Factors Affecting Online Purchase Intention: A Study Of Sri Lankan Online Customers

J.C.Athapaththu, K.M.S.D.Kulathunga

Abstract: The rapid development of information communication technologies and enhanced Internet penetration has changed the nature of the consumer's daily activities and most offline activities have migrated towards online activities. This is a common phenomenon which is happening all over the world, and Sri Lanka is no exception. In this light, e-commerce transactions in Sri Lanka are expected to grow further in the coming years. In an online environment customers need to connect with technology for conducting transactions online, where each process requires interacting with a website. Thus, it is worthwhile to identify the factors affecting online purchase intention and to determine the relationships between those identified factors and online purchase intention from the technological perspective since traditional frameworks do not address technological requirements and the website content together. The survey data was collected from 292 MBA students and SEM was used to analyze data. The analysis indicates that, Trust has a mediating effect on perceived usefulness, perceived ease of use and website content on online purchase intention of retail shopping in Sri Lanka.

Index Terms: e-commerce, online purchase intention, Sri Lanka, TAM, website content

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1 INTRODUCTION

The emergence of Internet technologies greatly impact on the consumer's daily activities and many offline activities have now migrated to the online environment. In this light online retail shopping has become popular and also become an integral part of consumer life. According to the latest records, during the year 2016, Internet penetration of Sri Lanka had increased by 30% and Internet users grew up to 6.1 million especially due to the availability of several connection options such as mobile option, broadband option and dial-up option. This has a great impact on the life of Sri Lankan's and many online activities have increased particularly the presence on social media and e-commerce (Colombo Digital Marketers, 2017). Furthermore, according to a recent comprehensive report published by Kayamu, e-commerce transactions in Sri Lanka are expected to grow by more than 72% in the near future (Khan, 2017). It has also been shown that Sri Lankan online shoppers are more interested in searching for and buying retail products for their everyday needs. Against the rise of Internet penetration and e-commerce activities, it is important to identify the factors influencing online purchase intention in online retail shopping, since e-commerce trends have moved mainly towards online retail shopping (Khan, 2017). The major difference between "on-line" and "off-line" consumer behavior is the technology. In order to purchase products and services online customers need to interact with the technology and whereas offline customers do not. In this context, the physical shop condition is replaced by the electronic shopping condition or as a result of Information Systems. Thus, this study, specifically, investigates factors affecting online purchase intention from the technology oriented perspective since customers need to interact with technology along every step of the online shopping.

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A website is a product of information technology, and as such, online purchase intention can be explained using Technology Acceptance Model (TAM). The original TAM model has been empirically validated in a variety of settings, specifically in the context of Internet usage and website usage. Through these various studies researchers have confirmed the relevance and suitability of perceived ease of use (PEOU) and perceived usefulness (PU); the major constructs of TAM in an online context (Moon & Kim, 2001; Lederer et al., 2000; Teo et al., 1999). While online transactions are conducted in online, in doing so, researchers have emphasized the importance of a website as well. Each process of an online transaction requires consumers to use the Internet technologies to interact with the web site. An exceptional characteristic of online shopping is that shoppers cannot touch or smell the product when taking decisions, yet they need to construct their judgments based on the information displayed on the website. In this light, people will consider website information to make judgments. The information content of the website which refers to how information is displayed and organized on the website plays a powerful role in online consumer behavior (Cooper-Martin, 1993). In the context of e-commerce, the information format of the website is critical. While the information content of a website is an important determinant of success (Gehrke & Turban, 1999; Lohse & Spiller, 1998), Trustworthiness of the information displayed on the website plays a major role in the eyes of the customer (Flavian, Gurrea & Oru´s, 2009; Kim & Eom, 2002; Liu & Arnett, 2000; Muir & Moray, 1996). Following this concept, some authors have emphasized the impact of consumers' Trust and perceptions of the value created by the information available on the websites (Ganguly et al., 2010; Richard, 2005; Ranganathan & Ganapathy, 2002) on purchase intentions. While researchers have been concerned with different factors affecting purchase intention, recent conceptual and empirical researchers have examined Trust in more detail, in particular in the context of business to consumer (B2C) e-commerce (Cao et al., 2005; Park & Stoel, 2005; Koufaris & Hampton-Sosa, 2004; Kuo et al., 2004). Even though many studies have been done in the e-commerce context and TAM has been tested, there is a dearth of research on how website content affects purchase intention while technology antecedents play in. Thus, it is important to investigate purchase intention in the

