Online Young Consumer Shopping Self-Efficacy: An Indian Exploration

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ABSTRACT

The current study examined the Indian young consumer online shopping self-efficacy in an integrated model. Authors tested the study model (antecedents and consequences of online shopping involvement) with the help of 225 sample data by using first order structural equation modeling. Online shopping enjoyment was found most important predictor of online shopping involvement followed by online accessibility. Further, the impact of online shopping involvement on online shopping self-efficacy was quite high in comparison to online technical self-efficacy. We strongly recommend that the marketers must use internet strategically in establishing dialogue between seller and online shoppers.

Keywords: Online Shopping Enjoyment, Online Shopping Value, Online Accessibility, Online Parental Attitude, Online Shopping Involvement, Online Shopping Self-Efficacy, Online Technical Self-Efficacy

I. Introduction

The entire world has witnessed rapid growth in commerce by internet mostly in last two decades. The internet has paved numerous opportunities to marketers across the globe. Online Shopping has become a trend in all age groups of consumers. E-retail revenues are projected to grow to 6.54 Trillion US dollars in 2022 (Statista, 2020). According to a joint ASSOCHAM -Forrester study paper, Indian electronic commerce revenue will reach USD 120 Billion by 2020 with annual growth rate of 51% (The Economic Times, 2016) The contributing factors for this mammoth growth will be high internet penetration, good economic growth and demographic dividend specific to India.

In this 21st century world, young generation is flooded with information at very high speed. Same is the case with Indian young generation. They are well versed with usage of internet. It has become very easy for marketers to target young consumers towards online shopping. Young consumers prefer

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to do majority of their shopping through online mode (Vrechopoulos et al., 2001). Dholakia and Uusitalo (2002) conducted an empirical study to investigate the age and Internet shopping relationship. Authors concluded that young age group of consumers reported more inclination to shopping through online mode.

The modern young generation believes shopping as an enriching experience. They purchase products as per their likings and even influence purchase decisions of their family members. Therefore, there exists a big opportunity for marketers and also a great challenge to target this distinctive set of consumers. Farris et al. (2002) argued that the young consumers are very much different from their ancestors in terms of ambitions, thoughts, preferences, language, culture, way of life, and orientation towards life.

Young consumers considered online shopping as most convenient and searched for products in this mode mostly (Sorce et al., 2005). Trust has been found as most crucial factor in conducting online transactions in online shopping context (Cyr et al., 2005). Literature has enough evidence that trust can only be established with the help of long term relationships between sellers and buyers (Doney and Cannon, 1997; Dwyer et al., 1987; Ganesan, 1994). According to Cyr et al. (2005), in online shopping context, trust is considered very important since consumer touch points are only virtual in sense and internet is the only source of information about sellers. Internet users can become online shopping customers only if marketers put efforts to mitigate risks of mistrusts. Monsuwe et al. (2004) argued that social science researchers across the globe collectively agreed on various factors responsible for the process of developing trust online. Gist and Mitchell (1992) propounded that people who think they can perform well on a task do better than those who think they will fail.

On the same lines, online retailing practitioners contended that whether a consumer's capability to perform a specific task online does influence the intention to transact online. Further, Kim and Kim (2005) confirmed significance of consumer self-efficacy in E-commerce. Authors studied empirically the relationships among Online Transaction Self-Efficacy, Consumer Trust, and Uncertainly Reduction.

The motivations for online consumer self-efficacy of young Indian consumers have not been thoroughly examined in the literature. According to Christ et al. (2005) motivations have been identified as vital constructs in formulating marketing strategies in retail context. Therefore, it is of utmost importance to identify motives behind adoption of online shopping. In this background the current study intends to understand how Indian young consumers become proficient online shoppers. First, the authors introduce the concept of young consumer online shopping self-efficacy and status of internet based retaining in India and world. Next, background mentions about the related literature about all study constructs and current study theoretical framework followed by study hypotheses. The study model is estimated with the help of primary young consumer data of 225. Further discussion of study findings, conclusion, academic implications, managerial implications, limitations, and future research avenues appear.

