

Factors Influencing the Usage of Online Shopping in Albania

Alma Braimllari (Spaho)¹ and Sauda Nerjaku²

^{1,2}University of Tirana, Albania

Abstract

The rise of internet usage worldwide has shifted consumers' attention to online shopping. The increased confidence in technology, ability to use information and communication technology, and online payment sectors are changing consumer behaviour away from traditional methods. Recently in Albania online shopping is showing encouraging progress among customers. An incentive for the increase of online shopping is the impact of the pandemic situation of COVID-19 that forced foreign and domestic retailers to offer their products online as well. The purpose of this research was to study the usage of online shopping by individual customers in Albania. The objectives of this study were: to identify the benefits and challenges of online shopping, the products that are bought more often, and the most frequently used websites; and to determine the demographic and socio-economic factors that influence the online shopping use, the experience with online shopping, and the frequency of online shopping. This study targets the population comprised of individuals who have a bank account and use electronic banking services. Descriptive analysis and binary logistic regression analysis are used to analyse the data of 213 respondents. The study revealed that online shopping use was significantly associated with age, region, and income level; experience with online shopping use was significantly associated with age and income level, and frequency of online shopping use was significantly associated with marital status and income level. The findings of this study provide useful information for online shoppers, delivery companies, and online retailers for planning promotion strategies.

Keywords: e-commerce, demographic factors, socio-economic factors, logistic regression model, Stata.

1. Introduction

The rapid development of the internet has drastically altered the lives of consumers around the world and played an essential role in globalising and changing the consumer buying process. Online shopping has transformed the retail industry, by providing a platform for consumers and businesses to exchange products and services using the Internet (Singh & Rana, 2018). Online shopping is more convenient than traditional shopping and offers consumers a greater product choice. However, online shopping is still perceived as riskier than shopping in traditional stores (Orubu, 2016; Makhitha et al., 2019). “Consumers’ behavior of online shopping is being affected by several factors like demographic factors, social factors, online shopping experience, skills of using internet and computer, website design, social media, situational factors, facilitating conditions, characteristics of the product, sales promotional scheme, payment option, delivery of goods and after-sales services play an important role in online shopping” (Panday and Parmar, 2019). The incapability to physically assess the product before they purchase and the uncertainty of the after-sale service, have transformed the consumer buying process (Farhana et al., 2017). Consumers are disposed to shop online, but the risks and uncertainty associated with online transactions create a barrier for them to complete transactions online successfully (Arora & Sahney 2018). Customers are willing to shop online if they perceive a higher level of trust, protection, and security in online business (Mapande & Appiah, 2018). According to Nittala (2015), perceived risk and price positively influenced online shopping behavior, whereas positive attitude, product risk, and financial risk affect negatively online shopping behavior. Privacy and security risk have more influence on consumer attitudes towards online shopping (Makhitha & Ngobeni, 2021).

Online shopping usage has been rising in Albania, but there is still a large majority of consumers who are not buying online because of certain risks associated with online shopping. This is despite the fact that internet adoption has increased and is widely accessible by the majority of Albanian consumers. Electronic and Postal Communication Authority in Albania reported that in the first quarter of 2021, the number of active subscribers with Internet access from 3G/4G mobile networks was about 2 million, which represented an increase of 1.5% over the previous quarter, and an increase of 17% compared to the first quarter of 2020; whereas the number of active subscribers with Broadband Internet access from fixed networks reached about 506 thousand, which was a decrease of 0.5% compared to the previous quarter and an increase of about 14% compared to the same quarter in 2020 (EPCA, 2021). With the increase of internet users, is increased the number of customers who prefer to buy online and bank cards are some of the most widely used and popular ways for consumers to make purchases online. The number of debit cards in circulation was 1,083,243 debit cards in 2020 and is increased by 5.6% compared to the number of debit cards in 2019; the number of credit cards was 108,897 cards, showing a decrease of 4.3% compared to 2019; and the number of electronic money cards reached 72,080 in 2020, with an increase of 7.5% compared to 2019 (Bank of Albania, 2021). The diffusion of debit cards has achieved its maturity level (Braumllari and Mezini, 2018).

Demographic is a very crucial factor to segment consumers and understand changes in customer buying ability and buying behaviour. Different attributes like age, gender, marital status, income level, education level, employment, geographical location, race, ethnicity, religion, size of family, etc., can be observed easily and identify homogeneous groups among

the target consumer group. Demographic attributes express who buys the products and consumer's interest or buying behaviour about online products would lead to a different buying process.

Online shopping has shown exponential growth over the years, making it imperative for marketers to gain a deeper understanding of various factors that might have an impact on companies and the consumers' online buying process. The objectives of this study were to identify the benefits and challenges of online shopping, the products that are bought more often, and the most used websites; and to determine the factors that influence customers' usage of online shopping in Albania. Moreover, the study aimed to determine the factors that influence the customers' experience in years using online shopping and the frequency of online shopping in the last three months.

