

Understanding Shifts in Consumer Perceptions of Online Purchases in Indian Metropolitan Markets

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Abstract

This study examines the evolution of consumer perceptions toward online shopping in India, disentangling long-term behavioural trends from temporary pandemic-induced fluctuations. Surged transactions during the pandemic were not the mere reason for a substantive behavioural shift in online shopping, it was a hygienic acceleration to an already ongoing trajectory.

A qualitative research design was adopted. Data were collected through 28 in-depth interviews and 5 focus group discussions (FGDs) across four metropolitan cities—Mumbai, Pune, Delhi, and Bangalore. Participants were active online shoppers with at least two years of shopping experience. Manual thematic analysis, triangulated with peer debriefing involving two independent researchers, identified patterns in perception evolution, adoption continuity, and attitudinal change.

The findings indicate that India's online shopping growth has been progressive since the mid-1990s, supported by key milestones such as IRCTC's online ticketing (2002), the entry of global and domestic e-commerce firms, rising digital payments and strengthened logistics infrastructure. Pandemic created a temporary spike in online transactions due to mobility constraints, but not a structural shift in consumer behaviour. Instead, established habits of existing online buyers continued, reflecting a linear growth pattern.

This study contributes nuanced insights into India's sustained e-commerce evolution, particularly online shopping. Moving beyond adoption-focused or category-specific analyses, the study highlights how long-term infrastructural, technological, and experiential developments cumulatively shape metropolitan online consumer behaviour. To address a critical gap in literature from a longitudinal perspective, it examines perception shifts specific to Indian metropolitan city contexts.

The study provides actionable insights on how interface design, platform reliability, hassle free returns develop consumer trust. Safe and multi-option payment systems strengthen long-term digital engagement, further segmenting the consumers basis loyalty among high-frequency metropolitan shoppers. The results derived from this study will help the marketing managers of the companies to design SMART (Specific, Measurable, Attainable, Realistic, and Timely) strategies to develop trust among the online consumers.

Keywords: Online Shopping Behaviour, E-Commerce, Consumer Perception, Digital Retailing, Thematic Analysis, Online Purchase Intention, Trust

DOI: 10.7176/JMCR/95-08

Publication date: December 31st 2025

1. Introduction

The e-commerce sector in India has experienced extraordinary growth over the past three decades, emerging as a priority investment area for both multinational and domestic firms (Prashar, Sai Vijay and Parsad, 2017). India's first e-commerce venture, Fabmart.com (later Indiaplaza.com), was launched in the late 1990s but could not sustain itself and closed by 2013. Nevertheless, subsequent e-commerce growth has been remarkable, driven by the entry of global giants (Amazon, Alibaba) and domestic champions (Flipkart, Snapdeal, Jabong). In this intensely competitive marketplace, firms must continuously innovate to align with evolving consumer needs, perceptions, and shopping preferences.

Shrivastava & Yadav, (2020) studied six factors- cognition, sensitivity, convenience of use, money saving, enjoyment, and security- that influence customer perception toward online shopping. Cognition is related to personalised service and tailored information, further relating to customer happiness and satisfaction. Customers perceive online shopping as convenient because it can be performed at any time and from anywhere. Price sensitivity is a critical factor in online shopping. Online reviews majorly influence the customers while making

purchasing decisions (Rahmani and Kordrostami, 2023). Convenience of online shopping leads to enjoyment, which further positively builds trust, a sense of security and a positive attitude towards online shopping (Marza, Idris and Abror, 2019).

Prior research examines specific product categories, adoption patterns, perceptual factors like trust, convenience, risk. There are not enough evidences of the prior research examining how consumer perceptions have evolved over time within specific geographic and cultural contexts. This study investigates the evolution of online shopping perceptions, distinguishing permanent behavioural shifts among metropolitan Indian consumers to address the gap of study of perception evolution.

2. Literature Review

Indian e-commerce has witnessed a digital disruption. With the immense digital growth witnessed, customers are increasingly moving towards online shopping. Even before the aggregator websites entered India, e-commerce had made an entry through IRCTC and allied websites.

