VIETNAMESE CONSUMERS' INTENTION TO ONLINE SHOPPING ADOPTION: A QUALITATIVE APPROACH

Thi Huong Lan Ho[1], Yizeng Chen[2]

School of Management, Shanghai University, Shanghai City,
CHINA.

[1]huonglanmarketing@gmail.com

ABSTRACT

The rapid development of shopping websites has become a vital part of consumers' personal socially life. Many people use them as the only source for information searching, choosing and shopping (Li and Zhang 2002). In Vietnam, consumers are able to buy every type of goods on the Internet; their trust in online shopping, however, is very tenuous. In fact, in the Internet shopping environment, it is impossible for online consumers to gauge the reliability of the e-vendors due to the limited interface of those websites in comparison with the traditional stores. Hence, trust has played a significant role in helping consumers overcome the perceived risk and security in online shopping. Conducting a qualitative research employing focus group interview technique, the main purpose of this paper is to initially explore trust dimensions considered as the foundation of forming Vietnamese consumers' attitude and behavioral intention for shopping via the Internet. The result of this study pointed out the existence of three aspects of trust affecting Vietnamese consumers' intention to online shopping adoption, including technology beliefs, consumer beliefs in online shopping and social beliefs as well. The study also recommended the need of further study for confirming and measuring the role of consumers' trust towards their intention to adopt online shopping as a shopping medium.

Keywords: Online Shopping, Technology Beliefs, Consumer Beliefs, Social Beliefs, and Consumer

INTRODUCTION

Human life is increasingly developed, so their fund of time gradually becomes limited. Many people spend much time on their daily work; as a result, they do not have enough time for shopping This is when online shopping has developed, which partly not only helps consumers buy their indispensable goods but also saves their shopping time.

The rapid development of shopping websites has become a vital part of consumers' personal socially life. Many people use them as the only source for information searching, choosing and shopping (Li and Zhang 2002). Consumers' shopping decision has no longer been limited in their specific physical environment to search for their goods and services. They can now buy everything anywhere at any time. The rapid spread of Internet development has enabled consumers to purchase products or services from the web-retailers and search for the product information that they want. Therefore, the consumers' trend of shopping has gradually been shifting from a brick and mortar to online shopping as their shopping medium has been widely developed in the world.

Along with the rapid development of the Internet, Asia has become one of the e-commerce markets with the fastest growth in the world. A part from Japan, Singapore, China and the others, E-commerce has grown rapidly in Vietnam resulting in the fact that Vietnamese consumers now have gradually changed their habit of shopping. According to the Internet

World Stats (2011), Vietnam has more than 30 million Internet users, the fastest growing Internet market of Southeast Asia, followed by Indonesia. Most of them use Internet to mainly search for information and interact with the social networks. It can be seen that online shopping has not yet developed in Vietnam, which has only accounted for a very small proportion of Internet usage rate.

Often, Vietnamese consumers are able to buy every kind of goods on the Internet; their trust in online shopping, however, is very tenuous. In the Internet shopping environment, it is impossible for online consumers to gauge the reliability of the e-vendors due to the limited interface of those websites in comparison with the traditional stores. Due to the distance, virtual awareness and lack of E-commerce's regulation, consumers are often more aware of the risk to shop on the Internet than that of conventional shopping environment (Corbitt, Thanasankit et al. 2003). Many evidences suggested that consumers often exchange hesitatingly with online vendors due to their partner's behavior uncertainty or the risk awareness of stolen personal information. Hence, trust has been considered as a consumers' essential condition to engage in E-commerce. Trust has played a central role in helping consumer overcome the perceived risk and security in online shopping. Furthermore, trust makes consumers share comfortably their personal information, make transactions and act following the supplier's advices that they are considered as the essential actions for consumers to adopt e-commerce widely (McKnight, Choudhury et al. 2002). Accordingly, the main objective of this paper is to initially explore trust dimensions considering as the foundation of forming Vietnamese consumers' attitude and behavioral intention to shop via the Internet.

