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A Study on The Factors Influencing the Online Purchasing Intention of Customers with Special Reference to the North Western Province in Sri Lanka.

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Abstract

With increased internet use, online purchasing is experiencing a massive jump worldwide, thus receiving considerable attention from scholars and practitioners. This study tests the relationship between attitude, subjective norm, and perceived behavioral control to online purchasing intention. Hence, the study explores the factors influencing online purchasing with special reference to the North-Western providence in Sri Lanka. Consumers with experience purchasing products or services online and aged 21 years and above were selected as the study sample. The primary data was collected by a questionnaire in an internet-based Google form based on the conceptual framework developed based on the literature. The conceptual framework of the research is based on the theory of planned behavior. The model was statistically tested using factor analysis, including attitudes, subjective norms, and perceived behavior as independent variables, and purchase intention as a

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dependent variable. Multiple linear regression analysis examined the relationship between factors affecting online purchase intention demand. The results revealed that attitudinal factors and perceived behavioral control significantly impact online purchasing intention, while subjective norms have not influenced online purchasing intention. Moreover, demographic factors such as gender positively impact online purchase intention. Therefore, the service providers should pay more attention to perceived ease of use and usefulness for enhancing their profits.

Keywords: Online purchasing, attitudinal factors, behavioral control, subjective norms.

Introduction

Technology helps fulfill most people's day-to-day activities by clicking on a button in front of their computers. Since it transitioned into a global interconnection network for sharing and delivering information, the internet has emerged as a helpful marketing tool to serve as a platform for domestic and international transactions. Further, technology is prominent in facilitating agriculture, manufacturing, and services. In the service sector, internet shopping is a new phenomenon that is growing nowadays. The continuous sales increment indicated that e-commerce has enormous market potential. The operation and success of powerhouses such as Alibaba and Amazon have set an example for corporates to shift their business model from brick-and-mortar to brick-and-click (Lim et al., 2016). Consumer behavior refers to selecting, purchasing, and consuming goods and services to satisfy their wants. There are different processes involved in consumer behavior. Initially, the consumer tries to find what commodities he would like to consume, then selects only those that promise more excellent utility. After selecting the commodities, the consumer estimates the available money he can spend. Since it transitioned into a global interconnection network for sharing and delivering information, the Internet has emerged as a helpful marketing tool to serve as a platform for domestic and international transactions (Verma, 2017). The global economic crises and COVID-19 could drive companies and entrepreneurs into online marketing as it is the cheapest way to advertise their products to many customers quickly. Researchers have been exploring online consumer behavior for many years, and two widely accepted views stand out

in the e-commerce literature: consumer-oriented and technology-oriented views (Pohtam et al., 2016). The consumer-oriented view focuses on consumers' salient beliefs about online shopping, whereas the technology-oriented view studies the impact of website design and usability on consumers' behavior. Most of the research is based on the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour to understand the behavior of online consumers.

“The use of the internet and social media has changed consumer behavior and how companies conduct their business. Social and digital marketing offers significant opportunities to organizations through lower costs, improved brand awareness, and increased sales” (Dwivedi et al., 2021)

Online stores have many advantages for consumers, including convenience, saving time and transportation costs, multiple options, any time availability, easy access to information, etc. Although online stores have many advantages, they also have disadvantages over brick-and-mortar stores. One of the most important disadvantages is that the consumers cannot touch, feel, taste or smell the products; this prevents consumers from assessing product quality and increases risk perceptions. Other disadvantages are delivery delays and security and privacy concerns, affecting consumers' trust in online stores (Pohtam et al., 2016). Online shopping is most prevalent in Sri Lanka. Sri Lanka's internet connectivity is growing at a study rate (Perera & Sachitra, 2019). According to the Telecommunication Regulatory Commission (TRC), Sri Lankans subscribed to over 3 million cellular mobile connections and over 1600,000 broadband and dial-up internet connections (Table 1).

