

ONLINE PURCHASING HABITS OF THE STUDENTS IN THE ERA OF THE COVID-19 PANDEMIC

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This paper investigates the impact of the COVID-19 pandemic on online purchasing habits among students at the Faculty of Organization and Informatics, University of Zagreb. The quantitative research, conducted via online survey, aimed to analyse whether and to what extent the pandemic altered students' prior online purchasing behaviour. Using a T-test, differences in perceived security, price sensitivity, time-saving aspects, and overall attitudes toward online shopping before and during the pandemic were assessed. The results indicate no statistically significant shift in students' perception of safety regarding online purchases. However, statistically significant differences were identified in price sensitivity, time-saving perceptions, and attitudes toward online purchasing before the pandemic. These findings confirm the main hypotheses, indicating a significant difference in students' online purchasing habits before and during the COVID-19 pandemic. Additionally, the study provides valuable insights into pandemic-induced changes in student behaviour and offers practical implications for marketers and retailers to enhance the efficiency of online shopping and adapt their strategies to evolving consumer needs and preferences, particularly among students.

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1 Introduction

The Internet significantly influences consumer behaviour. Namely, there are significant differences between internet consumers and traditional consumers. Buying products online is under greater control of the consumer; he/she collects and searches for information about products or services on various websites on his/her initiative before making a purchase decision, while in physical stores, the seller can suggest the product and influence the purchase. The main focus of the paper is on how the emergence of COVID-19 has affected students' online purchasing habits before and after the pandemic. The study will explore the significance of security perception, price sensitivity, time-saving, and attitudes towards online shopping before and after the COVID-19 pandemic, representing the specific research subject. First, this paper presents the theoretical background and literature review of online purchase factors that influence purchasing decision making. After that, the hypotheses and the conceptual research model were set. After the theoretical part, the results of quantitative descriptive research were presented. The research was conducted among undergraduate and graduate students of the University of Zagreb, Faculty of organization and informatics. At the end of the paper, the study's implications and the research's most significant conclusions are presented.

In comparison to previous research on similar topics, the contribution of this paper lies in a more detailed examination of factors influencing the purchasing habits of students in an online environment. In contrast, some of the considered factors have yet to be researched or have been researched to a lesser extent thus far. So, the contribution of this paper is to define the impact of basic characteristics (perception of security, price sensitivity, time-saving, and attitudes towards online shopping) on changes in students' purchasing habits caused by the COVID-19 pandemic.

1.1 Perception of security

Many users still do not feel safe when they purchase online, which represents an obstacle for companies acting in e-commerce to acquire new customers. The reason for that insecurity is usually bad personal experiences or negative experiences of their referent group (family, friends, co-workers, etc.) when shopping online (Dillon & Reif, 2004, p. 7). According to Miyazaki & Fernandez (2001, pp. 29–30), many

customers encounter several problems when purchasing online. Those problems are usually connected with: misuse of data, delivery delays, inability to return goods, etc (Miyazaki & Fernandez, 2001). However, from year to year, efforts in e-commerce are being made to increase the security of online purchases, which is evident from the data on the increase in the number of online customers (Statista, 2024). On the other hand, there are still many "unanswered questions", such as, for example, "Internet cookies" those users agree to without thinking that marketers store them in their database and use that data for marketing purposes (Miyazaki & Fernandez, 2001, pp. 29–30). To reduce existing risks to a minimum, various ways of protecting personal data, card numbers, etc., have been developed over the years. It is recommended to read the experiences and reviews of existing customers, which guarantees the safety of successful online purchases. The possibility of returns certainly contributes to raising customer confidence. Considering all of the above, contrary to many opinions, online purchasing is considered an increasingly safe and desirable way of purchasing (Baretić, n.d.). There are also numerous studies in the literature that were conducted to examine safety when purchasing online, and in many studies, a high degree of correlation between online purchasing and perceived risk was obtained as a result. The results of one research show that customers believe that every online transaction carries a certain amount of risk despite detailed site checks and searches (Dillon & Reif, 2004). Furthermore, Ranaweera & Prabhu (2003) found that the lack of trust can affect the trust of customers who may not have the intention to purchase. Therefore, the Internet service provider must build trust among online customers in order to create purchase intention. Also, the existing literature and subsequent research have drawn similar conclusions that the online customer's trust has a positive effect on their online purchase (McKnight et al., 2002; Verhagen et al., 2006).