THEORETICAL APPROACH

To develop an in-depth understanding of consumers' motivation adopting online shopping, this paper used the combination of three theories including Technology acceptance model (TAM), customer trust in online shopping and social norm (Davis 1989; Venkatesh and Davis 2000; Venkatesh and Morris 2000; Gefen, Karahanna et al. 2003; Holsapple and Sasidharan 2005) as a useful theoretical foundation to explain the aspects of Vietnamese consumers' beliefs affecting their behavioral intention to engage in online shopping.

In the framework of this theory, "online shopping" is defined as consumers' use of online stores from the stage of purchase to logistics. Theoretically, the proposed concepts of belief in the above model are understood as follows:

Technology Beliefs

Technology beliefs proposed in TAM are the Perceived usefulness and Perceived easy of use aiming at determining a person's attitude to the technology usage, which in turn will determine consumers' intention to use that technology. The first determinant factor is "useful" – "*refers to the degree to which one believes that using the technology will enhance his/her performance*". TAM also identified the second factor "ease of use" – "*refers to the degree to which one believes that using the technology will be free of effort*" (Davis 1989). Thus, the two factors of technology beliefs regarded as the core concepts in TAM are used to explain users' attitude and behavioral intention to that technology.

Consumers' Trust In Online Shopping (Consumers' Beliefs)

Consumers' trust in online shopping can be interpreted as trust in a specific object such as trust in e-commerce or trust in online vendor. There have been many concepts of trust approached on different aspects deriving from the previous researches (Gefen, Karahanna et al. 2003). For instance, Lee and Turban (2001) defined consumer trust in Internet shopping as

"*the willingness of a consumer to be vulnerable to the actions of an Internet merchant in an Internet transaction, based on the expectation that the Internet merchant will behave in certain agreeable ways, irrespective of the ability of the consumers to monitor or control that Internet merchant*". Trust can be seen as reliability and trustworthiness of the e-vendors supplying products or services. More specifically, it is a series of specific beliefs including belief of ability, belief of benevolence and belief of competence of the online vendor (Gefen 2000). Trust can be broken if the e-vendors involving in illegal kind of business or in case of having a general disregard of privacy and security issues (Chen and Dhillon 2003). Therefore, trust in online shopping is also considered as an important element affecting consumers' intention to adopt e-commerce (Gefen 2000; McKnight, Choudhury et al. 2002).

Social Norm Beliefs

Social norm, used to be known as subjective norm (SN), is defined as "*the degree to which an individual believes that people who are important to her/him think she/he should perform the behavior in question* (Venkatesh and Morris 2000). It refers to individual's conclusion of what other people around them thinking about their behaviors and motivations to comply following the guidelines based on these people's thoughts. Recent theories pointed out the influence of subjective norms which stimulate positive outcome beliefs to beliefs on perceived usefulness, beliefs on perceived ease of use as well as behavioral intention to adopt it (Çelik 2011).

From the related prior literatures and empirical studies review explaining intention to adopt technology in general and online shopping in particular, we decided to use belief theories integration on three aspects: technology beliefs, beliefs in online shopping and subjective norm beliefs as the theoretical approach foundation of this research for the following reasons:

Firstly, TAM, used to explain the usage behavior of a new technology, is determined by individual's attitude in using this technology. Many previous researches proposed the validity of TAM as a model for explaining attitude and intention to adopt technology related to different contexts. Nonetheless, the variables in TAM (Perceived ease of use and Perceived usefulness) are only suitable to explain the decisions regarding to the choice of using technology than that of users' voluntary choice situations (Vijayasarathy 2004).

Secondly, it can be seen that the variables in TAM cannot fully grasp the important beliefs affecting consumers' attitude towards online shopping (Ha and Stoel 2009). TAM explains the influence of consumers' beliefs in using technology, however, the positive perception of the technology itself is not enough to encourage consumers to visit websites and to shop on the e-stores (Benamati, Fuller et al. 2010). Moreover, several recent studies suggested that in the online shopping process, the main factors limiting the adoption to online shopping are security and trust (Gefen 2000; Cheung and Lee 2003). This implies that the lack of consumers' trust in online shopping leads to a big psychological barrier to consumers' intention to adopt e-commerce.

