
Service quality and influencing factor on consumer purchase intention of online Ticketing: An empirical study in Iran

Seyed Rajab Nikhashemi¹, Ahasanul Haque², Farzana Yasmin³ and Ali Khatibi⁴

Abstract

This study gives a report on e-service quality and consumer purchase intention towards online ticketing. In this research, the reasons why some people remain committed to the traditional method of purchasing materials while others have embraced the use of online channels were investigated. The outcome of this study is a comprehensively integrated framework that can be utilized by the policy makers and business enterprises to understand significant relationships among dimensions of e-service quality, perceive of usability, perceived risk and internet knowledge. Also, this research considered how price perception and online trust can be utilized in understanding the consumers' purchase intention towards online ticketing. In addition, another factor which has made this study very sophisticated is the e-service quality aspect which has significant effect on consumer purchase intention behavior to have online purchase. However, further research is needed to examine these factors in Iran with additional samples before generalization can be made. Furthermore, it is also necessary to review consumer purchasing behavior in taking decision to use internet as means of purchasing online rather than the traditional way.

Key words: Service quality, online trust, price perception, perceived of usability, perceived of risk and internet knowledge



Available online
www.bmdynamics.com
ISSN: 2047-7031

INTRODUCTION

The increased globalization of the world economies has created many opportunities for marketers at the same time; this has also intensified competition among businesses so that many companies are looking towards unconventional forms of marketing. Marketing through the internet is one such unconventional form of marketing which many companies have resorted to (Nikhashemi et al., 2011). The internet is consulted globally by people on a daily basis. The use of this facility is embarked upon by many people for different purposes as it supports the day to day activities in different sectors of everyday life. It is used specifically by people for getting information on items they wish to have. Its use as a significant tool of communication is growing daily at an exponential rate largely due to the benefits it also offers in saving time as well as cost (Blanca Hernandez and Louisa Anderu, 2010). For instance, purchasing an online travel ticket can reduce the processing time and other expenses that might be incurred if the ticket were to be purchased manually or in person. Internet is widely used to support marketing activities in most parts of the world where there are well developed internet infrastructures (Forrester Research ,2004) Many companies and people think that service quality is just a process of after sale service but these days when we are talking about service quality, it has gone beyond this statement because service quality actually can be an agent which can satisfy customers and by satisfying our customer we can create customer loyalty (Feng Kuo at al., 2009). Both concepts of e-service and e-service quality have become increasingly important issues in researches. The concept of E-service is quite different in comparison to traditional service, which is based on interactive information flow between customers and service providers. E-service quality has been regarded as having the potential of not only being able to deliver strategic benefits, but also to enhance operational efficiency and profitability (J.J. Cronin 2003). Basically, online shopping comprises of seeking information and carrying out activities that provide the customers the information which will help them to arrive at an informed decision and hence, conduct business. On the other hand, online buying represents technological infrastructure used to exchange data and purchase product or services electronically. The exponential growth in the number of people transacting business electronically shows that the concept has revolutionized marketing strategy by companies and business ventures (Nikhashemi et al., 2011).

¹ Graduate Schools of Management, Management and Science University of Malaysia (MSU), farhad_nikhashemi@yahoo.com

² Faculty of Economics and Management Sciences International Islamic University Malaysia, Box No. 10, 50728 Kuala Lumpur, ahasanul@iium.edu.my

³ Graduate Schools of Management, Management and Science University of Malaysia (MSU), fysweety@yahoo.com

⁴ Graduate Schools of Management, Management and Science University of Malaysia (MSU), alik@msu.edu.my

