CHAPTER 2

REVIEW OF LITERATURE

Now a days, consumers’ purchase decisions are increasingly being made in the online world. It has been more than two decades when online retailing was introduced. Scholars and researchers associated with online world consistently strive to obtain some useful insights regarding consumers’ shopping pattern and related behaviour in the online world. A critical understanding about factors affecting consumers’ online retailing buying behaviour is essential to predict consumers’ attitude towards online retailing. It has become highly essential for online retailers to understand consumers’ needs and behaviour not just to attract new customers, but also to retain existing consumers in order to maintain business profitability (Anderson and Srinivasan, 2003). By analysing the evaluative criteria adopted by consumers while purchasing goods and services through online retailing, marketers are trying to understand the specific needs of consumers (Venkatesh and Agarwal, 2006; Parasuraman et al., 2005).

In the recent time as more and more people has joined the online world, it becomes very important for marketers to understand consumers’ attitudes towards online retailing (James et al., 1976). Comprehensive understanding about attitude of consumers can assist online retailers to offer valuable services while maintaining profit margins and reducing price sensitivity for consumers. Marketers and researcher across the globe have long been concerned with measuring consumers’ attitude to predict purchasing behaviour more precisely than ever before. Attitude plays a critical role to influence purchasing intention of consumers over internet and there exist ample evidence for positive association between consumers’ attitude and purchase intention (Chen and Dibb, 2010; Jalilvand and Samiei, 2012; Jarvenpaa et al., 2000; Li et al., 2008; Tsai et al., 2011; Zimmer et al., 2010; Shu and Chuang, 2011).

Attitude measures consumers’ feelings about a particular product or service and provides a tendency to act in a favourable and unfavourable manner towards that product (Brit, 1996). A better understanding about consumers’ attitude helps to predict behavioural intention of consumers (Kabadayi and Gupta, 2011; Lorenzo-Romero et al., 2011; Oyedele and Minor, 2011; Zorn et al., 2010). Fishbein and Ajzen (1975) concluded in theory of reasoned action that attitude leads to prediction of behavioural intentions. Davis et al. (1989)
proposed technology acceptance model (TAM) by adapting theory of reasoned action to gain better understanding about adoption of new technology by consumers. It incorporated dimensions like perceived ease of use and usefulness to measure consumers’ behavioural intention regarding usage of innovative technology. It proposed that consumers’ attitude towards adopting a innovative technology like online retailing is influenced by perceived benefits offered by newer technology and its relative ease of use.

Adoption of online retailing really depends on type of product being purchased, perceived risk and past online shopping experience (Liang and Huang, 1998). Convenience (Kim & Kim, 2004; Khatibi, Haque, & Karim, 2006; McKinney, 2004), lower prices (Chua, Khatibi & Ismail, 2006), fun (Parasuraman, Zeithaml, & Malhotra, 2005), wider selection (Chua et al., 2006) and better customer services (Shergil and Chen, 2005) are some of the motivators exhibited by online shoppers to go for online shopping. Innovative consumers adopt any new product or technology at early stage as compared to rest of the consumers. Consumers belonging to different demographic groups may have different perceptions regarding benefits and risk involved with online retailing (Roehrich, 2004). Online retailing provide highly diversified product assortment where even the most demanding consumers can find the products which closely represents their needs (Brynjolfsson and Smith 2006). The convenience in the form of purchasing without leaving own place and price comparisons has been cited as most important reason by consumers to go for online retailing. Online retailers provide detailed information and price comparison about products and services to consumers, which acts as a useful tool to make best purchase decisions (Chen and Chang, 2003; Haubl and Trifts, 2000). Ability to provide customised services by online retailers enhances consumers’ satisfaction and increases loyalty towards online retailer (Johnson, Bellman, and Lohse 2003). Online retailers can offer customised services to shoppers as per the belief structure of the consumers like time saving, money saving and finding best product fit through wider product assortment (Baraglia and Silvestri 2007; Goy, Ardissono, and Petrone 2007).

Davis (1993) found that consumers’ attitude towards online retailing firstly depends on online retailing features, these features depicts consumers’ perception about utilitarian and functional dimensions of online retailing like usefulness and perceived ease of use and hedonic dimensions like emotions and enjoyment (Menon and Kahn, 2002; Childers et al., 2002; Mathwick et al., 2001). In addition to these online retailing features some exogenous factors also moderates consumers’ attitude and purchase intention towards online retailing.
Related exogenous factors are consumers’ traits and demographic information (Burke, 2002; Dabholkar and Bagozzi, 2002; Brown et al., 2001; Eastin and LaRose, 2000), product characteristics (Elliot and Fowell, 2000; Grew et al., 2004), previous online retailing experience (Eastlick and Lotz, 1999) and trust in online retailing (Yoon, 2002; Lee and Turban, 2001), expertise (Novak, Hoffman, and Yung, 2000), perceived privacy (Cheung and Lee, 2001; Ranganathan and Ganapathy, 2002), electronic word of mouth (e-WOM) (Rose et al., 2012), perceived behavioural control (Ajzen, 1991, 2002), personalisation (Rose et al., 2012), perceived risk (Tan, 1999; Pires et al., 2004), delivery service (Vijayasarathy, 2002; Gurau et al., 2001), subjective norms (Ajzen, 1991, 2002; Teo and Pok, 2003), and satisfaction (Khalifa and Liu, 2007).

