




ANALYZING THE DIGITAL MARKETPLACE: THE INFLUENCE OF CONVENIENCE, PRODUCT VARIETY, AND TRUST ON ONLINE SHOPPING INTENTIONS AND BEHAVIOR

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KEYWORDS	ABSTRACT
Convenience in Shopping, Consumer Trust, Product Variety, Online Shopping, Digital Market Influence	The purpose of this research is to investigate essential aspects influencing consumers' intention to shop online, with particular focus on Convenience, Product Variety, and Trust. This study is conducted to quantify the impact of these variables on customer behavior in context of e-commerce and to determine relative relevance in influencing the online purchasing decisions. Using a quantitative approach, the study examined correlations between factors and online buying intention using Pearson Correlation & regression analyses. The findings demonstrated that Convenience, Product Variety, and Trust all had a substantial impact upon consumers' propensity to shop online. Convenience & product variety both revealed as highly influential characteristics, with the substantial correlations and regression coefficients demonstrating their significant influence upon online purchasing behavior. These findings have significant consequences for the e-commerce companies and policymakers. Thus, improving the convenience & range of products available online is expected to enhance consumer participation in online buying. The results offered significant clues to future researchers to conduct further studies.
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INTRODUCTION

Consumer behavior has undergone a radical transformation with the advent of the digital age, transforming the retail sector into a flourishing digital marketplace (Tan, Hieu, Van & Hung, 2021). In this context, the practice of online shopping has become pervasive, profoundly transforming the way in which the consumers interact with goods and services (Bawack, Bonhoure, Kamdjoug & Giannakis, 2023). This research paper seeks to clarify collective influence of convenience, product variety, and trust on purchasing decisions and behaviors of online consumers through examination of their intricate interrelationships. As a defining characteristic of the digital age, convenience

transcends simple accessibility. It comprises the entirety of the user experience, ranging from the efficacy of transaction processes to the intuitive interface of the online platforms. The increasing significance that consumers place upon convenience in their purchasing experiences renders its influence on online shopping behavior indispensable. Significance of convenience in influencing consumer choices regarding online purchases has been substantiated by multitude of studies (Lina, Hou, & Ali, 2022; Shaqman, Hashim, & Yahya, 2022). Understanding the impact of convenience on online purchasing intentions and behavior is crucial for businesses aiming to meet consumer expectations and succeed in fiercely competitive digital marketplace, given the dynamic nature of the digital environment.

The product variety, which is an additional crucial aspect of e-commerce, provides customers with wide range of options that are not available in physical retail locations. The capacity to investigate and contrast a wide array of merchandise on the internet accommodates the varied requirements of consumers and enhances the purchasing encounter as whole. Many studies have demonstrated that an expanded range of products has a favorable impact on consumer purchasing choices (Arora & Aggarwal, 2018; Le Tan, Hieu, Van & Hung, 2021). In order to cultivate customer loyalty and understand the impact of product variety on online purchasing intentions and behavior, it is critical for businesses to comprehend how consumers navigate digital marketplace. Trust, which is the third pillar of this research, is of utmost significance in digital marketplace transactions that occur online. Factors including reliable product information, secure transactions, and merchant credibility all contribute to the establishment of trust in online marketplaces. The impact of trust on consumers' inclination to participate in online transactions has been subject of thorough research, as studies examining the role of trust in online purchasing (Kim, Ferrin, & Rao, 2008; Cho & Sagynov, 2015). In a context where trust is limited, it is critical for businesses aiming to establish enduring relations with online consumers to comprehend the influence that trust has on their intentions and behavior about online purchasing.

Problem Statement

Understanding the elements that drive consumer behavior is critical for the success of e-commerce platforms in rapidly expanding digital marketplace. Despite the widely acknowledged relevance of convenience, product diversity and trust in influencing online purchasing intentions & behavior, there is a dearth in thorough empirical research that investigates how these elements interact and their proportional impact on consumer decision-making processes? This study attempts to close this gap by examining that how convenience, product variety, and trust influence online purchasing intentions and behavior, giving significant insights for e-commerce strategies and improving online shopping experience.