Thirdly, TAM has been criticized for ignoring social influence on technology acceptance (Moon and Kim 2001; Chen and Chang 2003). Simultaneously, in several studies on technology adoption, social factors, especially the subjective norms, have been concerned as a key determinant to behavioral intention to use a specific technology (Venkatesh, Morris et al. 2003).

Therefore, the above theories integration is essential for clearly approaching the concepts of trust aiming at explaining consumers' intention to adopt online shopping in the e-commerce environment (Gefen, Karahanna et al. 2003; Suh and Han 2003).

RESEARCH METHODS

This paper presents the results of the first phase of a research project (qualitative research), in which focus group interview was used as the main method for gathering data. In this study, the concept of trust is a cognitive, abstract and unable observation concept. Hence, observation research is not suitable for collect data in this case. Furthermore, in practice, the use of focus group has been more stable over the last decade suggested by the fact that some social scientists and sociologists have identified it as a useful and practical technique for gathering qualitative data (Morgan, 1996). In addition, our research purpose is to explore which aspects of Vietnamese consumers' trust influencing on their behavioral intention to online shopping. Through focus group interviews, we gather and capture the key points of beliefs combined with the observations in each research topic, thus forming research hypotheses for further testing in the next research phase.

DATA COLLECTION AND ANALYSIS

In this first phase, we decided to conduct focus group interviews with some Vietnamese consumers having bought their products and services via the Internet. From the participants' opinions on some issues related to online shopping, we expected to gain a better understanding of consumers' attitudes and their behavior to adopt this shopping medium. These focus group interviewees were chosen from the representative cities of Vietnam: HCMC (the VN's south), Hanoi (the VN's north) and Danang (in VN's central).

Specifically in the selection process, online shoppers have been chosen evenly based on some criteria: (1) the diversity of age (the lowest age is 18 and the highest is 45), (2) gender: male and female, (3) occupation: officers who work in some certain fields and undergraduates (4) goods purchased: products and services, etc.

Three focus group interviews were conducted with 40 consumers who have purchased as least once on the Internet in the recent 6 months - to gain insight on consumers' attitude and their intention to adopt online shopping. The participants were asked to elaborate in detail some following issues:

1. Their online shopping in the past;
2. The reason for using online shopping;
3. Their perceived benefit/perceived risk from shopping via the Internet;
4. Their concerns about engaging in online shopping and their experience to shop online.

It took about 120 minutes for each focus group interview and there is an average of 12-14 participants in each. Tool used in the focus group interview is a semi-structured questionnaire including a series of opened questions which were related to the research topic and prepared by the researcher. The moderator did not interfere much on the given subject. Their responsibility in each interview is to always control the participants' answered situations to help them focus on the research topic. For gaining smoothly data collection, tape recording and notes-taken were used in the interviews with an aim of having complement data to further clarify the respondents' answers.

The first focus group interview took place on July 2012 in HCMC. The participants were selected from the database of some websites such as nhommua.com and hotdeal.com. In this interview, our purpose is to explore deeper the dimensions of technology beliefs affecting consumers' intention to adopt online shopping. Some issues needed to be made clear are their reasons for purchasing on the Internet, their opinions on using Internet to make transaction as well as their perceived benefit and risk to engage in purchasing via the Internet.

The second interview was held at the end of July 2012 in Hanoi. There were 12 persons attending in the focus group. The list of respondents was chosen conveniently from the database of some websites such as muachung.com and enbac.com. The purpose of this interview is to gain a better understanding of belief aspects that impact the participants' intention to online shopping adoption. Scope of topics in this group is to primarily learn about the reason for buying via the Internet, the basic of trust to online shopping, their concerns and experience to shop in the E-commerce environment.

The remaining interview took place in Danang city in mid-August, 2012. There were 14 participants in this group. The main point of this interview is that we would like to clearly identify the role of social beliefs (subjective norm) influencing consumers' behavioral intention to adopt online shopping. All of the questions revolve mainly around the reasons for using online shopping, how they engage in online shopping medium and how the role of reference group affects their intention to purchase via the Internet.

