

AN EMPIRICAL STUDY ON FACTORS INFLUENCING CONSUMER'S ONLINE PURCHASE INTENTION: ROLE OF CONSUMER'S ATTITUDE

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Abstract:

Purpose: The research paper aims at studying the various factors affecting consumer's online purchase attitude and the relative importance of these factors in determining consumer's online purchase attitude. Additionally the study focusses on examining the effect of consumer's online purchase attitude on their purchase intention.

Design/Methodology/Approach: An empirical study was conducted where 100 individuals responded towards the questionnaire. The study examines that how an individual's perception differs from each other on the different factors affecting their purchase attitude which will determine their online purchase intention.

Findings: The study included the various e-service quality dimension with the help of literature studied. The results showed that in most of the e-service quality dimensions perceptual differences were found across the gender. Additionally the study revealed the significant differences in terms of product preferences across the gender.

Research Limitations/Implications: The study was limited to the population of one city of Rajasthan i.e. Jaipur taking small sample into consideration. Additionally the study could not cover all the dimensions of studying electronic service quality. But the major dimensions were studied.

Practical Implications: The study contributes towards the development of the various e-commerce models and helps the various e-commerce companies as well as the online vendors to understand the perceptual differences across the gender which will help them to increase their revenue and improve upon their strategies.

Social implications: The study will benefit the society by providing the various critical factors to be considered while shopping online and would create more awareness among them about purchasing over the internet.

Originality/value: The study covers the population of Jaipur city of Rajasthan where no such studies have been done ever before.

Keywords: electronic service quality, consumer's perception, gender and online shopping.

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1. INTRODUCTION

In the current era of globalisation, the growing need of information technology, effective communication and technological advancement, have introduced internet and World Wide Web as one of the most important tool for the success of any business organization. Internet has brought the whole world at a single platform where one can exchange goods, services, ideas etc, and interact with the wide range of customers throughout the world and generate business which has led to vanish all the distances and barriers in the business operations worldwide. Internet has changed all the dimensions of interacting with the customers, in order to identify their needs and to satisfy them as well. Internet has become a channel through which people share information and the businesses are succeeding using this information as their "Success Mantra". As a result of that *e-Commerce* or electronic commerce has come out as one of the major research area in the current era.

In the twenty-first century *e-commerce* and *e-service* have experienced a stage of steady growth. The past statistics confirm that the pace at which *e-commerce* has developed as worldwide B2C *e-commerce* sales amounted to more than 1.2 trillion US dollars in 2013. As per the current statistics 40 percent of the internet users throughout the world have purchased products and services online, which amounts to more than 1 billion online buyers and expected to grow at a higher rate (Statistica, 2015). Further, studies reveal that India's base of about 120 million internet users is currently the third largest in the world (Chandra Gnanasambandam *et. al.* 2012).

As a relatively new medium for business, *e-commerce* websites are changing the way customers purchase products or services. Increasingly, customers have started getting used to purchase products or services from an *e-commerce* website instead of going to a physical store. Compared with the traditional mode of face-to-face commerce, the online shopping mode offers several unique advantages, such as widespread selections, detailed product information, and no temporal and spatial limitations. Online shopping is the process of buying and selling of the goods and services through online. It includes transferring of funds online, supply chain management, marketing over internet. It is the use of technology for better marketing performance. Through online shopping different type of business and organizations have gained a tremendous opportunity to increase their sale and to maintain a direct relationship with their customers. Further looking at the buyers perspective, online shopping offers several advantages to them *i.e.* reduction in shopping time, wide range of the alternatives availability, transaction security, shopping anywhere at any time, different modes of payments etc. which is more convenient than the shopping at store and has made the shopping environment very convenient for the customers simply by a single click over the internet.

The consumer's decision to buy products online or not is influenced by many factors which affect their intention to buy online. There have been intensive studies in the field of *e-commerce* and purchase intention dealing with identification and determination of the dimensions of *e-commerce* and their impact on customers online purchase intention. Purchase intention refers to a mental state that reflects the consumer's decision to acquire a product or service in the immediate future (Howard, in Alcaniz *et al.* 2008). The Consumer's Intention to buy online is positively correlated with their attitude to buy online.