2. Literature Review

Online shopping is influenced by multiple factors, among them demographic factors.

Age is a key demographic factor that impacts online shopping behaviour, as the purchase decisions change with age. Online shopping is gaining popularity among young customers. Younger people tend to spend more on lifestyle, fun, fashion, while elderly people spend on most health-related expenses. The older shoppers are more worried about the country of origin of a product or service before buying, while younger shoppers likely take an online purchase decision due to good computer skills and more experience with Internet usage (Nittala, 2015). Meanwhile, Pinca (2015) found that the younger age group was unwilling to buy online due to financial insufficiency, and was cautious of online shopping. Baubonienė and Gulevičiūtė (2015) found that 24-34 years old people more often choose online shopping because of lower prices and the great variety of products. Findings of Lian & Yen (2014) indicated that the major factors driving older adults to online shopping were performance expectation and social influence as younger; on the other hand, the major barriers included value, risk, and tradition which was different from younger customers. According to Makhitha & Ngobeni (2021), age had a moderating influence on the relationship between product, security and privacy risks, and attitude towards online shopping. Results of Soopramanien (2011) showed that younger consumers are more likely to display an enthusiastic type of attitude towards online shopping compared with older consumers.

Gender differences influence purchasing decisions by their different needs and lifestyle. Differences in shopping behaviour are significant between men and women. Mehrotra et al. (2019) found that male consumers make more online purchases and spend more money online than females. According to their results, male consumers are more likely to shop online in the future and are equally or more favourable towards online shopping. Meanwhile, Jindal et al (2021) found that females tend to purchase online more than males; maybe because females are more disposed to shop both in stores and online. Pinca (2015) indicated prevalence in females than males in buying online and declared that female customers are more shopping addicted than male customers in online shopping. Venkatesh et al. (2012) has demonstrated that gender affects consumers' online behaviour significantly. Kalia et al. (2016) suggested that online consumers tended to be male, and argued that women are more risk-bearing and engage in highly exploratory behaviour while purchasing online than men do. Baubonienė

and Gulevičiūtė (2015) found that men shop more often online because of the lower price. The study of Pascual-Miguel et al. (2015) found that gender differences were significant in the relationships between effort expectancy and purchase intention and between social influence and purchase intention.

Another demographic factor is *marital status*, but there is a difference of opinion among researchers on whether it influences online purchase intention or not. Shalini et. al. (2015) indicated that married respondents of their study preferred online shopping as compared with unmarried respondents. The results of Sethi & Sethi (2017) showed that marital status has a significant influence on online purchase intention. Unmarried people are found to have a stronger online purchase intention as compared to married and divorced people. The reasons may lie because married people may go in for joint decision making and different considerations may come into the picture while making purchase decisions (Sethi & Sethi, 2017). According to Singh & Kashyap (2015), the reason why online shopping was observed to be more in unmarried respondents was that they have lesser responsibilities to attend and have more time to themselves, whereas the married customers have to take care of the family responsibilities. Kim and Kim (2004) found that marital status is positively related to online shopping. Also, Singh & Rana (2018) found that marital status has a significant impact on the usage of online shopping. On the contrary, Bhatnagar et. al. (2000) found no significant relationship between marital status and online shopping. Richa (2012) and Doolin et al. (2005) indicated that marital status does not influence online shopping.

Customer *location* or *residence* is an important factor that influences online shopping usage. Consumers living in urban areas are exposed to a different set of goods, newly launched fast-moving products or services. People who live in rural areas with a smaller number of shops are more likely to purchase online to save time in travelling shops (Ren & Kwan, 2009). Similar results have been observed by Jindal et al. (2021). On the other hand, Comegys et al. (2006) and Smith et al. (2013) claim that online shopping, in general, does not depend on the geographical location (neither buyer's nor vendor's), but does depend on cultural differences and the ICT infrastructure.

Well-educated people make good innovators and early adopters of new technology. Less-educated people tend to demonstrate a higher degree of anxiety towards computer technology. Nayyar and Gupta (2010) reported that highly educated people form a representative population of online buyers. Mehrotra et al (2019) suggested that well-educated customers were likely to participate in online shopping.

Income significantly impacts the online shopping of consumers and is positively related to online shopping tendencies, according to Mehrotra et. al. (2019). A large income motivates customers to use more online shopping (Fogg et al., 2001). Whereas, Jindal et al. (2021) indicated that the majority of online buyers have a lower income level. Panday and Parmar (2019) have also reported lower-income consumers to be frequent online shoppers. Findings of Brashear et al. (2009) showed that online shoppers in six countries (United States, England, New Zealand, China, Brazil, and Bulgaria) were similar regarding their desire for convenience, are more impulsive, have more favourable attitudes toward direct marketing and advertising, and have higher incomes.

