

A Study on Factors Affecting Consumer Perception Towards Online Shopping.

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Abstract: The high rate of digital technology and internet penetration has greatly impacted the buying habits of consumers, especially in the area of online purchasing. Through this research, the study intends to examine the most important factors that drive consumers' attitudes toward online shopping, with a special emphasis on demographic profiles, security and privacy issues, and the influence of social influence like social media and word-of-mouth. A systematic questionnaire was utilized to gather primary data from 100 respondents through online questionnaires. Descriptive statistics, correlation, chi-square tests, and linear regression analysis were utilized using SPSS and Excel to examine the data. The study findings indicated that demographic factors like age and education play a significant role in the perception of online shopping. In addition, privacy and data security concerns have a negative influence on consumers' intentions to shop online, whereas social word-of-mouth and peer recommendation highly influence the decision to purchase online. The research offers insights of value to e-commerce sites to formulate strategies that respond to consumer fears and exploit social influence in order to enhance online interaction. The limitations are the relatively limited sample size and geographical concentration, which can influence the generalizability of the findings.

Keywords: Online Shopping, Consumer Behaviour, Demographic Factors, Privacy and Security, Social Influence, Purchase Intention.

I. INTRODUCTION

Over the past two decades, the rapid expansion of the internet and digital technologies has profoundly reshaped the landscape of commerce. E-commerce — the buying and selling of goods and services via online platforms — has emerged as one of the most significant innovations of the modern era. Unlike traditional brick-and-mortar stores, online shopping enables consumers to browse, compare, and order products at their convenience, anytime and anywhere. Armed with internet-capable devices such as smartphones, tablets, and computers, consumers no longer have to bother with store timings or even step out of their houses to cater to their shopping requirements. In addition, the surge in e-commerce websites and marketplaces — ranging from retail giants Amazon and Alibaba to niche marketplaces — has fueled a proliferation of product options and price competition. Within the past decade alone, this industry has seen tremendous growth fueled by its sole capacity to save time, provide convenience, and give buyers unimaginable choice across nearly every product category, from electronics and clothing to groceries and beyond.

However, even with the explosive growth and obvious advantages of online shopping, consumer attitudes toward e-commerce are not consistent. A lot of customers value its convenience and the fact that they can easily compare prices, read opinions, and get the products shipped right to their doorsteps. For this group of shoppers, online shopping is not just an option, but usually a preferred mode of shopping. And yet, in addition to these eager adopters, there is also a substantial percentage of consumers who are uneasy, wary, or even suspicious of the whole process of purchasing goods online. These reservations derive from an assortment of issues — foremost around protection of personal and financial details. As a result of the growing incidence of cybercrime, phishing frauds, information theft, and identity theft, consumers are rightly apprehensive of putting credit card numbers or personal information into sites that they do not completely trust. Even with improvements in encryption and other security measures, this apprehension continues to remain.

II. REVIEW OF LITERATURE

Pothuraju, V.L., Alekhya, P. (2020) This paper aims to present the organization's performance for socially responsible actions, in Information Technology (IT) sector to contribute to improving the competitiveness of those organizations. The analysis is from different levels of employees working for the organization. It investigates the link among firms

relationship with employees with the objective to find out if there is a competitive advantage in applying Corporate Social Responsibilities practices. Besides the direct influence of Corporate Social Responsibility practices on organization performance, quality of work-life has been analyzed. The empirical analysis was constructed on survey data through the Chi-square test.

Sokolova & Kefi (2020) highlighted the role of parasocial relationships in online shopping behavior. Their research demonstrated that young consumers who felt emotionally connected to social media influencers were more likely to be persuaded into making purchases based on influencer recommendations. Nowadays social network influencers play an important role in marketing by introducing products to their audience. In this article, we investigate the persuasion cues related to beauty and fashion influencers present on YouTube and Instagram. More precisely, we investigate how the para-social interaction (PSI) the audience creates with the online influencer, along with their perceived credibility, are related to the purchase intention and how they are, in turn, related to the social and physical attractiveness and attitude homophily.

