

# Antecedents of Online Shopping Intention: A Study held in Pakistan

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## **Abstract**

Online shopping is a process to make shopping easier for people. Now a day's online shopping is exploring day by day. Most of the people move towards online shopping because it is easier than grocery shopping. Now people have trust on online shopping. Our intention of this study is fundamentally to categorize that what kind of factors influence the online shopping in consumers of Pakistan. By using self-administered questionnaires we collected data from our 162 respondents. For regression analysis we entered all that data into SPSS and do analysis also. Results of our study show significant relationship of attitude towards online shopping, online shopping intention, perceived usefulness, perceived ease of use, perceived enjoyment and trust, on online shopping. These factors influence the online shopping intention. Our study is a vital source for the national consumers to collect

information how different factors effect consumer's when they do online shopping.

**Keywords:** Attitude towards online shopping, perceived usefulness, perceived ease of use, perceived enjoyment, trust and online shopping intention.

## 1. Introduction

The procedure in which customer pay and buy the products or services from seller directly using internet as the medium. Online shopping is a kind of electronic commerce in which customer purchase products or services without involving mediators. Online shopping is a modern type to do business that occurs on the internet. Online shopping is getting more and more fame. The extensively usage of research on online shopping is expected to be aware of the reason which drives users from technology oriented towards online shopping. It is easy to do online shopping instead of traditional shopping. Most of the researches recommended that consumers hesitate to buy online because of risk factor. Lohse and Spiller give their idea about online shopping in 1998 that consumers always like to purchase a product online by cyber appearance, in which outlook of product, its size, value of the company, cost factor, and reliability of the product is included. The increasingly online shopping approach, customer to customer has taken attention of many researchers to work out on its issue of supposed uncertainty.

Now days, internet is not only networking medium, however we can complete our transactions for customers in worldwide markets. The usage of internet has been increasing quickly as compared to the past years and it is now a common way to deliver and trade information, products and services. Usually internet is supposed to be young man's medium. Young man is considered as typical view of early adopters of online shopping. Online shoppers use several websites to shop online. A website is a collection of information saved in the web portal to give information to the customers whenever they need. The access to the internet is just referred to as a site that usually consists of homepage address. Many sites are available that provide the name of sites according to the issue; it is called the internet "portal site". The interactive character of internet and web provide many chances to grow up the ability of online shopping behavior by bettering the availability of data about product, compare different aspects, and to decrease the customers cost to browsing (cf. Alba et al. 1997). Online customers are using internet as source to find information about product before buying that product. According to Magee (2003), online customers growth is more than the growth in internet users, this shows that many internet users are interested and feeling easy for online shopping. Two specified reasons for online shopping are ease and value.

Instead of many theories and models, Technology acceptance model is usually used and TAM is one of the most famous model to understand the electronic commerce according to the customer view. Many researchers in the field of online shopping generally use Technology acceptance model (McKechnie et al, 2006; Burner and Kumar, 2005). Short while ago, the technology acceptance model (TAM) is presented by Davis et al.(1989) has appeared as a strong and best path to offer details for acquiring and evaluation of online shopping by

customer. In recent years, more than 85% of online population of the world has ordered products on the internet. Online shopping can offer both the hedonic and functional worth. These are the two main and central shopping aims. Hedonic value give forth pleasure and emotional importance, and is as a whole evaluation of practical worth and cost, while utilitarian value give forth job linked value and is an overall evaluation of practical benefits and cost. Objective directed customers are represented by four motives for online shopping ease, informative , variety and the skill to manage the shopping know how.

The main objective of the present research is to find out the major variables that effect online shopping intentions. Specially, the present research tries to recognize the affect of perceived usefulness, perceived ease of use, perceived enjoyment, trust and attitude towards online shopping intentions. Perceived usefulness is customers opinion that after online shopping their performance will be increased. It is supposed to be utilitarian aspect that effects online shopping. According to Davis et al. (1989), persons made behavioral intention towards online shopping based mainly on reasoning valuation of how it will perform better their shopping achievement. Perceived ease of use is the customer estimation that it would be easier to interrelate with electronic commerce websites. Van der Heijden (2004) said that perceived ease of use is hedonic oriented factor. The TAM intends that, all other things being alike, an online website for shopping is supposed to be accessable to use is more expected to make an opinion of effectiveness. perceived enjoyment is the consumers perception that by shopping online, they will feel enjoyable. It is a hedonic factor that result online shopping intention. As per self-determination theory, buyers are self formative internally forced in online shopping when they are paying their attention in it or feeling pleasure.