RESULTS

To clarify some aspects of belief and its role towards consumers' behavioral intention to online shopping adoption mentioned in the integrated theory model (figure 1), this section will present our research findings based on data collection and analysis resulted from three focus group interviews.

The results showed that most respondents have engaged in online shopping for a long time (at least two years back). They have bought a variety of goods on the Internet such as clothing, shoes, bags, cosmetics, stationery, kitchen appliances and other types of services such as beauty spa, restaurant, airline tickets or tour, etc.. The websites mainly used to shop online are muachung.com. cungmua.com, enbac.com. hotdeal.com and other international sites such as Amazon.com, Ebay.com, Airu, etc.. When asked " How did they know about online shopping?", most of participants said that they engaged in purchasing via the Internet through recommmendations from their friends, relatives. A part of respondents joined in online buying via Facebook. The dimensions of belief will be presented in detail as followed:

Reasons For Adoping Online Shopping As A Shopping Medium

It can be seen that time pressure is one of the most basic reasons to explain for adopting online shopping given by most of respondents. Participants in these focus group interviews are mainly full - time employees in their office; therefore, they do not have much time for shopping. They have used the Internet as an entertainment means as well as their alternative shopping medium. Besides, "the need for special items or unsought goods" such as supplies and replacement parts for car products has also been mentioned as a justifiable reason for buying via the Internet as the only source. "I can find what I want and can buy it via the Internet easily, moreover what I need are often unsought goods or not supplied widely at my living place". A rather interesting findings is that some respondents also liked to join in online shopping to get the best price when they have been with their friends to form groups known as "buying group".

Among various reasons for adopting online shopping as a purchasing medium, "easy to use and make an online transaction" is also repeatedly mentioned as a dispensionable issue. Most respondents have been familiar with Internet due to their daily work on computer and website interaction. The general point of these focus group interviews indicated that online shopping is "easy to learn, know, understand and perform". A large part of participants also agreed that shopping on the Internet help them quickly update information of innovations, latest goods by receiving daily emails from the e-vendors. Some respondents' opinions on this issue are cited

as follows:

a. It is very easily to make a transaction via the Internet. Just create an online account with the basis personal information, we can sign in the website to search and buy goods.

b. Making an ordered payment is not difficult for us because we can choose among diversified ways of payment given by online vendors: cash, credit or transfering bank.

c. The online buying process of group buying website is not complicated. I can easily look for the best voucher to make an online transaction.

Perceived Benefits From Buying Via The Internet

The most prominent benefit of online shopping given by most of the participants in focus group interview is convenient. Most of them were excited to express their opinions on the ability to save their time and effort to shop online. Differ from traditional shopping, consumers can save time moving from store to store to search, compare and make a transaction. They can choose from a greater variety of models of the products and buy what they want easily. Especially, there are no traditional stores opening all day. It is very difficult for people who are so busy to work that they have no more time for shopping. Hence, online shopping brings about convenience for consumers in terms of time (i.e. They can purchase at anytime of the day) and in terms of space (i.e. they can order things from distant places or they can stay at home or at office and shop at the same time, etc.) as well as in terms of effectiveness (i.e. they can quickly find any goods by clicking the mouse of the computer).

The second benefit from using Internet to make online purchasing is to gain a best price. "Online shopping helps us make online transaction with the best price by updating and comparing the pricing reference information of the other goods" and "getting a cheaper goods due to e-vendors' promotion or sale-off program on special occasions" are the main opinions expressed by respondents. Importantly, most of participants in these focus group interviews were very excited to discuss the benefits of engaging in online purchasing in terms of "buying group". They often hunt the best voucher to use a variety of services such as beauty & spa, tourism, restaurant, movie and ticket for train, airplane... together with their friends on weekends or holidays.

Perceived Risks From Shopping Via The Internet

Apart from the perceived benefits, some obstacles were identified when doing online shopping by the participants. Respondents were not able to touch and feel the products thus it is very difficult to know exactly how the real goods will be. They also complained about the return and exchange policies of e-vendors. Some of them often feel hesitatively to do online shopping due to the lack of knowledge and experience on e-shopping. Therefore, their trust in online shopping or e-retailers is very tenuous. This leads to the buyers' unsatisfaction and unreadiness to adopt online shopping as an alternative shopping medium. Some respondents' opinions related to this issue were cited as follows:

a. I am sometimes afraid of getting unexpected products from buying via the Internet because I am unable to try out the object as well as unable to touch the product.

b. Buying via the Internet can easily get into trouble because the size, color or quality of the goods is sometimes not the same as what the e-vendors have committed on their website.

c. It is very difficult to return a defective or unexpected product.