Large number of people around the world frequently shops online and there are various factors which motivate consumers to go for online shopping. So it is very important for marketers to assess what factors motivates consumers to shop online and how these factors influence consumers, attitude and purchase intention towards online retailing. This review of pertinent studies provides a glimpse about the factors affecting consumers’ online retailing behaviour. To understand the consumers’ motivators to use online retailing a framework was build for current study consisting different dimensions adapted from previous research, providing in depth insights about consumers’ attitude and intention to purchase online (Dabholkar and Bagozzi, 2002; O’Cass and Fenech, 2003; Childers et al., 2001; Davis, 1993). The core constructs of framework for current study to predict consumers’ attitude and purchase intention towards online retailing are adapted from theory of planned behaviour (TPB) (Ajzen, 1991), theory of reasoned action (TRA) (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980), Technology acceptance model (TAM) (Davis et al., 1989) and online customer experience model (Rose et al., 2012) after detailed assessment of pertinent literature. For the current study TAM has been extended by including dimensions like trust (Lee and Turban, 2001; Jarvenpaa et al., 2000), expertise (Novak, Hoffman, and Yung, 2000), perceived privacy (Cheung and Lee, 2001; Ranganathan and Ganapathy, 2002; O’Cass and Fenech, 2003; Flavian and Guinaliu, 2006), perceived security (Cheung and Lee, 2001; Ranganathan and Ganapathy, 2002; O’Cass and Fenech, 2003; Flavian and Guinaliu, 2006), electronic word of mouth (e-WOM) (Rose et al., 2012), perceived behavioural control (Ajzen, 1991, 2002; Rose et al., 2012; Shih and Fang, 2004; Chang, 1998), personalisation (Rose et al., 2012), perceived risk (Tan, 1999; Pires et al., 2004; Feattherman and Pavlou,
2003; Gerrard and Cunningham, 2003; Nui-Pola toglu and Ekin, 2001), delivery service (Vijayasarathy, 2002; Gurau et al., 2001), subjective norms (Shih and Fang, 2004; Ajzen, 1991, 2002; Hung et al., 2003; Teo and Pok, 2003), and satisfaction (Khalifa and Liu, 2007; O’Cass and Fenech, 2003; Spreng et al., 1996; Bhattacherjee, 2001; Babin et al., 1994; Chen and Wells, 1999) to predict consumers’ purchasing intention and attitude towards online retailing.

Framework adapted in current study explores belief-attitude-purchase intention association in order to predict online retailing adoption and relative purchasing intention (Chen et al., 2002). In addition to this consumers’ demographic traits have also been utilised in the current study. All the basic determinants and factors of the research framework and the relative influence on purchasing decisions have been elaborated in the following sections.

2.1 Technology Acceptance Model

Technology acceptance model (TAM) and theory of reasoned action (TRA) are two most frequently used models to predict consumers’ adoption of innovative technology like online retailing (Benbasat and Barki, 2007). TAM is a much simpler, more powerful and easier model developed by Davis, (1989) to for predicting technology adoption (Igbaria et al., 1995; Ham et al., 2008). TAM was adapted from theory of reasoned action (TRA) (Fishbein and Ajzen, 1975) model. Perceived usefulness and ease of use are the two fundamental constituents for predicting consumers’ technology acceptance and consequent usage behaviour. In TAM behavioural intention to use determines internet acceptance and both perceived usefulness and ease of use influence attitude towards usage of internet (Davis, 1989). TRA proposes that actual usage or purchase behaviour of consumer is predicted by behavioural intention and person’ attitude and subjective norms are two constituents for determination of behavioural intention.

Large number of studies have tested and adapted TAM to assess technological acceptance by consumers and online retailing makes usage of innovative technologies, TAM provides valuable foundation for examining consumers’ online purchasing behaviour (Porter and Donthu, 2006; Ha and Stoel, 2009). Original TAM (Davis et al., 1989) do not sufficiently describe key attributes influencing consumers’ attitude towards online retailing (Venkatesh, 2000; Vijayasarathy, 2004), so with the advancement in technology TAM has been extended time to time by adding relevant variables (Chen et al., 2002; Johnson and Hignite, 2000; Lin and Lu, 2000; Ramayah et al., 2003). Extrinsic motivators like PU and perceived ease of use
were included in technology acceptance model, but intrinsic motivators like playfulness, fun and subjective norms were not included. Intrinsic motivators play a significant role in predicting usage of internet (Igbaria et al., 1996). TAM has been the most important model to predict user’s acceptance of innovative technologies for over two decades and it has been applied and adapted in broad areas related to adoption of newer technologies by consumers (Benbasat and Barki, 2007).

2.2 Perceived usefulness

Batra and Ahtola (1991) have identified two most prominent reasons why consumers buy goods and services and exhibit particular kind of shopping behaviours. These two reasons are hedonic and utilitarian values derived from the products and services purchased as well as from the shopping process itself. First dimension is an extrinsic motivator which deals with functions and benefits derived from using products and services. Second dimension hedonic is an intrinsic motivator which deals with sensations and excitements experienced by using products and services. Similar concept can also be applied for hedonic and utilitarian values in case of online retailing. Utilitarian value is defined as the overall assessment for benefits from consumers during online retailing. Utilitarian value includes cognitive facet of attitude like value for money, convenience, time saving etc (Hoffman and Novak, 1996; Teo, 2001). It was found that consumers going for online retailing not just seek information and purchase products, but they also try to satisfy the emotional needs during shopping (Parsons, 2002). In technology acceptance model proposed by Davis et al. (1989) perceived usefulness is one of most important factor for acceptance of any newer technology.

Usefulness in online retailing context for consumers implies that using internet as shopping medium augment the outcome of purchasing experience (Monswe et al., 2004). It indicates consumers’ expectations of utilitarian benefits and possible gain through adoption of online retailing. Consumers’ would prefer to utilise online retailing if they believe that using online retailing will enable them to complete the shopping related tasks more efficiently and effectively, like information search, price comparison, placing order, making payment and customer service (Zhou et al., 2007). Time is one of the most important resources spent by consumers during shopping online or offline. Online retailing helps consumers to make shopping tasks more quickly as compared to store retailing, as consumers do not need to drive to the retail store and wait for check out in case of online retailing (Rohm and Swaminathan, 2004; Alreck and Settle, 2002). Shopping over internet also enables consumers to save significant amount of money and most of times it is stated as the reason to
shop online. In practical terms most of the online shoppers focus on saving time and money during online retailing (Okada and Hoch, 2004). Convenience is an important factor for consumers’ inclination towards online retailing. As consumers wish to devote least time for shopping tasks, online retailing has emerged as a possible alternative offering highly convenient services by saving precious time of consumers (Beauchamp and Ponder, 2010; Colwell et al., 2008; Moeller et al., 2009; Reimers and Clulow, 2009; Tanskanen et al., 2002). Studies have found that convenience of online retailing is an important predictor for satisfaction and purchase intention with online retailing (Colwell et al., 2008; Seiders et al., 2007; Bhatnagar et al., 2000). Online retailing offers better usefulness as compared to traditional retailing for obtaining product information, alternative product comparisons, wider product variety and convenience (Kim et al., 2007; Lennon et al., 2007).

