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Article

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How Does Website Quality and Trust Towards Website Influence Online Purchase Intention?

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Abstract

Online shopping is gaining popularity in Pakistan but the research on its determinants is scarce. The main purpose of this study is to explore what factors are important in developing online purchase intention of Pakistani youth interested in shopping through the internet. The data were collected through questionnaires using convenience sampling technique from 502 mainly young respondents of Pakistan. The theoretical model of the current study is developed on the theory of planned behavior (TPB). To test hypotheses, structural equation modeling (with maximum likelihood approach) has been used through AMOS software. The results suggest that website quality and trust in e-commerce social websites are positively related to online purchase intention. Users' attitude towards online shopping partially mediated the links. This study has important implication for new e-vendors such that in order to promote online shopping, they need to improve quality features of website and enhance users' trust.

Keywords: customer service, website quality, normative influence, online shopping, online purchase intention, trust towards website.

1. Introduction

1.1 Background

Online shopping is defined as the procedure of searching or buying products or services through the internet (Ariff et al., 2014). Studies show that business to consumer (B2C) e-business is spreading and continuously growing from the last few years (Nilashi et al., 2016). Nowadays, the internet is most widely used channel for selling and purchasing a variety of goods. (Teo, 2006; Zeithaml et al., 2002). The internet has also created new opportunities for buying and selling. Firms are adopting online marketing and venturing very frequently. Social media has changed the connection between organizations, society and persons (Leung, 2013; Oakley & Salam, 2014). The traditional mode of business is

changing very rapidly (Liao & Cheung, 2001) and maximum numbers of firms accepted the dynamic role of social media as an opportunity (Kim & Ko, 2012; Sashi, 2012). Resultantly, online shopping is gaining popularity among youth in developing countries too due to its easiness, charm and social pressure (Doherty & Ellis-Chadwick, 2010).

Research suggests that human behavior is the function of attitude (Peter & Olson, 2010). Attitude refers to how objects, events and persons are evaluated whether positively or negatively (Eagly & Chaiken, 1993). Moreover, the attitude which is formed by behavioral belief is directly related to intention which may further lead to behavior (Ajzen & Fishbein, 2011; Zhang & Kim, 2013).

Researchers regarding online shopping intentions have been done in developed areas, however, with the rise of access to internet in developing countries, online shopping is also booming. But this phenomenon has received little attention from academic researchers. As characteristics of developing countries may significantly differ from those of developed countries in terms of access to knowledge, skills, infrastructure and level of income which may significantly affect online shopping intention in developing countries (Panagariya, 2000). Similarly, trust is also very important for online retailers, especially for brand websites with low reputation or newly built websites (Pengnate & Sarathy, 2017). So, there is still a need to understand that how e-retailers develop the trust and how they convince customers to buy online (Kim & Peterson, 2017). Being a developing country, Pakistan is at its initial stage in the e-commerce; however, owing to the popularity of this business model, the understanding regarding factors, having an effect on online shopping in Pakistan is needed. Therefore, this study aims to investigate determinants of online shopping intention of Pakistani consumers. Major focus is on website quality and trust.

1.2 Identification of Research Gap

There is ample research on the effects of website quality on online purchase intentions in developed countries such as Nadeem, Andreini, Salo, and Laukkanen (2015)surveyed Italian consumers of Generation Y and found a positive relationship of website service quality with intention to purchase online. They also found trust as a mediator. Very few studies have targeted developing countries regarding determinants of online shopping. One exception is Thakur and Srivastava (2015) who tested customer innovativeness with regard to online shopping intention. Owing the contextual difference among developed and developing countries, (Panagariya, 2000), the need has been felt to check predictors of online shopping in Pakistani context. Adnan (2014) focused on psychological determinants of online buying intention in Pakistan and found a positive link of perceived advantage and the negative impact of perceived risk with online shopping. Research further add that due to a lack of information about technology organizations are slow in accepting the internet as a business tool (Kaplan & Haenlein, 2010). The detailed review of literature reveals that the role of website quality, customers' trust and normative influence has not been tested so far in developing countries' context. Thus, the current study fills these gaps in Pakistani context. And this study has developed a theoretical framework depend upon the theory of planned behavior (Ajzen, 1991; Fishbein & Ajzen, 1975), the theory of planned behavior identified that attitude and social influence are factors affecting intention and behavior. This study intends to provide a workable solution to marketers, online shoppers, vendors, policy makers, and academic researchers to boost e-shopping in Pakistan.

1.3 Research Objectives and Research Question

Prime objective of this study is to know how (1) website quality (2) Trust towards Website, and (3) Normative influence impact consumer attitude towards online shopping and online purchase intention

This study will answer following major research question:

- **Q_1:** How does website quality, trust and normative influence impact on customers' attitude towards online shopping and online purchase intention?

1.4 Significance of the Study

Online shopping is getting popular in this digital age. Pakistani youth highly prefer this mode. As this study has addressed this relatively under-researched phenomenon in the Pakistani context, outcomes of this study are expected to benefit marketers, web-designers, investors and consumers to boost the online shopping by letting them know the determinants of attitude and intention towards online shopping and how does quality of website, factors that build up shoppers' trust and normative influence shape this attitude and intention towards online shopping.

