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# Using the Theory of Planned Behaviour to Explain Customers' Online Purchase Intention

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## Abstract

**This research study tests consumers' online purchasing intention pursuant to the theory of planned behaviour. The theory of planned behaviour assumes that, when an individual intends to perform a specific behaviour, they will actually do so. According to the theory of planned behaviour, behavioural intentions are formed on the basis of attitudes, subjective norms and perceived behavioural control. In testing consumers' online purchasing intention pursuant to the theory of planned behaviour, a survey was distributed among 200 undergraduates. One hundred and twenty respondents completed the surveys. The results of the completed surveys were analysed using descriptive statistics and a regression analysis. The results of the survey are consistent with findings in the literature, for the most part. Research findings indicate that perceived behavioural control was significantly stronger than attitudes and subjective norms. Nevertheless, subjective norms and attitudes were also statistically significant. The results are discussed and recommendations are made for marketing strategies.**

## Keywords

**Planned Behaviour; Customer; Online Purchase Intention.**

## 1. INTRODUCTION

Online shopping has increasingly shown exponential growth over the last five years. For example, the US Department of Commerce (2014) reports that online retail sales in the US have increased from 2.4% in 2005 to 6.8% in 2014. The growth in online sales continues to improve, even for the year 2014. Online sales in the US during the second quarter of 2014 have increased by 4.9% over the first quarter of 2014 (US Department of Commerce, 2014). In the UK, online sales increased by 18% up to December 2013 and 6% of all retail sales in the UK are conducted by Smartphones and Tablets (Butler, 2014).

Nielsen (2010) surveyed 27,000 Internet users in several markets in Asia, Europe, the Middle East, North America and South America. The results of the survey revealed that the number of Internet users making purchases online increased over 2009, but only marginally. The results of the survey also showed that vacations were the leading online purchases, with books and electronics second (Nielsen, 2010). Approximately 46% of the users participating reported using the Internet to make purchases online.

These results indicate that the number of Internet users not shopping online outnumber the Internet users making online purchases. At the same time, it has been reported that online shopping is the third most frequent Internet activity after instant messaging and email communications (Li and Zhang, 2002).

According to George (2004), surveys have shown that the main reason many consumers do not shop online is because they are uncomfortable using credit cards on the Internet. However, researchers and marketers are still attempting to understand consumers' online purchasing intention. For the most part, it is assumed that consumers who shop on the Internet do so because it is convenient and efficient (Katawetawarakas and Wang, 2011).

This assumption is informed by the perceived benefits of shopping over the Internet. When consumers shop online, they have access to goods and services and information about those services without having to physically travel to stores. Moreover, consumers are able to shop in remote locations (Yin and Dai, 2009).

A number of consumer decision models have been developed to help marketers and researchers understand the process that consumers go through prior to making a purchasing decision (Patwardhan and Ramaprasad, 2005). These consumer decision-making models are based on the perception that consumers are 'rational and adaptive' and go through a series of cognitive and 'motor steps' prior to making a purchasing decision (Patwardhan and Ramaprasad, 2005, p. 2). One such model is the theory of planned behaviour (TPB), which centres around the belief that intended behaviour is informed subjectively on the basis of attitudes toward the specific behaviour (George, 2004).

Altogether, there are three antecedents of TPB that predict purchasing intentions: normative beliefs, subjective beliefs and perceived behavioural control. Normative belief arises when the individual considers what others might expect or prefer. Subjective beliefs are specific to the attitudes of the individual. Perceived behaviour control refers to 'the extent to which the person believes the behaviour is under his control' (Trafimow, et al., 2002, p. 102).

In order to add to current knowledge and understanding of consumers' online purchasing behaviour, this research study will use the TPB. This study conducts a quantitative study using a survey method of inquiry. A sample of 200 regular online users was targeted for participation in a survey constructed to measure the antecedents of TPB: normative beliefs, subjective beliefs and perceived behavioural control.

The results of the surveys are calculated and analysed using descriptive statistics and a regression analysis. An extended literature review is conducted to identify and analyse current knowledge and theoretical perspectives on consumers' online purchasing behaviour and online purchasing decision-making.

## **1.1. Aims and Objectives**

### **1.1.1. Aims**

The aim of this research is to explain consumer online purchasers by reference to the TPB.

### **1.1.2. Objectives**

The objectives of this study are to:

Determine the normative attitudes of customers toward online purchases.

Determine the subjective beliefs of customers toward online purchases.

Determine perceived behavioural controls of customers toward online purchases.

Determine how normative attitudes, subjective beliefs and perceived behavioural controls influence online purchasing intentions.

## **1.2. Significance of the Study**

With the Internet playing a pivotal role in the daily lives of consumers, businesses have invested significantly in Internet technologies, making their products and services and information about their products and services readily available to consumers (Pavlou and Fygenson, 2006).

However, the advantages of these technologies cannot be obtained unless and until consumers adapt them (Pavloy and Fygenson, 2006). Since research shows that there are still a large number of consumers hesitant to purchase online, it is necessary to explore possible solutions for marketers attempting to encourage online consumption. By studying the attitudes and subjective norms of online consumers, marketers can more accurately select target markets and appeal to consumers who are more likely to adapt to online purchasing.

### **1.3. Organization of the Study**

This study will be organized and presented as follows:

Chapter 1: Introduction to the Study

Chapter 2: A Review of the Literature

Chapter 3: Research Methodology

Chapter 4: Findings and Results

Chapter 5: Discussion

Chapter 6: Conclusion and Recommendations

### **1.4. Abbreviations**

A: Attitudes

PBC: Perceived Behavioural Control

SN: Subjective Norms

SPSS: Statistical Package for Social Sciences

TPB: Theory of Planned Behaviour

TRA: Theory of Reasoned Action

## **2. A REVIEW OF THE LITERATURE**

This research study uses TPB to explain customers' online shopping intentions. A review of the literature on the constructs of TPB was conducted: attitudes toward behaviour/normative beliefs, subjective norms, and perceived behavioural control. This chapter reports on the main findings in the literature and is, therefore, divided into four main parts.

The first part of the literature presents the conceptual framework used in analysing the results of the survey conducted for this dissertation. The second part of this chapter presents findings in the literature on attitudes/normative beliefs. The third part of this chapter presents findings in the literature on subjective norms and the final part of this chapter presents findings in the literature on perceived behavioural controls.

