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**A COMPREHENSIVE MODEL TO CHECK THE ADOPTION OF ONLINE SHOPPING IN PAKISTAN****MUHAMMAD RIZWAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES  
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BAHAWALPUR****ABSTRACT**

*The purpose of this study is to check the adoption of online shopping in Pakistan. Many research papers explain the effect of different variables on online shopping intention. But there is no explanation in any paper the effect of these variables on online shopping intention i.e. attitude on both perceived ease of use (PEOU), perceived usefulness (PUF) and then such both (PEOU, PUF) on trust and finally the effect trust on privacy and responsiveness. We collected the 150 useable questioners in the city of Bahawalpur (Pakistan). We analyze such data in SPSS and find result. This research paper revealed that attitude effect on online shopping intention, PEOU and PUF effect on attitude, trust is effected on such both (PEOU, PUF) and finally privacy, responsiveness both effect on trust. This study will help to increase the trend of online shopping if we focus on such factors i.e. privacy, responsiveness, trust, PEOU, PUF and attitude.*

**KEYWORDS**

Attitude, Privacy, PEOU, PUF, Responsiveness, Trust.

**1. INTRODUCTION**

Online shopping (OLS) stated that purchase the products from electronic stores (Monsuwe *et al* 2004). Unluckily considerable growth in acceptance to electronic shopping is sympathetic policies and this unconstructive tendency owed to the attitude factors then technological infrastructure (Ramayah and Ignatius, (2010).

Information is collected electronic stores and provides such guidelines to potential buyers in steps wise. In this way potential buyers perform the OLS in easy way. Usually guidelines exploited on home page of such site. Many of electronic stores is registered their names according to terms and conditions, that is called "portal site". OLS stores are organism based on both of computer hardware and software due to these parts and internet facilitates buyer talk with other parties (electronic stores). OLS malls enlargement of more accelerated from side to side the helpful such as aggressive value, better contact to information, merchandise characteristic and timely to receive merchandise (Keeney, 1999). This development is a chance of organization should increase their revenue and also reduce cost.

Today internet is one of the numerous non store formats commonly used by the clients for shopping. By the end of 2003, figures for online trade were expected at approximately 4.5 per cent of total vend sales, with the internet the top increasing shopping channel (Lorek, 2003; Maloy, 2003). Online vending was predictable to attain sales of virtually \$100 billion by the end of 2003, enhance of 26 percent in excess of 2002 (Mullin, 2003).

The technology acceptance model (TAM) (Davis, 1989) is extensively used to give details individuals' intentions and real use of (IT). Firm of IT means to buy or sales of goods and services on electronic stores. So, performance of online shopping can be somewhat explained by the TAM. On the other hand, there are discrepancies among the use of the web site and online purchasing, especially with respect to repurchase (Tsai and Huang, 2007). The desires of (TMA) to be comprehensive by incorporating further variables in order to adjust it to the online shopping framework and progress its descriptive authority (Hu *et al.*, 1999; Moon and Kim, 2001). Idea from investigate supports that shopping can give together hedonic and useful significance (Babin *et al.*, 1994; Babin and Darden, 1995). Several studies have modeled apparent helpfulness and pleasure as useful and hedonic principles correspondingly, and have connected them to buyer approach and behavioral meaning towards online shopping (Ahn *et al.*, 2007; Lee, 2005). Though, the impacts of Perceived usefulness (PUF) and pleasure on repurchase meaning remain indistinct in the OLS context.

Kamen (2010), an originator and capitalist describes the inflexibility in tolerant technology as follows: "Technology is simple to expand, rising a new approach, touching the civilization from one cerebral replica to a new, that's the complicated fraction. You give explanation to the people about a trouble and the huge satire is that smooth however they're miserable, they have high inactivity. People don't resembling transform. The cause it takes technology 15 or 20 years to come in is as 15 years is the time it takes a toddler how proverb it while he was young to turn into a performance mature."

