

## **Abstract**

This study has undertaken the exploration of elements that influence customer confidence and their purchase intentions about e-commerce in Lahore city of Pakistan. The focus of this perceptions based study is on pre-purchase situation. Technology Acceptance Model (TAM) and Valence Framework (VF) constitute the theoretical underpinnings of this study. A hybrid model has been conceptualized by incorporating confidence based factors (CBFs) in TAM and VF. TAM caters to internet user behavior intentions, VF recognizes effects of risk and benefit on the consumer's purchasing decision and CBFs entail formation of attitude towards e-commerce. Stratified random sampling technique has been used to collect data from 450 respondents who are employee in the banks operating in city of Lahore. AMOS 20 has been used for the purpose of data analysis and it has been found that in pre-purchase situation; reputation; brand name; firm's size; and website quality are the most influential factors which affect customer's confidence. Furthermore, Confidence and perception of benefit are found to have positive impact on consumer purchase intentions in online e-commerce whereas perception of risk has negative impact of purchase intentions. The study has limited scope as it covers respondents of relatively educated services sector. There is room for further research in exploration of factors which are at play in formulation of confidence of less educated customers in e-commerce through grounded theory approach.