The online shopping *experience in years* plays an important role too and influences how consumers perceive both the benefits and the risks of using online shopping. Customers learn from their online shopping experience and product use. Shoppers who have experienced online shopping are more familiar with e-commerce and should be more confident to shop online, above all, the youngest shoppers, who are used to the internet environment (Michaud-Trevinal & Stenger, 2012). More experienced customers with online shopping, tend to purchase more online. In the study of Rahman et. al (2018), about 78% of the respondents had less than 2 years of experience in online shopping. The study of Pratminingsih et al. (2013) revealed that most of the respondents have one to three years of experience in online shopping. Soopramanien (2011) found that the online shopping experience reduces consumers' scepticism about using the internet to buy products.

As for the *frequency of online shopping*, Panday and Parmar (2019) observed that more than half of respondents (63%) were having monthly online shopping. Rahman et. al. (2018) showed that the majority of customers occasionally shop online, and also Braimllari and Sala (2017) found that only 20% of young customers have bought products online monthly. The results of Riccha (2012) showed that gender positively impacts the frequency of online shopping.

Dominici et al. (2021) investigated the factors that influence the likelihood of customers buying food online. Applying a logit model, they found that the food-online consumers were likely to be young, well-educated, female, living in a small family, with a very good or adequate overall economic condition; and also, working time, being obese, having health problems, and practicing a sport regularly positively affect the likelihood to buy food online.

3. Research Methodology

This study targets the population composed of individuals over the age of 18 who have a bank account and also use electronic banking services. All data were collected through a self-administered questionnaire in the period October-November 2020. Non-probability sampling was used to gather the data for this study. From 400 distributed questionnaires, only 213 questionnaires were returned completed.

The questionnaire included questions about the profile of the respondents such as age, gender, marital status, education level, monthly income level, place of residence, employment status. The second part of the questionnaire consists of questions about the usage of online shopping, such as benefits and challenges of online shopping; products that are bought more often and the most used websites to online shopping, experience in years with online shopping; frequency of online shopping in the last three months; expense in the last online shopping and satisfaction level with online shopping.

Data were analysed using descriptive analysis and logistic regression analysis. Logistic regression is recommended over linear regression when modelling binary responses and allows the researcher to estimate probabilities of the response occurring (Hosmer et al, 2013). To analyze the relationships between socio-demographic variables and the usage of online shopping binary logistic regression was used. Two other binary logistic regression models were estimated, one about the experience in years with online shopping and one about the frequency of online shopping in the last three months. A respondent was considered an experienced online shopper when he/she has been using online shopping for at least 5 years.

A respondent was considered a frequent online shopper when he/she has used online shopping at least 5 times in the last three months.

STATA12 was used to conduct the descriptive analysis and logistic regression analysis.

4. Results and Discussion

4.1 Descriptive analysis

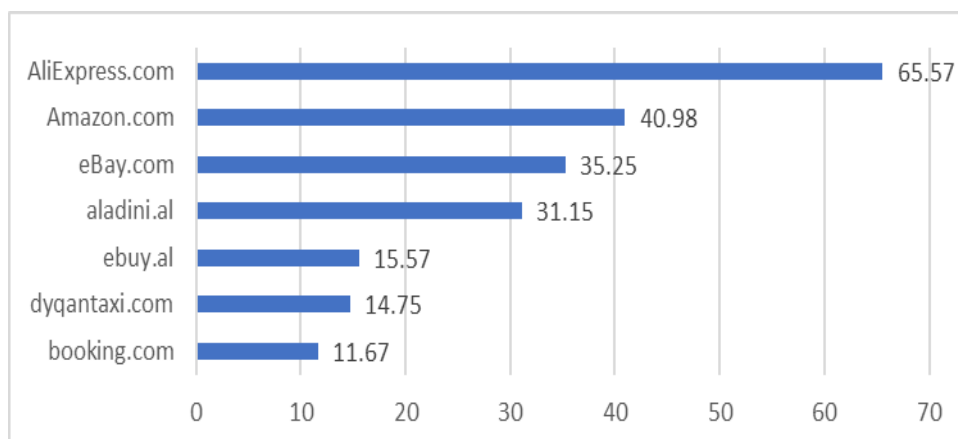
Among the 213 respondents, 60% were from Tirana, 57.3% were female, 55.4% were 18-24 years old and 26.8% were 25-35 years old. About 60% of the respondents were employed in the private sector, state administration, or were self-employed. The majority of the respondents hold a university diploma (63.4%) and for 39% of the respondents the monthly income was ALL 30,000 or less and for 26% was ALL 30,000-50,000.

