

# Impact of Demographic Profile on the Adoption of Online Shopping

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**Abstract**— The internet has created a fundamental impact on people's life by everyday communications and transactions. It is considered the fastest growing mode used for shopping. Internet shopping is also referred to like online shopping or e-shopping. Nowadays, e-shopping is a boon as it saves a lot of time which is being spent on shopping in crowded markets. This growing phenomenon attracts researchers worldwide to investigate the factors affecting the adoption of this new mode of shopping. The paper investigates the literature to find out the impact of demographic characteristics which influence the choice of the shopping channel. In doing so, this paper conducts a systematic review of the literature to identify and analyze the demographic factors that influence customers' willingness to purchase online. The findings of this review reveal that age, gender, education, occupation, and marital status have an impact on the choice of the shopping channel. The key factor that influences customers' choice for a shopping channel is age and it leaves a big impact. The younger generations easily adapt innovative ways of shopping like online shopping.

**Keywords:** Internet shopping, online shopping, e-shopping, shopping channel, mode of shopping, demographic characteristics

## I. INTRODUCTION

New trends or developments always attract researchers to discover the basic characteristics of the participants. It's always significantly important for researchers to know that who are the early adopters of new trends in shopping. Certain factors affect the consumer buying behaviour while purchasing products online (R Jain, M Kulhar, 2019). A significant number of online studies exist which can help to identify the influencing factors of online shopping adoption. The aim of this paper is to provide a comprehensive review of available literature that informs about impact of demographic factors on adoption of internet as a shopping channel. The studies which considered demographic characteristics as variables in their research were collected through Google Scholar. Only the empirical researches which studied at least one demographic factor were included. The studies about demographic characteristics help to know the reasons behind the adoption of the phenomenon. Demographic characteristics of a population like age, gender, education, and income are the major deciding factor in consumer behavior (Li, H., et al.1999). The higher levels of education and personal income found more positive perceptions of shopping online. Along with education other factors like- occupation, marital status, religion, nationality, race, computer literacy and time spent on the computer and the internet is also studied by several researchers (Roy Dholakia, R., & Uusitalo, O.,2002,Corbitt, B.J. et al 2003 and Lasser et. al 2005). Demographic and individual differences in users' online shopping and technology usage behavior have been described throughout the literature. In a study of

university students, it was found that income, education level, and Internet knowledge were significant predictors of an Internet purchase (Case et al., 2001). Online shoppers tend to be younger, better educated, and have higher-income than those who have not bought a product over the Internet (Sim, L. L., & Koi, S. M. (2002).

Panwar A. & Chahal N. (2013) conducted a study to find out the online shopping trends in Faridabad city. The study was conducted to compare the online shopping attitude varies among demographic variables of consumers. The results show that male then female, young then old, highly educated and respondents of high income has a favorable attitude towards online shopping. Nagra G. and Gopal R. (2013) also examined the effect of demographic factors on the online shopping behavior of consumers of Navi Mumbai. 70 respondents were selected as a sample to know that is there any effect of age, gender, education, occupation and income on the frequency of purchase, future intention, and satisfaction. Results show that age, gender, and income has a significant impact on online buying behavior. With presence of many driving factors demographic dividend of India is going to be proven as a major deciding factor (Jain, K., & Kulhar, M., 2015). Occupation as one of the variables of a demographic factor does not have any significant impact on any of the variable taken for the study. Jain D. et al, (2014) studied consumer behavior of buyers of Delhi towards online shopping. The theory of Technology Acceptance Model (TAM) by Davis (1989) is used to study online shopping behavior. The author states that demographic characteristics have a significant impact on the consumer's attitude towards online shopping. Mubin Kiyici (2012) conducted a study on students of the college of education in Turkish University to investigate Internet shopping behavior. He studied the demographic effect on online shopping and found that male participants are more familiar with internet shopping. A participant with more income has a much positive attitude towards online shopping. For Internet buyers, gender, age, education, marital status, residential location, and household income were frequently found to be important predictors of Internet purchasing by many researchers. Available literature shows that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthy are more likely to use the Internet for purchasing. Delafrooz, N. (2009) also found in his study that demographic characteristics (gender, age, and income) were positively and significantly correlated with the attitude towards online shopping.

