



DETERMINANTS OF ONLINE SHOPPING AND MODERATING ROLE OF INNOVATIVENESS AND PERCEIVED RISK

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ABSTRACT

Time and trend wait for none. We are no more in Stone Age. It is 2012, Glass Age, where time is money, so better skips the malls and start online shopping. The basis of this revision is to discover the influence of different variables on future intention of online shopping and the perception of people about online shopping as how people perceive shopping via internet by using technology. This research offers insight into the consumer's attitude. The outcomes have very significant effects on sellers, marketers and system providers of online shopping. A questionnaire survey has been carried out to test the hypothesis. The sample of 150 respondents is collected through a questionnaire. The hypotheses are tested by regression analysis. The outcomes show that attitude is an effective variable which has positively strong effect on future intention of online shopping even though the perceived usefulness and perceived ease of use affects attitude to online shopping. Innovativeness has a substantial progressive impact on future intention of online shopping. Many studies on online shopping determine the impact of technology on it, yet this study determines the effect of attitude on online shopping.

Keywords: Attitude, Future Online Shopping Intention, Innovativeness, Perceived Ease of Use, Perceived Risk, Perceived Usefulness.

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INTRODUCTION

Online shopping is a process where the customer purchases products and services directly from the seller using the internet as a medium. Online shopping is a type of e-commerce where the customer buys goods without any intermediary services. An online shop, e-store and computer-generated store induced physical comparison of shopping goods or services at a shopping center. The instant success of online shopping has invited widespread research on understanding derives of online shopping and other factor that motivate a person to shop online. Online shopping is an innovative form of trade that takes place on the internet. Where customers visit various websites offering different products for sale, select the product, order the products make, makes payments via credit cards and finally seller physically delivered the products. The general purpose of the current revision is to explore the influences that affect the online shopping intention of the internet consumers in Pakistan more explicitly; the revision will try to accomplish the following goals:

1. To understand the part of attitude for online shopping in Pakistan.
2. To better understand the part of perceived usefulness and ease of use to shop online.
3. To understand whether perceived risk and innovativeness affect online buying intention.

In 1990, Tim Berner-Lee formed the first website. In 1994 other advances took a similar time Netscape presented SSL encryption of data moved online, which has turned out to be a necessary source for buying online. Also in 1994 the German corporation announced its first virtual store. In the common advanced level of concern by go to the website of the vendor straight or by searching amongst substitute websites via shopping search engine. It also increased the credibility of using new technology and developed a favorable attitude towards online shopping. Once a product is selected from the website, payments are made through the internet, sometimes by sign up for permanent online accounts. Payments are also made through mobile phones and landlines by electronic money that is of various types and through credit cards. After the payment process, the products are delivered through downloading and mailing.

Online shopping is becoming increasingly popular. The widespread use of research on online shopping aimed at to understand the reason which drives people from technology oriented towards online shopping. The hour of the need is to understand the factors which influence online shopping. TAM model has been developed by Davis, (1989) to understand the popularity of online shopping. Technology Acceptance Model (TAM) is an evidence system concept that represents how the consumers start using new information technology (IT). TAM is broadly used to explain individual's intention and real use of information technology. The main interface for customers to purchase goods and services online is the website, a form of information technology. Among all

theories and models, TAM has been viewed the commonly used and the most prominent model for understanding the electronic commerce from a customer oriented view. Many researches in the field of online shopping use the TAM (Burner and Kumar, 2005 and McKechnie et al. 2006). The primary purchase of the revision is to lengthen TAM by including new variants as recommended by Davis, (1993) and further investigate the relationship of attitude and intention with the help of moderating variables as mentioned by (Chen, 2007).