Related to online shopping, 120 respondents (56.3%) have declared that they have used online shopping. According to INSTAT Survey 2020, online purchases were carried out by 19.5% of the population in the last 12 months. Regarding the experience with the usage of online shopping; 37.5% of the online shoppers have declared 1 to 2 years, 26% declared 3 to 4 years and 25% have 5 to 6 years of experience. About 28.34% of online shoppers were satisfied or very satisfied, whereas 41.67% were neutral with the online shopping process.

The respondents that use online shopping, have shopped more frequently these products: apparel/accessories (89.34%), electronics (36.89%), cosmetics (30.33%), personalized products (23.77%), and domestic appliances (14.17%). According to INSTAT Survey 2020, the most purchased products were clothing/shoes/accessories (84.8%), which have shown an increase of 2.2 percentage points from 2019. Fashion, electronics, and various types of accessories were the most purchased items via the internet in the study of Luca et al. (2017).

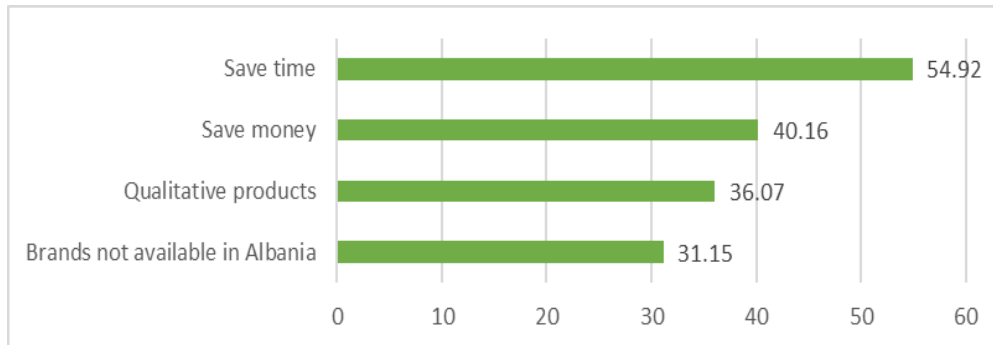
Most used websites used to online shopping were: AliExpress.com (65.6%), Amazon (41%), ebay.com (35.25%), and Aladini.al (31.15%) (fig. 1). E-bay was the most used website in the study of Luca et al. (2017).

Figure 1: Websites used for online shopping



Among the benefits of online shopping were: save time (55%), save money (40%), qualitative products (36%), and brands not available in Albania (31%) (fig. 2). Time-saving and greater product choice were key benefits of shopping online, according to the World Bank survey (2020).

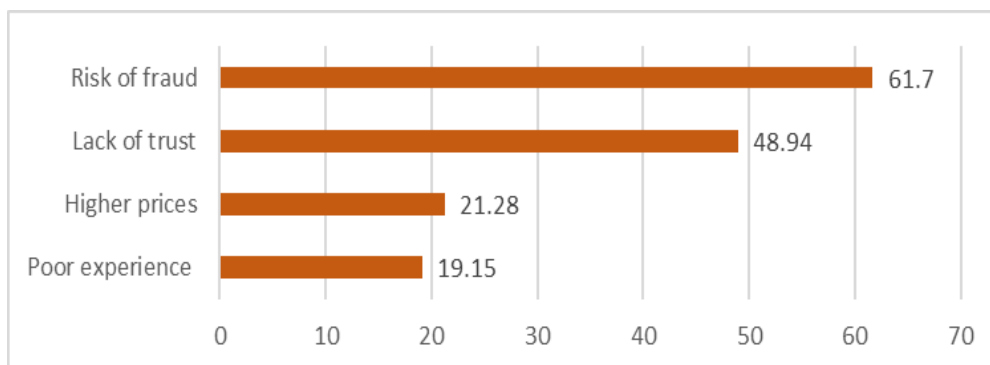
Figure 2: Benefits of online shopping (N = 120)



Among the challenges to shopping online were: risk of fraud (61.7%), lack of trust (49%), higher prices (21%), and poor experience with online shopping (19%) (fig. 3).

Lack of trust was the main reason that customers do not shop online in the study of Luca et al. (2017), followed by the lack of credit cards and the long-time of delivery of the purchased item. Lack of trust and access to accepted payment methods, lack of English language skills, and lack of internet access were the key challenges for customers to use online shopping in the survey of World Bank (2020).