2.1 Market Context and Growth Trajectory

The growth explosion of online shopping companies like Amazon and Flipkart has made India the second-largest online market worldwide (Kalia and Paul, 2021). According to Bain and Company (2025), India's e-commerce market ranked third globally by reaching \$50 billion in 2022. Online shopper numbers are projected to reach 400–500 million by 2027. Upward growth trend except for minor declines in 2018 and 2021 suggests long-term infrastructural and behavioural developments, driving the primary growth pattern.

According to PwC India (2024), metropolitan and tier-1 cities (>10 lakh population) dominate e-commerce spending, accounting for 42% of order volumes. Tier-2 and tier-3 cities are experiencing accelerated growth, expanding by 21% year-on-year according to emerging data. These account for 38% of total volumes (Indian Retailer, 2025). Mature e-tail environments demonstrate 40% higher per-shopper spending compared to nascent markets (Bain & Company, 2025), within metropolitan markets. This reflects enhanced digital literacy, platform familiarity, and experiential sophistication.

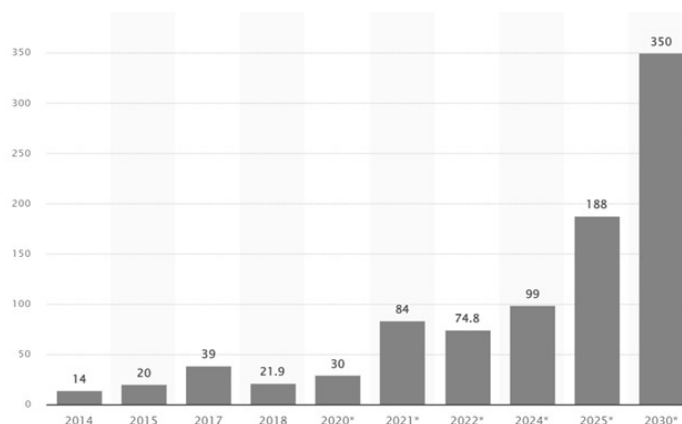


Fig. 1: Online shopping trend in India

Source: Minhas (2023), accessed on August 8 2025

In Minhas's (2023) statistics shown in Fig 1, showcases consistently growing online shopping trend in India.

2.2 Theoretical Frameworks

The study is grounded in three complementary theories, Perceived Risk Theory (PRT), Technology Acceptance Model (TAM) and S-O-R Model. During online shopping, consumers experience product-related, financial, and transactional uncertainty according to PRT (Bauer, 1960).

Trust in established platforms (app/ website like Amazon) mitigates these uncertainties through demonstrated reliability, service quality, and transparent return policies. Perceived usefulness is represented by time savings, convenience, wider assortment while perceived ease of use is represented by smooth interface, effortless

comparison, frictionless returns. Both perceived usefulness and perceived ease of use strengthen consumer intention to adopt and continue online shopping according to TAM (Davis, 1986, 1989).

‘Stimulus–Organism–Response (S–O–R) model (Russell and Mehrabian, 1974) explains how external stimuli—platform design, return policies, navigation ease, payment security—shape the consumer's internal psychological state ("organism"), which includes comfort, familiarity, reassurance, and reduced uncertainty. These internal states drive behavioural responses (purchase frequency, platform loyalty, hybrid shopping strategies).

All three frameworks mentioned above are integrated in the current study that holistically explains evolution and stabilization of Indian metropolitan consumer perceptions of online shopping. Knowing that the business should understand the shopper's perception to be able to attract and retain customers, Changchit, (2006) studied the factors considered by shoppers to go for online/ offline shopping. These factors were perceived risk, previous experiences, perceived benefits and convenience of online shopping, and perceived uncertainty.