Attitudes towards behavior tends to extent in which an individual has positive or negative assessment of the behavior of questions. Attitude towards online shopping is define as “ A consumers positive or negative feelings related to get done the purchasing behavior on the internet”. Attitude perform as a bridge between customers personality characters and the usage that fulfill their requirements (Armstrong and Kotler, 2000; Shwu-lug, 2003). Attitudes towards online shopping is to hepls the marketing managers to predict the online shopping intntions estimate the upcoming expansion of electronic commerce. Trust is mainly and significant factor under circumstances of insecurity and risk. Mayer, Davis and School man give definition of trust as “ The willingness of a party to be susceptible to the actions of another party based on the prospect that the other will perform a particular action important to trustors, irrespective of the trustors’ ability to monitor or control that other party”. As per theory of planned behavior (Ajzen, 1991) trust idea generate positive approach towards the online seller that are predicted that they enhance the customer intention to buy products from the seller. When customer in the beginning belief their online seller and have a opinion that selecting online shopping is positive to shopping performance and efficiency, they will ultimately come to consider that online shopping is useful for them.

## **Literature Review**

### **1. Attitude towards online shopping**

The word “Attitude” shows itself the general level of agreeability or non-agreeability towards

exterior motivation. Attitude is the indicator that give forth liking or disliking of an individual about any purpose (Ajzen and fishbein, 1980). Attitude towards online shopping has huge impact on intention to web purchasing (Limayem et al. 2000). There are some other definitions according to one of the other definition attitude towards online shopping is defined as customers positive or negative sensation connected to complete the buying behavior on internet (Chiu, 2005; schlosser, 2003). For the purpose to study the consumer attitude, we need to know what characteristic of customer usually online purchase is and whats attitude is about online shopping. We simply say, this meant that there is no point having an exceptional product online if the customer type who would buy it not likely to be online. In the condition of suitable electronic-shopping nearby if the product characteristic have electronic petition and the customers are well aware and feel secure in purchasing, electronic shopping potential may go through from other setbacks.

Earlier, many researches has proved that although the positive approach of an individual towards any specific thing, it is difficult to act upon real behavior when there are difficulties to do so. (Chen, 2007; Rizwan et al., 2013).

## **2. Perceived Usefulness**

In point of view of online shopping, perceived usefulness is customers perception that when they purchase products online their shopping performance would be increase. We can define perceived usefulness as " the scale in which a person faith that using a particular system would improve or increase his or her job performance. Perceived usefulness is considered as the useful factor that affects online shopping (Davis, 1989). According to TAM (Davis, 1989) customers want to use the website that is more useful and affect their performance. Bhattacharjee (2001) said that customer always like to adopt the product when usage is supposed to be useful. Perceived usefulness is also clearly defined by directing efficient and expediency benefits. Therefore the past researches have showed that perceived assessment will increase in perceived value will strengthen the perceived usefulness is the distinct act of performance a behavior to enlarge particular incentives. Moreover the outcome recompenses of behavior presentation, person dispose to be satisfied by carrying out itself under definite situations. According to Davis et al. (1989), person form behavioral intention to online shopping base on primarily on a reasoned assessment of how it will boost up their shopping performance. Earlier researches has shown that perceived usefulness positively affect online shopping intentions. Even though , online shopping websites reason to offer people with enjoyable experience, they also give purposeful benefits to them. the sites use in this way or the source to buy online so customer tend to accept the technology and perceive a positive result of it. Such websites boost up the probability of online shopping and people to be more tending toward it. According to the above discussion the recommended hypothesis is below.

**H1:**There is a relationship between perceived usefulness and attitude toward online shopping.

### 3. Perceived Enjoyment

Perceived enjoyment is defined as, "the degree to which the activity of using the computer is perceived to be enjoyable in its own, away from any performance side effect that may be expected" (Davis et al, 1992). Enjoyments reflect the hedonic or essential aspect of information technology usage. According to (Beatty and Ferrel 1998) perceived enjoyment is the pleasure or charm which a person receives from the shopping procedure. Offline shopping has a long while considered as a stress or shift (Geuens et al. .... 2003 : Aylott and Mitchell, 1998). If we take difference perceived enjoyment factor with online shopping attitude then we come to an conclusion that perceived enjoyment of online shopping is higher than perceived enjoyment of traditional shopping. According to (Davis et al, 1992) perceived enjoyment is the degree to which the activity of using computer is become aware to be enjoyable its own right, separately from any enforcement reaction that may be forecasted. Hsu and Lu (2007) recommended that enjoyment positively affects the constancy of online customer. The minority of researchers have linked intrinsic motivation (in sense of perception of joy and satisfaction) with the act of shopping online, but it is obvious that examining how enjoyment affects acceptance intention in this context is a variable line of inquiry. Furthermore Lacher (1989) indicates that, those people who listen to music is seeking for dream accomplishment and bottomless emotional inspiration. The following hypothesis is proposed:

**H2:** There is a relationship between perceived enjoyment and attitude toward online shopping

### 4. Perceived Ease of Use

Perceived ease of use discusses the customer's awareness that consuming this technology is free of efforts. As the perceived ease of use of the original supportive media, increased attitude toward media becomes further positive. Perceived ease of use positively influence on attitude toward online shopping. Many other researchers found that technology that is easy to use increases people's perception of usefulness. Therefore, perceived ease of use has a major effect on perceived usefulness. The reading of Koufair, (2002) gave an superior understanding of customer attitude on internet. TAM additional suggest that perceived ease of use is involved in explaining the variation in perceived usefulness (Davis at el, 1989). There is also some conformations that providing the more support for perceived ease of use may positively influence the customer perception concerning the usefulness of online shopping and their intentions to shop online. More than a few authors have suggested that maximizing energy convenience by decreasing the physical and mental efforts which is required to completing the offline shopping processes the most important is to inspiration for a customer to shop online (Hansen, 2006). Effort is restricted source that is to be paid to many actions by somebody responsible for the the action (Radner and Rothschild, 1975). therefore solicitation or the system is more possible to be accepted by the operator if it is perceived by him to be easier to use. . So the hypothesis is suggested.

**H3:** There is a relationship between perceived ease of use and attitude toward online shopping.

**H4:** There is a relationship between perceived usefulness and perceived ease of use.

## **5: Trust**

As per online shopping, trust is stated as “ A set of specific beliefs dealing primarily with the benevolence, competence and integrity of another party”. Benevolence is the believe that the person who is being trusted will not break the trust of the person who trusted on him. Capability is the believe in the trustee’s skills to achieve its requirements as expected by trustor. Honesty is the faith that the trustee will be truthful and will complete its promises. Pavlou and Fygenon (2006), Trust is stated as the purchaser’s believe that the supplier will perform nicely, competently, officially and legally. As per the theory of Planned Behavior (Ajzaem,1991), ” trust approach makes favorable mind set towards online seller that are expected to enlarge a customer’s intentions to buy goods from the seller”. A shortage of trust prevents purchaser from being busy in online shopping because the are not expected to carry out with the seller who is unsuccessful to communicate a logic of honesty and responsibility, primarily because of threats of seller opportunism (Hoffman et al., 1999). When customers to initiate with trust their online seller and have a thought that adopting online shopping is beneficial to shopping efficiency and success, at the end they will come to suppose that online shopping is useful (Gefen et al., 2003). Actually, previous researches show that trust plays an important role in motivating perceived usefulness (Gefen et al., 2003; Pavlou, 2003) and customer repurchase intention (Zboja and Voorhees, 2006).

**H5:** There is a relationship between perceived ease of use and trust.

**H6:** There is a relationship between perceived usefulness and trust.

## **6: Online shopping intention**

In different researches, the attitude toward online shopping had the significant effected on web purchase (Limayem et al, 2004). Many other studies also sure the same results for the relationship between attitude and online shopping intentions. Many researchers argue that, although the attitude is a good proxy for measuring intention but still different external variables influence the intention of a person to perform the behavior. According to adjusted model of “theory of planned behavior” by Ajzen (1991) “The available resources and control over the specific behavior can affect intention of an individual to carry out the behaviors”. These perceived behavioral control include two factors (Ajzen, 1991; Taylor and Todd, 1995). The first factor tells us the availability of required resources to perform the behavior. These resources include time, money and other resources needed to take on in that behavior. The second factor includes the individual’s confidence and ability to perform the behavior. Previously, many studies confirm that, despite the favorable attitude of a person towards a particular object, it is difficult to perform the actual behavior when there are difficulties to do so (Chen, 2007). According to Vermeir and Verbeke (2006), the attitude and intention relationship is incompatible due to external factors that influence the purchase of organic



food such as price. Kim and Chung (2011) extended the theory of planned behavior by introducing the factor of behavioral control that moderate the relationship between attitude and intention in purchasing organic food items. Habit is an important variable in forecasting behavior that decreases the importance of other variables to estimate the behavioral intention. In online grocery shopping, the situational factors such as having a baby, health problems and driving restriction for women resist to do online grocery shopping (Hand et. al., 2009; Maghrabi and Dennis, 2011). Based on above discussion, many variables can moderate the relationship of attitude and purchase intention in the context of online shopping. To the best to our knowledge, no previous study examines the role of moderating variables between the relationship of attitude and intention in the context of online shopping.

