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**FACTORS AFFECTING SRI LANKAN CUSTOMERS'
ONLINE PURCHASE INTENTIONS DURING A CRISIS**

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DECLARATION

I declare that this is my own work and this thesis does not incorporate without acknowledgement any material previously submitted for a Degree or Diploma in any other University or institute of higher learning and to the best of my knowledge and belief it does not contain any material previously published or written by another person except where the acknowledgement is made in the text.

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ABSTRACT

The rapid shift towards online shopping has transformed consumer behavior, particularly in times of crisis. This study examines the factors influencing Sri Lankan consumers' online purchase intentions during crises, with a focus on the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). The study explores the impact of Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Structural Assurance (SA), and Social Influence (SI) on online Purchase Intentions.

The study collected data from a sample of 415 Sri Lankan consumers who engaged in online purchasing during the economic and pandemic crisis period between 2020 and 2023. Participants represented diverse demographic segments, including university students, professionals, and homemakers, ensuring a broad understanding of consumer behavior.

A quantitative research approach, the data was collected from various Sri Lankan consumers through a structured survey. Statistical analysis was conducted to assess the relationships between key variables, revealing that digital trust, platform security, and peer influence significantly shape consumer decision-making in uncertain environments. Findings suggest that consumers prioritize ease of access, transaction security, and social validation when making online purchases during crises.

The study contributes to the academic discourse on e-commerce adoption in crisis scenarios and provides insights for businesses, policymakers, and digital marketers. By addressing factors that drive online shopping behavior in uncertain times, this research offers practical recommendations for enhancing consumer confidence and optimizing digital retail strategies. Future studies are encouraged to explore long-term behavioral changes, cross-country comparisons, and the role of emerging technologies in shaping online consumer trends.

Keywords: Online Shopping, Consumer Behavior, Crisis, Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Digital Trust, Sri Lanka.

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LIST OF ABBREVIATIONS

Abbreviation	Description
AI	Artificial Intelligence
AR	Augmented Reality
B2B	Business-to-Business
B2C	Business-to-Consumer
eWOM	Electronic Word of Mouth
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IoT	Internet of Things
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
PBC	Perceived Behavioral Control
SA	Structural Assurance
SEO	Search Engine Optimization
SI	Social Influence
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for the Social Sciences
SSL	Secure Sockets Layer
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
VR	Virtual Reality