Sultan & Henrichs (2000) found that consumer's willingness and preference for adopting the Internet as a shopping medium was also positively related to household income, size, and innovativeness. Akhter (2002) indicated that younger, more educated, males, and wealthier people in contrast to less educated, older, females, and less wealthy are more likely to use the Internet for purchasing. Wang S. et al

(2006) conducted a study to find out the effect of cognition and personality on online shopping decision. The researcher found that demographics significantly influence the choice of shopping channels. Young (20-29) consumers buy more (47.8%) than other age groups. But Zuroni Md Jusoh & Goh Hai Ling (2012) found no significant difference in attitude towards online shopping among age group in their study.

Demographic variables are the factors that have been widely used by researchers to differentiate online buyers from non-buyers and the results of past studies generally suggest that demographics have a significant impact on internet shopping behavior. The most influencing demographic variables discussed widely are as follows:

## II. AGE & ONLINE SHOPPING

Age is a very important factor which affects consumers' buying behavior. It is frequently discussed that the young population is much comfortable with new shopping trends. Generation Y is the biggest group of people who utilized the internet in the online purchase and contributed to the growth in the e-commerce market (Lim Ying San, San, L. Y., Omar, A., & Thurasamy, R. (2015). Many researchers indicate that generation 'Y' also known as the 'Millennial Generation' (Generation Y, Echo Boomers or Millennials born during 1977-1994; Cui, Yanli; Trent, Elizabeth S; Sullivan, Pauline M; Matiru, Grace N, 2003) is the major constituent of the population who shops online. The people born during the 1980s and early 1990s are called 'Y' generation. Generation Y is known as incredibly sophisticated, technology wise advance and audience of the rapid expansion in Cable TV channels, satellite radio, the Internet etc. Generation Y is loyal for fewer brands and they are fashion conscious. This generation is often raised in dual income families and more involved in family purchases. Wang S. et al (2006) found that demographics significantly influence the choice of shopping channels. Young (20-29) consumers buy more (47.8%) than

other age groups. Many researchers found that age significantly affect the selection of shopping channel (Lim Ying San, 2015; Chawla et al., 2015; Jiunn-Woei Lian & David C. Yen, 2014; Sophia Wang, Simon Wang & Ming T. Wang, 2006; Thompson S.H. Teo (2006); Han Li ,Rathindra Sarathy & Heng Xu, 2011; Ling-Lang Tang & Hanh Nguyen T.H) and younger generation is more comfortable than the older. Different age groups of respondents have different attitudes toward online shopping (Panwar A. & Chahal N., 2013). Online shoppers within a certain age range (26-35 years) have more positive attitudes towards online shopping (Kaplan, H. E., 2018). Elderly people are not so keen to shop online (Agarwal S. 2014). Older online shoppers search for significantly fewer products than their younger counterparts, but they actually buy as much as younger consumers ( Sorce, P., et al. 2005). Age is positively related to difficulty in processing stimuli (Morris and Venkatesh, 2000) and strongly associated with the amount of time untrained users need to become familiar with computers (Gomez et al., 1986). Therefore, Trocchia and Janda (2000) argue that elder users' lack of experience with the medium prevent them from evaluating the benefits that the internet offers as a shopping channel, thereby hindering their participation.

Moreover, some researchers found no impact of age on the adoption of online shopping as the mode of shopping. Li, H., et. Al, (1999) found in their study that there is no age difference between online buyers and non buyers. Zuroni Md Jusoh & Goh Hai Ling (2012) found no significant difference of age on attitude towards online shopping. Findings of Blanca Hernandez, et. al, (2011) & Li, H., Kuo, C., & Rusell, M. G. (1999) are also consistent with this. Whereas a study found that older people (ages 30-49) purchase more (46%) than other age groups (Pew Internet, February 2008). The impact of age may vary in different situations and geographical conditions. Table 1 gives a brief idea about the findings of various authors in different countries on age as an influencing factor in online shopping.