Consumers' Concerns For Engaging In Online Shopping

Keeping the issue above in mind, one of the most important things motivating consumers to buy via the Internet is their trust in online shopping. Lack of trust has been considered as a formidable barrier for people to engage in online shopping, involving transactions in which their financial and personal information is submitted to merchants via the Internet. Hence, most of respondents indicated that reliability of the website or e-store is one of the most concerned things for making their online shopping decisions. They often rely on the reputation of the seller as a basic element of building their trust in the virtual environment. Hence, "well-known brands", "a high awareness brand", "brand familiarity" as well as "reliable website" are repeatedly noticed as considerable things of choosing supplier on the Internet. For some repondents having a long time using online shopping(experienced shoppers), they mainly make their transaction by themselves relying on their knowlege as well as their experience. Meanwhile, the others often make their decisions to shop online depending on the recommendations given by their friends or family and referent information of the previous shoppers as well. Besides, to get a reliable transaction, some participants shared their experience that they often continue to make their transactions with merchants whom have provided the best services and goods for them in the previous purchases.

Another prime concern has been repeatedly mentioned in these focus group interviews is the information policies and guarantee policies. Usually online shoppers cannot directly experience goods and they make their purchase decisions based on the information provided by online retailers as well as from their perception of the website. They have simultaneously logged in a variety of involved websites for gaining a huge information of products related with an aim of comparing and choosing the suitable goods.

All respondents indicated positive intentions for future online purchase. They believed the development of e-commerce as well as online shopping as a vital growth trend in the next few years. Some participants' opinions are cited as follows:

a. I believe that a large Internet vendor has better capabilities to fulfil my wants and demands.

b. I am always worried whether the goods I get from the e-vendors will be the same as posted on their websites.

c. I will continue to make transaction with Internet sellers whom always keep their promise and are responsible for what is committed.

DISCUSSION

The purpose of this paper is to propose the integrated model of TAM, social norm and consumers' trust in order to explain consumers' adopting intention to online shopping. Through in-depth analysis of the reasons for online shopping acceptance, benefits and obstacles from joining in online shopping, as well as the concerns of consumers making transactions over the internet; we would like to explore a number of belief elements affecting their attitude and intention when doing online purchases. From focus group interview results presented above, we strongly propose three belief elements that can affect consumers' attitude and their adopting intention to online shopping, including technology beliefs, consumers' trust in electronic commerce and social beliefs.

Technology Beliefs

One of our explorations in this study shows that there is an existence of consumers' technology beliefs in their mind when making an online transaction. The first aspect of the

technology belief that we would like to discuss in this article is the belief "ease of use". The fact is that that once the online buyers have good understanding and knowledge of the Internet, they will be often more active in applying such knowledge to do their online shopping.

Normally, with a simple performance and implementation without any obstacles, they will have confidence in themselves to use that technology to make online transactions. This will form a positive attitude for consumers towards online shopping. Many studies have demonstrated that the "ease of use" and the navigation of a webpage have had a significant influence on consumers' trust in online vendors especially in the first contacts; for instance, when consumers search for the information. Therefore, a webpage with a low level of using ability will be able to create technical errors, which can increase consumers' distrust and can hinder them from continuing to engage in online shopping (Beldad, De Jong et al. 2010).

The second aspect of technology beliefs that we want to mention here is the belief in the benefits that online shopping provides, named "usefulness". As participating in online transactions, buyers can receive more benefits such as saving time to seek and move; easier shopping based on full information about the product and reference price. In addition they can carry out multiple transactions in a short time and can gain the best price and transactions with the high efficiency due to choosing the most suitable commodity with the lowest cost, etc.