LITERATURE REVIEW

Service quality

Service quality has been defined as global judgment about the superiority of service which is provided by company. Service quality generally is of two fold; one is based on company interaction with their consumer's (non-internet) and the other is based on online service which relies more on internet and e-commerce (Parasuraman et al., 1988). Many companies that are involved in e-commerce have realized that the key determinant to either success or failure is the quality of the electronic service which is delivered to the consumer and not only website presence, low price or any other factor (Yang, 2001; Zeithaml et al., 2001). Service quality is determined by the difference between the expected service and perceived service from companies. Zeithaml et al., (2002) observed that the three most important factors that can be considered as the core of service quality are personalization, website design and security of website. A service is a time-perishable, intangible experience performed for a customer acting in the role of a co-producer. It is an interactive process for the co-creation of value (Fitzsimmons and Fitzsimmons, 2008). For all the businesses online transactions, internet security has been a major concern. Information security has been recognized as a significant element for ascertaining wide participation in the society (Nikhashemi et al., 2011).

Online Trust

Trust has many different definitions. Trust has been defined as significant dimension of business relationship in which both parties can rely on their promises (Kolsaker & Payne, 2002). From another perspective, having trust can lead to reduction in uncertainty and vulnerability and increment in integrity among parties especially in the case of online commerce in which trust can build up strong image (Nikhashemi et al., 2011). In the context of e-commerce, trust refers to the online consumers' beliefs and expectations about trust-related characteristics of the online sellers (Tzy-Wen Tang, et al., 2005)

Price perception

A careful consideration of many previous studies have shown that price perception is a touchy, complicated and critical issue which can stimulate the customers either negatively or positively (Erickson and Johanson, 1985). When people want to purchase product or services through the internet or from any other websites, they are not able to physically see or handle the product. Therefore, they are not sure that what is presented on the website is consistent with what would be delivered, in such a way, price perception come in to the picture and plays significant role in determining both satisfaction and post-purchase and intention to return (Jarvenpaa and Todd, 1997).

Perception of usability

However, specialized marketing literature has analyzed the implication and influence of consumers' perceptions as well as intention of establishments and their image regarding actual purchasing attitudes and behavior (Zimmer & Golden, 1998; Ghosh et al., 1995 and Park et al., 1998). Perceived usefulness as derived from ease of use has a positive effect on consumers' buying behavior to make a decision (Nikhashemi et al., 2011). With the emerging new technologies like internet and e-commerce, many companies have been transform from their physical oriented nature into website based. While at the beginning, the website might seem unattractive because of scarcity of human activities but actually, it offers new and interesting possibilities. Because of these possibilities and the relative scarcity of literature on the issues involved, there are numerous research projects that are centered on analysis of the consumer's perceptions on virtual establishments (Falavin et al., 2006). Perceived usability has extracted from ease of use and as it has proven in previous researches, it has positive influence on consumer purchase intention to make up their mind (Dong Jim Kim et al., 2007). So, based on this study, it seems to be good enough that the usability of website as well as its ease of use can influence consumers' behavior to have online purchasing policy.

Perceived Risk

It is a known fact that risk can be real and as long as it is real it will affect consumers' purchasing behavior (Nikhashemi et al., 2011). Perceived risk is the uncertainty that consumers encounter while they

are not able to predict what will happen when they are doing their shopping through virtual environment. (Suresh and Shashikala, 2011). Perceived risk refers to uncertainties which are associated with possibility of negative consequences of using e-ticketing. Giving private and personal information and transaction involving money through the website can bring up uncertainty for all those who are using the online channel as tool to purchase their ticket (Mohd Fazli Mohd Sam and Md Nor Hayati Tahir, 2009)

Internet knowledge

Based on different results of empirical studies already conducted, knowledge has positive relationship with trust and in online shopping as well as transaction, it leads to motivation for those who intend to embark on online shopping. (Wang et al., 2009). This means that consumers' knowledge may determine their level of trust in online retailers and their intention to purchase online. If consumers know more about internet, they will be more confident towards online shopping. Knowing fully well and having a deep understanding of internet, including how to use and also the possession of knowledge about possible threat and risk will make a customer use online shopping method often. Actually, by having knowledge about internet, the consumers can protect themselves from any threat that might come up during any online session or activity (Novak et al., 2000).

