



DEVELOPING AND TESTING A PIONEER MODEL FOR ONLINE SHOPPING BEHAVIOR FOR NATURAL FLOWERS: EVIDENCE FROM MAURITIUS

PUDARUTH Sharmila

University of Mauritius, Mauritius

BUSVIAH Dhanishta

University of Mauritius, Mauritius

Abstract:

This paper has explored a pioneer model for online shopping behavior for natural flowers in Mauritius. Further to the extensive literature review, a survey method was adopted whereby 200 questionnaires were distributed to respondents using a non-probability convenience sampling method. The empirical estimates of the study have depicted that price, trust, reputation of retailers; education and age have an impact towards online shopping behavior for natural flowers, whilst gender and income do not influence customers. Correlation analysis also revealed that perceived ease of use, perceived usefulness, subjective norms, behavioral intention and attitudes impacted on the online shopping behavior for natural flowers. A pioneer conceptual model was also proposed in this paper, whereby, policy makers and practitioners of online business can use the model as a reference to pave the way to encourage online purchases. This research represents a different way of understanding online shopping behavior for natural flowers.

Key words: *Online Shopping, Natural Flowers, Pioneer Model, Mauritius*

1. Introduction

The Internet has been an archetype in the change of brick and mortar shopping. In fact, the Internet has brought key changes in the mindset of the consumers and the retailers, with the creation of e-commerce, a rapidly growing industry (Lee and Lin, 2005; Crespo et al., 2009). Internet has altered the way consumers shop (Pi and Sangruang, 2011), that is, the Internet has paved the way towards fresh shopping also referred to as online shopping, Internet shopping, or Web-based shopping (Hsiao 2009). It has been found that customers do not have to go the store but they can buy online at their own convenience (Li and Huang, 2009). E-

shopping has empowered consumers with widespread selections, plenty of product information, and no temporal and spatial limitations (Wen et al., 2011). Studies proclaimed that countries like South Korea, Britain, Germany, Japan, USA and Malaysia have a large pool of engaged Internet users for online shopping which also consists of online flower shoppers (Suki et al 2008., Seock et al., 2007; Ling et al., 2010). In Mauritius, an emerging economy, though, we are accessible to Internet and mobile banking, online shopping for natural flowers is still at a babyhood level. Thus, this study explored a pioneer model to better understand online shopping behavior for natural flowers in Mauritius. The paper has integrated TRA, TBP, demographic and other specific variables related to perceived usefulness, perceived ease of use and trust, attitudes, subjective norms, behavioral intentions, price, reputation of retailers, trust and age, gender, education and income in one single conceptual model to explore online shopping for natural flowers. Yet, Mauritius has still not been able to implement fully online shopping for natural flowers around the island although online flower shops selling flowers online in Mauritius are Edwigeboutique and FlowerInMauritius being a pure-click company. Why online shopping for natural flowers is not flying high? In this respect, there is an urge to probe on since Mauritius is positioned as a cyber-hub; nevertheless retailers are not capitalizing on online sales. Hence, this paper provides an insightful model and a deep understanding into the factors influencing Mauritians' online shopping behavior for natural flowers. This paper presents a new crossroad to sharpen one's understanding of online shopping behavior for natural flowers in Mauritius. This paper also contributes to the empirical scarce literature for online shopping behavior of natural flowers on the different attributes likely to influence the behaviors of shoppers for a developing country like Mauritius. This shall help the Government of Mauritius to devise strategies that would motivate Mauritians toward online shopping for natural flowers and also help retailers of natural flowers who would know consumer willingness to purchase flowers online. The research will provide an outlook of online shopping behavior for natural flowers with a glimpse for our Island economy to the academic community, practitioners and policy makers.

2. Literature Review and Hypothesis Development

2.1 Online flower Shopping and its significance

Voluminous studies have depicted that e-shopping benefits customers in terms of saving time, ease in ordering goods and services (Vijaysarathy and Jones, 2000; Raijas, 2002; Seock and Norton, 2007; Arce-Uriza and Cebollada, 2012; Forsythe et al., 2006). Furthermore, with e-shopping, consumers can search for information quickly and easily since e-shopping offers convenience (Mudambi and Schuff, 2010; Lian and Lin, 2008; Huanget al., 2006; Wiedmann et al., 2010; Huang and Oppewal, 2006). More specifically, customers have a tight schedule and they can hardly visit a flower shop, online shopping provides them 24/7 convenience whereby they can shop at any time (Cho et al., 2006; Wiedmann et al., 2010) in the comfort of

their home or office. Likewise, several studies have posited that the ordering and purchasing flowers process is easy, quick, and time saving (Arce-Urriza and Cebollada, 2012; Hou and Rego, 2002), which in turn, enable customers to compare prices (Wiedmann et al., 2010). However, there is the problem of purchasing risks (Glover and Benbasat, 2010; Almousa, 2011) and information confidentiality, such as intrusion of personal data of consumers (Rohm and Milne 1998) which in turn may hinder online flower. Consumers fear about their personal data while using credit cards in an online environment (Lawrence et al. 1998), fearing their transactions information will be intercepted and tampered by a third party (Andrews and Boyle, 2008; Bhatnagar et al., 2000; Biswas and Biswas, 2004; Constanza et al., 2011). It has already been posited in many studies that security concerns (Coker et al., 2011; Park and Kim, 2003; Liao and Cheung, 2001; Swardt and Wagner, 2008) hinder online shopping. Likewise, the lack of personal contact, whereby online florist cannot provide customers with floral advice increases the consumers' anxiety and risk perceptions towards online shopping behavior (Constantinides, 2004). Moreover, customers cannot judge the quality (Suresh and Shashikala., 2011; Santana and Loureiro, 2010) of flowers when purchasing online.

2.2 Demographic profiling and shopper's online behavior

The demographic profile of consumers including gender, age, income, education, and marital status, allows researchers to gain insights about personal data of customers towards online shopping behavior (Liebermann and Stashevsky, 2009; Zhou et al., 2007). Thus, in this study of online shopping for natural flowers in Mauritius, we shall include these factors to have evidence that these demographic traits can have an impact on online shopping for natural flowers. Various studies have shown that there are differences in the way male and female use the latest innovation in technology (Li et al., 1999; Burke, 2000). Researchers found that men are very much at ease while using technology (Diep and Sweeney, 2008; Sharma et al., 2012), they enjoy purchasing online (Santana and Loureiro, 2010); they are more willing to take risks (Sharma et al., 2012; Garbarino and Strahilevitz, 2004). Alternatively, women perceived online purchase to be more risky (Donthu and Garcia 1999; Stafford et al., 2004; Susskind, 2004; Rodgers and Harris 2003; Garbarino and Strabilevitz 2004). However, recent researchers found that more than half of e-shoppers are now females and they are shall over take male online shoppers (Verdict, 2006; Jayawardhena et al., 2007; Kolyesnikova et al., 2009). Moreover, in the study of Smith and Rupp (2003), age influences online purchase intentions and more specifically, internet users' are youngsters, modern population, enthusiastic and educated (Hogg et al., 1998; Silverman, 2000; Griffiths et al., 2004; Kwon et al., 2007). Conversely, many research studies have demonstrated that older consumers tend to make safer decisions while purchasing online and are less likely to take risks (Kwon and Noh, 2010; Laukkanen et al., 2007; Smith and Rupp, 2003). The "Pew Internet & American Life Project 2010" report published by the Pew Research Center (Zickuhr & Coordinator, 2010), have