Figure 3: Challenges to shopping online (N = 93)

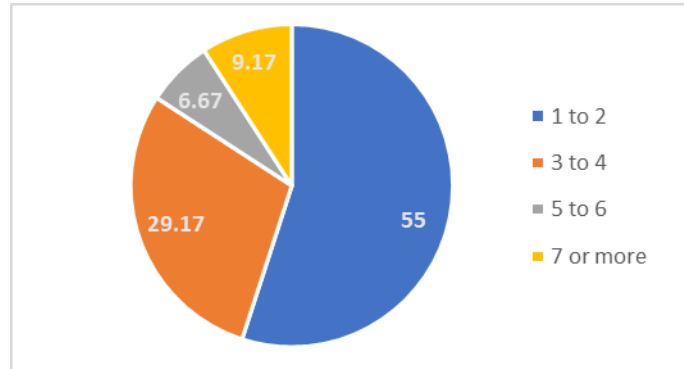


Among the 120 respondents that use online shopping, 26.7% of them have declared that during the COVID-19 pandemic they have increased their use of online shopping. This result is consistent with the report of the World Bank (2020) that 55 percent of respondents had increased the use of online shopping since the start of the pandemic and out of these, 74%

believe that they will continue to shop online more frequently once the pandemic is overcome.

Related to the frequency of online shopping during the last three months, 55% of online shoppers have declared 1 to 2 times, and 29% have declared 3 to 4 times (fig. 4).

Figure 4: Online shopping frequency during the last three months



About the expenses in the last online shopping, 36.7% of online shoppers have paid €15 to €24, 23% have paid less than €15, 19% have paid €25 to €34, and 13% have paid €55 or more.

4.2 Logistic regression analysis

The results of the binary logistic regression model for online shopping usage, shown in table 1, indicated that the model was statistically significant (LR chi-square (8) = 20.33, p-value < 0.05) and the value of Pseudo-R² was 0.679 (tab. 1).

The odds ratios (exp(b) values) indicated that the age of the respondent was negatively related to the usage of online shopping, that is, respondents with age 35 years or more were less likely to use online shopping. This finding of age was consistent with some studies (Dominici et al., 2021; Lian & Yen, 2014; Soopramanien, 2011) and inconsistent with the study of Pinca (2015).

Table 1: Results of binary logistic regression model about the usage of online shopping (N =213)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	0.444
35 and above	0.264*
Gender	
Male (ref)	1.000
Female	0.879
Marital Status	
Single (ref)	1.000
Married	1.279
Region	
Tirana	0.366*

Other (ref)	1.000
Education level	
Secondary (ref)	1.000
University/Master +	0.824
Monthly income level (ALL)	
Less than 30,000 (ref)	1.000
30,000 to 50,000	1.454
More than 50,000	2.914*
Constant	2.725*
LR chi-square (df),	20.33 (8)
Prob > chi2	0.0092
Pseudo-R²	0.697

Note: Ref., reference category. *, p-value < 5%.

The residence of the respondent was statistically significant and negatively related to the usage of online shopping, indicating that the respondents from Tirana were less likely to use online shopping. This finding was in contrast to the results of Comegys et al. (2006) and Smith et al. (2013) that online shopping, in general, does not depend on the geographical location. But it is consistent with the results of Ren & Kwan (2009) and Jindal et al. (2021); people who live in areas with a smaller number of shops are more likely to purchase online.

The monthly income level was statistically significant and positively related to the usage of online shopping, that is, online shoppers that have monthly income more than ALL 50000 were more likely to use online shopping. The finding of monthly income was consistent with the results of Dominici et al. (2021), Mehrotra et. al. (2019), and Brashear et al. (2009).

Other socio-demographic variables were not statistically significant at the 5% level. However, married respondents were more likely to use online shopping, whereas female and well-educated respondents were less likely to use online shopping. The finding of marital status was consistent with the findings of Richa (2012), Doolin et al (2005), and Bhatnagar et. al. (2000); and inconsistent with the findings of Singh & Rana (2018), Sethi & Sethi (2017), Shalini et. al. (2015), and Kim and Kim (2004). The finding of gender is inconsistent with the results of Venkatesh et al. (2012), Kalia et al. (2016), Mehrotra et al. (2019), and Dominici et al. (2021). The finding of education level is inconsistent with the results of Nayyar and Gupta (2010) and Mehrotra et al. (2019).

The results of the binary logistic regression model for years of experience with online shopping, shown in table 2, indicated that the model was statistically significant (LR chi-square (8) = 43.04, p-value < 0.01) and the value of Pseudo-R² was 0.2729 (tab.2).

Table 2: Results of binary logistic regression model about years of experience with online shopping (N = 120)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	10.501*
35 and above	9.977*
Gender	
Male (ref)	1.000
Female	0.735
Marital Status	

Single (ref)	1.000
Married	1.339
Region	
Tirana	1.034
Other (ref)	1.000
Education level	
Secondary(ref)	1.000
University/Master +	1.263
Monthly income level (ALL)	
Less than 30,000 (ref)	1.000
30,000 to 50,000	4.297*
More than 50,000	1.570
Constant	0.092*
LR chi-square (df),	43.04 (8)
Prob > chi2	0.0000
Pseudo-R²	0.2729

Note: Ref., reference category. *, p-value < 5%.

