

## Factors Affecting Young Consumers' Online Purchase Intention in Sri Lanka with Special Reference to Undergraduates in General Sir John Kotelawala Defence University

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**Abstract:** The continued growth of technological advancements and improved Internet comprehension has converted the nature of day-to-day customer activities, and most offline operations have moved to online operations. In this context, electronic-commerce transactions in Sri Lanka are expected to continue to grow in the near future. The aim of the study is to investigate the factors affecting young consumers' online purchase intention in Sri Lanka. The study will consider online purchase intention of young consumers with special reference to undergraduates of KDU in Sri Lanka. The research is based on Technology Acceptance Model (TAM), Perceived Risk Theory and the Theory of Reasoned Action (TRA) which are commonly used theories in the research field of online purchase intention. The research explores how the perceived usefulness, perceived ease of use, perceived risk, subjective norms and attitude towards the behaviour affect the online purchase intention of young consumers. In terms of research methodology, this study follows the quantitative approach, and the necessary data for the execution of the study were gathered through questionnaires distributed around 400 young consumers in KDU. Further, the study employed regression analysis. The researchers found that perceived usefulness, perceived ease of use, perceived risk, subjective norms and attitudes towards behaviour have significant influence with positive effect on online purchase intention of young consumers in Sri Lanka.

**Keywords:** Online purchase intention, Perceived risk, Attitudes

### Introduction

Over the last two decades, the Internet has been developing rapidly with an appropriate digital economy driven by the global development of information technology. With these technological developments, many business organizations use these facilities to enhance and promote their image of goods and services using websites (Osman, Yin-Fah & Choo, 2010). Nowadays almost everyone has been given the opportunity to access the internet and conduct their day to day tasks with the use of the internet and new technologies.

Many internet and web users use these technologies for online shopping. Shopping came into practice thousands of years ago. In the old days, there was very little population for a village, and it was not a very profitable business for them. So, people use to sell their good in weekly fairs. All sellers gather to one place with their selling items and sell them to others for the desired price. But with the development of technology people wanted to do things very easily. They wanted to buy things when they want as soon as possible. So, the supermarkets were taken place in the world. But it wasn't enough for the people with the rapid development of the internet and technologies. They wanted their basic necessities to their doorstep instead of going out and buy things. Because of the busy life schedule of people, their life is becoming more and more complicated day by day. Due to these reasons, sellers seek to use technology for their selling techniques and with the help of the internet, online shopping was invented by web developers. Unlike traditional shopping, it is very easy to use the internet to buy internet users day

to day family needs and it can be done by just in a few seconds with their fingertip touch.

When it comes to online shopping, transactions make over the Internet. This task is primarily cognitive activity. Consumers do their shopping on their computer or hand-held devices rather than having to prepare and drive to several shopping malls. Not only busy businessmen but also housewives who always at their home use online shopping nowadays. In online shopping behavior consistency includes consumer behavior and shopping habits (Vellido et al., 2000). In addition, lifestyle compatibility can reflect on the consumer opinion of those who purchase goods online (Goldsmith and Bridges, 2000). Online shopping has been around in this world for more than 30 years, but it has become known to the general public in the last decade. There are two major E-Business styles. They are business-to-business (B2B) and business-to-customer (B2C). Under B2B, it is established that a particular company operates digital networks with its vendors, distributors, and other stakeholders. On the other hand, B2C deals with the sale of products and services through electronic networks to customers. Although the general public is familiar with B2C, B2B plays a major revenue role.

According to the latest statistics, Sri Lanka's Internet penetration improved by 30% during 2016, and Online users grew by up to 6.1 million, particularly due to the availability of multiple link options such as smartphone options, broadband options and dial-up options. This has a tremendous impact on Sri Lankan's life. And also because of this, several online activities have increased public media and especially e-commerce activities (Colombo Digital Marketers, 2017). In addition to these things, according to a recent comprehensive report published by Kayamu, in Sri Lanka, online transactions are likely to grow by more than 72% in the near future (Khan, 2017). This research is targeted to investigate the factors affecting to young consumer's online purchase intention of undergraduates in Sri Lanka

## Problem Statement

Nowadays online purchasing has become more popular among young consumers even in Sri Lanka. Awareness of computer tools and techniques has raised among young generation not only in urban areas but also in rural areas. They are attractive advances in computer technologies such as e-commerce and e-businesses with the advancement of education systems, there is a automatically a high demand for the purchase and use of new products it made it easier to obtain product data and client can buy the product after receiving product reviews and feedback and also due to the busy life with the competition of studying, young consumers tend to shop in a relaxed way for their own comfort (Sharma, 2013).

