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

Hasitha Swarnasinghe

219160X

Master of Business Administration in Information Technology

Department of Computer Science and Engineering

University of Moratuwa

Sri Lanka

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Hasitha Swarnasinghe

219160X

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Department of Computer Science and Engineering

University of Moratuwa

Sri Lanka

June 2025

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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Hasitha Swarnasinghe

(Signature of the candidate)

Date: 28/06/2025

The above candidate has carried out research for the Master's thesis under my supervision.

UOM Verified Signature

Dr Sandareka Wickramanayake

(Signature of the Supervisor)

Date: 28/06/2025

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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

CHAPTER 1

INTRODUCTION

In today's digital era, online shopping has become a critical aspect of consumers' purchasing behaviors. The convenience, and the diverse range of different products and services, and accessibility that is offered by e-commerce platforms have revolutionized the e-commerce landscape. Although, during times of crisis, such as pandemics, natural disasters, or economic downturns, consumer behavior undergoes significant changes. Understanding the factors that affect online purchase intentions of consumers' during these challenging times is important for businesses and marketers to effectively adapt their business strategies and meet the evolving needs of their target audience.

During a crisis, especially in Sri Lanka traditional brick-and-mortar stores (traditional business that mainly focuses on allowing consumers to purchase and browse products within a physical store) often face limitations and challenges, such as restricted operations, reduced foot traffic, and supply chain disruptions. Sri Lanka has multiple popular e-commerce websites like WoW, Ikman.lk, takas, PickMe, MyDeal and Kapruka. According to the annual report of Central Bank 2017 (Central Bank of Sri Lanka, 2017). In such contexts, online shopping emerges as a viable solution, offering consumers the opportunity to allow purchases from their homes allowing comfort and convenience. As a result, understanding the factors that shape consumers' online purchase intentions during a crisis is of utmost importance for businesses, marketers, and policymakers.

This research study targets to explore and analyze the determinants that impact consumers' decisions to engage in online shopping during periods of crisis. The research employs two conceptual frameworks, namely the Technological Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), thus providing an in-depth understanding of the underlying elements influencing consumers' online purchase intentions.

The Technological Acceptance Model (TAM) sets forth that consumers' acceptance and adoption of technology are mainly influenced by two major factors, which is perceived ease of use (PEU) and perceived usefulness (PU) (Lala, G. 2014). Perceived ease of use refers to the degree to which the online shopping platforms are recognized as user-friendly while being effortless to navigate. On the other hand, perceived usefulness is the extent to which consumers recognize and identify online shopping as beneficial and valuable in meeting their needs and preferences. By exploring and investigating the impact of PEU and PU on consumers' online purchase intentions, this research focuses on shedding light on the impact of usability and utility in driving consumer behavior during a crisis.

The Theory of Planned Behavior (TPB) puts forward that the behavioral intentions of an individual are influenced mainly by perceived behavioral control, attitudes and

subjective norms. (Conner, M., & Armitage, C.J.1998) Building upon this framework, the research will focus on two specific factors: structural assurance (SA) and social influence (SI). Structural assurance refers to consumers' perception of the security and reliability of online shopping platforms, including aspects such as secure payment systems, privacy protection, and data security. Social influence examines the impact of social factors, such as recommendations from friends, family, or online communities, on consumers' online purchase intentions during a crisis. By examining the relationships between SA, SI, and online purchasing intentions, this research seeks to shed light on the role of social dynamics, security, and trust in shaping consumer behavior during crises.

1.1 Motivation

“35% of the total population in Sri Lanka, used either fixed broadband or mobile broadband internet connection for their day to day activities as of 2022” (Telecommunications Regulatory Commission of Sri Lanka, 2022). However, the COVID-19 pandemic and other crises have significantly impacted consumer behavior worldwide, forcing individuals to alter their shopping habits and rely more heavily on online platforms. Considering the accelerated growth in the e-commerce sector of Sri Lanka, it is crucial to understand the factors that influence and shape consumers' online purchase intention during a crisis which is essential for businesses, marketers and policymakers who are seeking to adapt their policies and strategize to cater to the evolving needs of Sri Lankan consumers.

Even though the existing studies have delved into the different aspects influencing online purchase intention during crises in other countries, there is a small number of research that focuses specifically on Sri Lanka. The unique cultural, economic, and social dynamics of the country requires an in-depth examination of the different aspects and factors that impact and influence the online purchase intention of Sri Lankan consumers' during crises.

