



Factors Affecting Choice Of Ecommerce Sites For Online Purchase : A Study

Miteshkumar B.Panchal¹, Dr.Maheshkumar C. Rathva², Dr Ajay Soni³

¹Ph.D. Scholar, Shri Govind Guru University, Godhra[Gujarat]

²Associate Professor, PhD Guide, Shri J.L.K.Kotecha Arts & Smt. S.H. Gardi Commerce College, Kakanpur, Godhra [Gujarat]

³Associate Professor,M.M Gandhi Arts & Commerce College, Kalol [Gujarat]

Corresponding Author: Miteshkumar B.Panchal

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Abstract:

E-commerce is the buying and selling of goods and services over the internet. It is conducted over computers, tablets, smart phones, and other smart devices. Almost anything can be purchased through e-commerce today. It can be a substitute for brick-and-mortar stores, though some businesses choose to maintain both. This discuss the e-commerce challenges which effect the economy directly. In this paper we used secondary data like website, articles etc.

Keywords: E-commerce, Challenges, Economy, Impact, Growth, Business

Introduction:

E-commerce, short for electronic commerce, refers to the buying and selling of goods and services over the internet. It has transformed the way businesses operate and consumers shop, offering convenience, accessibility, and a vast array of products and services at the click of a button.

E-commerce encompasses various types of transactions, including online retail (B2C), business-to-business (B2B) sales, digital downloads, online auctions, and more. It eliminates the need for physical storefronts and enables businesses to reach customers globally, transcending geographical boundaries and time zones.

The evolution of e-commerce can be traced back to the early 1990s when the internet became accessible to the public. One of the earliest examples of online commerce was the sale of goods and services through websites and email. Over the years, advancements in technology, secure payment gateways, and logistics infrastructure have fueled the growth of e-commerce, making it a dominant force in the global economy.

E-commerce websites serve as digital marketplaces where buyers and sellers converge to conduct transactions. These platforms provide a user-friendly interface for browsing products, making purchases, and managing orders. They also offer features such as secure payment processing, customer reviews, personalized recommendations, and order tracking to enhance the shopping experience.

Some of the most popular e-commerce websites include:

1. **Amazon:** Founded by Jeff Bezos in 1994, Amazon has evolved from an online bookstore

to the world's largest online retailer, offering a diverse range of products, including electronics, clothing, books, and household essentials.

2. **Alibaba:** Alibaba Group, founded by Jack Ma in 1999, is a Chinese e-commerce giant that operates various online marketplaces, including Alibaba.com for global wholesale trade, Taobao for consumer-to-consumer (C2C) e-commerce, and Tmall for online retail.
3. **eBay:** eBay is one of the earliest online auction and shopping websites, where individuals and businesses can buy and sell a wide range of items, including collectibles, electronics, fashion, and more.
4. **Shopify:** Shopify is a leading e-commerce platform that enables businesses to create and manage their online stores. It offers a suite of tools for website design, product management, payment processing, and marketing, catering to businesses of all sizes.

The rise of mobile commerce (m-commerce), social commerce, and omnichannel retailing has further expanded the reach and capabilities of e-commerce. Today, consumers can shop seamlessly across multiple devices, channels, and platforms, driving unprecedented growth in online retail sales.

As technology continues to evolve and consumer preferences evolve, e-commerce is poised to play an increasingly integral role in the global economy. Businesses that embrace digital transformation and adapt to changing market dynamics are well-positioned to thrive in the digital age.

Future of E-Commerce:

The future of e-commerce is characterized by a landscape that continues to evolve rapidly, driven by technological innovations, changing consumer preferences, and market dynamics. E-commerce, which encompasses the buying and selling of goods and services over the internet, has seen remarkable growth over the past decade. However, its trajectory indicates that there is much more to come.

One significant trend shaping the future of e-commerce is the increasing prevalence of mobile commerce, or m-commerce. As smartphones become ubiquitous and mobile internet speeds improve, more consumers are turning to their mobile devices for shopping. This shift is driving businesses to invest in mobile-friendly platforms and apps to cater to the growing segment of mobile shoppers.

Another key development is the emergence of omnichannel retailing. Consumers today expect a seamless shopping experience across various channels, including websites, mobile apps, social media platforms, and physical stores. The future of e-commerce lies in integrating these channels to create cohesive and interconnected shopping experiences that meet the diverse needs and preferences of modern consumers.

