

The Effect of Technology Acceptance Model on Online Shopping Behavior on Generation Z



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ABSTRACT: The study is aimed to develop a model that predict intention to shop online on Generation Z. the factors is derived from TRA and TPB that included perceived usefulness, perceived ease of use, and attitude toward online shopping. SEM-PLS used to analyze the data from 287 respondents. The result is that all of the hypotheses are significant which concluded that there is significant impact of perceived usefulness and perceived ease of use toward intention to shop online through attitude toward online shopping.

KEYWORDS: perceived usefulness, perceived ease of use, attitude toward online shopping, intention to shop online.

INTRODUCTION

Currently the function of the internet is not only as a place to find information, but also has a high opportunity as a marketing medium. Market opportunities in this era of information technology are very large, so marketers must be able to see every thing that is in the customer market. Competitive advantage can only be owned by the company, if the marketer can make customer expectations come true. The tastes and demands of customers that are constantly changing must be used as feedback which can later increase the company's market share.

Marketing by utilizing internet media is called internet marketing or electronic marketing (e-marketing). One of the media or applications supporting e-marketing activities that is currently growing is social media. According to Kotler and Keller (2012), social media is a place for customers to share text, image, audio and video information with each other and with companies and vice versa. Meanwhile, social media marketing is a form of marketing that is used to create awareness, recognition, memory and even action for a brand, product, business, individual, or group either directly or indirectly by using tools from social networks such as blogging and social networking. Arora & Sahney, 2018).

Social media is an essential part of a marketing strategy with greater coverage, more complete sales, services, and marketing communications that reflect its ability to adapt to current market conditions. Currently, accessing various social media platform can be done anywhere and anytime using only a smartphone. The ability to access social med social media platform ia through mobile networks is one of the driving factors for the progress of social media. By using various social media platforms such as Facebook, Twitter, Instagram, Blogs, anyone can connect with other people who have the same interests, abilities and beliefs to form a community that shapes and directs the brand perception of its members.

The term social media has grown so popular among internet users, especially in the sense of being common and widely used. Social media has changed rapidly as the way people communicate and the power of social social media platform media allows one to stay updated with the latest happenings around the world within minutes or even hours in real time. It became an essential global communication tool as well. In addition, new technologies and the internet make it possible to transfer data super-fast so that people can communicate globally and only by paying local rates. Basically social media platform is online media as a social communication tool (Han et al., 2018). Based on Nguyen's opinion. et al. (2018) social media platform is defined as a form of electronic communication (as a networking site for social networking) in which users create electronically connected communities to share information, ideas, private messages, and others (eg videos). Social media platform is media designed to facilitate interactive or two-way social interactions. social media platform is based on internet technology which changes the pattern of information dissemination from previously one to many audiences to many audiences to many audiences (Bae, et al., 2019).

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Many companies think that applying social media platform marketing alone can make it easier and add value to their products, be cheaper and more efficient. The impact on sales will be large if many customers and customers visit the site and know the goods that are being offered. One of the goals of effective marketing is to introduce the existence of a product to be top of mind and become the choice of customers to buy goods which is offered.

The success of using social media platform as a promotional medium depends on how customers accept the technology. This is supported by the theory of technology acceptance model (TAM), a theory as the basis for studying and understanding user behavior in receiving and using information systems (Arora & Sahney, 2018)). Not all technologies that are created can be accepted, the technology that is created can sometimes be accepted or rejected for several reasons. Acceptance of the use and rejection of technology can be predicted using the Technology Acceptance Model (TAM) which was first proposed by Davis, this model predicts the possibility of new technology being adopted in groups of individuals or organizations. TAM is built based on the opinion of Fishbein and Ajzen regarding the theory of reason actioned (TRA). TRA is rooted in social psychology and tries to explain why a person engages in consciously intended traits.

There are two reasons why people accept or reject the application of information technology, first, people tend to use or not use information technology, because they believe that this information technology is able to help (complicate) in doing tasks better, this variable is referred to as perceived usefulness. (PU). Second, although potential users believe that the system is useful, but at the same time they also believe that the system is too difficult to use, this variable is referred to as perceived ease of use (PEU). Researchers who study information systems have found that perceived usefulness and perceived ease of use have an influence on aiming to use information technology systems (Hoang, et al., 2020).

