer of funds through online, supply chain management, marketing over Internet. In Karaikal, the progress of buying online products involves a complete trade in which service was given through internet and money was transferred through credit cards or cash on delivery, net transfer, etc. By the later part of twentieth century as marketing became a more important activity, marketers

were seeking answers for the many questions that how their consumers behavior is at present. The early economic theory of consumers' behavior was found to be inadequate. It was realized that consumers behavior is really much more complex and interdisciplinary, and it involved concept from various human behavior sciences. Online shopping brings many advantages to the customers. Customers can shop from any place and they need not actually visit the shop/outlets for shopping intention. Consequently even if customer is staying in remote area, he/she can easily shop through internet. Customer may spend on taking good decision within span of time. These extra costs become very fundamental in online shopping. However it is reasonably possible that customers may fall victim due to security and privacy problem on the internet.

What is E-shopping?

E-Shopping is the process of buying goods and services from merchant who sell on the Internet. Since the emergence of the world-wide-web, merchants have sought to sell their products to people who surf the internet. Shoppers can visit web stores from the comfort of their home and shop as they sit in front of the computer. Consumers buy a variety of items from online stores. In fact, people can purchase just about anything from the companies that provide their product through online. Books, clothing, household appliances, toys, hardware, software and health insurance, etc. are some of the products consumers can buy from online stores.

Many people choose to conduct shopping online because of the convenience. For example, when a person at a brick-andmortar store, she has to drive to the store. Find a parking place, and walk throughout the store until she locates the products she needs. After finding the item she wants to purchase, she may often need to stand in long line at the cash register.

In contact E-shopping helps consumers to avoid these disadvantages. With E-shopping, a person logs onto the internet, visits the store's website, and chooses the items she desires. The items are held in a virtual shopping cart until she is ready to make her purchase. The shopper can remain in her pajamas as she does her shopping. And the process can be conducted in the wee hours of the morning or late until night. Online stores never close-they're open 24 x7.

The process of shopping done over the internet is called E-Shopping. Both products and services can be purchased by E-Shopping. E-shopping is used for business to business transactions or business to customer transactions with applications of electronic commerce.

Need/Importance of Consumer Behavior

The modern marketing management tries to solve the basic

problems of consumers in the area of consumption. To survive in the market, a firm has to be constantly innovating and understand the latest consumer needs and tastes. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers. It is important for the marketers to understand the buyer behavior due to the following reasons.

- The study of consumer behavior for any product is of vital importance to marketers in shaping the fortunes of their organizations.
- It is significant for regulating consumption of goods and thereby maintaining economic stability.
- It is useful in developing ways for the more efficient utilization of resources of marketing. It also helps in solving marketing management problems in more effective manner.
- ❖ Today, consumers give more importance on environment friendly products. They are concerned about health, hygiene and fitness. They prefer natural products. Hence detailed study on upcoming groups of consumers is essential for any firm.
- The growth of consumer protection movement has created an urgent need to understand how consumers make their consumption and buying decision.
- Consumers' tastes and preferences are ever changing. Study of consumer behavior gives information regarding color, design, size etc. which consumers want. In short, consumer behavior helps in formulating of production policy.
- For effective market segmentation and target marketing, it is essential to have an understanding of consumers and their behavior.

Consumers Behavior Defined

Consumer's behavior can be defined as the sum total of how individuals and groups recognize and determine their needs and how they purchase and experience goods and services to meet those needs. It includes the "what-where-why-when-and-how" of the purchase and experience process. The study of E-shopping consumer behavior investigates and develops methods to quantify, forecast and influence the behavior of consumers.

Consumer Behavior and Marketing

Consumer behavior certainly is an off-shoot of marketing. Marketing and consumer behavior are so closely related that the study of consumer behavior can be said to be the first step in refined marketing. The current consumer-oriented

approach which is earlier to ideal marketing. Since there can be no consumer-oriented approach without a study of consumer behavior, it makes the science really important.

