

HESITANCY TOWARDS ONLINE SHOPPING, A STUDY OF PAKISTANI CONSUMERS

Lecturer Usman YOUSAF

Quaid Azam University, Islamabad, Pakistan

Email: usman.world@yahoo.com

Lecturer Mohsin ALTAF

Department of Commerce

University of Sargodha, Pakistan

Email: mohsin.iltaf@gmail.com

Noman SARWAR

University of Sargodha, Pakistan.

Email: nomi_olive@yahoo.com

Syed Ali Hassan SHAH

University of Sargodha, Pakistan

Email: sky_ali786@yahoo.com

Abstract:

To study the influence of Perceived cost, risk, convenience and enjoyment on online consumer purchases. Being more convenient online shopping seems painless compared to in store shopping, why consumers are still reluctant to shop online?. A sample of 220 questionnaires was filled from different departments at University of Sargodha. Respondents were asked to fill the questionnaire based on four factors (Perceived cost, Perceived risk, Perceived convenience, Perceived enjoyment), there were 2 general questions. Out of 220, 207 questionnaires were returned. One sample test is applied in this study to check the reliability of independent variables. Analysis was also done on basis of gender and their ages. The most important factor out of four, which can persuade the customer's online buying decision, is delivery cost for purchased items and it has negative relationship with dependent variable, moreover perceived risk has also negative relationship with dependent one. Perceived convenience and Perceived enjoyment has positive relationship with online shopping preference. As online shopping is easier to do but due to extra delivery cost and risk factors consumers do not adopt online shopping and these factors should be minimized to promote online shopping. Online shopping should be promoted and to gain the consumer confidence, delivery cost and risk factor should be minimized. As online shopping is easier to do as compared to offline shopping but people still reluctant to use internet for online shopping, so to promote online shopping delivery cost and risk factor should be minimized to gain consumers attraction and confidence. People want to experience online shopping but it won't be promoted until delivery cost and perceived risk factors be reduced. A little work has been done on exploring the factors that influence the online buying decision. These factors are called situational factors and include delivery charges, risk factors, convenience factors and enjoyment factors. In Pakistan consumers are not too much affiliated to online shopping as compared to European countries and not too much researches have been done related to online shopping in Pakistan, so this research been conducted to promote online shopping.

Keywords: internet shopping, consumer shopping choice, customer behavior.

Introduction

Grocery shopping has been considered as full of stress and as a burden (Aylott and Mitchell, 1998). Many studies found that people used to do grocery shopping but also affiliated with stress and burden during shopping. Online shopping is easier to do as compared to grocery shopping but due to number of factors involved in online shopping, people prefer to do grocery shopping. Surprisingly it is found that the adoption of online shopping has been minimized than grocery shopping.

It is clearly that delivery charges are only one of the possible reason why a majority of customers still hesitate to do online shopping as compared to grocery shopping, other reasons may include security and privacy factor (Maignan and Lukas, 1997; Miyazaki and Fernandez, 2001). A study conducted by PricewaterhouseCoopers found that in US the internet websites gain only 1 percent of online consumers in one month which shows the reluctant trend of consumers towards online grocery shopping. Only 7 percent of respondents having online shopping experience admit that they do half of their shopping online, otherwise most of them admit that they do it very little or not (Pastore, 2000). Similarly in UK, the expenses for online shopping are calculated for only 0.4 percent of the whole £95 billion UK grocery market (Peppers and Roggers, 2001).

Many of the studies suggested that consumers hesitate to shop online due to risk factors or we can say that they are doubtful about the products to be delivered by online shopping. Many of them are not having internet facilities to experience online shopping, as online shopping is more convenient to do as compared to grocery shopping but cost factors, risk factors, convenience factors, enjoyment factors are the main attributes which force the consumers not to do online shopping (as we

discussed all these attributes in detail in our research).

