



FACTORS AFFECTING CONSUMER ATTITUDES TOWARDS ONLINE SHOPPING

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Abstract

The major aim of the research paper is to find out the factors affecting customer attitudes toward online shopping in Sri Lanka. Primary data has been collected from the Sri Lankan shoppers who used websites to purchase goods or services over the internet through online catalog retailers that provide a large variety of items for their selection within the last one-year period (2020). The convenience sampling method was employed for the data collection process using an online survey and obtained 340 responses from online customers. The collected data were examined using factor analysis, structural model analysis, t-test, and Analysis of variance (ANOVA). The results imply that trust and perceived website image have a direct positive influence on attitude while relative advantage and perceived website reputation have indirect positive influences on the attitude toward online shopping. There were no significant differences in the attitudes toward online shopping across the districts. Married customers have a more positive attitude than unmarried customers. Several insights for these influences and differences were discussed.

Keywords – Attitude, online shopping, trust, website image, website reputation, relative advantage

I. INTRODUCTION

Accessing the internet has been made easy and fruitful by the introduction and usage of smartphones and many other devices that use the internet. As a result, online shopping shows exponential growth which has attracted many new entrants into the online business. This increases the competition level in the internet marketplace (Limbu et al., 2012). As the customers do not need to physically visit the business places, and due to the ability of the businesses to approach directly the customers online, this internet-based business model increases the market share of the businesses by removing the geographical boundaries between countries (Laohapensang, 2009).

This study aims at examining the attitudes of Sri Lankan consumers toward online shopping. Sri Lanka is a developing country with limited resources and weakened economic conditions. Despite this situation, the government of Sri Lanka focuses on information technology to face and overcome the challenges to uplift the economy of the country. Even though online shopping is in the infancy stage in Sri Lanka, some online retailers such as Daraz, Wow, Kapruka, Odel, Takas, Wasi, MyStore, and others have shown massive growth in sales on their websites. Further, in the period of Covid-19 Pandemic, customers do not prefer shopping offline and they prefer online-shopping and contactless delivery. As a result, it is expected that the number of customers using online shopping would increase in the future. An exponential increase in the number of internet users is also another reason for such expectation. The Internet penetration rate in Sri Lanka has risen from 1.8 percent in 2005 to 29.3 percent in 2019 (Statista-The Statistics Portal, 2019) which opens great business opportunities online. The rapid growth of online shopping has created the importance of conducting many studies to find out the factors affecting consumer attitude concerning online shopping. According to the theory of planned behaviour (TPB) and theory of reasoned action (TRA), consumer attitude is one of the major determinants of the intention to adopt new technology (Ajzen, 1985, 1991; Ajzen and Fishbein, 1980). Therefore, as there is a huge young population in Sri Lanka, it is necessary to measure consumer attitudes and the influence of related factors on consumer attitudes. Wen (2009) stated that the threat of new entrants, competitors, and substitutes can be eliminated or reduced by properly understanding the consumer attitudes before the competitors do and it will give sustainable profits.



II. RESEARCH PROBLEM

Even though the internet penetration rate has been increasing over the past years, statistics show that the number of customers who do online shopping is still limited. Though many online stores are opened nowadays, most of their sales are made from the western part of the country. A pilot study that was conducted in Batticaloa and Trincomalee district revealed that only 5 to 10% of the respondents did online shopping within the last month. It shows that overall the usage of online shopping is not sufficient whereas there are some differences in the level of usage across different parts of the country. Consumer attitudes play a major role in choosing online shopping over offline shopping. Therefore, this research takes this as a research problem and focuses on identifying the factors affecting consumer attitudes towards online shopping.

III. RESEARCH OBJECTIVE

Based on the problem statement, this research was carried out to find out the factors affecting consumer attitudes towards online shopping, to identify the differences in the level of attitudes towards online shopping across different districts of Sri Lanka, and to identify the differences in the level of attitudes towards online shopping across different demographical characteristics of the consumers.

IV. LITERATURE REVIEW

4.1 Attitude

According to the theory of planned behaviour (TPB) and theory of reasoned action (TRA), consumer attitude is one of the major determinants of the intention to adopt new technology (Ajzen, 1985, 1991; Ajzen and Fishbein, 1980). Attitude can be defined as a person's way of thinking or feeling about a concept which comes from a process of evaluation about that concept (Peter and Olson, 2010). There are two types of attitudes called attitudes toward behaviours and attitudes toward objects. The current study is measuring Sri Lankan internet users' attitudes toward using online shopping where attitudes toward online shopping behaviors are relevant to the context of this study. Taylor and Todd (1995) defined attitude toward behaviour as the extent to which a customer has a positive or negative feeling about performing a certain behaviour, in our study, doing online shopping. Kim and Park (2005) and Al-Debei et al. (2013) further expanded the definition by stating that such attitude toward behaviour not only comes from the evaluation of performing certain behaviour but also comes from the evaluation of the expected outcomes of performing such behaviour. Ajzen (1991) had stated the same findings. However, Al-Lozi (2011) found that the level of the attitude toward behaviour can be varied across individuals based on their previous experience, customer characteristics, and their mindset.

