Journal of Informatics Education and Research
ISSN: 1526-4726
Vol 4 Issue 3 (2024)

Customer Purchased Intentions based on Online Display of Products: An Empirical Investigation

Mohammad Umar[1] Dr. Naushad Haque Mullick[2]
Research Scholar[1], Professor[2]
Department of Management Studies, Jamia Millia Islamia
New Delhi

Abstract

This study investigates the relationship between purchase intentions within online displayed products framework and several associated factors, namely: perceived trust, perceived risk, perceived self-efficacy, subjective norm. Through a convenient sampling approach, 380 questionnaires were collected from NCR and subsequently analyzed using structural regression analysis. The findings reveal that the purchase intentions of respondents are significantly and positively influenced by factors such as Subjective norm, trust, and risk etc. Interestingly, as Subjective norm was viewed more positively, the perception of risks associated with online shopping among consumers decreases. While perceived risk does not play a significant role in influencing purchase intention. This study offers valuable insights into the determinants influencing purchase intentions within the realm of online displays. These findings are beneficial to both academic scholars and industry professionals. Despite its contributions, this research acknowledges potential limitations. Future studies might consider exploring other variables such as value perceptions, social presence, social proof, and the role of artificial intelligence tools. In essence, this research seeks to understand the underlying factors shaping purchase intentions in the online display framework, building on prior literature and highlighting the positive influence of displays on purchase intentions.

Keywords: Online display, Purchase Intentions etc.

1. Introduction

With the exponential growth of the Internet and rapid technological advancements, a new global marketplace has emerged where traditional boundaries of time and space are no longer limiting (Racolta-Paina & Luca, 2010). This evolution has given rise to a distinct consumer type: the 'online consumer' (Racolta-Paina & Luca, 2010). These digital-era consumers, integral to e-commerce's ecosystem, exhibit purchasing behaviors distinct from their offline counterparts. To thrive in this expansive, competitive, and ever-evolving landscape, businesses must deeply understand and cater to the unique preferences, lifestyles, and characteristics of online consumers. The inherent nature of the web, free from temporal and geographical restrictions, presents it as an indispensable medium for businesses aiming for diverse, expansive, and international audiences (Peterson, Balasubramanian, & Bronnenberg, 1997). For companies to effectively cater to and resonate with online shoppers, a profound understanding of their tendencies, motivations for online purchasing, and overall digital behaviors is paramount. This research aims to: Identify key determinants influencing the purchasing intentions and behaviors of online consumers for displayed products, drawing insights from existing literature. Organize these determinants into a cohesive framework to better comprehend online purchasing intentions. Pinpoint potential areas warranting further exploration within this domain.

2. Review of Literature

Purchase intention refers to a consumer's inclination or preference to acquire a particular product or service. In essence, it indicates a potential buyer's likelihood of purchasing a product after evaluating its features and benefits. In this research, in line with Pavlou (2003), online purchase intention is understood as the degree to which a consumer is willing to buy a product through an online store. A myriad of factors influences this intention, with external elements playing a considerable role in shaping the final decision (Keller, 2001). researchers such as Lim et al. (2016) note that online purchase intention and online purchase behavior need to be explored more. Trust emerges as another pivotal dimension across numerous studies, playing an indispensable role in online shopping dynamics. Online shoppers encounter various uncertainties, such as the uncertainty of whether a purchased item will meet their expectations (Garbarino and Strahilevitz, 2004; Nitse et al., 2004) and the uncertainty of whether their personal and credit card information will be protected from misuse or theft

