

Exploring the Drivers of Consumer Online Purchase Behavior



DAV Research Journal
Vol. 4 No. 1-2@DAVRMC
© The Author (s) and DAV RJ 2025

Sajesh Bajracharya¹, Sikchhya Thapa^{1*}

¹ BBA Graduate
DAV College, Tribhuvan
University, Kathmandu, Nepal
Email: sajeshbajracharya14@gmail.com

*Corresponding Author:
Email: sikeshhyathapa@gmail.com

Received: March 11, 2025
Revised: May 20, 2025
Accepted: June 08, 2025
Published: July 2025

Abstract

This study examines the effect of different factors, such as perceived benefits, website availability, psychological factors on consumer online buying behavior (COBB) in Nepal. It aims to address gaps in understanding how these factors shape online purchase decisions in Nepal's emerging e-commerce context. A quantitative survey was conducted among 150 bachelor-level students in the Kathmandu Valley of Nepal using convenience sampling. A causal research design was adopted, and data were collected via a structured Likert-scale questionnaire and analyzed using SPSS with descriptive statistics, correlation, and regression analysis. The results revealed a significant influence of website availability and perceived risk on consumer online buying behavior. Perceived risk and website availability significantly influence online buying behavior in Nepal by fostering trust and ease of use. Convenient access, diverse products, and user-friendly website designs drive consumer confidence and engagement in online shopping. Online retailers in Nepal could collaborate with web developers to enhance website usability and security, creating trustworthy and user-friendly platforms. Such efforts can boost consumer confidence and increase online shopping adoption.

Keywords - Consumer behavior, Online shopping, Perceived risk, Trust, Website availability

License

Copyright©2025 by
Authors and DAV Research Journal



This work is licensed under a Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License.
<https://creativecommons.org/licenses/by-nc-nd/4.0/>

How to cite this paper:

Bajracharya, S., & Thapa, S. (2025). Exploring the drivers of consumer online purchase behavior. *DAV Research Journal*, 4(1-2), 84-93.

1. Introduction

The study of online buying behavior has become increasingly important in today's digital age, where the internet and technological innovations continue to reshape consumer lifestyles. Recognizing the factors that influence online purchasing decisions helps in understanding what motivates consumers to shop digitally and what barriers prevent them from doing so. While extensive research has been conducted in developed nations, very limited attention has been paid to the context of developing countries (Adnan, 2014). Globally, the rapid expansion of internet access and digital technologies has positioned online shopping as a transformative force in modern commerce. In Nepal, the growth of e-commerce has been driven by rising internet penetration, improved ICT infrastructure, and the growing use of mobile payment systems (Hollensen, 2004). Despite these developments, the adoption of online shopping in Nepal remains comparatively low, which underlines the importance of investigating the specific factors that affect consumer behavior in this market (Ngugi, 2014).

Previous studies around the world have highlighted several determinants of online buying behavior. These include perceived benefits such as convenience, affordability, and product variety; perceived risks such as financial concerns and uncertainty about product quality; psychological elements such as trust, privacy, and security; and website-related factors such as user-friendliness and design (Chen et al., 2010; Suki, 2012; Katawetawaraks & Wang, 2011). However, little is known about how these factors apply to Nepal, where socio-economic and cultural dynamics are unique and often underexplored. This study focuses on bachelor-level students in the Kathmandu Valley, a group recognized for their digital literacy and active use of online platforms. By concentrating on this demographic, the research seeks to uncover how benefits, risks, psychological factors, and website usability influence purchase decisions in an urban and digitally engaged context. The study draws upon established theoretical frameworks such as the Theory of Planned Behavior (Ajzen, 1991), Consumer Perception Theory (Schiffman & Kanuk, 2010), Trust Theory in E-Commerce (Lee & Turban, 2001), and the Technology Acceptance Model (Davis, 1989).

