SCHOLEDGE International Journal of Management & Development
ISSN 2394-3378, Vol.07, Issue 03 (2020)
Pg 47-58.
Paper URL: link.thescholedge.org/1219

Published by: SCHOLEDGE Publishing
www.theSCHOLEDGE.org
Email: editorial@thescholedge.org

Understanding the Role of Trust in Online Shopping Intention for Consumer Electronics Products

Dr. Hemantkumar P. Bulsara[1], Pratiksinh S. Vaghela[2]
S.V. National Institute of Technology, Applied Mathematics and Humanities Department, Surat, Gujarat, India.

Abstract
E-commerce is offering ample opportunities for the business to grow. To capitalize on these opportunities offered by e-commerce and to develop the strategies to deal with challenges that are prevailing in the industry online retailers have to understand and consider the factors that influence online shopping intention. One of the key factors that influence online shopping intention is trust. In this context, the present study investigated the influence of trust on online shopping intention for consumer electronics by applying the Technology Acceptance Model (TAM) in Surat city of Gujarat, India. The data were collected from college students (n=474) through a structured questionnaire and analyzed using statistical software SPSS and AMOS 21 version. The research model was constructed and validated. It was found that trust has a significant and positive influence on the online shopping intention for consumer electronics directly and indirectly. Further, it was also found that perceived ease of use has a positive influence on perceived usefulness. Perceived usefulness has a positive and significant influence on online shopping intention. The online retailer should focus on developing the environment that develops customers' trustworthiness towards online shopping and can make their website convenient and easy to use for online shoppers. The implications with future research scope of the study were also discussed.

Keywords: Consumer behavior, Internet, E-commerce, Online Shopping, Purchase Intention, Trust, Consumer Electronics, Structure Equation modeling.

Article Classification: Research paper

1. Introduction

Globally e-commerce accounts for 10.2% of total retail sales in 2017 compared to 8.6% in 2016. Asia-Pacific region is contributing more towards the growth of e-commerce and accounts for 14.6% of e-commerce spending on retail. Further, the growth in mobile shopping has been a rise recently. According to the study regarding mobile shopping penetration worldwide, Asia-Pacific accounts for 46 percent of internet users and North America around 28 percent. According to the eMarketer report in 2018, 1.66 billion people purchase products online globally in 2017. It is projected that global e-retail sales will grow up to $ 4.48 trillion by 2021. Regardless of growth, many online shoppers were concern about online shopping. Internet users were concern about the feeling of perceived risk, security, and privacy of online shopping (Ahmad, Zulkurnain, and Khairushalimi, 2016). Thus, trust plays a major role in determining online shopping intention(Bianchi and Andrews, 2012), (Gefen, Karahanna and Straub, 2003). In this context, many previous studies proved important trust as a determination of online shopping intention. However, few studies face on specific product or service category. In line with this, this paper investigated the online shopping intention for specific product category consumer electronics. Consumer electronics were the most purchased product category online compare to other product categories. The technology acceptance model (TAM) (Davis, 1989) was adopted to examine the trust role in online shopping adoption. The TAM was extended by adding trust as the antecedent of perceived usefulness and online shopping intention. Thus considering previous studies the current study tried to investigate the role of trust in online shopping intention for consumer electronics.

2. Conceptual Background

2.1. Online shopping Intention

Consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. Buying behavior is influenced by many factors; mainly Cultural, Social, and Personal factors. There are five basic stages of buying through which consumer passes and these are Problem Recognition, Information Search, Evaluation of Alternatives, Purchase Decision and Post Purchase Behavior (Kotler and Keller, 2016). The buying behavior of online consumers is related to how the consumer makes their decisions on what product or services to purchase online (Mandilas, Karasavvoglou, Nikolaidis and Tsourgiannis, 2013). Online shopping is a process where the consumer purchases products and services directly from the seller using the internet as a medium. In other words, it is a type of E-commerce where the consumer buys goods without any intermediary services (Rizwan, Umair, Bilal, Akhtar, and Bhatti, 2014). Many researchers defined online shopping intention. The intention is the degree to which a person develops a plan to do or not to do some specified future act (Mandilas, et al., 2013). It is the consumer's willingness with the intention to shop online (Meskaran, Ismail and Shanmugam, 2013). Whereas, as per (Pavlou, 2003) defined it as the consumer’s desire and intentions to make online

transactions while (Jarvenpaa and Todd, 1996) define it as consumer's cognitive plan to shop online in a specific period of time.