120

context of the online shopping environment, since there is a lacuna in the body of knowledge in this area. Moreover, since traditional consumer behavior frameworks do not explain the aforesaid technological behavior, there is a need for such studies in the e-commerce context. With this mind, this paper aims to identify the factors affecting online purchase intention and the relationships between identified factors and online purchase intention. The rest of the paper is organized as follows. The next section presents the theoretical background and hypothesis. Next, the research method and the results of the statistical analysis are given. The final section provides the conclusion and discussion of the study followed by, implications, limitations and directions for future research.

2 LITERATURE REVIEW

2.1 Online Retail Shopping
In e-commerce, the consumer-retailer relationship encompasses several processes. In the initial stage the customer visits the site and seeks the basic information related to the particular product or service he/she is interested in. During this initial stage, web browsing the product and price comparisons are the major activities engaged by the customer. Once he/she selects the product or service, user accounts are created by providing personal information. In this step, cookies, log and data-mining tools are typically involved for automatic information exchange between the customer and the retailer. In the last-step, the transaction is completed by providing the actual purchase preferences, and monetary and personal information (Pavlou, 2003).

2.2 Technology Acceptance Model (TAM)
TAM was first developed by Davis (1989) to clarify the user response to the technology in the working environment. The model suggests that based on certain beliefs, a person frames an attitude to a specific object, on the premise of which he/she shapes an intention to behave with respect to that object. Davis formulated the model based on the *Theory of Reasoned Action (TRA),* by specifying two key beliefs that specifically explain technology usage. The first of these beliefs is perceived usefulness (PU), and the second is perceived ease-of-use (PEOU). According to Davis the major construct, Perceived Usefulness (PU) is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance"(Davis 1989, P.320), and Perceived Ease of Use (PEOU), as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989, p.320). Various scholars have updated the model with numerous constructs such as output quality, experience, and subjective norms in later studies (Venkatesh & Davis, 2000). In the online context by considering the online consumer is considered as a computer user and the web store as a technology system (Koufaris, 2002) TAM has been tested and validated in a variety of settings. Specifically, researchers have empirically tested TAM in relation to Internet and website usage. Two major constructs of TAM; PU and PEOU have been tested and validated in various studies and these studies have confirmed the importance and appropriateness of the PU and PEOU constructs in the e-

commerce context as well (Moon & Kim 2001; Lederer et al., 2000; Teo et al., 1999). In this way, PU and PEOU ought to be considered when utilizing the Internet for e-commerce activities.

2.3 Trust
Trust is clearly essential in the relationship improvement process; however, it remains a difficult concept to define. There is no consensus among authors about the definition of Trust. It has been defined in different ways by different authors in different context. According to Droege, Anderson and Bowler (2003), Trust means the feeling of Trusting belief. Some other authors define it as an attitude regarding another person (i.e., a feeling between Trustor and Trustee) (Yoon, 2002; Mayer & Davis, 1999). Trust is an important construct in online shopping (Urban, Sultan & Qualls, 2000), because, it can influence technology (Zuboff, 1982) and therefore it has been identified as an important determinant in virtual organizations (Handy, 1995).Trust is highlighted in most financial and social communications in which uncertainty exists. In the online shopping setting, neither buyer nor seller can discuss their issues, face to face and uncertainty occurs automatically, due to the unpredictable behavior of both parties (Jong & Lee, 2000). According to the observations by Grabner-Krauter and Kaluscha (2003), lack of Trust is identified as the major reason for customers to not shop in online. Therefore, Trust should be established in the online environment for success in the virtual environment. In fact, several researchers have mentioned Trust as an important indicator in B2C shopping. A notable source of support for the above findings, are those by Palmer, Bailey, and Faraj (2000), who state that consumer Trust is an essential component of success in B2C ecommerce. The observations reported by Jarvenpaa and Tractinsky (1999), demonstrated empirically the relationship between Trust and purchase intention. It has been concluded by showing the direct relationship between Trust and Purchase Intention. Similarly, Gefen (2000) showed that Trust is a helpful tool in accepting online business. Therefore, if the web retailer can convince the customer to shop in the web store, in other words, to win his/her Trust it will attract more customers to the online shop (Jarvenpaa & Tractinsky, 1999) and create higher profits through online business operations (Pavlou, 2003; Gefen & Straub, 2000).All of the above evidence proves that creating consumer Trust in the web store, is a fundamental requirement for the growth of B2C e-commerce.

