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SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF MARKETING MANAGEMENT

**FACTORS AFFECTING CONSUMERS ONLINE PURCHASING
INTENTION**

BY

BETELHEM LISHAN

ID NO: SGS/0384/2015A

Advisor: ZEMENU AYNADIS (ASS PROF)

June, 2024

Addis Ababa, Ethiopia

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INTENTION**

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSTY, SCHOOL
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BETELHEM LISHAN

APPROVED BY THE COMMITTEE OF EXAMINERS

Dean office

Signature

Date

Research Advisor

Signature

Date

Internal Examiner

Signature

Date

External Examiner

Signature

Date

DECLARATION

Here under, the researcher Betlehem lishan wants to declare that this thesis entitled “***FACTORS AFFECTING CONSUMERS ONLINE BUYING INTENTION***” is my own original work which has been conducted in the year 2024 with the immediate guidance of Mr Zemeny Aynadis (Ass Prof). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Betelehem lishan

signature

July, 2024

ENDORSEMENT

This is to certify that this thesis prepared by Betelhem Lishan entitled “*FACTORS AFFECTING CONSUMERS ONLINE PURCHASING INTENTION*” has been submitted to SMU with my approval as university advisor.

Name of Advisor: _____; Signature: _____ Date: _____.

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ACRONYMS/ ABBREVIATIONS

ANOVA **Analysis of Variance**

WD **Website design**

SPSS **Statistical Packaging For Social Sciences**

VIF **Variance Inflation Factor**

TAM **Technology Acceptance Model**

PEOU **Perceived Ease Of Use**

PU **Perceived usefulness**

Abstract

The purpose of this research is to identify the crucial variables impacting consumers desire to purchase on online digital market platforms, and narrow the research gap on determinants of online purchase intention of Ethiopian consumers .The conceptual framework was designed by treating online purchase intention as dependent variable and perceived usefulness, perceived ease of use, website design and trust as independent variables adopted from Technology Acceptance Model (TAM) by Davis, (1989). This study adopted a descriptive and inferential statistics research design. The primary study technique used to collect relevant data was a questionnaire. The information was gathered from 290 online market platform user Ethiopians using Non random sampling technique, To analyze the collected data both descriptive and inferential statistics were used. The results of this study highlighted four useful decision-making elements that have an impact on the selected consumers' intention to buy on online digital market platforms including Website Design, Perceived Usefulness, Perceived Ease of Use and Trust and among the independent variables trust has the moat effect on consumers purchase intention based on the result obtained. The Practical Implication of this research shows that with a clear understanding of the key determinants of consumers purchase intention on online digital market platforms; manufacturers, online marketers, and retailers can create effective market strategies, enhance technology, and make smart marketing choices that will help them gain global competitive advantage

Key words: online purchase intention, website design, perceived usefulness, perceived ease of use, online digital market platforms

Chapter one

Introduction

This chapter includes background of the study, statement of the problem, objective of the study, significance of the study, scope of the study, limitation of the study, definition of key terms and organization of the study.

1.1 Background of the study

In this new world of doing business, the rise of platforms as a business model has dramatically altered how we communicate and go about our everyday lives compared to 10 years ago. The standard today is a personalized, real-time, integrated, and seamless experience that leads to quick developments in products and services and necessitates responsive platform business models that can meet demand (Deloitte, 2019). The growing popularity of online platforms and shopping has rapidly increased with time. The proliferation of the Internet and mobile phones has completely changed the online scenario. The Internet's rapid penetration has massively turned around business activities, and Internet-enabled business has become a new phenomenon (Ruiz Mafé & Sanz Blas).

E-commerce has grown rapidly all over the world; it is recognized as a new type of business-in which the sale of products and services takes place on the Internet. E-commerce, also known as online shopping, allows customers to buy or shop 24 hours a day, year-round, from almost anywhere. It also gives consumers more options and allows them to compare them quickly. Moreover, it allows consumers to interact, exchange ideas, and compare their experiences with other consumers in the electronic sector (Ahn & Ryu, 2007). As a result, e-commerce has gradually faced tough competition, and the market is changing dramatically as online shoppers increasingly seek fun and excitement in the shopping experience (Jayawardhena & Wright, 2009). Technology has inspired business people to use it in their daily work. This made the shopping process easier. Today, it plays an important role in improving businesses by helping them transform from traditional work styles to new, better ways through the Internet. This type of business is called e-commerce. (Ruiz Mafé & Sanz Blas).

E-commerce fondly referred to as online shopping seems to be taking precedence over the traditional shopping model as the world continues to witness quantum leaps in the number of internet-oriented businesses. The rapid growth of mobile and internet technology in Africa and its attendant influence on consumer behaviour have given e-commerce a new status as the future of shopping in Ethiopia. Even though people in Ethiopia have the means of shopping online and are familiar with the meaning of E-commerce: the world is using E-commerce services to a larger extent. Using an E-com platform is a method that deals with merchandising and other services by using electronic media and the website of the seller, who then offers the products and services to the customer from the portal launching a digital basket system; (Telahun et al, 2023).

Online digital market platforms offer a number of benefits over conventional buying methods (Ennew et al., 2005). If online digital market platform marketers and merchants are aware of the elements influencing consumers' purchase intents, they can improve their marketing strategies to draw and keep customers to gain a competitive advantage abroad (Ennew et al., 2005). Because of the tremendous opportunities that online shopping has created, consumers may now shop anytime, anywhere, and in a truly global economy (Ofori & Appiah-Nimo, 2019). Ethiopia is not alone among consumers who are quickly embracing online marketplace platform shopping. Organizations investing in or considering investing in the online shopping platform industry need to be aware of the factors affecting consumers' purchasing decisions to develop more effective marketing strategies that will convert potential customers into active customers and retain existing ones. Globally speaking, the likelihood of success can be increased if businesses can increase their understanding of consumers' preferences for online shopping before joining the online market.

An individual's planned behavior to switch from traditional methods of conducting transactions to e-commerce is referred to as having the intention to use e-commerce. Easy use, perceived utility, security, trust, and social influence are just a few of the variables that have been found to influence users' intentions to use e-commerce in the past (Liao et al.,2019). Users' perceived usefulness and ease of use are said to have an impact on their intention to use technology, according to the Technology Acceptance Model (TAM).Therefore, people are more likely to adopt e-commerce as a method of conducting transactions

if they believe it to be useful and simple to use. The research tried to identify customers online purchasing intention towards E-commerce platforms.

1.2 Statement of the Problem

E-commerce is the activity of electronically buying or selling products on online services or over the Internet. There are three main types of e-commerce: business to business, business to consumer, and consumer to consumer. A platform where everyone and anyone can buy and sell has been seen and done in multiple countries with different results. It's not a new thing in Ethiopia too. Although there are e-commerce shopping platforms in Ethiopia, we can think of none that are like Amazon, eBay, or the Chinese giant Alibaba. (Telahun et al, 2023).

A recent data from Datareportal.com shows that there were 20.86 million internet users in Ethiopia at the start of 2023, when internet penetration stood at 16.7 percent. Ethiopia was home to 6.40 million social media users in January 2023, equating to 5.1 percent of the total population. A total of 66.80 million cellular mobile connections were active in Ethiopia in early 2023, with this figure equivalent to 53.5 percent of the total population, this data is one of the implication that there is a higher potential and opportunity for the development of online shopping in the country but However there are still a number of challenges that serve as the bane of the rather slow growth of e-commerce in Ethiopia. They range from limited access to internet to government policies, inadequate infrastructure and more importantly, Ethiopians not being sensitized on the advantages of online shopping. (<https://datareportal.com>).

Not making full use of its potential to introduce this new system compete internationally, and take advantage of its benefits and Also, this technology is not yet fully implemented. Most transactions are done in hard currency which is creating great economical challenge (Tesfahun, 2019).However, along with the wide range of apparent benefits of internet-enabled online transactions; it also counters the fear of trust, anxiety, risk, and fraud, which results in unwillingness. It refrains consumers from making that final purchase online. Hence, the consumer becomes reluctant to engage in online transactions (Jaradat et al,2018). Owing to the advent of online platforms, the risk of fraudulence has also increased; hence, consumers usually search for goods and services online to understand the scenario while refraining from the final

purchase (Bauman & Bachmann,2017). As a result, it is now crucial for academics and practitioners to examine the aspects that impact the choice to purchase anything online.

In this technological era it's not a choice for a country to keep up with the trend and also Firms must first and foremost have a thorough awareness of Ethiopian online users' interests and thinking to fully capitalize on the country's online market. There is a conceptual gap in the literature regarding the critical factors that determine the online purchase intention of this consumer segment due to the paucity of published research on the key variables influencing Ethiopian consumers.

Many works of literature already published concentrated on finding the factors influencing consumers' online purchase intentions in industrialised nations and some researches in Africa have also been conducted but still it is hard to generalise there findings with our country's infrastructural situation. There are not many studies on how consumers in developing countries like Ethiopia, behave when shopping online and what factors influence there purchase intention is not something well researched. (Telahun et al, 2023).

Also most of the studies carried out with technology acceptance model in the country focus on mobile banking, e-learning and health sectors while this research specifically focus on investigating the factors affecting consumers online purchase intention. There for, in order to fill the above mentioned conceptual gaps and in taking into consideration of the timeliness of the study the research tried to investigate mainly consumers online shopping intention and the factors that affect there purchases decision.

1.3 Research Questions

1. What is the effect of website design on consumers' online purchasing intention?
2. What is the effect of perceived usefulness on consumers' online purchasing intention?
3. What is the effect of perceived ease of use on consumers' online purchasing intention?
4. What is the effect of trust on consumers' online purchasing intention?

1.4 Objective of the Study

1.4.1 General Objective

The general objective of the study is to assess the factors that affect customers' online purchasing intention.

1.4.2 Specific Objectives

Based on the general objective the specific objective of the study is

- To identify the effect of website design towards online purchasing intention
- To investigate the effect of perceived usefulness on customers online purchasing intention
- To determine the effect of perceived ease of use on customers online purchasing intention
- To identify the effect of trust on consumers online purchasing intention

1.5 Significance of the Study

Studying customer online shopping intention holds tremendous significance in today's digital landscape and as Ethiopia being one of the developing countries there is a higher chance of increased online purchasing. Consumers increasingly turn to online platforms for their purchasing needs, understanding the intricacies of their behavior in this realm becomes imperative. This research not only informs businesses on how to tailor their marketing strategies, product offerings, and user experiences but also aids in shaping consumer protection policies and regulations. Furthermore, it provides insights into the broader societal and economic impacts of e-commerce, including its influence on traditional retail models, technological advancements and environmental sustainability. Moreover, it will be enhancing the knowledge of the researcher and will lay a ground for future researchers to rely on it for further studies on similar topics. Finally it will be an advantage for existing and new entrants to the industry to be aware of and to focus on the factors that they can use to be competitive in the market and to attract more customers.

