

Extending TAM, in terms of Trust and Attitude towards the online shopping intention

Momal Rafique

Research Student at Department Of Management Sciences

The Islamia University of Bahawalpur, Pakistan

E-mail: momal_rafique@hotmail.com

Muhammad Rizwan

Lecturer, Department of Management Sciences

The Islamia University of Bahawalpur, Pakistan

E-mail: rizwan.arshad@iub.edu.pk

Aymen Batool

Research Student at Department Of Management Sciences

The Islamia University of Bahawalpur, Pakistan

E-mail: aymenbatool@gmail.com

FaizaAslam

Research Student at Department Of Management Sciences

The Islamia University of Bahawalpur, Pakistan

E-mail: faizaaslam26@hotmail.com

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Abstract

The purpose of this paper is to explore the relationship between future online shopping intention and different variables that has an influence on online shopping intention. This follows a line of investigation that offers insight into the customer's attitude. The outcomes of this paper have very trivial results on marketers, sellers and system providers of online

shopping. The impact of different variables like trust, perceived ease of use, perceived usefulness and attitude towards online shopping is tested through Convenience sampling. The sample size is 160 questioners, which are distributed among students and professionals for data collection. Regression analysis is use to test the hypotheses. The outcomes show that perceived usefulness and perceived ease of use affect attitude towards online shopping and the results prove that attitude is a functional variable, which has positively strong effect on future intention of online shopping. A finding also proves that trust has significant effect on online shopping intention. Besides these findings, the present study open numerous areas to be investigated in the future research. The present study only focus on intention and attitude, which do not always become actual behavior, thus future research could obtain results from experienced internet shoppers to contrast the results of the proposed model. Many researches are done on the impact of technology on online shopping; however, this study determines the effect of trust and attitude towards on online shopping on online shopping intention.

Keywords: Attitude, Trust, Future Online Shopping Intention, Perceived Ease of Use, Perceived Usefulness

1. Introduction

A web site is cumulative information stored in the web server. It provides the information to users at any time needed on the internet. The entrance to the internet is simply referred to as a “site” that normally consists of the homepage address. There are numerous sites that catalog the names of the sites according to the subject, which is called the internet “portal site”.

Online shopping is a process where the consumer uses the internet as a medium to purchase products and services directly from the seller. Online shopping is a type of e-commerce where the consumer buys goods without any mediator services. An online shop, computer-generated store and e-store induced physical assessment of shopping goods or services at a shopping center. This new shopping medium facilitate consumers to buy apparels, books, cars, groceries and even houses from their desired place without going anywhere from home (Pope, Brownand Voges, 2003).According to Monsuwe et al. 2004.For online shopping Internet is frequently used. The shopping behavior of consumer in an online website or a store used for online purchasing purpose is referred as online shopping.

According to (Davis, 1993) although the technology takes years to evolve, but people take more time to adopt it and implement it in their everyday lives. A big challenge for the marketers that still subsist is Lack of customer acceptance towards new technology. Online shopping is facing the similar problems; that is the adoption rate although have discrete benefits for the customers. Rowley and Okelberry (2000) observed that in a survey of 2000 consumers 20 percent of consumers’ uttered discomfort with shopping online. Szymanski and Hise (2000) for exploring e-satisfaction used focus groups of internet shoppers and identified the result of consumer perceptions of online convenience, site design, merchandising, and financial security.

The technology acceptance model (TAM) was developed by Davis (1989) to predict internet

shopping intention and to explain the acceptance of information technology for different kind of tasks. According to (McKechnie et al., 2006; O’Cass and Fenech, 2003) to shop efficiently Consumers view the internet as a first-rate medium. The consumers become more satisfied as the more the web site offers more convenience in terms of finding and obtaining merchandise online. Positive factors included in the merchandising component such as availability of product information online, wide product assortments, comparative shopping for desired products and ease of search. Internet shopping sites should be designed with good organization, lack of clutter, ease of navigation, and fast access. According to (Kwon and Lee, 2003; Chain Store Age, 1999; Szymanski and Hise, 2000) since the arrival of e-commerce, Credit card security has possibly been the most dominant concern for the consumers. Szymanski and Hise (2000) found that the e-satisfaction of consumers is related to the level of financial security that consumers feel with online retailers.