Online shopping technology is not fully formed; small is recognized of the factors that pressure online shopping behaviors (Haque *et al.*, 2006). Customer choice concerning online shopping is to be unspoken so as to build up online shopping systems (Lin, 2007). While small number of studies investigates customer receipt of online shopping (Ha and Stoel, 2009), this study extends the TAM to recognize the factors that belongings online shopping. To enhance understanding of OLS technology can assist to sell their goods online firm make their efforts (Van derheijden *et al.* 2003). These learn attempts to discover the causes that consequence OLS in business to customer surroundings of Pakistan. The fast increase in numbers of internet users in Pakistan from 133900 users in 2000 to 18500000 in 2010 (internetworldststes.com) provide opportunities for small shopkeeper as well as wholesalers to discover ways in research new businesses on the internet. In this study the theory is the (TAM) (Davis 1989) which essentially includes PUF and PEOU as two outside variables. The model is organism customized by addition seven variables: Perceived Ease of Used (PEOU), Perceived Use Fullness (PUF), Trust, Privacy, Responsiveness, Attitude and OLS have two major variables of TAM, PUF and PEOU. Though previous studies such as Lu *et al.* (2005), Huwang and Kim (2007) and Ha and Stoel (2009) have used dissimilar combinations of these variables but no study has included all the seven variables at the same time in finding out the intention of customers towards OLS.

In this study the research questions need to be answered are about the negative and positive impact on OLS intention by Privacy, PUF, PEOU, Attitude, Responsiveness and Trust. This study comprises of who have or have not transacted in online shopping intention.

## 2. LITERATURE REVIEW

### 2.1. ONLINE SHOPPING

Online shopping stated that purchasing behavior of buyers in the online or virtual stores or through the website transaction (Monuwe *et al.* 2004).

Some factors are influencing on online shopping attitude, this technology is not fully formed (Haque *et al.* 2006). Customer's opinions are unstated towards online shopping to build up online shopping structure (Lin, 2007). Several researches examine the customer to accept the online shopping (Ha and Stoel, 2009). This research introduces the factor of TAM that affects online shopping. A better technology can help the firm to sell their product online. (Van der Heijden *et al.* 2003).

### 2.2. ATTITUDE

A positive or negative reaction toward something or anyone shows in ones beliefs, feelings or deliberate behavior (Myers, p. 36). It is social point of reference that responds to something either positive or negative.

An attitude defined as a valuation of behavior which is declaring a person in a positive way towards it (see Eagly & Chaiken, 1993; Gärling *et al.*, 1998). A very critical point in the history of theory that has been the development of the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) (Armitage & Conner, 2001). These theories are under the behaviors depending on ability (behavioral control) and motivation (intention) (Ajzen, 1987; 1991). Yet empirically, the TRA operationalization (Fishbein & Ajzen, 1975) defines that intention is in the behavior and the attitude. Intention is not depend on attitude but also on subjective norms such as parents and good friends that is to perform or not perform a behavior.

Online shopping is very different from shopping in a store. Due to this individuality, the consumer's intention goes to shop online than others put off them. In the other hand, psychographics and demographic backgrounds of the consumer's intention that affect their attitude towards online shopping intention.

**H1: Online Shopping Attitude has positive impact on intention to use online shopping.**

### 2.3. PERCEIVED EASE OF USE

Perceived ease of use refers the degree to which the customer believes that online shopping will be without any effort. The technology acceptance modal entails that all the things are same, the website of an OLS that bring awareness of usefulness. Davis *et al.* (1989) Stated that improvement in ease of use may be helpful source to increase the effectiveness.

Some researchers argued that PEOU is the scope to which a person believes right to use the testing method; it could be free of cost for the individual (Davis *et al.*, 1989; Mathieson, 1991; Gefen and Straub, 2000; Gahtani, 2001). Initially Rogers (1962) confirmed that PEOU is to represents measure to which a novelty is perceived, it is no more difficult to be aware of, find out and control. He more confirmed that PEOU is the amount to which the perceive consumers have to identify a new service or product as superior than its alternatives (Rogers, 1983). According to Zeithaml *et al.* (2002) the extent to which an innovation is simple to recognize or use could be measured as PEOU.

Recently, Chen and Barnes (2007) have established that two technological aspects of the edge that is to say perceived ease of use appreciably affect customer adaptation intentions.