This study emphasize on factors by which consumers hesitate to do online shopping as compared to grocery shopping. In our study the main focus is on delivery charges cost and three other factors which are Perceived risk, Perceived Convenience, Perceived Enjoyment. While data gathering we asked from respondents through cross questioning that why do you hesitate most to shop online? Many of them responded that they have no access to internet and delivery charges and risk factors are also the main reasons. From people response we observed that they want to experience online shopping but due to some main reasons (as discussed in earlier paragraph) they prefer to do grocery shopping.

In Pakistan the trend of online buying and selling is very low as compared to U.S or UK, though in foreign countries the trend of online shopping is also unfavorable but much better as compared to Pakistan. The questionnaires of our research have been utilized from the study conducted by (Yan Huang and Harmeen Oppewal, 2006) in England. We conducted this research to know the reasons for consumer's hesitation regarding online shopping in Pakistan, from different articles published at websites we came to know that consumers are also unaware about online shopping methods and after that they are also worry about extra costs of online shopping and risk factors.

According to Lohse and Spiller, consumers prefer to choose a product in online shopping by cyber appearance, which includes: image of that product, appearance of the product, it's size, manufacturing company worth, price factor and how reliable they are (Lohse and Spiller, 1998,

Kolesar and Galbraith,2000). Shop online is just like to present anything on paper because consumers can not touch or smell the items in both cases

(Spiller and Lohse, 1997). So it depends on the consumers that how they interact or use computers and what are the factors for consumer's satisfaction in online shopping (Hoque and Lohse, 1999; Griffith et al, 2001). Many of the studies which have been already conducted found that consumer's preference is also the website from which they are purchasing online (Jarvenpaa and Todd, 1997, Szymanski and Hise, 2000; Griffith et al, 2001).

At the end we would suggest that the factors which were discussed in previous paragraphs should be focused and awareness should be created regarding online shopping and obviously online shopping is easier to do as compared to offline shopping and people want to experience it too but due to lack of awareness and risk factors and leakage of personal information, people are reluctant to do online shopping.

Literature review:

The conceptual model that we suggest and test in this research is shown in Fig 1. As shown in the figure we determine four factors (Perceived Cost, Perceived Risk, Perceived Convenience, and Perceived Enjoyment) as these factors play an important role in customer shopping behavior. Factors which we discussed in our research are given below:

Perceived Cost:

According to (Bell et al., 1998) in the current research cost factors are those deals with the difference in monetary cost behold by consumers when analyzing online and in-store grocery shopping. Here shopping costs accommodate both fixed and variable costs, labeling fixed costs as tour or trip costs affiliated with the factor to visit a store and a customer built-in first choice & momentous faithfulness. If we do compare Perceived Cost with online shopping preference, we concluded that the perceived costs of online shopping

preference will close to the ground or we can say lower, as compared to the perceived costs of grocery shopping.

H1: Online shopping preference is influenced by Perceived Cost.

Perceived risk:

In 1994, (Dowling and Staelin) define Perceived Risk as "Perceived Risk is the purchaser insight of unpredictability or we can say changeableness regarding unfavorable outcomes of products and services. In online shopping couple of risks are involved which consumers perceive in his mind like misuse of credit card data or misuse of personal data ,Perceived Risk also include if product or service does not perform in that manner which was expected (Horton, 1976). According to Forsythe and Shi (2003) product performance risk is the most important constraint to do online shopping. Perceived product performance risk will change with purchase goals and engaged usage of products (Dowling and Staelin, 1994). If we do compare Risk factor with online shopping preference we concluded that, perceived risk of online shopping would be greater as compared to grocery shopping. Perceived Risk is not one dimensional as it involves couple of risks involved, for instance, Perceived Product Risk (Geuens et al., 2003), Perceived societal risk, (Venkatesh and Davis, 2000), Perceived Businessperson risk (Cheung and Lee, 2000; Lim, 2003) and Perceived Technological risk (Lim, 2003). According to (Miyazaki and Fernandez, 2001) studies found that consumers perceived risk is dramatically larger in online shopping as compared to offline shopping or we can say grocery shopping and that perceived risk are considered to be barriers for online shopping (Cho, 2004; Forsythe and Shi, 2003). The notion for Perceived Risk identifies customers has a feeling of Psychological ambiguity when they can

not percept the result of a purchase decision (Bauer, 1906. Cox (1976) Studies found that Perceived Risks come from the customers ambiguity regarding purchasing decision and that can not satisfy their needs & what they wanted to be. According to (den Poel and Leunis (1999)

perceived risks affiliated with online business person are negatively associated with the consent to choose online shopping.