Theoretical Underpinning and Hypotheses

This research study explores the complex aspects of customer behavior in online purchasing domain. The research aims to analyze and comprehend the intricate relationship between various factors that impact online consumer behavior. This is achieved by utilizing a comprehensive theoretical framework that combines insights from technology acceptance model (Davis, 1989; Silva, 2015), theory of planned behavior (Conner, 2020), and consumer decision making model (Häubl & Trifts,

2000). In the context at hand, the research paper posits three hypotheses. Hypothesis 1 (H1) is based on the Technology Acceptance Model, which proposes that perceived convenience of a platform for shopping online, which includes factors such as user-friendly interface, access to information, and simple transaction processes, influences the consumers' willingness to participate in online shopping (Lim & Ting, 2012). Factors including reliable product information, secure transactions, and merchant credibility all contribute to the establishment of trust in online marketplaces. This is based on the idea that when customers consider an online shopping platform to be user-friendly, they are more likely to create the good attitude about using it, hence increasing their proclivity to make the purchases.

Based on the consumer decision making model, the second hypothesis (H2) proposes that a greater variety of products offered on an e-commerce platform will improve consumers' propensity to make online purchases. This hypothesis is founded on the notion that the diverse range of items not only satisfies multiple customer needs but also improves buying experience by providing more options and opportunity for the comparison. As a result, it is widely assumed that this specific choice has a positive impact on consumers' attitudes and decision-making processes, enhancing the likelihood of their participation in online purchase. The third hypothesis (H3) is based on theory of planned behavior and examines the impact of trust on online purchasing platforms. The statement posits that increased levels of trust, which include elements such as the safety of transactions, trustworthiness of the seller, and the dependability of product information, have a substantial impact on customers' inclination to make online purchases (Kim, Ferrin, & Rao, 2008). In this linking, trust is an essential element in online transactions, as the absence of physical objects and direct interaction between the seller and consumer can lead to uncertainty. E-commerce platforms can successfully mitigate perceived risks connected with online purchase and influence the consumers' behavioral intentions by fostering trust.

LITERATURE REVIEW

The growing inclination towards e-commerce, predominantly propelled by its ease, extensively studied, particularly in terms of its impact on customer behavior. The study conducted by Lina, Hou, and Ali (2022) focused on examining the influence of several aspects of online convenience on the cognitive and affective attitudes of Generation Z, as well as their impulsive purchasing behavior on the internet. This study emphasized the major influence of relationship convenience, possession convenience, post-possession convenience, transaction convenience, and assessment convenience on shaping these attitudes, which serve as central predictors of online impulsive buying behavior. The study also highlighted the significance of social media celebrities in moderating these effects, emphasizing their role in digital marketplace. According to Shaqman, Hashim, and Yahya (2022), idea of online convenience includes several aspects such as access, search, assessment, transaction, possession, and post-possession convenience. These factors greatly decrease the amount of time and effort that consumers have to spend while buying, which is in line with the current consumer's inclination for efficient and effortless shopping experiences. The shift towards online retail ascribed to lifestyle modifications, such as heightened professional obligations that confine the time for the conventional shopping.

The retailers, acknowledging these required patterns, have been prioritizing the improvement of convenience of their products and services in order to satisfy consumer expectations. The propensity of consumers to engage in online shopping is strongly correlate with quality of the products under consideration and their perceptions of convenience. According to [Chiang and Dholakia \(2003\)](#), appeal of online purchasing increases when offline shopping is considered inconvenient and when the products being purchased are "search items" as opposed to "experience items". This implies that simplicity with which consumers can locate and assess products on internet significantly influences their purchasing choices. Anxieties, convenience, customer service, and subjective norms are all significant determinants of online purchase intentions in female consumers. According to [Raman \(2019\)](#) research, customer service has a significant impact on women's purchasing intentions when compared to trust, which operates indirectly through attitudes and not directly on their intention to purchase online. [Gera, Fatta, Garg, and Malik \(2021\)](#) underscored the significance of 'ease of use and convenience' as the primary determinant of online purchasing behavior. This highlights the significance that streamlined purchasing processes and intuitive interfaces have in attracting and retaining online customers.

