

A STUDY ON THE FACTORS INFLUENCING THE USE OF E-COMMERCE BY CUSTOMERS IN COLOMBO WITH RESPECT TO B2C MARKET

Lokuhitige S L

*Faculty of Management & Social Sciences
CINEC Campus, Malabe
Sri Lanka*

Ranwala L U

*Faculty of Management & Social Sciences
CINEC Campus, Malabe
Sri Lanka*

ABSTRACT

This study explores the factors influencing the use of e-commerce by the customers in Colombo district with regard to the B2C market. The conceptual framework was designed based on the Theory of Planned Behaviour (TPB) and 24 potentially influential factors were explored throughout the study. Primary data were collected by means of a questionnaire given in internet based and printed formats where the respondents were received from both users and non-users of online purchasing in the Colombo district of Sri Lanka. 354 valid questionnaires were used in the analysis and the Cronbach's Alpha was 0.719 in the reliability test. A proper and well explained descriptive analysis of the variables followed by the KMO and Bartlett's test, Hypothesis testing, Factor analysis and an advanced model fitting was carried out. Analysis revealed that there is a very positive opinion towards online purchasing and people do have the willingness towards it. In view of the above and the model developed, it was found that attitudinal factors have a profound effect while subjective norm and perceived behavioural control shows a superficial effect on the online purchasing intention. Based on the inferences from research findings, recommendations and strategic and managerial suggestions were also made.

Keywords: Online purchase intention, Theory of Planned Behaviour, Decomposed Theory of Planned Behaviour, e-commerce

INTRODUCTION

With the advancement of technology, people have been able to fulfil most of their activities just away from a click of a button. Any field of work or industry you name, technology has played, is playing and, will play its part in order to facilitate the corresponding field or industry a user friendly, simplified and a value adding service in every aspect possible. Agriculture, Health & Safety, Finance, Education, Security, Construction, Communication and, Supply Chain can be identified as some of the industries significantly expedited with technology. In order to sustain, people have to fulfil their needs and wants. To achieve

these, they will have to find the sources of supply of these requirements. With the passing of time and the development of trade, different suppliers and manufacturers emerged where people could accomplish their purchasing requirement of goods and services from them. In a typical scenario, a customer will reach a retail outlet or a store proximate and purchase the product/s he/she wants. The aforesaid technology has made a turning point in purchasing where at present a lot of online platforms have come to stage which has made these activities far more easy, simple and efficient in the meantime. With the help of these ecommerce platforms, the customers have been able to do their purchasing online via internet without purchasing in-person. This has made drastic changes in supply chain where at some point it could be perceived as an advantage whereas at some point it is not.

Electronic Commerce also referred to e-commerce is one aspect that has emerged with the aid of technology where it can be identified as a business module or as a part of a large business entity which empowers a firm or an individual to carryout business activities over an electronic network; internet. Simply, e-commerce is the use of internet to carry out business or rather commercial activities such as online purchasing and subsequent functions. The Operation of ecommerce can be identified in major market segments/business model namely, Business to Business (B2B), Business to Consumer (B2C), Consumer to Consumer (C2C) and, Consumer to Business (C2B). Business to consumer (B2C) is a business or transactions conducted directly between a company and consumers who are the end-users of its products or services. However, the rise of the internet has created an entire new B2C business channel in the form of e-commerce or selling goods and services over the internet.

METHODOLOGY AND EXPERIMENTAL DESIGN

A collection of literature are referred in order to identify the experimental design for the study. Reliability test, descriptive statistics, chi-square test for independences, Factor analysis, KMO & Bartlett's test and Regression Linear Models are used for the analytical purposes.

Technology Acceptance Model

As per Davis, (1989) a theoretical model was developed to explain and predict the user behaviour of information technology where the researcher has built a relationship between two main determinants of technology acceptance identified as, Perceived Usefulness (PU) and perceived Ease of Use (EOU).

