

The Impact of Online Market on The Economy of Citizens

SARHANG RAZZAQ HAMAD

Sarhang Razzaq Hamad, Lecturer at Soran University/ Faculty of Art/ Geography Department. Iraq/ Erbil, sarhang.hamad@soran.edu.iq.

DIYAR MUADH KHALIL

Diyar Muadh Khalil, Lecturer at Soran University/ Faculty of Science/ Mathematics, Department. Iraq/ Erbil, diyar.khalil@soran.edu.iq.

Abstract

A new convenient method of shopping is online shopping. Consumers choose online shopping mostly because it offers them more product options, allows them to purchase whenever and wherever they want, and allows them to save time and money. This paper aims to identify how the economy of citizens is impacted by the online market. A self-questionnaire form was used to collect data, which was sent out at random through email and messenger during one month in 2022 to residents of the Kurdistan Region of Iraq. The most important effects of the online market on the economics of people in the Kurdistan Region of Iraq were examined using the independent sample t-test, one-way ANOVA, chi-square test, and regression analysis.

Since men and married people spent more money than women and single people, increasing monthly income will also increase monthly spending, as will increasing monthly online expenditure. Increasing age and level of education will also increase the monthly expenditure.

Keywords: *Online Market, Regression Analysis, ANOVA, Economics.*

INTRODUCTION

The internet is taken into consideration a big improvement in human civilization. It has come to be the principle sharing tool round the arena. It allows human beings to create huge trends for many countries which might be interconnected. The net is taken into consideration a practical key to human development and social advancement inflicting huge innovation in the world. Online shopping as defined by MasterCard Worldwide Insights (2008) is the process of purchasing goods and services from merchants who sell over the internet. Generally, it is also known as internet buying, electronic shopping, online purchasing or internet shopping. Kim (2003) further defined internet shopping as

examining, searching for, browsing for or looking at a product to get more information with the possible intention of purchase on the Internet. people additionally use the net to make a residing via a ramification of corporations and offerings. starting from character entrepreneurs to massive businesses, anyone reveals his or her move of sales and generates incomes. E-trade industry is becoming more sizeable than ever. the internet makes existence simple and progressive. human beings are doing enterprise online and trade has turned out to be more easy and fast because of this. net offers new ways to sell enterprise. a website will become the essence of online commercial enterprise to expose their services and products. net gathers all competition and customers in one vicinity. It

brings a new lane to sell, advertise products and services in the market (Barry Silverstein, 2002). Consumption is considered to be the ultimate purpose of economic activity, defined as a use of goods and services, directly and permanently, to meet the needs and desires of mankind (Hamad, 2015).

Recent information showed a developing variety of net customers to store online round the sector, mainly within the developed global. this is because the difference among evolved nations and other growing nations to technological development skilled by using the Western industrial societies as one of the reasons main to this marked difference. extra than eighty-five percentage of the sector's online populace has used the internet to make a buy increasing the marketplace for online buying by way of forty percent inside the past two years. among net customers, the highest percent buying online is observed in South Korea, where ninety-nine percentages of these with internet access have used it to store, accompanied with the aid of the United Kingdom (ninety-seven%), Germany (ninety-seven%), Japan (ninety-seven%) with the U.S. 8th, at 94 percentages. moreover, in South Korea, seventy-nine percent of those internet users have shopped within the past month, observed with the aid of the UK (76%) and Switzerland (67%) with the U.S. at fifty-seven percent. Globally, the most popular and acquired gadgets over the internet are Books (41% bought within the past 3 months), garb/accessories/footwear (36%), videos / DVDs / games (24%), Airline Tickets (24%) and electronic equipment (23%). on line shopping is turning into increasingly more popular. online retail income is expected to grow from \$172 billion in 2005 to \$329 billion in 2010 (Johnson, 2005).