2. Literature Review and Hypotheses Development

Perceived Benefits and Online Shopping

E-commerce has significantly transformed consumer behavior worldwide, and Nepal is no exception. Online platforms are reshaping purchasing decisions, particularly among young, digitally active consumers. Scholars emphasize this "transformative" shift, highlighting how online shopping offers greater convenience, access to a wide range of products, and enhanced decision-making through information-rich environments. These factors contribute to a more empowered consumer experience (Chen et al., 2010). The growing use of internet and mobile technologies has revolutionized Nepal's retail sector. Rising internet penetration and affordable digital infrastructure have made online shopping increasingly accessible to the population (Hollensen, 2004). Online platforms extend beyond the limitations of traditional brick-and-mortar stores by offering round-the-clock availability, diverse product ranges, and competitive pricing. These attributes not only reduce the time and effort required for purchases but also foster consumer confidence and engagement (Ngugi, 2014; Suki, 2012).

With its youthful population and expanding digital infrastructure, Nepal provides a unique context for studying the impact of e-commerce on consumer behavior. Online platforms grant virtual access to both local and international products, allowing consumers to explore items often unavailable in physical stores, thereby enriching the shopping experience (Katawetawaraks &

Wang, 2011; Adhikari et al, 2025). Among Nepali students in urban areas such as Kathmandu Valley, online shopping adoption is steadily rising, driven by convenience, product variety, and digital familiarity (Adnan, 2014; Chaudhary et al, 2024). While online platforms offer attractive shopping opportunities, many consumers rely on reviews and interactive features to validate authenticity before making purchases (Nazir, 2012; Chaudhary et al, 2025). Despite these developments, there is limited research that examines how multiple dimensions, such as perceived benefits, perceived risks, psychological factors, and website usability, interact to influence online shopping behavior in Nepal. Based on these information, it is hypothesized that;

Hypothesis (H1): Perceived benefits have a positive effect on consumer online buying behavior in Nepal.

Psychological Factors and Online Shopping

Psychological factors, including trust, privacy concerns, and perceived security, play a decisive role in shaping online buying behavior. In the context of Nepal, where e-commerce is still emerging, these factors are especially significant for building consumer confidence in digital transactions. Prior studies suggest that psychological dimensions strongly influence consumers' willingness to engage with online platforms, particularly in environments where trust in digital systems is still developing (Lee & Turban, 2001). Engaging in online shopping often requires the disclosure of sensitive financial and personal information, which raises concerns about data security and privacy (Adnan, 2014). Research indicates that trust in online vendors and the presence of secure payment systems can ease these apprehensions, thereby motivating consumers to adopt online shopping (Nazir, 2012). In Nepal, trust in website credibility and fear of fraud or non-delivery remain critical considerations that directly impact purchase decisions (Suki, 2012). Such psychological factors can evoke contrasting emotions ranging from confidence to hesitation ultimately influencing whether consumers proceed with online purchases. Nepal's e-commerce ecosystem, represented by major platforms such as Daraz alongside local startups, highlights the importance of these psychological influences. Consumers who perceive online vendors as trustworthy and payment processes as secure are more likely to experience assurance and convenience in their shopping journeys (Katawetawarak & Wang, 2011). On the other hand, worries about misuse of data or failure in delivery discourage adoption, particularly among less experienced users (Monsuwé et al., 2004). Although the growing popularity of digital wallets and mobile banking applications, such as eSewa and Khalti, signals a positive shift toward digital trust, a significant portion of Nepali consumers continues to favor cash-on-delivery due to ongoing concerns about privacy and security (Nepal Telecommunications Authority, 2024). Understanding these dynamics is essential for online retailers to reduce perceived risks, build stronger trust, and ultimately encourage broader participation in e-commerce. Based on this rationale, the following hypothesis is proposed:

Hypothesis (H2): Psychological factors (trust, privacy, and security) have a positive effect on consumer online buying behavior in Nepal.