2.2. Technology Acceptance Model (TAM)

Davis developed TAM based on the Theory of reasoned action (TRA) and Theory of Planned Behavior (TPB) (Davis, 1989). The model is the adaptation of the two previous models for the explanation of particular behavior – the use of technology. TAM is a well-established, powerful and robust model for predicting user's technology acceptance (Holden and Karsh, 2010), (Katos, 2012). TAM deals more specifically with the prediction of the acceptability of an information system. The purpose of this model is to predict the acceptability of a tool and to identify the modifications which must be brought to the system in order to make it acceptable to users.

The determinants of the Technology Acceptance Model have perceived usefulness and perceived ease of use. Perceived usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance. Perceived ease of use refers to the degree to which a person believes that the use of a system will be effortless. According to the model, the influence of external variables, (such as training, system development, system characteristics, etc.) to attitudes and intentions is mediated by both these determinants. However, paper (Davis, 1989) found that perceived usefulness is strongly related to intention compare to perceived ease of use. Therefore, the factor which influences the most a user is the perceived usefulness of a tool. The model also proposes that perceived usefulness is also influenced by perceived ease of use because the easier the system is, the more useful it is to the user (difficult systems are useless because the user doesn't know how to work with them). Therefore, perceived usefulness is a primary determinant, while ease of use is a secondary one. Further the model drop Attitude as one of the determinants of the online shopping intention. It is supported by the previous literature (Holden and Karsh, 2010), (Venkatesh and Davis, 2000) that perceived usefulness has a strong direct influence on intention to shop online than indirect (Ponte, Carvajal-Trujillo and Escobar-Rodríguez, 2015)(Ponte, et. al., 2015), it established that the role of attitude to mediate the relationship between perceived usefulness and intention was weak (Ponte, et. al., 2015).

2.3. Extended Technology Acceptance Model

There is a large number of prior studies determine the validity and robustness of the TAM model in different technology-related contexts. Original TAM is a better suitable decision involving a few technological choices than decisions involving voluntary choices like online shopping. Thus, the original TAM variable may not be that much effective to capture key consumer's belief's towards online shopping (Ha and Stoel, 2009). Therefore, many researchers extended Technology Acceptance Model by adding antecedents. Authors have updated the original model to find the factors underlying perceived ease of use and perceived usefulness (Svorc, 2012). The study extended TAM by adding trust as an

antecedent to understand consumers' online shopping intentions for consumer electronics products.

2.4. Trust and Online Shopping

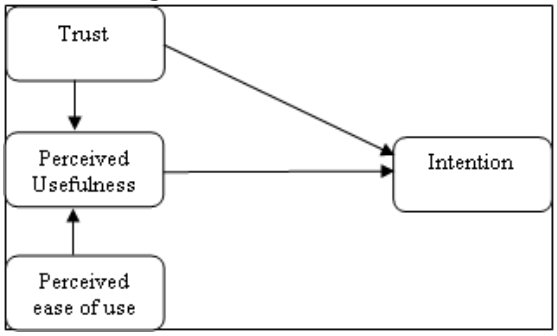
Online shopping involves actively engaging in technology; websites are both information technology and a channel between customers and online retailers. Trust and technological factors should work together in influencing customers' decisions to shop online. The importance of trust is intensified in the online shopping context because customers cannot touch, taste, or feel the product (Ponte, et. al., 2015). One key reason why many consumers use the internet but do not purchase online is that of beliefs about the safety of conducting transactions over the internet. Consumers' trust in online retailers and internet technology are key factors that influence beliefs about safety (Ha and Stoel, 2009). In general, trust is viewed as a set of specific beliefs dealing primarily with the benevolence, competence, and integrity of another party(Al-Maghrabi, Dennis, Halliday, and BinAli, 2011). McKnight and Chervany (2001) defined trust as the extent to which one believes that new technology usage will be reliable and credible. As per (Pavlou, 2003) defined trust in business to consumer (B2C) e-commerce as the belief that allows consumers to willingly become vulnerable to online retailers after having taken the retailers' characteristics into consideration (Ha and Stoel, 2009). Trust is an expectation that others one chooses to trust will not behave opportunistically by taking advantage of the situation, it is one's belief that the other party will behave in a dependable, ethical and socially appropriate manner(Ashraf, Thongpapanl, and Auh, S., 2014). These definitions imply that trust in both the online retailer and online technologies underlie consumers' beliefs about the safety of shopping online.

