The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



# FACTORS INFLUENCE ONLINE BUYING BEHAVIOR ON ONLINE SHOPPING: A STUDY AMONG UUM POSTGRADUATE STUDENTS



Research paper submitted to School of Business Management Universiti Utara Malaysia In partial fulfilling of requirement for Master of Science (Management)

#### PERMISSION TO USE

In presenting this research paper in partial fulfilment of the requirements for a Post Graduate Degree from Universiti Utara Malaysia, I agree that the University Library makes a freely available for inspection. I further agree that permission for copying of this project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or, in their absence, by the Dean of Othman Yeop Abdullah Graduate School of Business. It is understood that any copying or publication or use of this research paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition given to me and to the Universiti Utara Malaysia in any scholarly use which may be made of any material for my research paper. Rust for permission to copy or to make other use of materials in this research paper, in whole or in part should be addressed to:

# Universiti Utara Malaysia

Dean of School of Business Management Universiti Utara Malaysia 06010 UUM Sintok Kedah Darul Aman

#### ABSTRACT

The internet has develop new distribution channel and online transaction are rapidly increasing. This has created a need to understand how the consumer perceive and effect their buying. The purpose of this dissertation is to examine if there is any particular factors that influence the consumer buying behaviour online. Primary data was collected through a survey that were conducted on students of Universiti Utara Malaysia. Price, trust, convenience, website quality and security were identified as important factors which lead to certain buying behavior in online shopping. The world wide web is rebuild around people where social circles influence is lead to online buying. Price, trust, convenience, web design and security have been identified as important factors. Price was considered to be the most important and affecting factor for the majority of internet consumer. Most of the consumers hesitate not to shopping online, because of the insecure payment and transactions systems.

# Universiti Utara Malaysia

KEYWORDS: online shopping, Price, trust, convenience, web design, security, online buying behavior.

#### ABSTRAK

Internet telah menyediakan saluran pengedaran baru dan transaksi dalam talian semakin berkembang dengan pesat. Ini telah mewujudkan satu keperluan untuk memahami bagaimana pengguna melihat dan melaksanakan pembelian mereka. Tujuan kajian ini adalah untuk mengkaji jika terdapat apa-apa faktor tertentu yang mempengaruhi tabiat pembelian pengguna dalam talian. Data primer dikumpulkan melalui kaji selidik yang telah dijalankan ke atas pelajar Universiti Utara Malaysia. Harga, amanah, kemudahan, kualiti laman dan keselamatan telah dikenal pasti sebagai faktor penting yang membawa kepada tabiat pembelian tertentu dalam membeli-belah dalam talian. Laman sesawang dibina disekitar orang ramai di mana bulatan sosial mempengaruhi pembelian dalam talian. Harga, kepercayaan, kemudahan, kualiti laman dan keselamatan telah dikenal pasti sebagai faktor penting. Harga telah dianggap sebagai faktor yang paling penting dan mempengaruhi majoriti pengguna internet. Kebanyakan pengguna teragak-agak untuk membeli dalam talian, kerana sistem pembayaran dan transaksi yang tidak selamat.

KATA KUNCI: pembelian dalam talian, harga, amanah, kemudahan, reka bentuk laman, keselamatan, tingkah laku pembelian pengguna.

#### ACKNOWLEDGEMENT

First and foremost, I would like to thank the one and only Allah S.W.T for blessing and giving me strength of mind, spirit, ability, good physical condition, good health and guidance for me to complete this research paper. Allah S.W.T is one of my motivation to keep positive in completing this research and by Allah's blessing and permission, I have succeeded in completing this research paper. Along the way in my journey to finish this research paper, there are numerous parties involved in helping me either directly or indirectly assistance in order for me to accomplish my objective.

Secondly, my deepest gratitude and thanks of course to my supervisor, Dr Yaty Bt Sulaiman for giving committed guidance, moral support, cooperation and being helpful throughout the whole process of completing this research paper. Her valuable comments, suggestions, academic support, ideas and advices have been instrumental guidance for me in finalizing this study and I highly respect her as an amazing lecturers.