**H7:** There is a relationship between attitude toward online shopping and online shopping Intention.

**H8:** There is a relationship between Trust and online shopping intentions.

## **Research Methodology**

The present research is vivid in nature. Vivid research can be give explanation as elaborating something, some phenomenon or any particular situation. Vivid research is also known as statistical study; describe statistics about the population being studied or varified. Therefore vivid research is used when the objective is to deliver a methodical explanation that is as accurate and truthful as possible. Vivid researches are those type of researches that describe the existing situation instead of interpret and making judgment (Creswell, 1994). The main objectives of the vivid study are to verification of developed hypotheses that reflect the current scenario.

### **1. Sample/Data**

In order to gather the data for understanding the situation about the future adoption of online shopping, a sample of 160 respondents will ask to participate in a self-administered questionnaire. The fieldwork was developed in Pakistan from May to June 2013 and the sample consisted of internet user who perform the online shopping in acutal.

The current study utilizes a non probability sampling techniques that is convenience sampling. Convenience sampling is usually used for collecting a large number of completed surveys quickly and wise with the economy (Lym et al, 2010). Two main cluster will target to collect the sample data like university students and Professionals. The selection of university students and professionals are based on the previous results of the studies on online shopping. Wood, (2002) reported that young adults are more paying attention in online shopping as contrast to other. Young people can easily learn the skills needed to do online shopping (Hubona and Kennick, 1996).

### **2. Instrument and Measures**

The questionnaire were mostly adopted from relevant previous studies and carefully modified

to reproduce the characteristics of online shopping. The questionnaire of current study address two major purpose: first is to analyze the relationship between the variables in online shopping intention. Second, to collect the information about the different characteristic of respondents.

The survey instruments contain two sections,

Section 1 includes different personal and demographic variables like gender, age, income, status and education. And Section 2 includes the latent variables that are important in current study. These variables includes perceived ease of use, perceived enjoyment, perceived usefulness, Attitude towards online shopping, trust and online shopping intention.

### 3. Procedure

the questionnaire was distributed among 220 respondents in Bahawalpur, Multan. These respondents are selected asked on the criteria above mentioned. Before giving the questionnaire, the purpose of study and the question were explained to the respondents so they can easily fill the questionnaire with relevant response. The total of 160 questionnaires was selected and rest of the questionnaire was not included in the further analysis due to incomplete or invalid response. After collecting the completed questionnaires, these questionnaires were coded and entered into the SPSS sheet for further regression analysis.

**Table-1:** Profile of the Respondents

No.	Variables	Items	References
1	Perceived ease of use	1. Learning to use the internet to buy a product would be easy for me, even for the first time. 2. Using the internet to buy a product would be easy to do for me. 3. The internet would be easy to be use to do my shopping.	Yu et al. (2005)
2	Perceived usefulness	1. Using the internet to acquire a product would allow me to shop more efficiently. 2. Using the internet to acquire a product would allow me to do my shopping more quickly. 3. Using the internet to acquire a product would be useful to do my shopping	Yu et al. (2005)
3	Attitude towards online shopping	1. Using internet to do my shopping is a good idea. 2. My general opinion of electronic commerce is positive.	Yu et al. (2005)



		3. Using the internet to purchase a product seems an intelligent idea to me.	
4	Online shopping Intentions	1. I will probably buy a product on the internet (Soon). 2. The internet will probably be the medium I use to do my shopping in the future. 3. I intend to use the internet to buy a product soon.	Moon and Kim, (2001)
5	Trust	1. I know internet is honest. 2. I know internet is not opportunistic. 3. I know internet keeps its promises to customers. 4. I know internet has the ability to complete transactions.	
6	Perceived Enjoyment	1. I think have fun when interacting with the web site. 2. Internet keeps Using the web site to purchase products provides me with a lot of enjoyment. 3. I think that purchasing products from the web site is interesting.	Moon and Kim, (2001)