Trust in online shopping has been identified both conceptually and empirically. This dimension examines the extent to which consumers place trust in the online retailer from whom they purchase. Previous studies supported that trust is a positive influence attitude towards online shopping (Bianchi and Andrews, 2012). Increases in the level of trust directly and positively affect the intention of online shopping (Çelik and Yilmaz, 2011). If consumers have trust in an online retailer, they expend less effort in searching for information about the online retailer and on executing the online transaction (Gefen et. al., 2003). Consumers could overcome their fear, derived from the perceived risk of online shopping, by building up trust in a website, or even in the entire online shopping environment (Kamarulzaman, 2007). If the online retailer cannot be trusted to behave in accordance with the consumers' confident beliefs, then there is no reason why consumers should expect to gain any utility or benefit from using the interface. A lack of trust prevents buyers from engaging in online shopping. When consumers initially trust their online retailer and have a perception that online shopping is beneficial, they will eventually come to believe that online shopping is useful (Gefen et. al., 2003). (Al-Maghrabi et. al. 20-11). Thus, Trust is a significant predictor of intention to transact in e-commerce and has been considered often like an extended variable to the TAM (Cho and Fiorito, 2009), (Lim, 2013), (Ray, Ow, and Kim, 2011) and (Svorc, 2012).

2.5. Research Hypothesis

The following hypothesis was developed on the basis of extensive literature review on trust and online shopping intention y considering research model (figure 1)

Figure 1: Research model



H1: Trust is positively related to perceived usefulness
H2: Perceived ease of use is positively related to perceived usefulness
H3: Perceived usefulness is positively related to online shopping intention
H4: Trust is positively related to online shopping intention

2.6. Methodology

The study was based on the quantitative research approach to collect primary data. The structured questionnaire was designed based on research objectives and hypothesis to collect data. The data were collected from the postgraduate program students of Gujarat Technological University of Gujarat state in India. The pilot study carried out to identify potential errors so as to improve the reliability and validity of the questionnaire. The questionnaire consists of dichotomous, rating, multiple-choice and demographic related questions as per the requirements of the study. The questionnaire consists of statements for the independent variable (online shopping intention) and dependent variables (Perceived usefulness, Perceived ease of use and Trust) which were developed on the basis of the well-established scale of previous studies. The questionnaire was developed using a seven-point rating scale where 1 = strongly disagree and 7 = strongly agree. The online survey was carried out by sending Google forms to the respondents. Total 474 forms were filled up by respondents and the same were used for further analysis. Finally, structure equation modeling was used to analyze and interpret the collected data with the help of the Statistical Package for the Social Sciences (SPSS) and AMOS version 21. The structural equation model was then tested for reliability and validity. Finally, the results of the hypothesis test were interpreted with its implications.

3. Results

3.1. Reliability and Validity test results

The reliability and validity test were performed for the measurement model. The reliability of the measurement model was confirmed by calculating Cronbach's alpha (α)

(Table 2) to test instrument accuracy and consistency. Commonly used acceptable thresh hold value for Cronbach's alpha is that it should be greater than 0.70. In Table 2 all the constructs Cronbach's alpha (α) values were above 0.70 which confirmed the reliability of the instrument.