Personalization is also becoming increasingly important in e-commerce. With an abundance of data available, businesses are leveraging artificial intelligence (AI) and machine learning algorithms to analyze customer behavior, predict preferences, and deliver personalized recommendations in real-time. The future of e-commerce will see even more sophisticated use of AI to enhance personalization and customer engagement.

Voice commerce and the integration of Internet of Things (IoT) devices are poised to transform the way consumers shop online. Voice-activated assistants and smart speakers enable users to make purchases using voice commands, while IoT-enabled devices facilitate seamless transactions. As these technologies continue to advance, the future of e-commerce will see a greater adoption of voice commerce and IoT-enabled shopping experiences.

Moreover, sustainability and ethical practices are becoming increasingly important considerations for consumers. E-commerce businesses are expected to embrace sustainability initiatives and transparent ethical practices, such as fair labor practices and environmentally friendly operations. The future of e-commerce will likely see a greater emphasis on sustainability and ethical consumerism, as consumers become more conscious of their purchasing decisions.

In essence, the future of e-commerce is characterized by innovation, convenience, personalization, and sustainability. Businesses that embrace these trends and adapt to changing consumer expectations will be well-positioned to thrive in the dynamic e-commerce landscape of the future.

Online Shopping:

Online shopping, also known as e-commerce, refers to the process of buying and selling goods and services over the internet. It has transformed the retail industry by providing consumers with the convenience of purchasing products from the comfort of their homes or on the go, using computers, smartphones, or other internet-enabled devices.

The process of online shopping typically involves several key steps:

1. **Browsing:** Consumers browse through various online platforms, including retail websites, online marketplaces, and mobile apps, to explore products and services. They can search for specific items, browse categories, or discover new products based on their interests.
2. **Product Selection:** Once consumers find products they are interested in, they select items to purchase by adding them to their virtual shopping cart or wishlist. They may also compare prices, read product descriptions, view images, and check customer reviews to make informed decisions.
3. **Checkout:** After selecting products, consumers proceed to the checkout process to complete their purchases. During checkout, they provide payment and shipping information, choose shipping options, and apply any applicable discounts or promotional codes.
4. **Payment:** Online shopping platforms offer various payment methods, including credit cards, debit cards, digital wallets, bank transfers, and online payment gateways. Consumers choose their preferred payment method and securely enter payment details to complete the transaction.
5. **Confirmation:** Once the payment is processed successfully, consumers receive a confirmation of their order via email or on the website. The confirmation typically includes order details, shipping information, estimated delivery dates, and order tracking information.
6. **Delivery:** After placing an order, the purchased items are packaged and shipped to the customer's designated shipping address. Depending on the shipping method selected and the location of the customer, delivery times may vary.
7. **Returns and Customer Service:** In case of any issues or dissatisfaction with the purchased products, consumers can typically return items

for a refund or exchange, following the online retailer's return policy. Online shopping platforms also offer customer service support to address inquiries, provide assistance, and resolve any issues that may arise during the shopping process.

Online shopping offers several key benefits that have transformed the way consumers shop in the modern era. First and foremost, it provides unparalleled convenience, allowing individuals to make purchases at any time and from anywhere, eliminating the need to visit physical stores or adhere to traditional store hours. Moreover, online platforms boast an extensive variety and selection of products and services from numerous brands and sellers, presenting consumers with a diverse array of options to choose from. Another advantage is the ability for consumers to easily compare prices and explore deals and discounts offered by different retailers, enabling them to find the best value for their money. Additionally, online shopping enhances accessibility by granting consumers access to products and services that may not be available in their local area, thereby expanding their shopping options and choices. These factors collectively contribute to the growing popularity and widespread adoption of online shopping among consumers worldwide.

Factors Affecting Online Shopping:

Buying behavior, also known as consumer behavior, refers to the process and patterns through which individuals or groups make decisions regarding the purchase of goods or services. It encompasses various factors, including psychological, social, cultural, and economic influences, that shape the choices consumers make when selecting and buying products.