Π . Background of the Study

Famous Consumer Socialization Theory proposed by Moschis and Moore (1978) embarks on online consumer self-efficacy. The theory argued that internet has become a very important of unavoidable

part of society. Specifically, young consumers are very active on internet related things. Further the authors identified consumer socializing agents such as Family, Television, and Friends/Peers etc. According to Bandura (1997), self-efficacy refers to the one's confidence about ability to perform a specific task. It is quite different for individual's objective / subjective knowledge and experience as subjective knowledge means what one thinks he/she knows; objective knowledge tells what one really knows, and experience depicts what an individual has done (Wei and Zhang, 2008; Zamzuri et al., 2018). Authors further defined internet self-efficacy as "judgment about one's capability to use the Internet". Building on this, online young consumer self-efficacy may be understood as the degree to which a young consumer (as a shopper) perceives that he/she is competent to engage effectively in the marketspace.

2.1. Online Shopping Self-Efficacy

Online shopping self-efficacy refers to the perception of a consumer with respect to search and purchase behavior in an online context. In case of young consumers, this concept focuses on assessing their comfort level in a marketspace. Moschis and Moore (1978) related young consumer online shopping with the socialization intent in developing skill sets to be proficient shopper in marketspace. Eastin and LaRose (2000) opposed the proposal of considering self-efficacy in developing skill set and argued that it talks about performing a typical behavior with the help of existing skill sets.

2.2. Online Technical Self-Efficacy

It refers to perceived technical ability of young consumers in performing online tasks. Lack of techni-

cal proficiency led to anxiety among users (Mick and Fournier, 1998), whereas technical proficiency helps an individual in seamless use of technology to perform different tasks (Parasuraman, 2000). Technical self-efficacy deals with the ability of young consumers in website navigation while performing various online tasks. Moreover, technical self-efficacy is considered as a mental enabler in augmenting the consumer's interaction with the organization and the marketspace. Literature has enough proofs about relevance of technical self-efficacy. High technical self-efficacy may help in reducing negative sentiments among young online shoppers and resulting them competent shoppers online mode.

2.3. Online Shopping Enjoyment

Babin et al. (1994) propounded that online shopping enjoyment has been derived from shopping motivation theory. As per this theory, consumers' exhibit goal oriented behaviors in terms of utilitarian or hedonic shopping benefits or sometimes both. Koufaris (2002) defined online shopping enjoyment as "the level of intrinsic enjoyment of an online shopping activity". Fantasy and freedom during online shopping are intrinsic motivators, which result in the form of shoppers' enjoyment and involvement (Shang et al., 2005). According to Bridges and Florsheim (2008), hedonic and/or utilitarian shopping benefits drive shoppers to hone effective shopping skills over a period of time.

2.4. Online Shopping Value

Babin et al. (1994) explained online shopping value in terms of shopper's experience while shopping goods at value driven deals. Online platform provides ample opportunities in finding good value deals. Young shoppers use their technical skill of using internet to search for value and this exercise automatically make them involved in the process.

2.5. Online Accessibility

It refers to the shopper's perception about availability of medium to access products with their complete details in a marketspace. This facility provides ample opportunities to young shoppers for shopping and online engagement for other different purposes. There exist a strong link between online accessibility and future purchase intentions in online shopping ecosystem (Lueg et al., 2006).

2.6. Online Parental Attitude

Bandura (1977) proposed the notion that young shoppers had grown watching their parents using internet for different purposes. Parents allow or disallow young shoppers to use internet in different situations. Therefore, online parental attitude refers to young shoppers' perceptions about their parents towards internet use. Moore and Moschis (1981) argued that parental attitude as an attitudinal variable works as a better explanatory variable in consumer socialization theory.

2.7. Online Shopping Involvement

In order to develop better online shopping skills, consumers or shoppers need to be more involved in online shopping process. The high involvement in online shopping resulted into shopping pleasure, better understanding marketspace and better search ability (Feick and Price, 1987). According to Lueg et al. (2006) shopper's high involvement in online shopping process is associated with more conscientious information processing and superior peripheral search. This high involvement of young shoppers will help them in honing the online shopping skills. Taking a cue from learning by doing method, online shoppers will learn and gain sound knowledge during the shopping process (Karp and



<Figure 1> Proposed Study Model

Lee, 2001). A skilled young online shopper will score very high in technical and shopping self-efficacy.

2.8. Theoretical framework

<Figure 1> presents a proposed model for outlining the Hypothesized relationships among Online Shopping Enjoyment, Online Shopping Value, Online Accessibility, Online Parental Attitude, Online Shopping Involvement, Online Shopping Self-Efficacy, and Online Technical Self-Efficacy.