1.6 Scope of the Study

Due to time and budget limitations geographically the study is delimited to the customers of Addis Ababa where, the researcher believes that most of online shopping users are found.

This study investigated the determinant variables of consumers online purchase intention using a conceptual framework formulated based on the technology acceptance model (TAM), as the independent variables include, trust, perceived usefulness, perceived ease of use and website design which affect consumer online purchasing intention which is the dependent variable positively or negatively, so other factors were not included in this study.

Regarding the methodology applied Mixed research approach, explanatory research design, non-probability sampling technique is applied.

Based on this the result obtained after the research is conducted may not be generalizable to all part of Ethiopia in which internet access is available and other developing countries.

1.7 Limitation of the Study

Since the study is confined to Addis Ababa, the findings may not be fully representative of consumer online shopping intention in other regions of Ethiopia or in a more diverse national context. Differences in demographic, cultural, and economic factors across regions could influence consumer behavior, potentially limiting the generalizability of the study's findings. Since few research are done related to this topic in the country, the unavailability of adequate reference materials regarding the topic is another expected limitation.

1.8 Definition of key terms

E-commerce (electronic commerce or EC):- is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business, business-to-consumer, consumer-to-consumer or consumer-to-business. The terms e-commerce and e-business are often used interchangeably.

Online purchasing intention:- Purchase intention is described as a consumer's desire to purchase an item or service, because the shopper has an intention to locate a certain item or benefit or has a favorable attitude towards, or even a favorable opinion of the product or service. The purchase intention of the online shopper is the final stage, after various prompts of the online shopper (Athapaththu & Kulathunga, 2018).

1.9 Organization of the Study

This research has five chapters. The first chapter of the paper deals with background of the study, statement of the problem, objective of the study, research questions, significance of the study, scope of the study, limitation of the study definition of key terms and organization of the study. The second chapter covers the review of related literature written before, which reviews theoretical, empirical literature and conceptual framework on the key variables of the study. This literature review sought to find possible answers to the research objectives by exploring literature by previous authors and scholars who have made their contributions to related issues.. The third chapter discusses on the methodology of the research study. It includes research approaches and design, sources of data and methods of data collection, determining the target population sampling design, data analysis methods and reliability and validity. The fourth chapter presents the study's data presentation, analysis and interpretation. In the fifth and the last chapter include summary of findings, conclusions and recommendations.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 Theoretical Literature

2.1.1 E-commerce

E-commerce stands for electronic commerce. It means dealing in goods & services through the electronic media & internet. The rapid growth of e-commerce is being driven by greater customer choice & improved convenience with the help of internet the vendor or merchant who sells products or services directly to the customer from the portal using a shopping basket system or digital cart & allows payment through debit card, credit card or electronic fund transfer payments. In the present scenario e-commerce market & its space is increasing in demand as well as an impressive display or range of a particular type of services. E-commerce is already appearing in all areas of business, customer services, new product development & design. Ecommerce business is growing because of wide range of product with minimum price wide range of suppliers & customers internet. (Ofori & Appiah-Nimo, 2019).

Due to the increasing usage of technology and the Internet worldwide, online shopping is gaining popularity (Ofori & Appiah-Nimo, 2019). The conventional nature of retail purchases has taken on a new dimension as a result of the Internet. The types of business models today may vary depending on how technology is used. With digital technology, businesses may reach many individuals for little cost. Owners of online businesses have created entirely new business models that rely on recently invented or existing technology.

Over the past few decades, digital technology has emerged as the most transformative and disruptive force in all businesses and economies (Hanna, 2020; Sewpersadh, 2023). In this new world of doing business, where the status quo is being destroyed, the rise of platforms as a business model has dramatically altered how we communicate and go about our everyday lives compared to 10 years ago (Deloitte, 2019). The standard today is a personalized, real-time, integrated, and seamless experience that leads to quick developments in products and services and necessitates responsive platform business models that can meet demand (Deloitte, 2019).

The application of new digital technology to ongoing business issues or processes is known as digital innovation (Olokundun et al., 2022). Innovation in a digital business model creates value for clients by utilizing digital technologies. A big benefit that customers are prepared to pay for is what the digital solution aims to deliver. Businesses facing digital disruption and digitalization must prioritize developing digital business models (Rachinger et al., 2019; Teece & Linden, 2017).

E-commerce forms part of a broader process of social change, characterized by the globalization of markets, the shift towards an economy based on knowledge and information, and the growing dominance of technology in everyday life.

2.1.2 Online shopping

Online shopping is a process whereby consumers directly buy goods, services etc. from a seller without an intermediary service over the Internet and shoppers can visit web stores from the comfort of their house and shop as by sitting in front of the computer (Gnanadhas, 2014). Online shopping can be defined as the process of sellers delivering products or service to clients, and the elements of information flow, capital flow, logistics that are relevant to this delivering process and every links of overall process are finished with the help of internet I Research, (2009). As the development of internet technology and the improvement of e-commerce market, online shopping becomes a brand-new individual consumption pattern for buyers and receives a growing number of attentions from public. In recent years, there is a great deal of scholars doing research on influencing factors for customer online purchasing behavior from different aspects.

Online purchase decision making process can be characterized as being to some extent ad-hoc, including both formal and informal sub-processes, as well as being unstructured and highly dynamic. Online purchase decision making is unstructured as consumers do not follow a predefined set procedure. “The context of subsequent choice events can be shaped by both the consumer and the marketer depending on the outcome of previous encounters. Internet choice behavior is diverse and comprises of a progressing number of connected choices, where both the buyer and the salesperson can influences the context of subsequent choice events.” Bucklin et al., (2002). According to the theory of consumer behavior, traditional buying process is divided into five stages, which are Need Recognition, Looking for information, Assessment of

Alternatives, Purchase, and Post-Purchase Behavior, Kotler and Armstrong, (2011). Online shopping process begins with purchasing motivation, which formed by the effects from both internal and external stimulations Fagerstrom et al, (2011). On one hand, customers' demand for a sort of commodity or service is the prerequisite of consume confirmation; on the other hand, such as web design and friends' recommendation are the external poignant factors (Rohm et al, 2004). After the composition of buying motivation, rational clients will filter the effective information from messages of sufficient product lists to achieve transaction. There are plenty of factors influencing consumer decision making process.

In terms of this study, Technology Acceptance Model is essential for the reason that the variables within the model assist in identifying the influence of technology on consumers' intention to use online purchasing. Especially in our country, most people are aware about the service but also skeptical about the technology use in buying things online. The model assists in studying just how much the variables play a role in the consumers' intention to use technology in purchasing online, and in the case of this study, purchasing online.

2.1.3 Theories of consumer behavior

Technology Acceptance Model (TAM)

Davis (1989) developed TAM, which is a theory of information system that provides and models an explanation of how an individual accepts and uses technology. TAM elucidates the technology determinant acceptance, which can explain the behavior of a user from a broad array of emerging end-user technologies of computing together with the user populace while simultaneously justifying the theoretical and economic viewpoints (Davis, 1989)

TAM attempts to assist academics and practitioners in determining why a certain technology or system may be acceptable or unsuitable and in taking the necessary actions by offering explanations in addition to predictions (Lai, 2016). TAM has been shown empirically to be a useful model for understanding end-user adoption of technology and for studying the uptake of new and developing technology by users with a variety of characteristics in various industries (Alomary & Woollard, 2015).

Real system usage is the point at which people interact with technology. People utilize technology because of their behavioral intentions. The attitude, which is the broad perception of the technology, influences the behavioral intention. According to the concept, when consumers are faced with new technology, a variety of variables impact their decision about how and when to use it, most notably Perceived Usefulness (PU) and Perceived Ease-of-Use (PEOU) (Davis, 1989). External elements such as social influence have a significant role in determining attitude. People will have the attitude and intention to use technology once these items are in place (Davis, 1989).

Technology Acceptance Model is one of the most popular theories that is used widely to explain Information System usage. So many studies have been conducted which has led to the changes in the originally proposed model. The various studies conducted by researchers have tried to modify the TAM by adding new variables to it.

Agarwal and Prasad (1998) modified TAM by adding the construct of compatibility in the Technology Acceptance Model. Moon and Kim (2001) has added a new variable playfulness factors to study acceptance of the World Wide Web. Another study done by Agarwal and Karahanna added cognitive absorption, playfulness and self-efficacy to the TAM Model. Chau i. (1996) in a study reviewed TAM by included two types of perceived usefulness: near-term and long-term. Vander Heijden (2000) after analyzing the individual acceptance and usage of the website added two new constructs to TAM: perceived entertainment value and perceived presentation attractiveness.

A new model called combined TAM-TPB model which integrated the Technology acceptance model and theory of planned behavior was proposed by Taylor and Todd (1995). Venkatesh and David (2000) proposed a new version of TAM called TAM2 which added new variables to the existing model. In a study published in MIS quarterly, Venkatesh et al. (2003) projected the Unified Theory of Acceptance and Use of Technology (UTAUT) Model.

TAM 2 declares that perceived risk and trust are key elements that were discovered to be useful while utilizing the system. (Venkatesh & Bala 2008). The technology acceptance model theory is an expansion of the theory of reasoned action that states that if a user chooses to operate, he or she will proceed unreservedly devoid of any restrictions (Fishbein and Ajzen, 1967). But

afterwards, researchers discovered that in the real world, a variety of factors influence a user's attitude and behavior, making it impossible to compute a precise level of ease and utility in e-commerce. (Okafor, D. J., Nico, M. & Azman, B. B. 2016) discovered that perceived ease of use does not induce new online multimedia technologies to be implemented.

The way information is presented on a website determines how websites compete. As a result, website graphics have a direct relationship with consumer attitude improvement (Katrandjiev & Velinov 2014). Consumers' behavioral intentions are influenced by their social surroundings, culture, and beliefs. When a person uses an internet platform, he or she is looking something relevant to his or her culture and traditions. In addition, society and community to which a consumer belongs can affect their behavior and intentions.