1.2 Price sensitivity

The price mainly plays a significant role when making a purchase decision by the customer. The price for the customer represents the primary monetary cost to which they are exposed in the purchase process and represents a limiting variable that negatively affects the probability of purchase (Piri Rajh & Lijović, 2017, p. 62). It is important to note that customers do not always choose the product with the lowest price, that is, customers do not necessarily perceive the price only as an economic loss. The role of prices is mostly negative when perceived as a cost, and positive

when perceived as a measure of quality. In addition to the fact that customers differ in how they perceive price in certain situations, they also differ in how much importance they give to price in the process of making a purchase decision, and this is explained by the concept of customer price sensitivity (Piri Rajh & Lijović, 2017, p. 62). Customers who perceive price as a cost are price sensitive, so their demand for a particular product or service falls when the price of the same product or service rises. Goldsmith & Newell (1997) point out that price sensitivity describes how an individual customer reacts to different prices and price changes, while Nagle & Holden (2002) define price sensitivity as the importance the customer attaches to price in the process of making a purchase decision (Piri Rajh & Lijović, 2017, p. 65). Price sensitivity is also mentioned as an important factor in many studies related to purchasing habits. Shankar & Rangaswamy (2001) in their research came to the conclusion that online stores reduce the customer's habit of using price as the main factor when making a purchase decision and reduce the need to search for prices. Furthermore, Arce-Urriza & Cebollada (2009) emphasize that price sensitivity is lower when compared to online purchasers than to traditional purchasers. On the other side, Chiang & Dholakia (2006) in their research pointed out that price perception plays a very important role in making purchase decisions and those customers are more likely to decide to purchase if the price is reasonably perceived. According to Jiang & Rosenbloom (2005) research, it can be concluded that more than half of the respondents of the conducted research changed the product or service due to a wrong perception of prices, and therefore, it can be stated that price perception plays an important role in making online purchase decisions.

1.3 Time-saving

The dominant reason, but one of the biggest advantages of online purchase is time-saving. Compared to physical stores, products in online shops are available to customers 24/7/365. Also, it is really easy to purchase with a few clicks, which saves the time of each customer. Also, time is saved when the customer wants to find a more favourable version of a certain product, and this is possible by typing in the desired specifications. If the customer is insufficiently informed about what a certain product offers, it is also possible to get detailed information in a very short time (Babić et al., 2011, p. 65). Furthermore, saving time is an important factor for young people, who lead a fast-paced lifestyle, dedicated to their careers and obligations. The number of women in the business world is increasing every year, which changes

the perception that women have a lot of time for purchasing. The above facts influence the positive growth of online purchasing every year (Koiso-Kanttila, 2005, p. 63). Many studies have shown that saving time is one of the most important advantages of online purchasing. According to Koiso-Kanttila (2005), most of the customers are looking for opportunities to save and use time whenever possible. In this case, it is saving time spent on purchasing, and is used for other purposes. Also, according to Choudhury (2014), customers who purchase online cite time-saving and 24/7 availability as one of the main advantages of online purchasing.

1.4 Attitude

It should be the goal of every seller to cause customer satisfaction with the purchased product. Namely, it is a well-known fact that the speed of spreading negative comments caused by dissatisfaction with the purchased product is much faster than the speed of spreading positive experiences (Kesić, 1999, p. 318). Therefore, by satisfying customers with the sold product, sellers are also doing themselves a favour. A loyal customer is a type of customer who tends to purchase from the same seller over a long period of time. In addition, they spend most of their money there, which is why they are one of the most interesting segments for sellers (Kesić, 1999, p. 303). Hassanein & Head (2007) emphasize the existence of a positive relationship of attitudes towards online purchase, which can be conditioned by some factors such as perceived risk, sociability, and the appearance of the web. While Eroglu, Machleit & Davis (2001) indicate the existence of negative attitudes towards online purchase due to the created negative affective component of the attitude or due to the perceived violation of security and/or privacy. Furthermore, Lee, Shi, Cheung, Lim & Sia (2011) in their paper emphasize the importance of the influence of attitude on the intention to purchase online. Namely, they state that attitude is an individual's predisposition to respond in a certain way in a certain situation. A similar statement was found in the paper of Limayem, Khalifa & Frini (2000), which emphasizes that it is necessary to investigate the factors that influence the formation of the attitude because it is the attitude towards online purchase that has the strongest influence on the intention to purchase online.