4.2 Relative Advantage

Relative advantage is the "degree to which an innovation is perceived as being better than the idea it supersedes" (Rogers, 2003). According to the diffusion of innovation (DOI) theory, when a new technology has a relative advantage over the earlier one, users will tend to adopt it. In the same way, when online shopping provides many advantages such as time-saving, low cost, and reduced effort which are not available at offline shopping modes, customers tend to adopt online shopping (Choudhury and Karahanna, 2008). Hsiao (2009) also stated that the customers, who are satisfied because of the additional benefits available at online shopping, will switch to that mode. This also emphasizes that dissatisfied customers may stay with the traditional shopping mode. From the consumers' point of view, the comparison between online and traditional shopping reveals that online shopping has many advantages over traditional shopping (Kim et al., 2008; Liu et al., 2012). Ability to purchase anytime and



anywhere, the ability to save money, energy and time, and the ability to search and collect as much as possible information about products and services are some examples. Therefore, such benefits would have a significant and positive effect on consumers' attitudes toward online shopping (Delafrooz et al., 2011). Relative advantage has been proved as one of the most influential variables that affect both consumer attitudes and intention to adopt new technology (Rogers, 2003; Lin, 2011; Kim and Prabhakar, 2004; Roach, 2009; Häggman, 2009). Though a positive relationship between relative advantage and online shopping was found by Forsythe et al. (2006), Choudhury and Karahanna (2008) argued that such a relationship relies on the stage of the online purchase decision of the customers as a relative advantage may influence each stage of online purchasing decision in different ways.

4.3 Perceived Website Reputation

Perceived website reputation is defined as "the degree of website popularity to which a consumer perceives" (Hsiao et al., 2010, p. 940). Website credibility and popularity depend on several factors such as awareness of the website, uniqueness, legitimacy, consistency, and transparency. In the e-commerce era, there is a positive influence of website reputation on the profitability and success of a website. The acceptance rate of a reputed website is more than that of unknown websites (Park and Lee, 2009). Highly established websites with more credibility persuade the customers towards buying a product even in the absence of promotional activities. Potential customers of a website find it difficult to evaluate the credibility of a new shopping website before purchasing a product from it. There are some options available to those customers in Sri Lanka to gather additional information about such new websites. They may read reviews of existing customers of those websites; they may ask opinions from referrals, they may read or see about those websites in other companies' websites, newspapers, and magazines. Therefore, online businesses spend a lot to create a reputation for their websites to attract their potential customers (Hsu et al., 2014; Kim and Prabhakar, 2004). Keh and Xie (2009)

stated that website reputation was treated as an important factor in previous studies for establishing trust in both online commerce and traditional commerce settings.

4.4 Perceived Website Image

Barnett et al. (2006) defined perceived website image as what comes to the consumer's mind when she/he hears the name or sees the logo of the website. Companies that are engaged with online shopping strive hard to establish and manage a reputed image of their website because it is perceived as an intangible asset to the company as it provides high profits (Rindell, 2013; Dowling, 2001). As far as this study is concerned, the perceived website image refers to the image of the online shopping website. This perception about the website image acts like a filter that has an impact on the customers' perception about the operations of the website, on the trust they have in the website, and the positive word-of-mouth. The perceived image of a website relies on several physical and behavioural factors such as the design of the website, visual appeal, functions, the layout of the web pages, user interface, the extent of information available to customers in a manner to avoid confusions, interaction methods with customers, payment gateways and the mode of transactions, easiness of transactions, and the variety of products or services available at the website (O'Cass and Carlson, 2012).

4.5 Trust

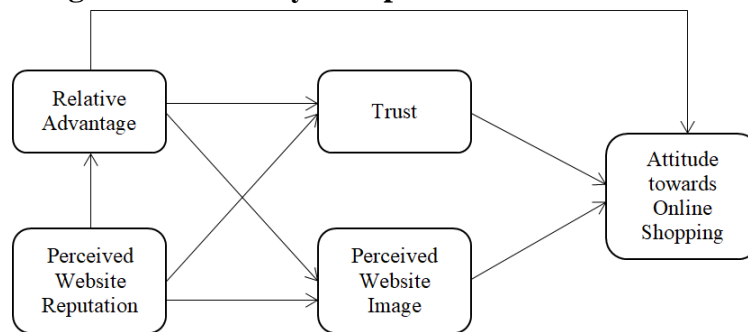
Barney and Hansen (1994, p. 176) defined trust as "the mutual confidence that no party to an exchange will exploit another's vulnerabilities." Further, trust can be defined as "the belief that allows consumers to willingly become vulnerable to Web retailers after having taken the retailers' characteristics into consideration" (Pavlou, 2003, P. 106). Trust plays a major role in determining the attitude of the customers because of the prevailing uncertainty and ambiguity of the internet market space (Gefen and Straub, 2003; Lin, 2011; Hassanein and