Additionally, consumers sometimes accept online shopping because of demand- using situations. They can discover the necessary products without much seeking effort. The results from shopping experience have made online buyers feel more confident about the benefits that this shopping medium has brought about. When the buyers can get much benefit from their efforts, the general trend is that buyers will have a firm faith in the benefits of online shopping and it will be easy for them to accept online shopping as a useful channel in the future.

Consumers' Trust in Online Shopping

Besides technology belief, consumers' trust in online shopping has played a critical role and a prerequisite influencing on consumers' intention to online shopping adoption. Indeed, in mortar and brick environment, consumers often put their trust in the reputation of a supplier or a well-known brand to perform a transaction. In a virtual environment, however, the reputation of supplier is much more essential when all transactions occur between faceless buyers and sellers (Beldad, De Jong et al. 2010).

When buyers do not have previous experience with an online vendor, they will rely on the reputation of suppliers to evaluate reliability of their transactions (McKnight, Choudhury et al. 2002; Koufaris and Hampton-Sosa 2004; Chen and Barnes 2007; Kim, Ferrin et al. 2008). The fact that the higher the reputation, the greater the loss in case of unfavourable behaviour and the more certain online consumers can believe that the e-vendor will not act opportunitistically. Moreover, when consumers do not have personal experience with a provider, the word of mouth about the reputation of a merchant may be a key to attract them to make transactions with that business. It can be seen that the shared information from someone who has interacted with the online providers is a positive experience that can help in reducing the perception of risk and security issue of online buyers when they make transactions with those providers.

Obviously, the reputation of online providers is the basis to form the initial trust of an electronic commerce purchase. Moreover, when buyers actually have experience in online

shopping, their faith will be created based on their experience or their familiarity with the purchased goods. The experience and familiarity are just two factors that can help buyers reduce the uncertainty in transactions. Especially, once online buyers have more positive experience with their goods or websites on the Internet, their trust in online shopping will be firmly formed for making purchasing decisions in the future.

In the context of online transactions, usually the buyers cannot be sure whether or not the transactions will be risky and it is possible for the damages to be recovered, especially if the seller comes from a different country or the company has no "brick and motar" presence. Hence, while making transactions with online stores, the buyers are interested in the sellers who fulfill what they have committed to consumers (competence). It is very important to believe in an online provider who always executes all commitments consistently and does exactly what was posted on the website (benevolence). Besides, the consumers' belief will increase when sellers always keep the interests of consumers and sincerely care of their welfare (integrity). Hence, a high level of trust not only stimulates and meets the high expectations of consumers in transactions, but also eliminates the uncertainty, risk and interdependence of most of online transactions (McKnight, Choudhury et al. 2002; Pavlou and Fygenson 2006).

Beliefs In Social Norms

Apart from the belief elements discussed above, in the scope of this study, we explore a concept related to the trust of online buyers that is formed from social influence. It can be said that the effects of social norms of awareness and behavior of online buyers' behavior will be much more serious in the case of lacking empirical data about online shopping (Venkatesh and Davis 2000). In such cases, consumers tend to rely on the opinions of reliable people (relatives, friends, colleagues as well as the previous online buyers) so as to assess information and select goods for making a transaction. In this concept, we would like to discuss the belief forming social norms in terms of two aspects including: the influence of family, friends (internal reference) and the social influence (external reference). In the first phase of being contact with online shopping, buyers have a tendency to prefer to something new. They may be attracted by the immediate benefits of this shopping channel, so they may easily accept it as a shopping channel.

The results from the research indicate that most consumers participate and get certain understanding about online shopping through their friends and relatives. They accept the buying channel by group as a syndrome, a social movement to together enjoy the benefits of this shopping medium. This movement is created from the impact and imitation from each other when consumers engage in online shopping, which represents an immanent psychology factor of personal buyer: self-expression/self-affirmation. This forms the initial belief of buyers themselves and when having good experience, they easily accept the benefits gained from this experience and the basis of belief is also formed from that. Moreover, they can rely on the anchor to build their trust through sharing acceptance from their relatives, friends or sharing information in online consumer communities. They may believe that the assessment of previous buyers is a valuable reference to assist them in making an appropriate decision on product selection and implementation of online transactions.