S. No.	Author/ & Year	Country	Sample size and method of data collection	Findings
	Agarwal S. (2014)	India	150 Questionnaire	There is a quite strong correlation between age and attitude towards online shopping, i.e. elderly people are not so keen to shop online
	A Hashim, EK Ghani, J Said (2009)	Malaysia	210 Questionnaire	The result examining the effect of age on attitude towards online shopping behavior in this study is rejected.
	Bhatnagar, A., & Ghose, S. (2004)	India	1,141 survey	The largest proportion of respondents in the sample was 26–30 years of age.
	Chawla, M., Khan, M. N., & Pandey, A. (2015).	India	100 University students	Age has been reported to have a significant impact. The major cohort consisted of students in the age group 21 to 23 years (72%)
	Choon Ling Kwek , Hoi Piew Tan & Teck-Chai Lau (2010)	Malaysia	250 Questionnaire	Majority of the respondents were between the ages of 21 to 23 (76.86 percent).
	Ling-Lang Tang & Hanh Nguyen T.H. (2013)	Taiwan	222 respondents participated.	The Younger generation tends to be shop more online as they surf daily.

	Lim Ying San, Azizah Omar & Ramayah Thurasamy (2015)	Malaysia	557 Questionnaires	Sample comprise of 43.9% male & 56.1% female respondents. Highest (36.1%9) no. of respondents preferring online shopping was from ages 27 to 30 years.
	Han Li ,Rathindra Sarathy & Heng Xu (2011)	USA	175 Survey method	Majority of respondents were from age 19-25
	Jiunn-Woei Lian & David C. Yen(2014)	Taiwan	574 Questionnaire	Drivers are similar but the barriers are various across different age group.
	Khan, S. A., Liang, Y., & Shahzad, S. (2015)	China	302 Questionnaire survey	80.12% were aged between 20 - 40 years.
	Kaplan, H. E. (2018).	Turkey	502 Questionnaire	Individuals within a certain age range (26-35 years) who have more positive attitudes towards online shopping.
	Lubua, E. W., & Pretorius, P. 2018	Tanzania	306 Questionnaire (through Google forms)	Citizens with the middle age (that is, between 31 and 45 years) are many, among possible users of social
	Mübin KIYICI(2012)	Turkey	305 questionnaires	Participants' age range is 18 – 22
	Naseri, M. B., & Elliott, G. (2011).	Australia	15510	Age has statistically significant impacts on the actual online shopping
	Panwar A. & Chahal N. (2013)	India	200 Questionnaire	26 to 35 years old 46% (majority) The different age groups of respondents demonstrated almost different attitudes towards online shopping.
	Padmavathi D. & Priyanka V. (2016)	India	Questionnaire	There is a significant impact of age on online purchase
	Philip J. Trocchia & Swinder Janda (2015)	USA	Six men and six women ranging in age from 57-87 Phenomenological interviews were conducted	Compared to many younger groups, members of this segment often posses more discretionary time and income
	Reddy, N. H., & Srinivas, A. (2015).	India	598 Questionnaire	Study says that age doesn't impact online shopping much in India
	Roy Dholakia, R., & Uusitalo, O. (2002).	USA	1600 data were collected through a mail survey.	Age has a significant effect on the perception of benefits for both computer and store shopping.
	Sareen, M., & Jain, A. (2014).	India	207 survey Questionnaire	Almost three fourth of the sample respondents fell within the age group of 20-35 years. This clearly indicates that online shopping is much more prevalent among young people
	Sorce, P., Perotti, V., & Widrick, S. (2005).	USA	198 Questionnaire	The results show that, while older online shoppers search for significantly fewer products than their Younger counterparts.
	Thompson S.H. Teo (2006)	Singapore	1,171 Questionnaire	The majority of respondents (85.2%) are in the age group of 18 – 35 years. However, a higher proportion of adopters of online shopping in Singapore tend to be older than no adopters.