Perceived Usefulness (PU)

As defined by Davis, (1989) PU is “the degree to which a person believes that using a particular system would enhance his or her job performance”. This can be simply identified as the aspects where people tend to use or not use an application to the extent that they believe that it will help them to perform their work better. This follows from the definition of the word useful: “capable of being used advantageously”.

Perceived Ease of Use (PEU)

In contrast with perceived usefulness, perceived ease of use refers to “the degree to which a person believes that using a particular system would be free of effort”. This follows from the definition of the word ease: “freedom of difficulty or great effort”.

Theory of Planned Behaviour

The researchers Teo, (2001); Vijayasathy, (2003); Wu, (2003); Chang, (2008); Laohapensang, (2009) and Chiu, (2005) has used the Theory of Planned Behaviour (TPB) in order to explain and predict consumer online shopping attitude, intention and behaviour. Chang M. K., (2005) had observed six studies of attitude toward online shopping and all of these studies has shown that attitude toward online shopping shows a significant positive impact on online shopping intention and behaviour.

Decomposed Theory of Planned Behaviour

Taylor, (1995) introduced the idea that TPB beliefs can be decomposed into multidimensional constructs where attitude, subjective norm and perceived control behavioural beliefs are decomposed as illustrated below.

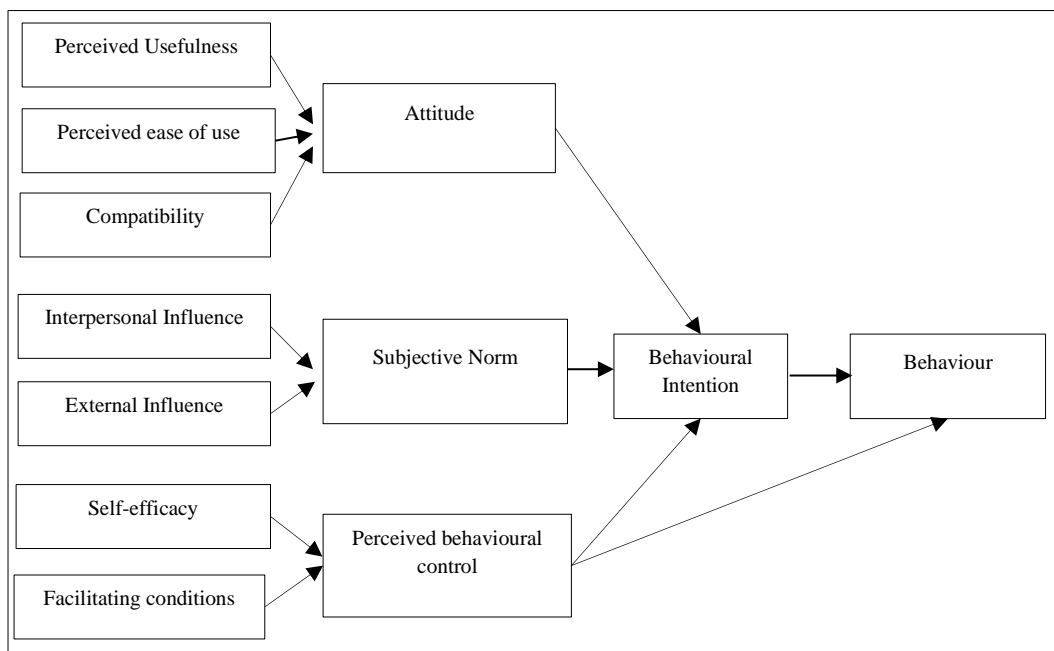


Figure 1: Decomposed Theory of Planned Behaviour

Source: Taylor (1995)

Sampling

Simple random sampling method is used as the sampling method of the research. Simple random sampling is a randomized process without any favoured treatment where each element in the population has got an equal probability of being selected to the sample (Sample of n from N population). Simple random sampling is accepted due to this characteristic, as well as, it is suitable to a population which is very much larger than the sample. Colombo district is selected based on the fact that Colombo province comprises the highest population (2012) among all districts (Economic and Social Statistics of Sri

Lanka., 2014) and that people in the Colombo district represents a homogenous group with similar lifestyles where given that, Department of Census and Statistics states that Colombo district has the highest population of internet users and a high literacy rate of 27.6% and 47.1% respectively.