Consumer

Consumer is a broad term and any person who uses a product or service or deals with it can be called a consumer. It is not necessary that the person should be a buyer of the product or service. The term consumer should not be confused with the word 'customer' which has the limited meaning of usually denoting a person who contracts to buy the product. It is necessary to distinguish between the broad categories of consumers we come across.

These are 'personal consumers' and 'institutional consumers'.

- Personal consumers are those individuals and households who themselves consumers goods or services.
- Institutional consumers on the other hand are businesses, organizations and group that buy and consumer goods and services during the course of their operations.

Types of Consumer Buying Behavior

Wants are unlimited and the resources to satisfy these wants are limited. So the consumers think rationally before buying any product. Buying toothpaste is totally different from buying a luxury car. The more expensive the good is the more information is required by the consumer. There are four types of consumer buying behavior on the basis of buyer involvement while purchasing any product.

	High involvement	Low involvement
Significant differences between brands	Complex buying behavior (motor cycle)	Variety seeking behavior (washing detergent)
Few differences between brands	Dissonance buying behavior (floor tiles)	Habitual buying behavior (toothpaste)

High involvement: - The term means when the consumer is highly involved while buying a product. Generally this situation happens in case of expensive or luxuries goods. Likewise buying a diamond necklace for a consumer is highly involved.

Low involvement: - This term means when the consumer is not highly involved while buying a product. It happens in case of low price goods. Likewise, buying toothpaste a consumer is not highly involved.

Significant differences between brands: - It means when there are significant differences between brands. Few differences between brands it means when there are very little differences between brands.

* Complex buying behavior: - When the consumer is highly involved in buying and there is significant difference between brands then it is called complex buying behavior. So in this case the consumer must collect proper information about the product features and the marketer must provide detailed information regarding the product attributes. For eg. Consumer while buying a motor cycle is highly involved in the purchase and has the knowledge about significant differences between brands.

- ❖ Variety seeking behavior: In this case consumer involvement is low while buying the product but there are significant differences between brands. Consumers generally buy different products not due to dissatisfaction from the earlier product but due to seek variety. Like every time they buy different washing detergent just for variety. So it is the duty of the marketer to encourage the consumer to buy the product by offering those discounts, free samples and by advertising the product a lot.
- ❖ **Dissonance buying behavior:** Here consumer is highly involved in the purchase but there are few differences between brands. Like consumer while buying a floor tiles buy them quickly as there are few differences between brands.
- ❖ Habitual buying behavior: In this case there is low involvement of the consumer and there are few differences between brands. The consumer buys the product quickly. For e.g. Toothpaste.

Literature Reviews

According to Sajjad Na Zir, Arsalan Tayyab, Aziz Sajid, Haroon Ur Rashid, Irum Javed, (2012) examine the internet has developed in delivery channels electronic

transactions are increasing rapidly .A most of the people who use the internet to purchase goods online. But that there is still some motivation for which consumer one unwilling to buy online. The several of consumers towards online shopping are not in rest the study which reveals that the purchase online is easy. Comfortable and better that conventional shopping due to a choice of factors. Thompson S.H.Teo, Pien Wang and Chang Hong Leong (2004) the consumer operation cost of online shopping is artificial by six predecessor product uncertainties, behavioral uncertainty, convenience, economic utility, dependability, and assets specificity. In turn operation cost has a negative relationship with consumer willingness to buy online. The behavioral indecision and asset specificity are positively related to operation cost whilst convenience and economic effectiveness are negatively related to operation cost among US consumers those in china.

Fayu Zheng (2006) the internet shopping in the case of the UK and China in order to explain the development of internet shopping and its impact on consumer behavior. Those recent trends and various issues of in internet shopping and principal factors for consumer behavior. Nandhini Devi.G, Sankarranarayanan Dr.S, Deepak Ashokkumar (2013) the Retail industry in India, being one of the largest retail industrities in the world in terms of growth, provides goods and services to a large number of people from various strata of society. This industry is one of the largest employment generators in India. The multinational retail chains in India which led to stiff completion to Indian retailers. It is imperative for the retailers to understand the behavior of the consumers which is highly dynamic in nature. Guo Jun and Noor Ismawati Jaafar (2011) Online shopping provides a good example of the business uprising. In China, e-commerce is currently experience a period of rapid growth. The large number of internet user provides a good organization for the development of the online shopping market. The associations between the perceived usability, perceived security, and perceived privacy, perceived after-sales services, perceived marketing mix, perceived reputation and consumers' attitude to adopting online shopping in china.

