

**DETERMINANTS OF CONSUMERS' ONLINE
PURCHASE INTENTION IN ADISS ABABA: IN CASE OF
GENERAL WINGATE POLY-TECHNIC COLLEGE**



**ST. MARY'S UNIVERSITY
SCHOOL OF POST-GRADUATE STUDIES**

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**A RESEARCH SUBMITTED TO ST. MARY'S UNIVERSITY,
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SCHOOL OF POST-GRADUATE STUDIES**

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JUNE, 2023

ADDIS ABABA, ETHIOPIA

DECLARATION

I, Seble kassa , declare that this thesis entitled "Determinants of consumer online purchase intention in the Case of General wingate polytechnic college in Addis Ababa" is my original work and that it has not been submitted in whole or in part for any degree or academic award to any other university or institution.

I further declare that any sources used in this thesis have been acknowledged and appropriately cited. The data presented in this thesis is based on a study conducted by me, under the supervision of Ass. Prof. Zemenu and the data analysis, interpretation, and conclusions are my own.

Seble Kassa

name

signature and date

CERTIFICATION

As an advisor, and as stated by the student in the Disclaimer above, this thesis, titled "Determinants of consumers online purchasing intention in the case of General wingate poly technic college in Addis Ababa " submitted in partial fulfilment of the requirements for the degree of masters in marketing management, complies with all applicable laws, regulations, and policies of St. Mary's University. The completed thesis is ready to be presented to the thesis board of examiners. Therefore, I suggest that the student Seble Kassa submit her thesis to the university since she has met the requirements.

Ass. Pro. Zemenu Aynadis

Signature & Date

**ST. MARYS UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

THESIS TITLE

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Abstract

Electronic commerce, in a broad sense, is the use of computer networks to improve organizational performance, increase profitability, gain market share, improve customer service, and deliver service in a speedy way. Though it has many usages it has also its own pitfalls. The study examines determinants of purchasing intention of online consumers in the case of General wingate poly college in addis ababa. There are 195 selected questionnaires that are qualified for data processing Study factors include consumers' attitude, subjective norms, perception of behavioural control, perception of usefulness, E-payment perceived risk, and trust . The collected data are analyzed through a process that starts from a scale reliability test to, correlation analysis and regression analysis. The study's outcomes are expected to provide e-commerce firms with insight into the determinants of the purchase intention of consumers' online shopping behavior, allowing them to develop appropriate business strategies tailored to the consumers' purchase intention and preferences, thus ensuring a competitive advantage over competitors in various ways.

Keywords: Attitude, Behavioural Control, Ease of Use, Online Shopping Intention, Subjective Norm, payment system

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CHAPTER ONE

INTRODUCTION

Today, people are living in a digital environment. Earlier, the internet was used as a source for information sharing, but now life is somewhat impossible without it. Everything is linked to the World Wide Web, whether it is business, social interaction, or shopping. The world's e-commerce industry is growing quickly. The World Wide Web (www) has had a significant global impact on people's opinions and behaviour. Online shopping has become more user-friendly and accessible in recent years thanks to increased internet access, smartphone adoption, mobile internet usage, falling smartphone prices, and faster internet speeds (Bhatt, 2019). In order to save time and take advantage of the large selection of goods and services available, consumers purchase their essential goods online (Rahman et al., 2018). Additionally, they favour online shopping in order to avoid the difficulties of conventional offline markets or to find better prices (Bhatt, 2019) The operation and success of powerhouses such as Alibaba, Tencent, Amazon and Groupon etc. have set as an example for corporates to shift the model of their business from brick-and-mortar to brick-and-click.

Moreover, the changed lifestyle of individuals has changed their way of doing things from traditional to digital ways in which shopping is also being shifted to online shopping. Online shopping is the process of purchasing goods directly from a seller without any intermediary, or it can be referred to as the activity of buying and selling goods over the internet. Online shopping deals provide the customer with a variety of products and services, wherein customers can compare them with deals from other intermediaries also and choose one of the best deals for them (Sivanesan, 2017).

The phenomenal growth of Internet shopping is driven by greater emphasis on consumers' efficient use of time, together with an increasing number of computer trained consumers (Kim and Kim, 2004). Since it began in 1995, e-commerce has grown to a 1.2 trillion Euros business-to-consumer and 12.4 trillion-Euros business-to-business (B2B) juggernaut (Laudon and Trevor, 2015). This has had a major effect on business firms, consumer behaviour and markets. Businesses all over the

world: in Europe; in Latin America and in Asia are affected as much as the massive North American market. From the beginning, e-commerce was only a mechanism for online retail sales but now it has turned in to being something much broader (Laudon and Trevor, 2015). New unique services and capabilities have emerged that is physically impossible to achieve in the physical world.

The reasons why consumers choose online shopping are studied from the point of view of various aspects. This means that the business developers, who can quickly grasp and understand the consumer behaviour and factors influencing their shopping habits, will have an opportunity to attract more consumers, stabilise their position on the market and increase revenue. Moreover, online technological progress caused a remarkable growth of online trade and improved the level of web interaction: a possibility of online communication, posting and searching for information, and sharing experience on social networks, as a consequence of consumers' expectations an equivalent response for online shopping (Lai et al, 2014).

In Ethiopia the use of electronic commerce is still in its infancy. Regardless of the flourishing e-commerce on a global scale, Ethiopia is ranked 116th out of 121 nations in terms of E-commerce trade. (Methods-x.com) To regulate e-Commerce, the Ethiopian government is drafting a national law. Banks in Ethiopia use debit cards and ATMs, but they have not yet started issuing credit cards. The majority of Ethiopians do not use credit cards, and internet connections are unreliable, costly, and slow. However, due to Ethiopia's connection to Seacom's undersea fiber optic cable through Djibouti, internet service has recently improved

According to the Digital in 2021 report published by We Are Social, data on Ethiopia shows that the number of internet users grew by 37% in one year, while the number of active social media users also grew significantly (20%). The majority of Ethiopians access the internet from a mobile device. The most popular web search engines in Ethiopia are Google (92.9%), Yahoo and Bing (3.2% and 3% respectively) According to IWS' statistics on Ethiopia, out of a population of 119.3 million, only 29.83 million have access to the internet.

1.1 Statement of the problem

In Ethiopia, the rate of consumers who participated in online shopping are still lower than other countries in the same region and in the world (Ministry of Industry and Trade, 2021). consumers don't have direct interaction with sellers as well as products they intend to. Possible risks consumers may encounter in online shopping for this reason marketers and especially retailers should know what makes the consumers purchase a product by using the internet However, in previous studies, there are still many conflicting conclusions about the consumers' online shopping intention. use

Not many studies are done on determinants of consumers' online purchase intention on developing countries like Ethiopia. The studies carried out with Technology Acceptance Model in the country focus more on mobile banking, e-learning and e-Health systems. Specifically, this study focuses on how Perceived behavioural control, perceived usefulness, attitude-payment and trust affect the purchase intention to use online.

According to a Kepios analysis, the number of internet users in Ethiopia increased by 731 thousand (+2.5%) between 2021 and 2022. 25.0% of Ethiopians used the internet at the beginning of 2022, but e-commerce is still in its infancy and is hardly ever used. The online market is anticipated to benefit when the factors are understood and put into practice.

The most popular online marketplace in the nation, Jumia, along with marketplaces Qefira.com, Sheger.net, ShebaShopping, and Delala, are the main places to shop online and many others in Addis Abeba. but the number of users are still not in a satisfactory level

since the retailers are not specifically aware of the consumer attitudes towards the online market and also the determinants of consumer purchase intention, the sellers are unable to implement the proper strategy to attract consumers to use the internet shopping system.

Without learning of the factors affecting online customers' purchase intention it is complicated to improve E-commerce, specifically business to consumer and also to recognize what is required to attain and what criteria the concerned companies should be steady with. This study analyse the determinants of the purchase intention of online consumers in Addis Ababa in case of General wingate polytechnic college. The studied variables such as Attitude, Subjective norms, behceived behavioural control, perceived usefulness, trust and E-payment.

1.2 General Research question

- What are the determinants of consumers online purchasing intention of internet users in General wingate poly technic college?

1.2.1 Specific Research questions

1. How does Attitude determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
2. How do subjective norms determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
3. How does perceived behavioural control determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
4. How does Perceived usefulness determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
5. How does Trust determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
6. How does E-payment determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
7. How does Perceived risk determine consumers online purchase intention of internet users in the case of general wingate poly technic college?
8. Which factor mainly determine the consumers purchasing intention?

1.3 Objective of the study

1.3.1 General Objective

To find out the determinants of consumers' online purchasing intention in the case of General Wingate polytechnic college in Addis Ababa.

1.3.2 Specific objective

The study was guided by the following specific objectives

1. To determine the effect of Attitude on the online purchase intention of internet users in the case of General wingate polytechnic college
2. To determine the effect of Subjective norms on the online purchase intention of internet users in the case of General wingate polytechnic college

3. To determine the effect of perceived behavioural control on the online purchase intention of internet users in the case of General wingate polytechnic college

4. To determine the effect of Perceived usefulness on the online purchase intention of internet users in the case of General wingate polytechnic college

5. To determine the effect of Trust on the online purchase intention of internet users in the case of General wingate polytechnic college

6. To determine the effect of E-payment on the online purchase intention of internet users in the case of General wingate polytechnic college

7. To determine the effect of Perceived risk on the online purchase intention of internet users in the case of General wingate polytechnic college.

8. To identify which factor mainly affect the online purchase intention of internet users

1.4 Significance of the study

First and foremost, this study will provide great importance to the student researcher in doing the cross-match of the theoretical aspect with the real marketing practices. This study is hoped to be useful for other researchers who may be interested to conduct research in similar topics mainly the Factors that affects the consumers online purchasing intention. In addition, this study have an importance to electronic marketers to know the customer attitudes and factors that affecting them not to buy online and the findings use as input for decision making.

The study serve as a stepping stone for further studies to be conducted in the fields of CRM, relationship marketing, and customer loyalty. Therefore, while on one hand, the findings of the study add value to the existing literature. Furthermore, an understanding of the relationships between online relationship marketing constructs, customer satisfaction and loyalty was reveal further research problems to the future researchers to embark upon, by considering the findings of this study as benchmark. Alongside, the study guides the management of the retailers who sell their products online to critically evaluate their strategy, especially in selling strategy and CRM strategy and make the necessary adjustments (if any required) to ensure customer loyalty and business profitability.

1.5 Limitations and Scope of the Study

This study delimited to investigate eight determinants of customer purchasing intention. There are various other variables that may affect the online purchase intention, so these should not be the only focus of the businesses while considering online purchase intention.

