ONLINE WEBSITE CUES INFLUENCING THE PURCHASE INTENTION OF GENERATION Z MEDIATED BY TRUST

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ABSTRACT

The apparel industry has repeatedly faced the problem of the return of products due to the intangibility factor. This intangibility of feel and touch of the product has constantly been attributed to the trust factor. This research endeavor tries to study the influence of online website cues such as Product presentation and Perceived interactivity) whether they have a decisive impact on the purchase intention of generation Z mediated by the trust factor. The paper examines trust as a mediating factor from the gaps of previous literature who fail to consider trust in the light of a consumer behavior perspective, as trust is a vital factor under the given conditions of risk and uncertainty. Online shopping is an activity which involves primary interaction with computers and customers, which acts similar to the concept of having a salesman in a traditional store that influences the purchase intention. Therefore trust needs to acts as the salient salesman in the web world. In the current study, a web-based survey was administered to 2000 sample size equally distributed to male and female respondents who fall into the Generation z classification.Structural equation modeling was performed to analyze the data. Results confirmed that all the necessary cues considered for the study from extensive review have a substantial impact on purchase intention mediated by trust. Therefore, Marketers and decision makers of the online apparel website must cater to the contents of the website as these are important cues which influence the purchase intention of Generation Z.

Keywords: Product presentation, Perceived interactivity, Trust and Generation Z.

Introduction:

According to (Kartrocket, 2017) the international monetary fund (IMF) and central statistics office (CSO) in their published reports have indicated that the E-commerce sector in our country has witnessed a remarkable growth in the last few years. Corroborate with data they have reported that e-commerce sales have contributed to the US $16 billion in the financial year 2016-2017and is expected to cross $120 billion by 2020. (Prashar, Vijay, & Parsad, 2017)Have also stated that various causes for this e-commerce growth are rapidly increasing due to improved standards of living, advancing middle classes and growing access to the internet. Most importantly, the consumers have the comfort and ease associated with e-commerce which is becoming an important factor for the growth of electronic commerce market in India Anon (2017).The market size of Indian online fashion shoppers is expected to double to 130-135 million by 2020, and this growth will be driven by the growth of fashion industry by the usage of mobile for online shopping (India and Market, 2017).

The interconnectivity of generations was derived from the experience that they have come across in various aspects like, life experiences, common experiences and certain values that are common. Their various connection where the interest of individual behavior

cannot be uniform but certain factors that brings the standard platform leading to a difference in generations and similarities that helps them to connect better to the world. Decision making is one of the leading aspects that play a major role in today's generations to differentiate themselves among generations. Generation Z are those who are born after 1996, the oldest of them are currently in the college or the entry-level position of the workforce now. Many times generation Z and millennial are considered to be the same, but the truth is that they both are entirely different categories. Many marketers and experts have tried to name the generations born after 2000 which includes names like post-millennial, net generations or gen Z (Anderson and Caumont, 2014). , indicating that these generations are highly connected with technology. These generations are more brand conscious than the previous generations and are substantially different, henceforth addressing these generations should be done knowing the group preferences. Generation Z is also highly influenced by the social networking sites, giving feedbacks of the products and services they use and to connect with everyone (Palfrey and Gasser, 2008). Thus websites have to consider the preferences and requirements of these particular generations by giving them a tailor-made solution. Else they will switch to another brand which can satisfy their requirements. (Palfrey and Gasser, 2008).

Literature Review:

Product Presentation:
The ideas of product presentation by (Baron and Harris, 2008) incorporate a significant change in the concept of retail stores to online stores and the importance of the product image. Instead of adopting the floor design and incurring a huge amount in its physical advertisements in means of banners and hoardings the online graphics, visual images, pictures and other attractive elements can be used to captivate the customers to purchase the products through the website. Purchase decisions of customers are influenced by customer information created, and one customer's decisions can be influenced by the other customers (Chen and Xie, 2008). Visual image and its appearance on the website is considered as an important aspect of the product, as it enhances the product presentation and facilitate a positive customer response to that particular product (Park, Lennon and Stoel,2005; Fiore, Jin, and Kim, 2005) Comparing the current scenario of customer's purchasing power, website features of the product makes a vague shopping experience to the customers (Demangeot and Broderick ,2006). The evolution of e-commerce and the rapid increase in the internet technology, products presentability, quality information and website designs have improved the security and confidentiality of the website for the users (Elliot and Fowell, 2000).In