Furthermore, understanding the factors that contribute to driving Sri Lankan consumers' online purchase intention during crises can be identified as an important factor for businesses operating in the e-commerce sector. Businesses can tailor their strategies, adapt their offerings, and enhance the online shopping experience to address and serve the consumer needs during crises by identifying these factors. This research targets to provide practical recommendations and guidelines that can be actionable to enable businesses to navigate crisis situations effectively and mitigate the impact on their operations. Additionally, policymakers can reap benefits from the research findings to formulate policies . Through a more comprehensive insight of the factors influencing consumer behavior during crises, policymakers will be able to formulate custom strategies and policies that support the growth of the e-commerce sector, foster consumer trust and confidence, and ensure consumer protection during challenging times. This research seeks to contribute to evidence-based policymaking that fosters a resilient and sustainable online marketplace in Sri Lanka.

Lastly, consumers themselves stand to benefit from this research. By uncovering the factors that shape their online purchase intention during crises, their needs, concerns, and preferences can be better understood and addressed. The findings derived from this study can help create a safer, more reliable, and hassle-free online shopping experience, ultimately enhancing the consumer experience and satisfaction.

1.2 Problem Statement

Despite the growing significance of online shopping and the unique characteristics of the Sri Lankan market, there is a noticeable gap of comprehensive research exploring the specific elements that shape consumers' online purchase intention during crises in Sri Lanka. While existing studies from other countries have provided valuable insights, cultural, economic, and social factors unique to Sri Lanka may influence consumer behavior differently.

Therefore, there is a need for research that specifically focuses on Sri Lanka, aiming to determine and understand the factors that affect consumers' online purchase intention during crises.

Accordingly, the core research problem addressed by this study can be outlined as:

What are the factors affecting consumers' online purchase intention during a crisis?

1.3 Research Scope

The scope of this research on factors affecting the consumers' online purchase intention during a crisis in Sri Lanka encompasses several key dimensions:

Geographical Scope:

The research focuses specifically on the context of Sri Lanka, considering the unique cultural, economic, and social factors that influence consumer behavior in online shopping during crises within the country. The findings and recommendations derived from this research are intended to be applicable to the Sri Lankan market.

Crisis Context:

The research examines consumer behavior during Covid-19 crisis in Sri Lanka, including but not limited to pandemics, natural disasters, political instability, and economic downturns. By considering a range of circumstances, the research aims to capture the diverse impacts on consumer behavior and identify common factors that impact online purchase intention across varied crisis contexts.

Factors of Interest:

The research investigates the impact of specific factors on consumers' online purchase intention during crises. These factors include perceived ease of use (PEU), perceived usefulness (PU), structural assurance (SA), and social influence (SI). By focusing on these factors, the research aims to provide a comprehensive understanding of their influence on consumer behavior during crises in Sri Lanka.

Conceptual Framework:

The research adopts the Technological Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) as the theoretical frameworks for understanding and analyzing consumers' online purchase intention. These frameworks provide a structured and methodical approach to exploring the factors and relationships involved in consumer decision-making during crises within the Sri Lankan context.

Target Respondents:

The research targets Sri Lankan consumers who engage in online shopping during crises. The objective of this study is to capture a wide-spread sample of respondents representing different demographic backgrounds, including income levels, age, geographical locations and gender within Sri Lanka.

Research Methodology:

The research employs a research methodology that is quantitative, utilizing survey questionnaires as the primary data collection tools. The survey will be administered to the selected sample of Sri Lankan consumers, collecting data on their online purchase intention and the factors of interest. Statistical analysis techniques, such as regression analysis, will be used to extract significant patterns and insights by evaluating the data.

A key point to note is that the research scope is specific to examining the factors influencing consumers' online purchase intention during a crisis in Sri Lanka. Other aspects of consumer behavior, such as post-purchase behavior or specific industry implications, are beyond the scope of this research. Additionally, while efforts will be made to ensure a representative sample, the study results and findings may not be generalizable to all Sri Lankan consumers due to potential limitations associated with sampling and survey methodology that has been used specifically for this research.

Fundamentally, the research concentrates on providing a thorough and comprehensive understanding of the factors influencing consumers' online purchase intention during crises in Sri Lanka, utilizing specific theoretical frameworks and adopting a quantitative research approach.