A number of websites have been created for online shopping. A website is a collection of information stockpiled in the web server to deliver the information to consumers when required on the net. "Site" is plainly mentioned for the gateway to the internet. This generally contains of home page address. The cooperative characteristic of the internet and web, proposal numerous chances to rise the efficacy of online shopping manners by enlightening the accessibility of productive knowledge, allowing direct multi quality comparison and decreasing consumer search cost (Alba et al. 1997). Obviously users have been using the internet for boundless entertaining apps (i.e. watching videos) however larger varieties of entertaining prospects have recently come to be presented. These websites also provide enjoyment which attracts people. The people are more inclined to online shopping when they found it to be playful. Consultant with these common we developments, Jeff Bezos of Amazon.com retains that "One secret to his success is thinking of ways to make the online shopping experience more fun" (Star Tribune, 1999). Therefore the revelation of what part entertaining verses well-designed issues encourages users to exploit web procedures of cooperative media is ultimate to the achievements potent to be recognized over and done with electronic commerce. Nonetheless, a virtual shopping center which is a form of e-commerce is a method that contains of computer hardware and software permit the buyer to communicate with the additional party in the effective marketplace over the internet. It is also an important step towards the popularity of online shopping.

A prosperous website is not just a best website to shop with energetic features. It is about building relationship in terms of trust and money in term of raising customers. Business must expand significantly time, money and design to increase online purchase. Each and every type of business intends to attract more and more customers because it is stress-free to be defeated customers than to advance them. Earlier researches suggest that various variables influence the adoption of the internet with the use of shopping online. Online shopping has developed in reputation in excess of the years; many peoples invention it to be more suitable and stress-free to bargain-basement shops from the well-being of their home and workplace. One of the ultimate desirable issues about online shopping for the whole during a holiday spike, as online shopping seems to be more convenient. Online stores are usually available 24 hours. People can use them in their offices and home. An official visit to predictable retail store needs travel and requirement take place all through work hours. Shopping online not only saves travel but also time. People are concerned to online shopping merely because of the extraordinary level of suitability but also due to the large

assortment and the greater right to use of information. Online shopping is lower cost, offers access to market and increase customer value. The customers seem to be more convenient and attracted; this thing also helps to customer value. People also attracted towards online shopping because it provides information and reviews. People first get information and then purchase a product. Online shopping provides product reviews. It also saves money. Along the advantages of online shopping there are some demerits which cause was lost of customers. Sometimes people are not satisfied to provide their information. Their privacy can be unsecured or their information may be misused. There is also a risk of cost, due to the wrong disclosure of cost. Research questions are developed to obtain the appropriate information that is required to fulfill the research objectives. The research study attempts to answer the subsequent questions:

1. Is there any link between attitude, perceived usefulness, perceived ease of use and future online shopping intention?
2. How these variables influence the attitude towards online shopping?
3. Would factors of perceived risk and innovativeness affect the intention of internet users to online shopping?

LITERATURE REVIEW & RESEARCH MODEL

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

Online Shopping

The online shopping intention is definite as the perception of a person to shop online. It is shown that people are mostly more intend to shop online as it saves their time and they can do the work of hours in minutes still confined to the office or home. Online shopping intention is a dependent variable which is influenced by the other independent variables such as, attitude, trust, perceived ease of use, perceived usefulness. It's also influenced by two moderator variables; innovativeness and risk. Attitude measures how people show their behavior towards online shopping. Trust is the base element of online shopping intention, it has a worthy measure. Attitude and trust makes it more convenient to shop online, those people who have a complete trust on online shopping will show their positive attitude towards online shopping.

Attitude

The word “attitude” symbolizes the overall level of favorability or un-favorability towards external stimulus. Attitude is an indicator that reflects the liking or disliking of a person regarding any object (Ajzen and Fishbein, 1980). The attitude towards online shopping has a substantial impact on the intent to web buying (Limayem et al. 2000). Different studies also confirm the similar results for the link between attitude and online shopping intention. 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. The perceived behavioral control encompasses two factors (Taylor and Todd, 1995 and Ajzen, 1991). The first factor is the accessibility of required resources to perform the behavior. These resources require time, money and other resources needed to engage 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 an actual behavior when there are difficulties to do so (Chen, 2007). The attitude and intention relationship is consistent due to external factors that influence the purchase of organic food such as price (Vermeir and Verbeke, 2006). Attitude towards online shopping is changeable.

H₁: The attitude towards online shopping influences future online shopping intention.

