



Research Article

Comprehensive Factor Evaluation on Impact of Consumer's Characteristic on Online Purchasing Intention in E- Commerce: A Literature Review

G.P.H. Kandambi¹ and W.M. Janaka I Wijayanayake²

¹Rajarata University of Sri Lanka, Department of Business Management, Faculty of Management Studies, Mihintale, Sri Lanka

²University of Kelaniya, Department of Industrial Management, Faculty of Science, Dalugama, Sri Lanka

Correspondence should be addressed to: G.P.H. Kandambi; kandambi@mgt.rjt.ac.lk

Received date: 25 November 2016; Accepted date: 29 November 2016;

Published date: 13 March 2017

Academic Editor: Amit Mittal

Copyright © 2017. G.P.H. Kandambi and W.M. Janaka I Wijayanayake. Distributed under Creative Commons CC-BY 4.0

Abstract

This article summary provides a comprehensive evaluation of previous studies that have been conducted on the impact of consumer characteristics observed in the notion of online purchasing intention. This will lay a foundation to identify the gap in research in this regard, as well as its scope for further research. Information communication Technology, Business Management, Marketing, and Applied sciences were the main subject areas that directly influence this context. This paper has employed a thematic analysis approach to identify, analyze and report data in articles collected. Core articles were found from one hundred twelve ($n=112$) leading and peer-reviewed conferences and indexed journals between year 2010 and 2015 for the evaluation. Consumer characteristics such as personality characteristic (Theme1) with six ($n=6$) sub themes, demographic (Theme2) with five ($n=5$) subthemes, perceived characteristic (Theme 3) with nine ($n=9$) subtheme and purchase intention (Theme4) with three ($n=3$) subthemes were identified. Identified variables were grouped under the defined subthemes based on the working definition. Types of the relationships and their impact, the effects of moderating variables and mediating effect to the relationship between independent variable and dependent variable have been considered in this analysis. Several main variables have contradictory results when comparing between them. Again it is mandatory to re-examine those variables for further confirmation. Several factors were identified and grouped as Consumer characteristics, Retailer characteristics, Medium characteristics, and External environment characteristics. Result of the evaluation suggests the requirement of a comprehensive integrated model, which explores a wider range of variables. Therefore, different countries and nations with different characteristics, behaviors and various socio-economic backgrounds should be explored separately in future.

Keywords: Consumer Characteristics, Online Purchasing Intension, E-commerce.

Cite this Article as: G.P.H. Kandambi and W.M. Janaka I Wijayanayake (2017), " Comprehensive Factor Evaluation on Impact of Consumer's Characteristic on Online Purchasing Intention in E- Commerce: A Literature Review" *Journal of Internet and e-Business Studies*, Vol. 2017 (2017), Article ID 757236

Introduction

Internet growth is very high in both developed and even some developing countries (Abiodun, 2013). The Internet reforms the way socio-economic activities are carried out internationally (Abiodun, 2013). Accordingly, the World Wide Web has created a new form of applications to the service sector to, integrate with other business entities, manage business process workflows and conduct e-business transactions (Sharma & Lijuan, 2015). Visiting a physical store for shopping has been displaced by online shopping, especially in developed countries (Abiodun, 2013).

E-commerce can be described as a transaction between two parties, the exchange of goods, services, or information, using a web service on the Internet as the main infrastructure to the transaction process (Rainer and Turban, 2002 cited Alfina et al., 2014). The Internet has become a tool that satisfies consumers' shopping needs and is taking place all around the world (Alam & Yasin, 2010). This has created several opportunities for all businesses and for consumers to sell and shop online (Ling et al., 2010). According to Özgüven (2011), nearly one-tenth of the world's population is engaged with online transaction at present. The fast growth of e-commerce and online transaction has encouraged people to start online business (Meskaran et al., 2013).

Online shopping has become more popular among consumers due to several benefits over traditional shopping (Alam & Yasin, 2010). Accordingly, the benefits spread over three main categories such as, buyer benefit, seller benefit and social benefit. One of the remarkable benefits of buyer is the global reach of the shopping transactions, through web service whereby a buyer can enjoy an extensive assortment of choices in selecting products and services anywhere and at any time (Alam & Yasin, 2010) within extremely competitive prices (Jiang et al., 2013). Hence, customers can purchase online without hurry or worry about searching for parking spaces at any shopping mall (Alam & Yasin, 2010).

Online shopping as a new purchase channel can be experienced at a fast speed, with convenience and searching flexibility. But online shopping is virtual and consumers cannot touch the commodities, thus making it more difficult to determine the true attributes of commodities and whether the commodities are suitable for consumers or not (Zhang & Liu, 2011). In Seller perspective, they can think globally while acting locally. No worries about outlets space and warehouse. Hence, sellers can reduce prices drastically while they don't need to spend to build and maintain warehouse and shopping store in online environment, which is cost effective than traditional shops (Hajiha et al., 2014). When using online connectivity for shopping without traveling there will be a reduction of vehicle traffic and reduction of environment pollution, which can be considered as a social benefit.

Although that may be true, with the rapid growth of e-commerce there are some significant problems in e-commerce (Zhu et al., 2010). A point often overlooked is that the online retail sector has been steadily growing in the past years, and people are now reluctant to use online channels for shopping frequently based on uncertainty and risk that they feel (Alfina et al., 2014; Cha, 2011; Meskaran et al., 2013; Nazir et al., 2012). It is very clear that online shopping is allied with numerous uncertain issues (Zhang et al., 2010). Under those circumstances, many online shoppers use the Internet to search for product information for the purpose of comparing products but do not actually purchase online (Kim & Forsythe, 2010).

As a result, it can cause difficulty in recognizing the identity of the other party and to verify the suitability of the goods offered through Internet client server architecture (Alfina et al., 2014). According to Chen et al. (2015) the online shopping offers consumers more convenience and flexibility, consumers often feel doubtful when facing a purchasing decision with possible risks and benefits.

Many researchers conclude that the online buying intention is affected by both technological factors and socio-cultural factors specifically (Abu-shamaa & Abu-Shanab, 2015). Various studies have examined and further demanding to examine the effects of factors on online attitudes and behavior (Cho & Sagynov, 2015). As such, it is vital to identify the determinants of the customer online purchase intention (Abu-shamaa & Abu-Shanab, 2015; Ling et al., 2010). Although, E-commerce has shifted business towards a new era, the immense opportunities have been followed by various challenges (Khurana, & Mehra, 2015). When compared to other online activities, online purchasing is very poor in the world (Meskaran et al., 2013). At the same time Yatigamma (2011) argues that, even though Sri Lanka has a very good potential of expanding online shopping, there are issues such as lacking monetary records of such selling income over the Internet.

In this phenomenon, consumer characteristics, retailer characteristics, media or the web site characteristics and environmental characteristics can be identified as major components that impact on consumers' purchasing intention. Among these four main areas, the strongest impact comes from the category of Consumer characteristics. It is first important to note that consumer behavior research in the Internet context shows a steady stream of increased activity over the past 20 years (Cummins et al., 2014). According to Yakup & Jablonsk (2012), Consumer behavior is influenced by the buyer's characteristics and by the buyer's decision process. Buyer characteristics include four major factors: cultural, social, personal, and psychological. In addition to that, personal characteristics such as the buyer's age and life-cycle stage, occupation, economic situation, life style, and personality and self-concept make impact on buyer's decisions (Yakup & Jablonsk, 2012). All other retailer characteristics and web site characteristics have to change according to consumer characteristics. Further it can be said that, Consumers are responsible for sustainability of the online shopping. Online companies can implement

new strategies to increase potential customers and encourage existing customers to maintain and expand the market share by identifying consumer characteristics, which affect the buying behavior (Adnan, 2014; Ahmad et al., 2010).

Research Problem

When evaluating previous empirical studies, it can be seen that managing the dynamics of behavior in online purchasing has often been a research question (Sahney et al., 2013). In essence, Consumers' purchasing decisions are personal, and often very complex behaviors (Chen et al., 2015). But, what factors lead a consumer to shop online is a matter that has suggested a lot of interest, although the results from research are loose, fragmented and disintegrated (Sahney et al., 2013). Further, a comprehensive literature review cannot be found in the context of e-commerce with regard to factors that influence online purchase intention.

Aims

This Thematic Literature Review aims to identify all variables that influence online purchasing and to find the research gap in the context of customer characteristics in the intention for online purchasing. Further, the research tries to lay a foundation to develop a comprehensive model to address gaps identified by the evaluation, which can be used in future research. Hence it is a major requirement to introduce comprehensive integrated model.

The Review Process

Design

This paper has employed a thematic analysis approach to identify, analyze and report data from the articles collected. Specified themes or areas were identified through the process defined by the thematic analysis. Thematic analysis is a method for identifying, analyzing and reporting patterns (themes) within data (Braun & Clarke 2014), that can improve,

organize and describe data in rich detail (Braun & Clarke, 2014). The researcher has customized a six step process with regard to the current research review, because it includes benefits such as flexibility to change in their own right (Braun & Clarke, 2014).

Search Method

Sample

Using related key words, databases such as the ACM Digital Library (ACM), Emerald Journals (Emerald), Google Scholar, Elsevier, Science Direct, IEEE, Tailors, SEGE and EBSCO were used to collect related research articles. This study reviews articles including indexed journals and conference proceedings from the last five years between 2010 and 2015.

Inclusion/ Exclusion criteria

Factors effecting online purchasing papers, primary research studies, studies from Sri Lanka and major regions in the world, which have been published in English language in the years between 2010 and 2015 were the main inclusion criteria

evaluated. Papers, which are not between 2010 and 2015, with a language other than English, which were not accessible journals not indexed internationally have not been included in the factors effecting online purchasing.

Search Outcome

This study identified three hundred twenty eight (n=328) articles in to the evaluation, including journals and conference proceedings. They were screened for relevance (See Fig 1), and each and every article title and abstract was read by the principal author to determine the relevance. Hence, one hundred forty nine (n=149) were discarded due to not being directly relevant to the study and the remaining one hundred seventy nine (n=179) were examined for more details. They were examined with inclusion criteria and the exclusion criteria to identify one hundred twenty two (n=122) for the quality appraisal. From the quality appraisal one hundred twelve (n=112) were selected for the thematic review. Among those articles, seventy two (n=72 p=69.9%) were mainly contributed to address consumer characteristics.