2.3 Dimensions of Consumer Perception

2.3.1 Convenience and Time-Saving

Shanthi & Kannaiah, (2023) confirm that though perceptions vary from individual to individual, convenience is a primary driver of online shopping adoption. Convenience is represented by reduced travel time and shopping flexibility across times. The age factor becomes crucial in determining perceptions. Young shoppers are more active in online shopping than the elders. Price, security, and delivery times make consumers attracted to online shopping. Recent data from Ipsos (2025) indicates the differences between behavior of various population strata. 50% of metro and tier-1 cities consumers prioritise quick delivery, while consumers in tier-2, tier-3, and tier-4 cities prefer deals and discount offers.

2.3.2 Platform Design, Personalisation, and AI Integration

In customer perceptions of online shopping, e-service is a prominent factor (Kalia and Paul, 2021). Perceived usefulness and ease of use is strengthened by easy to navigate user friendly interfaces and comparison tools. According to contemporary research, personalisation with AI improves perceived value relevance that in turn enhances consumer trust and purchase intention. This relationship is moderated by privacy concerns where consumers highly sensitive to privacy demonstrate reduced trust despite personalisation benefits (Bajwa *et al.*, 2025).

2.3.3 Trust and Risk Reduction

Platform reputation and trust (e.g. Amazon), credibility of the seller, authenticity of the product, and reliability of the brand are the levels at which ‘Trust’ operates. If consumers experience consistent product quality and reliable service over time, perceived risk decreases. This finding is consistent with Perceived Risk Theory (Frasquet-Deltoro, Alarcón-del-Amo and Lorenzo-Romero, 2019). Long-term loyalty is usually developed with trusted platforms and brands, where product-specific uncertainty becomes secondary consideration. Brand reputation, open communication, customer support reliability, and clear return policies are responsible for building trust across online and offline channels (EPRA Journals, 2025).

2.3.4 Product Quality and Brand Integrity

Consistency in product quality is fundamental to building brand trust. Razak & Nirwanto, (2016) demonstrate that customer satisfaction is enhanced with quality improvements, in turn improving brand reliability and strengthening trust. In online contexts, quality cues become especially critical as consumers cannot physically inspect products.

2.3.5 Payment Flexibility and Digital Payment Adoption

Availability of multiple payment options like credit/debit cards, digital wallets, UPI, cash-on-delivery increase user control, and subsequently perceived security. Customer loyalty is driven by perceived convenience and security in payment applications. Simplicity, transparency, and reliability of payment platforms are the priority considerations while selecting to purchase online (Bajwa *et al.*, 2025). According to QT Analytics, (2024), consumer adoption and loyalty are influenced by reward-linked payment systems and cashback schemes. Marza *et al.*, (2019) and Shrivastava & Yadav, (2020) confirm that secure, flexible payment mechanisms strengthen digital engagement.

2.3.6 Emerging Innovations and Experiential Elements

People prefer recommendations through augmented reality, rather than a physical presence of a shopkeeper (Ho *et al.*, 2025). When mobile users interact with human-like talking chatbots, they get amused and motivated to do online shopping. Thus, anthropomorphism plays a critical role in consumers’ perceptions of e-commerce and

chatbot commerce. This result is consistent with other scholars' studies (Aggarwal and McGill, 2012; Han, 2021). There is an enormous 200% year on year growth in lifestyle and wellness-driven consumption, while 100% growth in home décor/furniture experiencing, driven by aspirational consumers in tier-2 and tier-3 cities (Indian Retailer, 2025).

3. Research Gap

Most prior research examines online shopping adoption patterns, specific product categories, or isolated perceptual factors (trust, convenience, perceived risk) within pre-pandemic or post-pandemic timeframes. Crucially, limited work has investigated 'how consumer perceptions have evolved cumulatively over time' within specific metropolitan markets. Additionally, studies conducted in different regions and cultural contexts yield findings whose generalisability to Indian metropolitan markets remains uncertain.

4. Research Methodology

A qualitative research design was adopted, consistent with the exploratory, perception-focused nature of the research questions. Qualitative methods enabled in-depth exploration of how consumers interpret, experience, and narrativize their online shopping behaviour over time.