Data Collection

A combination of a physical paper-based questionnaire and an internet-based questionnaire were used in data collection. Internet-based questionnaire was developed using Google Forms and mailed to accessible e-mail addresses. Social network sites were also utilized to distribute the questionnaire via the internet. The questionnaire was distributed to 420 in total, concerning the time constraint of the study. Considering both modes, a total of 362 responses were received out of which eight respondents were rejected due to partial completion of the questionnaire. Hence the number of complete respondents were 354 which accounted for a complete response rate of 84.28%.

Conceptual Framework

The conceptual framework is built primarily on the theories of planned behaviour and the decomposed theory of planned behaviour. Accordingly, the independent variables which are Attitude, Subjective Norm and Perceived Behaviour Control will be further divided with reference to the decomposed theory of planned behaviour along with the demographic factors. The dependent variable is identified as the Online Purchase Intention (OPI).

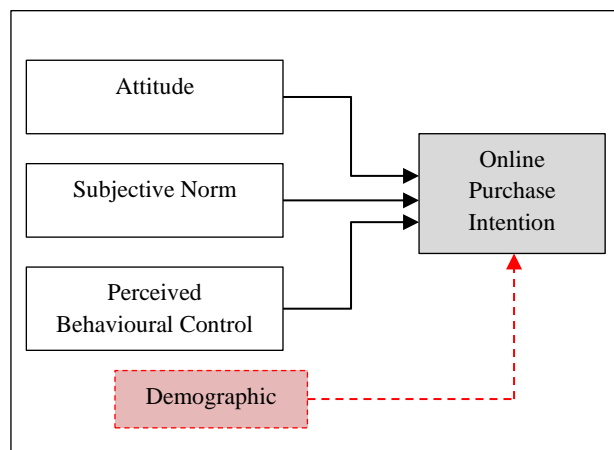


Figure 2: Conceptual Framework

ANALYSIS

A Cronbach Alpha value of 0.719 for 35 items was achieved and it interprets the reliability of the questionnaire used in data collection. A descriptive analysis is done on the demographic variables including age, gender, education, sector of employment, income level, etc. It is identified through the feedback that there exists a high overall online purchasing intention of 81% or 286 respondents out of 354 respondent sample whereas,

19% or 68 respondents have a low overall online purchasing intention. This implies the overall willingness of the respondents to engage in online purchasing.

Bivariate Analysis

The bivariate analysis has delivered a variation of measures in a two-way table as interpreted by an example below.

Table 1: Online purchasing intention vs. Save time

		Save time			Total
		Neutral	Agree	Strongly agree	
Online purchasing intention	Low	14	43	11	68
		20.6%	63.2%	16.2%	100.0%
	High	39	169	78	286
		13.6%	59.1%	27.3%	100.0%
Total		53	212	89	354
		15.0%	59.9%	25.1%	100.0%

Out of the respondents who have a low overall online purchasing intention, 63.2% have agreed to that online purchasing saves time while 20.6% and 16.2% hold neutral and strong agree upon the fact. On the other hand, it is evident that, 59.1% of the respondents who claims to be having a high online purchase intention have agree on the fact that online purchasing saves time. Therefore collectively, a total of 86.4% of the respondents with a high overall willingness to purchase online have positive views towards the fact that online purchasing saves time.

Chi-Square Test

With the results of cross tabulation (bivariate analysis), hypothesis testing has been carried out using Chi-square test to check the relationship between the online purchasing intention and other variables concerned.

