

ONLINE SHOPPING AMONG CONSUMERS: A LITERARY REVIEW OF ATTITUDES AND BEHAVIOR

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Abstract : Internet poses itself as a dynamic platform for commercialization over communication. It would not be wrong to state that the presence of internet has become a basic human necessity in the day-to-day life. The growing usage of Internet offers a growing prospect for online shopping. In the 21st century, online shopping has obtained a very crucial position. With the continuous technological advancements taking place, e-commerce and online consumer behavior are constantly developing phenomenon and as such the variables keep on modifying so as the various models. The current study attempts to analyze the characteristics of online shopping behavior and provide an understanding of the drivers of online consumer attitudes and goal to shop online. A review of the existing published literary work in the area of “online shopping” shows that a wide range of topics have been explored and studied by scholars and marketing practitioners and rich theoretical frameworks in the form of different models is existent. This paper aims to present a comprehensive framework of the relevant literature available in the field of online shopping behavior, in the form of different theories, models and constructs; and research results based on them.

IndexTerms - Internet, Online Shopping, Attitude, E-tailers, Consumer Behavior, Models, Literature Review

I. INTRODUCTION

With the advent of computers and development of information technology, the society and economy has witnessed a radical change. There has been so much fascination and speculation about the impact of the World Wide Web (www) on the online shopping behavior of consumers. According to UCLA Center for Communication Policy (2001), online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what Internet users do when online. CISCO’s analysis of 2013 data from the United States revealed that Digital Shoppers are now the majority. Nearly eight in 10 consumers are digital shoppers who regularly research and purchase products using the Internet. This “Digital Mass Market” accesses the Internet on a daily basis, owns a mobile phone (though not necessarily a smart phone), and regularly researches or purchases products and services online. According to a report by the Telecom Regulatory Authority of India (TRAI), India has reportedly recorded 560 million internet connections of which 64% are from rural areas and 36% accounts from Rural region.

Online shopping behavior (also referred to as Internet shopping/buying behavior and online buying behavior) is the process of purchasing products or services via the Internet. Typically, the online shopping process is comprised of five steps which are similar to those associated with traditional shopping behavior (Liang and Lai 2000). Ideally, the online shopping process is triggered when potential consumers recognize a need for some merchandise/product or service, they, then, access the Internet and search for need-related information. However, at times, rather than searching actively for pertinent product/service, potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services are provided. Online shopping attitude refers to consumers’ psychological state in terms of making purchases on the Internet.

Intensive studies of online shopping attitudes and behavior have been conducted in recent years. Most of the studies are done to identify factors influencing or contributing to online shopping attitudes and behavior. The researchers seem to take different perspectives and focus on different factors in different ways. For example, Sirrka and Jarvenpaa (1996) suggests that the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of Internet retail shopping are the factors that consumers found important in browsing online shopping malls. Case, Burns, and Dick (2001) suggest that internet knowledge, income, and education level are especially powerful predictors of Internet purchases among university students. Delafrooz, N., Paim, L., Haron, S., Sidin, S., Khatibi, A. (2009) studied factors related to online shopping orientation (includes Utilitarian Orientation and Hedonic orientation) and perceived benefit (includes Homepage, Wider selection, Price, Customer service, fun) that affect attitude toward online shopping. On the other hand, L. Hoffman et.al., (1999) focuses on the factors that fuels the reluctance of customers to shop online. He claims that the fundamental lack of trust among consumers and businesses on the World Wide Web leads to potential consumers not making purchases online.

There are so many studies that have made significant contributions to our existing understanding and knowledge of the dynamics of online shopping behavior. A number of prior studies have attempted to identify various factors that either encourage Internet users to engage in B2C transactions or create resistance to such activity. Many of these studies were undertaken in the mid to late

1990s and relied upon secondary data. However, there is a lack of coherent understanding of the impact of relevant factors on online attitudes and behavior and an inconsistent identification of relevant independent and dependent variables. This makes comparisons of different studies difficult, applications of research findings limited, and the prospect of synthesizing and integrating the empirical literature in this area elusive.