# Universiti Utara Malaysia

Thirdly, special thanks dedicated to my beloved husband, Muhammad Iman b. Pelim and my mom Che Hasnah bt Abdul Hamid for prayers for my success, endless love, support and cares during my journey in accomplishing this study. Both of them are also one of my motivator to be positive always. I also would like to give my sincere thanks to all my dearest fellow friends for giving me the moral support, companionship and help in finishing my study and also being my wonderful friends. May Allah S.W.T repay the kindness of everyone that I have mentioned above.

CERTIFICATION OF RESEARCH PAPER	i
PERMISSION TO USE	ii
ABSTRACT	iii
ABSTRAK	iv
ACKNOWLEDGEMENT	V
TABLE OF CONTENT	vi
LIST OF TABLES	x
LIST OF FIGURES	xii
LIST OF ABBREVIATIONS	xiii

# **CHAPTER 1: INTRODUCTION**

1.1 Background of research	1
1.2 Problem Statement	2
1.3 Research Objective	5
1.4 Research Question	5
1.5 Scope of study	6
1.6 Significant of Research	7

# CHAPTER 2: LITERATURE REVIEW

2.1 Introduction	9
2.2 Concept of Consumer Buying behaviour	9
2.3 Concept of Online Shopping	11
2.4 Past Studies on consumer buying behaviour	12
2.5 Price Factors	14
2.5.1 The relationship between price factors and consumer buying behaviour	15
2.6 Trust Factors	16
2.6.1 The Relationship between trust factor and consumer buying behaviour	18
2.7 Convenience Factors	
2.7.1 The Relationship between convenience factors and consumer buying	
behaviour	21
2.8 Website Quality	22
2.8.1 The Relationship between website quality factors and consumer buying	

behaviour	23
2.9 Security	25
2.9.1 The Relationship between security factors and consumer buying	
behaviour	26
2.10 Summary	28

## **CHAPTER 3: METHODOLOGY**

3.1 Introduction	29
3.2 Research Framework	29
3.3 Research Hypothesis	30
3.4 Research Design	31
3.5 Target Population	32
3.6 Sampling Technique	32
3.7 Sample Size	33
3.8 Questionnaire Design	35
3.8.2 Consumer buying Behavior	35
3.8.3 Price	36
3.8.4 Trust	36
3.8.5 Convenience Universiti Utara Malaysia	38
3.8.6 Website Quality	38
3.8.7 Security	39
3.9 Data Collection	40
3.10 Technique Data of Analysis	41
3.11 Conclusion	41

# **CHAPTER 4: FINDING AND DISCUSSION**

4.0 Introduction	42
4.1 Reliability	42
4.2 Data Screening	44
4.2.1 Response rate	44
4.2.2 Missing Value	45
4.2.3 Factor Analysis	46

4.2.4 Normality	56
4.2.5 Multivariate Outliers Test	57
4.2.6 Linearity	58
4.3 Descriptive Analysis	61
4.3.1 Demographic response	62
4.4 Inferential Analysis	66
4.4.1 Independent T-test	61
4.4.2 Anova	68
4.4.3 Correlation	71
4.4.4 Regression	73
4.5 The Theoretical Framework and Hypothesis Testing	74
4.6 Conclusion	77

# CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.1 Introduction	78
5.2 Summary of Findings	78
5.2.1 Relationship between Price factor and online buying behaviour	79
5.2.2 Relationship between Trust factor and online buying behaviour	79
5.2.3 Relationship between Convenience factor and online buying behaviour	80
5.2.4 Relationship between Website Quality factor and online buying behaviour	80
5.5.5 Relationship between Security factor and online buying behaviour	80
5.2.6 Relationship between factor and online buying behaviour	81
5.3 Recommendation	81
5.3.1 Online Marketer	81
5.3.2 Online shopper	82
5.4 Limitation	83
5.5 Future Research	84
5.6 Conclusion	