2.8.1. Hypotheses Development

Based on the proposed research model, the following study hypotheses were formulated:

- H1: Online shopping enjoyment has significant positive impact on online shopping involvement
- H2: Online shopping value has significant positive impact on online shopping involvement
- H3: Online accessibility has significant positive impact on online shopping involvement
- H4: Online parental attitude has significant positive impact on online shopping involvement
- H5: online shopping involvement has significant positive impact on online shopping self-efficacy
- H6: online shopping involvement has significant positive impact on online technical self-efficacy

III. Research Methodology

To examine the proposed relationships among study constructs namely; Online Shopping Enjoyment, Online Shopping Value, Online Accessibility, Online Parental Attitude, Online Shopping Involvement, Online Shopping Self-Efficacy, and Online Technical Self-Efficacy, primary data were collected from the target respondents through field survey method. The focus of the research instrument was to understand the young consumer self-efficacy with reference to online shopping.

3.1. Sampling Design and Data Collection

The population for the current study includes consumers residing in Gurugram, a Millennium City of state Haryana notified under National Capital Region (NCR). Gurugram is a hub of Multi National Corporations (MNCs) and many of these are having their Head Quarters (HQs). As a result this place attracts people from all over India to become a cosmopolitan city. This feature makes it very competitive for field survey administration. We had screening question for potential respondent about using online shopping channels for their shopping. Our study model required primary data. We employed purposive sampling method (a non-probability sampling method) to collect primary data to achieve our study objectives. The research instrument used for the data collection was a structured questionnaire with closed-ended questions. The questionnaire had seven study constructs to measure the variables namely, Online Shopping Enjoyment, Online Shopping Value, Online Accessibility, Online Parental Attitude, Online Shopping Involvement, Online Shopping Self-Efficacy, Online Technical Self-Efficacy.

We administered 280 structured questionnaires among the respondents. We received 267 filled questionnaires from the respondents. After elimination of incomplete questionnaires (Ministry of Youth Affairs and Sports, 2014), wherein excessive amounts of important data were missing, we were left with final 225 data points.

3.2. Sample Size Justification

To test the structural relationships among the study constructs, Structural Equation Modeling (SEM) with AMOS 21.0 (Covariance based SEM) with Maximum Likelihood Estimation (MLE) was used. There is some specific sample size requirement in SEM. As a rule of thumb, any number above 200 (critical sample size) is understood to provide sufficient statistical power for data analysis (Hoe, 2008; Hoelter, 1983). In the context of present study, a sample size of 225 is considered sufficient for testing model fit and hypotheses of the study.

3.3. Research Instrument

To measure the study constructs in online shopping context, we have adopted four items Online Shopping Enjoyment scale from Koufaris (2002); adopted four items Online Shopping Value scale from Arnold and Reynolds (2003); adopted four items Online Parental Attitude scale from Chiu et al. (2005); adopted two items Online Accessibility scale, three items Online Shopping Involvement scale, three items Online Shopping Self-Efficacy scale, and three items Online Technical Self-Efficacy scale from Hill and Beatty (2011). All the study variables were measured on 7-point Likert's scale (1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Disagree, 4 = Neither Disagree Nor Agree, 5 = Somewhat Agree, 6 = Agree, 7 = Strongly Agree).

IV. Data Analysis and Results

In order to achieve the study objectives of the study, the primary data was analyzed in order such as; general sample description, calculation of Cronbach's alpha values to assess the reliability of the measurement scales used in the study, confirmatory factor analysis to test the model fit, structural equation modeling using AMOS 21.0 to estimate the structural model.

4.1. General Sample Descriptions

It can be seen from the above <Table 1> that out of 225 sample respondents, 86.20 percent of the respondents were of the age group 20 to 25 years. The sample had a good mix of genders with 55.60% males and 44.40% females. The majority of the respondents were unmarried (93.30 percent). The sample had good representation of graduate and post graduate respondents (53.30% post graduate and 43.60% graduates). Furthermore, the occupational variables showed the percentage of students, salaried/wage earner, self employment, and professional were 82.70 percent, 10.70 percent, 3.70 percent and 3.7 percent respectively. In the field survey it was also found that the respondents came from different household income backgrounds; a major part of them (38.70 percent) earned greater than Rs.80, 000 monthly (household) but below Rs.20000 were 5.30 percent.