Head, 2007). There are many versions of definitions about trust in the literature due to its multidimensionality and complexity (Hassanein and Head, 2007). Trust in the e-commerce context can be defined as the faith of a customer in the dependability of the vendors which can be revealed by their compassion, integrity and proficiency (Lin, 2011; McKnight et al., 2002). Accordingly, trust is the expectation of customers that e-commerce vendors will not behave speculatively (Gefen et al., 2003) and the deals and terms agreed by the vendors will be secured and followed properly without fail (Ganesan, 1994). Among these different types of definitions of trust, it is considered essential in an e-commerce environment due to the perceived risk in such environments (Van der Heijden et al., 2003).

V. CONCEPTUAL FRAMEWORK

From the literature review, the following conceptual framework has been developed for the study purpose.

Figure 1: The study's empirical model



Source: Mamoun, Mutaz and Al-Debei (2015)

There is an empirical gap concerning the examination of the influence of relative advantage on both perceived website image and trust (Mamoun, Mutaz and Al-Debei, 2015). A positive relationship between the long-term relationship which comes from relative advantage and trust was found by Park and Kim (2003) and De Ruyter et al. (2001). Chen and Dibbs (2010) stated that when the customers perceive a website with more benefits such as quality products and offerings, high security and transparency, innovative and relevant content, easiness of selection and purchase, variety of products at low cost, it will enable them to trust that website. In addition to that, the benefits perceived by those who are in the network circle of a customer also increases the level of trust on a website because customers believe what their important others say (O’Cass and Carlson, 2012). On the other hand, it was assumed that the relative advantage affects also the perceived website image.

The higher are the benefits that consumers can get from the website, the higher is the website image. As a result, there is an emergent need to examine the influence of relative advantage on both perceived website image and trust on customers in the e-commerce context in Sri Lanka. Hence, the researcher has developed the following hypotheses:

H₁: Relative advantage has a significant positive influence on trust.

H₂: Relative advantage has a significant positive influence on the perceived website image.

H₃: Relative advantage has a significant positive influence on attitude toward online shopping.

Perceived website reputation has a positive influence on the trust of the customers in the e-commerce context (Hsiao et al., 2010). Jarvenpaa and Tractinsky (1999) stated that consumers’ trust and confidence about an online shopping website are boosted by the reputation of that website which in turn shapes their attitude towards engaging in shopping at that website. This finding was again confirmed by Hsu et al. (2014). At the same time,



perceived website reputation has a significant influence on the relative advantage of an online shopping website (Mamoun, Mutaz and Al-Debei, 2015). The authors claimed that as the consumers do not have prior experience with online shopping at a new website, they assume the benefits of that website based on the reputation of the website delivered by the website itself or by any other means. Therefore, the researcher argues that the website reputation largely influences the perceived relative advantage of the website especially in the Sri Lankan context where there is a high level of collectivism. It should be noted here that the influence of perceived website reputation on perceived relative advantage was rarely studied in previous studies and as a result, this study focuses on that side as well. Moreover, website reputation plays an important role in determining the level of perceived website image as proved by many researchers (Cretu and Brodie, 2007; Barnett et al., 2006; Foroudi et al., 2014; Nguyen and Leblanc, 2001). Consequently, the researcher has hypothesized the below-mentioned hypotheses in this study: image.

H₄: Perceived website reputation has a significant positive influence on trust.

H₅: Perceived website reputation has a significant positive influence on relative advantage.

H₆: Perceived website reputation has a significant positive influence on the perceived website

The online business environment poses a challenge to the business because of the absence of tangibility dimension of service quality. There is no physical presence of the store and the vendor, no personal interactions, customers cannot touch or smell the products, and no physical appeal of the storefronts. The website interface alone decides the level of the perceived image of the website. As a result, businesses find it hard to develop a favourable image about the website which in turn may develop a favourable image of the corporate (O'Cass and Carlson, 2012; Pavlou et al., 2007). The website image or the corporate image will lead to developing positive or negative attitudes towards online shopping (Chen, 2015; Dowling, 2001; Vanhamme et al., 2012; McWilliams and Siegel, 2001). Hence, the researcher has developed the following hypothesis:

H₇: Perceived website image has a significant positive impact on attitude toward online shopping.

Consumers perceive high risks in doing online shopping as there is no physical presence of the shop and the personnel as well (O'Cass and Carlson, 2012; Pavlou et al., 2007). Many previous researchers have found the significant influence of trust of the customers on shaping or changing the customer attitudes towards online shopping (Gefen and Straub, 2003; Ashraf et al., 2014; Gefen et al., 2003; Hsu et al., 2013, 2014; Wang and Emurian, 2005; Lin, 2011; Hassanein and Head, 2007). As a result, the researcher has formulated the following hypothesis:

H₈: Trust has a positive significant impact on attitude toward online shopping.