Perceived Usefulness

Usefulness states to the acuity that using these fresh tools will expand or boost his or her performance. Perceived usefulness (PUSF) has an indirect relation with future online shopping intention. PUSF is the single assessment of the convenience presented by consuming the fresh information system or tools in an exact viewpoint (Davis, 1989). The PUSF redirects task associated output, performance and efficacy (Davis, 1989). In the sights of users a positive use and performance association creates the system great in PUSF (Davis, 1989).

PUSF is also well-defined by directing efficient and convenience benefits. Hence the past studies have shown that perceived assessment will rise in perceived value will intensify with PUSF is the discrete insight of the act of performance a behavior to increase particular incentives. Beside the result recompenses or level of behaviors’ presentation, individuals incline to be satisfied by the conduct itself under specific conditions. According to Davis et al. (1989), individual form behavioral intention to online shopping based mainly on a reasoned evaluation of how it will increase their shopping enactment. Past studies have shown that PUSF positively affects online shopping intention. Although, online shopping sites also purpose to offer people with a pleasurable experience, they also deliver functional benefits to them. The websites used in this way or the source to shop online so that customers may use this technology and perceived a positive effect of

it. These websites increase the chances of online shopping and people seemed to be more inclined towards it. PUSF towards online shopping is positive due to convenience and satisfaction of people. Based upon the above conversation the succeeding hypothesis is suggested.

H₂: Perceived usefulness positively affects attitude towards online shopping.

Perceived Ease of Use

Perceived ease of use (PEOU) discusses the customer's awareness that consuming this technology is unrestricted of efforts. As the PEOU of the original cooperative media, intensifications attitude towards media becomes additional positive. PEOU positively affects attitude towards online shopping. The PEOU acts as a mediator among technological structure and the possible electronic shopper (Ramayah and Ignatius, 2010). Therefore suggest that the control of the online buyer facility on online shopping goal be influenced by the electronic purchase system, which is tension free and easy to access. The reading of Koufaris, (2002) gave an improved understanding of customer attitude on the net. PEOU is also described as outspread to which an individual discovers a work free of effort. Effort is a limited source that is to be paid to several actions by somebody answerable for the actions (Radner and Rothschild, 1975). Therefore solicitation or the system is more probable to be accepted by the operator if it is perceived by him to be easier to use. Accordingly, the previous revision believes that if online users perceive that they can condense effort, that is decrease perceived sacrifice in an upturn in value than can be attained. This increase in value positively impacts attitude to online shopping. In the dainty of above discussion the succeeding hypothesis is suggested.

H₃: Perceived ease of use positively affects attitude to online shopping.

Innovativeness

Innovativeness (INN) is a conception related to the adaptation of new ideas and products and it receives substantial consideration in the past by many researchers (Hirschman, 1980 and Robertson, 1971). Rogers and Shoemaker, (1971) noted that INN is the customer characteristics that show his adoption of any innovation prior to the adoption of any other member in their respective society and system. Many researchers apply INN in their studies and find a significant positive correlation with the intention to search a product on the web and their behavioral decision to buy the product from the internet (Blake et al. 2003 and Goldsmith, 2000). The frequency of using the internet positively correlates with the degree of INN (Blake et al. 2003). INN, attraction to mobility and compatibility have a through positive impact on the customer goal to involve in mobile shopping (Manzano et al. 2009). INN acts as a moderator between attitude to online shopping and future intention of online shopping such that the effect of the attitude to online shopping on online shopping intention will be powerful when the customer has a high level of INN. As we know sometimes people are more inclined towards new ideas but some time people does not

prefer INN due to any external variables. Only because of this reason INN has a changing ability to change the relation of attitude and future intention of online shopping. Under the above discussion the following hypothesis is suggested.

H₄: Innovativeness acts as a moderator between attitude to online shopping and future online shopping intention.