Data was acquired through 28 in-depth interviews and 5 focus group discussions (FGDs) across four Indian metropolitan cities - Mumbai, Pune, Bengaluru, and Delhi (Table 1) after which, thematic saturation was reached that ensured sample adequacy as no new insights emerged, after achieving this sample (Ahmed, 2025). Purposive sampling was used to recruit the participants who were specifically active and experienced online shoppers. The criteria of selection was the individuals engaged themselves in online shopping of high value electronics in the prior two years. This ensured that participants were enough experienced in online shopping to meaningfully comment on evolution of perceptions of online shopping.

| | FGDs | Interviews |
|------------------|----------|------------|
| Mumbai | 3 | 8 |
| Pune | 0 | 10 |
| Bengaluru | 1 | 5 |
| Delhi | 1 | 5 |
| Total | 5 | 28 |

Table 1: Participant Distribution Across Metropolitan Cities

Source: Prepared by Authors

'Triangulation' method was adopted to provide multiple angles on evolution of perception about online shopping behavior, to enhance reliability and validity. In-depth interviews, focus group discussions complimented each other, iterative coding helped refine the themes to ensure conceptual clarity. The coded data was separately reviewed by the two independent researchers so as to reduce individual researcher bias This ensured interpretative alignment further to following dependability, credibility and confirmability protocols.

5. Data Analysis

Established procedures were followed to manually perform thematic analysis. Firstly, transcripts were read multiple times to identify meaningful elements which were coded to label conceptual elements. Clustering of codes ensured theme refinement which were cross verified to make sure that they are grounded in participant data. To enable comparative insight into perception shifts, authors systematically bucketed the themes into 'Old Perceptions' and 'New Perceptions'.

5.1 Proposed Perception Shift Framework

Authors propose a conceptual model in Table 2 to showcase how consumer perceptions have shifted. Thematic analysis of the qualitative data collected through qualitative research added to synthesis of literature review, coupled with integration of theoretical frameworks identified six key dimensions of perceptions evolution.

| Dimension | Old Perceptions (Earlier Phase) | New Perceptions (Emerging Phase) |
|------------------------|--|--|
| Orientation | Convenience driven Online Shopping perceived as convenient, time saving, comfortable, often used for boredom reduction | Experience driven Online shopping viewed as enriched holistic shopping experience |
| Tangibles | Choice and Options- wide assortment | Enriched Shopping Experience- packaging, visual presentation, unboxing cues, delivery experience |
| Intangibles | Basic platform usability- simple interface, ease of navigation | Enriched Shopping Experience- personalisation, recommendations, immersive browsing, value added platform engagement |
| Security/ Trust | Limited- Only return policy, payment security | Strong- reputation, seller verification, reliability, Trust developed from product quality, authenticity, seller credibility, overall brand reliability |
| Website | Transactional Interface- functional navigation, minimal design expectations | Experiential Interface- smooth navigation, aesthetic personalised UI, strong customer service |
| Payment | Basic Expectations- Secure payment | Evolving Options- fast, seamless, multiple options for payment, payment linked rewards and discounts |

Table 2: Evolution of Consumer Perceptions to online shopping- Old vs. New Frameworks

Source: Prepared by Authors

5.2 Theoretical Integration

‘Stimuli’ in the S-O-R framework consist of the six key dimensions mentioned in Table 2, influential in shaping the consumer’s internal psychological state ‘Organism’. Convenience, familiarity, reassurance, and reduced uncertainty make ‘Organism’, which interact with stimuli to generate behavioral responses. Responses consist of surge in online purchase frequency, loyalty to the website/ platform, hybrid shopping (showrooming/ webrooming) strategies. There is a vigorous interaction between the dimensions. Perceived risk is reduced with increasing trust (Perceived Risk Theory); habitual use is strengthened by enriched experiences (Technology Acceptance Model); consumer confidence is enhanced by platform design and security enhance (S-O-R Model). This cyclical reinforcement process sustains long-term, habitual online shopping behavior in Indian metropolitan cities.

6. Discussion

Enriched shopping experience

Wide product assortment remains a basic requirement or hygiene factor rather than a differentiator. Contemporary metropolitan customers now demand ‘enriched shopping experience’ beyond mere convenience.