outlined that although the young are more active online than their older counterparts, the online skills of older adults is now considered as sophisticated. A comparison of data published in 2008 and 2010 indicated that the age group showing the highest increase in the use of online social communities (from 4% to 16%) was adults over 74 Years (Zickuhr and Coordinator, 2010). Furthermore, the existing body of literature has depicted that high income earners are mostly engaged as online shoppers (Mahmood et al., 2004; Susskind, 2004; Doolin et al., 2005). In this respect, income is an important construct in determining online purchasing behavior (Monsuwé, Dellaert and Ruyter 2004). However, other internet related studies revealed that once the customer was knowledgeable, income could no longer prejudice customers' hi-tech behaviors (Al-Somali et al., 2009). Previous research has also shown that the consumers who have higher level of education and knowledge have more access to internet services and are more likely to effect online shopping (Hui and Wan,2007). That is, the level of education plays a crucial role in online purchases and it also has projected a positive effect on consumers who purchase online (Li et al. 1999; Zhou et al., 2007; Liao and Cheung 2001). Online shoppers are better educated and computer literate (Levin et al., 2005). As such, it is argued that those highly educated consumers are more at ease with online shopping (Burke, 2002). Education indeed predicts the level Internet literacy.

In light of the above, we propose:

H₁: Gender has an impact on online shopping behavior for natural flowers

H₂: Age has an impact on online shopping behavior for natural flowers

H₃: Income has an impact on online shopping behavior for natural flowers

H₄: Education has an impact on online shopping behavior for natural flower

- **Impact of price and trust related factor for online shopping**

The Internet is a global market place where consumers can compare prices, quality of products, product description and materials used to manufacture the products. Price is always an important attribute of a product. As a major consideration in purchase decision- making, perceived price will be evaluated by most of the customers in decision of purchase (Chiang and Jang, 2007). Comparing prices from websites to websites would help the consumers to identify which seller offers competitive price. Zeithaml et al. (2002) measured "price knowledge", that is, consumers know the price range that online sellers set for their products (Burton 2001). Kalakota and Robinson (1999) have argued that being competitive in terms of pricing is important for online retailers. Moreover, Hoffman and Novak (1997) suggested that Internet users get a variety of information on the Web including price comparison. Moreover, trust affects the consumer's attitude (Lim et al., 2006; Hsu et al., 2013) toward the website, hence impacting on the motivational factors to shop from a particular website (Ja"rvenpa"a"et al., 2000). Previous research showed that trusting

an e-vendor develops an affirmative outlook (Hsiao et al., 2010; Lim et al., 2011; Tang and Chi, 2005; Wang and Tseng, 2011) toward online purchase hence increases consumer's intentions to purchase online (Gefen, 2003; Tang and Chi, 2005; Wang and Tseng, 2011; Kim et al., 2004). However, customers who have a low level of trust in an e-vendor, are more likely to increase risk concerns, causing a reduction in their shopping online intention towards a particular website (Zhu, et al., 2011). Online purchase necessitates online customer trust (Ling et al., 2010). A satisfied customer (Mukherjee and Nath, 2007) will develop positive attitude toward the retailer and will remain loyal toward the retailer (Yoo et al., 2008; Kim et al., 2004) for its good reputation (Kim and Ahn, 2007; Kuttainen, 2005; Ling et al., 2010), safe website, high security and privacy protection (Gauzente, 2004; Yoo et al., 2008; Weisberg et al., 2011).

Hence, we propose:

H5: Price has an impact on online shopping behavior for flowers

H6: Trust has an impact on online shopper behavior for natural flowers

- **Reputation of retailers and online shopping**

An online retailer is defined as “any seller that offers consumers with the opportunity to purchase something on the Internet” (Kim, 2002). Several studies have frequently referred reputation as a factor that influence consumers' trust (Anderson & Weitz, 1989; Doney and Cannon, 1997; Ganesan, 1994). Additionally, Grazioli and Jarvenpaa (2000) specified that retailer's reputation encourage a “belief that a seller will act in the interest of the consumer”. Reputation is the level whereby consumers believe a retailer is resourcefully proficient or candid and generous (Doney and Cannon 1997). A retailer's status and reputation shall demonstrate how truthful the business is and how much it is concerned about clients. A company having an optimistic and steer clear reputation is assumed not to operate only to be an opportunist, to readily uphold its name and fame, and to react to customers' queries products (De Figueiredo, 2000). Moreover, related to the perception of online retailing waterway, reputation of retailers and online shops will stimulate trust (Walczuch et al. 2001). E-customers viewed as prospects also consider that if a retail business has a good reputation in the trading medium; its online store is more trustworthy (Koufaris & Hampton-Sosa, 2004).

Thus, it is predicted:

H7: Reputation of retailers has an impact on online shopping behavior for natural flowers

- **Behavioral intentions, attitudes, subjective norms and online behavior**

Theory of Reasoned Action (TRA) refers to consumers' behavior about a certain choice based on conscious thinking which in turn will lead to most desirable

outcome (Ajzen and Fishbein, 1980; So et al., 2005), comprising of three components: behavioral intentions, attitudes and subjective norms. Subjective norms are factors that relate to the influence of family, relatives, or friends, in the decision to use a product or service. For the online consumer, subjective norms were recognized in the virtual society. Consumers can read about other people's experiences and opinions (Christopher & Huarng, 2003). Similarly, Norton (2011) claimed that references posted by peer pressure groups on particular web shopping pages or on communities, have an impact on online shoppers. Furthermore, Limayem et al. (2000) found that the presence of an Internet-supportive environment, including friends who shopped online, did increase the likelihood of shopping online. Likewise, Nielsen Global Survey (2010) highlighted that 40% those buying online will surely confer to online reviews at first glance and then carries out their online shopping. On the other side, Kurnia et al. (2003) have highlighted that if a person's relatives and friend find online shopping useful, the person might also agrees to it. Previous studies have shown that the theory of planned behavior is only an extension of the theory of reasoned action (Fishbein and Ajzen, 1975) to deal with peoples' behaviors and predicts intentional, deliberate or planned behavior. Pi and Sangruang (2011) stated that attitude and intention is connected and support on the theory of reasoned action (TRA), whereby the views and opinions about a result will determine the manner of executing that action (Evans et al., 1996; Fishbein and Ajzen, 1975; Shim and Drake, 1990; Hsu et al., 2013). Therefore more positive attitude consumer has towards online purchase, the greater their intention will be to purchase online (Kim and Park, 2005; Seock and Norton, 2007). Empirical studies have outlined that attitudes have an optimistically effect on individuals' behavioral aim (Hsu and Lu, 2007; Kim et al., 2009; So et al., 2005; Hsu et al., 2013) toward online shopping (Almoussa, 2011; Crespo et al., 2009) but is pessimistically subjective by the threats related with online purchase (Salisbury et al., 2001; Pavlou, 2003; and Wood and Scheer, 1996). TPB (Ajzen, 1991) was developed in order to explain behaviour for technology-related services and products. TPB is a well-accepted intention model that has been successful in predicting and explaining human behaviour across various domains. The TPB suggests that a central factor in human behaviour is behavioural intention, which is affected by attitude towards behaviour, subjective norm, and perceived behavioural control (Ajzen, 1985, 1991, 2002).