Perceived Ease of Use (PEOU)

Davis (1989) described this as the degree to which a person feels that utilizing a specific system will be painless when technology is simple to use, obstacles are reduced. No one is going to like it if it is difficult to use and has a complicated feature. In an online purchasing setting, we may infer that the unique behavioral purpose of customers buying online reflects their trust in the ease with which they can order products online. Davis stated that PEOU has a causal effect on PU, which is confirmed by several studies (Athapaththu & Kulathunga, 2018; Celik, 2014; Venkatesh & Davis, 2000). PEOU can have a substantial direct influence on PU, since when choosing between two systems that execute the same set of operations, a user should prefer the one that is simpler to use (Davis, 1989).

According to Davis, among the multiple components mentioned in his model, judgments of ease of use have a considerable effect on perceived usefulness; a crucial predictor of one's inclination to adopt new technology (Venkatesh et al., 2003). Simply said, perceived ease of use impacts perceived utility, which influences the consumer's propensity to purchase online. Online consumers consider online buying to be simple if it gives sufficient product information, facilitates product/service comparison, has simple-to learn and use apps, and has sites that are simple to use and flexible to engage with (Shanthi & Kannaiah, 2015).

Perceived Usefulness (PU)

This was defined by Davis (1989) as the degree to which a person believes that using a particular system would enhance their job performance. It denotes whether or not someone considers the technology to be beneficial for the task at hand. Within the context of online purchasing, we may infer that the individual behavioral intention of online purchasers believe that the system will be advantageous in their personal life.

Davis (1989) showed that the capacity to attract and keep technology customers is mostly dependent on the technology's usability and usefulness. The perceived utility of online shopping applications or tools can also impact whether online customers continue to purchase online or rely on traditional ways. When it comes to online purchasing, perceived usefulness refers to how much a person feels that engaging in online transactions would improve his or her performance.

Research by Lemma and Tiruneh finds that Customer awareness level is low, the high rates of illiteracy of customers that poses English language is a challenge to use for online shopping in Ethiopia was identified as the challenge for e-commerce in Ethiopia as well (Lemma Y, 2017; Mishra M and Tiruneh T, 2020). Furthermore, challenge of consumer's behavior in adopting these kinds of businesses and less awareness towards the use of Information and Communication Technology (Singh et.al, 2016 and Shaikh, J. et al., 2021).

Trust

In every partnership, trust is a crucial component, because the foundation of commerce is the development of shared confidence. In the online marketplace, where transactions are carried out between buyers and sellers who have never met, trust is crucial to both the smooth operation of the transaction and the durability of the relationship. Building trust is completed by maintaining the security that has been attained.

In an online setting, where the customer has no direct control over the vendor's actions, trust should be a key component. Lack of trust in online business model is one of the main reasons consumers avoid making commercial transactions online. As a result, a crucial factor in determining buyers' intentions to use online usage patterns is how trustworthy they feel about an online vendor. There is a lack of system security, reliability, standards, and some communication

protocol. Customer loses their money if the website of ecommerce site is hacked. Most common problem of e-commerce website is not having enough cyber security (Lemma Y, 2017). According to Singh et. al (2016) study on online apparel product shopping found that fear of risk security and privacy was one of the challenges reported.

The online survey findings of Goyal et al. (2013) showed that Trust significantly determines the online purchase intention of consumers. Another research result of Santo and Marques (2022) showed that the intention to continue purchasing in online digital market platforms is partly explained by trust in e-commerce sites. The study of Jadil et al. (2022) showed that Trust has a significant direct effect on consumers' online purchase intention. The study of García-Salirrosas et al. (2022) regarding trust showed a positive relationship with online purchase intention. Customers' trust had a positive influence on online repurchase intention (Alvarez-Risco et al., 2022). The empirical findings of the study entitled "Consumer attitudes towards online shopping" by Al-Maghrabi and Dennis (2011) showed that trust significantly determines perceived usefulness. According to Alvarez-Risco et al. (2022) customer trust has a positive effect on online purchase intention.

In Ethiopia, the existing laws which regulate commercial transaction were enacted before cyber-world and hence, they are not capable of facilitating- transactions. Hence, The Federal Republic of Ethiopia Ministry of communication and information Technology has prepared a draft e-commerce law with a view to solve the hurdles the existing laws create for the development of e-commerce within the country (Wondafrash SM, 2015). Ethiopia has not yet set a comprehensive legal framework for e-commerce in general and electronic signature in particular. Ethiopia's e-signature and e-commerce laws are still at draft stage. Absence of a suitable legal and regulatory framework for e-commerce (e.g. E-payment) is another challenge. However, recently, the government of Ethiopia has been drafting a national law to regulate E-commerce: when approved and implemented, such a tool is expected to boost the online market (Ashenafi T, 2017; Shaikh, J. et al., 2021 and Alemayehu D, 2020).

2.1.4 Consumer Purchase Intention

Purchase intention is a state that exists between a consumer and a seller when the customer is ready to enter into a transaction with the seller. Purchase intention is described as a consumer's desire to purchase an item or service, because the shopper has an intention to locate a certain item or benefit or has a favorable attitude towards, or even a favorable opinion of the product or service. The purchase intention of the online shopper is the final stage, after various prompts of the online shopper (Athapaththu & Kulathunga, 2018). According to Indiani and Fahik (2020), the final stage of online transactions is the intention to use a website and purchase a product. As a result, online purchase intent is critical in determining online customer behavior.

The customer intention is a factor used to evaluate the possibility of future behavior (Ajzen,1985). The intention of online transaction service is the ability of consumers to make purchases via the Internet (Delafrooz; Paim; Khatibi, 2020).

Online purchase intention has resulted to be one of the critical prospects for measuring individual behavior, and opinions (Flavián et al.,2019). It is suitable to realize that when the customer is happy with the product or service provided, they will be more motivated to purchase. Hence, higher level of service in e-commerce website will lead to higher purchase intention (Flavián et al.,2017; Young Kim Eun and Youn Kyung Kim,-2019). In the same line, user satisfaction is closely interrelated with positive experiences and intention to purchase online website (DeLone and McLean, 2019). In addition, online service retailer should be responsively taken into consideration the factors that affect customers intend to use the e-commerce website. Notably, e-commerce in Ethiopia as a developing country still facing many challenges of online shopping (Nabot et al.,2018). Besides, the Department of Statistics (2017) in Ethiopia reported that online shopping rate in Ethiopia is 4.8%.

2.2 Empirical Literature Review

A recent study entitled Determinants of consumers' purchase intention on digital business model platform, in the case of engineering students in AAU by (Telahun et al, 2023) and find through the study that customers online buying behavior is highly influenced by the perceived usefulness and perceived ease of use and based on the result the study finds that trust has no effect over the students purchase intention regarding the platforms.

The empirical findings of the study entitled "Consumer attitudes towards online shopping" by Al-Debei et al., (2015) indicate that consumer attitudes towards online shopping is determined by perceived usefulness. Another study results by (Dewi et al., 2020) showed that perceived usefulness is one of the influential factors and has a higher path coefficient in both the male and female groups. The online field survey by (Al-Maghrabi & Dennis, 2011) showed that perceived usefulness determines consumers' continuance intention to e-shopping. The study of (Oly Ndubisi et al., 2011) also confirmed that perceived usefulness has a positive influence on customers' online repurchase intentions.

The study of Aziz and Wahid (2018) tried to identify the determinants of online shopping behavior among tertiary students through the lens of the technology acceptance model (TAM) and the finding of the study showed that perceived usefulness significantly affects consumers' online purchase intention. The finding of the study by Nguyen et al. (2022) showed that perceived usefulness and intention to purchase online are significantly correlated. PU has a positive association with online purchase intention (Moslehpour et al., 2018). The study results by Dewi et al. (2020) confirmed that PEOU is one of the influential factors and has a higher path coefficient in both the male and female groups. The study (Aziz & Wahid, 2018) sought to identify the determinants of online shopping behavior among tertiary students through the lens of the technology acceptance model (TAM) and the finding of the study showed that PEOU significantly affects consumers' online purchase intention. The study confirmed also that effect of PEOU on PU was very significant as the same has been predicted by the technology acceptance model.

The finding of the study by Nguyen et al. (2022) showed that PEOU and intention to purchase online are significantly correlated and PEOU determines PU. According to the findings of Moslehpour et al. (2018) PEOU has a positive association with online purchase intention. Therefore, based on the empirical findings of the previous studies and TAM the following hypotheses have been formulated.

2.3 Conceptual Framework of the Study

Conceptual framework is a visual representation in research that helps to illustrate the expected relationship between variables in the research; the relationships are clearly defined between the deferent variables and their relationship to each other. Conceptual Framework below will describe the relationship between the main concepts of the study and aid to provide a picture or visual display of how ideas in a study relate to one another. Based on prior literature, the theory of technology acceptance model (TAM), and the Theory of Planned Behavior (TPB), this model hypothesized that consumers' online market platform Purchase Intention (PI) is influenced by Website Design (WD), Trust (TR), Perceived Usefulness (PU), and Perceived Ease of Use (PEOU). In analyzing the link between dependent and independent factors, the dependent variable is customers online purchasing intention, while the independent variables are Website design, Trust, Perceived usefulness, and perceived ease of use. Based on the above relationship the following hypothesis are made and tested through the research.

H1: Website design has a positive and significant effect on consumers online purchase intention

H2: Perceived usefulness have a positive and significant effect on the online purchase intention of consumers.

H3: PEOU has a positive and significant effect on online purchase intention.