**H2: Perceived ease of use has positive effect on customer attitude.**

### 2.4. PERCEIVED USEFULNESS

It is stated as the extent to which a consumer believes his or her transaction performance will increase by online shopping. According to Davis *et al.* (1989), the persons have a behavioral intention towards OLS is depend on cognitive analysis that how it would increase their online shopping performance.

Pikkarainen *et al.* (2004) TAM useful in Finland, they estimated PUF is the actual behavior which has positive effect on the banking user of the 21<sup>th</sup> century which are more creative self-service technology that give the larger independence in a well performance dealings with banking. It is gaining financial information and buying financial service or product. However, Gerrard and Cunningham (2003) well have known the PUF that is offering the banking services for instance examining bank balances, depositing utility bills, applying for a loan, moving money in a foreign country, and obtaining information on joint funds.

**H3: Perceived usefulness has positive effect on customer attitude.**

### 2.5. TRUST

Gefen and Straub (2000) explored that effect of PUF and the acceptance of electronic business. Chen *et al.* (2002) considered that effect of PUF on customer's response of purchasing about virtual store. Hence, TAM can be useful to evaluate the actions of consumer in the online backgrounds when supposing that is residential for use prediction and technology acceptance.

Chircu *et al.* (2000) described that trust is the mediator to increase the PEOU in an e-commerce. However, it is the increase in the use of comfortable web by the more and more development in web-based technology that in the reason it becomes more difficult in the arrangement of a web site (Lee and Shiu, 2004). So for that, the PEOU will be more significant for the consumer try to use of online shopping store. The PUF of the web site can be increased by online trust (Chircu *et al.*, 2000; Gefen *et al.*, 2003). The usefulness of online shopping depends on latest search engines and providing personal service to customers through the online shopping stores. It is the main source to contact with the customer.



Perceived ease of use, perceived usefulness, online trust, online shopping intention and Technology acceptance model (TAM) have been getting more awareness through information systems because of its system use.

On the other hand, it is just useful in the widespread region of information technology through online shopping. That is to say, a positive effect on the PUF is estimated when consumers have a trust on provided information and the handling process by the honest online shopping mall.

**H4: Online trust in the online shopping mall will have positive effects on perceived ease of use.**

**H5: Online trust in the online shopping mall will have positive effects on perceived usefulness.**

#### 2.6. PRIVACY

The extent to which the online shopping web site is secure and protects the purchaser information refers to privacy. Due to a lack of trust most of people have yet to shop online or give personal information to online vendors this is the major reason recommended by Hoffman et al. (1999), because people think that online vendors will sell their private information to third person without their consent.

People don't feel secure that their credit card information is safe and shielded from potential hackers in this way customers will hesitate to do online shopping (Collier and Bienstock, 2006). Preceding study in the online shopping framework presents that consumer' perceptions of privacy have a positive and significant effect on consumer trust in the online vendor (Bart et al., 2005; Liu et al., 2005; Roma'n, 2007).

**H6: Privacy is positively related to customer trust in the online shopping.**

#### 2.7. RESPONSIVENESS

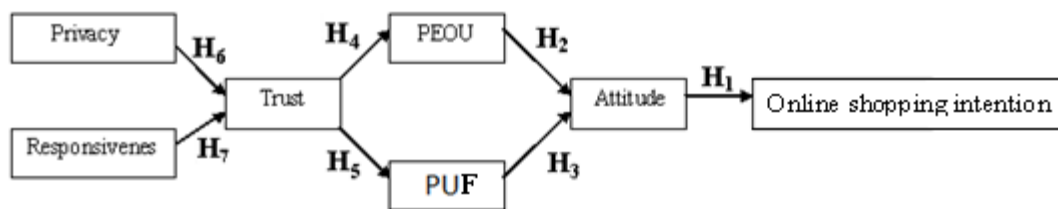
Responsiveness defines that the efficient handle of the difficulty through the online shopping. (Parasuraman et al., 2005). The e-service quality evaluate by responsiveness which has significant effect though online shopping (Yang et al. 2004). It is very critical that the consumers have been given the sufficient and timely support to any question or problem (Semeijn et al., 2005).

To the Moorman et al. (1993), when message is sent to the consumer within a short time then gain the fosters trust. A very speedy sent the response to the requirement that is expected to reduce the uncertainty. It is most important approach for online seller to explain their customer-oriented and act generously towards consumers (Gummerus et al., 2004). This is hold up for the function of responsiveness in the progress of trust is giving by Lee (2005).

