CONSUMERS ONLINE PURCHASE INTENTION TOWARDS COSEMETIC PRODUCTS IN KARACHI

Ambreen Shaukat[1], Asif Kamran[2], Nadeem A. Syed

1. Management Sciences Department, ILMA University, Karachi, Pakistan
2. Management Sciences Department, ILMA University, Karachi, Pakistan
3. Management Sciences Department, ILMA University, Karachi, Pakistan

(Corresponding Author Asifkamrankhan@gmaill.com)

ABSTRACT

E-commerce is a developing marketplace and the quantity of retailers and development in online shopping has constructed up a competitive market. Marketing managers are more concerned about their customer's purchase intentions in order to increase their products and services selling. Consequently, it is of great importance for businesses to understand consumers' buying behavior, and additionally examine factors which are connected to the consumers' online buying intention. This study examined the relationship between online purchase intentions and perceived cost/benefits related to perceived risk, monetary cost, product quality and service quality. Questionnaire were collected to 200 Internet store purchasers, consist of 25 questions related to 4 construct. The greater part of the customers who joined the overview was living in Karachi. Construct validity verified by assenting factor analysis and Cronbach's alpha confirmed its reliability. T-test was connected so as to test the Internet channel purchaser's intent. The results indicated that shoppers purchasing items from the internet perceive monetary price related value higher then alternate measurements of significant worth. This infers, online buyers are as yet utilizing this channel in light of its value focal points, not for the sake of entertainment or to be socially acknowledged by others. The outcomes of the review recommend that value perception and the forerunners of significant worth observation were all extraordinary between the purchaser's intentions for online channels.

Keywords: Value perception, purchase intention, cosmetic items, web stores, customary stores, t-test

INTRODUCTION

The quantity of individuals utilizing the internet for shopping is expanding day by day. Thus, finding a response to why customers purchase products online as opposed to offline has turned into a critical issue for retailers. According to Ye et al., (2012) digital marketing has the most substantial influence on consumer behavior. The technologies have changed the way consumers acquire information. Most of the businesses have shifted themselves from traditional physical form to online context (Cockayne, 2016). E-commerce businesses can intensify the online buying intentions by determined to improve customer's trust. Furthermore, e-commerce businesses could put efforts to reduce the perceived risk, due to the supposed significance of risk reduction in online purchase intention (Xu-Priour, et al., 2014).

Purchase intention is a procedure to acquire a specific product inside a specific time period (Hair, 2011). Purchase intentions happen when a consumer plans to buy a product or service in the future. In the background of e-commerce, online buying intention can be explained as a situation during which an individual requires to buy a product over the website. (Aziz, et al. 2015). According to Rodriguez and Fernandez (2017) businesses need to fulfill the demands of consumers in terms of their requirements in order to escalate purchase intentions. Online purchase intention is an important predictor of actual purchase decision. It is used for attaining the goal of actual purchase.

The cosmetic business sector is comprised of several segments which are: skincare, hair care, make-up, fragrance and personal hygiene (Majid, et al., 2015). The demand for cosmetic products has been increasing from the last few years due to customers' high spending in cosmetic products. The cosmetic industry is a competitive market. Customers can purchase their wanted cosmetic products both in physical stores and online (Liu, et al., 2013).

Problem Statement

The quick progress of internet has allowed consumers to buy products from web-retailers and explore information online. Online marketplaces offer advantages for both consumers and retailers, thus offer a lucrative network for retailers to influence their target audience (Lim, et al., 2016). While purchasing through online network, consumers often expect high standards of service quality as it is much easier to match prices online. For increasing the effectiveness of online stores, in depth understanding of online service quality and factors which motivate consumers to buy cosmetic products online would be given priority. The basic reason that why online buying intentions is of great importance for a firm since it is robust predictor of actual buying intentions (Dhanapal, et al., 2015)

Research Questions

It is anticipated that perceived benefits and costs of shopping through online channel shows consumers' intentions towards that channel. Wu and Chang (2016) explained the concepts of perceived value that will be used to find out the predictor of purchase intention and perceived value. Therefore following research questions are constructed:

1. Is there an association between increasing perceived value and online purchase intention?
2. How do perceived benefits of online shopping impact consumer buying behavior on the internet.