II. METHOD

The accelerated pace of popularization of the World Wide Web (WWW) resulted into online shopping gaining popularity in the mid-1990s. With the growing popularity of online shopping, the research studies started appearing to understand the online usage behavior. In this article, we examine online shopping on the Web from the perspective of the consumer who is shopping through e-tailers. The objective is to identify factors that are significant to form consumer attitudes and intentions to shop online. The study follows an exploratory research design to fulfill the research objectives. A secondary form of data collection method was inculcated which includes the literary work of researchers in this area, statistical reports on E-Commerce and Online shopping, Journals, books and websites.

III. ONLINE SHOPPING BEHAVIOUR

Online shopping is a form of electronic commerce which allows consumer to directly buy goods or services from a seller over the internet using a web browser. Online shopping is also referred to as the process of searching for products or services and then purchasing products or services over the Internet (Varma & Agarwal, 2014). Consumers find a product of interest by visiting the website of the retailer directly or by searching among best alternative vendors, which displays the same products and pricing across different e-retailing sites. One of the most sought-after and researched area in the marketing discipline is consumer behavior. There is an immensely extensive body of both quantitative and qualitative studies on Buying behavior which results in a set of robust set of behavioral theories (Solomon, Russell-Bennett, & Previte, 2012).

There are many researchers who had based their studies on the 5-stage Model of Consumer Decision Making Process (Cox, et.al., 1983): Need/Problem recognition, Information search, Evaluation of alternatives, Purchase decision, Post-purchase behavior (Wen Gong & Maddox, 2011). But, there has still not been any consensus on the standardization and applicability of offline Consumer behavior models to the online shopping scenario. In order to complete an online transaction, there can be three steps involved: firstly, Process information retrieval; secondly, Information transfer and finally Product purchase (P.A. Pavlou & Chai, 2002; ; P. A. Pavlou, 2003; P. Pavlou & Fyngenson, 2006). However, we can divide the entire online shopping process into two stages. The first stage that consists of searching, comparing, selecting and placing an order is termed as the Ordering Stage and the second stage that comprises order tracking and keeping or returning the order is termed as the Order Fulfillment stage (C. Liao, Palvia, & Lin, 2010). A vast array of literature on the online shopping behavior appears in a variety of academic and commercial journals, bulletins and conference proceedings in the field of information system, management and psychology (Chan, Cheung, Kwong, Limayem, & Zhu, 2003).

3.1 Theoretical Framework

Today, various online consumer behavior models that are used by marketers are derived typically from economical and psychological models with an IT adoption. Researchers in the field of marketing have attempted to adopt different classical "attitude-behavior" models to explain Adoption of online buying. Theory of reasoned action or TRA by Fishbein and Ajzen (1975), (Fishbein & Ajzen, 2011) and, consequently, theory of planned behavior or TPB (Ajzen, 1991); Innovation Diffusion Theory (IDT) (Rogers, 1962, 1983, 1995- cited in (Kamarulzaman, 2011)) have been most commonly used as theoretical models that aim to determine the impact of beliefs, attitudes, and social factors on online buying intentions. Research output reported so far in this field, highlighted that the Theory of Reasoned Action (TRA) and its family theories including the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) are the dominant theories in this area. Expectation-Confirmation Theory (ECT) and Innovation Diffusion Theory (IDT) have also been repeatedly tested in the study of online consumer behavior (Cheung, Zhu, Kwong, Chan, & Limayem, 2003). Whereas, few theories such as Social Cognitive Theory and Motivational theories have been combined with the above mentioned theories and adopted in a new model for the presenting of online buying behavior.

3.1.1 Theory of Reasoned Action (TRA)

TRA was proposed in 1975 and has been used since to highlight "behavioral intentions". It refers to the willingness of performing a specific action under an established situation, and is determined by the behavioral attitude and the subjective norms. Also referred as Fishbein's model (H. Zhang, Tian, & Xiao, 2014)). TRA is considered to be the foundation to understand and predict buying behavior among Consumer behavior literature (Yu & Wu, 2007)(K. K. Z. K. Zhang, Cheung, & Lee, 2014).

