

# FACTORS LIMITING RURAL CONSUMERS' ATTITUDES TOWARD ONLINE BUYING WITH SPECIAL REFERENCE TO SOUTH SALMARA MANKACHAR DISTRICT OF ASSAM, INDIA

<sup>1</sup>Md. Muktaur Rahman Kazi

<sup>1</sup>Assistant Professor, Deptt. of Economics, Mankachar College, Mankachar, Assam, India,  
[kazimuktazur19@gmail.com](mailto:kazimuktazur19@gmail.com)

## Abstract

Although online shopping has gained popularity not only in cities and towns, but also in rural India, there are several factors that have a negative impact on rural consumers' attitudes toward online shopping. The purpose of the present study is to investigate the factors that limit consumers' attitudes toward online shopping in Assam's South Salmara Mankachar, one of India's most backward and rural districts. The study is mainly based on primary data collected from a sample of 120 respondents using a structured questionnaire. Exploratory factor analysis generated five factors that limit consumers' attitudes towards online purchasing. These include issues with order cancellation, return/exchange, and after-sales service; delivery risk; website design; product risk; and a lack of trust and security.

The paper is based on original work, and the items on the questionnaire were found to be reliable after checking the Cronbach's Alpha value. The use of exploratory factor analysis for the study is supported by the KMO measure of sample size adequacy and the Bartlett's Test of Sphericity. This study will not only assist future researchers by providing a literature on online shopping in rural areas, but it will also help online retailers in designing customer-driven strategies to boost customer loyalty and expand their rural customer base.

**Keywords:** Consumers, Factors, Online shopping, Rural, Assam, India.

## I. INTRODUCTION

With the increasing penetration of the internet in India, the country's e-commerce industry has grown at an incredible rate in recent years. According to the India Brand Equity Foundation (IBEF) report, India's e-commerce industry is expected to surpass the United States and become the world's second largest e-commerce market by 2034. From \$52.57 billion in 2020, the country's e-commerce market is expected to reach \$350 billion by 2030. Similarly, The Economic Times newspaper reported, citing a report by GlobalData, a data and analytics company, that the Indian e-commerce market is expected to grow by 21.5 percent to \$74.8

billion in 2022, and that e-commerce payments in the country are expected to grow at a compound annual growth rate (CAGR) of 18.2 percent between 2021 and 2025 to \$120.3 billion. It is also stated that grocery and fashion/apparel products are likely to be the key drivers of the incremental growth.

Online shopping, also known as internet shopping or e-shopping, is a type of e-commerce in which customers buy products and services directly from sellers over the internet. With the advent of low-cost smartphones, affordable internet data packages, and an increase in digital literacy in India, online shopping has grown in popularity not just in cities and towns, but also

in rural areas of the country. However, there are several factors that have negative impact on rural consumers' behaviour towards online shopping.

There is a large body of research on online shopping behaviour available all over the world, including India. While the majority of studies were concerned with identifying the factors that influence consumers to shop online, a few studies focused on the factors, particularly risk and trust factors, that may prevent consumers from shopping online (Al-Debei et al., 2015; Almousa, 2014; Amarsela, 2018; Ariff et al., 2014; Bhatnagar et al., 2000; Chang & Chen, 2008; Dash, 2014; Doolin et al., 2005; Garga & Sharma, 2017; Ha et al., 2021; Jain et al., 2014; Katta & Patro, 2017; Makhitha & Ngobeni, 2021; Moshrefjavadi et al., 2012; Nasidi et al., 2021; Nittala, 2015; Pouristama & S.T., 2018; Rajayogan & Muthumani, 2018; Rehman & Ashfaq, 2011; Sinha & Kim, 2012; Tariq et al., 2016; Varma et al., 2020; Wagner, 2019; Wai THAM et al., 2019). However, most of these studies have been conducted in developed regions, such as cities and towns, with very little research on factors limiting rural consumers' online shopping behaviour. This gap necessitates the present research. The current study seeks to investigate the factors that limit consumers' attitudes toward online shopping in Assam's South Salmara Mankachar, one of India's most backward and rural districts. This research will not only add to the existing body of knowledge, but it is also expected to help online retailers design customer-driven strategies and add more value to their products and services in order to expand into rural underserved areas.