The study not include all poly-technic colleges in Addis Ababa. The reason is, it is difficult and unmanageable from broadens, time, money, and experience constraints point of view. So, this study selected from a well-known poly-technic college General Wingate which is located around kolfe Therefore, the study not reflect the overall picture of factors that affecting consumers online purchase intention.

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1.7 Organization of the study

This research paper organized in to five chapters. The first chapter contains an introduction which includes: a statement of the problem, objective of the study, research question, significance of the study, delimitation, Chapter two covers literature review. Chapter Three covers research design and methodology. chapter 4 includes Results and discussion and the final chapter 5 will be conclusion and recommendations.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

Buying intention is the preference of consumer to purchase the product or service. In another word, purchase intention has another aspect that the consumer will purchase a product after evaluation. (Sohail Younus, Faiza Rasheed & Anas Zia, 2015). This section discussed and present an empirical review of the related paper, theoretical assessment section and conceptual structure of the study and discussed the determinants of the customers purchasing intention along with the related literature.

2.2 Theoretical Review

There are three theories that are being used in this study. First is TRA (theory of reasoned action) the other is TPB (theory of planned behaviour) and TAM (technology acceptance model). three of them are related to each other and the planned behaviour is the extension of the theory of reasoned action.

2.2.1. Purchase Intention

Over the years, different definitions of purchase intention have been given by researchers and academicians. According to Halim and Hameed (2005), purchase intention is considered as patrons who propose to purchase a product or service in future through repetitive purchases. Fandos and Flavin (2006) explain purchase intention as a behaviour that is projected by the consumers in a short-term for repetitive purchase or service. For instance, if a consumer has purchased a product from Nike previously might decide to buy from the same store when he/she visits the market again. In other words, it can be said that purchase intention is a disguised interest of a consumer to buy the product again if he/she makes a next trip to the store. However, this interest is not a simple behavior depicted by a consumer. According to Engel et al. (1995), purchase intention is a multi-step process where the consumer first collects the information about brand desired by him/her and

evaluating it against the attributes of that brand and other competitors. It is based on this evaluation that the consumer will start to think about making a purchase decision when shopping for a certain product (Engel et al., 1995).

Ajzen (1991) suggested that intentions are presumed to be an indicator of to what extent people willing to approach certain behavior and how many attempts they are trying in order to perform certain behavior. According to the studies by He et al. (2008), lack of intention to purchase online is the main obstacle in the development of electronic commerce. The theory of planned behavior (TPB) applied on Thai consumers implied that the intention to shop online was most likely to be affected by perceived behavioral control and subjective norm, the sum of the attitudes from the people surrounding them (Orapin, 2009). Since these two factors can influence consumers' purchase intention, thus influencing their behavior towards online shopping and eventually lead to actual action (Orapin, 2009).

The shopping intention as a substitute for purchasing behavior also needs to be explored. Although intention has been determined as a salient predictor of actual behavior to shop online (He et al., 2008; Orapin, 2009; Pavlou & Fygenson, 2006; Roca et al., 2009), it should be acknowledged that purchase intention does not translate into purchase action (Kim & Jones, 2009). Based on Technology Acceptance Model (TAM), perceived ease of use and perceived usefulness determined the online shoppers' decision after online behavioral intention sink in (Hu et al., 2009). An online website should understand the customers' purchasing behavior in order to build and maintain the good relationship with customers (Kim & Hong, 2010). Jamil and Mat (2011) proposed that purchase intention may have a positive influence on actual online purchasing and recommended to further investigate on the relationship between these two variables in future studies. Limayem et al. (2000) admonished researchers to investigate on the intention, assuming that behavior will automatically string along.

2.2.2. Consumer Decision Making

According to Kotler and Armstrong (2008), consumer behavior allows to the researchers to understand how the consumers make their decisions to purchase a product in resources available to them such as time, effort and money. Khor (2010) further provides a holistic view of consumer behavior as an activity in which individuals choose, purchase, use, and dispose the products and experiences. An integral part of the consumer behavior is the consumer decision making process and the factors that act upon it as influencers. However, it is argued by Malik et al. (2013) that

although consumers go through a certain series of steps or processes to before making the final choice to purchase a product, this decision making is different for all consumers. During this decision-making process, the consumer forms an intention to purchase the most favorable brand(product) as it is believed by the consumer that it will bring him/her value as compared to other alternatives. Therefore, this step in the process is considered as one of the key decision-making points from a consumer perspective where a consumer might base his/her decision both on the subjective and objective notion about a brand or product. Given this importance, this research will focus on factors affecting purchase intention.

2.2.3 Theory of Reasoned Action

Theory of reasoned action Theory Reasoned Action (TRA) developed and explained the reason for certain behaviors with determinants of intention to comprehend human behavior and attitude. TRA has been used as a method of explaining psychological/ cognitive processes in order to understand consumer behavior (Ajzen & Fishbein, 1980; Paul, Modi, & Patel, 2015). TRA proposes consumers' beliefs affect the attitude that influences the intention to engage in behavior, which impacts actual behavior. An individual develops a positive attitude for a behavior if they believe that performing the behavior will result in a desirable outcome. In contrast, an individual will form a negative attitude if they think that performing a behavior will result in an undesirable outcome. Furthermore, generally the more favorable the attitude, the strong intention an individual will have to perform the behavior (Ajzen, 1987; Ajzen & Fishbein, 1980). According to (Fishbein & Ajzen, 1975, p. 6), Attitude is defined as "a learned inclination to react in over and over again or constructive or unconstructive approach with respect to a given object". The individual develops attitudes depending on the resulting evaluation of performing a behavior. Attitude influences intention to engage in behavior, which impacts actual behavior (Kollmuss & Agyeman, 2002). This study will try to investigate customers' attitude and other factors on purchasing intention regarding cultural clothes.

According to (Glanz, & Lewis, & Rimer, Eds, 1997) , Customers' attitudes and subjective norms are measured on measures (such as the Likert Scale) utilizing phrases or terminology like "like" and "dislike," "good" and "poor," and "agree" and "disagree." The product of attitude and subjective norm measures determines the intention to carry out a behavior. Constructive products reveal a person's intent to behave in a certain way.

Ajzen and other researcher realized that Theory of Reasoned Action was not adequate after it began to take hold in social science; the theory had various flaws in the hypothesis (Godin & Kok, 1996). People who have little or believe they have little control over their attitudes and conduct have the most constraints. Ajzen described the many components of conduct and attitudes as being on a spectrum ranging from little to considerable control. Ajzen mentioned a third component to the original explanation for the consistency of these results. Which is the concept of "perceived behavioral control". The Theory of Planned Behavior, a recent theory, is the result of the addition of this element. This theory provides a structure for learning behavioral attitudes. This theory provides a structure to learn attitudes toward behaviors.

The main predictor of a person's actions, according to the theory, is behavior intent. or which is in this case buying intention. The intention of a person to do a behavior is a mix of his or her attitude toward executing the behavior and his or her subjective norm. Behavioral belief, judgments of behavioral outcome, subjective norm, normative views, and drive to comply are all aspects of an individual's attitude toward a behavior.

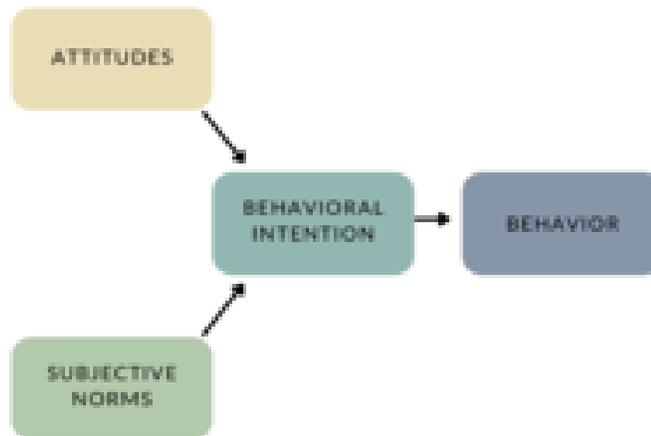
The modified version of Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA) was used as the theoretical framework for researching customers' intents to purchase cultural clothing. In various consumption settings, the attitude-intentions paradigm of better TRA has been helpful in explaining consumer behavior (Yunawen Z., 2009; Karuppasamy, Nivetha & Keerthivasan, 2012).

To be aware of factors affecting consumer's buying intentions, an attitude intention model, based on the TRA, was used to include consumer perception related variables like: subjective norms, Perceive usefulness and attitude of consumers.

The Theory of Reasoned Action (ToRA or TRA) projects to illustrate the connection among attitudes and behaviours inside human activities. It is principally used to foresee how people will act, dependent on their prior attitudes and behavioural intentions. A person's choice to take part in a specific conduct depends on the results the individual expects will come because of performing the behaviour. Created by Martin Fishbein and Icek Ajzen in 1967,

- attitudes are defined as positive or negative feelings in relation to the achievement of an objective.
- subjective norms, which are the very representations of the individual's perception in relation to the ability to reach those goals with the product.

Figure 1: theory of reasoned action



Source: fishbein,M and Ajzen (1980)

2.2.4 Theory of Planned Behaviour (TPB)

The theory of Planned Behaviour (TPB) was a result of the extension of a previous study known as the Theory of Reasoned Action (TRA). This theory was carried out by Icek Ajzen in 1991. The theory intends to explain the behaviours over which individuals can strive self-control. The key part of this model is behavioural intent; behavioural intentions are affected by the frame of mind about the probability that the behaviour will have the assumed result and the abstract assessment of the risks and benefits of that result. The Theory of Planned Behavior (TPB) is the extension of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) due to the salient limitation in the previous theory in dealing with voluntary behavior while the latter theory proposed that behavior is not completely under control thus a voluntary action (Ajzen, 1991). TRA posited that a person's positive attitude together with the individuals' thought constituted to the behavioral intention of one person. Opposition to TRA, TPB model provide a better explanation of behavioral model that a person is assumed to perform certain behavior if that person has actual control over the behavior (Ajzen, 1991). Thus, when a person has a more favorable attitude and subjective norm, and with the acceralation of perceived behavioral control and intention, that particular person will perform the actual behavior (Ajzen, 1991; Caulfield, 2012). In TPB model, behavioral beliefs are expected to influence attitude, so as the effect of normative beliefs on the subjective norms while control beliefs constitute the foundation of behavioral control (Ajzen, 1991). Yet, the relationship between these variables remained ambiguous (Ajzen, 1991). In the theory of planned behaviour, there is Perceived behavioural

control - This refers to a person's perception of the ease or difficulty of performing the behaviour of interest. Perceived behavioural control varies across situations and actions, which results in a person having varying perceptions of behavioural control depending on the situation. This construct of the theory was added later and created the shift from the Theory of Reasoned Action to the Theory of Planned Behavior.