3.1.2 Theory of Planned Behavior (TPB)

TPB, in addition to the TRA, theory adds two more constructs to the model of "Attitude towards Behavior" influencing "behavioral intention" influencing "behavior". One is "Subjective norms" defined as perceived social pressure to perform or not to perform the behavior. Other is "Perceived behavioral control" defined as perception of the ease or difficulty of performing the behavior of interest (Ajzen, 1991).

3.1.3 Technology Adoption Model (TAM)

Technology Acceptance Model (TAM) is the most cited (Cha, 2011) model which explains adoption of Information Technology through adopting Theory of reasoned action (TRA- Fishbein and Ajzen, 1975). It is specific to information system usage which is dependent upon six variables namely: “perceived usefulness”, “perceived ease of use”, “attitude towards use”, “intention to use” and “actual usage” (Davis, 1989).

3.1.4 Innovation Diffusion Theory (IDT)

Along with above three, this theory proposed by Roger (1962, 1995), has also been widely cited and adopted to understand adoption of an innovation. Technology adoption speed, amount and degree depend upon five characteristics of the innovation; namely: relative advantage, compatibility, complexity, divisibility or trialability, and communicability or observability (T Hansen, 2005; Turan, 2012). Researchers have utilized this model along with other constructs to understand online buying intentions (Wen Gong, Maddox, & Stump, 2012; Wen Gong & Maddox, 2011).

3.1.5 Social Cognitive Theory

According to SCT, environment, cognition and human behavior are three interactive factors operating as a triadic reciprocal causation (Bandura, 1986; Wood & Bandura, 1989) cited in (Chen, Huang, & Hsu, 2010). Concept of self-efficacy has been added to existing models to form construct of Internet- self-efficacy, proposed to directly influence performing online buy. In combination to other technology adoption models *this theory has been utilized to explore online buying intention and continuation- intention* (Suharno, Astut, Raharjo, & Kertahadi, 2014). *But, mixed findings have been reported* (Sarigiannidis & Kesidou, 2009).

3.1.6 UTAUT Model

Unified theory of acceptance and use of technology (UTAUT) model explains user intentions to use IS and subsequent behavior. Performance expectancy (PE), effort expectancy (EE), Social Influence (SI) and facilitating conditions (FC) are 4 direct determinants of usage intention and behavior which can be moderated by Demographic variables (gender, age), experience and voluntariness of use of IS. The constructs are very similar to the previous models but have been named differently (Venkatesh et al., 2003).

3.1.7 ECM-IT Model

Researchers have utilized expectation-confirmation model (Expectation Confirmation Model by Oliver, 1980) to IT framework in order to explain post-adoption online buying behavior (e.g. Liao et al., 2010; Chen et al., 2010; Kim et al., 2003; Lee, 2010). As the initial ECM-IT framework suggest, satisfaction and perceived usefulness are main determinants of consumers’ intention to continue buying online.

3.1.8 Model of intention, adoption and continuance (MIAC)

MIAC is the first online consumer behavior theory that associates intention, adoption and continuance (Chami, 2013). It combines TRA based theories with ECM model and presented a comprehensive framework of moving beyond adoption and linked continuance of online buying. It pointed that adoption and continuance are connected to each other through several mediating and moderating factors such as trust and satisfaction.

3.1.9 Other Models

Online Pre-purchase Intentions Model has been proposed and empirically tested in the context of search goods (Shim, Eastlick, Lotz, & Warrington, 2001), which is based on TPB and Interaction model. In this “intent to search information online” has been used as predictor of “intention to buy online”.

IV A TAXONOMY OF CONSUMER ONLINE SHOPPING: IDENTIFYING SALIENT FACTORS

Jarvenpaa (2005) pointed that the decision sequences will be influenced by the starting point of the consumer, the relevant market structures and the characteristics of the product in question. Consumers' attitude towards online shopping is a prominent factor affecting actual buying behavior. On the basis of the synthesis of the work done by several scholars, the factors that significantly influence the online shopping of consumers can be categorized into four broad heads: product perceptions, shopping experience, customer service and consumer risk (Jarvenpaa & Todd, 1997).