The odds ratios (exp(b) values) indicated that the age of the respondent was statistically significant and positively related to the experience (in years) with online shopping, that is, online shoppers with age 25 years or more were more likely to be experienced, online shoppers.

Also, the monthly income level was statistically significant and positively related to the experience (in years) with online shopping, that is, respondents with a monthly income level between ALL 30,000 and ALL 50,000 were more likely to be experienced, online shoppers.

Other socio-demographic variables were not statistically significant at the 5% level. However, married respondents, those from Tirana, and well-educated respondents were more likely to use online shopping for a long time, whereas female respondents were less likely to be experienced, online shoppers.

The results of the binary logistic regression model about the frequency of online shopping usage in the last three months, shown in table 3, indicated that the model was statistically significant (LR chi-square (9) = 19.26, p-value < 0.05) and the value of Pseudo-R² was 0.1642 (tab. 3).

The odds ratios (exp(b) values) indicated that the marital status of the respondent and the monthly income were statistically significant and negatively related to online shopping frequency, indicating that married respondents and online shoppers that have a monthly income between ALL 30,000 and ALL 50,000 were less likely to use online shopping frequently. The finding for income level was in contrast to the result of Panday and Parmar (2019) that lower-income consumers were frequent online shoppers.

Table 3: Results of binary logistic regression model about the frequency of online shopping (N = 120)

Variable	Exp(b)
Age	
18 – 24 (ref)	1.000
25 – 34	2.178
35 and above	5.719
Gender	

Male (ref)	1.000
Female	2.704
Marital Status	
Single (ref)	1.000
Married	0.214*
Region	
Tirana	3.069
Other (ref)	1.000
Education level	
Secondary(ref)	1.000
University/Master +	1.631
Monthly income level (ALL)	
Less than 30,000 (ref)	1.000
30,000 to 50,000	0.176*
More than 50,000	1.126
Experience with online shopping	
Four years or less	1.000
Five years or more	1.136
Constant	0.049*
LR chi-square (df),	19.26 (9)
Prob > chi2	0.0231
Pseudo-R²	16.42%

Note: Ref., reference category. *, p-value < 5%.

Other socio-demographic variables were not statistically significant at the 5% level. However, adult, female respondents, those from Tirana, and well-educated respondents were more likely to be frequent online shoppers. The result about gender was inconsistent with the finding of Richa (2012). Experience in years with online shopping was not statistically significant at the 5% level, however, online shoppers with more than 5 years of experience were more likely to be frequent online shoppers.

5. Conclusions

COVID-19 pandemic has led to a major incentive towards the digitalization of the Albanian economy and has further accelerated the use of online shopping. Online shopping gained importance with the increase of Internet usage. Although Internet usage has increased and is widely accessible by the majority of Albanian customers, there is still a large majority of consumers who are not shopping online because of certain risks perception associated with online shopping. The development in the e-commerce industry has created opportunities for online retailers, demanded research on factors influencing online shopping behaviour.

Demographic segmentation plays an important role in developing marketing strategies. Marketers need to understand how different demographic factors influence online buying behaviour and can take advantage of them. Based on demographic factors, online businesses are able to categorize their products or services more efficiently and can set their target market. With a focus on demographic factors, segmentation of the market would be strictly on point and cost-effective.

The results of the descriptive analysis indicated that: online purchases were carried out by 56% of the respondents; time-saving and money-saving were key benefits of shopping online

and only 28.34% of online shoppers were satisfied or very satisfied with the online shopping process.

The results of logistic regression analysis indicated that online shopping usage was significantly associated with age, region, and monthly income level; experience in years with online shopping use was significantly associated with age and monthly income level, and frequency of online shopping use was significantly associated with marital status and monthly income level of the respondents.

The findings of this study provide useful information for online shoppers, delivery companies, and online retailers for planning promotion strategies. Identification of the various factors which affect the buying behaviour of online shoppers is very important for marketers, and information can be used to develop marketing strategies. This will help not only in retaining existing customers but also in converting potential customers into active ones. Also, marketers can address product concerns if they were to succeed online and to draw more customers to shopping online. World Bank (2020) recommended a range of interventions to improve infrastructure in Albania, from Customs, payment systems, and postal services to making e-commerce easier.

This study has some limitations. Firstly, the study identifies some socio-demographic factors that influence the usage of online shopping, experience in years with online shopping, and frequency of online shopping. However, other factors can influence the usage, experience, and frequency of online shopping. Secondly, the sample was relatively small and it was not representative of the country. Thirdly, non-probability sampling was used to gather the data in a short time and at a low cost.