Next sections deal with the literature review, methodology, results and discussion. Limitations and future recommendations are also provided in the end of this paper.

2. Literature Review

This section presents review of related literature regarding study variables and discusses hypotheses development.

2.1 Online Purchase Intention

Intention denotes to the situation of mind in which an individual bears will to display certain way of actions (Eagly & Chaiken, 1993). Likewise, Spears and Singh (2004), describe purchase intention as a purchaser focused drive to buy a product. Online purchase intention also stated as the situation when the buyer ready to purchase a product or service through internet (Pavlou, 2003).

Conferring to the theory of reasoned action, attitude has impact on intentions and intentions lead to behavior (Ajzen & Fishbein, 1980). In the same way intention is affected by perceived behavioral control (Ajzen, 1991). Furthermore, Unified Theory of Acceptance and use of Technology (UTAUT) argues that intention is influenced by extent to which individual is high on performance and effort expectancy and how does he / she bears social influence (Venkatesh et al., 2003). In numerous studies, researchers pronounced that intention lead to behavior (Davis et al., 1989; Gatignon & Robertson, 1985; Taylor & Todd, 1995).

Earlier studies indicated that trust has impact on online purchase intention (Delafrooz et al., 2011; Kim et al., 2008; van der Heijden et al., 2003). Furthermore, online purchase intention is affected by security and privacy (Belanger et al., 2002; Delafrooz et al., 2011; Kim & Park, 2003).

2.2 Website Quality

For companies, social sites are the dominant instrument for sharing information and support in linking with actual and potential buyers, therefore quality of such website is

very important (Cho et al., 2015). Thus, the quality refers to the consumer's evaluation of what performance is expected and what it actually performed (Parasuraman et al., 1985). The classic definition of quality is presented by Garvin (1987), that is, "fitness for a purpose". However, later authors adopted this definition as an ability of a product to satisfy the wants and needs of consumers (Brophy & Coulling, 1996). On the other hand, term website quality refers to the internet users' evaluation of websites such that whether it fulfills their needs and contains all necessary information about products (Aladwani & Palvia, 2002; Chang & Chen, 2008). Jeong et al. (2003) Describe website quality as the effectiveness and efficiency of the social web site in carrying intentional messages to viewers. Previously, Bai et al. (2008) stated that e-sellers should focus on the quality of the website so that the customers can buy and search according to their needs.

The recent study focuses on the opinion of consumers thus goes after Chang and Chen (2008) definition. In this perspective, the internet consumers are divided into two groups, (1) The internet browsers and (2) internet shoppers (Forsythe & Shi, 2003).

Conferring to D&M model, buyers perceived social website quality refers to quality of website design that fosters quality of service (efficiency), system (technical quality), and information (accuracy) (DeLone & McLean, 2003). Furthermore, the customers visit web page again and again if the site is entertaining (Lin, 2007). In this way the loyalty and repurchase behavior of customers increased (Chiu et al., 2012). Furthermore, (Ahn et al., 2004) stated that the quality of the web is very essential in electronic shopping because there is an absence of eye to eye exchange.

In order to measure website quality, there are multiple models (Loiacono et al., 2007; Madu & Madu, 2002; Negash et al., 2003; Wolfinbarger & Gilly, 2003). The existing study adopts the model of Wolfinbarger and Gilly (2003), as this model applies shoppers' perspective. This model has four measurements: "website design", "privacy", "reliability", and "customer service". These are discussed as under:

Website design has two aspects: visual design and navigation design. Visual design refers the appearance of the website(Madu & Madu, 2002). Likewise, navigation design describes as the functioning arrangement (Vance et al., 2008). Finally, web design is associated with the competence of the website to deliver the information about the company's products (Lee & Kozar, 2006). Website design is considered as a significant component of website quality (Hasanov & Khalid, 2015).

Reliability is the confidence of the customers about the product so that the buyer acquires the same product what they ordered (Parasuraman et al., 1988). In the past research, Zhu et al. (2002) acknowledged that customer satisfaction is affected by reliability. Reliability also has an impact on service quality (Yang & Jun, 2002). Which has an effect on consumer satisfaction in online shopping (Gounaris et al., 2010).

The security is associated with the guarantee of consumers' monetary and private information (Kimery & McCord, 2002; Miyazaki & Krishnamurthy, 2002). Security concern may pose as obstructions in the acceptance of the internet, because there might be a risk of the loss of monetary and confidential information (Hui et al., 2007). Research has recommended that the issues pertaining to security and privacy are equally important for development of trust and its impact on shopping intention (McCole et al., 2010). Research suggests that Pakistani youth are more concerned with technology as well as security (Kadhiwal & Zulfiquar, 2007).

Customer service is defined as the service regarding the timely response to the customers' queries and helpfulness of sellers to customers. Previously, Gummerus et al. (2004) stated that responding to the queries of consumers quickly decreases customers' risk perception and increases perceived convenience. Another study found that in an online environment, customers' hope is high concerning quick reply (Liao & Cheung, 2002). The evidence is present that customer service will increase customer satisfaction (Yang & Jun, 2002; Zhu et al., 2002).