Table 1: Impact of Age on the adoption of online shopping

As the table shows, 'Youth' is more often adaptor of online shopping. Findings shows that ages of 18-20 (Dr. Mübin KIYICI(2012), 22-29(Li, H., Kuo, C., & Rusell, M. G. (1999), 15-35 (Ashish Bhatt 2014), 21-25 (You Qinghe et al 2014), ), 21- 23 (76.86 percent of total sample) Choon Ling Kwek et al. 2010), 19-25 (Han Li et al. 2011), 18-35

(Thompson S.H. Teo 2006), 21- 23 (72% of total sample) (Mamta Chawla et al. 2015), 27-30 ( Lim Ying San et al., 2015), 20-35 (Mamta Sareen1& Anchal Jain), 20-40( Shahzad Ahmad Khan et al.2015) 26- 35 (Dr.Anju Panwar & Neha Chahal 2013), years are the age groups found more comfortable with online shopping. These studies and many others argue that these ages have a significant impact on online shopping decision. Thus, it would be vital to focus on the behavior of the people of these age groups while studying factors affecting online shopping.

### III. GENDER & ONLINE SHOPPING

Male consumers make more online purchases and spend more money online than females (Wang S. et al (2006). Dr. Mübin Kiyici (2012) states that male participants find internet shopping more convenient and they have more desire to shop online. Because the male has more Internet experience and a more positive attitude towards shopping whereas females

have less internet experience and a more negative e-shopping attitude than males (Farag S. et al,2005).

Moreover, H. Li et al (1999) states that Female shoppers purchase more (52.6%) than male (47.4%). Females usually shop for apparels & accessories, whereas male shop for books as a first choice (Aimol A., Verma R. & Chacko N. 2014). Furthermore, the results of various other studies show that both genders are equally or more likely to shop online in the future, and are equally favorable of online shopping. Women have a higher-level of web apprehensiveness and are more skeptical of online shopping than men. Many researchers (Verma R., Aimol A. & Chacko N., 2012; Li, H., Kuo, C., & Rusell, M. G. 1999) report no impact of gender on online shopping behavior. Table 2 shows mixed findings, some studies found male as dominating shopper in online platforms (Agarwal S., 2014; Chaugule S. R., 2015; Dr. Mübin Kiyici, 2012; Morris and Venkatesh, 2000) whereas another found female shoppers as main players (Sandy Farag, Tim Schwanen Martin Dijst 2005).

S. no.	Author/authors & year	Country	Sample size and method of data bcollection	Findings
	Agift, A., Rekha, V., & Nisha, C. (2014)	India	105 Questionnaire	The study results shows that female shoppers prefer Apparel & Accessories whereas male shop for books as a first choice.
	Agarwal S. (2014)	India	150 Questionnaire	The ratio of male consumers is very high in online shopping (60%)
	Afizah Hashim Erlane K Ghani & Jamaliah Said (2009)	Malaysia	210 Questionnaire	The male respondents seem to prefer shopping online more than the female respondents.
	Chaugule S. R. (2015)	India	Review of literature (secondary data)	Indian men shop extensively online, far more than women.
	Dr. Mübin Kiyici (2012)	Turkey	305 Questionnaire	Research results show that male participants are more familiar with internet shopping, they find internet shopping more convenient and they have more intension to shop online
	Hansen, T., & Møller Jensen, J. (2009).	Denmark	441 Questionnaire	The results support the expected differences in men's and women's shopping orientations and willingness to purchase clothing online.
	Jiunn-Woei Lian & David C. Yen(2014)	Taiwan	820 Questionnaires	Older adults show no gender differences in regards to drivers and barriers. Among older adults, we can find that, compared with women, men have significantly higher online Shopping drivers and lower barriers.
	Kahttab, S. A., Al-Manasra, E. A., Zaid, M. K. S. A., & Qutaishat, F. T. (2012).	Jordan	241 Questionnaire	The study found a significant difference in the intention to purchase online based on gender.
	Kaplan, H. E. (2018).	Turkey	502 Questionnaire	Gender has an impact on online shopping decision.
	Naseri, M. B., & Elliott, G. (2011).	Australia	15510 Questionnaire	Gender has statistically significant impacts on the actual online shopping
	Morris and Venkatesh, (2000)	U.S.A.	342 Questionnaire	Men consider perceived usefulness to a greater extent than women in making their decisions regarding the use of new technology, both in the short- and long-term On the other hand, the perceived ease of use was more salient to women compared with men.
	Panwar A. & Chahal N. (2013)	India	200 Questionnaire	Male and female groups were likely to be different in terms of their attitudes towards online

