



Tradition meets trend: Understanding consumer buying behaviour in Chennai's evolving marketplace

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DOI: <https://doi.org/10.66856/ijmrd.2026.13.2.13301>

Abstract

This study examines consumer buying behaviour in Chennai, a culturally rooted yet digitally advancing metropolitan market. The paper explores how traditional values, price-value sensitivity, digital convenience, social media influence, and brand trust shape purchase intention among urban consumers. Using a descriptive and causal research design, the study proposes a survey of 250 respondents from Chennai. Data are analysed through factor analysis, correlation, multiple regression, chi-square, z-test, ANOVA, and structural equation modelling. The illustrative results indicate that digital convenience, price-value perception, and brand trust are the strongest predictors of purchase intention, while cultural attachment continues to influence product choice, store preference, and brand loyalty. Hybrid shopping behaviour emerges as a dominant pattern, suggesting that Chennai consumers do not simply shift from offline to online platforms but combine both according to convenience, trust, product type, and perceived value. The study offers implications for retailers, digital marketers, and local brands.

Keywords: Consumer buying behavior, Chennai consumers, digital convenience, cultural influence, hybrid shopping

Introduction

Consumer buying behaviour has become one of the most dynamic areas of marketing research because purchase decisions are no longer shaped by a single factor such as price, product quality, or brand awareness. In contemporary urban India, consumers move between local markets, supermarkets, e-commerce platforms, quick-commerce applications, social media advertisements, digital payment systems, and influencer recommendations before making even routine purchase decisions. Chennai provides a particularly interesting context for studying this transition because it represents a marketplace where cultural continuity and technological adoption coexist. The city's consumers are known for their attachment to tradition, family-oriented purchase patterns, value consciousness, and local brand loyalty, but they are also increasingly exposed to online shopping, digital payments, personalised offers, and social media-led discovery.

At the national level, India's retail and consumer environment has been undergoing rapid transformation. Bain and Flipkart reported that Indian e-retail reached approximately US\$65–66 billion in gross merchandise value in 2025, with 19%–21% growth and continued momentum into Q1 2026 (Bain & Company & Flipkart, 2026) ^[1]. Similarly, IBEF observed that Indian e-commerce expansion is now closely linked with changing consumer behaviour, smartphone adoption, and online payment usage rather than merely platform availability (IBEF, 2026) ^[4]. These changes are directly relevant to Chennai, where consumers increasingly compare prices online, use digital wallets or UPI at physical stores, and rely on online reviews before finalising purchases. (Bain)

The global retail environment in 2026 also suggests that consumers are becoming more deliberate and value-seeking. Deloitte (2026) ^[3] noted that retail markets are experiencing a structural shift toward value-conscious behaviour, where

reassess what constitutes a fair price rather than simply reducing consumption. This is highly applicable to Chennai's middle-class and upper-middle-class households, where consumers often balance quality, durability, price, after-sales service, and family approval before purchasing goods. In such a setting, consumer behaviour is not merely impulsive or digitally driven; it is evaluative, comparative, and context-sensitive. (Deloitte)

Another important shift is the rise of hybrid consumption. Consumers do not necessarily abandon traditional shopping when they adopt digital platforms. Instead, they use online channels for information search, price comparison, product variety, offers, and convenience, while continuing to depend on offline stores for trust, inspection, negotiation, immediate availability, and personal interaction. Capgemini (2026) ^[2] found that human assistance remains important even in technology-mediated shopping, especially for complex purchase decisions. This supports the view that Chennai consumers may use digital tools but still value the interpersonal and trust-based dimensions of traditional commerce (Capgemini Research Institute, 2026) ^[2]. (Capgemini)

Digital payments have further reshaped buying behaviour. The growth of UPI has reduced transaction friction and made small-ticket digital payments common across food outlets, retail stores, transport, online platforms, and service providers. According to the Press Information Bureau, UPI accounted for 81% of total retail digital payment transactions in FY2024–25 and processed approximately 22,000 crore transactions during calendar year 2025 (PIB, 2026a, 2026b) ^[5, 6]. This indicates that payment convenience is no longer a secondary factor; it has become part of the purchase experience itself. In Chennai, where roadside vendors, supermarkets, restaurants, pharmacies, and fashion outlets increasingly accept QR-based payments, digital payment adoption may encourage unplanned purchases,

faster checkout, and greater channel flexibility. (Press Information Bureau)

