

Customers' Attitude towards Online Retail Shopping - An Empirical Study

A.B. Thapliyal^{a*} and Vikas Gairola^b

^aDepartment of Commerce, HNB Garhwal University, SRT Campus, Badshahi Thaul, Tehri.

^bDepartment of Management Studies, Dehradun Institute of Technology, Dehradun

Email Id: vikassgairola@gmail.com.

Abstract

Business organizations re-orient their businesses to the new market paradigm. Internet usage in different parts of our country is rapidly increasing. But the growth of e-business in the country is not that much encouraging. The reasons behind this are credibility in the payment system, timely delivery of products and lack of trust in online media. In this empirical research performance, convenience, information, personalization, interaction, reliability and trust, security, aesthetics, post sales services, continuous improvement were studied to know about the attitude of customer towards on line shopping. The research found that reliability and trust, security and continuous improvement are the most important factors influence customers' attitude to go for online shopping. The findings help to understand the perception, and attitude of people on online shopping.

Keywords: Online shopping, customer attitude, personalization, reliability, aesthetics, access to foreign goods.

PAPER/ARTICLE INFO

RECEIVED ON:14/03/2012
ACCEPTED ON: 30/05/2012

Reference to this paper

should be made as follows :

Thapliyal, A.B. and Gairola, V. (2012), "Customer Attitude Towards Online Retail Shopping - An Empirical Study" Int. J. Trade and Commerce-IIARTC, Vol. 1, No. 1, pp. 149-161

1. INTRODUCTION

The retail shopping culture has been transformed across the globe with the rapid growth of e-commerce. Internet is becoming an essential part of human life as it is being used as a medium of getting information and business. The trend of electronic means in business transaction has become an indispensable part of services in order to get competitive advantage. To start an online business marketer need to understand the dynamics of consumer behavior which leads to a study of behavioral aspects of consumers in online shopping.

The internet represents a huge marketing opportunity, as the use of technology as a means of conducting business continues to rise. **Liu and Arnett (2000)**, define it as "a way of conducting business by companies and customers performing electronic transaction through computer networks". **Meuter et al, (2000)** have defined e-retailing in the terms of the internet market as a virtual realm where products and services exist as digital information and can be delivered through information based channels". Online technological advancements have provided opportunities to fulfill several consumer needs such as convenience of shopping at home more effectively and efficiently than conventional shopping especially in the highly competitive environment (**Chen and Leteney, 2000**). Therefore the present empirical study aims at investigating customers' attitude towards online shopping with special reference to consumers of Uttarakhand, the factors that affect the development of attitudes toward online shopping are measured and hypothesis tested through correlation and regression analysis.

2. LITERATURE REVIEW

Consumers' attitude is a directly influenced factor that affects the consumers' buying willingness. **Fishbein and Ajzen (1975)** described attitude towards behaviour as a person's evaluation of a specified behaviour involving an object or outcome. For example, a person may hate to use a computer to play an online game where using the computer to play the online game is the behaviour and the individual's feeling is the attitude.

Attitude towards behaviour has been found to be strongly related to a particular behaviour (**Ajzen and Fishbein, 1980**). There is a model of attitudes and shopping intention towards online shopping that was developed by **Jarvenpaa and Todd (1997)**. This model includes numerous indicators that can be categorized into four classifications: the value of the product, the shopping experience, the quality of service provided by e-shop and the risk perceptions of online retail shopping. **Vellido et al., (2000)** summarized quite a few factors relating to consumers' perception of online shopping. The factors of risk perception of users, convenience of online shopping, control over, affordability of goods, ease to use of the shopping site, and customer service were included.

Salisbury et al., (2001) defined perceived security on the Web as "the extent to which one believes that the World Wide Web is secure for transmitting sensitive information". According to their studies, they believed that purchase intention online was influenced by the security of e-transactions. They also found that perceived security was positively associated with online purchase intention. A similar finding from the research of **Elliot and Fowell (2000)** showed that the consumers' perception of security-related issues was one of the most important factors in purchasing from a website. As a result, security has become one of the most important reasons

that cause consumers to hesitate or fear using e-purchase and it has played a dominant role in influencing their attitude towards online shopping.