Table 2: Reliability, Validity - Convergent and Discriminant Validity: Trust And TAM Constructs

Constructs	Items	Std. Factor loading	Reliability (Cronbach's alpha)	Average Variance Extracted (AVE)
Perceived ease of use	I find myself comfortable while using the internet	0.79	0.846	0.586
	It is easy for me to use the website/mobile app	0.79		
	It easy for me to search for information via websites/mobile app	0.76		
	Overall, I find it is easy to use the internet to shop	0.72		
Perceived usefulness	Online shopping for consumer electronics enables me to save my time	0.45	0.741	0.546
	Shopping via the internet is more convenient	0.78		
	Overall, I find shopping for consumer electronics on the internet to be useful	0.91		
Trust	I trust the internet while shopping	0.80	0.906	0.620
	I trust the website/mobile app when shopping for consumer electronics	0.85		
	I trust online retailers	0.80		
	The online retailers keep their customer's best interests in mind	0.75		
	Overall, The website/mobile app is trustworthy	0.74		
	Overall, The online retailers are trustworthy	0.78		
Intention	I use the internet every time I need to purchase consumer electronics	0.74	0.873	0.644
	I want to continue to use the internet to shop for consumer electronics in the	0.77		

	future			
	I consider myself as a frequent online shopper for consumer electronics	0.91		
	Overall, I feel I have the intention to purchase consumer electronics via the internet	0.78		

The validity test of the measurement model was confirmed by calculating convergent and discriminant validity. The convergent validity refers to the degree to which the scores on one scale correlate with scores on other scales designed to assess the same construct. Whereas the discriminant validity refers to the degree to which the scores on a scale do not correlate with scores from scales designed to measure different constructs (Cooper, Schindler, and Sun, 2006), (Zikmund, Babin, Carr, and Griffin, 2013). These two validities are needed to be tested before measuring the structural equation model.

The convergent validity is confirmed when Average Variance Extracted (AVE) is greater than or equal to 0.5. From table 2, it can be seen that all the AVE values are greater than 0.5 Fornell and Larcker (1981), (Henseler, Ringle, and Sarstedt, 2015) which confirmed the convergent validity. The discriminant validity can be confirmed by calculating the correlation between each pair of constructs and it should be less than 0.85. Table 3 shows the inter construct correlation and all values are less than 0.85 thus discriminant validity is achieved. Another method for assessing discriminant validity is that AVE should be higher than the squared correlation between constructs. Table 4 shows that all AVE values are greater than respective squared correlation values of constructs thus discriminate validity has been established.

Table 3: Discriminant validity (Heterotrait-Monotrait Ratio of Correlations (HTMT)

	PU	T	I
PEOU	0.648	0.405	0.345
PU		0.582	0.588
T			0.747

*T=Trust, PU=Perceived Usefulness, PEOU=Perceived ease of use, I=Intention
Note: The numbers above show the correlation coefficients between the constructs.

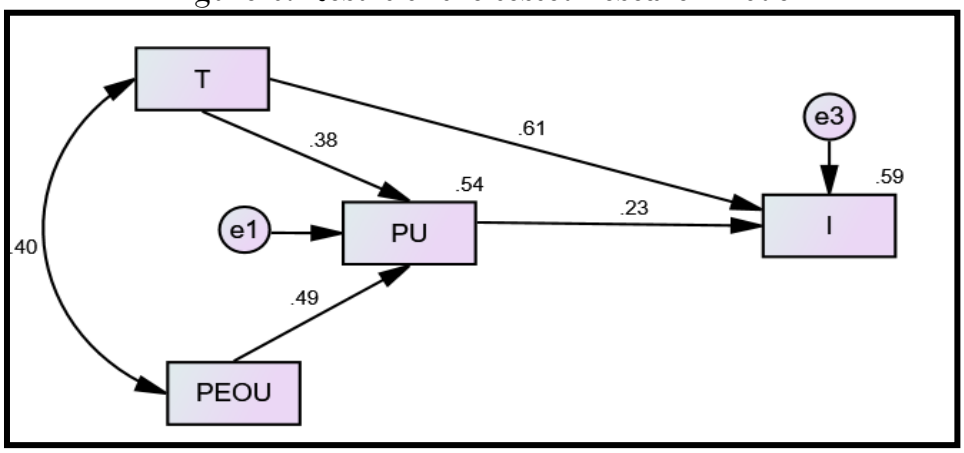
Table 4: Discriminant validity (Fornell-Larcker Criterion)

	PEOU	PU	T	I
PEOU	0.586	0.419	0.164	0.119
PU		0.546	0.338	0.345
T			0.620	0.558
I				0.644

*T=Trust, PU=Perceived Usefulness, PEOU=Perceived ease of use, I=Intention
Note: The numbers in the diagonal line are the average variance extracted by each construct. The numbers above the diagonal show the squared correlation coefficients between the constructs.