Earlier studies indicate that perceived usefulness of online retailing in from of convenience, time and money saving, hassle free shopping, detailed product information, wider product selection and convenience of round the clock shopping, customised products or services and real time interaction are the primary motivators for online purchasing intentions and leads to favourable consumers’ attitude (Chiu et al., 2009; Koufaris, 2002; Al-Maghrabi and Dennis, 2010; Al-Maghrabi et al., 2011; Wen et al., 2011; Hsu and Lu, 2004; Lin and Lu, 2000; Yu et al., 2005; Lim and Dubinsky, 2004; Ghosh, 1997; Morganosky and Cude, 2000; Verhoef and Langerak, 2001; Blake et al., 2005). However Ramayah and Ignatius (2005) and Shang et al. (2005) did not find any significant association between perceived usefulness and purchase intention. Therefore from the above discussion following hypothesis has been proposed for the current study:

**H₀8a**: Perceived usefulness is positively associated with consumers’ purchasing intention with online retailing.

### 2.3 Perceived ease of use

Perceived ease of use refers to individual’s perception that using or learning to use online retailing will not require any additional effort. In other words perceived ease of use with online retailing indicates the extent to which consumer believes that using online retailing would be effortless (Davis, 1989). If a consumer finds online retailing website difficult to use and face difficulty in searching the desired product, then chances are quite high for consumer to leave that online retailer website (Pearson et al., 2007). Lim and Dubinsky (2004) found that long time in downloading webpage, complicated navigational
structure, slow transaction speed, messy site content and complicated purchasing process inhibits consumers purchase intention for online retailer. Liu and Wei (2003) found that perceived ease of use, perceived usefulness and perceived risk associated with online retailing accounts for fifty percent variation in consumer online shopping intentions. Minimising physical and mental effort required to complete online transaction is prime motivators for consumer to shop online (Shang et al., 2005). Perceived ease of use is important predictor and positively associated purchase intention and actual online retailing behaviour of consumers (Griffith, 2005; Ramayah and Ignatius, 2005; Wen et al., 2011). Therefore from the above discussion following hypothesis has been proposed for the current study:

\[H_0\]: Perceived ease of use with online retailing is positively associated with consumers’ purchasing intention.

2.4 Hedonic

Hedonic value implies overall assessment of experiential benefits like excitement and enjoyment from online shopping websites (Overy & Lee, 2006). Consumers often go for shopping to fulfill the desire of excitement and enjoyment rather than simply purchasing goods and services (Forsythe, Liu, Shannon & Gardner, 2006). Hedonic value dimension is regarded as intrinsic motivator and highly important element for online retailing (Hoffman and Novak, 1996). Consumers emphasizing more on hedonic value of shopping likely to more enjoy online retailing and consumers who give importance to functional aspects of shopping like to search more about products before making actual purchase (Hoffman and Novak 1996).

Researchers have identified that in addition to utilitarian factors associated with online retailing consumers are also motivated by hedonic factors associated with online retailing like adventure, enjoyment, excitement and social interaction (Arnold and Reynolds, 2003; Childers et al., 2002). Demangeot and Broderick (2007) found that hedonic experiences derived from online retailing significantly influence consumers’ purchase decisions and patronage intentions. Well designed retailing website offering pleasant interactivity in the form of smooth navigation, attractive user interface and social networking facility stimulates consumers shopping experiences and in turn motivates consumer to shop from that website (Hansen, 2006).
Previous studies have indicated that marketers can charge price premiums for products and services offering higher hedonic values as compared to products and services offering higher utilitarian values for which requires heavy sales promotional activities (Dhar and Wertenbroch, 2000; Chandon, Wansink, and Laurent, 2000). While shopping online a consumer not only pursues utilitarian values and benefits, but also tries to seek some hedonic values like pleasure, fun, excitement and newer kind of shopping experience. Online retailing websites offering highly pleasant experience have positive influence on consumers’ purchasing intention (Wulf et al., 2006; Fiore et al., 2005; Kim et al., 2007; Rice, 1997). Therefore from the above discussion following hypothesis has been proposed for the current study:

**H_0**: Hedonics with online retailing is positively associated with consumers’ purchasing intention.

### 2.5 Trust

Trust can be defined as willingness of someone to be susceptible for the actions of others expecting that the other party will honestly perform the particular task important to truster, irrespective of truster capability to monitor the working the other party (Mayer et al., 1995). Consumer’ trust in online context can be defined as the willingness of shopper to be vulnerable to the action of online retailer based on the expectation that the retailer will perform a particular action important to shopper, irrespective of the ability to monitor or control retailer (Chiu et al., 2009). Consumers always possess some concerns while making transactions with online retailers as online transactions are not done face to face and involves lots of uncertainty (Chen et al., 2013; Ming-Yen-Teoh et al., 2013; Sabiote et al., 2012; Shukla, 2014). So consumers’ trust is an important issue in online retailing context (Hampton-Sosa and Koufaris, 2005; Koufaris and Hampton-Sosa, 2004). Studies conducted earlier indicated that good website design which is easy to use and have flawless experience makes the online retailing website reliable and in turn increases sense of security and trust in mind of consumers for that online retailer (Cyri, 2008; Flavián et al., 2006). Online retailers’ reputation and brand name are other important determinants of online trust (Kabadayi et al., 2011). Lee and Turban (2001) identified four main antecedents of consumers’ trust in online shopping. The antecedents were trustworthiness of online retailer, trustworthiness of internet as purchasing medium, trust over infrastructural factors through third party certification and other factors like online retailers’ reputation (Lim et al., 2006).
Lack of trust has been cited as one of the most important reason by the online shoppers not to deal with a particular online retailer (Chiu et al., 2009; Gefen and Heart, 2006; Grabner-Krauter and Kalusch, 2003; Jarvenpaa et al., 1999; Lee and Turban, 2001; Gefen et al. 2003; Hoffman et al. 1999; Pavlou and Gefen 2004; Yousafzai et al., 2003; Chau et al. 2007; Corbitt et al. 2003; Eastlick et al. 2006; Slyke et al. 2006). Consumers put more trust with those online retailing websites which have easy to use features and offers easy and quick navigation on its webpages (Bart et al., 2005). In addition to this consumers are more likely to trust those websites that contain current, accurate and complete information and free from any biasness and errors (Kim, Song, Braynoy and Rao, 2005). Earlier studies have found that online shoppers are more likely to buy online if they feel higher level of trust with online retailer (Chang & Chen, 2008; Corbitt, Thanasankit and Yi, 2003). Trust effectively reduces the uncertainty associated with online retailing and significantly affects the behavioural intention for online retailing (Pavlou and Fygenson, 2006; Hsiao et al., 2010; Gefen, 2000; Gefen, 2002b, 2002c). Higher level of trust reduces risk perception with online retailing, leads to favourable attitude towards online retailing and acts as important antecedent for online purchasing intention (Gefen, 2000; Morrison and Firmstone, 2000; Urban et al., 2000; Gefen and Heart, 2006; Jarvenpaa et al., 1999, 2000; Gefen and Straub, 2004; Jarvenpaa et al., 1999; McKnight et al., 2002; Kim et al., 2010; Salo and Karjaluoto, 2007; Kuan and Bock, 2007; Lim et al., 2006; Hsiao et al., 2010; Liu et al., 2005). Therefore from the above discussion following hypothesis has been proposed for the current study:

**H₀**: Trust with online retailing is positively associated with consumers’ purchasing intention.

### 2.6 Security

Perceived security is the consumers’ perception about the process to create rules and actions by online retailer to protect personal and financial information provided against attacks over the Internet. Online security is a system that prevents personal and financial information from any unauthorised access or being stolen on a shopping website (Turban et al., 2011; Kalakota and Whinston, 1997). Online retailer consistently improves online security features, but it has been observed that vulnerability in web security still exist. As a result online security is a major concern for online shoppers (Lauer and Deng, 2007; Shukla, 2014). Consumers regularly provide personal and financial information to online retailers while making online purchases. Concern of consumers regarding retailers’ capability to
prevent unauthorised access to the data, may leads to reduction in level of trust over online retailers (Lauer and Deng, 2007; Ming-Yen-Teoh et al., 2013).

Lack of security and network reliability are main reasons which refrain consumers from buying products through online retailing (Mukherjee and Nath, 2007). Perceived privacy and security are the two main concerns for consumers during online retailing, as consumers are required to provide personal and financial information to the web site (Kim et al., 2009; Kivijärvi et al., 2007). Know and Lee (2003) found that consumers having positive attitude towards online retailing are lesser concerned about security of online payment systems indicating negative association between concern for online payments and online retailing attitude. Online retailers offering advanced security features for personal and financial information like digital signatures, cryptography and certificates in order to protect shoppers from risk of fraud and hacking has a positive influence on consumers’ purchasing intention (Ranganathan and Ganapathy, 2002; Yousaizai et al., 2003; Kim et al., 2008; Lian and Lin, 2008; Laforet and Li, 2005) and leads to favourable consumer’ attitude towards online retailing (Connolly and Bannister, 2007; Hsu et al., 2014). Therefore from the above discussion following hypothesis has been proposed for the current study:

**Hₐ₈e:** Perceived security about online retailing is positively associated with consumers’ purchasing intention.

### 2.7 Privacy

The advent of internet has brought dramatic changes in the way organisations collect, analyse and transfer information. Worldwide reach of internet has dramatically decreased the cost for acquiring and processing information about consumers (Ashworth and Free, 2006). Companies collect information through registration and order forms or by tracking consumers shopping patterns and analysing sales data. This information collected is highly valuable for companies as it helps them to identify consumers’ preferences, demands and helps them to create better advertisements programs (Li, Marchewka, & Ku, 2004). Consumers always hesitate while providing personal or financial information sought by business, reason cited by consumers behind this hesitation is that their identity will get revealed and personal and financial information provided may be misused (Biswa and Biswa, 2004) and may lead to more marketing related activities from sellers (Phelps et al., 2000). Most of times consumers do not know what information seller is gathering and for what purpose it will be used and feel no control over the information provided to the online retailer (Nehf, 2007; Zviran, 2008).
Online shoppers have no idea what kind of personal information is collected by marketers and how it will be used in promotional activities (Schwartz, 2004; Dinev and Hart, 2004). Consumers always remained concerned about the privacy of the data collected by the online retailers, as they feel incapable about firms’ information collection practices. Online privacy can be defined as mechanism or policies to protect consumers’ personal data from any unauthorised access or disclosure (Chiu et al., 2009).

Recent privacy breaches of consumers’ credentials like, leakage of details for millions of mastercard and visa card holders in 2005 and hacking of 3.2 million debit cards of Indian banks in 2016 (Krim and Barbaro, 2015; http://economictimes.indiatimes.com /industry/banking/finance/banking/3-2-million-debit-cards-compromised-sbi-hdfc-bank-icici-yes-bank-and-axis-worst-hit/articleshow/54945561.cms) have made consumers wary while making online transactions. Shoppers expect a detailed description about the information being collected by online retailer and for what purpose this information will be used. Privacy policies are written in a language which is difficult to comprehend by mostly shoppers, making it useless for the average shopper (Anton et al., 2004 and 2007). Online marketers face significant challenges while gathering personal information from consumers to maintain database about consumers’ preferences and shopping patterns. As marketers ask for more in depth information, majority of consumers hesitate to provide personal information due to privacy concern and sometimes stops purchasing online (Andrade et al., 2002; Kobsa, 2007). Higher level of privacy concern may leads to lack of shoppers willingness to provide personal information to online retailer and may even rejection of online retailing. Privacy concerns of consumers not only hinder the growth of online retailing, but also affect the validity and reliability of consumers’ databases. It will leads to inaccurate targeting and frustrated consumers (Wu et al., 2012).

Although privacy is a major concern for online shoppers, Han and Maclaurin (2002) found that less tech savvy consumers exhibits highest privacy concerns. Odom, Kumar, & Saunders (2002) found that consumers would go for online retailing only if the concerns like trust, security and privacy are properly addressed. Studies have found that perceived privacy is an important predictor of consumers’ trust (Connolly and Bannister, 2007; Ming-Yen-Teoh et al., 2013; Hsu et al., 2014) and plays a significant role in acceptances of online retailing (Mukherjee and Nath, 2007; Poon, 2007). It was found that consumers will not shop online if feels that his or her personal or financial information is not safe and not being protected from any unauthorised access (Collier and Bienstock, 2006; Dyke et al. 2007; Eastlick et al. 2006;
Kim, 2008; Liu et al. 2005; Malhotra et al., 2004). Flavian and Guinaliu (2006) found that privacy protection is an important consideration for online shoppers and strongly influence consumers’ purchasing intention (Vassilakis et al., 2005; Dinev and Hart, 2006; Lauer and Deng, 2007; Milne and Culnan, 2004). Therefore from the above discussion following hypothesis has been proposed for the current study:

\( H_0^{8f} \): Perceived privacy concern with online retailing is negatively associated with consumers’ purchasing intention.