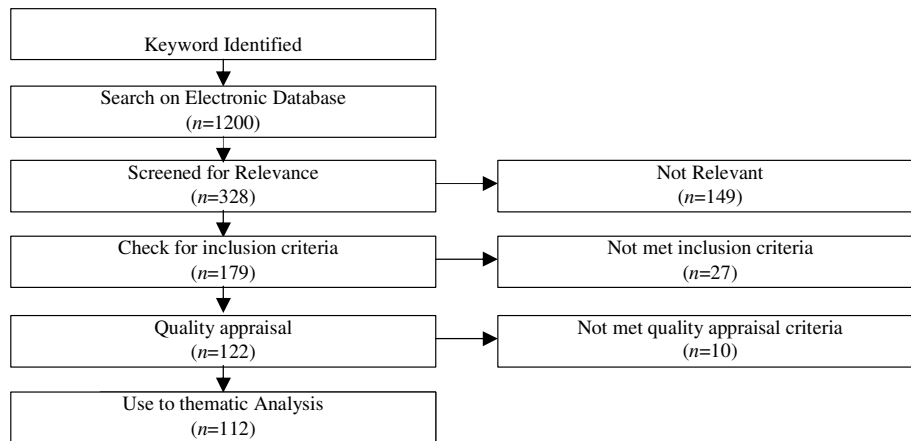


Fig 1: Literature Review Flow Chart

Source: Researcher Developed

Period of Study

According to the time period, twelve (n=12) articles from 2010, nineteen (n=19)

articles from 2011, eighteen (n=18) articles from 2012, seventeen (n=17) articles from 2013, twenty four (n=24) articles from

2014 and twenty one (n=21) articles from 2015 were considered for the evaluation.

Subject Area of the studies

Among those articles, ninety four (n=94) articles from sixty four (n=64) reputed journals and seventeen (n=17) articles from fifteen (n=15) conference proceedings were used. Mainly those leading, peer-reviewed conference and journal articles can be divided into three main categories such as Management, Information communication Technology and Applied sciences. Accordingly, fourteen (n=14) subject areas were addressed such as; Business Management, Economics and Finance, Marketing, Distribution Management and Business and social science were the main subject areas under the management category. Human computer interaction, E-commerce, Management Information System, Computer Science and Information Systems, Internet and Networking and Applications group into the category of information communication technology. Finally, Applied Sciences, Industrial Management, Engineering group under the applied science.

Quality Appraisal

All articles were categories based on author, year of publication and tagged using sequential numbers. The principle author conducted a quality appraisal, while evaluating and comparing each section of the paper based on Spencer, L. (2003) criterion questions.

Data Abstraction and Synthesis

The selected papers were read several times and key words were highlighted while reading to extract major themes and sub themes by principle author.

Analysis

This analysis consists of two main categories, including independent variables and dependent variables. Consumer characteristics such as perceived characteristic, personality characteristic, demographic etc., and their impact on intention of the online purchasing have been evaluated. Type of the relationship and its impact, effects of moderating variables and mediating effects of the relationship have been considered in the analysis in this section.

Mainly one hundred four (n=104) variables in different names were identified from seventy two (n=72) articles which belong to personality characteristic (Theme 1), demographic (Theme 2) and perceived characteristic (Theme 3). Those variables can be named as Independent Variable. Further, Theme 4 can be identified thirty (n=30) as dependent variables, which were found from sixty one (n=61) articles (See Table 1). Each Main Theme has its own subthemes. Identified variables were grouped under the defined subthemes based on the working definition. Accordingly, theme 1 (Personality traits) has six (n=6) subthemes, theme 2 (Demographical) has five (n=5) subthemes and theme 3 (Perceived Characteristic) has nine (n=9) subthemes. Based on the thematic analysis of the articles, twenty (n=20) sub themes were identified as consumer characteristics (See Table 2).

Table 1: Theme Classification Evidence

Theme	Articles	Variable
Theme 1, Theme 2, Theme 3	71	104
Theme 4	61	30

Source: Researcher Developed

Table 2: Variable Grouping under Subthemes

Theme -1 (Personality Characteristics)		
ST1.1	Attitude	Attitude, Attitude to Risk, Attitude toward Behavior, Attitude toward Online Shopping, Attitude toward website, Attitude towards online shopping , Flow, Online shopping Attitude , Trust Attitude
ST1.2	Commitment	Commitment
ST1.3	Innovativeness	Domain Specific Innovativeness, Innovativeness
ST1.4	Involvement	Involvement, Satisfaction with the Internet , Site Involvement, Specific Holdup Cost
ST1.5	Personality	Emotion, Emotional Arousal , Emotional State , Personality
ST1.6	Self-efficacy	Self-efficacy
Theme -2 (Demographical Characteristics)		
ST2.1	Experience	Competence, E-shopping Experience, Experienced Commodity Attribute, Good Online Experience, Internet Experience , Internet Related Experience, Online Shopping Experience, Perceived Expertise, Prior online purchase Experience, Purchase Experience, Skills and experience, Transaction Experience, E commerce Experience, Knowledge Based Familiarity
ST2.2	Demographic	Demographic Motivation , Consumer Demographic, Demographic, Gender
ST2.3	Knowledge	Product Knowledge
ST2.4	Shopping Orientation	Product Involvement, Situational Involvement , Quality Orientation, Shopping Orientation
ST2.5	Life Style	Lifestyle , Situational Motivation , Time Pressure
Theme - 3 (Perceived Characteristics)		
ST3.1	Trust	Consumer Propensity to Trust , Distrust in Vender Behavior, E-Trust, Emotional Trust, Online Trust, Online Trust Creation, Perceived Trust, Shopping Site Trust, Trust, Trust Expectation, Trust in Online Vendors, Trust in Shopping Mall, Trust on Website, Trust Propensity, Trust towards website, E-customer belief , Trust in Vendor
ST3.2	Benefit	Convenience , Convenience Factor, Convenience Perception, Convenience Shopping, Overall Convenience , Perceived Benefit
ST3.3	Ease of Use	Ease of Use, Ease of Use of online shopping, Perceived Ease of Use
ST3.4	Enjoyment	Perceived Entertainment, Entertainment Gratification, Hedonic Motivation, Perceived Enjoyment, Playfulness
ST3.5	Risk	Fear of Financial Loss , Perceived Commodity Uncertainty, Perceived Online Risk, Perceived Risk, Perceived Risk on Website, Perceived Seller's Behavior Uncertainty, Performance risk, Privacy Risk, Risk, Total Risk
ST3.6	Usefulness	Perceived Usefulness, Perceived Website Usability, Usefulness, Usefulness of online shopping
ST3.7	Value	Perceived Value
ST3.8	Satisfaction	Confirmation, Consumer Satisfaction in Internet shopping, Customer Satisfaction, E-customer Satisfaction, E-Satisfaction, Online customer satisfaction, Satisfaction, Satisfaction with online shopping

ST3.9	Loyalty	E-customer Loyalty, E-loyalty, Loyalty
Theme 4 (Online Purchase)		
ST4.1	Purchase Actual	Actual E-shopping Purchase, Current Online Shopping Behavior, Product Sales
ST4.2	Purchase Intention	Adoption of Online Shopping, Affective Impulse Buying Tendency, Behavioral Intention, Buying intension, Consumer Intention to Buy E-deals, Consumer Intention to online shopping , Consumer Intention to Purchase , E-commerce web site use, Future Online Shopping Behavior, Intention, Intention to buy, Intention to Purchase, Intention to Shop Online, Intention to Use, Online Purchase, Online Purchase Behavior, Online Purchase Intention, Online Shopping, Online Shopping Behavior, Online Shopping Intention, Purchase, Purchase Intention
ST4.3	Re-purchase Intention	Continuance Intention, Online Repurchase Intention, Re-purchase Intention

ST: Subtheme

Source: Researcher Developed

Independent variable investigation

Seventy-two (n=72) articles contribute to founding twenty-one (n=21) consumer characteristics, which influence online purchasing intention. Variable distribution among each article is shown with table 3. Further, number of variable per each article and total article for particular variable was calculated to identify the impotency of the variables. Variable Trust thirty three (n=33 p=32%) is the most frequently used variable among the studies, Perceived Risk twenty one (n=21 p=20.4%), Perceived usefulness eight (n=18 p=17.5%), satisfaction sixteen (n=16 p=15.5%), Perceived ease of use sixteen (n=16 p=15.5%), Attitude fifteen (n=15 p=14.6%) and Experience thirteen (n=13 p=12.6%) took the above level of 10%

frequency. Other variables have below 10% frequently. (See Table 3).

But in each study the maximum number of consumer characteristics that have been used as independent variables is eight (n=8) by Wu et al. (2014). Another five (n=5) studies have used six (n=6) independent variables from consumer characteristics. Accordingly three (n=3) studies have used five (n=5) variables, six (n=6) studies have used four variables, seventeen (n=17) studies have used three variables, twenty one (n=21) studies have used two (n=2) variables and eighteen (n=18) studies have used one (n=1) independent variable from consumer characteristics.

Table 3: Variable Distribution summary Grid

Source	Knowledge	Commitment	Perceived Technology	Innovativeness	Life Style	Involvement	Personality	Self-efficacy	Shopping Orientation	Demographic	Loyalty	Perceived Enjoyment	Value	Perceived Benefit	Experience	Attitude	Perceived Ease of Use	Satisfaction	Perceived Usefulness	Perceived Risk	Trust	No of Variable per Study	
(Harris & Goode 2010)																					X	1	
(He & Bai 2011)																		X					1
(Lee et al. 2011)																					X		1
(Boyu 2012)														X									1
(Chen 2012)												X											1
(Jiang et al. 2013)													X										1
(Tang & Nguyen 2013)																	X						1
(Sahney et al. 2013)																					X		1
(Alfina et al. 2014)																					X		1
(Chang et al. 2014)																					X		1
(Eun Lee & Stoel 2014)																				X			1
(Bo et al. 2014)															X								1
(Ozen & Engizek 2014)									X														1
(Soto-Acosta et al. 2014)																				X			1
(Bauman 2015)																					X		1
(Abu-shamaa & Abu-Shanab 2015)																					X		1
(Naovaratt & Juntongjin 2015)																				X			1
(Liang et al. 2015)												X											1
(Alam & Yasin 2010)															X					X			2
(Zhang et al. 2010)															X						X		2

(Ayo et al. 2011)																X		X			2
(Keisidou et al. 2011)						X										X					2
(Zhang et al. 2011)																		X		X	2
(Özgüven 2011)									X											X	2
(Zhang & Liu 2011)											X								X	X	2
(Bianchi & Andrews 2012)																		X	X	X	2
(Chen & Chou 2012)																	X			X	2
(Kim et al. 2012)										X										X	2
(Ranjbarian et al. 2012)											X						X				2
(Javadi et al. 2012)			X													X					2
(Yakup & Jablonsk 2012)						X										X					2
(Kim & Lennon 2013)						X													X		2
(Mohmed et al. 2013)															X					X	2
(Thamizhvanan & Xavier 2013)			X																X		2
(Shadkam et al. 2014)					X												X				2
(Lin & Lekhawipat 2014)													X				X				2
(Sahney et al. 2014)				X				X													2
(Hille et al. 2015)																			X	X	2
(Al-Debei et al. 2015)											X				X						2
(Featherman et al. 2010)																X		X	X		3
(Kim et al. 2010)								X			X									X	3
(Choon Ling et al. 2011)			X																X	X	3
(Yuliharsi et al. 2011)						X										X		X			3
(Tabatabayi et al. 2012)											X	X					X				3
(Gong et al. 2013)								X										X	X		3
(Adnan 2014)										X		X							X		3
(Hsu et al. 2014)																X			X	X	3
(Vos et al. 2014)								X				X								X	3
(Cho & Sagynov 2015)												X			X			X			3
(Chen et al. 2015)												X				X			X		3
(Hong 2015)								X											X	X	3