Online privacy concerns often arise through a website operator's collection and dissemination of personally identifiable information about an individual consumer who has visited a particular website (Hatch, 2000). Smith *et al.*, (1996) identified four factors of online privacy: unauthorized secondary use of personal information, improper access of digitally stored personal information, collection of personal information, and errors in collected personal information. Metzger and Docter (2003) considered online privacy concerns to include anonymity, intrusion, surveillance, and autonomy. In sum, there are many factors that are hard to control in protecting consumers' privacy in the virtual environment. Thus, in comparing with traditional offline privacy, online privacy is more difficult to protect. That is the reason why many consumers still refuse to accept online shopping.

'After-sales Service' is the delivery service for sending products to a customer after payment, technical support after sales, etc. (Cao and Gruca, 2004). Sparks and Legault (1993) summarized two types of services after the sale: anticipated services and unanticipated services. Anticipated services are those that the customer plans for, such as installation, training, written instructions, maintenance, and upgrading. The maintenance of the sold-out products such as repairs, returns, and replacements are the service that is categorized as unanticipated service (Sparks and Legault, 1993). Posselt and Gerstner (2005) assessed the impact of the pre-sale and post-sale stages on online satisfaction.

3. OBJECTIVES

The present study has been taken up to pursue the following objectives:

- To determine the general opinion of customers towards online retail shopping;
- To find the reasons why most of the customers are apprehensive about online retail shopping;
- To determine the relative importance of each of the attributes that is critical to the success of online retail shopping with respect to the customer;
- To identify attributes which could act as a critical factors towards the success of an online shopping site;
- To establish the relationship between the attributes or factors relating to online shopping; and
- To establish attitudinal differences across demographics, gender-wise with respect to online retail shopping.

4. RESEARCH METHODOLOGY

The study adopted reliable and validated scale used by Sangeeta *et al.*, (2008). The structured questionnaire was developed and administered across customers of Dehradun District of Uttarakhand. A total of 120 questionnaires were distributed out of which only 98 questionnaires could be collected. Finally, only 80 questionnaires were deemed suitable for the purpose of analysis.

4.1 Data Analysis and Interpretation

The first part of study was aimed at knowing the demographic profile of the respondents. Next was to find out the general opinion of the customers regarding online shopping, It was observed

that the customer rates reliability and trust as the most important aspects of online retail shopping. This is followed by information, continuous improvement, post sales service and security. Performance is important but is correlated to the above mentioned constructs. When it comes to interaction with the sales person or the product, customers prefer traditional retailing to the online retailing as there is very less interaction with the shopper in online retailing. Most person feels that aesthetically well arranged site will motivate them in making online purchases. When it comes to gender differences males are motivated more towards online retailing as compared to females as online retail. A majority of respondents are apprehensive as there is a possibility of online credit fraud or no confidentiality.

The statistical analysis was descriptive as well as inferential. Univariate, Bivariate, and multivariate techniques were used for testing hypotheses and arriving at a conclusion and the research findings. The factor analysis has grouped the items into 11 constructs with 41 items, for analytical purpose, descriptive statistics were used through measures of central tendency and dispersion. The consumers were asked to rate the parameter based statements on the scale of 5, based on the level of agreement and disagreement to the statement. The means and standard deviation were calculated for both items and constructs. The various constructs were correlated with each other so as to get a linear relationship among them, the strength of correlation between them, and to get the hypothesis tested. A series of multiple regression analysis was conducted to test the hypothesis in order to assess the structural relationships between the various constructs, by taking one variable as the dependent variable and other as the independent variables.

4.2 Demographic Profile of the Respondents:

Table-1: Demographic Profile of the Respondents:

Demographic Profile	Categories	Frequency	Percentage
Gender	Male	60	75%
	Female	20	25%
Age	Below 30	36	45%
	Above 30	44	55%
Education	Undergraduates	1	1.3%
	Graduates	19	23.8%
	Post graduates	43	53.8%
	Others	17	21.3%
Occupation	Students	6	7.5%
	Service	40	50%
	Business person	14	17.5%
	Professional	13	16.3%
	House wives	7	8.8%

Demographic profile or the sample profile includes the demographic details of the population. It is very important to know the demographic profile of the respondents included gender, age, education and occupation before interpreting the results.