RESEARCH METHODOLOGY

The primary data were collected through structured questionnaires to answer to the research questions as well as research objectives. Total of 550-sample sizes are found to be sufficient enough for this research paper. We have distributed our questionnaire in different agencies of Iran Air airline and Mahan Air which are located in Esfahan-Iran and Shiraz-Iran Roughly 500 questionnaires were received. Each of the responses received was taking into consideration for errors, incomplete and missing responses. After the selection process was carried out, only 491 responses were considered complete and valid for data analysis. This represents a success rate of 90%, which is considered to be good enough in view of time and cost constraints.

Research Framework of the study

Figure 1 shows the theoretical framework of this study. It can be seen that the dependent variable is the consumers' perception on e-ticketing, whereas, the independent variables could be divided to Perceived risk, online trust, usability, internet knowledge, pricing and service quality. These are the factors that could influence consumers' perception on online ticketing.

Hypothesis of the study

A hypothesis is a logically conjectured relationship between two or more variables expressed in a form of a testable statement. The aim of this study is to determine the relationship among many factors that causes choice of e-ticketing and other aspects of online ticketing. The relationship between online shopping act and demographic factors will be examined. The hypotheses for their research are as follows:

H1: Usability has significant relationship on service quality and consumers' purchasing intention towards online-ticketing.

H2: Perceive risk has significant relationship on service quality and consumer purchasing intention on online ticketing.

H3: Trust has significant relationship on service quality and consumer purchasing intention on online ticketing.

H4 Price perception has significant relationship on service quality and consumer purchasing intention on online ticketing.

H5: Internet knowledge has significant relationship on service quality and consumer purchasing intention on online ticketing.

H6: service quality has significant relationship on service quality and consumer purchasing intention on online ticketing.

Insert figure-1 here

RESULT AND DISCUSSION

Reliability Test.

Cronbach's Alpha has been used to test the reliability of questionnaire's which has set by researcher.

Reliability test has conducted on 6 dimensions which respectively are: perceived usability, perceive risk, online trust, price perception, internet knowledge and e-service quality. The reliability coefficient of variables minimum should exceed from 0.7 which has claim by Hair Jr et al., (2006). The Cronbach's Alpha shown in Table one.

Insert table-1 here

FACTOR ANALYSIS

Factor analysis has been applied to explore the underlying factors associated with 28 items by using Principal Component Analysis (PCA). Bartlett's Test of Sphericity also has used to the constructs validity. Then again the Kaiser-Mayer-Olkin measure of sampling adequacy employed to analyze the strength of association among variables. The Kaiser-Mayer-Olkin measuring the sample adequacy (KMO) was first determining the suitability of using factor analysis to predict whether the data which has used for the research are suitable to perform factor analysis or not. Generally, KMO has been used to assess which variables need to drop from the model because of the multicollinearity. The value of KMO varies from 0 to 1, and KMO overall should be .60 or higher to perform factor analysis. If not then it is necessary to drop the variables with lowest anti image value until KMO overall rise above .60. Result for the Bartlett's Test of Sphericity and the KMO reveal that both were highly significant and concluded that this variable was suitable for the factor analysis (Table 2). (Our KM is .891 which great) It is difficult to take decision regarding the number of factors could retains but the results of initial runs based on eigenvalues showed 6 factors. It is suggested that the variable with the loading greater than 0.50 or above are very significant.

Insert table-2 here

The result showed in table 3. N.B: Only 15 loading factors are carried out in this table the values of following Table 4 indicate the connection of the items to a factor. Generally, the factor is the natural affinity of an item for a group. The higher loading (factor) will show the stronger relationship of an item to a specific factor. Our finding in this study demonstrate that each of the six dimensions (Perceived usability, perceive risk, online trust, price perception, internet knowledge and e-service quality) was homogeneously loaded to the different factors, Which means each of the six dimensions that loaded into four different factors all are related to consumers' need.