## II. Literature Review:

Bhatnagar et al. (2000) argue in their study that while 'perceived convenience' (saving time, effort, home delivery, etc.) has a positive influence on online purchasing, the likelihood of purchasing on the internet decreases with an increase in 'perceived risk' (especially product risk and financial risk), which is primarily due to the uncertainty associated with the online purchasing process. However, a study by Doolin et al. (2002) found no support for the hypothesis that convenience (saving time and effort, as well as enjoying online shopping) is associated with

increased online purchasing. The study found a significant negative relationship between perceived risk (risk of making a poor purchasing decision, inability to compare prices, inability to inspect the product, and risk of compromising personal information) and online purchasing behaviour. Furthermore, loss of social interaction was found to have a strong negative association with the amount of online purchases.

Chang and Chen (2008) found in their study that web site quality and web site brand influence consumer trust and perceived risk, and thus consumer purchase intention. Furthermore, the study found a reciprocal relationship between trust and perceived risk. Similarly, the findings of a study conducted by Pouristama and S.T. (2018) revealed that perceived web quality, perceived benefits, and trust influence online shopping attitudes, with perceived web quality being the most significant variable. Wagner (2019) also found that if an e-commerce platform provides better consumer database safety, perceive image of website, and guarantee return policy, customers feel much more trust and confidence.

Sinha and Kim (2012) investigated the impact of financial, product, and convenience risks, product delivery and return policy, and an individual's technology-specific innovativeness, attitude, subjective norm, and perceived behavioural control on Indian consumers' online shopping behaviour. According to the study, the only factor that has a significant impact on Indian consumers' online purchases is convenience risk. However, gender segregation revealed that male consumers are more concerned with perceived risk factors and concerns about non-delivery of the product, whereas females are only concerned with the convenience risk.

In their study, Moshrefjavadi et al. (2012) observed that financial risks and non-delivery risk had a negative impact on people's attitudes toward online shopping. The findings also showed that domain-specific innovativeness and subjective norms have a positive impact on online shopping behaviour. Similarly, Ariff et al. (2014) revealed that product risk, financial risk, and non-delivery risk are hazardous and have a negative impact on online buyers' attitudes, but convenience risk has a positive effect.

Jain et al. (2014) examined consumer behaviour toward online shopping in terms of perceived risk, perceived usefulness, perceived enjoyment, and perceived ease of use and found that perceived risk (lack of trust, fraud/cheating, inferior quality products, non-returnable policy, etc.) was the most significant factor influencing consumers' online shopping behaviour in Delhi. Similarly, Almousa (2014) also found that perceived risk has a strong negative effect on consumers' attitudes and intentions to shop on the internet. Privacy and psychological risks were perceived as the most significant risk factors affecting internet shopping, followed closely by performance and financial risks.

Nittala (2015) revealed that positive attitude, product risk, and financial risk have a negative impact on online shopping behaviour.

Tariq et al. (2016) investigated the impact of financial risk, product risk, convenience, non-delivery risk, and product return policy on online shopping behaviour and found that financial risk, i.e., the risk of losing money and financial details, and the risk of shipment non-delivery, have a significant negative influence on attitude toward online shopping. Similarly, Garga and Sharma (2017) found that each component of perceived risk, such as financial risk, product risk, time risk, delivery risk, and social risk, has a negative impact on the online shopping experience and, as a result, lowers online purchase intentions.

Amarsela (2018) found a strong association between perceived risk and attitude toward online purchasing, but no significant relationship was found between online purchasing and perceived enjoyment, perceived ease of use and perceived usefulness. Consumers' perception of risk reflects a lack of trust, and a variety of other factors such as the possibility of being cheated, poor product quality, non-returnable policy, and so on.