4.2. Reliability Analysis

We followed the criteria (Cronbach's alpha value > 0.70) suggested by Hill and Beatty (2011) to test the measurement scales used in the study. It can be seen from the above <Table 2> that all the Cronbach's alpha values range from 0.745 to 0.929 and overall Cronbach's alpha = 0.909. Hence, it can be concluded that the measurement scales used in the study passes the reliability test.

<Table 1> Demographic Profile

S.N.	Variable	Levels	Number	Percentage	
1		15-20	9	4.0	
		20-25	194	86.2	
	Age	26-35	13	5.8	
		36-45	9	4.0	
2	Curdur	Male	125	55.60	
	Gender	Female	100	44.40	
2	Mauital Status	Married	15	6.70	
3	Marital Status	Unmarried	210	93.30	
4		Intermediate	2	0.90	
	Educational Qualification	Graduate	98	43.60	
		Post Graduate	120	53.30	
		Others 5		2.20	
	Employment Status	Self Employment	7	3.10	
		Salaried/Wage Earner	24	10.70	
5		Professional	7	3.10	
		Student	186	82.70	
		Others	1	0.40	
		Below 20000	12	5.30	
	Monthly Household Income (In Rs.)	20000-40000	24	10.70	
6		40000-60000	59	26.20	
		60000-80000	43	19.10	
		Above 80000	87	38.70	
7		I hardly ever go online	10	4.4	
	Online Users	I go online about 15 minutes a day	34	15.1	
		I go online about 30 minutes a day	20	8.9	
	Online Usage	I go online about an hour a day 36		16.0	
		I go online about 1.5 to 2 hours a day	ours a day 46		
		I go online about 2.5 to 3 hours a day	79	35.1	

4.3. Confirmatory Factor Analysis Results

The current Confirmatory Factor Analysis (CFA) model with seven study constructs had a total of 67 distinct parameters and 276 distinct sample moments. With reference to the initial results, a minimum was achieved with chi-square value 306.586 (df = 209, p < .000). All the study parameters were

practicable and standard errors in acceptable limits. Statistical significance of parameter estimates was established as test-statistic (*t*-value) in each case was greater than threshold limit of 2.58 (5% level of significance). The current study model showed a good fit through numerous goodness-of-fit indices. Ratio of minimum discrepancy (CMIN = 306.586) to de-

S.N.	Name of Construct	Cronbach's Alpha		
1	Online Shopping Enjoyment	0.929		
2	Online Shopping Value	0.857		
3	Online Accessibility	0.836		
4	Online Parental Attitude	0.908		
5	Online Shopping Involvement	0.745		
6	Online Shopping Self-Efficacy	0.817		
7	Online Technical Self-Efficacy	0.857		
	Overall	0.909		

<Table 2> Reliability Analysis Results



<Figure 2> Measurement Model

grees of freedom (DF =209) was 1.472 (good if < 3), Goodness of Fit Index (GFI) was 0.898 (good if > 0.90), Adjusted Goodness of Fit Index (AGFI) was 0.865 (good if > 0.90), Normed Fit Index (NFI) was 0.908 (good if > 0.90), Incremental Fit Index (IFI) was .969 (good if > 0.90), Tucker-Lewis Index (TLI) was .962 (good if > 0.90), Comparative Fit Index (CFI) was 0.968 (good if > 0.90), Root Mean

Square Residual (RMR) was 0.076 (good if < 0.08), Root Mean Square Error of Approximation (RMSEA) was 0.046 (good if < 0.08)4, PCLOSE = .738 (good if close to 1), ECVI = 1.967. All indices exceeded the recommended threshold levels (Bagozzi and Yi, 1988; Browne and Cudeck, 1992). Hence the study model stands confirmed.

4.4. Convergent and Discriminant Validity

It is highly recommended in the literature that construct validity must be ensured. The construct validity consists of convergent and discriminant validities. According to Hair et al. (2010), convergent validity of the constructs can be assessed by reviewing factor loadings, Average Variance Extracted (AVE) and Composite Reliability (CR). Composite reliability is also known as construct reliability is a measure of internal consistency in scale items, much like Cronbach's alpha. It can be seen from the above <Table 3> that all factor loadings and composite reliability surpassed the requirement of 0.70 criteria. In addition, the Average Variances Extracted (AVE) in the case of all seven constructs was above the threshold level of 0.50 (Bagozzi and Yi, 1988; Fornell and Larcker, 1981). Hence, it can be concluded that there exists high levels of convergence among the items in measuring their respective constructs.