During the current years, online shopping has experienced a rapid growth because of its unique advantages for both customers and retailers, such as decreasing dependence to store visits, shopping at round the clock facilities, increasing market area, saving travel costs, offering a wide range of products and decreasing overhead expenses. This growth of online shopping malls further accelerated through the more advantages such as greater access, competitive price to information, time to receive product and product quality. During the recent years, More than 85% of world’s online population has ordered goods through the internet.

A widespread research has invited due to the instant success of online shopping to understand the drives of online shopping and researches also taking place to understand the factors that motivate a person to turn into online shopper. Jarvenpaa and Todd (1997) has identified that therapid growth of online shopping has stimulated extensive research aimed to understand what drives consumers to shop online from either a technology-or- a consumer oriented view. The technology-oriented view focuses on how the technological specifications of a virtual store influence an individual’s perceptions and use of that technology. While the consumer-oriented view focuses on customers’ significant beliefs regarding online shopping.

The TAM model tells that the individual’s attitude towards using that technology will determine the individual’s intention to use a technology and that attitude is, sequentially, determined by the technology’s perceived ease of use and perceived usefulness. Davis et al. (1989) identified that the perceived ease of use and perceived usefulness are the essential determining factors in acceptance of information system. This model predicts use intentions and adoption also explains attitudes towards information systems and is the most generally used theoretical system in this field.

In this paper we will use these variables; Perceived usefulness (PU) represents the user’s evaluation about the useful benefits of system utilization such as the system’s facilitation of effectiveness and efficiency in the achievement of a definite task. In online shopping context, it could be defined as the customer’s personal likelihood that in the entire purchase process(e.g. comparing prices, searching information, making payment, placing order, accessing customer services and tracking shipment and)use of a virtual storefront would

increase his/her efficiency and effectiveness. Perceived ease of use (PEOU) represents the user's evaluation that the learning and operating a specific system would be free of the physical and mental effort. Perceived risk (PR) describes as the buyer's realization of the uncertainty and opposing significances of purchasing the good or services. There are different kinds of risks like perceived society risk, perceived product risk, technology risk and perceived business risk, are subsist in online shopping.

Mayer, Davis, and Schoolman defined trust as "the eagerness of a party to be exposed to the actions of another party based on the belief that the other will perform a particular action vital to the trusties, irrespective of the trusties capability to examine or control that other party. Attitude is definite as the preference or feeling which produces an inclination to react positively or inauspiciously to a stimulus. According to Park and Jun, 2003; Brown et al., 2003 the more experienced consumers are with online shopping will more satisfied with their past online experiences and will the higher their purchase amounts and they more probable to make repeat purchases.

2. Literature Review

A widespread phenomenon through internet is online shopping. The subject of the study is to review the factor influencing online shopping. People are more influenced towards online shopping suggested by previous studies but there are some variables which affect it positively or negatively. The earlier studies have suggested that different variables are supposed to greatly influence the adoption of the internet for the use of online shopping and need to investigate but generally, people prefer to shop online to save time and find it to be very easy but (Park and Jun, 2003 and Brashear et al. 2009).

2.1. Online Shopping intention

The online shopping intention is defined as the perception of a person to shop online. As online shopping saves their time and works of hours in minutes that why people are mostly more intend to shop online. The independent variables such as, attitude, trust, perceived ease of use, perceived usefulness has influenced on Online shopping intention which is dependent variable. Attitude evaluates how people show their behavior towards online shopping. Trust is the pedestal element of online shopping intention, it has a valuable measure. Those people who have a complete trust on online shopping will show their positive attitude towards online shopping because attitude and trust makes it more convenient to shop online.

2.2. Attitude

The favorability or un-favorability towards external stimulus symbolizes by the word "attitude". The overall level of Attitude that reflects the liking or disliking of a person regarding any object is act an indicator (Ajzen and Fishbein, 1980). The attitude towards online shopping has a considerable impact on the intent to web buying (Limayem et al. 2000). Different reading also validates the similar results for the relation among attitude and online shopping intention. Many researchers argue that different external variables influence the intention of a person to perform the behavior other than attitude that is a good proxy for measuring intention. According to Taylor and Todd, 1995 and Ajzen, 1991 the perceived

behavioral control take in two factors. The first factor to perform the behavior is that, the accessibility of required resources is necessary. These resources have need of time, money and other resources needed to employ in that behavior. The second factor includes the individual's ability and confidence to perform the behavior. Previously, many studies confirm that it is difficult to perform an actual behavior when there are difficulties to do so despite that the favorable attitude of a person towards a particular object, (Chen, 2007). According to Vermeir and Verbeke, 2006 the relationship between intention and attitude is consistent due to external factors such as price that influence the purchase of organic food. Attitude on the way to online shopping is irregular.