4.3 Mean and Standard Deviation of Constructions:**Table-2: Mean and Standard Deviation of Constructs**

Constructs	No. of items	X(mean)	Standard deviation
Performance	6	4.2	0.47
Convenience	3	4.01	0.768
Information	4	4.21	0.463
Personalization	3	4.08	0.666
Interaction	3	4.09	0.561
Reliability and Trust	10	4.32	0.445
Security	4	4.2	0.57
Aesthetics	3	3.82	0.662
Access to foreign goods	2	3.16	1.206
Post sales service	2	4.24	0.574
Continuous improvement	2	4.31	0.628

4.3.1 Inference: Table 2 represents the means and standard deviation of the various items and constructs. The means and standard deviation were calculated both the item wise and construct wise. The mean scores for the various constructs ranged between 3.16 and 4.32. Reliability and trust scored the highest while access to foreign goods scored the least. This clearly indicates that in India, access to foreign goods via the internet is not a factor that will develop a positive attitude in the people towards online shopping. On the other hand reliability and trust impacts people greatly and act as a positive motivator that makes people to go for online shopping.

4.4 Hypothesis N₀₁: There is a positive customer attitude towards online shopping.

4.4.1 Inferential Analysis of Customer Attitude towards on Line Shopping Through Hypothesis Testing:**Table-3: One Way ANOVA**

Constructs		Sum of Squares	df	Mean Square	F	Sig.
Performance	Between Groups	1.695	1	1.695	8.389	0.005
	Within Groups	15.755	78	0.202		
	Total	17.45	79			
convenience	Between Groups	0.634	1	0.634	1.077	0.303
	Within Groups	45.909	78	0.589		
	Total	46.543	79			
information	Between Groups	0.732	1	0.732	3.522	0.064
	Within Groups	16.199	78	0.208		
	Total	16.93	79			
Personalization	Between	0.817	1	0.817	1.861	0.176

Constructs		Sum of Squares	df	Mean Square	F	Sig.
	Groups					
	Within Groups	34.233	78	0.439		
	Total	35.05	79			
Interaction	Between Groups	0.669	1	0.669	2.153	0.146
	Within Groups	24.215	78	0.31		
	Total	24.883	79			
Reliability and Trust (R T)	Between Groups	1.162	1	1.162	6.265	0.014
	Within Groups	14.467	78	0.185		
	Total	15.629	79			
Security	Between Groups	1.24	1	1.24	3.952	0.051
	Within Groups	24.472	78	0.314		
	Total	25.712	79			
Aesthetics	Between Groups	1.896	1	1.896	4.517	0.037
	Within Groups	32.748	78	0.42		
	Total	34.644	79			
Access to Foreign Goods (A F G)	Between Groups	13.538	1	13.538	10.419	0.002
	Within Groups	101.35	78	1.299		
	Total	114.888	79			
Post Sales Services (P S S)	Between Groups	2.109	1	2.109	6.888	0.01
	Within Groups	23.888	78	0.306		
	Total	25.997	79			
Continuous Improvement (C I)	Between Groups	1.838	1	1.838	4.883	0.03
	Within Groups	29.35	78	0.376		
	Total	31.188	79			

4.4.2 Inference: The significance value of performance construct is .005 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to performance construct that affect the development of attitude towards online retail shopping. The significance value of convenience construct is .303 which is more than .05. Hence the null hypothesis is accepted, so there is no significant differences in the importance assigned to convenience construct that affect the development of attitude towards online retail shopping.

The significance value of information construct is .064 which is more than .05. Hence the null hypothesis is accepted, so there is no significant differences in the importance assigned to information construct that affect the development of attitude towards online retail shopping.

The significance value of personalization construct is .176 which is more than .05. Hence the null hypothesis is accepted, so there is no significant differences in the importance assigned to personalization construct that affect the development of attitude towards online retail shopping.

The significance value of interaction construct is .146 which is more than .05. Hence the null hypothesis is accepted, so there is no significant differences in the importance assigned to interaction construct that affect the development of attitude towards online retail shopping.

The significance value of reliability and trust construct is .014 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to reliability and trust construct that affect the development of attitude towards online retail shopping.

The significance value of security construct is .051 which is more than .05. Hence the null hypothesis is accepted, so there is no significant differences in the importance assigned to security construct that affect the development of attitude towards online retail shopping.

The significance value of aesthetics construct is .037 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to aesthetics construct that affect the development of attitude towards online retail shopping.

The significance value of access to foreign goods construct is .002 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to access to foreign goods construct that affect the development of attitude towards online retail shopping.

The significance value of post-sales service construct is .010 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to post-sales service construct that affect the development of attitude towards online retail shopping.