Understanding buying behavior is essential for businesses and marketers as it enables them to tailor their products, services, and marketing strategies to meet the needs and preferences of their target audience effectively. Several key factors influence buying behavior:

1. **Psychological Factors:** These include internal factors such as perception, motivation, attitudes, beliefs, and personality traits. Psychological factors play a significant role in shaping how individuals perceive products, evaluate their benefits, and make purchase decisions.
2. **Social Factors:** Social influences, such as family, friends, peers, and reference groups, can impact buying behavior. Consumers may seek approval or validation from their social networks before making purchasing decisions, and they may also be influenced by social trends, cultural norms, and societal values.
3. **Cultural Factors:** Cultural influences, including cultural values, traditions, customs, and beliefs, shape consumer preferences and

behaviors. Cultural factors vary across different demographics, regions, and ethnic groups and can significantly impact the types of products consumers buy and how they make purchasing decisions.

4. **Economic Factors:** Economic considerations, such as income levels, disposable income, price sensitivity, and perceived value, influence buying behavior. Consumers' purchasing power and financial constraints play a crucial role in determining the types of products they can afford and the brands they choose.
5. **Personal Factors:** Personal characteristics such as age, gender, occupation, lifestyle, and life stage also influence buying behavior. Different demographic groups may have distinct preferences, priorities, and buying habits based on their unique needs and circumstances.
6. **Situational Factors:** External circumstances and situational factors, such as time constraints, urgency, location, and occasion, can impact buying decisions. Consumers may adjust their purchasing behavior based on situational factors, such as buying gifts for special occasions or making impulse purchases while shopping.
7. **Marketing and Environmental Factors:** Marketing efforts, advertising campaigns, promotions, product availability, and the overall shopping environment can influence consumer perceptions and behaviors. Effective marketing strategies can create awareness, generate interest, and influence consumer preferences and purchase intentions.

By understanding the various factors that influence buying behavior, businesses can develop targeted marketing campaigns, optimize product offerings, and create positive shopping experiences that resonate with consumers and drive sales. Additionally, ongoing research and analysis of buying behavior trends enable businesses to adapt to changing consumer preferences and market dynamics, ensuring long-term success and competitiveness in the marketplace.

Review of Literature:

Ghandour and his team discussed that the rise of eCommerce in the B2C sector has reshaped relationship marketing, prompting a closer examination of key issues in fostering meaningful online connections. While eCommerce platforms primarily facilitate transactions, the goal is to cultivate a loyal customer base. Consequently, research attention has turned to understanding relationship dynamics in online shopping. However, deciphering the factors influencing virtual relationships is challenging. Leveraging insights from relationship-building literature, this study explores the dyadic nature of online interactions, focusing on self-disclosure and privacy as key

variables in relationship management. The study observes mutual information exchange between parties, with websites effectively controlling information flow to maintain relationships across diverse visitor segments. Acting on shared information deepens relationships and fosters trust. The study proposes a framework with propositions to elucidate causal pathways in relationship development, offering valuable guidance to B2C managers striving to nurture meaningful customer connections. This research contributes insights into the intricate dynamics of seller-buyer relationships and empowers eCommerce platforms to enhance customer engagement and loyalty.

The rise of mobile technology has transformed consumer behavior, shifting focus from e-Commerce to m-Commerce, said the team of Y. Gupta. This transition profoundly affects businesses, demanding adaptation to evolving consumer expectations. This paper investigates the shift, exploring its impact on both businesses and consumers. It analyzes the advantages of m-Commerce, notably convenience and mobile payment options, while also addressing challenges like mobile-friendly interface requirements. Additionally, the paper delves into the future of m-Commerce, highlighting its potential to revolutionize the retail sector.

This research paper of Islam and his contemporaries investigates the interplay of various factors influencing consumer behavior in online shopping. It explores the modern trend of purchasing goods from the comfort of home. The study focuses on five key variables—trust, time, product variety, convenience, and privacy—derived from existing literature to elucidate their impact on consumer buying behavior in online shopping contexts. Data was collected using a standardized questionnaire featuring two sections. Statistical analysis of the data underscores the significant influence of trust and convenience on consumers' decisions to shop online. Particularly, trust emerges as the most pivotal factor shaping younger generations' attitudes and behaviors toward online shopping.