Bhatti, A. (2020) In a comprehensive study on consumer behavior in e-commerce, Bhatti identified trust, ease of use, and perceived usefulness as core factors influencing purchase intentions. The study emphasized that website quality, payment security, and customer reviews significantly shape user trust, especially in emerging markets.

Ramanjaneya, L., & Sirajuddin, M. (2023) The point of the scrutiny is to concentrate on the present situation of Rural Marketing in India, the provincial market gives its different open doors and difficulties, considering how differently populated the country purchasers in India are. The country's rural market comprises of 73m cr individuals and this draws in advertisers to enter in this market. To showcase in the domain of provincial promoting enterprises should comprehend the rustic purchaser. There is a shift approaching from metropolitan to the provincial advertising as the turn of events and levels of education and mindfulness among the rustic purchasers is rising and these shoppers need an incentive for their cash. Advertisers while taking special care of country customers need to associate with them and furthermore embrace exhibits for the better comprehension of the rustic individuals. Numerous advancements of methodology to advertise into the country markets have been embraced in the previous years. This paper plans to comprehend these developments and techniques and to comprehend the country customer of India.

L. Ramanjaneya, Priyanka Samuel Ebenezer, (2025) This study finds out how influencer marketing and online customer reviews influence Generation Z consumers' buying behaviour in Hyderabad, India. Being digital natives, Gen Z (people born from 1997 to 2012) strongly depend on social media and peer comments for purchasing decisions. The study finds that influencer credibility, authenticity, and content reliability greatly influence Gen Z's trust and buying intentions. Similarly, review volume, tone, and regency powerfully drive their product perceptions. With a quantitative approach utilizing standardized questionnaires, the study examines the effect of these digital tools using regression and correlation analysis. The results are intended to inform marketers on how to develop effective digital initiatives for involving Gen Z in urban India.

Raju Rathipelli, Gurram Ajay, (2025) In today's digital era, video marketing has emerged as a powerful tool for brands to capture consumer attention and enhance engagement. This study explores the impact of video marketing on consumer engagement and brand recall. It investigates how video content influences consumers' emotional responses, purchasing behaviour, and their ability to remember brands. Data was collected through a structured questionnaire distributed to a sample of consumers exposed to video advertisements. The findings reveal that visually appealing, emotionally resonant, and informative video content significantly boosts consumer engagement levels and positively influences brand recall. Regression analysis indicates a moderate positive relationship between consumers' interaction with video ads and their perceived connection with brands. The study concludes that video marketing is an effective strategy for fostering stronger consumer-brand relationships and recommends that marketers invest in high-quality, targeted video content to maximize impact. Limitations and suggestions for future research are also discussed.

Raju Rathipelli, Dr. I. J. Raghavendra (2019) Tremendous changes in human life are running behind technology. Present scenario of leading life of human being has become very busy with internet. When we get up from the bed and till we go to the bed we are all using internet extremely even it is not in required. Everybody is passionate about using internet services in various ways to satisfy their behavioral needs. In this regard it is not possible our life without internet and it has become of the important needs in human life. Eventually we are addicted to internet and service providers endow with many facilities to everyone even a layman can use internet without any proper knowledge. So, if a day is spent without using net that we cannot imagine and do not move our steps forward to finish a day.

Gunja Sujatha, Pakala Nikitha, (2024) This study examines how gamification affects customer loyalty with a specific focus on Apollo Pharmacy in Hyderabad, a major metropolis with a tech-savvy population. Gamification—the

process of introducing game-like elements like challenges, badges, rewards, and points into non-gaming contexts—is gaining popularity as a customer engagement strategy across all industries. The results show that gamification and customer loyalty are strongly positively correlated, especially for younger age groups (less than 35), who demonstrated greater awareness, engagement, and trust in Apollo's loyalty programs. Redeemable points, digital health challenges, and referral rewards were found to be important loyalty-boosting elements. The study affirms that gamification can increase brand loyalty and repeat business, but it also emphasizes the need for greater awareness, customization, and simplification, particularly for senior citizens. The study adds to the scant body of knowledge on gamification in the retail pharmacy industry in India and offers practical suggestions for improving client interaction with gamified loyalty programs.