2 Conceptual model and hypotheses

Figure 1 shows a conceptual research model created based on collected secondary data through desk research. The explored variables in this model are the perception of security, price sensitivity, time-saving, and attitude toward online purchasing habits before and during the COVID-19 pandemic.



Figure 1: Conceptual model

Source: Own

According to the conceptual research model (Figure 1), the hypotheses of this study are as follows:

H1: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and the factors of online purchase (perception of security, price sensitivity, time-saving, and attitude).

H1.1: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and perception of security.

H1.1.2: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and price sensitivity.

H1.1.3: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and time-saving.

H1.4: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and attitude.

H2: There is a significant difference in students' online purchasing habits during the COVID-19 pandemic and the factors of online purchase (perception of security, price sensitivity, time-saving, and attitude).

H2.1: There is a significant difference in students' online purchasing habits during the COVID-19 pandemic and perception of security.

H2.2: There is a significant difference in students' online purchasing habits during the COVID-19 pandemic and price sensitivity.

H2.3: There is a significant difference in students' online purchasing habits during the COVID-19 pandemic and time-saving.

H2.4: There is a significant difference in students' online purchasing habits during the COVID-19 pandemic and attitude.

3 Data and methodology

The main problem of the conducted quantitative descriptive research was to investigate how the emergence of the COVID-19 pandemic affected the purchasing habits of students in the online environment. Therefore, the objectives of the conducted research were to investigate the significance of demographic characteristics, perception of security, price sensitivity, time-saving, and attitudes of customers towards online purchase before and during the COVID-19 pandemic. The students from the Faculty of organization and informatics, University of Zagreb, from both Information and Business Systems program, as well as the students from the Economics of Entrepreneurship program, participated in the research. This research was conducted from July 21, 2020 to August 3, 2020 and a total of 1605 undergraduate and graduate students at FOI constituted the sample. The questionnaire, as an instrument for collecting primary data, was distributed to all students via e-mail, so a non-probabilistic convenience sample was used. A total of 227 respondents approached the questionnaire, but 52 of them did not fully answer all the questions in the questionnaire, and their answers were not taken into

account during the statistical analysis. The survey was administered through an online survey system LimeSurvey. Regarding the age of data presented in this paper, in the literature can be found that the use of old data is justified (a) when examining a past event, (b) when more recent data are not available, or (c) when the data were collected painstakingly (Ketchen et al., 2023). This is precisely why, in this paper, the authors used old data because of its recognizable or exclusive nature, offering invaluable insights that may not be available elsewhere.

The questionnaire for collecting primary data was divided into two parts based on the researched categories: (A) demographic characteristics and purchasing habits, and (B) factors of online purchase behaviour. Category (A) demographic characteristics and purchasing habits refer to general information about the respondents, such as age, gender, study program, employment status, and questions about purchasing habits before and during the COVID-19 pandemic. On the other hand, category (B) factors of online purchase behaviour refer to the perception of security, price sensitivity, time-saving, and attitude.

Items for assessing the factors of online purchase, i.e., perception of safety, price sensitivity, time-savings, and attitudes, are taken from different authors (Ganapathi, 2015; Lester et al., 2007; Pawar et al., 2014) and adapted for this research. All measuring instruments used a five-point Likert scale ranging from 1 to 5 (1 - completely disagree; 5 - completely agree), where the participants had to indicate the degree of their agreement or disagreement with the given statement.

4 Results

Table 2 shows the demographic characteristics of students. From Table 1, it can be concluded that the majority of respondents (49,7%) were between the ages of 22 and 24, that 60.6% were female, that 58.9% were attending an Economics of Entrepreneurship study program, and that 84% of them were employed. It is precisely from these demographic characteristics that the basic research limitations of the conducted research can be recognized.