LITERATURE REVIEW

1. SOCIAL MEDIA MARKETING

Social media marketing is a form of marketing using social media platform to market an item, service, brand or issue by utilizing the audiences who participate in the social media. According to Tsitsi, social media platform marketing is a system that allows marketers to engage, collaborate, interact and utilize the intelligence of the people who participate in it for marketing purposes.

Hubert, et al. (2019) defines social media marketing as a marketing strategy that people use in the form of electronically connected networks. Maia, et al. (2018) argues in his journal entitled Social Media Marketing-The Paradigm Shift in International Marketing, social media marketing refers to the process of getting network site visits or attention through social media sites. Social media marketing programs are usually centered around creating content that grabs attention and encourages readers to share it with their social networks.

Referring to statements from several experts, social media marketing is a marketing strategy using social media platform to market goods or services by utilizing the people who participate in it for marketing purposes. Research on social media marketing has been widely carried out, the latest research conducted by Hubert, et al. (2019) produces the following indicators:

- a. Electronically Connected Communities
A company or type of business can use social media platform to build a community around an interest in its goods or business. The community spirit to build loyalty, encourage discussions, and contribute information, is very useful for the development and progress of the business.
- b. Interaction
social media platform allows for greater interaction with electronically connected communities, through up-to-date and relevant information from customers.
- c. Sharing of content
Sharing of content talks about the scope of individual exchange, distribution and receipt of content in social media platform rules.
- d. Accessibility
Accessibility refers to the ease of access and minimal cost to use social media platform. social media platform is also easy to use and does not require special skills.
- e. Credibility
Credibility is described as sending a clear message to build credibility for what is said or done that relates emotionally to the target audience.

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2. TECHNOLOGY ACCEPTANCE MODEL (TAM)

The concept of technology acceptance model (TAM) developed by Davis (Garcia, et al., 2020), offers a theory as a basis for studying and understanding the nature of users in accepting and using information systems (Shukla & Sharma, 2018). This model has the aim of explaining the key factors of the character of information technology users on the acceptance of information technology adoption (Camilleri & Falzon, L., 2020). TAM theorizes that a person's objective to use a system or technology is determined by two factors, namely perceived usefulness, which is the level of personal belief that the use of technology will improve performance, and perceived ease of use, which is the level of personal belief that the use of technology makes it easier to complete work (Maia, et al., 2018).

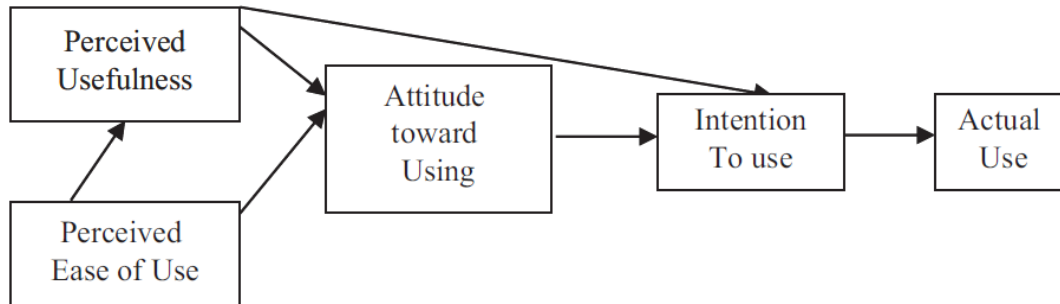


Figure 1 Technology Acceptance Model

Source: Chauhan *et al.* (2019)

TAM was developed to put forward a theory of the nature of the use of computer technology. TAM is adopted from a popular theory, namely the theory of reason actioned (TRA) from the field of social psychology which explains the nature of a person through their aims. Intentions are in turn determined by two constructs: Personal objectives towards social traits and norms or beliefs that certain people or certain groups will approve or disapprove of these traits. While TRA theorizes to explain human nature in general, TAM specifically explains the general determinants of computer acceptance and is able to explain user traits across various end-user computing technologies and user populations (Nguyen, et al., 2018).