2.8 Perceived risk

Perceived risk indicates the uncertainty about the possible outcomes of a particular transaction in the form of loss or gain and the related pleasantness or unpleasantness of these outcomes (Murray, 1991). Consumers perceive higher level of risk for possible losses in online retailing as compared to traditional retailing, due to higher uncertainty in online retailing while making online transactions (Forsythe et al., 2006; Biswas & Biswas, 2004; Cunningham et al., 2005; Samadi and Yaghoob-Nejadi, 2009). Perceived risk is a strong inhibitor which restrains consumers to make online shopping, due to the reasons like consumers inability to directly examine the product quality and absence of direct contact with retailer (Forsythe et al., 2006; Ham et al., 2008; Liu and Forsythe, 2010). Researchers have found that intangibility is a strong predictor of perceived risk and as intangibility with delivery of product and services increases, it strongly increases degree of risk associated with it (Zeithamal, 2000).

Shopping from online retailers is more risky and uncertain for the consumers than traditional retailers as consumer cannot physically touch and examine the product. In addition to this, consumer cannot monitor the security of information provided to unknown online retailers. Nui-Polatoglu and Ekin (2001) found that consumers’ risk perception is a major barrier which prevents growth and adoption of online retailing by consumers. Consumers’ risk perception with online retailing mainly involves privacy and security concern about personal and financial information provided to the online retailer, quality of the products and security of online transaction. Trust and risk are interrelated with each other as higher level of trust reduces risk perception for consumers related with purchasing goods and services from online retailers (McAlister, 1995).

Previous studies have indicated that in consumer behaviour perceived risk is a multidimensional construct and it can be classified in to financial risk, performance risk,
physical risk, social risk, psychological risk and time risk in conventional retailing (Crespo et al., 2009; Forsythe et al., 2006; Lim, 2003). Earlier studies have found that among these perceived risk associated with shopping processes financial risk and product performance risk are major influential factors for consumer’s while shopping online (Chen & Dubinsky, 2003; Forsythe et al., 2006; Forsythe & Shi, 2003; Lim 2003). Perceived risk strongly influence consumers’ attitude towards online retailing and its relative adoption by the consumers (Gerrard and Cunningham, 2003; Liu and Forsythe, 2010; Ruiz-Molina et al., 2009; Tong, 2010). Studies have found that perceived risk negatively influences consumers’ online purchasing intentions (Kim et al., 2013; Bhatnagar et al., 2000; Park et al., 2004; Zimmer et al., 2010). Therefore from the above discussion following hypothesis has been proposed for the current study:

$$H_0^{8g}: \text{Perceived risk with online retailing is negatively associated with consumers’ purchasing intention.}$$

2.9 Expertise

Expertise indicates someone’s level of knowledge to perform a specific task. In other words, consumer’s expertise indicates level of skills and self-efficacy possessed to perform specific set of tasks during online retailing (Compeau et al., 1999). Consumers must possess considerable level of skill in order to shop online. As consumer gets experience with online retailing, his overall efficiency gets improved due to expertise gained through continuous usage of online retailing (Gao et al., 2009). Previous studies have found that self-efficacy of consumers is a strong determinant of adoption of innovative technology. Consumers’ online self efficacy refers to degree to which an individual considers himself capable of searching information and prices, as well as purchasing goods and services online. In has two important dimensions first is consumers’ shopping knowledge and second is technical capability to navigate online shopping websites and perform various online shopping activities (Macdonald and uncles, 2007; Thomson and Laing’s, 2003).

Studies have found that factors associated with consumers’ self efficacy like skill and experience are negatively associated with level of anxiety felt by individuals while shopping online. Individuals possessing higher technical self efficacy exhibits greater readiness for online shopping (Johnson and Marakas, 2000; Meuter et al., 2005; Nasco et al., 2008; Yim et al., 2012). Individuals with higher perceived self-efficacy will indicate stronger online purchase intention (Tsarenko and Strizhakova, 2013; White et al., 2011; Dabholkar and
Bagozzi, 2002; Meuter et al., 2005). Individual’ self efficacy produces significant influence on overall satisfaction and purchase intention. Expertise and satisfaction of online shopper significantly influence purchasing intention towards online shopping (Einwiller, 2003; Venkatesh and Agarwal, 2006; Ratchford et al., 2001). Therefore from the above discussion following hypothesis has been proposed for the current study:

\[ H_{08h} \] \text{Expertise to use online retailing is positively associated with consumers’ purchasing intention.}

2.10 Electronic word of mouth (eWOM)

Electronic word of mouth (eWOM) is a communication via any negative and positive statement in form of reviews, recommendation and product usage experience written by actual consumers or experts about any product, service and brand or company over internet (Hennig-Thurau et al., 2004). It includes posts on discussion forums, blogs, newsgroups, product review sites and social networking sites (Goldsmith, 2002). eWOM allows consumers to obtain information not only from few known people, but also from vastly spread and geographically dispersed mostly unknown group of people having experience with relevant products and services (Lee et al., 2006; Ratchford et al., 2001).