REFERENCES	85
APPENDIXES	
A: Questionnaire	97
B: Statistical data of Information of OYAGS student	102



## LIST OF TABLES

- Table 3.1:Krejcie and Morgan (1970)
- Table 3.2:Consumer Buying Behaviour
- Table 3.3:Price Instrument
- Table 3.4:Trust Instrument
- Table 3.5:Convenience Instrument
- Table 3.6:Website Quality Instrument
- Table 3.7:Security Instrument
- Table 4.1: Cronbach's Alpha for all Variable in Pilot Test
- Table 4.2:Pilot Test & Real Test
- Table 4.3:Response Rate
- Table 4.4: Missing Value
- Table 4.5:
   KMO & Bartlett's Test for Consumer Buying Behaviour
- Table 4.6:12 Items of Consumer Buying Behaviour
- Table 4.7:KMO & Bartlett's Test for Price
- Table 4.8:Items for Price Factor
- Table 4.9:KMO & Bartlett's Test for Trust
- Table 4.10: Item for Price Factor erst Utara Malaysia
- Table 4.11:
   KMO & Bartlett's Test for Convenience Factor
- Table 4.12:
   Item for Convenience Factor
- Table 4.13:
   KMO & Bartlett's Test for Website Quality
- Table 4.14:Item for Website Quality Factor
- Table 4.15: KMO & Bartlett's Test for Security
- Table 4.16:Item for Security Factor
- Table 4.17: Summary of Skewness and Kurtosis Value of the Variable
- Table 4.18:Mahalanobis Distance
- Table 4.19: Gender
- Table 4.20: Age
- Table 4.21: Marital Status
- Table 4.22: Highest Education
- Table 4.23: Monthly Income

- Table 4.24:Independent Sample Test
- Table 4.25:Group Statistic
- Table 4.26: One Way Anova Age
- Table 4.27:
   One Way Anova Highest Education
- Table 4.28:One Way Anova Marital Status
- Table 4.29:One Way Anova Monthly Income
- Table 4.30: Correlation
- Table 4.31:
   Modest Summary Multi Regression
- Table 4.32: Anova Regression



### LIST OF FIGURE

Figure 1: Malaysian Online Shopping 2016

Figure 2: Model Framework

Figure 3: Diagram for Price Factor and Consumer Buying Behaviour

Figure 4: Diagram for Trust Factor and Consumer Buying Behaviour

Figure 5: Diagram for Convenience Factor and Consumer Buying Behaviour

Figure 6: Diagram for Website Quality Factor and Consumer Buying Behaviour

Figure 7: Diagram for Security Factor and Consumer Buying Behaviour



# LIST OF ABBREVIATIONS

DV	Dependent Variable
F	Frequency
IV	Independent Variable
КМО	Kaiser-Meyer-Olkin
OYA GSB	Othman Yeop Abdullah Graduate School of Business
R	Rate
Sig	Significant
SPSS	Statistical Package for Social Science Program
UUM	Universiti Utara Malaysia





#### **CHAPTER 1: INTRODUCTION**

This chapter will explain the background of the research, problem statement, objectives, research questions, significant, scope and limitations of the study. It presents the introduction of online shopping, online buying behaviour and the influence of the factors.

#### **1.1 Background of research**

Internet and technology makes life easier and advance. People who do business and merge it to online have made business easier and growing fast. The internet serves a business platform in marketing the business. The internet is now the main for online business in introducing their product and service. Competitors and customer now meet at one place. It brings a new way in promoting, advertise products and services in the market (Silverstein, 2002). Online marketing has become important in business and become part of promotion in business activity. Online marketing is attracting a wider number of shopper and business. Every year, more businesses own web sites to reach internet user in increasing their sales and take advantage of technology to expand their business. Now days, internet technology is moving up and business now takes their place online. Their goal is making a profit as much gain from different as they can and to customer category.