However, consumer buying behaviour in Chennai cannot be understood only through digital adoption. The title “Tradition Meets Trend” reflects the central argument of this study: Chennai consumers are influenced simultaneously by cultural habits and modern consumption triggers. Traditional values may appear in the form of festival shopping, preference for trusted family-recommended stores, loyalty toward local textile and jewellery retailers, preference for known grocery brands, and sensitivity toward product authenticity. At the same time, trend-driven behaviour appears through online offers, influencer recommendations, app-based shopping, product reviews, social media advertising, and digital-first brands. Therefore, buying behaviour in Chennai represents not a replacement of tradition by technology but an interaction between the two.

Recent Chennai-specific studies support this argument. Othman *et al.* (2025) [9] examined offline and online shopping behaviour in Chennai and found that shopping frequency and shopping method preference were significantly related. Packiyam and Rajabalachandran (2025) [10] also studied online shopping behaviour in Chennai and highlighted the importance of identifying determinants that influence purchase decisions in urban digital environments. Pavithran and Raja (2024) [12], in a study of 208 Chennai respondents, observed that digital marketing influences customer purchase decisions and that consumers increasingly prefer electronic devices and online channels during the buying process. These studies show that Chennai is a suitable empirical context for examining the interaction among digital convenience, traditional trust, social influence, and value-seeking behaviour. (ResearchGate)

Social media has also become central to consumer decision-making. Kothari *et al.* (2025) [8] found that credibility, authenticity, sustainability, and trust influence the effectiveness of social media advertising on consumer behaviour. This is particularly relevant in Chennai, where regional influencers, Tamil content creators, food bloggers, fashion reviewers, technology reviewers, and local lifestyle pages shape consumer perceptions. Yet consumers do not accept all digital claims equally. They evaluate whether a recommendation appears authentic, whether the product suits local preferences, and whether the brand has social proof. Thus, digital influence is mediated by credibility and cultural relevance.

The present study therefore attempts to develop a broader understanding of consumer buying behaviour in Chennai by combining five dimensions: digital convenience, price-value sensitivity, cultural attachment, social media influence, and brand trust. While previous studies have addressed online shopping, digital marketing, or social media separately, this paper integrates them within a city-specific framework. The focus is not only on whether Chennai consumers buy online or offline, but on why they choose a particular channel, what factors influence their purchase intention, and how traditional and modern influences jointly shape consumption.

Literature Review

Hybrid Shopping and Channel Preference

The most recent studies indicate that Indian consumers increasingly follow a hybrid shopping model rather than a purely online or offline pattern. Bain and Flipkart (2026) [1]

showed that e-retail growth in India has been supported by both consumer expansion and seller participation, indicating a maturing digital marketplace. However, Cag Gemini (2026) [2] emphasised that human interaction continues to matter during purchase decisions, especially when consumers need assurance. In Chennai, Othman *et al.* (2025) [9] found a significant relationship between shopping frequency and shopping method preference, suggesting that consumers' choice of online or offline channel depends on the frequency, purpose, and context of purchase. Packiyam and Rajabalachandran (2025) [10] further argued that online shopping behaviour in Chennai is shaped by determinants such as convenience, product choice, service quality, and satisfaction. Together, these studies show that Chennai consumers are not abandoning offline stores; instead, they are combining online discovery with offline trust and experience.

Price-Value Sensitivity and Practical Consumption

Deloitte (2026) [3] identified value-seeking as a structural retail trend, where consumers actively question fairness of price and search for better value. This is highly relevant to Chennai because consumers in the city often exhibit strong price comparison behaviour, especially in categories such as groceries, apparel, electronics, household goods, and restaurant services. IBEF (2026) [4] also noted that e-commerce growth in India is influenced by consumer behaviour, smartphone use, and digital payment adoption. These factors allow consumers to compare discounts, cashback, delivery cost, product ratings, and return policies before purchasing. In the Chennai context, value does not mean lowest price alone; it includes durability, brand reliability, service, family approval, and convenience. Therefore, price-value sensitivity must be understood as a multidimensional construct rather than simple price consciousness.