From these above analyses, it can be seen that belief is a key factor having a significant influence on the participation of consumers in the E-commerce. The lack of belief may be considered as the most formidable barrier for consumers to adopt online shopping. According to Ajzen (1991), it is stated that the higher the risk the lower the likelihood of transaction, thus trust has a significant role to motivate consumers to be ready to shop online.
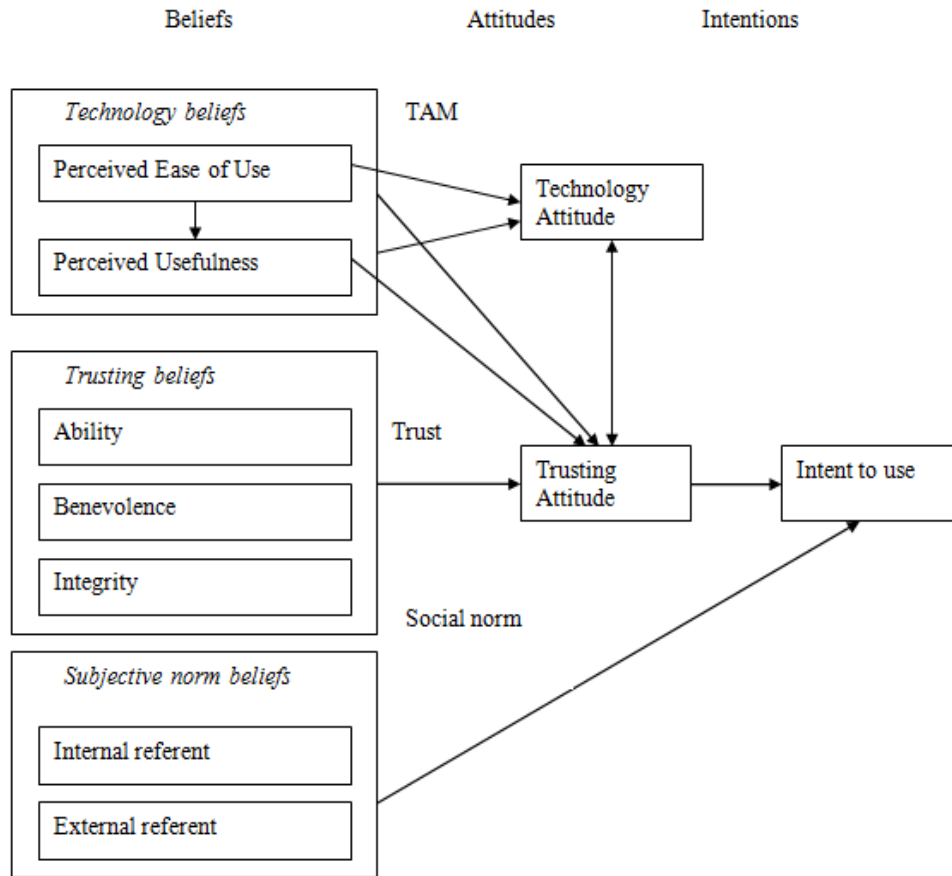
Figure 1. The integrated model of TAM, trust and social norm

Significantly, this research has qualitatively explained the reasons why consumers in Vietnam have accepted online shopping based on technology belief; however, these belief factors must exist simultaneously with consumers' trust in electronic commerce (trusting belief) and social norms' belief. The integrated model of TAM, trust and social norm are recommended for its application to explain consumers' intention to online shopping adoption in further research. It is expected that three dimensions of trust in this integrated model will be a firm foundation of literature to fully explain for Vietnamese online buyers' intention to adopt E-commerce (see figure 1).

REFERENCES

Beldad, A., M. De Jong, et al., (2010). "How shall I trust the faceless and the intangible? A literature review on the antecedents of online trust." *Computers in Human Behavior, 26*(5), 857-869.

Benamati, J., M. Fuller, et al., (2010). "Clarifying the integration of trust and TAM in e-commerce environments: implications for systems design and management." *Engineering Management, IEEE Transactions, 57*(3), 380-393.