Product perceptions

Perception of the products available online is a key determinant for the consumer to shop online (Darden et.al., 1983; Jarvenpaa & Todd 1997). Among these the most influential factors appear to be perceptions of price (Baker, Levy, Grewal, 1992 ; Blakney & Sekeley, 1994; Burt & Gabbott, 1995 ; Woodside & Tappey, 1992), product quality (Arnold & Handelman, 1996 ; Blakney & Sekeley, 1994) and product variety (Arnold & Handelman, 1996 ; (Baker, Levy, Grewal, 1992 ; Woodside & Tappey, 1992). Here, product price signifies the total cost of the consumer to buy a good or service. Product quality stands for the expected standard of product or service excellence by the consumer and product variety signifies the assortment of goods and services available with the e-retailer.

Shopping experience

Shopping is considered to be social and personal activity by many people (Holt, D.B., 1995). Attributes of the shopping experience are important determinants of online shopping behavior (Baker, Levy, Grewal, 1992 ; Burt & Gabbott, 1995) and include effort, compatibility and playfulness (Jarvenpaa and Todd, 1997). Consistent with the earlier study of Jarvenpaa and Todd (1997), Vijayasathy and Jones (2000) found that Internet shopping experience was significantly associated with attitudes to Internet shopping and intentions to shop online. When it comes to online shopping, consumers want to minimize the expendable *effort* online as compared to shopping in physical stores. Studies say that web facilitates the consumers to minimize their efforts. Another aspect of the shopping experience is the *compatibility* with consumer lifestyles and shopping habits. *Playfulness* is used to determine interacting experience of the customer with the World Wide Web. Hoffman and Novak (1996) argue that the Web gives the consumer a fundamentally different shopping experience because the interaction between the merchant and the consumer is more engaging and enjoyable. By In addition, Koivumaki (2001) found a positive relationship between the Internet shopping experience and the amount of purchases made.

Customer Service

Customer service is frequently identified as a important dimension in determining store choice (Baker, Levy, Grewal, 1992 ; Blakney & Sekeley, 1994). The dimensions of service that influence the selection of service alternatives and help explain satisfaction with the service encounter and service switching behavior have been identified by Jarvenpaa & Todd (1997). These empirically derived dimensions include responsiveness, assurance, reliability, tangibility, and empathy. Responsiveness is the degree to which the service provider anticipates and responds promptly to customer needs and requests throughout the shopping process. In the context of the World Wide Web, responsiveness concerns how well prepared merchants are to meet the diverse needs of shoppers during the different phases of shopping, from the pre-purchase search, selection, order placement, payment, and delivery to after-sale support.

Assurance is the degree to which the service provider instills confidence in customers, reducing their uncertainty. Reliability is the degree to which the service provider can be counted on to deliver on his or her promises, doing what was promised, when it was promised timely fashion. Tangibility represents the degree to which the service provider projects a visually appealing, professional, and state-of-the-art presentation of products and services. Empathy is the degree to which the service provider and individual employees attend to, understand, and adapt to the specific individual needs of the consumer. Empathy includes providing convenient operating hours, giving individual attention, and having the customers' interests at heart (Jarvenpaa Todd, 1997).