website shopping, Product presentation provides the perceptible and inventive information's to help consumers make a purchase decision.(Won, Fiore, Niehm, and Lorenz, 2009). Since there is no option of feeling the product by touch and try, the product presentation will act as an only factor for customers to choose the product and it also acts as a critical factor affecting the shopping decisions (Kim and Lennon, 2000). While designing the website for the online sales, the product density also needs to be considered. Product density means the space the website takes for displaying the pictures, space arrangements and texts on the website. So overloaded product density has a negative impact on the sales of the product from the same website as it creates a psychological change in the decision of the customers. (Eroglu, Machleit, and Davis, 2003) .Online retailing websites have good images, aligned texts and controlled product density can be a positive factor in the increase in the sales (Soiraya, Mingkhwan, and Haruechaiyasak, 2008).

The product presentation ability also influences the online products to demand as it showcases the end user, with the same substance from different angles which will ensure greater purchase intentions for the consumers for the online shopping whereby increasing the sales for e-business. (Allen, 2000). A compelling kinetic and static image of the website makes the product and website looking more impressive (Rowley, 1996). Apparels demand on a website platform possesses perceived risk as there can be variation in the texture, design, fabric from the catalog given in the website (Kim, Fiore and Lee, 2007). Inaccurate information is given on the apparel color, and its texture can decrease the credibility of the customers, and that can result in the loss of interest of the in purchasing the products online, whereby an increase in loss of sales, returns, and complaints on the product in the online apparel stores.(Nitse, Parker, Krumwiede and Ottaway,2004). Once the customer's trust from online apparel shopping is gone, maybe due to the reasons like change in the color, the texture of the cloth, will not again come and shop from the same apparel site in the future.(.(Nitse, Parker, Krumwiede and Ottaway,2004). Human models used in apparel product presentation has a positive effect on the sales as the customers can get a better idea of how the apparel looks on them by the mannequin .these human models will give better information to customers regarding the apparel whereby increases the sales (Then and DeLong,1999). Models used for the product presentation can create a substance for imagination and to create a better idea about the product the size of the product displayed in the website matters. High picture quality and interactivity can detail information of the product to the customers. (Song and Kim, 2012). Large sized moving images of the products on the website can increase the purchase intentions, and the image interactivity like the mix and

match functions can also enhance the number of customers in online shopping. (Song and Kim, 2012; Fiore and Jin, 2003). When there are a proper coordination and arrangements of the product being displayed on the website it will create a positive customer response than uncoordinated products displayed (Yoo and Kim,2012).Also, Product presentation values more when the product is sold through websites as it engages customers in exclusive satisfying experiences. (Won, Fiore, Niehm, and Lorenz, 2009). Effective visual product presentation can generate a real trust and can increase the web shopping. Experience. Therefore the first research hypothesis is proposed as follows:

H1: Product presentation has a positive and significant relationship on trust dimension.

Perceived Interactivity:

Perceived interactivity is positively connected to the product presentation, the more the product is presentable, the higher is its perceived interactivity as it affects the customer's behavior and attitudes.(Wu,2000). Talking about 3-D advertisement of the product is a type of product presentation, due to the presence of interactivity in the same (Steuer, 1992). The term interactivity has been studied in detail, the computer-mediated communications (Heeter, 2000) and also the online advertisements (Jee and Lee, 2002). Website interactivity like visual experiencing and the product designing has influenced the online shopping ensuring that customers frequently visit the website to purchase the products (Mathwick, 2002). The interactive feature of the website has created an increasing urge for customers to buy the products online (Li, Kuo, and Rusell, 1999).Consumers are reluctant to buy online products earlier due to lack of direct contact with the product, though product presentation does not create a tactile interactivity, it can overcome the customer reluctance on online purchasing as it provides more sensory information with an in-store confluence with that particular product (Li, Kuo, and Rusell, 1999).Perceived interactivity is related to the World Wide Web through the term "interactivity" was used in various aspects before the web came into existence. Interactivity is considered to allocate the interpersonal communication (Morris and Ogan, 1996). Due to the technological advancements have seen over the period, interactivity was considered as an attribute to differentiate the traditional media from the web.