though Iraq has proven great growth in internet connections from 12,500 in the year 2000 to 2,750,000 in the yr. 2008, nonetheless it constitutes handiest 10% of the Iraq

population which is pretty bad compared to the worldwide common. (Hammadany, Heshmati, 2011). In 2017, an anticipated 1.sixty six billion human beings worldwide buy goods on-line. in the course of the identical yr, international e-retail income amounted to two.3 trillion U.S. dollars and projections display a boom of as much as 4.48 trillion U.S. greenbacks by 2021. In Asia Pacific, e-retail sales accounted for 12.1 percent of retail Sales in 2016 however best for 1.eight percentage of retail sales within the center East and Africa (the statistics portal, 2018).

online consumers are continually in search of new products, new beauty and the maximum vital component being price compatibility with their price range. The internet is the great manner to shop money and time thru shopping online inside their variety of finances at domestic or in anywhere. on-line clients don't have limits to online buying. they also use net for comparison of charges of products and services, information, go to social networks and seek information and so on. The recession has a lot impact on on-line patron conduct (Rodriguez, 2009). E-commerce has additionally become associate irreplaceable selling channel in business transactions. on-line retailers and services are vital sales channels in B2C transactions. to review on-line searching behavior of shoppers was one the foremost vital analysis agendas in e-commerce within the last decade (Chen, 2009). The act of buying merchandise or services over the web. on-line looking has big in quality over the years, in the main as a result of folks realize it convenient and simple to discount look from the comfort of their home or workplace. one in all the foremost engaging issue regarding on-line looking, significantly throughout a vacation season, is it alleviates the necessity to attend in long lines or search from store to store for a selected item. in the commercial enterprise-to-purchaser (B2C) e-trade cycle pastime, clients

are using the net for many motives and purposes consisting of: attempting to find product capabilities, pricing or scores, deciding on products and services over the net, setting orders, making payments or different way accompanied by the supply of the required merchandise thru the internet or different means, followed via sale through the net or different way (Sinha, 2010). Haver (2008) recognized today's younger, more 'inexperienced' customers aren't going to waste precious money and gasoline going from shop to save seeking out simply the proper object. They shop online on every occasion they could, narrowing their selections to at least one or gadgets then go to the shop to touch, feel, leap and check out the actual product to peer if it seems the way it was represented online. Kodandarama Setty (2013) stated that "We are facing some threat from online stores in these electronics categories, however, in the big market of consumer durables we are safe for now". K.Vaitheeswaran (2013) examined the convenience of online shopping "With product getting standardized, specifications getting fixed and the concept of service getting eroded, the post-sale responsibility of the retailer has come down drastically. Hence customers go to stores to explore the product physically detail but by online at a cheaper rate. Heavy discounts of e-commerce firms are possible because of their no warehouse model."

Data Collecting and Methodology

The research question in this paper is the way that consumers act during e-shopping. Data was accumulated from the questionnaire survey by using Google Forms. The data was collected in Dec 2018. A total of 162 respondents participated in the study. The data which collected from the questionnaire is analyzed using Statistical Package for Social Sciences (SPSS for Windows version 26). Some analyses are performed, i.e. descriptive

statistics, stepwise multiple regression, t-test and one-way ANOVA.

Findings and Results

Table 1 Descriptive Statistics for Socio Demographic Questions

		N	%
Gender	Female	32	20.3%
	Male	126	79.7%
Age	< = 25	36	22.8%
	26 - 30	42	26.6%
	31 - 35	50	31.6%
	36 - 40	18	11.4%
	41 and more	12	7.6%
Marital Status	Married	88	56.1%
	Single	69	43.9%
Education	Secondary	5	3.2%
	High School	7	4.4%
	Diploma	19	12.0%
	Bachelor	60	38.0%
	Master	56	35.4%
	Ph.D.	11	7.0%
Job	Government Employee	92	58.2%
	Private Sector	27	17.1%
	Student	24	15.2%
	Jobless	15	9.5%
Economic Status	Poor	7	4.4%
	Medium	95	60.1%
	Good	52	32.9%
	Very Good	4	2.5%
Place of living	City	66	41.8%
	District	47	29.7%
	nahya	22	13.9%
	Village	23	14.6%

Table 1 shows the descriptive statistics for all demographic questions such as gender, age, marital status, education, job, economic status, and place of living.