Some researchers stated that web quality is the vital factor in e-business and has influence on intention (Loiacono et al., 2007). Similar to this, literature displayed that the appearance of website has an effect on emotions, which leads to buying behavior (Tractinsky & Lowengart, 2007). So, for developing and implementing competitive strategies firms should search for affecting web factors (HernáNdez et al., 2009).

Based on the literature discussed above, this study posits that:

- **H_1.** Website qualities in the form of (H_1a) the Web design, (H_1b) reliability/fulfillment (H_1c) privacy/security (H_1d) Customer service will have **a** positive and significant impact on online purchase intention.

2.3 Trust towards Website

Trust refers to the extent to which a person, with a positive belief, has confidence in, relies on and depend upon any person, object or process (Everard & Galletta, 2005; Fogg & Tseng, 1999). It is widely believed that trust is a crucial factor in long term relationships between buyer and seller in e-business and online shopping (Awad & Ragowsky, 2008; Becerra & Korgaonkar, 2011; Cheung & Lee, 2006; Hong & Cho, 2011; Sanghyun Kim & Park, 2013). Research has explored how different aspects of trust affect this relationship (Wu et al., 2010).

Research on online shopping suggest that users' trust has positive and significant impact upon their intention to purchase online, loyalty to e-commerce website and satisfaction (Lim et al., 2006). Similarly, trust is major ingredient of Social Exchange Theory (SET) (Roloff, 1981). For customers, online trust can reduce the insecurities and risk related to the websites (Beldad et al., 2010; Blut et al., 2015).

In e-commerce, the concept of computer credibility is very important (Fogg & Tseng, 1999). Major concepts that have been discussed are (1) integrity that refers to the assurance that promises will be fulfilled, (2) benevolence, that is, extent to which customers are taken care of and receive prompts response for their queries and their interests are safeguarded. Similarly, Mayer et al. (1995) and McKnight et al. (1998) validated three dimensions model of trust (integrity, benevolence and competence). Correspondingly, scholars explained benevolence, integrity and competence in the environment of online banking (Yousafzai et al., 2003).

Research suggests that customers visit websites for getting information regarding products and services. (Rong-Da Liang & Lim, 2011). This will build the trust in the minds of customers before they decide to engage in actual purchasing behavior Kim et al. (2009), Trust transfer theory states that trust is transferable from one target to another one. For example, if a person tends to trust public administration, there are likely chances that this trust may build his trust in public electronic services (Belanche et al., 2014)

Similarly, if a person trusts traditional offline banking system, there are ample chances that the same person may be motivated towards online banking services (Lee et al., 2007). Therefore, we hypothesize that:

- **H_2:** Trust in the website in the form of (H_2a) integrity, (H_2b) benevolence, and (H_2c) competence will have a positive and significant impact on online purchase intention

2.4 Normative Influence

The normative influence refers to the social influence in which peoples' behavior is affected by fellow peoples' interests, and desires (Burnkrant & Cousineau, 1975) Put in other ways, when a person adopts a behavior which he/she observes into others such as family, friends and peers, it is because of normative influence (Burnkrant & Cousineau, 1975; Calder & Burnkrant, 1977).

In the theory of planned behavior, the subjective norm is an important precursor of the intention. It refers to felt social pressure to display particular behavior (Ajzen, 1991). Similarly, several studies found subjective norms as an antecedent of intention (White Baker et al., 2007). Recent research in the context of adopting and supporting organizational change in Pakistan found that when employees felt that their managers and colleagues are supporting the change, they felt a pressure to adhere to similar behavioral norm, thus they supported the change (Bakari et al., 2017). Authors felt that subjective norm is an important precursor of intention and subsequent behavior in the context of Pakistan where people tend to adopt collectivist approach (Bakari et al., 2017; Hofstede et al., 2010). Hofstede et al. (2010) also assert that norms are the standards of behavior that are embraced by group of the people and thus are absolutely desirable by them.

Based on above literature, it is hypothesized that:

- **H_3:** Normative influence will have a positive and significant relationship with online purchase intention

2.5 Attitude towards Online Shopping

The term attitude is defined as "a positive or negative feeling or assessment of an individual about the action or object" (Ajzen, 1991). Additionally, attitude refers to one's evaluation, whether positive or negative, of an object, person or event (Eagly & Chaiken, 1993). Likewise, attitude towards online shopping can be explained as positive or negative feelings of users about purchasing (Schlosser et al., 2006). In other words, whether people feel that purchasing online is good or bad thing. Following the attitude theory, it is argued that attitude has an impact on intentions, such that positive attitude leads to the positive intention and negative attention leads to negative intention (Fishbein & Ajzen, 1975).