Different scholars have different views on interactivity. (Wu, 2005) Categorized interactivity in various stages such as an interaction between man and machine, users, and systems, senders and receivers. These are the certain tools used to differentiate characteristics of media interactivity as represented the web. Though purchase interactivity has different definitions, the interaction between users and systems

have been emphasized more (Sundar and Kim, 2005, Mcmillan and Hwang, 2002). There is neither no proper definition of purchased interactivity nor well-established scope; it is still considered as an important point for the online marketing (Kim, 2011; Johnson, Bruner and Kumar, 2006; Lee, 2005). Individual customers were able to receive unique combinations through web marketing, proving a relationship between customization and perceived interactivity (Kalyanaraman, 2003; Sundar and Kim, 2005.). Interactivity is defined as a reciprocal dialogue between system and users with a conceptual aspect. (Sundar and Kim,2005) Classified into types, functional interactivity, and contingencies interactivity. Functional interactivity focuses on interface feature to communicate between users and websites, whereas contingencies interactivity are done to exchange the messages with a dialogic loop. The website viewing experiences are connected with these two types of interactivity (Kelleher, 2009). The functional interactivity and contingency interactivity was called as modality and message interactivity respectively (Sundar, Knobloch-Westerwick, and Hastall, 2007) making them different from each other. These interactivity attributes affect the other attributes like attitude, behavioral outcomes and cognitive interactivity (Sundar, Oh, Bellur, Jia, and Kim, 2012). Interactivity can influence the content of the media, the synchronicity of communication (Liu, and Shrum, 2002).As stated by(Wu,2005) who identified communication between the users have a propensity of interactivity towards users which is a two-time information exchange. But in all another context, the difference is made between systems, networks, computers, and individuals (Sundar and Kim, 2005). (Sundar and Bellur, 2012) Opinioned that purchased interactivity is a feature in itself that could affect the users. Many consumers, they consider e-shopping very risky and unsafe due to the lack of security. The risk perception is an important aspect of the consumer's behavior because of the lack of negative outcomes to the individuals (Merrilees and Fry, 2003). Functions of perceived interactivity are classified into different levels based on their functions. Human interactivity focuses on how vice versa interaction happens effectively. Human to computers focuses on the actions that control the humans, to navigate and access the computer (McMillan and Hwang, 2002). Interactivity is a process of obtaining, exchanging, communicating the contents through a medium (Macias, 2003), the role of same being elaborated in company websites and how that persuades customers in an indirect manner and by adding manipulation check.(Macias,2003). Interactivity is termed as a perceptual variable and proposed interactivity that is a part of media experience.(Bucy,2004). Perceived interactivity is considered as an individual trait, like motivation, as it's related to attitude and memory, but

the motivation trait has no relevant change in the perceived interactivity. (Chung and Zhao, 2004). Perceived interactivity has a positive impact on the perception towards brand purchase intentions and even the website they browse. (Wu, 2005). Evolution of website as a quality one due to the interactivity (Lee, se-jin, Wei, Hyojin and Patricia,2004).Intention to interact influence the attitude of the customers towards the website and purchasing ability. (Yoo and Kim, 2012; Park and Park, 2009). Perceived interactivity has various dimensions based on the online environment (Ku,1992; Anderson and Gerbing,1988).A six-dimensional constraint were made in perceived interactivity consisting of 1) amount of effort the customers shows to access the information, 2) the vast choices available, 3)the interpersonal communication skills, 4) the customers user-friendliness in handling the system for online shopping, 5)the ability in monitoring information use and 6)the responsiveness to the users.(Heeter, 2000). As a result, from the above discussion, the fourth research hypothesis is proposed as follows:

H$_2$: Perceived interactivity has a positive and significant relationship on trust dimension.

Trust and Purchase Intention:

Trust is the decision taken by a person, trustor, on various attributes including expectation, familiarity, and risk (Luhmann, 2000). The development of trust in the web platform is normally recognized as electronic trust (Merrilees 2003). The concept of e-trust gathers information from internet sites which are necessary for the specific customers when they execute their purchase on the web and for organizations to build brand equity. E-trust building is considered as a key driver to e-retail, which includes financial information as a primary factor (Gefen, David, 2003). Factors that determining website trust are; a)ensuring the safety of the transactions dealt with the customers and the primary data collected, b) providing an unbiased, reliable and credible information regarding the price, quality, and availability of the stock, c) providing an error-free billing system, customer service centers and satisfaction of customers (Hoffman, 1998). E-trust has been a factor for consumer's intention to buy products from the website, also the index to determine whether customers will switch to another website. (Eid, 2011; Flavin and Guinaliu, 2006). Trust in electronic commerce platform is considered as the customer's proneness to change to a particular website after considering its characteristics (Fang, Chiu and Wang 2011; Weisberg, Te'eni, and Arman, (2011). An interdisciplinary typology of trust reacted to electronic commerce actions were also formulated based on the previous studies by (McKnight, Choudhury, and Kacmar, 2002). Trust is considered as an important element in B2C in e-commerce (Gefen,2000). Trust is