- a. Technology acceptance model (TAM) is a model to predict and explain how technology users accept and use technology related to user work. The TAM model is derived from psychological theory to explain the nature of information technology users based on belief, objective, intention and user behavior relationship. This theory makes a model of a person's nature as a function of the goal of the trait.
- b. Based on the opinion of Arora & Sahney (2018) TAM consists of 6 components. The TAM component can affect the purchase objective of customers in electronically connected shopping. The six components are:
 - a. Perceived Quality of E-Shopping. In networked shopping customers expect that a network can support them. Getting the right information about goods and services is essential for customers. There are 3 factors to evaluate the quality of a network site, namely information quality, service quality and system quality.
 - b. Perceived Usefulness. The customer's perception of the usefulness of a network site can be said that the prospect of a customer puts their trust in adopting an information technology.
 - c. Perceived Ease of Use. The customer's perception of ease of use is related to the extent to which customers have an expectation that an information technology will not provide adaptation difficulties both physically and mentally. A system that is difficult to use will be avoided by customers.
 - d. Perceived Enjoyment. The customer's perception of the preference of a network site product influences the customer to search for information. With this preference makes a network site look more attractive and directly affects the purchase aim of customers.
 - e. Perceived Trust. Customer trust is something that is difficult to measure because it is very complex. In doing electronically connected shopping, customer trust is needed because customers cannot see the physical form of the goods being sold before buying. The greater the customer's trust in a network site, it will increase customer interest in using the goods from the network site.
 - f. attitude. Customer attitudes in responding to information technology are shaped through customer perceptions of the usability and ease of use of networking sites. The more positive the customer's perception of these two factors, the more positive the customer's attitude towards a technology will be.

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3. THEORY OF PLANNED BEHAVIOR (TPB)

This theory is based on a belief perspective that can influence a person to carry out a specific behavior. The belief perspective is carried out through the incorporation of various characteristics, qualities and attributes of certain information which then forms the will to behave. Intention is a decision to act in a desired way or a stimulus to carry out an action, whether consciously or not. This objective is the beginning of the formation of a person's character. The theory of planned behavior is suitable to be used to describe any trait that requires planning (Han et al., 2018).

Planned behavior theory is an improvement from reasoned action theory. Reasoned action theory has scientific evidence that the aim to carry out certain actions is caused by two reasons, namely subjective norms and attitudes towards behavior (Hoang, et al., 2020). Several years later, Ajzen added one factor, namely personal behavioral control or perceived behavioral control. The existence of these factors changes the reasoned action theory into planned behavior theory.

The theory of planned behavior is based on the assumption that humans are rational beings and use the information that is possible for them, systematically. People think about the implications of their actions before they decide whether or not to perform a particular trait. The theory of planned behavior is a theory that analyzes customer attitudes, subjective norms, and perceived behavioral control by customers.

Planned behavior theory explains that attitude towards behavior is an essential subject that can predict an action, although it is necessary to consider a person's attitude in testing subjective norms and measuring control of that person's behavior. If there is a positive attitude, support from people around and a perception of ease because there are no barriers to behavior, a person's objective to behave will be higher (Han et al., 2018). Someone who has a positive attitude towards stock investment, gets support from the people around him and a perception of ease because there are no barriers to investing in stocks, the aim of someone to invest in stocks will be higher.

The theory of reasoned action is a model used to predict interests and traits. Based on the opinion of the theory of reasoned action, a person's behavior depends on his interests, while the interest in behaving is highly dependent on attitudes and subjective norms on the nature. On the other hand, beliefs about the consequences of traits greatly influence subjective attitudes and norms. The interests and characteristics of customers are influenced by personal internal factors and external factors (social environment). Individual internal factors are reflected in one's attitude, while external factors are reflected in the influence of others (subjective norms) on the nature. To analyze subjective attitudes and norms, a model is needed, one of which is the multi-attribute model from Fishbein.