### **2.1. Conceptual Framework**

The TPB is central to this research as it is the theoretical perspective tested for understanding customers' online purchasing behaviour. In this regard, the TPB is an 'extension' of the theory of reasoned action (TRA), which was developed by Ajzen and Fishbein (1980) and based on the assumption that attitude was linked to human behaviour. TPB was developed by Ajzen (1991), because TRA was unable to adequately account for behaviours over which individuals did not have complete control (Sentosa and Mat, 2012, p. 63). According to Ajzen (1991):

Intentions to perform behaviors of different kinds can be predicted with high accuracy from attitudes toward the behavior, subjective norms, and perceived behavioral control; and these intentions, together with perceptions of behavioral control, account for considerable variance in actual behavior (p. 171).

Thus, the TPB assumes that a specific behaviour is informed by one's intention to adapt specific behaviour. For the purposes of the TPB, behavioural intention is defined as 'an indication of the individual's readiness to perform a given behaviour' (Niaura, 2013, p. 74). According to Azjen (1991), behavioural intention is the motivating factor and indicates how much an individual is committed to performing a particular behaviour, provided such behaviour is under the individual's control.

According to the TPB, there are three factors operating to 'influence intention and Internet purchasing behaviour' (Sentosa and Mat, 2012, p. 63); attitudes toward normative beliefs, subjective beliefs and perceived behavioural controls. Originally, the TRA theorised that an individual usually behaved as he or she intends to behave and intention is informed by attitude and subjective norms.

In this regard, attitude refers to the individual's assessment of the 'consequences of performing the behaviour' (Pavlou and Fygenson, 2006, p. 117). Specifically, Azjen (1991) describes attitude as 'the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question' (Azjen, 1991, p. 88).

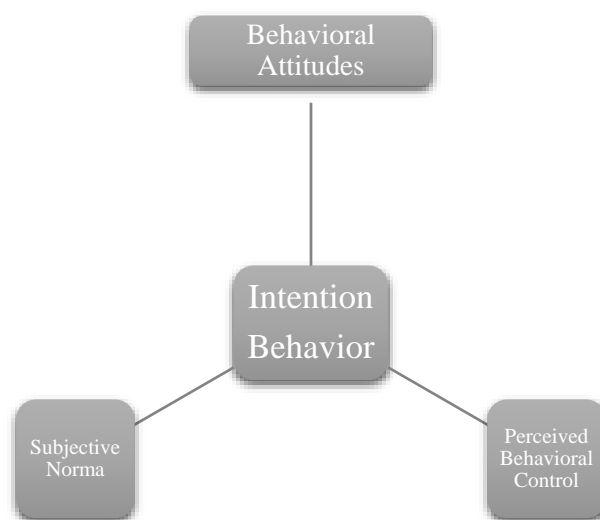
Subjective norms capture the individual's view of what 'important others might think of the behaviour' (Pavlou and Fygenson, 2006, p. 117). Azjen (1991, p. 188) defines subjective norms as the 'perceived social pressure to perform' or not to perform a specific act. The TPB enhanced the TRA by adding a third factor: perceived behavioural control. Perceived behaviour control refers to the individual's consideration of the circumstances that might 'facilitate or inhibit the performance of a behaviour' (Pavlou and Fygenson, 2006, p. 117). According to Azjen (1991), perceived behavioural control:

Refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles (p. 188).

According to the TPB, attitudes are born out an individual's beliefs, which are necessary for adopting the behaviour in question. Thus, attitudes are described as 'positive and negative feelings' linked to the performance of a certain behaviour (Sentosa and Mat, 2012, p. 64). If an individual has positive feelings about a behavioural consequence, the individual will form an intention to carry out the behaviour and, as such, is more likely to actually adopt the behaviour (Sentosa and Mat, 2012). Subjective norms are linked to social influences relative to performing a specific behaviour.

Perceived behavioural control involves an assessment of factors that would enable or impede the carrying out of a behaviour (Ibid). In other words, unlike the TRA and other psychological and social explanations of human behaviour, the TPB looks beyond mere personality traits and their interaction with the environment and focuses instead on 'cognitive self-regulation as an important aspect of human behavior' (Azjen, 1991, p. 180).

Using the TPB, this dissertation will analyse the survey results relative to online purchasing intentions (Figure 1). The TPB has been used in several studies on online purchasing intentions (Sentosa and Mat, 2012). These studies shed more light on the utility of the TPB for explaining customers' online purchasing intentions. The TPB studies on online purchasing intentions are presented and analysed in this chapter.



**Figure 1.** Conceptual Framework: The Theory of Planned Behaviour

## **2.2. The Theory of Planned Behaviour and Customers' Online Purchasing Intentions: Previous Studies**

### **2.2.1. Attitudes/Normative Beliefs**

Both the TRA and TPB are constructed around the 'expectancy-value model of attitude' (Ajzen and Fishbein, 2000, p. 1). According to the expectancy-value model of attitude, an individual's attitude is founded on and follows from beliefs which guide their behaviour. Beliefs vary in terms of 'motivation and ability to process attitude-relevant information and with the context' (Ibid). Attitudes are, therefore, shaped by both beliefs and environmental effects, indicating that both beliefs and contextual factors influence attitudes and attitudes are useful for predicting behavioural outcomes (Holland, de Vries, Hermesen and van Knippenberg, 2012).

Research has shown that an individual's attitude is more likely to influence behaviour depending on the extent to which attitude is formed on the basis of experience, the strength of 'certainty' associated with the attitude and 'how well-defined the subject's attitude' is (Fazio and Zanna, 1978, p. 398; Kraus, 1995).

The combined influence of certainty, experience and how well the attitude is defined determines whether or not, in a specific context, the individual's attitude is positive or negative. A positive or favourable attitude is usually linked to a positive behavioural outcome, while a negative or unfavourable attitude is linked to a negative behavioural outcome (Cacioppo and Bernston, 1994).

For the purposes of online purchasing, attitudes/ focus on consumers' perceptions of the 'favourableness' and 'unfavourableness' of online shopping (Lin, 2007, p. 434). In the context of online purchasing, consumers will generally form a favourable attitude when online shopping is seen favourably. For most consumers, online shopping is seen favourably when the consumer seeks to save time and favour the convenience of shopping from a remote location, gathering information quickly and saving time shopping (Lin, 2007).

However, consumers will also examine these benefits against perceived costs: the risk of a security breach, having to wait for a product to be delivered and not having the opportunity to inspect the goods prior to making a purchase (Ibid).

