

A Study on the Factors Determining Consumer Buying Behaviour: A Case of Online Retailing in Goa

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ABSTRACT

Consumer behaviour has been considered as one of the most dynamic and ever changing aspects in the business environment. The tastes and preferences of consumers differs from person to person, place to place and even on the basis of products in hand. The study of consumer behaviour, therefore becomes very important to get an idea on the preference, so that adequate product or services can be designed and the marketing research to be channelized in this direction. With the emergence of online retailing, the situation has become more complex and even more dynamic. There has been a substantial change in the consumer preferences post emergence of e-retailing and the market is catching up with the e-platforms to understand the consumer behaviour especially on the online platforms. In this light, an attempt has been made to study the various factors, that affect the overall decision making skills of a consumer to seal a deal. The geographical territory of Goa has been chosen for the study to evaluate and understand the factors influencing in consumer behaviour in online retail.

KEY WORDS:Online Retail, Consumer Loyalty, Consumer Behaviour, Intrinsic Value of Goods, online Platform

INTRODUCTION OF THE STUDY:

The survey was conducted across all the talukas in Goa, covering various male and female respondents of different age groups, income level, social status, educational qualifications and so on. Initially the sample was selected as 1000 respondents as it was revealed that if the population becomes more than 1,00,000 then a sample size of 400 or more is adequate at 5% level of precision (Israel, 1992). Therefore, 1000 respondents were primarily chosen considering a fair degree of rejection rate will invariably give more than 400 responses. These 1000 respondents were chosen across all the talukas of Goa, primarily on the basis of stratified random sampling in the first phase, where the strata being the Taluka and sampling was done randomly within the strata itself. Upon non availability of some respondents and other operational difficulties, the sampling technique was switched to convenient sampling method to record valuable responses of certain respondents as per the personal judgment and jurisdiction of the researcher.

Out of 1000 respondents, finally the questionnaire could be distributed to 922 respondents, securing a decent 92.2% distribution rate. Out of those 922 respondents, 493 responses were finally received after a continuous follow up action standing at 53.5% of the respondents given the questionnaire and overall 49.3% of the sample population. Out of those 493 responses, 479 were actually taken into consideration, as the other responses were found to be not matching with the corresponding cross questions, thus data could not be validated. Out of the responses received, nearly 97% responses were found usable for the purpose of research and overall, 47.9% of the people were recorded to have presented their views on the current study.

TABLE NO 4.2
District Wise Distribution of Respondents

| District | | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|--------------|------------|--------------|---------------|--------------------|
| Valid | North Goa | 248 | 51.8 | 51.8 | 51.8 |
| | South Goa | 231 | 48.2 | 48.2 | 100.0 |
| | Total | 479 | 100.0 | 100.0 | - |

Source: Primary Data

The respondents were evenly distributed across both the districts in Goa. North Goa has 248 respondents (51.8%) while South Goa District was recorded 231 responses (48.2%). The respondents were chosen through stratified Random Sampling in the first phase of the data collection and later on chose on the basis of convenient sampling. An attempt was made to have a parity of the responses collected from both the districts to avoid sample fluctuations.

TABLE NO. 4.4
Classification of Respondents on the Basis of Gender

| Gender | No of Respondents | Percentage | Cumulative Percentage |
|--------------|-------------------|---------------|-----------------------|
| Male | 236 | 49.27 | 49.27 |
| Female | 243 | 50.73 | 100.00 |
| Total | 479 | 100.00 | 100.00 |

Source: Primary Data (Collected by the Researcher)

The collected data reveals that the research has a sample size of 479 respondents spread across all the twelve talukas in the state of Goa. Out of the 479 recorded responses, 236 are from male respondents while 243 responses were recorded from female respondents. As far as the study is concerned, 50.73% of the sample consists of female respondents while 49.27% of responses are recorded as male respondents, which is evenly poised. Almost equal numbers of male and female respondents were chosen across various age group and ethnicity.