(Jarvenpaa et al., 2000; Belanger et al., 2002; Garbarino and Strahilevitz, 2004). Due to the possibility of online fraud (Grazioli and Wang, 2001), clients have a strong incentive to evaluate the reliability of online stores prior to making a purchase. Trust is a subject that is studied in several fields, such as psychology, sociology, and marketing, and in varied situations such workplaces (Mayer et al., 1995), romantic partnerships (Rempel et al., 1985), and transactions between buyers and sellers (Ganesan and Hess, 1997). It can be interpreted as either a characteristic, like Rotter's (1967) interpersonal trust, which represents a broad expectation about how others would behave, or as a temporary condition. The study conducted by Konradt et al. (2003) is noteworthy for investigating the behavioral effects of trust. The findings indicate that although trust has a moderate influence on the intention to make a purchase, its impact on the actual choice to buy is relatively insignificant compared to criteria such as usability. Further, perceived trustworthiness of vendors or websites significantly influences consumers' willingness to engage in online purchases. Notably, when consumers doubt the credibility of a website or vendor, they exhibit reduced online purchase intentions (Aghdaie et al., 2011, Al-Nasser et al., 2014). However, there are exceptions. (Leerapong and Mardjo, 2013) did not establish any direct correlation between online purchase intentions and either the consumer's trust attitude or trust propensity. Similarly, (Hsu, Chuang, and Hsu, 2014) explored trust from diverse angles, including the trust in websites, vendors, auction initiators, and group members. Their findings highlighted that trust positively affects online shopping intentions for websites, vendors, and group members, but not for auction initiators. In a unique approach, (Wu and Lee, 2012) probed into the trustworthiness of blogs rather than conventional websites or vendors, observing that while bloggers do influence consumer purchase decisions, the trustworthiness of blogs didn't show a significant impact on online shopping intentions. Perceived risk is another widely investigated factor in online shopping research. customer research suggests that customer behavior is more influenced by perceived risk rather than objective danger (Bauer, 1960; Dowling and Staelin, 1994; Garbarino and Strahilevitz, 2004). Perceived risk refers to the consumer's personal assessment of the potential negative consequences that may arise from making a purchase (Bauer, 1960; Dowling and Staelin, 1994; Mitchell, 1999; Jarvenpaa et al., 2000). Schlosser et al. (2006) emphasize that the perception of risk, namely social risk, has a greater impact on purchasing intentions when the purchase carries more social consequences. However, their primary emphasis is on the outcomes of the purchase rather than the relationship between the buyer and seller.Bauer (1960) was the first to establish the notion of perceived risk, which posits that consumer activity inherently involves the possibility of unfavorable consequences. In his work, Cox (1967) further developed this concept by integrating customer objectives, proposing that perceived risk emerges when consumers sense that their purchasing objectives may not be achievable. Consumers' behavior can be influenced by perceived risk, even if they are not aware of the actual dangers involved (Dowling and Staelin, 1994; Sweeney et al., 1999). Forsythe and Shi (2003) defined perceived risk in the context of online shopping as the expected negative outcome that consumers anticipate in online transactions. According to Chiu et al. (2012), a favorable online purchasing experience can improve the perceived excellence of online platforms and decrease the perceived level of risk. In addition, a study conducted by Kamalul Ariffin et al. (2018) found a positive correlation between lower perceived risk in online buying and higher purchase intentions. Similarly, Rosillo-Díaz et al. (2019) showed that perceived risk has a negative impact on online purchase intentions.

It’s defined (Li et al. ,2007) as the consumer's perception of uncertainty and the potential adverse outcomes of an action, perceived risk has been uniformly highlighted by multiple studies (such as Adnan, 2014; Almousa, 2014; and others) to negatively influence online purchasing intentions. This suggests that concerns over security or privacy can deter consumers from making purchases online. Perceived self-efficacy is another noteworthy dimension in the context of online shopping behaviors it reveals the beliefs of the consumer about his or her ability to perform a behavior (Hernandez et al., 2011). According to Wu and Wang (2015), self-efficacy should be examined for a specific task or context because the validity and predictive relevance of the measure will be greater. As a result, based on the study by Amaro and Duarte (2015), this research aims to study the specific variable of self-efficacy in online stores, defined as the belief of consumers in their capacity to successfully use the Internet to search for information and purchase products through online stores. In this regard, Yesilyurt et al. (2016) note that individuals with low self-efficacy tend to resist using computers and IT, whereas those with high levels of self-efficacy strive to overcome any challenge to achieve their goals (Y. C. Liu and Hung, 2016). It is expected that consumers with higher perceived self-efficacy in online stores will show greater online purchase intentionn(Wang et al. ,2010, p. 56) describe self-efficacy as a consumer's self-judgment of their proficiency to shop online. Evidently, when consumers possess a heightened sense of self-assessment or confidence in their online shopping capabilities, they are more likely to engage in online purchases (Bonera, 2011; Boyle & Ruppel, 2006; and Wang et al., 2010). Another factor to consider is subjective norms, which (Bonera 2011, p. 826; and Kim et al. (2013),) defines as the guidelines shaping an individual's motivation to align their actions with the perceptions of their peer and social groups. Subjective norms are based on the perception of an individual about what should or should not be done in accordance with the reward or punishment that may be obtained from carrying out such behavior. Subjective norms are a construct that is commonly used as a precursor in decision-making (Sandve and gaard, 2014) because people are more inclined to act if their role models think they should do so (Schepers and Wetzels, 2007). Subjective norms dictate that the behavioral intention of consumers originates from perceived social pressure, following Schepers and Wetzels (2007); people who believe subjective norms are important to tend to act if their peers think they should do it. A majority of studies emphasize that the perspectives of social circles, or those from influential individuals like opinion leaders, can significantly sway consumers' purchase intentions (examples of such studies are Bonera 2011). However, a study by (Wang, Chen, Chang, and Yang ,2007) indicated no discernible influence of subjective norms on online purchase intent. The research concerning the factors that influence the individual to make an online purchase is limited (Andrews and Bianchi, 2013); however, studies such as that by Nor and Pearson (2008) state that subjective norms from friends, family, and colleagues have a positive influence on buying online