Gaps and Contribution

This research paper adds to a better comprehension of how customer's access online networks for purchasing. Here is a characteristic requirement designed for additional exploration to extend our comprehension of what establishes offline or online perceived value and purchase intentions (Lian & Yen, 2013). The findings ought to be seen as an extra stride in the direction of thoughtful network decision as of a consumer viewpoint. Despite the popularity of internet and its impact of the proliferation of online buying, the remaining gap between actual purchase intention and information search and loss which businesses suffer from this gap led to begin this research. (Pappas, 2016)

Scope and Delimitation

The fundamental indicators of perceived value are perceived service quality, perceived financial and non-financial cost, perceived risk perception, perceived benefit and perceived relative value (Law, et al., 2016). This research only includes perceived risk, quality perception, perceived relative cost and service perception as predecessors of perceived value. Perceived risk is measured with its two measurements which are performance risk and psychological risk. Therefore, perceived value like time, efforts, cost and hedonic were not included in this study.
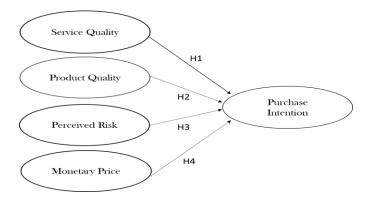
LITERATURE REVIEW

Purchase Intention:

According to Paul, Modi and Patel (2016) the theory of reason action is used to re-conceptualize purchase intentions. This theory has acknowledged significance and justified attention in the field of consumer behavior. This model appears to predict consumer purchase intentions and behavior and also offer a comparatively humble foundation for classifying where and how to target consumer's behavioral change attempts. The theory of action" is used as a fragment of request to predict a people expectation to carry on absolutely, this is finished by assessing people attitudes towards a specific behavior and moreover the individual norms and values of influential individuals and gatherings that could influence the individual's attitude (Son, et al., 2013). Subjective norms are described as an ones perception of belief of the different people which are around us like: parents, friends and colleagues. These norms affect us when we have certain belief that how people will react if we take certain behaviors. Therefore these norms effect consumers online buying intentions by the attitude that consumers have towards the online shopping decisions (Chen & Tung, 2014). It is concluded that consumers have certain attitudes towards online shopping which is represent as a predictor of online purchase intentions.

Purchase intention refers to as plan that to buy a particular product within a specific time period. Furthermore, online purchase intentions is influenced by consumers purpose to purchase from electronic web base businesses. When consumers have knowledge of e-commerce businesses there is more chance that consumer purchase product through online sites (Chiou, et al., 2017). In order to increase the online purchase intentions, organizations needs to understand that what are the needs, wands and demands of consumers. Online purchase intention is the important predictor of actual purchase.

Conceptual framework

PERCEIVED RISK AND PURCHASE INTENTION:

Different researcher characterizes the mental cost build as the consumers' psychological anxiety and passionate work among the shopping background. These writers contend that mental costs refer to the passionate parts of the shopping background costs, though time what's more, effort costs discuss to the balanced angles (Chiu, et al., 2014). For example, the mental inconvenience of the desire that products will perform not as much as expected is not caught when/effort consumptions. These psychological costs frequently start from view of risk. Apparent risk is at this point discussed to as the buyers' particular desire of a misfortune (Martin,et al., 2015). In spite of that perceived risk does not completely represent every psychological cost e.g. dissatisfaction and anger, we utilize this build as it has been observationally demonstrated that it strongly affects value perception and purchase intention (Zauner, 2015). In addition, the idea of apparent risk is applicable for online buying manners.