Çelik, H. (2011). "Influence of social norms, perceived playfulness and online shopping anxiety on customers' adoption of online retail shopping: An empirical study in the Turkish context." *International Journal of Retail & Distribution Management, 39*(6), 390-413.

Chen, S. C. & Dhillon, G. S. (2003). "Interpreting dimensions of consumer trust in e-commerce." *Information Technology and Management, 4*(2), 303-318.

Chen, S. J. & T. Z. Chang (2003). "A descriptive model of online shopping process: some empirical results." *International Journal of Service Industry Management, 14*(5), 556-569.

Chen, Y. H. & Barnes, S. (2007). "Initial trust and online buyer behaviour." *Industrial Management & Data Systems, 107*(1), 21-36.

Cheung, C. M. K. & Lee, M. K. O. (2003). An integrative model of consumer trust in internet shopping. *European Conference on Information Systems (ECIS), Naples, Italy.*

Corbitt, B. J., T. Thanasankit, et al., (2003). "Trust and e-commerce: a study of consumer perceptions." *Electronic Commerce Research and Applications, 2*(3), 203-215.

Davis, F. D. (1989). "Perceived usefulness, perceived ease of use, and user acceptance of information technology." *MIS quarterly*, 319-340.

Forsythe, S., C. Liu, et al., (2006). "Development of a scale to measure the perceived benefits and risks of online shopping." *Journal of Interactive Marketing, 20*(2), 55-75.

Gefen, D. (2000). "E-commerce: the role of familiarity and trust." *Omega, 28*(6), 725-737.

Gefen, D., E. Karahanna, et al., (2003). "Trust and TAM in online shopping: An integrated model." *MIS quarterly,* 51-90.

Goldsmith, R. E. (2002). "Explaining and predicting consumer intention to purchase over the internet: an exploratory study." *Journal of Marketing Theory and Practice, 10*(2), 22-28.

Ha, S. & Stoel, L. (2009). "Consumer e-shopping acceptance: Antecedents in a technology acceptance model." *Journal of Business Research, 62*(5), 565-571.

Harrison McKnight, D., Choudhury, V. et al., (2002). "The impact of initial consumer trust on intentions to transact with a web site: a trust building model." *The Journal of Strategic Information Systems, 11*(3), 297-323.

Holsapple, C. W. & Sasidharan, S. (2005). "The dynamics of trust in B2C e-commerce: a research model and agenda." *Information Systems and e-business Management, 3*(4), 377-403.

Kim, D. J., D. L. Ferrin, et al., (2008). "A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents." *Decision support systems, 44*(2), 544-564.

Koufaris, M. & Hampton-Sosa, W. (2004). "The development of initial trust in an online company by new customers." *Information & Management, 41*(3), 377-397.

Li, N. & P. Zhang (2002). *Consumer online shopping attitudes and behavior: An assessment of research.*

McKnight, D. H., Choudhury, V. et al. (2002). "Developing and validating trust measures for e-commerce: An integrative typology." *Information systems research, 13*(3), 334-359.

Moon, J. W. & Kim, Y. G. (2001). "Extending the TAM for a World-Wide-Web context." *Information & Management, 38*(4), 217-230.

Pavlou, P. A. & Fygenson, M. (2006). "Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior." *MIS quarterly*, 115-143.

Suh, B. & Han, I. (2003). "Effect of trust on customer acceptance of Internet banking." *Electronic Commerce Research and Applications, 1*(3), 247-263.

Venkatesh, V. & Davis, F. D. (2000). "A theoretical extension of the technology acceptance model: Four longitudinal field studies." *Management science, 46*(2), 186-204.

Venkatesh, V. & Morris, M. G. (2000). "Why don't men ever stop to ask for directions? Gender, social influence, and their role in technology acceptance and usage behavior." *Management Information Systems Quarterly, 24*(1), 115-140.

Venkatesh, V., M. G. Morris, et al., (2003). "User acceptance of information technology: Toward a unified view." *MIS quarterly:* 425-478.

Vijayasarathy, L. R. (2004). "Predicting consumer intentions to use on-line shopping: the case for an augmented technology acceptance model." *Information & Management, 41*(6), 747-762.