VI. RESEARCH METHOD

6.1 Research Population and Sample

The research population was all the Sri Lankan shoppers who use websites to purchase goods or services over the internet through online catalog retailers that provide a large variety of items for their selection. The bought products include, but are not limited to, clothes, bags, accessories, watches, shoes, electronics (e.g. mobile phones, tablets), household supplies, books, CDs, and so on. Convenience sampling method was employed for the data collection



process using an online survey. The convenience sampling method was employed in many previous pieces of research which investigated the customer attitudes toward online shopping by stating that it was an efficient and acceptable method of data collection (Park and Kim, 2003; Ha et al., 2010;

Yoo and Donthu, 2001; Hsiao et al., 2010; Cai and Jun, 2003; Sheng and Liu, 2010; Carlson and O'Cass, 2010). Furthermore, in the sampling method, the sample elements were selected because they were believed to be representatives of the Sri Lankan online shoppers (population) of interest and were expected to serve the purpose of the study. Part of the criteria the study used for the sampling process was that the Sri Lankan shoppers should have internet access, be acquainted with online shopping tools, and online purchase experience (Ha et al., 2010).

The researcher used social media networks (Facebook, WhatsApp, and e-mails) for sharing and posting the online website survey for online shoppers. A filtering question was included at the beginning of the online survey asking Sri Lankan shoppers if they experienced and purchased any products over the internet from any online shops located in Sri Lanka. If the respondent replied positively then he/she would have been asked to continue with the remaining parts of the online survey questions. The unit of analysis was "online shopper" who had experienced an online transaction with any online shop. Consequently, the research was designed to investigate the online shopping experience including relative advantage, perceived website image, trust, perceived website reputation, and attitudes toward the website from the Sri Lankan online shoppers' perspectives.

6.2 Measurement Items

Most of the items measuring the chosen research constructs were adapted from prior related research in the field of online shopping behavior. All the measurement items were adopted from a research study by Mamoun, Mutaz and Al-Debei (2015). Perceived website reputation was measured using a four-item scale derived and adapted from Doney and Cannon (1997) and Kim and Lennon (2013). The relative advantage was measured using a three-item scale derived from Foresythe et al. (2006). Perceived website image was measured using a three-item scale derived from Wu (2014). Trust was measured using a four-item scale derived from Constantinides et al. (2010). With regard to online shoppers' attitudes, it was measured using a three-item scale derived from Van der Heijden et al. (2003). All the research constructs were measured on five-point Likert-type scales ranging from 5 "strongly agree" to 1 "strongly disagree." A small section was also included in the questionnaire to study the respondents' demographic characteristics.

6.3 Questionnaire Design, Administration, and Data Collection

To test the research model and hypotheses a self-administered online survey was developed. Two academics from reputable Sri Lankan universities and ten online shopping experts examined the questionnaire for face and content validity purposes. The questionnaires were delivered to 340 Sri Lankan online shoppers using an online survey where the research objectives were explained to them. Using the online survey approach for data collection is consistent with previous studies that have investigated online shoppers' attitudes (e.g. Al-Maghrabi et al., 2011; Casalo et al., 2008; Constantinides et al., 2010; Zeng et al., 2009; Ha et al., 2010; Carlson and O'Cass, 2010; Sheng and Liu, 2010).

6.4 Methods of Data Analysis

The validity of the research instrument was assessed through face, content, convergent, and discriminant validity. The face validity was assessed through the pilot work of the research instrument with several Sri Lankan online shoppers. Additionally, the research instrument was examined by two academics from Universities as well as ten online shopping experts who checked the relevance and appropriateness of the questionnaire to achieve the research



objectives. Content validity was evidenced by explaining the methodology used to develop the research questionnaire (Churchill, 2001), which includes: examining the previous empirical and theoretical work of attitudes toward online shopping and conducting the pilot study before starting the fieldwork.

Concerning construct validity, as recommended by Hair et al. (1998), exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were used to assess construct validity. Thus, EFA was performed to test the unidimensionality of the research constructs to test the degree to which the items are tapping the same concept. It has been recommended that CFA, derived from structural equation modeling (SEM), is a more rigorous test of unidimensionality (Garver and Mentzer, 1999, p. 40). Thus, CFA was also utilized to confirm or refine the unidimensionality of measurements that resulted from the EFA. To assess the EFA, four commonly used assumptions were followed (Hair et al., 1998; Field, 2000); sampling adequacy (Kaiser-Meyer-Olkin measure greater than 0.5); the minimum eigenvalue for each factor to be one; considering the sample size, factor loading of 0.40 for each item was considered as the threshold for retaining items to ensure greater confidence; and varimax rotation was used since it is a good general approach that simplifies the interpretations of factors (Field, 2000, p. 449). Structural path analysis, Analysis of Variance (ANOVA), and Independent sample t-test were used to test the research model and hypotheses.