H1: Attitude towards online shopping has a positive influence on online shopping intention.

2.3. Perceived Risk

Perceived risk (PR) defined by Dowling and Staelin, (1994) as the buyer's awareness of the insecurity and opposing significances of purchasing an invention or services. It is frequent that the possible risk linked with a new type of shopping through internet makes individual apprehensive. In case of online shopping, the customer intention is significantly affected by the perception of risk (Lee and Clark, 1996). There are a number of risks influence online shopping intention; there are chances that the product bought would be condemned by relatives it is a kind of social risk (Dowling and Staelin, 1994). Fiscal risk is monetary hazard, related to the observation that there would be an unseen cost or deficiency of guarantee that would be essential to make products work appropriately (Garner, 1986). When the goods do not work suitably, it can be risky to health and protection is a kind of physical risk (Roselius, 1971). Exertion of time and suitability would be unexploited if the product is substituted or customized and this kind of risk is related to time risk (Bauer, 1967). Several researches intricate the security concerns of the customers like misuse of the individual's information and credit card persuade the customer decision to do online shopping. With the help of two elements such as privacy and security risk (Malhotra et al. 2004 and Drennan et al. 2006) examine the general risk perception of online shopping. There is an effort made by Garbarino and Strahilevitz, (2004) to estimate the risk involve in the customer personal information misuse and illegal use of credit card. Hence, risk related to these conditions impinges on attitude towards online shopping. Five dimensions of overall perceived risk in the case of online shopping: social risk, time, financial, performance, and privacy are proposed by (Lee and Huddleston, 2006; Rizwan et al., 2013). All of these risks persuade consumers' choice to shop online. Thus, online shopping intention is affected by these factors. PR proceeds as a moderator between attitude towards online shopping and intention of online shopping.

H2: Perceived risk moderately influences attitude towards online shopping and online shopping intention.

2.4. Perceived usefulness

The user's assessment about the utilitarian benefits of system utilization such as the system's facilitation of effectiveness and efficiency in the accomplishment of a specific task is

perceived usefulness. In further words, it replicates an individual's recognition or probability of performance gains through the system use. Perceive usefulness could be defined in online shopping context as the customer's subjective probability that his/her efficiency and effectiveness in the entire purchase process (e.g. searching information, comparing prices, placing order, making payment, tracking shipment and accessing customer services) would increase by using a virtual store front (Zhou et al., 2007). Many researcher argue that extrinsic motivators such as the tangible benefits (e.g. cost reduction , time saving, and bargain dealing) or the intangible benefits (e.g., hassle-free shopping less dependency on the physical stores, round-the-clock convenience access to detailed product information and availability of wide product selection) predominantly evoke the customers' attitudes towards online shopping and also suggest that online shopping is a goal-oriented behavior of some magnitude. The TAM was developed by Davis (1989); he used to clarify that individual's attitude towards using that technology is determined by its intention to use a technology. The technology's perceived usefulness is determined the attitude of an individual. The perceived usefulness of use affects an individual's attitude towards a technology. McKechnie et al., 2006; O'Cass and Fenech, 2003 said that the acceptance of information technology for different tasks may used to predict internet shopping intention (Ahmed et al., 2013).

H3: PU has a positive influence on attitude towards online shopping.

2.5. Perceived ease of use

Perceived ease of use (PEOU) defined as to the user's perception or assessment of the extent to which understanding, learning and operating a specific system would be free of any effort that include physical and mental effort (Davis, 1989). Venkatesh and Davis, 2000 said that PEOU relates to the inherent motivation by concentrate on the process (pleasant system experience) which assists the respected outcomes. Hence PEOU becomes a particularly relevant aspect of the customers' attitudes towards online shopping. The technology's perceived ease of use is determined the attitude of an individual. The perceived ease of use affects an individual's attitude towards a technology.

H4: PEOU has positive influence on attitude towards online shopping.