2.2.5 Technology acceptance model (TAM)

The technology acceptance model (TAM) is an information systems theory that models how users come to accept and use a technology. The actual system use is the end-point where people use the technology. Behavioural intention is a factor that leads people to use the technology. The behavioural intention (BI) is influenced by the attitude (A) which is the general impression of the technology. 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. 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 food delivery system. Especially in our country, most people are aware about the service but also sceptical about the technology use in ordering 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, intention to buy online.

Venkatesh and David (2000) proposed a new version of TAM called TAM2 which added new variables to the existing 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 model suggests that when users

are presented with a new technology, a number of factors influence their decision about how and when they will use it, notably:

- Perceived usefulness (PU) – This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance their job performance ". It means whether or not someone perceives that technology to be useful for what they want to do.

2.3 Empirical Review

There are numerous researches conducted on consumers' purchase intention the following studies discussed related to this study

2.3.1 Subjective norms

Subjective norms refer to individual perceived social pressure to perform or not perform behaviour (Ajzen, 1991). Previous studies show that there is a positive correlation between subjective norms and intentions. (Bhattacharjee, 2000; Hansen et al., 2004; Yoh et al., 2003). In the context of online shopping, subjective norms reflect consumer perceptions about the use of online shopping by the influence of referent group, such as friends and colleagues. (Lin, 2007). However, the relationship between subjective norms and shopping intention has not been consistent. There are still many certain contradictions among previous studies. Ajzen (1991) and Orapin (2009) advocated that external elements such as perceived social pressure may actually influence one's behavior. Previous studies on subjective norms focused on family Takaful scheme (Husin & Rahman, 2013), intention to work in older age (Lu, 2012), infused soft drinks (David, Tong, Yin, 2012), telepresence systems (Park, 2013), participation in online community (Zhou, 2011), online shopping (Al-Maghrabi, Dennis, & Halliday, 2011; Limayem et al., 2000; Jamil & Mat, 2011; Orapin, 2009; Tseng et al., 2011; Xie et al., 2011). The subjects of analysis of most researches focused on university students as respondents (David, Tong, Yin, 2012; Orapin, 2009; Zhou, 2011) and others on general public, including professional as the respondents (AlMaghrabi et al., 2011; Husin & Rahman, 2013; Limayem et al., 2000; Lu, 2012; Jamil & Mat, 2011; Park, 2013; Tseng et al., 2011; Xie et al., 2011). There is no direct significant relationship between subjective norm and consumer behavior and it has been proven by Ajzen(1991) that personal considerations tend to overshadow the influence of subjective norm Most of the studies on subjective norm are mediated by purchase intentions before performing actual buying (Choo, Chung & Pysarchik, 2004; Limayem et al., 2000; Jamil & Mat, 2011; Zhou, 2011). A related finding by Jamil and Mat (2011) proposed that subjective norm does not significantly influence actual buying through the internet

but have a profound significant effect on online purchase intention. The results implied that families, friends and the media only have a minor influence on the actual internet purchasing. Subjective norm was the second most influential factors after perceived behavioral control to influence the purchase intention to shop online (Orapin, 2009). He et al. (2008) hypothesized that the recommendations by third parties (subjective norm) significantly impacted the purchase intention of the consumers. Most of the findings indicated that subjective norm does has a direct significant influence on purchase intention towards online shopping (Leeraphong & Mardjo, 2013; Jamil & Mat, 2011; Siti, Mohammed & Nik Kamariah, 2012; Xie et al., 2011). The conclusion is applicable to Malaysian since Maaysian is culture-bounded and averse to changes (Harn et al., 2006;Jamil & Mat, 2011).

2.3.2 Perceived usefulness

Perceived usefulness is defined as the extent to which consumers feel the online website could add value and efficacy to them when performing online shopping (Hu et al., 2009; Lai & Wang, 2012). Perceived usefulness could also be defined from an individual's point of view that by using a system would improve task performance (Davis, 1989; Zhu, Lee, O'Neal & Chen, 2009; Liao et al., 2013). The perceived usefulness of the website usually depends on the efficiency of technological characteristics such as advanced search engines and the personal service provided by the service provider to consumers (Kim & Song, 2010). Various information and high quality goods' descriptions must be provided to the customers to help customers in making an well-informed decision. (Chen, Gillenson & Sherrell, 2002). Previous studies on perceived usefulness were mostly conducted in developing countries such as China (He et al., 2008; Hu et al., 2009; Lai & Wang, 2012; Liu et al., 2010; Xie et al., 2011; Zhao & Cao, 2012), Malaysia (Letchumanan & Muniandy, 2013; Yuliharsi et al., 2011) Vietnam (Nguyen & Barrett, 2006) and Iran (Aghdaie et al., 2011) while a minor percentage conducted in developed countries such as Taiwan (Liao et al., 2013), South Korea (Kim & Song, 2010; Seo, Kun & Dae, 2013) and Spain (Enrique, Carla, Joaquin & Silvia, 2008; Hernandez et al., 2011; Jose, Silvia, Carla & Joaquin, 2013). It is because developing countries are still at the infant stage of information technology compared to developed countries (Hana, Mike & Parvaneh, 2012). Previous studies on the correlation between perceived usefulness and consumer behaviors were conducted (Aghdaie et al., 2011; Hernandez et al., 2011; Ndubisi & Jantan, 2003). Hernandez et al. (2011) revealed that perceived usefulness has significant effect towards online shopping behavior in Spain but Aghdaie et al. (2011) suggested that perceived usefulness do not have significant effect on internet purchasing behavior in Iran. It could be due to

different standpoints of respondent from developed and developing country regarding the perceived usefulness influence on their internet shopping behavior. Concerns of price, quality, durability and other product-related aspects are the main drivers of buying decision in developed countries but the considerations could be vary from the developing countries (Ahmed, 2012). Previous study in Malaysia found that perceived usefulness of a specific system will have a direct significant impact on its information system usage (Ndubisi & Jantan, 2003). According to Enrique et al. (2008), Kim & Song (2010) and Xie et al. (2011), perceived usefulness was proven to have significant impact on the intention to purchase via internet. A supported study by Kim & Song (2010) advocated that consumers expected to receive useful information and to browse through merchandise conveniently for purchase. Otherwise, the online shoppers will shift to their competitors since there are many similar products on sale in other online store (Kim & Song, 2010). In short, perceived usefulness will influence consumers' intention to purchase in high risk condition (Xie et al., 2011).

2.3.3 Trust

Akroush and Al-Debei (2015) discovered an integrated model of factors affecting consumer attitudes towards online shopping. In their study, they found out that trust both directly and indirectly affects the behaviour of online buying and that 26% of the time, the variation in online shopping is caused because of the trust factor. If there is lack of trust, there is significant chances of resistance towards online buying behaviour. Moreover, Chang, et al. (2016) discovered the mediation of cognitive attitude for online shopping. They identified that trust is a mediating factor between online buying intention and customer satisfaction. If the consumer trusts the e-commerce website, he will likely intend to buy or purchase, which will lead towards the customer satisfaction journey. Trust is the expectation that other individuals or companies with whom one interact will not take undue advantage of dependence upon them. That is the belief that all related parties would behave in an ethical, dependable and socially appropriate manner and would fulfil their expected commitments (Gefen et al., 2003b). In the online shopping context, McKnight et al. (2002) believe that trust is the readiness to accept vulnerability (risks) from online retail websites after gathering information about them. Or trust can be the readiness to accept vulnerability (risks) to make a purchase with online retailers (Lee & Turban, 2001). Trust is a central element in exchange relationships (McKnight et al., 2002) and a factor that has a significant impact on consumers' behaviour in both online and traditional shopping (Ha et al., 2019; Winch & Joyce, 2006). In the online shopping context, trust plays a particularly important role as the consumer's perception of

transaction risk in an online environment is higher when the buyer doesn't have direct interaction with the seller as well as products they intend to buy (Jarvenpaa et al., 2000; Pavlou, 2003; Verhagen et al., 2006). Previous studies show that consumer trust to one retail website is an important factor that impacts on shopping intention (Gefen et al., 2003a; Gefen et al., 2003b; Ha et al., 2019; Pavlou, 2003). The lack of trust is acknowledged as one of the main reasons that prevent consumers from shopping online. (Ha & Nguyen, 2014; Jarvenpaa et al., 2000; Y Monsuwé et al., 2004)

2.3.4 Perceived risk

The risks of the consumers may encounter when the customers buy the products online and the risk that includes financial risks and product risks (BAUER, 1960). The perceived risk is a factor that negatively affects the intention to buy online (CHANG; CHEN, 2008). However, Yenisey, Ozok and Salvendy (2005) argue that this factor does not have a direct relationship with the intention of buying online.

Mayer et al. (1995) argues that risk perception is customers' perception of the possibility of gain or loss in transactions with stores/distributors. In online shopping, instead of direct contact, buyers use internet to contact with suppliers, so there are many potential risks. The risks that online customers may encounter include: economical risks (financial loss, loss of money), risk from sellers, risk of privacy (personal information can be illegally revealed) and risk of security (information of credit cards may be stolen) (Pavlou, 2003). In the context of online shopping, the relationship between risk perception and online shopping intention is not consistent in previous studies. Gefen et al. (2003b) does not find the effect of risk perception on shopping intention of online consumers. Meanwhile, some studies prove that risk perception has a negative relationship with online shopping intention (Ha, 2020; Tham et al., 2019; Hsin Chang & Wen Chen, 2008).

2.3.5 Perceived behavioural control

Perceived behaviour control (PBC) is defined as personal perceived ease or difficulty of performing the behaviour (Ajzen, 1991). Perceived ease of use is defined as the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). Therefore, perceived behaviour control in TPB is similar to the perceived ease of use in TAM (Ha & Nguyen, 2016). In the online shopping context, perceived behaviour control describes consumers' perception of the availability of necessary resources, knowledge and opportunities to go shopping online (Lin, 2007).

In online shopping, perceived behavior control is approved to have positive impacts on online consumers' intention (Lin, 2007).

2.3.6 Attitude

Theoretically, attitude is one of the central construct that identifies the individual's positive or negative approach that reflects a certain behavior towards an adopting system. Reasons motivating consumers to buy from an online medium are important for food retailers. As Ajzen and Fishbein (1977) have argued, a person's attitude may influence the response to a stimulant. The criteria of a behavior depend on observable actions by the individual. The authors go on to say that an individual who has a positive attitude to an action will be more leaning towards performing a specific behavior (Rezaei et al., 2016). Consumers prefer to use online services because convenience, usage usefulness and other motives (Kimes, 2011) or prior online experiences (Rezaei et al., 2016). Food is in the category of low involvement products, thus, consumers tend not to remember the prices, indicating that consumers make food-price choices rationally at the given time without much consideration of past transactions (Monroe and Lee, 1999). Limayem et al. (2000) revealed that attitude towards online shopping is the strongest towards intention to shop online. The longitudinal study has indicated that there is a need to further examine the antecedents of attitude that leads to the intention to shop online. A separate study examined the antecedents divulge consumer demographics and lifestyle to positively affect attitude and ultimately towards intention to shop online (Taylor and Todd, 1995). On the basis of these findings, it is believed that Attitude is important to find the Intention of consumers to purchase a product online.