**H7: Responsiveness is positively related to customer trust in the online shopping.**

### 3. PROPOSED MODEL

FIGURE1: HYPOTHESIS MODEL



### 4. RESEARCH METHODOLOGY

The recent study is expressive in its nature. The explanatory research can be defined as explaining something, some fact or any specific situation. Descriptive researches explain the existing situation instead of interpreting and making judgment (Creswell, 1994). The developed hypothesis that reflects the existing situation which is the main objective of the descriptive research. This research gives the information about the current situation and focus on past or current scenario, the customer attitudes towards any marketing activity is the example to the value of life in a commodity (Kumar, 2005).

#### 4.1. SAMPLE /DATA

A sample of 200 respondents will ask to contribute in a self administered questionnaire, In order to collect the data for understanding the condition about adoption of online shopping intention. The population for the current researches is internet users in Pakistan.

A non probability sampling technique that is utilizing in this recent research is convenience sampling. The technique that obtains and collects the pertinent information from the sample or the unit of the study that are conveniently available is known as convenience sampling (Zikmund, 1997). For collecting a large number of completed surveys speedily and with economy convenience sampling is generally used (Lym. et al., 2010).

It has ensured that the sample members possess two main qualifications to participate in the self administered survey. First one is, the sample member has enough awareness about internet and they are also using internet, Second one is, because of having experience about internet purchase they never buy any item over the internet, it absolutely influences the attitude and behavior of the respondent.

We selected these sample members from diverse metropolitan cities of Pakistan. Two main clusters will target to collect the sample data like university students and working professionals. The result of previous studies is online shopping intention based on the selection of students and working professionals. According to Wood (2002) young adults are more online attracted in online shopping as compared to others. The skills needed for online shopping can easily be learned by young people (Hubona and Kennick, 1996). For the adoption of online shopping income is also a significant factor (Shin, 2009).

#### 4.2. INSTRUMENT AND MEASURES

The survey instrument of the present research defines two major purposes: First is to examine the relationships of different variables in the adoption of online shopping intention. Second one is, gather information about different individuality of the respondents that can be used to understand the deviation in different categories.

The survey instrument contains two sections. Section 1 consists of different personal and demographic variables. This section will acquire the respondent's information about gender, income, status, education, age, frequency of internet use and possible product to be purchased in the future.

Section 2 includes the latent variables that are vital in the existing research. These variables include privacy, responsiveness, perceived ease of use, perceived usefulness, attitude towards online shopping and online shopping intention. This section of the study is developed based on the past literature and already used questionnaires (table 1).

The scales of the study were adopted from the previous literature and published studies. The first variable of the study was privacy which was taken from Yu et al. (2005). This variable has four items. The second variable of the study was responsiveness which was taken from Chiu et al. (2008) and it has three items. The other three variables are perceived ease of use, perceived usefulness, and online shopping attitude. Each variable has three items and these scales were taken from Yu et al. (2005). The next variable is future online shopping intentions having three items was taken from Moon and Kim (2001). The variable trust has five factors and this scale was taken from Gefen et al. (2003). The last variable is online shopping intention and this scale was taken from Xiao Tong (2010).