Hence,

H₈: Subjective norms have an impact on online shopping behaviour for natural flowers.

H₉: Attitudes has an impact on online shopping behaviour for natural flowers

H₁₀: Behavioural intentions have an impact on online shopping behaviour for natural flowers.

- **Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Online Shopping**

There are numerous studies on e-commerce environment (Crespo et al., 2009; Lodorfos et al., 2006; Shin and Shin, 2011). Prior study on Technology Acceptance Model (TAM) developed by Davis (1989) for better understanding customers' acceptance of online technology has been extensively adopted by many scholars (Park, 2009; Suki et al., 2008; Crespo et al., 2009; Salo and Karjaluo, 2007). The TAM framework consists of perceived usefulness and perceived ease-of-use (Li and Huang, 2009; Lee et al., 2011; Kim and Forsythe, 2009; Zhu et al., 2011; Crespo et al., 2009). Perceived usefulness is defined as "the degree to which a consumer believes that the use of a system will increase his or her performance" (Davis et al., 1989, p. 320). Perceived ease of use refers to the degree to which a consumer believes that no effort will be required to use the system, with effort being understood to include both physical and mental effort, and how easy it is to learn to use the system (Davis et al., 1989, p. 320). Customers who perceive the technology as complex to use with high level of surfing and assessing difficulties will repudiate the Internet (Ranganathan and Ganapathy, 2002; Katz, 1997). However, other customers who find the Internet an easy tool, will perceive it as an advantage towards using it for their online purchases (Suki et al., 2008; Lee et al., 2006; Cho and Fiorito, 2009; Zhu et al., 2011; Park, 2009) and thus, with greater the intensity of perceived ease of use the superior the intention to purchase or repurchase online (Li and Huang, 2009; (Zhu et al., 2011; Lee, et al., 2011). Prior studies showed that easiness to use technology affects consumers' intention to shop online indirectly through usefulness (Tong, 2010). Therefore,

H₁₁: Perceived Ease of Use has an impact on online shopping behaviour for natural flowers.

H₁₂: Perceived usefulness has an impact on online shopping behaviour for natural flowers.

3. Sampling plan

In the present research, the targeted population of the study consisted of customers of natural flowers from different demographic backgrounds above 17 years old based upon occupational status, ethnic group and income level. The sample size of this study amounted to 200 consumers through the convenience sampling technique. The response rate for the present study was 75 % and face to face interviews were carried with the respondents in various shopping malls of Mauritius in order to ensure geographical representativeness.

Internal consistency of the questionnaire

The Cronbach's Alpha of each factor is above 0.7 and such a high figure infer that the questionnaire is a very good indicator of what the researcher wants to investigate.

According to Hair et al. (1995), a coefficient of less than 0.6 indicates marginal to low internal consistency and a value of 0.60 or more indicates satisfactory internal consistency reliability (Churchill, 1979).

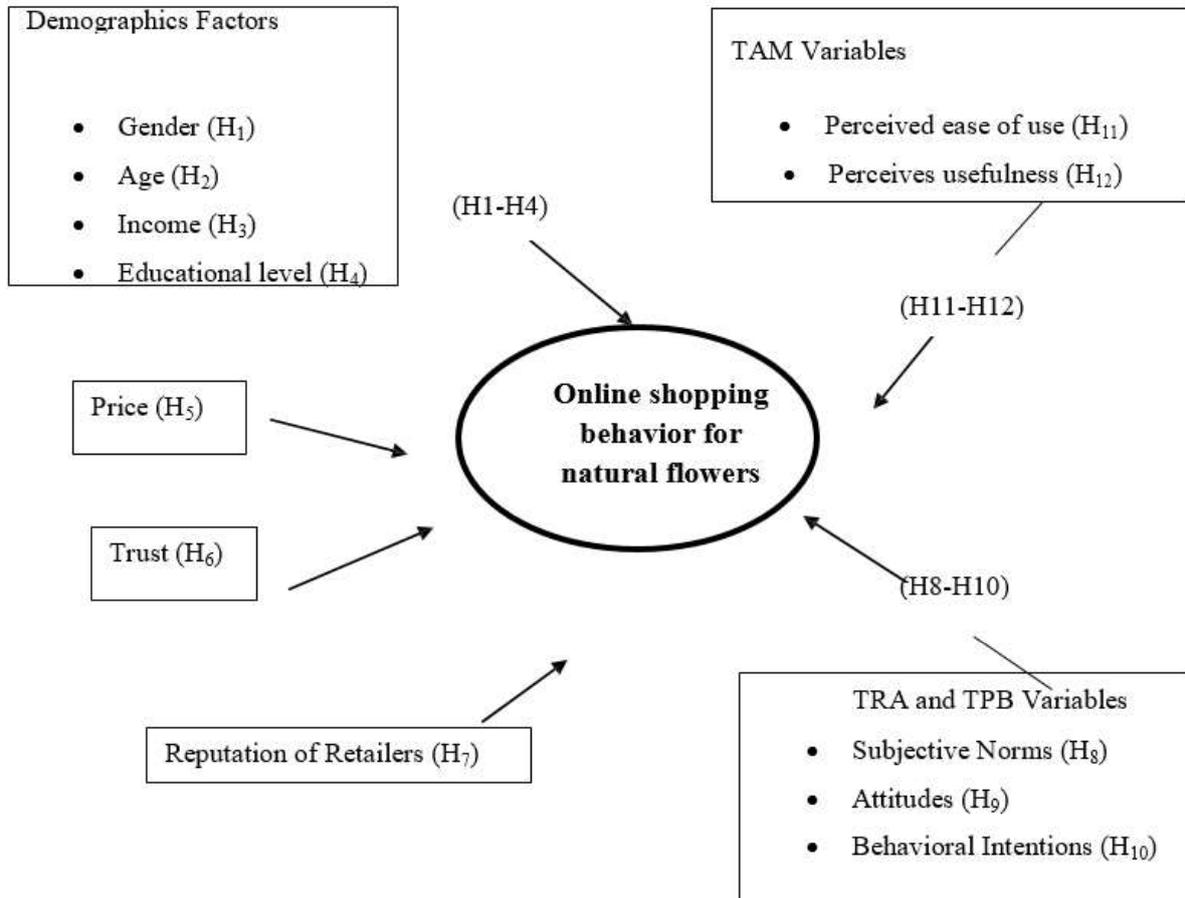


Figure 1: Proposed Model for online shopping for natural flowers

Items	Cronbach's Alpha
Price Factor	0.925
Trust Factor	0.977
Reputation of Retailers	0.986
Perceived Ease of Use	0.917
Perceived Usefulness	0.843
Subjective Norms	0.938
Behavioral Intention	0.947
Attitudes	0.829