a foundation stone focusing on the strategic implications of trust for the consumers and marketers relationships (Keen, Ballance, Chan, and Schrump, 1999). When one party has integrity and confidentiality towards another party trust is created (Morgan and Hunt, 1994).

Purchase intention is defined as the preference of an online purchase behavior that takes place on the online website where trust plays a major role McKnight, Choudhury, and Kacmar, 2002) for younger generations according to the review gaps. Previous studies show a variety of approaches towards purchase intention relating to the perception of different authors. According to (Parasuraman, Zeithaml, and Berry, 1988) indicate that purchase intention might be revised with the aspect of quality perception, the influence of price and value perception. High perceived value results in the high intention of purchase (Chang and Wildt, 1994).Purchase intention of a consumer depends upon the purchase of a product or service after the process of evaluation with decisions (Keller,1998). Higher the perceived value leads to purchase decisions (James, 2002). Purchase intention of selecting a product depends on consumer's knowledge (Pires, Stanton and Eckford, 2004). Purchase intention of consumer depends on the feeling towards packaging and designing of the product (Fang, Chiu, and Wang 2011). The factors like designing and packaging build the goodwill of the company and create an impression of a good qualities product in the company's point of view (Eid, 2011). Consumer knowledge plays a vital role in product decision making (Fang, Chiu, and Wang2011)Factors like attractive packaging and product packaging have influenced the consumers concerning purchase intention (Williams, Page, Petrosky and Hernandez, 2010). The term intention leads to purchase of a product or service by consumers (Bart, Shankar, Sultan and Urban, 2005). Consumer's understandings are studied through the intention that relates to the aspect of their behavior. Purchase intention has an indirect effect on online trust that is said to be significant (Kim and Lennon, 2000; Zhou, 2011). Trust has influenced directly affecting the purchase intention of the visitors acting as a mediator between the perceived website reputation and perceived risk that has a role on purchase intention (Zhou, 2011). Hence the fifth research hypothesis is proposed as follows:

H$_3$: Trust has a positive and significant relationship on purchase intention.

Material and Methods:

Survey Instruments:
For this, the survey instrument was developed using variables from existing empirical studies. A comprehensive review of the literature was carried out on the variables identified.A five-point Likert scale

was used to measure the variable was chosen(1) and(5) denoted strongly disagree and strongly agree respectively. The instrument was piloted among a sample of 178 respondents, and the main study eliminated the needful according to the results, and the primary survey was carried out.

Data Collection:

Primary data collection has been considered for the research purpose. The data has been collected from generation Z using online as a medium for apparel shopping. The current study adopted a web-based survey method. The data was gathered from all over the country using various social networking sites. Only those who have been engaged in online purchase activities or at least have experienced or completed an online transaction have been included in the population (Tangmaneea and Rawsena, 2016) therefore avoiding the perceptual bias of the respondents. The type of sampling technique employed by the researcher is judgmental sampling which is a nonprobability sampling method. The survey administered to generation Z category of respondents according to Kane (2010) has defined generation Z as those who are born between the year 1995 to 2015 and at present 2017 fall under the age group of 22 years. The sampling technique typically recommended by researchers for infinite population according to (Krejcie and Morgan1970) is usually 384 but due to respondents availability and the survey was conducted in the Indian context and to avoid response bias, as mentioned by the author Krishnanswami and Ranganatham(2006)greater the sample lesser the sampling error. The researcher has gathered data of 2000 sample equally 1000 from Male and 1000 from female respondents to further enhance the study on gender basis also.