Prior research shows numerous factors that affect online consumer behavior; nonetheless, there are mixed findings in the literature, and many factors that influence online consumer purchasing behavior have yet to be explored, especially considering the dynamics of technology and consumer needs, which are constantly evolving. As a result, significant factors a few years ago may differ today as consumers become more experienced internet users. So, this study attempts to examine the factors affecting online purchasing behavior with particular reference to the Sri Lankan context. From the earlier introduction, it is clear that fast technological progress is changing consumer shopping habits. Research on online consumer behavior is

becoming more prominent in literature, and prior studies have established the factors influencing online consumers; however, it still needs to clarify what drives consumers to shop online. Moreover, e-commerce has become an important marketing and sales channel, complimenting traditional channels; thus, retailers need to understand the determinants of online purchasing and what types of products or services are more suitable to be marketed online, as knowing these factors will enable retailers to meet consumer's needs and for marketers to target consumers effectively. The fundamental problem that motivated this study is 'What factors determine online purchasing behavior?'

Table 1. Statistical Overview of the Telecommunication Sector

Number of System Licenses	26
Number of Fixed Access Telephone Subscriptions(Voice Only)	1,114,573
Number of Fixed Access Telephone Subscriptions(Voice & Data)	1,536,714
Number of Fixed Access Telephone Subscriptions(Data Only)	1,101,723
Fixed Access Telephone Subscriptions per 100 inhabitants	12
Number of Cellular Mobile Telephone Subscriptions	32884099
Cellular Mobile Subscriptions per 100 inhabitants	130
Fixed Narrowband Subscriptions	63
Fixed Broadband Subscriptions	2,686,955
Mobile Broadband Subscriptions (3G, 4G)	18,980,661
Number of public pay phone booths	476

Source: Telecommunications Regulatory Commission of Sri Lanka (2022).

Theoretical background

The Theory of Reasoned Action (TRA)

A well-established theory of the social psychology discipline proposed by Ajzen (1991), TRA postulates that the individual's behavioral intention determines an individual's behavior.

"As in the original Theory of reasoned action, a central factor in the Theory of planned behavior is the individual's intention to perform a given behavior. Intentions are assumed to capture the motivational factors that influence behavior; they indicate how hard people are willing to try or how much effort

they plan to exert to perform the behavior. As a general rule, the stronger the intention to engage in a behavior, the more likely should be its performance." (Ajzen, 1991, p. 181).

As in the original Theory of reasoned action, a central factor in the Theory of planned behavior is the individual's intention to perform a given behavior. Intentions are assumed to capture the motivational factors that influence behavior; they indicate how hard people are willing to try or how much effort they plan to exert to perform the behavior.

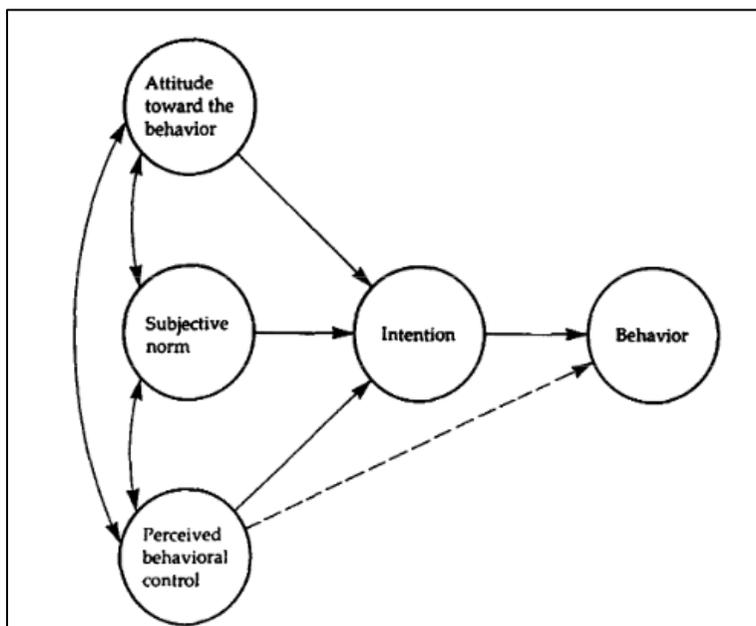


Figure: 1 Theory of Planned behavior

Source: Ajzen (1991)