2.4 Hypothesis Development

Depending on the research objectives of the study we can hypothesize

H1: Attitude has a positive significant impact on consumers' online purchase intention

H2: Subjective norms has a positive significant impact on consumers' online purchase intention

H3: perceived behavioural control has a positive significant impact on consumers' online purchase intention

H4: perceived usefulness has a positive significant impact on consumers' online purchase intention

H5: Trust has a positive significant impact on consumers' online purchase intention

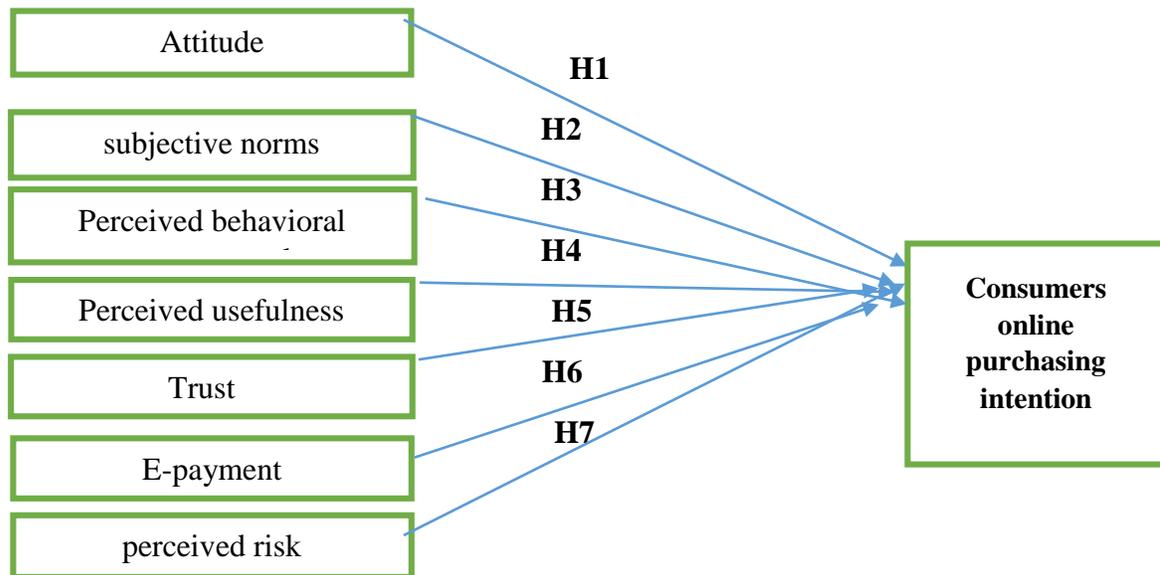
H6: E-payment has a positive significant impact on consumers' online purchase intention

H7: perceived risk has a negative significant impact on consumers' online purchase intention

2.5 Conceptual Framework

This study will examine the influencing factors including attitude, subjective norms, perceived behavioural control, perceived usefulness, consumer trust, perceived quality, E-payment and perceived risk. to understand the determinants of the online purchase intention of consumers.

Figure 1 conceptualizes the relationship between the influencing factors and consumers' online purchase intention.



source: Source: Adapted from (PBC,TPB,TAM)

CHAPTER THREE

3. Research Methodology

3.1 Description of the Study Area

The study area will be General Wingate Polytechnic College, it was established in April 1946 as a secondary school by Emperor Haile Selassie I, to commemorate Major General Arde Charles Wingate's gallantry against the Italian invasion. By the year 1949, Later in 1981, it transformed into a construction & vocational training institute with the change of the education policy. It was then upgraded to the college level in 2004. It started to perform at a polytechnic level in February 2011. In its long years of being a prominent school in Ethiopia, Wingate has produced many national scholars, renowned politicians, scientists, doctors, celebrities, and senior military officers. Former Prime Minister Meles Zenawi, former Derg Prime Minister Tesfaye Dinka, and then-aid coordinator Shimeles Adugna, Professor Akilu Lemma, Lore Tsegaye Gebremedihin, Lore Afework Tekle, and Doctor Ahmed Rejana were a few of former students of Wingate who went to achieve great things for our country and the world. Through the 79 years of existence.

Currently, various staff members are directly or indirectly involved in the training process. Excluding contract workers, there are 339 male and 186 female staff members, for a total of 525 staff members, of whom 265 males and 86 females are 348 members of the academic staff. There are 74 males and 103 females and a total of 177 are administrative staff. The teachers of the college are multidisciplinary professionals with A level 38 level teachers, 242 teachers at B level and 68 teachers at C level of higher education. And 68 teachers at the C level of higher education.

3.2 Research Approach

The study utilized a deductive research approach. A deductive research represents the most common perception of the relationship between theory and practice when doing research (Bryman and Bell, 2011). By using the theoretical knowledge from previous studies and literature within a certain area the researcher deduce one or several hypotheses to be empirically scrutinized, which means that a deductive research approach receive its starting point from existing theories (Bryman and Bell, 2011).

3.3 Research Method

To analyse the factors affecting online consumers purchasing intention in Addis Ababa, this study used quantitative type of research methodology. Researchers use quantitative tools, integrate findings, and draw conclusions from the quantitative components in quantitative methods research.

According to Kumar (2011) there are overall a lot more alternatives of study designs within quantitative research than within qualitative research. Researchers have been using quantitative techniques study for decades, but it has only lately gained popularity as a research tool. Quantitative research fields are more established and researchers have agreed upon designs, sampling techniques, and so on

3.4 Research Design

To respond to the problem statement and achieve the objectives of the study, the study used explanatory research to find out the determinants of consumer online purchase intention. The methodology employs a system in obtaining information about their decision behaviour in purchasing a product online through a survey. The survey questionnaire designed and distributed to target respondents.

3.5 Study population

In this study, the population were General Wingate college staff both the trainers and Administrative staff who uses internet. They are 369 and 136 respectively. The Trainers of the college are professionals with A level 38 trainers, 242 trainers at B level and 68 trainers at C level of higher education. And 68 trainers at the C level of higher education. and in the carrier staff, there are 70 males and 100 females in the compound. a total of 505 staff were the population of the study Excluding the contract workers and the blue-collar workers to fit the objective of the research.

Table 1: Trainers Data

level	male	female	total
A-level	44	7	51
B-level	191	60	251
C-level	41	26	67
Total	276	93	369

Table 2: Carrier stuff Data

male	female	total
------	--------	-------

70

100

170

Source: college's human resource manager

3.6 Sampling methods

This study utilized non-probability convenience sampling technique. This technique, to draw a sample from the targeted population, was chosen because of the expected large number of sample unit, time and cost constraint. by using a sample size formula Yamane (1967) provided a simplified formula to calculate sample sizes. According to Yamane for any sample, given the level of precision of 0.05 and 95% confidence level, the sample size is given by

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{505}{1 + (505) (.05 * .05)}$$

$$n = 222$$

Where n is the sample size, N is the population size, e is the level of precision (5%)

Following the above formula provided by Yamane (1967) therefore, for a defined population of 505, at 95% confidence level and 5% margin of error the sample size was 222. therefore, after getting the size of the sample based on the nature of the population and the aims and objectives of the study the researcher used a convenient sampling technique in order to get the respondents due to time and cost constraint.

3.7 Collection Methods

The next step in the research process after identifying the type of research the researcher intends to do is deciding on the selection of the data collection techniques. The data collection technique is different for different types of research designs. There are predominantly two types of data: (i) primary data and (ii) secondary data. Primary data is one a researcher collects for the specific purpose of investigating the research problem at hand there for this research used the primary data

from respondents who use internet. The data collection activity begun with a pilot test in General wingate poly technic college, to check the validity of the tools and methodology as well as to assess the challenges for data collections in collecting information. The tools and methodology revised more than one times based on the findings and feedback received from the pilot test. The researcher used use close ended interview questions and the researcher gathered primary data from available respondents in the college who uses internet as an input for this research.

3.8 Data Analysis

After collecting responses and removing invalid questionnaires, the data was encoded and analyzed by SPSS 29 (Statistics Package for Social Sciences). The process of analyzing data were included the following steps: reliability testing, correlation analysis and regression analysis. In each factor, the reliability of the research scale will test by Cronbach's Alpha coefficient. The purpose of this testing is to find out if observed variables measure the same concept or not. By doing this, the author removed inappropriate variables in the research model. According to Hoang and Chu (2008), Cronbach's Alpha coefficients of 0.8 to nearly 1 is good, of 0.7 to 0.8 is usable. The scale needs to have a Corrected Item – Total Correlation coefficient of 0.3 and more (Hair et al., 2010)

3.9. Reliability test: Cronbach's Alpha.

The tool that we will use for determining the reliability is Cronbach's alpha, Reliability is about the measure of the stability and consistency of a concept. The quality of data that any research collects can be measured in terms of reliability as stated by Behling and Law (2006). Reliability is basically used to assess the level of resemblance between the data collected from the respondents and the literature review provided within any given research and to evaluate the usefulness of the collected data within the study. It is vital for the respondents who are answering the questionnaire to be aware of the importance that their responses carry within the research.

3.9.2 Ethical Considerations

The study was well-established and thorough research ethics. Respondents of the research were informed about the purpose of the research and personal information kept anonymous. Moreover, informed written consent was obtained from every study participant. They also informed about their rights to interrupt the interview at any time. Confidentiality was maintained at all levels of the study.

CHAPTER FOUR

Analysis and Results

4. Chapter Overview

This quantitative study made an effort to assess the determinants of customers' online purchasing intention in the case of General wingate. The IBM SPSS Statistics 29.0 software version was used to display, assess, and interpret the data collected. The descriptive analysis describes the demographic profile of respondents and the summary of responses in each item with tables. Given that all of the study's independent and dependent variables were measured on an ordinal scale, and given that the investigation's goal was to investigate the association between the study's independent and dependent variables; therefore, Pearson's correlation testing and the multiple linear regression model seem to be the most applicable statistical tools for testing the study's hypothesis.