The Hypothesis testing is as follows,

H0: Online purchasing intention is independent from the i^{th} variable

H1: Online purchasing intention is dependent on the i^{th} variable

Table 2: Chi-Square Test for the i^{th} variable

Variable (i^{th}) Name	Test statistic	P value	Significance
Influence of family	96.781	0.000	Significant
Cheaper	82.221	0.000	Significant
Like online purchasing than stores	77.108	0.000	Significant
Influence of friends	69.653	0.000	Significant
Can wait till delivered	53.954	0.000	Significant
Different payment terms	44.82	0.000	Significant
Have time	44.609	0.000	Significant
Not seeing the product	43.438	0.000	Significant
Influence of mass media	34.911	0.000	Significant
Can purchase online on own	33.288	0.000	Significant
Willing to pay online	32.694	0.000	Significant
Ease of getting skilled	29.587	0.000	Significant
Have money	25.519	0.000	Significant
Delivery fee	18.987	0.001	Significant
Reliable delivery	15.394	0.002	Significant
Delivery time	15.212	0.004	Significant
Save time	4.621	0.099	Insignificant
Comparison shopping	2.912	0.405	Insignificant
Positive views	1.865	0.000	Significant
Fits the lifestyle	1.422	0.000	Significant
Feel comfortable	1.394	0.000	Significant
Ease of learning to operate	1.275	0.000	Significant
Fits the purchasing need	1.124	0.000	Significant

Factor Analysis

KMO and Bartlett's Test:

Table 3: KMO and Bartlett's Test:

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.679
Bartlett's Test of Sphericity	Approx. Chi-Square	4.166E3
	Df	276
	Sig.	.000

As KMO test statistic is 0.679 which is greater than 0.6, it can be concluded that sample size is adequate for a factor analysis to be proceed. The two hypothesis which are tested in the KMO and Bartlett's test are as follows.

Ho: There does not exist any correlations among the variables

H1: There exists correlations among the variables

As p-value of the Bartlett's test is 0.000, null hypothesis is rejected. Hence, it can be concluded that, correlation matrix is not an identity matrix which further supports the strength of the relationship among variables used in factor analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.990	24.957	24.957	5.990	24.957	24.957	3.298	13.740	13.740
2	2.276	9.484	34.441	2.276	9.484	34.441	3.238	13.490	27.231
3	2.167	9.028	43.469	2.167	9.028	43.469	2.204	9.184	36.415
4	1.920	8.000	51.469	1.920	8.000	51.469	1.843	7.680	44.095
5	1.339	5.580	57.048	1.339	5.580	57.048	1.810	7.540	51.635
6	1.310	5.457	62.506	1.310	5.457	62.506	1.700	7.084	58.719
7	1.167	4.861	67.367	1.167	4.861	67.367	1.633	6.805	65.524
8	1.085	4.520	71.887	1.085	4.520	71.887	1.527	6.363	71.887
9	.904	3.766	75.653						
10	.832	3.465	79.118						
11	.761	3.171	82.289						
12	.695	2.898	85.187						
13	.574	2.393	87.580						
14	.536	2.235	89.815						
15	.410	1.708	91.523						

Figure 3: Total Variance Explained

As per the Figure 3 shown above, we can observe the initial Eigen values which are greater than one. It can be observed that the first eight components carry Eigen values which are greater than one where we can select these eight components. In addition to that, the first component identified above, accounts for 24.957% of the variance while the second, third and the fourth components accounts for 9.484%, 9.028% and 8.000% respectively. The eight factors identified above has explained 72% of the total variance explained collectively.

Scree Plot

The scree plot helps to determine how many factors to be retain. It can be seen that the curve begins to flatten between the component eight and component nine. Therefore, it further elaborates that only eight components can be retained.