Several other factors have been analyzed across various studies. These include perceived observability, web navigation skills, personal engagement or involvement, emotions, perceived behavioral control, perceived price fairness, and cognitive adoption. Some notable studies that explore these dimensions include (Adeline, 2008; Chen & Lee, 2005; Wang et al., 2007) and several others.

Hypotheses development

Following hypothesis have been formulated for the study based on the identified factors from the literature review:

H1: Perceived trust has a significant impact on Purchase Intention

H2: Perceived Risk has a significant impact on Purchase Intention

H3: Perceived Self-Efficacy has a significant impact on Purchase Intention

H4: Subjective norm has a significant impact on Purchase Intention

The study model, which depicts the proposed hypothesis between the above variables under study, is shown below in Figure 1

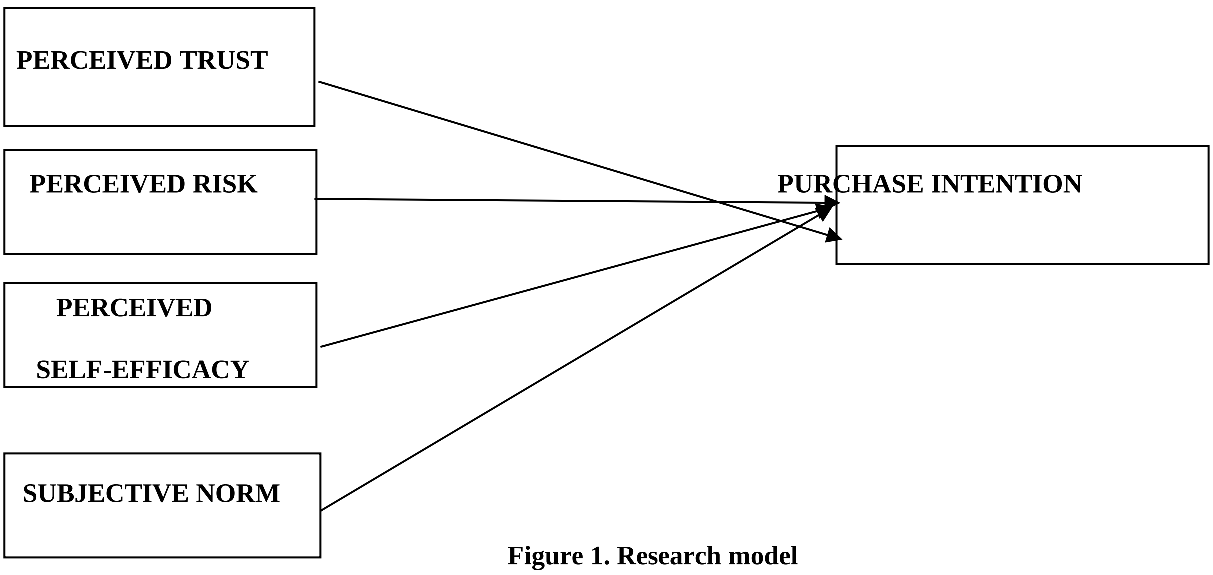

Figure 1. Research model

3. Research Methodology

This study aimed to explore the impact of factors of customer perception on purchasing intentions for online displayed products. We collected data using a detailed questionnaire that contained 27 statements about these perception and purchasing intentions. Feedback was gathered from 400 respondents from the NCR area. To thoroughly understand the topic, the team referred to multiple resources, such as books, journals, magazines, and reports. The research used a convenience sampling method, and surveys were carried out using the questionnaire. Out of 400 responses 380 responses were deemed appropriate for current study. The data's reliability was validated through Cronbach's Alpha. With a consideration of 27 items, the reliability score was $\alpha = 0.892$, which ensured the data's trustworthiness.

4. Analysis and Findings

The data collected through survey was grouped into different demographical parameters to understand the frequency of each group in the total data. Moreover, responses were collected on five-point Likert scale for 27 statements representing perception and purchasing intentions.

Table: 1.1 Demographic characteristics of the respondents

Variables	Categories	Frequency	Percentage
Gender	Male	61	34
	Female	119	66
Marital Status	Married	105	58
	Unmarried	75	42
Age profile	less than 25	22	8
	25-35	42	21
	35-45	52	28
	45-55	45	23
	Above 55	19	20
Education Qualification	Below Graduation	22	11
	Graduation	36	20
	Post-Graduation	29	16
	Professional	52	29
	Other	41	23
Family type	Nuclear	109	60
	Joint	71	40