Table 1: Original Scale Development for the Survey on Online Shopping Behaviour for Natural Flowers In Mauritius

Constructs	Scale Items	Supported Literature
Price Factor	<ul style="list-style-type: none"> The price in online flower shops is cheaper than in offline flower shop Online shopping offers me the ability to identify which flower shops offer competitive price Additional costs such as travel costs and prolonged delivery time influence me to consider my decision to purchase flowers online 	Chiang and Jang, (2007) Zeithaml et al. (2002) Hoffman and Novak (1997) Burton (2001) Kalakota and Robinson (1999)
Trust Factor	<ul style="list-style-type: none"> I trust my flower shopping site The flower shopping site keeps its promises and commitments Online flower sellers have the competency in managing information and supporting the consumer after an online flower purchase is done. I know there is no risk in using online flower shopping service 	Lim et al. 2006 Hsu et al. (2013) Ling et al. 2010 Kim et al., 2004
Reputation of retailers	<ul style="list-style-type: none"> Well-reputed online natural flower shops encourage me to buy flowers online. Reputation of flower shops is a vital factor which I consider when purchasing online The retailer's website design and the quality of information also influence my decision to shop for flowers online 	Kim (2002) Grazioli and Jarvenpaa (2000) Koufaris & Hampton-Sosa (2004)
Perceived ease of use	<ul style="list-style-type: none"> Shopping for natural flowers online is clear and understandable Shopping for natural flowers online is very flexible to interact with Overall, I think online natural flower shopping is easy for me to use. 	Zhu et al. (2011) Lee et al. (2011) Tong (2010)
Perceived usefulness	<ul style="list-style-type: none"> Shopping for natural flowers online is quick Online natural flowers shopping costs less in doing transactions as compared to flower payment Online natural flower shopping allows me to buy flowers at convenient places 	Ranganathan and Ganapathy, (2002) Katz (1997)
Subjective Norms	<ul style="list-style-type: none"> Online friends who shopped online influenced me Families who shopped flowers online influence me Reading about other people's experiences and opinions about flowers encouraged me to shop online. 	Christopher & Huarng (2003) Kurnia et al. (2003)
Behavioral Intention	<ul style="list-style-type: none"> I can or will recommend that everyone make use of online flower shopping I will or might make use of online natural flower shopping in the future I will or might rely on online natural flower purchase to shop for flower 	Ajzen (1991, 1992, 2002)
Attitudes	<ul style="list-style-type: none"> Online flower shopping development supports customers in doing their purchase more effectively Online natural flower shopping is considered as positive. 	Fishbein and Ajzen (1975) Kim et al (2009)

Empirical Survey Findings

Demographic Profile of Respondents

Part A: Demographic profile of respondents

Table 2: Demographic Profile of Sample Empirical Survey Findings

Demographics Variables		Percentage (%)
Gender	Male	48
	Female	54
Age	Between 18-25	49
	Between 26-35	23
	Between 36-45	11
	Between 46-55	8
	Above 55	9
Occupation	Students	35
	Employed	36
	Self-Employed	12
	Retired	4
	Not working	13
Income	below Rs10000	12
	Rs10001-Rs2000	27
	Rs20001-RS30000	28
	Rs30001-Rs40000	24
	>Rs40000	9
Location	Urban	48
	Rural	52
Education	Primary School Certificate	7
	School Certificate	8
	Higher School Certificate	20
	Bachelor/ Degree/Master/Doctorate	64
	Professional Qualification (e.g. ACCA)	1
Marital Status	Single	60
	Widowed/ divorced	3
	Married without children	6
	Married with children	31

Empirical estimates from Pearson correlations tests have shown that gender does not impact towards online shopping for natural flowers ($r = 0.106$; $p > 0.05$), hence, H_1 is rejected. It is also interesting to note that these findings are not aligned with views of several authors who affirmed that male customers are at ease with technology and they enjoy purchasing online since they are categorized as risks takers (Diep and Sweeney, 2008; Sharma et al., 2012; Santana and Loureiro, 2010; Garbarino and Strahilevitz, 2004). The Spearman Rank Rho test was used to test the impact of age on online shopping for natural flowers. Empirical estimates have posited a strong relationship between age and online shopping for natural flowers ($r = -0.391$, $p < 0.05$); we accept H_2 . These results supported the views of several researchers who claimed that online shoppers are generally young, innovative, enthusiastic and knowledgeable studies (Hogg et al., 1998; Silverman, 2000; Griffiths et al., 2004; Kwon et al., 2007). The outcomes of T - test results showed that income does not fit the conceptual model for online shopping behavior for natural flowers since the significance value (0.960) was greater than 0.05 at ($t = -0.050$), proving that H_3 is rejected. The results are in contrary from the views of several authors who affirmed that income could no longer impact on hi-tech behaviors towards online shopping (Mahmood et al., 2004; Susskind, 2004; Doolin et al., 2005; Monsuwé, Dellaert and Ruyter (2004) and Hubona and Kennick, 1996; Chau and Hu, 2002). Chi square results have depicted that education has an impact on online shopping for natural flowers ($\chi^2 = 11.940$; $p < 0.05$), hence, H_4 is accepted. The results tallied with the findings of Burke (2002) and Hui and Wan (2007), whereby, educated online shoppers have a positive opinion towards online shopping (Li et al. 1999; Zhou et al., 2007; Liao and Cheung 2001 and Levin et al., 2005).

Pearson correlation results have shown that price has an impact on online shopping for natural flowers ($r = 0.872$; $p < 0.05$), H_5 is accepted. The result is consistent with the findings of Hoffman and Novak (1997) who stated that price comparison is available and important for online shoppers. Empirical estimates from Pearson correlation analysis also depicted that trust has an impact on shopping online for natural flowers ($r = 0.886$; $p < 0.05$); therefore, both H_6 is supported. The results tally with the findings of several studies whereby trust towards the website influences customers' willingness to buy from the particular website (Lim et al., 2006; Hsu et al., 2013) whilst Zhu, et al, (2011) have stated that low level of trust in e-vendor reputation will increase uncertainties among customers with a high degree of fear and associated risks, thereby, discouraging customers to shop online. Empirical estimates also showed that reputation of retailers impact on online shopping behavior for natural flowers since the significance level from the Pearson Chi-Square is 0.000, less than (0.05). Moreover, the Cramer's V value is 1, showing that there is a very strong relationship between the reputation of retailers and online shopping for flowers, hence, H_7 is accepted. The results tallied with the studies who stated that reputation is initiated to stimulate trust in online environment and contributing towards online purchases (Walczuch et al. 2001, Koufaris and Hampton-Sosa, 2004).