This study of Maharani, Ulayya and Rahardjo and delved into the dynamics of digital payment usage in Madhya Pradesh, with a specific focus on how occupational differences influence online shopping patterns and transaction amounts. The research aimed to test the hypothesis that different occupational groups in the region demonstrate distinct behaviors in online shopping frequency and spending levels. Data collection involved participants from varied occupations, such as students, salaried workers, and business owners. Through statistical analyses, the study examined relationships between occupation, online shopping habits, and transaction amounts. The findings

provide valuable insights into consumer behavior in digital commerce, offering guidance for businesses and policymakers to tailor digital payment services to the diverse needs of different occupational segments.

Shahzad, Jamil, Gul and Javed, conveyed in their stud that in the mobile Internet era, short video has quickly risen to prominence, along with the emergence of a new e-commerce model. This article analyzes the impact of marketing models used by Xiaohongshu and Douyin on consumer behavior through big data analysis. It examines the strengths and weaknesses of their approaches and suggests improvement measures. The analysis provides insights into the evolving e-commerce landscape and consumer psychology. Limitations of this model are acknowledged, and suggestions for improvement are proposed to enhance the online shopping environment and protect consumer rights. These findings offer guidance for understanding consumer behaviors in the e-commerce sector.

The article of Shan and Shen discusses the rising popularity of electronic commerce worldwide, emphasizing the untapped market potential for online shopping. It highlights the use of machine learning classification models to analyze data from e-commerce websites and predict consumer purchase intentions. Exploratory data analysis was conducted to identify patterns and trends visually. The article presents a method for predicting consumer buying intent based on browsing data from e-commerce sites, using the Online Consumer Buying Sentiment Dataset from the UCI Machine Learning Repository.

Syed Riyaan Ali, conversed that the COVID-19 pandemic has significantly impacted society and the economy, altering shopping behaviors from offline to online. This study aims to identify psychological factors influencing online shopping during the pandemic. Through a literature review of 23 journals, five key psychological factors were identified: positive perceptions of online shopping, online shopping self-efficacy, negative emotions and fear of COVID-19, motivation to adapt, and social influence. Understanding these factors can help businesses cater to consumer needs in online transactions during the pandemic.

This study of Tyagi and his teammates investigated the impact of various factors on consumers' e-commerce experiences and explores the relationship between e-satisfaction and e-loyalty. It delves into consumers' attitudes and behaviors towards online shopping, analyzing their perspectives and emotions. By integrating relevant literature, the study aims to understand how consumers perceive online transactions and differentiate between online and offline shopping experiences.

Research Objective:

The primary aim of this research paper is to delve into the intricate factors that intricately influence the online purchase decisions made by consumers. Through an extensive exploratory factor analysis, five pivotal factors have been meticulously identified. Each of these factors is meticulously delineated and encapsulated within separate hypotheses, each meticulously constructed to

encapsulate the essence of the respective factor. To comprehensively ascertain the impact and significance of these factors, rigorous regression methods are meticulously applied, enabling a thorough examination of their interplay and influence on consumer behavior in the realm of online purchasing.



Fig1: The five factors chart

Reliability and Validity Test

Cronbach alpha α and Exploratory Factor Analysis (EFA) are applied in this study by using SPSS to test reliability, validity, and fitness of the research model.

Subsequently, the EFA is used to test the hypotheses. Finally, statistics on the model fit will

be reported. The relationship between Utility, Ease of Use, Security, Social Stimulus and Risk with online shopping is shown below Regression analysis is conducted to confirm the proposed hypothesis.

The results of Cronbach's alpha test for all the parameters is shown in table 1.

Table 1: Reliability Analysis

Parameter	No. of Statements	Cronbach-Alpha
Utility	5	0.813
Ease of Use	6	0.716
Security	5	0.802
Social Influence	7	0.754
Risks	5	0.671
Total	28	

Interpretation:

The tabular data provided above shows the number of statements for each parameter along with their corresponding Cronbach's alpha coefficients, which measure the internal consistency reliability of the scale used to assess each parameter.

- Utility: This parameter consists of 5 statements, and the Cronbach's alpha coefficient is 0.813, indicating a high level of internal consistency among the statements measuring utility.
- Ease of Use: There are 6 statements related to ease of use, with a Cronbach's alpha of 0.716, suggesting acceptable internal consistency among the statements in this parameter.
- Security: This parameter comprises 5 statements, and the Cronbach's alpha is 0.802, indicating a high level of internal consistency among the statements assessing security.
- Social influence: There are 7 statements regarding social elements, and the Cronbach's alpha coefficient is 0.754, suggesting a

satisfactory level of internal consistency among these statements.