According to Rahman et al. (2018), the main reasons for online shopping are time savings and availability of products, followed by easy product comparison and comfort. Besides, home delivery is the most important reason people prefer online shopping, followed by ease of ordering and discount offers. On the other hand, the study found that the inability to touch and feel the product is the most disliked aspect of

online shopping, followed by high prices, lack of after-sales services, and a poor return policy.

Wai THAM et al. (2019) investigated the effects of five types of perceived risk factors on the behaviour of Malaysian online consumers, namely financial risk, product risk, convenience risk, non-delivery risk, and return policy risk. According to the study, financial risk has a negative but insignificant impact on consumer online shopping behaviour, whereas product risk, convenience risk, and return policy risk have a positive but significant impact. Furthermore, non-delivery risk was found to have a negative significant impact on online consumer behaviour.

Varma et al. (2020) found that privacy, trust, security, and an organization's reputation all have a significant impact on e-commerce consumers' online purchase intentions, with trust being the most important factor of all. Similarly, Makhitha and Ngoben's (2021) research found that privacy and security concerns have a greater influence on consumers' attitudes toward online shopping.

In their study to determine the problems faced by consumers during online shopping, Daroch et al. (2020) identified six factors such as fear of bank transactions and lack of faith, traditional shopping being more convenient than online shopping, reputation and services provided, experience, insecurity and insufficient product information, and lack of trust that limit consumers' willingness to shop online.

Ha et al. (2021) found that online consumers' shopping intentions are positively influenced by their attitude, subjective norms, perception of behavioural control, perception of usefulness, and trust. In contrast, the perceived risks associated with online shopping have the strongest negative influence on internet shopping intention.

### III. Purpose of the Study:

The main objectives of this study are –

- i) To look into the online shopping characteristics of the respondents; and,
- ii) To examine the factors that limit consumers' attitudes towards online shopping in

South Salmara Mankachar District of Assam, India.

#### IV. Materials and Methods:

The present study is a descriptive research. The study's universe is the South Salmara Mankachar District of the Indian state of Assam. It's worth noting that South Salmara Mankachar is primarily rural and one of the poorest districts in the state. The study is mainly based on primary data. A structured, non-disguised questionnaire was used to collect the data. The items on the questionnaire were derived from a review of literature and personal interviews with a few online shoppers in the study area. A pilot test of the questionnaire was conducted on a sample of 20 respondents from the study's universe. Following some changes, the final questionnaire was converted into an online survey using Google Form. The Google Form questionnaire was distributed at random to 150 people in the study area via email and WhatsApp groups, with 120 people submitted their responses. Secondary information for the study was gathered from journals, books, magazines, newspapers, and various websites. To meet the study's objectives, SPSS was used to analyse the responses and generate descriptive statistics and exploratory factor analysis.

#### V. Results and Discussion:

Table 1 presents the demographic characteristics or socioeconomic status of the respondents.

Table 1 - *Demographic Characteristics of the Respondents*

Variables and Categories	Frequency (N=120)	Percent (%)
<b>Gender</b>		
Male	70	58.3
Female	50	41.7
<b>Age</b>		
Below 18 years	4	3.3
18 - 25 years	51	42.5
26 - 35 years	35	29.2
36 - 45 years	19	15.8
46 - 55 years	9	7.5
Above 55 years	2	1.7

<b>Marital Status</b>		
Married	56	46.7
Single	64	53.3
<b>Education Level</b>		
10th passed	2	1.7
12th passed	25	20.8
Graduate	41	34.2
Post graduate	52	43.3
<b>Occupation</b>		
Govt. employee	37	30.8
Private sector employee	17	14.2
Business/Self-employed	7	5.8
Student	51	42.5
Housewife	8	6.7
<b>Monthly Income (in Indian Rupee)</b>		
Less than 20,000	30	25.0
20,000 - 50,000	18	15.0
50,000 - 1,00,000	12	10.0
1,00,000 - 2,00,000	5	4.2
More than 2,00,000	6	5.0
None	49	40.8

(Source: Primary Data)

#### Online Shopping Behaviour:

Table 2 shows the characteristics of consumers' online purchasing behaviour. As per the table, most respondents (95.8 percent) buy goods and services online, with only 4.2 percent not doing so. It was found that 35 percent of customers order online occasionally, 33.3 percent buy online more frequently, and 27.5 percent always make online purchases.