H2: Online shopping preference is influenced by Perceived Risk.

Perceived Convenience:

According to (Aylott and Mitchell, 1998; Cassill et al., 1997) Perceived Convenience includes psychological cost and other sorts of non-monetary costs like we can say time, effort and stress, moreover it can be defined in this manner too, Perceived convenience can be defined as a reduction of the opportunity costs of effort and time considered for shopping activities. The perceived convenience of online shopping will be greater as compared to grocery shopping. According to (Davis, 1989, p. 320) Perceived convenience means the level of satisfaction which a consumer receives from a particular system and it would be free of any hurdle.

H3 Online shopping preference is influenced by Perceived Convenience.

Perceived Enjoyment:

According to (Beatty and Ferrel, 1998) Perceived Enjoyment is the happiness or zest which a person receives from the shopping process. Offline shopping has long been considered as a stress or stint (Geuens et al., 2003; Aylott and Mitchell, 1998) but sometimes it shows that people love to do grocery shopping instead of online shopping (Prus, 1991; Smith and Dickinson, 1994). According to (Freeman et al, 1999) technology factor boost the consumers to do online shopping as compared to grocery shopping. If we do compare Perceived Enjoyment factor with Online shopping preference, we concluded that Perceived enjoyment of online shopping is greater than perceived enjoyment of in-store grocery shopping. According to (Davis et al, 1992) Perceived enjoyment is "the degree to which the activity of using computer is notice to be enjoyable | its own right, apart from any enforcement reaction that may be predicted.

H4 Online shopping preference is influenced by Perceived Enjoyment.

Theoretical framework

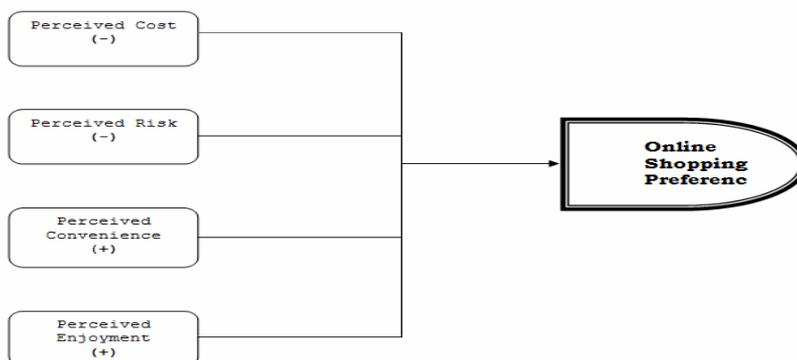


Figure 1. Research Model

Research methodology and analysis

Sample:

This research has been carried out to find out the reasons that why consumers hesitate to shop online as compared to grocery shopping. For this purpose a sample of 220 Questionnaires was filled from University of Sargodha which is one of the notable universities of Pakistan. The questionnaires were filled from the students of different departments in Sargodha University. The questionnaires related to such question which differentiate the online shopping and grocery shopping, the students were asked to answer the questions according to their taste. From a total of 220 questionnaires, 207 completely filled questionnaires were returned, 6 questionnaires were lost during the process and the remaining 7 were wrongly filled. For conducting this study the main focus was to know the reasons that why consumers hesitate to shop online and we had also done a cross questioning to respondents related to grocery shopping and online shopping. The questionnaires were filled in month of April 2011. The questionnaires were filled from 107 male and 100 female respondents.