TABLE1: SCALES OF THE STUDY

No.	Variable	Items	Reference
1	PRIVACY/SECURITY	<ol style="list-style-type: none"> <li>1. I feel my privacy is protected online shopping.</li> <li>2. I feel safe in my transactions with this online shopping.</li> <li>3. I feel I can trust this online shopping.</li> <li>4. The online shopping has adequate security Features.</li> </ol>	Liu et al (2005)
2	RESPONSIVENESS	<ol style="list-style-type: none"> <li>1. The online stores offer a meaningful guarantee.</li> <li>2. The online stores tell me what to do if my transaction is not processed.</li> <li>3. The online store solves my problems promptly.</li> </ol>	Chiu et al (2008)
3	TRUST	<ol style="list-style-type: none"> <li>1. Based on my experience with the online store in the past, I know it is honest.</li> <li>2. Based on my experience with the online store in the past, I know it cares about its customers.</li> <li>3. Based on my experience with the online store in the past, I know it keeps its promises to its customers.</li> <li>4. Based on my experience with the online store in the past, I know it is trustworthy.</li> <li>5. Based on my experience with the online store in the past, I know that the transactions will be successful.</li> </ol>	Gefen et al (2003)
4	PERCEIVED EASE OF USE	<ol style="list-style-type: none"> <li>1. Learning to use the internet to buy a product would be easy for me, even for the first time.</li> <li>2. Using the internet to buy a product would be easy to do for me.</li> <li>3. The internet would be easy to be use to do my shopping.</li> </ol>	Yu et al. (2005)
5	PERCEIVED USEFULNESS	<ol style="list-style-type: none"> <li>1. Using the internet to acquire a product would allow me to shop more efficiently.</li> <li>2. Using the internet to acquire a product would allow me to do my shopping more quickly.</li> <li>3. Using the internet to acquire a product would be useful to do my shopping.</li> </ol>	Yu et al. (2005)
6	ONLINE SHOPPING ATTITUDE	<ol style="list-style-type: none"> <li>1. Using the internet to do my shopping is a good idea.</li> <li>2. My general opinion of electronic commerce is positive.</li> <li>3. Using the internet to purchase a product seems an intelligent idea to me.</li> </ol>	Yu et al. (2005)
7	ONLINE SHOPPING INTENTION	<ol style="list-style-type: none"> <li>1. There is a strong likelihood that I will buy online in the near future.</li> <li>2. I would like to recommend online shopping to my friends.</li> <li>3. I intend to use online shopping within the next 1-2 years.</li> <li>4. I intend to use online shopping frequently over the next 1-2 years.</li> </ol>	Xiao Tong (2010)

#### 4.3. PROCEDURE

The questionnaire was distributed among 200 respondents in Bahawalpur. These respondents are selected based on the criteria above mentioned. Before giving the questionnaire, the purpose of study and questions were explained to the respondents so they can easily fill the questionnaires with relevant response. A total of 150 questionnaires were selected and rest of the questionnaires was not included in the further analyses due to incomplete or invalid response. After collecting the completed questionnaires, these questionnaires were coded and entered into SPSS sheet for regression analysis.

#### 4.4. RELIABILITY ANALYSIS

Overall Cronbach's alpha of online shopping questionnaire items are more than acceptable and recommended value 0.50 by Nunnally (1970) and 0.60 by most et al. (1998). This shows that all the 25 items were reliable and valid to measure the opinions of consumers towards online shopping intention.

TABLE2: RELIABILITY OF MEASUREMENTS INSTRUMENT

Scales	Items	Cronbach Alpha
Privacy	4	.773
Responsiveness	3	.597
Trust	5	.819
Perceived ease of use	3	.813
Perceived usefulness	3	.763
Online shopping attitude	3	.736
Online shopping intention	4	.792

## 5. RESULTS AND ANALYSIS

### 5.1. PROFILE OF THE RESPONDENTS

Personal and demographic information such as gender, age, income, education level, status, frequency of internet use and potential purchase over the internet are presented in the following table (table3)

TABLE3: PROFILE OF THE RESPONDENT

Variable	Category	Frequency	Percentage
<b>GENDER</b>	Male	81	54.0
	Female	69	46.0
<b>AGE</b>	15-20 years	23	15.3
	21-25 years	96	64.0
	26-30 years	8	5.3
	31-35 years	13	8.7
	36-40 years	6	4.0
	Above 41 years	4	2.7
<b>INCOME</b>	Below 15000	93	62.0
	15000-25000	20	13.3
	25000-35000	15	10.0
	35000-45000	9	6.0
	45000-55000	8	5.3
	Above 55000	5	3.3
<b>EDUCATION</b>	Matriculation	3	2.0
	Intermediate	5	3.3
	Bachelor	47	31.3
	Master	78	52.0
	MS/M. Phil	16	10.7
	Ph.D	1	.7
<b>STATUS</b>	Student	98	65.3
	Employed	49	32.7
	Businessman	2	1.3
	Unemployed	1	.7
<b>FREQUENCY INTERNET USE</b>	Less than 1 hour	52	34.7
	1-2 hours	40	26.7
	2-3 hours	23	15.3
	3-4 hours	14	9.3
	4-5 hours	11	7.3
	5-6 hours	10	6.7
<b>FUTURE PURCHASE OVER INTERNET</b>	Book/Magazine	35	23.3
	Music CD/DVD	2	1.3
	Video CD/DVD	9	6.0
	Clothes/Garments	22	14.7
	Shoes	5	3.3
	Sport Equipments	6	4.0
	Airline Ticketing	18	12.0
	Games/Software	13	8.7
	Electronics	7	4.7
	Hotel Reservation	5	3.3
	Toys/Gifts	6	4.0
	Cosmetics	15	10.0
	Other	7	4.7