Among the respondents, a majority of 66% (119 individuals) were females while the remaining 34% (61 individuals) were males. When it comes to marital status, a notable 58% (105 individuals) identified as married, whereas 42% (75 individuals) were unmarried. As for the age distribution, the largest age group was the 35-45 years category, making up 28% (52 individuals) of respondents. This was followed by the 45-55 years bracket at 23% (45 individuals) and the 25-35 years category at 21% (42 individuals). Those below 25 years represented 8% (22 individuals), and interestingly, the data seems to indicate a discrepancy since the "Above 55" category is labeled with a 20% frequency but only has 19 individuals. In terms of education qualifications, the "Professional" category had the highest representation with 29% (52 individuals), followed closely by "Other" qualifications at 23% (41 individuals). Graduates made up 20% (36 individuals) of the sample, whereas post-graduates constituted 16% (29 individuals). Those with qualifications below graduation accounted for 11% (22 individuals). Lastly, when exploring family types, 60% (109 individuals) of respondents belonged to nuclear families, while the remaining 40% (71 individuals) were part of joint families.

Table 1.2**:** Model summary of impact of perception on purchase intentions

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.589[a]	.346	.328	.723	.339	23.163	4	175	.000	1.215
a. Predictors: (Constant), Perceived trust, Perceived risk, Perceived self-efficacy, Subjective norm										
b. Dependent Variable: Purchase Intentions										

The R Square value is 0.346. This means that 34.6% of the variability in Purchase Intentions can be explained by the predictors (Perceived trust, Perceived risk, Perceived self-efficacy, and Subjective norm). The predictors, namely Perceived trust, Perceived risk, perceived self-efficacy, and Subjective norm, significantly predict Purchase Intentions, explaining about 32.8% to 34.6% of its variability. The model seems to fit the data reasonably well, though there might be a slight positive auto-correlation in the residuals based on the Durbin-Watson statistic.

Table 1.3 ANOVA table for multiple regression

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	184.14	5	12.128	13.321	.000[b]
	Residual	14.70	175	.224		
	Total	198.84	179			
a. Dependent Variable: Purchase Intentions						
b. Predictors: (Constant), Perceived trust, Perceived risk, Perceived self-efficacy, Subjective norm						

The ANOVA table provides insights into the overall significance of the regression model that predicts Purchase Intentions based on several predictors. The table indicated that the variance explained by the model (represented as Regression) amounts to a Sum of Squares value of 184.14, while the variance that remains unexplained (represented as Residual or Error) is 14.70. When spread over the associated degrees of freedom, this translates to a Mean Square value of 12.128 for the regression. The F-statistic, which assesses the overall significance of the model, stands at 13.321. This value is highly significant, as indicated by the p-value (Sig.) of .000, or typically interpreted as $p < 0.001$. This suggests that the model comprising predictors, namely Perceived trust, Perceived risk, perceived self-efficacy, and Subjective norm, significantly predicts Purchase Intentions.