2.6. Trust

In general, trust is composition of a set of explicit beliefs dealing primarily with the benevolence, competence and integrity of another party. Trustee will not act opportunistically against the trustors; even given the opportunity is show the Benevolence belief. Belief in the trustee's ability to fulfill its obligations as expected by the trustors is referring to Competence. Belief that the trustee will be honest and will honor its commitments is referring to Integrity. Trust is defined by Pavlou and Fygenson (2006), "the buyer's belief that the seller will behave benevolently, show competency and integrity towards buyers or customers". Theory of Planned Behavior by Ajzen, 1991 tells that for increasing a customer's intention to purchase products from the vendor; trust beliefs creates a favorable feeling towards them. According to Hoffman et al., 1999 A lack of trust put off buyers from engaging in online shopping because they are implausible to transact with a vendor who fails to convey a sense

of credibility, mainly because of fears of seller opportunism. According to Gefen et al., 2003 consumers will eventually come to believe that online shopping is useful for them, when they initially trust their online vendors and have an observation that adopting online shopping is beneficial to shopping effectiveness and performance. Gefen et al., 2003; Pavlou, 2003 said that prior research shows that in driving perceived usefulness trust plays a pivotal role.

Bradach and Eccles (1989) said that trust is a control mechanism that assists exchange relationships characterized by dependence, uncertainty and vulnerability. According to Grabner-Kraeuter, 2000 Customers seek to reduce the uncertainty and complexity of online transactions by applying mental shortcuts because they have limited information and cognitive resources available, and have limited control over the vendor. Gefen, 2000; Reichheld and Schefer, 2000 said that trust is a critical aspect of online shopping in the absence of proven guarantees that the vendor will not keep in undesirable opportunistic behavior.

H5: Trust has a positive influence on online shopping intention.

H6: Trust has a positive influence on PU.

H7: Trust has a positive influence on PEOU.

2.7. Past experience

The previous use of the internet is an illustrative variable of behavior has attained great influence. Im et al. 2008 said that experiences the user has had with the internet determine the User perceptions of e-commerce. According to Eastlick and Lotz, 1999; Weber and Roehl, 1999 Previous research indicates that consumers' internet shopping intentions in the online shopping context is directly affected by prior online shopping experiences. Burke, 2002; Monuwe et al., 2004 said that consumers evaluate their shopping experiences in terms of their perceptions regarding , form of payment, product information ,service offered, delivery terms, navigation, risk, security/privacy, enjoyment, and entertainment. Miyazaki and Fernandez (2001) state that risk perceived by users during online shopping, reduces by previous employment of the internet by which user satisfaction increases and encourages repeat behavior i.e. future purchases. Park and Jun, 2003; Brown et al., 2003 explained that The more experienced and satisfied consumers are with online shopping transactions the higher their purchase amounts and make repeat purchases. According to den Poel and Leunis (1999 Perceived Risks come from the customers uncertainty regarding purchasing decision and their un- satisfied needs which they want to be. social uncertainty reduces with Knowledge or familiarity through increased understanding and this reduction of uncertainty will to increase the trust. hence the past experience influences the trust positively. (Johnson et al., 2003) said that consumers' previous experience Knowledge affect their decisions to purchase items and spent the amount of money online. A study on College students' attitudes toward shopping online for apparel products by (YingjiaoXu and V. Ann Paulins, 2005) found that Students who had shopped online before had more positive attitudes than those who did not have past online shopping experiences. Hence past experience affect the online shopping attitude.

H8: Past experience has a positive influence on trust.

H9: Past experience has a positive influence on attitude towards online shopping.

4. Research methodology

The present research is descriptive in its nature. Descriptive research can be explained as describing some phenomenon, something, or any particular situation. According to Creswell, 1994 Descriptive researches are those researches that illustrate the existing situation rather than interpreting and making judgments. The main purpose of descriptive research is authentication of the developed hypothesis that reflects the present situation. According to Kumar, 2005 descriptive research provides information about the present situation and it focus on past or present for example consumer attitudes towards any marketing activity or quality of life in a society.

4.1. Sample/data

In order to collect the data for understanding the adaptation of online shopping, a self administered questionnaire is developed and a sample of 160 respondents will ask to participate in it. A non probability sampling technique is utilized in the study that is convenience sampling. According to Zikmund, 1997 Convenience sampling is a sampling technique that obtains and gathers the relevant information from the sample or the element of study that is easily available. According to Lym et al, 2010 convenience sampling is usually used for collecting a great number of completed surveys with economy and rapidly.

4.2. Instruments and measures

The survey instrument of present study deal with two major purposes: first is to examine the relationship of different variables in the acceptance of online shopping. Second purpose is to gather information about the different characteristics of the respondents. These characteristics can be used to understand the discrepancies in different categories and their impact on online shopping intention.

