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Electronic commerce and its relationship in consumer behavior in the city of Cusco-Peru

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Abstract

The main objective of this research work was to analyze the way in which electronic commerce was related to consumer buying habits or behavior in the city of Cusco for the year 2021. The research is part of the quantitative paradigm, being the investigative design of a non-experimental nature, as well as, of a descriptive type and in transversal temporal terms; for data collection an instrument (questionnaire) of 33 questions was developed, which made it possible to characterize all the dimensions of the study; the population subject to the study was made up of the inhabitants of the town of Cusco, which includes the range of 18 to 60 years, who are the potential consumers of online purchases. The investigation concludes by pointing out that there is a positive or direct and, in turn, significant relationship between electronic commerce and the behavior assumed by the average consumer in the city of Cusco; that is to say, that electronic commerce directly affects the behavior in the Cusco consumer market, as well as, the presence of a positive and significant relationship between electronic platforms and the levels of purchases made is demonstrated, which in turn expresses, a significant relationship between the means of payment and the behavioral habits (purchasing behavior) of the consumers studied.

Keywords: electronic platforms, consumer behavior, electronic commerce, means of payment

1. Introduction

Internet connection and the use of technology for this purpose emerged as modern means of communication and interaction, which have been influencing and shaping the daily lives of people around the world (Aya and Ospina, 2019). These advances have brought enormous benefits for people and companies and, e-commerce, as such, has been transformed into an expanding distribution chain, since it allows almost all types of commercial transactions, as well as being used as a means of payment through intelligent and secure systems; this made it a feasible sales channel between companies and consumers, due to the different advantages offered by online commerce. In general, a process of innovation in commerce can be observed on a permanent basis, and this brings with it a process of creative destruction (Esparza, 2017).

Today, the continuous and rapid development of digital tools technology has been proven, which allows more people and companies to perform virtual transactions more frequently; therefore, e-commerce plays a crucial role in our daily lives (Barragán and Reyes, 2020; Barrullas, 2016). Currently, the population linked to the use of information technology exceeds more than four billion people

worldwide and, likewise, 53% of the world's population has an Internet connection, most of whom are connected through a mobile device (Astudillo and Barriga, 2020). And 85% of people, or 3.4 billion people, go online every day and use it more frequently, spending a total of six and a half hours browsing and doing different things during that time (Nielsen, 2018).

In Latin America, the use of technology and existing infrastructure for it, is in a phase of expansive growth; significant progress has been made in the use of telecommunications, social networks and applications; it is known that according to the latest GSMA mobile economy report, in Latin America 358 million people had mobile internet connection at the end of 2020, an increase of 15 million compared to 2019. Already in 2018, a figure of more than 360 million users who were permanently connected to the network was mentioned, and of them, almost 80% of them through cell phones. Typically, people are connected and have a personal account on the social network (Nielsen, 2018).

Similarly, Calderón and Abad (2017) confirm that e-commerce has also expanded due to technological developments; therefore, companies have realized the need to use these digital tools provided by electronic media to reach current consumers and promote themselves. It is also noted that the levels of evolution and growth of e-commerce are very high, which determines an increase in business benefits, as well as for individuals, which invites them to advertise their services and available products in a more sustained manner (Alvarado, 2018).

According to the opinions generated by the Peruvian Chamber of Electronic Commerce (CAPECE, 2020), in Peru, the set of activities linked to e-commerce, have been significantly consolidated, being Peru one of the nations with a higher growth rate in recent years, since by 2009 it represented 1.27% of the value of trade. By 2019, the market share reached 5%. Thus, the president of Capece, Helmut Cáceda, e-commerce has continued to prosper, he mentions that there was an increase of over 55% (with respect to 2020) stimulated by purchases through digital wallets. On the other hand, Medina (2019) mentions that, thanks to online platforms, physical stores are no longer necessary and buyers are not restricted by country when shopping. Leaders in e-commerce such as Amazon, AliExpress or Alibaba allow them to obtain their products quickly and reliably from anywhere in the world (Santos, 2019). In Peru, many large and small companies have opted to enter this attractive and convenient market. The CAPECE report also points out that by 2020 there were more than 260,000 businesses that made their sales via online, and of these, more than 90,000 have a website open to the world (virtual store, mobile application, etc.) noted Cáceda, likewise, it is mentioned that about 10,000 formal companies join e-commerce every year, making this industry full of benefits and in constant expansion and diversification.