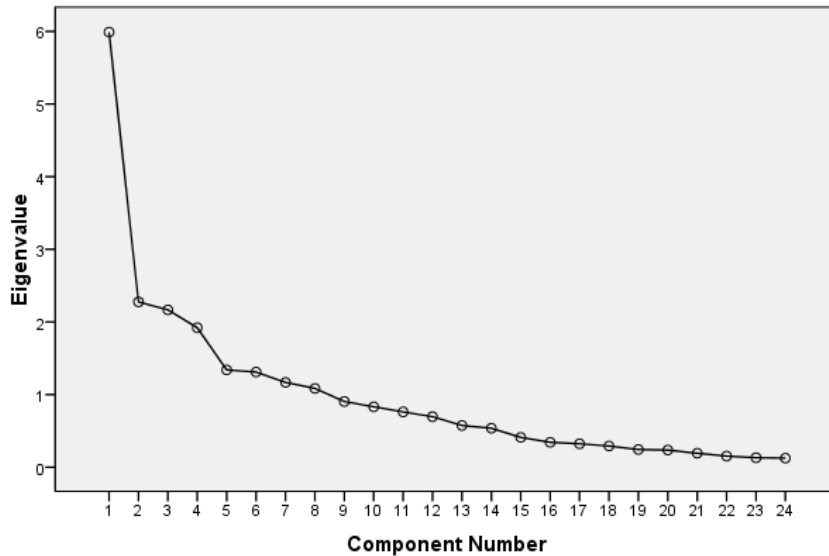


Figure 4: Scree plot for the variables

Rotated Component Matrix

Table 4: Rotated Component Matrix of variable

	Component							
	1	2	3	4	5	6	7	8
Save time	.150	.432	-.588	.089	.065	.185	-.040	-.374
Allows comparison shopping	-.340	.543	-.032	.526	-.064	-.234	.128	-.014
Purchasing online is cheaper	.147	.189	.232	.820	.100	.082	-.066	.020
Can enjoy different payment terms	.123	.108	-.065	.057	.003	.292	.648	.332
Ease of learning to operate	.681	.298	.073	-.358	.120	.095	.045	.115
Ease of getting skilled	.368	.440	.166	-.608	.126	.061	-.051	-.066
Fits the purchasing need	.482	.528	-.057	.022	.395	-.041	.215	-.111
Fits the lifestyle	.759	.281	-.076	.051	.265	.134	.103	.054
Reasonable delivery time	-.086	.469	.346	-.255	.123	.436	-.070	-.355
Low delivery fee	.178	-.031	.744	.123	.004	.016	-.249	.083
Like online purchasing than in stores	.297	.259	.255	-.257	.316	.431	.358	-.249
Can wait till delivered	.196	.005	.005	.015	.145	.877	-.106	-.019
Reliable delivery	-.066	.070	-.088	.033	.813	.157	.200	.035

Not seeing the product is not a risk	.007	-.037	-.015	-.020	.110	-.287	.804	-.158
Willing to pay online	.392	.286	.121	-.047	.682	.004	-.206	-.049
Influence of family	.160	.199	.792	.063	-.034	.104	.168	-.005
Influence of friends	.632	.130	.416	-.127	.073	.195	-.068	.052
Have seen/read positive views on online purchasing	.793	.023	.223	.155	-.204	.094	.071	-.115
Influence of mass media	.273	.405	.103	.271	-.244	.389	.156	.160
Feel comfortable in purchasing online	.242	.703	.314	.075	.217	.138	.031	-.034
Can purchase online on own	.115	.628	-.043	.085	.108	.008	.053	.292
Have time to purchase online	.227	.725	-.037	-.080	.032	.066	-.038	.126
Have money to purchase online	-.061	.224	.181	.067	.043	-.016	-.044	.808
Have equipment to purchase online	.369	.088	-.023	-.300	-.300	-.038	.353	.473
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 15 iterations.								

The main purpose of factor rotation is to minimize number of factors on which the variables under investigation have high loadings. Meaningful factors can be obtained by rotating factors. Specially, Varimax Rotation method is used in this study. As shown in the Rotated Component Matrix table shown in Table 4.30 above, rotation has reduced the number of factors on which the variables under investigation have high loadings which makes the interpretation of the analysis easier. According to the rotated factor loadings, 24 variables can be categorized for extracting eight factors. The eight factors are identified as below.

- Factor 01 – Influence and Convenience
- Factor 02 – Ability and Advantageousness
- Factor 03 – Delivery and Influence
- Factor 04 – Cheap
- Factor 05 – Reliability
- Factor 06 – Preference
- Factor 07 – Risk Freeness
- Factor 08 - Availability

Reliability of the factors are tested for and the first two factors are found to be reliable with 0.800 and 0.758 values of Cronbach Alpha.