H4: Trust has a positive and significant impact on consumers online purchase intention

Independent variable

Dependent variable

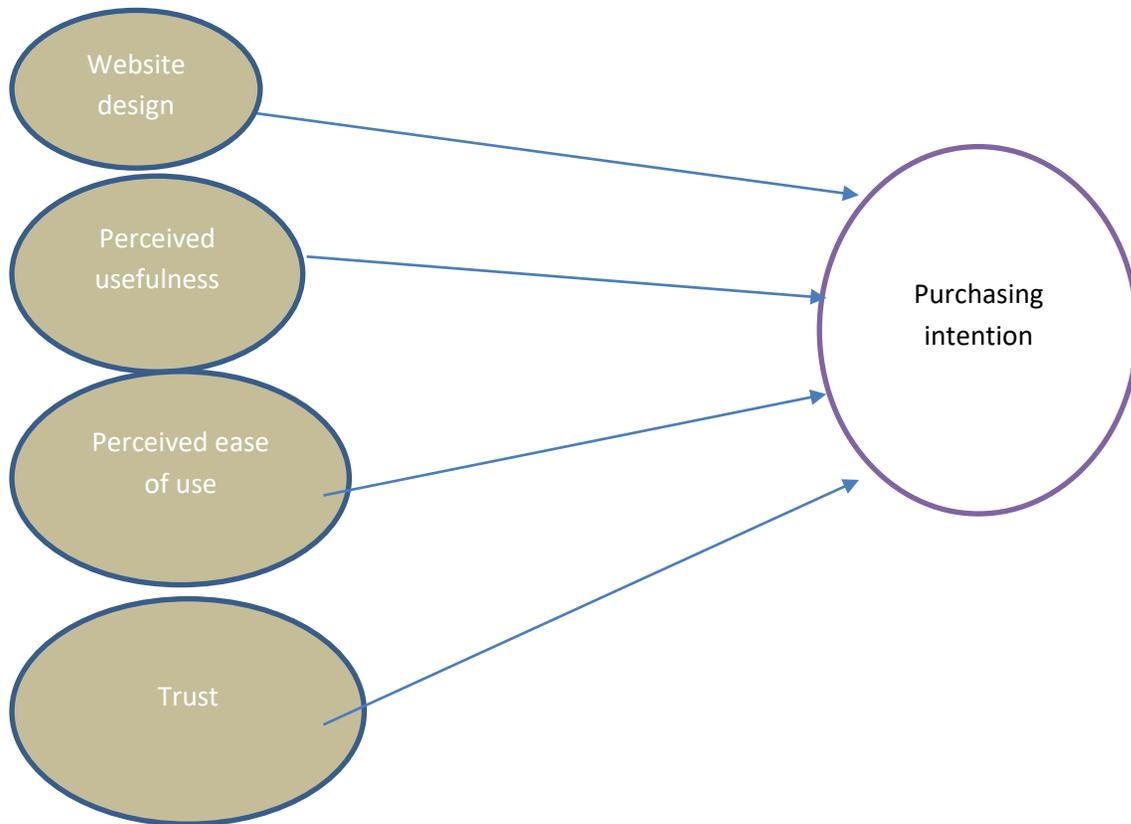


Fig.2. 1 Conceptual framework

Source: Adopted from (Davis, 1989).

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter outlines the research methodology employed to investigate the factors that affect consumers' online buying intention. The research approach, research design, source of data, data collection methods and data analysis techniques are presented in this chapter.

3.1 Research Approach

The study applied quantitative method to investigate the causal relationship between the variables in line with the main aim of the research which is testing the developed hypothesis. The goal of quantitative research is to determine the relationship between an independent and a dependent variable and is used in research that have measuring and counting attributes which largely depends on the measurement device often concerned with finding evidence to either support or contradict a hypothesis that contains concepts to be measured. Hence, quantitative research approach has found to be appropriate to this study. (Creswell, 2014).

3.2 Research Design

Since the intention of this study is to evaluate the effect of independent variables over the dependent variable, the research design used in this study was explanatory research design as it seeks explanations of cause-and-effect relationships, and answers to why and how types of questions. Moreover, it helps to understand the nature of the relationship between the independent and dependent variables (Creswell, 2014). This means that each variable presented in the hypothesis would be observed through testing the causal relationship of the independent variable to the dependent variable.

3.3 Population and Sampling

3.3.1. Target population

Addis Ababa was the only target location where the researcher was able to obtain the respondents data. So, target population of the study was individual customers, who use online shopping platforms.

3.3.2 Sampling Technique

Non-probability sampling is defined as a sampling technique in which the researcher selects samples based on the subjective judgment of the researcher rather than random selection. Purposive sampling is the best for the current research because the research will be trying to evaluate the factors that affect customers online purchasing intention which requires a prior experience in order to answer or give the required information. So, Due to large number of the sample unit, time and cost constraint, the sample was drawn from the targeted population by using a non-probability sampling. This sampling method involve purposive or deliberate selection of units of the universe for constituting a sample which represents the population. Thus, in using purposive sampling technique, the population elements were selected in the sample based on the criteria if they have used Online shopping platforms at least once in order to examine their experience.

3.3.3 Sample size

$$n = Z^2 pq/e^2 = 322 \text{ (} z=1.96, p=0.3, q=1-p, e=0.05\text{).}$$

Where n = sample size z= z-score p= estimated proportion of population e = error estimate (0.05%) at 95% confidence interval

Assuming that 30% of the population is accessible through an online marketing platform and engage with it. In order to estimate the proportion in the population with a 5% margin of error and 95% confidence level.

The sampling process involves the drawing of individuals or entities in a population about the phenomena of ecommerce from the sample of the population or entity. The most critical element of sampling is choosing the sample frame in such a way that it is representative of the population and entity from which it is drawn. Sampling is used usually where the population of interest to the researcher is too large or where the researcher has limited time, finance or human resources

to be able to investigate each and every element within the selected population or entity. For purpose of this research sample size of 322 respondents was taken.

3.4 Method and Source of Data Collection

Primary data refers to information collected first-hand by the researcher specifically for the research project at hand. This can only include data gathered through surveys, interviews, observations, or experiments. It is original data that has not been previously collected, providing researchers with direct and specific insights tailored to their study objectives. According to Collis and Hussey (2003) original or primary data can be obtained and collected through observation, interviews and questionnaires, conversation and discourse relative to a specific research study. Ghauri and Gronhaug (2002) maintained that a significant advantage of primary data being collected is that it enables a focus on the specific requirements of the research.

Questionnaire was the main instrument for primary data collection. Data was collected by using a self-administered questionnaire to a sample or respondents, which was prepared from literature and previous studies. The questionnaire comprised of two sections. The first section was designed to have general demographic information about the respondents (including sex, age and educational level). In section II, a five-point Likert scale that range from 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree was used to gather respondents opinion in relation with the factors affecting consumers online purchasing intention based on the four dimensions.. The questionnaire is selected as a main data collection instrument because it helps to gather data with minimum cost faster than any other tool.

3.5. Data Analysis Methods

The primary data gathered from questionnaire was analyzed using both descriptive and inferential statistics. Descriptive statistics using mean, frequency, standard deviation and percentage to describe the demographic characteristics of the respondents and their response towards factors affecting consumers' online purchasing intention. The data analysis through inferential statistics was conducted using correlation, and regression analysis. The correlation analysis was used to infer and quantify the relationship between independent and dependent variables respectively. Spearman correlation was used to determine the degree of relationships between the variables and regression analysis was used to determine the predictability

(contribution) of the independent variables to the dependent variable. Multiple linear regression analysis models were used to determine how much influence the independent variables (website design, perceived usefulness, perceived ease of use and trust) have on the dependent variable purchase intention . The multiple linear regression model specification is:

$$Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + e$$

Notes:

Y = Purchase intention

B₀ = constant

B₁, .. B₅ = Regression Coefficient of each variable

X₁ = website design

X₂ = perceived usefulness

X₃ = perceived ease of use

X₄ = trust

e = error term

3.6 Reliability and Validity

According to Muller (2011), validity and reliability are measures used in quantitative research to assess the accuracy of the measurement tool and its consistency. Validity refers to the extent we are measuring what we hope to measure (and what we think we are measuring) while Reliability is concerned with questions of stability and consistency - does the same measurement tool yield stable and consistent results when repeated over time. Both types of measures are important tools to reach at a valid research result. Therefore, to achieve this, the researcher has used the following mechanisms, the researcher incorporate opinions of experts in addition to the efforts on the area. In addition a detail literature review also confirms to the research validity. The questionnaire is also refined based on opinions from sample respondents which required clarification and modification.

As shown in table 3.1 below the Cronbach's alpha coefficients for the effect of independent variables on purchase intention value is 0.963, suggesting very good internal consistency reliability for the scale with this sample. Values above .7 are considered acceptable. This is greater than the minimum value suggested by Pallant (Pallant, 2010). Therefore, the scales used in this study demonstrate reliability as well as it indicates the acceptability of the scale for further analysis.

Table 3.1 Reliability Statistics

Variable	Number of items	Cronbach Alpha
Web design	5	0.752
Perceived usefulness	5	0.784
Perceived ease of use	6	0.727
Trust	4	0.882
Purchasing intention	3	0.864
Overall	23	0.8018

Source: Own survey, 2024

As shown in table 3.1, the value of Cronbach's alpha is reported in the reliability statistics table for each five dimensions. The item total reliability ranges between 0.727 to 0.882, and a total reliability of 0.8018 is much higher than the acceptable cutoff point (0.7) that shows a very high reliability. This has an implication that if this questionnaire is administered on similar environment in different scenario, the result would be 80% similar. This is an encouraging result to proceed to the analysis, because the reliability issue answered properly.

3.7 Ethical Consideration

The purpose of this study was to examine the factors affecting consumers' online purchasing intention as a partial fulfillment for Masters Degree in Marketing Management. The necessary precaution was taken to make the study ethical. Respondents were informed ahead about the purpose of the data they were providing. They were given all the information about the purpose

that the information they provide via the questionnaire is going to be used only for the purpose of academic study and remain confidential. Their identity and privacy was kept held only for this academic purpose

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

4.1 INTRODUCTION

This chapter deals with presentation, analysis and interpretation of the data gathered from the respondents through structured questionnaire. Thus, the quantitative data analysis was incorporated in to this chapter.

The data was intended to collect 322 sampled population identified by aforementioned sampling techniques. To this effect a total number of 322 copies of questionnaires were distributed to the targeted samples and finally 290 of sample population were able to return back the questionnaire. The return rates of the questionnaires were 90.06%. The chapter consists of four major parts. The first section deals with the characteristics of the respondents, the second part deals with descriptive analysis the variables, the third section presents the inferential analysis and interpretation of the main data and the fourth section presents the discussion part of the findings.

Demographic characteristics of the respondents

In this section, the personal profile of respondents is presented. As it is presented in the following tables the gender, age, educational level of respondents is presented using descriptive statistic of frequency and percentage.

Table 4.1 Gender Information of respondents

		Frequency	Percent
Valid	Male	120	41.4
	Female	168	57.9
	Missing	2	.7
	Total	290	100.0

Source: Own survey, 2024

As shown in the table 4.1 the majority of respondents which are more than half of them were females 168(57.9%). On the other hand 122(42.1%) of respondents were males.

