

**List of abbreviation:**

EC.....	Electronic Commerce
EU.....	European Union
TPB.....	Theory of Planned Behaviour
TRA.....	Theory of Reasoned Action
TAM.....	Technology Acceptance Model
PU.....	Perceived usefulness
PEO.....	Perceived Ease of Use
SET.....	Secured Electronic Transaction
B2B.....	Business-to-Business
B2C.....	Business-to-Consumer