4.1 Reliability of scales

The reliability of scales is determined by Cronbach's Alpha coefficients equal to or greater than 0.7. According to Hoang and Chu (2008), and Hair et al. (2014), According to Nunnally and Bernstein (1994), the condition to accepting variables is that the Corrected item-total Correlation is equal to or greater than 0.3 then in this study, the results of Cronbach's Alpha are larger than 0.7 and the total variable correlation coefficients are greater than 0.3. It means scales of all definitions assure the requirements of reliability (Hoang & Chu, 2008).

Table 3: reliability test

Reliability statistics		
Factors	Cronbach alpha	Observed variables
purchase intention	0.830	3
Attitude	0.830	3
Subjective norms	0.889	3
Perceived behavioural control	0.755	3
Perceived usefulness	0.800	3
Trust	0.850	3
E-payment	0.822	3
Perceived risk	0.745	3

Source: Own survey result 2023

After analyzing the Cronbach's Alpha coefficient of the scale, based on the statistical results table shows Cronbach's Alpha coefficient of scales Attitude, Subjective norms, Perceived behavioural control, Perceived usefulness, Trust, E-payment, Perceived risk, and Customer buying intentions have values greater than 0.7 and the correlation coefficient of the total variables of all measurement variables of the factors is greater 0.3 should reach the reliability and validity. Since all the variables in the scale meet all of the requirements of reliability.

4.2. Response Rate

A questionnaire was used to collect data from 202 General wingate trainers and carrier stuff for the study. 195 surveys were successfully gathered, resulting in a 95% response rate. The obtained data was then evaluated to assess The factors that affecting consumers online purchase intention. The study was able to make conclusions about consumers' online purchase intention by studying the data acquired from the questionnaires.

4.3 Data Description

The chapter presents the analysis; interpret and research information gathered through questionnaires from internet users. 222 Questionnaires were distributed at retail stores in the third and last weeks of the month of May 2023. The analysis expected to be based on the information from the respondents. Out of 222 questionnaires distributed 209 questionnaires were collected back and 24 were incomplete. While 195 were valid to be included in the analysis which is 80.73 response rates. Data collected from the sample respondents were analyzed on the basis of both descriptive and inferential statistics. All the calculation was carried out with SPSS (version 29.0).

Before conducting the research on large scale, the questionnaires were sent to 30 respondents for testing. After testing, some questions are adjusted to avoid misunderstanding the meaning of questions and to encourage the response.

After the three months to conduct the survey and do data analysis in the first two weeks of June, the author collected 195 valid respondents, and the following table can describe the data:

Table 4: Characteristics of Research Samples (n = 195)

		Total	percent
Online purchase	Purchased	87	44.6%
	unpurchased	108	55.4%
Gender	Female	86	44.1%

	male	109	55.9%
Age	18-28	52	26.7%
	29-38	70	35.9%
	39-48	40	20.5%
	49-58	24	12.3%
	Above 58	9	4.6%
Education level	certificate	5	2.6%
	Diploma	19	9.7%
	First degree	125	64.1%
	Masters and Above	46	23.6%
Marital status	Single	88	45.1%
	Married	98	50.3%
	divorced	8	4.1%
	Separated	1	0.5%
Monthly income	Below 4000	7	3.6%
	4000-8000 ETB	78	40.0%
	9000-14,000 ETB	85	43.6%
	15,000 ETB and Above	25	12.8%
Frequency of browsing	Every day	165	84.6%
	Once a week	2	1.0%
	Twice a week	6	3.1%
	Once a month	1	0.5%
	Occasionally and when needed	21	10.8%
Num of shopping	Not yet	109	55.9%
	Once	29	14.9%
	2-5 times	45	23.1%
	6-10 times	6	3.1%
	More than 10	6	3.1%
E-commerce site	Not yet	100	51.3%
	Social media	67	34.4%
	shien	3	1.5%
	Jiji.com	11	5.6%
	Sheba shopping	7	3.6%
	Qefira.com	5	2.6%
	Other	2	1.0%
Purchased product type			
	Not yet	102	52.3%
	Daily need items	19	9.7%
	Books and magazines	3	1.5%
	Apparels and Accessories	27	13.8%

	Electronics and Gadgets	30	15.4%
	Travel Booking	5	2.6%
	Other	9	4.6%

Source: Own survey result 2023

In these research samples as indicated above the majority of the respondents were male, as their ratio is 55.9% (109 respondents) and the female ratio is 44.1% (86 respondents).

The majority of the respondents who use the internet were aged between 29-38 which was 35.9% of the ratio (70 respondents), the second highest was 26.7% (52 respondents) and aged between 39-48 accounting for 20.5% (40 respondents). Only 12.3% were aged between 49-58 (24 respondents) and 4.6% were aged 58 or above.

Furthermore, the majority of the respondents had a bachelor's degree, with 64.1% of the respondents being educated at a bachelor's level, 23.6% educated at a master's level and Above, and the remaining 2.6% and 9.7% had (certificate and diploma respectively).

In this research 50.3% of the respondents were married, which is 98 respondents and the ratio of divorced respondents was 4.1% (8 respondents) while only 1 respondent was separated which was 0.5%

The income level of the majority of the respondents (43.6%) ranged between ETB9000-14000. The second highest was ETB 4000-8000, which was 40% of the total respondents. Then, 12.8% of respondents were ETB15000 and above, and only 3.6% of respondents were earning 4000 or below.

The majority of the respondents who use the internet every day were 84.6% (which was 165 respondents) the second highest number of respondents who use the internet occasionally and when needed was 10.8% and 3.1% were browse the internet twice a week and few respondents were using the internet once a week 1.0% and the ratio of the respondents who use the internet once a month were only 0.5%.

the other category were frequency of shopping online and the majority of the respondents didn't use The internet to purchase a product and there ratio were 55.9% (109 respondents out of 195) 14.9% were purchased product only at once and the respondents who purchased a product 2-5 times next category was a preference foan r E-commerce site, therefore the highest chosen site was social media which was 34.4% and the rest chosen site was Shien, Jiji.com, Sheba shopping,Qefira.com

were 1.5%,5.6%,3.6%, and 2.6% respectively. But unfortunately, the majority of the respondent was not used any of them (51.3%)

and the last category was the type of product they purchased in online then the Highest chosen category was Electronics and Gadgets (15.4%) apparel and accessories, which was chosen by 13.8%, daily need items (9.7%) and Books and magazines, travel booking and other were (1.5%,2.6%,4.6% respectively) but the majority of the respondent did not purchase a product yet.

4.4 Descriptive Statistics

The minimum and maximum responses are 1 and 5 respectively for all the variables used in the descriptive statistics section , the mean value signifies the average of all customer response on certain extents while, standard deviation indicate how diverse the replies of the respondents are meaning if the standard deviation shows smaller number it indicates that the response of the respondents shows close opinions and when the standard deviation is high it indicates the response of the respondents shows high variation.

Table 10 Descriptive statistics

Variables			
	Statements	mean	Std. Deviation
Purchase intention	I will buy online products in the next 12 months	4.2	1.00
	I intend to continue using internet for purchasing a product	4.2	.97
	I would recommend others to purchase a product online	4.3	.95
Attitude towards online purchase	Buying things over the internet is a good idea	3.7	1.38
	I recommend online shopping to friends and family	3.6	1.26
	I prefer online shopping over traditional /conventional shopping	3.4	1.43

Subjective norms	It is important to listen to the opinion of families and friends in the time of purchasing	4.1	1.17
	I purchased products or services based on recommendations from family or friends.	4.0	1.14
	My friends think it's safe to purchase a product online	4.2	1.08
Perceived behavioural control	I have enough time to find and purchase online	3.8	1.05
	I am able to control and solve difficulties when searching /purchasing a product online	4.0	.96
	I have enough source of information at the time of purchasing	4.3	.90
Perceived usefulness	Online shopping helps me to save time	4.2	.90
	Online shopping makes the purchasing process easy to find and diversify products and services	4.2	.96
	I can improve my productivity by internet shopping	4.3	.85
trust	Online shopping is a reliable place to purchase a product	3.1	1.44
	I do not prefer online shopping because of my fear of bank transactions, and I don't have faith in vendors.	3.7	1.52
	The fear of wrong product delivery stops me to buy online	3.8	1.53
E-payment	I do not prefer online shopping if retailers don't provide an electronic payment system	4.0	1.19
	E-payment system is difficult	3.7	1.12
	I accept the E-payment plat form in the time of purchase	4.2	1.08
Perceived risk	The provision of personal information on the Internet is risky	3.8	1.06
	Providing bank accounts for online shopping is risky	4.1	1.05
	I am worried that my personal information is not securely managed in the website	4.4	.86

Source: Own survey result 2023

4.5 correlation Analysis

Correlation is a way to index the degree to which two or more variables are associated with or related to each other. The most widely used Pearson Product-movement coefficient, commonly called the Pearson correlation which was used in this study. From perfect positive relationship (+1.00) to perfect negative relationship (-1.00) Correlation coefficient ranges between two variables. Pearson's correlation coefficient was utilized in this study to assess the correlations between customers' online purchase intention, Attitude, Subjective norms, perceived behavioural control, Perceived usefulness, Trust, Electronic payment and Perceived risk. Coefficient (value) itself indicates the strength of the relationship; the closer it gets to 1.00 (whether it is negative or positive), the stronger the relationship. The correlation is a widely used metric for determining the magnitude of an effect. A correlation of 0.01 to 0.30 is typically considered poor, 0.30 to 0.50 is considered low, 0.50 to 0.70 is considered moderate, and 0.70 to 0.90 is considered high. A correlation of 0.90 to 0.99 is considered extremely high A correlation of 1 regarded as a perfect correlation (John Wiley & Sons,2005).considered low, 0.50 to 0.70 is considered moderate, and 0.70 to 0.90 is considered high. A correlation of 0.90 to 0.99 is considered extremely high A correlation of 1 regarded as a perfect correlation (John Wiley & Sons,2005).

Table 13: Correlation between Independent Variables and Dependent Variable

Correlations								
	PUR	AT	SN	PB	PU	TR	EP	PR
PUR	1							
AT	.630**	1						
SN	.749**	.421**	1					
PB	.796**	.518**	.681**	1				
PU	.689**	.407**	.602**	.612**	1			
TR	.870**	.546**	.635**	.675**	.584**	1		
EP	.557**	.392**	.479**	.475**	.413**	.518**	1	
PR	-.538**	-.282**	-.280**	-.393**	-.281**	-.541**	-.178*	1

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

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

Source: Own survey result 2023

Table 12 above shows the relationship between the predictor variables. There is a positive relationship between all the variables except perceived risk which has a significant negative association with online purchase intention ($r=-.538$, $p=.001$) this tells us that perceived risk has a large degree of negative association with online purchase intention and trust ($r=-.541$, $p=.001$) and low but significant association with other independent variables. Consumers' purchase intentions range from 0.538 to 0.870, all significant at $p < 0.01$ and has a very high positive correlation with trust ($r=.870$, $p=.001$) and moderate association with Attitude ($r=.630$, $p=.001$) Electronic payment ($r=.557$, $p=.001$) perceived usefulness ($r=.689$, $p=.001$)

online purchase intention has a high positive association with subjective norms ($r=.749$, $p=.001$) and Perceived behavioural control ($r=.796$, $p=.001$)

to summarize the data shown above when the Trust increase then it strongly affects the online purchase intention and also subjective norms and perceived behavioural control highly and positively affects the purchase intention. when we see the Attitude, Electronic payment and perceived risk moderately associate or affects the online purchase intention.