2.4 Website content
An exceptional characteristic of online shopping is that shoppers cannot touch or smell the product when taking decisions, yet need to construct their judgments based on the information displayed on the website. In this light, people will consider internal information to make judgments. As indicated by Ranganathan and Ganapathi (2002), the website signifies the manner in which the substance is organized in the site. It is mainly focused on how information is arranged on the website. Accordingly, the structure denotes the way how information is organized within the website; for instance, hierarchical, network etc. However, Huizingh (2000) defined content as to how information, features or services are designed within the

121

site and are made accessible to visitors. The Internet consists of more information compared with other media and thus, the amount of information content is considered to be an indicator for e-commerce website involvement (Yoon, 2000; Okazaki & Rivas, 2002). Furthermore, Hoffman, Novak, and Chatterjee (1995) distinguish between image sites and information sites. In image sites the customer can expect emotional experiences rather than judicious decision making. Product related information (prices, delivery information) and company related information (mission, contact information) are discussed in information sites. Moreover, the amount of information which is presented on the website influences price comparisons and customer value (Shankar, Rangaswamy & Pusateri, 1999). When customers perceive a greater value in online buying experiences, they tend to Trust that particular web store. Thus, the quantity, quality and relevance of the information provided can increase Trust in the web store (Urban, Sultan & Qualls, 2000). According to Wen (2009) the quality of information presented is one of the major dimensions of an effective website. Wen's study further explained that unreliable, insufficient and inaccurate information causes a decline in customer Trust in an online context and consequently hinders customer relations.

2.5 Purchase intention
According to Pavlou (2003), the final stage of online transaction is intention to use a website and purchase a product**. Therefore, online purchase intention plays a vital feature in online consumer behavior. According to, Raza et al. (2014), purchase intention means, a condition between the customer and the seller when the customer is ready to make a deal with the seller. The purchase intention process starts with product evaluation. To do the evaluation individuals use their current knowledge experience and external information (Bukhari et al., 2013). Hence, the external component also plays a major role in the purchase intention process by influencing on consumers attitudes. In general many factors influence purchase intention. According to Cronin et al. (2000) the structure of the model , impacts on both purchase intention and information search. However, both internal information; brand familiarity, prior shopping experience and external information; website information may increase the intention of the customers to purchase or to repurchase a product from the Internet (Blackwell et al., 2001).Further, Kiel and Layton (1981) stressed that the satisfaction level of fulfillment with earlier products or services decides the customers certainty about searching for information. Finally, attitudinal beliefs, such as Trust, have been studied and confirmed as a major construct in online purchase intention (Chen & Barnes, 2007; Gefen, Karahanna & Straub, 2003).