Analysis of Variance

Coolican (1999, p. 389) explains that “Analysis of variance procedures are powerful parametric methods for testing the significance of differences between sample means where more than two conditions are used, or even when several independent variables are involved.” ANOVA makes it feasible to appraise the separate or combined influences of several independent variables on the experimental criterion (Mouton and Marais, 1990). In one-way ANOVA, the total variation is partitioned into two components as between groups and within groups. Between groups represents the variation of the group means around the overall mean. Within-group represents the variation of the individual scores around their respective group means. A significant value indicates the significant level of the F-test.

The testing hypothesis of ANOVA analysis

H_0 : There are no significant differences among study variables ($p \geq 0.05$)
 H_1 : There are significant differences among study variables ($p < 0.05$)

Decision: Reject H_0 , if $p < 0.05$.

6.4.1 t-Test

This test is used to identify the significant difference between the two variables. In this research, among the several t-tests, the independent sample t-test was used. The Independent-samples t-test procedure compares means for two groups of cases.

The testing hypothesis of independent sample t-test

H_0 : There are no significant differences between the two group means ($p \geq 0.05$)
 H_1 : There are significant differences between the two group means ($p < 0.05$)
Decision: Reject H_0 , if $p < 0.05$.

VII. DATA ANALYSIS

7.1 Research sample demographic profile

Table 1 exhibits a detailed research sample profile. Noticeably, Table 1 shows that 37.6 percent of the sample bought for more than four times using the websites. This is an important result which indicates the respondents are familiar with online shopping. Also, Table 1 shows that almost two-thirds of the sample is aged between 18 and 34 years who are usually the target market for online retailers. The results also show that the vast majority of the respondents are well educated and 51.2 percent of them are single. Finally, 77.6 percent of the

respondents have a monthly income of between Rs. 25,000 and Rs. 50,000. These results and characteristics are important indicators for online shopping behavior and would assist online retailers to target and communicate with them easier.

Table 1: Research sample demographic profile

Measure	Items	Frequency	Percentage
How many times did you buy from any online shopping website over the last six months?	Once	72	21.2
	Twice	96	28.2
	Three times	24	7.1
	Four times	20	5.9
	More than four times	128	37.6
Gender	Male	144	42.4
	Female	196	57.6
Age	18-26	116	34.1
	27-34	135	39.7
	35-43	65	19.1
	44 and above	24	7.1
Education Level	Advanced Level	32	9.4
	Diploma (s) / Certificate	16	4.7
	Bachelor-Degree	268	78.8
	Post-Graduate Degree	24	7.1
Monthly Income	< Rs. 25000	44	12.9
	Rs. 25,001 – Rs. 50,000	264	77.6
	Rs. 50,001 – Rs. 75,000	12	3.5
	Rs. 75,001 – Rs. 100,000	4	1.2
	> Rs. 100,000	16	4.7
Marital Status	Married	166	48.8
	Single	174	51.2
	Divorced	0	00.0
	Widowed	0	00.0

7.2 Constructs validity and CR

All the research constructs' items were subjected to EFA to reveal their unidimensionality, as shown in Table 2. The results of EFA indicate that an index of Kaiser's measure of sampling adequacy (overall MSA 0.76) and Bartlett's test of Sphericity χ^2 ($p \leq 0.000$) suggested that factor analysis is appropriate for analyzing the data. Based on the eigenvalue greater than 1, a five-factor model was derived that explains 67.7 percent of the total variance. To confirm and validate the findings that emerged from using EFA, the five-factor model was evaluated by CFA using SmartPLS software. The measurement model of the CFA relates the observed variables to their latent variable. As shown in Tables 2 and 3 measures of goodness-of-fit were met. One of the study objectives was to retain the items that have high loadings to maintain face validity since the modification indices suggest that some items have more in common with each other than the specified model allows. Therefore, consistent with the extant literature, offending items were sequentially deleted until the standardized loadings and the fit indices revealed that no improvement could be attained through item deletion. One item was deleted (OSA1) during the CFA analysis which was from online shopping attitude due to weak factor loadings high error and model fit indices. The deletion of this item seems to be reasonable since deleting it resulted in a better CFA model and fit indices.

Table 2: Exploratory and confirmatory factor analyses results

Items measuring online shopping variables	Factor analyses results	
	EFA Loadings	CFA Loadings
Perceived website reputation (PWR): eigenvalue=1.90; CR=0.778; AVE=0.601		
PWR1 The website is a large company that everyone recognizes	0.780	0.799
PWR2 The website is well-known	0.912	0.829
PWR3 The website has a good reputation	0.699	0.779
PWR4 The website is distinguished	0.427	0.688