Table 1: Demographic characteristics

Demographics	Category	f	%
Gender	Male	69	39,4%
	Female	106	60,6%
Age	18-19	10	5,7%
	20-21	57	32,6%
	22-24	87	49,7%
	25-26	10	5,7%
	More than 26	11	6,3%
Major	Information and business systems	103	41,1%
	Economics of Entrepreneurship	72	58,9%
Employment	Yes	28	16%
	No	147	84%

Source: own

Table 2: Reliability Test

Scale	Items	Mean	Std. Deviation	Cronbach's Alpha
Perception of security	PS_T1	3,75	0,769	0,690
	PS_T2	3,97	1,053	
	PS_T3	3,60	1,232	
	PS_T4	3,26	1,326	
	PS_T5	3,65	1,208	
	PS_T6	3,17	1,177	
	PS_T7	2,75	1,126	
	PS_T8	2,54	1,118	
Price sensitivity	CO_T1	4,20	0,897	0,624
	CO_T2	3,95	0,961	
	CO_T3	4,25	1,037	
	CO_T4	2,98	1,101	
Time-saving	UV_T1	3,99	1,085	0,814
	UV_T2	4,15	0,947	
	UV_T3	4,25	0,925	
	UV_T4	4,15	0,941	
	UV_T5	4,10	0,971	
Attitude	ST_T1	3,59	1,161	0,603
	ST_T2	3,29	1,061	
	ST_T3	4,24	0,788	
	ST_T4	4,40	0,743	
	ST_T4	4,08	0,925	

Source: own

Before testing hypotheses, the table below calculates Cronbach's alpha, arithmetic mean, and standard deviation. Through analysis, it is concluded that the arithmetic means range from 2.54 to 4.4, while the standard deviation values indicate a range between 0.743 and 1.326. The reliability test measures the extent to which an instrument and information can be trusted. The higher the value, the more consistent or stronger the questionnaire status is declared. Table 2 shows that the Cronbach's alpha values of all indicators are above 0.60, which indicates that the data is acceptable or indicates good internal consistency. Therefore, it can be concluded that the research instrument is reliable.

4.1 Factors of online purchase before the COVID-19 pandemic

Table 3: The results of t-test analysis for online purchasing habits before the COVID-19 pandemic by factors of online purchase

	F	Sig.	t	df	Sig.	Mean	Std. Error	95% Confidence Interval of the Difference	
								Lower	Upper
Perception of security	0,098	0,754	0,413	173	0,68	0,040086	0,096987	-0,151344	0,231516
Price sensitivity	0,02	0,887	4,586	173	0	0,59828	0,13046	0,34078	0,85577
Time-saving	0,096	0,757	3,201	173	0,002	0,40709	0,12716	0,15611	0,65807
Attitude	0,118	0,732	2,436	173	0,016	0,2669	0,10957	0,05063	0,48317

Source: own

Hypotheses 1 and sub-hypotheses were tested with the t-test using the statistical tool SPSS. Table 3 shows the results of the analysis. The results showed that sub-hypothesis 1.1 was not confirmed, so it can be concluded that there is no significant difference between online purchases during the COVID-19 pandemic and the perception of safety (p -value = 0.680). On the other hand, sub-hypotheses 1.2, 1.3, and 1.4 were confirmed, so it can be concluded that there is a statistically significant difference in online purchase during the COVID-19 pandemic and price sensitivity

(p-value= 0.000), time-savings (p-value = 0.002), and the attitude about online purchase before the COVID-19 pandemic (p-value = 0.016). According to the results of all four sub-hypotheses, the main hypothesis (H1: There is a significant difference in students' online purchasing habits before the COVID-19 pandemic and the factors of online purchase) has been confirmed.