Analysis and Results:

Using structural equation modeling (SEM) the data collected was analyzed with AMOS 21.0 software. The validity and reliability were established by conducting a pilot study and conducting a confirmatory analysis which is used to estimate the measurement model for divergent and discriminant validities. Followed by testing the structural model Mediation effect of TRUST between Product Presentation and Purchase Intention for Z- Generation using Bootstrapping method: First, the regression coefficient of direct effect from Product Presentation to Purchase Intention is 0.176. This is found to be statistically significant (p-value is 0.012, p<0.05) (see Table 2). Similarly, the direct effect from the Mediator namely 'TRUST' to Purchase Intention is 0.254 and this path coefficient is found to be significant (p-value is 0.006, p<0.05) and also the path coefficient from Product Presentation to TRUST is 0.428 and found

significant (p=0.005, p<0.05). The indirect effect from Product Presentation to Purchase Intention via TRUST is 0.109 (0.428*0.254). This is found statistically significant (p-value is 0.003, p<0.05) through bootstrapping (see Table 2). As both the direct and the indirect path (effect) is statistically significant, we conclude that only Partial Mediation occurs between Product Presentation and Purchase Intention when TRUST acts a mediator. In essence, there is statistical evidence to conclude that TRUST would help to partially strengthen the relationship between Product Presentation and Purchase Intention for Z-Generation respondents.

Mediation effect of TRUST between Perceived Interactivity and Purchase Intention: First, the regression coefficient of direct effect from Perceived Interactivity to Purchase Intention is 0.220. This is found to be statistically significant (p-value is 0.005, p<0.05) (see Table 3). Similarly, the direct effect from the Mediator namely 'TRUST' to Purchase Intention is 0.239 and this path coefficient is found to be significant (p-value is 0.009, p<0.05) and also the path coefficient from Perceived Interactivity to TRUST is 0.412 and found significant (p=0.008, p<0.05). The indirect effect from Perceived Interactivity to Purchase Intention via TRUST is 0.099 (0.412*0.239). This is found statistically significant (p-value is 0.004, p<0.05) through bootstrapping (see Table 3). As both the direct and the indirect path (effect) is statistically significant, we conclude that only Partial Mediation occurs between Perceived Interactivity and Purchase Intention when TRUST acts a mediator. In essence, there is statistical evidence to conclude that TRUST would help to partially strengthen the relationship between Perceived Interactivity and Purchase Intention for Z-Generation respondents.

Regression Result:

The primary objective of the study was to examine the relationship between the following components.
Based on the literate or review, the following major hypotheses have been formulated:
H₁: *Product Presentation* has a positive and significant relationship on TRUST dimension.
H₂: *Perceived Interactivity* has a positive and significant relationship on TRUST dimension
H₃: *TRUST* has a positive and significant relationship on PURCHASE INTENTION.
Significant at 5 % level, *Significant at 10 % level. The regression results are provided in (see Table 6). Accordingly, it is observed that the p-value of the relationship between *Product Presentation* and TRUST (ß=0.143, C.R = 2.566, p<0.05) is less than the significance alpha level of 0.05, we accept H₁ and conclude that *Product Presentation* has a positive and significant relationship with TRUST dimension. Furthermore, it is observed that it is noted that *Perceived Interactivity* has a significant positive

relationship with TRUST (ß =0.223; CR= 4.178, p<0.05), thus, H$_2$ could be asserted. Finally, it is observed that *TRUST* has a significant positive relationship with PURCHASE INTENTION with the values (ß =0.369; CR= 8.215, p<0.05) therefore H3 could be asserted.

Discussion and Managerial Implications:

The study revealed that the online websites cues considered for the study suggest that positive signs of improving the website cues to strengthen the purchase intention. The first hypothesis, the focus was on the impact of product presentation and trust dimension. The result of the study indicates that the hypothesis is fully supported. Several studies also have investigated the impact of product presentation on trust mainly with store context and other country scenario and classifying the customers in general. The result is in line with some seminal studies conducted by (Yoo and Kim, 2012) also suggesting models used are more relevant in the apparel sectors, as customers enjoy the apparel displayed by the model which can influence the purchasing decision. Thus giving a clear picture of the product. Website designers can consider grading the apparel for texture by giving a standard numbering to be followed to remove the issues of trust of generation Z. As consumers seek for more convenience customized aspect of websites must be considered by the marketers. The second hypothesis is more related to the characteristics of generation Z as these generations display a lot of conveniences in handling technology. The notion perceived interactivity and trust is examined by various authors in the seminal paper of (Woen Sang Yoo, Yunjunglee, Jungkunpak,2010) the nexus between e-trust and interactivity to pure click and brick click e-retailers have established the research hypothesis and also studied that the role of interactivity in e-tailing creating value and increased satisfaction. The final hypothesis framed for the research purpose conclude with the results which have been supported by statistics and various literature that trust becomes an important antecedent of purchase intention for generation Z which is an important outcome.