Imagine a situation where someone wishes to buy a product or service about which he or she is completely unknown and family members and friends are also unaware about the product or service. If this kind of situation has been faced by a consumer two decades ago then probably at that time consumer would have left the idea of purchasing the particular product due to least information available. But in today’s world of information technology this all is matter of past, internet enables consumers to make pre-purchase information search quite easier with the help of consumers’ reviews, blogs and testimonials (Bickart and Schindler 2001; Brown, Broderick, and Lee 2007; Jepsen, 2007). Modern day consumers actively share and post experiences about using retailers’ websites, social networking websites or applications and blogs. Majority of the consumers have become dependent on internet to find information as internet provides vast amount of needed information very easily. Online product reviews and recommendations are considered more valuable and reliable by consumers than commercial advertisements (Bernoff and Li, 2008; Wu, 2012). It is a kind of informal communication among consumers to share experiences with respect to usage of products and services and has the capability to influence purchase decisions (Anderson, 1998; Park et al., 2007).
Consumers’ reviews help shoppers to reduce uncertainty about the quality and functioning of unknown products and services. Simultaneously online consumers’ reviews help marketers to assess satisfaction level of consumers with services offered and formulate marketing strategies accordingly. Earlier research has revealed that online reviews and electronic word of mouth indeed influence purchase intentions (Chevalier and Mayzlin, 2006; Liu, 2006; Duan et al., 2008; Dwyer 2007; Hennig-Thurau et al. 2004; Lim et al., 2006; Park and Lee 2009; Dwyer 2007; Chakravary, Liu, and Mazumdar 2010; Brown, Broderick, and Lee 2007; Godes and Mayzlin 2004). Information received by consumers from internet in form of reports and reviews of other consumers influences consumers’ attitudes towards products and services offered and to the online retailer itself (Bagozzi and Dholakia 2002; Brown, Broderick, and Lee 2007). Banerjee (1992, 1993) found that most of times people give utmost importance to others’ opinions while purchasing any item, even ignoring self information. Sen and Lerman (2007) found that for less popular brands and retailer online reviews and recommendations are more important for online shoppers. Therefore from the above discussion following hypothesis has been proposed for the current study:

\[ H_{08i}: \text{Electronic word of mouth (eWOM) over websites/blogs is positively associated with consumers’ purchasing intention.} \]

2.11 Personalisation

Personalisation is a process to design, create and offer one of a kind products and services to consumers as per special requirements (Payne, 1982). Peppers and Rogers (1999) define personalisation as customising some attributes of product or service to offer higher convenience at the similar price to consumer. Personalisation involves fulfilling the desires of consumers by moulding the standard product into specialised product as per the specific requirement of the individual. Consumers choose from various options of product attributes and final product is assembled on the basis of consumers’ individual preferences. Marketers have successfully adopted services customisation for products like eyeglasses, bicycles and computers. Customised products are different from standard products in terms of specifications (Hofstede, 1980). Personalisation increases perceived value of benefits a consumer receives from the product or service (Rose et al., 2012). Online retailing enable marketers to offer personalised products or services at a similar or marginally higher price as standard product. It offers benefits of product customisation at the price of standardised product (Rose et al., 2012).
The literature found that important aspect for success of service customisations lies in benefits perceived by its users (Ansari and Mela, 2003). Earlier studies have found that it is very difficult to assess the trade off between benefits and efforts needed for customisation, as customisation requires extensive consumers’ participation (Simonson, 2005). Customised services are mostly offered by online retailers. Internet has emerged as an interactive medium for online retailers which enable retailers to economically produce and distribute customised products. Broekhuizen and Alsem (2002) found that consumers are willing to pay more for personalised products and services as their needs are better fulfilled and personalised products offer more value to them. Consumers are more satisfied with personalised products and services available online and it makes them more comfortable to buy via online retailing. Personalisation in the form of convenience, time saving and product matching features offer higher level of control to consumers during shopping process, positively influence consumers’ attitude and motivates them to buy more (Jiang, 2002). Therefore from the above discussion following hypothesis has been proposed for the current study:

\[ H_0.8j: \text{ Personalisation with online retailing is positively associated with consumers’ purchasing intention over online retailing.} \]

2.12 Theory of planned behaviour

Theory of planned behaviour (TPB) (Ajzen, 1991) is general model which predicts users’ behaviour through measuring the association among beliefs, attitude, intention and behaviour. TPB considers purchase intention as the best behavioural indicator. TPB model inculcates three dimensions to determine behavioural intentions attitude, subjective norms and perceived behavioural control. Perceived behavioural control is additional element to solve the limitations faced by theory of reasoned action (Ajzen, 1985). Several studies have indicated that attitude, subjective norms and perceived behavioural control are the major determinants which directly influence behavioural intention (Limayem, Khalifa, and Frini, 2000; Gentry and Calantone, 2002; Keen et. al., 2004).

2.13 Subjective Norms

Subjective norms reflects the way how an individual’s behaviour gets affected by perception of important referents like friends, relatives and colleagues. It indicates individual’s perception about what other people would think of their shopping behaviour and subsequent compliance with thoughts of referent group wishes exhibited by specific behavioural intentions (Fishbein and Ajzen, 1975). Dholakia et al. (2004) found that peer
group and family opinions have strong influence on consumers’ intention to visit online retailers’ website and intention to purchase from that retailer. Lu et al. (2005) and Venkatesh et al., (2000) found that social influence and social pressure positively influence the purchasing intentions of individual even though individual is in favour or not.

Some studies have shown that compliance effect of reference group found to be insignificant to determine online purchase intentions (George, 2004; Song and Zahedi, 2005; Lewis et al., 2003) and some studies found significant association between subjective norms and behavioural intention (Venkatesh et al., 2000; Teo and Pok, 2003; Ramayah et al., 2003, 2004; Chan and Lu, 2004). Online retailing website providing environment of privacy, comfort and offering ample relevant information about products and services leads to improvement in consumer’s confidence. It even usually reduces the consumers’ dependence on others and pressure to conform to social norms (Zhang et al., 2006). On the other hand Lu et al. (2005) and Ramus and Nielsen (2005) found that social influence of both kinds internal (family and friends) as well as external (press reports and articles) encourages the consumers’ positive beliefs about usefulness of online retailing and purchasing intentions in case of less experienced online shoppers. Therefore from the above discussion following hypothesis has been proposed for the current study:

\( H_{0.8k} \): Social norms influence to use online retailing are positively associated with consumers’ purchasing intention over online retailing.

2.14 Perceived behavioural control

It represents consumers’ perception about the availability or lack of necessary resources (hardware and technical competency to operate online retailing) and ease or difficulty to perform the specific behaviour of interest (Ajzen, 1991). It indicates that performance of a particular behaviour is significantly associated with confidence of individual about his ability to perform. With the advent in information technology and its relative adoption by consumers has opened new ways for searching information about products and services. Internet offers huge amount of information to consumers, which is easily available and can be accessed from anywhere and anytime. Lesser time, busy life style, increased efficiency and explosive information over internet has led consumers demand more control while purchasing products online (Jarvenpaa, 1996).