(Sobihah et al. 2015)												X						X			X	3	
(Yang et al. 2015)																	X		X	X			3
(Lim 2015)												X						X			X	3	
(Shihyu et al. 2015)												X						X			X	3	
(Sharma & Lijuan 2015)																		X	X		X	3	
(Lin & Sun 2009)			X			X						X						X				4	
(Shan et al. 2010)														X	X			X			X	4	
(Chen & Chen 2011)		X											X					X			X	4	
(Delafrooz et al. 2011)								X		X						X					X	4	
(Hernández et al. 2011)					X											X	X			X		4	
(Aghdaie et al. 2011)															X	X	X			X		4	
(Pratminingsih et al. 2013)		X										X						X			X	4	
(Wen Chao et al. 2011)												X						X	X	X		5	
(Hajiha et al. 2014)													X				X	X		X		5	
(Mohamed et al. 2014)				X		X											X	X	X			5	
(Wang et al. 2010)	X				X				X						X	X					X	6	
(Zhu et al. 2010)															X	X	X			X	X	6	
(Cha 2011)			X						X		X					X	X			X		6	
(Wang et al. 2012)					X										X		X			X	X	6	
(Mobarakeh & Rezaei 2014)							X					X				X	X			X		6	
(Wu et al. 2014)						X						X	X		X	X	X			X		8	
Frequency of Variable	1	2	2	3	3	4	4	4	4	5	6	6	7	9	13	15	16	16	18	21	33		
Percentage of Variable %	1.0	1.9	1.9	2.9	2.9	3.9	3.9	3.9	3.9	4.9	5.8	5.8	6.8	8.7	12.6	14.6	15.5	15.5	17.5	20.4	32.0		

Source: Researcher Developed

Independent Variable

Independent variables can be categorized into three main themes, namely, Personality Traits (Theme 1), Demographical (Theme 2) and Perceived Characteristics (Theme 3). Each of these themes have their own sub themes as independent variables.

Personality traits (Theme 1)

Attitude

Bianchi & Andrews (2012) define consumer attitude regarding online purchasing as the extent to which a consumer makes an optimistic or pessimistic evaluation about purchasing online. The attitudes of a consumer possess a remarkable role in online consumer purchase intention (Delafrooz et al., 2011; Shadkam et al., 2014; Javadi et al., 2012; Lim, 2015; Li-Ming & Wai, 2013). It can be said that knowing consumer attitudes makes e-shopping a successful business (Zendehdel & Hj Paim, 2013). Hence, with rapid development of e-commerce, researchers identified the necessity for vast understanding of online attitudes and have explained attitudes from a different angle (Li-Ming & Wai, 2013; Nazir et al., 2012). Accordingly, Bianchi & Andrews (2012), Lim (2015), Yulihhasri et al. (2011) have concluded that attitudes towards online purchasing lead to positive online purchasing intention. As a result of that, attitude has become a component of many technological theories such as Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). According to TAM, beliefs held about the technology create attitudes (Meskaran et al., 2013).

Fun or entertainment, safety, reliability, well ordered information and usefulness were some areas to be developed in order to improve a positive attitude towards online shopping (Delafrooz et al., 2011; Yulihhasri et al., 2011). Among that, Keisidou et al. (2011) argue that attitude towards online shopping varies on the different product types due to different product characteristics. As an example,

consumer attitude differs when purchasing inexpensive products rather than expensive products and different attitudes can be seen among them when purchasing every day products and purchasing long life products (Keisidou et al., 2011). Previous studies empirically show that trust directly affected their attitudes, which lead to purchase intention (Zhu et al., 2010). But in some studies trust does not significantly affect the attitude (Bianchi & Andrews, 2012). Therefore, that is creating a contradictory situation when exploring the antecedent of attitude towards online purchasing. Hence, it is mandatory to undertake further exploration in this area. Consumer attitude can be influenced by perceived risk, which affects purchase intention (Zhu et al., 2010). Relationship between attitude and perceived risk can be identified as negative (Bianchi & Andrews, 2012). Then attitude begins to show marginally positive changes accordingly (Bianchi & Andrews, 2012).

The consumer is highly concerned about complexity or effortlessness, usefulness and compatibility when engaging with a new technology (Zendehdel & Hj Paim, 2013; Yulihhasri et al., 2011). In other words, perceived usefulness and perceived ease of use are highly concerned factors when considering attitude towards online purchasing (Shadkam et al., 2014). Not only that, perceived value (Lim, 2015) makes a significant challenge on e-shoppers' attitudes, but not from the price of the products (Liang et al., 2015). At the same time, some studies argue that attitudes towards online purchasing change due to psychological (Adnan, 2014), social, emotional and privacy factors (Nazir et al., 2012). Hence, it can be a reason to impact layout design and atmosphere of the web site towards attitudes (Wu et al., 2014). To prove that, another study reviles that, web irritation has a negative impact on attitudes toward online purchasing (Lim, 2015). Consumer attitude can differ from nation to nation since it is a human characteristic. Evidence for this can be seen by studying the work of (Nazir et al., 2012). It says, different attitudes toward purchasing online can be identified in Pakistan. Educating consumers about the

importance of online transactions and changing other attributes to enhance their attitudes, which are discussed above is essential to improve their online shopping intention (Delafrooz et al., 2011).

Commitment

Commitment is an essential factor in a business relationship between consumer and vendor. According to Morgan and Hunt (1994 cited Pratminingsih et al., 2013) "commitment is the belief between transaction partners that maintaining their continuous relationship is important and are willing to exert their best effort to maintain it". The key factor trust also develops out of frequent interaction with acceptance and commitment (Sahney et al., 2013). Further, Wang et al. (2012) state that the strength of a relationship affects contact frequency, relationship commitment, and interpersonal relationship confidence (Wang et al., 2012). In other words, Pratminingsih et al. (2013) say that relationships are based on mutual commitment and benefits of both parties in the long run. Hence, Pratminingsih et al. (2013) confirm that, trust has a positive relationship with commitment and commitment in turn has a significant impact on loyalty.

Innovativeness

Consumer readiness to do information technological experiment is defined as innovativeness (Keisidou et al., 2011). Consumer innovativeness is a useful and critical predictor of the adoption of online shopping (Thakur & Srivastava, 2015). Further, that positive relationship between innovativeness and online shopping behavior is proved by (Javadi et al., 2012; Thakur & Srivastava, 2015). But Gong et al. (2012) reveal a contradictory situation where no relationship between innovativeness and online shopping behavior has been found. Hence, that creates future research pathways to explore innovativeness (Thakur & Srivastava, 2015).

Accessibility

Online accessibility is the youngster's perception of the space of opportunity to use the online medium, and relates to the number of Internet connections available to them and/or the level at which they must share Internet connections with others (Hill et al., 2013). Hence it is a critical motivation factor in the context of online purchasing and its convention (Sahney et al., 2014; Jiang et al., 2013). Further, Cho & Sagynov (2015) confirm that accessibility is a useful feature for users who are busy during normal shopping hours.

Self-Efficacy

Previous studies define self-efficacy as a perception of consumer ability to accomplish a computer task. According to Hill et al. (2013), consumer ability to accomplish a computer task by using the Internet is defined as online technical self-efficacy. This factor also has an impact on consumers who use a computer for their activities (Mobarakeh & Rezaei, 2014). High level of computer self-efficacy is leading to less anxiety towards using a computer (Mobarakeh & Rezaei, 2014). Accordingly, Hill et al. (2013), Yuliharsi et al. (2011) Delafrooz et al. (2011) show significant positive relationship between online purchase decision and self-efficacy. Further, Hill et al. (2013) state that self-efficacy affects strongly throughout the purchasing process. Perceived ease of use and attitude towards online shopping are the other two main variables that are associated with self-efficacy (Delafrooz et al., 2011; Mobarakeh & Rezaei, 2014). But the findings of Keisidou et al. (2011) remain contrary to the above statement and argue that there is no direct relationship between purchasing products online and the self-efficacy of the customer's attitude when purchasing.

Compatibility

Compatibility was found to be a significant factor, which has a great impact on attitude towards online shopping (Yuliharsi et al., 2011; Zendehdel & Hj Paim, 2013).

Further, Gong et al. (2012) has revealed that, there are no differences between nations on perceived compatibility.

Demographical characteristic (Theme 2)

Experience

The Internet has several services that may be fully fledged in personal life, which has extended from e-mailing to buying merchandise and services through the net. When the respondents don't have a lot of expertise in getting service on-line, their perception tends to differ from people who appear to have a lot of previous expertise (Alam & Yasin, 2010). This implies that previous online shopping experience has a direct impact on customer online purchase intention (Ling et al., 2010; Delafrooz et al., 2011; Mohamed et al., 2013; Thamizhvanan & Xavier, 2013; Lim, 2015). In order to create a positive shopping experience for first time online purchasers, it is important for companies to give these customers special attention and understand their buying intentions. (Hajiha et al., 2014; Pratminingsih et al., 2013). In addition, owing to the robust positive result of expertise on purchase intention, it is helpful for on-line retailers to launch client loyalty programs like frequent client programs to encourage re-visits and re-purchases, that eventually make contribution to bigger purchase intentions and actual purchases (Delafrooz et al., 2011; Mohamed et al., 2014).

In some studies, it has been found that prior online purchasing experience enhances and improves consumer trust, which in turn has a direct impact on a consumer's online shopping intention (Bauman, 2015; Yang et al., 2015; Lim, 2015; Alam & Yasin, 2010). On the other hand, perceived risk gets reduced when increasing prior online shopping experience, which has a negative association (Delafrooz et al., 2011; Yang et al., 2015). Due to the varied nature of risk perceptions (product, financial, and privacy) related to on-line searching, the impact of previous on-line purchasing experience differs by specific kind of risk

perceived (Delafrooz et al., 2011; Bo et al., 2014; Hille et al., 2015). But in some research studies it has been found that there is no association between perceived risk and Internet experience (Wang et al., 2010). That creates contradiction between findings. However, it depends on the product type (digital or non-digital) (Delafrooz et al., 2011). E-vendors must pay complete attention to make an online customer satisfied in his first experience (Mohamed et al., 2014). In order to successfully operate a web, which offers customers a satisfactory experience, the sellers should understand what customers need and the way they assess the service quality (Hajiha et al., 2014). So, the convenience in searching for desired goods, the convenience of ordering, maintaining trust in maintaining client's information, and timely delivery of products play a key role in creating a satisfactory experience for the customer (Hajiha et al., 2014).

