

“An Analysis of Factors Affecting on Online Shopping Behavior of Consumers in Ahmedabad (Gujarat)”

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Abstract:

One of the most crucial concerns in the world of e-commerce and marketing is the analysis of factors influencing consumers' online shopping behavior. However, because it is a complex socio-technical phenomenon and involves so many variables, there is very little research regarding online consumer behavior. One of the goals of this study is to fill in the gaps left by earlier studies that failed to look at the key variables influencing online buying behavior. To achieve this goal, a model was used, with the study's hypotheses being the influence of subjective norms, perceived behavioral control, domain-specific innovativeness, and attitude on online shopping behavior. The model also examined the impact of perceived risks, infrastructure variables, and return policies on attitude toward online shopping behavior. 200 questionnaires were circulated among Ahmedabad-based internet retailers to investigate these possibilities. The questionnaire's respondents were randomly chosen Ahmedabad customers of internet retailers. Finally, regression analysis was applied to the data to assess the study's hypotheses. When looking at the study's objectives and descriptive-survey characteristics (such as the sort of correlation used), it may be said that it is an application of research. The study found that attitudes regarding online purchase were negatively impacted by financial concerns and non-delivery risk. Additionally, the findings showed that subjective norms and domain-specific innovation significantly influence online shopping behavior. Additionally, attitudes toward online buying had a beneficial impact on customers' online shopping activity.

Keywords: online shopping, shopping behavior, consumer attitudes, perceived risks

Introduction:

Consumers use the Internet for a variety of purposes in the business-to-consumer (B2C) e-commerce cycle, including looking up product features, prices, or reviews; choosing products and services online; placing orders; and making payments or using any other method, which is then followed by delivery of the ordered goods. The final step is sales service over the Internet or another method for the necessary products (Sinha, 2010). The Internet has grown into a massive worldwide marketplace for the exchange of information during the last few decades. services and products. Online shops and services play a significant role in B2C transactions as sales channels. One of the most significant study goals in e-commerce over the past ten years has been the examination of customer online shopping behavior (Chen, 2009). Information systems, marketing, management science, psychology, and social psychology are just a few of the fields that have studied online consumer behavior (Hoffman and Novak, 1996; Koufaris, 2002; Gefen et al., 2003; Pavlou, 2003, 2006; Cheung et al., 2005; Zhou et al, 2007). The term "online shopping behavior," which is often referred to as "online buying behavior" and "Internet shopping/buying behavior," the action of making an online purchase of goods or services. Five steps make up the process, which are comparable to those found in conventional shopping behavior (Liang and Lai, 2000). Typically, when shopping online, when prospective customers become aware of a need for a product or service, they use the Internet to research that need. But occasionally, rather than actively looking, potential customers are drawn to information about goods or services connected to the perceived need. After evaluating the options, they select the one that best satisfies their requirements for satisfying the perceived need. Finally, a transaction is conducted, and post-sales services provided. Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet (Li and Zhang, 2002). Although many studies examined various factors affecting online shopping behavior independently, most of them isolated a few major factors, usually between three and six factors (Chen, 2009). The drawback of ignoring some factors is that the compound effects resulted from the interactions among the factors included in the research and those not included are often ignored and missing, which thus leads to the findings to be lack of generalizability.

Research Objectives:

- 1) How do attitudes toward online buying depend on financial risks ?,

- 2) How do attitudes toward online buying depend on convenience risks
- 3) How do attitudes toward online buying depend on non-delivery risks?
- 4) How do infrastructure factors people's attitudes regarding shopping online?
- 5) How do return policies affect people's attitude regarding shopping online?

By identifying the combined impacts of several external behavioral ideas, attitudes, intents, and perceived dangers, as well as social influence and other factors, the research's findings help us understand online consumer behavior more thoroughly. The research specifically offers in-depth insight into the elements that influence online customers the most, how they operate, and what ramifications they have for both consumers and e-commerce suppliers. The data also serve to clarify and explain the contradictory outcomes from other studies in the field and further support certain earlier study findings. In general, this research broadens our understanding of consumer behavior regarding internet buying.