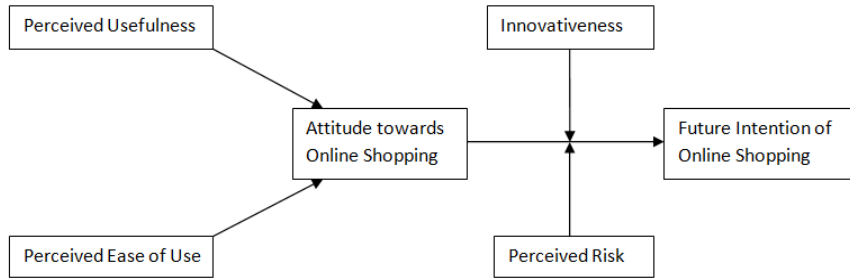
Perceived Risk

It is common that the individual are anxious about the possible risk linked with a new type of shopping through internet. In case of online shopping, the perception of risk significantly affects the customer intention (Lee and Clark, 1996). Dowling and Staelin, (1994) defined perceived risk (PR) as the buyer's awareness of the insecurity and opposing significances of purchasing an invention or services. Online shopping includes more reservations than outdated shopping. There are a number of risks influence online shopping intention social risk as the likely hood that the product bought would be condemned by relatives (Dowling and Staelin, 1994). Monetary hazard is related to the observation that there would be unseen cost or a deficiency of guarantee that would be essential to make products work appropriately may result in fiscal risk (Garner, 1986). The physical risk arises when the goods do not work suitably, it can be risky to health and protection (Roselius, 1971). Time risk, exertion of time and suitability would be unexploited if the product is substituted, required or customized (Bauer, 1967). Several researches elaborate the security concerns of the customers like misappropriation of the individual's information and credit card influence the customer decision to do online shopping (Malhotra et al. 2004 and Drennan et al. 2006) examine the general risk perception of online shopping with the help of two elements such as privacy and security risk. Garbarino and Strahilevitz, (2004) try to estimate the risk associated with the customer personal information misuse and illegal use of credit card. Therefore risk related to these conditions affects attitude towards online shopping. PR acts as a moderator between attitude to online shopping and future intention of online shopping.

H₅: Perceived risk acts as a moderator between attitude to online shopping and future online shopping intention.

RESEARCH MODEL

The proposed model of the online shopping is shown in the Figure-1.

Figure-1. Proposed model of online shopping

RESEARCH METHODOLOGY

The current research is vivid in its nature. Vivid research can be explained as describing something, some phenomenon or any particular situation. Vivid research is also known as statistical study, describes statistics and physiognomies about the population or sensation being studied or verified. Therefore vivid research is used when the objective is to deliver a methodical explanation that is as accurate and truthful as possible. It is used to regulate the average number of manifestations or central predispositions. Vivid researches are those researches that describe the existing situation instead of interpreting and making judgments (Creswell, 1994). The key objective of the vivid study is verification of the developed hypotheses that reflect the current situation. This type of research provides information about the current scenario and focus on past or present for example quality of life in a community or customer attitudes towards any marketing activity (Kumar, 2005).

Sample/Data

In order to collect the data for understanding the situation about adoption of online shopping, a sample of 200 respondents will ask to participate in a self-administered questionnaire. The population for the current research is internet consumers in Pakistan. The data are gathered from different category of people. The current study utilizes a non-probability sampling technique that is convenience sampling. Convenience sampling refers to non-probability sampling process with the help of this process a scientist gather statistical data from the population. A researcher might go to a mall or streets to gather data. Convenience sampling is a sampling technique that obtains and collects the relevant information from the sample or the unit of the study that are conveniently available (Zikmund, 1997). Convenience sampling is usually used for collecting a large number of completed surveys quickly and with the economy.

It has ensured that the sample members possess two main qualifications to participate in the self-administered survey. First, the sample member should be using the internet and having enough knowledge about internet. Secondly, they have never purchased any item over the internet because in the case of experience reading internet purchase, it definitely influences the attitude and behavior

of the respondent. We select these sample members from metropolitan city of Pakistan. Two main clusters will target to collect the sample data like university students and working professionals. The selection of students and working professionals are based on the previous results of the studies on online shopping. Wood, (2002) reported that young adults are more interested in online shopping as compare to others. Young people can easily learn the skills needed for online shopping (Hubona and Kennick, 1996). Income is also an important factor for the adoption of online shopping (Shin, 2009).

Instrument and Measures/Scales

The survey instrument of the current study addresses two major purposes: first is to analyze the relationship of different variables in the adoption of online shopping. Second is to collect information about the different characteristics of the respondents that can be used to understand the variations in different categories and their impact on online shopping intention.