The theory of reasoned action assumes that almost all traits are under the control of a person's progress to perform certain actions. But the reality is that many traits are not in the person's full control. Some traits are lacking, such as those related to skills, abilities, knowledge and good planning. On the other hand, there may be external obstacles such as time or opportunity that may limit the achievement of the target, so to accommodate these inhibiting factors the model from theory of reasoned action to theory of planned behavior. Theory of reasoned action (TRA), developed in 1967, Behavioral Control. A person has complete control, when there are no barriers to displaying a behavior. In the opposite extreme, there may be absolutely no possibility of controlling a trait, because there is no opportunity, because there are no resources or skills. Perceived behavioral control refers to the degree to which an individual feels that the appearance or absence of a trait is under his control. People tend not to form a strong intention to display a certain trait, if they do not have the opportunity to do so despite being positive and believing that other people who are essential to them will approve of it. A direct path from perceived behavioral control to a trait is expected to emerge when there is a congruence between a person's perception of control and actual control over a trait. Furthermore, the theory continued to be revised and expanded by Icek Ajzen and Martin Fishbein. In the 1980s, the theory was used to study human nature and to develop more appropriate interventions. In 1988, behavioral control was added to the existing reasoned action model, which was later named the theory of planned behavior (TPB).

Prediction of the nature of customers accurately carried out by experts in various studies. The theory of planned behavior is the development of the theory of reasoned action which aims to overcome problems that are not fully under the control of a person who are not yet complete in the theory of reasoned action. The core of the theory of planned behavior remains in the behavioral intention factor but the determinants of objective are not only subjective attitudes and norms but also aspects of perceived behavior control. But perceived behavioral control is considered to have direct and indirect implications for predicting customer traits. The three components, namely attitudes, subjective norms and perceived behavioral control interact and become determinants of interest which in turn will determine whether the behavior in question will be carried out or not.

The components in the theory of planned behavior are (Hoang, et al., 2020): 1. Customer attitude. Attitude is considered as the first variable of behavior. Attitude is a positive or negative belief to display a certain trait. These beliefs are called behavioral beliefs. A person will intend to display a certain trait, when someone evaluates it positively. Attitudes are determined by personal beliefs about the consequences of displaying a behavior (behavioral beliefs), weighed based on the results of an evaluation of the

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consequences (outcome evaluation). This attitude is believed to have a direct influence on behavior and is associated with subjective norms and perceived behavioral control. 2. Subjective Norms. Subjective norms are assumed to be a function of specific beliefs that a person agrees or disagrees with to display a trait. Beliefs that are included in subjective norms (normative beliefs). A person will intend to display a certain trait, if he perceives that another essential person thinks that he should do so.

4. PERCEIVED EASE OF USE

The nature of perceived ease of use is defined as the extent to which potential users expect the target of the technology or system to be easy during use. In other words, users do not expect difficulties and obstacles to learn and apply the use of technology (Arora & Sahney, 2018). Another meaning for PEOU is also presented and emphasized on trust in the use of Information Technology (IT), the level of confidence that to apply technology does not require hard efforts in its use or application and does not require hard efforts in its users (Nguyen et al., 2018). Some of the presence of technology has a risk that can be accepted and some are not by the user. Acceptance and use of new technology is dominated by personal perceptions of the level of ease in using technology (Bae et al., 2019). Even though each software or technology developer has created many applications, the more difficult it is to use a new technology, the less likely it is to use it (Chauhan, et al., 2019). Related to the issue or case raised, for example social media, where users find it easy to learn so they can accept and use it to become a community in the application (Hubert, et al., 2019). Menu arrangement and navigation are also considerations where users can easily understand the flow of the application being used.

5. PERCEIVED USEFULNESS

The assumptions and statements of users who will accept technology if it brings benefits have been tested by researchers since it was proposed by Davis (Camilleri & Falzon, L., 2020). This assumption is stated in the perceived usefulness. In addition, the perception is stated that using a system or technology will be able to boost performance (Garcia, et al., 2020). There are several indicators that can be applied as a benchmark for perceived usefulness, for example improving performance, making work easier, feeling all the benefits. Although, technology can be considered to provide benefits, the perception of usability will also provide an overview of how technology has an impact on the depth of the technology used. Users can receive advantages on social media applications such as Facebook, Twitter, WhatsApp and so on. Currently, many applications are already running on mobile phone devices. There are two ways that users do when using applications in mobile media. First, the application can be accessed directly through the existing browser network. Second, the application can be used by downloading the application first. However, users will feel the dominant impact when sharing information and files with colleagues. This feature is considered to accelerate what the user does.