The significance value of continuous improvement construct is .030 which is less than .05. Hence the null hypothesis is rejected, so there is significant difference in the importance assigned to continuous improvement construct that affect the development of attitude towards online retail shopping.

4.5 Hypothesis No. 2

There is a positive correlation between the various constructs that impact consumer's attitude towards online shopping.

4.5.1 Testing of Hypothesis No. 2

The various constructs of the customer requirements were subjected to a correlation analysis. The constructs were found to correlate with each other. Here the various constructs were correlated with each other to find out the correlation between them. The value of correlation ranges from -1 to +1. The sign of the values show the nature of correlation positive or negative. The significance of each correlation coefficient is also displayed in the table which shows linear relationship between the variables. The significance or the (p-value) indicates the probability of obtaining the results as extreme as one can observe. The significance value less than 0.05 indicates linear relationship between the variables. The smaller the value of significance the more positive the correlation between two constructs. A value of 0.000 represents very low level of significance. A

positive correlation indicates that the variables are dependent on each other. Here correlation is significant at 0.01 levels (2-tailed).

Table-4: Hypothesis no.2 (a) - 2 (j)

Constructs	Performance	Information	Personalization	Interaction	Security
Convenience	.167(**)	.696(**)			
Information	.408(**)				
Interaction	.437(**)	.591(**)	.642(**)		
Reliability & Trust	.539(**)				.701(**)
Post Sales Service	.374(**)			.539(**)	

** Significance at 5% level

4.5.2 Hypothesis No. 2 (a)

Performance by an online retailer & the information provided are positively correlated

Inference: The hypothesis was accepted. There is a positive correlation that exists between performance and information provided. The Pearson correlation coefficient value .408 shows positive correlation. The significance value of 0.000 indicates low level of significance. This low level of significance indicates that the performance and information provided are positively correlated.

4.5.3 Hypothesis No. 2(b)

Performance by an online retailer and interaction are positively correlated.

Inference: The hypothesis was accepted. There exists a positive correlation between the performance by an online retailer and interaction. The Pearson correlation coefficient value is .437 which shows positive correlation. The significance value of 0.000 indicates low level of significance. This low level of significance indicates that the performance provided by the online retailer and interaction are positively correlated.

4.5.4 Hypothesis No. 2(c)

Performance by an online retailer and post-sales service are positively correlated.

Inference: The hypothesis was accepted. There exists a positive correlation between performance by an online retailer and the post- sales service. The Pearson correlation value of .374 shows positive correlation. The significance value of 0.001 indicates low level of significance. This low level of significance indicates that the performance provided by the online retailer and post-sales service are positively correlated.

4.5.5 Hypothesis No. 2(d)

Performance by an online retailer and reliability and trust are positively correlated.

Inference: The hypothesis was accepted. There exists a positive correlation between performance by an online retailer and the reliability and trust. The Pearson correlation value of .539 shows positive correlation. The significance value of 0.000 indicates low level of significance. This low level of significance indicates that the performance provided by the online retailer and reliability and trust are positively correlated.

4.5.6 Hypothesis No. 2(e)

Performance by an online retailer and convenience are positively correlated

Inference: The hypothesis was accepted. There exists a positive correlation between performance by an online retailer and the convenience. The Pearson correlation value of .167 shows positive correlation. The correlation between these two is not that much strong. The significance value of .140 indicates high level of significance. This high level of significance indicates that the performance provided by the online retailer and reliability and trust are positively correlated, but they are not linearly related.

4.5.7 Hypothesis No. 2(f)

Security and reliability and trust are positively correlated.

Inference: The hypothesis was accepted. There exists a positive correlation between security and reliability and trust. The Pearson correlation coefficient value of .701 shows strong positive correlation. The low significance value of 0.000 indicates low level of significance and shows positive correlation and linear relationship between security and correlation.

4.5.8 Hypothesis No. 2(g)

Information provided by an online retailer and interaction are positively correlated.

Inference: The hypothesis was accepted. Information provided by an online retailer and interaction are positively correlated. The Pearson correlation coefficient value of 0.591 shows positive correlation between them. The low value (0.000) of significance shows low level of significance and linear relationship between information provided and interaction.

4.5.9 Hypothesis No. 2(h)

Information provided and conveniences are positively correlated.

Inference: The hypothesis was accepted. Information provided by an online retailer and conveniences are positively correlated. The Pearson correlation coefficient value of 0.696 shows strong positive correlation between them. The low significance values of 0.000 shows low significance level and linear relationship them.

