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AN EXTENDED TECHNOLOGY ACCEPTANCE MODEL TO UNDERSTAND ONLINE SHOPPING**MUHAMMAD RIZWAN****MS SCHOLAR****DEPARTMENT OF MANAGEMENT SCIENCES****IQRA UNIVERSITY****ISLAMABAD, PAKISTAN****IMRAN ANWAR MIR****RESEARCH SCHOLAR****DEPARTMENT OF MANAGEMENT SCIENCES****IQRA UNIVERSITY****ISLAMABAD, PAKISTAN****DR. KASHIF UR REHMAN****ASSOCIATE PROFESSOR****DEPARTMENT OF MANAGEMENT SCIENCES****IQRA UNIVERSITY****ISLAMABAD, PAKISTAN****ABSTRACT**

Although the technology takes years to evolve, however people take more time to accept it and adopt in their daily lives. Lack of customer acceptance remains a big challenge for the success of new technology. Despite the previous success of online shopping, the adoption rate is still a challenge especially in developing countries. Previously, many studies utilize the Technology Acceptance Model (TAM) to investigate the adoption and potential impediments for online shopping and it prove to be extremely valid approach. A wide spectrum of disciplines examine the electronic consumer behavior and being a recent issue in marketing still many areas are open for researchers to investigate the electronic consumer behavior in marketing. The present study develops an extended technology acceptance model for studying the effects of locus of control, innovativeness and perceived risk in adoption of online shopping and identifies opportunities and gaps for advancing the knowledge on online shopping. Available data and studies reviewed to justify the inclusion of these new variables in TAM. The study propose that locus of control can influence the perception of the customers for adopting online shopping, while innovativeness and perceived risk can act as a moderator between the relationship of attitude and intention for online shopping. Current study provides extensive literature review and results of the previous studies to support the argument presented in the study.

KEYWORDS

Attitude, Innovativeness, Locus of Control, Online Shopping, Perceived Risk.

INTRODUCTION

Although the technology takes years to evolve, but people take more time to accept it and adopt in their daily lives (Davis, 1993). Online shopping is facing the similar problems where having discrete benefits for the customers; the adoption rate is still a challenge. Online shopping is a process where customers purchase products and services directly from the sellers using internet as a medium (Koivumaki, 2001). This new shopping medium enable them to buy books, apparels, groceries, cars and even houses from their favorite place without going anywhere from home (Brown, Pope and Voges, 2003). The instant success of online shopping has invited widespread research on understanding the drives of online shopping and different other factors that motivate a person to become online shopper. Among all the theories and models, the technology acceptance model (TAM) has been viewed the commonly used and the most prominent model for understanding the electronic commerce from a consumer oriented view. Many researchers in the field of online shopping broadly use the TAM (McKechnie *et al.*, 2006; Burner and Kumar, 2005).

Davis (1993) calls for introducing new external variables that can be instrumental to understand the roles of these variables in influencing the perception of usefulness, ease of use, attitude and intentions. Locus of control (LOC) describe the beliefs of the persons that the outcomes in their lives are results of their abilities and skills or these outcomes are due to other factors such as chance or other powerful peoples (McCarty and Shrum, 2001).

Many researchers used the construct of attitude to measure the intention of an individual to perform a particular behavior. While some researchers argue that although the attitude is a good proxy for measuring the intentions but still many external variable influence the intention of a person to actually perform the behavior. Previously, many studies confirm that, despite the favorable attitude of a person towards a particular object, it is difficult to perform the actual behavior when there are difficulties to do so (Chen, 2007). The current study proposes two variables (innovativeness and perceived risk) that can moderate the attitude and intention relationship in the context of online shopping.

The primary purpose of the study is to extend the technology acceptance model by including new external variable as recommended by Davis (1993, p. 483) and further investigate the relationship of attitude and intention with the help of moderating variables as mentioned by (Chen, 2007). Specifically, the current study will address the following questions:

- Q1.** Is it instrumental to include the locus of control as an external variable to perceived usefulness and perceived ease of use?
- Q2.** Whether innovativeness and perceived risk moderate the attitude intention relationship?