The survey findings have also highlighted that subjective norms fit the conceptual model, implying that subjective norms impact on online shopping for natural flowers with Pearson correlation coefficients ranging from ($r= 0.405 - 0.431, r<0.05$); H_8 is accepted. The results tallied with the views of several researchers who highlighted that peer recommendations, people's experiences and opinions play a key role for online shoppers (Christopher and Huarng, 2003; Norton 2011; Limayem et al. (2000). It also supports the study of Kurnia et al. (2003), who claimed that relatives and friends can influence online shopping. From the Pearson Correlation analysis, the correlation coefficient are 0.632*and 0.671**, implying that attitudes impact on online shopping behavior for natural flowers with correlation co-efficient ranging from ($r=0.632 - 0.671, r<0.05$), hence, H_9 is accepted. The results are aligned with the views of Kim and Park (2005) and Seock and Norton (2007), who have affirmed that those customers with optimistic attitudes are more likely to involve in online purchasing behavior. Concerning the impact of behavioural intentions towards online shopping behavior, it has been found that there is a strong positive relationship with correlation coefficients ranging from ($r= 0.642 - 0.693, r<0.05$); hence, supporting H_{10} . The results are aligned with the views of several authors who asserted that behavioral intentions affect online purchases (Hsu and Lu, 2007; Kim et al., 2009; So et al., 2005; Hsu et al., 2013). Outcomes from the correlations analysis have also been posited that perceive ease of use ($r= 0.354 - 0.425, r<0.05$) and perceived usefulness ($r= 0.359 - 0.428, r<0.05$) fits in the conceptual model, hence, H_{11} and H_{12} are accepted. The results corresponded with the views of several authors who have affirmed that perceived ease of use and perceived usefulness can impact on purchases in an online environment (Suki et al., 2008; Lee et al., 2006; Cho and Fiorito, 2009; Zhu et al., 2011; Park, 2009; Tong, 2010). The proposed conceptual model was tested by using inferential analysis such as correlation, t-test and chi-square tests. The results deduced that, the data fit the conceptual model acceptably, however, not all the hypotheses were supported fully.

Managerial Implications

The study has brought about some interesting findings that online businesses should take into account. The first implication of the present study relates to the importance of trust in an online environment. The empirical findings have also demonstrated that trust is a determining factor to encourage shoppers to purchase flowers online ($r = 0.886, p<0.05$). Hence, retailers should ensure that their website is reliable and credible in order to generate greater traffic to the particular website to purchase flowers online. The website of flower retailers should be safe and embedded with high security and privacy protection measures. It is very crucial for the online flower retailers to secure their servers by putting in place customary security etiquettes in an online context. Another major implication of the present study relates to the impact of price on the online purchase of natural flowers ($r = 0.872, p<0.05$). This is because online shoppers can easily compare the prices of several retailers in an online environment. In this respect, it should be ensured that online flower retailers adopt competitive

pricing strategies whereby shoppers will be empowered to purchase flowers online since they can avoid unnecessary travelling costs. In addition, online shoppers can be also offered vouchers to benefit from discounts from their future purchases. Moreover, regular online flower shoppers can also benefit from free delivery facilities which in turn will empower them to spread a positive word of mouth communication for online flower purchase. The survey results clearly demonstrate that subjective norms, attitudes and behavioural intentions have a significant influence to encourage shoppers to purchase natural flowers online. Hence, online flower retailers should provide some attractive incentives for online shoppers to spread positive referrals for online shopping of natural flowers. In addition, by embedding high security measures, online flower retailers can enhance the perception of shoppers for regular shopping of natural flowers in an online world. Online flower retailers should also ensure that flower arrangements are personalised for each and every customers since customers are unique and special in today's modern business era. It is crucial for the online retailers to nurture one-to-one relationships with the customers in order to create an emotional bonding with the online flower retail business in the long term. These practical recommendations will provide positive word of mouth and inspire greater trust for the purchase of natural flowers in the online context. Eminently, the above empirical findings can be a pragmatic marketing tool for policy makers and the various players in the booming online retailing arena of Mauritius.

4. Conclusion, Limitations and Directions for Future Research

Far from having reached its apex, online flower shopping of natural flowers has still a long road to travel in both research and practice. There is strong empirical evidence in the present research demonstrating that trust, price, subjective norms, attitudes, behavioral intentions, perceived usefulness and perceived ease of use can encourage shoppers to purchase natural flowers in an online environment. Indeed, the research results can be useful and form practical tools for the online flower retailers and the various players of the emerging e-retailing sector to re-orient their existing marketing strategies in order to encourage online purchases.

Overall Limitations of Research

The study had some potential limitations as focus was only on understanding online shopping behavior of customers in Mauritius based upon the convenience sampling method and the perceptions of business executives, policy makers and flower marketers have not yet been tapped. These findings need to be further validated as the empirical results have provided a broad investigation on online shopping behavior for natural flowers in Mauritius. Specific constructs and predictors for encouraging the adoption of solar water heaters have been predetermined, but yet, the research has some major conceptual limitations.

Directions for Future Research

It is crucial to look at online shopping for natural flowers from a more focused perspective and the sampling method for the study has to be based on the stratified

methods. Additional research could be extended to flower marketers and executives to have a thorough understanding of the factors impacting on the online purchase of natural flowers. Likewise, the existing conceptual model could be further broadened to include multidimensional constructs such as ethnic group, values and culture amongst others can be proposed and validated in order to overcome the conceptual limitations.

References

- HUARNG, DORIS C., (2003) "Planning an effective Internet retail store", *Marketing Intelligence & Planning*, Vol. 21 Iss: 4, pp.230 – 238
- AJZEN, I., & FISHBEIN, M. (1980). Understanding attitudes and predicting social behavior. *Englewood Cliffs, NJ: Prentice Hall*.
- ALMOUSA MOUDI (2011). Perceived Risk in Apparel Online Shopping, A Multi Dimensional Perspective *Canadian Social Science*, vol7, no.2, pp.23-31
- ANDREWS, L. AND BOYLE, M.V. (2008), —Consumers' accounts of perceived risk online and the influence of communication sources, *Qualitative Market Research: An International Journal*, Vol. 11 No. 1, pp. 59-75.
- ARCE-URRIZA, M. AND CEBOLLADA, J. (2012), —Private labels and national brands across online and offline channels, *Management Decision*, Vol. 50 No. 10, pp. 1772-1789, available at: www.emeraldinsight.com/0025-1747.htm
- BHATNAGAR, A., MISRA, S. AND RAO, H.R. (2000), —On risk, convenience and internet shopping behavior, *Communications of the ACM*, Vol. 43 No. 11, pp. 98-105.
- BISWAS, D. AND BISWAS, A. (2004) —The diagnostic role of signals in the context of perceived risks in online shopping: do signals matter more on the Web? *Journal of Interactive Marketing*, Vol. 18 No. 3
- BURKE, R.R. (2002), "Technology and the customer interface: what consumers want in the physical and virtual store", *Journal of the Academy of Marketing Science*, Vol.30 No.4, pp.411-32.
- BURKE, S. (2000), "In Search of Lesbian Community in an Electronic World," *Cyberpsychology and Behavior*, Vol. 3, No.4.
- CHAU, P.Y.K. and HU, J.H. (2002), "Investigating healthcare professionals' decisions to accept telemedicine technology: an empirical test of competing theories", *Information & Management*, Vol.39 No.4, pp.297-311.
- CHO, C.-H., KANG, J. AND CHEON, H. J. (2006), —Online Shopping Hesitation, *Cyberpsychology and Behavior*, Vol. 9 No. 3, available at: <http://connection.ebscohost.com/c/articles/21217062/online-shopping-hesitation>
- COKER, B. L. S., ASHILL, N. J. AND HOPE, B. (2011), —Measuring internet product purchase risk, *European Journal of Marketing*, Vol. 45 Iss: 7 pp. 1130 – 1151 available at: www.emeraldinsight.com/0309-0566.htm
- Constanza B., and Andrews, L. (2012), —Risk, trust, and consumer online purchasing behaviour: a Chilean perspective, *International Marketing Review*, Vol. 29 Iss: 3 pp. 253 – 275.
- CRESPO, A. H., BOSQUE, I. R., AND SA´ NCHEZ, M. G., (2009). The influence of perceived risk on internet shopping behavior: a multidimensional perspective. *Journal of Risk Research*, 12(2), 259-277, available at: <http://www.pacis-net.org/file/2014/2188.pdf>