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

The scales of the study were taken from the preceding literature and published studies. The first three variables of the research were perceived usefulness, perceived ease of use and online shopping attitude. Each variable has three items and these scales were taken from Yu et al. (2005). The next variable is future online shopping intentions having three items was taken from Moon and Kim, (2001). The fifth variable is perceived risk having seven items that have taken from Akhlaq and Ahmed, (2011). The last variable is innovativeness having four items taken from Goldsmith and Hofacker, (1991).

Table-1. Scales of the Study

No.	Variable	Items	Reference
1	Perceived Ease of Use	<ol style="list-style-type: none"> 1. Learning to use the internet to purchase a product would be easy for me, even for the first time. 2. Using the internet to purchase a product would be easy to do for me. 3. The internet would be easy to use to do my shopping. 	Yu et al. (2005)
2	Perceived Usefulness	<ol style="list-style-type: none"> 1. Using the internet to obtain a product would allow me to shop more efficiently. 2. Using the internet to obtain a product would allow me to do my shopping more quickly. 3. Using the internet acquire a product would be 	Yu et al. (2005)

		useful to do my shopping.	
3	Online Shopping Attitude	<ol style="list-style-type: none"> Using the internet to do my shopping is a good idea. My general view of electronic commerce is positive. Using the internet to purchase a product seems an intelligent idea to me. 	Yu et al. (2005)
4	Future Online Shopping Behavior	<ol style="list-style-type: none"> I will perhaps buy a product on the internet. The internet will probably be the medium I use to do my shopping in the future. I intend to use the internet to buy a product soon. 	Moon and Kim, (2001)
5	Perceived Risk	<ol style="list-style-type: none"> The product would miscarry to perform according to my satisfaction. I would incur high maintenance costs. My friends and relatives would not think more highly of me if I buy this product. The product does not fit well with my image. I would have to waste time and effort getting the product repaired and replace when it fails. Using the product would cause a hazard to my health or safety. I would pay a high price for this product. 	Akhlaq and Ahmed, (2011)
6	Innovativeness	<ol style="list-style-type: none"> I think I would be the first in my group of friends to know the sites where I can shop online. I think I would be the first in a circle of friends to shop online. I think I know more about shopping online than my friends. I think I would shop online smooth if I did not know anyone who had done it already. 	Goldsmith and Hofacker, (1991)

Procedure

The questionnaire was distributed among 200 respondents in Bahawalpur. These respondents are selected based on the criteria above mentioned. Before giving the questionnaire, the purpose of study and the questions were explained to the respondents so they can easily fill the questionnaire with relevant responses. The total of 150 questionnaires was selected and the rest of the questionnaires were not included in the further analysis due to incomplete or invalid responses. After collecting the completed questionnaires, these questionnaires were coded and entered into the SPSS sheet for further regression analysis.

Reliability Analysis

Overall Cronbach's alpha of all variables is more than acceptable and recommended value 0.50 by Nunnally, (1970) and 0.60 by Moss et al. (1998). This shows that all the 23 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 Instruments

Scales	Items	Cronbach's Alpha
Perceived Ease of Use	3	0.817
Perceived Usefulness	3	0.694
Online Shopping Attitude	3	0.730
Future Online Shopping Behavior	3	0.744
Perceived Risk	7	0.635
Innovativeness	4	0.80

PROFILE OF THE RESPONDENTS

Profile and demographic information such as gender, age, income, education level, and status are presented in the following table (Table-3).

Table-3. Profile of the Respondents

Variable	Category	Frequency	Percentage
Gender	Male	76	50.7
	Female	74	49.3
Age	15-20 Years	31	20.7
	20-25 Years	94	62.7
	25-30 Years	12	8.0
	30-35 Years	7	4.7
	35-40 Years	3	2.0
	Above 40 Years	3	2.0
Income	Below 15000	94	62.7
	15000-25000	23	15.3
	25000-35000	12	8.0
	35000-45000	8	5.3
	45000-55000	5	3.3
	Above 55000	8	5.3
Education	Matriculation	3	2.0
	Intermediate	5	3.3
	Bachelor	56	37.3
	Master	74	49.3
	MS/ M.Phil.	11	7.3
	PHD	1	0.7
Status	Student	114	76.0
	Employed	24	16.0
	Businessman	6	4.0
	Unemployed	3	2.0
	Housewife	3	2.0

HYPOTHESIS TESTING

Perceived Ease of Use, Perceived Usefulness and Attitude

According to the outputs of the revision, both the variables, perceived ease of use and perceived usefulness have a substantial progressive association with online shopping attitude. Specifically, the perceived usefulness has a progressive substantial relationship with ($\beta = 0.327$) and ($p < 0.01$).