Website Availability and Intention to Shop Online

This section examines the impact of website availability including usability, design quality, and accessibility on consumers' intentions to shop online in Nepal. Research indicates that website availability is a key factor influencing online purchasing behavior, as it affects the ease, efficiency, and overall experience of digital shopping (Katawetawarak & Wang, 2011). Well-structured, accessible, and informative websites can instill consumer confidence and encourage purchases, particularly in Nepal's developing e-commerce market. Features such as intuitive navigation, relevant content, and seamless transaction processes reduce the effort required for online shopping, making the experience more attractive to consumers (Laudon & Traver, 2009).

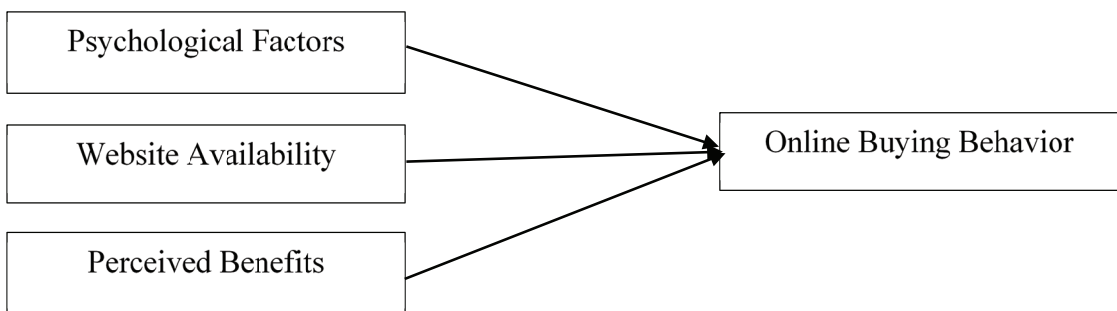
Conversely, poorly designed websites with complex interfaces or unreliable payment systems can discourage potential buyers, especially in a context where digital literacy varies widely (Suki, 2012).

Nepal's e-commerce sector, exemplified by platforms like Daraz, Sasto Deal, and emerging local startups, highlights the importance of website availability in shaping consumer behavior. Consumers tend to prefer platforms that offer visually appealing designs, easy-to-understand content, and smooth ordering processes, as these features enhance trust and convenience (Koo et al., 2008). Despite its importance, website availability generally shows a slightly weaker but still significant correlation with online buying behavior compared to factors like psychological influences or perceived risks (Katawetawarakas & Wang, 2011). Challenges such as slow-loading pages, lack of relevant information, or complicated navigation can frustrate users and reduce their willingness to shop online (Nazir, 2012). Limited research exists on how website design and accessibility specifically affect online purchase intentions in Nepal, particularly among digitally active students. Understanding these dynamics is crucial for e-commerce platforms aiming to optimize user experience and foster greater engagement. Based on these insights, the following hypothesis is proposed:

Hypothesis (H3): Website availability has a positive effect on the intention to shop online in Nepal.

Figure 1

Conceptual Framework



Source: (Kim, Ferrin, & Rao, 2008; Pavlou, 2003)

3. Method

This study adopted a quantitative research design to examine the various affecting consumer online buying behavior in Nepal. The investigation focused on perceived benefits, psychological factors, and website availability as independent variables, while consumer online buying behavior served as the dependent variable. A quantitative approach was selected to enable statistical analysis of numerical data, test hypotheses, and identify potential causal relationships, providing generalizable insights into consumer behavior patterns (Paudel & Ghising, 2024; Creswell, 2014). The unit of analysis comprised individual bachelor-level students from DAV College and Thames International College in the Kathmandu Valley. This group was chosen due to their high levels of digital engagement and familiarity with online shopping. Data were collected using a survey-based approach, which allowed for efficient gathering of information from a targeted sample and