				shopping. Male respondents (80%) and 40 are female respondents (20%) are favorable attitude behavior towards on-line shopping
	Sendy Farag, Tim Schwanen Martin Dijst (2005)	Netherland	826 Questionnaire and a two-day travel diary	Women perceive online buying as easy.
	Thompson S.H. Teo (2006)	Singapore	1171 Questionnaire	Adopters of online shopping tend to be male
	You Qinghe; Chen Wenyuan; Liu Kaiming (2014)	China	77 Questionnaire	Male respondents are more interested to shop online than female

Table 2: Impact of Gender on the adoption of online shopping

IV. INCOME & ONLINE SHOPPING

Income is positively associated with the online shopping tendency. Low-income online consumers are more likely to see the risks of online shopping than time-saving or convenience benefits of using the internet to shop. So Lower-income internet users are less likely to trust the e-commerce environment. Their concerns about their financial safety online make them reluctant to make full use of e-shopping. Zuroni Md Jusoh & Goh Hai Ling (2012) also states that the income of buyer has a significant influence on the attitude towards online shopping decision.

Income has consistently been an area of investigation of user differences as the assumption that higher income would allow for increased access to technology resources. Formerly, it was noted that online shopping and income are positively related (Bagchi & Mahmood, 2004; Susskind, 2000)]. A possible explanation for this trend may be that Internet users with higher incomes perceive lower risk while online shopping, while lower incomes discourage online transactions in relation to potential financial loss (Hernandez et al., 2011). Thus, persons with higher incomes could be perceived to also have a higher level of enjoyment while performing online shopping tasks. The moderating effect of income as a variable that may encourage or prevent

the use of e-commerce, income is one more characteristic that has involved considerable research attention in the field of technology acceptance (Serenko et al., 2006; Allard et al., 2009; ).findings of Hubona and Kennick,(1996); Chau and Hu,(2002) are also consistent with earlier researches as higher income causes internet users to perceive lower hidden risks in undertaking online purchases and thereby affects their demand for internet products and services. Low incomes discourage online transactions, and perceptions of self-efficacy ease of use and usefulness should improve with increasing incomes, due to the ability to withstand possible financial losses. It is considered that user income has an effect on the first contact with the internet and online shopping since, as previous research has demonstrated, people with high incomes perceive fewer risk in the adoption of new ITs (Hubona and Kennick, 1996; Lu et al., 2003). However, when users have acquired experience their technological behavior is no longer influenced by their income. Therefore income does not have a major effect on the perceptions, attitude, and behavior of experienced users of an IT (Al-Somali et al., 2009). Thus it has established that the majority of experienced online shoppers display similar online purchasing behavior, independently of their incomes. Table 3 enlighten about few more studies which studied about impact of income on adoption of online shopping.

S. No.	Author & year	Country	Sample & method of data collection	Findings
	Bagchi & Mahmood, 2004	United States	The data used in the present research were collected from various sources.	Online shopping and income are positively related
	Bhatnagar A. (2004)	India	The total number of respondents in our survey was 1,141 an online survey conducted by a national research agency	The largest proportion of the respondents earn between \$50,000 and \$74,999 per year
	Bhatt A. (2014)	India	Convenience sampling method	Overall users of online shopping having income between 2lacs-3lacs
	Farag, S., Schwanen, T., & Dijst, M. (2005).	Netherland	826 questionnaire and a two-day travel diary	Individuals with a higher income buy more often online than individuals with a lower income
	Hashim, A., Ghani, E. K., & Said, J. (2009).	Malaysia	210 Questionnaire	The results show that there are significant differences in the effect of salary on attitude towards online shopping behavior. The results show only marginally significant differences between the job designation groups
	Mübin KIYICI(2012)	Turkey	305 Questionnaire	Teacher students, who have more monthly income and have more internet self efficacy