Table 2 – *Online Shopping Characteristics of the Respondents*

Variable and categories	Frequency (N=120)	Percent (%)
<b>Do you buy/order products online?</b>		
Yes	115	95.8
No	5	4.2
<b>Frequency of online shopping</b>		
Never	5	4.2
Rarely	42	35.0
More often	40	33.3
Always	33	27.5

<b>Do you compare online price with offline before buying online</b>		
Yes	95	79.2
No	25	20.8
<b>Preferred payment method</b>		
Pay online at checkout	7	5.8
Pay/Cash on Delivery	70	58.3
Both	37	30.8
Cannot say	6	5.0

(Source: Primary Data)

It was also found that the great majority of consumers (79.2 percent) compare online and offline pricing of products before purchasing products online. In terms of preferred payment method, the majority of respondents (58.3 percent) prefer pay/cash on delivery (POD/COD), while just 5.8 percent prefer to pay online during the checkout process, and 30.8 percent prefer both options.

Factors Limiting Consumers' Attitude towards Online Shopping:

The exploratory factor analysis was used to identify the factors that limit consumers' attitudes toward online shopping in the district of South Salmara Mankachar. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (KMO = 0.719) and Bartlett's Test of Sphericity (Chi-square Value = 591.891; Significance = 0.000) results, as shown in Table 3, confirm that exploratory factor analysis is appropriate for this study.

Table 3 - KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.719
Bartlett's Test of Sphericity	Approx. Chi-Square	591.891
	df	91
	Sig.	.000

(Source: Calculated from Primary Data)

Principal component analysis (PCA) has been used to identify the minimum number of factors that account for the maximum amount of variance. Varimax rotation with Kaiser Normalization was applied to improve the interpretability of the factors. The analysis yielded five factors with Eigen values larger than one and factor loadings greater than 0.50. Cronbach's alpha was calculated to assess the reliability or internal consistency of the statements included in each of the factors derived from factor analysis. The Cronbach's alpha value for each of the factors is greater than 0.7, as shown in Table 4, indicating a high level of internal consistency of the items used in the survey. Furthermore, the Cronbach's alpha value for all fourteen (14) statements included in the questionnaire (that limit consumers' attitudes toward online purchasing) is 0.772 (Table 5), implying that the items are relatively consistent.

Table 4 – Cronbach's Alpha

Factor	Factor Name	Cronbach's alpha
I	Problems with Order Cancellation, Return/ Exchange & After-Sales Support	0.825
II	Delivery Risk	0.772
III	Website Design	0.772
IV	Product Risk	0.739
V	Lack of Trust and Security	0.718

(Source: Calculated from Primary Data)

The five factors extracted through factor analysis account for a total of 72.846 percent of variations on 14 variables. Table 5 shows the results of the factor analysis.

Table 5 – Results of Exploratory Factor Analysis

Factor	Items	Rotated Factor Loadings	Eigen Value	% of Variance	Factor Name
1	Problems with order cancellation when necessary	0.886	3.853	27.521	<b>Problems with Order Cancellation, Return/ Exchange</b>
	Problems with after-sales service/support	0.824			

