

Intention to Buy/Sell Online: A Propositional Model

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ABSTRACT

Behavioral Intention denotes the willingness of an individual to perform a certain action. Assessment of intention provides information that is helpful in determining the actual behavior. Online buying/selling (e-commerce) represents an activity, which is performed once an individual develops the intention. In view of the close association between the intention and the behavior, understanding and identifying the factors that impact the intention is important. This exploration can be more fruitful if the context of a behavior is given due consideration. Online buying/selling shows a certain context in which technological, informational, individual, and socio-cultural factors interact. In view of this understanding, the current study proposes a model which postulates that behavioral intention to buy/sell online will be influenced by technological, individual, and informational factors. Additionally, the model proposes that the individual cultural values will moderate the impact of aforementioned factors on behavioral intention. This study, though exploratory in nature, makes an important contribution to information systems research by proposing a model that attempts to theoretically relate the cultural values with the adoption of online buying/selling. This research also tries to address the call for more integrated research on online buying/selling.

INTRODUCTION

Exchange has always been an important process in human lives. In the pre-industrial era, small towns and adjoining cities provided places where people could exchange their products, an exchange that was described as barter trade. With the industrial revolution, a change in the scope of human needs began. A greater demand for non-agricultural products necessitated the need to develop special marketplaces where people could buy different products in exchange for currency notes. Transactions became more numerous, and owing to a greater number of industries, competition increased. Corporations developed special departments, such as marketing, to disseminate information about products. Information became an important resource and pivotal to the diffusion of products and services.

Development of the Internet marked a new era that has extraordinarily impacted almost every sphere of human activities. The Web, a component of the Internet, has become a ubiquitous phenomenon. This development brought new meaning, similar to that of the industrial revolution, for trading. In terms of the use, availability, and various other properties, the Web has provided an opportunity for traders to present products/services to a wider section of the population at a lower cost. On the other hand, users have also found online buying/selling to be convenient and cost effective (Zhou, Dai, & Zhang, 2007).

Online buying/selling has become an important way of satisfying user needs. According to Donthu and Garcia (1999), buying has become the most rapidly growing use of the Internet. In

the U.S. it is estimated that online sales will reach \$331 billion by 2010; furthermore, online trading is expected to account for 13 percent of total retail sales in 2010, and online sales will grow at a 15 percent compound annual growth rate between 2004 and 2010 (Johnson, Leaver, & Yuen, 2004). The increasing importance of online buying/selling has drawn attention from scholars. Success of a new technology depends on its adoption; therefore, different researchers started investigating factors that play a role in the adoption of online buying/selling. This study presents a model that proposes the impact of technological, individual, and informational factors on intention to buy/sell online under the moderating influence of cultural values.

CONCEPTUAL FRAMEWORK

The primary objective of this research is to propose a model that could portray the role of technological, individual, and informational factors under the influence of cultural values. Online buying/selling is a technology-mediated practice and can be studied with the models that have been developed specifically for understanding the acceptance of technology. The technology acceptance model (Davis, 1989), is one of the most widely used models to predict the adoption of technology. It is argued that this model is also applicable to investigate the adoption of online buying/selling (e.g., Gefen, Karahanna, & Straub, 2003). This model provides a simple, yet robust, means to explore the acceptance of technology.

The technology acceptance model was developed within the discipline of information systems. This model proposed that the constructs of perceived ease of use and perceived usefulness would be fundamental in shaping the intention and influencing behavior relating to the acceptance of technology. The constructs of perceived ease of use and perceived usefulness, as outlined in the technology acceptance model, are important but not adequate to represent the influence of social environment on the individual's intention to accept technology (Srite, 2000). Furthermore, the nature of a research problem can also necessitate considering the inclusion of variables that are pertinent to the investigation. During online buying/selling, for instance, the factors of Web content, Web design, privacy and security are of paramount importance and therefore warrant consideration in research on online buying/selling. Similarly, personality traits relevant to the phenomenon of adoption also deserve attention. To better assess the adoption of online buying/selling under the influence of cultural values, this study extends the technology acceptance model by including variables of personal innovativeness, content, design, information privacy, and information security.