Lin (2007) conducted a study among 305 final year undergraduate students at a college in Taiwan. The study used a survey was designed to measure the antecedents of the theory of planned behaviour. The results of the study revealed that perceptions of usefulness and ease of

use were the primary 'paths' toward attitudes relative to online purchasing and that attitude was significantly linked on behavioural intentions toward online shopping (Ibid). In other words, Internet users in Taiwan evaluated the ease of use of online shopping templates and perceived benefits before forming an intention to shop online.

For example, if a website offering online shopping was perceived as easy to use and the consumer liked the convenience of shopping and gathering information while saving time, the consumer was likely to make the decision to shop online, unless other unfavourable factors weighed against these attitudes. A consumer might appreciate the convenience of shopping online, but might be too afraid of a security breach to take the risk and will, therefore, form an intention not to shop online.

An individual's attitude toward online purchasing is influenced by any number of different 'psychological factors and situations that are encountered' (Turan, 2012, p. 81). Tuan's (2012) study among a sample of Turkish consumers confirmed that the primary factor with respect to attitude was the consumer's perception of the consequences of using online shopping methods.

If the consumer perceived positive outcomes, the consumer was more likely to adopt online shopping. Likewise, if the consumer perceived negative outcomes, the consumer was less likely to adopt online shopping behaviour (Turan, 2012). Much depends on the level of these perceptions. The higher the level of positive perceptions or attitudes, the more likely the consumer is to make online purchases. Conversely, the stronger the consumer's negative attitude toward online shopping, the less likely it is that the consumer will shop online (Ibid).

Shim, et al. (2001) identified four significant factors informing consumers' attitudes with respect to online purchasing behaviour among a sample of 2000 households in 15 cities in the US. The first of the four factors was transaction services, which consisted of six variables: security, privacy, safety, service and product guarantees. The second factor was convenience, which consisted of the shopping speed and 'freedom from hassles' (Shim, et al., 2001, p. 407).

The third factor was sensory experience, which consisted of the 'social', personal and 'recreational experiences of shopping' (Ibid). The final factor was merchandise, which includes the availability of recent information about the product, the availability of product variety in one place and the ability to make fast comparisons between available products (Shim, et al., 2007).

The study found that, where sensory experience and transaction services were stronger than convenience and merchandise, the customer was less likely to shop online. However, where merchandise and convenience were stronger than transaction services and sensory experience, the customer was more likely to shop online (Ibid). Thus, if a customer has a strong positive attitude toward the personal, social and recreational experiences of shopping and/or a strong negative attitude toward Internet security and safety, the customer is less likely to shop online.

Conversely, if a customer has a weak or indifferent attitude toward Internet safety and security and sensory experience, but a strong positive attitude toward convenience and merchandise, the customer is more likely to shop online. It can be argued, however, that although a customer may have a strong positive attitude toward the social and personal experiences of shopping, this does not mean that the customer will not form intentions to shop online. For instance, the customer may also have a positive attitude toward the convenience of shopping online and, as such, will likely take advantage of an opportunity to forego the hassle of shopping in a bricks and mortar environment.

In a study conducted by Leeraphong and Mardjo (2013), it was found that transaction services in relation to attitudes towards risk and safety are moderated by past experiences. The study was conducted by virtue of a focus group in Thailand consisting of 15 adults between the ages of 25 and 34. The results indicated that individuals with past experiences with online shopping generally had greater trust in the safety and security of online purchasing. The more

past experience the consumer had, the greater the trust in online purchasing. As a result, this group of online consumers were more likely to shop online (Leeraphong and Mardjo, 2013).

A review of the literature suggests, therefore, that consumers' attitudes toward online purchasing are informed by a number of factors related to experience, preferences and expectations. It would appear that, if a consumer has had satisfactory experiences with online shopping, he or she is more likely to form the intention to shop online. Moreover, if a consumer prefers the convenience of shopping online, the consumer is more likely to shop online. Conversely, if the consumer expects that online shopping will expose him or her to security risks, he or she is less likely to form the intention to shop online.

### 2.2.2. Subjective Norms

Subjective norms are typically associated with the consumer's perception of social acceptability of the contemplated behaviour. Quite often, the consumer identifies preferences, expectations and consequences from his or her social network, which can consist of family members and/or friends (Sadati and Mohammadi, 2012). The Internet has expanded the consumer's social network through social media where online shopping intentions and consequential online shopping behaviour can be influenced (Leeraphong and Mardjo, 2013).

In Leeraphon and Mardjo's (2013) study, social media, specifically Facebook, was found to have a powerful influence on consumers' online purchasing intentions. In other words, users' word of mouth was the determining factor. Facebook users were influenced by other users' comments about receiving products via a Facebook seller. Reports by users suggested that the products did not fit their descriptions. Thus, through word of mouth, other users came away with the impression that they could not trust the Facebook seller and, as such, did not form an intention to purchase from that particular seller (Leeraphong and Mardjo, 2013). The obvious inference is, that when users share their experience with an online purchase, there is an expectation that these experiences will inform other users purchasing intentions.

Put another way, a consumer's intention is informed by the normative belief of important others' belief that a purchase or a method of purchase should or should not be made (Pavlou and Chai, 2002). A consumer might hold the view that friends, peers and/or family members prefer specific online purchasing behaviour and these beliefs are believed to have an impact on the consumer's intentions and in turn, behaviour (Ibid).

According to Pavlou and Chai (2002), subjective norms can be best understood as comprised of two spheres of influence. The first sphere of influence is the 'societal norms, which refers to adherence to the wider social trends or a wider influential social circle. The second sphere is a smaller social influence circle consisting of family, friends and peers. Pavlou and Chai (2002) conducted a study in which a survey designed to measure the dimensions of the TBA was distributed among 58 Chinese consumers and 55 American consumers.

The results of the study revealed that social norms had a greater influence on Chinese consumers than on American consumers. These results were indicative of the role of social norms in different cultures. For instance, China's collectivist culture was consistent with a consumer's concern about what the wider society would approve or disapprove of. The US's individualistic culture would care less about what the wider society would approve or disapprove of. The study found, however, that neither American nor Chinese consumers were significantly influenced by the views of their smaller social sphere of influence (Pavlou and Chai, 2002).

Park (2000) argues, however, that although collectivist cultures tend to score higher on social norms, it is not a reliable result to use for predicting behavioural intentions. Park (2000) also argues that regardless of culture, there is often an overlap between personal attitudes and social norms/subjective norms. Consumers tend to weigh personal attitudes with subjective norms based on what other consumers communicate, regardless of cross-cultural differences (Ibid).