4.2 Factors of online purchase during the COVID-19 pandemic

Table 4: The results of t-test analysis for online purchasing habits during the COVID-19 pandemic by factors of online purchase

	F	Sig.	t	df	Sig.	Mean	Std. Error	95% Confidence Interval of the Difference	
								Lower	Upper
Perception of security	0,013	0,911	1,384	173	0,168	0,135392	0,097815	-0,057672	0,328457
Price sensitivity	6,015	0,015	3,117	173	0,002	0,42472	0,13627	0,15576	0,69367
Time-saving	0,766	0,383	3,301	173	0,001	0,42474	0,12866	0,17079	0,67868
Attitude	0,778	0,379	3,415	173	0,001	0,37336	0,10933	0,15757	0,58914

Source: own

Hypotheses 2 and associated sub-hypotheses were tested with the t-test using the statistical tool SPSS. Table 4 shows the results of the analysis. The results showed that sub-hypothesis 2.1 was not confirmed. According to the results, there is no significant difference between online purchases during the COVID-19 pandemic and the perception of safety (p-value = 0.168). On the other hand, sub-hypotheses 2.2, 2.3, and 2.4 were confirmed. It can be concluded that there is a statistically significant difference in online purchases during the COVID-19 pandemic and price sensitivity (p-value = 0.002), time-savings (p-value = 0.001), and attitude about online purchases before the COVID-19 pandemic (p-value = 0.001). Based on the observed results of all four sub-hypotheses, it can be concluded that the main hypothesis (H2: There is a significant difference in students' online purchasing habits

during the COVID-19 pandemic and the factors of online purchase) has been confirmed.

5 The implication of the study

Marketing experts and specialists can familiarize themselves with and gain a deeper understanding of the factors influencing shopping habits in an online environment. These insights will increase the efficiency of online shopping and predict customer behaviour, in this case, students. Additionally, it is useful information for marketing professionals and merchants to understand how consumers have changed their shopping habits due to the COVID-19 pandemic, facilitating the restructuring and streamlining of their online businesses for consumer safety and cost savings. This paper is useful to both the scientific community and the scientific community, given that there is a relatively scarce pool of scientific papers that can be found in relevant databases that cover the topic of this paper. However, the paper is also useful for practitioners involved in online sales in order to gain insight into the behaviour of their (potential) target group. Therefore, based on the results presented in this paper, recommendations can be given to managers who want to improve sales to the student population.

Following all of the above, the recommendations for managers who want to improve sales towards the student population can be: orientation towards students who are employed, regardless of other demographic characteristics of students, orientation towards price sensitivity, i.e., when advertising on their online stores, managers should use price sensitivity more because it offers more possibilities, orientation to factors related to saving time, i.e., managers should eventually offer shorter delivery times, faster purchase procedures, and the easier finding of what is needed through various filters, and orientation to the attitude of students, i.e. managers should investigate needs and desires from the point of view of the prerequisites for creating positive attitudes because a satisfied customer is also a loyal customer.

6 Conclusion

Online shopping is considered a fast and inexpensive way to purchase a specific product due to its relatively low cost. Additionally, a greater variety of goods and services and the ability to shop 24/7 are advantages of online shopping compared to traditional shopping. On the other hand, there are several risks, such as data and

credit card misuse, the inability to return items, and delivery delays. Conversely, the pandemic caused by the COVID-19 virus has brought about a series of changes in consumer shopping habits, and it is in the interest of every business sector to identify the changes caused by the COVID-19 pandemic and make adjustments accordingly.

This research shows no significant difference in the perception of security regarding online purchases before and during the COVID-19 pandemic. However, there were statistically significant differences in price sensitivity, time-savings, and attitudes towards online purchases before the pandemic. These findings confirm the main hypotheses, indicating a significant difference in students' online purchasing habits before and during the COVID-19 pandemic.

Research limitations should be considered when interpreting the research results. The basic limitation is the distribution of respondents based on their demographic characteristics. First, this research examined 60.6% of female respondents. Second, most respondents (49.7%) included in the research were between 22 and 24 years old. Third, 58.9% of respondents attended an Economics of Entrepreneurship study program.

Moreover, finally, 84% of respondents were employed. So, according to this sample, it is recommended that future research includes respondents from all demographic groups equally to make the results more representative. Also, one limitation is that all the respondents were from FOI. It is recommended that in future research, all faculties of the University of Zagreb are included in the research sample so a bigger picture can be seen to determine if significant statistical differences exist. Likewise, a recommendation for further research is to select a population assumed not to have been inclined to online purchasing habits before the COVID-19 pandemic.

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