3 RESEARCH MODEL AND HYPOTHESES DEVELOPMENT
The conceptual framework which depicts the proposed relationship among construct is shown in Figure 01. The corresponding hypotheses are listed and justified below.
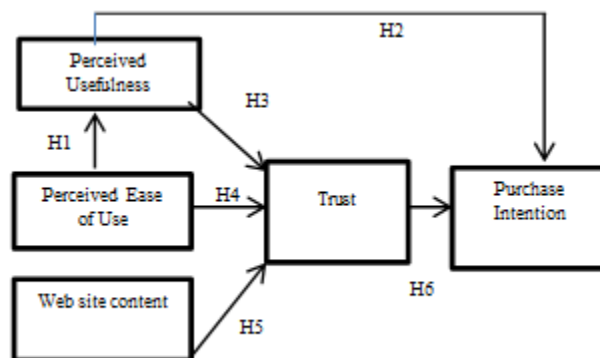

Figure 1: Conceptual framework

3.1 Relationship between PEOU and PU
Several researchers have confirmed that there is a positive relationship between PU and PEOU of Information Technology (Gefen & Straub, 2000; Venkatesh & Davis, 2000; Dishaw & Strong, 1999). According to Davis (1989), PU directly influences intention, but PEOU indirectly influences intention through usefulness. Gefen and Straub (2000) talk about this relationship extensively, demonstrating that much of the time, PEOU influences intention through PU. Observations on a similar theme were obtained by Van der Heijden, Verhagen, and Creemer (2003) who empirically validated and confirmed the positive relationship between PU and PEOU from the online context.

Consequently, H1 was developed as follows.

H1: There is a positive effect of PEOU on PU

3.2 Relationship between PU and Purchase Intention
Several studies confirmed that there is a significant direct relationship between PU and purchase intention. A notable source of support for the above findings emerged from the observations of Koufaris (2002) who confirmed the positive relationship between PU and Purchase Intention from the online context by examining the online consumer's intention to make unplanned purchases through e-commerce. Hassanein and Head (2007) examined the same relationship and confirmed it by observing data from three different groups on their social presence in the e-commerce context. Further, several studies have shown that, PU directly influences purchase intention in e-commerce contexts (Gefen, Karahanna & Straub, 2003; Gefen & Straub, 2000).

Consequently, H2 was developed as follows.

H2: There is a positive effect of PU on purchase intention.

3.3 Relationship between PU and PEOU and Trust
Several studies have found, Trust to be a major construct affecting the relationship between PEOU and Purchase Intention (Li, Kim & Park, 2007; Gefen, Karahanna & Straub, 2003). This relationship has been empirically confirmed by Li, Kim and Park (2007) in their study, by showing that the relationship between PEOU and Purchase Intention is mediated by Trust in the context of Chinese

shoppers. Similarly, several other studies also confirmed that, PU and PEOU are significant factors in establishing an initial Trust in the customer's mind which will consequently, influence online purchase intention (Chen & Barnes, 2007). The study done by Carlos Roca, José García and José de la Vega (2009) indicates that PU and PEOU are important predictors of online trading systems. It also identified that PU and PEOU have an impact on online trading systems via perceived Trust. Gefen, Karahanna, and Straub (2003) empirically validated that PU and PEOU influence user intention through Trust.

Consequently, H3 and H4 was developed as follows.

H3:There is a positive effect of PU on Trust.

H4: There is a positive effect of PEOU on Trust

3.4 Relationship between Web site content and Trust

According to several prior findings, there is a direct relationship between website content and trust. According to Mcknight, Choudhury and Kacmar (2002), customers become familiar with the web store once they explore the website content and this will directly influence to increase the customer Trust through site features ; such as navigation, professional appearance etc. The comprehensive study done by the Kim and Eom (2002), showed that website information such as firm, products, services and promotions positively influence user intention. In fact, several other researchers' empirical results revealed that information content generates Trust in the website, if the information is accurate, relevant and up-to-date (Mithas et al., 2006; Corritore et al., 2005; Yoon, 2002). Furthermore, some valuable functions that a web site presents, such as information content and decision making aids leading to the creation of consumer Trust in the web store (Chen & Barnes, 2007).

Consequently, H5 was developed as follows.

H5: There is a positive effect between website content on Trust.