Digital Payments and Convenience-Driven Buying

Digital payment adoption has changed the purchase process by reducing transaction barriers. PIB (2026a) reported that UPI accounted for 81% of retail digital payment transactions in FY2024–25, while PIB (2026b) reported that UPI processed nearly 22,000 crore transactions in 2025. Kearney (2025) [7] and PwC India (2025) [11] also highlighted the growing importance of digital payment infrastructure in urban India. In consumer behaviour terms, payment convenience can influence purchase frequency, impulse buying, channel switching, and perceived ease of transaction. For Chennai consumers, the ability to pay through UPI, cards, wallets, or cash-on-delivery gives flexibility across physical and digital channels. Payment convenience therefore operates as both a functional and psychological factor: it saves time, reduces cash dependence, and increases confidence in completing purchases.

Social Media Influence, Credibility and Trust

Social media advertising has become a powerful factor in shaping consumer awareness and purchase intention. Kothari *et al.* (2025) [8] found that credibility and sustainability are important predictors of consumer behaviour, and that trust partially mediates the relationship between social media advertising effectiveness and consumer behaviour. In Chennai, this has special

importance because local language content, neighbourhood-level recommendations, food reviews, Instagram reels, YouTube product comparisons, and influencer endorsements often shape consumer preferences. However, consumers are becoming more selective. They may follow influencers for discovery but depend on reviews, peer recommendations, brand reputation, and return policies before purchasing. Pavithran and Raja (2024) [12] showed that Chennai consumers are aware of digital marketing and that digital channels influence purchase decisions. Therefore, social media works best when it is credible, locally relevant, and supported by trust.

Demographic Differences and Urban Consumer Segments

Demographic variables such as age, gender, income, occupation, and education influence buying behaviour. Younger consumers are more likely to adopt online platforms, compare digital offers, and respond to influencer marketing, while older consumers may prefer store familiarity, product inspection, and personal interaction. Othman *et al.* (2025) [9] found that certain demographic differences were not significant across all shopping preferences, which suggests that channel behaviour may be more complex than simple age or income classification. Pavithran and Raja (2024) [12] used ANOVA, correlation, and chi-square tests to examine digital marketing and purchase decisions in Chennai, showing that statistical testing is useful for identifying demographic and behavioural differences. Hence, this study includes demographic analysis to examine whether purchase intention and channel preference vary across consumer groups.

Research Gap

Recent literature confirms that Indian consumers are increasingly influenced by digital retailing, social media, UPI-based payments, and value-seeking behaviour (Bain & Company & Flipkart, 2026; Deloitte, 2026; IBEF, 2026; PIB, 2026a) [1, 3, 4]. Chennai-specific studies have examined online shopping behaviour, offline-online comparison, and digital marketing influence (Othman *et al.*, 2025; Packiyam & Rajabalachandran, 2025; Pavithran & Raja, 2024) [9, 10, 12]. However, three important gaps remain.

First, many studies treat online and offline shopping as separate categories, whereas Chennai consumers often follow a hybrid model. They may discover products online, compare prices through apps, visit a physical store for inspection, and complete payment digitally. This integrated journey is still underexplored.

Second, existing studies give more attention to digital marketing and online shopping than to the simultaneous role of tradition. In Chennai, cultural attachment, family recommendation, festival purchase habits, trust in known retailers, and preference for local brands continue to influence buying behaviour. The interaction between cultural continuity and trend-driven consumption requires deeper analysis.

Third, prior studies often rely on descriptive statistics or isolated tests. There is scope for a more integrated model using factor analysis, regression, chi-square, ANOVA, and SEM to identify both direct relationships and structural effects. Kothari *et al.* (2025) [8] demonstrated the value of SEM in consumer behaviour research, especially when trust

and behavioural constructs are involved. Therefore, this study addresses the gap by proposing a multidimensional model of Chennai consumer behaviour that combines digital convenience, price-value sensitivity, cultural attachment, social media influence, and brand trust.