In this review two risk measurements are incorporated, performance risk and psychological risk. Customers' mind for the most part interprets any sort of risk into sentiments of uneasiness. A few reviews demonstrated that perceived risk contrarily impacts perceived value (Hajli, 2015). Different reviews likewise recommend that psychological cost can impact purchase intention. Thus, it can be argued that:

H1: Perceived risk negatively relationship with consumers online purchase intention

MONETARY PRICE AND PURCHASE INTENTION:

Consumer sustains the monetary price when buying a product. Monetary cost define the price that consumer pay for good/service (Liu & Lee, 2016). Past reviews that analyze the value quality-value relationship demonstrate a deleterious association among the components. The higher the price perception (the greater, the fiscal costs), the lesser are the value perception. Fond. Kian, Fern and Vincet (2015) utilize relative cost, demonstrating the perceived relative cost of a product contrasted with different product with comparative components. In accordance with different reviews, discover that the more prominent the apparent comparative price, the lesser amount of perceived value. Perceived relative cost is characterized as far as customers impression of the value contrasted with different brands of a similar item with comparative components. This is unmistakably unique in relation to the genuine cost of the item. In a similar way perceived relative cost of a shopping channel can be characterized as the cost of that channel contrasted with option shopping channels (Han & Hyun, 2015). Hence, perceived relative cost was viewed as more important to the buy choice than any dollar metric. Thus, it has been postulated that:

H2: Monetary price negatively relationship with consumers online purchase intention

PRODUCT QUALITY AND PURCHASE INTENTION:

Asshidin et al., (2016) refers an apparent product quality depends on the consumer's judgment about product quality excellence. It acts as a worldwide evaluation, resulting from a product related benefits. A number of different researcher identified that how value perception are shaped and how these value perception subjective the product choice made (Ariffin,et al., 2016). Perceived product quality is not the same as target quality or real quality in which a similar rationale is preparing with perceived relative cost. As per Rana and Paul (2017) target quality is the term utilized as a part of the writing to portray the genuine specialized predominance or perfection of the products or services. This review tries to uncover the apparent characteristics of shopping channels by measuring the customers' quality discernments for the items sold in those channels. Earlier investigation establishes a progressive relationship among impression of product quality and Perceived value (Ariffin, et al., 2016). A few researchers amplify this finding to retail settings and

utilize the term merchandise quality to demonstrate the nature of the retailer's product choice. Thus, the following hypothesis has been generated:

H3: Product quality positively relationship p with consumers online purchase intention.

SERVICE QUALITY AND PURCHASE INTENTION:

A more extensive explanation is especially valuable when the product is not the purpose of meeting of intrigue (Huang, et al., 2014). For instance, service investigatorss. Perception confirmation demonstrates that more ideal view of service quality prompt to diminishments of perceived risk (Kaura, et al, 2015). The clarification for this can be found in the representative customer associations. In spite of the fact that examination demonstrated that the impacts of service quality on conduct are to a great extent intervened by value perception other concentrates likewise found a coordinate interface between service quality and purchase intention (Kim & Lennon, 2013). We along these lines built up the accompanying assumptions:

H4: Service quality positively relationship with consumers online purchase intention

RESEARCH METHODOLOGY

Population:

To find out the effect of perceived values on online purchase intention in Pakistan the populations that have been selected was limited to Karachi due to various constraints. The aggregate target populations of research were literate people of Karachi as literacy rate is more than 60% in the total population of city.

Sample Size

The sample size researched population was 250 and the population of research in view of male and female purchase intention with all value perception like product quality, service quality, monetary cost and perceived risk of Karachi. The sample included households, spouses, workforce and independently employed individuals.

Sampling Technique

The sampling technique used in their research was convenience sampling which is a sort of non-probability sampling (Etikan, et al., 2016). Convenience sampling is a quick and less expensive methods for obtaining feedback from the respondents. For convenience sampling, self-administered online questionnaire was distributed to respondents through social media sites and email.

Research Techniques

The research technique applied in this research was quantitative. Quantitative research is related with gathering data and converting it into numerical form for different statistical calculations. The information was examined through the measurable statistical techniques. Statistical Package of Social Sciences (SPSS) was used to measure the results. Multiple regression analysis and correlation were applied to accept or reject the hypothesis.