Tangible Benefits

User-friendly app or website is again the basic requirement, enabling product comparison by specification, price, features, and reviews. Shopping from home eliminates travel time and associated expenditure. Discounts and schemes reduce direct purchase costs. Importantly, ‘absence’ of overwhelming product display unlike retail stores, paradoxically saves money by preventing impulse purchases.

A respondent from Pune stated,

"They have kind of the knack of reading the navigation issues that the customer might face, which is great."

Time flexibility is valued in online shopping as the consumers can shop according to their mood and schedule without conforming to store hours. Exclusive, personalised offers and festival linked discounts (Diwali, Rakhi, Birthdays etc) throughout the year enhance perceived value. This is in line with the findings by Zhang et al., (2025).

Intangible Benefits

Further to the basic tangible expectations, there are incremental expectations by the consumers like fast service, careful handling of products, hassle free return policies, and exceptional after-sales service. Physical presence of sales personnel could pressurize the consumer to a biased decision. According to Ho et al., (2025), augmented reality product recommendations are more preferred than in-person shopkeeper assistance. For sensitive product categories, 'privacy' is a significant factor when consumers prefer avoiding external judgment. Online shopping addresses social and logistical needs by providing gift wrapping and direct delivery to distant recipients (for Diwali, Rakhi, birthdays).

Online shopping is logistically easier than a visit to a retail shop, especially with kids to handle, said a respondent in Bangalore,

"I will buy online. I will not go offline. Why should I? My time is getting wasted, if I go outside to purchase, you know. If suppose I am going shopping today, we will do shopping, then go to a hotel, Rs 2000- 3000 is spent there. If we have kids along, then buy toys etc and Rs 500- 1000 is spent there as well. This is what happens when you go to mall or any shop. Rs 3000- 4000 are spent in game zone. Yeah, we enjoy. But then look at monetary part, how much money we spend."

Product Quality - Brand Trust – Platform Trust

There are consistent online shoppers unaffected by economic or social situations who have developed immense trust in the online shopping, be it product or website. This consistency is developed over years of positive experiences in online shopping.

One of the FGD respondents in Mumbai said,

"I started my online thing long back when people were not even sure about trying it out, but I have purchased so many items even back then that people used to be shocked that I don't go to a local market. Even in 2005, I bought Sarees and what not from different sites and I still have the memory that they were really good. It also encouraged me to continue with my online shopping. Now I'm an avid online shopper like 90- 95% of everything that I own or use comes online. I rarely go out."

This points to a sequential, experience-driven evolution of perceptions. Consistency of product quality is vital to building brand trust, nurtures confidence in brand integrity. Razak & Nirwanto, (2016) suggest that quality of a product improves satisfaction, leading to brand reliability and trust building/ strengthening. Consumers first study the brands cautiously, make a choice by comparing and contrasting between options and then search for the deals/ discounts/ schemes online.

Platform level Trust

Amazon comes across as a "risk-reducing anchor,". Amazon has won the customers' trust over the years through timely delivery, attractive deals and reliable fast service. Amazon's 'no-questions-asked return policy' reassures customers, that they will not lose out their money even if the product falls short of expectations. This is consistent with the 'Perceived Risk Theory' where product-specific uncertainty takes a backseat, while a good past experience and service reliability surpass.

An FGD participant said,

"I don't really want to take a chance. You know when it is like such a heavy price product I'm buying, I'm sure Amazon will listen to me. I have that confidence."

Repeated positive experiences lead to initial trust, which grows further through repeated positive interactions to make it a habit to buy through online avenues. Consumers tend to choose the platforms that they already trust even when some other platforms offer marginal advantages like prices, features, benefits. Familiarity and confidence supersede smaller advantages offered by untrusted platforms (Frasquet-Deltoro, Alarcón-del-Amo and Lorenzo-Romero, 2019).