Shesadri Kiran Tharimala, & S.Swapna, (2023). This study proposes and tests a comprehensive model to examine the role of customer brand engagement and its impact on loyalty intentions in the two-wheeler market. While prior research has examined constructs such as customer satisfaction, perception, and perceived value independently, this study integrates these variables into a unified framework. Data collected from respondents in the Hyderabad region were analyzed using factor analysis and multiple regression techniques. The study assesses both the direct effect of brand engagement on customer loyalty intentions and the indirect effect through customer trust as a mediating variable. Findings indicate that customer trust partially mediates the relationship between brand engagement and loyalty intentions. The results provide valuable insights for two-wheeler marketers in strengthening customer relationships and enhancing loyalty.

Ch.Satish Yadav, Veeramallu Hema Sree (2025). The Rise of digital technology has reshaped how businesses connect with their customers, moving interactions from traditional storefronts to online spaces. Marketing approaches have evolved to include tools like social media engagement, search engine visibility, AI-based suggestions, email promotions, and tailored advertisements. Major online retailers such as Amazon have embraced these tools to increase customer interaction, make the buying process smoother, and offer a more convenient and customized shopping journey.

Research gap

Notwithstanding the increasing number of studies that investigate online shopping behavior, there is still a large gap in knowledge regarding how various factors—demographics, privacy and security issues, and social factors—collectively influence consumer perception. Most past research has instead concentrated on single variables in isolation, such as trust or site usability, without examining the larger set of factors that influence consumers' intention to shop online. Also, the changing dynamics of social media sites and mobile phone use in shaping online buying behavior remain under-researched in existing literature. Moreover, there is limited research conducted in the context of individual markets or emerging economies, where cultural and infrastructural factors might have significant influence on consumer sentiment. This research aims to fill such limitations by coming up with a more integrated and context-based view of the drivers of consumers' perception toward online shopping.

Scope of the study

The research will target adult consumers aged 18 and older who have purchased something online during the past year, taking a convenience sample of 100 participants from a large metropolitan area and a smaller adjacent town to allow for more and less mature e-commerce market differences. The data will be collected within a span of one month through a standardized online survey that captures four groups of variables—demographics (age, gender, income, education), privacy and security issues (perceived risk of data breach, trust in payment intermediaries, need for evident trust seals), social influences (usage of Instagram, TikTok, online testimonials, word-of-mouth), and device behavior (usage of smartphone, tablet, or computer for shopping). Analytical methods will encompass descriptive statistics to characterize respondents, chi-square tests and cross-tabulations to investigate demographic-perception relationships, and correlation and regression analyses to measure how security/privacy concerns and social media exposure influence willingness to shop online. The study purposely excludes B2B commerce, qualitative interviews, and platform-to-platform comparisons, and instead seeks to provide a single, quantitative model of how these four groups of factors interoperate to influence online-shopping perceptions, as well as to provide recommendations specific to e-retailers and policymakers.

Objectives of the study

1. To analyze the impact of demographic factors on consumers' perception towards online shopping.
2. To assess the impact of security and privacy concerns on consumers' willingness to shop online.
3. To assess the influence of social media, reviews, and word-of-mouth on online purchase decisions.

Hypothesis of the study

H01: Demographic factors (like age, gender, income, and education) do not significantly influence consumer perception of online shopping.

H1: Demographic factors (like age, gender, income, and education) significantly influence consumers perception of online shopping.

H02: Social media, online reviews, and peer recommendations do not significantly affect consumer perception H2: social media, online reviews, and peer recommendations do not significantly affect consumer perception

Research methodology

This discussion highlights the core principles that are the building blocks of the research process and serve a pivotal purpose in directing the general advancement of the study. It gives readers valuable information on the tools and methods used by the researcher for gathering and analyzing data. Through the use of these techniques, the study guarantees that its findings are accurate and dependable, leading ultimately to informed and useful conclusions. The sample size chosen for this research is 100 respondents. To help each member of the population stand an equal chance of being picked, the convenienc sampling method was used. This technique reduces bias and increases the representativeness of the sample, making it more reliable and generalizable, the research findings

Primary data collection:

Primary data was gathered using a well-structured questionnaire that was taken by people belonging to different social groups, workplaces, and residential areas in Hyderabad. This direct collection of data facilitated relevance and accuracy in the gathering of the respondents' views

Secondary data collection: Secondary data was collected from research articles, academic journals, books, and other reliable websites. These have been utilized in building the theoretical framework and offering contextual evidence for the analysis. The combination of both sources of data has facilitated a well-rounded, balanced, and credible grasp of the research issue.