Further, to assess the discriminant validity, we followed the procedure recommended by Fornell and Larcker (1981) and Hair et al. (2010). As per the recommended procedure, the Average variance Extracted (AVE) should be greater than Maximum Shared Variance (MSV) or AVE should be greater than Average Shared Variance (ASV) and the square root of AVE should be greater than correlation among the constructs. From the above table, it can be concluded that all the AVEs were significantly greater than MSVs as well as ASVs. Also the square root of AVE was greater than correlation among the constructs. Therefore, our measurement model passes the test of discriminant validity.

4.5. Structural Equation Modeling Results (Hypotheses Testing)

The structural model of the study provided the parameters estimates in terms of path coefficients.

The structural model of the study with theoretical driven relationships among seven study constructs had a total of 58 distinct parameters and 276 distinct sample moments. With reference to the initial results, a minimum was achieved with chi-square value 362.353 (df = 218, p < .000). All the study parameters in non-recursive model were practicable and standard errors in acceptable limits. Statistical significance of parameter estimates was established as test-statistic (*t*-value) in each case was greater than threshold limit of 2.58 (5% level of significance).

The structural model of the study showed a good

	CR	AVE	MSV	ASV	TESE	SHEN	SHVL	PAAT	ACCS	SHIN	SHSE
TESE	0.823	0.612	0.125	0.074	0.783						
SHEN	0.930	0.769	0.350	0.198	0.194	0.877					
SHVL	0.867	0.621	0.350	0.197	0.278	0.592	0.788				
PAAT	0.909	0.715	0.164	0.125	0.319	0.390	0.405	0.845			
ACCS	0.836	0.719	0.285	0.144	0.270	0.390	0.371	0.246	0.848		
SHIN	0.761	0.522	0.310	0.189	0.173	0.557	0.478	0.386	0.394	0.722	
SHSE	0.864	0.681	0.285	0.201	0.353	0.432	0.475	0.353	0.534	0.512	0.825

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Note: TESE = Online Technical Self-Efficacy; SHEN = Online Shopping Enjoyment; SHVL = Online Shopping Value; PAAT = Online Parental Attitude; ACCS = Online Accessibility; SHIN = Online Shopping Involvement; SHSE = Online Shopping Self-Efficacy



<Figure 3> Structural Model

fit based on different goodness-of-fit indices. Ratio of minimum discrepancy (CMIN = 306.586) to degrees of freedom (DF =209) was 1.472 (good if < 3), Goodness of Fit Index (GFI) was 0.879 (good if > 0.90), Normed Fit Index (NFI) was 0.892 (good if > 0.90), Incremental Fit Index (IFI) was .954 (good if > 0.90), Tucker-Lewis Index (TLI) was .946 (good if > 0.90), Comparative Fit Index (CFI) was 0.953 (good if > 0.90), Root Mean Square Error of Approximation (RMSEA) was 0.054 (good if < 0.08)4, PCLOSE = .228 (good if close to 1), ECVI = 2.136. All indices exceeded the recommended threshold levels (Bagozzi and Yi, 1988; Browne and Cudeck, 1992). Hence the structural study model stands confirmed.

4.5.1. Path Coefficeients Results

It can be seen from the above <Table 4> that

R Square values ranges from 0.61 to 0.78 in 3 different causal relationships in an integrated study model. Shopping enjoyment, shopping value, parental attitude and accessibility collectively explained 78 percent variance in shopping involvement in online shopping context. Further, shopping involvement explained 77 percent of variance in online technical self-efficacy, whereas it explained 61 percent variance in online shopping self-efficacy.

All six study hypotheses were supported at 5 percent level of significance. Online shopping enjoyment emerged as most significant predictor of online shopping involvement (H1, $\beta = 0.341$, *t*-value = 3.944, p < 0.000) by online accessibility (H3, $\beta = 0.241$, *t*-value = 3.141, p = 0.002), online shopping value (H2, $\beta = 0.184$, *t*-value = 2.097, p = 0.036) and finally online parental attitude (H4, $\beta = .179$, *t*-value = 2.500, p = 0.012).