TABLE NO 4.6
Classification of Respondents on the basis of Age Group They Belong

| Age Group | Male | | Female | | Total | |
|--------------|------------|--------------|------------|--------------|------------|---------------|
| | N | % | N | % | N | % |
| Upto 20 | 25 | 05.22 | 46 | 09.60 | 071 | 14.82 |
| 21-30 | 68 | 14.20 | 70 | 14.61 | 138 | 28.81 |
| 31-45 | 61 | 12.73 | 67 | 13.99 | 128 | 26.72 |
| 46-59 | 57 | 11.90 | 44 | 09.19 | 101 | 21.09 |
| 60 and Above | 25 | 05.22 | 16 | 03.34 | 041 | 08.56 |
| Total | 236 | 49.27 | 243 | 50.73 | 479 | 100.00 |

Source: Compiled from the Primary Data

Cross Referencing Table

| Initial Cluster Centers | | | Iteration History ^a | | |
|-------------------------|---------|------|--------------------------------|---------------------------|-------|
| | Cluster | | Iteration | Change in Cluster Centers | |
| | 1 | 2 | | 1 | 2 |
| Gender | 1.00 | 2.00 | 1 | 2.445 | 2.617 |
| Taluka | 12.00 | 1.00 | 2 | .000 | .000 |

- a. Convergence achieved due to no or small change in cluster centers. The maximum absolute coordinate change for any center is .000. The current iteration is 2. The minimum distance between initial centers is 11.045.

| Final Cluster Centers | | | Number of Cases in each Cluster (Male/Female) | | |
|-----------------------|---------|------|---|---|-------|
| | Cluster | | Cluster | 1 | 231.0 |
| | 1 | 2 | | 2 | 248.0 |
| Gender | 1.55 | 1.46 | Valid | | 479.0 |
| Taluka | 9.62 | 3.56 | Missing | | 0.0 |

The above table depicts the composition of population on the basis of age group they belong to. This is an important demographic indicator showing the degree of variability in the sample population which has a potential to influence the buying behaviour, especially at online platforms. Overall male and female population is evenly distributed while category wise data is also depicted thereon. Younger population belonging to less than 30 years of age constitute almost half the population (both male and female) while least responses are received from the age group of 60 and above, understandably due to reasons like unable to cope up with technological issues, lack of knowledge or payment related issues, etc.

ECONOMIC FACTORS

The online purchases decisions are guided by the economic factors to the great extent (Azein, 1991). The economic factors like Status of the service, nature of the job, Earnings or income, security of the job, etc. were studied to have a greater role to play in purchasing decision making (Assael, 1995). Therefore, the study was conducted to find the impact of Economic Factors over the consumer decision making system and how it affects the overall online buying activities. When it comes to the Indian Context of online shopping, it is the economic factors which have the intensive role to play in consumer decision making process (Kiran, Sharma, & Mittal, 2008). The price, affordability, the satisfaction with respect to the prices paid; the combined utility of a product and moreover, the durability and the time horizon of use of the same product and the prices paid are of great importance, especially in a market driven mostly by middle class earning people of this country (ibid.). In order to study the impact of economic factors on the consumer buying behaviour specific to online service providers, the following important indicators were chosen:

1. Income or Earning
2. Job Status (Temporary, Ad Hoc., Confirmed)
3. Employer Type (Private, Government, Aided)
4. Offers, Promotions or Discounts
5. Combo Offers

These factors were primarily chosen to have parity between the buying processes with regard to the directly attributable factors in the question. Though logically it can be associated that income has a direct connection with purchasing decision, as it gives the purchasing power, the other

factors are yet to be tested statistically. Following are the factor loading for the questions corresponding to these economic factors.