#### 4. Reliability Analysis

Overall Cronbach's alpha of online shopping is more the acceptable and recommended value 0.05 by Nunnaly (1970) and 0.60 by Moss et al (1998). This shows that all the 19 items were reliable and valid to measure the opinions of consumers towards online shopping. It is shown in (Table-2)

**Table 2:** Reliability of measurements instrument

Scales	Items	Cronbach Alpha
Perceived ease of use	3	0.670
Perceived usefulness	3	0.770
Attitude toward online shopping	3	0.765
Online Shopping Intention	3	0.791
Trust	4	0.658
Perceived Enjoyment	3	0.729

## 5. Results and Analysis

Personal and demographic information such as gender, age, income, education level, Status, frequency of internet use and potential purchase over the internet are presented in the following table (Table-4)

	Category	Frequency	Percentage
<b>Variable</b>			
<b>Gender</b>	Male	98	61.2
	Female	62	38.8
<b>Age</b>	15-20 Years	53	32.5
	20-25 Years	97	60.6
	25-30 Years	9	5.6
	30-35 Years	1	0.6
	Above 40 Years	1	0.6
<b>Income</b>	Below 15000	109	68.1
	15000-30000	36	22.5
	30000-40000	7	4.4
	Above 40000	8	5.0

<b>Education</b>	Matriculation	4	2.5
	Intermediate	8	5.0
	Bachelor	72	45.0
	Master	42	26.2
	MS	34	21.2
<b>Status</b>	Student	144	90.0
	Employed	1	0.6
	Bachelor	7	4.4
	Unemployed	3	1.9
	housewife	5	3.1

## Hypothesis Testing

### 1. Perceived Usefulness, Perceived Enjoyment, Perceived ease of use and Attitude

According to the results of the study, the variables of Perceived usefulness, Perceived Enjoyment and Perceived ease of use have a significant positive relationship with Online Shopping Attitude. Specifically, the Perceived Ease of use has a significant positive relationship with ( $\beta=0.232$ ) and ( $p=0.006$ ). That means the Perceived ease of use contribute more than 23% to Online Shopping Attitude. The regression results of Perceived Enjoyment with online Shopping Attitude is also Significant with ( $\beta=0.224$ ) and ( $p=0.018$ ) and the regression analysis of perceived ease of use with Online Shopping Attitude is also significant with ( $\beta=0.208$ ) and ( $p=0.041$ ). So results of the current study Validate H1, H2 and H3.

### 2. Perceived Usefulness and Perceived Ease of use

While considering the significance between Perceived Usefulness and Perceived Ease of use, the result of the current study shows Significance relationship between these two variables with ( $\beta=0.601$ ) and ( $p=0.000$ ). According to the results, the perceived usefulness contribute approximately 60% to Perceived Ease of use. The results of study support H4.

### 3. Perceived Ease of use, Perceived Usefulness and Trust

Regression estimates results show that Perceived ease of use and perceived usefulness found significantly related with trust. There is a significant positive relationship between trust and perceived usefulness with ( $\beta=0.374$ ) and ( $p=0.000$ ). There is also a significant positive relationship between trust and Perceived ease of use with ( $\beta=0.270$ ) and ( $p=0.001$ ). These results of the study validate H5 and H6.

**4. Attitude Toward Online Shopping, Trust and Online Shopping Intentions**

Regression results on the study confirm the significant Positive relationship between Attitude toward Online Shopped and Online Shopping Intentions with ( $\beta=0.426$ ) and ( $p=0.000$ ).The results suggest that the attitude toward online shopping contribute almost 43% in Online shopping intentions.

Regression analysis of the study shows that there is a significant relationship between trust and online shopping intention with ( $\beta=0.325$ ) and ( $p=0.000$ ), so these results of study support H7 and H8

Table 6 summarizes the regression results of the study and Figure Shows the graphical presentation of structural model.

Hypothesis	Model Variables	Estimate	S.E	C.R	P	Results
H1	PUSF →	0.208	0.096	2.062	0.041	Supported
H2	Attitude →	0.224	0.097	2.382	0.018	Supported
H3	PE →	0.232	0.086	2.775	0.006	Supported
H4	PEOU →	0.601	0.059	9.450	0.000	Supported
H5	Attitude →	0.270	0.070	3.311	0.001	Supported
H6	PUSF →	0.374	0.065	4.595	0.000	Supported
H7	PEOU →	0.426	0.069	6.242	0.000	Supported
H8	PEOU →	0.352	0.082	5.148	0.000	Supported
	Trust →					
	PUSF →					
	Trust →					
	Attitude →					
	Intention →					
	Intention → Trust					