When it comes to online purchasing intention among young consumers, there are many factors affecting for online purchase intention such as perceived usefulness, perceived ease of use, perceived risk, attitude towards the behavior and subjective norms according to previous studies in world. Therefore, considering these background researchers tend to investigate that, how can these factors affect for young consumers online purchase intention in Sri Lanka.

## Research Objectives

The primary objective of this research is to To investigate whether perceived usefulness, perceived ease of use, perceived Risk, Attitude toward behavior and Subjective norm will make an influence on the online purchase intention of the young consumers.

## Literature Review

### A. Introduction

The purpose of the literature review is to investigate the factors that influence intention of young customers when purchasing online shopping. There exist a number of models and theories to determine the customers' intention

### B. Theoretical Background

#### 1) Technology Acceptance Model (TAM)

TAM, developed by Davis (1986), is an adoption of TRA specifically designed to model the acceptance of information systems by users. The purpose of TAM is to provide a general description of the determinants of computer acceptance that can clarify user behavior across a wide range of end-user computing technologies and user communities, while at the same time being theoretically justified (Davis, Bagozzi and Warshaw, 1989). There are two determinants in the Technology Acceptance Model, namely perceived ease of use and perceived usefulness. At first, the TAM is unique to the use of the information system to implement the principles of ease of use and usefulness. In contrast, the TAM is more parsimonious and it is more applicable in the different applications of the information system (Keyan, 2011).

## 2) Perceived Risk Theory

Arrow (1950), Humphreys and Kenderdine (1979) and Taylor (1975) highlights Perceived risk “represents an uncertain, probabilistic potential future outlay”. Perceived risk generally means the disagreement among the consumers have before purchasing a product or a service. Perceived risk could be considered naturally subjective and could vary from person to person and time to time (Bhasin, 2019). Customers often discuss with experts, family or friends about the product when buying products with a higher perceived risk and then make their choice. A common belief is that a majority of buyers tend to prefer products with high perceived risks—which already has a good review (Bhasin, 2019).

## 3) Theory of Reasoned Action (TRA)

The theory of reasoned action (TRA) is intended to explain the connection within human action between attitudes and behaviors. This theory was introduced by Fishbein and Ajzen. The theory states that voluntary behavior of a person could be predicted by that person's attitude relating to a particular behavior combined with view point of the surrounding personal on the fact that person should or should not conduct a particular act. With the model generated by the TRA, behavioral intention

which defines the true behavior, is an additive function of attitudes and subjective norms. Attitudes include both negative and positive behavioral outcomes while subjective norms describe the applicable effects arising from the surrounding people. Attitudes and social norms could be changed to improve the chances of actual execution of the actions considered (Nguyen et al., 2018).

## C. Empirical Literature

### 1) Perceived Usefulness

Perceived Usefulness (PU), representing a person's strong belief in the use of technology, will be helpful in increasing efficiency (Kim, 2012). Perceived usefulness relates to the result of the online purchase experience. Detailed information, availability and speed, as well as the accessibility and easy to make orders, have often been listed as the major advantages of online shopping For Internet users who have experience and busy during regular shopping times, the speed and accessibility of shopping can be actually useful advantages (Cho and Sagynov, 2015)

### 2) Perceived ease of use

Perceived ease of use (EOU) relates to the degree to which the potential consumer intends the target process to be effortless (Davis, Bagozzi and Warshaw, 1989). when Applying the definition to context of online purchase, ease of use relates to consumers' expectations that buying through the Internet will implicate a minimal effort Although perceived usefulness relates to consumers' expectations of the end result of online purchase experience, perceived ease of use relates to their expectations of the method leading to a concluding online shopping outcome.

### 3) Perceived Risk

Perceived risk is associated to a consumer's perceived value and the degree of risk when making a specific purchase decision (Cox and Rich, 1964). A buyer would take into account the variety risks associated with a purchase before purchasing that product. The types of risks are classified as

perceived or anticipated risks (Moshrefjavadi et al., 2012). Research suggests that customers typically prefer to buy goods which doesn't require physical inspection using electronic commerce (Peterson et al., 1997). In general, as lower the perceived risk of experience could be guaranteed for the buyer through brick-and-mortar store for the product purchase it would be the general preference.