Experience is a direct impact variable and it is often misunderstood as a moderating variable (Soto-Acosta et al., 2014). According to Soto-Acosta et al. (2014), experience is unable to moderate the relationship between information disorganization and customer purchase intention; however, Hernández et al. (2011) argue that developed countries have a high level of technological experience and knowledge when compared to developing countries. Then again, this idea becomes contradictory when compared with certain previous studies. Hence, it is necessary to extend future studies to examine the impact of experience on online purchase intention to obtain consistent and generalizable results by operationalization of the context (Bo et al., 2014; Wu et al., 2014). Further this idea can be extended to compare and contrast the impact of differing levels of experience on online purchasing between developed and developing countries.

The concept of retailer loyalty has been extended by research, renaming it as e-loyalty due to the arrival of e-commerce (Shihyu et al., 2015), because the retaining of customer loyalty is mandatory for online

business growth and survival (Pratminingsih et al., 2013; Sobihah et al., 2015). On the other hand, there are lists of companies that have failed to retain customer loyalty, have lost their market share (Özgülven, 2011). Hence it is very important to identify and explore factors that are convincing customer loyalty in e-commerce web site (Sobihah et al., 2015). As a result of the effort, e-trust (Özgülven, 2011; Harris & Goode, 2010; Pratminingsih et al., 2013) and e-satisfaction have been found to be the most influencing variables on loyalty, which determine online purchasing intention (Shihyu et al., 2015). Shihyu et al. (2015) state that loyalty has a direct influence on online purchasing intention. Although that may be true, loyalty is also said to have an indirect impact on online purchasing intention through trust, according to research findings of (Hong & Cho, 2011). Hence, these aspects need to be explored and confirmed by further research.

According to Özgülven (2011), dimensions of the perceived security of the website such as confidentiality of sensitive information when dealing with the payment process directly affect loyalty of customers. At the same time, web site design is also said to directly improve loyalty of the customer (Lin & Sun, 2009). Therefore, e-retailer must pay their attention to the web site design in the aspects of layout of the site and atmosphere (Wu et al., 2014). Further, Sahney et al. (2013) discuss reliability of the web site as being a major contributor towards customer loyalty. In addition to that, role of the gender should be explored with regards to loyalty in future research since very little research has been done in that regards (Shihyu et al., 2015). Also e-loyalty can change due to several other factors such as ease of use, customization and assurance, e-escape and responsiveness (Vos et al., 2014). With the intention of enriching the research content,—the following study aims to explore other factors such as cultural and social factors that affect e-loyalty (Lin & Sun, 2009). Further, it is a piece of advice to explore the dynamic perspective of e-loyalty by

employing longitudinal methodology future research (Shihyu et al., 2015).

Demographic

Gender, Age, Level of income, education level and social status are considered as demographic variables. Among the demographic variables, gender differences are found to be a direct variable that affects consumers' online purchasing intention (Valentine & Powers, 2013; Delafrooz et al., 2011). But consistent result cannot be found across the previous findings in this regard (Delafrooz et al., 2011). The concept of Gender directly affects the adoption of online purchasing for both real and virtual products (Cha, 2011). Specially, the male gender seems to be the common factor that has purchase intention of both real and virtual items than those of the female gender (Cha, 2011). Hence, that result can be used by online retailers to promote more products and create advertisements by targeting males (Thamizhvanan & Xavier, 2013). On the other hand, according to some studies, gender is not a significant factor to make decision to purchase online (Bae & Lee, 2011). However, there is a contradiction found from the previous research between gender and perceived risk. According to Chen et al. (2015), there were significant variations found on perceived risk based on gender. But According to Wang et al., (2010), variation in gender doesn't have any impact on perceived risk.

At the same time, perception towards consumer reviews by other parties and advice given by way of word of mouth differ by gender (Bae & Lee, 2011). In other words, the way of receiving and using advice or opinions from other parties when making online purchase decision is said to be different among males and females (Bae & Lee, 2011). In addition, it has been found that those of the female gender are more dependent on others' recommendation and word of mouth than males (Bae & Lee, 2011). Not only that, but also, negative online review diagnostic is said to be more useful and make a stronger effect on females than males (Bae & Lee, 2011).

Although this may be true, those of the older generations actively participate in online purchasing as much as the younger students and professionals (Hernández et al., 2011; Nazir et al., 2012). Hence, it can be concluded that age group is a significant factor which makes an impact on online purchase intention (Delafrooz et al., 2011). But on the other hand, an older person's attitude, perception and behavior have been found to be the same as younger consumers when first attempting to purchase online (Hernández et al., 2011). There was no strong discussion on other demographic variables such as level of income, level of education and social status when evaluating previous studies.

Knowledge and Awareness

IT knowledge and system awareness is essential when using an Internet based IT technology. Lack of familiarity of the e-commerce process will be a great barrier to retailers (Hajiha et al., 2014). Hence Delafrooz et al. (2011); Hajiha et al. (2014) propose to increase awareness, and the levels of education, advertising and encouragement to enhance Knowledge on IT to use when purchasing online. Further, Personalization capabilities are essential to success of the e business (Martínez-López et al., 2015). In another way, e-retailers can design user-friendly web site and with fewer complexities, which can be used by anyone who has limited knowledge on information technology sites (Jiang et al., 2013; Featherman et al., 2010). But most of the previous studies ignore to measure consumer knowledge and awareness since present consumers are well educated, well informed and techno savvy (Sahney et al., 2013). However, still e-commerce companies are facing challenges due to poor knowledge and awareness of online consumers while they rely on word of mouth (Reddy & Divekar, 2014). Then, it is required to conclude that knowledge on IT and awareness is essential for the intention of online purchasing by future studies.

Shopping Orientation

According to Gehrt et al. (2007 cited Ling et al., 2010), "there are 7 types of shopping

orientations which include recreation, novelty, impulse purchase, quality, brand, price, and convenience". Impulse purchase orientation has become one of the major types of shopping orientation among others. Further, it has positive association with customer online purchase intention (Ling et al., 2010; Thamizhvanan & Xavier, 2013). But unfortunately, Impulse purchase orientation will avoid extending personal relationship (Ozen & Engizek, 2014), because retailers concentrate on such consumers only for limited time period while attracting them to purchase their online products (Thamizhvanan & Xavier, 2013). According to Ling et al. (2010), it is confirmed that by providing an email update regarding discount offering or product developments for a limited time period, it will enhance the impulse to purchase. At the same time, Ling et al. (2010) emphasize that the purchasing intention of the brand orientated consumer can be enhanced by offering loyalty programs or club memberships. Not only that but also, both hedonic orientation and utilitarian orientation have had direct association with online purchase intention (Delafrooz et al., 2011).

Life style

Patterns of living, as expressed in his activities, interests, and opinions are the life style of a person (Yakup & Jablonsk, 2012). Life style is not only the person's social class or personality (Yakup & Jablonsk, 2012), Yakup & Jablonsk (2012) state that even in same style subculture, social class, and occupation, there may exist different life styles. Consumers in the present life style want to save time and find smarter ways to purchase products or services since they are well educated, well informed, and have tech expertise (Sahney et al., 2013; Sahney et al., 2014). Hence, the relationship between life style and online buying behavior of consumers needs to be accepted (Sahney et al., 2014). Then it is mandatory to take into regard the shoppers' lifestyle when developing future e-commerce sites (Ahmad et al., 2010).

Perceived Characteristics (Theme 3)

Trust

When reviewing results of previous studies, trust becomes the most important factor among several other antecedents, which influence intentions underlying online purchasing. Alam & Yasin, (2010) have stated that, to compete among the present global business world, trust is a critical requirement. Reasons behind reducing intention of online purchasing are observed to be a clear lack of trust in frequent studies (Gong et al., 2012; Alam & Yasin, 2010). Hence, trust becomes a decisive element in a customer intention to purchase goods online (Alfina et al., 2014; Zhang et al., 2010). Furthermore, researchers have found that, consumers may play a key role in the formation of trust in e-commerce and that it is a process that requires a certain amount of knowledge of the system functions (Mohmed et al., 2013). According to many researchers, there is strong impact on online shopping intention which arises from trust (Chang et al., 2014; Alfina et al., 2014; Bianchi & Andrews, 2012; Ayo et al., 2011; Ayo et al., 2011; Cha, 2011; Mohmed et al., 2013; Cho & Sagynov, 2015), and studies reveal that there is a clear, significant and positive relationship (Delafrooz et al., 2011; Ling et al., 2010; Choon Ling et al., 2011). Hence, significant differences cannot be found in consumers' purchasing intentions when trust within an online shopping mall is low (Lee et al., 2011).

Two types of online customers can be identified. They are high trust and low trust customers (Naovarat & Juntongjin, 2015), that is those who have both cognitive trust and emotional trust, which in turn have a direct co-relation with online shopping behavior (Zhang et al., 2010). It is very important to identify and understand the behavior of the antecedents of trust since trust plays a key role in the context of online purchasing (Shadkam et al., 2014). That will allow the market analysts to identify relative significant factors that influence trust and this in turn will help to

craft unique strategies to attract customers (Shadkam et al., 2014).

Risk factor becomes one of the key determinants of building trust (Ayo et al., 2011). Perceived risk as a predictor of trust has high uncertainty avoidance features (Bianchi & Andrews, 2012), hence, vendors must pay their attention to increase trust by considering the perceived risk factors and applying this knowledge in the website development process (Ayo et al., 2011). Adequate information must be provided on the website to reduce perceived risk, which enhances trust (Ayo et al., 2011). This implies that, factor information availability directly influences perceived risk, not trust. But some other studies state that, information quality (Aghdaie et al., 2011) and honest and trustworthy information (Ling et al., 2010) directly influence to enhance consumer trust. That is a contradictory situation to solve whether information on related factors directly influences the element of trust.

At the same time, vendors can enhance their perceptions of trustworthiness by providing secure transactions on the website while reducing the risk perceptions involved (Bianchi & Andrews, 2012). Again, that implies that factor security directly reduces the risk to enhance trust and that there is no direct influence on trust. But on the contrary, Wang et al. (2012), Özgüven (2011) and Lim (2015) state that, e-trust has a direct positive influence on perceived security. This has created a contradictory situation which complicates the understanding of how perceived security acts towards trust, whether directly or through risk or in both ways.

A website is the intermediate system in the transaction between retailer and customer in an online context. Hence, the quality of the website directly affects perceived trust of the customer (Chang et al., 2014). Further Chang et al. (2014) argue that trust is a necessary mediator between website quality and customer purchase intentions. Hence, it is compulsory to update and renew websites frequently to gain perceived trust, and to enhance purchasing intentions (Chang et al., 2014).

According to Hajiha et al. (2014) perceived usefulness, perceived ease of use and perceived value were some other factors, which enhance consumer trust. In addition to that, commitment (Pratminingsih et al., 2013), ability and integrity (Alfina et al., 2014; Chen, 2012) of the online retailer have also been observed to be directly influencing trust. Further, some other previous studies discuss that loyalty (Pratminingsih et al., 2013; Özgüven, 2011) and reputation (Wang et al., 2012; Shadkam et al., 2014) are also factors that increase customer trust.