Christy M.K.Cheuny, Lei Zhu, Timothy Kwong, Gloria W.W.Chan, and, Moez Limayem (2003) electronic commerce is rapidly changing the way of people do business all over the world in the business-to-consumer segments, sales through the web have been increasing dramatically over the last few years. The five categories (consumers' characteristics, environmental influences, product characteristics, and medium characteristic, and commercial and go-between characteristics) and empirically test enclose these factors affect purpose adoption and continuance. An interrelated view of online consumer behavior. The IT component into serious considerations as doing research in

online consumer behavior. Balangao Gurunathan Dr.K, Krishnakumar (2013) the Indian retailing industry is affecting towards the segment of prohibited retailing from the segment of unorganized retailing. The apparel buying behavior of India consumers throughout five dimensions viz.consumer characteristics, reference group, store attributes, promotion and product attributes. The proposed model can be used to test the buying behavior for other retail products. The store attributes promotions and reference groups are the significant dimensions of apparel buying behavior.

Chun-Chia Wang (2012) the implementation of Internet, online shopping has provide a convenience way to purchase goods or services from anyplace at any time in recent years internationally. A convenience store is available for consumers to choose up goods controlled from Internet shop in Taiwan. A convinces store have become a central accomplishment factor for increasing a delivery of profit in online shopping in Taiwan. The 90% contributor deeply consider that pick-up goods in the convinces stores can support consumers expectation in online shopping. Anil N.Barbole, and, and Varsha Borade, (2012), examine the impact of a customer buying behavior attitude on various grocery in supermarket. The emergent achievement with the retailers and the increased customer dissatisfaction among customer are reasons for the grocery retailers strive to know their customers. Customers develop unique shopping style. The retail grocery in super markets & thus incorporations the market vision in general. Maria Das.N the marketing is to meet and satisfy target customers 'needs and wants. Customers may say thing but do another, they may not be in touch with their deeper motivation Market must identify who make input into the buying decision. People can be initiator, influencer, decider, buyer or users and special marketing campaign might be targeted to each type of person.

Objectives of the Study

- 1. To examine the influence of demographic profile of the E-shopping behavior of the respondents.
- 2. To examine the nature and impact of various promotional strategies and methods of E-shopping.
- 3. To analyze the shift in buying behavior among Karaikal consumers with reference to buying channels.

Research Methodology

The respondents measured for the study were consumers of different E-shopping retail stores in Karaikal district. For this study, the researchers had collected both primary and secondary data. Questionnaire was used for primary data collection and consisting of multiple choice questions with

5- point Likert scale. Out of 135 respondents, 100 respondents were used for analyzing the study after thorough scrutinization. Respondents were requested to fill up the questionnaire by themselves. Simple random sampling method was used to analyze the data.

Statistical Analysis

The various statistical tools are used to determine E-Shopping buying behavior of the respondents such as, percentage analysis, mean, standard Deviation and One-way ANOVA and factors analysis. The few result are:

Table-1: Gender wise distribution of the respondents

S.No	Gender	No. of respondents	Percentage	Mean	SD
Α	Male	64	64%		
В	Female	36	367%		
				1.36	0.482
Tot	al	100	100%		

From the above table, 64 % of the consumers are male and 36% of the consumers are female. It concludes that majority of the respondents using E-Shopping buying behavior for

self and their family is male. From the above percentage, it is also clear that female consumers for E-shopping behavior are comparatively less.