4.6 Regression Analysis

A multiple linear regression was carried out to determine the most important dimensions because. The researcher has no notion which variables will result in the most accurate prediction equation. Attitude, subjective norms, perceived behavioural control, Perceived Usefulness, trust, E-payment and Perceived risk are the independent variables and the consumers' online purchase intention is the dependent variable. The main purpose here is to see whether the dependent variable (customers' online purchase intention) can be predicted better from a combination of the above dimensions. First and foremost, before to regressions, it is a good idea to check the regression assumptions those are linearity assumptions, multivariate normality, no or little multicollinearity, no autocorrelation and homoscedasticity.

4.6.1 Linearity Assumption

There should be a linear and additive relationship between dependent (response) variable and independent (predictor) variable(s). A linear relationship suggests that a change in response Y due to one unit change in X^1 is constant, regardless of the value of X^1 . An additive relationship suggests that the effect of X^1 on Y is independent of other variables.

4.6.2 Linearity test

Linearity assumes whether the correlation between variables is linear to determine, the structure or form of the relationship. The scatterplot shows that the data were linear. the dependent (purchase intention) is influenced by changes in the independent variable as shown in the figure below.

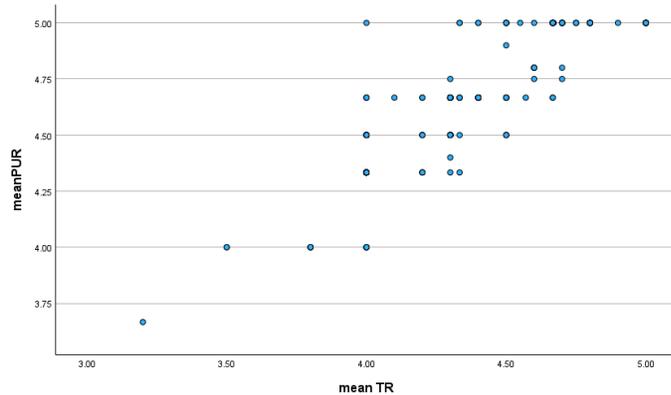


figure 6: linearity relationship

4.7 Normality Assumption

In order to undertake correlation, regression and analysis of variance, the test of normality should be taken which can mitigate statistical errors in scientific researches.

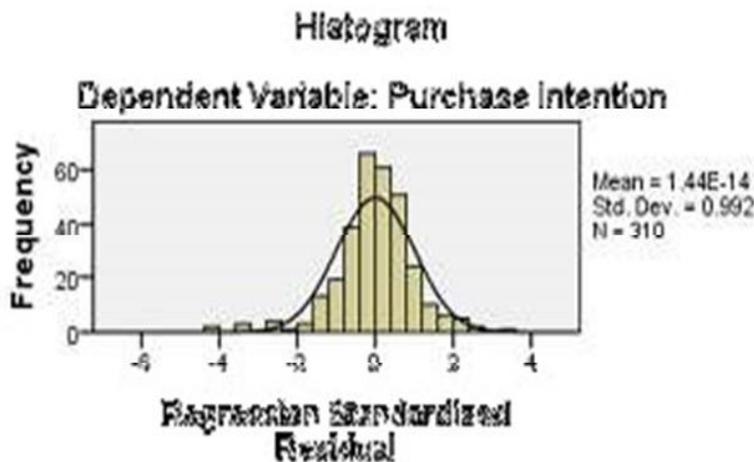


Figure 9 Frequency Distribution of Standardized

Source: Own survey result 2023

Figure 8 shows the normal distribution that are symmetric and asymptotic and also the frequency distribution of the standardized residuals compared to a normal distribution. If normally distributed, the residual line will follow the diagonal closely (Ghozali, 2001). The normal graph of this study corresponds to the hypothesis. The histogram is bell-shaped which lead to infer that the residual (disturbance or errors) are normally distributed. Thus, no violations of the assumption normally distributed error term. Thus, the data has been drawn from a normally distributed population with some tolerance and majority of data points are relatively similar that they occur within a small range of values with fewer outliers on the high and low ends of data range.

4.8 Multi Collinearity Test

Multi-Collinearity is a state of high inter-correlations among independent variables, Correlation coefficients less than 0.75 may not cause serious problems (Hair et al., 2006), since correlation coefficients less than 0.9 may not cause serious multicollinearity problems. (Malhotra, 2007), specifies that the multicollinearity problem exists when the correlation coefficient between the variables is greater than 0.75. (Kennedy, 2008), suggests that any correlation coefficient above 0.7 could cause a serious multi-Collinearity problem leading to inefficient estimation and less reliable results. This indicates that there is no consistent argument on the level of correlation that causes multi-Collinearity.

Ho (2006) defines multicollinearity as a situation in which the independent/predictor variables are highly correlated. To determine whether there is similarity between the independent variables in a model, it is necessary to have multicollinearity test. Raykov and Marcoulides (2006) state that in a regression analysis the presence of multicollinearity implies that one is using redundant information in the model, which can easily lead to unstable regression coefficient estimates. Similarities between the independent variables will result in a very strong correlation. Multicollinearity tests were also performed to avoid bad habits in the decision-making process when it came to the partial effect of independent factors on the dependent variable. Kline (2005) illustrates how tolerance and its reciprocal, the variance inflation factor (VIF), can be used to discover multicollinearity. Multicollinearity is a concern if the tolerance value is lower than 0.1 and the VIF value is 10 or higher at the same time.

Table 14: Multicollinearity test result

Coefficients^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Attitude	.651	1.535
	Subjective norms	.437	2.288
	Perceived behavioural control	.388	2.574
	Perceived usefulness	.533	1.875
	Trust	.336	2.972
	E-payment	.663	1.507
	Perceived risk	.680	1.471

a. Dependent Variable: PUR

Source: Own survey result 2023

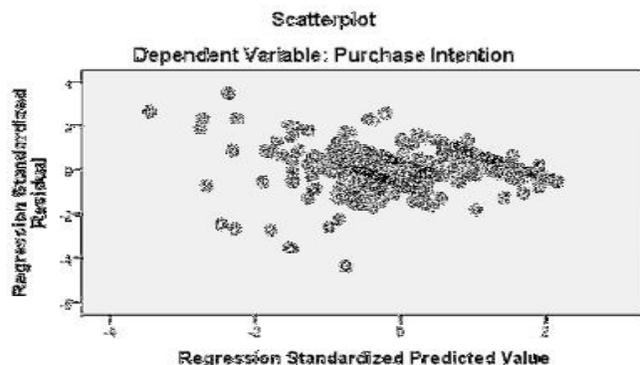
As can be seen from the above table of coefficients, VIF values of 1.535, 2.288, 2.574, 1.875, 2.972, 1.507 and 1.471, were acquired for each independent variable, it can be determined that there are no multicollinearity issues if the VIF values obtained are between 1 and 10. There is no multicollinearity concern if the tolerance value of all independent variables is bigger than 0.1

4.9 Homoscedasticity

In regression analysis, homoscedasticity assumes that the residuals (differences between the observed and predicted dependent variable values) at each level of the predictors have the same or different variances. Difference must be constant and normally distributed. It basically implies that the residuals at each predictor (s) level must have the same variance (variable variance). When the variances are very unequal, we speak of variable variance.

The graph proves the covariance of the study.

Figure 10: homoscedacity test result



Source: Own survey result 2023

4.10 Auto-correlation Test

Autocorrelation exists when the residuals are not independent of each other. The Durbin-Watson test was used to determine the autocorrelation between observations. The null hypothesis that the residuals are not linearly auto-correlated is tested using Durbin-Watson. The Durbin-Watson scale ranges from 0 to 4. A value near 2 denotes no autocorrelation; a value near 0 denotes positive autocorrelation; and a value near 4 denotes negative autocorrelation (Field, 2005). The result below indicates that there is no autocorrelation detected in the sample and it satisfied with a Durbin Watson value of 1.985, which is close to 2.

Figure 10: Auto-correlation test result

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.944 ^a	.891	.887	.10031	1.985

a. Predictors: (Constant), mean PR, mean EP, meanAT, mean PU, mean SN, mean PB, mean TR

b. Dependent Variable: meanPUR

5. Multiple regression

Bivariate and multiple regression equations, associated statistics and plots are calculated by regression. It allows easy examination of the difference between the observed value of dependent variable and the value predicted by the regression equation or residuals. The most frequent and commonly used method for analyzing the connection between a single continuous dependent variable and numerous continuous categorical independent variables is multiple regression (George et al, 2003).

Once the study satisfied the regression hypothesis, multiple regression analysis was then used to examine the influence of consumer orientation variables on their online purchase intention. The study tested seven hypotheses that were initially posed on the basis of regression analysis.

The researcher hopes that companies or organizations (governmental and non-governmental) involved in the E-commerce world would be able to use the results of the regression analysis to make future decisions. By determining the determinants of the online consumer's purchase intention and which indicators have the most influence on the consumer's purchase intention. The study tried to answer the research question about the effect of each variable (related to attitude, subjective norms, perceived behavioural control, perceived usefulness, Trust, E-payment, and perceived risk) . on the dependent variable online purchase intention.

5.1 Evaluating the Model

Table 15: Model of R-square

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.944 ^a	.891	.887	.10031
a. Predictors: (Constant), Perceived risk, E-Payment, Attitude, Perceived usefulness, Subjective norms, Perceived behavioural control, Trust				

Source: Own survey result 2023

The Model Summary as shown above it provides the R (.944) and R square (.891). R square value is 'corrected' using Adjusted R square statistics to provide a better indication of the underlying population value. The R square value indicates how much variance in the dependent variable (customers' online purchase decisions) is described by the seven independent variables in the model. In this case, the value is .891 expressed as a percentage which becomes 89.1%, this indicates that the model explains 89.1% of the variance in customers' Behavioural intention to use online to purchase a product or service. This means that the independent variables account for 89.1 percent of the dependent variable. When a small sample is involved, the R square value in the sample tends to be a rather optimistic overestimation of the true value in the population (Kline, 2005). But in this case, the researcher has taken enough samples and the adjusted R square value is not an optimistic overestimation.