Insert table-3&4 here

HYPOTHESES TESTING

Regression analysis was applied for testing the hypothesis of this research after getting extraction of six independent variables from factor analysis. Results for consumer purchase intention showed in Table 5, 6, 7. Results of this study have shown that 76.8 percent of variance of consumer purchase intention about online ticketing was explained by these six independent variables with a significant 'F' value of 63.932 being significant at $p < .000$ (Table 5 and 6). Therefore, there is an evident that these six factors have significant effect on service quality and consumer perception on online ticketing.

Insert table-5&6 here

Predictors : (Constant), Perceived usability, perceived risk, online trust, price perception, internet knowledge and e-service quality
Dependent Variable: The hypotheses of this study are concerned with the individual effect of six variables on the e-service quality and consumer purchase intention on online ticketing. The test of these hypotheses tries to accomplish the objectives of this research. The strength of influence of each of the independent variables would have on the consumer perception about e-service quality and their purchase intention on online ticketing been addressed and results were shown in the Table 7

Insert table-7 here

Testing H1:

The result showed that social influence emerges as the important factor affecting e-service quality and consumer purchase intention on online ticketing. A significant positive effect of perceived usability on consumer perception is seen from table 7. This result supports the first hypothesis of this study. Based on this positive coefficient of the perceived usability, this study concludes that there is a significant positive effect to build consumer perception about online

ticketing.

Testing H2, The result about perceived risk showed that, it has been significant positive influence in regarding of perceived risk and consumer purchasing intention on online ticketing. As you refer to table 7 you notice that the p value is less than 0.01 as a result of that, this hypothesis is supported.

Testing H3, The result also demonstrating that online trust on e-service quality and consumer purchasing intention on online ticketing has got impact on customer purchasing intention. Regression result shows a positive effect of this variable on customer purchase intention about online ticketing and its standardized coefficients is (.343). Also its 't' calculated value is more than significance value. Thus, express that this variable significantly contribute to this customer perception on e-ticketing. Therefore, H3 is supported. **Testing H4**, price perception has a significant impact on e-service quality and consumer purchasing intention on online ticketing. Since, price perception creates a positive effect on consumers' purchase intention on online ticketing. regression result shows a positive effect on this variable on e-service quality and consumer purchase intention on online ticketing and standardized coefficient is (.420).also its 't' calculated value is more that significant value , as a result we can say there is significant contribution between this in dependent variable with dependent one.

Testing H5, As you can see in table 7, it has proven that internet knowledge has positive and significant contribution with e-service quality and consumer perception on online ticketing. 't' value is more than significant value and p value also is less than 0.01 so H5 has supported. Testing H6, it states that (e-service quality) different styles of website design, security and personalization might provide superior result to build customer through Internet which is one of the best channel for marketing. Regression analysis shows that this variable has a significant positive impact on online ticketing. Its standardized coefficient is (.043). Moreover, its't' calculated value is greater than a significant value. So, it is wise to claim that this variable contributes to this model. Hence, H6 is supported.

Testing H6, it states that (e-service quality) different styles of website design, security and personalization might provide superior result to build customer through Internet which is one of the best channel for marketing. Regression analysis shows that this variable has a significant positive impact on online ticketing. Its standardized coefficient is (.043). Moreover, its't' calculated value is greater than a significant value. So, it is wise to claim that this variable contributes to this model. Hence, H6 is supported.

CONCLUSION

This study has shown that online ticketing can be facilitated through an influential online shopping mechanism. The regression results suggest that online ticketing can provide marketers with powerful communication tools. However, as shown by the result, it is strongly believed that successful online transaction in 21st centuries will depend largely on e-service quality and advertisers' ability to develop either mixed media strategies working in synergy or on an integrated communication plan. In this study, the factors that probably impact on online ticketing were examined. These factors included perceived usability, perceived risk, online trust, price perception and internet knowledge as well as e-service quality. A key finding is that the use of different styles of online ticketing is a strong determinant of a customer's purchase intention towards online ticketing, the availability of different approaches of online ticketing boosts customers' confidence in online activities. Also, the availability of appropriate e-service quality like personalization, web design and web security also significantly contributes in this study.