Literature Review:

By identifying the combined impacts of several external behavioral ideas, attitudes, intents, and perceived dangers, as well as social influence and other factors, the research's findings help us understand online consumer behavior more thoroughly. The research specifically offers in-depth insight into the elements that influence online customers the most, how they operate, and what ramifications they have for both consumers and e-commerce suppliers. The data also serve to clarify and explain the contradictory outcomes from other studies in the field and further support certain earlier study findings. In general, this research broadens our understanding of consumer behavior regarding internet buying. According to s. Geissler and Zinkhan (1998), the Internet tipped the scales in their favor. Customers since it became quite simple for them to compare prices and options without being pushed by salesmen. Online retailers' lower transaction costs and benefit both customers and businesses merchants as well. However, compared to physical storefronts, internet retailers also have drawbacks. Customers may acquire poor trust and see internet retailers a significant increase in danger because of the absence of face-to-face contact. Although employing certain software tools like the online recommendation agent (Häubl and Murray, 2003; Xiao and Benbasat, 2007) and the online negotiating agent (Huang and Sycara, 2002; Huang and Lin, 2007) might help to lessen this issue. The type and degree of risk that a consumer perceives when deliberating over a specific purchasing choice is known as perceived risk (Cox and Rich, 1964). A customer thinks about all of the dangers involved in a purchase before making one. hazards that are perceived or predicted are the many forms of hazards. According to research, people prefer to utilize internet commerce to buy goods that don't need to be physically inspected (Peterson et al., 1997). The consumer may choose to buy the goods from a brick-and-mortar business if the perceived experience risk is higher. However, internet buying is more likely to occur when the perceived risk is smaller (Tan, 1999). Risks can arise from either human mistake or technological failure (such as system breaches). The threats that are mentioned the most Financial risk (e.g., is my credit card information secure?), product risk (e.g., is the product as good as it seems on the screen?), and convenience (e.g., Will I grasp how to use the website? non-delivery risk (e.g., What if the goods is not delivered?), and order and return risk. The degree customers' assessments of the degree of uncertainty around the online shopping procedure Perceived dangers (Bhatnagar and colleagues, 2000). Consumer attitudes research has been linked to studies of consumer purchasing behavior since the middle of the 1970s. Consumer attitudes are influenced by intention, according to the concept of attitude change and behavior (e.g., Fishbein and Ajzen, 1975). This goal may be applied to online buying behavior so that the research can look at how the transaction turned out. The concept of attitude is multidimensional. The acceptability of the Internet as a route for buying is one such aspect (Jahng, Jain, and Ramamurthy, 2001). Previous studies have shown that attitudes regarding online buying are a strong predictor of both purchasing behavior and making online purchases (Yang et al., 2007; George, 2004).

Barnes and Guo (2011) created and evaluated a conceptual model of purchase behavior in virtual worlds using a combination of new and current constructs in their work, "Purchase Behavior in Virtual Worlds: An Empirical Investigation in Second Life." They looked at a particular type of online buying behavior in which customers shell out a large chunk of cash. Their model included social elements, consumer habits, instinctive motivators like reported happiness, as well as external motivators like perceived value. The study's findings showed that a person's online buying behavior is greatly influenced by their habits, external motivators, and instincts.

Nguyen Thi Mai Anh, Thi Hue Nguyen, and Hieu Hoc Le (2022) conducted a study titled "Online shopping related to perception, attitude, and Subjective norms during the COVID-19 outbreak: The case of Vietnam." People have been motivated to make creative online purchases all throughout the world, but especially in Vietnam, since the COVID-19

pandemic started in early 2020. However, due to the COVID-19 outbreak, Vietnam experienced a significant increase in e-commerce during the years 2020–2021, both in terms of users and revenue, which significantly helped the nation's economic growth. This study sought to ascertain how COVID-19 affected the online purchasing choices of Vietnamese consumers. For this, we conducted an online survey of 638 Vietnamese consumers, and SPSS was utilized to analyze the results. The results show that attitude, perceived usability, perceived usefulness, and subjective criteria—all of which are significant and positive—have an impact on consumers' intentions to make purchases. However, the temptation to make an online purchase is poor and only had a minor influence on how dangerous participants perceived situations to be. The likelihood of making an online purchase has a positive effect on that activity. In particular, the perceived risk of COVID-19 significantly modifies the relationship between perceived usefulness and usability and online purchase intention, whereas the relationship between attitudes and subjective norms and perceived risk is only little changed.