Another way of trust building is the adoption of third party trust marks (Cho & Sagynov, 2015) and the using of escrow services as a middleman (Lee et al., 2011), or as a third party recommendation or assurance. Additionally, an individual customer can influence online purchasing intention directly or through e-WOM (Sahney et al., 2013; Alfina et al., 2014). Furthermore, studies have revealed that, ensuring trust may be encouraged by way of effective 24 x 7 customer care call centers, logistics delivery services information (Choon Ling et al., 2011), money-back guarantee on products bought online, on time delivery, cash on delivery payment options addressing complaints (Thamizhvanan & Xavier, 2013) while maintaining honesty, keeping promises and ensuring a high standard of quality throughout the process. However, when considering lower price products with no consideration on quality or performance, customers tend to care less about the trustworthiness of the online merchant (Hong, 2015). Though trust is the key factor in the context of intention to purchase online, in some studies it is not a significant factor in the model due to the existence of cultural difference (Bianchi & Andrews, 2012).

Perceived Risk

Many online shoppers search for product information on the Internet, but they do not purchase it online due to risk involvement (Kim & Forsythe, 2010; Wang et al., 2012). Consumer's fear leads to negative reactions on e-commerce business

(Hille et al., 2015; Bianchi & Andrews, 2012). Hence, risk perception becomes a critical concern in online purchasing (Bo et al., 2014; Hong, 2015; Bianchi & Andrews, 2012). Furthermore, Shadkam et al. (2014) states that, risk perceptions have a direct impact on purchasing intention. That interrelationship was found to be more significant and negative (Ayo et al., 2011).

System dependent uncertainty risk and transactional uncertainty risk which relate to transaction are the two main types of perceived risk in online purchasing environment (Yang et al., 2015). Accordingly, privacy risk, product risk and financial risk can be identified as risk perceptions involved with online purchase intention in the process of purchasing online (Bo et al., 2014). Hence, sellers can individually address each dimension of overall risk, and as an example product performance risk can be reduced as required by an online buyer (Hong, 2015). But according to previous studies, the relationship between perceived risk and online purchase intention is inconsistent (Bo et al., 2014), for the reason that, when conceptualizing the overall risk, they can be considered as uni-dimensional rather than multidimensional (Bo et al., 2014). Hence, it was mandatory to explore key areas of risk perceptions, which lead to craft effective strategies to address risks faced by the online consumer (Hong, 2015).

According to Choon Ling et al. (2011), and Ayo et al. (2011), perceived risk is a factor that has a significant impact on online trust. Further, Bianchi & Andrews (2012) state that both perceived risk and trust have the quality of high collectivism and uncertainty avoidance. Hence, to reduce risk perception, a retailer needs to increase trust extended towards online vendors (Chen & Chou, 2012). But some studies state that there is no direct relationship between perceived risk and trust (Alam & Yasin, 2010). That contradictory situation needs to be resolved by further research. Further, Bianchi & Andrews (2012) have found a negative impact of perceived risk on attitude. In detail, financial risk and non-delivery risk have a negative effect on

attitude (Javadi et al., 2012). Furthermore, studies have revealed that purchasing experience has a negative impact on perceived risk. (Bo et al., 2014). Accordingly, acquiring more purchase experience will reduce the perceived risk perception. Although respondents in the study of Bianchi & Andrews (2012) have procured purchasing experience, still they perceive that online purchasing is risky. That is again a contradictory situation to solve by way of future research. Previous purchasing experience has different levels of association with different types of risk dimensions such as financial risk, and product risk. (Bo et al., 2014). On the other hand, the relationship between shopping experience and perceived risk may fluctuate for different product categories (Bo et al., 2014). Accordingly, privacy risk has not had an impact from purchasing experience for digital products as for non-digital products (Bo et al., 2014). But with increased shopping experience, product, financial, and privacy risks can be reduced especially for non-digital product (Bo et al., 2014). Furthermore, most of the studies have not taken that into account in their studies (Bo et al., 2014).

The quality of the website contributes to reducing risk perception, and tends to lead to a positive reaction to purchase online (Kim & Lennon, 2013). Hence, it is required to invest and maintain on more satisfactory website features and to incorporate adequate product and security information in to the website, which reduce risk perception (Kim & Lennon, 2013). A comprehensive product evaluation will reduce the risk perception and enhance consumer purchasing intention (Kim & Forsythe, 2010). After all, information overload and disorganization in websites lead to risk perception as mediator, which reduces the purchasing intention (Soto-Acosta et al., 2014). Strengthening privacy, Security and data protection methods will also aid in reducing the risk perception (Choon Ling et al., 2011; Liang et al., 2015).

Perceived benefit can increase online purchasing intention because perceived risk has been observed to outweigh the perceived benefits (Chen et al., 2015).

Further to this, consumers hesitate to use online payment systems due to perceived risk that can take place within the transaction process (Yang et al., 2015). To eliminate such risks, Chen & Chou (2012) propose to make payments upfront for the good and services they utilize. Another solution to reduce transactional risk is to use Third-party payment platforms (Yang et al., 2015). But ultimately results from Gong et al. (2013) state that there is no significant relationship between perceived risk and online shopping intentions of Chinese consumers. That should be explored in the future through research that is undertaken in the future in this regard, to observe whether such reluctance occurs due to cultural differences or other factors.

Perceived Usefulness

According to Davis (1989 cited Shadkam et al., 2014), *perceived usefulness* is defined as “the degree to which a person believes using a particular system would enhance his/her performance”. In this regard, Ayo et al. (2011), Abu-shamaa & Abu-Shanab (2015); Cho & Sagynov (2015), and Gong et al. (2013) have found that perception of the usefulness had a positive and greater impact on intention to purchase products online. Furthermore, that has a greater impact on attitudes towards online shopping as well (Yulihastri et al., 2011; Shadkam et al., 2014). In addition to that, Cha (2011) makes a new argument on the validity of the relationship between perceived usefulness, and states that the intention to purchase online is limited to real items purchased but not with virtual items. Hence, it is required to measure perceived usefulness by categorizing and analyzing the intention to purchase online by virtual and real item separately.

Perceived Ease of Use

Based on Davis's (1989 cited Shadkam et al., 2014) definition, “Ease of use is the degree to which a person believes using a particular system would be free of effort”. PEOU is one of most important factors and a major component in the TAM model. By proving those, Ayo et al. (2011), Abu-

Shamaa & Abu-Shanab (2015), Choon Ling et al. (2011), Cho & Sagynov's (2015) studies confirm that PEOU has had a greater association with online purchase intention. Also PEOU is observed to be positively related with online trust as a mediator (Choon Ling et al., 2011). On the other hand, ineffective payment processes, limited experience and inefficient delivery networks were major antecedents, which reduce perception in ease of use (Gong et al., 2012). Hence, to improve the perceived online shopping convenience, the retailer must provide simple and flexible payment methods (Jiang et al., 2013). Additionally, Cho & Sagynov (2015) state that convenience perception, perceived service and product quality were some other factors, which have an impact on PEOU.

Interesting results can be observed in the interrelations between PEOU and perceived usefulness (Cho & Sagynov, 2015). In addition, under the product category, real items appear to have an impact on the relationship between ease of use and intention to purchase rather than virtual items (Cha, 2011). In this light, with regard to future research, it becomes important to consider the separate product categories when attempting to understand the individual triggers for purchasing online. But surprisingly, Ayo et al. (2011) say that the relationship should be negative according to their results though it is positive in previous studies, and they also state that system ease of use is not an inherent quality of the purchased product. Furthermore, perceived ease of use is not a considerable factor for Chinese consumers since it was found to be insignificant (Gong et al., 2013). Hence, future research undertaken in this area should attempt to fill the existing gap of unexplored cultural differences within this scope.

Perceived Enjoyment

Kim & Forsythe (2010) identified that Lack of entertainment value is one of the key reasons for customers to hesitate to shop online. Hence, it is required to make the online shopping process and web site enjoyable for consumers (Kim & Forsythe, 2010). However, this is largely applicable

to people who have a lower level of product involvement (Kim et al., 2010). Under the product category, only real items can create a sustained relationship between perceived enjoyment and the intention to purchase, however this has limited application to virtual items (Cha, 2011).

Perceived Security

When purchasing products online, this is a transaction between two parties where they never meet face to face. Hence, security plays a major role in the effective e-commerce web site (Alam & Yasin, 2010). It is evident that when consumers are commanded to fill their financial and other information by remote computer, they are anxious to do so (Nazir et al., 2012). Hence, it is essential to develop a secure environment for online transaction by employing necessary security measures (Vos et al., 2014; Delafrooz et al., 2011), because security paradigms positively affected the intension of online purchasing (Ariff et al., 2013; Featherman et al., 2010; Delafrooz et al., 2011). Also perceived security directly affected consumer trust positively (Özgüven, 2011; Wang et al., 2012). In addition to that, Cha (2011) states that real product categories affect the relationship between security and online purchase intention rather than virtual products. Despite this, simply increasing security measures will not directly boost online purchasing intention, and this is largely due to overconfidence, lack of protection, and lack of knowledge amongst online consumers regarding the complex security systems (Featherman et al., 2010).

Perceived Privacy Concern

Assurance of the confidentiality of sensitive information and payment process is required through security measures (Özgüven, 2011). Although Ariff et al. (2013), and Featherman et al. (2010) confirm that privacy has a significant impact on online purchasing behavior. Not only that, trust also had an impact from the privacy concerns (Alam & Yasin, 2010).

Even though the consumer has much experience or they are satisfied with the service, they never lose privacy concern (Chen & Chou, 2012). According to Gong et al. (2012), there are cultural differences existing regarding privacy concern since American consumers' concern privacy is less than the-Chinese consumers. However, to address privacy concern it is required to develop a comprehensive privacy policy (Abiodun, 2013; Kim & Lennon, 2013; Hajiha et al., 2014). But unexpectedly, Cha (2011) states that privacy does not have any impact on intention to purchase online. This is a contradictory situation which needs to be solved in future studies. Finally, it is advised to incorporate clearer explanations and visualizations of privacy and security protection information, which enhances security and privacy perception towards the vendor (Shihyu et al., 2015; Featherman et al., 2010; Liang et al., 2015).