Relationship	Path Coefficient (t-value, p-value)	R ² Value	
SHIN ← SHEN	0.341 (t-value = 3.944, $P < 0.000$)		
SHIN ← SHVL	0.184 (t-value = 2.097, $P = 0.036$)	0.79	
SHIN ← PAAT	$0.179 \ (t\text{-value} = 2.500, \ P = 0.012)$	0.78	
$SHIN \leftarrow ACCS$	0.241 (t-value = 3.141, $P = 0.002$)		
$\text{TESE} \leftarrow \text{SHIN}$	$0.294 \ (t\text{-value} = 3.660, \ P < 0.000)$	0.77	
$SHSE \leftarrow SHIN$	0.618 (<i>t</i> -value = 7.643, $P < 0.000$)	0.61	

<Table 4> Path Coefficients

Moreover, online shopping involvement (H6, $\beta = 0.618$, *t*-value = 7.643, *p* < 0.000) predicted online shopping self-efficacy better than online technical self-efficacy (H5, $\beta = 0.294$, *t*-value = 3.660, *p* < 0.000).

V. Discussion, Conclusion, Academic, and Managerial Implications

The objective of the current study was to test a model of antecedents and consequences of online shopping involvement. Online shopping enjoyment was found most important predictor of online shopping involvement followed by online accessibility. Therefore, online retailers need to focus on enjoyment quotient in their offerings and simultaneously they need to make sure the easy availability of the online retail services. Young consumers search for enjoyable shopping facilities and easy availability.

We have found evidence of positive impact of parents' attitudes on shopping involvement in case of young consumers, which provides insights about their influence on family decision-making process. Study results confirmed significant effect of online shopping involvement on online shopping and technical self-efficacy in case of young shoppers. Further, the impact of online shopping involvement on online shopping self-efficacy was quite high in comparison to online technical self-efficacy. This explains the fact that young shoppers are very much comfortable with the use of technology for online transactions. Also significant effect of young consumers' online shopping involvement on online shopping and technical self-efficacy confirmed the fact that these consumers equally embrace utilitarian and hedonic shopping motivations. Thus young shoppers qualify to be an important online shopper segment. Young shoppers are inquisitive by nature and this specific characteristic makes them very important stakeholder in family decision-making process. Family gets benefits of this segment in terms of search for best deals in online shopping.

This research highlights the inclusion of internet as an important socialization agent in case of young shoppers (a particular age group). We feel strong in suggesting inclusion of internet in consumer socialization theory. Our study results suggest that online shopping involvement and other related activities are quite critical in young consumers' experiential learning. Shopping enjoyment and accessibility to internet have high significant positive impact on online shopping involvement. Further, shopping involvement proved to be a significant predictor of online technical as well as shopping self-efficacy. In our study, we found significant impact of parental attitude on shopping involvement of young shoppers. This particular finding provides a different angle to the online shopping ecosystem (Baumrind, 1991). Consumer engagement is getting prominence in the current buyer-seller relationships. Therefore, internet provides opportunities to the marketers in establishing dialogue between seller and online shoppers.

This research proposes considerable implications for the managers / practitioners. The study results confirmed that highly involved young shoppers find online shopping enjoyment and value for money. It is very clear that these factors attract young consumers towards online shopping platform. Positive parental attitude and access to online shopping facilities make young consumers more involved in online shopping. Young consumers have different tastes and preferences in case of personal product purchase context and also they possess high power in influencing the other family members in a decision making process.

Therefore, internet retail players should add unique and useful features to the websites so that young shoppers find value and enjoy the experience. In addition, marketers should lure young shoppers by providing shopping incentives in terms of cash back offers, monetary or quantity discounts, loyalty cards, points etc. Shopping in online mode can help young shoppers in becoming confident shoppers by gaining experience through dealing with deceptive promotions, misleading advertisements. This advantage can help their parents in saving their time for searching household products across other retail channels. Marketers should try to record perceptions of parents about online shopping as we have found positive impact of parental attitude on online shopping involvement.

VI. Limitations of the Study and Avenues for Future Research

Self-efficacy is a perceptual variable and self-reported data by the young shoppers invite many limitations about generalizations of study results. There is always a big question mark about self-reported data about apprehensions about misinterpreting questions and attentive behavior. Online shopping is not restricted to one age group only. The same study should be replicated for other age groups of the population to assess the generalizability of the results of the current study. Inclusion of other cultural context, geographical areas, educational and occupational variables may provide a different direction to the online shopping decision-making process. Demographical characteristics of the young shoppers may play very significant roles as moderators among relationships of study variables. A cross-cultural study about the same study variables may provide an international context and a different context to the research.

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