LITERATURE REVIEW**ONLINE SHOPPING**

Online shopping is a new form of trade that takes place on the internet where customers visit various websites offering different products for sale, select a product, order that product, makes payment via internet with the help of credit card, and finally the seller physically delivered the product to the customers (Lee and Lin, 2005). Earlier studies have suggested that different other variables are suppose to greatly influence the adoption of internet for the use of online shopping and need to investigate (Brashear *et al.*, 2009; Park and Jun, 2003).

Technology Acceptance Model (TAM)

Davis introduced the technology acceptance model (TAM) in 1989 to explain the acceptance of new information technology. This model relied on theory of reasoned action (TRA) and theory of planned behavior (TPB) to explain the adoption of a new information system. The two salient beliefs in this model are user

perception of usefulness and ease of use. Usefulness refers to the user perception that using this new technology will improve or enhance his or her performance (Davis, 1989). Perceived ease of use refers to the customer perception that using this technology is free of efforts (Davis, 1989). The TAM model explain this link as the more convenience a person feel to use it, the more beneficial it can be for him (Venkatesh, 2000; Davis *et al.*, 1989).

Locus of Control as an external variable

Davis (1993, p. 483) invites future research to include other external variables to investigate their impact on perceived usefulness and perceived ease of use. These variables can be user involvement, system familiarity, task characteristics, experiences, complexity, or design features of new technology. Different studies consider various external variables such as enjoyment (Thong *et al.*, 2006), user involvement (Xie, 2003), User habits (Ozen and Basoglu, 2006), task characteristics (Chaomei and Roy, 1996), subjective norms (Lu *et al.*, 2009), perceived playfulness (Hansen, 2006) and online shopping anxiety (Forsythe *et al.*, 2006).

In psychology literature, Rotter (1966) originated the construct of Locus of control. He explains it as the attribution of a person regarding the outcome of his life to external or internal sources. People with internal locus of control tend to associate the outcomes of their life with their own action. The external people on the contrary associate these things with external factors that are out of their own control. Different researches describe that the people with internal locus of control are confident in their own capabilities and skills (Phillips and Gulley, 1997) and have a tendency to involve in a novel and complicated task (Howell and Avolio, 1993). The external people lack this confidence in their skills and tend to avoid engaging in complex tasks (Brender, 1987) and solving problems (Larson *et al.*, 1990).

These internals are more inclined towards difficult, risky and innovative tasks (Howell and Avolio, 1993). They commit the tasks that allow them personal control (Brenders, 1987). For completing tasks, they more rely on their personal skills and capabilities. They set their personal goals and confident that they have the skills to perform the behaviors and to control the events (Phillips and Gully, 1997). Additionally, they struggle for getting new skills to mastering situations (Ryff, 1989). People with internal locus of control are more inclined to use the new technologies compare to externals (Oyedele and Simpson, 2007). In case of new technology, the internals are more likely to participate and utilize it to enhance their performance related to work (Hoffman *et al.*, 2003). Externals avoid complex situations that need their active involvement. They go for the tasks that needs little mastery and as compare to internals they are not willing too much to improve their skills to complete the tasks (Zimmerman, 1995). Externals think that they do not have the skills required to accomplish their goals (Skinner, 1996; Ingledew, Hardy and Cooper, 1997). As a result, these externals are more prone to procrastinating (Mzoughi *et al.*, 2007), escaping, withdrawing or retreating (Ingledew, Hardy and Cooper, 1997; Skinner, 1996).

Internals are supposed to use the internet in a more goal directed manner (Hoffman, Novak and Schlosser, 2000). Internals adopt more proactive behavior and apply their problem solving skills to control the environment than externals (Skinner, 1996). Internals use their accumulated information to decrease the level of uncertainty and to complete their goals by applying instrumental approach toward communication (Lefcourt, 1966).

Based on above results and discussion that locus of control determine the confidence of the person to involve in a new task (Phillips and Gulley, 1997; Howell and Avolio, 1993) and inclination for using the new task for personal achievement (Hoffman *et al.*, 2003), the study propose that:

P1: *Locus of control influences the perception of usefulness and ease of use.*

ATTITUDE TOWARDS ONLINE SHOPPING

The word "Attitude" symbolizes the overall level of favorability or un-favorability toward any external stimulus (Fishbein, 1963). Attitude is an indicator that reflects the liking or disliking of a person regarding any object (Ajzen and Fishbein, 1980, p.64). According to TAM, the beliefs of ease of use and usefulness of the new technology are the main factors for the acceptance of new technology (Liao and Shui, 2009).