Already at the subnational level, according to information poured from the National Institute of Statistics and Informatics of Peru, as it relates to the census conducted in 2017, Internet access in the Cusco region grew at an annual growth rate of 24.3%, with 60,040 Internet users and 60,040 cell phones in the region. The number of mobile operator users is 274,264 with an annual growth rate of 11.9%. As a result of this trend, the practices when buying goods and services, related to consumers from Cusco are changing due to the constant increase in Internet access, the constant increase in the number of online users and the variety of virtual platforms available, as well as the new ways of shopping. It is worth mentioning that consumers from Cusco still maintain the traditional way of shopping, so they prefer to observe, ask, touch and verify if the price is the right one for the product they want to buy, a situation that still generates some distrust in online shopping.

Today and, seen from the analysis of behavioral economics, e-commerce has a wide range of advantages by providing information about products and offers, so the market is shaping and changing consumer behavior, the dynamics linked to the buying process and their purchasing decisions (Thaler, 2018), so, Vázquez (2016) points out that "shopping experiences previously shared with our closest circles are suddenly reinforced by reviews on virtual platforms and social networks". Consumers now have all the information they need to make purchases. Shoppers are smarter and ready to make online purchases without problems (Mieles et al., 2018).

Regarding what Sequeiros (2016) points out, technological development in Cusco has accelerated

in recent years, so, the use of virtual platforms has increased from 32% to 34% in recent years and, it has positioned itself as one of the cities with the highest consumer demand and the highest number of transactions using virtual platforms. However, as consumer demand has grown, the market from Cusco has faced obstacles from companies run by people who oppose the use of these online platforms.

By virtue of the above, the main objective of this research was to analyze the type of relationship that can be established between the variables called e-commerce and consumer behavior in the city of Cusco and for the year 2021. The main hypothesis states that the e-commerce variable is significantly and positively related to the behavior displayed by consumers in the city of Cusco.

This study is justified because it allows the analysis of the degree of correspondence between consumer behavior and the dynamics generated by it, around e-commerce, in the city of Cusco. This will allow us to understand consumer behavior and the attributes that are valued in light of the rise of these technologies to buy and sell goods and services online (having different denominations, such as, online commerce, virtual commerce, e-commerce or Internet commerce) as technology changes (Turban et al., 2015). It is also important to analyze consumer behavior and the determinants that influence or affect their decisions at the time of making a purchase, whether virtual or face-to-face, so companies need to know the customer profile to meet their needs and obtain better benefits, which can help entrepreneurs and budding entrepreneurs, owners of websites or social networks to better understand consumers and promote their business.

2. Materials and methods

The present study is quantitative in method or trend, since it analyzes numerically the population of potential consumers in the city of Cusco, whose ages fluctuate between 18 and 60 years, being the source of such information provided officially by the INEI (National Institute of Statistics and Informatics of Peru).

Methodologically, the research has a non-experimental design, that is, because the study phenomenon is objectively observed in its natural state, to later analyze it and obtain interpretable results without modification; and, it is transversal because the inquiry is only carried out in a determined period of time.

The technique used for sampling is non-probabilistic and consists of the selection of units that are part of a population, taking into account objective criteria of convenience; for simplicity, it consists of non-probabilistic and quota sampling. The sample characteristics described above are recognized by the economically active population (EAP) whose ages range from 18 to 60 years old. In determining the sample size, we resorted to the use of the formula established for populations considered to be finite, since they are individuals with common characteristics that are considered to be finite, because they are individuals with common characteristics that facilitate their rapid location and identification. For this analysis, a survey has been carried out and will be applied to the previous sample.