#### 4) Attitude towards the Behavior

Attitude is the favorable or unfavorable feeling of a person to perform a particular behavior. Such principles are called values of conduct. When he or she positively judges it, a person may plan to follow a certain action. Attitudes of a person are closely related to the confidence of an individual for the acquired results of behavioral achievements (behavioral beliefs), which are classified by self-assessment of the consequences (evaluations of results). This proves that attitude could over define beliefs of a person to provide positive or negative outcome for the result resulted by a behaviour.

#### 5) Subjective Norms

Subjective Norms are considered to be a result of perceptions that the action is accepted or disapproved by individuals. Subjective norms are generally established by a considered set of beliefs. Established social effect in general would be characterized by the effect of surrounding individuals, which leads to adapt to their interests and acceptance. Even if the action may not be endorsed or authorized by an individual, pre-established social manipulation results pressure on an individual to agree upon the community social norms.

#### D. Conceptual Framework

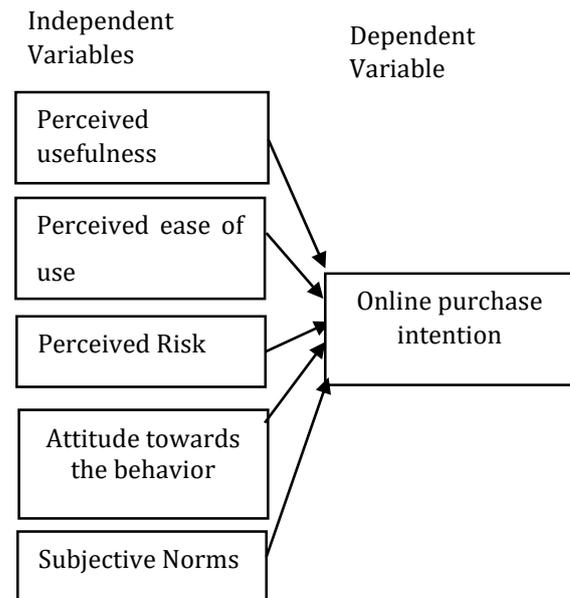


Figure 3. Conceptual Framework  
Source: Authors

As shown in figure 1 the conceptual framework has five independent variables which are known as Perceived usefulness, perceived ease of use, perceived risk, subjective norms and attitude towards the behavior and one dependent variable known as online purchase intention. the variables are based on three major theories known as perceived risk theory, TRA and TAM.

According to the conceptual framework researcher has come up with five hypotheses.

H1: Perceived usefulness influences the online purchase intention of young consumers.

H2: Perceived ease of use influences the online purchase intention of young consumers.

H3: Perceived risk influences the online purchase intention of young consumers.

H4: Attitude towards the behavior influences the online purchase intention of young consumers.

H5: Subjective norms influences the online purchase intention of young consumers.

#### Data Collection

This research conducted by using quantitative method. The study is a descriptive prevalence study also known as cross-sectional analysis, related to

quantitative method. The research is based on deductive approach which is concerned with building up hypotheses relevant to a prevalent theory, and then constructing a research strategy to measure the hypotheses (Research-Methodology, 2019). Technology Acceptance Model, Theory of reasoned Action and Perceived Risk Theory are the theories which have based on the research approach. The sampling frame used in this study was distributed to undergraduate students representing the Ratmalana Branch of General Sir John Kotelawala Defence University in Sri Lanka. The sample of the study was distributed among 351 out of 4009 undergraduates. In this study stratified random sampling method was identified as the most preferable. The survey will be conducted by using questionnaire as data collection method. The questionnaire is generally based on three major theories used in the study. There are seven sections which examine each conception model in the questionnaire.

### Data Analysis

#### A. Reliability

The researchers tested the reliability of each concept and confirmed that the measurements consistently reflected the measured structure based on the data collected (Hair, et al., 2009). The Research article state that Flynn, et al. (1994) if the value is higher than or equal to 0.6, it means that the collected data is accurate and appropriate.