In different studies, individual attitude was a significant predictor for online shopping intentions. The attitude towards internet shopping had the significant impact on the intention to web purchase (Limayem *et al.*, 2000). Different studies also confirm the similar results for the relationship between attitude and online shopping intentions (George, 2002; Kim *et al.*, 2003; Hsu and Chiu, 2004; Pavlou, 2006; To *et al.*, 2008; Lu *et al.*, 2009).

ATTITUDE AND INTENTION RELATIONSHIP

Many researchers argue that, although the attitude is a good proxy for measuring intention but still different external variables influence the intention of a person to perform the behavior. According to adjusted model of "theory of planned behavior" by Ajzen (1991) the available resources and control over the specific behavior can affect intention of an individual to carry out the behaviors. These perceived behavioral control encompass two factors (Ajzen, 1991; Taylor and Todd, 1995). The first factor addresses the availability of required resources to perform the behavior. These resources include time, money and other resources needed to engage in that behavior. The second factor includes the individual's confidence and ability to perform the behavior.

Previously, many studies confirm that, despite the favorable attitude of a person towards a particular object, it is difficult to perform the actual behavior when there are difficulties to do so (Chen, 2007). According to Vermeir and Verbeke (2006), the attitude and intention relationship is inconsistent due to external factors that influence the purchase of organic food such as price. Kim and Chung (2011) extended the theory of planned behavior by introducing the factor of behavioral control that moderate the relationship between attitude and intention in purchasing organic food items. Habit is an important variable in predicting behavior that decreases the importance of other variables to estimate the behavioral intention. In online grocery shopping, the situational factors such as having a baby, health problems and driving restriction for women influence the intentions towards online grocery shopping (Hand *et al.*, 2009; Maghrabi and Dennis, 2011).

Based on above discussion, several variables can moderate the relationship of attitude and purchase intention in the context of online shopping. To the best to our knowledge, no previous study examines the role of moderating variables between the relationship of attitude and intention in the context of online shopping. Therefore, the current study proposes the following:

P2: *Different variables can moderate the attitude intention relationship in online shopping*

The perceived behavioral control that can moderate the attitude intention relationship falls into two categories, the skills or capability of the user and available resources or constraints for performing the behavior (Taylor and Todd, 1995). The current study proposes innovativeness as a user capability and perceived risk as a constraint to adopt online shopping.

MODERATOR: INNOVATIVENESS

Innovativeness is a conception related to the adoption of new ideas and products (services) and it receive substantial consideration in the past by many researches (Robertson, 1971; Midgley and Dowling, 1978; Hirschman, 1980). According to Rogers and Shoemaker (1971) innovativeness is the customer characteristics that shows his adoption of any innovation prior to the adoption of any other member in their respective society and system.

Many researches apply this innovativeness in their studies and find a significant positive correlation with the intention to search a product on web and their behavioral decision to buy the product from the internet (Goldsmith, 2000; Citrin *et al.*, 2000; Blake *et al.*, 2003). The frequency of using the internet positively correlates with the degree of innovativeness (Blake *et al.*, 2003). Innovativeness, affinity to mobile and compatibility have a direct positive impact on the customers intentions to engage in mobile shopping (Manzano, Mafe and Blas, 2009).

P2a: *Innovativeness act as a moderator between attitude towards online shopping and future online shopping behavior, such that the effect of the attitude on intention will be stronger when the customers have high level of innovativeness than when customers have low level of innovativeness.*

MODERATOR: PERCEIVED RISK

It is common that the individuals are anxious about the possible risk linked with a new information system. In the case of online shopping, the perception of risk significantly affects the customer intention (Lee and Clark, 1996). Many studies prove the relation of perceived risk with the purchase intention of the customers (Cunningham *et al.*, 2005; Vijayasathay and Jones, 2000). Several researches elaborate the security concerns of the customers such as misuse of their personal information and credit card influence the customer decision to do online shopping (Malhotra *et al.*, 2004; Forsythe and Shi, 2003). These risks related to internet shopping create an uncertainty in the mind of the customers and they hesitate to give their financial and personal information over the internet that influences their behavior not to purchase from electronic channel (Miyazaki and Fernandez, 2001).