Literature showed that perceived benefits influence attitude positively (Delafrooz et al., 2011). Kim et al. (2008) also argued that perceived benefits are shape individual's attitude towards something. Furthermore, research suggests that attitude towards online shopping leads towards website adoption. Moreover, it also mediated the impact of website quality on website adoption (Jiang et al., 2016; Zhou, 2011). Research also suggests that trust positively relate to attitude towards online shopping (Gefen et al., 2003). Therefore, this study posits that:

- **H_4:** Attitude towards online shopping will have a positive and significant relationship with online purchase intention

- **H_5:** Attitude towards online shopping will mediate the positive relationship between website quality (H_5a, Web design, H_5b, reliability/fulfillment, H_5c, privacy/security, H5d, customer Service) and online purchase intention
- **H_6:** Attitude towards online shopping will mediate the positive relationship between trust (H_6a, integrity, H_6b benevolence, and H_6c, competence) and online purchase intention
- **H_7:** Attitude towards online shopping will mediate the positive relationship between normative influence and online purchase intention

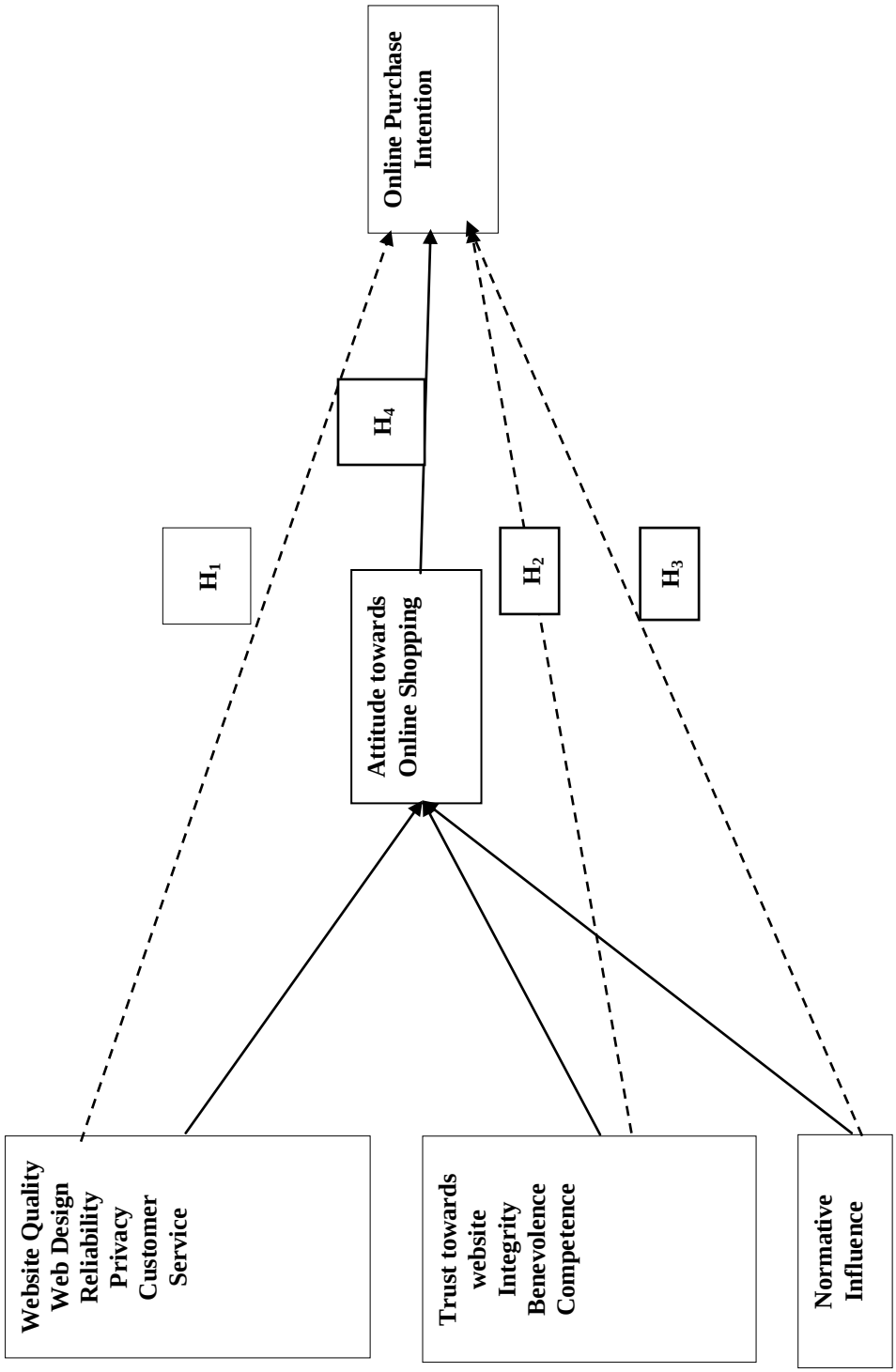

Figure 1: Conceptual Framework

3. Methodology

Current study adopted quantitative approach. This study targeted internet users of Pakistan. This study collected data from University students and working professionals as it is believed that young people prefer online shopping (Bianchini & Wood, 2002). They possess greater skills, internet self-efficacy and knowledge to shop online (Hubona & Kennick, 1996). In Pakistan too, online shopping is getting popular in the young generation (Adnan, 2014). Using the purposive sampling technique, this study collected 502 responses out of total 550 questionnaires sent yielding response rate 91%.

3.1 Instrument and Measures

This study applied structured questionnaires and scales were adopted from previous studies as mentioned I Table 1. The instrument consists of two sections. The first section is related to information regarding demographic characteristics of the sample and second section contained questions related to study variables. Questionnaire also contained a preamble which stated the objectives of study and assured the anonymity and confidentiality of responses. Responses were recorded on five-point Likert scale ranging from strongly disagrees to strongly agree (1-5).