Online consumer is searching for the new thing, new trend and the most important is price compatibility with their buying budget. Internet becomes the best way to save time, energy and money through online purchase within range of budget from anywhere. Online consumer uses the technology to compare prices of goods, catch up with the latest information, get

# The contents of the thesis is for internal user only

#### REFERENCES

- AadWeening.(2012). B2C Global e-Commerce Overview.Interactive Media in Retail Group
- Aaker, D. A., Kumar, V., Day, G.S., & Lawley, M. (2005). Marketing research: The Pacific Rim edition. Queensland, Australia: John Wiley & Sons Australia.
- Anderson, E.W., & Sullivan, M.W. (1993). The antecedents and consequences of customer satisfaction for the firms *Marketi17g Science*, 12, 125-43.
- Ba, S. and Pavlou, A.P. (2002), "Evidence of the effect of trust building technology in electronic markets: price premiums and buyer behavior", MIS Quarterly, Vol. 26 No. 3, pp. 243-68.
- Babbie, E. R. (2004). *The practice of social research* (10th ed.). Belmont, CA: Wadsworth Thomson Learning.
- Bailey, J.P. and Bakos, Y. (1997), "An exploratory study of the emerging role of electronic intermediaries", International Journal of Electronic Commerce, Vol. 1 No. 3, pp. 7-20.
- Bart, Yakov, Venkatesh Shankar, Fareena Sultan, and Glen L. Urban (2005), "Are the Drivers and Role of Online Trust the Same for All Web Sites and Consumers?," A

Large-Scale Exploratory Empirical Study. Journal of Marketing, 69 (4), 133–52.

Bashir, Adil (2013), "Consumer Behavior towards online shopping of electronics in Pakistan", Seinäjoki University of Applied sciences, p-60.

- Berry, L.L., Seiders, K. and Grewal, D. (2002), "Understanding service convenience", Journal of Marketing, Vol. 66 No. 3, pp. 1-17.
- Bhatti, M. A., Hoe, C. H., & Sundram, V. P. K. (2012). A Guide for Beginners DataAnalysis Using SPSS and AMOS. Pearson Malaysia.
- Bigné-Alcañiz, E., Ruiz-Mafé, C., Aldás-Manzano, J. and Sanz-Blas, S, (2008), "Influence of online shopping information dependency and innovativeness on internet shopping adoption", Online Information Review, vol. 32, no. 5, pp. 648-667.
- Blackwell, RD, Miniard, PW & Engel, JF (2006). Consumer behavior, 10th edn, Thomson South-Western, Boston.
- Boulding, W., Ajay, K., Staelin, R., & Zeithaml: V. (1993). A dynamic process model of service quality: From expectations to behavioral intentions. *Jornaofl Markeiirig Research*, 30(1), 7-27.

Bourlakis, M., Papagiannidis, S. and Fox, H, (2008), "E-consumer behaviour: Past, present and future trajectories of an evolving retail revolution", International Journal of E-Business Research, vol. 4, no. 3, pp.64-67, 69, 71-76.

- Burns, A.C., & Bush, R.F. (2002). *Marketing research*: Online research applications (4th ed), Prentice Hall, New Jersey
- Carlos Flavián Miguel Guinalíu, (2006), "Consumer trust, perceived security and privacy policy", Industrial Management & Data Systems, Vol. 106 Iss 5 pp. 601 620
- Carlos Flavián Miguel Guinalíu, (2006),"Consumer trust, perceived security and privacy policy", Industrial Management & Data Systems, Vol. 106 Iss 5 pp. 601 620 Permanent link to this document: http://dx.doi.org/10.1108/02635570610666403