Increase in resources and opportunities would increase the behavioural control perceived by individual and thus higher is the chance to perform a specific behaviour (Ajzen,
Earlier studies have found positive association between perceived behavioural control and behavioural intention to purchase online (Taylor and Todd, 1995; Teo and Pok, 2003; Shih and Fang, 2004). Therefore from the above discussion following hypothesis has been proposed for the current study:

\[H_0 81: \text{Perceived behavioural control while online retailing is positively associated with consumers’ purchasing intention.}\]

### 2.15 Satisfaction

Satisfaction can be defined as the degree to which how well a particular product or service fulfill the needs and expectations of consumers (Oliver, 1980). In case of online retailing satisfaction refers to extent of gratification that assesses the consumer’s cheerfulness with online shopping experience (Collier and Bienstock, 2006). Unprecedented growth in internet users across the globe offers a tremendous opportunity to marketers in form of widely accessible potential consumers. Now it’s up to online retailers how to convert these potential consumers into real ones and it will largely depend on the quality of service provided and related consumers’ satisfaction level (Luarn and Lin, 2003). Bai et al. (2008) found that quality of online retailing website has direct positive effect on shopper’s satisfaction and shopper’s satisfaction with online retailer has a positive direct effect on purchase intention.

Satisfied consumer often talks about the online retailer website and recommend other to shop from that online retailer (Cristobal et al., 2007; Bansal et al., 2004; Wolfinbarger and Gilly, 2003). It has been found that quality of service offered by online retailer have strong positive effect on consumer’ satisfaction (Collier and Bienstock, 2006; Cristobal et al., 2007; Kim and Stoel, 2004; Szymanski and Hise, 2000; Wolfinbarger and Gilly, 2003). Existing literature supports that consumer’ satisfaction with online retailer services is a strong predictor for purchase intention and as well as consumer loyalty (Bhattacherjee, 2001; Anderson and Srinivssan, 2003; Gommans et al., 2001; Law and Bai, 2008; Lee, Lee, Lee, & Babin, 2008; Hsu et al., 2006; Hellier et al., 2003). Therefore from the above discussion following hypothesis has been proposed for the current study:

\[H_0 8m: \text{Satisfaction with online retailing is positively associated with consumers’ purchasing intention retailing.}\]

### 2.16 Delivery Services

Online shoppers’ experience with online retailing comes in two forms, first is with services provided from the online retailer and second with online retailer itself (Collier and
Carol, 2006; Goetzinger et al., 2006). Service experience mainly deals with delivery time of products purchased. Long delivery time has been regarded as the main complaint by the online shopper because once order is placed consumer do not want to wait very long to receive the product (Schaupp and Belanger, 2005). Reliable and timely delivery is an important consideration for online shoppers, as it is considered as highly essential element for consumer’ satisfaction. A satisfied consumer with delivery service indicates stronger future purchasing intention with online retailer (Keeny, 1999; Collier and Carol, 2006). Therefore from the above discussion following hypothesis has been proposed for the current study:

H₀ 8n: Delivery services offered by online retailer positively influence consumers’ purchasing intention retailing.

2.17 Purchase Intention

Belief-attitude-intention theories like theory of reasoned action, theory of planned behaviour, innovation diffusion theory, online customer experience model and technology acceptance model provide important theme and direction in research on online retailing (Ajzen and Fishbein 1980; Ajzen 1991; Rogers, 1995; Rose et al., 2012; Davis 1993). Findings from these theories indicated that perceived usefulness, perceived ease of use, perceived risk, security, trust, privacy, personalisation, electronic word of mouth, expertise, perceived behavioural control, delivery service, subjective norms and satisfaction are important determinants and influencer of consumers’ online retailing intentions (Moon and Kim, 2001; Hansen, Jensen, and Solgaard 2004; Koufaris 2002; Van der Heijden, Verhagen, and Creemers 2003; Verhoef and Lange 2001; Rose et al., 2012). “Intention is the perception of an individual towards performing a particular behaviour” (Original in Italics; Fishbein and Ajzen, 1975).

Theory of planned behaviour indicates that purchase intention is a strong predictor of actual consumers’ shopping behaviour (Ajzen, 1991). Prior studies have found that behavioural intention correlates with actual buying behaviour and measuring purchase intention will give acceptable indication of purchasing behaviour (Venkatesh et al., 2003). Current study focuses on repeat purchase intention of consumers who have already purchased something online. Repeat purchase is the key for online retailing growth as repeat purchasers are loyal consumers and tends to spend more as compared to first time online buyers and spread more positive word of mouth about online retailing (Jiang and Rosenbloom 2005; Goldsmith, 2002).
2.18 Demographics and online shopping

There is extensive literature available which indicates that new technology is easily accepted by younger people, whereas older age people do not accept newer technology easily and quickly (Zhang, 2005). Older individuals possess lesser cognitive capabilities to learn newer technologies and similarly have inadequate computer and internet experience. So they avoid purchasing online due to difficulty associated with online retailing (Porter and Donthu, 2006). Monsuwe et al. (2004) and Kolodinsky (2004) found that perceived ease of use is a strong determinant of purchasing intention and young male are more likely to purchase online as compared older people and women.

Influence of age can be noticed from the fact that younger age consumers are more inclined to use online retailing websites to find out information about products and services and comparing various alternatives (Wood, 2002). Ratchford, et al. (2001) found that older age consumers consider benefits of online shopping on a lower side than efforts invested to learn the skills for using online retailing. Young consumers consider that online retailing helps to save significant amount of time and offers higher level of benefits in form of time saving, money saving and convenience as compared to older consumers (Mathwick, Malhotra, and Rigdon 2001).

Younger people learn internet skills more easily than older consumers and perceive online retailing is more usefulness to them as perceived by older consumers in terms of benefits offered by online retailing (Morris and Venkatesh, 2000; Trocchia and Janda, 2000). Some researchers have found that age of consumer does not bring any significant effect on attitude towards online retailing. It was found that age only influence the initial purchase decision related to buying online or not. Once decision about medium to purchase has been finalised, age does not produced any significant influence on subsequent buying behaviour like number of products purchased or amount of spent (Zhang, 2005; Roussos, 2007; Al-Somali et al., 2009; McCloskey, 2006).

Internet has been perceived as the young man’s medium as they are regarded as early adopter of newer technologies like online retailing. Korgaonkar and Wolin (1999) and Joines et al. (2003) found that younger consumers indicated higher tendency to shop online. Online retailing found to be offering more utilitarian and hedonic values to the younger consumers as compared to older consumers (Dholakia and Uusitalo, 2002).

