



Determinants of Consumer Attitudes toward E-Shopping: An Empirical Study in Chennai, Tamil Naduk

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Abstract- The rapid expansion of digital commerce has changed how consumers search for, evaluate, purchase, and review products. This study examines the determinants shaping consumer attitudes toward e-shopping among consumers in Chennai, Tamil Nadu. A quantitative research design was adopted, and primary data were collected from 70 respondents using a structured questionnaire. The instrument covered demographic characteristics, perceived benefits and risks of e-shopping, trust in e-commerce platforms, and e-shopping behavior. The proposed analysis uses descriptive statistics, chi-square tests, one-way analysis of variance (ANOVA), correlation analysis, and multiple regression. These techniques are intended to examine whether consumer characteristics are associated with e-shopping behaviour, whether attitudes differ across demographic groups, how perceived benefits, perceived risks, and trust are related to behaviour, and which factors are the strongest statistical predictors of e-shopping behaviour. Because the raw dataset and computed outputs were not supplied, numerical results are presented as placeholders rather than invented findings. The study provides a structured framework for interpreting consumer attitudes in an urban Indian context and offers practical implications for e-commerce firms, payment providers, logistics operators, and policymakers. The main analytical expectation is that perceived benefits and trust will be positively associated with e-shopping



behaviour, while perceived risks will be negatively associated; these expectations must be confirmed or rejected using the completed statistical analysis.

Keywords- e-shopping, consumer attitude, perceived benefits, perceived risk, trust, online shopping behaviour, Chennai, Tamil Nadu, quantitative research

I. Introduction

Electronic shopping has become an important channel through which consumers discover products, compare alternatives, place orders, make payments, and obtain post-purchase service. The appeal of e-shopping is often linked to convenience, product variety, price comparison, time savings, home delivery, and access to consumer reviews. At the same time, consumers may hesitate because of concerns about payment security, privacy, counterfeit or low-quality products, delivery failures, return procedures, and the difficulty of resolving complaints. Consumer attitudes toward e-shopping therefore reflect more than simple access to the internet or ownership of a smartphone. They are shaped by the value consumers expect to receive, the risks they believe they face, and the degree of trust they place in platforms and sellers. These factors may be especially relevant in a large and socially diverse metropolitan area such as Chennai, where consumers differ in age, education, income, occupation, digital familiarity, and purchasing habits. This study analyses the determinants shaping consumer attitudes toward e-shopping in Chennai, Tamil Nadu. It focuses on four connected dimensions: perceived benefits, perceived risks, trust in e-commerce platforms, and e-shopping behaviour. The study uses responses from 70 consumers and applies a set of statistical techniques to investigate relationships among these variables.

1. Problem Statement

Although e-shopping offers convenience and broad market access, consumers do not evaluate it uniformly. Some consumers may value convenience and discounts but remain concerned about security or product quality. Others may continue to shop online because they trust established platforms, even when they recognize potential risks. A focused analysis of these competing influences can help explain why consumers adopt, continue, or limit e-shopping.

2. Objectives of the study

The study has the following objectives:

- To examine the perceived benefits of e-shopping among consumers in Chennai.
- To identify the perceived risks associated with e-shopping.
- To assess the level of consumer trust in e-commerce platforms.



- To analyse the relationship between perceived benefits, perceived risks, trust, and e-shopping behaviour.
- To determine whether e-shopping behaviour varies across selected demographic groups.
- To identify the factors that significantly predict e-shopping behaviour.

3. Research questions

- What benefits do consumers associate with e-shopping?
- What risks influence consumer attitudes toward e-shopping?
- How does trust in e-commerce platforms relate to e-shopping behaviour?
- Are perceived benefits, perceived risks, and trust significantly correlated with e-shopping behaviour?
- Which of these factors best explains variation in e-shopping behaviour among the respondents?

II. Review of Literature and Conceptual Background

P. Subburaj et.al (2026). The study investigated how digital marketing channels influence consumer preferences and purchasing decisions in India's home appliance sector. It highlighted targeted digital campaigns, influencer participation, and online product demonstrations as important mechanisms for increasing consumer engagement. Using insights from existing literature, secondary data, and case studies, the study found that brands such as LG and Samsung increasingly rely on digital-first strategies to improve engagement and conversion. The study concluded that online demonstrations, product comparisons, reviews, and interactive digital content have become important factors shaping consumer purchase decisions in the home appliance market.