Table-2: Age wise distribution of the respondents

S.No	Agc	Gender	No. of respondents	Mean	SD
А	20-25	20	20%		
В	26-30	26	26%		
С	31-35	15	15%		
D	36-40	19	19%	2.80	1.385
Е	41-45	9	9%		
F	Above 46	4	4%		
	Total	100	100%		

It is inferred from the above table majority of 26% of consumers were in the age group of 26-30 years. Followed by 20% of the consumers were in the age group of 20-25 years, 19% were in the age group of 36-40 years, 15% of were in the age group of 31-30 years. And 9% of consumers

were in the age group of 41-45 years. 9% of consumers were in the age group of less than 46 years .So, an inference could be drawn as majority consumers were matured enough and they behave rationally in E-shopping shopping behavior.

Table-3: Educational Qualification of the respondents

S.No	Educational Qualification	No. of respondents	Percentage	Mean	SD
Α	Undergraduate	31	31%		
В	Postgraduate	40	40%		
С	Others	29	29%	1.98	0.778
	Total	100	100%		

The above table shows that out of the total respondents taken from the study.40% of the consumers are post graduate, 31% of the consumers are under graduates, 29% of the consumers are others. It can be concluded that majority of the

respondents preferring e-shopping behavior are post Graduates. Rest of the respondents doing e-shopping behavior is very less compared to post graduates.

Table-4: Marital Status of the Respondents

	Marital	No. of	Percentage	Mean	SD
S.No	Status	respondents			
A	Married	55	55%		
В	Unmarried	45	45%	1.45	0.5
	Total	100	100%		

The above table shows that out of the total respondents taken from the study.55% of the e-shopping consumers are married, 45% of the consumers are unmarried consumers. It

can be concluded that majority of the respondents married eshopping consumer's behavior are very less compared to unmarried consumers.

Table-5: Income of the respondents

S.No	Income	No. of respondents	%	Mean	SD
A	10000-20000	22	22%		
В	20001-30000	30	30%		
С	30001-40000	30	30%	2.44	1.028
D	Above 40000	18	18%		
	Total	100	100%		

The above table revealed that 30 respondents (30%) were earning monthly income between Rs.20001-30000, 30 respondents (30%) were earning the income range between Rs.30001-40000, 22 respondents were monthly income range between RS.10000-20000, 18 respondents (18%)

were earning less than Rs.10000and 18 respondents were earning more than Rs. 40000.So it has been inferred that majority of the respondents were earning between Rs.20000-40000.

Table-6:Mean difference between age and consumers buying behaviors

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Online shopping is a	Between Groups	1.836	5	.367	.355	.878
convenient way to shop	Within Groups	97.164	94	1.034		
	Total	99.000	99			
Online shopping is	Between Groups	6.835	5	1.367	1.394	.234
preferred due to shift	Within Groups	92.165	94	.980		
towards modern culture	Total	99.000	99			

The shopping sites are	Between Groups	7.399	5	1.480	1,519	.191
customized to my needs	Within Groups	91,601	94	.974		
	Total	99.000	99			
I feel comfortable (user	Between Groups	3.441	5	.688	.677	.642
friendly) with an online	Within Groups	95.559	94	1.017		
shopping	Total	99.000	99			
Online shopping is	Between Groups	3.429	5	.686	.675	.644
better the traditional	Within Groups	95.571	94	1.017		
way	Total	99.000	99			
E-shopping sites	Between Groups	2.942	5	.588	.576	.718
provides latest	Within Groups	96.058	94	1.022		
information	Total	99.000	99			
Online shopping is	Between Groups	2.520	5	.504	.491	.782
saving my time and way	Within Groups	96.480	94	1.026		

The ANOVA table revealed that there was a significant difference exist among the age of e-shopping behavior and all factors of shopping intention (P<0.05). It revealed that

age influence the shopping intention of consumers e shopping behavior.