A noteworthy trend in consumer behavior is the increasing prevalence of online purchasing among younger demographics, specifically students and professionals. The students to acquire products directly from the original sources frequently utilize online platforms. Price; trust in the merchant, transaction security, convenience, time saving, after-sale service & discount offers are determining factors that significantly affect consumers' online purchasing choices. Significantly, in comparison to brick-&-mortar formations, online prices are typically more competitive. Online purchasing provides substantial advantages in terms of convenience, enabling consumers to conserve time and money. This attribute is especially attractive toward the younger technologically proficient society ([Nazir, Tayyab, Sajid, Rashid, & Javed, 2012](#)). The consumer behavior devotes the considerable attention to examining the correlation between attitudes and intentions toward online purchasing and a variety of determinants, including price, product variety, and convenience benefits. Product variety is the primary perceived benefit that Indian women consider to be the most influential in shaping their attitude towards online purchasing ([Arora & Aggarwal, 2018](#)). This highlights the significance of the diverse array of products in order to appeal to female consumers in the Indian competitive market.

[Le Tan, Hieu, Van, and Hung \(2021\)](#) contribute to the existing body of knowledge by delineating four crucial determinants that affect the purchasing behavior on e-commerce platforms: payment method, product diversity, convenience, and trust factor. Among these determinants, the payment method exerts the most significant influence. This implies that online consumers place significant importance on factors such as convenience and protection of the transaction process when making their purchasing decisions. An investigation of online fashion retailers by [Sethi, Kaur, and Wadera \(2018\)](#) discover that product variety and online evaluations have substantial impact on consumers' intentions to make online purchases. This observation holds significant pertinence for online store managers, as they adjust their tactics to accommodate these critical elements while responding to the ever-changing online marketing environment. [Yaraş, Özbük, and Ünal \(2017\)](#) offer additional viewpoint by suggesting that online purchase intention is positively influenced by factors such as

convenience, merchandise variation, and price consciousness, whereas product and financial risk are inversely related to the latter. This implies that consumers' inclination to make online purchases can be positively influence by strategies that simultaneously improve convenience and variety and diminish perceived risks.

Trust and perceived ease of use have been recognizing as substantial determinants of behavioral intention to purchase within the domain of the online purchasing. Trust is a crucial determinant, as emphasized by [Cho and Sagynov \(2015\)](#) and [Jamaludin and Ahmad \(2013\)](#), who observe a positive correlation between increased trust in a website and intention to make online purchases. Further elaborating on this, [Monsuwé, Dellaert, and Ruyster \(2004\)](#) identify influential factors such as prior online purchasing experiences, ease of use, enjoyment, usefulness, situational factors, and product characteristics. The influence of trust on online purchasing behavior of the younger demographic is especially critical ([Bashir, Mehboob & Bhatti, 2015](#)). Authors highlight the positive impact of trust and perceived value on customer buying behavior using e-commerce platforms. [Irawan \(2018\)](#) found that trust, expediency, and service quality have a beneficial influence on online purchasing decisions. However, security does not significantly affect these judgments. [Suwunniponth \(2014\)](#) and [Ahamad and Zafar \(2013\)](#) recognize standing of website design features, consumer confidence in influencing inclination to engage in online purchases. These factors, with perceived usefulness, quality of website & perceived simplicity of use, collectively influence level of confidence in online purchasing experience.

RESEARCH METHODOLOGY

This study's research technique is extensive and rigorous in its approach to investigate correlations between major factors. The research is guided by conceptual framework that finds convenience, product variety, and trust as independent variables and consumers' intention to shop online as the dependent variable. This study employs a descriptive and explanatory research approach, which allows for a full examination of these correlations as well as the testing of hypotheses. The deductive research approach is applied, in which hypotheses are formed, based on available literature and a research strategy for hypothesis testing is devised. The survey method was chosen as the research strategy for this study since it is a generally established approach for data collection. Convenience, trust, and product variety are among the variables that influence the consumers' intention to shop/purchases online.

The questionnaire for convenience and purchase online intension was adapted from [Yaraş et al. \(2017\)](#). For the measurement of trust and product variety questionnaire was adapted from [Tan et al. \(2021\)](#). A well-structured questionnaire was used to collect data, and both secondary and primary data sources were used. The population of the study is made up of 8000 students at University of Swat, and a sample size of 367 students was chosen through [Krejcie and Morgan \(1970\)](#) to represent the population. Demographic information and Likert scale-based sections modified from past research are included in the questionnaire design. In this connection, the personal data collecting was used to assure data quality and reliability. This comprehensive research technique establishes the solid platform for researching the research elements that influence online purchasing intentions and behavior.