4.5.10 Hypothesis No. 2(i)

Interaction between the retailer and personalization are positively correlated.

Inference: The hypothesis was accepted. Interaction between the retailer and the personalization are positively correlated. The Pearson correlation coefficient of 0.642 shows positive correlation between interaction and personalization. The low value of significance (0.000) shows low level of significance and linear relationship between them.

4.5.11 Hypothesis No. 2(j)

Interaction between the retailer and post sales service are positively correlated.

Inference: The hypothesis was accepted. Interaction between the retailer and the personalization are positively correlated. The Pearson correlation coefficient of 0.642 shows positive correlation between interaction and personalization. The low value of significance (0.000) shows low level of significance and linear relationship between them.

4.6 Hypothesis No. 3

Reliability and trust of an online retail store is considered as one of the most important issues that an Indian consumer takes into consideration while thinking of online shopping.

Regression analysis was performed, with the reliability and trust dimension as the dependent variable and performance, convenience, information, personalization, interaction, security, aesthetics, access to foreign goods, post sales service and continuous improvement as the independent variable. On entering the variables in a single block as shown in the table 5, it was found that 60.3% of the variance in reliability and trust is explained by all the constructs. (F-value= 10.474, $p < 0.05$). Of the ten dimensions two offered significant contribution (security, $t = 3.152, p < 0.05$) and information ($t = 2.558, p < .013$)

Table-5: Hypothesis testing- Hypothesis no.3.

R	R Square	F	Sig	Beta	t	Sig.
.776	.603	10.474	0.000			
(Constant)					1.762	.083
Performance				.172	1.819	.073
Convenience				-.113	-.898	.372
Information				.342	2.558	.013
Personalization				.082	.700	.486
Interaction				-.080	-.676	.501
Sec				.387	3.152	.002
Aesthetics				.033	.328	.744
AFG				-.098	-.864	.390
PSS				.141	1.333	.187
CI				.037	.301	.764

Independent variables: Performance, Convenience, Information, Personalization, Interaction, Security, Aesthetics, Access to Foreign goods, Post sales service and Continuous improvement.

Dependent Variable: Reliability and trust.

Inference: The hypothesis was accepted. Reliability and trust of online retail can be improved by improving factors such as security; information etc., so that the customer will feel that online store is reliable and trustworthy.

4.7 Hypothesis No. 4

Continuous Improvement is necessary to retain old online customers and create new ones.

Regression analysis was performed, with the continuous improvement dimension as the dependent variable, and performance, convenience, information, personalization, interaction, reliability and trust, security, aesthetics, access to foreign goods, and post sales service as independent variables. On entering the variables in a single block, as shown in table 6, it was found that 61.1% of the variance in continuous improvement is explained by all the other constructs. (R square =61.1%, F-value=10.847, $p < 0.05$) of the ten dimensions two offered significant contributions (security, $t = 2.558, p = .013$) & (access to foreign goods $t = 2.302, p = .024$).

Table-6: Hypothesis testing- Hypothesis no.4

R	R Square	F	Sig	Beta	t	Sig.
.782	.611	10.84	0.00			
(Constant)					.811	.420
Performance				.101	-1.067	.0290
Convenience				.027	.216	.829
Information				.232	1.713	.091
Personalization				-.053	-.454	.651
Interaction				.043	.368	.714
Sec				.318	2.558	.013
Aesthetics				.084	.858	.394
AFG				.249	2.302	.024
PSS				.126	1.201	.234
RT				.036	.301	.764

Independent variables: Performance, Convenience, Information, Personalization, Interaction, Security, Aesthetics, Access to Foreign goods, Post sales service and Reliability and trust.

Dependent Variable: Continuous improvement.

Inference: The hypothesis was accepted. Continuous improvement can be made in the online stores through increasing security and providing access to foreign goods, so that the customers can feel that a store is improving itself continuously.

5. FINDINGS

- Majority (53.8%) of the respondents that were aware of online retailing were postgraduates.
- The service class people are more interested in the online shopping experience.
- Reliability and trust and continuous improvement are the most important factors influence online buying behavior of the people.
- The various factors that affect consumer behavior to buy online are positively correlated.
- There exists significant difference in the values assigned to different factors by male and female (performance, reliability and trust, aesthetics, access to foreign goods, post sales-service, continuous improvement), while for the factors such as (convenience, interaction, personalization, information, security), there exists no differences.
- It was found that reliability and trust and continuous improvement factors are influenced greatly by other factors such as security, information, access to foreign goods etc.