Many researchers have conducted studies aiming at examining the various factors affecting consumer's attitude and perception to use *e-commerce* purchases through online shopping. Attitude is defined as "an enduring set of beliefs about an object that predisposes people to behave in a particular way toward the object" (Weigel 1983). Attitudes toward online shopping are defined as a consumer's positive or negative feelings related to accomplishing the purchasing behavior on the internet (Chiu *et al.*, 2005; Schlosser, 2003). Attitude toward the behavior refers to 'the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question' (Ajzen 1991). Ajzen (1987) states that attitude concerning behaviors has a strong impact on purchase intension, while attitude towards an object has an indirect effect.

The study focuses on studying the various factors in online shopping and identifying the differences in perceptions which directly affect their online purchase intention.

Aim of Research

1. To study the various factors affecting consumer's online purchase attitude
2. To examine the relative importance of these factors in determining consumer's online purchase attitude
3. To examine the effect of consumer's online purchase attitude on their purchase intension

REVIEW OF LITERATURE

Internet has become an effective medium to interact with the customers, generate information, provide products and services, which has taken the customers, service provider and the competitors at a single place. Further, Internet is also being used as an effective tool to promote, advertise the products and services in the market (Silverstain, 2002). Online retailing is playing a vital role in the economic development of the country and increasingly gaining the trust and confidence in online purchasing (Aadweening, 2012). The focus now is gradually on developing

models to explain various aspects of online purchase activities, such as information searching (Kulviwat, Guo, and Engchanil 2004), online purchase satisfaction (Evanschitzky *et al.* 2004; Szymanski and Hisse 2000), attitudes toward online shopping (*e.g.*, Jayawardhena 2004), and online purchase adoption (*e.g.*, George 2002).

In this context, online purchase intention is a phenomenon that has attracted significant modelling interest (Shim *et al.* 2001). According to the theories of reasoned action (Fishbein and Ajzen 1975) and planned behavior (Ajzen 1991), it is an important deciding factor to actual behavior. Accordingly, online purchase intentions are considered to be an essential originator to actual online shopping, and a significant number of efforts have been devoted in research to identify the determinants of online purchase intentions. Drawing on theories like innovation diffusion theory (Rogers 1983), the theory of reasoned action (Fishbein and Ajzen 1975), the theory of planned behavior (Ajzen 1991), and the technology acceptance model (Davis 1989; Moon and Kim 2001), researchers have demonstrated online purchase intention as a function of online shopping attitude (*e.g.*, George 2002; Monsuwe, Dellaert, and Ruyter 2004), innovativeness (*e.g.*, Goldsmith 2001), online purchase risk perceptions (Bhatnagar, Misra, and Rao 2000; Liao and Cheung 2001; Salisbury *et al.* 2001), online store environment cues (Chang and Chen 2008), product presentation formats (Kim and Lennon 2008), culture (Moon, Chadee, and Tikoo 2008), and even personality (Bosnjak, Galesic and Tuten 2007).

ONLINE PURCHASE INTENTION

“Purchase intention refers to a mental state that reflects the consumer’s decision to acquire a product or service in the immediate future” (Howard, in Alcañiz *et al.* 2008). Purchase intention is the probability of buying a product and service. An individual’s actual behavior can be predicted by their intention to perform a behavior. The Purchase intention in context of online shopping includes the decision to use internet as a tool to shop for the products and services. (Alcañiz *et al.* 2008). Vijayarathy (2002) stated that the shopping which includes purchase and encompasses of the act of browsing, comparing, evaluating and decision making about whether to buy online or not.

Brown, Pope, and Voges (2003) examined whether shopping orientation, product category, prior purchase experience on the internet and gender affected the intention to purchase online. These researchers identified seven online shopping orientations:

1. personalizing,
2. recreational,

3. economic,
4. involved,
5. convenience-oriented recreational,
6. community oriented, and
7. apathetic convenience oriented.