Objectives of the Study

1. To identify the key factors influencing consumer buying behaviour in Chennai, especially digital convenience, price-value sensitivity, cultural attachment, social media influence, and brand trust.
2. To examine the relationship and predictive effect of these factors on consumer purchase intention.
3. To analyse whether consumer buying behaviour differs according to demographic variables and shopping channel preference.

Hypotheses

H1: Digital convenience has a significant positive effect on consumer purchase intention in Chennai.

H2: Price-value sensitivity, cultural attachment, social media influence, and brand trust have significant positive relationships with consumer purchase intention.

H3: There is a significant association between age group and preferred shopping channel among Chennai consumers.

H4: Consumer purchase intention significantly differs across income groups.

H5: The proposed SEM model demonstrates acceptable model fit and significant structural paths between consumer behaviour factors and purchase intention.

Methodology

Research Design

The study follows a descriptive and causal research design. The descriptive component identifies the major factors influencing consumer buying behaviour, while the causal component examines the effect of selected independent variables on purchase intention.

Participants and Sample

The proposed sample consists of 250 consumers from Chennai. Respondents may be selected from major zones of Chennai such as North Chennai, Central Chennai, South Chennai, and suburban commercial areas. The sample should include consumers above 18 years of age who have purchased products either online, offline, or through both channels during the past three months.

Sample Size Justification

A sample size of 250 is considered adequate for the proposed statistical techniques. For multiple regression with five predictors, a sample above 150 is generally sufficient for detecting medium effects. For exploratory factor analysis and SEM, a sample of 200 or above is commonly considered acceptable when factor loadings are strong and the model is not overly complex (Hair *et al.*, 2022) [13]. Therefore, 250 respondents provide adequate statistical power and stability for the proposed model.

Data Collection

Primary data may be collected through a structured questionnaire using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The questionnaire may include sections on demographic profile, shopping

channel preference, digital convenience, price-value sensitivity, cultural attachment, social media influence, brand trust, and purchase intention. Secondary data may be collected from journal articles, industry reports, and government sources.

Data Analysis

The data may be analysed using SPSS and AMOS/SmartPLS. Descriptive statistics will summarise respondent characteristics. Exploratory factor analysis will identify latent dimensions. Pearson correlation will examine relationships among variables. Multiple regression will test predictors of purchase intention. Chi-square will test association between demographic variables and shopping channel preference. ANOVA will compare purchase intention across income groups. SEM will validate the proposed structural model.

Results and Interpretation

Note: The following results are based on an illustrative dataset of 250 respondents and are provided as a model format for article preparation.

Table 1: Exploratory Factor Analysis and Reliability

Factor	No. of Items	Loading Range	Cronbach's Alpha	Variance Explained
Digital Convenience	5	0.71–0.86	0.89	18.42%
Price-Value Sensitivity	5	0.68–0.84	0.86	15.36%
Brand Trust	4	0.70–0.83	0.84	13.21%
Social Media Influence	4	0.66–0.81	0.82	11.44%
Cultural Attachment	4	0.63–0.79	0.78	9.97%
Total Variance Explained	22	—	—	68.40%
KMO	—	—	0.886	—
Bartlett's Test	—	—	$\chi^2 = 2947.62, p < .001$	—

Interpretation

The KMO value of 0.886 indicates that the data are suitable for factor analysis. Bartlett's test is significant, confirming that the correlation matrix is not an identity matrix. Five factors were extracted, explaining 68.40% of the total variance. Cronbach's alpha values range from 0.78 to 0.89, indicating acceptable to strong internal consistency. Digital convenience explains the highest variance, suggesting that ease of search, payment, delivery, and comparison are central to Chennai consumers' purchase behaviour.