- DAVIS, F. D., 1989. Perceived usefulness, perceived ease of use, and user acceptance of information technology, *MIS Quarterly*, 13 (3), 319-340.
- DAVIS, F. D., BAGOZZI, R. P. & WARSHAW, P. R. (1989) User acceptance of computer technology: comparison of two theoretical models. *Management Science*, Vol.35, No.8, 982-1003.
- DE FIGUEIREDO, J. M. (2000). Finding sustainable profitability in electronic commerce. *Sloan Management Review*, 41(4), 41–52.
- DIEP, V. C.S. & SWEENEY, J.C. (2008) "Shopping Trip Value: Do Stores and Products Matter?" *Journal of retailing and Consumer Services*, Vol. 15 pp. 399-409.
- DOHERTY, N.F. AND ELLIS-CHADWICK, F.E. (2006), "New perspectives in internet retailing: a review and strategic critique of the field", *International Journal of Retail & Distribution Management*, Vol. 34 No 4/5, pp. 411-428.
- DONEY, P. M., & CANNON, J. P. (1997). An examination of the nature of trust in buyer–seller relationships. *Journal of Marketing*, 61(2), 35–51
- DONEY, PATRICIA M. AND JOSEPH P. CANNON (1997), "An Examination of the Nature of Trust in Buyer-Seller Relationships", *Journal of Marketing*, 61 (April), 35-51.
- DONTHU, N. AND GARCIA, A., "the Internet Shopper," *Journal of Advertising Research* Vol. 39, No. 3 52-58, 1999.
- DR. SURESH A. M. AND SHASHIKALA R. (2011), —Identifying Factors of Consumer Perceived Risk towards Online Shopping in India, *International Proceedings of Economics Development and Research*, vol.12.
- EASTIN, MATTHEW S. (2002). Diffusion of e-commerce: An analysis of the adoption of four e-commerce activities. *Telematics and Informatics*, 19, 251-267.
- EFTHYMOS CONSTANTINIDES, (2004),"Influencing the online consumer's behavior: the Web experience", *Internet Research*, Vol. 14 Iss 2 pp. 111 – 126
- FISCHER, E. & ARNOLD, S. J. (1990), "More than a labor of love: gender roles and Christmas gift shopping", *Journal of Consumer Research*, Vol. 17 pp. 333-45.
- FISHBEIN, M., AND AJZEN, I. 1975. Belief, attitude, intention, and behaviour: An introduction to theory and research. *Reading, MA: Addison-Wesley*.
- FLYNN, L. R. AND GOLDSMITH, R. E. (1993) "Application of the Personal Involvement Inventory in Marketing", *Psychology and Marketing*, Vol. 10, No. 4, pp. 357–366.
- FORSYTHE, S., LIU, C., SHANNON, D. AND GARDNER L. C. (2006), —Development of a scale to measure the perceived benefits and risks of online shopping, *Journal of Interactive Marketing*, Vol. 20 No. 2, available at: <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.458.7510&rep=rep1&type=pdf>
- GANESAN, SHANKAR (1994), "Determinants of Long-Term Orientation in Buyer-Seller Relationships", *Journal of Marketing*, 58 (April), 1-19.
- GARBARINO, E., & STRAHILEVITZ, M. (2004). Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. *Journal of Business Research*, 57(7), 768-775
- GEFEN, D., & STRAUB, D. W. (1997). Gender difference in the perception and use of EMail: An extension to the technology acceptance model. *MIS Quarterly*, 21(4), 389–400, available at: http://iris.nyit.edu/~khhoo/Spring2008/Topics/TAM/Trust&TAM_MIS.pdf
- Glover, S. and Benbasat, I. (2010), —A Comprehensive Model of Perceived Risk of E-Commerce Transactions, *International Journal of Electronic Commerce*, Vol. 15 No. 2, pp. 47–78, available at: <http://.ebSCOhost.com/>

- GRAZIOLI, S., & JARVENPAA, S. L. (2000). Perils of internet fraud: An empirical investigation of deception and trust with experienced internet consumers. *IEEE Transactions on Systems, Man, and Cybernetics – Part A: Systems and Humans*, 30(4), 395–410.
- GRIFFITHS, D. H., DAVIES, O. N. M. AND CHAPPEL, D. (2004), “Demographics factors and playing variables in online computer gaming”, *Cyber Psychology and Behaviour*, Vol. 7, No. 4, pp. 479 – 487.
- HOGG, M. K., BRUNE, M. AND HILL, A. J. (1998), “Fashion Brand Preferences Among Young Consumers”, *International Journal Retail and Distribution Marketing*, Vol. 26, No. 8, pp.293 – 300
- HOU J. AND REGO C. (2002). “Internet Marketing: an Overview: <http://faculty.bus.olemiss.edu/crego/papers/hces0802.pdf>
- HSIAO, M.-H. (2009), —Shopping mode choice: Physical store shopping versus e-shoppingll, *Transportation Research Part E*, Vol. 45 pp. 86–95,
- HSU, S. & BAYARSAIKHAN, B. (2012). Factors Influencing on Online Shopping Attitude and Intention of Mongolian Consumers. *The Journal of International Management Studies*, 7 (2), 167-176.
http://ac.els-cdn.com/S0747563207000039/1-s2.0-S0747563207000039-main.pdf?tid=900334e6-d301-11e4-9589-00000aacb35e&acdnat=1427296619_0329bff2e99321b4df1a13e268470740
http://ac.els-cdn.com/S1366554508001099/1-s2.0-S1366554508001099-main.pdf?tid=0caed45e-d2fe-11e4-8df4-00000aab0f01&acdnat=1427295110_15928d68bb467c8092e9d6a4fe95bf0
- HUANG, Y. AND OPPEWAL, H. (2006), —Why consumers hesitate to shop online: An experimental choice analysis of grocery shopping and the role of delivery feesll, *International Journal of Retail and Distribution Management*, Vol. 34 No. 4, pp. 334 – 353, available at: www.emeraldinsight.com/0959-0552.htm
- HUBONA, G.S., AND KENNICK, E. (1996), “The impact of external variables on information technology usage behavior”. *IEEE Proceedings of the Hawaii International Conference on System Sciences*. IEEE Press, Los Alamitos, CA, 166-75.
- HUI, T.-K., & WAN, D. (2007). Factors affecting Internet shopping behavior in Singapore: Gender and educational issues. *International Journal of Consumer Studies*, 31, 310-316.
- JARVENPAA, SIRKKA L., NOAM TRACTINSKY AND MICHAEL VITALE (2000), “Consumer Trust in an Internet Store”, *Information Technology and Management*, 1, (1–2), 45–72
- JAYAWARDHENA, C., WRIGHT, L.-T. AND DENNIS, C. (2007), “Consumers online: intentions, orientations and segmentation”, *International Journal of Retail and Distribution Management*, Vol. 35 No. 6, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/09590550710750377>
- KATZ, J. (1997). Motives, Hurdels and Dropouts. *Communication of the ACM*, 40(4), 97-102.
- KIM, J. & FORSYTHE, S. (2009) Adoption of sensory enabling technology for online apparel shopping. *European Journal of Marketing*, Vol.43, No.9/10, 1101-1120, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/03090560910976384>
- KIM, M. AND AHN, J(2007), Management of trust in the e-marketplace: the role of the buyer’s experience in building trust ,*Journal of Information Technology* , 22, 119–132
- KOLYESNIKOVA, N., DODD, T.H. & WILCOX, J.B. (2009). Gender as a moderator of reciprocal consumer behaviour. *Journal of Consumer Marketing*, 26/3, 200–213.