Reliability

The internal consistency of questionnaire intended to assess four variables including convenience, product variety, trust, and consumers' intention to purchase online are delineated in the reliability Table 1. This assessment is conducted through utilization of the Cronbach's Alpha. Each variable is evaluated using distinct number of items; convenience is assessed using five items, while remaining variables are evaluated using three items each. All variables exhibit a high degree of reliability, as evidenced by Cronbach Alpha values ranging from 0.773 for convenience to 0.922 for all variable. The magnitudes of these values, which surpass widely acknowledged criterion of 0.7, indicate that items including each variable are highly interrelated and consistently assess intended constructs (Nunnally, 1978). As a result, questionnaire dependability in evaluating these facets of consumer behavior is assured.

Table 1 Measurement of Reliability

Variable	Items	Cronbach's Alpha
Convenience	5	.773
Product Variety	3	.905
Trust	3	.922
Consumers Intention to Purchase Online	3	.875

DATA ANALYSIS

Demographic Analysis

The demographic variables provide a concise overview of the survey participants' characteristics, emphasizing an equitable distribution of genders with 180 males and 187 females. In terms of age distribution, majority (250) fall within 20-to-30-year range, with a noticeable decline in older age brackets, suggesting a largely youthful audience. About marital status, there are somewhat more individuals who are married (200) compared to those who are unmarried (167). About education, sample is predominantly composed of individuals with undergraduate degrees (300), while lesser proportion had doctoral degrees (67). Demographic profile, characterized by young population, a higher proportion of married individuals & majority with undergraduate is vital for understanding and using survey results.

Correlation Analysis

Using Pearson Correlation, correlational depicts links between convenience, product variety, trust, and consumers' intention to shop online. As expected, each variable has perfect relationship with itself. The analysis indicates significant positive relationships between convenience and consumers' intention to shop online (0.819), product variety and consumers' intention to shop online (0.823), and trust and consumers' intention to shop online (0.756), all with significance level below .000, showing that this correlation occurred by chance. High correlation coefficient implies that when consumer opinions of convenience, product variety, and trust improve, there is a strong possibility that their intention to purchase online will improve as well. The constant sample size (N) of 367 across all associations assures consistency in study, strengthening dependability of significant at 0.01 level (2-tailed) findings.

Table 2 Correlation Analysis

		CON	PV	TRT	CISO
Consumers' Intention to Shop Online	Pearson Correlation	.819	.823	.756	1
	Sig. (2-tailed)	.000	.000	.000	
	N	367	367	367	367
Correlation is significant at the 0.01 level (2-tailed)					

Regression Analysis

The regression Table 4 shows association between online purchase intentions and three different predictor variables across three diverse models. Each model evaluates influence of single predictor variable on dependent variable. The R-value of .819 in Model 1, where Convenience is the predictor, suggest high positive association with intention to purchase online. R-square value of .671 indicates that this model accounts for approximately 67.1% of variance in online purchasing intentions. The Adjusted R Square, at .669, marginally adjusts this statistic to account for the number of predictors. The Standard inaccuracy of the Estimate, evaluated at .51202, is the average distance between the observed values and the regression line, indicating a modest level of prediction inaccuracy. Product Variety is used as the predictor in Model 2. With the R-value of (.823), this model reveals a high association. It explains 67.7% of the variance in online purchasing intentions, as evidenced by a R-square value of .677.

The Adjusted R Square value of .675 adjusts this percentage somewhat to account for the number of predictors. In this model, the standard error of the estimate is .50763, which represents the typical divergence of the observed values from the projected values. Finally, Trust is used as a predictor in Model 3. The R-value of .756 indicates that this model has a strong association with the dependent variable. With a R Square value of .571, it accounts for 57.1% of the variance in online purchasing intention. The Adjusted R Square, which is .568, significantly reduces this result, offering a more accurate picture when the number of predictors is taken into account. In this model, the Standard Error of the estimate is greatest at .58496, showing the amount to which the observed data deviates from fitted values.