In a more recent study, Behjati, Pandya and Kumar (2012) tested online purchasing intentions of a sample of 147 consumers between the ages of 17 and 25. The study used a survey designed for measuring the variables associated with the TPB. Results indicated that subjective norms were significant for predicting the online purchasing intention of some consumers, but not others. In particular, females tended to have a greater interest in other's experiences and views of online purchasing than males did. Moreover, college participants appeared to be influenced by a lifestyle that frequently made online purchases (Behjati, et al., 2012).

Eroğlu (2014) conducted a survey among 13,000 consumers in 11 countries. The survey was based on the TPB. The results of the study indicated that subjective norms have a significant impact on consumers' online purchasing intentions. It was observed that social influences came from both social circles and organizational trends. Consumers in technologically driven circles were more inclined to follow trends in making online purchases.

Consumers were also influenced by online shopping campaigns which implied that online shopping would result in greater savings. In addition, there was a prevailing social norm in which consumers were increasingly looking for greater flexibility and convenience in shopping, and that the Internet appeared to be gaining currency among consumers in general. It was concluded, therefore, that consumers' online purchasing intentions were informed by observations they made relative to the behaviour of people in their social circles (Eroğlu, 2014).

Lee, Murphy and Neale (2009) specifically tested the influence of subjective norms on consumers' purchasing intentions. The study was divided into two parts: 244 consumers in Australia and 415 consumers in Singapore. A survey testing subjective norms in relation to consumption characteristics and behavioural intentions was distributed among the consumers, who were aged between 18 and 24. The results indicated that young consumers were vulnerable to social influences among their peers. A majority of the respondents reported feeling obliged to follow youth trends with respect to consumption behaviour (Lee, et al., 2009).

It can, therefore, be concluded that, for the youth, where online purchasing is more prevalent, there is pressure to join these shopping trends.

A review of the literature suggests that the results relating to the role of subjective norms in consumer intentions toward online shopping are mixed. However, the majority of studies find that subjective norms play a significant role in consumers' online purchase intentions. The role of culture in determining the extent to which subjective norms influence consumers' online shopping intentions is unclear in the literature. There is a belief that culture influences consumers' responses to social norms. On the other hand, it is also believed that culture does not play a significant role in consumers' online purchasing intentions (see Park, 2000, for example).

### 2.2.3. Perceived Behavioural Control

Perceived behavioural control refers to the consumer's evaluation of 'availability of knowledge, resources, and opportunities necessary for using online shopping' (Lin, 2007, p. 434). According to Giantari, et al. (2013), perceived behavioural control is a significant predictor of online purchasing intention and actual online purchasing behaviour.

When a consumer has positive perceived behavioural control, the consumer will likely try and experience online shopping. If the online shopping experience is satisfactory, the consumer will evaluate perceived behaviour control based on past experience and the trust generated out of it and will form a positive view of online shopping (Giantari, et al., 2013).

Giantari, et al., (Ibid) conducted a study using a survey developed to test the role of perceived behavioural intentions relative to online purchasing behaviour. The study sample consisted of 150 undergraduates at three universities in Indonesia. The results of the study indicated that

trust and experience informed perceived behavioural control and perceived behavioural control directly influenced online shopping intentions (Ibid).

Trust and experience are important antecedents of perceived behavioural control, because perceived behavioural control is divided into two components: self-efficacy and facilitating conditions (Turan, 2012). In this regard, self-efficacy refers to the individual's perception of his or her abilities and the tools available for adapting a specific behaviour. Thus, self-efficacy is determined by the consumer's evaluation of their own ability to make purchases online. In such a case, the consumer will consider whether or not he or she can navigate an online shop's website and make the purchase satisfactorily.

Facilitating conditions include the resources available for making the online purchase. This would necessarily include access to the Internet, computers or mobile devices and so on (Ibid). In other words, the consumer assesses whether or not they can trust their ability to shop online and whether or not they can trust the resources available for making an online purchase.

Turan (Ibid) conducted a study using a survey on perceived behavioural control, based on the TPB. The survey was distributed among a sample of 352 university students and faculty members at a university in Turkey. Findings suggested that perceived behavioural control was informed by perceptions of risk associated with online shopping and the degree of difficulty in making the online purchase.

The results of the study indicated that females were more risk averse than males. Thus, based on the results, it was concluded that males had more positive perceptions of behavioural control than their female cohorts, and, thus, males were more likely to form the intention to shop online (Ibid).

Al-Jabari, Othman and Mat's (2012) study on a sample of university faculty members in Jordan concluded that perceived behavioural control was directly linked to consumers' online purchasing intentions. Moreover, the more educated and the greater the income of the consumer, the more likely the consumer would form the intention to shop online (Al-Jabari, Othman and Mat, 2012).

Education would, therefore, correspond with perceptions of self-efficacy and income would correspond with facilitating conditions. For example, an educated consumer is more likely to believe in his or her ability to shop online. A consumer with good income would also have the resources necessary for shopping online. A consumer with good income would be more likely to afford Internet security.

According to Bryson and Atwal (2013), consumers with disposable income are more likely to assume the risk of conducting online commercial transactions than consumers with little or no disposable income. However, perceived behavioural control is strengthened in a positive direction when the commercial transaction is simplified, secure and saves time (Bryson and Atwal, 2013). It appears, therefore, that perceived behavioural control is important to all consumers, even where higher income consumers perceive there is a risk. If the service is easy to use and provides security, consumers are more likely to conduct positive self-assessments and assessment of facilitating conditions positively.

### **2.3. Summary/Conclusion**

For the most part, findings in the literature indicate that attitudes, subjective norms and perceived behavioural control are all linked to consumers' behavioural intentions. Research using each of the three antecedents of the TPB for determining consumers' intention to shop online have also connected attitudes, subjective norms and perceived behavioural control to intention to shop online. However, researchers have found attitudes to have the strongest persuasive power followed by perceived behavioural control (Lin, 2007; Shim, et al., 2007).

For the most part, research findings in the literature indicate that the three antecedents of the TPB work together in the minds of the consumer when conducting assessments of online shopping. As indicated above, the three antecedents, especially attitude and perceived behavioural control, have all been found to have an impact on consumer purchasing behaviour. Since online shopping is a relatively new phenomenon, there is a need for more research on the factors influencing online consumption decisions and behaviour.

Since research has shown that the antecedents of TPB have been found to influence online consumption behaviour, further research using all of the antecedents in one study can add to current knowledge and identify areas for further research.

This research will, therefore, test the following hypotheses:

H1: Consumers' attitudes significantly influence and predict online shopping behaviour.