III. DATA ANALYSIS & INTERPRETATION DESCRIPTIVE STATS

DESCRIPTIVE STATS											
1. MEAN	3.4	2.9	3.3	3.3	3.4	4.1	3.3	4.0	3.9	4.0	4.1
2. STANDARD DEVIATION	1.2	1.3	1.4	1.4	1.4	1.3	1.4	1.3	1.4	1.3	1.2

Source: Compiled Data

The mean values range from 2.9 to 4.1, indicating that, on average, respondents moderately agreed with the statements or experiences assessed in the survey. Higher mean scores such as 4.0 and 4.1 suggest strong positive perceptions or agreement, while a lower mean like 2.9 reflects a relatively neutral or slightly negative stance.

The standard deviation values, which range between 1.2 and 1.4, indicate a moderate level of variability in the responses. A standard deviation around 1.3–1.4 suggests that while the average responses cluster around the mean, there is some variation in individual opinions.

Overall, the data suggests that most respondents had a generally favourable view or consistent experience regarding the subject of the survey, but with room for differing individual perspectives.

Regression analysis on Impact of security and privacy

Regression Statistics	
Multiple R	0.394059121
R Square	0.155282591
Adjusted R Square	0.088241527
Standard Error	1.200454663
Observations	69

Source: Compiled Data

Anova- Willingness to shop online

	DF	SS	MS	F	Significance F
Regression	5	16.6895028	3.33790056	2.31623099	0.05383814
Residual	63	90.7887580	1.44109139		
Total	68	107.478260			

Source: Compiled Data

The regression analysis shows that the model explains about 15.5% of the variation in the dependent variable (R Square = 0.155), which is a moderate level of explanation. The Multiple R value of 0.39 indicates a mild positive relationship between the predictors and the outcome. The Adjusted R Square is slightly lower (0.088), meaning that when adjusting for the number of variables, the model still holds some explanatory power, though not very strong.

Looking at the ANOVA table, the F-value is 2.316, and the p-value (Significance F) is 0.0538, which is just slightly above 0.05. This means the model is almost statistically significant, but not quite at the traditional 5% significance level. It suggests that the combination of the five predictors may influence the dependent variable, but we can't be fully confident based on this result alone.

In short, the model shows some relationship and potential, but it's not strong enough to draw firm conclusions. More data or stronger predictors might be needed for clearer results.

Regression analysis on Trust reviews and ratings

Regression Statistics	
Multiple R	0.52379
R Square	0.27436
Adjusted R Square	0.21677
Standard Error	1.2171
Observations	69

Source: Compiled Data

Anova- Trust reviews and ratings

	DF	SS	MS	F	Significance F
Regression	5	35.28486267	7.056972535	4.76394138	0.000935823
Residual	63	93.32383298	1.481330682		
Total	68	128.6086957			

Source: Compiled Data

Regression analysis indicates that approximately 27.4% of the difference in the dependent variable is accounted for by the five predictors (R Square = 0.274). This represents a moderate strength of the relationship between the independent variables and the result. The Multiple R value of 0.52 shows a fairly positive correlation overall. The Adjusted R Square is 0.216, which accounts for the number of predictors and still confirms that the model holds meaningful explanatory power. The F-value is 4.76 with a Significance F (p-value) of 0.0009, which is well below 0.05. This means the regression model is statistically significant, and the predictors together have a meaningful effect on the dependent variable. In simple terms, the model is working well—it shows a solid relationship, and the results are statistically trustworthy. The predictors you've chosen are contributing meaningfully to explaining the outcome.