Table 4.2 Age information of respondents

		Frequency	Percent
Valid	less than 25 years	130	44.8
	26-30 years	96	33.1
	36-40 years	41	14.1
	greater than 40 years	18	6.2
	Missing	5	1.7
	Total	290	100.0

Source, own survey 2024

The table 4.2 shows that 130 (44.8%) of respondents were aged less than 25 years the other 96 (33.1%) of respondents were in the range of 26-30 years, while the remaining 41(14%) and 18(6.2%) of the sample respondents were in the age group of 36-40 and more than 40 years old.

Table 4.3 Educational information of respondents

		Frequency	Percent
Valid	diploma	145	50.0
	degree	134	46.2
	masters	10	3.4
	above	1	.3
	Total	290	100.0

Source, own survey 2024

Regarding on the educational status of the respondents as shown in table 4.3, 145(50%) of respondents have diploma and 134(46.2%) of them are Bachelor degree holders, out of the 290 respondents only 10(3.4%) of them have a Masters degree and 1(0.3%) person only have more than masters degree, this number implies that the younger and still learning respondents use the e-commerce platform more

4.3 Descriptive statistics

In order to understand consumers online purchase intention, the researcher want to investigate how far consumers perceived the effect of the independent variables under study using statistical tools like number, frequency, mean and standard deviation. The mean value represents the average of all employees response on certain dimensions while, standard deviation shows how diverse the response of respondents are, that means if the standard deviation shows small number the response of respondents shows close opinions and when the standard deviation is high, it indicates the responses of respondents shows high variation (zaidatol, 2009). A five point likert scale was used to rate the various indicators where by 1 point was accorded to “strongly disagree, 2 point as “disagree, 3 – as “neutral,4 point as “agree and 5 point as “strongly agree. The analysis results are presented in subsequent tables each deal with one dimension of purchase intention

Mean score	description
<3.39	low
3.40-3.79	moderate
>3.80	high

4.3.1 Website Design

In this part of analysis participants were asked to rate their response about the effect of website design on their purchase intention.

Table 4.4 Respondents’ response on website design

Descriptive Statistics			
	N	Mean	Std. Deviation
the online market platform loads all information texts and graphics that i need	290	3.47	1.082
the online market platform is well designed and visually interactive for me	290	3.50	1.040
the online platform is responsive to my requests and able to conduct purchase at any time from any ware	290	3.64	1.050
the online market platform provides relevant information about the products that i want to buy	290	3.61	1.048
the online market platform provides up to date information	290	3.57	1.080
Aggregated mean		3.558	1.06

Source: Own survey, 2024

As shown in table 4.4 the overall (aggregated) mean of the level of effect of website design is 3.558 which is moderate. The first item shows respondents moderately agree that the online market platform they are using loads all the information text and graphics that they need to make purchase with a mean of 3.47. This implies that relevant information that consumers are looking forward before making purchase is not fully provided by the online marketing platforms and is lower when compared to other dimensions. The mean 3.50 indicates that respondents are moderate about the interactiveness and website design of the online marketing platform they are using. Respondents were moderate with a mean of 3.64 about the responsiveness and the use of the online market platforms without any time constraint or limitation. This result implies online market users thinks that the platform they are using is not fully responsive for their request at the specific time they were requesting to make purchase. The response for the online market platform providing all the relevant information needed about the product to be sold was 3.61

which is moderate. This implies that the online marketing platforms provide information about their product but every information buyers need is not still described. Finally as the response for if the online market platform provides up to date information regarding availability or price change or other situational changes with mean of 3.57. Generally respondents moderately agree that the online market platforms they use provides all the information they require before making purchase and is interactive or responsive.

4.3.2 Perceived usefulness

Regarding perceived usefulness participants were requested to rate their opinion about their perception on the level of importance online purchasing have regarding improving transactional process, efficiency of service, trading process and saving of time and cost.

Table 4.5 Respondents response on perceived usefulness

Descriptive Statistics			
	N	Mean	Std. Deviation
the online market platform improves the quality of my transaction	290	3.60	1.064
the online platform improves performance of trading	290	3.61	1.114
the online market platform provides efficient services	290	3.51	1.069
the online market platform helps me to save my time	290	3.62	1.039
the online market platform saves my cost	290	3.49	1.114
Aggregated Mean		3.566	0.872

Source own survey, 2024

Table 4.5 represents descriptive analysis for the effect of perceived usefulness in consumers purchase intention. Overall perceived usefulness has aggregated mean of 3.566 implying that respondents moderately agree in the usefulness or benefit they experienced for using online marketing platforms over physical market. Responses with a mean of 3.60 shows that respondents agreed that using online marketing platform improves there transaction. The

response with 3.61 mean for the question about consumers opinion if online market platforms improve the process of trading implies respondents agree that online market platforms improves trading. Respondents were moderate about service efficiency of the online market platform they use with mean of 3.51 which is an indicator that buyers agree on the online platform being one of the mechanism that helps buyers to avoid wastage of effort, time or money. Participants showed that they agree on the dimension that an online market platform helps them to save their time with an indication mean of 3.62. As it is identified from respondents with a mean value of 3.49 implied that they agreed that an online market platform helps them to save their time.

4.3.3 Perceived ease of use

Questionnaire was made to know more about respondents opinion on the easiness of online platform as a new register or a buyer who have been using this market platform.

Table 4.6 Participants response on perceived ease of use

Descriptive Statistics			
	N	Mean	Std. Deviation
the online market platform is simple to use	290	3.64	1.043
the online market platform is straight forward to use	290	3.54	1.059
the online market platform is easy to register and activate	290	3.64	1.124
the online market platform is easy to understand	290	3.61	1.030
it is convenient to find what i will want on this online market platform	290	3.50	1.056
learning to use the online market platform is very simple	290	3.49	1.016
Aggregate Mean		3.57	1.054

Source own survey, 2024

Table 4.6 presents descriptive analysis for perceived ease of use. Overall perceived ease of use has mean of 3.57 implying that participants are moderate about the easiness to use the online marketing platforms.

Responses with mean value of 3.64 regarding the question about if the online platform is simple to use is an indicator for participants that moderately agree that it is simple to use online

marketing platform. Participants are moderate about if the online market platform they use is straight forward as indicated with mean value of 3.54. The response given by respondents about the registration and activation process shows moderate opinion with a mean value of 3.64. This implies that online market platform users face some complexity or difficulty when they try to activate or register to use this platforms. Participants were asked if the online market platform is easily understandable and a mean value of 3.61 was recorded which implies respondents moderately agree. Respondents were moderate about if online market platforms are convenient to find all the offerings they really want with a mean value of 3.50. This is an indication of lack of options and varieties when consumers use these platforms. Finally a mean value of 3.49 shows that respondents are moderate that it is simple to use online platforms.

4.3.4 Trust

Table 4.7 Participants response on trust

Descriptive Statistics			
	N	Mean	Std. Deviation
the online market platform sells the right products ,quality and design as posted	290	2.71	1.039
the online market platform complies with the procedures and terms they announced	290	2.79	1.073
the online market platform allows checking goods before receiving	290	2.32	1.030
the online market platform is trustworthy site to make purchase	290	2.80	.952
Aggregate Mean		2.655	1.0235

Source: own survey,2024

Participants response regarding the online market platforms selling the right product, quality and design as posted have a mean value of 2.71 which indicates that respondents doesn't believe that they get the products as posted regarding their quality and designs. Mean value of 2.79 indicates that most of respondents disagreed on the consistency in the application of procedure and terms stated by the companies themselves. Out of the other dimensions respondents strongly disagreed

that online companies gives them the opportunity to physically check the products they want to buy before going through the purchasing transaction with the lowest mean value of 2.32. Finally a mean value of 2.80 indicates participants have a big trust issue to make online purchasing over than the physical market. The aggregate mean 2.655 is an indicator of consumer’s response that they don’t trust the quality, design, procedure and term described or posted by the online companies.

4.3.5 Purchase Intention

Table 4.8 consumers purchase intention
Descriptive Statistics

	N	Mean	Std. Deviation
i spend my free time surfing and searching for products on this online market platform	290	3.64	1.023
i am probably going to keep purchasing products from this online platform	290	3.33	.912
i am always feel excited when shopping from this online market platform	290	3.12	.949
Aggregated Mean		3.36	0.96

Source: Own survey, 2024

In the above table 4.8 participants agreed that they spend their free time surfing and searching for products in their free time which indicates there is a good opportunity for online market platform companies and sellers to attract customers if they take consumers need in to consideration. The mean 3.33 indicates that respondents are moderate about keeping purchasing from the online market platform they use which is an indicator that there should be improvements that needs to take place from the online market company side. The final dimension was about consumers feeling when they surf or purchase products from the marketing platforms they use gives a slightly moderate response rate with mean value of 3.12.

4.4 Inferential Statistics

4.4.1 Correlation Analysis

Correlation analysis is used to describe the strength and direction of the relationship between two variables. Spearman correlations (r_s) establish the relations that exist between the independent and dependent variable. It is a simple bi-variant relationship analysis between the independent and dependent variable. The Spearman correlation coefficient value can vary from -1.00 to +1.00. A correlation value of +1.00 indicates a perfect positive correlation, while a value of -1.00 represents a perfect negative correlation and a value of 0.00 indicates no linear relationship between two variables. (<https://www.researchgate.com>).

This study sought to establish whether there were significant relationships between purchase intention with website design, perceived usefulness, perceived ease of use and trust. The Spearman correlation coefficient (r_s) was used to conduct correlation analysis to find the level and direction of the relationship between purchase intention as the dependent variable and website design, perceived usefulness, perceived ease of use and trust as independent variables. Table 4.9 summarizes the interpretation of r_s based on (<https://www.researchgate.com>).

Table 4.9 Interpretation of r_s

Values of r_s	Interpretation
0.20 to 0.29	Weak relationship
0.30 to 0.39	Moderate relationship
0.40 to 0.69	Strong relationship
>0.70	Very strong relationship

Source (<https://www.researchgate.com>).