3.2. Structural model results

Figure 2: Result of the tested research model



*T=Trust, PU=Perceived Usefulness, PEOU=Perceived ease of use, I=Intention

Table 5: Measurement Model fit

The goodness of fit measure for SEM – (Hair, Black, Babin, Anderson, and Tatham, 2006), (Fornell and Larcker, 1981), (Hooper, Coughlan and Mullen, 2008)		
Fit measures	Value	Acceptable threshold level
X^2	0.230	with an insignificant p-value ($p > 0.05$) (Hair et. al., 2006)
Relative X^2 (X2/df)	1.433	Low $\chi 2$ relative to degrees of freedom (Hair et. al., 2006)
RMR	0.020	Good models have small RMR ($< .05$) (Hair et. al., 2006)
RMSEA	0.061	The range of 0.05 to 0.10 was considered an indication of a fair fit (Hair et. al., 2006)
GFI	0.994	Values of 0.90 or greater indicate well-fitting models (Hair et.

		al., 2006)
NFI	0.994	Values greater than 0.90 indicating a good fit. (Hair et. al., 2006)
IFI	0.998	Values greater than 0.90 indicating a good fit. (Hair et. al., 2006)
CFI	0.998	Values greater than 0.90 indicating a good fit. (Hair et. al., 2006)
TLI	0.988	Values greater than 0.90 indicating a good fit. (Hair et. al., 2006)

Table 6: Hypothesis Result

Hypothesis				Estimate	S.E.	P	Result
H_1	PU	<---	PEOU	0.493	0.069	0.000	Supported
H_2	PU	<---	T	0.382	0.061	0.000	Supported
H_3	I	<---	PU	0.232	0.094	0.001	Supported
H_4	I	<---	T	0.612	0.085	0.000	Supported

The AMOS 21 was used to test the measurement model (Figure 2) and the hypothesis (Table 6) of the study. The structural equation model shows relativity good fit (Table 5) for the model (X2= 0.230, X2/df=1.433, RMR= 0.020, RMSEA=0.061, GFI=0.994, NFI=0.994, IFI=0.998, CFI=0.998, TLI=0.988). The reliability test for the constructs was confirmed by using Cronbach's alpha (α), confirmatory factor analysis test (CFA) and average variance extracted (AVE). Whereas the validity test for the constructs was performed by using the Heterotrait-Monotrait Ratio of Correlations (HTMT) and Fornell-Larcker Criterion methods which is based on the correlation. The results of these tests established the reliability and validity of the constructs.

The hypothesis result (Table 6) revealed that four hypotheses are found to be supported. The results of H1 indicates that perceived ease of use is significant and positively related to perceived usefulness for online shopping (β=0.493, p=0.000), thus H1 is supported. The H2 indicates that Trust towards online shopping websites and the online retailer is significant (β=0.382, p=0.000) and positively related to perceived usefulness, thus H2 is supported. The H3 indicates that perceived usefulness is significant (β=0.232, p=0.001) and positively related to online shopping intention, thus H3 is supported. The H4 indicate that trust towards online shopping website and the online retailer is significant (β=0.612, p=0.000) and positively related to online shopping intention, thus H4 is supported.

4. Discussion and Concussion

The purpose of the study was to investigate the influence of trust on online shopping intention for consumer electronics. The Technology Acceptance Model (TAM) was used with its extended antecedent trust. The results of the study supported and validated the earlier research that trust has a significant and positive influence on online shopping

intention. The results also validated and supported the robustness and accuracy of TAM to predict online shopping intention. The study also contributed to the existing literature by developing a validated TAM model to test online shopping intention for consumer electronics products.