Additionally out of all, shopping orientation was not found to have any impact on customers online purchase intention, but the other variables (product category, prior purchase experience on the Internet, and gender) were found to have a significant role in determining the intention to shop online. Further, talking about types of products purchased online, Nielsen Global Online Survey (2008) showed that clothing/accessories/shoes (fashion products) were one of the most popular purchases online. Several researches have been done to examine the relationship of shopping orientation and online purchases. Effect of purchase orientation on purchase intension differs for different types of products (Vijayasathy 2003). Some other research shows how previous online shopping experience affect the intension to shop for any product (Goldsmith 2002; Jayawardhena *et al.* 2007; Seock 2003). Bellman *et al.* (1999) found that the most important determinant of purchasing online is previous online behavior, in terms of prior experience with a specific shopping mode. Stanforth *et al.* (2000) found that the risk associated with the future online purchase is affected by previous purchase experience with a specific shopping channel.

ATTITUDE AND ONLINE PURCHASE INTENTION

Attitudes have been defined as general and enduring positive or negative feelings (or learned dispositions) about a person, object, or issue (Eagly and Chaiken 1993). Online shopping attitude refers to consumers' psychological state in terms of making a purchase through the internet. According to the Theory of planned behavior (Ajzen, 2002, 1991), an individual's behavior in performing certain actions can directly be affected by their behavioral intension which can be directly determined by their attitude, subjective norms and perceived behavioral control towards performing a behavior. Anderson and Srinivasan (2003) studied the concept of *e-commerce* and defined customer loyalty as "the customer's favorable attitude toward an electronic business resulting in repeat buying behavior".

Yoh (2003) investigated past experience with online shopping positively affect consumer's overall attitude and belief concerning online shopping. These beliefs in turn positively influence their purchase intension in online shopping. Further, security and risk perception have been shown to have a huge impact on attitude towards use of online financial services (Montoya-Weiss *et al.* 2000). Bellman *et al.*

(1999) investigated that customer's attitude may change over time, convenience has a larger impact that motivates consumers to purchase online. Chen and Wells (1999) identified a concept of attitude towards the site which included web site relationship building, intentions to revisit, satisfaction with service, comfort in surfing, and judgment that surfing the web site is a good way to spend time. Trust motivates customer's purchasing activity and affects their attitude towards purchasing online (Gefen, 2000; Gefen *et al.*, 2003). Privacy and security have proven to have a strong impact on attitude toward use of online financial services (*e.g.*, Montoya-Weiss *et al.* 2003).

According to theory of reasoned action (TRA; Ajzen and Fishbein, 1980) and the theory of planned behavior (Ajzen, 1985), TAM suggests the belief-attitude-intention-behavior causal relationship for explaining and predicting technology acceptance among potential users (Chen *et al.*, 2002). These theories state that the more an individual becomes satisfied in terms of his shopping experience, the more favorable his or her attitude will be towards online customer service. In consumer research, attitude has always been considered as one of the most important predictor of a person's behavioral intention (*e.g.*, Chang, Burns, and Noel, 1996).

Further, to investigate the consumer's attitude online, we need to understand the characteristics of consumers and their attitude in online shopping. Bellman (1999) investigated many predictors to predict that whether an individual will purchase online and concluded demographic variables such as income, education and age have an uncertain impact on the decision to buy online. Bellman, Lohse and Johnson (1999) investigated the relationships among demographics, personal characteristics, and attitudes towards online shopping. Bhatnagar, Misra and Rao (2000) measured that how demographics, vendor/service/product characteristics, and website quality influence the consumer's attitude towards online shopping and consequently their online purchase intention.

CONCEPTUAL MODEL AND RESEARCH HYPOTHESES

The next section presents the conceptual framework of the study, reasoning for including the said variables, hypothetical relationship in the model and the hypotheses statements to be tested in the empirical study. The figure 1 shows the conceptual model and the hypothetical relationships between online purchase intention and purchase attitude.

Online purchase attitude can be important antecedent of online purchase intention. To study the online purchase attitude, we proposed some factors which have positive or negative effects on it.