TABLE NO 6.15
Pattern Matrix and Unique Variances in One Factor Model

| Question | Factor Loading | Question | Factor Loading | Question | Factor Loading |
|----------------|----------------|----------------|-----------------|------------------|------------------|
| 1 | 0.912 | 7 | 0.615 | 13 | 0.865 |
| 2 | 0.814 | 8 | 0.516 | 14 | 0.697 |
| 3 | 0.786 | 9 | 0.479 | 15 | 0.216 |
| 4 | 0.215 | 10 | 0.687 | 16 | 0.159 |
| 5 | 0.206 | 11 | 0.226 | - | - |
| 6 | 0.165 | 12 | 0.765 | - | - |
| Legends | Q1-3= Factor 1 | Q4-6= Factor 2 | Q7-10= Factor 3 | Q11-14= Factor 4 | Q15-16= Factor 5 |

Source: Computed from Primary Data

As per the individual factor loadings, at an exploratory stage, we observed that Factor 1,3 an 4 have a good deal of factor loading scores as compares to Factor 2 and 3. For the exploration point of view, it can be concluded that Income, Employer type and offers or discounts have a greater role to play in determining the online shopping process and have a potential influence in the consumer buying behaviour on online platform. Contrary to this, factors like Nature of Job and Combo Offers do not play a significant role in deciding the buying behaviour of online shoppers.

TABLE NO 6.16
Rotated Factor Solution (Economic factors of Online Shopping)

| Factor 1 (Income) | | Factor 2 (Job Status) | | Factor 3 (Employer Type) | | Factor 4 (Offers/ Discount) | | Factor 5 (Combo Offers) | |
|----------------------|---------|--------------------------|---------|-----------------------------|---------|--------------------------------|---------|----------------------------|---------|
| Question | Loading | Question | Loading | Question | Loading | Question | Loading | Question | Loading |
| 1 | 0.912 | 4 | 0.215 | 7 | 0.615 | 11 | 0.226 | 15 | 0.216 |
| 2 | 0.814 | 5 | 0.206 | 8 | 0.516 | 12 | 0.765 | 16 | 0.159 |
| 3 | 0.786 | 6 | 0.165 | 9 | 0.479 | 13 | 0.865 | - | - |
| - | - | - | - | 10 | 0.687 | 14 | 0.697 | - | - |

Source: Primary Data, Calculated through SPSS.

Table No 6.16 depicts the rotated factor loadings of the five identified factors in the economic factor category. As per the data, it was further revealed that the first factor, i.e, the income or earning of the person concerned has a great role to play in shopping online. Similarly the Employer type as well as Discounts and Promotion happened to be the dominant factors in deciding online buying behaviour.

Factor 1 (Income or Earning):

Income or earnings has always been played a major role in determining the buying behaviour. When it comes to online shopping, the situation is no different. The earning therefore, had the

maximum score in the factor loading, confirming that it is one of the most important and significant factors to determine online shopping behaviour. Though, there are various payment options like Credit and Debit card EMI, still the majority of the population wishes to see their pocket before they could purchase.

Factor 2 (Job Status)

Job status constitutes the Nature of job with respect to whether a person works in a temporary manner or he is a permanent confirmed employee or working on a project for a specific period, a free lancer or working in an ad hoc capacity. The status of the job may play a part in determining the need of products and services online. While studying, it was found that this factor is not as crucial as compared to other economical factors and it has a tendency to affect moderately, making this factor a passive one. Upon investigating, it was further found that the younger mass is keener shopping online despite of their status of employment and the ones working on a temporary basis also depend largely on the online shopping for their exclusive needs and when the need arises, platform does not matter really. Therefore as a factor, the status of employment do not play a major role in determining the online buying behaviour.

Factor 3 (Employer Type):

Employer type speaks about the set up where a person works. The employer Type typically constitutes the person working for themselves and the self-employed, Working in private sector, Government Employees, People running their own business and those who belong to any creative fields as well. It was found that the factor loadings of this factor corresponding to different questions were moderately higher, thus indicating the involvement of this factor in the process of online purchase decision making. It was further revealed that people working especially in Government set up are more prone to online shopping as compared to any other classified groups. Upon further investigation, it was found that the time was a crucial factor here and the Government employees have an edge over other in managing time to shop online.