Scale:

The questionnaire was developed on the bases of literature review, 4 independent variables have been used Perceived Cost, Perceived Risk, Perceived Convenience, Perceived Enjoyment. Perceived cost having 1 question, Perceived risk having 5 items, Perceived convenience having 6 items and Perceived enjoyment having 3 items. Theoretical frame work has been established on the bases of other studies Perceived Conveniences from (Anonymous, 2001; Clarke, 2000), Perceived Risk from (Forsythe and Shi, 2003; Mitchell, 1999). Perceived Convenience from (Aylott and Mitchell, 1998; Cassill et al., 1997), Perceived Enjoyment from (Arnold and Reynolds, 2003;). 2 questions were about general information as age and gender. The five points Likert scale was used ranging from Strongly Disagree to Strongly Agree. Descriptive statistics and the comparison of mean have been used to study the response of the sample.

Analysis

The comparison of means after processing by SPSS software is transformed as follows for analysis.

Frequency Table

Frequency tables provide information about Gender, Age with respect to the frequency of the responses.

Table 1

Gender of the respondent:

	Frequency
Male	107
Female	100
Total	207

Table1 the table above shows that 107 respondents were male which were 51.69 % of the Statistical investigation

and 100 respondents were female which 48.30 % of the statistical Investigations.

Table 2

Age of the respondent	
	Frequency
17-19	67
20-22	132
23-Years above	8
Total	207

Table2. the table above shows that 67 respondents lies b/w 17-19 that is the 32.36 % of the observations, 132 b/w 20-22 that is the 63.76 % of the observations, 8 b/w 23-Years above that is 3.86%.

Table 2 shows that respondents are organized according to their problems. Observing the respondents means in the above table reveal that consumers are not interested in online shopping due to high perceived cost (mean:3.5411)e.g. extra shipping and delivery charges, they should minimize the extra cost to pursue the consumers for online shopping , after that perceived risk (mean = 3.2773) is the second biggest reason for hesitation to shop online i.e. respondents are agreed that high perceived risk is a barrier in their online shopping therefore the owners of online business should minimize the risk that is involved like safety of credit card data, quality of product delivered, personal data etc. and the mean of perceived convenience is (2.7625) i.e. respondents did not give much importance to this factor, they are neither agree nor disagree with this factor , so perceived convenience is less reason in online shopping. perceived enjoyment is again a big reason for consumer hesitation in online shopping because its mean is 3.3333 i.e. respondents are agreed that they lack enjoyment in online shopping while in glossary shopping they meet with people and do gossips and have fun. Therefore the owners of online

businesses should mostly concentrate on cost, risk and enjoyment factors.

In the table 4 means and standard deviation of independent variables taken by male and female respondents are discussed. The number of male respondents is 107 and females are 100.Total respondents are 207.This table is briefing that how male and female treated with each independent variable. In perceived cost, mean of female respondents is higher (3.6300) which shows that they are agreed that high cost is a big reason for hesitation in online shopping, so the owners of online businesses should reduced the extra cost like shipping charges, delivery charges etc. to encourage their customers. In perceived risk, again the mean of female respondents is higher (3.3040) which reveals that females are not doing online shopping due to high

risk like they think that their personal data and credit card data will be stolen or quality of product delivered will not be

good therefore online businessmen should concentrate on these factors of risk and they should make the customers in confidence that their data is secured.

In perceived convenience mean of female respondents is higher (2.8517) than male but they did not give much importance to this factor because its mean value is 2.8517 which means neither agree nor disagree, so

perceived convenience is not a big problem in online shopping for customers. In perceived enjoyment the mean of male is higher (3.3956) that shows that mostly males do not shop online because they have no enjoyment or fun on website while in glossary shopping they meet with strangers and friends, interact with others and enjoy. The online businessmen should start attractive and enjoyable tasks on website so that customers are pursued to shop online. In above four independent variables according to

male respondents perceived cost is main reason for hesitation in online shopping (highest mean 3.3979) and perceived convenience is less reason for hesitation in online shopping (lowest mean 2.6791) while according to female respondents perceived cost is also a big in four factors (highest mean 3.6300) and perceived convenience is less barrier in online shopping (lowest mean 2.8517) so the online businessmen should mostly focus on extra cost of product delivered.