Consumer risk

Prior research has indicated a relationship between the risk perception of a new shopping channel and the choice of purchasing using that channel (Bhatnagar et al., 2000). Online purchasing over the Internet is a more recent information technology-related form of direct marketing, and is similarly perceived as higher risk by consumers (Tan, 1999). Various types of risk are perceived in purchase decisions, including economic risk, social risk, performance, personal risk and privacy risk. Economic risk is derived from the probable monetary loss coming from choosing a wrong product. It is the risk of making a poor or inappropriate purchasing decision. One aspect of product risk is the risk of a poor economic decision through an inability to compare prices, being unable to return a product, or not receiving a product paid for (Jarvenpaa and Todd, 1997; Vijayasathy and Jones, 2000). Social risk is the degree to which a purchase decision may result in the disapproval of others who find it imprudent or socially unacceptable. It also reflects consumer concern about the image they project through their behavior. Another aspect of risk involves performance, and is associated with the risk that a product will not function as expected (Bhatnagar et al., 2000; Jarvenpaa and Todd, 1997; Vijayasathy and Jones, 2000). Partly, this relates to the lack of opportunity to examine products prior to purchase (Tan, 1999). Bhatnagar et al. (2000) suggest that the likelihood of purchasing on the Internet decreases with increases in product risk. Personal risk involves the possibility of harm to the consumer resulting from either a product or the shopping process. The possible loss of credit card information is the most widely discussed personal risk on the World Wide Web. Privacy risk reflects the degree to which consumers envisage a loss of privacy because of information collected about them as they shop. In a poll conducted by Jasper & Ian (1992) on interactive TV, 64 percent were found to be concerned that on-line shopping will make it harder for them to maintain their privacy.

4.1 Attitude towards Online Shopping

Consumer attitudes toward online shopping have gained a great deal of attention in the empirical literature. Consistent with the literature and models of attitude change and behavior (e.g., Fishbein and Ajzen 1975), it is believed that consumer attitudes will

affect intention to shop online and eventually whether a transaction is made. This is a multidimensional construct that has been conceptualized in several different ways in the existing literature. First, it refers to the consumer's acceptance of the Internet as a shopping channel (Jahng et al. 2001). Secondly, it refers to consumer attitudes toward a specific Internet store (i.e., to what extent consumers think that shopping at this store is appealing). These first two dimensions are negatively associated with the third, customers perceived risk. According to Lee and colleagues (2001), two main categories of perceived risk emerge in the process of online shopping. The first is the perceived risk associated with product/service and includes functional loss, financial loss, time loss, opportunity loss, and product risk. The second is the perceived risk associated with context of online transactions, and includes risk of privacy, security, and nonrepudiation. Among them, the influence of financial risk, product risk, and concern for privacy and security is significant (Senecal 2000; Borchers 2001; Bhatnagar et al. 2002). However, the fourth dimension of attitude, consumers trust in the stores, can reduce perceived risk. In addition, perceived control/users empowerment, enjoyment/playfulness, and perceived real added-value from membership have also been shown to be important dimensions of consumer attitudes towards online shopping (Koufaris et al. 2002; Cho et al. 2001). Mathew & Mishra (2014) examined the behaviour of online consumer in India in terms of internet usage, perceived risks, and website attributes. The results revealed that online buyers in India had a high level of perceived risk and were worried about the delivery of the products bought using online shopping. It was also found that information quality, product range and after sales service were most preferred website attributes which influence Indian online users behavior. Jusoh & Ling (2012) studied the factors that influence consumers' attitude towards e-commerce purchases through online shopping. The study also investigated the impact of socio-demographic, pattern of online buying and purchase perception on consumers' attitude towards online shopping. The findings revealed that there was no significant difference in attitude towards online shopping among age group, occupation group and types of goods group but there is a significant difference in attitude towards online shopping among income group. The results concluded that there was an important relationship between e-commerce experience, product perception, customers' service and attitude towards online shopping among the respondents. Javedi et al., (2012) conducted a study on perspective of Iranian consumers to determine the effect various perceived risk factors had (financial risk, product risk, convenience risk and non-delivery risk) on online buying behavior of consumers. It was found that financial risks and non-delivery risk negatively affected attitude towards online shopping behavior of Iranian consumers. However, the effect of product risks and convenience risk on consumer attitude towards online shopping was not noteworthy. Yoruk et al., (2011) conducted a study on online shopping behavior among Turkey and Romanian consumers. The results in both the countries showed that the consumers were hesitant to shop online. The major reasons for consumers not shopping online was due to the security while shopping online, consumer liking to shop from retail outfits, preference to buy on getting a feel of the actual product and being able to use products instantly. The study concluded that most important reason to shop online in both the countries were due to availability of detailed product information, home delivery, convenience, product quality and lower prices. It was concluded that consumers showed positive attitude toward shopping online. Hirst & Omar (2007) studied women's attitude towards shopping online and found that women generally show positive attitude towards buying online. Women are aware of discouraging features of online buying; still they are inclined to buy apparel online. The study concluded that positive features of online shopping were convenience, usefulness; ease of use and some negative features included lack of security, lack of privacy of information and online fraud. Monsuwe et al., (2004) studied the consumer attitude towards shopping online and their inclination to shop online. Results show that along with ease of use, usefulness and enjoyment, the consumer attitude toward online shopping was also affected by external factors like demographic factors, situational factors, characteristics of the products, previous experiences while shopping online, and belief in online buying. The study revealed that breach of consumer trust had a significant impact on consumer's attitude towards online shopping. On the contrary, the consumers had a positive attitude towards online shopping if their personal information was safe and secure. Trust, therefore, was an important psychological factor that influenced the customer's intention to buy online.