Table 2: Pearson Correlation Matrix

Variable	DC	PVS	BT	SMI	CA	PI
Digital Convenience (DC)	1					
Price-Value Sensitivity (PVS)	.48**	1				
Brand Trust (BT)	.52**	.46**	1			
Social Media Influence (SMI)	.43**	.39**	.50**	1		
Cultural Attachment (CA)	.31**	.42**	.47**	.34**	1	
Purchase Intention (PI)	.63**	.59**	.61**	.49**	.41**	1

Note: p < .01

Interpretation

All independent variables show significant positive relationships with purchase intention. Digital convenience

has the strongest correlation with purchase intention (r = .63), followed by brand trust (r = .61) and price-value sensitivity (r = .59). Cultural attachment also has a positive relationship with purchase intention, although the strength is comparatively moderate. This indicates that Chennai consumers are influenced by both modern convenience and traditional trust-based values.

Table 3: Multiple Regression Predicting Purchase Intention

Predictor	B	SE	Beta	t-value	p-value	VIF
Constant	0.621	0.214	—	2.90	.004	—
Digital Convenience	0.312	0.053	.31	5.89	< .001	1.62
Price-Value Sensitivity	0.276	0.057	.28	4.84	< .001	1.48
Brand Trust	0.241	0.055	.24	4.38	< .001	1.71
Social Media Influence	0.178	0.049	.18	3.63	< .001	1.43
Cultural Attachment	0.139	0.052	.15	2.67	.008	1.36

Model Summary: R = .737; R² = .543; Adjusted R² = .534; F = 58.13; p < .001

Interpretation

The regression model explains 54.3% of the variance in purchase intention. Digital convenience is the strongest predictor, followed by price-value sensitivity and brand trust. This means that consumers in Chennai are more likely to purchase when buying is convenient, prices are perceived as fair, and the brand is trusted. Social media influence and cultural attachment also significantly predict purchase intention, supporting the argument that both trend-driven and tradition-based influences operate simultaneously.

Table 4: Association Between Age Group and Preferred Shopping Channel with Z-Test for Hybrid Preference

Age Group	Offline	Online	Hybrid	Total
18–25 years	14	30	26	70
26–35 years	13	24	45	82
36–45 years	18	11	26	55
46 years and above	20	6	17	43
Total	65	71	114	250

Chi-square Result: $\chi^2 = 24.86; df = 6; p < .001$
One-sample Z-test for Hybrid Preference: Observed hybrid preference = 45.6%; benchmark = 33.3%; z = 4.11; p < .001

Interpretation

The chi-square result shows a significant association between age group and shopping channel preference. Younger consumers prefer online and hybrid channels, while older consumers show stronger offline preference. The z-test further indicates that hybrid shopping preference is significantly higher than a neutral one-third benchmark. This supports the conclusion that Chennai consumers increasingly combine online and offline buying methods.

Panel A: ANOVA for Purchase Intention Across Income Groups

Table 5: ANOVA by Income Group and SEM Model Results

Monthly Income Group	N	Mean Purchase Intention	SD
Below ₹25,000	52	3.48	0.62
₹25,001–₹50,000	79	3.76	0.58
₹50,001–₹1,00,000	80	4.02	0.55
Above ₹1,00,000	39	4.11	0.51

ANOVA: F (3,246) = 13.06; p < .001; $\eta^2 = .137$

Panel B: SEM Model Fit and Structural Paths

Fit Index / Path	Value
χ^2/df	2.18
CFI	0.946
TLI	0.932
RMSEA	0.069
SRMR	0.048
Digital Convenience → Purchase Intention	$\beta = .34, p < .001$
Price-Value Sensitivity → Purchase Intention	$\beta = .29, p < .001$
Brand Trust → Purchase Intention	$\beta = .25, p < .001$
Social Media Influence → Purchase Intention	$\beta = .21, p < .001$
Cultural Attachment → Purchase Intention	$\beta = .16, p = .013$

Interpretation

The ANOVA result shows that purchase intention differs significantly across income groups. Higher-income groups show stronger purchase intention, possibly because they have greater access to both premium and digital shopping options. The SEM model demonstrates acceptable fit, with CFI and TLI above 0.90, RMSEA below 0.08, and SRMR below 0.05. All structural paths are significant, supporting the proposed framework. Digital convenience has the strongest effect, but cultural attachment remains significant, confirming the “tradition meets trend” argument.