Culture is described as a shared set of values, patterns of thinking, and collective feelings. Culture provides individuals a way to understand the world as well as respond to it. Beginning with early childhood, people start learning a set of values, which aid in forming responses to different problems/issues. Culture, therefore, is very important to understand the ways of people belonging to certain groups and societies. The work of Hofstede (e.g., 1980, 1997) is considered to be one of the highly influential works in cultural studies and has been used extensively in studies on individual behavior. As online buying/selling involves individual behavior; therefore, analysis of cultural values can aid in assessing the importance of culture in everyday life activities. Hofstede's research is quite useful in this regard and consequently adds to the conceptual framework of current research.

LITERATURE REVIEW AND PROPOSITIONS

Direct Affect

The proposed model uses the technology acceptance model (Davis, 1989) as the primary model and extends it with the constructs of personal innovativeness, content, design, information privacy, and information security. The nature of the relationship between the predictor variables and intention to buy/sell online is further examined under the influence of culture using Hofstede's (1980) cultural dimensions. This combination will provide a perspective, which can help to account for the moderating role that individual cultural values play in shaping the user intention to adopt online buying/selling.

1) Perceived Usefulness (PU)

Perceived usefulness is an important determinant of usage intention and is defined as “the degree to which a person believes that using a particular system would enhance his or her job performance” (Davis, 1989, p. 320). Perceived usefulness represents the perception of the user about the possible benefit to be gained by learning or adopting a technology for the first time. Perceived usefulness has been found to be a significant predictor of attitude toward usage and actual use. According to Lin and Yu (2006), “Perceived usefulness has received extensive empirical support through validations, applications and replications by researchers and practitioners” (p. 113).

Perceived usefulness positively impacts intention to buy/sell online. Along with the technology acceptance model Pavlou (2003) used the theory of reasoned action to predict acceptance of e-commerce and found perceived usefulness, along with perceived ease of use, important in e-commerce acceptance. Chen, Gillenson, and Sherrell (2002) used the technology acceptance model and the diffusion of innovations theory to examine consumer behavior in the virtual store context and found perceived usefulness as having an important impact on attitude toward using the virtual store. According to Monsuwe', Dellaert, and Ruyter (2004), the intention to buy online depends on perceived usefulness, perceived ease of use, and on emotional as well as on hedonic dimensions.

Based on the above discussion, the following proposition is proposed:

P₁: Perceived usefulness will have a positive impact on intention to buy/sell online.

2) Perceived Ease of Use (PEU)

The perceived ease of use represents a person's belief that usage of a particular technology will be free of effort (Davis, 1989). Perceived ease of use, along with perceived usefulness, has been found to be an important antecedent of adoption (e.g., Szajna, 1996). The study by Szajna (1996) was a longitudinal research study in which perceptions about the ease of use and usefulness of an electronic mail system along with the intention to use and the actual usage were measured. He found support for the constructs of perceived ease of use and usefulness, and also suggested that the experience component should be added to the technology acceptance model.

McCloskey (2003/2004) used the technology acceptance model to evaluate the acceptance of e-commerce and found that “ease of use has a direct effect on whether a consumer will make an online purchase” (p. 53). Heijden, Verhagen, and Creemers (2002) found perceived

ease of use, along with perceived risk, as important variables that influence the attitude toward purchasing online. The role of perceived ease of use in adoption has also been recognized in different countries. Guriting and Ndubisi (2006) found perceived ease of use and perceived usefulness as strong determinants of behavioral intention to adopt online banking in Malaysia; Pagani (2004) found perceived ease of use and perceived usefulness along with price and speed of use as important determinants of mobile service adoption in Italy.

On the basis of above discussion, the following proposition is proposed:

P₂: Perceived ease of use will have a positive impact on intention to buy/sell online.

2a) Mediating Role of PU

Davis (1989) suggested that perceived ease of use will operate through perceived usefulness, and this claim was supported by numerous studies (e.g., Chin & Gopal, 1995; Gefen, 1997). Through perceived usefulness, perceived ease of use affects the attitude directly as well as indirectly. Gefen and Straub (2000) commented on the indirect influence of perceived ease of use on attitude through perceived usefulness. The indirect influence of perceived ease of use was also found in studies conducted outside North America. Pagani (2004) presented a model proposing the determinants of mobile service adoption. One of the hypothesized relationships was that perceived ease of use will influence perceived usefulness. The model was validated through a qualitative exploratory study, using subjects from Italy and U.S., and also tested empirically with data collected from subjects in Italy. Perceived usefulness and perceived ease of use emerged as one of the most important predictors of adoption. Additionally, he found support for the influence of perceived ease of use on perceived usefulness.