6. INTENTION TO SHOP ONLINE

Aim to shop online based on the opinion of Arora & Sahney (2018) is the tendency of customers to buy a brand or take actions related to purchases as measured by the level of possibility of customers making purchases online. Based on the opinion of Kotler & Keller (2012) intention to shop online is how likely it is for customers to buy a brand or how likely it is for customers to switch from one brand to another online. Camilleri & Falzon (2020) stated that the aim to shop online is a thought that arises because of a feeling of interest and wanting to have an item or service that is expected online.

7. ATTITUDE TOWARD ONLINE SHOPPING

Nguyen et al. (2018) explains that attitude is a consistent evaluation, feeling, and tendency of a person's likes or dislikes of objects or ideas. Kotler & Keller (2012) defines attitude as the customer's feelings (positive and negative) of an object after he evaluates the object. The more objects that are evaluated, the more attitudes are formed. Attitude has several functions, namely the function of adjustment, ego-defensive, level expression and knowledge. Customer attitude is a response given by the advertising message and captured by the customer. Attitude towards behavior is defined as a person's positive or negative feelings if he has to perform the behavior to be determined, another meaning of attitude is the level of self-evaluation when a person feels favorable or unfavorable when assessing the trait in question (Chauhan et al., 2019).

Attitude towards behavior is the tendency to respond to things that are liked or disliked in an object, person, institution or event (Shukla & Sharma, 2018). Attitude towards behavior is considered as the first variable that influences behavioral aim. When a person appreciates an action positively, then he has the will to do certain actions.

Views about a trait are influenced by behavioral beliefs as a result of the behavior performed. Personal beliefs include beliefs strength and outcome evaluation. The view on traits is believed to have a direct impact on the will to behave which is then affiliated with perceived behavioral control and subjective norms (Garcia, et al., 2020).

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8. BUYING DECISION

Arora & Sahney (2018) say that the buying decision-making process refers to consistent and wise actions taken to meet needs. Buying decision making is a customer's decision about what to buy, how much to buy, where to do it, when to do it and how to make a purchase (Chauhan, et al., 2019).

Purchasing Decision Process Purchasing activity is a series of physical and mental actions experienced by a customer in making a purchase. Based on the opinion of Kotler and Keller (2012), the stages in purchasing decisions made by customers are:

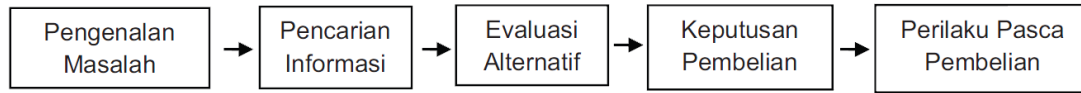


Figure 2 Buying Decision Process

Source: Kotler dan Keller (2012)

RESEARCH FRAMEWORK

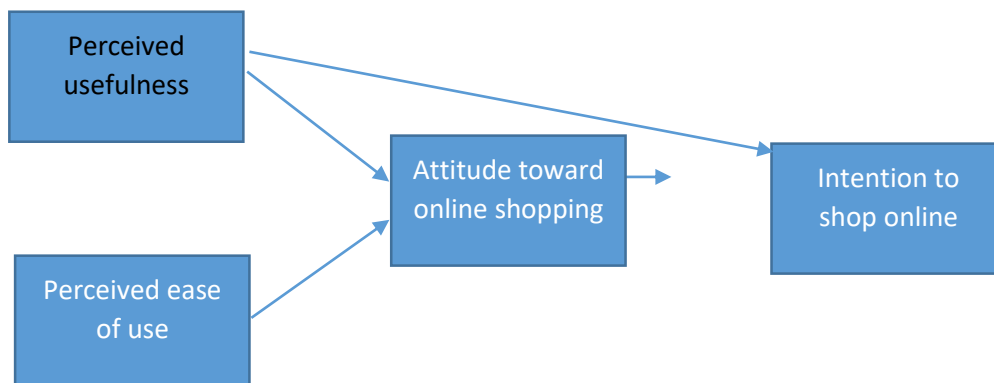


Figure 3. Research Framework

The research model can be seen on figure 3. The hypothesis in this study:

- H1: There is an effect of perceived usefulness on attitude toward online shopping
- H2: There is an effect of perceived ease of use on attitude toward online shopping
- H3: There is an effect of perceived usefulness on intention to shop online
- H4: There is an effect of attitude toward online shopping on intention to shop online

OPERASIONALIZATION OF VARIABLES

The operationalization of the research variables are:

Table 1 Indicators

Variabel	Indicator
Perceived usefulness	I believe shopping online is a more effective way of shopping.
	I believe online shopping is a fun way to shop
	Online shopping saves my time in shopping
	In general, shopping online is very useful for me
Perceived ease of use	Online shopping process is very easy
	It's very easy to learn online shopping
	It's very easy to take advantage of online shopping
	In general it is very easy to shop online
Attitude toward online shopping	I believe online shopping offers advantages in the shopping process
	Shopping online is a good idea
	Shopping online is a very positive thing
Intention to shop online	I tend to shop online in the future
	I tend to increase my online shopping
	I tend to recommend my friends to shop online

Source: Shukla & Sharma (2018)

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DATA ANALYSIS

VALIDITY TEST

The convergent validity test is valid if the loading factor value is greater than or equal to 0.3. Meanwhile, discriminant validity is seen from the AVE value and valid if it is greater than or equal to 0.5. The results of the convergent validity test can be seen in table 2:

Tabel 2. Outer Loading

	AOS	ISO	PEU	PU
AOS1	0,984			
AOS2	0,975			
AOS3	0,977			
ISO1		0,992		
ISO2		0,981		
ISO3		0,989		
PEU1			0,966	
PEU2			0,982	
PEU3			0,978	
PEU4			0,967	
PU1				0,942
PU2				0,955
PU3				0,941
PU4				0,944

The statement item attitude toward online shopping has the highest loading factor value of 0.984 and the lowest is 0.975. The statement item intention to shop online has the highest loading factor value of 0.992 and the lowest is 0.981. The statement item perceived ease of use has the highest loading factor value of 0.982 and the lowest 0.966. The statement item perceived usefulness has the highest loading factor value of 0.955 and the lowest 0.941. After testing the convergent validity, then the discriminant validity was tested by looking at the AVE value.

Tabel 3. Average Variance Extracted (AVE) dan Cronbach Alpha

	Cronbach's Alpha	Average Variance Extracted (AVE)
AOS	0,978	0,958
ISO	0,987	0,974
PEU	0,982	0,948
PU	0,961	0,894

Based on table 3, the AVE value for each variable is greater than 0.5 so that all statement items are discriminantly valid. Testing the reliability of the instrument was tested using Cronbach's Alpha analysis. Cronbach's alpha is the average of all the coefficients that may be the result of different ways of dividing the scale items. Based on table 3, the alpha-cronbach value for each variable is greater than 0.7 so it can be concluded that the statement items for each variable are reliable.