Factor 01: Influence and Convenience

Under factor 01, which is “Influence and reliability”, the following key areas are taken into discussion.

- (a) Reliability
- (b) Correlation
- (c) Advanced Model Fitting

Reliability: The reliability of the variables affecting to influence, and convenience (Factor 01) were checked and a Cronbach’s alpha value of 0.800 was obtained. Hence this factor is used for further analysis.

Correlation:

H0: Influence and convenience (Factor 01) is independent from the i^{th} variable

H1: Influence and convenience (Factor 01) is dependent on the i^{th} variable

Influence and convenience (Factor 01) is dependent on the below mentioned variables under five percent level.

- (a) Age
- (b) Gender
- (c) Education
- (d) Employment
- (e) Income
- (f) How often purchased online
- (g) What is mostly purchased online

Advanced Model Fitting

Omnibus Test for Factor 01 is tested and a significance value of 0.000 is obtained which is less than 0.05. Hence the current model outperforms the null model.

The parameter estimates of “Influence and Convenience” were identified and the below mentioned fitted model was built up in conclusion.

$$\begin{aligned} \text{Influence and convenience} = & 18.709 + 0.255(\text{age}_1) + 2.033(\text{age}_2) + 3.069(\text{age}_3) + \\ & 1.346(\text{age}_4) + 1.304(\text{age}_5) - 1.824(\text{sex}_2) + 11.836(\text{edu}_1) + 9.808(\text{edu}_2) + \\ & 8.660(\text{edu}_3) + 3.473(\text{edu}_4) - 9.165(\text{emp}_1) - 9.290(\text{emp}_2) - 6.979(\text{emp}_3) - \\ & 11.209(\text{emp}_4) - 7.743(\text{emp}_5) - 3.158(\text{income}_1) - 4.291(\text{income}_2) - \\ & 5.280(\text{income}_3) - 9.765(\text{income}_4) - 6.811(\text{income}_5) - 0.083(\text{how.often}_1) \\ & + 1.673(\text{how.often}_2) + 2.926(\text{how.often}_3) + 4.861(\text{how.often}_4) - 5.322(\text{what}_1) - \\ & 2.591(\text{what}_2) - 2.486(\text{what}_3) - 2.625(\text{what}_4) \end{aligned}$$

The variables used above in the model are identified as bellow.

Table 5: Interpretation of the variables

age_1	Below 18	emp_5	Retired
age_2	18 – 25	income_1	Below 20,000
age_3	26 – 35	income_2	20,001 – 40,000
age_4	36 – 45	income_3	40,001 – 60,000
age_5	46 – 55	income_4	60,001 – 80,000
sex_2	Female	income_5	80,001 – 100,000
edu_1	O/L	how.often_1	Never
edu_2	A/L	how.often_2	A couple times a year
edu_3	Degree	how.often_3	Monthly
edu_4	Masters	how.often_4	Weekly
emp_1	Student	what_1	Books
emp_2	Private Sector	what_2	Clothing/Footwear
emp_3	Public Sector	what_3	Jewellery/Accessories
emp_4	Business	what_4	Electrical Appliances

As per the above developed model, compared to a person whose age is above 55 years,

- (a) A person in the age category of 46 – 55 years makes the person 1.304 times more likely to be influenced and convenient in using online shopping.
- (b) A person who is in the age category of 36 – 45 years makes that person 1.346 times more likely to be influenced and convenient on using online shopping.
- (c) A person in the age category of 26 - 35 is 3.069 times more likely to be influenced and convenient towards the use of online shopping.
- (d) A person in the age category of 18 – 25 years makes the person 2.033 times more likely to be influenced and convenient in using online shopping.
- (e) A person in the age category below 18 is 0.255 times more likely to be influenced and convenient to engage in online shopping than of the person above 55 years of age.

Similarly, the parameter estimates of “Ability and Advantageousness” were identified and the subsequent fitted model was built.