Education plays a significant role for affecting consumers’ perception regarding usage of newer technologies (Kuo, and Russell 1999). Most of the online content is directed
towards educated consumers, lesser educated consumers do not realise the same benefit of online retailing as perceived by higher educated consumers (Mills and Whitacre, 2003; Baye et al., 2003). Higher educated consumers are more comfortable, skilled at using online retailing as compared to lesser educated and believe that purchase products online easier as compared to traditional retailing (Burke, 2002; Li et al., 1999). (Mathwick, Malhotra, and Rigdon 2001) found that higher educated consumers possess more favourable attitude and purchasing intention for shopping over online retailing than lesser educated consumers.

Income exhibits positive association with online shopping intentions, but consumers’ beliefs regarding saving time and money influence this association (Donthu and Garcia, 1999; Mathwick, Malhotra and Rigdon, 2001). Higher income consumers have time conscious shopping orientation and have a strong belief that online retailing helps to save time. Lower income consumers have price conscious shopping orientation and held a belief that online retailing helps to save money (Ratchford, Lee, and Talukdar, 2003). Higher income consumers derive greater benefits by utilising services of online retailing due to intensified usage through buying wide range of items (Goldman and Johansson, 1978). Consumers who are time rich and income poor opt online retailing to save money and income rich and time poor consumers opt online retailing to save time (Biswas, 2004).

Higher income consumers perceive purchasing products online lesser risky and therefore consistently use online retailing. Low income discourages consumers to shop online due to inability to bear possible financial losses (Ratchford et al., 2003). Perception of usefulness, skills, ease of use and self efficacy related with online retailing increases with rise in income level and leads to positive attitude formation and favourable behavioural intention with online shopping (Al-Somali et al., 2009; Chau and Hu, 2002; Goldfarb and Prince, 2008; Goolsbee and Klenow, 2006; Ratchford et al., 2003). Higher income consumers tend to shop more online as compared to lower income consumers (Lohse et al., 2000).

Gender is one of the highly important demographic characteristics of the consumers that develops the attitude of consumer and significantly influence purchasing behaviour. Men were found to be having more positive attitude towards online retailing as compared to female consumers (Alreck and Settle, 2002). This can be understood from the fact that men and women have different perception regarding adoption of innovative technologies. Differences between male and female opinions for factors like privacy, risk, security and trust related to usage of online retailing strongly influence perception regarding usefulness, ease of use and self-efficacy regarding online retailing (Sun and Zhang, 2006; Venkatesh and Morris, 2000). Slyke et al., (2002) indicated in diffusion of innovation theory that men and women
evaluate online retailing differently for the dimensions like perceived usefulness, perceived ease of use, perceived privacy, security, perceived behavioural control, trust perceived risk and purchasing intention. Men exhibits stronger positive attitude about the above said dimensions of for adoption of online retailing as compared to female consumers (Burke, 2002; Li et al., 1999).

Men are more task oriented, therefore perceived usefulness of online retailing is more important to them as compared to women (Davis et al., 1989). Earlier studies have also found that men are more tech savvy than women and have more favourable attitude and higher purchase intention to shop online than women (Broos, 2005; Karavidas et al., 2005; Venkatesh et al., 2003; Venkatesh and Agarwal, 2006; Zhang, 2005; Riquelme and Rios, 2010). Women generally put lesser trust and consider online retailing medium to be more risky as compared to men and less likely to shop online (Cho & Jialin, 2008; Rodgers & Harris, 2003). In contrasting to the above findings Zhang (2005) and Shin (2009) found no significant difference in opinion between males and females regarding usage of online retailing and perceived usefulness. Venkatesh et al. (2000) found that gender only influences initial decisions related with use or not use online retailing and once consumers get substantial experience with online retailing subsequent decisions are not affected by gender of consumers. Wong and Hanafi (2007) and Al-Somali et al. (2009) also found that gender produces literally no differences in opinions of experienced online shoppers.

Young, higher educated, more affluent and urban male are the major early adopters of newer technologies like online retailing (Rogers, 1995; Norris, 2001). Despite wide spread acceptability of online retailing elder, less educated and lower income people are slow to adopt online retailing and posses less favourable attitude and purchase intention towards online retailing (Moss, 1998).

Students and employees possess much favourable attitude towards online retailing than other occupation group consumers for perceived usefulness and ease of use and they indicated stronger purchasing intention to shop from online retailers (Kucukusta et al., 2015). Consumers’ intensity of internet usage brings significant variation in consumers’ attitude towards online retailing and purchasing intention (Ruiz-Mafe et al., 2009). Heavy internet users possess higher internet usage skills, consider online retailing to be offering higher benefits (Kucukusta et al., 2015) and more satisfied with services of online retailer (Morosan, 2012) and exhibits more favourable attitude and higher purchasing intention than light internet users (Kucukusta et al., 2015; Li et al., 1999).
Demographic factors like age, gender, education, income and occupation have a significant influence on determinants of consumers’ attitude and purchase intention in context of online retailing (Burke, 2002; Punj, 2011; Wu, 2003). Hernandez et al., (2011) found that consumers’ demographics do not bring any significant variation in attitude and behavioural intention once consumers gets sufficient level of experience with online retailing. All demographic factors ceased to bring any influence on purchasing behaviour once consumer gets familiar with online retailing platform and, purchasing behaviour gets more affected by attitude and availability of free time (Bellman et al., 1999; Lu et al., 2003). As consumers gain sufficient level of experience with online retailing and become completely aware about purchasing products online, risk perception about online retailing decreases and tendency to purchase online increases significantly (Bhatnagar et al., 2000). Bellman et al. (1999) found that once consumers gets sufficiently acquainted with online retailing then whether consumers buy and how much they spend during online retailing will depend on what they like to buy and how much free time consumer have to shop (Modahl, 2000).

Therefore from the above discussion of consumer demographics and relative association with attitude and purchase intention following hypothesis has been proposed for the current study:

**H$_0$ 1:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of age of the consumer.

**H$_0$ 2:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of income of the consumer.

**H$_0$ 3:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of education of the consumer.

**H$_0$ 4:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of occupation of the consumer.

**H$_0$ 5:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of gender of the consumer.

**H$_0$ 6:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of marital status of the consumer.

**H$_0$ 7:** There is no significant difference in consumers’ attitude and purchase intention towards online retailing on the basis of frequency of internet usage.