Table 1: Summary of Measures

Sr. No.	Variable	Code	Author	No. of Items
1	Website Quality	WQ	Wolfinbarger and Gilly (2003)	14
2	Trust towards Website	TTW	McKnight, Choudhury, and Kacmar (2002)	10
3	Normative Influence	NI	Bearden, Netemeyer, and Teel (1989)	8
4	Attitude	ATT	Kraft, Rise, Sutton, and Røysamb (2005)	7
6	Online Purchase Intention	OPI	(Pavlou, 2003)	3

4. Results and Analysis

This study adopted the structural equation modeling to test the hypothesis. SEM is applied in two steps as suggested by (Byrne, 2016). The first step is related to test measurement model to test the validity and model fitness of constructs. The second step is concerned with testing of hypotheses through path analysis in structural model.

4.1 Measurement Model Testing

Measurements model tests how items are related to corresponding constructs, dimensionality of constructs and how variables and their factors are related to each other (Farooq, 2016). Moreover, convergent and discriminant validity is also tested in the measurement model stage.

4.2 Content Validity

Content validity demonstrates that the wording of items measuring particular construct are representative of operational definition of construct and theory it is related to (Babbie, 1990). So, it measures the totality of the variable. In the present study two experts of related area were consulted and the questionnaire was shared with them. Experts confirmed that the contents of the variable match the context in which these are going to be used.

4.3 Convergent Validity

Convergent validity refers to the measurement of shared variance among items and their variables. Each item in the construct is viewed as a separate way to represent the same construct and how much variance is explained by all items collectively is tested through factor loadings and average variance extracted (AVE) respectively to establish convergent validity (Bakari & Hunjra, 2017; Byrne, 2016; Fornell & Larcker, 1981; Kiratli et al., 2016). Moreover, composite reliability (CR) is also measured to establish reliability of the construct. Unlike, Cronbach alpha, CR is not sensitive to sample size; therefore it is the preferred way to measure the reliability of constructs (Agbo, 2010; Cho & Kim, 2014; Peterson & Kim, 2013).

Table 2: **Factor Loadings**

Items	**Factor Loadings**									
Web Design										
1	.72									
2	.53									
3	.79									
4	.58									
5	.68									
Reliability										
1		.77								
2		.74								
3		.51								
Privacy										
1			.91							
2			.90							
3			.87							
Customer Service										
1				.80						
2				.68						
3				.69						
Integrity										
1					.76					
2					.84					
3					.85					
4					.88					
Competence										
1						.83				
2						.75				

3						.85				
Benevolence										
1							.86			
2							.76			
3							.80			
Normative influence										
1								.67		
2								.75		
3								.82		
4								.80		
5								.70		
6								.77		
7								.80		
8								.86		
Attitude										
1									.75	
2									.74	
3									.75	
4									.82	
5									.78	
6									.79	
7									**.20**	
Online Purchase Intention										
1										.90
2										.89
3										.79

Factor loadings of all variables are listed in the table 2 above. It is revealed that factor loading of all items are greater than or equal to .5 thus fulfilling minimum criteria. It supports the existence of convergent validity such that all items measured their respective constructs.

Table 3: **AVE and CR**

	Variables	AVE	CR	Cronbach's Alpha
1.	**Website Quality**	.444	.797	.776
2.	Web Design	.543	.942	.742
3.	Reliability	.5	.718	.728
4.	Privacy	.798	.922	.880
5.	Customer Service	.526	.768	.769
6.	**Trust towards Website**	.673	.953	.871
7.	Integrity	.695	.901	.853
8.	Competence	.658	.851	.782
9.	Benevolence	.652	.848	.709
10.	**Normative Influence**	.598	.922	.857
11.	**Attitude Towards Online Shopping**	.596	.899	.857
12.	**Online Purchase Intention**	.74	.896	.800

Above table enlists values of AVE and CR. All values of AVE and CR are also fulfilling the minimum cut off criteria, that is, .5 and .7 respectively. It further strengthens our claim for the good convergent validity for our measurement model.

4.4 Discriminant Validity

Discriminant validity refers that variables in a conceptual framework under study which are meant to be different from each other are actually not related to each other. In other words, they are tapping the context different from each other and unique to them (Bakari & Hunjra, 2017; Kiratli et al., 2016).