The survey instrument contains two sections. Section-1 consists of different personal and demographic variables. Section-1 will obtain the respondent's information about gender, age, income and status. Section-2 consists of latent variables that are vital in the current study. These variables include trust, past experience, perceived ease of use, perceived usefulness, attitude towards online shopping, perceived risk, and future intention towards online shopping. This section of study is developed based on the previous literature and already used questionnaires.

The scales of the study were taken from the previous literature and published studies. The first variable that is trust have five items, past experience has one item, perceived usefulness, perceived ease of use; both variable has three items and these scales were taken from Yu et al. (2005). The next variable is online shopping attitude has three items taken from Yu et al (2005) and future online shopping intentions also have three items was taken from

Moon and Kim, (2001). The seventh variable is perceived risk having seven items that have taken from, (Akhlq and Ahmed 2011).

4.3. Procedure

The questionnaire was circulated among 160 respondents in Bahawalpur. On the criteria mentioned above the respondents were selected. Before giving the questionnaire to the respondent, the purpose of study and the questions were explained to them so they can easily fill the questionnaire with appropriate responses. The total of 147 questionnaires was selected and the rest of the questionnaires were not included due to incomplete or invalid responses in the further analysis. After collecting the completed questionnaires, the data of these questionnaires were coded and put it into the SPSS sheet for further regression analysis.

4.4 Reliability Analysis

All the variables of given questionnaire are reliable as Cronbach's alpha value is greater than given and recommended value of Nunnally, (1970) as he suggested value 0.50 while Moss et al. (1998) said it must be greater the 0.60. This shows that all the 25 items were reliable to measure the views of customers towards online shopping. (Table -1)

Table-1. Reliability of Measurements Instruments

Scales	Items	Cronbach's Alpha
Trust	5	.689
Perceived usefulness	3	.637
Perceived ease of use	3	.716
Attitude towards online shopping	3	.648
Perceived risk	7	.781
Online shopping intention	3	.724

5. Hypotheses Testing

5.1. Profile of the Respondents

Personal and demographic information such as gender, age, income, status, are presented in the following table-3

Table 2. Profile of the Respondents

	Category	Frequency	Percentage
Variables			
Gender	Male	87	57.5
	Female	62	42.5
Age	Below20 years	45	30.8
	20-30 years	99	67.8
	30-40 years	2	1.4
Income	Below 20000	18	80.8
	20000-30000	8	5.5
	30000-40000	8	5.5
	Above 40000	12	8.2
Status	Student	136	93.2
	Employed	4	2.7
	Unemployed	2	1.4

	House wife	3	2.1
	Others	1	.7

5.2. Hypothesis Testing

5.2.1 Trust, online shopping attitude and online shopping intention

The regression results of the study verify that there is the significant and strongly positive relationship between trust and online shopping intention with ($\beta=0.367$) and ($p = 0.000$) and relationship is significant positive between Online Shopping Attitude and Online Shopping Intention with ($\beta=0.117$) and ($p = 0.014$). According to these results, Online Shopping Attitude contributes more than 11% and trust contributes more than 36% to Online Shopping Intention. So, hypothesis H1 and H5 are accepted.

5.2.2 Perceived usefulness, Perceived Ease of use and Attitude

The result of the study shows that, the both variables of Perceived Usefulness and Perceived Ease of Use have a significant positive relationship with Online Shopping Attitude. The Perceived Usefulness has a significant positive relationship with ($\beta=0.115$) and ($p = 0.030$) and perceived ease of use has significant and strongly positive relation with ($\beta=0.219$) and ($p = 0.037$) That means the Perceived Usefulness contribute more than 11% and perceived ease of use contribute more than 21% to Online Shopping Attitude. Results of the present study validate the H3 and H4.

5.2.3 Trust and Perceived ease of use

The regression results of the study confirm the significant positive relationship between trust and perceived ease of use with ($\beta=0.358$) and ($p = 0.000$). This indicates that trust contribute more than 35 % to perceived ease of use. Thus Results of the present study validate the H7.

5.2.4 Trust and perceived usefulness

The results of the study shows that, there is a significant positive relationship between trust and perceived usefulness with ($\beta=0.298$) and ($p = 0.000$). This indicates that trust contribute more than 29 % to perceived usefulness. Thus Results of the current study validate the H6.