Factor 4 (Offer or Discount):

Offers and Discounts happened to be one of the important factors in the determination of purchase and especially in online retailing. It was observed that the discounts and various other offers have triggered online shopping over a period of time. The offer like Big Billion Sales, Great Indian Festival Sales, etc. have registered a significantly higher proportion of sales as compared to regular days of selling. Now-a-days, the people tend to check the online price before actually buying a particular product even from the market. This act in a way is encouraging them to be price protected and making sure that they are not being cheated. On top of it, banking partners offer additional discounts on the use of credit and debit cards, making the product even cheaper to accelerate the shopping practices. A relatively high factor loading is an

indicator that the Discounts and offers have a huge role to play in influencing the potential online consumer to close the deal.

Factor 5 (Combo Offers):

Combo offers are very tempting yet not so effective when it comes to the study. In a situation, where a consumer buys a mobile phone, a combo offer may show a product related to the specific product like a phone back cover, or a glass guard to protect the screen, an OTG cable or so on, so that a consumer can end up buying all these product with a combined discounted price. But in practice, such combo offers do not play a very significant role in making a sales as the are very low value product and often available in local market and the focus is entirely on the main product. It was also observed that the good deal in the original product ultimately translates into buying these combo products, which are mainly a complementary or auxiliary product to the original product in the question. Combo offers are therefore not driving forces for closing a deal, though they have potential to attract consumers.

Interrelationship between the Factors:

Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour. Therefore, the interrelationships between the economic factors were studied to find greater insight to the consumer behaviour.

TABLE NO- 6.17

Correlation between Factors in the Non-Orthogonal Five Factor Model

| | Factor 1 (Income) | Factor 2 (Job Status) | Factor 3 (Employer Type) | Factor 4 (Discounts) | Factor 5 (Combo Offer) |
|--|------------------------------|----------------------------------|-------------------------------------|---------------------------------|-----------------------------------|
| Factor 1 (Income) | 1 | - | - | - | - |
| Factor 2 (Job Status) | 0.654** | 1 | - | - | - |
| Factor 3 (Employer Type) | 0.876* | 0.794** | 1 | - | - |
| Factor 4 (Discounts) | 0.346 | 0.594** | 0.412 | 1 | - |
| Factor 5 (Combo Offers) | 0.248 | 0.352 | 0.197 | 0.728** | 1 |
| * Significant at 1% Level of Significance | | | | | |
| ** Significant at 5% Level of Significance | | | | | |

Source: Computed from the Primary Data through SPSS.

From the above correlation coefficients, it is revealed that such economic factors have more correlated and the combination of more than one factor at a time has the potential to affect the online buying activities significantly. Job status and income play a dominant role in affecting the consumer buying behaviour online. Similarly Employer Type coupled with income and job status too affects the online buying behaviour. Combo offers at individual level was not affecting

much while coupled with further discounts it happened to be one of the factors in deciding the consumer buying behaviour. Only Discounts along with employer type as well as Combo offers along with Income, Job Status and employer type reported to have no significant impact when combined together as a factor in affecting consumer buying behaviour.

Factors Contributing to Domain Loyalty:

Apart from the demographic factors there existed some other non-economic factors, which were identified as potential factors to affect the online consumer buying process. Such factors have a very high role to play in determining the loyalty of the existing consumers. The study was aimed to understand the primary reason, for which an existing online shopper shops from the same service provider. Following is the summary statistics of some of the other Non-Economic Factors which contributes to domain loyalty.

TABLE NO- 6.18

Responses Received With Regard to Level of Satisfaction contributing to Domain Loyalty

| Other Non-Economic Factors | Satisfied | % | Not Satisfied | % | Not Responded | % | Total | % |
|----------------------------|-----------|-------|---------------|-------|---------------|-------|-------|-------|
| Website Designing | 219 | 45.72 | 59 | 12.32 | 201 | 41.96 | 479 | 100.0 |
| Support Mechanism | 312 | 65.14 | 112 | 23.38 | 55 | 11.48 | 479 | 100.0 |
| Delivery & Logistics | 287 | 59.92 | 148 | 30.90 | 44 | 9.19 | 479 | 100.0 |
| Customer Servicing | 231 | 48.23 | 205 | 42.80 | 43 | 8.98 | 479 | 100.0 |
| Genuine Product | 398 | 83.09 | 49 | 10.23 | 32 | 6.68 | 479 | 100.0 |
| Refund Mechanism | 184 | 38.41 | 202 | 42.17 | 93 | 19.42 | 479 | 100.0 |
| Great Offers | 248 | 51.77 | 112 | 23.38 | 119 | 24.84 | 479 | 100.0 |
| Competitive Price | 321 | 67.01 | 109 | 22.76 | 49 | 10.23 | 479 | 100.0 |
| Payment Methodology | 295 | 61.59 | 101 | 21.09 | 83 | 17.33 | 479 | 100.0 |