Conclusions and Future Research:

There is a lack of information as per as the knowledge of the researcher in the classification of consumers, and most of the research is conducted in abroad scenario. Future study can be done in the Indian context as the needs of the Indian consumers may differ due to the cultures and traditions. It can be done as a case-based study for individual websites. Most of the researchers have taken the experimental method by creating a stimulated website which can become a limitation to understand the needs of customers since it becomes a controlled condition. Gender can be given importance and classification of consumers in many research undertaken has been done in a general manner can be classified according to generation X, Y, Z and also trying to understand the purchase intention of alpha generation via their parents.

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Figure 1: conceptual framework consisting of the constructs and proposed hypotheses
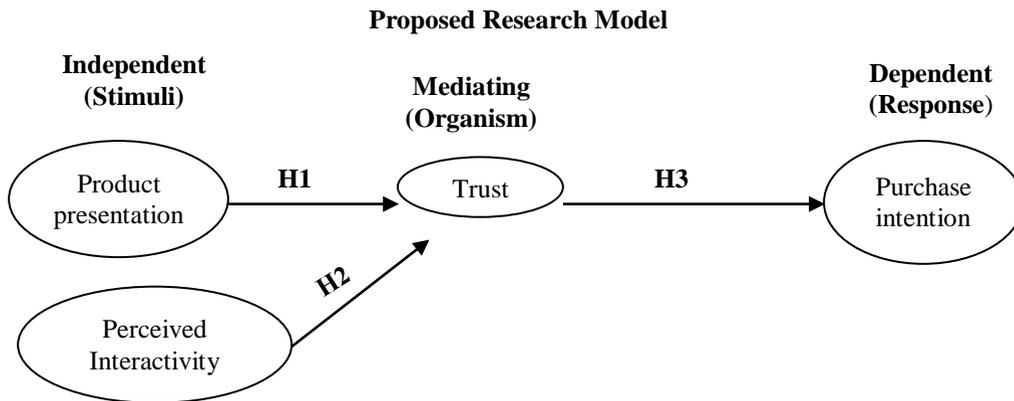

Proposed Research Model

Fig 2: Mediation of TRUST between *Product Presentation* and *Purchase Intention*
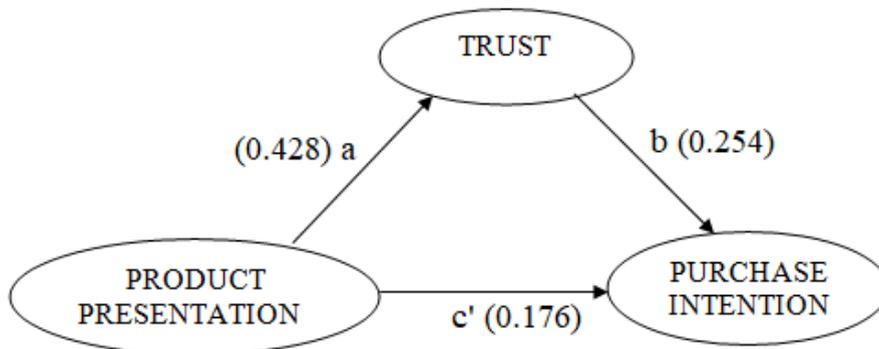
Table 2: Test for mediation effect of TRUST between *Product Presentation* and *Purchase Intention*
(Bootstrap samples =2000 and confidence level = 95 %)

	β	Boot S.E	Boot LLCL	Boot ULCI	p-value
a	0.428	0.043	0.357	0.501	0.005*
b	0.254	0.254	0.186	0.332	0.006*
a*b (Indirect)	0.109	0.022	0.076	0.155	0.003*
Direct (c')	0.176	0.041	0.106	0.244	0.012*
Total	**0.301**	**0.049**	**0.235**	**0.392**	**0.004***