Table 4.10 Correlational relationship Analysis

Correlations

		webdesign	Percievedusefulness	Percievedeaseofuse	trust	purchaseintention	
Spearman's rho	webdesign	Correlation Coefficient	1.000	.002	.186**	.046	.403**
		Sig. (2-tailed)	.	.970	.001	.438	.001
		N	290	290	290	290	290
	percievedusefulness	Correlation Coefficient	.002	1.000	.096	.042	.652
		Sig. (2-tailed)	.970	.	.101	.479	.038
		N	290	290	290	290	290
	percievedeaseofuse	Correlation Coefficient	.186**	.096	1.000	-.006	.503
		Sig. (2-tailed)	.001	.101	.	.916	.021
		N	290	290	290	290	290
	trust	Correlation Coefficient	.046	.042	-.006	1.000	.742*
		Sig. (2-tailed)	.438	.479	.916	.	.015
		N	290	290	290	290	290
purchaseintention	Correlation Coefficient	.403**	.652	.503	.742*	1.000	
	Sig. (2-tailed)	.001	.378	.081	.015	.	
	N	290	290	290	290	290	

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: own survey, 2024

The result in the table 4.10 shows the spearman correlation coefficients was used to measure the relationship between independent variable (website design, perceived usefulness, perceived ease of use and trust) and dependent variable (purchase intention).

According to outputs of survey as shown in table 4.10, the correlation between web design and purchase intention is positive and is correlated at (rs=.0.403), (P=0.001<0.05).Therefore , the strength of relationship between the two variables was moderate.. The correlation between perceived usefulness and purchase intention was founded as (rs=.652), (P=.038<0.05) with a positive relationship between the two variables. Hence, the level of strength was found to be strong. The correlation between perceived ease of use and purchase intention was founded as (rs=.503), (P=.021<0.05) with a positive relationship between the two variables. And, the relationship between the two variables was found to be strong.

Finally, the correlation between trust and purchase intention was founded as (rs=.0.742), (P=.015<0.05) with a positive relationship between the two variables. Hence, the relationship between the two variables was verystrong.

Table 4.11 Summary of Correlation Result

Independent variables	Tool	Result
Web Design	Correlation	Strongly correlated
Perceived usefulness	Correlation	Strongly correlated
Perceived ease of use	Correlation	Strongly Correlated
Trust	Correlation	Very Strongly Correlated

Source: Own survey, 2024

4.4.2 Multiple Regression

To further examine the effect of organization citizenship behavior on employees’ performance, multiple regression analysis was conducted. According to Pallant (2010), multiple regressions is not just one technique but a family of techniques that can be used to explore the relationship between one dependent variable and a number of independent variables or predictors.so, critical

information can be obtained from multiple linear regression; such as the overall significance of the model, the variance in the dependent variable that comes from the set of independent variables in the model, the statistical significance of each individual independent variable, the direct effect (the direction of the effect) of each independent variable on the dependent variable and the relevant strength of the independent variable.

4.4.2.1. Assumptions of Multiple Linear Regressions

In this study, four major assumptions for multiple linear regressions were tested. These include multi-co-linearity, linearity, Homoscedasticity and normality tests and are presented below. The test showed that multicollinearity, linearity, homoscedasticity and normality tests were met the assumptions of multiple linear regression analysis.

A. Multi-co-linearity of the independent variables

Multi-collinearity refers to the relationship among the independent variables. It exists when the independent variables are highly correlated. Multi-co-linearity also appears —when any single independent variable is highly correlated with a set of other independent variables.. Multi-co-linearity was examined by inspection of the Tolerance and VIF values. Pallant (2010) suggested a Tolerance is an indicator of how much of the variability of the specified independent variable is not explained by the other independent variables in the model. If this value is very small (less than 0.10), it indicates that the multiple correlation with other variables is high, suggesting the possibility of multi-co-linearity. If the tolerance value is greater than 0.1, it shows no multicollinearity. The other value which is used for the indicator of multicollinearity is the VIF (Variance inflation factor), which is just the inverse of the Tolerance value (1 divided by Tolerance). VIF values above 10 would be a concern here, indicating multicollinearity. the variation inflation factor (VIF) value smaller than 10 shows no multi-co-linearity. This study applied both tolerance and VIF (Variance Inflation Factor) and resulted above 0.1 and below 10 respectively. Hence, confirmed as no co-linearity was observed on this data.

Table 4.12 Multi-co-linearity Test using VIF and Tolerance

Model		Collinearity Statistics	
		Tolerance	VIF
	Web design	.959	1.042
	Perceived usefulness	.982	1.019
	Perceived ease of use	.943	1.061
	Trust	.972	1.029

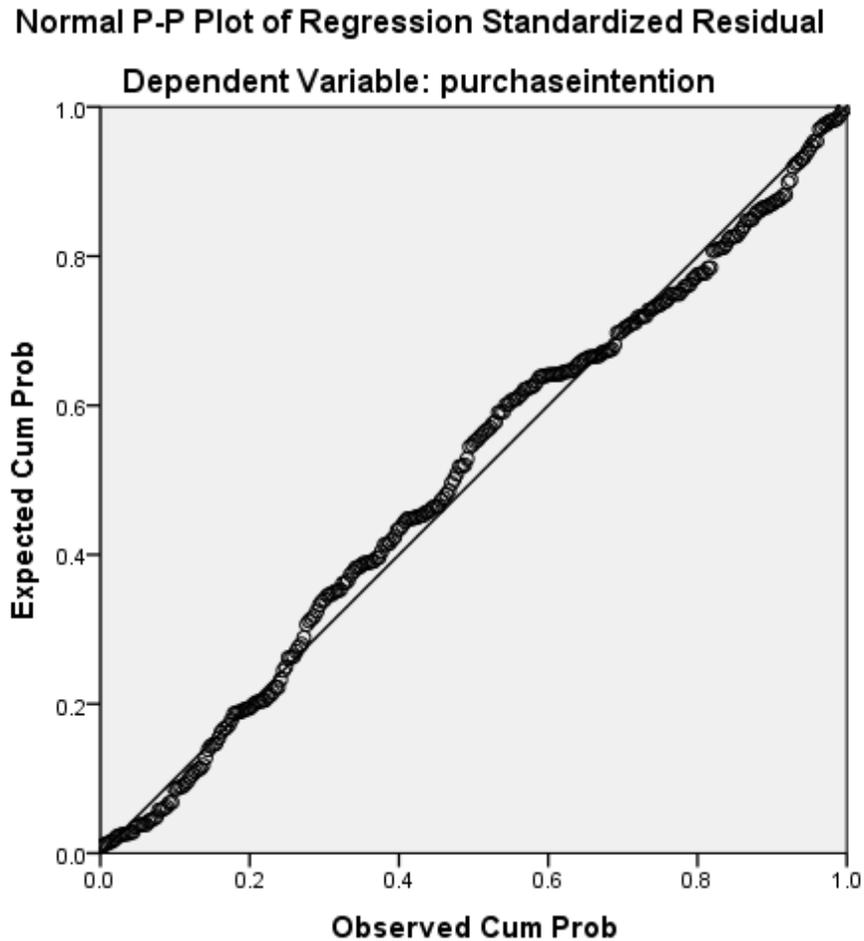
Source: own survey,2024

B. Linearity Relationship

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. Linearity can easily be examined through residual plots.

Purchase intention is assumed to be linearly related with web design, perceived usefulness, perceived ease of use and trust; meaning the dependent variable purchase intention is assumed to be impacted with independent variables. We can assess the assumption that the residuals are normally distributed by producing a normal probability plot (sometimes called a quantile-quantile or q-q plot). For this plot, the ordered values of the standardized residuals are plotted against the expected values from the standard normal distribution. If the residuals are normally distributed, they should lie, approximately, on the diagonal. As we can see from the graph below, we can say the residuals are normally distributed because the residuals lie approximately on the diagonal. The plot that shows the linear relationship of each independent variable with the dependent one is shown below.

Figure 4.1 Linearity Graph

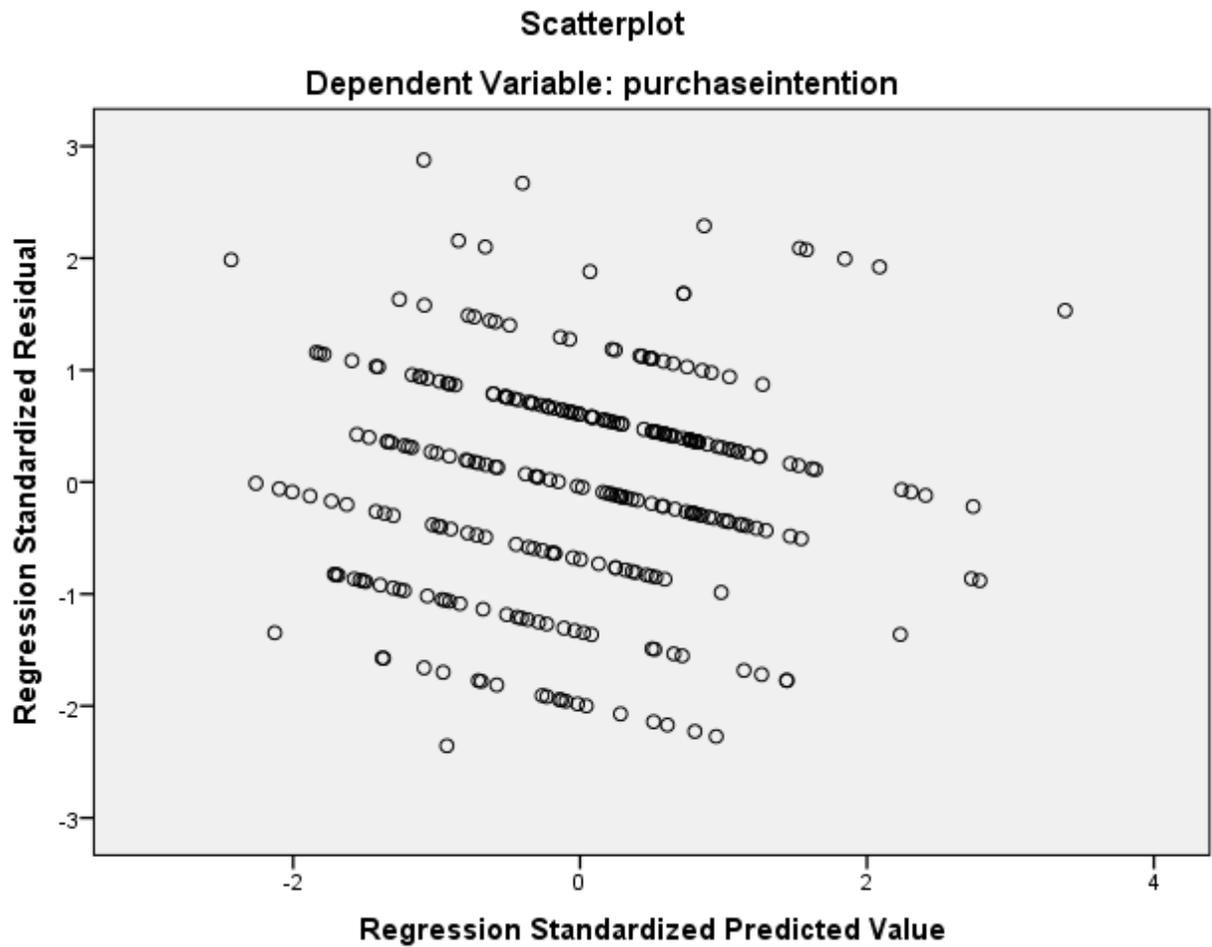


Source: Own survey,2024

C. Homoscedasticity

Homoscedasticity refers to the extent to which the data values for the dependent and independent variables have equal variances. The homogeneity of the variance (equal variance) is an assumption for computing multiple regressions in which the model errors are generally assumed to have an unknown but finite variance that is constant across all levels of the predictor variables. This assumption can be checked by visual examination of a plot of the standardized residuals (the errors) by the regressions standardized predicted value.. (Saunders et al, 2009).