Table 1.4: Coefficients for regression model

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta-value		
(Constant)	.338	.312		.479	.463
Perceived trust	.246	.031	.246	3.584	.000
Perceived risk	.191	.030	.238	3.485	.000
Perceived self-efficacy	.220	.043	.195	2.262	.014
Subjective norm	.529	.032	.524	10.322	.000
a. Dependent Variable: Purchase Intentions					

Focusing on the predictors, "Perceived trust" has a positive coefficient of .246, indicating that as perceived trust increases by one unit, the Purchase Intentions increase by .246 units, holding other variables constant. This relationship is statistically significant with a p-value of .000. "Perceived risk" also shows a positive relationship with Purchase Intentions, with a coefficient of .191. This suggests that a unit increase in perceived risk is associated with a .191 unit increase in Purchase Intentions, all else being equal. This predictor is also statistically significant with a p-value of .000. "Perceived self-efficacy" has a coefficient of .220, highlighting that for every unit increase in perceived self-efficacy, there's an associated .220 unit increase in Purchase Intentions, with other factors held constant. This relationship is statistically significant, as indicated by its p-value of .014. Lastly, "Subjective norm" demonstrates a strong positive relationship with Purchase Intentions, having a coefficient of .529. This means that for every unit increase in subjective norm, we can expect a .529 unit increase in Purchase Intentions, holding other variables constant. This predictor is highly significant with a p-value of .000.

5. Conclusion

The surge in technological advancements and the widespread adoption of the Internet have given rise to a distinct segment known as online consumers. Evidently, these online consumers exhibit distinct characteristics and behaviors when juxtaposed with their traditional counterparts. To delve deeper into the nuances of online consumer behavior for displayed products and their purchasing intentions, it's imperative to assess factors like individual characteristics, prevailing environmental conditions, and the trajectory of technological evolutions. Consequently, our research provides a comprehensive overview of key variables that shape online purchasing intentions, grouping them based on their inherent commonalities. Perceived trust, Perceived risk, Perceived self-efficacy, and Subjective norm—show a significant and positive relationship with Purchase Intentions, suggesting their importance in understanding and predicting online purchasing behavior. This endeavor serves as a foundational guide for subsequent investigations, encompassing both extensively researched and relatively unexplored dimensions of online purchase intentions. From a consumer-centric viewpoint, trust, perceived risk, attitudes, and individual proclivity towards innovation significantly influence online purchasing decisions. The dual elements of trust and perceived risk, in particular, are seen as crucial determinants in the display marketing framework. When consumers harbor trust towards online vendors or platforms and perceive the online ambiance as devoid of risks, their likelihood to engage in online transactions escalates.

References

1. Adeline, P. (2008). Web Navigation Behavior of Malaysians in Relation to Online Purchasing. International Journal of Business and Society, 9(1), 77-102.
2. Adnan, H. (2014). An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers. International Journal of Marketing Studies, 6(5), 133-148. doi: 10.5539/ijms.vn5p13
3. Aghdaie,S., Piraman, A., & Fathi, S. (2011). An Analysis of Factors Affecting the Consumer's Attitude of Trust and their Impact on Internet Purchasing Behavior. International Journal of Business and Society, 2(23), 147-158.