Relative advantage (RA): eigenvalue=1.68; CR=0.689; AVE=0.617			
RA 1	By using the online catalog retailer, I can shop in the privacy of my home	0.644	0.696
RA 2	I can buy from the online catalog retailer whenever I want	0.650	0.902
RA 3	Buying from the online catalog retailer can save me the effort of buying what I want from offline/traditional stores	0.584	0.744
Perceived website image (PWI): eigenvalue=5.58; CR=0.781; AVE=0.694			
PW I1	I have always had a good impression of the online shopping Website	0.775	0.864
PW I2	I believe that the online shopping website has a better image than its competitors	0.772	0.813
PW I3	In my opinion, the online shopping website has a good image in the minds of their customers	0.468	0.821
Trust (TR): eigenvalue=1.31; CR=0.663; AVE=0.500			
TR 1	It is safe to pay money and perform a financial transaction on the catalogue retailer website	0.634	0.812
TR 2	The online catalogue retailer will protect my financial-related information from being leaked (hacked)	0.599	0.832
TR 3	The catalogue retailer website is secured given that it uses digital certificates	0.493	0.500
TR 4	The catalogue retailers website will not sell my personal information (e-mail, phone number, names, etc.) to others for commercial use	0.444	0.625
Online shopping attitudes (OSA): eigenvalue=1.02; CR=0.748; AVE=0.797			
OS A1	The idea of buying from the online catalogue retailer website is a good idea	0.560	Deleted
OS A2	Buying from the online catalogue retailer website is better than buying from a real store/shop	0.504	0.870
OS A3	Buying from the online catalogue retailer website is a pleasant thing to do	0.621	0.916
Sampling adequacy (Kaiser-Meyer-Olkin measure greater than 0.5): 0.76			

Tables 2 and 3 show that the results that emerged from CFA support the findings that emerged from EFA and all items loadings well exceeded the cut-off point value; 0.40. As shown in Tables 2 and 3, an indication of the measures' convergent validity is provided by the fact that all factor loadings are significant and that the scales exhibit high levels of internal consistency (Fornell and Larcker, 1981; Gerbing and Anderson, 1988). Also, as shown in Tables 2 and 3, the values of CR and average variance extracted (AVE) for each

construct are all above or very close to the threshold suggested by Bagozzi (1980): 0.70 and 0.50, respectively. In our research, the discriminant validity was established by first, the absence of significant cross-loadings that are not represented by the measurement model (i.e. congeneric measures). The absence of significant cross-loading is also evidence of constructs unidimensionality (Gerbing and Anderson, 1988); and second, to establish the evidence for the discriminant validity among the constructs, we compared the shared variance among the constructs with AVE from each construct. The discriminant validity was established between two constructs if the AVE of each one is higher than the shared variance. Comparing the

shared variance and AVE values showed in Tables 2 and 3; where the diagonal values are the AVEs, our results indicated support for the discriminant validity among the latent variables in our model.

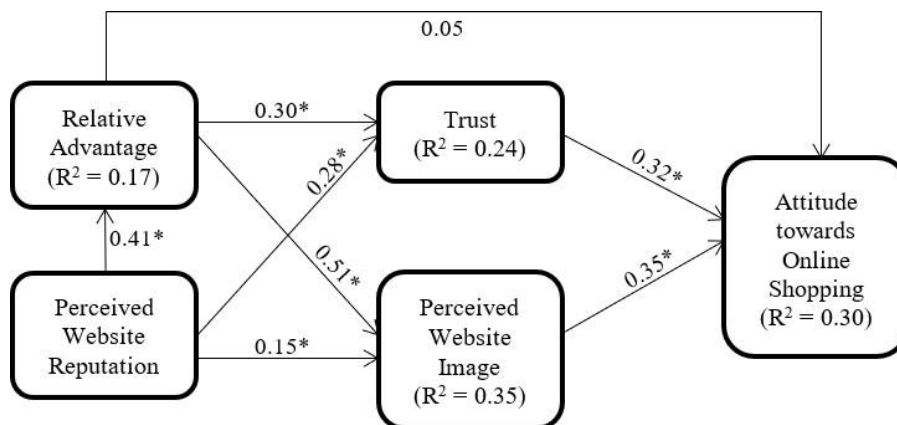
Table 3: Shared variance among the research constructs

Research constructs	Perceived website reputation	Relative advantage	Perceived website image	Trust	Online shopping attitudes
Perceived website reputation (M=3.94, SD=0.55)	0.776				
Relative advantage (M=3.86, SD=0.65)	0.410	0.786			
Perceived website image (M=3.85, SD=0.61)	0.363	0.576	0.833		
Trust (M=3.56, SD=0.59)	0.402	0.419	0.477	0.706	
Online shopping attitudes (M=3.71, SD=0.58)	0.335	0.290	0.477	0.466	0.893

7.3 Structural model and hypothesis testing

Structural path analysis was used to test the research model and hypotheses, as shown in Figure 2 and Table 4. Table 4 shows the structural path model goodness-of-fit measures and the results of the structural path. As shown in Table 4, the goodness-of-fit measures indicate that the model has an excellent fit for the data.