Perceived Value

Perceived value and perceived price are different from each other (Liang et al., 2015). Perceived value has different value angles such as social value, emotional value and financial value (Hajiha et al., 2014). According to Yang et al. (2011) study, one of the most important value measurement techniques is Price and performance ratio. Different measurement criteria have been used to measure perceived value and perceived product sacrifice (Chen, 2012). Further, Hajiha et al. (2014) explain how the consumer triggers a cost benefit analysis mentally using product price against product quality while purchasing online. Hence, it is required to establish a positive value perception towards web site, which enhances the intention to purchase online (Chang et al., 2014; Rezaei et al., 2014; Lim, 2015)

Satisfaction

A consumer is willing to continue with purchasing online if they are satisfied, and satisfaction has been observed to be a strong predictor within the of context of online shopping (Chen & Chou, 2012). Different levels of customer expectations cannot be matched with services offered by

a vendor, (Lin & Lekhawipat, 2014). According to Chen & Chou (2012), satisfaction can be enhanced by providing better communicational channels and products of higher quality to consumers. But Hajiha et al. (2014) emphasize that reliability and assurance are the two main dimensions that play a critical role in enhancing satisfaction. On the other hand, Chen & Chou (2012) say that distributive fairness and interactional fairness were the two dimensions of fairness, which enhance satisfaction towards online purchasing. In addition to that, trust, commitment and loyalty, (Pratminingsih et al., 2013) and consumer retention (Sharma & Lijuan, 2015) have been observed to be affected by consumer satisfaction. Further, Sobihah et al. (2015) state that e-service quality has a significant impact on consumer satisfaction.

Perceived Benefit

An online customer thinks of avoiding long queues, saving time and usually engages in purchasing from anywhere at any time while engaging in other works by using online purchasing (Sahney et al., 2013; Jiang et al., 2013; Shadkam et al., 2014). That will be a great benefit of convenience to save time and money for consumers (Nazir et al., 2012). Not only that, but also perceived benefits will greatly exceed the effect of perceived risks. (Chen et al., 2015). Hence, Delafrooz et al. (2011); Shadkam et al. (2014) confirm the relationship existing between perceived benefits and intention to purchase online is significant. Further, Delafrooz et al. (2011) explain that convenience and price become two dimensions, which describe perceived benefits and have both a direct and indirect impact on their purchase intention.

Dependent Variable (Theme 4)

Online Purchasing Behavior

Online purchasing behavior can be defined as the degree to which a consumer accesses, browses, shops and performs transactions and repeats their behavior (Sahney et al., 2013). Online retailers frequently struggle to attract new customers to their web sites and retain

existing ones (Mohamed et al., 2014). Hence, it is very critical to determine what factors cause consumers to purchase online while more buyers strive to purchase products and services online in a booming online retailing environment (Kim & Lennon, 2013). In some studies, online shopping process has been identified as two separated processes, namely, psychological and behavioral processes, which influence each other (Yang et al., 2011). Therefore, online retailers would need to recognize and address the psychological aspect (Mohamed et al., 2014) and behavioral aspect of online customers separately (Yakup & Jablonsk, 2012; Sahney et al., 2014).

Intention to Purchase online

Consumer's intention to buy online has been defined as the likelihood that a consumer plans to buy online in the near future (Chen, 2012; Shadkam et al., 2014). In general, purchase intention has been described as the extent to which a consumer is likely to make purchases at present and in the future (Hong, 2015). Intentions are regarded as a suitable proxy of actual behavior when it is not possible to measure such outcomes (Bianchi & Andrews, 2012). In some other studies researchers have measured purchase intention as the preference for an online merchant in a continuum between a digital storefront and an e-market place (Hong, 2015). However, it can be defined as a future plan to purchase online. Online purchasing behavior is manipulated by different factors, which influence the intention to purchase online (Mohmed et al., 2013).

Consumer trust plays a key role among other factors in the context of online purchasing intention. Based on the several studies examined in this review of literature; it can be justified that trust has a significant impact on purchasing intention (Thamizhvanan & Xavier, 2013; Alfina et al., 2014; Mohmed et al., 2013; Sahney et al., 2013; Chang et al., 2014). Furthermore, being honest to customers, keeping promises and enhancing quality through

superior customer services, especially providing delivery services information to customers may increase online trust (Choon Ling et al., 2011). Although, trust has a direct impact on online purchasing intention; most of the time trust works as the mediator in between the relationship of many other factors affecting online purchasing intention (Chang et al., 2014; Shadkam et al., 2014; Sahney et al., 2013). Even though security measures have an indirect impact on online purchasing intention through trust; some studies say security measures have a direct impact too (Delafrooz et al., 2011; Abiodun, 2013). However, another impact from security measures can be identified through perceived risk on online purchasing intention (Choon Ling et al., 2011).

In other words, it says enhancing privacy and security regarding sensitive information such as protection of credit card information will minimize perceived risk (Choon Ling et al., 2011), because reducing perceived risk leads to enhancing online purchase intention (Kim & Lennon, 2013). Prior online purchasing experience is a strong predictor of online purchasing intention (Thamizhvanan & Xavier, 2013; Aghdaie et al., 2011; Mohmed et al., 2013). It is important to realize that providing a good online shopping experience to consumers must include some critical elements such as establishing positive perceived value by saving time and money and providing a range of products will help to make favorable purchasing decision (Lim, 2015). As previously noted, perceived value significantly influences online purchasing intention (Chen, 2012; Lim, 2015). Perceived usefulness and perceived ease of use are two factors from the TAM model which explain the notion of frequency in several studies as a strong predictor of online purchase intention (Lim, 2015; Abu-shamaa & Abu-Shanab, 2015; Cha, 2011). Ease of use and usefulness of a website are two key dimensions which enhance online purchasing (Choon Ling et al., 2011). Consumer attitude is one of the main factors in the context of online purchasing which is highly correlated with online purchase intention directly (Yulihhasri et al.,

2011; Delafrooz et al., 2011; Lim, 2015; Kim & Lennon, 2013). Accordingly, fun/entertainment, safety, reliability, well ordered information and usefulness were some areas that could be improved in order to enhance attitude towards online shopping (Delafrooz et al., 2011).

Conclusion

Extended variables

Online shopping is a vast area, which consists of many influencing factors towards online shopping intention (Javadi et al. 2012). There are several studies focused on online shopping intention with many limitations. But, many unexplored factors can be identified regarding online purchasing intention (Cha 2011). Most of the research studies explore few sets of variables at a time due to time constraints (Javadi et al. 2012; Kim et al. 2010; Ozen & Engizek 2014). Further, Chang et al. (2014) emphasize the need for future research, which explores a wider range of variables with a comprehensive model. There is a final category of research which proposes to include more variables in addition to what has been identified at present.

Chen et al. (2015) propose to explore the moderating effect of trust propensity and gender towards online shopping against different income levels. Accordingly, Mohmed et al. (2013) propose to investigate the effect of demographic factors towards purchase intention of online consumer. And Wu et al. (2014) suggest exploring the relationship between online shopping experience and attitudes toward a website. Not only that but Chen & Chen (2011), Wu et al. (2014), Sharma & Lijuan (2015), Liang et al. (2015), Lan Ho & Chen's (2014) studies also suggest incorporating consumer characteristics and measure relationships with purchase intention of the online consumer.

Moderating Variables

In addition to that, when exploring factors affecting online purchase intention, the study should focus on each product category separately, such as virtual and real item, since it doesn't work together

(Cha 2011). But when increasing shopping experience, it can reduce product, financial, and privacy risks of buying non-digital product, not for digital product (Bo et al. 2014). Hence, that should be taken into account for their future studies (Bo et al. 2014).

Integrated Variable

To overcome this situation, it was suggested to develop a comprehensive integrated model by exploring all possible factors together (Lim 2015). In addition to this, Lim (2015) has further stated that the finding from an integrated model will allow generalizing easily. Hence, a future comprehensive broader extended research model should take place to identify those other factors and lapses (Kim et al. 2010; Adnan 2014; Tamimi & Sebastianelli 2015; Javadi et al. 2012; Ozen & Engizek 2014; Hajiha et al. 2014) (Yulihhasri et al. 2011).

Contradictory Result

The results of a study must be consistent with the results of other studies in order to confirm such results and verify their consistency. However there are several studies, which have found contradictory results. According to Delafrooz et al. (2011), a consistent result cannot be found in demographic variables of gender from previous findings. In addition to that, findings related to gender and perceived risk by (Chen et al. 2015; Wang et al. 2010), loyalty, trust and online purchase intention by (Shihyu et al. 2015; Hong & Cho 2011), trust and attitude by (Bianchi & Andrews 2012; Zhu et al. 2010), information availability, perceived risk and trust by (Aghdaie et al. 2011; Ling et al. 2010; Alam & Yasin 2010) and perceived risk and experience by (Wang et al. 2010) create contradictory situations and need to be solved through investigations in future research. Further, trust, the key factor of the online purchasing context became insignificant in some studies (Bianchi & Andrews 2012). Not only the trust factor, but security and privacy face the challenge of result of inconsistency which directly affect trust and intention of the online purchasing (Ruimei et al. 2012; Özgüven

2011; Lim 2015; Cha 2011). Hence, it has become crucial to reexamine the effect of those variables with inconsistent operationalization of the context to provide generalizable results (Bo et al. 2014).

Extend to different nation

E - commerce basically is global business which concerns differences in cultural shopping behavior, difference in transportation, differences in life style, as well as differences in the socioeconomics between private and public schools (Hill et al., 2013), because attitude and behavior of the participants differ from those are in other parts in the world (Sharma & Lijuan, 2015). At the same time technological experience and knowledge of a participant in a developed country may differ from a person in a developing country, since average education levels are lower (Hernández et al., 2011). Further, Kim et al. (2012) state that people in collectivist cultures are prone to more risk averse than individualistic cultures as well as adventurous. Not only that but also countries in the world can be identified as low uncertainty avoidance countries and high uncertainty avoidance countries (Ling et al., 2010). Factor perceived ease of use and perceived risk in (Gong et al., 2013), trust in (Bianchi & Andrews, 2012) and experience in (Bo et al., 2014; Wu et al., 2014) were insignificant and contradictory result found in their studies due to cultural differences.

This implies that different counties, different nations with different characteristics, behaviors and various socio-economic backgrounds need to be explored separately and compared for generalizability with other countries (Lim, 2015; Javadi et al., 2012; Hill et al., 2013). Hence, it is mandatory to understand online consumer behavior regionally with different online shopping perceptions and behavior which global e-tailor can provide tailor made strategies to market their product online since they are seeking out of the country for more growth opportunities (Gong et al., 2012). As a conclusion (Özgüven, 2011; Javadi et al., 2012; Zhu et al., 2010; Gong et al., 2012;

Bianchi & Andrews, 2012; Choon Ling et al., 2011) propose to carry out future studies which examine antecedents of online purchase intention towards different countries.

Recommendation

There are twenty-one different independent variables which influence the intention of the online shopping which have been identified in different research studies through this current thematic evaluation. But all previous studies have employed only maximum eight or less number of variables for their studies. Hence, integrated impact from those variables cannot be identified and it was difficult to generalize an accurate result. The conclusions of most studies propose to include more variables than those that have been identified in reality. Thus, it was evident that there remains a need for future research, which explores a wider range of variables with a more comprehensive integrated model.

Several main variables have contradictory results when comparing. But the result in a study must be consistent with previous studies to confirm its result. Again it is a mandatory to reexamine those variables for further confirmation.