RESULTS

After building up the examination hypotheses and outlining the model in this part of the review, now the concentration of section was to report the outcomes of the information broke down identifying with the five hypotheses planned to test the connection between perceived and online purchase intention.

Reliability of construct

The instrument utilized as a part of this examination concentrate contained builds which were already utilized and tried by (Eisinga, et al. 2013) along these lines the reliabilities and validities were beforehand settled. Table 1 contains the condensed consequences of the tests.

Table 1: Reliability of construct

Construct	Cronbach's Alpha	Cronbach's Alpha on Standardize Item	No of items	Mean	S.D

Purchase Intention	.658	.658	5	4.42	.56
Perceived Risk	.744	.744	5	4.53	.47
Monetary Price	.706	.706	5	4.68	.48
Product Quality	.681	.681	5	4.59	.79
Service Quality	.698	.698	5	4.52	.57

The above table shows that reliability of perceived risk is highest with (α = 0.74, M= 4.53, S.D= O.47) while the reliability of Purchase Intention is lowest with (α= 0.65, M= 4.42, S.D= 0.56). reliability of all the construct were higher than o.6 which indicates that all construct were in acceptable range and have a reasonable consistency and reliability.

Exploratory Factor Analysis (EFA)

Exploratory element investigation was connected to uncover the dormant factors and their associations with the builds. Table 2 contains the outlined aftereffects of the test.

Table 2: EFA Factor Analysis

Construct	Original Items	Kaiser-Meyer Olkin	Barley Test of Sphercity (p<.05)	Cumulative Factor loading
Purchase Intention	5	0.72	155	79%
Perceived Risk	5	0.75	167	78%
Monetary Price	5	0.78	200	72%
Product Quality	5	0.76	198	70%
Service Quality	5	0.70	157	68%

Important Factor Analysis was connected on the constructs with Varimax turn. Every one of the suppositions of direct connections, free examining and straight connections were met. Kaiser-Meyer-Olkin (KMO) for every one of the builds is more noteworthy than 0.6 which is adequate (Hair, 2011). The Barley Test of Spehercity for every one of the constructs was observed to be huge $P < .05$.

Correlation

Correlation analysis is done keeping in mind the end goal to check the connection between the factors and to see whether multicolliearity exists among the factors or not. The outcomes are compressed in Table 3.

Table 3: Summarizes correlation result

Construct	PI	PR	MP	PQ	SQ
Purchase Intention	1	.36	.41	.50	.43
Perceived Risk	.36	1	.27	.20	.26

Monetary Price	.41	.20	1	.42	.32
Product Quality	.50	.26	.32	1	.46
Service Quality	.43	.39	.46	.46	1

The above shows that all relationships among variable are significance at level of 0.01(2-tailed). The correlation shows that there was positive correlation between online purchase intention and perceived values like perceived risk, monetary prices, product quality and service quality.

The dependent variable "purchase intention" has strongly correlated with product quality (M=M= 4.59, S.D= 0.47, r=0.503[**]), with the service quality was (M= 4.52, S.D= 0.57, r=0.436[**]), with the monetary price was (M=4.68, S.D= 0.48, r=0.415[**]) and then followed by perceived risk with weakest (M= 4.53, S.D= 0.47, r=0.363[**,] p=0.0<0.01) with the dependent variable purchase intention. The current finding has support from previous research because a perceived value has a significant effect on online purchases intentions. This study provides the evidence that online purchase intentions positively correlated with perceived risk, monetary price, product quality and service quality.

Multiple Regressions

Model of specification

Statistical tool for hypothesis multiple linear regression model is given bellow:

Purchase Intention =β_O +β_1Percieved Risk +β_2Percieved Monetary Price+β_3Percieved Product quality+β_4 Perceived Service Quality

This empirical model is adopted from the model paper of Thijs and Broekhuizen (2003), wherein Regression Analysis has been utilized for speculations testing to prove the connection between Purchase Intention (Dependent variable) and the Independent factors. Theories testing for inferring results will be through SPSS programming. The following section, part four gives the information investigations, results and discoveries of the review.