Figure 2: The study's empirical model



Note: *Significant at $p \leq 0.05$

The structural findings indicate that all research hypotheses are supported, except H₃ which was not supported. Relative advantage has positively and significantly affected each of trust ($\beta = 0.30$, $t = 5.59$), perceived website image ($\beta = 0.51$, $t = 8.05$), and online shopping attitudes ($\beta = 0.05$, $t = 0.85$) providing support for the hypotheses H₁, H₂, and H₃, respectively. The structural findings also show that Perceived website reputation has positively

and significantly affected each of trust ($\beta = 0.28, t = 4.50$), relative advantage ($\beta = 0.41, t = 6.99$), and perceived website image ($\beta = 0.15, t = 2.18$) providing support for the hypotheses H₄, H₅, and H₆, respectively. Meanwhile perceived website image has ($\beta = 0.35, t = 4.69$) positively and significantly affected online shopping attitudes, providing support for H₇. Finally, trust ($\beta = 0.32, t = 4.30$) has positively and significantly affected online shopping attitudes, providing support for H₈.

Table 4: Summary of structural path model results

Research Hypotheses	Variables in the paths model	β^a	t-Value*
H1	Relative advantage → trust	0.305	5.589*
H2	Relative advantage → perceived website image	0.514	8.047*
H3	Relative advantage → attitude toward online shopping	0.050	0.846
H4	Perceived website reputation → trust	0.277	4.502*
H5	Perceived website reputation → relative advantage	0.410	6.992*
H6	Perceived website reputation → perceived website image	0.152	2.181*
H7	Perceived website image → attitude toward online shopping	0.352	4.693*
H8	Trust → attitude toward online shopping	0.317	4.298*

Notes: ^aStandardized β coefficients. *Significant at $p \leq 0.05$

The structural findings indicate that trust ($\beta = 0.32, t = 4.30$) and perceived website image ($\beta = 0.35, t = 4.69$) exerted the strongest effect on online shopping attitudes, respectively. Also, compared with perceived website reputation, relative advantage exerted the strongest effect on each of website perceived image ($\beta = 0.51, t = 8.05$) and trust ($\beta = 0.30, t = 5.59$), respectively. The structural results show that the R² result of 0.30 indicates that 30 percent of the variation in online shopping attitudes was caused by the research model. Also, the R² result of 0.35 indicates that 35 percent of the variation in perceived website image was caused by relative advantage and perceived website reputation. Finally, an R² result of 0.24 indicates that 24 percent of the variation in trust was caused by relative advantage and perceived website reputation.

7.4 Differences between Genders

The analysis was carried out to check whether there are any differences in attitude toward online shopping between male and female respondents. The results of the analyses are presented in Table 5.

Table 5: Independent sample t-test – Gender of respondents

Test Variable	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
Attitude toward online shopping	5.234	0.023	0.644	259.23	0.520

Levene's test for equality of variances indicates that variances for genders differ significantly (p-values is less than 0.05) from each other. Then „Equal-Variance not Assumed“ assumption was taken and a t-test for equality of means was carried out to compare average values between male and female respondents. The p-value (p=0.520) from the t-test for equality of means is more than the significance level 0.05. Therefore, it can be concluded that there is sufficient evidence to say at the 5% level of significance, that “there are no significant differences in attitude toward online shopping between male and female respondents”.

7.5 Differences across Marital Statuses

The analysis was carried out to check whether there are any differences in attitude toward online shopping between married and unmarried customers. The results of the analyses are presented in Table 6.

Table 6: Independent sample t-test– Marital Status

Test Variable	Levine's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
Attitude toward online shopping	0.167	0.683	2.096	338	0.037

Levene's test for equality of variances indicates that variances for respondents do not differ significantly (p-value 0.683 is greater than 0.05) between married and unmarried respondents. Then „Equal- Variance Assumed“ assumption was taken and a t-test for equality of means was carried out to compare average values between married and unmarried respondents. As the p-value (p=0.037) for attitude toward online shopping from the t-test for equality of means is less than the significance level 0.05, it can be concluded that there is sufficient evidence to say at the 5% level of significance, that “there are significant differences in attitude toward online shopping between the married and unmarried respondents”. Married respondents had more positive attitude (Mean = 3.78, SD = 0.57) toward online shopping than unmarried (single) respondents (Mean = 3.65, SD = 0.58).

7.6 ANOVA analysis related to differences in attitude toward online shopping

ANOVA analysis was carried out to check whether there are any differences in attitude toward online shopping across several demographic characteristics of respondents. The results of the analyses are presented in Table 7.

Table 7: ANOVA – Demographic characteristics of respondents

Demographic Factor	F	Sig.
Age	2.596	0.052
Educational Level	7.822	0.000
Income Level	1.238	0.295
Place of living (Districts)	1.013	0.449

In the table, the F statistic values for the differences in mean values along with their significance values have been presented. As the p-values for all the demographic factors except „educational level“ are more than the significance level 0.05, it can be concluded that there is sufficient evidence to say at the 5% level of significance, that “there are no significant differences in attitude toward online shopping across the age of respondents, the income of respondents and place of living”.