Perceived Risk as a moderator

Regression analysis of the study does not confirm the moderation of perceived risk between the relationship of attitude towards online shopping and online shopping intentions and. The impact of attitude towards online shopping is significant with Beta=0.173 and sig=0.036, while the impact of perceived risk were insignificant Beta=0.248 and sig=0.117 on online shopping intention and the interaction term (attitude towards online shopping x perceived risk)

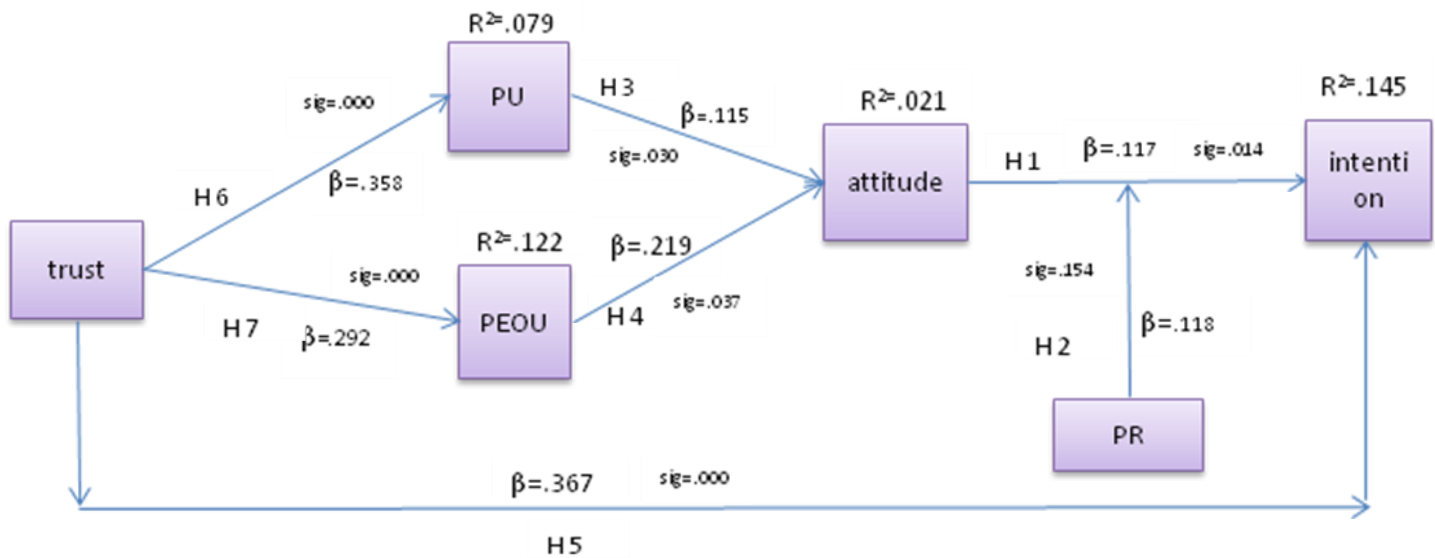
was also not significant with $B=0.118$ and $\text{sig}=0.154$. The absence of interaction was also confirmed by seeing the value of R^2 change. The R^2 change was also insignificant with significance value is greater than 0.05.

Prior Experience, Attitude and Trust

According to the results of ANOVA, there is no impact of prior experience on attitude towards online shopping and trust. Specifically, there is no difference in the level of attitude between the two groups having prior experience and having no prior experience. There is no significant difference between the groups for attitude and trust.

Table 3. Regression table

Hypotheses	Variables	Estimates	S.E	C.R	P	Results
H1	Attitude \longrightarrow Intention	.117	.038	2.097	.014	Supported
H3	PU \longrightarrow Attitude	.115	.246	2.629	.030	Supported
H4	PEOU \longrightarrow Attitude	.219	.227	2.107	.037	Supported
H5	Trust \longrightarrow Intention	.367	.102	4.649	.000	Supported
H6	Trust \longrightarrow PU	.292	.090	3.665	.000	Supported
H7	Trust \longrightarrow PEOU	.358	.095	4.598	.000	Supported



6. Discussion

The main aim to carry out this study is to understand the technology acceptance model in a developing country in focus in contrast to the wide study that has been carried out in the developed countries. (Park and Jun, 2003). The selection of Pakistan has been made for the research purpose primarily due to the fact that it has high internet usage with availability of large internet users however the online shopping is still a new concept.