For the research, a questionnaire survey with items was used as an instrument to collect all the necessary opinions from consumers to determine the objectives of this research. To analyze the data and process the information of this study, the Excel program was used to record and tabulate the results, which were subsequently processed using the SPSS V.26 statistical package.

Regarding the ethical criteria that allowed the development of the research work were: confidentiality in the use of data, which were not exposed or disclosed in a harmful way, this, to safeguard the identity of the subjects that integrate the study. Free participation, consisting of the voluntary participation of potential consumers of electronic services in the city of Cusco. Truthfulness, in the collection of information, analysis, and authentic results. Copyright, citing the information in APA style. Finally, truthfulness in the use and recording of the information, indicating that the data were not manipulated or adulterated in any way.

3. Results

The results of the Normality Test are shown in the following table:

Table 1. Operationalization of variables

Variable(s) operational	Variable(s)	Indicator(s)
E-commerce	Purchasing platforms	- Number of web pages used
		- Number of social networks
		- Number of applications
		- Number of online product catalogs
	Means of payment	-Number of cash-on delivery payment
		- Number of bank transfers
- Number of deposit transactions		
Security	- Number of credit/debit cards	
	- Number of online payment methods	
	- Number of transactions performed	
Perceived usefulness	-Level of privacy of transactions	
	- Amount of data authentication transactions	
	- Price advantage level	
Electronic devices	- Number of offers available	
	- Level of convenience obtained	
	- Amount of information available	
Consumer buying behavior	Personal Characteristics	- Level of computer use
		- Amount of tablet usage
		- Level of cellphone use
	Motivation to buy	- Amount of laptop usage
		- Gender
		- Age
Purchasing process	- Degree of comfort	
	- Time	
	- Degree of influence of the social environment	
Consumption	- Degree of need	
	- Level of experience gained	
	- Frequency of the need	
		- Level of search/access to information
		- Number of selection processes of purchasing alternatives
		- Purchasing decision level
		- Degree of post-purchase behavior
		- Frequency of purchases
		- Moments of purchase
		- Satisfaction level

Source: Own elaboration

Table 2. Normality Test

	(T) Kolmogorov/Smirnov			(T) Shapiro/Wilk		
	Statistics	g ^o l	Sing.	Statistics	g ^o l	Sing.
E-commerce	0,294	384	0,000	0,784	384	0,000
Consumer Purchase Behavior	0,354	384	0,000	0,764	384	0,000

Source: Elaborated through the application of the research instrument.

Table 2 shows that the degrees of freedom are 384, therefore, we proceed to take the Kolmogorov-Smirnov Normality Test, since its sample size is greater than fifty data; therefore, the significance level for the variables denominated as e-commerce and consumer behavior is the same, expressed with the value of 0.000, being the reason why the H0 is rejected, therefore, it is convenient to resort to the application of the nonparametric statistic Spearman's Rho (which allows to determine the degree of association between variables), this with the purpose of demonstrating each one of the hypotheses raised.

According to Mondragon (2014), Spearman's Rho values can be visualized below:

Table 3. Correlation coefficient: Spearman's Rho.

Ranges	Relationship
[-0.91 / -1.00]	G°: Correl. Neg. (-) of perfect type.
[-0.76 / -0.90]	G°: Correl. Neg (-) of very strong type
[-0.51 / -0.75]	G°: Correl. Neg (-) of considerable type
[-0.11 / -0.50]	G°: Correl. Neg (-) of average type.
[-0.01 / -0.10]	G°: Correl. Neg (-) of weak type.
0.0.0	No correlation exists.
[+0.01 / +0.10]	G°: Correl. Pos. (+) of weak type
[+0.11 / +0.50]	G°: Correl. Pos. (+) of medium type
[+0.51 / +0.75]	G°: Correl. Pos. (+) of considerable type.
[+0.76 / +0.90]	G°: Correl. Pos. (+) of very strong
[+0.91 / +1.00]	G°: Correl. Pos. (+) of perfect type

Source: Adapted from Mondragon (2014).