**Discussion**

The main goal of the research has been to test the technology acceptance model (TAM) in developed countries affect of online shopping intention on people. In Pakistan internet usage is increasing day by day but the trend of online shopping is yet at initial stage. So in this research the online shopping intention is studied. The results obtained from the study are acceptable by us to verify the established hypotheses and to understand the relationship between different variables. We will discuss each variable of our research and its impact on online shopping intention. The results shows that this revision maintained the Fishbein and

Ajzen's (Ajzen and Fishbein, 1980) theory of Research Exploit by demonstrating that attitude and intention are interlinked. There is a strong relation between attitude and online shopping intention. Moreover the results of our research explains the relationship between attitude and online shopping intention. This study gives empirical evidence for the relationship between online shopping attitude and intention of online shopping. Perceived usefulness, Perceived ease of use and Perceived enjoyment are important factors that affect the attitude of the customer towards online shopping intention (Chie et al. 2009). Now individually we discuss these finding and their implications in the following sections

The effect of these three variables is significant on online shopping attitude, which demonstrate that the attitude of the users is directly effected by the perception that is created in user mind's the internet is very useful and easy to use or online shopping. It is observed by the results or analysis that perceived usefulness (PUSF) has more influence or effected on online shopping attitude than perceived ease of use (PEOU) and perceived enjoyment (PE). As perceived usefulness (PUSF) is a utilitarian and serviceable factor while perceived ease of use (PEOU) and perceived enjoyment (PE) are hedonic factor so Perceived usefulness (PUSF) has more influence on shopping intention. When customer feels that the usage of internet is eaisy or understandable then they influence toward online shopping. Which shows that PUSF affects the attitude of peoples towards online shopping.

Additionally, Perceived usefulness (PUSF) is also a major measure for the customers to choose online stores and enhances the customer's satisfaction with the virtual store (Chen et al. 2002). In virtual store in online shopping we show the products proto-type on online shopping site to customer. Based on the results of current study Perceived usefulness (PUSF) has positive affect on attitude toward online shopping. When customers notice that online shopping is useful for them then their ease of use for online shopping also affect positively.

Although previous studies had shown that their is an influence of Perceived ease of use (PEOU) on attitude, the present study confirm their importance of PEOU in online shopping context. Perceived ease of use is found the significantly correlated with attitude towards online shopping and it is supported linkage. Easy to use online retailer supplies may allow the customers to obtain required information about their purchase . Online shopping enjoyment is a strong forecaster of attitude towards online shopping. This will develop positive attitude in the customers towards online shopping and increase online shopping intentions. If customer feels good or joy in the procedure of using internet the it gives the positive impression or intention toward online shopping.

Perceived Enjoyment is also a important factor in online shopping and it is also attached significantly correlation with attitude toward online shopping. If user feel joy and good after using the internet for online shopping purpose then it increase the attitude toward online shopping and after that user's intention is also increase toward online shopping.

Trust in retailers is a very important to build intention of online shopping in customers. The brand name of online shopping website is also throw the positive or negative impact on user or customer. Perceived usefulness (PUSF) and perceived ease of use (PEOU) has a direct impact on customers trust which in the end affect the online shopping intention. This

research shows that when the perceived usefulness increases the trust of customers on e-shopping also increases which has a direct impact on customers intentions. The perceived ease of use has also a positive affect on trust which results in the increase in customers intentions of online shopping. The research implicates the variables which affects the attitude of the customers and increase the attitude of customers which enhance the online shopping intentions. The trust factor has also discussed. When the trust increases the customers intentions also increases.

From the current research it is concluded that these variables are very important to boost the customers intentions towards online shopping. Attitude toward online shopping and trust play a important role in customer intentions but attitude toward online shopping is more significant and correlated with inline shopping intention. The more attitude toward online shopping in people high the online shopping intentions. Another finding of this study is that if the trust value is low of that website then customer's intentions decreases. The explanation of this relationship is simple, as respondent had a bad experience on online shopping then they do not do online shopping again.

### **LIMITATIONS AND FUTURE RESEARCH**

It is important to note that due to limited resources, the existing study is limited to one city of Pakistan and it could not be the demonstrative of the all citizens of Pakistan. Present study includes the very small sample size; the follow up researches may increase the sample size and can collect the data from various major cities of Pakistan like Lahore, Karachi and Islamabad. Because now there is a trend come in Pakistan of online shopping. The trend comes from big cities and then comes in the small cities like Multan and Bahawalpur.

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