facilitated the quantitative examination of consumer behavior trends (Jayasinghe et al., 2015). A sample of 150 respondents was chosen using convenience sampling technique, classified as non-probability sampling. Information was gathered through a self-administered structured questionnaire, selected for its cost-effectiveness, ability to reach the specific demographic, and capacity to maintain respondent anonymity (Minnaar & Heystek, 2013). The research framework included three independent variables perceived benefits, psychological factors, and website availability and one dependent variable that is consumer online buying behavior. Each variable was measured using structured items on a five-point Likert scale. To ensure reliability and validity, the questionnaire was pilot tested and refined prior to the main data collection phase. The study employed descriptive statistics, correlation analysis, and multiple regression analysis using SPSS software to evaluate the relationships between variables. To ensure the validity and reliability of the test, Cronbach's Alpha was calculated to assess internal consistency (targeting >0.7), and validity tests confirmed that the questionnaire items accurately measured the intended constructs (Hair et al., 2017). These statistical methods ensured robust and reliable results.

4. Results

Demographic Factors of Respondents

The sample comprised 150 bachelor-level students from DAV College and Thames International College in the Kathmandu Valley, Nepal, who actively engage in online shopping. Of the respondents, 58.67% were female, and 41.33% were male, reflecting a higher participation of female students. The majority (55.33%) were aged 21–23 years, followed by 34.67% aged 18–20, and 10% aged above 24, indicating a predominantly young adult demographic. Educationally, 53.33% were pursuing a Bachelor of Business Administration (BBA), 30% were enrolled in Bachelor of Business Studies (BBS), and 16.67% were from other fields. This diverse demographic, primarily consisting of business students in an urban setting, provides a comprehensive representation of young, digitally active consumers likely to engage in online shopping in Nepal.

Table 1

Reliability and Validity

Construct	Number of Items	Cronbach's Alpha
Perceived Benefits (PB)	6	0.459
Psychological Factors (PF)	4	0.641
Website Availability (WA)	4	0.796
Consumer Online Buying Behavior (COBB)	4	0.532

Table 2

Descriptive Analysis of the Variables

Determinants	Minimum	Maximum	Mean	Standard Deviation
Perceived Benefits	1.00	5.00	3.56	0.44
Psychological factors	1.00	5.00	3.17	0.78
Website availability	1.00	5.00	3.53	0.77

Descriptive analysis revealed that the mean scores for the key variables, perceived benefits, psychological factors, website availability, and consumer online buying behavior, fell within the “Average” to “Almost Accepted” range (Allen & Seaman, 2007). Specifically, perceived benefits had the highest mean (3.56, SD = 0.44), followed by website availability (3.53, SD = 0.77), and psychological factors (3.17, SD = 0.78). These results suggest that respondents generally viewed these factors as moderately to highly influential in their online shopping behavior. Standard deviations ranged from 0.44 to 0.78, indicating low to moderate variability in responses.

Table 3*Correlation Analysis*

	Variable	Result	Consumer's Online Buying Behavior
Pearson's correlation	Perceived Benefits	Correlation Coefficient	.404**
		Sig. (2-tailed)	0.001
		N	150
Pearson's correlation	Psychological Factors	Correlation Coefficient	.489**
		Sig. (2-tailed)	0.000
		N	150
Pearson's correlation	Website Availability	Correlation Coefficient	.283**
		Sig. (2-tailed)	0.017
		N	150

The correlation analysis shows that all independent variables are positively related to consumer online buying behavior. Perceived benefit ($r = 0.404$, $p = 0.001$), and psychological factors ($r = 0.489$, $p = 0.000$) have significant positive correlations, indicating they influence buying behavior to varying degrees. Website availability also shows a positive correlation ($r = 0.283$), but it is not statistically significant ($p = 0.017$), suggesting a weaker influence compared to the other factors.