Figure 4.2 Homoscedasticity graph

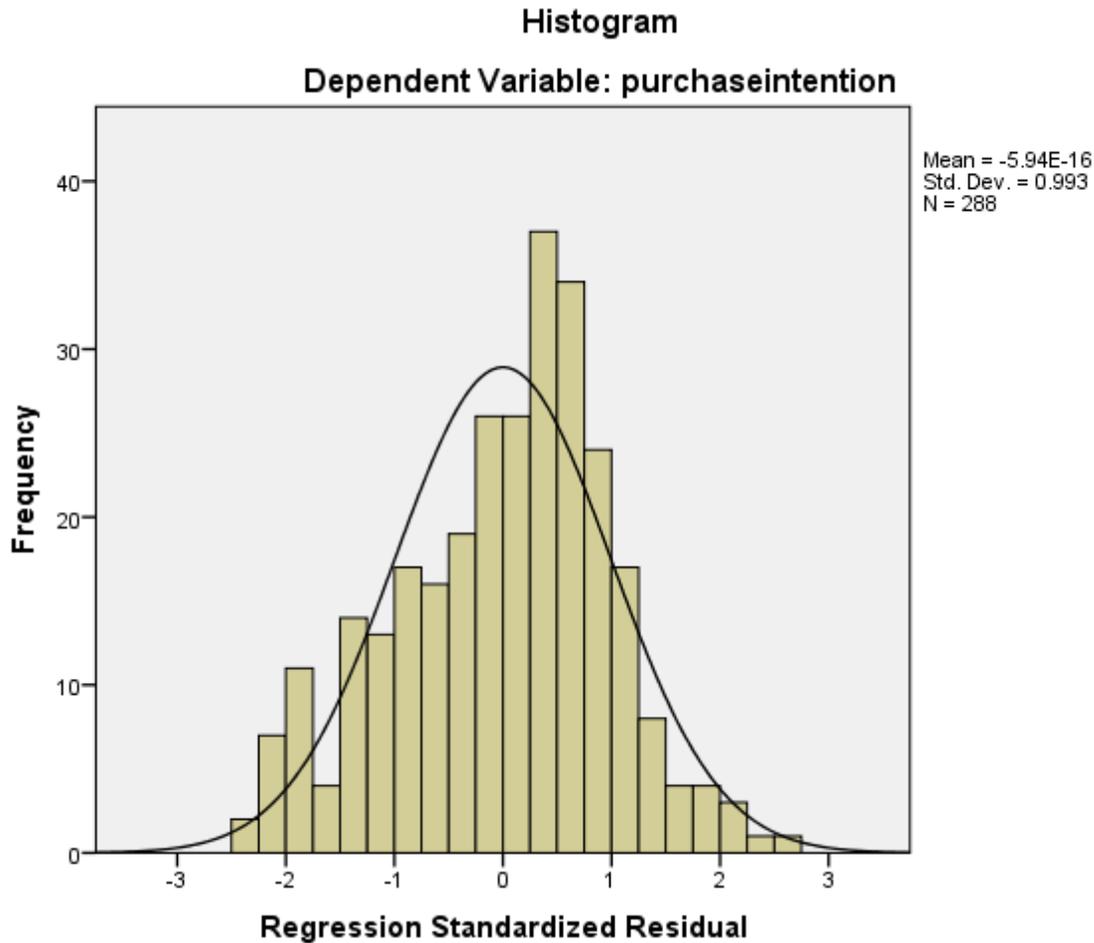


Source: Own survey,2024

D.Normality Distribution

The study used a histogram plot to indicate normality of residuals. It produced a bell-shaped curve that shows the normal distribution of the series. In this study, the figure below shows a bell-shaped distribution of the residuals.

Figure 4.3 Normality Graph



Source: Own survey,2024

4.4.2.2. Multiple Linear Regression Analysis

Multiple linear regressions are a statistical technique that permits the researcher to examine the relationship between a single dependent variable and several independent variables (pallant, 2010). Before conducting the multiple regression analysis, main assumptions were considered and examined in order to ensure that the multiple regression analysis was appropriate. First the researcher checks the assumptions of multiple regressions and the researcher assumes the data multicollinearity, normality, linearity and the like were meet the assumptions.

I. Model Summary

Table 4.13 R square Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.870 ^a	.684	.631	.514	2.045

a. Predictors: (Constant), trust, webdesign, percievedusefulness, percievedeaseofuse

b. Dependent Variable: purchase-intention

Source: own survey,2024

Table 4.13 showed that the R-Square or coefficient of determination of the model, which shows how much of the variance in the dependent variable (purchase intention) is explained by the model. In this case the value is 0.684 or 68.4%. These indicates the proportionate amount of variation in the dependent variable (purchase intention) explained by the independent variables (web design, perceived usefulness, perceived ease of use and trust) in the linear regression model which accounts 68.4%, the remaining (31.6%) of variability could be explained by the other variables that are not included in this study. In this study, linear regression was employed to establish a set of independent variables which are web design, perceived usefulness, perceived ease of use and trust) explains a proportion of the variance in a dependent variable of purchase intention at a significant level.

II. ANOVA

Table 4.14 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.870	4	1.717	36.491	.000 ^b
	Residual	74.880	283	.265		
	Total	81.750	287			

a. Dependent Variable: purchaseintention

b. Predictors: (Constant), trust, webdesign, percievedusefulness, percievedeaseofuse

Source: Own Survey ,2024

The ANOVA table tells us whether the model overall, results in a significantly good degree of prediction of the outcome variable. As we can see from the table 4.14 above the ANOVA sig is 0.000, so we can say that the model is significant. Since the significance result on the ANOVA table is 0.000 which is $p < 0.05$, the regression analysis proved the presence of a good degree of prediction which indicates that the variation explained by the model is not due to chance. F-test was 36.49 with sig of 0.000. This means the probability of these results occurring by chance was less than 0.05. Therefore, a significant relationship was present between purchase intention and independent variables.

III. Regression Coefficient Analysis

Regression is a method of estimating or predicting a value on some dependent variable given the values of one or more independent variables. Like correlations, statistical regression examines the association or relationship between variables. Unlike with correlations, however, the primary purpose of regression is prediction. (Saunders et al, 2009). Since we have four independent variables, multiple linear regression models were used as a measure for their relationship.

Table 4.15 Regression Coefficient matrix

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.233	.361		6.185	.000
1 web-design	.158	.053	.174	2.984	.003
percievedusefulness	.019	.066	.216	.287	.045
percievedeaseofuse	.099	.063	.292	1.562	.029
Trust	.125	.046	.359	2.745	.006

a. Dependent Variable: purchase-intention

Source: Own Survey , 2024

The above table (4.15) shows finding for coefficient of multiple regression analysis. The Standardized beta value on the multiple regression coefficient table shows level of effect of each variable has on the dependent variable. Overall results showed that all four variables are significant i.e., ($P < 0.05$). To see them separately, web design ($\beta = 0.174$ at the significant value of 0.003, $p < 0.05$), perceived usefulness ($\beta = 0.216$ at the significant value of 0.045, $p < 0.05$), perceived ease of use ($\beta = 0.292$ at the significant value of 0.029, $p < 0.05$), Trust ($\beta = 0.359$ at the significant value of 0.006).

Eventually, the prediction equation then is calculated as: $Y(x) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$ where Y is the predicted dependent variable (purchase intention), β_0 is the constant term, B is the beta coefficient of each independent variables and X is the value of each independent variable. In any regression model, the positive or negative sign of beta (β) shows the effect (increase or decrease) of the independent variable's coefficients over the dependent variable. The research finding revealed that trust is the most significant factor that contribute more in influencing purchases intentions with the highest Beta value ($\beta = 0.359$) at the significance value of 0.006 ($p < 0.05$).

The mathematical model equation that estimates the value of employee performance based on observed values of independent variables is

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 2.23 + 0.174 X_1 + 0.216 X_2 + 0.292 X_3 + 0.359 X_4 + e$$

Where: β_0 = the regression constant (point at which line crosses Y axis)

β_1 = slope (regression coefficient) for variable X1

β_2 = slope (regression coefficient) for variable X2

β_3 = slope (regression coefficient) for variable X3

β_4 = slope (regression coefficient) for variable X4

e = error (or residual) value

Y=Purchase intention

X1 =Web design

X2 =perceived usefulness

X3=Perceived ease of use

X4= Trust

IV. Testing Hypothesis With Regression Analysis

Hypothesis is testable guess or assumption about the answer to the research question. Those hypotheses are the researcher's attempt to explain the phenomenon being studied, and that explanation should involve a prediction about the variables being studied. These predictions are then tested by gathering and analyzing data, and the hypotheses can either be supported or falsified on the basis of the data. Accordingly, the four hypotheses which were developed earlier in chapter two was tested based on the regression coefficient data (Pallant, 2010).