The percentage of male (79.7%) is higher than the percentage of female (20.3%). Most of the

participants in this study are aged between 31 and 35 years (31.6%) followed by 26-30 years (26.6%), less than 26 (22.8%), 36-40 (11.4%) and more than 40 (7.6%) respectively. The majority of patients in this survey are married (51.6%), working in Government sector (58.2%) and have bachelor degree (38%). Most of the people in this study are living in city (41.8%) while most of them have medium level of economy (60.1%).

Table 2 Descriptive Statistics about some online shopping questions (A)

	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	SD
	N	%	N	%	N	%	N	%	N	%		
Online goods are cheaper than others	26	16.5%	22	13.9%	73	46.2%	30	19.0%	7	4.4%	2.81	1.07
Quality of online goods is higher and better than others	17	10.8%	25	15.8%	65	41.1%	40	25.3%	11	7.0%	3.02	1.06
Needs less time	15	9.5%	35	22.2%	31	19.6%	64	40.5%	13	8.2%	3.16	1.15
Satisfied online goods	3	1.9%	12	7.6%	42	26.6%	92	58.2%	9	5.7%	3.58	0.79
Homogeneity of online goods	17	10.8%	22	13.9%	30	19.0%	77	48.7%	12	7.6%	3.28	1.13
Exact time to get online goods	25	15.8%	32	20.3%	31	19.6%	59	37.3%	11	7.0%	2.99	1.22

Table 2 shows the descriptive statistics about some online shopping questions. Most of the participants in this survey are agree that online shopping needs less time (40.5%), satisfied online shopping (58.2%), homogeneity of online goods (48.7%), and exact time to get online goods (37.3%). On the other hand, most of the people have not decided (neutral) that online goods are cheaper than others (46.2%) and Quality of online goods is higher and better than others (41.1%).

Table 3 Descriptive Statistics about some online shopping questions (B)

		N	%
How long have you been using e-market?	Less than 6 Month	62	39.2%
	1 year	29	18.4%
	2 Years	20	12.7%
	More than 3 Years	47	29.7%
Type of Goods	Books	17	10.8%
	Foods	0	0.0%
	Clothes	37	23.4%
	Electronic machines	31	19.6%
	Luxury Goods	14	8.9%
	Software	10	6.3%
	other	49	31.0%
How did you decide to buy goods online?	from Relatives	27	17.1%
	From Social media	115	72.8%
	From TV Reklam	16	10.1%
Reason to return	Bad Quality	8	14.5%

online goods	Not the Same type	13	23.6%
	other	34	61.8%
How to pay	by (taxi, bus, post)	108	68.4%
	Interior Bank	24	15.2%
	international banks	15	9.5%
	international banks which that inside Iraq	11	7.0%
Kurdish people less use online markets	Lack of intellectual	42	26.6%
	No Trusting the Seller	71	44.9%
	No Trusting the Banks	16	10.1%
	Other	29	18.4%

Table 3 shows the descriptive statistics for some online shopping questions (B) such as duration of using online shopping, type of goods, the way decide to buy goods online, reason to return online goods, type of payment, and Kurdish people less use online markets. Most of the people use online shopping for less than six months (39.2%) followed by more than three years (29.7%), one year (18.4%), and two years (12.7%) respectively since most of them are buying clothes (24.4%). Majority of people are decided to buy online shopping from social media (72.8%) since (14.5%) of them are returning their items because of bad quality and (23.6%) not the same items that they ordered. Majority of people in Kurdistan are paid via taxi (68.4%) and most of them not

using online market because of not trusting the seller (44.9%)

Relationship between independent variables (Monthly Income, Monthly Online Expenditure, and Number of years use e-marketplace) and dependent variable (Monthly Expenditure)

Correlation analysis was used to know the relationship between independent variables and dependent variable. Regression analysis is a statistical method which is used for undertaking and modeling the functional relationship between a response variable and a set of explanatory or predictor variables (Khalil D.M. 2022). A Stepwise multiple regression analysis is used to select the most important explanatory variables.