H2: Consumers' subjective norms significantly influence and predict online shopping behaviour.

H3: Consumers' perceived behavioural control significantly influences and predicts shopping behaviour.

### **3. RESEARCH METHODOLOGY**

The data collected and analysed in this research is quantitative in nature. A survey was designed using the antecedents of the TPB to explain consumers' online purchase intentions. This chapter explains the data collection and analysis process used. In addition to explaining the research philosophy, this chapter also explains sampling, reliability, limitations and ethical issues involved in this quantitative research. The purpose of this chapter is, therefore, to explain the research methods and to establish its reliability. Therefore, problems in the data collection and analysis processes and methods for resolving them are explained, so that the results are reliable.

#### **3.1. Research Philosophy**

Positivist philosophy is used in the collection and analysis of the survey data. In this regard, the researcher is looking for observable data relative to the causal relationship between consumer behavioural intentions and the antecedents and independent variables of TPB (Little, 2013). Positivists assume that reality is objective and, as such, reality or truth can be observed and measured (Ibid). Therefore, this research assumes that consumers' intention to shop online can be observed and measured. The data is approached from an inductive perspective, in that the results of the data are compared to findings in the literature and, as such, confirm or disprove the findings in the literature (Ibid).

#### **3.2. Sampling**

The sampling technique used in this research was non-random purposive sampling. In this regard, purpose sampling refers to the use of specified target population that is believed to have the knowledge and experience necessary for answering the research questions or satisfying the aims and objectives of the research (Teddie and Tashakkor, 2009).

Therefore, the author of this dissertation targeted consumers who were more likely to have access to and use the Internet. Since research shows that college students are among the most frequent users of the Internet (Correa, Hinsley and Zuniga, 2010), this research targeted 200 college students for participating in this research. The researcher narrowed the sample down to 120, accounting for incomplete surveys and surveys that were not returned to the researcher.

### 3.3. Data Collection

A survey was designed using the TPB and the associated variables described in the literature. The independent variables appearing in the survey were attitudes, subjective norms and perceived behavioural control (Appendix A). The survey was divided into two parts. The first part of the survey was designed to obtain demographic information and information relative to the respondents' Internet use in terms of frequency and length of time using the Internet.

The first part of the survey also sought to determine whether or not respondents had previously made purchases online and the number of purchases made. The survey questions in this part of the survey were presented in multiple choice form. The second part of the survey was designed to identify the behavioural intentions of the respondents pursuant to the TPB. The questions were presented in a graduated 5 point Likert scale: 1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly agree.

Potential respondents were contacted through the university's dean of students' office. A list of potential respondents was contacted via email and asked if they would be interested in participating in the study. Potential respondents were asked to respond via return email if they were interested. The initial contact included 200 students. Altogether, 180 respondents indicated by return email that they were interested in participating in the study.

At this point, a letter of consent was mailed to the respondents with a stamped, self-addressed envelope (Appendix B). The letter of consent explained the purpose of the research, the survey and asked respondents to sign and return the consent letter using the stamped, self-addressed envelope, or to return the completed survey as an attachment to an email. One hundred and eighty surveys were returned, of which 120 were usable or completed satisfactorily.

### 3.4. Data Analysis

With the help of the Statistical Package for Social Sciences (SPSS) software, the researcher conducted a regression analysis and cross-tabulation to analyse and calculate the data results. Regression analyses are used for predicting the relationship between variables.

In this regard, the researcher is attempting to determine the causal impact of variables upon one another (Freund, Wilson and Sa, 2006). In this research, the goal is to determine the relationship between attitudes, subjective norms and perceived behavioural control and online purchasing behaviour. Simple statistical descriptions are used in the calculation and reporting of the data results.

### 3.5. Limitations and Reliability

#### 3.5.1. Limitations

This research is quantitative in nature and, as such, seeks only to collect responses that are short in nature and do not allow for in-depth, detailed responses. This can result in bias in the responses, as respondents can lose interest or become bored and select responses quickly without giving much thought to the question or their thoughts. In order to control for response bias, two critical steps were taken.

The first step was to ensure that the questions were simple and as short as possible, so that the survey could be completed as quickly as possible and there was no need for respondents to have to give much thought to the questions or to second guess responses (Crowther and Lancaster, 2008). The second test was to keep the questions relevant, so that time would not be wasted on irrelevant issues (Ibid).

#### 3.5.2. Reliability

The reliability of the Likert scale used in this study was tested using Cronbach's Alpha Coefficient test, which tests reliability by permitting measurements of the consistency of the

items in the scales by reference to the average correlation between the items and indicating how well the items in the scale are related (Snively, 2012). Any score over 0.70 is acceptable and the higher the score, the higher the scale's reliability (Ibid).

### 3.6. Ethical Considerations

Pursuant to ethical standards of research involving human subjects, the researcher took steps to ensure that the participants were participating voluntarily in the study. The first step, therefore, involved voluntary consent (Crowther and Lancaster, 2008; Little, 2013). Since all of the respondents were 18 or older, consent was not an issue, as all of the respondents were of the age of consent (Crowther and Lancaster). To further ensure that consent was voluntarily given, the respondents were informed in the letter of consent that they were free to withdraw from the study at any time after consenting to participate in it. Moreover, no rewards were offered and no pressure was placed on the respondents to participate in the study.

In addition, the researcher took steps to protect the privacy and confidentiality of the respondents. Respondents were informed that they would not be identified in the study and that they would participate in the study anonymously. To further protect the privacy of the respondents, and in the process preserve the reliability of the data, the researcher maintained sole custody of the data and the data will be destroyed within six months of the final submission of this dissertation.

### 3.7. Conclusion

This chapter explained the research methods used in the collection and analysis of the empirical data used in this quantitative research. The research philosophy, reliability and ethical considerations were also described. The purpose of this chapter was to not only explain the research methods, but also to establish the reliability of the data so that the results can be trusted. The next chapter sets out the results of the data collection and analysis.

## 4. RESEARCH RESULTS

This chapter sets out the results of the data collected via the structured surveys. Altogether, 120 of the returned surveys were usable. Some of the surveys returned had not been completed and some surveys were not returned. Cronbach's Alpha Coefficient test via the SPSS software showed a Cronbach Alpha Coefficient for attitudes at 0.906, 0.845 for subjective norms and 0.790 for perceived behavioural control, with an overall Cronbach Alpha of 0.847 indicating that the scale was very reliable (Snively, 2012).