3.5 Relationship between Trust and Purchase Intention

Trust is considered as a major construct in influencing consumer behavior, especially in the e-commerce environment where uncertainty and risk are experienced frequently (Gefen & Straub, 2002; Jarvenpaa & Tractinsky, 1999;). According to the theory of reasoned action, Trust creates positive attitudes towards the web store which consequently lead to reducing uncertainty and fear (Pavlou, 2003). In fact, several researchers have empirically validated that Trust as a major impact on purchase intention. Jarvenpaa and Tractinsky (1999), have empirically validated that Trust has a direct significant impact on purchase intention in different cultures. Some other researchers have highlighted the significant relationship between Trust and purchase intention (Li, Kim & Park, 2007). Further several other studies have shown that online Trust positively influences a customer's attitudes towards online purchase; the positive attitude thus generated has a direct effect on his/her purchase intentions

(Wang, 2002). Similarly, several other studies have also confirmed that online Trust positively influences purchase intention. (Gefen & Straub, 2004; Grabner-Krauter & Kaluscha, 2003; Pavlou, 2003; Yoon, 2002).

Consequently, H6 was developed as follows.

H6: There is a positive effect of Trust on Purchase intention.

4 RESEARCH METHOD

To test the relationship between constructs an empirical study was conducted and a questionnaire was used to collect data. The details of the conducted survey is described below.

4.1 Instrument development

The study has five constructs: perceived usefulness, perceived ease of use, website content, Trust and purchase intention. To measure the constructs, a questionnaire was developed utilizing pretested questionnaire items from manay researchers. (for example Li,Kim & park, 2007; Gefen, Karahanna & Straub, 2003; Van der Heijden, Verhagen & Creemers, 2003; Pavlou, 2003; Sultan et al., 2003). A five point Likert-scale from 'Strongly disagree' (number 1) to 'Strongly agree' (number 5) was used to collect data (Refer Appendix 01). Multiple items were used to measure each of the constructs. The respondents were asked to consider their last online shopping experience as used in the study by Gefen, Karahanna, and Straub (2003).

4.2 Data collection

A survey was conducted to collect data in Sri Lanka in September 2017. MBA students from three universities were used as sample due to several reasons. Postgraduate students, have an opportunity to use the Internet for communication and commercial transactions (Walczuch & Lundgren, 2004) and they have varied educational backgrounds, and are more likely to be using e-commerce in general (Gefen & Straub, 2000). Before the main survey a pre test and pilot test were conducted to ensure the validity of the questions and their understandability to respondants in the local context. A total 700 questionnaires both paper and electronic version were distributed among aforesaid MBA students. 438 respondents returned the questionnaires and among them 166 were dropped due to their lack of experience in online shopping and incompleteness. Consequently, a total of 272 questionnaires were remained to represent the sample.

4.3 Data analysis and findings

To analyze the data, Structural Equation Modelling (SEM) was used due for many reasons. It is recommended by many authors as it allows measuring the mediating effects and complex relationships (Hair et al., 2014; Zheng et al., 2011). In the present study, the Analysis of a moment structures (AMOS) software was used to test the hypothesis. Sample size is an important determinant in SEM and according to Hair et al. (2014) five cases per variable would be adequate when the latent variables have multiple indicators and therefore 160 (32*5) would be the minimum sample requirement for the study and it was exceeded in the present sample.

4.4 Measurement model

Before drawing the measurement model, testing for assumptions of multivariate analysis was performed. Since all the multivariate assumptions (Normality, Linearity, Homoscedasticity, Multicollinearity) were satisfied, the researcher proceeded to the next stage the analysis with inferential statistics. According to the conceptual model, there are five latent constructs- i.e, Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Website Content (WC), Trust, and Purchase Intention (PI). For the purpose of confirmatory factor analysis, all the given constructs were allowed to correlate with each other (Byrne, 2010).In order to enhance the model fit, modification indices were used. All the items with standardized factor loadings were higher than 0.5 and therefore no items were removed from the model. Furthermore, all the items were significant at the 0.05 level of confidence and all of the correlation coefficients were less than 0.9 indicating no signs of multicolinearity among the independent variables in the study (Saunders, Lewis & Thornhill, 2009). Goodness of Fit (GOF) measures of chi-square, root mean square error of approximation (RMSEA), the normal fit index (NFI), the comparative fit index (CFI), and goodness-of-fit index (GFI), were used to evaluate the measurement model. It achieved

a good level of fit, with a CMIN/DF=2.355, GFI=0.943, CFI=0.952 and RMSEA=0.071. Furthermore, the Chi-square statistic of 1262.464 with 536 degrees of freedom, and a probability value greater than 0.05, both indicate that the model has an adequate fit.