The Theory of planned behaviour postulates three conceptually independent determinants of intention. The first is the attitude toward the behaviour and refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behavior. The third antecedent of intention is the degree of perceived behavioral control, which, as we saw earlier, refers to the perceived ease or difficulty of performing the behavior. It is assumed to reflect the experience and anticipated impediments and

obstacles. As a general rule, the more favorable the attitude and subjective norm concerning behavior, and the greater the perceived behavioral control, the more robust an individual's intention to perform the behaviors under consideration should be.

The Theory of planned behavior extends the Theory of Reasoned Action (Fishbein & Ajzen, 1981). In TRA, behavioral intention is a function of two primary determinants: attitude towards the behavior and subjective norm, i.e., an individual's perception of normative social pressure to perform the behavior. Todd & Taylor (1995) introduced that TPB beliefs can be decomposed into multidimensional constructs where attitude, subjective norm, and perceived control behavioral beliefs are decomposed, as illustrated below.

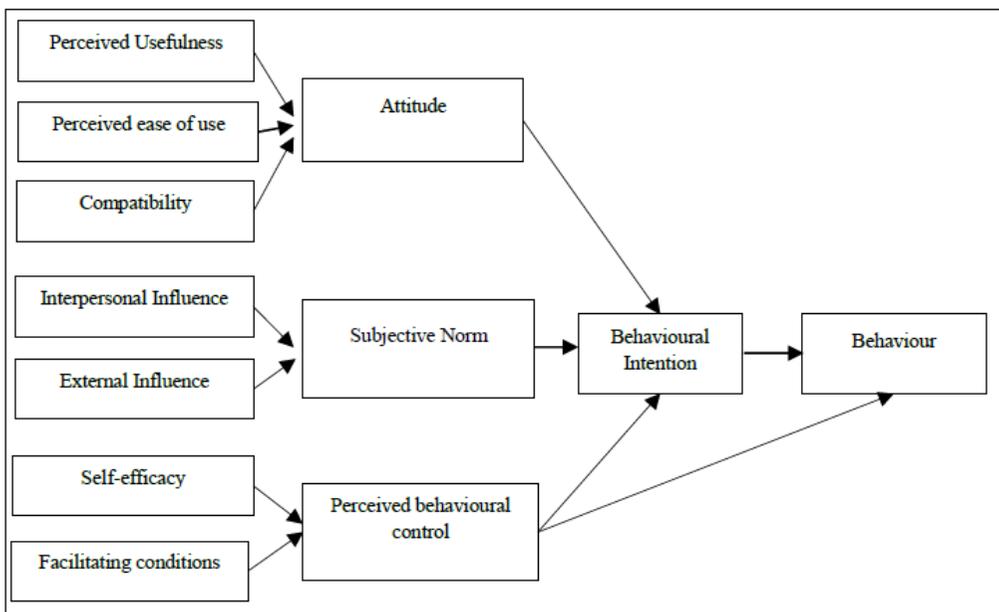


Figure 2. Decomposed Theory of Planned Behaviour

Source: Todd & Taylor,(1995)

TRA has been used in empirical research in the context of online consumer behavior. For example, Naumova (2022) used path analysis to evaluate the ability of the Theory of planned behavior to predict professional help-seeking intentions in an adult community sample. The results showed that perceived behavioral control was the most significant antecedent of help-

seeking intentions, and positive attitudes increased the likelihood of seeking professional help. Kim et al. (2009) explored online clothing purchase intention. This study provides managerial implications for the future online marketing of clothing products. Yoh et al. (2003) used TRA and incorporated aspects of innovation diffusion theory, thereby increasing the explanatory power of their research model. Albarracín et al. (2001) examined how well-reasoned action and planned behavior theories predict condom use. Results revealed that attitudes were associated with behavioral beliefs, and norms were associated with normative beliefs. Consistent with the Theory of planned behavior's predictions, perceived behavioral control was related to condom use intention.