5.2 Analysis of variances (ANOVA)

The one-way ANOVA procedure produces a one-way analysis of variance for quantitative dependent variable by a single factor independent variable. ANOVA test compares the means for the different variable. In addition to determining that differences exist among the means, one – way ANOVA can also be used to calculate means of two or more groups are significantly different

Table 16: model significance

ANOVA^a					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	15.326	7	2.189	217.603	<.001 ^b
	Residual	1.882	187	.010		
	Total	17.208	194			
a. Dependent Variable: Online purchase intention						
b. Predictors: (Constant), PR, EP, AT, PU, SN, PB, TR						

Source: Own survey result 2023

To measure the statistical significance of the end outcome it is crucial to look in the table above. This examines the null hypothesis that the population's multiple R equals zero. As can be seen from the above table, Customers' Behavioural intention to use an online purchase intention is notably predicted by the independent variables, $F = 217.603$ To measure the statistical significance of the end outcome it is crucial to look in the table above. This examines the null hypothesis that the population's multiple R equals zero. As can be seen from the above table, Customers' online purchase intention is predicted by the independent variables, $F = 217.603$, $p < .001$. The F statistic depicts the model's general significance. The independent variables strongly predict customers' online purchase intention at high degree of significance, with a F value of 217.603, $p < .001$. The F statistic depicts the model's general significance. The independent variables strongly predict customers' online purchase intention at high degree of significance, with a F value of 217.603.

5.3 Regression coefficients'

The next step is to determine which of the model's variables contributed to the dependent variable's prediction. Looking to the following table, the column labelled beta under standardized coefficients.

Table 16: Coefficients of the Independent Variable

Coefficientss^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.676	.136		4.973	.001
	AT	.111	.024	.139	4.655	.001
	SN	.166	.034	.180	4.934	.001
	PB	.194	.039	.194	4.996	.001

PU	.097	.025	.126	3.813	.001
TR	.339	.037	.382	9.162	.001
EP	.040	.022	.053	3.785	.036
PR	-.019	.005	-.120	-4.092	.001

a. Dependent Variable: PUR

Source: Own survey result 2023

The standardised beta coefficient, shown in the Table above, indicates the unique contribution of each element to the model. A high beta value and a small p-value (0.05) imply that the predictor variable makes little or no difference in the model. (Geoffrey M., David D, & David, F, 2005). The table, also indicates that all the independent variables Attitude, subjective norms, perceived behavioural control, perceived usefulness, Trust, Electronic payment and perceived risk have a significant effect on online purchase intention.

The regression function would be: $Y = \beta_0 + \beta_1(\text{Attitude}) + \beta_2(\text{subjective norms}) + \beta_3(\text{perceived behavioural control}) + \beta_4(\text{perceived usefulness}) + \beta_5(\text{Trust}) + \beta_6(\text{Electronic payment}) + \beta_7(\text{perceived risk}) + e$;

Where Y is the dependent variable (online purchase intention)

=X1, Attitude

=X2, subjective norms

=X3, perceived behavioural control

=X4, perceived usefulness

=X5, Trust

=X6, Electronic payment

=X7, perceived risk

Purchase intention = $0.676 + 0.111(\text{Attitude}) + 0.166(\text{subjective norms}) + 0.194(\text{perceived behavioural control}) + 0.097(\text{perceived usefulness}) + 0.339(\text{Trust}) + 0.040(\text{electronic payment}) + -0.019(\text{perceived risk})$

The result of this study indicates that all explanatory variables except perceived risk have a positive and significant effect on purchase intention. Looking beta value of standardized coefficient of each, the beta value predicted on the coefficient table shows the degree of influence of each variable on the online purchase intention of the dependent variable

- Consumers Trust $\beta = 0.339$; has the highest significance and positive relation. It implies that when the consumers trust online shopping, vendors and the quality of the product then it positively and greatly affects the consumers purchase intention.

- perceived behavioural control $\beta=0.194$; has the second highest significance and positive relation which implies when consumers have time to purchase a product and are able to solve difficulties in time of purchasing a product online then it highly impacts their purchasing intention

- subjective norms 0.166; has the third highest significance and positive relation. It implies that when the consumers' families and friends recommend purchasing a product online then the consumer online purchase intention will increase.

- Attitude $\beta=0.111$; has significance and positive relation. This indicates when the positive attitude towards online purchase increase then their online purchase intention increase. This implies the number of customers who compare the prices and worthiness of the clothes for what they paid is not small. Therefore, firms need to consider the price they set and the value of the product.

- Perceived usefulness $\beta =0.097$; has significance and positive relation. This indicates when the consumers believe online purchasing helps them to save time and easy to find products then their intention to buy a product online increases.

- Electronic payment $\beta =0.040$; has significance and positive relation. This implies when retailers provide an electronic payment system the consumer's online purchase intention will increase.

- Perceived risk $\beta =-.019$; has significance and negative relation. This indicates when the financial, time, and other risks increase then online purchase intention decrease.

6. Hypothesis testing

From the above analysis, the following hypothesis are tested as follow

H1: Attitude has a positive significant impact on consumers' online purchase intention. As stated in table 16, online purchase intention is affected by Attitude with beta value of 0.111. The effect is statistically significant because $P < 0.05$ which is indicated in table 16 with P value of 0.001. so the hypothesis "Attitude has a positive significant impact on consumer's online purchase intention" is accepted.

H2: subjective norms have a positive significant impact on consumer's online purchase intention. In table 16 online purchase intention is affected by subjective norms with beta value of 0.166. This effect is statically significant because $P < 0.05$ which is indicated in table 16 with P value of 0.001. so the hypothesis "subjective norms has a positive significant impact on consumers' online purchase intention" is accepted.

H3: Perceived behavioural control has a positive significant impact on consumer online purchase intention. In table 16 online purchase intention is affected by Perceived behavioural control with beta value of 0.194. This effect is statically significant because $P < 0.05$ which is indicated in table 16 with P value of 0.001. so the hypothesis "Perceived behavioural control has a positive significant impact on consumer's online purchase intention" is accepted.

H4: Perceived usefulness has a positive significant impact on consumer online purchase intention. In table 16 online purchase intention is affected by Perceived usefulness with beta value of 0.097. This effect is statically significant because $P < 0.05$ which is indicated in 16 with P value of 0.001. so the hypothesis: Perceived usefulness has a positive significant impact on consumer online purchase intention" is accepted.

H5: Trust has a positive significant impact on consumer online purchase intention. In table 16 online purchase intention is affected by Trust with beta value of 0.339. This effect is statically significant because $P < 0.05$ which is indicated in table 16 with P value of 0.001. so the hypothesis: Trust has a positive significant impact on consumer online purchase intention" is accepted.

H6: E-payment has a positive significant impact on consumer online purchase intention. In table 16 online purchase intention is affected by Trust with beta value of 0.040. This effect is statically significant because $P < 0.05$ which is indicated in table 4.17 with P value of 0.036. so the hypothesis: Trust has a negative significant impact on consumer online purchase intention" is accepted.

H7: Perceived risk has a negative significant impact on consumer online purchase intention. In table 16 online purchase intention is negatively affected by perceived risk with beta value of -.019. This effect is statically significant because $P < 0.05$ which is indicated in table 16 with P value of 0.001. so the hypothesis: Perceived risk has a negative significant impact on consumer online purchase intention” is accepted.

6.1 Hypothesis Testing

Table 17: Hypothesis test summary

Hypothesis	Direction of relationship	Result
H1: Attitude has a positive significant impact on consumers online purchase intention	+ve	Accepted
H2: subjective norms have a positive significant impact on consumers online purchase intention	+ve	Accepted
H3: Perceived behavioural control has a positive significant impact on consumer online purchase intention	+ve	Accepted
H4: Perceived usefulness has a positive significant impact on consumer online purchase intention	+ve	Accepted
H5: Trust has a positive significant impact on consumer online purchase intention	+ve	Accepted
H6: E-payment has a positive significant impact on consumer online purchase intention	+ve	Accepted
H7: Perceived risk has a negative significant impact on consumer online purchase intention	-ve	Accepted

CHAPTER FIVE

SUMMARY, CONCLUSION, RECOMMENDATION,

Introduction

In this chapter conclusions of the research findings that have been analyzed and discussed in the previous chapter are briefly presented. The study put forward conclusion, recommendation and academic and practice implications of the study based on the data and future directions for the next researcher on such related topics. The main aim of this paper was to examine factors influencing customers' online purchase intention in addis ababa. The factors like attitude, subjective norms, perceived behavioural control, perceived usefulness and trust, e-payment, and perceived risk were identified and analysed to see their effect on buying intention of online customers. The remainder of this chapter discusses (1) summary, (2) conclusion, (3) recommendation, (4) limitations

5.2 Summary

Based on the data analysis the major findings are summarized as follows:

A total of 205 questionnaires were distributed but 195 questioners were filled and returned. the majority of the respondents were male, as their ratio is 55.9% (109 respondents) and the female ratio is 44.1% (86 respondents). The majority of the respondents who use the internet were aged between 29-38 which was 35.9% of the ratio (70 respondents), the second highest was 26.7% (52 respondents) and aged between 39-48 accounting for 20.5% (40 respondents). Only 12.3% were aged between 49-58 (24 respondents) and 4.6% were aged 58 or above. Furthermore, the majority of the respondents had a bachelor's degree, with 64.1% of the respondents being educated at a

bachelor's level, 23.6% educated at a master's level and Above, and the remaining 2.6% and 9.7% had (certificate and diploma respectively).

On the descriptive analysis customer are differ on perceiving on the factors influencing online buying intention. Trust are the most important determinant in the mind of consumers in the online buying decision followed by perceived behavioural control, attitude, perceived usefulness subjective norms. electronic payment, perceived risk

Correlation analysis was conducted to determine whether the variables are correlated among themselves and. There is a significant positive relationship between dependent and independent variables: There is a positive relationship between all the variables except perceived risk which has a significant negative association with online purchase intention this tells us that perceived risk has a large degree of negative association with online purchase intention and trust and low but significant association with other independent variables. Consumers' purchase intentions range and has a very high positive correlation with trust and moderate association with Attitude, Electronic payment and perceived usefulness.

The Model provides the R (.944) and R square (.891). R square value is 'corrected' using Adjusted R square statistics to provide a better indication of the underlying population value the model explains 89.1% of the variance in customers' purchase intention to use online to purchase a product or service. This means that the independent variables account for 89.1 percent of the dependent variable.

Based on the data analysis the entire hypotheses made were tested. Form the regression result, the seven factors Attitude, subjective norms, and perceived risk. Perceived behavioural control.