**Table 1.** Cronbach's Alpha Reliability Test Results

Variables	Cronbach's Alpha	Items
1. Attitudes	0.906	7
2. Subjective Norms	0.845	6
3. Perceived Behavioural Control	0.790	6
Total	0.847	19

The results are described in this chapter.

### 4.1. Results/Findings

As will be demonstrated below through the regression analysis conducted, research findings indicate that there is a statistically significant link between perceived behavioural control and intention to use online purchasing. Data results also indicate that personal attitudes are shaped by subjective norms, which also have a statistically significant link to intention to use online

purchasing. The young age of the respondents indicates, therefore, that this group of cohorts have significant experience with the Internet and online purchasing behaviour and are persuaded by their peers to use the online for shopping.

This group of cohorts have little regard for uncertainty and are experienced Internet users with no real concerns about security and safety. The results, therefore, indicate that TPB can explain customers' intention to use online shopping. The results are set out in greater detail below.

## 4.2. Survey Results

### 4.2.1 Survey Results Part 1

With respect to Part 1 of the survey, all of the respondents reported using the Internet daily and all of the respondents had been using the Internet for more than five years. Eighty of the respondents were females and forty were males. The mean age of the respondents was 19.5, with the modal age being 21. The family income for a majority of the respondents was more than US\$50,000 (See Table 2). Significantly, most of the respondents had made multiple online purchases.

**Table 2.** Survey, Part 1 Results

Items	Results
Internet Use Frequency	Daily 100%
Internet Experience	More than five years 100%
Age	18 (15%) 19 (30%) 20 (10%) 21(50%)
Family Income	More than US\$50,000 (75%) Less than US\$50,000 (25%)
Gender	75 Females and 40 Males
Previous online purchase	120 (85 multiple; 35 one).

### 4.2.2. Survey Results Part 2

The results of Part 2 of the Survey output from SPSS software were divided into three categories/items: Attitudes (A), Subjective Norms (SN) and Perceived Behavioural Controls (PBC). The output further categorised the results in terms of negative, positive and neutral correlations (See Tables 3-4). A regression analysis and descriptive statistics were used in calculating the results of Part 2 of the survey: attitudes, subjective norms and perceived behavioural control. In this regard, the minimum or negative values (strongly agree, which was valued at 1, and agree, valued at 2) and the maximum or positive values (disagree was valued at 4 and strongly disagree was valued at 5) were identified. Neutral had a value of 3 and was neither positive nor negative.

The minimum and maximum values were evaluated for their mean average value. The standard deviation in respect of variances was identified and reduced to its mean value. The standard deviation for each of the antecedents was identified. This represented the confidence level associated with the overall response rates in terms of maximum/positive and minimum/negative outcomes.

#### Attitudes

Seven variables were measured for attitudes. The attitude variables were: efficiency, saving time, visiting multiple shops simultaneously, access to product information, product delivery, experience online shopping and intention to shop online again. The attitudes of the respondents indicated that they had the intention to use online purchasing. Neutral values were discarded.

The maximum/positive values for each of the seven variables recorded under attitudes were 5 (strongly agree) and the minimum/negative values were between 1 and 2. However, the mean



averages for the attitude variables were all above the 3 line, indicating that, on average, the respondents demonstrated a positive attitude, ranging from agree to strongly agree, in relation to online shopping. The average value for intention to shop online was 3.99 with a standard deviation of 0.920 (See Table 3).

**Table 3. Attitudes**

Attitudes				
Variables	Maximum/Positive Values	Minimum/Negative Values	Mean Average	Standard Deviation
1. Online shopping is efficient	5	2	4.00	0.604
2. Online shopping saves time	5	1	4.15	0.815
3. Access to several shops from one location	5	1	4.20	0.920
4. Access to product information	5	2	3.98	0.920
5. Home delivery	5	2	4.20	0.681
6. Satisfactory experience with online shopping	5	1	4.22	0.922
7. Would shop online again	5	1	3.99	0.920

### Subjective Norms

There were six variables measured under subjective norms. The six variables were: care about what other consumers have to say about their shopping experiences online, care about friends' shopping experiences online, care about what parents have to say about online shopping, feel pressured to shop online because it is popular, feel that shopping online is expected and care what online users are saying about shopping online.

The maximum value was 5 and the minimum values were 1 and 2. However, the mean average value was on the positive side for each of the variables with high confidence level, given the standard deviation for each variable. The variable, caring about what online users have to say about online shopping, showed the strongest result, with an average mean value of 4.15 and a standard deviation of 0.920 (See Table 4).

**Table 4.** Subjective Norms

Subjective Norms				
Variables	Maximum/Positive Values	Minimum/Negative Values	Mean Average	Standard Deviation
1. Care about other consumers' online shopping experiences	5	2	3.98	0.615
2. Care about friends' attitudes toward online shopping	5	1	4.09	0.751
3. Care about parents' attitude toward online shopping	5	1	4.00	0.789
4. Feel pressured to shop online because everyone else is	5	1	3.75	0.780
5. Expected to shop online	5	2	3.99	0.780
6. Care about what online users are saying about shopping online	5	2	4.15	0.920

#### Perceived Behavioural Control

PCB produced the strongest results. Here low positive values show a disagreement with negative statements about perceived behavioural control and, therefore, indicate a more positive attitude toward perceived control in relation to online shopping. Positive values in this regard represent negative responses and negative values represent positive responses. The negative response rate was high, with mean averages for each variable at 2 or below indicating that the respondents generally perceived that they had control of their Internet shopping experiences and that it was something that they believed they could do without much or any difficulty (See Table 5).



**Table 5.** Perceived Behavioural Control

Subjective Norms				
Variables	Maximum/Positive Values	Minimum/Negative Values	Mean Average	Standard Deviation
1. Online shopping sites are easy to use	4	1	1.5	0.808
2. Bothered by not being able to examine products prior to purchasing	4	1	1.90	0.851
3. Fear of identity theft	5	2	2.05	0.889
4. Fear of theft of financial information	5	2	1.75	0.788
5. Bothered by having to wait for an unsatisfactory purchase to be returned by mail	4	1	1.80	0.875
6. Bothered by having to wait for an online purchase to be delivered	4	1	1.45	0.905

Findings overall demonstrate that perceived behavioural control is stronger than attitudes, which are stronger than subjective norms, although all three antecedents of the TPB are statistically significant, and the final percentages of positive responses for A and SN and negative responses for PCB can be expressed as follows:

A = 92.7%

SN = 81.2%

PCB = 98%

Given that all of the respondents have the Internet and have made online purchases in the past, it can be concluded that the respondents have the necessary behavioural intentions pursuant to the TPB and are likely to engage in online purchasing behaviour. No tests were conducted on the basis of age or gender effects, because there were no discernible patterns observed in the responses. The results are discussed in the next chapter.