Table 3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819	.671	.669	.51202
2	.823	.677	.675	.50763
3	.756	.571	.568	.58496
Model 1: Predictor: Convenience, Model 2: Predictor: Product Variety, Model 3: Predictor: Trust				

The regression analysis's coefficient model table below demonstrates influence of various predictor factors on the consumers' intentions to shop online. The constant coefficient in Model 1, which uses convenience as the predictor, is .249, which is statistically significant with a t-value of 2.453 and a significance level of .015. The unstandardized coefficient for Convenience is .871, indicating that each unit increase in Convenience has a strong positive impact upon the intentions to shop online, whereas the standardized coefficient (Beta) of .819 indicates the significant effect, supported by a high t-value of 16.789 and a significance level of .000. Model 2, which focuses on Product Variety,

exhibits a constant coefficient of .299, which is statistically significant, as indicated by a t-value of 3.058 and a significance level of .003. Thus, the product variety has an unstandardized coefficient of .839, showing that an increase in product variety is connected with an increase in the intention to shop online.

The standardized Beta coefficient is .823, indicating a significant effect, which is supported further by a significant t-value of 17.005 and a p-value of .000. The constant has coefficient of .552 in Model 3, where Trust is the predictor, which is significantly higher than in previous models, with a t-value of 5.312 and a p-value of .000. The unstandardized coefficient for Trust is .638, indicating that an increase in Trust increases intention to shop online significantly. This effect is also shown in the Beta coefficient of .756, and it is statistically significant, as evidenced by t-value of 13.553 and a p-value of .000. Each model shows a significant positive link between corresponding predictor variable and desire to shop online, with all predictors showing low the significance, indicating strong statistical relevance in impact on online shopping intentions. Unstandardized coefficients show the actual rise in dependent variable for each unit increase in the predictor, but standardized coefficients allow comparison across scales.

Table 4 The Coefficients

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.249	.102		2.453	.015
	Convenience	.871	.052	.819	16.789	.000
2	(Constant)	.299	.098		3.058	.003
	Product Variety	.839	.049	.823	17.005	.000
3	(Constant)	.552	.104		5.312	.000
	Trust	.638	.047	.756	13.553	.000
Model 1: Dependent Variable: Consumers' Intention to Shop Online Model 2: Dependent Variable: Consumers' Intention to Shop Online Model 3: Dependent Variable: Consumers' Intention to Shop Online						

DISCUSSION

The strong positive relationship between Convenience and online shopping intention, as indicated by high Pearson correlation and regression coefficients in Model 1, aligns with previous research. Studies like those by [Jones and Livingstone \(2018\)](#), [Zegiri, Ramadani, and Aloulou \(2023\)](#) and [Lina et al. \(2022\)](#) have consistently shown that ease and convenience of online shopping are significant drivers of consumer behavior. Our finding of coefficient of .871 for the convenience suggests a more substantial impact than observed by [Lina et al. \(2022\)](#), could be attributed to evolving consumer expectations or differences in demographic surveyed. Similarly, the influence of Product Variety, demonstrated by highest Pearson correlation (.823) and significant regression coefficient in Model 2, corroborates findings of [Tan et al. \(2021\)](#), who highlighted the importance of product variety in e-commerce platforms. Slightly higher impact of Product Variety in our study compared to [Tan et al. \(2021\)](#) might be due to increasing variety and availability of products online, a trend that has been steadily growing over years. Impact of Trust, as seen in Model 3, is notably strong but slightly

less compared to other two factors. This finding is in partial agreement with research by [Sevim and Hall \(2014\)](#) which emphasized trust as critical determinant of online shopping but ranked it below factors like convenience and product variety. Our study Beta coefficient of .756 for Trust features its importance but suggests that other factors may play a more dominant role in influencing online shopping behavior.

CONCLUSION

This study has offered detailed examination of factors influencing consumers' intention to purchase online, with emphasis on roles of convenience, product variety, and trust. Use of Pearson correlation and regression studies revealed that each of these variables has extensive impact on online buying behavior. Convenience and product variety emerged as extremely influential characteristics, with Trust also having a significant impact, albeit to a significantly lower amount. These findings support previous research by emphasizing critical role of these factors in affecting consumer behavior in the setting of e-commerce. The study's rigorous statistical technique gives credence to these findings, providing a clear knowledge of how diverse aspects contribute to the consumers' online shopping intentions. However, the study has shortcomings that highlight the need for additional research on the particular topic.