Technological Acceptance Model (TAM)

TAM adopts the belief-attitude-intention-behavioral causal relationship to explain adopting computer-based technologies in the workplace (Pohtam et al., 2016). As per Davis (1989), a theoretical model was developed to explain and predict the user behavior 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).

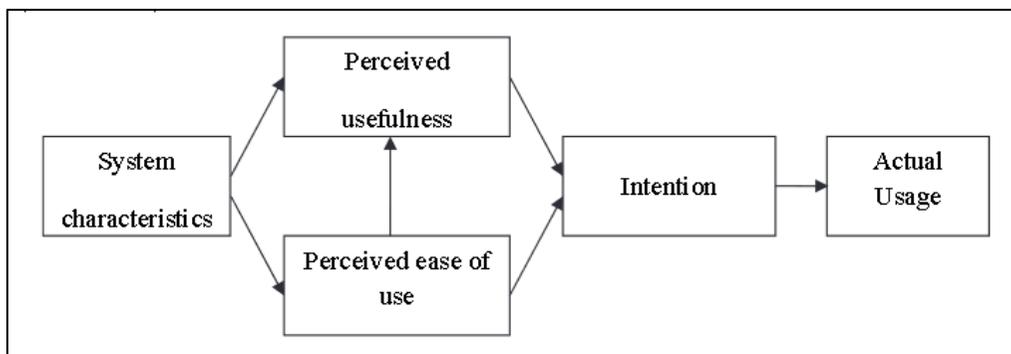


Figure 3. Technological Acceptance Model (TAM)

Source: Davis et al. (1989)

Perceived Usefulness (PU)

Perceived usefulness is defined as the extent to which consumers feel the online website could add value and efficacy when performing online shopping (Hu et al., 2009). Cha (2011) indicated that perceived usefulness is positively associated with purchasing online. Perceived usefulness is essential for online shopping because online retailers compete with other online and physical retailers. Online retailers should provide detailed and resourceful information about the products or services to ensure consumer satisfaction Cha (2011). In contrast, Zarrad Debabi (2012) also found a positive relationship between perceived usefulness and online purchase intention. Furthermore, they found that the variable "gender" significantly impacts attitudes towards online purchasing. This variable reveals that females, rather than males, are more likely to shop online.

Perceived Ease of Use (EOU).

Perceived ease of use refers to the effort made by individuals. Davis (1989) defines it as the degree to which users find using the system effortlessly. Cha (2011) indicated that perceived ease of use positively relates to the intention to purchase online. Online retailers should deliver efficiency, convenience, and comfort in terms of perceived ease of use, which can establish the relative advantages for the website. Although the respondents have experienced internet usage, the effect of perceived ease of use on online purchase intention was still significant Cha (2011). As stated by Choon Ling et al. (2011), the relationship between perceived ease of use and online purchase intention was statistically significant

Online Purchase Intention (PI)

In this study, online purchase intention can be defined as the behavior of consumers who intend and are willing to purchase products or services using virtual transactions. Zarrad and Debabi (2012) noted that the consumers' intention to purchase certain products can be categorized as a component of the consumer's cognitive behavior. They also believed that consumers' attitudes towards the use of technology systems and the usefulness of the internet could also influence the consumers' intentions. Ajzen (1991) suggested that intentions are presumed to indicate to what extent people are willing to approach certain behaviors and how many attempts they make to perform

certain behaviors. According to the studies by He et al. (2008), lack of intention to purchase online is the main obstacle to the development of electronic commerce.