Table-7: Mean difference between Income and consumers buying behaviors

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Online shopping is a	Between Groups	6.463	3	2.154	2.235	.089
convenient way to shop	Within Groups	92.537	96	.964		
	Total	99.000	99			
Online shopping is	Between Groups	4.847	3	1.616	1.647	.184
preferred due to shift	Within Groups	94.153	96	.981		
towards modern culture	Total	99.000	99			
The shopping sites are	Between Groups	1.337	3	.446	.438	.726
customized to my needs	Within Groups	97.663	96	1.017		
	Total	99.000	99			
I feel comfortable (user	Between Groups	5.486	3	1.829	1.877	.139
friendly) with an online	Within Groups	93.514	96	.974		
shopping	Total	99.000	99			

Online shopping is	Between Groups	2.275	3	.758	.753	.523
better the traditional	Within Groups	96.725	96	1.008		
way	Total	99.000	99			
E-shopping sites	Between Groups	.921	3	.307	.301	.825
provides latest	Within Groups	98.079	96	1.022		
information	Total	99.000	99			
Online shopping is	Between Groups	5.743	3	1.914	1.971	.124
saving my time and way	Within Groups	93.257	96	.971		

The ANOVA table revealed that there was a significant difference exist among the Income of e-shopping behavior and all factors of shopping intention (P<0.05).It revealed

that Income influence the shopping intention of consumers e shopping behavior.

Table 8: Factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin N	.679	
Adequacy.	.679	
D. d. d. T. d. C	Approx. Chi-Square	640.738
Bartlett's Test of	df	210
Sphericity	Sig.	.000

High value of KMO (0.679>.05) of indicate that a factor analysis is useful for the present data. The significant value of Bartlett's test of Sphericity is 0.000 and is less than .05

which indicates that there exist significant relationship among the variable (Table-8). The result value of KMO test indicate that the present data is useful for factor analysis.

Table-9: Total Variance Explained

	Initial			Extraction			Rotation		
	Eigen			Sums of			Sums of		
	values			Squared			Squared		
				Loadings			Loading		
Compone	Total	% of	Cumulative	Total	% of	Cumulat	Total	% of	Cumulat
nt		Varianc	%		Varianc	ive %		Varianc	ive %
		e			e			e	
1	7.048	33.564	33.564	7.048	33.564	33.564	6.839	32.564	32.564
2	2.187	10.413	43.977	2.187	10,413	43.977	1.878	8.942	41.506
3	1.768	8.419	52.395	1.768	8.419	52.395	1.860	8.585	50.364
4	1.513	7.205	59.600	1.513	7.205	59.600	1.487	7.081	57.445
5	1.334	8.351	65.951	1.334	6.351	65.951	1.411	6.721	64.167
6	1.127	5.368	71.319	1.127	5.368	71.319	1.320	6.287	70.453
7	1.075	5.118	76.437	1.075	5.118	76.437	1.257	5.983	76.437
8	0.965	4.597	81.033						

8	0.965	4.597	81.033			
9	0.803	3.824	84.857			
10	0.731	3.480	88.337			
1 1	0.558	2.659	90.995			
12	0.446	2,123	93.118			
13	0.351	1.669	94.787			
14	0.295	1.403	96.190			
15	0.236	1.22	97.312			
16	0.198	0.941	98.253			
17	0.152	0.725	98.979			
18	0.081	0.387	99.366			
19	0.671	0.317	99.683			
20	0.047	0.222	99.905			
21	0.020	0.095	100.000			

Extraction Method Principal Component Analysis.

The next step in the process is to decide about the number of factor to be derived. The rule of thumb is applied to choose the number of factors for which 'Eigen value' with greater than unity is taken by using Principal Component Analysis

method. The Component matrix so formed is further rotated orthogonally using Varimax rotation algorithm which is the standard rotation method (Kaiser, 1958). All the statement is loaded on the seven factors.