On the basis of previous research, the following proposition can be made:

P_{2a}: Perceived ease of use will positively affect perceived usefulness.

3) Personal Innovativeness (PI)

Personal innovativeness shows the extent to which a person is willing to use a technology/product for the first time. The current study has used the definition of Agarwal and Prasad (1998) who defined personal innovativeness as “the willingness of an individual to try out any new information technology” (p. 206). Personal innovativeness has received considerable attention in consumer behavior research. According to Hirschman (1980), “few concepts in the behavioral sciences have as much immediate relevance to consumer behavior as innovativeness” (p. 283). The affect of personal innovativeness on adoption has been recognized in different studies (e.g., Park & Jun, 2003; Venkatraman, 1991).

Park and Jun (2003) examined the differences between Korean and American subjects in terms of Internet usage, Internet innovativeness, perceived risks of Internet buying, and Internet buying behaviors. Their model proposed that innovativeness will influence Internet shopping intention. They found that innovativeness influenced the online shopping intention in subjects from both countries; however, they did not find any interaction between the nationality and innovativeness.

Online buying/selling is a practice that represents a departure from established conventional buying/selling in the markets. The adoption of online buying/selling can involve a comparison of the pros and cons associated with traditional versus virtual buying/selling. A person intending to adopt; therefore, has to be willing to deal with large amounts of information

as well as associated risks/choices available in two different modes. Innovativeness motivates a person to learn more about new alternatives (e.g., Citrin, Sprott, Silverman, & Stem, 2000) and to take risks (e.g., Steenkamp, Hofstede, & Wedel, 1999). Online buying/selling can involve greater risk and may also require a comparison of alternatives available both on the Web and in the traditional marketplace; therefore, it can be argued that innovative individuals, owing to their willingness to try, will have a stronger inclination toward online buying/selling. The inclusion of personal innovativeness in technology acceptance models is proposed. For instance, Agarwal and Prasad (1998) suggested that personal innovativeness is an important individual-level variable and should be included in the technology acceptance model. Also they argued that the inclusion of personal innovativeness can help to understand development of perceptions (regarding information technology) and their role in formation of usage intentions.

Based on the empirical support as well as theoretical arguments, it is proposed that

P₃: Personal Innovativeness will have a positive impact on intention to buy/sell online.

4) Informational Traits

In the online environment, information occupies an important position. Traders disseminate information to promote products and services. This information facilitates users' decisions. However to complete transaction online, personal information has to be provided. The provision of personal information helps to complete a transaction but also poses a possible risk to the user. Failure to restrict the unauthorized access to personal information may result in breach of privacy and reduce the trust in the security features of a Web site. Furthermore, different attributes of information, for example, design and content play an important role during online buying/selling. Considering the importance of content, design, and increasing concerns regarding privacy and security of information these constructs have been added to the technology acceptance model and conceptualized as influencing the intention to buy/sell online.

4a) Content

The role of information in organizations (Feldman & Mrach, 1981), use in decision making has been examined (see e.g. Conrath, Montazemi, & Higgins, 1987). Various attributes of information, for example, amount (e.g. Trull, 1966); quality (Keller & Staelin, 1987), and content (Ranganathan & Ganapathy, 2002) are found to be important determinants of better decisions. Emergence of information processing view (see e.g. Galbraith, 1969) and its application to explain the organizational (Cohen, March, & Olsen, 1972) as well as consumer decision making (Scammon, 1977; Keller & Staelin, 1987) has increased the importance of giving due consideration to *information* in the decision making process. E-commerce requires the individuals to make a decision in a virtual environment while interacting with information, which is composed of different attributes. According to Ranganathan & Ganapathy (2002) "web sites are essentially store houses of information..." (p. 459). An appropriate balance among various attributes of information is vital in attracting as well as helping the individuals in making a decision. For instance, Lurie (2004) noted that increase in number of attributes, followed with an increase in amount of information reduces the quality of choices. Keeping in view the influence of information on decision making in virtual environment it is posited that

P_{4a}: Content will influence the intention to buy/sell online.