Materials and Methods

The research approach used in this study was hypothesis testing. The data was collected using a convenience sampling technique. A self-administered questionnaire was developed using structured questions based on the conceptual framework developed. The Google link of the questionnaire was sent via social media to reach the respondents in North-Western Province. The target respondents of this study were consumers who have experience purchasing products or services online. In this study, an online brand refers to a website that only offers or sells products or services online (e.g., daraz. lk, ebay.com, kapruka.com). Close-ended questions with a 5-point Likert-type scale were used throughout the study. The five-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5) is used to assess all variables. With the cross-tabulation (bivariate analysis) results, hypothesis testing has been carried out using the Chi-square test to identify the relationship between the online purchasing intention and other variables concerned. Multiple regression analysis was used in this study to examine relationships of attitudes, perceived behavior, subjective norm, and dependent variable, which is online purchase intention. Measurement for attitude is determined by using two dimensions: perceived ease of use and perceived usefulness. While the measurement for the subjective norm is determined by using two dimensions, interpersonal influence, and external influence, perceived behavioral control was determined by self-efficacy and the facilitating condition.

Conceptual Framework

The conceptual framework was built primarily on the theories of planned behavior and the decomposed Theory of planned behavior. Accordingly, the independent variables, Attitude, Subjective Norm, and Perceived Behaviour Control, will be further divided concerning the decomposed Theory of planned behavior and demographic factors such as gender. The dependent variable is identified as the Online Purchase Intention (OPI).

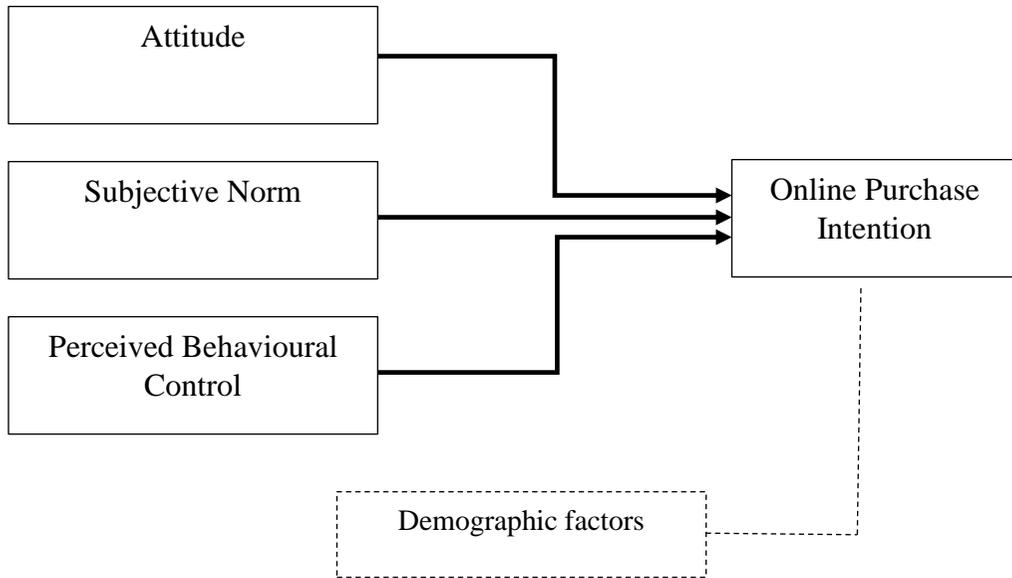


Figure 4. Conceptual Framework

Hypothesis

Based on the previous studies, the three hypotheses were then developed as,

H1: Attitudes significantly positively influence online purchase intention.

H2: Subjective norm significantly negatively influences online purchase intention.

H3: Perceived behavior significantly and positively influences online purchase intention.

Results and Discussion

Demographic information of the sample

Understanding the demographic profile of the sample is essential to understand the respondents' background. Gender, age, and educational level of the respondent are the major information in the demographic profile. Table 2 indicates that 92 respondents are female. It is 96 %t of the sample. When gender is considered, 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. Age can be considered an important parameter in studying the willingness to purchase online. As per the analysis carried out in this research, fifty respondents in the age group of 21 –

30 account for 51% of the respondents. It was observed that 23% of the respondents in this age category of 31-40. Hence, it implies that the population below 40 is likelier to have a high overall willingness/intention to purchase online. Table 2 shows that 95% of the respondents have G.C.E Advanced Level qualification. It was evident that 35 percent of the respondents with a degree level education qualification possess a high online purchasing intention—further, 14 % of the respondents with postgraduate qualifications.