With respect to the working hypothesis (General Hypothesis), the results can be analyzed as follows:

H0: E-commerce is not significantly related to consumer purchasing behavior in the city of Cusco.

H1: E-commerce is significantly related to consumer buying behavior in the city of Cusco.

Consequently, the following results were obtained.

According to the General Hypothesis, the results found show that the probability is 0.000 with a value less than 0.05, it is significant, therefore, the alternative hypothesis (H1) is admitted, where the existence of a positive and significant relationship between the variable named as electronic commerce and the variable named as consumer behavior in the markets is demonstrated, due to the fact that the degree of association or Spearman's Rho coefficient that presents a figure equal to 0.549, from where it is demonstrated that there is a positive correspondence between the variables of the present study.

Table 4. Formal employment (percentage).

			Electronic com- merce	Consumer pur- chase behavior
Spearman's Rho	Electronic commerce	Coefficient of cor- relation	1,000	0,549
		Significance(bil)		0,00
		N°	384	384
	Behavior of consumer purchasing	Coefficient of cor- relation	0,549	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

The results regarding the Specific Hypothesis:

With respect to the Purchasing Platforms variable, the results found show that the probability is 0.000 with a value of less than 0.05, it is significant, therefore, H1 is admitted, which expresses the existence of a positive and significant relationship with respect to the variables called purchasing platforms and consumer purchasing behavior, because the Spearman's Rho coefficient shows a value of 0.594, which shows that there is a positive correspondence between the Purchasing Platforms and consumer behavior.

Table 5. Hypothesis testing for the Purchasing Platforms and Consumer Purchasing Behavior variables.

			Platforms for purchase	Consumer purchase behavior
Spearman's Rho	Platforms for purchase	Coefficient of correlation	1,000	0,549
		Significance(bil)		0,000
		N°	384	384
	Behavior of consumer purchasing	Coefficient of correlation	0,549	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

With respect to the variable denominated as Means of Payment, the results found show that the probability is 0.000 with a value lower than 0.05, it is significant, therefore, the H1 is admitted, where the existence of a positive and significant relationship between the variables means of payment and the consumer's purchasing behavior is demonstrated, due to the fact that the coefficient of Spearman's Rho presents a value of 0.465, which shows that there is a positive correspondence between the means of payment used online and consumer behavior.

Table 6. Hypothesis testing for the variables Means of Payment and Consumer Purchase Behavior.

			Means of payment	Consumer purchase behavior
Spearman's Rho	Means of payment	Coefficient of correlation	1,000	0,465**
		Significance(bil)		0,000
		N°	384	384
	Behavior of consumer purchasing	Coefficient of correlation	0,465**	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

In relation to the variable called Safety, the results found indicate that the probability is 0.000 with a value lower than 0.05, it is significant, therefore, the H1 is admitted, there is a significant relationship between the safety variable and the consumer's purchase behavior, because the Spearman's Rho coefficient presents a value of 0.438, which shows that there is a positive correspondence between safety and the so-called consumer behavior.

Table 7. Hypothesis testing for the variables Safety and Consumer Purchase Behavior.

			Security	Consumer purchase behavior
Spearman's Rho	Security	Coefficient of correlation	1,000	0,438
		Significance(bil)		0,000
		N°	384	384
	Behavior of consumer purchasing	Coefficient of correlation	0,438	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

Regarding the variable called Perceived Utility, the results found show that the probability is 0.000 with a value lower than 0.05, it is significant, therefore, H1 is admitted, where the existence of a positive

and significant relationship between the perceived utility and the consumer's purchase behavior is demonstrated, due to the fact that the Spearman's Rho coefficient presents a value of 0.565, from which it is shown that there is a positive correspondence between the perceived utility when making online purchases and the behavior adopted by the consumer in the market.