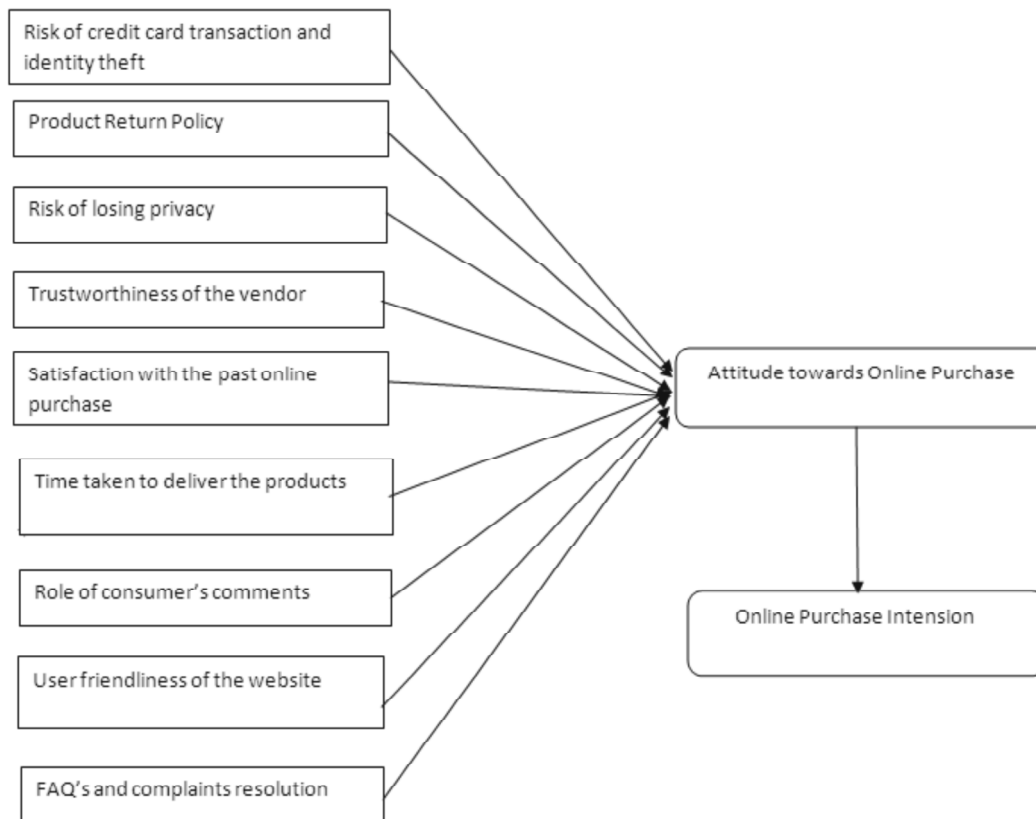


Figure 1: Conceptual framework of online purchase intension model

Therefore, on the basis of this evidence, a formal hypothesis for the present study is that:

- H_1 : The various factors in online shopping significantly affect their online purchase attitude
- H_{1a} : Risk of credit card transaction and Id theft significantly affect online purchase attitude
- H_{1b} : Product return policy significantly affect online purchase attitude
- H_{1c} : Risk of losing privacy significantly affect online purchase attitude
- H_{1d} : Trustworthiness of the vendor significantly affect online purchase attitude
- H_{1e} : Satisfaction with the past online shopping significantly affect online purchase intention
- H_{1f} : Time taken to deliver the product significantly affect online purchase intention

H_{1g} : Role of consumer's comments significantly affect online purchase attitude

H_{1h} : User friendliness of the website significantly affect online purchase attitude

H_{1i} : FAQ's and complaint resolutions significantly affect online purchase attitude

The literature (theoretical and empirical evidences) support the effect of online purchase attitude on online purchase intentions. Theoretically theory of reasoned action (TRA) (Ajzen and Fishbein 1980; Fishbein and Ajzen 1975) and the theory of planned behavior (TPB) (Ajzen 1985, 1991) state that purchase attitude towards a behavior is the key determinant of the online purchase intention. In the area of online purchase behavior, many studies have shown a positive impact of attitude towards online purchase intention (George 2002; Griffith, Krampf, and Palmer 2001; Monsuwe *et al.* 2004; Shim *et al.* 2001).