4b) Design

Among various attributes of information the format or the way in which information is displayed can affect the interaction between an individual and the problem at hand. A virtual mode of trade presents information organized with an objective to facilitate a possible transaction. Amount of information as well as the format of information, which is used to structure a Web site makes the human-information interaction a pleasant experience and thus adds to the viability of e-commerce as a mode of trade. Scheffelmaier and Vinsonhaler (2002/2003) reviewed the literature related with the properties of effective Internet Web sites and found *information organization, small chunks of information, information being current* among many other variables as important determinants of Web site use. Liu and Arnett (1997, 1998) considered information quality as one of many factors that determines the success of a Web (as cited in Ranganathan & Grandon, 2002). The design of Web site, the visual-textual-technological configuration of information, found to be a significant predictor of number of users and transactions (Sandvig & Bajwa, 2004; Ranganathan & Ganapathy, 2002). It is posited that

P_{4b}: Design will influence the intention to buy/sell online.

4c) Information Privacy

“Privacy is the condition of limited access to identifiable information about individuals” (Smith, 1993, p. 106). Privacy is valued in all cultures of the world, though the perception of privacy may vary from one culture to another. In relation to online buying/selling, the concern about privacy is developing among consumers across the board (Culnan & Armstrong, 1999). The intention to complete a transaction is heavily influenced by the extent of the available privacy. E-commerce adoption greatly depends on the satisfaction with concerns about privacy (Bakke, Faley, Brandyberry, & Troutt, 2005). Lee (2002), while commenting on the various concerns of online consumers, describes *privacy* as one of the important concerns. During 2000-2004, slow growth of e-commerce was attributed to slow economic growth and increasing privacy concerns among consumers (McCloskey, 2003/2004).

Adoption of online buying/selling depends partly on the nature of experience felt by the prospective customers. An unfavorable experience may lead to reluctance in the adoption of online buying/selling. Privacy breaches can impede consumers from accepting e-commerce (Bakke et al. 2005). Satisfying the user information privacy concerns leads to building of trust and a willingness among users to adopt new means of trade and exchange. According to Zviran (2008), users with an increasing privacy concern may become reluctant to provide complete information and use the Web.

Based on prior research it is proposed:

P_{4c}: Information privacy concerns will have a negative affect on user intention to buy/sell online.

4d) Information security

“The term “information security” means protecting information and information systems from unauthorized access, use, disclosure, disruption, modification, or destruction...” (<http://www.law.cornell.edu/uscode/html>). Information security is related to technical aspects of online buying/selling. Though online buying/selling is expanding at a great pace, the concern

about information security is also increasing. Information security encompasses all those measures that are necessary to protect privacy.

Online trade helps users buy/sell products or services by investing a minimum amount of time and effort. The virtual mode reduces the search costs as well as the opportunity cost of time involved in making a transaction (Bakos, 2001). However, if users have doubts about the security of their information or have concerns about the security of the information system in use by a virtual corporation, these concerns could outweigh the benefits offered by an online transaction. The concern with the security of data and of physical assets has drawn attention from both corporations and consumers (Davis, 1997). According to Miyazaki and Fernandez (2001), “indeed, the security of personal and financial information ... was not only the top concern of survey participants but also was the most predictive concern regarding the hypothesized relationships” (p. 38). Concerns with the security and privacy of information represent important impediments to the adoption of online buying/selling. While Han and Noh (1999) found low data security as an impediment to e-commerce adoption, Lee (2002) found that security along with privacy can help in building the trust of an individual toward online purchases. Privacy and security have been classified as important components of merchant and intermediary characteristics and have been proposed as factors that influence intention, adoption, and continuance of consumer online experiences (Cheung, Chan, & Limayem, 2005). Information security has become an important concern for users, and satisfaction of this concern is important for the adoption as well as expansion of online buying/selling. The following is proposed:

P_{4d}: The concern with information security will have a negative impact on user intention to buy/sell online.

Moderating Affect of Cultural Dimensions

Culture

In social science research, culture has been a phenomenon of great interest. It includes patterns of thinking, feelings, and reactions (Kluckhohn, 1951) as well as factors, such as education, art, and literature and also encompasses the social environment that shapes expression of feelings and responses to issues (Hofstede, 1997). Hofstede (1980) defined culture as “the collective programming of the mind which distinguishes the members of one human group from another” (p. 260). According to Hofstede (1997), mental programs represent patterns of thinking, feeling, and acting; however, individuals retain in themselves the ability to deviate from their own patterns of actions.