**5.2 HYPOTHESIS TESTING**

**5.2.1. ATTITUDE AND ONLINE SHOPPING INTENTION**

Regression analysis show that positive relation both online shopping attitude and online shopping intention with ( $\beta=0.547$ ) and ( $p<0.000$ ). In this way result show that online shopping attitude contributes more than 55% to online shopping intention .This result of the study validate H1.

**5.2.2. PERCEIVED EASE OF USE, PERCEIVED USEFULNESS AND ATTITUDE**

Due to the results, both variables perceive ease of use and perceived useful have positive significant, positive relationship with online shopping attitude. Significant, regression results of perceived ease of use with online shopping attitude with ( $\beta=0.243$ ) and ( $p<0.01$ ). In this way perceived ease of use contributes more than 24% to online shopping attitude. Specifically, Perceived usefulness has a significant positive relationship with ( $\beta=0.475$ ) and ( $p<0.000$ ). That means the perceived usefulness contributes more than 47% to online shopping attitude. Results of the current study validate H2 and H3.

**5.2.3 TRUST AND PERCEIVED EASE OF USE**

The regression results of the study confirm the significant positive relationship between Trust and Perceived ease of use with ( $\beta=0.437$ ) and ( $p<0.000$ ). According to these results, online shopping attitude contributes more than 44% to online shopping intention .These results of the study validate H4.

**5.2.4 TRUST AND PERCEIVED USEFULNESS**

The regression results of the study confirm the significant positive relationship between Trust and Perceived usefulness with ( $\beta=0.551$ ) and ( $p<0.000$ ). According to these results, online shopping attitude contributes more than 55% to online shopping intention .These results of the study validate H5.

**5.2.5 PRIVACY AND TRUST**

Regression analysis of the online shopping model shows that there is a significant positive relationships between privacy and trust with ( $\beta=0.399$ ) and ( $p<0.000$ ).The results suggest that the privacy contribute almost 40%to trust. The results of the study support H6.

**5.2.6 RESPONSIVENESS AND TRUST**

Regression estimates results show that Responsiveness significantly related with trust. There is a significant positive relationship between Responsiveness and trust with ( $\beta=0.359$ ) and ( $p<0.000$ ). The results suggest that the privacy contribute almost 36%to trust. The above results confirm H7.

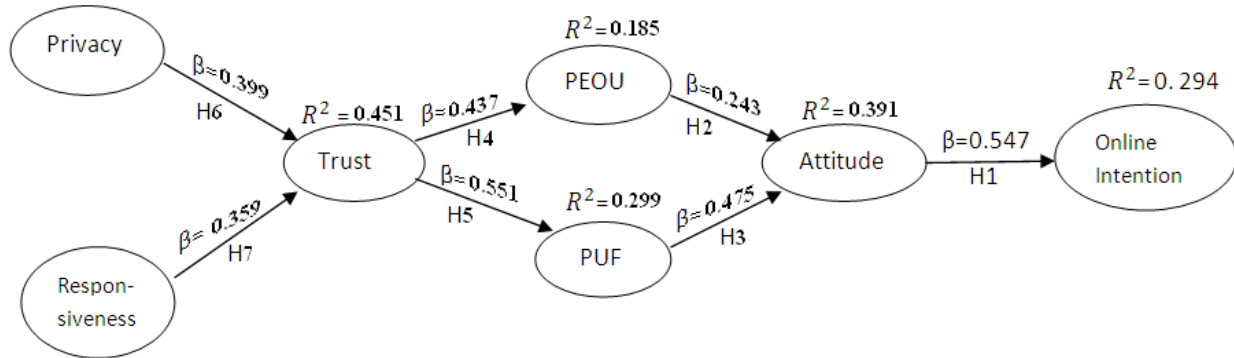
**TABLE 4:** Summarizes the regression results of the study