- KOUFARIS, M., & HAMPTON-SOSA, W. (2004). The development of initial trust in an online company by new customers. *Information and Management*, 41(3), 377–397.
- KUO-LUN HSIAO, JUDY CHUAN-CHUAN LIN, XIANG-YING WANG, HSI-PENG LU, HUEIJU YU, (2010) "Antecedents and consequences of trust in online product recommendations: An empirical study in social shopping", *Online Information Review*, Vol. 34 Iss: 6, pp.935 – 953, available at: <http://www.emeraldinsight.com/doi/full/10.1108/14684521011099414>
- KUTTAINEN, C. (2005) "The Role of Trust In B2B Electronic Commerce – Evidence from Two e-Marketplaces", *Doctoral Thesis, Lulea University of Technology*: ISSN:1402-1544|SRN: LTU-DT
- KWON, J. H., JOSHI, P. AND JACKSON, P. V. (2007), "The effect of consumer demographic on the perception of fashion website attributes in Korea", *Journal of Fashion Marketing and Management*, Vol. 11, No. 4, pp. 529–538
- LEE, C.H., EZE, U.C. AND NDUBISI, N. (2011), "Analyzing key determinants of online repurchase intentions", *Asia Pacific Journal of Marketing and Logistics*, Vol. 23 No. 2, pp. 200-221, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/13555851111120498>
- LEE, G. & LIN, H. (2005).Customer perceptions of e-service quality in online Shopping. *International Journal of Retail & Distribution Management*, 33(2), 161-176, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/09590550510581485>
- LEE, H.-H., FIORE, A. M. & KIM, J. (2006) The role of the technology acceptance model in explaining effects of image interactivity technology on consumer responses. *International Journal of Retail & Distribution Management*, Vol.34, No.8, 621-644, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/09590550610675949>
- LEVIN, A.M., I.P. LEVIN, AND C.E. HEATH, "Finding the Best Ways to Combine Online and Offline Shopping Features," in Curtis P. Haugtvedt, Karen A. Machleit, and Richard F. Yalch (Eds.), *Online Consumer Psychology: Understanding and Influencing Consumer Behavior in the Virtual World*, Lawrence Erlbaum Associates: Mahwah, NJ, 200
- LI, Y.H., & HUANG, J.W. (2009). Applying theory of perceived risk and TAM in online shopping channel. *World Academy of Science, Engineering and Technology*, 53, 919-925
- LIAN, J.-W.AND LIN, T.-M. (2008), —Effects of consumer characteristics on their acceptance of online shopping: Comparisons among different product type, *Computers in Human Behavior*, Vol. 24 pp. 48–65
- LIAO, S., SHAO, Y. P., WANG, H., and CHEN, A. (1999), "The adoption of virtual banking: An empirical study", *International Journal of Information Management*, Vol.19 No.1, pp. 63–74.
- LIAO, Z. AND CHEUNG, M.T. (2001), —Internet-based e-shopping and consumer attitudes: an empirical studyll, *Information and Management*, Vol. 38, pp. 299-306.
- LIEBERMANN, Y., & STASHEVSKY, S. (2009). Determinants of online shopping: Examination of an early-stage online market. *Canadian Journal of Administrative Sciences-Revue Canadienne Des Sciences De L Administration*, 26(4), 316–331.
- LIM, KAI H., CHOON L. SIA, MATTHEW K. O. LEE AND IZAK BENBASAT (2006), "Do I Trust You Online, and If So, Will I Buy? An Empirical Study of Two Trust-Building Strategies", *Journal of Management Information Systems*, 23 (2), 233-266
- LIMAYEM, M., KHALIFA, M., AND FRINI, A. "What makes consumers buy from Internet? A longitudinal study of online shopping", *Systems, Man and Cybernetics, PartA, IEEE Transactions on* (30:4) 2000, pp 421-432.

- LING, K., CHAI, L. & PIEW, T. (2010). The Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience toward Customers' Online Purchase Intention. *International Business Research*, 3 (3), 63-76.
- LODORFOS, G. N., MULVANA, K. L., & Temperley, J. (2006). Consumer behaviour: Experience, price, trust and subjective norms in the OTC pharmaceutical market. *Innovative Marketing*, 2(3), 41–66
- METZGER, M. J. (2006). Effects of site, vendor, and consumer characteristics on web site trust and disclosure. *Communication Research*, 33(3), 155–179
- MONSUWÉ, P. T., DELLAERT, G. C. B. AND RUYTER, K. (2004), "What drives consumers to shop online? A Literature Review", *International Journal of Service Industry Management*, Vol.15, No. 1, pp. 102 – 121, available at: <http://www.emeraldinsight.com/loi/ijsim>
- MUDAMBI, S. M., & SCHUFF, D. (2010). What makes a helpful online review? A study of customer reviews on Amazon.com. *MIS Quarterly*, 34, 185-200.
- MUKHERJEE, A. & NATH, P. (2007) Role of electronic trust in online retailing, A re-examination of the commitment-trust theory. *European Journal of Marketing*, VOL.41, No.9/10, 1173-1202.
- PARK, C.-H.AND KIM, Y.-G. (2003), —Identifying key factors affecting consumer purchase behavior in an online shopping contextll, *International Journal of Retail and Distribution Management*, Vol. 31 No. 1 pp. 16 – 29, available at: <http://dx.doi.org/10.1108/09590550310457818>
- PAVLOU PA (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3):101-34
- PI, S. AND SANGRUANG, J. (2011), The Perceived Risks of Online Shopping in Taiwan, *Social Behavior and Personality*, Vol. 39, No. 2, pp.275-285.
- RAIJAS, A. (2002), The consumer benefits and problems in the electronic grocery store, *Journal of Retailing and Consumer Services*, 9, pp. 107-113.
- RANGANATHAN, C., & GANAPATHY, S. (2002). Key Dimensions of Business to Consumer Web Sites. *Information and Management*, 39, 457-465
- REYNOLDS, K.E., JONES, M.A., MUSGROVE, C.F. AND GILLISON, S.T. (2012), "An investigation of retail outcomes comparing two types of browsers", *Journal of Business Research*, Vol. 65 No. 8, pp. 1090-1095.
- RODGERS, S. AND HARRIS, M., "Gender and E-Commerce: An Exploratory Study," *Journal of Advertising Research* Vol. 43, No. 3: 322-330, 2003.
- ROHM, ANDREW J. AND GEORGE R. MILNE (1998), iEmerging Marketing and Policy Issues in Electronic Commerce: Attitudes and Beliefs of Internet Users,î in *Marketing and Public Policy Proceedings*, Vol. 8, Alan Andreasen, Alex Simonson, and N. Craig Smith, eds. Chicago: American Marketing Association, 73-79.
- SALISBURY WD, PEARSON RA, PEARSON AW, MILLER DW (2001). Perceived security and World Wide Web purchase intention. *Ind. Manag. Data Syst.*, 101(4):165-77
- SANTANA, S. AND S. LOUREIRO (2010), 'Assessing benefits and risks of online shopping in Spain and Scotland', *Portuguese Journal of Management Studies*, 11 (2), 161-72
- SHARMA, P., CHRISMAN, J. J., & GERSICK, K. E. (2012). 25 years of family business review: Reflections on the past and perspectives for the future. *Family Business Review*, 25, 5-15.