The objectives of the study by IVAN KELI(2022) were to assess the attitudes and feelings of Generation Y participants, identify the characteristics that are crucial when selecting a good or service, and learn about the same group's purchasing habits. According to the study's findings, in order for a company product to be as commercially viable as possible, it is essential to comprehend Generation Y's shopping preferences. This artistic creation is exceptional and self-aware. Marketing communications addressed at the observed generation must be effective, self-aware, and current due to the observed generation's stronger technological innovation compared to prior outputs.

"Importance of Online Shopping Behavior in E-Commerce Competitive Strategy Management" by Veronika Svatosova (2020). This paper looked at 15 variables that affect customers' online purchasing choices. The highlighted strategic management method has the potential to have an impact on competitiveness in e-commerce. The main objective of this essay is to evaluate how the strategic management of e-commerce is impacted by the variables that affect consumers' online shopping behavior. The primary research approaches used in this economic study were secondary data analysis, a questionnaire survey of a predetermined set of e-commerce enterprises, critical analysis, and quality comparison of the variables influencing actual online purchasing behavior. The chosen descriptive and statistical inductive methods were used to verify the hypotheses. The study has shown that there is no connection between assessing the importance of the variables that affect online buying behavior and assessing the effectiveness of business variables in e-commerce. The primary variables that influence how an e-commerce strategy is created and implemented; regardless of size, all e-commerce businesses are aware of its significance and impact. The importance and caliber of the variables that affect online purchasing behavior are related to the sort of strategy and process used to manage e-commerce's co During the COVID 19 epidemic in one of the Indonesian provinces, Muhammad Adama, Mahdani Ibrahima, Sofyan Idrisa, Jumadil Saputrab, and Teuku Roli Ilhamsyah Putraa(2020) evaluated the effect of e-marketing on the consumer purchase decision process. The findings demonstrate how e-marketing fundamentally and totally influences customers' purchasing choices. The relationship between perceived usefulness and simplicity of use for the customer purchase decision process is driven by perceived risk competitiveness.

Dr. Atul A. Agwan (2016) conducted a study on "Analysis of Online Consumer Behavior with Special References to Center of India". The final analysis of the study showed that central India's e-commerce industry is gaining popularity and developing. In Central India, B2B and B2C services are growing quickly, yet it turns out that traditional shopping is still very popular and widespread. People enjoy the thrill of browsing the streets for goods and groceries, and the aroma of the market, especially in the evening, uplifts their spirits. Hagglng with vendors is a key element that promotes the purchase of the product. Direct communication between customers and companies encourages confidence and trust. When we shop online, these essential marketing qualities are absent.

Simona Vinerean, Iuliana Cetina, Luigi Dumitrescu² and Mihai Tichindelean(2015) studied the influence of social media marketing on consumers' online performance. The author tracked the online activities of several social media users and attempted to realize the impact of social networks on online shopping behavior. In the end, we observed that it had a certain impact. He has designed and pioneered many ways for marketers to develop an effective online marketing strategy. Sanjeev Prashar, T. Sai Vijay, and Chandan Parsad studied the impact of online shopping value and website signature on shopping behavior. Based on survey methods, they collected data from various cities such as Bengaluru, Mumbai, Delhi, Kolkata and Hyderabad. The study focused on purchases related to website completion, and both internal and external factors were observed to have a strong impact on site satisfaction. It is concluded that website satisfaction plays an important role in the development of shopping values and purchasing behavior.

Jiradilok et al. (2014) looked at consumer delight and brand loyalty in relation to online purchase intents for internet users, experienced online purchasing, and novice online purchasing. The results showed that online shoppers depend on

empathy, fair pricing, assurance, and high-quality website content, but those who do not make purchases online do not take these factors into account, and these gave them a sense of pleasure. The study discovered that customers who purchase online frequently gain experience and are viewed as brand loyalists by online retailers.

Kyungae & Soonim (2013) investigated the procedures involved in online purchases and found the joy components in online shopping malls. The components of pleasure were broken down into pricing, services, delivery, package, quality, etc. Free gifts, offers, the friendliness of the staff, a simple return policy, and other consumer joys had an impact on repeat business. By using numerous marketing strategies, the outcomes made that clear. Several buying phases in internet shopping resulted in happy customers.