Table 3**Descriptive Statistics**

	N	Minimum	Maximum	Mean	St-Deviation
Perceived Cost	207	1.00	5.00	3.5411	1.09589
Perceived Risk	207	1.00	4.60	3.2773	.68621
Perceived Convenience	207	1.17	4.67	2.7625	.56729
Perceived Enjoyment	207	1.67	5.00	3.3333	.64445
Valid N (list wise)	207				

Table 4**Gender wise means**

What is your Gender?		Per-Cost	Per-Risk	Per-Convenience	Per-Enjoyment
Male	Mean	3.4579	3.2523	2.6791	3.3956
	N	107	107	107	107
	St.Deviation	1.17586	.68918	.51635	.66687
Female	Mean	3.6300	3.3040	2.8517	3.2667
	N	100	100	100	100
	St.Deviation	1.00156	.68548	.60715	.61591
Total	Mean	3.5411	3.2773	2.7625	3.3333
	N	207	207	207	207
	St.Deviation	1.09589	.68621	.56729	.64445

Table 5

Age wise Means					
Your age group in years		Per-Cost	Per-Risk	Per-Convenience	Per-Enjoyment
17-19	Mean	3.5821	3.2209	2.6866	3.3234
	N	67	67	67	67
	St-Deviation	1.10302	.76208	.62934	.62488
20-22	Mean	3.5379	3.3136	2.8068	3.3308
	N	132	132	132	132
	St-Deviation	1.09409	.65344	.51846	.65705
23 Years and above	Mean	3.2500	3.1500	2.6667	3.4583
	N	8	8	8	8
	St-Deviation	1.16496	.56315	.77664	.66518
Total	Mean	3.5411	3.2773	2.7625	3.3333
	N	207	207	207	207
	St-Deviation	1.09589	.68621	.56729	.64445

Table 6

One Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Per-cost	46.489	206	.000	3.54106	3.3909	3.6912
Per-Risk	68.713	206	.000	3.27729	3.1833	3.3713
Per-Convince	57.886	206	.000	2.70821	2.6160	2.8005
Per-Enjoyment	62.701	206	.000	3.56039	3.4484	3.6723

In the table 5, means and standard deviation of different age groups are discussed. From a total of 207 respondents, 67 respondents are from

age group 17-19, 132 from age group 20-22 and 8 from age group 23years and above. In perceived cost, the mean of respondents of age group 17-19 is

highest from other age groups (mean 3.5821). In perceived risk, the mean of respondents of age group 20-22 is highest (mean 3.3136). In perceived convenience, the mean of respondents of age group 20-22 is highest (2.8068). In perceived enjoyment, the mean of respondents of age group of 23 years and above is high (3.4583). The respondents of age group 17-19 gave much importance to perceived cost than other factors because its mean value is high (3.5821) while the respondents of age group 20-22 also gave much importance to perceived cost since its mean value is high among other independent variables. And according to age group 23 years and above the main reason for hesitation in online shopping is perceived enjoyment because its mean value is high than others (3.4583). If we observe the above data we will conclude that the main barrier in online shopping is perceived cost and perceived convenience is less reason for hesitation in online shopping therefore the online businessmen should reduce extra charges in online shopping to pursue their customers.

According to Table 6 the following hypothesis were proved.

H1: Online shopping preference is influenced by Perceived Cost.

Mean value for the variable Perceived cost is 3.54106 which are highly significant at 0.000 levels. This shows that findings of the sample are generalizable to the population. Therefore we accept H1.

H2: Online shopping preference is influenced by Perceived Risk.

Mean value for the variable Perceived Risk is 3.27729 which are also highly significant at 0.000 levels. This shows that findings of the sample are generalizable to the population. Therefore we accept H2.

H3 Online shopping preference is influenced by Perceived Convenience.

Mean value for the variable Perceived convenience is 2.70821

which are also highly significant at 0.000 level. This shows that findings of the sample are generalizable to the population. Therefore we reject H3.