#### 4.3. Conclusion

This chapter presented the results of the survey conducted for this dissertation. Results indicate that each of the three antecedents of the TPB is statistically significant for intention to use online shopping. Perceived behavioural control was found to be stronger than both attitudes and subjective norms. However, attitude and subjective norms were statistically significant, nonetheless. The results are discussed in the next chapter.

## 5. DISCUSSION

The results of the structured survey were reported in the previous chapter; this part of the research discusses the results and compares the results to findings in the literature. Interpretation of the findings reported in Chapter 4 indicate that the TPB is capable of explaining consumers' online purchasing intentions. In particular, the first part of the survey clearly revealed that a majority of the respondents had made multiple online purchases and all of them had made at least one purchase.

From this fact, coupled with the positive attitudes toward the Internet, positive perceptions of their peers, family and friends' online shopping behaviour and the reliance on social media for information about online shopping, together with an overwhelmingly positive rating in perceived behavioural control, it can be observed, according to the TPB, that consumers intend to use online shopping and will most likely do so.

### 5.1. Expectations

Based on reports in the literature that online purchasing is gaining significant currency in today's world, the results reported in the Chapter 4 were not surprising. Moreover, given the fact that college students use the Internet and computers frequently, and spend a lot of time online, the results reported in Chapter 4 were expected.

However, the researcher did not expect that the results would be so heavily weighted in favour of using online shopping. In particular, the high level of trust expressed was surprising. It was expected that, although consumers assume the risk of online shopping, many still harbour uncertainties about their safety, particularly the exposure of credit card information to the threat of theft.

### 5.2. The Results Compared with the Review of the Literature

The research findings are consistent with reports in the literature on attitudes toward online shopping. As reported in the literature, consumers will form a positive or favourable attitude toward online shopping in certain circumstances (Lin, 2007). For example, where consumers want to save time and like the convenience of shopping online, they will most likely form favourable attitudes toward online shopping (Ibid). Research findings indicate that the consumers participating in this research had favourable attitudes toward online shopping and had expressed a preference for convenience and saving time.

However, according to Lin (Ibid), although consumers might form a positive attitude toward online shopping, they will weigh them against the costs, such a security breaches. The results of the survey indicate that the consumers did not appear to be concerned about security and it is doubtful that they would pause to consider security or other costs, as they had their own experiences and the experiences of others to gain from.

Thus, the results of this study are consistent with findings reported by Giantari, et al., (2013) in regards to the role of perceived behavioural control in the formation of intention to shop online. As reported by Giantari, et al, (2013), the consumers participating in this study were largely informed by their own past experiences in regards to whether or not they trust the Internet for making purchases. As Giantari, et al, (Ibid) suggest, the consumers participating in this research study had their own experiences to go by and, in doing so, were informed by their own knowledge and resources.

Subjective norms can also explain why the consumers had a positive attitude toward online shopping. According to Eroglu (2014), consumers follow popular trends in their smaller circle and in the wider community (see also Pavlou and Chai, 2002).

The results of this study also indicate that, since the respondents' family, friends and peers use online shopping, and since they rely on social media for shared online shopping experiences,

it can be concluded that the respondents do follow popular trends and, in doing so, have formed positive attitudes toward online shopping. This is consistent with an intention to engage in online shopping behaviour.

With respect to perceived behavioural control, the results of this study do not support findings in the literature that female consumers are more likely to be risk averse than males (Turan, 2012). The results of the survey did not show a statistical significance in terms of female and male perceptions of risk associated with the use of online shopping. However, Turan's study was conducted on a sample of Turkish shoppers and this might explain differences in online shopping experiences and the experiences of others.

Moreover, the survey in this dissertation was distributed among an educated group of consumers with family income largely in excess of US\$50,000 per year. According to findings in the literature, the educated with disposable income are more likely to assume the risks associated with online shopping or are more likely to take measures to eliminate those risks (Al-Jabari, et al., 2012; Bryson and Atwal, 2013). It is also important to note that the consumers participating in the study were relatively young, and the fact that they had all been using the Internet for at least five years indicates that they had accumulated significant trust and reliance on the Internet.

Moreover, Lee, et al., (2009) suggest that young consumers are more vulnerable to follow what their peers are consuming and how they are consuming. Given that the respondents are young and in a college community, it is hardly surprising that they all share the same attitudes, subjective norms and perceived behavioural control rankings.

In addition, it has been reported in the literature that, when consumers are in a college community, they are more likely to spend significant time on the Internet and, given the time constraints associated with academic life, will prefer the convenience of shopping online (Bryson and Atwal, 2013). The respondents were in a college community and had spent a large portion of their lives on the Internet. As a result, it is hardly surprising that they scored especially high in perceived behavioural control.

This cohort of consumers has obviously become accustomed to a lifestyle that is consistently spent relying on the Internet for virtually everything that they do. As a result, the Internet is a way of life and they have the necessary perceived behavioural control, as they have learned to use the Internet and can identify and eliminate risks.

### 5.3. Conclusion

The survey results are consistent with findings in the literature, for the most part. The only difference between the survey results and findings in the literature is that there is very little doubt about the respondents' intention to use online shopping. The respondents have demonstrated that online shopping is not something that they are hesitant about using and will use it for convenience.

They appear to have significant experience and thus trust in online shopping and their ability to use the Internet. In addition, the respondents have the necessary facilitating conditions for shopping online and are not averse to using them. It is the past experiences and trust acquired by themselves or shared with their friends, peers and family members that have informed their attitudes and their perceived behavioural control. Therefore, it can't be concluded that the TPB adequately explains consumers' online purchasing intentions.

## 6. CONCLUSION AND RECOMMENDATIONS

Based on the evidence from the structured survey conducted on a sample of 120 undergraduates, it can be concluded that today's youth, and in particular college students, have the facilitating conditions (Internet, computers, software, security protection) and the self-

efficacy (knowledge, experience and capabilities) to form the intention to engage in online shopping, and will likely do so on multiple occasions.

It can also be concluded that, based on the high level of self-efficacy and facilitating conditions, today's young consumers have generated significant trust or indifference to online shopping risks and, as such, have formed positive attitudes accepting of online shopping. Since these experiences and attitudes are prevalent among young consumers, there is a level of social influence (subjective norms) largely facilitated by social media, which is accounted for by today's youth's persistent use of the Internet.