Trust, E-payment, and perceived usefulness orientation have an effect on online purchase intention.

Therefore, the entire hypotheses made were accepted.

5.3 Conclusion

The research is based on the expansion of Theory of Planned Behavior (TPB), Theory of reasoned action and Technology Acceptance Model (TAM). Variables "trust" and "perceived risk and E-payment" are added to find out factors that influence the shopping intention of online customers in addis ababa. Results confirm the reliability and suitability of the research model. Besides testing factors by original models of TPB and TAM, factor "trust, E-payment, perceived risk" are found to have direct and significant impact on shopping intention of online consumers. On the other hand,

this research also tests some correlations that are unclear in previous studies. Therefore, this study has some important theoretical and practical contributions. This study shows the consistency with previous studies in using TPB and TAM to explain different behaviour of consumers. Furthermore, this research re-confirms the relevance of TPB and TAM in researching consumers' behaviour in the online shopping context of transforming markets like Addis Ababa.

The results of this research have proved that the trust of consumers to online shopping has a positive impact on their shopping intention. This study shows that shopping intention of online customers is also affected by subjective norms. Subjective norms are personal perception of one individual about social pressure to perform a behavior. In e-commerce, subjective norms reflect consumers' perception about the influence of reference group on online shopping ability. Research results show that the opinion of reference group has a positive relationship with shopping intention of online customers. It also means the more reference group encourage online shopping, the higher online customers tend to shop online and vice versa. On the other hand, research results prove that shopping intention of online customers is also positively affected by perceived behavior control. When customers perceive that they have all the necessary conditions for online shopping, their shopping intention would improve and vice versa. This result is similar to the research of Lin

Along with these above factors, shopping intention of online consumers is also positively affected by perceived usefulness that online shopping can provide to consumers. The benefits of online shopping include time-saving, cheaper prices, easier product comparison and the removal of geographical barriers. Shopping intention of online customers is also higher if they can perceive the benefits that shopping online can bring to them.

Other researches could not find any relationship between perceived risk, E-payment with online shopping intention, the results of this study show that perceived risk has a negative impact on online shopping intention of customers.

5.4 Recommendations

Firstly, retailers need to enhance Trust of consumers. As the research has proved, trust is the most influential factor to online shopping intention. Therefore, retailers need to find suitable solutions to make consumers to count on them that will increase consumers' online shopping intention.

retailers need to find suitable solutions to reduce perceived risks to improve consumers' shopping intention. For financial risks, many consumers are concerned that they can lost their money without

receiving their products as they have to pre-pay. So retailers can apply safety way of payment and cash-on-delivery method (COD). This payment method would provide consumers the same shopping experience as traditional shopping. Consumers are no longer concerned of losing money without receiving products with this payment method.

Secondly, online retailers should design their website with user-friendly and beautiful interface so the consumers can easily understand and manipulate (Giao, 2020). The research shows that the perception of behavioral control has positive impact on online consumers' attitude and shopping intention; therefore, shopping intention of one consumer will be enhanced if that website has a friendly and convenient interface that allows consumers to shop online without extra help of another person. Shopping websites need to have reasonable arrangement, integrate searching and comparing tools to help consumers find suitable products that satisfy their needs most. Moreover, in current globalization context, online retailers may have both domestic and foreign consumers, so websites need to be displayed in multi languages to fit with the needs to different consumers.

Thirdly, to minimize the consumers' perception of financial risks in online shopping, the Government need to fulfill the law system to protect online consumers. The better the law can protect consumers' interests, the more online consumers are encouraged to make online shopping. (Sadi & Al-Khalifah, 2012).

In this current situation, there are many cases consumers are cheated by online sellers (like making payment but not receiving goods, or receiving poor quality products which are different from sellers' original commitment). However, consumers don't know the person they can claim, or claiming time can be lengthened. In some cases, consumers don't have enough evidences to sue. Therefore, fulfilling the law system plays a critically important role as it is the basis to change the traditional buying habits of consumers (Tran, 2008)

The sellers should build a trust with customers by ensuring a real quality source, at the same time any complaints occur, immediately respond and handle complaints about customers so they can be assured of the money they have spent, and more trust in E-commerce sites and also The positive attitude of customers towards cultural clothing is the main key factor that leads to purchase intention. Therefore, marketers must pay attention to creating a good attitude by producing products in a way that suits the interests and happiness of consumers.

At last: To meet the requirements such as quality products, beautiful forms, affordable prices, fast delivery time, and thoughtful after-sales mode, and so on. The E-commerce site must recruit a large and professional staff. Besides, they need to check the information carefully, the sale history of the registered sales units to ensure that from the first stage are the *products* they sell are a quality product. The businesses commit to say no to counterfeit goods and comply with what is committed. Because if the company lost the trust of the customer, then there is no next time, the customer comes back to the page.

5.4.1 Recommendations for further research

For additional studies, the researcher suggests the following:

This study has merely scratched the surface of the problem. Due to the limitation of time, only employees of General wingate were contacted. while further study in other places in addis ababa and other regions could provide more interesting result on the customers online purchasing intention.

This study was conducted with a quantitative research approach. The researcher argues that the factors impacting consumers online purchase intention can further be analyzed in order to more thoroughly unravel why they have an impact. This could be executed by using a qualitative approach to achieve comprehensive in-depth knowledge.

This research only tested seven determinants of online purchase intention therefore I recommend for researchers on this area to study on the forgotten and under-researched area in online consumer behavior studies, in the existing literature, conversely, the high priory is given for investigating purchase intentions of consumers, Psychological factors(relative advantage Perceived satisfaction Service quality Perceived value Demographic factors Privacy and security concerns Web design quality Perceived behavioral control and Security

5.5 Limitations

The study uses convenience sampling techniques, so there may be biases. Using random sampling will help increase the credibility of the results. Because most of the interviewees are well educated and young it is difficult to generalize for the rest of other groups and The results of this study are only generalizable to this setting, while significance was discovered, no guarantee exists similar results will be found in other cities of Ethiopia.

Within the context of online shopping, the risks that consumer may face include financial risks, seller risks, privacy risks, security risks and so on (Pavlou, 2003). However, this paper can only study financial risks and product risks. Hence in the future, this research can be extended to research the impact of security and privacy risks to consumers' online shopping intentions.

In this research a limited number of databases and journals were used, and also the number of articles considered in this study is somehow limited compared to the available published articles on online consumer behaviour, which might limit the generalizability of the findings obtained. In this regard, future researchers and scholars suggested using extended databases and journals, and also including more articles in their studies, which can help them to generate very comprehensive and more value-adding findings on the determinants of online consumer behaviour in the digital world.

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ANNEX

Questionnaire

ST.MARY'S UNIVERSITY SCHOOL OF POST-GRADUATE STUDIES

Consumer Perception Survey

(To be filled by Customers)

Dear respondent,

I am Seble Kassa, a postgraduate Marketing Management student at St Mary University in Addis Ababa. The main purpose of the study is to find out the determinants of consumers' online purchasing intentions in Addis Ababa. This study will be conducted only for academic purpose.

I also guarantee that the data you supply will be kept private and won't be utilized for anything else. For the effective completion of my thesis, your highly appreciated replies to the questions are crucial. As a closing note, let me express my sincere gratitude for your cooperation and for giving up some of your important time to help me. Your participation is voluntary and no need to write your name.

Please contact me at (+251943034833) or (Seblekassa1370@gmail.com) if you have any queries about this study.

Direction:

- ❖ Do not write your name.
- ❖ Put a tick mark “√” in the space provided in front of each item.
- ❖ The questionnaire has three parts that includes respondents’ General profile and study related questions.

Best Regards,

Thank you!!!

PART-ONE: GENERAL PROFILE.

A. General internet usage

1. have you surfed the internet before?

Yes No ➡ Thank you

2. Have you purchased any product or service online before?

Yes No

B. Personal information

1. Gender

Female Male

2. Age

18-28 29-38 39-48 49-58 Above 58

3. your level of Education?

Certificate First degree
 Diploma Masters and Above

4. Marital status

Single Divorced
 Married Separated

5. Monthly Income

Below 4000 ETB 9000-14,000 ETB

4000-8000 ETB

15,000 ETB and Above

6. Frequency of Internet browsing

Every day

twice a week

occasionally and when needed

Once a week

once a month

7. Number of times you shopped online

Not yet

once

2-5 times

6-10 times

more than 10

8. E-commerce sites mostly preferred

Not yet

Social media (telegram,facebook,Instagram,...)

shien

jiji.com

sheba shopping

Jumia

Qefira.com

other

9. the type of Products you purchased

Not yet

Daily need Items

Books and magazines

Apparels and Accessories

Electronics and Gadgets

Travel Booking

other

Part Two: Consumer Perceptions About Determinants of purchasing intention

Demand

Direction: Please rate your perception towards the following variables. Please respond to the following statements by placing a check mark (√) in the answer box that corresponds to your response, where (1=strongly disagree (SD); 2=Disagree(D); 3=Neutral (N); 4=Agree (A); and 5=strongly agree (SA)

Variables	Measurement Items	Measurement Scale				
		SD 1	D 2	N 3	A 4	SA 5
Purchase intention	I will buy online products in the next 12 months					
	I intend to continue using internet for purchasing a product					
	I would recommend others to purchase a product online					

Attitude towards online purchase	Buying things over the internet is a good idea					
	I recommend online shopping to friends and family					
	I prefer online shopping over traditional /conventional shopping					
Subjective norms	It is important to listen to the opinion of families and friends in the time of purchasing					
	I purchased products or services based on recommendations from family or friends.					
	My friends think it's safe to purchase a product online					
Perceived behavioural control	I have enough time to find and purchase online					
	I am able to control and solve difficulties when searching /purchasing a product online					
	I have enough source of information at the time of purchasing					
Perceived usefulness	Online shopping helps me to save time					
	Online shopping makes the purchasing process easy to find and diversify products and services					
	I can improve my productivity by internet shopping					
trust	Online shopping is a reliable place to purchase a product					
	I do not prefer online shopping because of my fear of bank transactions, and I don't have faith in vendors.					
	The fear of wrong product delivery stops me to buy online					
E-payment	I do not prefer online shopping if retailers don't provide an electronic payment system					
	E-payment system is difficult					

	I accept the E-payment plat form in the time of purchase					
Perceived risk	The provision of personal information on the Internet is risky					
	Providing bank accounts for online shopping is risky					
	I am worried that my personal information is not securely managed in the website					

Part Three: Interview checklist

Dear Sir/Madam, I really appreciate your valuable responses to the following checklists. It will not take much of your time. Shall I proceed with my questions?

thank you

1. If you have not bought any products online before, what makes you not want to? (If you have already purchased a product, go to the next question.)

2. What made you purchase online before?

Thank you!!!