REFERENCES

- A.Parasuraman VA. Zeitham I, LL. Berry (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*. Vol 49 No (4), pp.41-50
- Balanca Hernandez, Julio Jimenez and M. Jose Martln., (2010). Consumer behavior in electronic commerce: The moderating effect of e-purchasing experience. *Journal of business research*, Vol 63, pp. 964-971.
- C.Falavin, M. Guinaliu and R. Gurrea (2006). The influence of familiarity and usability on loyalty to

- online journalistic services: The role of user experience. *Journal of retailing and consumer service*. Vol 13, pp.363-375
- Dan J. Kim, Donlad L.Ferrin and H.Raghav Rao., (2008).A trust-based consumer decision making modeling electronic commerce. The role of trust, perceived risk, and their antecedents' *journal of decision support system*, Vol 44, No(2), pp. 544-564.
- Erickson, G. M. and Johansson, J. K. (1985). The role of price in multi-attribute product evaluation. *Journal of Consumer Research* , Vol 12, No(2), pp.195-199.
- Feng Kuo, Chi-Ming Wu and wei-Jaw Deng. (2009), The relationship among service quality, perceived Value, Customer satisfaction, and post purchase in mobile value added services. *Journal of computers in human behavior*. Vol 25, No (4) , pp. 887-896
- Fitzsimmons, J.A. and Fitzsimmons, M.J., 2008. "Service Management: Operations, Strategy, and InformationTechnology, 6th Edition, New York: McGraw-Hill Publishing.
- Ghosh, A., Chakraborty, G., Ghosh, D., 1995. Improving brand performance by altering consumers brand uncertainty. *Journal of Product and Brand Management* Vol 5, No (5), pp. 14-20.
- J.J. Cronin, Looking back to see forward in services marketing (2003): some ideas to consider, *Managing Service Quality*., Vol:13 No: (5) pp. 332-337.
- Jarvenpaa, S.L.and P.A. Todd, (1997). Consumer Reactions to Electronic Shopping on the World Wide Web. *Journal of Electronic Commerce*, Vol :1, No (2), pp.59-88.
- Kolsaker A and Payne C. (2002). Engendering trust in e-commerce: A study of gunder -based concerns. *Marketing intelligence & planning*, Vol, 20, No(4), pp.206-214
- Mohd Fazli Mohd Sam, and Md Nor Hayati Tahir(2009). Website Quality and Consumer Online Purchase Intention of Air Ticke. *International Journal of Basic & Applied Sciences IJBAS* Vol: 9 No: 10, pp. 20-25.
- Novak, T.P., Hoffman D.L and Yiu-Fai Yung (2000). Measuring the Customer Experience in online Environments. A Structural Modeling Approach" *Marketing Science*, Vol 19, No(1), pp.22-42
- Parasuraman, A., Zeithaml, V. A. and Berry L. L. (1988).SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, Vol 64, No(1),pp. 12-40.
- Park, C.W., Iyer, E.S., Smith, D.C., (1989). The Effects of situational factors on in-store grocery shopping behaviour: the role of store environment and time available for shopping. *Journal of Consumer Research*, Vol 15 (March), pp.422-433.
- Seyed Rajab Nikhashemi, Farzana Yasmin, Ahasanul Haque and Ali Khatibi .(2011), Study on consumer perception toward online ticketing in Malaysia. *Indian journal of commerce and Management studies*. Vol 2, NO ,(6). pp. 3-13
- Suresh A.M. and Shashikala. (2011). Identifying Factors of perceived risk toward online shopping in India. 3rd international conference on information and financial engineering. Vol 12, pp. 336-341
- Tzy-Wen Tang and Wen- Hai Chi (2005). 'The role of trust in customer online shopping behavior: Perspective of technology Acceptance model' Available at <http://www.casos.cs.cmu.edu/events/>
- Wang C.C, Chen C.A and Jiang J.C. (2009) . The Impact of Knowledge and Trust onE-Consumers' Online Shopping Activities:An Empirical Study. *Journal of Computers*. Vol 4, No(1), pp. 1-12
- Yang Z. (2001) Consumer Perception of service quality in internet- based electronic commerce. *Proceedings of the EMAC conference*. pp. 110-120
- Zeithaml, V.A., Parasuraman, A. and Malhotra, A. (2002). Service quality delivery through web sites: A critical review of extant knowledge. *Journal of the Academy of Marketing Science*, Vol 30, No(4), pp. 362-375.
- Zimmer, M., Golden, L., (1988). Impressions of retail stores: a content analysis of consumer images. *Journal of Retailing*, Vol 54, No (3), pp.265-291.
- Zithemal , V.A., A Parasuraman and A. Malhotra, (2001). A conceptual framework for understanding e-service quality: Impelcation for future research and managerial practice. *MIS Working paper series*, Report No.00115, Cambridge