That means the perceived usefulness contribute more than 32% to online shopping attitude. The regression results of perceived ease of use with online shopping attitude is also significant with ($\beta = 0.259$) and ($p < 0.01$). The results of the current study validate the H_2 and H_3 .

Attitude and Future Intention of Online Shopping

The regression outcomes of the study confirm the substantial progressive association between online shopping attitude and future intention of online shopping with ($\beta = 0.586$) and ($p < 0.01$). These results show that online shopping attitude contributes more than 58% to online shopping intention. These results of the study validate H_1 .

Innovativeness

The regression results of the study confirm the significant positive association between online shopping attitude and future intention of online shopping when innovativeness works as a moderator between them, with ($\beta = 0.252$) and ($p < 0.01$). These results of the study validate H_4 .

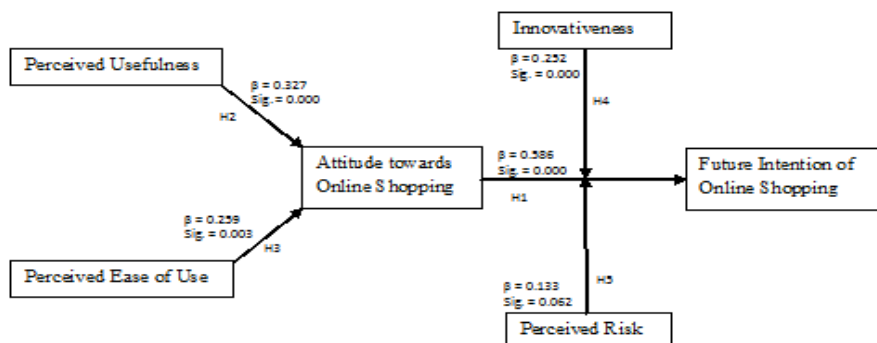
Perceived Risk

The regression results of the study show the insignificant association between online shopping attitude and future intention of online shopping when perceived risk works as a moderator between them, with ($\beta = 0.133$) and ($p > 0.05$). These results of the study validate H_5 . Table-4 summarizes the regression results of the study and Figure-2 has shown the graphical presentation of the structural model.

Table-4. Regression Results

Hypothesis	Model Variables	β	S.E.	T	Sig.	Results
H_1	Attitude \longrightarrow Intention	0.586	0.072	8.786	0.000	Supported
H_2	PUSF \longrightarrow Attitude	0.327	0.085	3.818	0.000	Supported
H_3	PEOU \longrightarrow Attitude	0.259	0.073	3.025	0.003	Supported
H_4	Innovativeness \longrightarrow Intention	0.252	0.059	3.716	0.000	Supported
H_5	PR \longrightarrow Intention	0.133	0.062	1.890	0.061	Not Supported