Table 1: Reliability Test

	Cronbach's alpha	N of items
Perceived Usefulness	.799	7
Perceived Ease of Use	.923	6
Perceived Risk	.857	13
Attitudes towards Behavior	.890	12
Subjective Norms	.740	4
Online Purchase Intention	.885	11

Source: Authors

#### B. Normality

If the Skewness and kurtosis values are less than three times their standard error values, Hair et al. (2009) assumes that the variables are normally distributed. For Skewness, the agreed value should be within -1 to + 1 and for Kurtosis, meaning that the variables are normally distributed should be within -3 to + 3 (Hair, et al., 2009).

Table 2: Normality Test

Model	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
Perceived Usefulness	.001	.134	-.395	.267
Perceived Ease of Use	-.093	.134	-.625	.267
Perceived Risk	.219	.134	-.375	.267
Attitude towards the Behavior	.529	.134	.194	.267
Subjective Norms	.246	.134	.210	.267
Online Purchase Intention	.662	.134	.745	.267

Source: Authors

#### C. Linearity

In this study linearity was tested between online purchase intention and five variables. Here online purchase intention is the dependent variable while other five variables are independent variables. When considering the significance values all relationships show an accepted significance level.

Table 3: Linearity Test

	R square	F	Significance
PU and OPI	0.119	44.449	0.000
PEU and OPI	0.082	29.306	0.000
PR and OPI	0.109	40.340	0.000
ATB and OPI	0.326	159.827	0.000
SN and OPI	0.230	98.651	0.000

Source: Authors

#### D. Validity

Kaiser-Meyer-Olkin (KMO) test can be used to determine the validity and typically KMO should be between 0-1. If the value of the KMO is closer to 1 indicates that the data collected is appropriate (Kim and Mueller, 1978). According to the table, the results of the study's KMO test are intermediate so that it can be considered as scientifically valid data set.

Table 4: KMO test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.774
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Source: Authors

#### E. Multicollinearity

The tolerance value must usually be greater than 0.1 and if the tolerance level is "0" it indicates a complete multicollinearity while the tolerance value "1" does not mean multicollinearity. According to Field (2005), VIF should be less than 10. When considering the above tables, all tolerance levels are higher than 0.1 and all predictor variable VIF values are less than 10. It indicates that there is no multicollinearity.

Table 5: Multicollinearity Test

Model	Tolerance	VIF
Perceived Usefulness	0.513	1.949
Perceived Ease of Use	0.715	1.398
Perceived Risk	0.844	1.185
Attitudes towards Behavior	0.571	1.752
Subjective Norms	0.470	2.129

Source: Authors

#### F. Correlation

Pearson's coefficient of correlation is usually used to determine the correlation as a tool. The coefficient(r) should range from -1 to + 1 for a proper correlated relationship.

Table 6: Correlation Test

Hypothesis	Pearson's Correlation	Significance	Decision
H1	0.345	0.000	Not Rejected
H2	0.286	0.000	Not Rejected
H3	0.330	0.000	Not Rejected
H4	0.571	0.000	Not Rejected
H5	0.480	0.000	Not Rejected

Source: Authors

In all of the above hypotheses the coefficient for correlation of Pearson is greater than 0.2. So, it can be assumed that there are strong positive relationships between H1, H2, H3, H4 and H5. Significance value can also be used as a measure to take a hypothesis decision when the meaning (p) is less than 0.05 is highly acceptable. . All the hypotheses are below 0.01 can be considered reliable significance (p<0.05). So, as mentioned in table H1, H2, H3, H4 and H5 above, accurate relationship will be established.

#### G. Regression

Regression is a mathematical method used to analyze variables relationships. The research article (Baron et al. 1986) state that the regression analysis should be performed in three stages, taking into account three linear regressions. Firstly, analyzed the linear relationship between independent variables and Online Purchase Intention. Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Attitudes towards Behavior and Subjective Norms consider as independent variables which represent the Online Purchase Indention. The following tables were generated to analyze the linear regression by using SPSS.

Table 7: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.572 <sup>a</sup>	.327	.316	.453

Source: Authors

- a. Predictors: (constant), Subjective Norms, Perceived Ease of Use, Perceived Risk, Attitudes towards the Behavior, Perceived Usefulness.

According to the above table the R value has a positive relationship with the dependent variable of Online Purchase Intention due to R value is 0.572a. R square suggested the ratio of the stated variance from 0 to 1 as a percentage. The modified R square, which is 0.327 is statistically significant and indicates that the difference between Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Attitudes towards Behavior and Subjective Norms defines 32.7% of the variance in on reputation. The standard error of the estimate is 0.453 and it suggest the sample size of 351 represent the young consumers in Sri Lanka.