- Chaffey, D. 2011. E-business and E-commerce Management: Strategy, Implementation and Practice. Harlow: Pearson Education.
- Chih, W-H, Hsi-Jui W. C., and Li, H-J. (2012). The Antecedents of Consumer Online Buying Impulsiveness on a Travel Website: Individual Internal Factor Perspectives. *Journal of Travel & Tourism Marketing* Vol. 29 No.5:430– 443.
- Constantinides, E., (2004), "Influencing the online consumer's behaviour: The web experiences", Internet Research, vol. 14, no. 2, pp.111-126.
- Dave Chaffey (2006); Definition of E-marketing Vs Digital Marketing-Online Marketing
   Mix; Available at <a href="http://www.smarinsights.com/archive/digital-marketing-strategy/">http://www.smarinsights.com/archive/digital-marketing-</a> strategy/
   Assessed 28/06/2015.
- David J. DiRusso Susan M. Mudambi David Schuff, (2011), "Determinants of prices in an online marketplace", Journal of Product & Brand Management, Vol. 20 Iss 5 pp. 420 428
- Dawson, S. and Kim, M. (2009). "External and internal trigger cues of impulse buying online", *Direct Marketing: An International Journal*, Vol. 3 No. 1, pp. 20-34.
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of marketing research*, *18*(1), 39-50. Retrieved from <u>http://dx.doi.org/10.2307/3151312</u>
- Ghozali, H. I. F., J., & Seti, M. (2005). Structural equation modelling-teori, konsep, dan aplikasi denguan program LISREL 8.54. Semarang, Indonesia: Badan Penerbit University Diponegoro.

- Glen L. Urbana, Cinda Amyxb & Antonio Lorenzonc, (2009), "Online Trust: State of the Art, New Frontiers, and Research Potential", Journal of Interactive Marketing, Vol. 23 179–190.
- Goldsmith, R.E. and Flynn, L.R., (2005), "Bricks, clicks, and pix: apparel buyers' use of stores, internet, and catalogs compared", International Journal of Retail & Distribution Management, vol. 33, no. 4, pp.271-283.
- Gregory, J.R. (2000), *Psychological Testing: History, Principles, and Applications*, Allyn and Bacon, Toronto.
- Hair J. R., Black, J., Babin, W. C., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis*. Upper-Saddle River, New Jersey: Prentice Hall.
- Hair J.F., Black W.C., Babin B.J., Anderson R.E., and Tatham R.L. (2006). Multivariatedata analysis 6th Edition. Pearson Prentice Hall. New Jersey.
- Hair, J.F.J., Babin, B., Money, A.H. and Samuel, P. (2003). Essentials of BusinessResearch Methods. USA: John Wiley and Sons, Leyh Publishing, LLC.
- Haubl, G., and Trifts, V. iConsumer decision making in online shopping environments: the effects of interactive decision aids,î Marketing Science (19:1), 2000, pp. 4-21

Hermes, N., (2000) "Fiscal decentralisation in developing countries", Review of medium\_

being\_reviewed title\_of\_work\_reviewed\_in\_italics. De Economist, Vol. 148,

No. 5:690-692.

Hofacker, C.R., (2001), Internet Marketing, 3rd ed., Wiley, New York.

Hsin-Hui Lin, (2015),"The effects of price-matching guarantees on consumer response in

an online retail context", Journal of Service Theory and Practice, Vol. 25 Iss 6

pp. 658 – 679 Permanent link to this document: <u>http://dx.doi.org/10.1108/JSTP-</u> 05-2014-0100

- Jarvenpaa, S. L., Tractinsky, N., and Vitale, M. "Consumer trust in an Internet store," Information Technology and Management (1), 2000, pp. 45–71.
- Jih, W.J. (2007), "Effects of consumer-perceived convenience on shopping intention in mobile commerce: an empirical study", International Journal of E-Business Research, Vol. 3 No. 4, pp. 33-48.
- Jiyoung Kim Sharron J. Lennon, (2013), "Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention", Journal of Research in Interactive Marketing, Vol. 7 Iss 1 pp. 33 – 56
- Jiyoung Kim Sharron J. Lennon, (2013), "Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention",
   Journal of Research in Interactive Marketing, Vol. 7 Iss 1 pp. 33 – 56