Table 8. Hypothesis testing for the variables Perceived Utility and Consumer Purchase Behavior.

		Perceived utility	Consumer purchase behavior	
Spearman's Rho	Perceived utility	Coefficient of correlation	1,000	
		Significance(bil)	0,000	
		N°	384	
	Behavior of consumer purchasing	Coefficient of correlation	0,565	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

Regarding the variable called Electronic Devices, the results found show that the probability is 0.000 with a value lower than 0.05, it is significant, therefore, the H1 is admitted, where the existence of a positive and significant relationship between electronic devices and consumer purchasing behavior is demonstrated, this, because the Spearman's Rho coefficient presents a value of 0.470, from which it is shown that there is a positive correspondence between electronic devices and consumer behavior.

Table 9. Hypothesis testing for the variables Electronic Devices and Consumer Purchase Behavior.

		Electronic devices	Consumer purchase behavior	
Spearman's Rho	Electronic devices	Coefficient of correlation.	1,000	
		Significance(bil)	0,000	
		N°	384	
	Behavior of consumer purchasing	Coefficient of correlation	0,470	1,000
		Significance(bil)	0,000	
		N°	384	384

Source: Elaborated through the application of the research instrument.

4. Discussion

Based on the results achieved by the present study entitled "E-commerce and Consumer Behavior in the city of Cusco, 2021", where the general objective was "To determine how e-commerce influences consumer behavior in the city of Cusco 2021", a comparison could be made with the following studies:

Regarding the general objective of the research conducted, which was to determine the way in which e-commerce is related to the consumer's purchasing behavior, a significance level of less than 0.05 was obtained, which means that the test performed is assumed to be statistically significant and, therefore, the alternative hypothesis is accepted, which means that it is possible to establish the existence of a positive and significant relationship between the main variables of the study, by virtue of the bilateral significance value found. Similarly, in Cabana's research (2017), a significance result of 0.000 was obtained, which is less than 0.05, which means that there is a relationship between the study variables. Likewise, in the research by López (2018), a relationship was found between e-commerce and consumer behavior in Chimborazo, because the Chi-square statistical analysis shows that the value of (p) is 0.000 less than alpha (0.05), consequently, the alternative hypothesis is accepted and the null hypothesis is rejected, these results being in accordance with the results arrived at in this research.

On the other hand, regarding the first specific objective set out in this research, which sought to determine how the existence of shopping platforms is related to consumer purchasing behavior in the city of Cusco for the year 2021; a figure in terms of bilateral significance of 0.000 was obtained; similarly, the degree of association or Spearman's Rho correlation coefficient corresponds to the value of 0.465, which determined the existence of a considerable positive correlation between payment methods and consumer purchasing behavior. Similarly, in the research by Rado (2019) it was determined how new knowledge and electronic applications facilitate access to more interactive platforms and encourage greater online sales, as well as interest in Internet commerce, being these results in line with the results arrived at in the present research, since it was determined that consumers make use of different digital platforms.

Besides that, regarding the second specific objective of the study, which sought to determine how the means of payment are related to the habits or consumer behavior in the city of Cusco for the year 2021, it was possible to establish the existence of a positive and significant relationship between the means of payment and consumer purchasing behavior, since the bilateral significance value is 0.000, which makes it possible to determine that there is a considerable positive correlation between the means of payment and consumer purchasing behavior. Similarly, in the study Villafuerte (2020), where it was determined that the most used means of payment are credit cards meaning a considerable value; which shows that there are advantages when buying online, being these results congruent with the results proposed in the research conducted.