Table 4: **Discriminant Validity**

CONSTRUCT	AVE	CORRELATION	IC	SIC
Website Design	.444	WD <- -> R	.779	.607
	.5	WD <- -> P	.659	.434
	.798	WD <- -> CS	.698	.487
	.526	WD <- -> INT	.761	.579
	.695	WD <- -> COM	.691	.477
	.658	WD <- -> BEN	.638	.407
	.652	WD <- -> NI	.276	.076
	.598	WD <- -> ATT	.558	.311
	.596	WD <- -> OPI	.751	.564
	.74			

Reliability	.5 .798 .526 .695 .658 .652 .598 .596 .74	R <- -> P R <- -> CS R <- -> INT R <- -> COM R <- -> BEN R <- -> NI R<- -> ATT R <- -> OPI	.768 .776 .816 .772 .700 .303 .555 .781	.589 .602 .665 .595 .49 .091 .308 .609
Privacy	.798 .526 .695 .658 .652 .598 .596 .74	P <- -> CS P <- -> INT P <- -> COM P <- -> BEN P <- -> NI P<- -> ATT P <- -> OPI	.735 .823 .779 .674 .332 .630 .657	.540 .677 .606 .454 .110 .396 .431
Customer Service	.526 .695 .658 .652 .598 .596 .74	CS <- -> INT CS <- -> COM CS <- -> BEN CS <- -> NI CS<- -> ATT CS <- -> OPI	.900 .701 .707 .190 .628 .693	+.81 .491 .499 .036 .394 .480
Integrity	.695 .658 .652 .598 .596 .74	INT <- -> COM INT <- -> BEN INT <- -> NI INT<- -> ATT INT<- -> OPI	.941 .876 .364 .725 .751	.885 .767 .132 .525 .564
Competence	.658 .652 .598 .596 .74	COM <- -> BEN COM <- -> NI COM<- -> ATT COM<- -> OPI	.914 .353 .699 .712	.835 .124 .488 .507
Benevolence	.652 .598 .596 .74	BEN<- -> NI BEN<- -> ATT BEN<- -> OPI	.371 .663 .693	.137 .439 .480
Normative Influence	.598 .596 .74	NI<- -> ATT NI<- -> OPI	.515 .401	.265 .160
Attitude	.596 .74	ATT<- -> OPI	.723	.522

The discriminant validity of study variables is given in the above table. In order to establish the discriminant validity, the values of AVE and inter-construct correlations are compared. Fornell and Larcker (1981) Suggest that if the values of correlations are

squared and the same stand below the values of AVE; it indicates discriminant validity. Analysis of the above table confirms the discriminant validity as of each variable. SIC is lower than the corresponding AVE of focal construct.

4.5 Regression Analysis and Hypothesis Testing

This section is related to hypotheses testing through structural equation modeling. This study has adopted the three-step approach of (Baron & Kenny, 1986) to test the mediating model. These steps include the relationship of independent variable with dependent variable (First step) and mediating variable with dependent variable (second step). The third step indicates the relationship between independent and mediating variable. If three steps are significant, then study proceeds to check whether there is mediation or not. Although this approach is criticized for its lack of robustness comparative to other approaches such as bootstrapping, but it is still popular as it is easy to understand and interpret (Bakari et al., 2017; Hayes, 2009).

Table 5: **Direct Impact of Independent of Dependent Variable**

Variables		**Direct Effects (Estimate)**	**P-Value**	**Decision**
Web Design	→ OPI	.040	.351	H_1a Rejected
Reliability	→ OPI	.145	.000	H_1b Accepted
Privacy	→ OPI	.020	.635	H_1c Rejected
Customer Service	→ OPI	-.054	.210	H_1d Rejected
Integrity	→ OPI	.007	.862	H_2a Rejected
Competence	→ OPI	.155	.000	H_2b Accepted
Benevolence	→ OPI	.139	.001	H_2c Accepted
Normative Influence	→ OPI	.017	.685	H_3 Rejected

The table 5 presents the results regarding relationship among direct and indirect variables. Results suggest positive relationship between reliability and online purchase intention (β=.145; $p<0.05$). Whereas, benevolence has also direct positive relationship with online purchase intention (β=.135; $p<0.05$). Relationship between competences has also a positive impact on intention to purchase online. This model explains 7% variance in the model. Insignificant paths are excluded from further analysis.

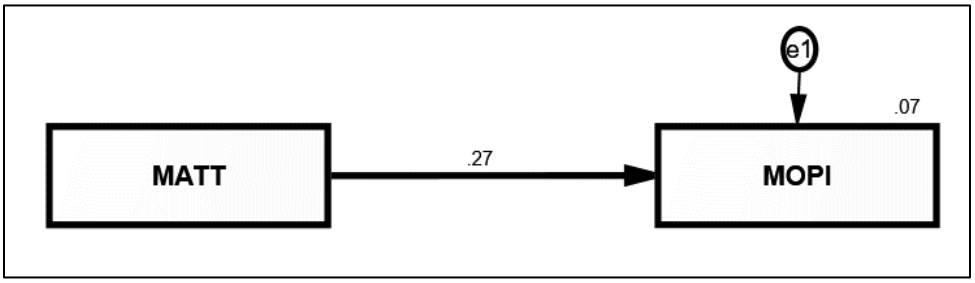

Figure 2: **The impact of Attitude towards Online Shopping on Online Purchase Intention**

Table 6: **Impact of Mediator on Dependent Variable**

Variables		Direct Effects (Estimate)	P-Value	Decision
Attitude Towards Online Shopping	→ Online Purchase Intention	.272	.000	H_4 Accepted

Relationship between attitude towards online shopping and online purchase intention is positive and significant ($\beta = .271$, $p<0.01$) thus H_4 is accepted and second step is fulfilled.