RESEARCH METHODOLOGY

The main purpose of the study was to examine the effect of various factors affecting consumer's attitude which in turn affect their online purchase intention. For that purpose, a descriptive study was conducted to examine that how an individual's perception differs from each other on the different factors affecting their purchase attitude which will determine their online purchase intention. A descriptive study is being conducted to describe market characteristics and functions.

For the accomplishment of the above stated objective, the population under investigation would include all the residents of Ajmer and Jaipur city of Rajasthan. The sample frame included the residents of Ajmer and Jaipur city having online shopping experience. 100 individuals were included in the sample, who are engaged in and have experience in online purchase. The study will include Convenience Sampling to select the sample from the sample frame. Convenience sampling attempts to obtain a sample of convenient elements. The respondents are selected because they happen to be in the right place at the right time.

To fulfill the purpose of the study and to test the hypotheses of the research the information would be sought from both primary and secondary sources. Primary sources will include survey of selected customer's regarding their opinion on the relevant factors which will determine their attitude towards online shopping. Additionally secondary source will include internet, journal, newspapers and magazines and published literature on the selected domain. The research instrument will include questionnaire for the respondents having online shopping experience.

DATA ANALYSIS AND INTERPRETATIONS

Demographic Profile

The total of 120 respondents filled up the online survey for a response rate of 84%. Out of the total respondents 50% were reported to be females and the remaining 50% were male. The average age of the respondents was 28 years, with the highest percentage (46%) falling in the age class of 26- 30. In terms of education the highest percentage (62%) were reported to have degree of masters or above. Majority (46%) of the respondents reported to be servicemen followed by 37% of businessmen. the majority (34%) of the respondents lie under the category of 20,000-40,000 income per month.

Further, in terms of internet usages the 39% of them reported to use internet for more than 4 hours in a day. Majority of 33% of the respondents reported to have experience to shop online at least once a month and 51% reported to have online shopping experience for 1-5 years. Additionally the response over the type of products purchased indicated that the majority of the respondents (40%) buy clothes, books (23%), electronics (21%) etc.

Research Variables

The study included online purchase attitude as dependent variable and the various factors which affect attitude as independent variables, for which samples were selected from the population and the questionnaire were distributed amongst them.

Research Instrument and Pretest

The instrument for this study was a structured self-administered questionnaire distributed in Ajmer and Jaipur city of Rajasthan who has some experience in online purchasing. As an input to questionnaire design an exploratory study was done to find out the major factors that affect an individual's attitude and their perception towards online purchase. For this purpose a combination of depth interview and group discussion was conducted. The factors were generated and the final list of all relevant factors were prepared which affect consumer's online purchase attitude.

The questionnaire was designed to collect the information about respondents socio-demographic background, attitude towards online shopping and purchase perception towards online shopping. The questions were developed based on literature review which was found to have high readability and good validity. The items in questionnaire included risk of credit card transaction, product return policy, risk of losing privacy, trustworthiness of the vendor, satisfaction with the

past online purchase, time taken to deliver the product, role of consumer's comments, user friendliness of the site and FAQ's and complaint resolutions. The items were scored on a 5 pointer's Likert scale ("Very important," "Important," "Somewhat important," "Not important," and "Not at all important").

Pre-test was done prior to the actual research. This pre-test included 20 respondents to ensure that the questions are comprehensible and clear by the actual respondents. Moreover, pre-test allow researcher to improve the scratchout the relevant factors existed in questionnaire and to make sure that the items was suited with the study's requirement. To investigate the reliability of the research questionnaire Cronbach alpha was used for 100 samples with value of 0.651, which has consistency among the questions framed.

Data Analysis Tool

The data analysis was done using multiple regression analysis. Multiple regression analysis is used to predict a continuous dependent variable from a number of independent variables. In our study multiple regression has been used because we are interested in predicting consumer's online purchase attitude from the various identified independent factors affecting their attitude which in turn will determine their purchase intention.