4. Alreck P., & Settle, R.B. (2002). Gender Effects on Internet, Catalogue and Store Shopping Journal of Database Marketing, 9(2), 150-162. doi: 10.1057/palgrave.jdm.3240071
5. Almousa, M. (2014). The Influence of Risk Perception in Online Purchasing Behavior: Examination of an Early-Stage Online Market. International Review of Management and Business Research, 3(2), 779-787.
6. Amaro, S., Duarte, P., 2015. An integrative model of consumers' intentions to purchase travel online. Tourism Manag. 46, 64–79.
7. Andrews, L., Bianchi, C., 2013. Consumer internet purchasing behavior in Chile. J. Bus. Res. 66 (10), 1791–1799.
8. Bauer RA. 1960. Consumer behavior as risk taking. In Dynamic Marketing for a Changing World, Hancock R (ed.). American Marketing Association: Chicago; 389–398.
9. Belanger F, Hiller JS, Smith WJ. 2002. Trustworthiness in electronic commerce: the role of privacy, security, and site attributes. Strategic Information Systems 11: 245–270.
10. Bonera, M. (2011). The propensity of e-commerce usage: the influencing variables. Management Research Review, 34(7), 821-837. doi: 10.1108/01409171111146706
11. Bosnjak, M., Galesic, M., & Tuten, T. (2007). Personality determinants of online shopping: Explaining online purchase intentions using a hierarchical approach. Journal of Business Research, 60(6), 597-605. doi: 10.1016/j.jbusres.2006.06.008
12. Boyle, R., & Ruppel, C. (2006). The Effects of Personal Innovativeness, Perceived Risk, and Computer Self-Efficacy on Online Purchasing Intent. Journal of International Technology and Information Management, 15(2), 61-73.
13. Chen, W., & Lee, C. (2005). The Impact of Web Site Image and Consumer Personality on Consumer Behavior. International Journal of Management, 22(3), 484-508.
14. Chiu, C.M., Wang, T.G., Fang, Y.H., Huang, H.Y., 2012. Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value, and perceived risk. Information Systems Journal. 24, 85–114.
15. Cox, D.F., 1967. In: Risk Taking and Information Handing in Consumer Behavior. Harvard University Press, Boston, pp. 1–19.
16. Dowling, G.R., Richard, S., 1994. A model of perceived risk and intended risk-handling activity. J. Consum Res. 21, 119–133.
17. Forsythe, S.M., Shi, B., 2003. Consumer patronage and risk perceptions in Internet shopping. J. Bus. Res. 56 (11), 867–875.
18. Grazioli S, Wang A. 2001. Looking Without Seeing: Understanding Unsophisticated Consumers' Success and Failure to Detect Internet Deception. Proceedings of the 22nd International Conference on Information Systems, New Orleans, 193–204.
19. Garbarino E, Strahilevitz M. 2004. Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. Journal of Business Research 57(7): 768–775.
20. Ganesan S, Hess R. 1997. Dimensions and levels of trust: implications for commitment to a relationship. Marketing Letters 8(4): 439–448
21. Hsu, M.-H., Chuang, L.-W., & Hsu, C.-S. (2014). Understanding online shopping intention: the roles of four types of trust and their antecedents. Internet Research, 24(3), 332-352. doi: 10.1108/IntR-01-2013-0007.
22. Jarvenpaa SL, Tractinsky N, Vitale M. 2000. Consumer trust in an internet store. Information Technology and Management 1(1/2): 45–71.
23. Kamalul Ariffin, S., Mohan, T., Goh, Y., 2018. Influence of consumers' perceived risk on consumers' online purchase intention. J. Res. Interact. Market. 12, 309–327.
24. Konradt U, Wandke H, Balazs B, Christophersen T. 2003. Usability in online shops: scale construction, validation and the influence on the buyers' intention and decision. Behaviour & Information Technology 22(3): 165–174.
25. Keller, K. L. (2001), Building customer-based brand equity: creating brand resonance requires carefully sequenced brand-building efforts, Marketing Management, Vol. 10, No. 2, pp. 15-19.
26. Kim, E., Ham, S., Yang, I.S., Choi, J.G., 2013. The roles of attitude, subjective norm, and perceived behavioral control in the formation of consumers' behavioral intentions to read menu labels in the restaurant industry. Int. J. Hospit. Manag. 35, 203–2