4.5 Reliability and validity

To measure reliability, Cronbach's alpha was used. As shown in Table 1, all the constructs have more than 0.7 indicating the internal consistency of the study. To ensure high content validity, a comprehensive review of the literature in the area of e-commerce was conducted and all the items for measurement were taken from the existing literature as indicated in Appendix 01. To measure construct validity, discriminant and convergent validity was used and the results of the construct validity are shown in Table 1, where AVE in all constructs is greater than or equal to 0.5 indicating accepted value. Another way to assess discriminant and convergent validity is by examining the standardize factor loadings of all the items. The standardized factor loadings of all the dimensions are greater than 0.5 indicating enough discriminant and convergent validity. Hence, the reliability and validity of the measurement model is confirmed.

Table 1: Reliability and Validity Summary

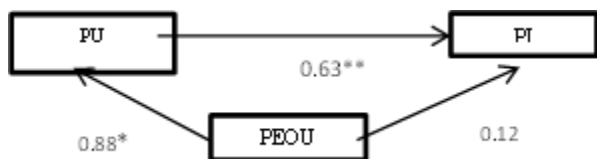| Variable	Cronbach's alpha	CR	AVE	PU	PEOU	WC	TRUST	PI
PU	0.796	0.81	0.52	**0.52**				
PEOU	0.807	0.83	0.50	0.471	**0.50**			
WC	0.798	0.91	0.51	0.442	0.361	**0.51**		
TRUST	0.800	0.90	0.59	0.441	0.367	0.492	**0.59**	
PI	0.805	0.90	0.63	0.448	0.358	0.436	0.568	**0.63**

Note: AVE values are shown in bold numbers along the diagonal

4.6 Structural model

After analyzing the measurement model, the causal relationships among the latent constructs in the model and the hypotheses are tested using the structural model which is discussed here forth. The estimated results for the structural model from AMOS sofware are shown in Figure 2.

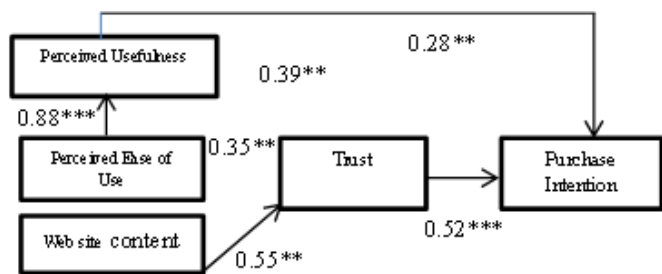*Note: *** significant at 0.05 level.*

Figure 2: Structural model

As shown in Figure 2, all the hypotheses of the study were supported. Furthermore, the structural model achieved a good level of fit, with CMIN/DF=2.379, GFI=0.928, CFI=0.935 and RMSEA=0.076. Therefore it could be concluded that the GOF for the structural model was at an acceptable level.

4.6.1 Structural Model to Determine Mediating Effect

In the present study, 2000 bootstrap samples were generated at the 95% confidence level in order to test the mediating effect. Accordingly, three structural models were drawn to test the mediating effect between relationships and the results are indicated in Table 2.

Table 2: Mediation effect

Effect **between variables**	Direct	Indirect	Total	**Mediation effect**
PU→TRUST→PI	0.281 (0.004*)	0.440 (0.001*)	0.721	Partial Mediation
PEOU→TRUST→PI	0.225 (0.070)	0.438 (0.001*)	0.663	Full Mediation
WC→TRUST→PI	0.191 (0.089)	0.503 (0.001*)	0.694	Full Mediation

*Note: * significant at 0.05 level.*

The study revealed an indirect relationship between PEOU, PU and PI owing to the insignificant results of PEOU and PI. Thus the new relationship is presented below in Figure 3 together with the mediation effect (Table 3).