Table 2. Demographic information of the sample

Variable	Frequency	Percentage %
Gender		
Male	5	4
Female	92	96
Age		
Bellow 20	1	1
21 to 30	50	51
31 to 40	23	23
41 to 50	8	8
51 and above	15	15
Educational Level		
Ordinary Level	2	2
Advanced Level	3	3
Passed Advanced Level	28	28
Diploma	15	15
Graduate	35	35
Postgraduate	14	14
Total	97	100

Source: Survey data

Chi-Square Test

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

Moreover, other variables are concerned.

The Hypothesis testing is as follows,

H0: Online purchasing intention is independent of the ith variable

H1: Online purchasing intention is dependent on the ith variable

Table 3. Chi-square test for online purchase intention

Variable Name	Test		
	Statistic	P value	Significance
Influence from the family	16.039	0.450	Not significant
Influence from the friends	21.385	0.164	Not significant
Influence of mass media	19.122	0.262	Not significant
Cheaper price	17.748	0.339	Not significant
Knowledge and skills	31.592	0.000	significant
Mobile phone facilities	58.59	0.000	significant
Ease of getting skills	40.048	0.000	significant
Feel comfortable	33.557	0.001	significant
Easy to pay online	32.433	0.001	significant
Can wait till delivered	33.339	0.007	significant
Save time	81.842	0.000	significant
Can find a solution easily	21.725	0.152	Not significant
Not seeing the product	22.305	0.135	Not significant
Not face any issues	32.275	0.009	significant
Ease of learning to operate	11.251	0.508	Not significant

Source: Survey data

According to the results obtained from the chi-square test, the items that represent the attitude and perceived behavior are statistically significant at a 5% significance level. Further, this study's items representing subjective norms (external influence, price factor) are insignificant.

Data in Table 4 explains the constructs used in this study, which were represented by 15 items: attitude (6 items), facilitation condition (3 items), self-efficacy (3 items), and subjective norm (3 items).

Table 4. Rotated Component Matrix

	Component			
	1	2	3	4
You can work on the internet	0.805			
You can buy any goods by searching online	0.778			
You purchased goods online due to easy payments online	0.742			
You can wait until you receive your goods online	0.715			
You can save your time if you purchase goods online	0.664			
You can solve any issues when purchasing goods online.	0.619			
You have the knowledge and skills to buy goods online.		0.812		
You have the mobile phone facility to buy goods online.		0.743		
You have a plan to buy goods online in the future.		0.657		
You purchased goods online due to influence from friends.			0.803	
You purchased goods online due to the influence of the media.			0.790	
You purchased goods due to cheaper price.			0.693	
Not seeing the product physically is not a problem for you.				0.769
You have not faced any issues when you purchase goods online.				0.766
You have a greater capacity to purchase goods online than others.				0.601

Source: Survey data

A principal component analysis in the extraction method with a varimax rotation was utilized to reduce many variables to fewer factors (see Table 5).

Table 5. 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	5.754	31.968	31.968	5.754	31.968	31.968	3.735	20.749	20.749
2	2.407	13.373	45.340	2.407	13.373	45.340	2.725	15.139	35.888
3	1.870	10.391	55.731	1.870	10.391	55.731	2.657	14.761	50.649
4	1.350	7.502	63.234	1.350	7.502	63.234	2.265	12.585	63.234
Extraction Method: Principal Component Analysis.									

Table 6 shows the results of the factor analysis on factors. The factor analysis produced three components of factors with eigenvalues more than one, which explained 63.234% of the total Variance.

Factor Analysis

The Kaiser-Meyer-Oklin value was .668, and the Bartlett Test of Sphericity was significant at 0.000. The KMO measures the sampling adequacy, which should be greater than 0.5 for satisfactory factor analysis to proceed. The output is 0.69, indicating around 0.7, which is acceptable.