27. Leerapong, A., & Mardjo, A. (2013). Applying Diffusion of Innovation in Online Purchase Intention through Social Network: A Focus Group Study of Facebook in Thailand. Information Management and Business Review, 5(3), 144-154.
28. Li, R., Kim, J., & Park, J. (2007). The Effects of Internet Shoppers' Trust on Their Purchasing Intention in China. Journal of Information Systems and Technology Management, 4(3), 269-286. doi: 10.1590/S1807-17752007000300001
29. Lim, Y.J., Osman, A., Salahuddin, S.N., Romle, A.R., Abdullah, S., 2016. Factors influencing online shopping behavior: the mediating role of purchase intention. Procedia Econom. Finan. 35 (5), 401–410.
30. Liu, Y.C., Hung, Y.Y., 2016. Self-efficacy as the moderator: exploring driving factors of perceived social support for mainland Chinese students in Taiwan. Comput. Hum. Behav. 64, 455–462.
31. Mitchell V-W. 1999. Consumer perceived risk: conceptualization's and models. European Journal of Marketing 33(1/2): 163–195
32. Mayer RC, Davis JH, Schoorman FD. 1995. An integrative model of organizational trust. Academy of Management Review 20(3): 709–734.
33. Nitse PS, Parker KR, Krumwiede D, Ottaway T. 2004. The impact of color in the e-commerce marketing of fashions: an exploratory study. European Journal of Marketing 38(7): 898– 915
34. Nor, K.M., Pearson, J.M., 2008. An exploratory study into the adoption of internet banking in a developing country: Malays
35. Pavlou, P.A., 2003. Integrating trust and risk with the consumer acceptance of electronic commerce: technology Acceptance Model. Int. J. Electron. Commer. 7 (3), 69-103
36. Peterson, R., Balasubramanian, S., & Bronnenberg, B. (1997). Exploring the Implications of the Internet for Consumer Marketing. Journal of the Academy of Marketing Science, 25(4), 329-346. doi: 10.1177/0092070397254005.
37. Rosillo-Díaz, E., Blanco-Encomienda, F., Crespo-Almendros, E., 2019. A cross-cultural analysis of perceived product quality, perceived risk and purchase intention in e-commerce platforms. J. Enterprise Inf. Manag. 33, 139–160.
38. Rotter JB. 1967. A new scale for the measurement of interpersonal trust. Journal of Personality 35(4): 651–665.
39. Rempel JK, Holmes JG, Zanna MP. 1985. Trust in close relationships. Journal of Personality and Social Psychology 49(1): 95–112.
40. Racolta-Paina, N., & Luca, T. (2010). Several Considerations Regarding the Online Consumer in the 21st Century - A Theoretical Approach. Management & Marketing, 5(2), 85-100.
41. Sandve, A. gaard, T., 2014. Exploring the interaction between perceived ethical obligation and subjective norms, and their influence on CSR-related choices. Tourism Manag. 42, 177–180.
42. Schepers, J., Wetzels, M., 2007. A meta-analysis of the technology acceptance model: investigating subjective norm and moderation effects. Inf. Manag. 44 (1), 90–103.
43. Sweeney, J.C., Geoffrey, N.S., Lester, W.J., 1999. The role of perceived risk in the quality-value relationship: a study in a retail environment. J. Retail. 75, 77–105.
44. Schlosser AE, White TB, Lloyd SM. 2006. Converting web site visitors into buyers: how web site investment increases consumer trusting beliefs and online purchase intentions. Journal of Marketing 70(2): 133–148.
45. Wang, J., Gu, L., & Aiken, M. (2010). A Study of the Impact of Individual Differences on Online Shopping. International Journal of E-Business Research, 6(1), 52-67. doi: 10.4018/jebr.2010100904
46. Wang, M., Chen, C., Chang, S., & Yang, Y. (2007). Effects of Online Shopping Attitudes, Subjective Norms and Control Beliefs on Online Shopping Intentions: A Test of the Theory of Planned Behavior. International Journal of Management, 24(2), 296-302.
47. Wu, W., & Lee, Y. (2012). The Effect of Blog Trustworthiness, Product Attitude, and Blog Involvement on Purchase Intention. International Journal of Management & Information Systems, 16(3), 265-276.
48. Wu, Y.-T., Wang, L.-J., 2015. The exploration of elementary school teachers' internet self-efficacy and information commitments: a study in Taiwan. J. Educ. Technol. Soc. 18 (1), 211–222. JSTOR.
49. Yesilyurt, E., Ulas¸, A.H., Akan, D., 2016. Teacher self-efficacy, academic self-efficacy, and computer self-efficacy as predictors of attitude toward applying computer-supported education. Comput. Hum. Behav. 64, 591–601