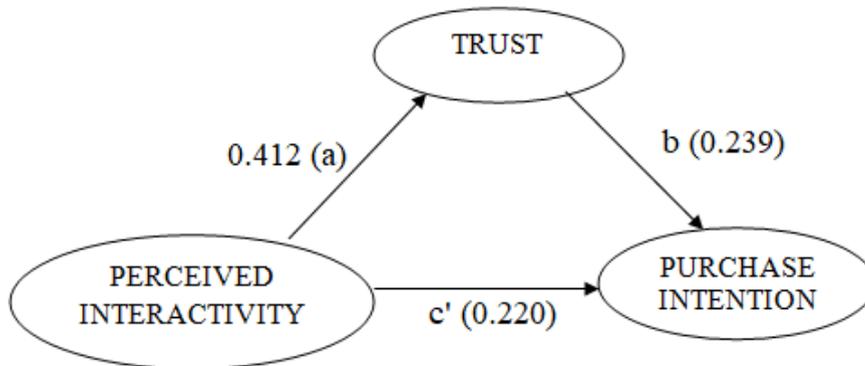**Fig 3: Mediation of TRUST between *Perceived Interactivity* and *Purchase Intention***

Table 3: Test for mediation effect of TRUST between *Perceived Interactivity* and *Purchase Intention*
(Bootstrap samples =2000 and confidence level = 95 %)

	β	Boot S.E	Boot LLCL	Boot ULCI	p-value
a	0.412	0.045	0.322	0.480	0.008*
b	0.239	0.047	0.163	0.306	0.009*
a*b (Indirect)	0.099	0.021	0.068	0.141	0.004*
Direct (c')	0.220	0.044	0.156	0.294	0.005*
Total	**0.339**	**0.053**	**0.262**	**0.439**	**0.004***

Table 4: Reliability and Item Loadings Constructs of the full SEM model for online website cues dimensions and PURCHASE INTENTION with TRUST as the intervening construct

Latent Variable	Items	Standardized Loadings	Composite Reliability*	Cronbach Alpha	Average Variance Extracted (AVE)
Product Presentation (PP)	PP_1	0.596	0.820	0.822	0.435
	PP_2	0.716			
	PP_3	0.770			
	PP_4	0.549			
	PP_6	0.661			
	PP_7	0.639			
Perceived Interactivity (PER_INACT)	PERC_INT_1	0.673	0.826	0.830	0.448
	PER_INT_2	0.693			
	PER_INT_3	0.748			
	PER_INT_4	0.448			
	PER_INT_5	0.721			
	PER_INT_6	0.687			
TRUST	TRUST_1	0.652	0.776	0.777	0.465
	TRUST_2	0.740			
	TRUST_3	0.698			

Latent Variable	Items	Standardized Loadings	Composite Reliability*	Cronbach Alpha	Average Variance Extracted (AVE)
	TRUST_4	0.634			
PURCHASE INTENTION	PURCH_ITN_1	0.659	0.727	0.733	0.407
	PURCH_ITN_2	0.741			
	PURCH_ITN_3	0.659			
	PURCH_ITN_4	0.457			

Table 5: Goodness-of-fit & Incremental Indices of SEM model of TRUST as Intervening dimension – Z GENERATION

Fit Indices	Accepted Value	Model Value
Absolute Fit Measures		
$\chi2$ (Chi-square)		970.147
df (Degrees of Freedom)		361
Chi-square/df ($\chi2/df$)	< 3	2.687
GFI (Goodness of Fit Index)	> 0.9	0.935
RMSEA (Root Mean Square Error of Approximation)	< 0.10	0.041
Incremental Fit Measures		
AGFI (Adjusted Goodness of Fit Index)	> 0.80	0.922
NFI (Normed Fit Index)	> 0.90	0.908
CFI (Comparative Fit Index)	> 0.90	0.940
IFI (Incremental Fit Index)	> 0.90	0.940
RFI (Relative Fit Index)	> 0.90	0.897
Parsimony Fit Measures		
PCFI (Parsimony Comparative of Fit Index)	> 0.50	0.836
PNFI (Parsimony Normed Fit Index)	> 0.50	0.807

Table 6: Direct Effect of Research Model: Standardized Regression Weights for TRUST as intervening dimension for Z - GENERATION

Relationships			Estimate	S.E.	C.R.	P-value
TRUST	<---	Product Presentation	0.143	0.055	0.2566	0.010*
TRUST	<---	Perceived Interactivity	0.223	0.052	4.178	0.000*
PURCHASE INTENTION	<---	TRUST	0.369	0.048	8.215	0.000*

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