Source: Primary Data

The satisfied consumers are further contributing to the additional purchases from the same operators creating a Domain loyalty, just like the concept of Brand Loyalty for a particular brand of product in case of traditional retailing. Following are the responses received from the respondents with regard to the factor that contributed the most for selecting the same domain while shopping online.

TABLE NO- 6.19

Factor Contributing to Purchase from the Same Online Operator

| Factor | Positive Response | Total Responses Received* | % |
|--------------------------|-------------------|---------------------------|-------|
| User Interface & Website | 219 | 278 | 78.78 |
| Genuine Product | 398 | 447 | 89.04 |
| Payment Issues | 295 | 396 | 74.49 |
| Refunds | 184 | 386 | 47.67 |
| Delivery & Logistics | 287 | 435 | 65.98 |
| Help & Support | 312 | 424 | 73.58 |

| | | | |
|--------------------|-----|-----|-------|
| Customer Servicing | 231 | 436 | 52.98 |
| Competitive Offers | 248 | 360 | 68.89 |

Source: Primary Data *Excluding Non Responses

In the above table depicts the reason for which an existing online shopper goes to the same website to purchase product repeatedly. Refund is an area where majority of the respondents have shown their discomfort while almost 48% respondents agreed that they had hassle free refunds. Though, the number is not low, yet as far as other aspects are concerned, refund remains the critical factor in the consumer satisfaction. Whopping 89% consumers have shown their satisfaction in terms of the genuineness of the products and services being offered by the online service providers. Upon asking to dissatisfied consumers, it was found that most of them had a bad experience from the domain “Snapdeal” and were not satisfied with the genuineness of the products, especially the lower value stuffs. Apart from these aspects, other factors were recorded to have a decent level of satisfaction contributing to the consumer loyalty over online platforms.

Consumer Retention:

Irrespective of shopping online, the retention of the existing consumers plays an important role in the growth and competitiveness of the firm. The existing consumers need to be converted into potential consumers for future to have a good base and for that reason; offers and discounts are also provided. Along with these offers, the core aspects like genuine product, standard delivery mechanism, a well trained customer support system, etc. have their fair share of effects on the overall retention of the consumers. Therefore, an attempt was made to study the level of consumer retention that some selected service providers enjoy in the state of Goa.

Table No- 6.20
Consumer Retention Ratio of Select Online Shopping Platforms

| Online Shopping Platforms | Shopped in the past | Would like to Shop in Future | % Consumer wishing to Buy Again | Thing that attracted the most while Shopping |
|---------------------------|---------------------|------------------------------|---------------------------------|--|
| Flipkart | 445 | 432 | 97.08 | @ # * ! |
| Amazon | 453 | 434 | 95.81 | @ Ψ # * ! |
| Snapdeal | 296 | 15 | 5.07 | \$ |
| First Cry | 159 | 63 | 39.62 | ! |
| Bookmyshow | 389 | 326 | 83.80 | ^ Ψ |
| Redbus | 278 | 262 | 94.24 | @ ^ |
| Paytm mall | 248 | 197 | 79.44 | \$ * |
| Goibibo | 401 | 400 | 99.75 | Ψ @ |
| IRCTC | 462 | 460 | 99.57 | ^ Ψ |
| Others | 109 | 12 | 11.01 | \$ |
| Codes | Particulars | | | |

| | |
|----|---|
| @ | <i>Offers and Discounts</i> |
| # | <i>Competitive Pricing</i> |
| \$ | <i>Cheap Price</i> |
| ^ | <i>Hassle Free Booking Experience</i> |
| * | <i>Great Delivery & Logistics Standards</i> |
| ! | <i>Wide Range of Unique Products</i> |
| Ψ | <i>Great User Interface, Easy to use and Navigate</i> |