Many studies measure the different dimensions of risk attach with this new shopping medium. Chen and Dubinsky (2003) measure the financial risk of online shopping, Bhatnagar and Ghose (2004) measure the security risk. Drennan *et al.* (2006) investigate the general risk perception of online shopping with the help of two elements such as privacy and security risk. Garbarino and Strahilevitz (2004) try to estimate the risk associated with the customer's personal information misuse and illegal use of credit card. The customers are also concerned about the physical quality of the product that they are purchasing on internet (Park *et al.*, 2005). The customers perceive a purchase more risky when they are incapable to trial or physically examine the product before they finally purchase it (Akhalq, Ahmed, 2011).

P2b: Perceived risk act as a moderator between attitude towards online shopping and future online shopping intention, such that the effect of the attitude on intention will be stronger when the customers have low level of perceived risk than when customers have high level of perceived risk.

PROPOSED TECHNOLOGY ACCEPTANCE MODEL



DISCUSSION

Technology acceptance model prove to be useful for understanding the adoption of online shopping from the customer's perspective. Many researchers in the field of online shopping broadly use the TAM (McKeechne *et al.*, 2006; Burner and Kumar, 2005). Perceived usefulness and perceived ease of use are important factors that influence the attitude of the customer towards online shopping (Chie *et al.*, 2009). Some studies investigate the external factors that affect the perceived usefulness and perceive ease of use and found empirical support for these variables such as enjoyment, internet use, subjective norm, task characteristics, online shopping anxiety and perceived playfulness (Celik, 2011). Locus of control is a personality factor that can be instrumental for adoption of new ideas and processes. People with internal locus of control are more prone to new ideas and they believe that they can control the outcomes (Phillips and Gulley, 1997).

The internals are more confident in their skills and capabilities (Phillips and Gulley, 1997) and having more tendencies to involve in an innovative and complex task (Howell and Avolio, 1993). In the context of online shopping, locus of control can be an important variable in the adoption of online shopping. There is a general tendency that people avoid new experiments and continue their old habits. Therefore, internals will be the early adopter of online shopping and externals adopt this technology later.

Previous studies use the attitude as a proxy for customer's intention towards online shopping. Several researches prove that the attitude intention relationship is not straightforward and many variables can influence this relationship (Chen, 2007). Many external variables increase or decrease the actual behavior despite the positive attitude towards any object. In several situations, people are unable to perform the actual behavior although they have positive attitude towards the object. Similarly, in online shopping different variables can influence the actual behavior of the customers. These variables can be positive or negative and may relate to internal skills of the customers or from external environment.

Current study proposes innovativeness and perceived risk that can moderate the attitude intention relationship. People with high degree of innovativeness are more inclined towards any new phenomenon while may be having the same degree of attitude as others. These innovative customers are more receptive towards innovation, make unique decisions without having any experience, and maintain the status of first adopter in the society (Vrechopoulos *et al.*, 2001). While, perceived risk decrease the possibility of online shopping due to the risk associated with this new shopping medium although these customers possess positive attitude towards online shopping. These customers feel uncertainty about any physical or financial loss in case of online shopping (Rehman *et al.*, 2011).

CONCLUSION AND FUTURE RESEARCH

Adoption of new technology is a complex phenomenon and requires support of many internal and external factors. Developing a good perception of the new technology is instrumental to diffuse it in the customers. People avoid changing their routines and adopting new pattern of life when they feel they cannot control the outcomes. This lack of confidence becomes an obstacle and makes the people to stick with their old routines. On the other hand, if people believe that these outcomes are due to their own skills and capabilities they become more receptive to new ideas and life styles. Future studies attempt to utilize it and incorporate in technology acceptance model.

The relationship of attitude and intention is very straightforward, attitude drive the person towards the actual behavior. In this way, a positive attitude is necessary for actual behavior and occurrence of behavior can easily predicted by the attitude. This relationship can be true where the situation is in control of the person. Lack of opportunities, skills and capabilities can make it difficult to perform the behavior although having positive attitude. Similarly, external factors or constraints also weaken the attitude intention relationship. In this way, only developing a positive attitude towards online shopping does not guarantee the usage of this new interactive shopping channel rather other factors should be considered for fully adoption of online shopping. Future studies fill this gap by investigating the role of these variables as moderators.

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