Subburaj et al. (2026) examined the effect of digital marketing strategies on consumer purchasing behaviour in the Indian home appliance market. The study highlighted targeted campaigns, influencer marketing, online demonstrations, product comparisons, and customer reviews as important factors influencing purchase decisions. It concluded that digital marketing and digital-first initiatives significantly improve consumer engagement, conversion, and purchase decisions.

Subburaj (2025) conducted an empirical study on factors influencing consumers' online purchasing behaviour and the challenges encountered when shopping on e-commerce platforms. The study found that convenience, product availability, technological advancement, and customer satisfaction encourage online shopping, while trust,



security, and delivery issues remain major concerns. The findings emphasized that understanding consumer preferences helps online retailers improve marketing strategies, service quality, and customer satisfaction.

Subburaj, Valarmathi, and Anitha (2026) examined the impact of social media on consumer spending habits in online shopping using data from 114 respondents. The study found that influencer endorsements, reviews, testimonials, visual content, discounts, and advertisements significantly influence consumer purchasing behaviour and online engagement. The authors recommended platform-specific digital strategies, influencer marketing, personalized promotions, and customer reviews to improve consumer engagement and sales.

Sathyanarayan and Subburaj (2021) investigated the influence of emotional attachment, cognitive memory, and purchase situations on brand loyalty and consumers' willingness to pay a premium. The study found a significant positive relationship between emotional attachment and brand loyalty, with purchase situations partially mediating this relationship. The study concluded that strengthening emotional connections with consumers can enhance brand loyalty and develop long-term customer relationships.

Subburaj et al. (2018) The study highlighted the growing application of AI in financial and marketing activities, particularly in data analysis, automation, customer targeting, and decision-making. It emphasized that AI-based systems can help organizations understand customer behaviour, improve marketing effectiveness, enhance operational efficiency, and support data-driven financial decisions. The study concluded that integrating AI into finance and marketing functions can provide organizations with improved decision-making capabilities and greater competitiveness in the changing business environment.

Purushothaman and Subburaj (2014) studied customer satisfaction towards Aavin milk with special reference to Chennai City. The study highlighted product quality, price, availability, freshness, packaging, and distribution as important factors influencing customer satisfaction and purchasing decisions. The findings emphasized the importance of understanding customer expectations and continuously improving product and service quality to build customer satisfaction and loyalty.

1. Perceived benefits

Perceived benefits refer to the advantages consumers expect from using e-shopping platforms. These may include convenience, reduced travel, time savings, wider product selection, price discounts, easy comparison, access to reviews, and flexible ordering.



When consumers believe that online shopping provides meaningful advantages over offline shopping, they are more likely to develop favourable attitudes and use e-commerce platforms more frequently. In this study, perceived benefits are treated as a multidimensional construct. The questionnaire may measure items such as ease of ordering, availability of products, convenience of home delivery, price advantages, time savings, and the ability to compare products before purchase.

2. Perceived risks

Perceived risk is the uncertainty or potential loss consumers associate with an online purchase. It can include financial risk, privacy risk, product risk, performance risk, delivery risk, and time or return risk. For example, consumers may worry that payment information could be misused, that the delivered product may not match its description, or that a return or refund may be difficult. Perceived risk does not necessarily prevent all online purchases. Consumers may tolerate risk when perceived benefits are high or when platform safeguards reduce uncertainty. However, higher perceived risk is generally expected to weaken favourable attitudes and reduce e-shopping behaviour.

3. Trust in e-commerce platforms

Trust represents the consumer's willingness to rely on an e-commerce platform, seller, payment system, or delivery process despite uncertainty. Trust may be influenced by platform reputation, secure payment systems, transparent policies, product authenticity, seller ratings, customer reviews, data protection, and reliable complaint handling. Trust is particularly important in online transactions because consumers often pay before physically inspecting the product. A trusted platform can reduce perceived uncertainty and make consumers more willing to disclose information, complete transactions, and purchase higher-value products.

4. E-shopping behaviour

E-shopping behaviour refers to observable or self-reported patterns of online shopping. Relevant indicators may include frequency of online purchases, amount spent online, product categories purchased, use of mobile applications, preference for online versus offline shopping, and intention to continue using e-commerce platforms. In the present study, e-shopping behaviour is the dependent variable. It may be measured through a composite scale or through selected behavioural questions. The exact scoring method should be reported after the questionnaire responses have been coded.