### **6.1. Recommendations**

The recommendations are:

Since subjective norms and, in particular, social media provide a forum for young consumers to gather information about online shopping experiences, marketers can take advantage of the opportunity to promote online shopping opportunities via social media. Moreover, marketers should establish a presence on social media so that they can learn from the online shopping experiences of consumers. By taking this approach, marketers can identify methods for improving the online shopping experience and meeting the expectations of their consumers who form the intention to shop online.

Although security risks do not concern young consumers for the most part, marketers can ensure that they provide mechanisms for protecting consumers from security breaches. If these mechanisms are in place, marketers should ensure that the existence of protection is visible and explained on their online shopping websites. It is the researchers' belief that, since the consumers participating in this research were not concerned about security risks and had previously shopped online, it can be concluded that if they feared security risks, it was unlikely that they would be amenable to online shopping.

The results of the survey indicate that some of the consumers participating in the survey liked the fact that there are return policies. Therefore, marketers should also make it clear that goods that do not comply with order details are returnable. However, marketers and managers should take every reasonable step to make the return policy easy and inexpensive to use. Where possible, returned goods should be returnable free of charge.

Marketers and managers should also ensure that their online shopping websites are easy to use and free of delays and complexities. The survey results indicated that consumers are more amenable to online shopping when they are knowledgeable about online shopping and feel capable of using the online shopping websites.

### **6.2. Action Plan, Resource Implications**

In order to implement the recommendations listed above, firms wishing to market goods for online shopping need to ensure that they have the necessary resources available. The first and most important resource is human capital. In this regard, it will be necessary to appoint a technician who is capable of designing a user-friendly, safe and secure website.

It is important that users visiting the website are able to use the online shopping template without difficulty and feel safe and secure using it. This improves the consumers' online shopping experience and, at the same time, helps them to gain the necessary self-efficacy and provides them with appropriate facilitating conditions.

Secondly, firms wishing to offer online shopping to consumers must establish an online presence so that they can become a part of the social media network. This means opening a Twitter and/or Facebook Account. In doing so, firms must ensure that their social media accounts are visible and accessible to consumers. After opening a social media account, the firm should invite comments about a particular product offered via online shopping. The firm can

simply invite consumers to share their experiences with others and with the firm. This will generate discussion.

Thirdly, after opening a social media account and inviting consumers to share their experiences, firms should appoint a member of staff to monitor responses and to compile a list of comments that can help the firm improve its online shopping. All complaints and approvals should be responded to on the open forum, so that consumers feel that they are important and that their needs and expectations are important to the firm.

Fourthly, firms need to investigate methods for qualifying for verification and should ensure that they obtain a legitimate and recognized verification stamp. The verification stamp should be displayed prominently on the website that consumers use for online shopping. Similarly, a statement explaining return policies should be placed prominently on the online shopping website, so that there will be no conflicts later on. A complaints and/or suggestion template should also be placed on the website so that consumers can help the firm improve the online shopping website to the customers' satisfaction.

### 6.3. Further Research

This research targeted a sample of educated, relatively high income and young consumers. Therefore, the results of this study may not be replicable among a population of older, or less educated, consumers or consumers with lower income. Further research should be conducted on older consumers, particularly those who are relatively new to the use of personal computers and the Internet. The researcher believes that much can be learned about their attitudes, perceived behavioural control and subjective norms relative to online purchasing intentions. Marketers can learn what steps may be necessary to appeal to older consumers with less Internet and computer experience.

Additional research on those who are not as educated as the consumers participating in this research will also shed light on how marketers can improve their online shopping websites to satisfy the expectations and needs of this group of consumers. With respect to consumers with lower incomes, marketers can identify ways in which to improve security to the satisfaction of these consumers who might want to try online shopping or whom firms want to target for online shopping.

Further research should be conducted on a variety of ages and consumers with varying degrees of income and education. By taking this approach, comparisons can be made to determine if there is a statistical significance with respect to the antecedents of the TPB.

While the results of the present study indicate that the consumers were amenable to online shopping and scored high in attitudes, subjective norms and perceived behavioural control, it is not possible to rule out the possibility that these scores would not be applicable to an older, less educated and lower income group of consumers. It is also not possible to rule out the possibility that the results of this survey would be similar for a younger group of consumers with less education and less disposable income.

The only way to narrow the range of possibilities is to conduct a study using a varied sample of consumers or to conduct further research on a different sample with different characteristics and demographics than the sample used in this study. At this point, it is only possible to conclude that younger, educated consumers with a good family income are comfortable with online shopping and have positive intentions to engage in online shopping.

## APPENDIX

### Survey Questions

#### Part 1:

Please Circle the Appropriate Response

Internet use frequency

Daily

More than 3 times a week

Less than 3 times a week

Experience with the Internet

I have been using the Internet for 5 years or more

I have been using the Internet for less than 5 years

Age

18

19

20

21

Family Income

Less than US\$50,000 a year

More than US\$50,000 a year

Gender

Male

Female

Made previous online purchases

Multiple

One

None

Part 2:

Please rank the following statements/questions as follows:

1: Strongly Agree, 2: Agree, 3: Neutral, 4: Disagree, 5: Strongly Disagree

Attitudes

Online shopping is an efficient method of shopping.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

Online shopping saves me time.

Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

I like the idea of online shopping because I can visit several shops from one location.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

4. I like online shopping because I am able to gather product information from other stores simultaneously.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

5. I like the idea that products purchased online are delivered to my address of choice.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

6. I have always had a satisfactory experience with online shopping.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

7. I would definitely shop online again.



1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

#### Subjective Norms

I care about what other consumers have to say about their online shopping experiences.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

I care what my friends have to say about their online shopping experiences.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

3. I care what my parents have to say about their online shopping experiences.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

4. I feel that I have to shop online because everyone else is shopping online.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

5. I feel that I am expected to shop online.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

6. I care what online users are saying about online shopping experiences

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

#### Behavioural Control

Online shopping sites are easy to use

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

2. It bothers me that I can't physically examine goods before purchasing them online.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

3. I'm afraid that others can steal my identity if I shop online.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

4. I'm afraid that my debit or credit card information can be stolen if I shop online.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

5. It bothers me that I have to wait for traditional mail services to return a product if I am not satisfied.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

6. It bothers me that I have to wait for a product purchased online to arrive in the mail before I will know if I am satisfied with the product.

1. Strongly Disagree    2. Disagree    3. Neutral    4. Agree    5. Strongly agree

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