6. CONCLUSIONS

The study is relevant in the present context as there is great boom in the e-business. Marketing trends all over the world show a shift from a purely traditional store format to a mix of both physical and virtual stores. Today, access to products and services is facilitated through global technological networks which affect purchase decisions favorably. This paper looks into critical success factors in online retailing from a customer's perspective. Ease of navigation, quick loading times, and an accurate product/service delivery system were identified as drivers of the online retail system.

Clear transaction policies, online interactivity between buyer and seller, transaction safety and privacy, were identified as facilitators/enablers of the online retail system. The retailer's Web site acts as a platform for interaction between an online retailer and a buyer. The audiovisual impact of the web site and its products or services is crucial for effective performance, both for functional and hedonic benefits. The retailer should provide details about the product/service alternatives available, features, and price, as well as information about delivery schedules, warranty services, return and exchange policies, post-sales service, and related technical support. Establishing, communicating, and maintaining customer trust and confidence on issues of personal information are critical to an online retail business. The retailer should strive to cultivate customer feelings of safety, security, and trust in the system. The retailer, for example, may encourage customers to make a trial purchase initially, with the goal of securing a repeat purchase if the customer is satisfied. Customers are often apprehensive and wary of shopping online because of computer illiteracy, technological complexity, or a lack of understanding of the buying/transaction process via the Internet.

REFERENCES

- [1]. Jarvenpaa, S.L., and Todd, P.A. (1997). Consumer reactions to electronic shopping on the World Wide Web. *International Journal of Electronic Commerce*, Vol. 1, No. 2, 59-88.
- [2]. Posselt, T., and Gerstner, E. (2005). Pre-sale vs. post-sale e-satisfaction: impact on repurchase intention and overall satisfaction. *Journal of Interactive Marketing*, Vol. 19 No. 9, pp. 35-47.
- [3]. Sparks, R.E., and Legault, R.D. (1993). A definition of quality for total customer satisfaction: the bridge between manufacturer and customer. *Sam Advanced Management Journal*, Vol. 58(1), pp.16-27.
- [4]. Hatch O. G. (2000). Privacy in the digital age: A resource for internet users. U.S. Senate Judiciary Committee, <http://judiciary.senate.gov/privacy.htm>
- [5]. Metzger, M., and Docter, S. (2003). Public opinion and policy initiatives for online privacy protection. *Journal of Broadcasting and Electronic Media*, Vol.47(3), pp.350-374.
- [6]. Smith, H.J., Milberg, S.J., and Burke, S.J. (1996). Information privacy: Measuring individuals' concerns about organizational practices, *MIS Quarterly*, Vol.20(2), pp.167-196.
- [7]. Salisbury, W.D., Pearson, R.A., Pearson, A.W. and Miller, D.W. (2001). Perceived security and worldwide web purchase intention, *Industrial Management & Data Systems*, Vol.101(4), pp.165-177.
- [8]. Vellido, A., Lisboa, P.J.G. and Meehan, K. (2000). Quantitative characterization and prediction of on-line purchasing behavior: A latent variable approach. *International Journal of Electronic Commerce*, Vol. 4, No. 4, 83-104.
- [9]. Ajzen, I., and Fishbein, M (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- [10]. Chen, S., and Leteney, F. (2000). Get Real! Managing the Next Stage of Internet Retail. *European Management Journal*, Vol. 18, No. 5, pp. 519-528.
- [11]. Liu, C., and Arnett, P. K. (2000). Exploring the Factors Associated with Web Site Success in the Context of Electronic Commerce. *Information & Management* , Vol. 38, pp. 23-33

-
- [12]. Sahney, S., Shrivastava, A., and Bhimalingam, R. (2008). Consumer-Attitude-Towards-Online-Retail-Shopping-in-India. The Icfai University Journal of Consumer Behaviour, Vol. III, No.4.
- [13]. Meuter, M.L., Ostrom, A.L., Roundtree, R.I., and Bitner, M.J. (2000). Self-service technologies: Understanding customer satisfaction with technology based service encounters. Journal of Marketing, Vol.64, pp.50-64.
- [14]. Fishbein, M., and Ajzen, I. (1975). Belief, attitude, intention, and behavior: an introduction to theory and research. Reading, Mass.: Addison-Wesley Pub.