Source: Primary Data

Testing of Hypotheses:

Loyalty is a hypothetical phenomenon, very difficult to define in a particular set up and even more difficult to explain. In a general parlance, it is the continuous patronage or affiliation that a person shows towards somebody or something which defines the degree of loyalty. Again the degree varies from time to time, person to person, place to place as well. Therefore, studying the customer loyalty becomes critical and it gets even tough while determining consumer loyalty, as it is very complex in nature and keeps on changing from time to time. Therefore, chi square test is conducted to determine the factors that affect consumer loyalty on e-commerce platforms to establish statistical relations between various phenomena.

Table No- 6.21
Test Results of Hypotheses pertaining to the Factors Contributing to Loyalty

| Factor | # Calculated χ^2 | Table Value | Inference |
|--------------------------|-----------------------|--------------|----------------------------|
| User Interface & Website | 0.101 | 0.103 (df=2) | Accept the Null Hypothesis |
| Genuine Product | 4.381 | 0.004 (df=1) | Reject the Null Hypothesis |
| Payment Issues | 3.249 | 0.711 (df=4) | Reject the Null Hypothesis |
| Refunds | 7.856 | 0.004 (df=1) | Reject the Null Hypothesis |
| Delivery & Logistics | 11.362 | 0.103 (df=2) | Reject the Null Hypothesis |
| Help & Support | 7.514 | 0.004 (df=1) | Reject the Null Hypothesis |
| Customer Servicing | 0.019 | 0.103 (df=2) | Accept the Null Hypothesis |
| Competitive Offers | 9.473 | 0.711 (df=4) | Reject the Null Hypothesis |

Source: Primary Data # at 5% level of Significance df- Degree of Freedom

After the test results, it is clear that User interface and Customer servicing do not have a huge role to play in the decision making of a consumer and thus are not big contributors of consumer loyalty on a particular domain. It was revealed that a good help and support mechanism on the other hand is vital and the servicing part is now outsourced to the brand concerned, for which the seller is not attributed responsible and thus does not make a difference for the consumers. Other factors like Genuine Product, Issues on Payment, Refund Mechanisms, Standards of Delivery and competitive offers are crucial in retaining an existing consumer. Upon careful analysis, it is

further revealed that delivery standard happened to be the most dominant factor in retaining consumers followed by competitive offers and refunds. These three aspects are the prime movers and are critical determinants of consumer loyalty on online platforms.

SUMMARY OF THE FINDINGS:

It is revealed that such economic factors have more correlated and the combination of more than one factor at a time has the potential to affect the online buying activities significantly. Job status and income play a dominant role in affecting the consumer buying behaviour online. Similarly Employer Type coupled with income and job status too affects the online buying behaviour. Combo offers at individual level was not affecting much while coupled with further discounts it happened to be one of the factors in deciding the consumer buying behaviour. Only Discounts along with employer type as well as Combo offers along with Income, Job Status and employer type reported to have no significant impact when combined together as a factor in affecting consumer buying behaviour.

It was also observed that the people employed in the Government sector are more prone to online shopping and upon asking, it was further revealed that due to a fixed time of office hour and obligation to attend to the office, shopping becomes difficult and they feel convenient to order online, which gets delivered in the desired address without much of hassles. Most of the Government employees were reported to order goods and services in their office addresses due to lack of availability of family members at home during weekdays

CONCLUSIONS:

The dynamics of consumer behaviour makes this subject worth studying. In a highly dynamic environment, creating a consumer base is relatively a tougher affair and even tougher is to retain them in converting them as loyal consumers. Due to the emergence of online shopping, the market morphologies are transparent and comparisons can be made quite easily. In this light, economic as well as non economic factors play an equal share of role in influencing the consumer behaviour. Therefore, it requires a good deal of research, market sensitivity and market knowledge for an online player to position its product to become more successful.

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