Conversely, with respect to the third specific objective of this study, which sought to determine how security is related to consumer behavior in the city of Cusco for the year 2021, a positive and significant relationship was found between security and consumer purchasing behavior, since the bilateral significance value is 0.000. Likewise, Spearman's Rho correlation coefficient is equal to 0.438, which determined the existence of an average positive correlation between security and consumer purchasing behavior. Compared with the study of Villafuerte (2020), where it was determined that the middle-income class is more affluent to online shopping and what they buy is more clothing and household items; they decide to buy for confidence and prices; the most visited stores were De Prati and Pycca, being these results consistent with what was achieved in this research.

Meanwhile, with respect to the fourth specific objective of this study, which sought to determine how perceived utility is related to consumer behavior in the city of Cusco for the year 2021, it was found that there is a positive and significant relationship between perceived utility and consumer purchasing behavior, since the bilateral significance value is 0.000. In the same way, the Spearman's Rho correlation coefficient corresponds to the figure of 0.565, therefore, the existence of an average positive correlation between perceived usefulness in the market and consumer purchase behavior can be determined. In the study by López (2018), where a relationship is found in the purchase decision with product usefulness, since a value perceived by the customer is assigned, it indicates that customers who have made online purchases do have a high level of satisfaction and commitment after their purchase.

Finally, with respect to the fifth objective of this study, which sought to determine how electronic devices are related to consumer behavior in the city of Cusco, 2021, it was found that there is a positive and significant relationship between the use of electronic devices and consumer purchasing behavior, since the bilateral significance value is 0.000. Likewise, the figure expressed by Spearman's Rho correlation coefficient is equal to 0.470, therefore, the existence of an average positive correlation between electronic devices and consumer purchasing behavior can be determined. Similarly, in the study presented by Huamanga and Huamanga (2017), it is noted that 72.7% of the training centers indicate that they have seen an increase in the number of their customers, due to the use of electronic devices electronic media for online platforms, this made possible improvements in the management of the companies, as well as the increase of their income and benefits and, consequently the expansion of the same, since they are more practical for the plaintiffs, being their main means of search the cell phones. Thus, achieving an acceptance and positive results that grow regularly, due to the proper use of online electronic media and the correct or adequate use of this virtual environment, being these

results congruent to the results achieved in the research carried out.

5. Conclusions

- In general, it is concluded that there is a significant and positive relationship between the dynamics generated around the e-commerce variable and the purchasing habits of consumers settled in Cusco. This type of relationship –positive and significant– existing between the variables of this study is corroborated by the value obtained in terms of bilateral significance, which is 0.000. Likewise, Spearman's Rho correlation coefficient yields a figure equal to 0.549, so that, in other words, the dynamics generated around e-commerce influences the purchasing behavior of consumers in the area studied.
- With respect to the existing relationship between the variables denominated means of payment and consumer purchasing behavior, it is concluded that this is expressed in a positive and considerable manner; the degree of association between variables expressed by Spearman's Rho correlation coefficient, which yields a figure equal to 0.465, indicates an important influence of the means of payment used, their amount and consumer behavior when interacting in the markets.
- Regarding the feeling or perception of security, the correlation is positive and medium, that is, when analyzing the relationship between the degree of security and the consumer's purchasing behavior. It is possible to note the existence of a positive relationship of medium significance between these variables, since the value expressed by Spearman's Rho correlation coefficient is equal to 0.438; therefore, it can be determined that the degree of security perceived by the consumer when making purchases will have an important influence when deciding to buy online.
- With respect to the variables associated with perceived usefulness and consumer behavior in the market, the figure given by Spearman's Rho correlation coefficient is 0.565, therefore, the existence of an average positive correlation between these variables can be pointed out. Thus, perceived usefulness has a direct impact on consumer behavior.
- We conclude by pointing out the existence of a positive relationship of medium significance between the electronic devices used and consumer behavior, due to the value of Spearman's Rho correlation coefficient, which is equal to 0.470. Thus, the electronic devices used are directly related to the consumer's purchase behavior, so that the choice of the device has a lot to do at the time of the purchase and sale transaction.

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