The testing of the proposed research model found that all path's hypothesizes are significant. The model revealed 59 percent of continuance towards online shopping intention. The research model finding suggests that trust and perceived usefulness are the strong determinants of online shopping intention. Thus, trust has a significant and positive influence on the online shopping intention for consumer electronics directly and indirectly. These outcomes are supported by the previous studies (Chiu, Chang, Cheng, and Fang, 2009),(Ha and Stoel, 2009), (Gefen et. al., 2003),(Lim, 2013), (Suwunniponth, 2014), (Svorc, 2012), (Khazaei Pool, Verij Kazemi, Amani and Kia Lashaki, 2016), (Pavlou, 2003). Further, it was also found that perceived ease of use has a positive influence on perceived usefulness. Perceived usefulness has a positive and significant influence on online shopping intention.

The study gives important insights to online retailers to increase online shopping intention. This will help them in the planning of an online marketing strategy. The study revealed that trust towards online shopping websites and online retailers has a significant and positive influence on intention directly. It is also revealed that the trust towards online shopping websites and online retailers has a significant and positive influence on the perceived usefulness of online shopping. Thus online retailers should focus on developing the environment that develops customers' trustworthiness towards online shopping. This will amplify the usefulness of the online shopping website towards online shopping. Further perceived usefulness was positively related to online shopping. Therefore, website developers and online retailers should make their website more useful and informative. Perceived ease of use of the website is positively contributing perceived usefulness towards online shopping. Thus the website developers and online retailers can make their website convenient and easy to use for online shoppers.

5. Limitations and Future research

The study has some limitations. The objective of the study was to investigate the influence of trust in customers' online shopping intentions. The study considers the respondents who have prior online shopping experience at least once. Therefore the results of the study should be interpreted accordingly. Apart from this, the respondents were post-graduate college students which is less likely to represent the diverse population. Thought, selection of students can be justified by the fact that the majority of online shoppers were youngsters. Therefore, future research can be done by considering the diverse demographic of the respondents for the better generalization of the findings of the study.

Finally, the study used the Technology Acceptance Model (TAM) extended with a trust construct. The proposed model may be extended by adding other variables to make it more robust. Thus the study suggests considering other variables to investigate its influence on online shopping intention. The study was based on cross-sectional data which may be extended to longitudinal data to increase the generalizability of the findings. The present study investigated online shopping intention for consumer electronics. In the future, this kind of study can be carried out for other products and services categories as well. Further, future research could be conducted by extending the current model by adding in other countries to study cross-cultural differences.

References

[1]. Ashraf, A.R., Thongpapanl, N. and Auh, S., 2014. The application of the technology acceptance model under different cultural contexts: The case of online shopping adoption. Journal of International Marketing, 22(3), pp.68-93.

[2]. Ahmad, S., Zulkurnain, N.N.A. and Khairushalimi, F.I., 2016. Assessing the validity and reliability of a measurement model in Structural Equation Modeling (SEM). Journal of Advances in Mathematics and Computer Science, pp.1-8.

[3]. Al-Maghrabi, T., Dennis, C., Halliday, S.V. and BinAli, A., 2011. Determinants of customer continuance intention of online shopping. International Journal of Business Science & Applied Management (IJBSAM), 6(1), pp.41-66.

[4]. Bianchi, C. and Andrews, L., 2012. Risk, trust, and consumer online purchasing behaviour: a Chilean perspective. International Marketing Review, 29(3), pp.253-275.

[5]. Cooper, D.R., Schindler, P.S. and Sun, J., 2006. Business research methods (Vol. 9). New York: McGraw-Hill Irwin.

[6]. Çelik, H.E. and Yilmaz, V., 2011. Extending the technology acceptance model for adoption of e-shopping by consumers in Turkey. Journal of Electronic Commerce Research, 12(2), p.152.

[7]. Cho, H. and Fiorito, S.S., 2009. Acceptance of online customization for apparel shopping. International Journal of Retail & Distribution Management, 37(5), pp.389-407.

[8]. Chiu, C.M., Chang, C.C., Cheng, H.L. and Fang, Y.H., 2009. Determinants of customer repurchase intention in online shopping. Online information review, 33(4), pp.761-784.