Table 4*Hypothesis Testing**Path Analysis*

Hypothesis	Variable Tested	Correlation Coefficient (r)	Significance (p-value)	Results
H1	PB → COBB	0.404	0.001	Accepted
H3	PF → COBB	0.489	0.000	Accepted
H4	WA → COBB	0.283	0.017	Accepted

All three hypotheses received statistical support from the study's findings. The fact that the p-values in every instance are substantially less than the generally accepted cut-off of 0.05 (Kennedy-Shaffer, 2019) indicates this. This statistical significance supports the claim that perceived benefits ($r = 0.404$, $p = 0.001$), psychological factors ($r = 0.489$, $p = 0.000$), and website

availability ($r = 0.283$, $p = 0.017$) have a significant impact on consumers' online buying behavior in Nepal. The outcomes are consistent with the theoretical expectations of this study, reinforcing the role of these factors in shaping e-commerce adoption among Nepalese students.

5. Discussion

The data analysis provides a deeper understanding of these relationships, offering insights for stakeholders in Nepal's e-commerce sector. The study's findings supported all three hypotheses. First, a significant positive relationship was found between perceived benefits (PB) and consumer online buying behavior (COBB) (H1), indicating that factors such as convenience, product variety, and competitive pricing strongly influence online shopping intentions (Katawetawaraks & Wang, 2011). Second, psychological factors (PF), including trust, privacy, and security, positively affected COBB (H2), highlighting their role in fostering consumer confidence in digital transactions (Lee & Turban, 2001; Chaudhary et al, 2024). Third, website availability (WA), encompassing user-friendliness and accessibility, positively influenced COBB (H4), underscoring the importance of intuitive and reliable online platforms (Laudon & Traver, 2009; Adhikari et al, 2025). These findings align with prior research in developing markets, which emphasizes the persuasive role of trust, convenience, and website design in e-commerce adoption (Suki, 2012).

For stakeholders in Nepal's e-commerce sector, including online retailers and platform developers, these findings offer actionable insights. The significant impact of perceived benefits and website availability suggests that retailers would prioritize user-friendly interfaces, clear product information, and seamless transaction processes to attract and retain customers. Collaborations with web developers to implement secure payment gateways (e.g., SSL protocols) and mobile-optimized designs can enhance consumer trust and accessibility, particularly for Nepal's growing smartphone user base (Nepal Telecommunications Authority, 2024). The mediating role of psychological factors indicates that building trust through transparent policies, reliable customer service, and verified user reviews is crucial for mitigating perceived risks, such as product quality concerns or delivery issues. Retailers could also leverage digital marketing strategies, such as video content showcasing successful purchases or customer testimonials, to foster emotional connections with consumers, similar to how travel vlogs evoke wanderlust (Cheng et al., 2020). By addressing these factors, e-commerce platforms can strengthen consumer engagement and drive adoption in Nepal's emerging digital market.

6. Conclusion

This study provides a comprehensive analysis of the factors influencing consumer online buying behavior in Nepal, with a focus on perceived benefits, psychological factors, and website availability. Utilizing a quantitative research approach, a survey was administered to 150 bachelor-level students from DAV College and Thames International College in the Kathmandu Valley. The findings confirmed significant positive relationships between perceived benefits, psychological factors, website availability, and online buying behavior. These results suggest that convenience, trust, and user-friendly platforms are critical drivers of online shopping adoption among Nepali students. The study has important implications for e-commerce stakeholders, who can leverage these insights to develop targeted strategies that enhance consumer trust, improve website usability, and address perceived risks. By implementing secure transaction systems, transparent policies, and engaging digital content, retailers can attract a broader audience and foster greater confidence in Nepal's e-commerce ecosystem. However, limitations such as the reliance on self-reported data and the focus on a specific demographic (urban students) suggest

caution in generalizing findings. Future research could explore actual purchasing behaviors or include diverse demographics to further validate these findings. Overall, this study underscores the pivotal role of trust, convenience, and website design in shaping online shopping behavior, contributing to a deeper understanding of e-commerce dynamics in Nepal.