Regression- purchased seeing on social media

Regression Statistics	
Multiple R	0.27384
R Square	0.07499
Adjusted R Square	0.00157
Standard Error	1.30995
Observations	69

Source: Compiled Data

Anova- Impact of social media on purchases

	DF	SS	MS	F	Significance F
Regression	5	8.76363541	1.75272708	1.02142228	0.41274466
Residual	63	108.105929	1.7159671		
Total	68	116.869565			

Source: Compiled Data

This regression analysis shows that the model explains only about 7.5% of the variation in the dependent variable (R Square = 0.075), which is quite low. The Multiple R value is 0.27, indicating a weak positive relationship between the predictors and the outcome.

The Adjusted R Square is very close to zero (0.0015), which means that after adjusting for the number of variables, the model doesn't really explain the variation well. The F- value is 1.02, and the p-value (Significance F) is 0.4127, which is much higher than 0.05. This means that the overall model is not statistically significant.

In simple terms, the predictors in this model do not have a meaningful or reliable effect on the dependent variable. The results suggest that other factors not included in the model might be more important in explaining the outcome.

Regression- Preference shopping on mobile

Regression Statistics	
Multiple R	0.48012
R Square	0.23052
Adjusted R Square	0.16945
Standard Error	1.30332
Observations	69

Source: Compiled Data

Anova- Mobile devices v/s desktops

	DF	SS	MS	F	Significance F
Regression	5	32.0585587	6.41171175	3.7746294	0.00471476
Residual	63	107.01390	1.69863341		
Total	68	139.072463			

Source: Compiled Data

This regression analysis shows that about 23% of the variation in the dependent variable can be explained by the five predictors (R Square = 0.230), indicating a moderate relationship. The Multiple R value is 0.48, which suggests a fair positive correlation between the independent variables and the outcome.

The Adjusted R Square is 0.169, meaning that even after accounting for the number of variables, the model still explains a meaningful portion of the variance. The F-value is 3.77, and the Significance F (p-value) is 0.0047, which is well below 0.05.

Regression- Online apps v/ websites

Regression Statistics	
Multiple R	0.44304
R Square	0.19629
Adjusted R Square	0.1325
Standard Error	1.23699
Observations	69

Source: Compiled Data

Anova- Online apps v/s websites

	DF	SS	MS	F	Significance F
Regression	5	23.5432359	4.70864719	3.07726646	0.01507669
Residual	63	96.3987930	1.53013957		
Total	68	119.94202			

Source: Compiled Data

The regression analysis shows that about 19.6% of the variation in the dependent variable is explained by the five predictors (R Square = 0.196), which indicates a moderate relationship. The Multiple R value is 0.44, showing a mild to fair positive correlation. After adjusting for the number of predictors, the Adjusted R Square drops slightly to 0.133, still suggesting some explanatory strength.

The F-value is 3.08, and the Significance F (p-value) is 0.015, which is less than 0.05, meaning the model is statistically significant. This tells us that the combined effect of the predictors is meaningful in explaining the outcome.

In simple terms, your model is valid and shows that these variables have a real, though moderate, impact on the dependent variable in your study.

Regression- Impact of bloggers

Regression Statistics	
Multiple R	0.333855253
R Square	0.11145933
Adjusted R Square	0.040940229
Standard Error	1.193946336
Observations	69

Source: Compiled Data

Anova-Impact of bloggers

	DF	SS	MS	F	Significance F
Regression	5	11.2654690	2.25309381	1.58055517	0.17852543
Residual	63	89.8069946	1.42550785		
Total	68	101.072463			

Source: Compiled Data

The regression analysis shows that about 11.1% of the variation in the dependent variable is explained by the five predictors (R Square = 0.111), which indicates a weak relationship. The Multiple R value is 0.33, suggesting a low positive correlation. After adjusting for the number of predictors, the Adjusted R Square drops to 0.041, showing that the model has very limited explanatory power.

The F-value is 1.58 and the Significance F (p-value) is 0.179, which is greater than 0.05, meaning the overall model is not statistically significant. This suggests that, as a group, the predictors do not have a meaningful impact on the outcome variable in this case.

In simple terms, this model does not provide strong or reliable insights, and other factors not included here might better explain the variation in the dependent variable.