Culture plays an important role in shaping the values and influencing the behavior of people (Hofstede, 2001). Individual values develop from experiences with various human and institutional factors operating within a culture. The set of individual values emerging from these experiences influences behaviors (McCoy, 2002), and, therefore, increases the importance of understanding the role that cultural values play in shaping the individual dispositions.

5) Uncertainty avoidance (UAI)

“Uncertainty avoidance is the lack of tolerance and the need for formal rules” (Hoecklin 1995, p. 31). This dimension measures the extent to which people in a society feel threatened by and try to avoid ambiguous situations. They may do so by establishing more formal rules or

rejecting deviant ideas and behavior. UAI can have an important impact on the acceptance of change. Cultures high in UAI show a strong resistance to change (Kale & Barnes, 1992). Adoption of online buying/selling requires a change in pre-established ways of trading; therefore, people having high UAI will find it difficult to accept online buying/selling quickly. Internet shopping inherently involves more uncertainties than shopping at a traditional store (Lim, Leung, Sia, & Lee, 2004); therefore, UAI can impact intentions to adopt online buying/selling.

Personal innovativeness, as an example of a characteristic of early adopters (Rogers & Shoemaker, 1971), a judgment independent of the communicated experience of others (Midegley & Dowling, 1978), and a desire to obtain information about innovation (Hirschman, 1980), received considerable attention in adoption/buying behavior research. Risk taking, independence, and tolerance of ambiguity are among many factors that impact personal innovativeness (Steenkamp et al. 1999). UAI is related to risk taking and tolerance of ambiguity (Hofstede, 1997); whereas innovativeness represents a tendency to learn more about innovations (Citrin et al. 2000), a cognitive style that includes personal attitudinal features (Joseph & Vyas, 1984). Individuals with high UAI will avoid risk taking and therefore be reluctant to adopt the things with which they don't have any prior experience. On the other hand, low UAI will prompt an individual to try new products/practices and remain ahead in his/her social circle. The conceptual relationship between personal innovativeness and UAI, along with the empirical support, provides the ground for the following proposition:

P_{5a}: Relationship between intention to buy/sell online and personal innovativeness will be moderated by uncertainty avoidance such that the relationship will be stronger for the individuals with lower uncertainty avoidance values.

The constructs of content and design deal with the various attributes of information, e.g., quantity, quality, display, and organization. These attributes translate into different Web features, e.g., navigation, download time, cohesion, and attractiveness. Personal orientation towards these information attributes can greatly influence the relative success of a Web site in persuading an individual to buy online. UAI, a cultural value, can impinge on the information behavior of a person. According to Schaninger and Sciglimaglia (1981) "Bettman (1971) attributed tolerance for ambiguity as an influence on both information search and information processing behavior" (p. 209). Tolerance for ambiguity depicts an individual's tolerance to deal with inconsistent situations (Budner, 1962). Individuals tolerant to uncertain situations will seek more information and will process rather than reject the discrepant information (Schaninger & Sciglimaglia, 1981). Low UAI values lead to reduction of ambiguity, greater leverage in terms of dealing with ideas that are different (Hofstede, 1997). Keeping in view the conceptual underpinnings as well as relevant literature it can be argued that UAI values will impact an individual's interaction with the information organized within the content and design of a Web site; therefore, influencing the intention to buy online.

Basing on aforementioned argument the following have thus been proposed

P_{5b}: Relationship between intention to buy/sell online and content will be moderated by uncertainty avoidance such that the relationship is stronger for the individuals with higher uncertainty avoidance values.

P_{5c}: Relationship between intention to buy/sell online and design will be moderated by uncertainty avoidance such that the relationship is stronger for the individuals with higher uncertainty avoidance values.

6) Individualism/Collectivism (IDV)

The dimension of individualism/collectivism assesses whether ties between individuals are strong or weak (Hoecklin, 1995). IDV portrays the relationship of self with others; for example, how a person relates him/herself with the broader societal makeup. The in-groups have a strong influence on the decision making of an individual having collectivistic values. According to Toffoli (1997), the extent of connectedness with others will impact self, which in turn will influence behavior. IDV received notable support in the literature as one of the most important cultural variables that influences intention. According to Yeniyurt and Townsend (2003), “the individualism/collectivism dimension appears to be the most extensively employed dimension in cross-cultural consumer behavior research” (p. 380).