Universiti Utara Malaysia

- Jiyoung Kim Sharron J. Lennon, (2013), "Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention", Journal of Research in Interactive Marketing, Vol. 7 Iss 1 pp. 33 – 56 Permanent link to this document: <u>http://dx.doi.org/10.1108/17505931311316734</u>
- Junhong, C., (2009), "Would you shop online for groceries?" <u>http://www.asiaone.com/Business/News/My%2BMoney/Story/A1Story2009081</u> 0160169.html, Asiaone.com.

Kardes, F. Cronley, M. & Cline, T. 2011. Mason: South-Western Cengage Learning.

Keeney, R.L., (1999), "The value of internet commerce to the customer", Management Science, vol. 45, no. 4, pp. 533-542.

- Kim, S. and Stoel, L. (2004a), "Apparel retailers: website quality dimensions and satisfaction", Journal of Retailing and Consumer Services, Vol. 11 No. 2, pp. 109-17.
- Kolsaker, A. and Payne, C. (2002), "Engendering trust in e-commerce: a study of genderbased concerns", Marketing Intelligence & Planning, Vol. 20 No. 4, pp. 206-14.
- Koo, D.M., Kim, J.J. and Lee, S.H., (2008), "Personal values as underlying motives of shopping online", Asia Pacific Journal of Marketing and Logistics, vol. 20, no. 2, pp. 156-173.
- Korgaonkar, P.A. and Karson, E.J., (2007), "The influence of perceived product risk on consumers' e-tailer shopping preference", Journal of Business and Psychology, vol. 22, no. 1, pp. 55-64.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, 30(3), 607-10.
- Kuester, Sabine (2012): MKT 301: Strategic Marketing & Marketing in Specific Industry Contexts, University of Mannheim, p-110.

Universiti Utara Malavsia

- Kumar, A. and Dillon, W. (1987), "Some further remarks on measurement-structure interaction and the unidimensionality of constructs", Journal of Marketing Research, Vol. 24, pp. 438-44.
- Laudon K.C and Traver C.G. (2013); E-commerce, Business Technology Society; 9th edn. Pearson Education Limited, Edinburgh Gate, Harlow, England.
- Laudon, K.C. and Traver, C.G., (2009), E-Commerce Business. Technology. Society, 5th edition, Prentice Hall, New Jersey

Lim, H. and Dubinsky, A.J., (2004), "Consumers' perceptions of e-shopping characteristics: An expectancy-value approach", The Journal of Services Marketing, vol. 18, no. 6, pp. 500-513.

Ling (Alice) Jiang Zhilin Yang Minjoon Jun, (2013),"Measuring consumer perceptions of online shopping convenience", Journal of Service Management, Vol. 24 Iss 2 pp. 191 - 214

- Ling (Alice) Jiang Zhilin Yang Minjoon Jun, (2013), "Measuring consumer perceptions of online shopping convenience", Journal of Service Management, Vol. 24 Iss 2
  pp. 191 214 Permanent link to this document: <a href="http://dx.doi.org/10.1108/09564231311323962">http://dx.doi.org/10.1108/09564231311323962</a>
- Liu, C. and Guo, Y., (2008), "Validating the end-user computing satisfaction instrument for online shopping systems", Journal of Organizational and End User Computing, vol. 20, no. 4, pp.74- 96.
- Malhotra, N. K. (1988). Self concept and product choice: an integrated perspective. Journal of Economic Psychology, 9(1), 1-28.
- Malhotra, N., & Birks, D. (1999) Marketing research: An applied approach . Prentice Hall.
- Manali Khaniwale (2005), "Consumer Buying Behavior", International Journal of Innovation and Scientific Research, Vol. 14 No. 2 Apr. 2015, pp. 278-286.
- McKnight, D. H., & Chervany, N. L. (2001). Conceptualizing trust: a typology andecommerce customer relationships model. Paper presented at the 34th HawaiiInternational Conference on System Sciences, Maui, Hawaii.

Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust

and Risk with the Technology Acceptance Model. Internationallournal of Electronic Commerce 7(7), 101-134.

- Morgan, R.M., & Hunt, S.D. (1994). The commitment trust theory of relationship marketing, *Journal of Marketing*, 58, pp.20–38.
- Nunnally, J.C. (1978). Psychometric theory (2nd ed.) New York: McGraw-Hill.
- Pallant, J. (2001). SPSS survival manual: A step by step guide to data analysis using SPSS for windows (1 ed). Australia: Allen & Unwin.
- Park, C. H., & Kim, Y. G. (2003). Identifying key factors affecting consumer purchase behavior in an online shopping context. *International Journal of Retail & Distribution Management*, 31(1), 16-29. Park, C., & Jun, J.-K. (2003). A Cross-Cultural
- Piaw, C.Y. (2012). Mastering research method. Selangor, Malaysia: Mc Graw Hill.
- Prasad, C. and Aryasri, A., (2009), "Determinants of shopper behavior in e-tailing: An empirical analysis", Paradigm, vol. 13, no. 1, pp.73-83.
- Ranganatham, C. and Ganapathy, S. (2002), "Key dimension of business-to-consumer websites", *Information and Management*, Vol. 39 No. 6, pp. 457-465.
- Richard, M.O. (2005), "Modeling the impact of internet atmospherics on surfer behaviour", Journal of Business Research, Vol. 58 No. 12, pp. 1632-1642.
- Rousseau, Denise M., Sim B. Sitkin, Ronald S. Burt, and Colin Camerer (1998), "Not So Different After All: A Cross-Discipline View of Trust," Academy of Management Review, 23 (3), 393–404.

- Rox, H., (2007), "Top reasons people shop online may surprise you," <u>http://www</u>. associatedcontent.com/article/459412/top\_reasons\_people\_shop\_online\_may.ht ml?cat =3, Associatecontent.com.
- Sahney, S., Ghosh, K. and Shrivastava, A. (2013). "Conceptualizing consumer "trust" in online buying behavior: an empirical inquiry and model development in Indian context", *Journal of Asia Business Studies*, Vol. 7 No.3.
- Sanchez, G. (2013). PLS Path Modeling with R. Retrieved from http://gastonsanchez.com/PLS Path Modeling with R.pdf

Sangeeta Sahney Koustab Ghosh Archana Shrivastava, (2013), "Conceptualizing

consumer "trust" in online buying behaviour: an empirica inquiry and model development in Indian context", Journal of Asia Business Studies, Vol. 7 Iss
 3 pp. 278 – 298 Permanent link to this document: <u>http://dx.doi.org/10.1108/JABS-Jul-2011-0038</u>

- Saunders, M., Lewis, P. and Thornhill, A (2007) Research Method for Business Students (4th ed), Edinburgh Gate, Pearson Higher Education.
- Saunders, M., Lewis, P. & Thornhill, A. 2009. Research Methods for Business Students. Fifth Edition. England: Pearson Education Limited.

Saunders, S., & Munro, D. (2000). The construction and validation of a consumer orientation questionnaire (scoi) designed to measure Fromms (1955) marketing character in Australia. *Social Behavior and Personality: an international journal* 28(3), pp. 219-240.