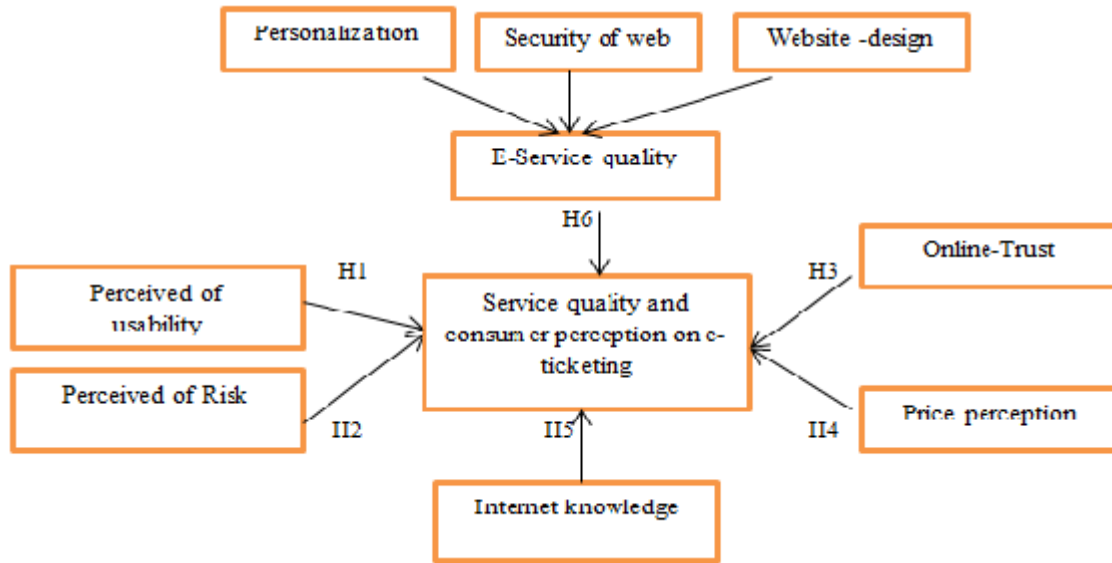


Figure 1: Research framework

Table-1

	Mean	Std. Deviation
<u>Perceive usability (Alpha = .805)</u>		
Enjoyable online purchase	3.27	1.01
Feeling pleasant online buying	3.38	1.03
Ease of using of airline website	3.45	1.02
Saving time with online purchasing	3.50	1.96
E-ticketing giving plenty option	2.98	1.00
<u>Perceive Risk (Alpha = .834)</u>		
Willingness online payment	3.57	1.04
Fear feels to purchase online	3.46	.97
Feel free about privacy information	3.53	1.72
Always care about online payment	2.77	1.37
Strong influence on online		
<u>Online trust (Alpha = .869)</u>		
Trust online payment	3.42	1.37
Sense of trust website	3.18	1.26
Sufficient information feeling trustiness	3.53	1.53
System quality make trustiness	2.13	1.07
Impact on website security		
<u>Price perception (Alpha = (0.868))</u>		
Cheap and affordable	3.16	1.05
Price does not have impact	3.32	1.24
price plays vital role	3.23	1.16
Perception on pricing	3.48	1.09
<u>Internet knowledge (Alpha = (0.865))</u>		
having internet knowledge is helpful	3.67	1.45
Knowing net contribute with reduce risk	3,25	1.32
I am more confident in my online transaction	3.65	1.34
Skillful person motivated to have online ticketing	3.23	1.23
To have online shopping we need to know have to use internet	3.41	1.09
<u>E-service quality (Alpha = 0.849)</u>		