A study on "The role of product brand images and images of the online store on perceived risk and online purchase intention for clothes" was undertaken by Marine Aghekyan-Simonian in 2012. Researchers discovered in this study that buying garments frequently necessitates a physical examination before the purchase. As a result, there is a higher risk associated with purchasing clothes items online, so it is vital to take into account several risk-reducing elements when making an online purchase decision. The impacts of two of the most significant risk-reduction strategies for online clothing shopping—product brand and online store image—on categories of perceived risks and online apparel purchase intents were analyzed and compared in this study. Research indicates that through lowering various risk perceptions, a product's brand image increases consumers' intentions to make online purchases both directly and indirectly. Online purchasing reduces the sense of danger, which indirectly influences purchase intention. The study's findings help to clarify the influence of a product's brand image and the online retailer's perception of each perceived risk related to online buying. The findings of this study suggest that an important, hitherto untested part of intention formation is the specific pathways through which brands and their impact on store image when different types of perceived risk are present in the clothes category. Additionally, the findings enabled the researchers to evaluate the relative contributions of product brand image and online store image in online clothing purchase.

Age, gender, and income: Do they impact online purchasing behavior? by Hernandez et al. (2011). examined whether a person's socioeconomic status—specifically, their age, gender, and income—influences how they purchase online. The people who were studied were seasoned online shoppers, or those who frequently made purchases. Their study's findings demonstrate that socioeconomic factors have no effect on how prior internet use or opinions of e-commerce are perceived; in other words, they have no influence on how an experienced online consumer behaves.

The theory of planned behavior (TPB) is extended by Chen (2009) in his dissertation titled "Online Consumer Behavior: An Empirical Study Based on TPB" by introducing 10 significant antecedents as external beliefs to online consumer behavior. Data analysis findings support perceived ease of use (PEOU) and trust are crucial factors that influence how consumers behave online, as determined by their perceived

behavioral management. The results also show that cost-cutting encourages consumers to adopt a positive outlook toward acquisition. Additionally, the results demonstrate how two flow components, concentration and telepresence and customer perception. The attitude toward purchases is positively correlated with concentration, although. Telepresence probably lowers attitude since the customers may be anxious or worried about unpredictability in the setting of the internet.

The essay "Essay on modeling consumer behavior in online shopping environments" by Ying (2006) looked at online buying behavior over the course of numerous shopping sessions. Abandoned shopping carts are the scourge of many e-commerce companies. He looked at abandoned shopping carts in an environment of online food purchasing. He created a joint model specifically for the cart, order, and buy amount choices. The correlations between the error terms represent the interdependence between the three judgments. According to empirical research, not all shopping cart abandonments lead to lost sales. Regularly, customers retrieve abandoned carts and fulfill the outstanding orders. The amount of time spent shopping, how long it has been since their last visit, and the quantity of products still in the cart are some of the things that encourage customers to finish their abandoned shopping.

In their study "Identifying Key Factors Affecting Consumer Purchase Behavior in an Online Environment," Kim and Park (2003) buying environment" looked at the connection between different aspects of online shopping and customer purchasing patterns. The findings of an online poll conducted with 602 Korean users of online booksellers show that information satisfaction and interpersonal relationships are impacted by information quality, user interface quality, and security perceptions. benefits that, in turn, have an important bearing on each customer's loyalty to the website and real purchasing behavior.

Research Methodology:

This study's goal is to examine the variables influencing Ahmedabad consumers' internet buying behavior. This objective has been achieved by examining the impact of various variables and attitude(dependent variable) toward online shopping on shopping behavior as the study's hypotheses. These variables include financial risks, convenience risks, non -delivery risks, infrastructure variables and return policies(independent variables). Regression analysis was utilized to test research hypotheses. The following criteria must be completed before using this method:

- 1). Errors ought to be independent of one another and shouldn't be correlated.
- 2). Errors ought to be distributed normally.

Durbin-Watson test was applied to determine if mistakes were independent of one another. To exclude correlation between mistakes, the DW value must be between 1.5 and 2.5. The two conditions were examined for each of the study's hypotheses, and they were all shown to be true. By the way, Durbin-Watson values for all hypotheses ranged from 1.5 to 2.5, which meaning errors are independent.

Sampling:

We used a questionnaire to assess the research's major premise . This questionnaire, which was integrated and adopted from other studies of a similar kind, was used to gather the information needed to confirm or disprove hypotheses . The surveys were randomly distributed among customers who shop online in Ahmedabad. The validity of the questions was examined. all of them were over 0.7 by Cronbach's Alpha, indicating strong dependability of the survey that was created by looking into prior studies and advice from professionals. All inquiries were scored on a seven-point Likert scale, with 1 representing "strongly disagree," 7 representing "strongly agree." Initially, an internet users random sample were chosen, and 30 surveys were completed.