- SHIM, S. AND DRAKE, M.F. (1990) Consumer intention to utilize electronic shopping: The Fishbein behavioral intention model. *Journal of Direct Marketing* 4(3): 22–33.
- SILVERMAN, D. (2000), "More women wardrobe online than ever", *Women's Wear Daily*, 31 July, p. 20.
- SMITH, D. A AND RUPP, T. W. (2003), "Strategic online customer decision – making: Leveraging the transformational power of the Internet", *Online Information Review*, Vol. 27, No. 6, pp. 418 – 432, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/14684520310510055>
- STAFFORD, T. F., TURAN, A. AND RAISINGHANI, M. S., "International and Cross-Cultural Influences on Online Shopping Behavior," *Journal of Global Information Management* Vol., 7, No. 2: 70-87, 2004.
- SUKI, N. M., RAMAYAH, T., & SUKI, N. M. (2008), "Internet Shopping Acceptance: Examining The Influence Of Intrinsic Versus Extrinsic Motivations", *Direct Marketing: An International Journal*, 2, 2, 97-110, available at: <http://www.emeraldinsight.com/loi/dmij>
- SUSSKIND, A., "Electronic Commerce and World Wide Web Apprehensiveness: An Examination of Consumers' Perceptions of the World Wide Web," *Journal of Computer-Mediated Communication*, Vol. 9, No. 3, 2004.
- TANG, T. W., & CHI, W. H. (2005). The Role of Trust in Customer Online Shopping Behavior: Perspective of Technology Acceptance Model. Paper presented at the Proceedings of NAACSOS Conference 2005 Indiana, USA.
- TONG, X., (2010). A cross-national investigation of an extended technology acceptance model in the online shopping context. *International Journal of Retail & Distribution Management* Vol.38 (10): 742-7, available at: <http://www.emeraldinsight.com/loi/ijrdm>
- VAN DEN POEL, DIRK AND JOSEPH LEUNIS (1999). Consumer acceptance of the Internet as a channel of distribution. *Journal of Business Research*, 45, 249-256.
- VERDICT, 2000 TO 2006. Verdict on e-Shopping and e-Retail. London, Verdict Research.
- VIJAYASARATHY, L.R., & JONES, J.M. (2000). 'Intentions to shop using Internet catalogues: Exploring the effect of the product types, shopping orientations, and attitudes toward computers', *Electronic Market*, 10(1), 29-38.
- WALCZUCH, R., SEELEN, J., & LUNDGREN, H. (2001). Psychological determinants for consumer trust in e-retailing. In Proceedings of the 8th research symposium on emerging electronic markets Maastricht, Netherlands, (pp. 1–21).
- WANG, T-L & TSENG, Y.F (2011). A Study of the Effect on Trust and Attitude with Online Shopping: *International Journal of Digital Society (IJDS)*, Volume 2, Issue 2, June 2011
- WEISBERG, J., TE'ENI, D., & ARMAN, L. (2011). Past purchase and intention to purchase in ecommerce the mediation of social presence and trust. *Internet Research*. 21(1), 82–96, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/10662241111104893>
- WEN, C.; PRYBUTOK, V.R.; XU, C. (2011). An Integrated Model for Customer Online Purchase Retention. *Journal of Computer Information Systems*, Fall 2011, pp. 14-23
- WIEDMANN, K.-P., HENNIGS, N., PANKALLA, L., KASSUBEK, M., SEEGBARTH, B. AND REEH, M.-O. (2010), online distribution of pharmaceuticals: investigating relations of consumers' value perception, online shopping attitudes and behaviour in an e-pharmacy context. *Journal of Customer Behaviour*, Vol. 9 No. 2, pp.175-199.
- WOOD, C. M. AND SCHEER, L. K. (1996). Incorporating perceived risk into models of consumer deal assessment and purchase intentions. *Advances in Consumer Research*, 23(3), 399-404.

- WOOD, S.L. 2002, "Future Fantasies: A Social Change Perspective of Retailing in the 21st Century", *Journal of Retailing*, Vol. 78, No.1, pp.77-83.
- Y. WANG, D. M. HERNANDEZ AND S. M. MINOR, "Web aesthetics effects on perceived online service quality and satisfaction in an e-tail environment: the moderating role of purchase task", *Journal of Business Research*, vol. 63, (2010), pp. 935-942.
- YOO-KYOUNG SEOCK, MARJORIE NORTON, (2007) "Attitude toward internet web sites, online information search, and channel choices for purchasing", *Journal of Fashion Marketing and Management: An International Journal*, Vol. 11 Iss: 4, pp.571 – 586, available at: <http://www.emeraldinsight.com/doi/abs/10.1108/13612020710824616>
- ZEITHAML, V. A., 2002. Service excellent in electronic channels. *Managing Service Quality* 12 (3), 135-138.
- ZHOU, L., DAI, L. AND ZHANG, D., (2007), —Online shopping acceptance model — A critical survey of consumer factors in online shopping, *Journal of Electronic Commerce Research*, Vol. 8 No. 1.
- ZHU, D.S., LEE, Z.C. AND O'NEAL, G.S. (2011). Mr. Risk! Please trust me: Trust antecedents that increase online consumer purchase intention. *Journal of Internet Banking and Commerce*, 16 (3), 1-23
- ZICKUHR, K., & COORDINATOR, W., 2010. Generations 2010. Pew Internet & American Life Project, 2010. (Accessed 01.11.14)