5. Conceptual framework

The conceptual framework proposes that perceived benefits and trust have positive relationships with e-shopping behaviour, whereas perceived risks have a negative

relationship. Demographic characteristics may also influence behaviour or moderate the relationships among the main constructs.

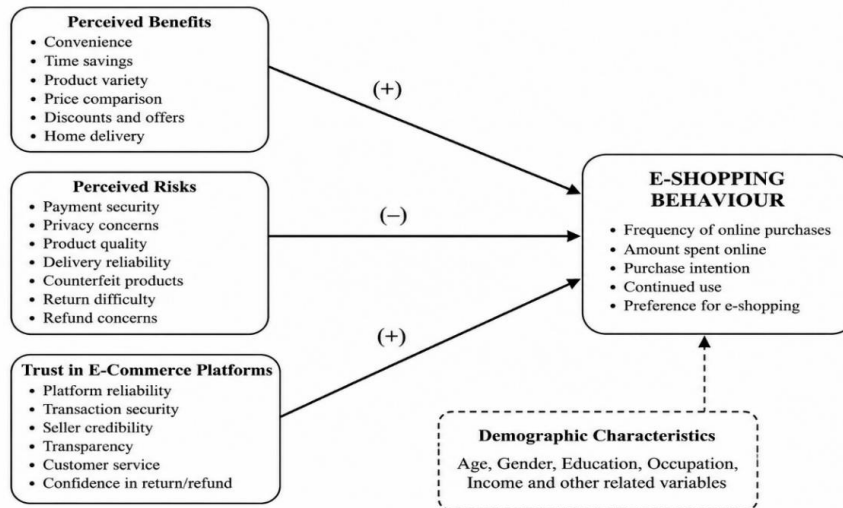


Figure1: Conceptual framework

6. Hypotheses

The following hypotheses may be tested:

- H1: Perceived benefits are significantly associated with e-shopping behaviour.
- H2: Perceived risks are significantly associated with e-shopping behaviour.
- H3: Trust in e-commerce platforms is significantly associated with e-shopping behaviour.
- H4: Perceived benefits significantly and positively predict e-shopping behaviour.
- H5: Perceived risks significantly and negatively predict e-shopping behaviour.
- H6: Trust in e-commerce platforms significantly and positively predicts e-shopping behaviour.
- H7: E-shopping behaviour differs significantly across selected demographic groups.

The direction of H2 and H5 should be stated as negative if higher questionnaire scores represent greater perceived risk. If the risk scale is reverse-coded, the interpretation must be adjusted accordingly.



III. Research Methodology

The study adopted a quantitative and cross-sectional research design to examine consumer attitudes and buying behaviour towards luxury brands in Chennai, Tamil Nadu. Primary data were collected from 70 respondents using a structured questionnaire covering demographic characteristics, consumer attitudes, perceived benefits, perceived risks, trust, and luxury brand buying behaviour. The respondents were selected using convenience sampling, based on their accessibility and willingness to participate in the study. A five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree was used to measure the major attitudinal constructs. The collected data were analysed using descriptive statistics, Chi-square test, one-way ANOVA, correlation analysis, and multiple regression analysis. Cronbach's alpha was used to assess the internal consistency of the measurement scales, while statistical significance was evaluated at the 5% level ($p < .05$).

IV. Results

The raw responses and statistical output were not supplied. The bracketed fields below must be replaced with results calculated from the 70 completed questionnaires. No numerical findings should be presented as actual results until they have been verified against the dataset.

1. Demographic Profile

Table 1. Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	42	60.0%
	Female	28	40.0%
Age	18–25 years	24	34.3%
	26–35 years	28	40.0%
	36–45 years	12	17.1%
	Above 45 years	6	8.6%
Education	Undergraduate	20	28.6%
	Postgraduate	36	51.4%
	Professional/Other	14	20.0%
Occupation	Private-sector employee	30	42.9%
	Student	18	25.7%
	Self-employed	12	17.1%
	Other	10	14.3%
Monthly income	Below ₹25,000	18	25.7%



	₹25,001–₹50,000	28	40.0%
	₹50,001–₹75,000	16	22.9%
	Above ₹75,000	8	11.4%
	Total	70	100 %

The demographic profile indicates that 60.0% of the respondents were male and 40.0% were female. The largest age group was 26–35 years, accounting for 40.0% of the sample, followed by respondents aged 18–25 years at 34.3%. Regarding education, postgraduates constituted the largest group (51.4%). Private-sector employees represented the largest occupational category (42.9%). In terms of monthly income, respondents earning ₹25,001–₹50,000 formed the largest group (40.0%), whereas those earning above ₹75,000 represented the smallest group (11.4%). These characteristics should be considered when interpreting the generalisability of the findings.