However, as the p-value for the factor „educational level“ (p=0.000) is less than the significance level 0.05, it can be concluded that there is sufficient evidence to say at the 5% level of significance, that “there are significant differences in attitude toward online shopping across the educational levels of respondents”. To find out the differences in detail, Post-Hoc analysis was carried out. The results of the analysis are presented in Table 8.

Table 8: Post-Hoc analysis – Educational Levels

Educational Level (I)	Educational Level (J)	Mean Difference (I-J)	Sig.
Advanced level	Diploma (s) / Certificate	-0.013	.554
	Bachelor-Degree	-0.413	.812
	Post-Graduate Degree	-0.224	.060
Diploma (s) /	Advanced level	.25000	.554
	Bachelor-Degree	.35323	.118
	Post-Graduate	-.16667	.840



Certificate	Degree		
Bachelor-Degree	Advanced level	-.10323	.812
	Diploma (s) / Certificate	-.35323	.118
	Post-Graduate Degree	-.51990*	.000
Post-Graduate Degree	Advanced level	.41667	.060
	Diploma (s) / Certificate	.16667	.840
	Bachelor-Degree	.51990*	.000

As per the above table, it can be interpreted that there are significant differences in attitude toward online shopping respondents who possess a post-graduate degree and respondents who possess a bachelor's degree. As the p values are less than the 5% level of significance (p=0.000), this difference is significant.

VIII. RESULTS AND DISCUSSION

The structural model analysis revealed that trust and perceived website image have a direct influence on attitude toward online shopping. Among these, the perceived website image has the strongest influence on users' attitudes. Therefore, online businesses need to create a good impression on their websites while maintaining superiority over competitors. At the same time, the relative advantage of online shopping and the perceived website reputation positively influences the perceived website image. Therefore, online retailers should focus on those two aspects to increase their website image. The priority should be given to improving the perception of relative advantage. Privacy of the customers, availability of the website anywhere and anytime, a saving of effort and time are the important elements that can increase the perception of relative advantage. Moreover, efforts should be made to increase the website's reputation by making the business popular among society and making efforts to distinguish it from competitors. It should be noted here that perceived website reputation has a strong positive influence on relative advantage and hence, if online vendors could increase the level of perceived website reputation, it would automatically, increase the level of perceived relative advantage.

Trust in online shopping mode also positively influences the attitude toward online shopping. It should be safe to pay money and perform a financial transaction on the online retailer website. The online retailer should protect customers' financial-related information from being leaked. The online retailer website should be secured given that it uses digital certificates. Finally, the online retailers' website should not sell customers' personal information (e-mail, phone number, names, etc.) to others for commercial use. All these practices will improve the level of trust in online shopping vendors and systems. Further, by improving the levels of relative advantage and perceived website reputation, the level of trust will be improved because these two variables have strong positive influences on trust. Even though relative advantage and perceived website reputation do not have a direct impact on attitude toward online shopping, they influence it indirectly via their influences on trust and perceived website image.

There were no significant differences found across demographical characteristics except for marital status and educational qualification. Married customers had a higher level of a positive attitude toward online shopping. It was because compared to those who are not married, the range and count of the transaction are higher for married customers and consequently they will be involved in online shopping. The collective effort of married couples may reduce the effort of online purchasing. Though there was a difference in the level of attitude toward online shopping between customers with a postgraduate degree qualification and customers with bachelor's degree qualification, the level of difference was very small and both of them was having a higher level of attitude (Bachelor degree: Mean 3.65, SD 0.56; Postgraduate degree: Mean 4.17, SD 0.64), hence it can be ignored. No



differences in the attitude toward online shopping were found across customers from different districts in Sri Lanka. Though the pilot survey revealed that there were some differences, due to the effect of the COVID 19 pandemic in Sri Lanka, the situation was changed. Customers transformed from traditional purchase modes to online modes expecting safety via contactless delivery options. More new online businesses emerged in the last one-year period and almost everything was transformed into an online mode. As a result, customers willingly or unwillingly wanted to adapt to the situation and the necessities of online modes which has influenced them to be undifferentiated concerning attitude toward online shopping.

IX. CONCLUSION

This study aimed at finding the factors affecting the attitude toward online shopping. Three research objectives were formulated. The first objective was to find out the factors affecting consumer attitudes towards online shopping. It was found that trust and perceived website image had a direct positive influence on attitude while relative advantage and perceived website reputation had indirect positive influences on the attitude toward online shopping. The second objective was to identify the differences in the level of attitudes towards online shopping across different districts of Sri Lanka. It was revealed that there were no significant differences in the attitudes toward online shopping across the districts. Finally, the third objective was to identify the differences in the level of attitudes towards online shopping across different demographical characteristics of the consumers. It was concluded that only the marital status influenced the attitude. Married customers had a more positive attitude than unmarried customers.

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