[9]. Davis, F.D., 1989. Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS quarterly, pp.319-340.

[10]. Fornell, C. and Larcker, D.F., 1981. Evaluating structural equation models with unobservable variables and measurement error. Journal of marketing research, 18(1), pp.39-50.

[11]. Gefen, D., Karahanna, E. and Straub, D.W., 2003. Trust and TAM in online shopping: an integrated model. MIS quarterly, 27(1), pp.51-90.

[12]. Hooper, D., Coughlan, J. and Mullen, M., 2008. Structural equation modelling: Guidelines for determining model fit. Articles, p.2.

[13]. Henseler, J., Ringle, C.M. and Sarstedt, M., 2015. A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the academy of marketing science, 43(1), pp.115-135.

[14]. Ha, S. and Stoel, L., 2009. Consumer e-shopping acceptance: Antecedents in a technology acceptance model. Journal of business research, 62(5), pp.565-571.

[15]. Holden, R.J. and Karsh, B.T., 2010. The technology acceptance model: its past and its future in health care. Journal of biomedical informatics, 43(1), pp.159-172.
[16]. Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E. and Tatham, R., 2006. Multivariate Data Analysis: Pearson Education. New Jersey: Hoboken.
[17]. Jarvenpaa, S.L. and Todd, P.A., 1996. Consumer reactions to electronic shopping on the World Wide Web. International Journal of electronic commerce, 1(2), pp.59-88.
[18]. Katos, V., 2012. An integrated model for online transactions: illuminating the black box. Information Management & Computer Security, 20(3), pp.184-206.
[19]. Kotler, P. and Keller, K.L., 2016. Marketing Management, New Jersey: Pearson Pretice Hall.
[20]. Kamarulzaman, Y., 2007. Adoption of travel e-shopping in the UK. International Journal of Retail & Distribution Management, 35(9), pp.703-719.
[21]. Khazaei Pool, J., Verij Kazemi, R., Amani, M. and Kia Lashaki, J., 2016. An Extension of the Technology Acceptance Model for the E-Repurchasing of Sports Match Tickets. International Journal of Management and Business Research, 6(1), pp.1-12.
[22]. Lim, W.M., 2013. Toward a theory of online buyer behavior using structural equation modeling. Modern Applied Science, 7(10), p.34.
[23]. Mandilas, A., Karasavvoglou, A., Nikolaidis, M. and Tsourgiannis, L., 2013. Predicting consumer's perceptions in on-line shopping. Procedia Technology, 8, pp.435-444.
[24]. Meskaran, F., Ismail, Z. and Shanmugam, B., 2013. Online purchase intention: Effects of trust and security perception. Australian journal of basic and applied sciences, 7(6), pp.307-315.
[25]. Ponte, E.B., Carvajal-Trujillo, E. and Escobar-Rodríguez, T., 2015. Influence of trust and perceived value on the intention to purchase travel online: Integrating the effects of assurance on trust antecedents. Tourism Management, 47, pp.286-302.
[26]. Pavlou, P.A., 2003. Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. International journal of electronic commerce, 7(3), pp.101-134.
[27]. Rizwan, M., Umair, S.M., Bilal, H.M., Akhtar, M. and Bhatti, M.S., 2014. Determinants of customer intentions for online shopping: A Study from Pakistan. Journal of Sociological Research, 5(1), pp.248-272.
[28]. Ray, S., Ow, T. and Kim, S.S., 2011. Security assurance: How online service providers can influence security control perceptions and gain trust. Decision Sciences, 42(2), pp.391-412.
[29]. Svorc, J., 2012. Consumer's intentions to shop medicaments on-line: A survey from Czech Republic market. Journal of systems Integration, 3(2), pp.3-28.
[30]. Suwunniponth, W., 2014. Factor driving consumer intention in online shopping. International Journal of Economics and Management Engineering, 8(6), pp.1949-1953.
[31]. Venkatesh, V. and Davis, F.D., 2000. A theoretical extension of the technology acceptance model: Four longitudinal field studies. Management science, 46(2), pp.186-204.
[32]. Zikmund, W.G., Babin, B.J., Carr, J.C. and Griffin, M., 2013. Business research methods. Nelson Education.