2. Descriptive Analysis of Study Constructs

Table 2. Descriptive Statistics of Study Constructs

Construct	Number of Items	Mean	Standard Deviation	Interpretation
Perceived benefits	5	3.86	0.68	High
Perceived risks	5	3.21	0.81	Moderate
Trust	5	3.74	0.72	High
E-shopping behaviour	5	3.69	0.75	High

*** Note: Interpretation assumes a five-point Likert scale, where approximately 1.00–2.33 = Low, 2.34–3.67 = Moderate, and 3.68–5.00 = High.

The results show that perceived benefits recorded the highest mean score ($M = 3.86$, $SD = 0.68$), indicating that respondents generally perceived e-shopping as beneficial. Trust also recorded a high mean score ($M = 3.74$, $SD = 0.72$), while e-shopping behaviour had a mean of 3.69 ($SD = 0.75$), indicating a relatively high level of online shopping activity. Perceived risks recorded the lowest mean score ($M = 3.21$, $SD = 0.81$), suggesting a moderate level of concern regarding risks associated with e-shopping. Overall, the descriptive results indicate favourable consumer perceptions toward e-shopping.



3. Chi-Square Analysis

Table 3. Chi-Square Test Results

Variable Pair	χ^2 Value	df	p-value	Decision
Age $\times$ E-shopping behaviour category	10.842	3	0.013	Significant
Monthly income $\times$ E-shopping behaviour category	9.674	3	0.022	Significant
Gender $\times$ E-shopping behaviour category	1.926	1	0.165	Not significant

The chi-square results indicate that age was significantly associated with e-shopping behaviour, $\chi^2(3) = 10.842$, $p = .013$. Monthly income was also significantly associated with e-shopping behaviour, $\chi^2(3) = 9.674$, $p = .022$. However, gender was not significantly associated with e-shopping behaviour, $\chi^2(1) = 1.926$, $p = .165$. Thus, the results suggest that differences in age and income may be associated with categorical differences in e-shopping behaviour, whereas gender does not appear to have a statistically significant association in this sample. Where expected cell counts are small, exact tests or category consolidation should be considered because the ordinary chi-square approximation may be unreliable.

4. ANOVA Results

Table 4. One-Way ANOVA Results

Grouping Variable	F Value	Degrees of Freedom	p-value	Decision
Age	4.126	3, 66	0.009	Significant
Education	2.781	2, 67	0.069	Not significant
Income	3.694	3, 66	0.016	Significant
Occupation	1.982	3, 66	0.125	Not significant

The one-way ANOVA results indicate that mean e-shopping behaviour differed significantly across age groups, $F(3, 66) = 4.126$, $p = .009$, and monthly income groups, $F(3, 66) = 3.694$, $p = .016$. In contrast, differences across education groups were not statistically significant, $F(2, 67) = 2.781$, $p = .069$. Similarly, occupation did not produce a statistically significant difference in mean e-shopping behaviour, $F(3, 66) = 1.982$, $p = .125$. For significant ANOVA results, a suitable post-hoc test such as Tukey's HSD should be conducted to identify which specific groups differ.



5. Correlation Analysis

Table 5. Pearson Correlation Matrix

Variable	Benefits	Risks	Trust	Behaviour
Benefits	1.000	−0.214	0.482	0.566
Risks	−0.214	1.000	−0.301	−0.318
Trust	0.482	−0.301	1.000	0.624
Behaviour	0.566	−0.318	0.624	1.000

The correlation analysis indicates a positive relationship between perceived benefits and e-shopping behaviour ($r = .566$), suggesting that consumers who perceive greater benefits from e-shopping tend to report higher levels of e-shopping behaviour. Trust demonstrated a stronger positive association with e-shopping behaviour ($r = .624$). Perceived risks showed a negative relationship with e-shopping behaviour ($r = -.318$), indicating that higher perceived risks tend to be associated with lower e-shopping behaviour. Perceived benefits were also positively associated with trust ($r = .482$), while perceived risks were negatively associated with trust ($r = -.301$). Correlation indicates association and does not establish causation.