E-commerce acts within a global context, which consists of different nations and cultures, and it is evident that attitudes and behavior of consumers differ in each part of the world. Hence, different countries and different nations with different characteristics, behaviors and various socio-economic backgrounds need to be explored separately and compared for generalizability to other countries. As a conclusion (Özgüven, 2011; Javadi et al., 2012; Zhu et al., 2010; Gong et al., 2012; Bianchi & Andrews, 2012; Choon Ling et al., 2011) propose to carry out future studies which undertake a comparative examination of antecedents of online purchase intention in different countries

Reference

1. Abiodun, S., 2013. Challenges Militating Against Adoption Of Online Shopping In Retail Industry In Nigeria. *Journal Of Marketing Management*, 1(1), Pp.23–33.
2. Abu-Shamaa, R. & Abu-Shanab, E., 2015. Factors Influencing The Intention To Buy From OnlineStores. In *Proceedings Of The 8th Ieee Gcc Conference And Exhibition*. Muscat, Pp. 1–4.
3. Adnan, H., 2014. An Analysis Of The Factors Affecting Online Purchasing Behavior Of Pakistani Consumers. *International Journal Of Marketing Studies*, 6(5), Pp.133–148.
4. Aghdaie, S.F.A., Piraman, A. & Fathi, S., 2011. An Analysis Of Factors Affecting The Consumer ' S Attitude Of Trust And Their Impact On Internet Purchasing Behavior Department Of Management. *International Journal Of Business And Social Science*, 2(23), Pp.147–158.
5. Ahmad, N., Omar, A. & Ramayah, T., 2010. Consumer Lifestyles And Online Shopping Continuance Intention. *Business Strategy Series*, 11(4), Pp.227–243.
6. Alam, S.S. & Yasin, N.M., 2010. What Factors Influence Online Brand Trust: Evidence From Online Tickets Buyers In Malaysia. *Journal Of Theoretical And Applied Electronic Commerce Research*, 5(3), Pp.78–89.
7. Alfina, I., Ero, J., Hidayanto, A. N. and Shihab, M. R. (2014) 'The impact of cognitive trust and e-wom on purchase intention in C2C e-commerce site', *Journal of Computer Science*, 10(12), pp., 2518–2524. doi: 10.3844/jcssp.2014.2518.2524.
8. Ariff, M. S. M., Yan, N. S., Zakuan, N., Bahari, A. Z. and Jusoh, A. (2013) 'Web-based Factors Affecting Online Purchasing Behaviour', in *IOP Conference Series: Materials Science and Engineering*, p. 12038. doi: 10.1088/1757-899X/46/1/012038.
9. Ayo, C.K., Adewoye, J.O. & Oni, A.A., 2011. Business-To-Consumer E-Commerce In Nigeria: Prospects And Challenges. *African Journal Of Business Management*, 5(13), Pp.5109–5117.
10. Bae, S. & Lee, T., 2011. Gender Differences In Consumers' Perception Of Online Consumer Reviews. *Electronic Markets*, 11(4), Pp.201–214.
11. Bauman, A., 2015. The Use Of The Repertory Grid Technique In Online Trust Research. *Qualitative Market Research: An International Journal*, 18(3), Pp.362–382.
12. Bianchi, C. & Andrews, L., 2012. Risk, Trust, And Consumer Online Purchasing Behaviour: A Chilean Perspective. *International Marketing Review*, 29(3), Pp.253–275.
13. Bo, D., Forsythe, S. & Wi-Suk, K., 2014. Impact Of Online Shopping Experience On Risk Perceptions And Online Purchase Intentions: Does Product Category Matter? *Journal Of Electronic Commerce Research*, 15(1), Pp.13–24.
14. Cha, J., 2011. Exploring The Internet As A Unique Shopping Channel To Sell Both Real And Virtual Items: A Comparison Of Factors Affecting Purchase Intention And Consumer Characteristics. *Journal Of Electronic Commerce Research*, 12(2), Pp.115–132.
15. Chang K., Kuo N., Hsu C., and Cheng Y., 2014. The Impact Of Website Quality And Perceived Trust On Customer Purchase Intention In The Hotel Sector: Website Brand And Perceived Value As Moderators. *International Journal Of Innovation, Management And Technology*, 5(4).
16. Chen, H., 2012. The Influence Of Perceived Value And Trust On Online Buying Intention. *Journal Of Computers*, 7(7), Pp.1655–1662.
17. Chen, S.F. & Chen, C.-Y., 2011. Influencing Factors On Price Tolerance Of Internet Customers. *Journal Of International Management Studies*, 6(2), Pp.1–12.

- 18.Chen, Y., Yan, X., Fan, W. and Gordon, M. (2015) 'The joint moderating role of trust propensity and gender on consumers' online shopping behavior', *Computers in Human Behavior*. Elsevier Ltd, 43, pp., 272–283. doi: 10.1016/j.chb.2014.10.020.
- 19.Chen, Y.-T. & Chou, T.-Y., 2012. Exploring The Continuance Intentions Of Consumers For B2c Online Shopping: Perspectives Of Fairness And Trust. *Online Information Review*, 36(1), Pp.104–125.
- 20.Cho, Y.C. & Sagynov, E., 2015. Exploring Factors That Affect Usefulness, Ease Of Use, Trust, And Purchase Intention In The Online Environment. *International Journal Of Management & Information Systems*, 19(1), Pp.21–36.
- 21.Choon Ling, K., Bin Daud, D., Hoi Piew, T., Keoy, K. H. and Hassan, P. (2011) 'Perceived Risk, Perceived Technology, Online Trust for the Online Purchase Intention in Malaysia', *International Journal of Business and Management*, 6(6), pp. 167–182. doi: 10.5539/ijbm.v6n6p167.
- 22.Cummins, S., W. Peltier, J., A. Schibrowsky, J. and Nill, A. (2014) 'Consumer behavior in the online context', *Journal of Research in Interactive Marketing*, 8(3), pp. 169–202. doi: 10.1108/JRIM-04-2013-0019.
- 23.Delafrooz, N., Paim, L. & Khatibi, A., 2011. Understanding Consumer's Internet Purchase Intention In Malaysia. *African Journal Of Business Management*, 5(3), Pp.2837–2846.
- 24.Eun Lee, J. & Stoel, L., 2014. High Versus Low Online Price Discounts: Effects On Customers' Perception Of Risks. *Journal Of Product & Brand Management*, 23(6), Pp.401–412.
- 25.Fang, H., Zhu, Q. & Zhang, J., 2011. An Empirical Analysis Of The Impact Of Online Reviews On Product Sales In The Chinese Context. In, *2011 Ieee International Conference On Advanced Information Networking And Applications*. Pp. 183–190.
- 26.Featherman, M.S., Miyazaki, A.D. & Sprott, D.E., 2010. Reducing Online Privacy Risk To Facilitate E-Service Adoption: The Influence Of Perceived Ease Of Use And Corporate Credibility. *Journal Of Services Marketing*, 24(3), Pp.219–229.
- 27.Gong, W., Maddox, L.M. & Stump, R.L., 2012. Attitudes Toward Online Shopping : A Comparison Of Online Consumers In China And The Us. *International Journal Of E-Business Development (Ijed)*, 2(56), Pp.28–35.
- 28.Gong, W., Stump, R.L. & Maddox, L.M., 2013. Factors Influencing Consumers' Online Shopping In China. *Journal Of Asia Business Studies*, 7(3), Pp.214–230.
- 29.Hajiha, A., Shahriari, M. & Vakilian, N., 2014. The Role Of Perceived Value On Customer E-Vhopping Intention Using Technology Acceptance Model , (Tam). In, *2014 Ieee International Conference On Industrial Engineering And Engineering Management (Ieem)*,. Pp. 1136–1140.
- 30.Harris, L.C. & Goode, M.M.H., 2010. Online Servicescapes, Trust, And Purchase Intentions. *Journal Of Services Marketing*, Vol., 24(Iss 3), Pp.Pp., 230 –, 243.
- 31.Hernández, B., Jiménez, J. & Martín, M.J., 2011. Age, Gender And Income: Do They Really Moderate Online Shopping Behaviour? *Online Information Review*, 35(1), Pp.113–133.
- 32.Hill, W.W., Beatty, S.E. & Walsh, G., 2013. A Segmentation Of Adolescent Online Users And Shoppers. *Journal Of Services Marketing*, 27(5), Pp.347–360.
- 33.Hille, P., Walsh, G. & Cleveland, M., 2015. Consumer Fear Of Online Identity Theft: Scale Development And Validation. *Journal Of Interactive Marketing*, 30, Pp.1–19.
- 34.Hong, I.B., 2015. Understanding The Consumer's Online Merchant Selection Process: The Roles Of Product

- Involvement, Perceived Risk, And Trust Expectation. *International Journal Of Information Management*, 35(3), Pp.322–336.
- 35.Hong, I.B. & Cho, H., 2011. The Impact Of Consumer Trust On Attitudinal Loyalty And Purchase Intentions In B2c E-Marketplaces: Intermediary Trust Vs. Seller Trust. *International Journal Of Information Management*, 31(5), Pp.469–479.
- 36.Javadi, M. H. M., Rezaie Dolatabadi, H., Nourbakhsh, M., Poursaeedi, A. and Asadollahi, A. R. (2012) 'An Analysis of Factors Affecting on Online Shopping Behavior of Consumers', *International Journal of Marketing Studies*, 4(5), pp. 81–98. doi: 10.5539/ijms.v4n5p81.
- 37.Jiang, L. (Alice), Yang, Z. & Jun, M., 2013. Measuring Consumer Perceptions Of Online Shopping Convenience. *Journal Of Service Management*, 24(2), Pp.191–214.
- 38.Keisidou, E., Sarigiannidis, L. & Maditinos, D., 2011. Consumer Characteristics And Their Effect On Accepting Online Shopping, In The Context Of Different Product Types. *International Journal Of Business Science And Applied Management*, 6(2), Pp.31–51.
- 39.Kim, H.W., Xu, Y. & Gupta, S., 2012. Which Is More Important In Internet Shopping, Perceived Price Or Trust? *Electronic Commerce Research And Applications*, 11(3), Pp.241–252..
- 40.Kim, J. & Forsythe, S., 2010. Factors Affecting Adoption Of Product Virtualization Technology For Online Consumer Electronics Shopping. *International Journal Of Retail & Distribution Management*, 38(3), Pp.190–204.
- 41.Kim, J. & Lennon, S.J., 2013. Effects Of Reputation And Website Quality On Online Consumers' Emotion, Perceived Risk And Purchase Intention: Based On The Stimulus-Organism-Response Model. *Journal Of Research In Interactive Marketing*, 7(1), Pp.33–56..
- 42.Lee, J., Park, D.-H. & Han, I., 2011. The Different Effects Of Online Consumer Reviews On Consumers' Purchase Intentions Depending On Trust In Online Shopping Malls: An Advertising Perspective. *Internet Research*, 21(2), Pp.187–206.
- 43.Li-Ming, A.K. & Wai, T.B., 2013. Exploring Consumers' Attitudes And Behaviours Toward Online Hotel Room Reservations. *American Journal Of Economics*, 3(5c), Pp.6–11.
- 44.Liang, I., Ian, C. & Johan, P., 2015. Factors Influencing Consumers' Attitudes And Purchase Intentions Of E-Deals. *Marketing Intelligence & Planning*.
- 45.Lim, W.M., 2015. Antecedents And Consequences Of E-Shopping: An Integrated Model. *Internet Research*, 25(2), Pp.84–217.
- 46.Lin, C. & Lekhawipat, W., 2014. Factors Affecting Online Repurchase Intention. *Industrial Management & Data Systems*, 114(4), P.6.
- 47.Lin, G.T.R. & Sun, C.-C., 2009. Factors Influencing Satisfaction And Loyalty In Online Shopping: An Integrated Model. *Online Information Review*, 33(3), Pp.458–475.
- 48.Ling, K.C., Chai, L.T. & Tan Hoi Piew, 2010. The Effects Of Shopping Orientations , Online Trust And Prior Online Purchase Experience Toward Customers ' Online Purchase Intention. *International Business Research*, 3(3), Pp.63–76.
- 49.Martínez-López, F. J., Esteban-Millat, I., Cabal, C. C. and Gengler, C. (2015) 'Psychological factors explaining consumer adoption of an e-vendor's recommender', *Industrial Management & Data Systems*, 115(2), pp., 284–310. doi: 10.1108/IMDS-10-2014-0306.