Figure-2. Structural Model Results



DISCUSSION

The prime goal of the research has been to check the impact of online shopping intention on people. Pakistan has been an ideal country for that due to higher penetration of the internet, more than sufficient internet users but still online shopping is the infant stage. The results obtained from the analysis are acceptable by us to verify the established hypotheses and to understand the relationship between different variables. Now individually we discuss these findings and their implications in the following section. The outcomes displayed that this revision maintained the Fishbein and Ajzen's (Ajzen and Fishbein, 1980) theory of Research Exploit by demonstrating that attitude and intention are interrelated. There is a progressive strong relation between attitude and online shopping intention. The former use of the internet as an illustrative adjustable of behavior has learned boundless effect. The results obtained and acquired have allowed us to prove the hypothesis modeled and confirm that attitude to online shopping positively affect future intention of online shopping. It is noted that perceived usefulness (PUSF) has a stronger influence on online shopping attitude than perceived ease of use (PEOU). This study provides empirical evidence for the association between online shopping attitude and future intention of online shopping. PUSF and PEOU are important elements that affect the attitude of the customer towards future online shopping intention (Chie et al. 2009). Previous studies have used the attitude as a proxy for customer's intention towards online shopping (Rizwan et al. 2012). Several researches prove that the attitude intention relationship is not straightforward and many variables can influence this relationship (Chen. 2007). The relationship of different variables is discussed first. Previous studies confirm the impact of (PUSF) and (PEOU) on online shopping attitude (Hsu and Chiu, 2004; Yu et al. 2005; Pavlou, 2006; To et al. 2008). The effect of both variables is significant on online shopping attitude, which demonstrate that the attitude of the users is extremely conditioned by the perception that the internet is very useful and easy to use for shopping. The result of the current study is alongside with the earlier studies reporting that PUSF has a stronger effect on attitude as compared to PEOU (Seneler et al. 2010; Hernandez et al. 2009; Celik, 2011). This finding suggests that more the customers think the new expertise is useful more the customers are ready to adopt it.

Additionally, PUSF is also a major criterion for the customers to choose online stores and enhances the customers' satisfaction with the virtual store (Chen et al. 2002). Although previous studies provide mixed results about the influence of PEOU on attitude, the present study confirm the importance of PEOU in online shopping context. A user-friendly website or electronic retail store leads to greater behavioral intention (Venkatesh and Davis, 1996). Easy to use online retailer supplies may allow the customers to obtain required information about their purchase that decreases the associated risk with new shopping medium. Therefore leading to the positive attitude and increase behavioral intention like intention to recommend the online store and repurchase from the same store. For that reason, PEOU can be important for developing online sites for shopping.

Based on the results of the current study, these variables are important for enhancing the favorable attitude of the customers towards online shopping. PUSF and PEOU influence the attitude of the user towards online shopping (Kwon and Lee, 2003). Further this favorable attitude increases the intention of the user to purchase over the internet (Lu et al. 2009; To et al. 2008; Kim et al. 2003; George, 2002). The current study also finds a progressive significant association between attitude towards online shopping and future intention of online shopping. This study is consistent with the former studies that the buying intention of the costumers will be stronger if their attitude is positive towards online shopping (Pavlou, 2006; Hsu and Chiu, 2004). Current studies propose that innovativeness (INN) can moderate the attitude intention relationship. People with a high degree of INN are more inclined and attracted towards a new phenomenon as online shopping. Innovative people are more inclined towards innovation. The current study proves that there is an insignificant association between perceived risk and future online shopping intention. It contributes no effect on future online shopping intention. INN contributes a strong impact on online shopping. It acts as a moderator between attitude towards online shopping and future intention of online shopping. As the incremental contribution, the present study has a big support to the existing literature in the form of two moderators, INN and PR. The people perceived that this new technology is adopted by them for the very first time in their circle of friends so they are more inclined towards online shopping or purchase intention. Online shopping is affected by INN. PR also affects online shopping, as the people feel insecure due to the perception that their personal information will be misused.

RECOMMENDATIONS

Adoption of new technology is a complex phenomenon and requires the support of many internal and external factors. Developing a good perception of the new technology is instrumental to diffuse it in the customers. People avoid changing their routines and adopting new patterns of life when they feel they cannot control the outcomes. This lack of confidence becomes an obstacle and makes the people to stick with their old routines. On the other hand, if people believe that these outcomes are due to their own skills and capabilities they become more receptive to new ideas and lifestyles. Future studies attempt to utilize it and incorporate in the technology acceptance model. The relationship of attitude and intention is very straight forward; attitude drives the person towards the actual behavior. In this way, a positive attitude is necessary for actual behavior and the occurrence of behavior can easily predicted by the attitude. This relationship can be true where the situation is in control of the person. Lack of opportunities, skills and capabilities can make it difficult to perform the behavior although having a positive attitude. Similarly, external factors or constraints also weaken the attitude intention relationship. In this way, only developing a positive attitude towards online shopping does not guarantee the usage of this new interactive shopping channel rather other factors should be considered for full adoption of online shopping. Future studies fill this hole by exploring the role of these variables as moderators.

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