- Risks: The number of statements for risks is 5 in the total count of 28 statements. However, the Cronbach's alpha coefficient for risks is 0.671.

In summary, the parameters of utility, ease of use, security, and social influence demonstrate acceptable to high levels of internal consistency reliability based on their Cronbach's alpha coefficients.

Regression Results:

Dependent Variable is Decision of Online Purchase (DOP)

Independent Variables are all the factors (1-5) Utility, Ease of Use, Security, Social Influence and Risks

H₀₁: Utility has no impact on decision of Online Purchases

H₀₂: Ease of Use has no impact on decision of Online Purchases

H₀₃: Security has no impact on decision of Online Purchases

H₀₄: Social influence has no impact on decision of Online Purchases

H₀₅: Risks has no impact on decision of Online Purchases

Hypotheses Testing:

The hypotheses are tested with the application of the regression analysis. It can be seen

that the results show that the variables are valid, where risk is the only variable that has a negative impact (-). F-value shows that models and independent variables ensure reliability and usability. $R^2 = 0.665$ mean the linear model is explained by 66.5 percentage of the response variable variation.

Table 2: Test Results

DV (DOP)	t
Constant	0.283
Utility	6.431
Ease of Use	7.597
Security	7.355
Social Influence	8.058
Risks	-3.796
F-Value (df1, df2)	87.971
R 2 (Adjusted R2)	0.665(0.645)

The analysis presents the results of a regression model aiming to understand the factors influencing online purchase decisions, with the dependent variable (DV) identified as DOP (Decision of Online Purchase). The coefficients for each independent variable shed light on their impact. The constant term, representing the intercept, stands at 0.283. Utility, reflecting the perceived usefulness of online purchases, shows a coefficient of 6.431, implying that a unit increase in Utility leads to a 6.431-unit increase in the dependent variable. Ease of Use, with a coefficient of 7.597, indicates that improved usability correlates with a 7.597 unit rise in the dependent variable. Security, vital for consumer trust, has a coefficient of 7.355, suggesting its significant impact on the DV. Social Influence, reflecting the social aspects of online shopping, show a coefficient of 8.058, highlighting their strong influence. Conversely, Risks exhibit a coefficient of -3.796, implying that higher perceived risks lead to a decrease in the dependent variable by 3.796 units. The F-value of 87.971 signifies the overall significance of the regression model, indicating that the collective impact of the independent variables is statistically significant in explaining the variation in the dependent variable, offering valuable insights into consumer behavior in online purchasing contexts.

Regression result:

The R-squared (R²) and Adjusted R-squared (Adjusted R²) values are metrics used in regression analysis to assess the goodness of fit of

the regression model to the observed data. Here's how to interpret these values:

R-squared (R²): This metric represents the proportion of the variance in the dependent variable (outcome variable) that is explained by the independent variables (predictor variables) in the regression model. In your case, the R² value is 0.665, which means that approximately 66.5% of the variance in the dependent variable is explained by the independent variables included in the model. Higher R² values indicate a better fit of the model to the data.

Adjusted R-squared (Adjusted R²): The Adjusted R² value adjusts the R² value to account for the number of independent variables in the model and the sample size. It penalizes the inclusion of additional independent variables that do not significantly improve the model's fit. In your case, the Adjusted R² value is 0.645, slightly lower than the R² value. This suggests that although the model explains a substantial portion of the variance in the dependent variable, there may be some redundancy or overfitting due to the inclusion of certain independent variables.

Overall, the R² and Adjusted R² values indicate that the regression model provides a reasonably good fit to the data, with approximately 66.5% of the variance in the dependent variable explained by the independent variables. However, it's essential to interpret these values in conjunction with other diagnostic measures and consider the context of the analysis to ensure the robustness and validity of the regression model.