Personal innovativeness is the quality of adopting a product relatively earlier than most other members in one’s group (Roger & Shoemaker, 1971). Personal innovativeness is a feature that enables an individual to make a choice independently on his or her own accord. According to Steenkamp et al. (1999), “innovativeness was found to be correlated positively with optimum simulation level, independence, extraversion, impulsivity, risk taking, tolerance of ambiguity, inner-directed (versus other-directed) social character...” (p. 56). Steenkamp et al. (1999) found individualism to have a positive impact on individual innovativeness; Lynn and Gelb (1996) found individualism impacted national-level innovativeness. Individualistic values persuade individuals to place more importance on self and attitudes that benefit self (Bontempo & Rivero, 1990, as cited in Srite & Karahanna, 2006), influencing the extent of personal innovativeness and its relationship with the intention to adopt.

It is thus proposed that:

P_{6a}: Relationship between intention to buy/sell online and personal innovativeness will be moderated by individualism/collectivism such that the relationship is stronger for the individuals with individualistic values.

Information privacy represents concern about the boundary present between self and others. Within collectivistic values, self is identified with a group, which is comprised of a large number of individuals. On the other hand, individualistic values draw close boundaries around one’s self. Hogg and Abrams (1988) describes the concept of *identity* as “...a person’s knowledge that he or she belongs to a social category or group” (as cited in Stets & Burke, 2000, p. 225). Persons with individualistic values see themselves distinct from society (Hofstede, 1980). For instance, their identities depend on fewer social associations, as compared to the individuals with collectivistic values. According to Komito (1998), norms developed within a community guide behavior and enable members to develop a collective identity, an identity that represents shared norms and values within a group. Privacy represents a belief about the possible sharing of information that is related with self, and as individualistic values promotes the control over one’s identity, the following can be stated:

P_{6b}: Relationship between intention to buy/sell online and information privacy will be moderated by individualism/collectivism such that the relationship is stronger for the individuals with individualistic values.

7) Masculinity/Femininity (MAS/FEM)

Hoecklin stated that “these values concern with the extent of emphasis on work goals and assertiveness, as opposed to personal goals” (1995, p. 38). According to Hofstede (1997), the

masculine dimension manifests the importance given to earnings, recognition, advancement, and challenge; on the other hand, the feminine dimension represents the importance of relationships, cooperation, and social-oriented roles. Within masculine orientation, more value is placed on material things: success, wealth, and achievement (Steenkamp et al. 1999). The value in masculine orientation comes from the purchase or adoption of new products and technologies. The possession of the latest and novel things is a symbolic mean of demonstrating achievement (Yeniyurt & Townsend, 2003). The purchase of new products will symbolize the success of a person in the society and reflect a given level of status (Rogers, 2003). Acquisition of new products will thus reinforce the quality of being masculine. Masculinity/Femininity impacts personal innovativeness. Steenkamp et al. (1999) investigated the role of individual and national cultural antecedents of buyer innovativeness. They found that higher masculine values positively affect the personal innovativeness.

The following is proposed:

P_{7a}: Relationship between intention to buy/sell online and personal innovativeness will be moderated by masculinity/femininity such that the relationship is stronger for the individuals with masculine cultural values.

Masculine values are task oriented (Alshare, Mesak, Grandon, & Badri, 2007) and ego enhancing (Hofstede, 1984); feminine values are relationship oriented and concerned with greater social involvement (Hofstede, 1984). Individuals with feminine cultural values will place low value on competitiveness, aggressiveness, and challenge. The adoption of new technologies can sometimes involve challenge and competition in learning; consequently, the inclination to adopt new products and technologies can be weaker for individuals with feminine orientations. Perceived usefulness portrays one's belief about the possible benefit that can be gained by adopting a new course of action (Davis, 1989). According to Srite and Karahanna (2006), perceived usefulness is closely related to achievement of work goals and advancement. Masculine cultural values place importance on achievement and personal growth. Individuals with masculine values may find adoption of new technologies provides a feeling of success, growth, and achievement.

The following is proposed:

H_{7b}: Relationship between intention to buy/sell online and perceived usefulness will be moderated by masculinity/femininity such that the relationship is stronger for the individuals with masculine cultural values.

Based on the above-mentioned discussion, the following model in Figure 1 has been proposed.