DISCUSSION AND CONCLUSION

Discussion on the demographic profile and preferences:

It is observed that 81% of the respondents have a high overall willingness towards the use of e-commerce or rather engage in online purchasing where only 19% has a low overall willingness. 354 valid questionnaires were used in the analysis with a Cronbach’s Alpha value of 0.719 in the reliability test. This suggests that the internal uniformity of the

research instrument is good and has succeeded the required thresholds. The demographic attributes in respect of the overall intention for online purchasing is stated below.

Age can be considered as an important parameter in studying the willingness for online purchasing. As per the analysis carried out in chapter four, respondents in the age group of 18 – 25 accounts for a 47.2% of the respondents. It was observed that 86.7% of the respondents in this age category have a high online purchasing intention. The second highest age group below the age of 18 and 100% of the respondents below the age group of 18 have a high online purchasing intention. Next comes the age categories above 55, 36 – 45, 26 – 35 and 45 – 55 where the overall online purchasing intentions of these age categories being high were identified to be 15.2%, 80.8%, 76.0% and 53.8%. Hence it implies that population below the age of 45 is more likely to have a high overall online purchasing willingness/intention.

When the gender is taken into consideration, out of the total male respondents, 78.1% have a high online purchasing intention while for females, it is 85.4% of the total female respondents. Therefore, it shows a slight tendency of the females to have a higher online purchasing intention than the males.

The level of education can be also be considered here, where 100% of the respondents having done the O/Ls have a high online purchasing intention and so were the 93.5% of the respondents with the A/L qualification. It was evident that 78.2% of the respondents with a degree level education qualification, possess a high online purchasing intention. Respondents with masters and doctorates are less likely to be engaged in online purchasing.

The area of employment cannot be identified as a significant factor where unless retired, all the respondents do have a tendency towards online purchasing.

Once the type of goods most purchased online by the customers is concerned, it was identified by the study that expect for books, a majority of the respondents have an interest in buying footwear/clothing, jewellery/accessories, electrical appliances and electronic items online. This implies that the online store service providers have a great opportunity in a variety of goods.

As per the above findings, discussions and recommendations can be done in two perspectives which are from the perspective of the customer and the service provider.

Service Providers’/ Business Perspective

- (a) Service providers could consider focussing more on the age category below 45 years of age since this age category in the sample consists respondents with high online purchasing intention.
- (b) There is a slight tendency of the females to be more influenced towards the use of online purchasing than men.

- (c) E-commerce or rather online purchasing is more commonly influenced with the level of income an individual received. Higher the salary, higher the overall willingness towards the use of online purchasing.
- (d) A majority of the sample with high online purchasing intention agree to that online purchasing allows comparison shopping. Hence, it would be ideal for the service providers to study the online market and have a strategic pricing policy to have competitive advantage.
- (e) 39.5% of the respondents with high online purchasing intention have neutral views on the fitness of online purchasing to the customer needs. Therefore, the service provider could consider doing a market research and a study on the customers to improve the fitness of the online goods available as per the customer requirement.
- (f) Both respondents with high and low online purchasing intention have a neutral perception on the fact that the delivery fees of online purchased items are low. Hence, the online purchasing service providers could consider taking this as an opportunity to convert this population to active users of online purchasing.
- (g) It was evident that the sample respondents have a negative perception towards the reliability of the delivery once purchased online. Therefore, the service providers could try to change this perception in the customers' mind and convert this population to a target market.

Customers' Perspective

- (a) Through the findings of the research, it was observed that attitudinal variables have a profound effect while subjective norm and perceived behavioural control do not show a superficial effect on the online purchasing intention.
- (b) Attitudinal variables which were found to have significant impact include the below mentioned,
 - i. Save time
 - ii. Comparison shopping
 - iii. Ease of getting skilled to engage in online purchasing
 - iv. Fitness for the purchasing need
 - v. Reasonable delivery time
 - vi. Ease of learning to engage in online shopping
 - vii. Fitness for the purchasing need
- (c) A majority of the respondents/customers have said that they mostly purchase clothing and footwear items online where, as the second highest comes jewelry and accessories.

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