Note: ** Significant at 0.05 level

Figure 3: Structural Model for Mediation (PEOU→PU→PI)

Table 3: Mediating effect of PU, in the relationship between PEOU and PI

	Direct effect	Indirect effect	Total effect	Mediation effect
Path:	0.121	0.548	0.669	Full
PEOU→PU→PI	0.498	0.005*		Mediation

Note: *Significant at 0.05 level

5 DISCUSSION

The study identified a full mediation effect between PEOU, PU and PI which is also consistent with previous findings (Gefen et al., 2003). The findings highlight the significant relationship between PEOU on PU as well. Moreover, less effort at operations would lead to better interactions and vice versa. The mediation effect between website content, Trust and purchase intention is consist with the prior findings of Roca et al. (2006), Koufaris and Hampton-Sosa (2004), and Park and Stoel, (2005). In fact, mediation effect between PEOU, Trust and Purchase Intention is in line with the findings of Li,Kim and Park (2007). Similarly, the study by Chen and Barnes (2007) showed that PU and PEOU are significant antecedents to the creation of online initial Trust and subsequently online initial Trust positively impacts on purchase intention and this is also consistent with the findings of the present study. The findings indicate that when people shop online they are very concerned about the usefulness, ease of use and information content presented on a website and more importantly Trust towards the website. Hence, when designing a website, web designers should focus their special attention on the aforesaid areas. Hence the web interface should be easy for customers to operate and it should facilitate customers' desires. The empirical results have proven that there is a strong relationship between perceived ease of use and perceived usefulness. Therefore, web retailers should provide facilities for customers to shop online without much effort, and then the latter will reveal how useful of the website is for their needs and wants. In this light, e-retailers should pay their special attention to techniques and tools which they can use in order to establish a stress free environment within the web store. In order to establish ease of use, website designers can include various tools and techniques such as proper search mechanisms and one click transaction procedures etc. Moreover, in order to operate a successful web store, e-retailers should observe the Trust factor more deeply and should examine how it can be developed and how it impacts online purchase intention. Since the Trust factor plays a significant role in online

purchase intention, web retailers as well as the Sri Lankan government should pay special attention to creating Trust in the online customer's mind in order to popularize online shopping in Sri Lanka. In order to establish Trust, symbols such as VeriSign or Visa can be used (Shankar, Urban & Sultan, 2002). Further, providing full guarantees, displaying detailed privacy policies, communicating brand reputation and connecting with already Trusted parties (Stewart, 2003) are the other recommended methods prescribed to create Trust in the customer's mind. Furthermore, e-retailers should pay special attention to the information format of the website in order to operate their business successfully. That is because, customers' rely on the information content on the website itself, when they are making judgments. Therefore, information about the firm, its products and services, and promotions should be clearly displayed on the website (Kim & Eom, 2002) and this information should be accurate, relevant and up to date (Mithas et al., 2006).

5.1 Theoretical and practical contribution of this research

The present study highlights the factors affecting online purchase intention particularly from the technological perspective and how it affects online purchase intention while Trust plays a mediating role. The findings of the study provide valuable insights for web retailers as well as website designers. Since the study has found Trust to be a critical factor affecting online purchase intention, it is necessary for web retailers as well as the Sri Lankan government to include Trust in their goals when they take strategic decisions. Web retailers could employ different mechanisms in order to establish positive attitudes about Trust in customers' minds and consequently attract more customers to the web store. Website content is one of the key factors affecting online purchase intention, and hence, when designing the website content in the business site, designers should pay special attention to this factor. In other words, if online retailers can design their store layout with well-organized content it would lead to enhanced purchase intention of their customers. In terms of the theoretical perspective, the present study proposes a new model related to purchase intention, since the traditional framework does not address the TAM variables and website content together.