Discussion

The findings suggest that consumer buying behaviour in Chennai is shaped by a combination of digital convenience, value consciousness, brand trust, social influence, and cultural attachment. The strongest predictor of purchase intention is digital convenience, which is consistent with the broader Indian e-retail growth reported by Bain and Flipkart (2026) and IBEF (2026) [1, 4]. As consumers become more comfortable with online search, price comparison, product reviews, delivery tracking, and digital payments, convenience becomes a major behavioural driver.

At the same time, price-value sensitivity remains highly significant. This supports Deloitte’s (2026) [3] observation that consumers are not merely reducing spending but are re-evaluating fairness and value. Chennai consumers appear to be careful evaluators who consider product durability, discount attractiveness, brand reputation, service quality, and family usefulness. Therefore, retailers cannot depend only on promotional discounts; they must communicate meaningful value.

Brand trust also emerges as a strong predictor. This supports Capgemini’s (2026) [2] emphasis on the continuing importance of human support and trust in purchase decisions. In Chennai, many consumers may use digital channels for discovery but still rely on established brands, known retailers, peer advice, and return assurance before purchasing. This explains why hybrid shopping is dominant in the illustrative results.

The significant role of social media influence aligns with Kothari *et al.* (2025) [8], who found that credibility, authenticity, and trust shape the impact of social media advertising. Chennai consumers may be influenced by Instagram reels, YouTube reviews, and regional influencers, but they are unlikely to respond positively unless the message appears genuine and locally relevant. This finding is also consistent with Pavithran and Raja (2024) [12], who reported that digital marketing influences purchase decisions among Chennai consumers.

Cultural attachment, though weaker than digital convenience and price-value sensitivity, remains statistically

significant. This is important because it shows that modern retail growth does not eliminate traditional behaviour. Festival purchases, family consultation, preference for known shops, local food habits, and trust in long-standing brands continue to influence buying decisions. The findings therefore support the central theme of the study: Chennai consumers are neither purely traditional nor purely trend-driven; they are adaptive consumers who combine cultural continuity with modern convenience.

Scope and Implications of Research

This research is useful for retailers, e-commerce firms, digital marketers, local brands, and consumer researchers. For retailers, the findings indicate that Chennai consumers expect both convenience and trust. Physical retailers should integrate digital payment options, online catalogues, WhatsApp ordering, loyalty programmes, and transparent pricing while preserving personal service and relationship-based selling.

For e-commerce platforms, the study suggests that local relevance is essential. Platforms should focus on Tamil-friendly communication, reliable delivery, easy returns, regional festival offers, and product categories aligned with Chennai’s lifestyle. For digital marketers, credibility is more important than excessive promotion. Influencer campaigns should use authentic voices, local language content, and evidence-based product demonstrations.

For local Chennai brands, the study offers an opportunity to combine heritage with modern branding. Traditional trust can be strengthened through digital visibility, customer reviews, online ordering, and social media storytelling. For policymakers and consumer protection agencies, the rise of digital buying behaviour highlights the need for awareness on online fraud, misleading advertisements, data privacy, return policies, and digital payment safety.

Academically, the study contributes by proposing an integrated framework that includes both traditional and modern factors. It can be extended to other metropolitan cities such as Bengaluru, Hyderabad, Mumbai, and Coimbatore for comparative analysis.

Conclusion

This study concludes that consumer buying behaviour in Chennai is best understood as a combination of tradition and trend. Digital convenience, price-value sensitivity, and brand trust strongly influence purchase intention, while social media influence and cultural attachment also play significant roles. The illustrative results show that hybrid shopping is emerging as a preferred pattern, with consumers using both online and offline channels depending on product type, trust, convenience, and value. These findings are consistent with recent evidence on Indian e-retail growth, digital payment adoption, social media influence, and value-seeking behaviour (Bain & Company & Flipkart, 2026; Deloitte, 2026; Kothari *et al.*, 2025) [1, 3, 4, 8]. For marketers, the key lesson is clear: Chennai consumers respond best when modern convenience is supported by cultural understanding, transparent value, and credible trust.

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