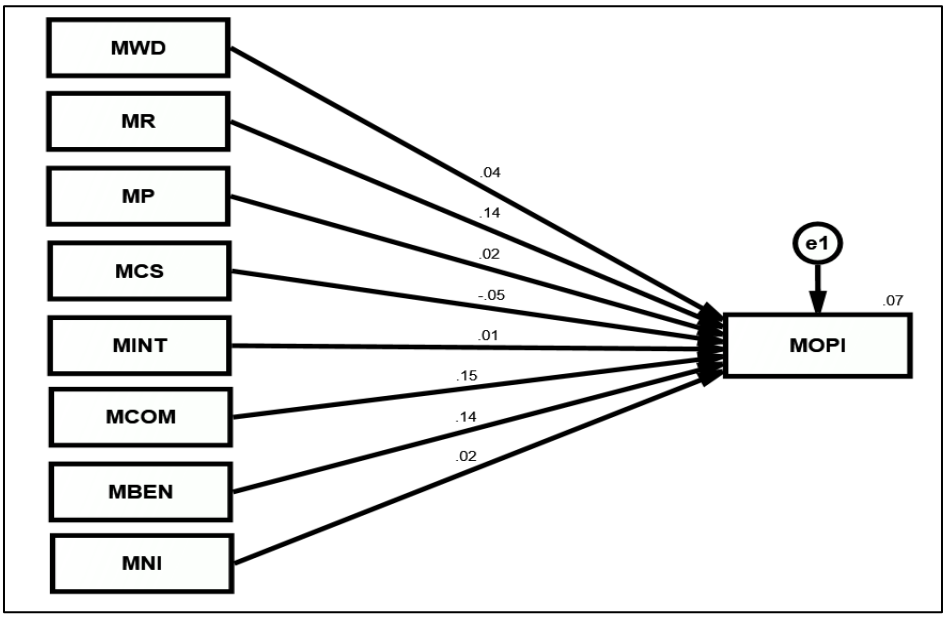

Figure 3: Reliability, Competence and Benevolence on Attitude towards Online Shopping

Table 7: **Impact of Independent Variables on Mediator**

Variables		Direct Effects (Estimate)	P-Value	Decision
Reliability	→ Attitude Towards Online Shopping	.126	.002	H_5b Accepted
Competence	→ Attitude Towards Online Shopping	.236	.000	H_6b Accepted
Benevolence	→ Attitude Towards Online Shopping	.279	.000	H_6c Accepted

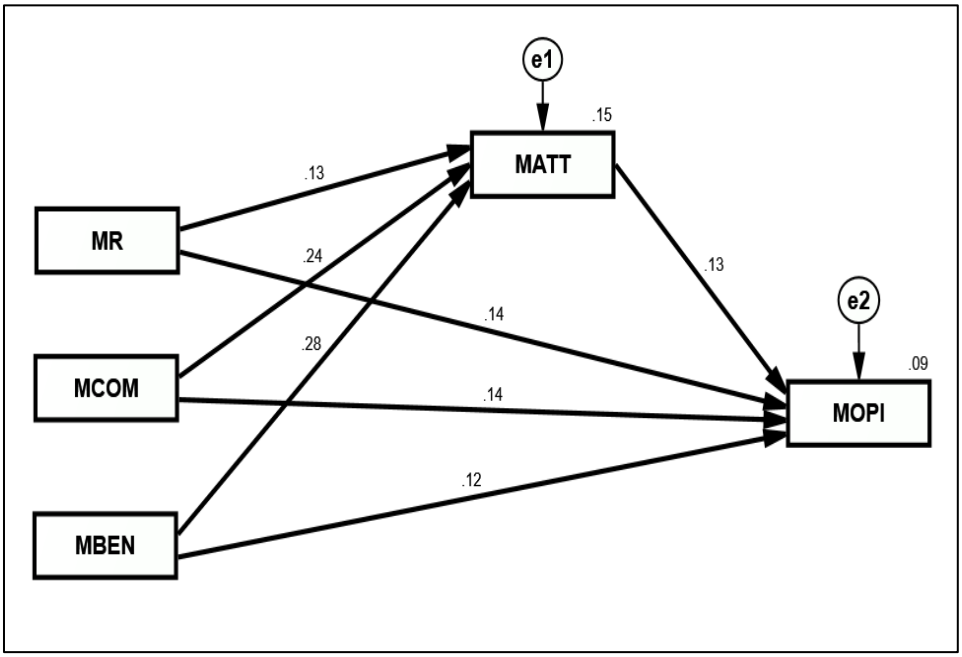

Figure 4: **Mediation model**

Table 7 presents the data regarding the relationship between independent variables and mediating variable (Third step). It is to test whether independent variables are significantly related to mediating variable. Values of beta coefficients are positive and p values are all significant. The results showed that three variables reliability, competence, and benevolence are positively and significantly related to attitude towards online shopping. As all three steps are clear, therefore, study may check the mediation through testing mediating model.