5.2 Limitations and future research

There are a few limitations in this study. Firstly, the sdata were obtained from MBA students. These results may be different from the typical online shoppers. Secondly, the study collected data during a particular period of time and was restricted to five constructs. However, there may be several other factors that influence online purchase intention. Finally, the study focused on to examine factors affecting online retail shopping by customers. Therefore, it was restricted to the business-to-consumer (B2C) model. The area of e-commerce is rich in its variety of settings. The current study was limited to online retail shopping and future research could focus on a variety of settings such as online services (i.e, banking, insurance etc.). The proposed model could be used in the aforementioned settings to determine whether there are any distinguishing factors affecting purchase intention. Similarly, the proposed model could be used to examine purchase intention in different

models such as business-to-business (B2B) and consumer-to-consumer (C2C).

6 Conclusion

This study particularly investigated the factors affecting online purchase intention from a technological perspective and the author borrowed constructs from the technology acceptance model to explain the factors affecting online purchase intention and Trust. Perceived usefulness, perceived ease of use, website content and Trust are the main constructs of the proposed model. The study also validates the role and importance of Trust while TAM antecedents and website content affect online purchase intention. The findings reveals that, Trust has a mediating effect on perceived usefulness, perceived ease of use and website content on online purchase intention of retail shopping in Sri Lanka. The study also confirmed that there is a positive relationship between Trust and purchase intention which is consistent with many other previous research.

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8 Appendix

Codes	Scale
	Perceived usefulnes
	Adapted from Dashti et al. (2016), Pavlou et al. (2007), Hassanein and Head
	(2007) ,Van der Heijden, Verhagen and Creemers (2003), Gefen et al. (2003),
	Koufaris (2002).
PU1	The Web site is useful to buy products or services they sell
PU2	The Web site makes it easier to search and purchase products
PU3	The website improves my performance in assessing products
PU4	The website enables me to discover new products and get shopping idea more quickly.
PU5	The website increases my productivity in discovering products and getting shopping ideas.
	Perceived Ease of Use
	Adapted from Pavlou et al. (2007). Gefen et al. (2003), Van der Heijden,
	Verhagen and Creemers (2003), Koufaris (2002).
PEOU1	The Web site is easy to use
PEOU2	It is easy to become skillful at using the website
PEOU3	It is easy to learn to use the web site
PEOU4	It is easy to interact with the web site
PEOU5	This retailer's Web site is clear and understandable Website Content
	Adapted from Demangeot and Broderick (2016), Hassanein and Head (2007), Sultan et al. (2002) Ranganathan and Ganapathy (2002),Fogg et al. (2001).
WC1	I can quickly find the information I need on this website.
WC2	This site carries products and services with reputable brand names.
WC3	There is sufficient information to compare across alternatives
WC4	There is sufficient decision making aids.
WC5	The web site provides sufficient information about firm, product and Services.
WC6	The web site provides options to communicate and interact with the firm.
WC7	The information on this website was well organized.
WC8	This website adequately met my information needs.
WC9	This website provides good shopping tips.
	Trust
	Adapted from Ha and Janda (2014), Sultan et al (2002) Hassanein and Head
	(2007) Van der Heijden,Verhagen andCreemers(2003)
T1	I think that this web site usually fulfills the commitments it assumes
T2	This website does not make false statements
T3	I think that this web site has sufficient experience in the marketing of the products and services that it offers.
T4	Most of what this web site says about its products or services is true.
T5	I think that information offered by this site is sincere and honest.
T6	This store wants to be known as one who keeps his promises.
T7	The web retailer keeps promises and commitments.
	Purchase Intention
	Adopted from Demangeot and Broderick (2016) Ha and Janda (2014), Pavlou
	et al. (2007), Hassanein and Head (2007), Sultan et al. (2002).
PI1	I will consider this site first when I want to buy products.
PI2	I would be comfortable shopping at this site.
PI3	I would recommend this site to a friend
PI4	I intend to continue using this website in the future
PI5	I will purchase other products or services at this web site
PI6	I would like to buy new products/services from this site