H4 Online shopping preference is influenced by Perceived Enjoyment.

Mean value for the variable Perceived enjoyment is 3.56039 which is also highly significant at 0.000 levels. This shows that findings of the sample are generalizable to the population. Therefore we accept H4.

Conclusion and discussion

As majority of consumers still hesitate to shop online. This study conducted to sort out the reasons that how delivery charges and three other situational factors influence the consumers shopping choice. Here one thing to be noticed that most of the people are also unaware of internet usage, so that's why they prefer to do offline shopping. In our study we researched on four main factors i.e.: Perceived Cost, Perceived Risk, Perceived Convenience, and Perceived Enjoyment. Among our four variables the results shows that most of the people are agree with this reason that they do not shop online due to extra delivery charges like shipping charges, extra taxes etc, so we can say that delivery cost is the main factor for consumers hesitation towards online shopping and the mean which we calculated for this factor is 3.54106, which shows the agree trend towards this factor, so those people who are doing online businesses must minimize delivery charges as in case of delivery charges reduction, people can divert to online shopping, similarly if we discuss our second factor; Perceived Risk, the results shows that Perceived Risk is also the reason that consumers are still reluctant to use or regularly use internet for grocery shopping. People are so much touchy about their personal data, credit card information etc, and so risk factor act as a barrier for online

shopping. The people who are doing online businesses, they have to introduce such method regarding online shopping where customer feel relax and safe regarding personal information, credit card information etc because if purchaser gain the confidence of consumers than definitely more people will prefer to shop online. So we can say that our first two variables (Perceived Cost and Perceived Risk) have the negative relationship with online shopping preference.

In Pakistan the trend for online shopping is very low as compared to European countries because to see an image of a product on website is just like to see an image of anything on paper because you can not touch the product while online shopping so the people are also worried about the quality of products delivered, so these are the main factors which influence the consumers confidence towards online shopping.

As online shopping is easier to do as compared to in-store shopping, but according to our results, this factor is not the main reason for online shopping hesitation and the mean value for this variable is calculated 2.70821, so we can say that delivery charges and risk

factors play an important role for consumer hesitation. While data gathering we noticed that consumers want satisfaction about products to be purchased so that's why they prefer to shop from grocery shops because while online shopping they are not clear about the quality of products. So we concluded that Perceived convenience is not an important factor for hesitation towards online shopping.

Perceived enjoyment is also the main reason in our study and from One sample Test, the mean value which we calculated for this factor is 3.56039, which shows that people love to have enjoyment factor during shopping and most of the people like to meet others, physically visit the market for recreation, to switch their mood or we can say that people do grocery shopping to get rid from boredom, but in online shopping such factors are not involved and definitely lack of enjoyment factor is the cause for online shopping hesitation, so we suggest all those companies who are doing online businesses that to capture customer attraction, they must add enjoyment factor on their websites so that customers would stay on the websites and do enjoy while shopping.

REFERENCES

- Aylott, R. and Mitchell, V-W. (1998), "An exploratory study of grocery shopping stressors", *International Journal of Retail & Distribution Management*, Vol. 26 No. 9, pp. 362-73.
- Anonymous (2001), "Online groceries in the bag", *Marketing Week*, Vol. 30, p. 14.
- Arnold, M.J. and Reynolds, K.E. (2003), "Hedonic shopping motivations", *Journal of Retailing*, Vol. 79 No. 2, pp. 77-95.
- Beatty, S.E. and Ferrell, M.E. (1998), "Impulse buying: modelling its precursors", *Journal of Retailing*, Vol. 74 No. 2, pp. 169-91.
- Bell, D.R., Ho, T-H. and Tang, C.S. (1998), "Determining where to shop: fixed and variable costs of shopping", *Journal of Marketing Research*, Vol. 35 No. 3, pp. 352-69.
- Cho, J. (2004), "Likelihood to abort an online transaction: influences from cognitive evaluations, attitudes, and behavioral variables", *Information and Management*, Vol. 41 No. 7, pp. 827-38.