Table 8: **Indirect Model Results**

Variables		Direct Effects (Estimate)	P-Value	Indirect Effects (Estimate)	P-Value	Mediation Effect
Reliability →	Online Purchase Intention	.145	.000	.139	.001	Partial Mediation
Competence →	Online Purchase Intention	.155	.000	.139	.002	Partial Mediation
Benevolence →	Online Purchase Intention	.139	.001	.120	.007	Partial Mediation

The Table 8 is used to indicate whether there is a mediation of Attitude or not. As per Baron and Kenny (1986) if beta coefficient decreases after the introduction of mediator, there is mediation which is full mediation if a p- value becomes insignificant otherwise it will be termed as partial mediation. Analysis of the above table shows that all beta coefficients in indirect model are lower that what these were in direct model, and p values are significant therefore there is partial mediation of attitude towards online shopping.

5. Discussion

The central objective of the present study was to investigate the e-shopping behavior in Pakistan. Online shopping practices are gaining popularity in Pakistan; therefore, knowledge about its determinants is very crucial. This study has contributed in scarce research available on online shopping. This study has tested the impact of website quality and trust towards the website on online shopping intention. The mediating role of attitude towards online shopping was also tested.

The results of the current study presented in Table 5 demonstrate that out of four dimensions of website quality named as reliability, privacy, web design, and customer service, only one dimension named as reliability has an impact on online purchase intention and the results are consistent with the finding of (Gounaris et al., 2010). The other three dimensions do not have any impact on the online purchase intention. Insignificant results of current study are also consistent with Adnan (2014) who found web design unrelated to the intention of customers and also according to Bonsón Ponte et al. (2015) privacy has no impact on purchase intention.

This study also tested the impact of three dimensions of trust on online purchase intention (Table 5). Out of these three, two dimensions named as competence and benevolence have positive impact on online purchase intention? Such results are also supported by (Zhang et al., 2014). Previous studies have predicted that trust towards the website has a significant impact on online purchase intention (Everard & Galletta, 2005; Gefen, 2000; Kim et al., 2008; Ling et al., 2011; Mansour et al., 2014; McKnight et al., 2002). The

results of existing study also supported by Mansour et al. (2014) that integrity, benevolence and competence are the factors of personality based trust and have effect on online trust. Current study also investigated the impact of normative influences on online purchase intention. According to results, normative influence has no impact on intention to online shopping. Similarly, Di Virgilio and Antonelli (2018) stated that social norms and attitude has an impact on intention. Still now there is no research about the impact of normative influence on online purchase intention in Pakistan.

Tables 6, 7 and 8 refers to the mediation of attitude towards online shopping. For mediation analysis, Baron and Kenny (1986) three step procedure was applied. As this method is easy to understand, simple to interpret and widely used in social sciences (Bakari & Hunjra, 2017; Hayes, 2009). In this approach, independent variable should have significant relationship with dependent and mediator variables (First and second Step respectively). Then in third step mediator is checked for significant relationship with dependent variable. After satisfaction of all these three steps, mediation is checked. If the beta value is decreased after introduction of mediator, and p-value is insignificant then it is interpreted that there is full mediation. In case of significant value, it might be interpreted as partial mediation.

Results presented in Tables, 6, 7, and 8 suggest that attitude towards online intention partially mediates the relationship among reliability, competence and benevolence and online purchase intention. These findings suggest that if customers view websites offerings more reliable, and trustworthy they develop positive attitude towards online shopping which will further result in their intention to practically use online shopping. A recent study of online consumers of Indonesia also found that a personality – based trust which is composed of integrity, credibility and benevolence has positive and significant impact on online purchase intention (Mansour et al., 2014). This study, in conjunction to the theory of planned behavior (Ajzen, 1991; Ajzen & Fishbein, 2011), has added to the literature that alongside trust, features of websites such as Reliability is also a contributing factor in the development of online purchase intention through attitude formation.

5.1 Theoretical and Practical Implications

The present study gives a model that is based on “The Theory of Reasoned Action” to illustrate the impact of website quality and trust toward s the website on online purchase intention. The present study also reveals that the attitude towards online sites also affects the relationship between trust and online purchase intention. From the practical point of view, the result of this study has implications for the web designers such that they should design the website in such a way that they provide information that may develop trust in the users. Secondly, websites should have features that make them easy to use and attractive to users. The trust of users in the website may be enhanced by providing the contents that develop users’ benevolence and competence. In this way, this study provides guideline for marketing managers, investors, e-commerce vendors and policy makers to enhance their business by emphasizing website quality and taking care of consumers’ trust.

5.2 Limitation and Future Recommendations

Current study has some limitations as well. First, this study has tested intention of online shoppers rather that measuring their actual behavior. Though as per the theory of planned

behavior, intention is precursor to actual behavior, however, future research may complement the findings of this study by collecting data from the users in behavioral terms. Secondly, this study focused on website quality, trust and normative influence. There is possibility that other important variables may also explain the mechanism and increase explanatory power of this model. More importantly, customers online self-efficacy may strengthen the relationship between website quality, trust and intention to shop online and may moderate the negative consequences of privacy and security threats (Livingstone & Helsper, 2010).

5.3 Conclusion

The core objective of the current study was to investigate the impact of website quality, trust towards the website and normative influence on online purchase intention. This study concludes that the major factors having effect on online shopping in Pakistani context are; users trust in the websites and reliability. It not only shapes positive attitude, it may also lead towards online shopping intention. This contention of our study is in line with established literature (Dennis et al., 2010; Limbu et al., 2012).

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