Hypothesis Testing and Results

The study included one major hypotheses which predicted that the various identified factors in online shopping significantly affect their online purchase attitude including nine sub hypotheses taking each factor individually. The factors include risk of credit card transaction, product return policy, risk of losing privacy, trustworthiness of the vendor, satisfaction with the past online purchase, time taken to deliver the product, role of consumer's comments, user friendliness of the site and FAQ's and complaint resolutions.

According to the hypothesis testing results, Table 1 is the model summary table which provides the R , R^2 , adjusted R^2 , and the standard error of the estimate, which is used to determine how well a regression model fits the data. The " R " column represents the value of R , the multiple correlation coefficient which is considered to be a measure of the quality of the prediction of the dependent variable; in this study purchase attitude. A value of .802, in the study shows a good level of prediction. The " R Square" column represents the R^2 value which is the amount of variance in the dependent variable (purchase attitude) that can be described by the independent variable (identified factors). The value of .644 explains that 64.4% of the total variability in dependent variable (purchase attitude) is explained by the independent variable (identified factors).

Table 1
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.644	.598	.39210

a. Predictors: (Constant), Information is provided on frequently asked questions and complaints are resolves, There is an important role of past online purchase, There is a huge risk of losing privacy, It takes less time to deliver the products in online shopping, There is a risk of identity theft during online shopping, It takes time to access the web page of an online store, It is difficult to return the products/items, Consumers' comments (the ranking of products, etc.) are helpful, There is a lack of trust worthiness of vendors.

Table 2
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.438	9	2.160	14.048	.000 ^a
	Residual	10.762	70	.154		
	Total	30.200	79			

a. Predictors: (Constant), Information is provided on frequently asked questions and complaints are resolves, There is an important role of past online purchase, There is a huge risk of losing privacy, It takes less time to deliver the products in online shopping, There is a risk of identity theft during online shopping, It takes time to access the web page of an online store, It is difficult to return the products/items, Consumers' comments (the ranking of products, etc.) are helpful, There is a lack of trust worthiness of vendors.

Table 2 gives the results for the statistical significance in which the F-ratio tests whether the overall regression model is a good fit for the data. As per the table the independent variables (identified factors) statistically significantly predict the dependent variable (purchase attitude), $F(9, 70) = .154, p < .0005$ (i.e., the regression model is a good fit of the data).

Table 3 provides for the estimated model coefficients, in which the statistical significance of each independent variable is tested. The *t*-value and corresponding *p*-value are located in the "t" and "Sig." columns, respectively. If $p < .05$, you can conclude that the coefficients are statistically significantly. The results of table 3 are as follows:

- H1_a**, hypothesis was supported which shows that there is a significant effect of risk of identity theft on consumer's online purchase attitude ($p = .003 < .05$).
- H1_b**, hypothesis was not supported which shows that there is no significant effect of products return policy on consumer's online purchase attitude ($p = .119 > .05$).
- H1_c**, hypothesis was supported which shows that there is a significant effect of risk of losing privacy on consumer's online purchase attitude ($p = .049 < .05$).

Table 3
Coefficients^a

<i>Model</i>	<i>Unstandardized Coefficients</i>			<i>Standardized Coefficients</i>			<i>95% Confidence Interval for B</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>T</i>	<i>Sig.</i>	<i>Lower Bound</i>	<i>Upper Bound</i>	
1 (Constant)	.203	.336		.604	.548	-.467	.873	
There is a risk of identity theft during online shopping	.123	.039	.247	3.124	.003	.045	.202	
It is difficult to return the products/items	.063	.040	.132	1.578	.119	-.017	.142	
There is a huge risk of losing privacy	.105	.052	.175	2.002	.049	.000	.209	
There is a lack of trust worthiness of vendors	.127	.054	.210	2.346	.022	.019	.234	
There is an important role of past online purchase	.126	.054	.209	2.324	.023	.018	.235	
It takes less time to deliver the products in online shopping	.143	.043	.258	3.340	.001	.058	.228	
Consumers' comments (the ranking of products, etc.) are helpful	.163	.048	.298	3.377	.001	.067	.259	
It takes time to access the web page of an online store	.061	.049	.100	1.238	.220	-.037	.159	
Information is provided on frequently asked questions and complaints are resolves	.073	.055	.114	1.322	.191	-.037	.182	