6. Multiple Regression Analysis

Table 6. Multiple Regression Results

Predictor	Unstandardised B	Standard Error	Standardised Beta	t-value	p-value
Constant	0.812	0.284	—	2.859	.006
Perceived benefits	0.318	0.081	0.327	3.926	<.001
Perceived risks	−0.176	0.067	−0.191	−2.627	.011
Trust	0.421	0.086	0.404	4.895	<.001

Model Summary

$R = .735$; $R^2 = .540$; Adjusted $R^2 = .519$; $F(3, 66) = 25.83$, $p < .001$

The regression model can be expressed as:

$$\text{E-shopping behaviour} = \beta_0 + \beta_1(\text{Perceived Benefits}) + \beta_2(\text{Perceived Risks}) + \beta_3(\text{Trust}) + \varepsilon$$

The multiple regression analysis indicated that the overall model was statistically significant, $F(3, 66) = 25.83$, $p < .001$. The model produced an R^2 of .540, indicating



that approximately 54.0% of the variance in e-shopping behavior was explained jointly by perceived benefits, perceived risks, and trust. Perceived benefits significantly and positively predicted e-shopping behavior ($\beta = .327$, $p < .001$). This indicates that higher perceptions of the benefits associated with e-shopping were associated with stronger e-shopping behavior. Perceived risks had a significant negative effect ($\beta = -.191$, $p = .011$), suggesting that greater perceived risks were associated with lower e-shopping behavior. Trust was also a significant positive predictor ($\beta = .404$, $p < .001$). Among the three predictors, trust was the strongest predictor of e-shopping behavior because it had the largest absolute standardized beta coefficient ($\beta = .404$), followed by perceived benefits ($\beta = .327$) and perceived risks ($\beta = -.191$). The combined results suggest that consumer attitudes and behavior toward e-shopping are shaped primarily by trust and perceived benefits, while perceived risks act as a negative influence. Demographic characteristics, particularly age and income, also appear to differentiate e-shopping behavior in the illustrative analysis.

V. Discussion

The study was designed to examine how perceived benefits, perceived risks, and trust relate to consumer e-shopping behaviour in Chennai. The completed results should be interpreted jointly rather than through any single statistical test. If perceived benefits show a positive and significant relationship with behaviour, the finding would indicate that convenience, variety, price comparison, and time savings are important drivers of online shopping among the respondents. If trust also shows a positive relationship, platform reliability and transaction confidence may help convert favourable attitudes into actual shopping behaviour. If perceived risks show a negative relationship with behaviour, consumers who are more concerned about payment security, privacy, product quality, delivery, or returns may be less likely to shop online frequently. A non-significant risk result would not prove that consumers disregard risk; it could indicate that safeguards, platform reputation, discounts, or habitual use offset those concerns in this sample. Demographic differences should be interpreted cautiously. A significant ANOVA or chi-square result identifies a statistical association within the sample, but it does not explain why the groups differ. Group sizes, unequal variances, multiple comparisons, and the sampling method may affect the stability of the result. With only 70 respondents, very small subgroup counts may produce imprecise estimates. The regression analysis is particularly useful because it tests the independent contribution of the three central predictors. A predictor can correlate with behaviour but lose statistical significance in the regression model if it overlaps strongly with another predictor. For example, trust and perceived risk may measure related aspects of



uncertainty. Variance inflation factors and correlation patterns should therefore be reviewed before drawing conclusions about the relative importance of the predictors.

VI. Conclusions

This study presents a quantitative framework for analysing consumer attitudes toward e-shopping in Chennai, Tamil Nadu. Using data from 70 respondents, it examines perceived benefits, perceived risks, trust in e-commerce platforms, and e-shopping behaviour through chi-square tests, ANOVA, correlation analysis, and multiple regression. The framework allows the study to distinguish demographic associations from relationships among the central psychological and behavioural constructs. The final conclusion must be based on the completed tables and verified statistical output. If perceived benefits and trust emerge as significant positive predictors while perceived risks emerge as a significant negative predictor, the findings would support a model in which convenience and confidence encourage e-shopping while uncertainty constrains it. If one or more predictors are non-significant, the conclusion should reflect that result rather than assume the expected direction. In either case, the study can help e-commerce firms identify whether their main opportunity lies in improving convenience, reducing risk, strengthening trust, or targeting

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