50. Meskaran, F., Ismail, Z. & Shanmugam, B., 2013. Online Purchase Intention: Effects Of Trust And Security Perception. *Australian Journal Of Basic And Applied Sciences*, 7(6), Pp.307–315.
51. Mobarakeh, M.K. & Rezaei, M., 2014. Identification Of Effective Factors And Study Of Their Impact On Consumer Acceptance Of E-Tourism In Iran. In *International Conference On E-Commerce With Focus On E-Trust*. Mashhad.
52. Mohamed, N., Hussein, R., A. Zamzuri, N. H. and Haghshenas, H. (2014) 'Insights into Individual's Online Shopping Continuance Intention', *Industrial Management & Data Systems*, 114(2), pp. 1453–1476. doi: 10.1108/IMDS-07-2014-0201.
53. Mohmed, S.I., Azizan, B. & Jali, Z., 2013. The Impact Of Trust And Past Experience On Intention To Purchase In E-Commerce. *International Journal Of Engineering Research And Development*, 7(10), Pp.28–35.
54. Naovarath, S. & Juntongjin, P., 2015. Factor That Affecting Success Of E-Marketplace In Thailand. In *International Conference On Computer Science And Information Systems (Iccsis-15)*. Pattaya: International Conference On Computer Science And Information Systems (Iccsis-15), Pp. 15–18.
55. Nazir, S., Tayyab, A., Sajid, A., Rashid, H. and Javed, I. (2012) 'How Online Shopping Is Affecting Consumers Buying Behavior in Pakistan?', *International Journal of Computer Science*, 9(3), pp. 486–495.
56. Ozen, H. & Engizek, N., 2014. Shopping Online Without Thinking: Being Emotional Or Rational? *Asia Pacific Journal Of Marketing And Logistics*, 26(1), Pp.78–93.
57. Özgüven, N., 2011. Analysis Of The Relationship Between Perceived Security And Customer Trust And Loyalty In Online Shopping. *Chinese Business Review*, 10(11), Pp.990–997.
58. Pratminingsih, S.A., Lipuringtyas, C. & Rimenta, T., 2013. Factors Influencing Customer Loyalty Toward Online Shopping. *International Journal Of Trade, Economics And Finance*, 4(3), Pp.104–110.
59. Purva, K., 2014. Online Privacy Concerns And Consumer Reactions: Insight For Future Strategies. *Journal Of Indian Business Research*, 6(3), Pp.1–21.
60. Reddy, N.A. & Divekar, B.R., 2014. A Study Of Challenges Faced By E-Commerce Companies In India And Methods Employed To Overcome Them. In *Symbiosis Institute Of Management Studies Annual Research Conference (Simsarc13)*. Elsevier B.V., Pp. 553–560.
61. Rezaei, S., Amin, M. & Ismail, W.K.W., 2014. Online Repatronage Intention: An Empirical Study Among Malaysian Experienced Online Shoppers. *International Journal Of Retail & Distribution Management*, 42(5), P.Early Cite.
62. Sahney, S., Ghosh, K. & Shrivastava, A., 2014. "Buyer's Motivation" For Online Buying: An Empirical Case Of Railway E-Ticketing In Indian Context. *Journal Of Asia Business Studies*, 8(1), Pp.43–64.
63. Sahney, S., Ghosh, K. & Shrivastava, A., 2013. Conceptualizing Consumer "Trust" In Online Buying Behaviour: An Empirical Inquiry And Model Development In Indian Context. *Journal Of Asia Business Studies*, 7(3), Pp.278–298.
64. Shadkam, M., Kavianpour, S., Honarbakhsh, S. and Wan, H. L. (2014) 'Antecedents of Consumers' Intention to Shop online', *Australian Journal of Basic and Applied Sciences*, 7(13), pp. 190–197.
65. Sharma, G. & Lijuan, W., 2015. The Effects Of Online Service Quality Of E-Commerce Websites On User Satisfaction. *The Electronic Library*, 33(3), Pp.468–485.
66. Shihyu, C., Chi-Wen, C. & Jiun-You, L., 2015. "Female Online Shoppers: Examining The Mediating Roles Of E-Satisfaction And E-Trust On E-Loyalty Development. *Internet Research*, 25(4).

67. Sobihah, M., Mohamad, M., Mat Ali, N. A. and Wan Ismail, W. Z. (2015) 'E-Commerce Service Quality on Customer Satisfaction, Belief and Loyalty: A Proposal', *Mediterranean Journal of Social Sciences*, 6(2), pp., 260–266. doi: 10.5901/mjss.2015.v6n2p260.
68. Soto-Acosta, P., Jose Molina-Castillo, F., Lopez-Nicolas, C. and Colomo-Palacios, R. (2014) 'The effect of information overload and disorganisation on intention to purchase online', *Online Information Review*, 38(4), pp. 543–561. doi: 10.1108/OIR-01-2014-0008.
69. Tamimi, N. & Sebastianelli, R., 2015. The Relative Importance Of E-Tailer Website Attributes On The Likelihood Of Online Purchase. *Internet Research*, 25(2), Pp.169–183.
70. Tang, L.-L. & Nguyen, H., 2013. Common Causes Of Trust, Satisfaction And Tam In Online Shopping: An Integrated Model. *Journal Of Quality*, 20(5), Pp.483–501.
71. Thakur, R. & Srivastava, M., 2015. A Study On The Impact Of Consumer Risk Perception And Innovativeness On Online Shopping In India. *International Journal Of Retail & Distribution Management*, 43(2), Pp.148–166.
72. Thamizhvanan, A. & Xavier, M.J., 2013. Determinants Of Customers' Online Purchase Intention: An Empirical Study In India. *Journal Of Indian Business Research*, 5(1), Pp.17–32.
73. Valentine, D.B. & Powers, T.L., 2013. Online Product Search And Purchase Behavior Of Generation Y. *Atlantic Marketing Journal*, 2(1).
74. Vos, A., Marinagi, C., Trivellas, P., Eberhagen, N., Giannakopoulos, G. and Skourlas, C. (2014) 'Electronic service quality in online shopping and risk reduction strategies', *Journal of Systems and Information Technology*, 16(3), pp. 170–186. doi: 10.1108/JSIT-01-2014-0008.
75. Wang, H.-W., Zhao, Y., Jiang, W.-Y. and Guo, K.-Q. (2012) 'The Impact of Electronic Word-of-mouth: The Adoption of Online Reviews in Online Communities', *International Journal of Advancements in Computing Technology*, 4(21), pp. 175–186. doi: 10.4156/ijact.vol4.issue21.21.
76. Wang, R., Wang, S., Wu, T. and Zhang, X. (2012) 'Customers E-trust for online retailers: A case in China', in *Proceedings of the, 2012 8th International Conference on Computational Intelligence and Security, CIS, 2012*, pp. 573–577. doi: 10.1109/CIS.2012.134.
77. Wang, Z., Wang, W. & Dong, L., 2010. Research On Influencing Factors Of Perceived Risk In Online Shopping By Consumers. In *Proceedings Of The International Conference On E-Business And E-Government, Icee, 2010*. Pp. 342–345.
78. Wen Chao, Prybutok, V. R. & Xu, C., 2011. An Integrated Model For Customer Online Repurchase Intention. *Journal Of Computer Information Systems*, Pp.14–23..
79. Wu, L. Y., Chen, K. Y., Chen, P. Y. and Cheng, S. L. (2014) 'Perceived value, transaction cost, and repurchase-intention in online shopping: A relational exchange perspective', *Journal of Business Research*, 67(1), pp., 2768–2776. doi: 10.1016/j.jbusres.2012.09.007.
80. Yakup, D. & Jablonsk, S., 2012. Integrated Approach To Factors Affecting Consumers Purchase Behavior In Poland And An Empirical Study. *Global Journal Of Management And Business Research*, 12(15).
81. Yang, Q., Pang, C., Liu, L., Yen, D. C. and Michael Tarn, J. (2015) 'Exploring consumer perceived risk and trust for online payments: An empirical study in China's younger generation', *Computers in Human Behavior*. Elsevier Ltd, 50, pp. 9–24. doi: 10.1016/j.chb.2015.03.058.
82. Yuliharsi, Islam, M.A. & Daud, K.A.K., 2011. Factors That Influence Customers'

Buying Intention On Shopping Online. *International Journal Of Marketing Studies*, 3(July, 2015), Pp.128-139.

83. Zendehtdel, M. & Hj Paim, L., 2013. Advanced In-Flight Measurement Techniques. *Life Science Journal*, 10(2), Pp.497-501.

84. Zhang, G. & Liu, Z., 2011. Effects Of Influential Factors On Consumer Perceptions Of Uncertainty For Online Shopping. *Nankai Business Review International*, 2(2), Pp.158-171.

85. Zhang, K. Z. K., Lee, M. K. O., Cheung, C. M. K., Shen, A. X. L., Jin, X. L. and Chen, H. (2010) 'Exploring the moderating effect of information inconsistency in a trust-based online shopping model', in *Proceedings of the Annual Hawaii International Conference on System Sciences*, pp. 1-9. doi: 10.1109/HICSS.2010.202.

86. Zhu, D.S., Zui Chih (Rick) Lee & O'neal, G.S., 2010. Mr. Risk! Please Trust Me: Trust Antecedents That Increase Online Consumer Purchase Intention. *Journal Of Internet Banking And Commerce*, 16(1), Pp.1-11.