				have a positive attitude and intension to shop online
	Naseri, M. B., & Elliott, G. (2011).	Australia	15 510 Questionnaire	Income has statistically significant impacts on the actual online shopping
	Panwar A. & Chahal N. (2013)	India	200 Questionnaire	Higher income levels were likely to be more favorable about online shopping than those with lower income levels.
	Roy Dholakia, R., & Uusitalo, O. (2002).	USA	1600 Questionnaire	Income had a significant effect on the perception of benefits for both computer and store shopping
	Qinghe, Y., Wenyan, C., & Kaiming, L. (2014).	China	77 Questionnaire	Mostly respondents belong to college going age and have no or low income
	Sareen, M., & Jain, A. (2014).	India	207 Questionnaire	Highest percentage were not earning 38.2%
	Susskind, A. M. (2004).	United States	Computer-assisted telephone interviewing (CATI) system of 204 residents	Online shopping and income are positively related

Table 3: Impact of Income on the adoption of online shopping

Findings of various studies in Table 3 showing varied results. Many studies say that income have significant impact on online shopping adoption and shoppers of high income group shop more than low income group [Sedy Farag et al, 2005; Bhatnagar A. (2004); Panwar A. et al, 2013; Naseri, M. B., & Elliott, G. (2011); Roy Dholakia, R., & Uusitalo, O. (2002); Dr. Mübin KIYICI(2012); Bagchi & Mahmood, 2004; Susskind, A. M. (2004)]. Whereas few researchers found no significant impact on income and argue that students who have no or low income are the biggest online shoppers. [You Qinghe et al,(2014); Ashish Bhatt(2014); Hernández, B. et al, 2011]. So it indicates that the impact of costumers' income is associated with other dependent and independent variables. This should be studied with different circumstances to know the actual state.

#### V. OCCUPATION & ONLINE SHOPPING

Zuroni Md Jusoh & Goh Hai Ling (2012) studied the factors influencing consumers' attitude towards online shopping and found that there was no significant difference in attitude towards online shopping among people of different occupations. Whereas Chawla M. et al, 2015 students shops online more than any other category of shoppers. Though Sareen M. & Jain A. (2014) argues that the majority of the respondents belonged to the private or MNC sector and only a few (12%) of the respondents belonged to the government sector. Previously & Mohammad Bakher Naseri & Greg Elliott (2011) also discovered that Managers, professionals, associate professionals, advanced clerical workers are adopters of online shopping. Table 4 provides a brief summary of these findings.

S. No.	Author & year	Country	Sample & method of data collection	Findings
	Chawla, M., Khan, M. N., & Pandey, A. (2015).	India	100 university students Questionnaires	There is a large cohort of students (88%) who shop online.
	Kaur, H., & Shukla, R. K. (2016).	India	100 questionnaires	The respondents do not differ significantly with respect to their occupation towards their attitude on online grocery shopping.
	Mamta Sareen & Anchal Jain(2014)	India	A convenient sample of 207 respondents survey questionnaire	Almost one-third of the respondents belonged to the private or MNC sector and only 12% of the respondents belonged to the government sector
	Naseri, M. B., & Elliott, G. (2011).	Australia	15 510 Data for this study are drawn from the General Social Survey 2002 (GSS02), which was carried out by the Australian Bureau of Statistics from March 2002 to July 2002.	Managers, professionals, associate professionals, advanced clerical workers are adopters of online shopping. Occupation have statistically significant impacts on the actual online shopping beyond the effects of other demographics, social connectedness, and prior online experience variables.
	Padmavathi D. & Priyanka V. (2016)	India	Questionnaire	There is a significant impact of age on online purchase

	Roy Dholakia, R., & Uusitalo, O. (2002).	India	1600 Questionnaires	The occupation has statistically significant impacts on the actual online shopping
	Sim, L. L., & Koi, S. M. (2002).	Singapore	175 Questionnaires	Internet buyers tend to come from upper middle class families.
	Siu, N. Y. M., & Cheng, M. M. S. (2001)	Hong Kong	200 Questionnaires	Concerning the occupation and monthly income, a slight majority was students and the rest were managers, professionals or associate professionals, clerical workers, factory workers, sales workers, and housewives.
	Zhu, J. J., & He, Z. (2002).	China	1,007 Telephone interviews	Occupation is also a significant predictor of online time