Table 4 Stepwise Multiple Regression Analysis between independent variables (Monthly Income, Monthly Online Expenditure, and Number of years use e-marketplace) and dependent variable (Monthly Expenditure)

	Coefficients			Summary		ANOVA	
	B	t	p-value	Corr.	R2	F	p-value
(Constant)	101524.092	3.448	0.001	0.872	0.761	246.211	0.000
Monthly Income	0.582	19.748	0.000				
Monthly Online Expenditure	2.762	2.275	0.024				

Table 4 shows a very strong positive correlation between independent variables (Monthly Income, Monthly Online Expenditure, and Number of years use e-marketplace) and dependent variable (Monthly

Expenditure). After finding a very strong positive relationship between independent variables and dependent variable (0.872) from the Pearson's correlation analysis, it is important to know the prediction and

influence rate of independent variables on Monthly Expenditure in online marketing. Also, the same table shows the ANOVA table for checking the goodness of fit for all explanatory variables on the response variable (Monthly Expenditure), so the model is appropriate based on ($F=246.211$ and $P\text{-Value}=0.000$).

Table above contains the result of constant, Slope, t-value, and coefficient of determination (R Square). Regression Coefficient (B) for Monthly Income is 0.582, which means, increasing one unit for Monthly Income will increase Monthly Expenditure by 0.582 by existing or holding Monthly Online Expenditure.

Regression Coefficient (B) for Monthly Online Expenditure is 2.762, which means, increasing one unit for Monthly Online Expenditure will increase Monthly Expenditure by 2.762 by existing or holding Monthly Income.

The coefficient of determination (R Square) explains how much variation in the dependent variable is explained by the all independent variables. Determination of Coefficient (R^2) reflects that (76.1%) of the variation of

Monthly Expenditure is determined by Monthly Income and Monthly Online Expenditure and the remaining variation is turning to other factors that effect on Monthly Expenditure.

Association between years of using online market and research online goods carefully before buying

The chi squared test for independence tests whether two categorical variables are independent of one another. The null hypothesis states that knowing the level of variable A does not help you predict the level of variable B (no relationship exists between two variables). In comparison, the alternative hypothesis is that a relationship does exist between two variables. In a chi-square test of independence, the null and alternative hypothesis are expressed:

H_0 : The two categorical variables are independent

H_a : The two categorical variables are related

For example, is there any statistical association between years of using online market and research online goods carefully before buying?

Table 5 Association between years of using online market and research online goods carefully before buying

			How long have you been using online market?				Total	Chi-square	p-value
			Less than 6 Month	1 year	2 Years	More than 3 Years			
Research online goods carefully before buying	Yes	N	31	14	8	23	76	13.052	0.042
		%	40.8%	18.4%	10.5%	30.3%	100.0%		
	Moderate	N	20	14	12	22	68		
		%	29.4%	20.6%	17.6%	32.4%	100.0%		
	No	N	11	1	0	2	14		
		%	78.6%	7.1%	0.0%	14.3%	100.0%		
Total		N	62	29	20	47	158		
		%	39.2%	18.4%	12.7%	29.7%	100.0%		

Table 5 demonstrates is a statistically significant association between years of using online market and research online goods carefully before buying using Chi-square test because its p-value (0.042) is less than the Signiant level of $\alpha = 0.05$.

People are using online for less than six months (40.8%) are more searching online goods before buying it compared to more than three years (30.3%), 1 year (18.4%), and 2 years (10.5%) respectively.

Table 6 Association between years of using online market and continuous online shopping

			How long have you been using e-market?				Total	Chi-square	p-value
			Less than 6 Month	1 year	2 Years	More than 3 Years			
Continuous online shopping	Yes	N	17	17	8	25	67	11.105	0.011
		%	25.4%	25.4%	11.9%	37.3%	100.0%		
	No	N	45	12	12	22	91		
		%	49.5%	13.2%	13.2%	24.2%	100.0%		
Total		N	62	29	20	47	158		
		%	39.2%	18.4%	12.7%	29.7%	100.0%		

Table 6 shows there is a statistically significant association between years of using online market and continuous online shopping using Chi-square test because its p-value (0.011) is less than the Signiant level of $\alpha = 0.05$.