4.2 Online Shopping Decision Making

Online shopping decision-making includes information seeking, comparison of alternatives, and choice making. The results bearing on this factor directly influence consumers purchasing behavior. In addition, there appears to be an impact on user satisfaction. Though it is important, there are only five studies that include it. According to Haubl and Trifts (2000), potential consumers appear to use a two-stage process in reaching purchase decisions. Initially, consumers typically screen a large set of products in order to identify a subset of promising alternatives that appears to meet their needs. They then evaluate the subset in greater depth, performing relative comparisons across products based on some desirable attributes and make a purchase decision. Using a controlled experiment, these authors discover that the interactive tools designed to assist consumers in the initial screening of available alternatives and to facilitate in-depth comparisons among selected alternatives in an online shopping environment may have strong favorable effects on both the quality and the efficiency of purchase decisions. (Haubl and Trifts 2000).

4.3 Online Purchasing

Online purchasing refers to consumers actions of placing orders and paying. This is the most substantial step in online shopping activities, with most empirical research using measures of frequency (or number) of purchases and value of online purchases as measures of online purchasing; other less commonly used measures are unplanned purchases (Koufaris et al. 2002) and Internet store sales (Lohse and Spiller 1998). For example, in Lee and colleagues. (2001) examination of the relationship between online purchasing behavior, perceived ease of use, perceived usefulness, perceived risk of the product/service, and perceived risk in the context of the transaction, the measures used are total amount spent and frequency in last 6 months. Online purchasing is reported to be strongly associated with the factors of personal characteristics, vendor/service/product characteristics, website quality,

attitudes toward online shopping, intention to shop online, and decision making (Andrade 2000; Bellman et al. 1999; Bhatnagar et al. 2000; Cho et al. 2001; Grandon and Ranganathan 2001; Jarvenpaa et al. 2000; Lee et al. 2000; Sukpanich and Chen 1999).

V CONCLUSION

The online shopping is becoming more popular day by day with the increase in the usage of internet. Understanding customer's needs and desires for online buying, the selling has become challenging task for marketers. Specially understanding the consumer's attitudes towards online shopping, making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive advantage over the others.

Researches in the area of online shopping behavior predominantly explore the influences of demography on consumer purchase intention and adoption stages. Concerns like, retention of a first time online buyer or intensifying or pulling the existing products offline remain unexplored and unsearched.

Psychological theories are utilized to understand behavior of an individual which is extensively employed to predict "information system" or "technology" adoption behavior. Many researches have been found to have applied the same framework/models to understand the "online shopping behavior". Internet as an invention and its application in business activities is considered both as a driver and result of online consumer behavior.

There is a huge scope and need for researchers to focus on qualitative techniques to conduct analysis and better understand the construct of online shopping behavior. Studies on retention of a first time online shopper, engagement of an internet user, motivating and converting an online information seeker into a consumer are scant or negligible and an immense scope for study in such area remain. In essence, it is high time to focus more on continuation and intensification of online buying.

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