In our work we have also used an extended technology acceptance model in order to make use of an already available experience as an antecedent of trust and attitude towards online shopping and also the trust which act as an antecedent to perceived ease of use and perceived usefulness and perceived risk which will then work as a moderator between the two attitude towards online shopping and online shopping intention. The results from our analysis helped us to verify the stated hypothesis and also gave us a better understanding of the various variable of technology acceptance model. The following sections cover the detailed analysis of the results along with their impact. First of all TAM variables their inter dependency is discussed. Available studies verify the impact of the two variables i.e. Perceived Usefulness (PUSF) and Perceived Ease of Use (PEOU) on attitude towards Online shopping (Yu *et al.*, 2005; Hsu and Chiu, 2004; Pavlou, 2006; To *et al.*, 2008). This impact is quite vocal to single out the fact that the ease and utility of online channel for shopping directly moulds the user attitude. This finding concludes that more the user finds a technology easy to use, more chances for the adopting of said technology by the user. Moreover, perceived usefulness is an important factor for the selection of an online store by the customer and to increment the customer's satisfaction with online store (Chen *et al.*, 2002). The significance and impact of perceived ease of use in online shopping has been verified in our work which the earlier studies gave non-concluding results. A comprehensible and easy to use electronic retail store or website has more effect on behavioral intention (Venkatesh and Davis, 1996). The user friendly online interaction with the product would limit the unknown risks to the user that

comes with a new product. To enhance the effectiveness and usability of online shopping, these variables have to be given much consideration. The attitude of the user towards online shopping is directed by perceived usefulness and perceived ease of use (Kwon and Lee, 2003). At the same time the user intention for online shopping is maximized by this same approving attitude (George, 2002; Kim *et al.*, 2003; To *et al.*, 2008; Lu *et al.*, 2009). Our study uncovers the positive relationship between attitude and future intention which is in line with the available work that greater the positive attitude towards online shopping more is the probability of buying (Hsu and Chiu, 2004; Pavlou, 2006). Although some researchers claim that the customer's intention is not much affected by the attitude (Teo and Van Schaik, 2009). The attitude has its role more during the early stages of the new technology however in the later stages the usage of technology is more dependent on its usefulness or ease of use (Davis *et al.* 1989). This argument verifies the results of the study because the sample of the current study is mostly those you do not have the experience of online shopping. Therefore we can say that the intention of the user is affected by both, their attitude as well as the ease of use and usefulness of online shopping. Current study found that there is trust influence the perceived usefulness and perceived ease of use. Trust is the important factor that show perceived ease of use and perceived usefulness in online shopping context. The main cause is that trust play the role of assurance in obtaining the usefulness in online shopping environment which is expected by the customers. (Gefen 1997) .the trust also influence the perceived ease of use. if the person has trust of something, than he think that he can easily use easily the system and he think that this system which he using is free of mental and physical effort because it's a nature of human that if he develop a trust on something that he think the positive sides of things and flaws are seemed to uniqueness. This work also highlights an important connection between trust and perceived online shopping intention. Deficiency of trust hinders the online dealings (Hoffman *et al.*, 1999). On the other hand, trust on the online retailer not only reduces the hesitation of users to go online shopping but is also directly related to a higher use intention. In general , trust can be a primary factor to predict the involvement in the relation of transaction and a forbearer to predict the online participation as it further reduces the fear of a selfish attitude of a mall for online shopping (Reichheld and Schefter, 2000). It has been shown empirically that the trust is a reliable predictor to online shopping and to usage of intended website for the said purpose (Gefen *et al.*, 2003). To determine transaction intent trust can be an important factor (Gefen *et al.*, 2003; McKnight *et al.*, 2002; Song and Zahedi, 2002)

7. Limitations and Future Research

Besides these findings, the present study open numerous areas to be investigated in the future research. The present study only focus on intention and attitude, which do not always become actual behavior, thus future research could obtain results from experienced internet shoppers to contrast the results of the proposed model. The recent study does not study the differences amongst the product categories whether these results and scores differ on different categories. Future research can confine and explain the differences in product categories or concentrate on single category like books, cloths or electronics. The limitation of this paper is that this study is based on particular region responses so, may generate ability to generalize findings.

Relative study to know the diversities in the perception of people living in the diverse geographical areas about online shopping is in progress. This research can be inflated by focusing on the potential customers who had used online shopping for several years in sequence to better understand the online shopping.

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