Findings and Discussion:

Table 3. Hypothesis Testing

Hypothesis	Test Results
H₀₁: Utility has no impact on decision of Online Purchase	Rejected
H₀₂: Ease of Use has no impact on decision of Online Purchase	Rejected
H₀₃: Security has no impact on decision of Online Purchase	Rejected
H₀₄: Social influence has no impact on decision of Online Purchase	Rejected

Interpretation:

The hypothesis tests conducted reveal significant findings regarding the impact of various factors on the decision of online purchase. H01, positing that Utility has no effect on the decision of online purchase, is rejected, indicating that Utility indeed influences online purchase decisions. Similarly, H02, H03, and H04, proposing that Ease of Use, Security and Social Influence respectively have no impact on online purchase decisions, are all rejected only H05 proposing risks is accepted which means Risks has no impact on decision of Online Purchase These results signify that all these factors except risks play a role in influencing consumers' decisions regarding online purchases, underscoring the multifaceted nature of online shopping behavior.

Findings and Conclusion

Interpreting the results of t-tests involves understanding the significance of the test statistic (t-value) in relation to the chosen significance level (usually denoted as α). In your case, since all hypotheses except H05 have been rejected, it implies that those factors (Utility, Ease of Use, Security, and Social Influence) do have a significant impact on the decision of online purchase. However, for H05, which is related to Risks, it has been accepted, indicating that Risks do not have a significant impact on the decision of online purchase based on the data analyzed.

H₀₁: Utility has no impact on decision of Online Purchase (Rejected):

This means that Utility does have a significant impact on the decision of online purchase. Customers do consider the usefulness or functionality of a product or service when making online purchase decisions.

H₀₂: Ease of Use has no impact on decision of Online Purchase (Rejected):

This implies that Ease of Use significantly influences the decision of online purchase. Customers tend to prefer products or services that are easy to use or navigate through online platforms.

H₀₃: Security has no impact on decision of Online Purchase (Rejected):

This indicates that Security plays a significant role in the decision of online purchase. Customers are likely to choose platforms or products that offer a secure transaction environment to safeguard their personal and financial information.

H₀₄: Social influence has no impact on decision of Online Purchase (Rejected):

This suggests that Social Influence does impact the decision of online purchase. Factors such as recommendations from friends, family, or online reviews may influence customers' purchasing decisions.

H₀₅: Risks has no impact on decision of Online Purchase (Accepted):

This implies that Risks do not significantly influence the decision of online purchase based on the data analyzed. Customers may not perceive significant risks associated with online purchases in the context considered.

In summary, the rejection of hypotheses H01 to H04 indicates that Utility, Ease of Use, Security, and Social Influence have significant impacts on the decision of online purchase, while the acceptance of H05 suggests that Risks do not have a significant impact. These findings provide valuable insights for businesses to understand factors influencing online purchase decisions and to tailor their strategies accordingly.

Based on the results of the hypothesis tests conducted, we can draw several conclusions regarding the factors influencing the decision of online purchase:

Utility, Ease of Use, Security, and Social Influence are Significant Factors: The rejection of hypotheses H₀₁ to H₀₄ indicates that these factors have a substantial impact on the decision of online purchase. Customers consider the utility, ease of use, security measures, and social influence when making purchasing decisions online.

Customer Preferences are Influenced by Functionality and Convenience: The significance of Utility and Ease of Use suggests that customers prioritize products or services that offer functionality and convenience. Businesses should focus on improving the usability and practicality of their online offerings to meet customer expectations.

Security is a Key Concern for Online Shoppers: The rejection of H03 highlights the importance of security in online transactions. Customers are more likely to choose platforms that provide robust security measures to protect their personal and financial information. Businesses must invest in secure payment gateways and data protection mechanisms to build trust with their customers.

Social Influence Plays a Role in Purchase Decisions: The rejection of H04 indicates that social factors, such as recommendations from friends or online reviews, influence customers' online purchasing decisions. Businesses should leverage social proof and engage with customers through social media to capitalize on this influence.

Perceived Risks may not significantly Impact Online Purchase Decisions: The acceptance of H05 suggests that customers may not perceive significant risks associated with online purchases in the context considered. However, businesses should still address any potential concerns related to privacy, data security, or product quality to mitigate perceived risks and enhance customer confidence.

Conclusion:

In conclusion, understanding the factors that influence online purchase decisions is essential for businesses to optimize their online offerings and effectively engage with customers. By prioritizing factors such as utility, ease of use, security, and social influence, businesses can enhance the online shopping experience and drive sales growth in the digital marketplace.

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