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► Volume 12, Issue 2 ► The influence of perceived risk on Inter ....

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The influence of perceived risk on Internet shopping behavior: a multidimensional perspective

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Abstract

The present study analyzes the influence that perceived risk in online shopping has on the process of e-commerce adoption by end consumers. With this aim, the Technology Acceptance Model is taken as a reference framework, proposing an Extended E-Commerce Acceptance Model that includes the diverse constructs of perceived risk: financial, performance, social, time, psychological and privacy. Empirical evidence is obtained from two samples, one is composed by Internet users with no experience in web shopping and the other is formed by online buyers. The results obtained confirm that the intention to shop through the Internet is positively influenced by general attitude toward the system and negatively influenced by the risk associated with the Web. Regarding the importance of the risk dimensions considered in the study, the

economic and performance facets are the ones that have a greater influence on e-commerce adoption, while social and time dimensions are the less relevant.

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