Table-10: Table-10: Rotated Factor Matrix^a

	Factor						
	1	2	3	4	5	6	7
Indian shopping do not accept new innovations like online shopping	.701						
Modern culture is quality conscious which is available through online shopping	.600						
Price sensitive people are more in Indian culture	.561						
My family culture allows me for online shopping	.546						
I usually do not have time to shop in store	.531						
Online shopping is a substitute of traditional way of shopping	.330						
Internet shopping avoids the hassle of traditional shopping		.829					
It is a real hassle to return products bought online	l	.665					
It is easy to deal with online transactions	i	.631					
The shopping sites are customized to my needs	i		.962				
Shipping charges are a drawback to online shopping	i		.543				
E-Shopping sites provides latest information			.403				
Freedom of choice is available through online shopping				.954			
Online shopping provides most satisfying and unique shopping				.449			
Online shopping is not popular in India culture				.393			
Online shopping is a convenient way to shop					.954		
I feel comfortable (user friendly) with an online shopping					.393		
Online shopping is better than traditional way						.418	
Online shopping is saving my time and money						.764	
The shopping offers wider product select than local store							.683
Online shopping is preferred due to shift towards modern culture							.400

Extraction Method: Maximum Likelihood.

Rotation Method: Varimax with Kaiser Normalization.A. Rotation converged in 7 iterations.

The total variance accounted for, by all the seven factors with Eigen value greater than 1 is 76.437 percent and the reaming variance is explained by other variables. Among the seven factors, the first factors account for around 32.564 percent of variance which is the prime criteria considered by any investors while evaluating an investment instrument.

Conclusion

Since the internet and World Wide Web (www) have been developing rapidly in the last decade, the growth of E-Shopping has been growing with the fast speed of internet development. From the past studies, researchers suggested that the online retailers have to attract consumers and at the same time provides right products or services to fit the costumers 'needs. The study examined to know factors which influences on online E-Shopping behaviors' and found that the online retailers have to develop and provide the information in detail for the product available in the E-shopping and also found that the E-Shopping consumers behavior need to be carefully concerned by the online retailers, who can utilize the appropriate marketing communications to support the consumers buying behavior process and improve their show?

References

- Anil N.Barbole, and Varsha Borade, (2012), Customer Buying Attitude towards Grocery Retail Services in Supermarket in the City of Sholapur, Nith AIMS International Conference on Management, Issue. 1-4.
- Balanaga Gurunathan Dr.K, and Krishnakumar, M, (2013), Factors Influencing Apparel Buying Behavior in India: A Measurement Model, Vol.2, Issue 3, and ISSN-2250-1991.
- Christy M.K.Cheung,Lei Zhu,Timothy Kwong, Gloria W.W.Chan,and Moez Limayem,(2003), *Online Consumer Behavior:* A Review and Agenda for Future Research,16th Bled ecommerce Conference

- and eTransformation, Bled, Slovenia, June 9-11,
- Chun-Chia Wang, (2012), Building Consumers' Trust Based on Pick-up Goods Behavior in the Convenience Stores in Taiwan, International Journal of Information Engineering and Electronic Business, Vol. 1, Issue. 25-33.
- Fayu Zheng, (2006), *Internet Sopping and ITS Impact on consumer behavior*, Msc International Business, The University of Nottingham.
- Guo Jun, and Noor Ismawati Jaafar, (2011), *A Study on consumers' Attitude towards Online Shopping in China*, International Journal of Business and Social Science, Vol.2, No.22.
- Maria Das .N, Analyzing Consumer Market and Buyer Behavior with Special Reference to Banking Sector, Journal of Management and Science-JMS ISSN 2250-1819(Online)/ISSN 2249-1260 (Printed).
- Nandhini Devi, Sankarranarayanan Dr.S, and Deepak Ashokkumar, (2013), Consumers' Shopping of Convince Goods in Organized Retail Store, Asia Pacific Journal of Marketing Review, ISSN 2319-2836, Vol.2 (2).
- Sajjd Nazir, Arsalan Tayyab, Aziz Sajid, Haroon ur Rashid, and Irum Javed, (2012), *How online shopping Is Affecting consumers buying Behavior in Pakistan*, IJCSI International Journals of Computer Science Issue, Vol. 9, Issue 3, ISSN (online): 1694-0814.
- Thompson S.H.Teo and Pien Wang and Chang Hong Leong, (2004), *Understanding online shopping behavior using a transaction cost economics approach*, International Journal of Internet Marketing and Advertising, Vol.1, No.1.