	Problem with return/exchange of wrong/defective products	0.824			<b>&amp; After-Sales Support</b>
2	Delivery not available at my location for chosen product	0.86	2.045	14.608	<b>Delivery Risk</b>
	The product may arrive late	0.789			
	Risk of non-delivery	0.767			
3	Searching for the appropriate product online is not so easy	0.858	1.865	13.320	<b>Website Design</b>
	Detail product information is not available	0.795			
	Price and product comparison is not easy while shopping online	0.717			
4	Not sure about quality of the product due to absence of touch and feel	0.808	1.306	9.332	<b>Product Risk</b>
	Product may not be identical as displayed in the website	0.748			
	Chance of getting damaged product	0.741			
5	Online shopping compromises privacy	0.870	1.129	8.066	<b>Lack of Trust and Security</b>
	Cheating and financial loss	0.826			
Cumulative % of Variance		-	-	72.846	-
Reliability Statistic (Cronbach's alpha) for all 14 items		-	-	-	0.772

(Source: Calculated from Primary Data)

Factor 1 – The results indicate that the "Problems with Order Cancellation, Return/Exchange, and After-Sales Support" is the most significant factor, accounting for 27.521 percent of the total variance and having a higher Eigen value of 3.853. The three statements loaded on Factor 1 are highly correlated with one another. This factor indicates that difficulties in cancelling orders when necessary, returning/exchanging wrong/defective items, and poor after-sales service discourage online shopping.

Factor 2 – The second significant factor is named "Delivery Risk," and it explains 14.608 percent of total variance with an Eigen value of 2.045. It also includes three statements that are highly consistent and clearly specify that the non-availability of delivery for some selected products, delayed delivery, and risk of non-delivery limit people's willingness to shop online.

Factor 3 – The third crucial factor identified in the factor analysis has been dubbed "Website Design." This factor accounted for 13.320% of the total variance and is made up of three statements that are all interconnected. It clearly shows that some people find it difficult to search for appropriate products in online platforms,

compare prices and products across websites, and find a lack of detail product information on some websites, all of which discourage rural consumers from shopping online.

Factor 4 – "Product Risk" was another crucial factor, accounting for 9.332 percent of the overall variation. This factor also consists of three statements that are closely intertwined. This factor clearly indicates that people do not prefer online purchasing owing to concerns about product quality due to the lack of "touch and feel," the possibility of not getting the same product as displayed on the website, and the possibility of receiving a damaged product.

Factor 5 – The last significant factor identified in the factor analysis was "Lack of Trust and Security," which accounted for 8.066 percent of total variation and had two statements. This factor reveals that consumers are hesitant to share personal information because they feel online shopping is less safe than conventional shopping, and they are concerned about fraud and financial loss as a result of fraudsters while purchasing online.

## VI. Conclusion:

The study attempted to identify the issues that rural consumers face when shopping online. The findings revealed that there are several problems or issues that consumers face when purchasing online. Total five factors that limit consumers' attitudes toward online purchasing have been identified through factor analysis. These include problems with order cancellation, return/exchange, and after-sales support; delivery risk; website design; product risk; and lack of trust and security.

The study might help online sellers design strategies to increase customer loyalty and expand their rural customer base. Online retailers should consider order cancellation based on customer demands, easy return and exchange policies, and necessary after-sales services (Bianchi & Andrews, 2012; Daroch et al., 2021). They must provide delivery services for all available products as demanded by consumers, provide speedy delivery, and eliminate non-delivery risk by using proper procedures to ensure that delivery agents deliver the items to the right address.

Online retailers should make their websites user-friendly so that customers can have a better shopping experience, as well as an easy product search and navigation. Furthermore, online vendors must improve the quality of their products and assure customers by providing complete product and service information such as product descriptions, features, ratings, and reviews from verified previous customers, and seller information in order to generate consumer trust and aid the consumer in the decision-making process system (Daroch et al., 2021).

Online retailers can ensure payment security by offering a variety of payment options such as cash on delivery, delivery after inspection, return and exchange facilities as per the needs of the customers (Chaturvedi et al., 2016; Daroch et al., 2021; Muthumani et al., 2017). Customers usually trust a website based on its privacy policy, so online retailers can provide customers with transparent security policy, privacy policy and secure transaction server so that customers do not feel anxious while making online payments (Pan & Zinkhan, 2006). By incorporating the above practices into their marketing strategies, online retailers can increase customer interest in online shopping.