Table 4: Impact of Occupation on the adoption of online shopping

#### VI. EDUCATION & ONLINE SHOPPING

Education level produces mixed effects vary from no effect to a positive effect (Wang S. et al, 2006) on online shopping. Educated at the college level are more frequent online buyer cited by a majority of researchers. (Pew Internet, February 2008.). Education has been shown to be correlated with Internet use as well as online shopping (Liao & Cheung 2001; Li et al. 1999). Better educated users are more likely to be technically literate as well. Therefore, these notions have

extended to shopping behavior. Users with higher levels of education have reported more often finding products online which best match their needs more frequently than those with less education (Punj, 2011). However, there have also been findings to the contrary, which say that education is not a major determinant of online shopping (Bellman et al. 1999; Mahmood et al. 2004). Table 5 shows these diverse and contrary findings, which motivate to study this aspect with a new sample to discover the actual impact of education on online shopping adoption.

S. No.	Author & year	Country	Sample & method of data collection	Findings
	Kaur, H., & Shukla, R. K. (2016).	India	100 Questionnaire	However, understanding behavior dimension related to education level or working members in the family can help online marketers to develop a positive tendency to online shopping for grocery product
	Khan, S. A., Liang, Y., & Shahzad, S. (2015).	China	302 Questionnaire	Most of the respondents were highly educated at 55.30%.
	Naseri, M. B., & Elliott, G. (2011).	Australia	15 510 Questionnaire	Education has statistically significant impacts on the actual online shopping
	Panwar A. & Chahal N. (2013)	India	200 Questionnaire	The results suggest that education was likely to have an impact on consumer attitudes towards online shopping
	Qinghe, Y., Wenyuan, C., & Kaiming, L. (2014).	China	77 Questionnaire	74% of respondents have a bachelor degree or will have more batch degree lately
	Reddy, N. H., & Srinivas, A. (2015).	India	598 Questionnaire	Income does not significantly affect on-line shopping in India.
	Sareen, M., & Jain, A. (2014).	India	207 Questionnaire	Highest 38.2 % were Graduate
	Sim, L. L., & Koi, S. M. (2002).	Singapore	2002 Questionnaire	The variable 'education' is not found to be significant.
	Siu, N. Y. M., & Cheng, M. M. S. (2001).	Hong Kong	200 Questionnaire	Potential adopters were found to have a higher level of income and education.

Table 5: Impact of Education on the adoption of online shopping

#### VII. MARITAL STATUS & ONLINE SHOPPING

Although marital status as a demographic factor of online shoppers has been studied by a few researchers and found a significant impact decision. There are significant differences in the effect of marital status on attitude towards online shopping behavior (Afizah Hashim Erlane K Ghani &

Jamaliah Said,2009). Ruby Roy Dholakia (1995) conducted a study and surveyed a large sample (1600 respondents) and found that Married male with children, have a homemaker spouse and live in a single family home have a high willingness to online shopping. In a Malaysian study more than half the respondents are single (58.1%), 38.1% of the respondents are married and the remaining 3.8% are either divorcee or widow were indulged in online shopping

(Hashim, A., Ghani, E. K., & Said, J.,2009). Padmavathi D. & Priyanka V. (2016) also found a significant impact of age on online purchase. Whereas, the number of research does't found any significant impact of marital status on online shopping behaviour. N.B. Harshavardhan Reddy & A. Srinivas(2015)'s results show that marital status specifically does not influence any of online shopping parameters. In another recent study, the marital status of the respondent does not seem to be impacting the attitude of respondents towards online shopping.

#### VIII. CONCLUSION

Although studies about the impact of demographics on online shopping are widespread in the literature, they have generally presented demographics as either moderators or control factors. An extensive review of online shopping literature shows that there are a plethora of studies in the literature that examines the predictive utility of demographic variables. But there are contradictory findings of the impact of these factors on online shopping. As such, the explanatory power of demographics is still not well understood, further research is needed to clarify this shortcoming in the literature. Besides, apart from age, gender, income, and education, studies that examined the impact of other demographics on online shopping are rare and reported findings are contradictory. So the literature provides a guideline to explore the least explored factors of demographic factors in different circumstances.

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