Evolving payment options

Payment flexibility- credit/debit cards, digital wallets, UPI, cash-on-delivery—creates a sense of control and security. During financial transactions, consumers trust brands and platforms, reiterating Marza et al., (2019) and Shrivastava & Yadav, (2020). Physical inspection of a product before payment is important for some customers,

who prefer cash on delivery to lower perceived financial risk. Perceived value is further amplified by additional coupon codes and linked discounts. Primary drivers to user trust and loyalty are perceived convenience, compliance, and security in payment applications; platform engagement is a direct result of reward schemes (Bajwa *et al.*, 2025)

7. Contributions and Conclusions

An evolution in metropolitan Indian consumers with respect to online shopping is demonstrated in the current study. The research reveals that familiarity with platforms, convenience infrastructure, and trust-building have been consistently absorbed by consumers for decades. The pandemic though augmented online transactions temporarily, did not restructure underlying online shopping behaviour. A shift in perceptions was seen from 'convenience-driven' to 'experience-driven' models. Consumers' expectations have moved beyond basic transactional efficiency, as they now look for platform interfaces with enhanced features, comprehensive trust ecosystems, and service dimensions.

Theoretical and Conceptual Contribution

Integration of PRT, TAM, S-O-R ('Perceived Risk Theory', 'Technology Acceptance Model', and 'S-O-R framework') explains how online shopping perceptions change through long-term experiential learning. It identifies perception shifts as cumulative processes with stimuli and organisms. Digital maturity, exposure to various platforms lead to habitual behaviour. The perception-shift framework (Table 2) proposed by authors enriches understanding of Indian metropolitan online shopper psychology.

"Perception shift" is operationalised by through six key dimensions: consumer orientation, tangible benefits, intangible benefits, security/trust, website/app design, and payment systems. Linking trust, expectations of product quality, experiences on the website/ app, and safe payment methods are linked in this framework. Dynamic interaction of these elements leads to risk reduction, enriched experience, and trust building in the platform. This strengthens sustained online shopping behaviour in digitally-mature urban environments.

Platform prompts, return policies, easy navigation in the app, secure payments form External stimuli that build comfort, reassurance and confidence that represent internal psychological states. Behavioural responses that result with the stimuli- organism juncture are frequency of purchase, trust and loyalty to the website, hybrid shopping (webrooming or showrooming). These findings represented by '*S-O-R Model*.' Easy navigation, comparison tools for product comparison, time saving, comfort, convenience, wide assortment, hassle free returns are the two factors 'Ease of Use' and 'Perceived Usefulness' in '*Technology Acceptance Model*.' They lead to online shopping intention, mediated by developed trust. '*Perceived Risk Theory*' is authenticated by positive experiences in the past and reliability of the app/ website that reduces product-related and financial uncertainty. Amazon is the most reputed aggregator website that functions as a trust anchor.

Practical Contribution for Marketers

Marketing managers and platform strategists will benefit from this research to design easily navigating platform cues, intuitive interface design, transparent return processes, customer service sensitivity, and secure, multi-option payment systems. These cues directly stimulate trust and encourage repeat purchasing. Segmenting the market by identifying who expect consistent, sophisticated service, the marketers can separately target consumers who value experience enrichment, personalisation, and brand reliability over price-driven promotion. Trust building strategy can evolve with the help of this study by investing in seller verification, product authenticity assurance, quality consistency monitoring, and long-term service reliability. Trust accumulates through repeated positive interactions and exhibits strong path dependence. Early trust building investments generate long-term returns. Marketers can also enhance experience beyond transactional efficiency by optimized packaging, AR powered personalised recommendations and value-added engagement features. Facilitating 'Hybrid' shopping approach by the customers without resisting the same, could be an apt strategy by the marketers. SMART strategies (Specific, Measurable, Attainable, Realistic, and Timely) target trust building, brand loyalty and perceived value enhancement.

8. Limitations and Future Research

This qualitative study, while rich in depth, is limited to four metropolitan cities and may not generalise to smaller cities or rural markets with distinct digital maturity profiles. After metropolitan cities, geographic scope can be expanded into tier-2 and tier-3 cities. Qualitative insights can further get quantitative validation of cultural factors

and perception dimensions. Researchers intend to do quantitative validation using Structural Equation Modelling (SEM) and test the perception-shift framework empirically.

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