People are using online for more than 3 years (37.3%) are continues online shopping compared to less than 6 months (25.4%), 1 year (25.4%), and 2 years (11.9%) respectively.

Table 7 Association between years of using online market and suggest your friends and relatives to buy online goods

			How long have you been using e-market?				Total	Chi-square	p-value
			Less than 6 Month	1 year	2 Years	More than 3 Years			
Suggest your friends and relatives to buy online goods	Yes	N	24	16	9	32	81	9.728	0.021
		%	29.6%	19.8%	11.1%	39.5%	100.0%		
	No	N	38	13	11	15	77		
		%	49.4%	16.9%	14.3%	19.5%	100.0%		
Total		N	62	29	20	47	158		
		%	39.2%	18.4%	12.7%	29.7%	100.0%		

Table 7 shows there is a statistically significant association between years of using online market and suggest your friends and relatives to buy online goods using Chi-square test because its p-value (0.021) is less than the Signiant level of $\alpha = 0.05$.

People are using online for more than 3 years (39.5%) are suggested their friends and relatives to buy online goods compared to less than 6 months (29.6%), 1 year (19.8%), and 2 years (11.9%) respectively.

Independent Sample T Test

Independent sample t-test were used to analyze the difference between the dependent

variables such as (Monthly Expenditure) and independent variables like gender (Male and Female).

Table 8 Independent Sample T Test between monthly expenditure and each of the (gender and marital status) individually

		N	Mean	Std. Deviation		
Monthly Expenditure	Female	32	475625	374406.52	3.469	0.001
	Male	126	720547	353016.30		
Monthly Expenditure	Married	88	809534	389857.94	5.765	0.000
	Single	69	496811	254826.89		

Table 8 shows there is a statistical significant difference between the mean of male and female with Monthly Expenditure because its p-value (0.001) is less than the significant level of $\alpha=0.05$. For example, the monthly expenditure for male (720547 Dinar) is higher than the expenditure of female (475625 Dinar). Also, it shows there is a statistical significant difference between the mean of married and single with Monthly Expenditure because its p-value (0.000) is less than the significant level of $\alpha=0.05$. For example, the

monthly expenditure for married (809534 Dinar) is higher than the expenditure of single (496811 Dinar).

Compare the monthly expenditure between age groups

The one-way analysis of variance is used to test the claim that three or more population means are equal. This is an extension of the two independent samples t-test. Is there significant relationship between age groups and monthly expenditure?

Table 9 Association between mean of monthly expenditure and age group

	N	Mean	Std. Deviation	F	p-value
< = 25	36	493333.33	347538.28	12.446	0.000
26 - 30	42	541904.76	305687.85		
31 - 35	50	714000.00	233762.48		
36 - 40	18	921611.11	460814.77		
41 and more	12	1100000.00	408989.89		
Total	158	670943.04	369661.24		

Table 9 shows there is a statistically significant difference between the mean of monthly expenditure and age group because

its p-value (0.000) is less than $\alpha=0.05$. It means, there is a difference between the mean of age group and monthly expenditure

Table 10 Multiple Comparisons using Tukey HSD for age groups

		Mean Difference (I-J)	p-value
< = 25	26 - 30	-48571.429	0.512
	31 - 35	-220666.667*	0.002
	36 - 40	-428277.778*	0.000
	41 and more	-606666.667*	0.000
26 - 30	31 - 35	-172095.238*	0.012
	36 - 40	-379706.349*	0.000
	41 and more	-558095.238*	0.000
31 - 35	36 - 40	-207611.111*	0.022
	41 and more	-386000.000*	0.000
36 - 40	41 and more	-178388.889	0.143

*. The mean difference is significant at the 0.05 level.

Table 10 shows there is a statistically significant difference between the mean of less than 26 years and (31-35, 36-40, and more than 40) for online shopping because their p-values are less than $\alpha=0.05$. It means, the mean of less than 26 years is less than (26-30, 31-35, 36-40, and more than 40) respectively, increasing age will increase the monthly expenditure consequently. Also, it shows there is a statistically significant difference between the mean of (26-30) years and (31-35, 36-40,

and more than 40) for online shopping because their p-values are less than $\alpha=0.05$. It means, increasing age will increase the monthly expenditure consequently.