Future research can study other factors influencing the usage, experience, and frequency of online shopping such as security, privacy, trust, perceived usefulness, perceived ease of use, perceived credibility, etc., and also, the factors influencing customer satisfaction with online shopping.

References

- Arora, S., & Sahney, S. (2018). Consumer's webrooming conduct: an explanation using the theory of planned behavior. *Asia Pacific Journal of Marketing and Logistics*, 30(4), 1040–1063.
- Bank of Albania (2021) Payment Systems Statistics. (Accessed date 05.11.2021) https://www.bankofalbania.org/Payments/Payment_systems_statistics/
- Baubonienė, Ž., & Gulevičiūtė, G. (2015). E-commerce factors influencing consumers' online shopping decisions. *Social Technologies Journal*, 5(1), 74-81.
- Bhatnagar, A., Misra, S., & Rao, H. R. (2000). On risk, convenience, and Internet shopping behavior. *Communications of the ACM*, 43(11), 98-105.
- Braimllari, A., & Mezini, E. (2018, November). Modeling and forecasting the diffusion of ATM/POS terminals and debit/credit cards in Albania. In Proceedings of the *International Conference 'Recent Trends and Applications in Computer Science and Information Technology' RTA-CSIT*, Tirana, Albania. (pp. 107-113). <http://ceur-ws.org/Vol-2280/paper-16.pdf>
- Braimllari, A., & Sala, E. (2017, June). Internet use for learning by the undergraduate students of the University of Tirana in Albania. In Proceedings of the *8th INTERNATIONAL CONFERENCE "Information Systems and Technology Innovations: Fostering the As-A-Service Economy"*, Tirana, Albania.
- Brashear, T. G., Kashyap, V., Musante, M. D., & Donthu, N. (2009). A profile of the internet shopper: evidence from six countries. *Journal of Marketing Theory and Practice*, 17(3), 267-282.
- Comegys, C., Hannula, M., & Väisänen, J. (2006). Longitudinal comparison of Finnish and US online shopping behaviour among university students: The five-stage buying decision process. *Journal of Targeting, Measurement, and Analysis for Marketing*, 14(4), 336-356.
- Dominici, A., Boncinelli, F., Gerini, F., & Marone, E. (2021). Determinants of online food purchasing: The impact of socio-demographic and situational factors. *Journal of Retailing and Consumer Services*, 60, 102473.
- Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived risk, the Internet shopping experience, and online purchasing behavior: A New Zealand perspective. *Journal of Global Information Management (JGIM)*, 13(2), 66-88.
- EPCA (2021): Electronic and Postal Communication Authority in Albania: Electronic Communications Market Statistical Indicators Quarter I 2021/Treguesit Statistikorë të Tregut të Komunikimeve Elektronike Tremujori I 2021. https://akep.al/wp-content/uploads/2021/08/Raport-T1_2021_-docx.pdf (Accessed date 05.11.2021)
- Farhana, N., Khan, T., & Noor, S. (2017). Factors affecting the attitude towards online shopping: an empirical study on urban youth in Bangladesh. *Australian Academy of Business and Economics Review*, 3(4), 224-234.
- Fogg, B. J., Marshall, J., Laraki, O., Osipovich, A., Varma, C., Fang, N., ... & Treinen, M. (2001, March). What makes websites credible? A report on a large quantitative study. In *Proceedings of the SIGCHI conference on Human factors in computing systems* (pp. 61-68).
- Hosmer Jr, D. W., Lemeshow, S., & Sturdivant, R. X. (2013). *Applied logistic regression*. John Wiley & Sons.

INSTAT, Albanian National Institute of Statistics, 2020, Survey on Information and Communication Technologies (ICT) usage in Households and by Individuals in 2020. Accessed date 05.11.2021: http://www.instat.gov.al/media/8266/ict-2020-english_.pdf

Jindal, T., Bassi, P., and Kaur, M. (2019). Influence of Demographic Profile of Consumers on Online Shopping. *THINK INDIA (Quarterly Journal)*, 22(4), 4338-4352.

Kalia, P., Singh, T., & Kaur, N. (2016). An empirical study of online shoppers' search behaviour with respect to interdisciplinary sources of information in Northern India. *Productivity: A Quarterly Journal of the National Productivity Council*, 56(4), 353-361.

Kim, E.Y. and Kim, Y.K. (2004), Predicting online purchase intentions for clothing products, *European Journal of Marketing*, 38(7), 883-897.

Lian, J., & Yen, D. (2014). Online shopping drivers and barriers for older adults: Age and gender differences. *Computers in Human Behaviour*, 37, 133–143.

Luca, E., Rembeci, G., & Vehbi, A. (2017). The use of electronic commerce in Albania. Principles and strategies how to increase its safety and trust-ability. *Interdisciplinary Journal of Research and Development* 4(2), 201-207.