The regression model evaluate the whether the online purchase intention can be explained by the explanatory variables mention above in the model equation of this study. This study under review uses the linear regression to regress the Purchase Intention against the independent variables which are representing the perceived value factors. In previous section, the result separately obtained that sis verified through regression model. The statistics significance level is 5%. As regression model discuss in above chapter which is used for statistical representation or testing of hypotheses. Regression model consist of following regression line.

$$Y = \beta_0 + \beta x_1 + \beta x_2 + \beta x_3 + \beta x_4$$

Where,

Y= Dependent Variable (criterion)

X_{1-n} = Independent Variables (Predictor)

β = Constant

β_{1-n} = Regression Coefficients

Table 4:

Model Summary				
M odel	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.715[a]	.479	.466	.69258

a. Predictors: (Constant), Service Quality, Perceived Risk, Monetary Price, Product Quality

The above table represents the R – Value (0.71) which shows the correlation between the predicted value and observed values of the dependent variables. R- Square shows the adequacy of the model which is known as the coefficient of determination. R-square value is (0.46) that predict 46.9 % of the variance in dependent variable. Adjusted R square gives the most effective measure of the model. The standard error shows that there are only 0.69285 chances of error in this model.

First Hypothesis: purchase intention and perceived risk

Table 5: Summarized regression analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.907	.397		4.809	.000
	Perceived Risk	.467	.085	.363	5.483	.000

Dependent variable: purchase intention, $R^2 = 0.132$, Adjusted $R^2 = 0.127$, F (1,199) = 30.00, p<0.05

The regression results indicates that the predicator of perceived risk explains 12.7% variance of the ($R^2 = 0.132$, F (1,199) = 30.00). It was found that perceived risk (β= 0.363, p<0.05) negatively influenced online purchase intention which according to Broekhuizen (2006) is a smallest effect.

The P-value shows the α<0.05 that is 0.001 and Beta is 0.363 both are lie in the critical region such as null hypothesis is rejected and alternative hypothesis is accepted that shows the significant relation between dependent (purchase intention) and independent variables (perceived risk). There is strongest proof to reject the claim and conclude there is negative significant relationship between perceived risk and purchase intention.

Second Hypothesis: monetary price and purchase intention

Table 6: Summarized regression analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	1.974	.331		5.963	.000

		Monetary Price	.437	.068	.415	6.426	.000

Dependent variable: purchase intention, $R^2 = 0.173$, Adjusted $R^2 = 0.168$, F (1,199) = 41.00, p<0.05

The regression results indicates that the predicator of monetary price explains 17.3% variance of the (R2 = 0.168, F (1,199) = 41.00). It was found that monetary price (β= 0.415, p<0.05) negatively influenced online purchase intention. Monetary risk showed a negatively and statistically significant relationship with participation in online purchase intention at 5% level of confidence. The p-value of 0.000 and β = 0.415 both are significant.

Third Hypothesis: purchase intention and product quality

Table 7: Summarized regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.102	.367		3.004	.003
	Product Quality	.635	.078	.503	8.185	.000

Dependent variable: purchase intention, $R^2 = 0.253$, Adjusted $R^2 = 0.249$, F (1,199) = 66.99, p<0.05

The regression results indicates that the predicator of product quality explains 25.3% variance of the (R2 = 0.253, F (1,199) = 66.99). It was found that product quality (β= 0.503, p<0.05) positively influenced online purchase intention. Product quality showed a positively and statistically significant relationship with participation in online purchase intention at 5% level of confidence. The p-value of 0.003 and β = 0.503 both are significant.

Coefficient between purchase intention and product quality is positive and statistically significant at 5% level of significance with p-value of $0.003 < \alpha$, and $\beta_3 = 0.503$. Accordingly the null hypothesis H_{03} is rejected based on sample observations. This test allowed evidence to accept the claim that there is positive relationship between product quality and purchase intention.