a. Dependent Variable: AVE2

- H1_d**, hypothesis was supported which shows that there is a significant effect of trustworthiness of vendor on consumer's online purchase attitude ($p = .022 < .05$).
- H1_e**, hypothesis was supported which shows that there is a significant effect of past online purchase on consumer's online purchase attitude ($p = .023 < .05$).
- H1_f**, hypothesis was supported which shows that there is a significant effect of time taken to deliver the products on consumer's online purchase attitude ($p = .001 < .05$).
- H1_g**, hypothesis was supported which shows that there is a significant effect of consumer's comments on consumer's online purchase attitude ($p = .001 < .05$).
- H1_h**, hypothesis was not supported which shows that there is no significant effect of time taken to access web page on consumer's online purchase attitude ($p = .220 > .05$).
- H1_i**, hypothesis was not supported which shows that there is no significant effect of information provided on FAQ's and complaint resolution on consumer's online purchase attitude ($p = .191 > .05$).

FINDINGS

The major contribution of this paper is the construction of an integrated theoretical framework, and use of survey data to confirm the direct or indirect effect of the various identified factors on online purchase attitude which affects consumer's online purchase intention. The study gives the comprehensive idea of how these identified factors influence consumer's online purchase attitude. The proposed framework explains the 64% of the total variance in purchase attitude affected by these identified/discussed factors in online shopping.

The total nine sub hypotheses were formed under one major hypothesis, out of which six hypotheses were accepted and the other three were not accepted. The variables studied under each sub hypothesis were risk of credit card transaction, product return policy, risk of losing privacy, trustworthiness of the vendor, satisfaction with the past online purchase, time taken to deliver the product, role of consumer's comments, user friendliness of the site and FAQ's and complaint resolutions etc. Out of these major identified factors six factors were proven to have a significant effect on the purchase attitude *i.e.* risk of identity theft, risk of losing privacy, trustworthiness of the vendor, past purchase experience and time taken to deliver the products whereas the remaining three factors were proven to have no significant effect on the purchase attitude *i.e.* product return policy, time taken to access web page and information on FAQ's and complaint resolution.

Further, to examine the effect of purchase attitude on the online purchase intention, the literature support the positive relationship between purchase attitude and purchase intention. According to Chang, Burns, and Noel (1996) attitude is

always considered as an important predictor of individual's behavior intention. Theoretically theory of reasoned action (TRA) (Ajzen and Fishbein 1980; Fishbein and Ajzen 1975) and the theory of planned behavior (TPB) (Ajzen 1985, 1991) state that purchase attitude towards a behavior is the key determinant of the online purchase intention. In the area of online purchase behavior, many studies have shown a positive impact of attitude towards online purchase intention (George 2002; Griffith, Krampf, and Palmer 2001; Monsuwe *et al.* 2004; Shim *et al.* 2001). As a result of the literature, attitude and online purchase intention have a positive relationship with each other *i.e.* if the attitude towards online shopping is positive, the online purchase intention will also be positive. On the other hand if the attitude is negative, the online purchase intention will also be negative.

The study contributes towards the development of the various *e-commerce* models and helps the various *e-commerce* companies and the online vendors to understand the crucial factors that determine consumer's online purchase attitude which will help them increase their revenue and improve upon their strategies.

LIMITATIONS AND FUTURE RESEARCH

This study was limited to the area of Jaipur and Ajmer (Rajasthan) which does not give the precision about the other population. Because the purchase attitude may not be same in the other population resulting into non generalization of the results obtained. Additionally this study included the factors which explain the 64% of the total variability in online purchase attitude. To understand the purchase attitude and intention with more accuracy, the more factors can be identified which causes the remaining 36% of the variability in online purchase attitude to provide more precision in the study.

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