- Seiders, K., Voss, G.B., Godfrey, A.L. and Grewal, D. (2007), "SERVCON: development and validation of a multidimensional service convenience scale", Journal of the Academy Marketing Science, Vol. 35, pp. 144-156.
- Sekaran, U. (2003). Research methods for business (4th ed.). Hoboken, NJ: John Wiley & Sons.
- Sekaran, U., & Bougie, R. (2010). *Research Methods for Business: A Skill Building Approach* (5th ed.). United Kingdom. John Wiley & Sons Ltd.
- Shannon Cummins James W. Peltier John A. Schibrowsky Alexander Nill , (2014),"Consumer behavior in the online context", Journal of Research in Interactive Marketing, Vol. 8 Iss 3 pp. 169 – 202 Permanent link to this document: <u>http://dx.doi.org/10.1108/JRIM-04-</u> 2013-0019
- Solomon, M. and Rabolt, N. 2009. Consumer Behaviour in Fashion. New Jersey. Prentice Hall. Solomon, M. 2011. Consumer Behaviour; Buying, Having and Being. Ninth Edition. New Jersey: Pearson Education Limited.
- Song, J., and Zahedi, F. M. iWeb design in e-commerce: a theory and empirical analysis,î Proceeding of 22nd International Conference on Information Systems, 2001, pp. 219
- Sultan, F., Urban, G.L., Shankar, V. and Bart, I.Y. (2002), "Determinants and role of trust in e-business: a large scale empirical study", Working Paper 4282-02, MIT Sloan School of Management, available at: http://papers.ssrn.com/sol3/papers.cfm?abstract\_id ¼ 380404.
- Sundström, M. (2007). In Swedish: De säger att nätbutik är bekvämt. [English They say the online store is convenient.] PhD Diss. Gothenburg University, BAS

- Tabachnick, B., & Fidell, L. (2001). Logistic regression. Using Multivariate Statistics (4th ed). Boston, Mass: Allyn & Bacon.
- The Tech Faq,(2008), "Top reasons why people shop online," <u>http://www.thetechfaq.com/2008/09/29/top-reasons-why-people-shop-online/</u>, Thetechfaq.com.
- Tsikriktsis, N. (2005). A review of techniques for treating missing data in OM survey research. *Journal of Operations Management*, 24(1), 53-62.
- Verisign, (2009), "Scribendi," <u>http://www.verisign.com/ssl/ssl-information-center/ssl</u>case- studies/ scribendi/index.html, Verisign.com.
- Wang, C.L., Ye, L.R., Zhang, Y. and Nguyen, D.D., (2005), "Subscription to fee-based online services: What makes consumer pay for online content?" Journal of Electronic Commerce Research, vol. 6, no. 4, pp.301-311.
- Whysall, P., (2000), "Retailing and the internet: a review of ethical issues", International Journal of Retail & Distribution Management, vol. 28, no. 11, pp.481-489.

Xiaolin Xing Fang-Fang Tang Zhenlin Yang, (2004),"Pricing dynamics in the online
consumer electronics market", Journal of Product & Brand Management, Vol. 13 Iss 6
pp. 429 - 441

- Yannopoulos, Peter (2011). Impact of the Internet on Marketing Strategy Formulation. International Journal of Business and Social Science. Vol. 2 No. 18. http://www.ijbssnet.com/journals/Vol\_2\_No\_18\_October\_2011/1.pdf
- Yoo, B. and Donthu, N. (2001), "Developing a scale to measure the perceived quality of an internet shopping site (SITEQUAL)", Quarterly Journal of Electronic Commerce, Vol. 2 No. 1, pp. 31-47.

- Yu, T. and Wu, G, (2007), "Determinants of internet shopping behavior: An application of reasoned behavior theory", International Journal of Management, vol. 24, no. 4, pp. 744-762, 823
- Zhang, P., von Dran, G. M., Small, R. V. and Barcellos, S. ìA two-factor theory for website design,î Proceedings of the 33rd Annual Hawaii International Conference on System Sciences (HICSS33), January 2000
- Zhang, P., and von Dran, G. M. iSatisfactor and dissatisfactorers: A two-factor model for website design and evaluation,î Journal of the American Society for Information Science (51:4), 2000, pp. 1253-1268.
- Zellweger, Paul (1997). Web-based Sales: Defining the Cognitive Buyer. *Electronic Markets*, 7 (3), 10-16. Universiti Utara Malaysia