Fourth hypothesis: service quality and purchase intention

Table 8: Summarized regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.609	.365		4.410	.000
	Service Quality	.534	.078	.436	6.817	.000

Dependent variable: purchase intention, $R^2 = 0.190$, Adjusted $R^2 = 0.186$, F (1,199) = 46.46, p<0.05

The regression results indicates that the predicator of product quality explains 19.0% variance of the (R2 = 0.186, F (1,199) = 46.46). It was found that product quality (β= 0.436, p<0.05) positively influenced online purchase intention. Predicted coefficient for service quality is positive and statistically significant at 5% level of confidence with p-value of 0.000 and $\beta_4 = 0.436$ both are within the critical or rejection region as such the null hypothesis H_{04} is rejected and alternative hypothesis that there is significant relation between dependent variable online purchase intention and predictor service quality is accepted. There is strong evidence to reject the claim and conclude that there is positive relationship between service quality and online purchase intention.

CONCLUSION

In this review, the after-effects of model were accounted for to pick up knowledge into the view of buyers utilizing either retailer's sites to purchase items. As a matter of first importance a writing paper was made to decide the components that impact the purchasers' divert decision practices in online situations. In any case, it was seen that online channel practices of buyers were for the most part explored in seclusion from each other. In this review online channels are examining the elements with utilize particular on the web channels to purchase items. Perceived value and its forerunners were chosen to make the examination.

Various essential conclusions can be drawn from these outcomes that are important to both research and practice. To begin with, shoppers purchasing items from the Internet perceived

monetary price related value higher than alternate measurements of significant worth. This infers, online buyers are as yet utilizing this channel in light of its value focal points, not for the sake of entertainment or to be socially acknowledged by others. In this way, online retailers may give their customers the chance of talking and examining with different customers who are shopping in the meantime with them. Second, web retailers are as yet seen dangerous about the exhibitions of the items they are offering. The view of the execution for their items should be enhanced fundamentally, so that those worries of buyers can be tended to. Finally, however strangely, monetary risk impression of buyers leaning toward conventional retailers was somewhat higher contrasted with online purchasers. One might say that purchasers purchasing products from the online channels don't consider security of their exchanges any longer.

References

Ariffin, S., Yusof, J. M., Putit, L., & Shah, M. I. (2016). Factors influencing perceived quality and repurchase intention towards green products. *Procedia Economics and Finance, 37*(3), 391-396.

Asshidin, N. H., Abidin, N., & Borhan, H. B. (2016). Perceived quality and emotional value that influence consumer's purchase intention towards American and local products. *Procedia Economics and Finance, 35*, 639-643.

Aziz, E. Z., Jusoh, M. S., & Amlus, M. H. (2015). . The moderating effect of product quality on religiosity, price sensitivity, personnel responsiveness and Purchase intention: an exploratory study. *Australian Journal of Basic and Applied Sciences, 9*(3), 13-20.

Chen, M. F., & Tung, P. J. (2014). Developing an extended theory of planned behavior model to predict consumers' intention to visit green hotels. *International journal of hospitality management, 36*, 221-230.

Chiou, J. S., Chou, S. Y., & Shen, G. C. (2017). Consumer choice of multichannel shopping: the effects of relationship investment and online store preference. *Internet research, 27*(1), 2-20.

Chiu, C. M., Wang, E. T., Fang, Y. H., & Huang, H. Y. (2014). Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk. *Information Systems Journal, 24*(1), 85-114.

Cockayne, D. (2016). Redefining B2B relationship marketing: insight from postmodern Alibaba. *Journal of Customer Behaviour,, 15* (1), 49-66.

Dhanapal, S., Vashu, D., & Subramaniam, T. (2015). Perceptions on the challenges of online purchasing: a study from "baby boomers", generation "X" and generation "Y" point of views. *Contaduría y Administración, 60*, 107-132.

Eisinga, R., Te Grotenhuis, M., & Pelzer, B. (2013). The reliability of a two-item scale: Pearson, Cronbach, or Spearman-Brown? *International journal of public health, 58*(4), 637-642.

Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. *American journal of theoretical and applied statistics, 5*(1), 1-4.