Data Collection :

200 online survey requests were delivered at random to Ahmedabad shoppers who were conducting online business. These consumers might be divided into two primary categories: those who make purchases and those who do not. Both groups received questionnaires from us. 107 questionnaires could finally be used for analysis. 57% men and 43% women participated in the survey.

Data Analysis and Results :

A number of regressions were performed to examine the links between the predictors (independent variables) and the dependent variables in order to evaluate the study's hypotheses. The following are the theories and findings:

Hypothesis 1: There is no relation between online buying and financial risks associated with it

Hypothesis 2: There is no relation between online buying and convenience risks associated with it.

Hypothesis 3: There is no relation between online buying and non-delivery risk associated with it.

Hypothesis 4: There is no relation between online buying and infrastructure of the company.

Hypotheses 5: There is no relation between online buying and return of product policies opted by the company.

Table 1

Predictor	Items	Intercept	B1	t-value	p-value
Financial risks	3	3.89	0.18	1.73	0.008

Table 2

Predictor	Items	Intercept	B1	t-value	p-value
Convenience Risk	5	4.36	0.09	0.41	0.67

Table 3

Predictor	Items	Intercept	B1	t-value	p-value
Non-delivery	3	4.76	-0.10	-0.63	0.52

Table 4

Predictor	Items	Intercept	B1	t-value	p-value
Infrastructure	2	4.20	0.13	1.52	0.11

Table 5

Predictor	Items	Intercept	B1	t-value	p-value
Product return Policy	3	4.99	-0.06	-1.06	0.28

Discussion

The findings demonstrated the considerable support for hypothesis. Thus, a person's attitude toward online buying is impacted by their fear of losing money and financial information. Additionally, the fear of an unfulfilled purchase will impact one's attitude toward online buying. That is, people's attitudes regarding online buying tend to decline with increasing danger of financial loss and likelihood of credit card information being disclosed. The results of Forsythe and Shi (2003) and Biswas and Biswas (2004) are consistent with this observation. According to these surveys, one major reason people avoid internet buying is financial risk. The likelihood of an order not being delivered is positively correlated with a negative opinion regarding online purchasing. It suggests that the possibility of non-delivery has a major role in influencing people's attitudes and, consequently, their online shopping behavior. People do not often purchase online because they are unsure if the product they have ordered will be delivered or not, and a major contributing factor to this is the sellers' lack of sincerity and effort in fostering customer confidence. The results of evaluating the hypotheses showed that there is no significant relationship between attitudes about online shopping and the risks associated with convenience. Our results agree with the results of Sinha's earlier investigation (2010). This is also at odds with the results of previous research (e.g., Forsythe and Shi, 2003; Biswas and Biswas, 2004), which indicate that the risk associated with the product and convenience are major deterrents to online buying. The findings of the tests conducted on the hypotheses showed that the return policy and the infrastructure variables were not supported and were not significant at the 0.05 level. This means that neither the regression results on return policies nor the regression results on after-sales service, cyber laws, and shipping costs, with attitude toward online shopping as the dependent variable, demonstrate a significant impact of these service and infrastructure factors on consumers' attitudes toward online shopping.

Conclusion and Future Recommendations:

In this study, we looked at a few variables influencing customers' online buying habits. Regression analysis was performed to evaluate the effects of variables on one another using a conceptual model. The results of testing the hypotheses showed that attitudes regarding online buying behavior are negatively impacted by financial risk and non-delivery risk. As we've already covered, a variety of factors influence consumers' online purchasing decisions. However, due to time limits, we were unable to look at every element impacting online buying behavior in our study. Because questionnaires are used to collect data, respondents might not provide answers that perfectly reflect their thoughts and behaviors. Due to time and financial restrictions, we looked at variables influencing a particular city in Gujarat(India).But Customers' online buying patterns in this study might not be applicable to other nations. The data analysis approach employed in this study may not provide a comprehensive evaluation of customers' online buying behavior based on the factors under discussion. Only online buying behavior has been investigated for four parameters in this study. With in-

depth study, researchers may look at other aspects influencing online buying behavior. We can obtain more accurate data and a better understanding of people's online buying habits by expanding our study to other nations.

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