## VII. Limitations and Scope for Future Research:

Although the study's objectives were met, there are some limitations to the current study, which suggests that more research is needed. First, while the sample size chosen for this study is sufficient, a larger sample size would have been more representative. Second, this survey was limited to internet users only, who were well-educated. Future research could include non-internet users, those who are less tech savvy, and those who are less educated. Finally, this research is limited to the South Salmara Mankachar District of Assam, India.

## Reference

- [1] Al-Debei, M. M., Akroush, M. N., & Ashouri, M. I. (2015). Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web quality. *Internet Research*, 25(5). <https://doi.org/10.1108/IntR-05-2014-0146>
- [2] Almousa, M. (2014). The Influence of Risk Perception in Online Purchasing Behavior: Examination of an Early-Stage Online Market. *International Review of Management and Business Research*, 3(2).
- [3] Amarsela, R. (2018). A Research Study on Consumer Behavior towards E-Buying. Conference Paper, Available at: <https://www.Researchgate.Net/Publication/322568810>.
- [4] Ariff, M. S. M., Sylvester, M., Zakuan, N., Ismail, K., & Ali, K. M. (2014). Consumer perceived risk, attitude and online shopping behaviour; Empirical evidence from Malaysia. *IOP Conference Series: Materials Science and Engineering*, 58(1). <https://doi.org/10.1088/1757-899X/58/1/012007>
- [5] Bhatnagar, A., Misra, S., & Rao, H. R. (2000). On Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM*, 43(11), 98–105. <https://doi.org/10.1145/353360.353371>
- [6] Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behaviour: A Chilean perspective. *International Marketing Review*, 29(3).

- <https://doi.org/10.1108/02651331211229750>
- [7] Chang, H. H., & Chen, S. W. (2008). The impact of online store environment cues on purchase intention: Trust and perceived risk as a mediator. *Online Information Review*, 32(6). <https://doi.org/10.1108/14684520810923953>
- [8] Chaturvedi, S., Gupta, S., & Hada, D. S. (2016). Perceived risk, trust and information seeking behavior as antecedents of online apparel buying behavior in India: An exploratory study in context of Rajasthan. *International Review of Management and Marketing*, 6(4). <https://doi.org/10.2139/ssrn.3204971>
- [9] Daroch, B., Nagrath, G., & Gupta, A. (2021). A study on factors limiting online shopping behaviour of consumers. *Rajagiri Management Journal*, 15(1), 39–52. <https://doi.org/10.1108/ramj-07-2020-0038>
- [10] Dash, A. (2014). Perceived Risk and Consumer Behavior Towards Online Shopping: An Empirical Investigation. *Parikalpana - KIIT Journal of Management*, 10(1).
- [11] Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived risk, the internet shopping experience and online purchasing behavior: A New Zealand perspective. *Journal of Global Information Management*, 13(2). <https://doi.org/10.4018/jgim.2005040104>
- [12] Garga, P., & Sharma, R. (2017). A Study Investigating Relationship between Perceived Risk and Online Shopping Experience. *International Journal of Engineering Technology Science and Research*, 4(5).
- [13] Ha, N. T., Nguyen, T. L. H., Pham, T. V., & Nguyen, T. H. T. (2021). Factors Influencing Online Shopping Intention: An Empirical Study in Vietnam. *Journal of Asian Finance, Economics and Business*, 8(3). <https://doi.org/10.13106/jafeb.2021.vol8.no3.1257>
- [14] Jain, M. D., Goswami, M. S., & Shipra Bhutani, M. (2014). Consumer Behavior towards Online Shopping: An Empirical Study from Delhi. *IOSR Journal of Business and Management (IOSR-JBM)*, 16(9), 65–72.
- [15] Katta, R. M. R., & Patro, C. S. (2017). Influence of Perceived Risks on Consumers' Online Purchase Behaviour: A Study. *International Journal of Sociotechnology and Knowledge Development*, 9(3). <https://doi.org/10.4018/IJSKD.2017070102>
- [16] Makhitha, K. M., & Ngobeni, K. (2021). The influence of demographic factors on perceived risks affecting attitude towards online shopping. *SA Journal of Information Management*, 23(1). <https://doi.org/10.4102/sajim.v23i1.1283>
- [17] Moshrefjavadi, M. H., Rezaie Dolatabadi, H., Nourbakhsh, M., Poursaedi, A., & Asadollahi, A. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Marketing Studies*, 4(5). <https://doi.org/10.5539/ijms.v4n5p81>
- [18] Muthumani, A., Lavanya, V., & Mahalakshmi, R. (2017). Problems faced by customers on online shopping in Virudhunagar district. *International Journal of Science Technology and Management (IJSTM)*, 6(2), 152–159.
- [19] Nasidi, Q. Y., Ahmad, M. F. bin, Garba, M., Hassan, I., & Gamji, M. B. (2021). Empirical investigation of factors affecting online shopping behavior. *LAPLAGE EM REVISTA*, 7(3D). <https://doi.org/10.24115/s2446-6220202173d1728p.363-377>
- [20] Nittala, R. (2015). Factors Influencing Online Shopping Behavior of Urban Consumers in India. *International Journal of Online Marketing*, 5(1). <https://doi.org/10.4018/ijom.2015010103>
- [21] Pan, Y., & Zinkhan, G. M. (2006). Exploring the impact of online privacy disclosures on consumer trust. *Journal of Retailing*, 82(4). <https://doi.org/10.1016/j.jretai.2006.08.006>
- [22] Pouristama, B. E., & S.T., Ir. I. R. (2018). Factors Affecting Consumer Attitudes Towards Online Shopping (Study Case of Lazada.co.id). *E-Proceeding of Management*, 5(3), 3683–3690.
- [23] Rahman, M. A., Islam, M. A., Esha, B. H., Sultana, N., & Chakravorty, S. (2018). Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh. *Cogent Business and*