7. Limitations and Direction for the Research

Although this study offers valuable insights into the factors influencing online buying behavior in Nepal, it has several limitations. First, it relied on self-reported data through questionnaires, which may be subject to biases such as overstatement or social desirability. Second, the study focused exclusively on college students in the Kathmandu Valley, limiting the generalizability of the findings to broader populations or different regions. Third, while psychological factors were explored, the actual online purchase behavior was not observed closely, only intentions were measured. Future research should include more diverse demographic groups and examine actual consumer purchase data to validate the behavioral impact. Additionally, researchers could explore other influencing dimensions such as social media influence, mobile app usability, or digital marketing exposure. Further investigation into specific online content elements such as visual appeal, user reviews, or promotional tactics could also deepen understanding of consumer motivations in the digital shopping environment.

Conflict of Interest

Authors declare no conflict of interest while preparing this article.

References

- Adhikari, M., Tiwari, B., & Thapa, S. (2025). Impact of Leadership Style on Organizational Citizenship Behavior: The Moderating Role of Emotional Intelligence. *The Batuk*, 11(2), 28–44. <https://doi.org/10.3126/batuk.v11i2.82261>
- Adhikari, M., Ghimire, D. M., & Lama, A. D. (2024). FinTech and Financial Inclusion: Exploring the Mediating Role of Digital Financial Literacy in Enhancing Access to Financial Services. *Journal of Emerging Management Studies*, 1(2), 117–136. <https://doi.org/10.3126/jems.v1i2.71512>
- Adnan, H. (2014). An analysis of the factors affecting online purchasing behavior of consumer. *International Journal of Marketing Studies*, 6(5), 133-148. 10.5539/ijms.v6n5p133
- Bashir, A. (2013). Consumer behavior towards online shopping electronics. *Journal of Behavior Studies*, 7(12), 1-60.
- Burrows, T. (2001). Influence of online shopping information dependency and innovativeness on internet shopping adoption. *Journal of Online Information Studies*, 12(2), 144-155.
- Baubonienė, Z., & Gulevičiūtė, G. (2015). E-commerce development: Factors influencing online shopping behavior. *Journal of Business Economics and Management*, 16(5), 1023–1037.
- Chaudhary, M. K., Ghimire, D. M., Adhikari, M., & Poudel, D. (2025). Antecedents of E-Loyalty: The Mediating Role of E-Trust among Nepalese E-Commerce Consumers. *Nepal Journal of Multidisciplinary Research*, 8(2), 130–150. <https://doi.org/10.3126/njmr.v8i2.76425>