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HYPOTHESIS TESTING

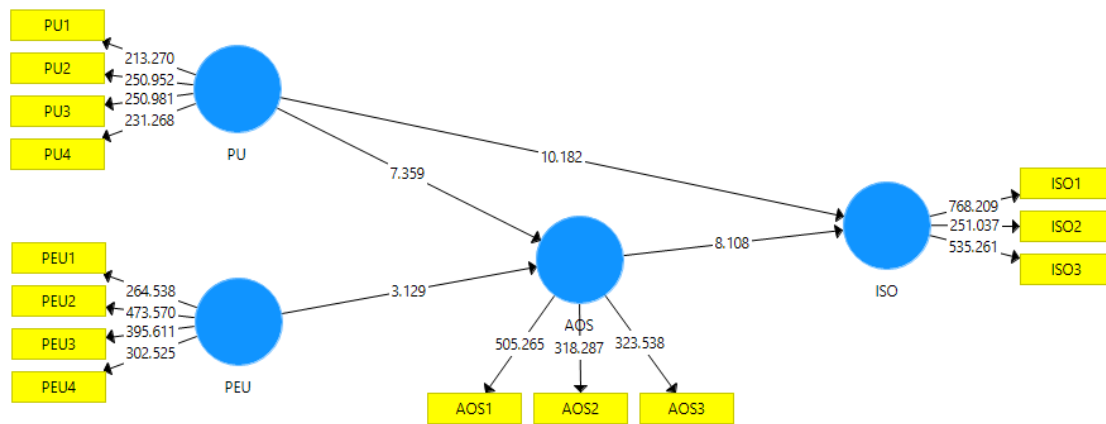


Figure 4. SmartPLS Output

Tabel 4. Summary of Hypothesis Testing

	T Statistics (O/STDEV)	P Values
AOS -> ISO	8,108	0,000
PEU -> AOS	3,129	0,002
PU -> AOS	7,359	0,000
PU -> ISO	10,182	0,000

Figure 4 are the results of the PLS SEM analysis in research analysis. Based on table 4, the p-value for hypothesis 1 is 0.000 <0.05, meaning that there is an influence of perceived usefulness on attitude toward online shopping. The p-value for hypothesis 2 is 0.002 <0.05, meaning that there is an influence of perceived ease of use on attitude toward online shopping. The p-value for hypothesis 3 is 0.000 <0.05, meaning that there is an influence of perceived usefulness on the intention to shop online. The p-value for hypothesis 6 is 0.000 <0.005, meaning that there is an influence of attitude toward online shopping on intention to shop online.

CONCLUSION

There is an effect of perceived usefulness on attitude toward online shopping. These results are in accordance with the research of Shukla & Sharma (2018). The results of hypothesis testing indicate that perceived usefulness has a positive effect on attitude. This condition indicates that respondents believe that online shopping can provide benefits or advantages in supporting daily activities. Online shopping is able to provide benefits to consumers because it can make various transactions carried out faster without the need to use cash. In addition, online shopping also provides other benefits in the form of discounts or free shipping for a number of transactions made. All the benefits or advantages that have been felt by online shoppers have encouraged their attitude to keep making purchases online.

There is an effect of perceived ease of use on attitude toward online shopping. These results are in accordance with the research of Shukla & Sharma (2018). The results of the second hypothesis test show that perceived ease of use has a positive influence on attitudes toward online shopping. This condition shows that a person's attitude to continue shopping online is very dependent on the benefits and convenience of shopping so that users feel that online shopping makes it easier for them to carry out their daily activities. The technology offered by online shopping has made respondents feel various conveniences because it can be done anytime and anywhere using a smartphone or PC. The various conveniences offered by networked shopping have encouraged respondents' attitudes to continue shopping online in support of their daily activities. Easy-to-use technology will encourage the development of a good attitude towards the technology.

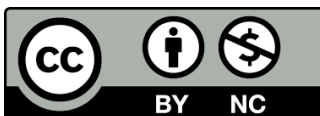
There is an effect of perceived usefulness on intention to shop online. These results are in accordance with the research of Shukla & Sharma (2018). The results of the third hypothesis test show that perceived usefulness has a direct influence on intention to shop online. Perceived usefulness has a positive influence on intention to shop online. This condition illustrates that the usefulness of wired shopping can persuade respondents to shop online. Respondents were offered various uses for electronically connected shopping such as time saving, 24-hour shopping, and shopping on the go with less effort.

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There is an influence of attitude toward online shopping on intention to shop networked. These results are in accordance with the research of Shukla & Sharma (2018). The empirical test results on the fourth hypothesis show that attitude has a positive influence on online shopping intentions. This condition illustrates that the attitude of accepting online shopping has encouraged respondents to adopt online shopping which will then be used to support their daily activities. The attitude or desire of respondents in this study to shop online will cause electronically connected shopping to be accepted and used intensively.

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