Table 6. KMO and Bartlett's Test

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.668

From Table 7, since the Cronbach Alpha's value falls between 0.839 and 0.786, all items have been retained as the values have fulfilled the requirement of over 0.70, as suggested by Nunnally (1978). The internal consistency of all variables (attitude, perceived benefits, purchase intention, and online shopping behavior) indicated that all items remained good, with an internal consistency of 0.839. In contrast, the variable with the highest reliability is online shopping behavior. Subsequently, all indicators were used for data collection.

Table 7: Reliability Analysis

	Cronbach's Alpha	Number of Items
Factor 1	0.839	6
Factor 2	0.781	3
Factor 3	0.784	3
Factor 4	0.786	3
Overall	0.788	15

Source: Survey data

Regression Analysis for Online Purchase Intention

According to the coefficient's t values, Attitude (ATT), Perceived Behaviour (PB), and Gender coefficients are statistically significant. The variable Subjective Norm (SN) is not statistically significant. The results of the hypothesis testing can be presented in the following table. The alternative hypothesis has to be rejected as the significant values are greater than 0.05 for the variable Subjective norms.

Table 8: Regression Analysis of Attitude (ATT), Perceived Behaviour (PB), Subjective Norms (SN), and Gender for Online Purchase Intention

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.832	0.832		1.314	0.192
ATT	0.261	0.146	0.188	1.791	0.077*
PB	0.538	0.154	0.360	3.496	0.001**
SN	-0.059	.089	-0.062	-0.663	0.509
Female	0.379	0.180	0.189	2.104	0.038**

*Significant at the 0.10 level

** Significant at the 0.05 level

The study reveals that attitudes positively influence online purchase intention, which means that when the attitude increases, online purchasing increases. Further, the result presents that if the attitude increases by 1, the online purchase intention increases by 0.261. A relationship existed between the variables, and attitude predicts Suparno's (2020) expected online purchase intention. Kim et al. (2008), Lim et al. (2016), and Hasan et al. (2018) described the attitude as positively related to online purchase intention. Therefore, the results are consistent with other research findings, such as Hasan et al. (2018). They highlighted that perceived ease of use significantly influences consumers' purchase intention in online brands.

Further, the result is reliable because the significance has a value of 0.07. Based on the table, hypothesis 1 was supported, whereby attitude significantly positively influences online purchase intention ($\beta = 0.261$). Another influencing variable is perceived behavioral control, which consists of self-efficacy and facilitating conditions. According to the regression output, perceived behavioral control positively and significantly influences online

purchasing intention ($\beta = 0.538$). The coefficient value is statistically significant at a 1% significant level. Based on the regression results, we can accept the following hypothesis.

Hypothesis	Accept/Reject
H_1 : There is a relationship between attitude and online purchase intention	Accepted
There is a relationship between subjective norms and online purchase intention	Rejected
here is a relationship between perceived behavior and online purchase intention	Accepted

Conclusions and recommendation

According to the findings, online retailers should pay more attention to these variables, such as attitudes and perceived behavior, to increase profits and enhance their customer base. The detentions, attitude, self-efficacy, and facilitation conditions are the most important factors for enhancing their business. Attitude contains perceived ease of use and perceived usefulness. As per the findings, the age category below 40 has a higher purchase intention, and female customers have more intention than males. It was evident that customers have positive perceptions towards the attitudes. Therefore, the service providers should pay more attention to perceived ease of use and usefulness. Because of attitudinal variables were found to have a significant impact, including saving time, ease of getting skills, reasonable delivery time, ability to engage quickly, and ease of solving issues. Therefore, online retailers should pay attention to popularising their brand name, which is familiar and well-known among Sri Lankans. Then, consumers can easily find what they want from the online market. This would be conventional marketing or online marketing. Moreover, it was observed that subjective norms do not influence customers' buying behavior. Hence, external influence (from parents, friends, or media) does not influence customers to buy a particular product.

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