Fast-paced innovation of e-commerce technologies the underlying psychological aspects driving consumer choices, and expanding impact of social media and influencer marketing on consumer behavior were not extensively investigated. Future study should try to incorporate these elements in order to provide a more holistic and dynamic knowledge of online shopping behavior. Such study is critical not just for academic enrichment but also for practical application, aiding e-commerce enterprises in planning and optimizing platforms to better fit with the growing consumer tastes and behaviors. Thus, the current study offered significant information for reaching the conclusion. In an era where online purchasing is growing more popular in the diverse contexts, a deeper and more nuanced understanding of these aspects is critical for businesses looking to improve online presence and client interaction.

Implications

The study contributes to advancement of academic frameworks in e-commerce research through the empirical quantification of the effects of crucial determinants on online purchasing behavior. This finding offers substantial validation for established theories and expands our comprehension of consumer behavior within the digital marketplace. The application of Pearson Correlation and regression analyses establishes a sound foundation for subsequent investigations, demonstrating the efficacy of quantifying and contrasting impacts of various variables. Additionally, the results of this study pave the way for further investigation, specifically concerning the intricate functions and comparative significance of diverse elements that affect e-commerce. Practical implications are numerous for e-commerce enterprises. In this linking, significance of convenience underscores the requirement for designs of websites and applications that are easy for users to navigate and complete transactions. Consequently, the importance attributed to Product Variety implies that in order to attract and retain consumers, it is critical to maintain a varied and frequently updated product selection.

The trust, as a significant determinant, emphasizes the imperative nature of dependable customer service, transparent policies, and secure transaction procedures. Furthermore, these observations can provide guidance for the targeted marketing tactics that emphasize these crucial elements to prospective clients. Also, by comprehending these elements, customer relationship management can be improved by concentrating on nurturing enduring customer loyalty and enhancing the user experience. Additionally, the research has policy implications. The emphasized significance of trust mandates the implementation of rigorous consumer protection policies in order to guarantee that e-commerce platforms uphold elevated levels of the security and transparency. Furthermore, by concentrating on these critical factors, these insights could inform policies designed to assist small and medium-sized businesses in e-commerce industry in their efforts to compete more effectively in competitive situations.

Limitations & Future Research

Although the study on factors that influence of consumers' intention to engage in online shopping is comprehensive, it does have certain limitations that suggest particular directions for the future inquiry. Primarily, the research may have failed to comprehensively account for swiftly changing terrain of e-commerce technology and the manner in which consumers adjust to these progressions. As e-commerce increasingly integrates artificial intelligence, augmented reality, and personalized purchasing experiences, consumer preferences and behaviors are undergoing rapid transformation. Subsequent investigations ought to strive to investigate the ramifications of these technological developments on behavior of consumers. In this linking, gaining an understanding of how emerging technologies influence perceived significance attributed to convenience, product variety, and trust can provide a more informed and modern outlook on the current trends in online purchasing. The research predominantly focusses on quantifiable variables that result in neglect of fundamental psychological processes that effect intentions to engage in online purchasing. Consumer behavior is significantly influence by psychological factors, including cognitive biases, risk perception, and the psychology of choice.

Further investigation is warranted to explore these psychological aspects in greater depth, with a particular focus on the pragmatic implications of online purchasing and the intricate relationship between cognitive and emotional elements. Consequently, by amalgamating the irrational and logical components of the decision-making within the realm of digital commerce this methodology would yield more comprehensive comprehension of online consumer behavior. Finally, the growing impact of social media and influencer marketing on consumer behavior might not be sufficiently accounted for in the study. Influencers and social media platforms have a substantial impact on consumer perceptions and purchasing decisions in the current digital age. However, subsequent investigations ought to explore degree to which trust, perceived product variety, and convenience in online purchasing are influenced by the social media presence and influencer endorsements. Therefore, gaining a comprehensive comprehension of the impact of the digital and social media platforms, especially among younger consumers who are more actively involved in these channels, may provide novel perspectives on the indirect elements that determine intentions to engage in online shopping.

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