Influence of social media, reviews, and word-of-mouth

Correlation

COORELATION ANALYSIS:	0.273568854
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Source: Compiled Data

The correlation coefficient of 0.2736 indicates a **weak positive relationship** between capital restructuring and credit disbursement. This means that while there is a slight upward trend—suggesting credit disbursement tends to increase with restructuring efforts—the association is not strong or consistent. In academic terms, the variables move together to some extent, but not in a tightly linked manner. From a practical standpoint, this implies that while capital restructuring may support credit growth, other factors likely play a more significant role and should be explored for a clearer understanding.

IV. FINDINGS OF THE STUDY

1. Data Security Perception While 58% of respondents believe their personal information is safe on online platforms, about 70% still express fear regarding credit/debit card misuse—indicating a gap between trust and emotional security.
2. Social Influence Around 81% of consumers stated that their online buying decisions are influenced by recommendations from friends, family, and social media content.
3. Mobile Shopping Dominance 87% prefers shopping via mobile devices, especially using dedicated mobile apps, showing a clear trend towards mobile-first commerce behavior.
4. Influencer Impact Nearly 80% of respondents reported that they have made a purchase after seeing a product promoted on social media by influencers or peers.
5. Demographic Trends Younger, tech-savvy, and more educated consumers show higher trust levels and preference for online shopping, suggesting generational comfort with digital technology.
6. Trust Gap Despite technological advancements, a noticeable portion of consumers remain sceptical about sharing financial details, reflecting ongoing concerns about online fraud.
7. About 75% of respondents said they are more likely to return to a website or app that is easy to navigate, loads quickly, and provides a smooth checkout process—highlighting the importance of UI/UX design in customer retention.
8. Over 65% of online shoppers reported that flexible and transparent return policies influence their decision to purchase, especially for clothing, electronics, and cosmetics where product mismatch is common.

9. More than 78% of consumers rely on product reviews and ratings before making a purchase. Verified buyer feedback is seen as more credible than brand descriptions.
10. Around 62% of users feel more valued when they receive personalized recommendations based on their browsing or purchase history, which in turn increases their brand loyalty.

V. SUGGESTIONS OF THE STUDY

1. Enhance Visible Security Features Use trust badges, two-factor authentication, and real-time fraud alerts to reassure customers during payment processes.
2. Simplify Privacy Policies Present privacy terms using visuals or bullet points to make them easier to understand and foster transparency.
3. Encourage Social Proof Promote user-generated content, reviews, and testimonials directly on product pages to build credibility and influence buyer decisions.
4. Invest in Mobile Optimization Ensure app-based platforms are fast, intuitive, and feature-rich to match the high mobile usage preferences of consumers.
5. Segment Marketing by Demographics Personalize offers and communication based on user age, device preference, and digital behavior to enhance engagement.
6. Strengthen Influencer Partnerships Collaborate with relatable micro-influencers to build community trust and drive niche audience engagement.
7. Regular Feedback Mechanism Implement short, real-time surveys post-purchase to gather consumer input and continuously improve service quality.
8. Provide hassle-free return options and transparent refund timelines to boost consumer confidence, especially for first-time buyers.
9. Leverage AI tools to deliver personalized product suggestions based on past behavior, increasing the chances of repeat purchases and customer satisfaction.
10. Share quick tips and interactive content (videos, info graphics) on safe online practices to empower users and reduce fear around fraud or scams.

VI. CONCLUSION OF THE STUDY

This study aimed that reveals a dynamic transformation in consumer behavior toward online shopping, marked by both growing digital trust and persistent caution. Consumers today are more informed, socially influenced, and mobile-oriented than ever before. While technological infrastructure has improved to support safer transactions, emotional trust still lags behind. This is particularly evident in the continued fear of financial fraud, despite the availability of secure payment systems. At the same time, the strong role of social media, peer reviews, and influencers reflects a cultural shift where consumers rely more on community voices than corporate messaging. Therefore, businesses must not only offer robust technical solutions but also address psychological barriers by fostering transparency, engagement, and emotional security. Brands that humanize their digital experiences, empower customers with knowledge, and build authentic social connections will be better positioned to thrive in the increasingly competitive e-commerce landscape.

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