Makhitha, K. M., & Ngobeni, K. (2021). The influence of demographic factors on perceived risks affecting attitude towards online shopping. *South African Journal of Information Management*, 23(1), 1-9.

Makhitha, K. M., Van Scheers, L., & Mogashoa, C. (2019). Which consumer attributes influence South African consumers to shop online. *Journal of Business and Retail Management Research*, 13(4), 312–325. <https://doi.org/10.24052/JBRMR/V13IS04/ART-29>

Mapande, F. V., & Appiah, M. (2018, December). The factors influencing customers to conduct online shopping: South African perspective. In *2018 International Conference on Intelligent and Innovative Computing Applications (ICONIC)* (pp. 1-5). IEEE.

Mehrotra, A. & Elias, H. & Al-Alawi, A. & Al-Bassam, S. (2019). The Effect of Demographic Factors of Consumers Online Shopping Behavior in a GCC University. 10.4018/978-1-7998-0272-3.ch008.

Michaud-Trevinal, A., & Stender, T. (2012). Online shopping experiences: A qualitative research. In *Conference: Academy of Marketing Science Annual*. Paris, France.

Nayyar, R., & Gupta, S. L. (2010). Impact of changing demographic profiles of Indian customers on their internet shopping behaviour. *ViewPoint*, 51(3), 17-24.

Nittala, R. (2015). Factors influencing online shopping behavior of urban consumers in India. *International Journal of Online Marketing (IJOM)*, 5(1), 38-50.

Orubu, O. F. (2016). The impact of perceived risk on willingness to buy in online markets. *E3 Journal of Business Management and Economics*, 7(1), 13-18. [https://doi.org/10.18685/EJBME\(7\)1_EJBME-15-020](https://doi.org/10.18685/EJBME(7)1_EJBME-15-020)

Panday A and Parmar S. (2019 January). Factors affecting consumer's online shopping buying behavior, in Proceedings of 10th international conference on Digital Strategies for Organizational Success. 541-548.

Pascual-Miguel, F. J., Agudo-Peregrina, Á. F., & Chaparro-Peláez, J. (2015). Influences of gender and product type on online purchasing. *Journal of Business Research*, 68(7), 1550-1556.

Pinca, K.C. (2015). Online shopping behavior of students in the college of business administration: Basis for enriching content of the subject matter. *International Journal of Education and Research*; 3(1), 333-348.

Pratminingsih, S. A., Lipuringtyas, C., & Rimenta, T. (2013). Factors influencing customer loyalty toward online shopping. *International Journal of Trade, Economics and Finance*, 4(3), 104-110.

Rahman, M. A., Islam, M. A., Esha, B. H., Sultana, N., & Chakravorty, S. (2018). Consumer buying behavior towards online shopping: An empirical study on Dhaka city, Bangladesh. *Cogent Business & Management*, 5(1), 1514940.

Ren, F., & Kwan, M. P. (2009). The impact of geographic context on e-shopping behavior. *Environment and Planning B: Planning and Design*, 36(2), 262-278.

Richa, D. (2012). Impact of demographic factors of consumers on online shopping behaviour: A study of consumers in India. *International journal of engineering and management sciences*, 3(1), 43-52.

Sethi, U. J., & Sethi, R. S. (2017). Does Demography Influence Online Purchase Intention? Evidence from North-West India. *International Journal of Advances in Management and Economics*, 6(2), 1-8.

Shalini, G. R., & Hemamalini, K. S. (2015). A study of online shopping website characteristics and its impact on consumer intention to purchase online in Chennai. *International Research Journal of Engineering and Technology*, 2(9), 412-418.

Singh, P., & Kashyap, R. (2015). Online Shopping Behavior of Consumers. *International Journal of Innovative Research in Science, Engineering and Technology*, 4(10), 9953-9958.

Singh, S., & Rana, R. (2018). Effect of Demographic Factors on Consumers' Perception of Online Shopping. *Global Journal of Management and Business Research*, 18(6), 27-38.

Smith, R., Deitz, G., Royne, M. B., Hansen, J. D., Grünhagen, M., & Witte, C. (2013). Cross-cultural examination of online shopping behavior: A comparison of Norway, Germany, and the United States. *Journal of Business Research*, 66(3), 328-335.

Soopramanien, D. (2011). Conflicting attitudes and scepticism towards online shopping: the role of experience. *International Journal of Consumer Studies*, 35(3), 338-347.

Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 157-178.

World Bank. (2020). *Albania E-Commerce Diagnostic: Leveraging the Digital Trade Opportunity*. <https://documents1.worldbank.org/curated/en/781641608742366947/pdf/Albania-E-Commerce-Diagnostic-Leveraging-the-Digital-Trade-Opportunity.pdf>