Importance of website security	3.21	1.25
The website gives me personal attention	3.36	1.21
Feels airline company website highly secure	3.12	1.06
The user interface of the online air ticketing has	3.71	1.22
Well organized appearance		

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.891
Bartlett's Test of Sphericity	Approx. Chi-Square	10472.891
	Df	430
	Sig.	.000

Table 3: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.638	52.785	52.786	14.537	52.786	52.686
2	4.084	16.214	69.002	4.083	16.216	69.002
3	3.653	14.872	82.064	3.653	14.872	83.874
4	2.102	13.711	97.585	2.102	13.711	97.585
5	1.236	11.741	98.325	1.743	11.651	95.655
6	1.114	10.515	98.840	1.547	10.486	94.835
7	.078	.221	99.061			
8	.066	.193	99.254			
9	.042	.172	99.426			
10	.031	.114	99.541			
11	.029	.101	99.641			
12	.017	.074	99.715			
13	.005	.069	99.784			
14	.003	.064	99.848			
15	.003	.057	99.905			

Table 4: Factor Loading Matrices Following Oblique Rotation of Four-factor Solutions

Factors	F1	F2	F3	F4	F5	F6
<u>Perceive usability (Alpha = 0.846)</u>						
Enjoyable online purchase	.93					
Feeling pleasant online buying	.81					
Ease of using of airline website	.83					
Saving time with online	.86					
<u>Perceived risk (Alpha = 0.868)</u>						
Willingness online payment		.76				
Fear feels to purchase online		.88				
Feel free about privacy information		.93				
Always care about online payment		.91				
Strong influence on online		.86				

<u>Online Trust (Alpha = 0.802)</u>						
Trust online payment				.73		
Sense of trust website				.75		
Sufficient information feeling trustiness				.89		
System quality make trustiness				.81		
Impact on website security				.82		
<u>Price perception (Alpha = 0.868)</u>						
Cheap and affordable					.88	
Price does not have impact Products are desirable than price plays vital role					.85	
Perception on pricing					.80	
<u>Internet knowledge (Alpha = 0.870)</u>						
having internet knowledge is helpful					.81	
Knowing net contribute with reduce risk					.79	
I am more confident in my online transaction					.93	
Skillful person motivated to have online ticketing					.88	
To have online shopping we need to know have to					.97	
<u>E-service quality (Alpha = 0.852)</u>						
Importance of website security						.86
The website gives me personal attention						.89
Feels airline company website highly secure						.78
The user interface of the online air ticketing has						.87

Table5. Model summary

Model	R	R square	Adjusted R square	Std Error of The estimate
1	.864(a)	.768	.752	.49752494

Table 6. ANOVA (b)

Model		Sum of square	Df	Mean square	F	Sign
1	Regression	103.068	6	17.178	63.932	.000 (a)
	Residual	31.932	129	.248		
	Total	135.000	135			

Table 7. Regression Coefficient

Model		unstandardized		Standardized Coefficients	T	Sig.
1	(Constant)	-4.281E-16	.041		.000	1.000
	Perceived usability	.307	.043	.309	7.210	.000
	Perceive Risk	.272	.043	.272	6.358	.002
	Online trust	.343	.042	.341	7.953	.000
	Price perception	.420	.043	.421	9.824	.001
	Internet knowledge	.384	.039	.039	9.573	.000
	E-service knowledge	.413	.042	.043	8.793	.012