**FIGURE 2:** Shows the graphical presentation of the structural model.

TABLE4: REGRESSION RESULTS

Hypothesis	Model Variables	Estimate (B)	S.E.	C.R.	Significance(P)	Results
H1	intention ← Attitude	.547	.075	7.948	.000	Supported
H2	Attitude ← PEOU	.243	.065	3.304	.001	Supported
H3	Attitude ← PUF	.475	.071	6.467	.000	Supported
H4	PEOU ← Trust	.437	.087	5.910	.000	Supported
H5	PUF ← Trust	.551	.073	8.035	.000	Supported
H6	Trust ← Privacy	.399	.072	5.272	.000	Supported
H7	Trust ← Response	.359	.074	4.743	.000	Supported

FIGURE2: STRUCTURAL MODEL RESULTS



**6. DISCUSSION**

The major part of this study lies in verifying a model that integrate the influence of responsiveness, privacy, trust, perceived usefulness, perceived ease of use, attitude towards online shopping intention.

This study provides evidence for the relationship between privacy, responsiveness and trust. Prior researches in the online shopping perspective shows that consumer perception of privacy has a positive and significant effect on their online shopping (Bart *et al.*, 2005; Liu *et al.*, 2005; Roman, 2007). People don't feel secure that their credit card information is safe and shielded from potential hackers that mean customers will hesitate to do online shopping. This study has also demonstrated that responsiveness has positive influence on adoption of online shopping. Timely contacts with online vendors increase trust of customers according to Moorman *et al.* (1993). A fast reply shows that online vendors are customer-oriented and due to fast reply uncertainty diminishes.

Amplification can be found that online trust increase perceived ease of use and perceived usefulness. Consumers trust plays the role of assurance usefulness expected in online atmosphere (Gefen, 1997). The online purchaser prefer those shopping malls which are convenient, provide useful information and easy to use. The different online shopping stores sell similar services and commodities, if the online purchaser does not observe which online shopping store is more valuable, then online purchaser will easily move to another competitor. The risk of online purchaser can be reduced through trust and trust creates a positive impression about the internet of online purchaser. The other significant contribution of this study is indirect influence of PEOU and PUF through attitude towards online shopping intention. Above result has significant managerial implication. Online shopping stores designs a user friendly website then a lot of customers will increase the service and quality consideration. This study is consistent with the previous studies that positive attitude of the online purchaser results in stronger buying intention. Prior researches (Karahana and Strub, 2003; Gefen and Starub, 2004) explained that PUF and PEOU guide to increase of online shopping intention. When customers find the web site and related technology are useful for online shopping then customers quickly ready to adopt the technology. These findings show that PUF has greater influence on attitude as compare to PEOU. The online shopping is truthful and frank and the information give for managing the deal is honest for the online buyer which is expected when perceived usefulness has positive effect. The customer trust about online shopping should be increased by PUF of the website. ( Chircu *et al.*, 2000; Gefen *et al.*, 2003). The online information helps their customers to making purchase decision and influences online shopping intention that uses internet (Critrin *et al*, 2003; Shim *et al*; 2001). This study identifies reasons that hinders and inspire people to carry on or accept online shopping technology.

In general, these results emphasize the reasons following the success and failure of the online shopping. The online information helps their customers to making purchase decision and influences online shopping intention that uses internet. The online shopping is truthful and frank and the information give for managing the deal is honest for the online buyer which is expected when PUF has positive effect. The customer trust about online shopping should be increased by PUF of the website.

**7. LIMITATIONS**

The limitation of this study data is put in SPSS only 150 useable questioners. It is so short of this study, questioners. The other limitation is that data is collected only from one region (Bahawalpur) in this way the behavior of other people in different cities is not included in this study for online shopping. The main limitation of this study is that questioners are filling only lower level people. Lower level people do not perform the online shopping because their purchasing power is limited. We should fill the questioners in this study the middle or upper level people.

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