Table 4.16 Summary Result of Regression Analysis

Model	Beta	Level of Significance	Significance
Web design	.174	.003	Significant
Perceived usefulness	.216	.045	Significant
Perceived ease of use	.292	.029	Significant
Trust	.359	.006	Significant

Source: own survey, 2024

Hypothesis 1

H1: web design has positive and significant effect on purchase intention

The result on the above (4.15) shows that the web design has a Beta coefficient with ($\beta = 0.174$ $P < 0.05$ as sig.0.003), and it is interpreted as 17.4% of the increase in purchase intention is explained by the improvement in building a better reliable web design, besides the p value is less than 0.05, hence, the Hypothesis 1 is accepted.

Hypothesis 2

H2: Perceived usefulness has a positive and significant effect on purchase intention

The regression coefficient result in the above table indicated that perceived usefulness has a beta coefficient with ($\beta = 0.216$, $P < 0.05$ as Sig 0.045), which infers that 21.6% of increase in purchase intention is explained or justified by due to the changes in perceived usefulness. Therefore Hypothesis 2 is accepted.

Hypothesis 3

H3: perceived ease of use has a positive and significant effect on purchase intention

The regression coefficient result was defined with ($\beta = 0.292$, $P < 0.05$, sig .029), which infers that 29.2% of increase in purchase intention is explained or justified by due to the changes in perceived ease of use. Therefore, the Hypothesis 3 is accepted.

Hypothesis 4

H4: Trust has a positive and significant effect on purchase intention

The regression coefficient result of Civic virtue dimension was found as ($\beta = .0.359$, $P < 0.05$, as Sig .006) which infers that 35.9% of increase in purchase intention is explained or justified by due to the changes in trust, which is significant and also the significance coefficient i.e., 0.060 is below the p value of 0.05. Thus, we can conclude from the results, the hypothesis 4 is accepted.

Table 4.17 Summary of Hypothesis Tests

Hypothesis	Tool	Outcome
H1: Web design has positive and significant effect on purchase intention	Multiple regression	Accepted
H2: Perceived usefulness have a positive and significant effect on purchase intention.	Multiple regression	Accepted
H3: Perceived ease of use have a positive and significant effect on purchase intention.	Multiple regression	Accepted
H4: Trust have a positive and significant effect on purchase intention.	Multiple regression	Accepted

Source: own survey 2024

4.5 Discussion of Results

This discussion part of the study provides clarification of the above results in line with the research questions. Here under is the major discussion part which is going to link the finding of the study with some available previous studies.

This study sought to study consumers online purchase intention by proposing a conceptual framework developed from Technology acceptance model. The result supported the validity of the developed research framework. The result of the study disclosed that consumers' intention towards online purchasing is determined by website design, perceived usefulness, perceived ease of use and trust. The total direct effect of website design and trust on online purchase intention was also significant.

According to the study website design has a positive and significant effect on online purchase intention. The result proof that businesses who developed virtually attractive and user friendly website can enhance their consumers purchase intention. Perceived usefulness also has positive and significant effect on online purchase intention as indicated by the result. However the study conducted by Tilahun et al. (2023), contrasts this study with respect to the effect of website

design and perceived usefulness on purchase intention, in this current study the research was undertaken using a sample of Addis Ababa university students, showed that website design and perceived usefulness was found to be insignificant.

According to the study of Al-Maghrabi & Dennis,(2011). The direct effect of Perceived Usefulness on Purchase Intention, was significant in line with TAM and the study conducted by Al-Debei et al. (2015), Dewi et al. (2020), Al-Maghrabi and Dennis (2011), Oly Ndubisi et al. (2011), Aziz and Wahid (2018), Nguyen et al. (2022), Moslehpour et al. (2018), also shows that there is direct effect of Perceived Ease of Use , Purchase Intention and trust is significant and positive complementing TAM and the study of Dewi et al. (2020).

In general, as per this research result, the proportion of the variability in the dependent variable (purchase intention) that can be explained by the independent variables (website design, perceived usefulness, perceived ease of use and trust) in the multiple regression is significant.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents a summary of major findings and draws conclusions by way of addressing the research questions, objectives and hypothesis based on quantitative data analysis reported in the preceding chapter. In addition to this, it presents recommendations and suggestions for future research areas.

5.1 SUMMARY OF MAJOR FINDINGS

The major findings of the study are summarized as follows.

- In descriptive statistics result, website design scored an overall mean of 3.58 with the standard deviation of 1.06, perceived usefulness scored mean 3.556 with standard deviation 0.872, perceived ease of use mean 3.57 with standard deviation 1.054 and trust mean 2.655 with standard deviation of 1.0235.
- With regard to the Pearson correlation analysis results, there was a significant positive relationship between the independent variables (website design, perceived usefulness, perceived ease of use and trust) and dependent variable at significant level of ($p < 0.01$). They have a strong positive relationship with dependent variable.
- In a multiple regression analysis, the model summary output indicated that the value of R square is 68.4% which represents the overall contributions of independent variables (website design, perceived usefulness, perceived ease of use and trust) on dependent variable (purchase intention). It means that 68.4% of the variation in purchase intention is explained by these five independent variables. The other 31.6% are explained by other variables out of this model.
- The results of multiple regression analysis indicated that website design, perceived usefulness, perceived ease of use and trust have a positive significant effect on purchase intention having a regression coefficient of 0.158, 0.019, 0.099 and 0.125 respectively. The finding confirmed that these independent variables are the determinant factors for

purchase intention. Website design and trust are more determinant factors for employees' performance.

5.2 CONCLUSION

The main objective of this study is to examine the effect of website design, perceived usefulness, perceived ease of use and trust on consumers online purchase intention. To investigate the relationship and the impact of the independent variables on online purchase intention, explanatory research design was used. Descriptive and inferential statistical techniques were used to analyze the primary quantitative data collected through structured questionnaires. Based on the above findings on each research objectives, the next section gives the conclusions based on the findings obtained in the research.

Website design has positive and significant relationship and effect on consumers online purchase intention. Based on the result obtained it can be concluded that it is one of the most determinant factor of purchase intention compared with other dimensions. The effect of website design on consumer online purchase intention is significant. A well designed and user- friendly website can enhance customers purchase intention. Factors such as visual appeal, ease of navigation, page loading, and speed play a crucial role in shaping consumer decision to make purchase online.

Perceived usefulness is the extent to which a consumer believes that using a particular online market platform will enhance their shopping experience. This perception can be created by the overall functionality of the online market platform, so it is crucial for every online businesses to design their business in a way that enhance perceived usefulness ultimately leading to a higher online purchase intention.

Perceived ease of use has also a positive and significant effect on online purchase intention. Businesses that work on the ease of use of their platform are likely to see an increase in consumer online purchase intention, as it enhance the overall user experience and reduce barriers to complete a purchase.

Trust is one of the crucial variables that affect consumers online purchase intention. The research finding clearly indicates that trust plays a significant role in influencing consumers willingness to make purchase online. This indicates a business that works well on product information

reliability, security, policy and reputation can foster long-term relationship and increase purchase intention of customers.

Generally, it can be concluded that the variables namely, website design, perceived usefulness, perceived ease of use and trust are positively and significantly related to consumers online purchase intention.

5.3 RECOMMENDATIONS

Depending on the findings of the study and conclusions made, the researcher insights the following possible recommendations.

- ❖ Based on the findings of the study in order to increase consumers purchase intention businesses should focus on optimizing building user friendly websites, providing clear and concise product description, pricing information and shipping options.
- ❖ Insure their platform provides valuable information and resource that help customers in their decision making process, increase their experience through offering of product recommendations.
- ❖ Implementation of secure payment gateways and ensure the security of customers data, offer guarantees or warranties to instill confidence of customers in the product quality and service.
- ❖ Creating customer awareness in using online platforms will help to increase customers' perception about the usefulness of online shopping.

5.4 Limitations and Suggestions for Further Study

Despite the great effort to maintain the significance of this study, such as other studies, this research also is not without certain limitations that must be addressed in the future researches. First, this study was a cross-sectional study that represents a slice of time and does not show how attitudes of consumers online purchase intention may change over time. So it could be recommend utilizing a longitudinal approach in future studies as it would demonstrate, if any, changes in consumer attitudes regarding using internet shopping over time. Second, the sample size used in this study was small to generalize. Hence, the researcher calls other researchers using a larger sample size to generalize the findings of this study in the larger context. Third,

only four variables including, Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Website Design (WD), and Trust (TR) have been tested to see the effect of the variables on consumers' online purchase intention. It is recommended future studies to focus on enlarging the sample size and variables for a better understating of consumers' online purchase intention.

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Appendix

Questionnaires

St. Mary University

Department of Marketing Management

Post Graduate

Questionnaire

Dear respondent,

First, I would like to express my gratitude for your kind support and for sharing your knowledge while answering a few questions below. This questionnaire is prepared by Betelhem lishan to conduct research entitled “Customers online purchasing behaviour ” in the case of Ashewa Technology for the partial fulfilment of MA in Marketing Management from St. Mary’s university your responses in this regard shall help me to complete this research in an efficient way, which will be strictly kept confidential and used for the research purposes only. Many thanks in anticipation for all your help, time, and effort without which this research is not effectively possible!

Part one General and demographic information

Gender:

Male Female

Age:

< 25 26–30 31–35 36–40 > 40

Educational background

Diploma Degree Masters Above

Part II: structural equation model items

Instruction: Think of the online market platform you frequently purchased or intend to purchase from and mark the level of your agreement on the following items.

1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

	SD	D	Neutral	A	SA
Website design					
The online market platform loads all the information texts and graphics that I need					
The online market platform is well-designed and visually interactive for me					
The online market platform is responsive to my requests and able to conduct purchase at any time, from anywhere					
The online Market platform provides relevant information about the products that I want to buy					
The online market platform provides up-to-date information					
Perceived usefulness					
The online market platform Improves the quality of my transaction					
The online platform Improves performance of the trading					
The online marketplace platform provides efficient service					
The Online market platform helps me to save my time					
The Online market platform saves my costs					
Perceived ease of use					
The online market platform is simple to use					
The online market platform is Straight Forward to use					
The online market platform is easy to register and activate					
The online market platform is Easy to understand					
It is convenient to find what I really want On this online market platform					
Learning to use the online market platform is very simple					
Trust					
This online market platform sells the right products, quality and designs as posted					
This online market platform complies with the procedures and terms they announced					
The online market platform allows checking goods before receiving goods					
The online market platform is a trustworthy site to make purchases					
Purchase intention					
I spend my free time surfing and searching for products on this online market platform					
I am probably going to keep purchasing products from this online market platform					
I always feel excited when shopping from this online market platform					