- Cheung, C. and Lee, M.K.O. (2000), "Trust in internet shopping: a proposed model and measurement instrument", Proceedings of the 6th Americas Conference on Information Systems, pp. 681-9.
- Davis, F.D., Bagozzi, R.P. and Warshaw, P.R. (1989), "User acceptance of computer technology: a comparison of two theoretical models", *Management Science*, Vol. 35 No. 8, pp. 982-1003.
- Dowling, G.R. and Staelin, R. (1994), "A model of perceived risk and intended risk-handling activity", *Journal of Consumer Research*, Vol. 21 No. 1, pp. 119-34.
- Freeman, S., Walker, I. and Gabbott, M. (1999), "Consumer behaviour and attitudes towards technology and internet shopping", paper presented at Tenth International Conference on Research in the Distribution Trades, University of Stirling – Institute of Retail Studies, Stirling, pp. 593-602.
- Forsythe, S.M. and Shi, B. (2003), "Consumer patronage and risk perceptions in internet shopping", *Journal of Business Research*, Vol. 56 No. 1, pp. 867-75.
- Griffith, D.A and Krampf, R.F. and Palmer, J.W. (2001), "The role of interface in electronic commerce; consumer involvement with print versus online catalogs", *International Journal of Electronic Commerce*, Vol 5 , No 4, pp 135-53.
- Geuens, M., Brengman, M. and S'Jegers, R. (2003), "Food retailing: now and in the future: a consumer perspective", *Journal of Retailing and Consumer Services*, Vol. 10 No. 4, pp. 241-51.
- Horton, R.L. (1976), "The structure of perceived risk", *Journal of the Academy of Marketing Science*, Vol. 4 No. 4, pp. 694-706.
- Hoque A.Y and Lohse, G.L (1999). "An information search cost perspective for designing interfaces for electronic commerce" , *Journal of marketing Research*, Vol 36 No.3, pp 387-94.
- Jarvenpaa, S.L and Todd, P.A (1997) "Consumers reaction to electronic shopping on the World Wide Web" , *International Journal of Electronic Commerce*, Vol. 1 No. 2 pp, 59-88.
- Kolesar, M.B., Galbraith, R.W. (2000), "A services-marketing perspective on e-retailing: implications for e-retailers and directions for further research", *Internet Research*, Vol. 10 No.5, pp.424-38.
- Lim, N. (2003), "Consumers' perceived risk: sources versus consequences", *Electronic Commerce Research and Applications*, Vol. 2 No. 3, pp. 216-28.
- Lohse, G.L., Spiller, P. (1998), "Electronic shopping", *Communications of ACM*, Vol. 41 No.7, pp.81-9..
- Maignan, I. and Lukas, B.A. (1997), "The nature and social use of the internet: a qualitative investigation", *Journal of Consumer Affairs*, Vol. 31 No. 2, pp. 346-71.
- Miyazaki, A.D. and Fernandez, A. (2001), "Consumer perceptions of privacy and security risks for online shopping", *Journal of Consumer Affairs*, Vol. 35 No. 1, pp. 27-44.
- Peol, D.V and Luenis, J (1999), "Consumer acceptance of the internet as a channel of distribution", *Journal of Business Research*, Vol. 45, page 249-56.
- Prus, R. (1991), "Just browsing, thanks: focused and diffused shopping practices", in Childers, T. (Ed.) paper presented at The American Marketing Winter Educators' Conference, American Marketing Association, Chicago, IL, pp. 296-302.
- Pastore, M. (2000), "Online grocery market treading new e-commerce waters", available at: http://cyberatlas.internet.com/markets/retailing/article/0,1323,6061_363871,00.html

- Peppers, D. and Rogers, M. (2001), "Why Tesco Clicks (and Bricks) with UK customers", available at:
www.crmguru.com/content/features/1to1/2001_03_14.html
- Venkatesh, V. and Davis, F.D. (2000), "A theoretical extension of the technology acceptance model: four longitudinal studies", *Management Science*, Vol. 46 No. 2, pp. 186-204.