Table 8: ANOVA

Model	Sum of Square	Df	Mean Square	F	Sig
Regression	30.288	5	6.058	28.681	.000 <sup>b</sup>
Residual	68.853	326	0.211		
Total	99.142	331			

Source: Authors

- a. Dependent Variable: Online Purchase Intention  
b. Predictors: (Constant), Subjective Norms, Perceived Risk, Perceived Ease of Use, Attitudes towards Behavior, Perceived Usefulness

According to the above table it can be observed that the overall regression model is significant where  $F= 28.681$  and  $p<0.05$  under 95% of confidence level. So that it can be concluded that the linear regression in the above case is significant. The next output of regression analysis is the following table which depicts the standardized beta coefficient which the researchers can use it to determine the relative importance of independent variables on the dependent variable.

Table 9: Coefficients  
Dependent Variable: Online Purchase Intention

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	.779	.229		3.402	.001
PU	.156	.056	.178	2.807	.005
PEU	.116	.058	.108	2.013	.045
PR	.162	.046	.174	3.512	.001
ATB	.296	.074	.241	3.999	.000
SN	.333	.057	.386	5.822	.000

Source: Authors

The researchers derived following formula by using the beta coefficient.

Regression equation.

$$Y = a + (PU) + (PE) + (PR) + (ATP) + (SN) + \epsilon$$

- Y - Online Purchase Intention
- PU - Perceived Usefulness
- PE - Perceived Ease of Use
- PR - Perceived Risk
- ATP - Attitudes towards Behavior
- SN - Subjective Norms
- $\epsilon$  - Error term

According to the regression equation if Online Purchase Intention increase by one unit while another factor is constant when the Perceived Usefulness would be increase by 0.178 units, Perceived Ease of Use would be increase by 0.108 units, Perceived Risk would be increase by 0.174 units, Attitudes Towards Behavior would be increase by 0.241 units and Subjective Norms would be increase by 0.386 units on average.

### Conclusion

This study specifically examined the factors that influence Online Purchase Intentions from a technical point of view and the researchers used variables in a TAM model, TRA model and Perceived Risk model to explain the factors that influence Online Purchase Intentions. The Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Attitudes Towards Behavior and Subjective Norms were the variables which were used as factors

during this research and after the study the researchers verified that all above factors have a significant impact to Online Purchase Intention of undergraduates.

As a summery, the findings confirm that the Perceived Usefulness, Perceived Ease of Use, Attitudes Towards Behavior, Subjective Norms and Perceived Risk have a positive impact to Online Purchase Intention in Sri Lanka. According to our findings Attitude towards Behavior and Subjective norms are two variables which have highly affected to online purchase intention of young consumers'. Further Subjective norms is the highly influenced factor or the variable than Attitude towards Behavior.

At the same time the researchers provide that the Attitude towards Behavior and Subjective norms have an impact to online purchase intention. Therefore, that information useful to the government of Sri Lanka before taken a decision related to the online businesses. Also, it is useful for web retailers for their business transactions. Web retailers can use a variety of mechanism to create a positive Attitude of trust in the mind of consumers. Thus, affecting more consumers to the web stores. Although the Perceived Risk is one of the major factors influencing the purchase intention, web designers should pay particular attention to this factor when selling their products and services. If online retailers can plan their organizational layout and merchandise with well-organized content, it will improve their consumers' Online Purchase Intention.

As recommendations, the result of this study could be served as a foundation for further research about online purchase as a new strategy beyond Traditional media marketing tools. In Sri Lanka there are different internet penetrations in each province and it may affect for consumers' online purchase intention. The process is used by most of the people regarding of the gender, age and region a considerable sample size should be used for an effective representative of the entire study population chosen from different young consumers rather than choosing undergraduates only. In addition,

demographic factors could be further investigated such as specifying into different ranges to observe the impact of these factors on online purchase intention. Further, in the present study it is only used quantitative data because of the convenience. If the qualitative data also used it would be more effectively. According to the technological development the features of platforms are changing day by day. Future researchers can improve this study through the influence of technological development.

A number of limitations and direction for future research are to be noted in the study. The data were collected from just one particular University in Sri Lanka. Study can be further affected to other universities and comparative study based on various provinces. The study ws based on quantitative data and further research may be carried out embedding qualitative data gathered through interviews and focused group discussions for indepth analysis.

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