- Management, 5(1), 1–22.  
<https://doi.org/10.1080/23311975.2018.1514940>
- [24] Rajayogan, K., & Muthumani, S. (2018). Factors Influencing Online Buying Behavior: An Indian Perspective. *International Journal on Global Business Management and Research (IJGBMR)*, 7(2).
- [25] Rehman, K. ur, & Ashfaq, M. (2011). Examining online Purchasing Behavior: A case of Pakistan. *International Conference on Social Science and Humanity, IPEDR Vol.5 (2011)*, 262–265.
- [26] Sinha, J., & Kim, J. (2012). Factors affecting Indian consumers' online buying behavior. *Innovative Marketing*, 8(2), 46–57.
- [27] Tariq, A., Bashir, B., Shad, M. A., Main, A. Z., & Dar, M. A. (2016). Factors affecting online shopping behavior of consumers in Pakistan. *Journal of Marketing and Consumer Research*, 19(2016), 95–100.
- [28] Varma, M., Kumar, V., Sangvikar, B., & Pawar, A. (2020). Impact of social media, security risks and reputation of e-retailer on consumer buying intentions through trust in online buying: A structural equation modeling approach. *Journal of Critical Reviews*, 7(1).  
<https://doi.org/10.22159/jcr.07.01.22>
- [29] Wagner, D. (2019). A Study of Factors Influencing the Online Purchasing Intention toward Online Shopping in Thailand. *AtMA Proceedings*, 277–292.
- [30] Wai THAM, K., Dastane, O., Johari, Z., & Binti ISMAIL, N. (2019). Perceived Risk Factors Affecting Consumers' Online Shopping Behaviour. *Journal of Asian Finance, Economics and Business*, 6(4), 249–260.  
<https://doi.org/10.13106/jafeb.2019.vol6.no4.249>