Finally, there is a statistically significant difference between the mean of (31-35) years and (36-40, and more than 40) for online shopping because their p-values are less than $\alpha=0.05$. It means, increasing age will increase the monthly expenditure consequently.

Table 11 Association between mean of monthly expenditure and occupation group

	N	Mean	Std. Deviation	F	p-value
Government Employee	92	723358.70	335230.99	3.071	0.030
Private Sector	27	705925.93	426436.57		
Student	24	557083.33	409086.78		
Jobless	15	468666.67	320665.97		
Total	158	670943.04	369661.24		

Table 11 shows there is a statistically significant difference between the mean of

monthly expenditure and occupation group because its p-value (0.030) is less than $\alpha=0.05$.

It means, there is a difference between the expenditure.
mean of occupation group and monthly

Table 12 Multiple Comparisons using Tukey HSD for occupation groups

		Mean Difference (I-J)	p-value
Secondary	High School	339428.571*	0.048
	Diploma	338526.316*	0.022
	Bachelor	423666.667*	0.002
	Master	83910.714	0.537
	Ph.D.	-421090.909*	0.008
High School	Diploma	-902.256	0.994
	Bachelor	84238.095	0.468
	Master	-255517.857*	0.030
	Ph.D.	-760519.481*	0.000
Diploma	Bachelor	85140.351	0.267
	Master	-254615.602*	0.001
	Ph.D.	-759617.225*	0.000
Bachelor	Master	-339755.952*	0.000
	Ph.D.	-844757.576*	0.000
Master	Ph.D.	-505001.623*	0.000

*. The mean difference is significant at the 0.05 level.

Table 12 shows there is a statistically significant difference between the mean of secondary and (high school, diploma, bachelor, Ph.D.) for online shopping because their p-values are less than $\alpha=0.05$. It means, people who graduated from secondary school spent more money compared to high school, diploma, and bachelor but spent less money compared to Ph.D. Then, there is a statistically significant difference between the mean of high school and (master, and Ph.D.) for online shopping because their p-values are less than $\alpha=0.05$. It means people who graduated from high school spent less money compared to Master and Ph.D. Next, there is a statistically significant difference between the mean of diploma and (master, and Ph.D.) for online shopping because their p-values are less than

$\alpha=0.05$. It means people who graduated from diploma spent less money compared to Master and Ph.D. Furthermore, there is a statistically significant difference between the mean of bachelor and (master, and Ph.D.) for online shopping because their p-values are less than $\alpha=0.05$. It means people who graduated from bachelor spent less money compared to Master and Ph.D. Finally, there is a statistically significant difference between the mean of master and Ph.D. for online shopping because its p-value is less than $\alpha=0.05$. It means people who graduated from master spent less money compared to Ph.D.

Conclusion

- 1) The most of study respondents agree that online shopping takes less time, is more satisfying, is homogeneous, and takes less time to receive items.
- 2) The majority of consumers carefully research any online purchases before buying them, recommend such purchases to friends and family members, avoid from engaging in continuous online shopping, and do not return purchased items to their original owners.
- 3) The majority of consumers only use online shopping for less than six months, decide to purchase products through social media, return their purchases due to poor quality and (23.6%) items that are not exactly what they ordered, and payment by taxi.
- 4) Increasing one unit for Monthly Online Expenditure will result in an increase in Monthly Expenditure of 2.762 by existing or holding Monthly Income, while increasing one unit for Monthly Income will result in an increase in Monthly Expenditure of 0.582 by existing or holding Monthly Online Expenditure.
- 5) People who have been using the internet for less than six months are more likely than others to research products online before making a purchase. People who have been using the internet for more than three years continue to shop online and recommend it to their friends and relatives.
- 6) Due to the fact that married people spend more money each month than single people do, the monthly expenses for men are higher than those for women.
- 7) The rising age and education levels both have an impact on monthly spending.

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