Fong, S. W., Kian, T. P., Fern, Y. S., & Vincent, W. (2015). Monetary and Image Influences on the Purchase Decision of Private Label Products in Malaysia. *The Journal of Faculty Business, 5*(2), 42-48.

Hair, J. F. (2011). *Multiveriate data analysis.* Prentic hall international.

Hajli, N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management, 35*(2), 183-191.

Han, H., & Hyun, S. S. (2015). Customer retention in the medical tourism industry: Impact of quality, satisfaction, trust, and price reasonableness. *Tourism Managemen, 46*, 20-29.

Huang, C. C., Yen, S. W., Liu, C. Y., & Huang, P. C. (2014). The relationship among corporate social responsibility, service quality, corporate image and purchase intention. *International Journal of Organizational Innovation, 6*(3), 68-76.

Kaura, V., Durga Prasad, C. S., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing, 33*(4), 404-42.

Kim, J., & Lennon, S. J. (2013). Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention: Based on the stimulus-organism-response model. *Journal of Research in Interactive Marketing, 7*(1), 33-56.

Law, M., Kwok, R. C., & Ng, M. (2016). An extended online purchase intention model for middle-aged online users. *Electronic Commerce Research and Applications, 20*(8), 132-146.

Lian, J. W., & Yen, D. C. (2013). To buy or not to buy experience goods online: Perspective of innovation adoption barriers. *Computers in Human Behavio, 29*(3), 665-672.

Lim, Y. J., Osman, A., Salahuddin, S. N., Romle, A. R., & Abdullah, S. (2016). Factors influencing online shopping behavior: the mediating role of purchase intention. *Procedia Economics and Finance, 35*, 401-410.

Liu, C. H., & Lee, T. (2016). Service quality and price perception of service: Influence on word-of-mouth and revisit intention. *Journal of Air Transport Management, 52*(5), 42-54.

Liu, W. Y., Lin, C. C., Lee, Y. S., & Deng, D. J. (2013). On gender differences in consumer behavior for online financial transaction of cosmetics. *Mathematical and Computer Modelling, 58*(1), 238-253.

Majid, M. B., Sabir, I., & Ashraf, T. (2015). Consumer purchase intention towards Halal cosmetics & personal care products in Pakistan. *Global Journal of Research in Business & Management,, 1*(1), 2-12.

Martin, J., Mortimer, G., & Andrews, L. (2015). Re-examining online customer experience to include purchase frequency and perceived risk. *Journal of retailing and consumer services, 25*(4), 81-95.

Pappas, N. (2016). Marketing strategies, perceived risks, and consumer trust in online buying behaviour. *Journal of Retailing and Consumer Services, 29*(5), 92-103.

Paul, J., Modi, A., & Patel, J. (2016). Predicting green product consumption using theory of planned behavior and reasoned action. *Journal of retailing and consumer services, 29*, 123-134.

Rana, J., & Paul, J. (2017). Consumer behavior and purchase intention for organic food: A review and research agenda. *Journal of Retailing and Consumer Service, 38*(5), 157-165.

Rodríguez, T., & Fernández, R. (2017). Analysing online purchase intention in Spain: fashion e-commerce. *Information Systems and e-Business Management,, 15*(3), 599-622.

Son, J., Jin, B., & George, B. (2013). Consumers' purchase intention toward foreign brand goods. *Management Decision, 51*(2), 434-450.

Wu, J. F., & Chang, Y. P. (2016). Multichannel integration quality, online perceived value and online purchase intention: a perspective of land-based retailers. *Internet Research,, 26*(5), 1228-1248.

Xu-Priour, D. L., Truong, Y., & Klink, R. R. (2014). The effects of collectivism and polychronic time orientation on online social interaction and shopping behavior: A comparative study between China and France. *Technological Forecasting and Social Change,, 88*(4), 265-275.

Ye, L., Chen, Z., & Li, X. (2012). A study of impacts on online purchase behaviour: information richness and website interactivity perspectives. *International Journal of Services Technology and Management,, 18*(1), 3-15.

Zauner, A. (2015). Customer percieved value \-conceptualization and avenue of future research. *Cogent Pyschological*, 25-35.