- Chaudhary, M. K., Adhikari, M., & Shakya, N. (2024). Barriers to Green Financing in Developing Nation: An Investor's Perspective for Promoting Sustainable Development. *International Research Journal of MMC (IRJMMC)*, 5(5), 195–208. <https://doi.org/10.3126/irjmmc.v5i5.73761>
- Chaudhary, M. K., Adhikari, M., & Shrestha, M. (2024). Prevalence of Online Learning: Adoption and Impact of Virtual Learning among Management Graduates in Nepalese Higher Education. *Patan Pragya*, 13(1), 35–51. <https://doi.org/10.3126/pragya.v13i1.71180>
- Chen, Y. H. (2010). Website attributes that increase consumer purchase intention: A conjoint analysis. *Journal of Business Research*, 63(9-10), 1007-1014. 10.1016/j.jbusres.2009.06.011
- Chronis, M. (2001). Cyber media advantage. *Journal of Media Management*, 3-10.
- Chu, J. (2010). An empirical analysis of shopping behavior across online and offline channels for grocery products in moderating effects of household and product characteristics. *Journal of Interactive Marketing*, 24(4), 251-268. 10.1016/j.intmar.2010.07.001
- Emarketer. (2013). Factors affecting consumer attitudes user-generated product content. *International Journal of Consumer Attitude and Behavior*, 8(4), 637-654.
- Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). SAGE Publications.
- Hollensen, S. (2004). *Global marketing-A decision oriented approach* (3rd ed.). Edibburgh Gate: Pearson Higher Education.
- Huseynov, F., & Yıldırım, S. Ö. (2016). Internet users' attitudes towards online shopping: A behavioral perspective. *Journal of Retailing and Consumer Services*, 30, 270-276. 10.1016/j.jretconser.2016.01.005
- Joines, J., Scherer, C. & Scheufele, D. (2003). Exploring motivations for consumer web use and their implications for e-Commerce. *Journal of Consumer Marketing*, 20(2), 90-108. 10.1108/07363760310464604
- Katawetawaraks. (2011). Online shopper behavior: Influences of online shopping decision. *Journal of Marketing Studies*, 1(2), 66-74.
- Koo, D.-M., Kim, J.-J., & Lee, S.-H. (2008). Personal values as underlying motives of shopping online. *Asia Pacific Journal of Marketing and Logistics*, 108-210.
- Kotler, P. & Armstrong, G. (2007). Advising on research methods: A consultant's companion. *Journal of Statistics*, 23-48.v
- Laudon, K. C., & Traver, C. G. (2009). *E-commerce business technology society* (5th ed.). New Jersey: Prentice Hall.
- Lee, H. J., & Huddleston, P.T. (2010). An investigation of the relationships among domain specific innovativeness, overall perceived risk and online purchase behavior. *International Journal of Electronic Marketing and Retailing*, 345-566. 10.1046/j.1365-2575.2002.00209.x
- Li, N., & Zhang, P. (2002). Consumer online shopping attitudes and behavior: An assessment of research. *Information System Journal*, 85(2-5), 508-517.
- Monsuwé, T. P. y, Dellaert, B. G. C., & Ruyter, K. de. (2004). Drives of consumers to shop online. *International Journal of Service Industry Management*, 84-93. 10.1108/09564230410523358
- Nazir, S., Tayyab, A., Sajid, A., Rashid, H., & Javed, I. (2012). Online shopping affecting consumers buying behavior. *International Journal of Buying Behavior*, 9(3), 486-495.
- Ngugi, K. (2014). Factors influencing online shopping adoption in Kenya: A case of westlands district, Nairobi. A research project submitted for degree of master of arts in project planning and management. University of Nairobi

- Paudel, S. R., & Acharya, N. (2024). Factors Affecting Behavioral Intention to Use ChatGPT: Mediating Role of Attitude. *Journal of Service, Innovation and Sustainable Development*, 5(2),143-162. 10.33168/SISD.2024.0209
- Paudel, S. R., & Ghising, M. (2024). Predictors of Financial Satisfaction: Mediating Role of Financial Behavior. *Journal of Emerging Management Studies*, 2(2), 1–18. <https://doi.org/10.3126/jems.v2i2.74427>
- Pokhrel, L., Dangi, B. B., Chaudhary, M. K., & Giri, B. (2024). Purchase Intention of Green Financial Products: Application of Behavioral Reasoning Theory. *Business Perspectives and Research*, 0(0). <https://doi.org/10.1177/22785337241292936>
- Schaupp, L. C., & Belanger, F. (2005). A conjoint analysis of online consumer satisfaction. *Journal of Electronic Commerce Research*, 6(2), 95-111.
- Schiffman, L. G., & Kanuk, L. L. (2010). *Consumer Behavior* (10th ed.). Pearson Education.
- Soopramanien, D. G. R., & Robertson, A. (2007). Adoption and usage of online shopping: An empirical analysis of the characteristics of buyers, browsers and non interest shoppers. *Journal of Retailing and Consumer Services*, 17(1), 105-200. 10.1016/j.jretconser.2008.06.004
- Suki, N. M. (2012). Examining factors influencing customer satisfaction and trust towards vendors on the mobile internet. *Journal of Internet Banking and Commerce*, 17(1), 105-200.