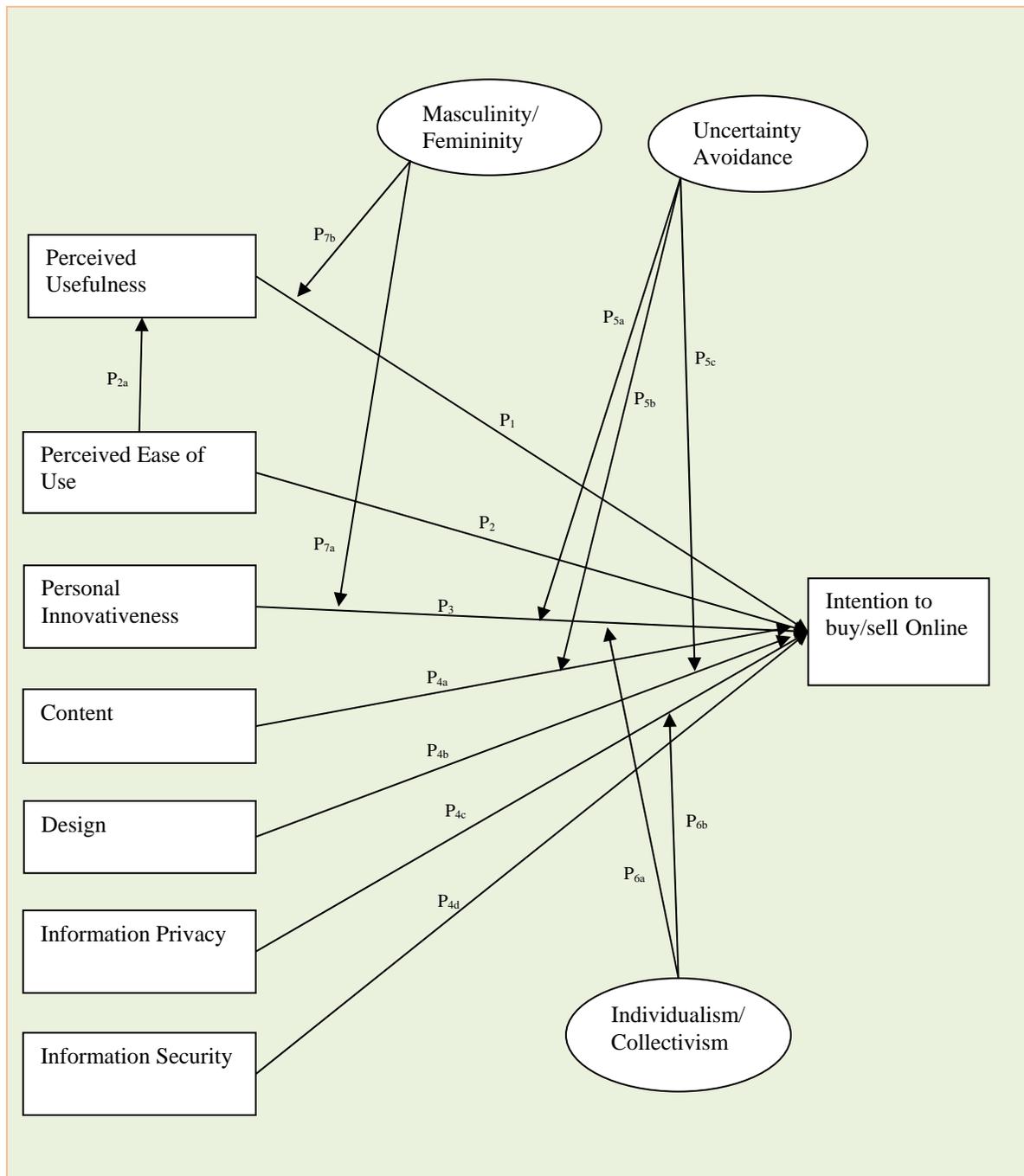


Figure 1. The Proposed Model

CONCLUSION

Online buying/selling is becoming increasingly important and the success of its adoption depends on the understanding of factors that play a role in adoption. The research on online buying/selling though increasing, but is still fragmentary and does not provide an explanation of cultural impact in shaping the behavioral intention. The current study takes an important step in

this direction by reviewing the literature, identifying the factors that can be pertinent to the adoption of online buying/selling, proposing the moderating impact of culture, and presenting a model that can be validated to further the theory of online buying/selling adoption.

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