1.3.1 Research Objectives

The main research objectives for this study are as follows:

1. **To identify the key factors that influence consumers' online purchase intention during a crisis.** This objective focuses on uncovering the primary elements that drive consumers to make online purchases in times of crisis, such as economic uncertainty, health emergencies, or natural disasters.
2. **To assess the specific challenges and opportunities presented by the crisis in relation to online consumer behavior.** This objective aims to explore how crisis situations, such as economic downturns, pandemics, or supply chain disruptions, impact online consumer behavior.

3. **To provide practical implications for businesses and marketers in managing online consumer behavior during a crisis.** By understanding the factors that influence online purchase intention and the unique challenges consumers face during a crisis, companies can develop more effective digital marketing strategies, enhance customer experience, and build stronger trust with their online audience.

By achieving these research objectives and utilizing the theoretical frameworks of TAM and TPB, this study intends to provide valuable insights into the factors that influence consumers' online purchase intentions during crises, especially in Sri Lanka. In addition to the contribution of these findings to the existing body of knowledge on consumer behavior, this study results will yield practical implications for businesses to connect with their consumers and marketers seeking to adapt their strategies during times of crisis.

1.3.2 Research Significance

This research conducted on factors impacting the consumers' online purchase intention during a crisis in Sri Lanka presents substantial importance and implications for different stakeholders while providing insights and key findings that contribute to the existing body of academic work.

1. Practical Implications for Businesses and Marketers:

The findings and results of this research will enable local businesses and marketers operating in the e-commerce sector in Sri Lanka in multiple aspects. By assessing the factors that impact and contribute to consumers' online purchase intention during crises, businesses can adapt their strategies, tailor their offerings, and enhance the overall online shopping experience. This research will assist businesses in effectively meeting the changing needs and preferences of consumers during challenging times, thereby resulting in improved customer satisfaction, stronger sales performance, and sustainable growth.

2. Policy Implications for Policymakers:

Policymakers in Sri Lanka can benefit from the findings of this research to formulate evidence-based policies and interventions that support the expansion and development of the e-commerce sector during crises. By gaining insights in to the factors that impact consumers' online purchase intention, policymakers can design regulations that foster consumer trust, ensure consumer protection, and create an enabling environment for e-commerce. The research findings will contribute to informed decision-making and the formulation of policies that promote a resilient and secure online marketplace in Sri Lanka.

3. Academic Contribution:

This research fills a significant gap in the academic literature by specifically focusing on factors impacting consumers' online purchase intention during a crisis in Sri

Lanka. By integrating TAM and TPB, the research adds to the theoretical understanding of consumer behavior in crisis situations. The findings will expand the current knowledge base, offering insights into the Sri Lankan context and shedding light on the unique cultural, economic, and social factors that influence online purchase intention during crises.

4. Consumer Empowerment:

The research findings will directly benefit consumers by enabling them to gain a deeper understanding of the key factors and aspects that influence their online purchase intention during crises. By uncovering these factors, consumers can make informed decisions, navigate online platforms with confidence, and leverage the benefits of e-commerce during challenging times. The research will empower consumers by highlighting the significance of factors such as PEOU, PU, SA, and SI, allowing them to make better choices and engage in secure and satisfying online shopping experiences.

5. Long-term Resilience:

Exploring the different factors that impact and influence consumers' online purchase intention during crises contributes to the long-term resilience of the e-commerce sector in Sri Lanka. By addressing consumer concerns and adapting strategies based on the research findings, businesses can build trust, establish strong customer relationships, and foster a resilient online marketplace. This research will contribute to the overall growth and sustainability of the e-commerce sector in Sri Lanka, promoting its resilience in the face of future crises.

1.4 Outline

The subsequent chapters of the thesis are structured as follows: Chapter 2 provides a comprehensive literature of previous similar studies, including factors affecting consumers' online buying preferences during a crisis in general. The research methodology is presented in Chapter 3 where it adopts a quantitative approach based on Market Research: Questionnaires are widely used in market research to collect data on consumer preferences, buying behaviors, market trends, or customer satisfaction which help the research to gather insights. Data was collected through a questionnaire which has been shared among a population of 384. in Chapter 4. Overall limitations and concluding remarks of the research are reflected in Chapter 5 while the research is concluded with recommendations for future work Chapter 6.

CHAPTER 2

LITERATURE REVIEW

The literature review seeks to investigate and identify the variety of factors that influence consumers' online purchases during crises in Sri Lanka and overall, internationally. Through a synthesis of previous research, this review seeks to clarify the special factors that need to be taken into account during turbulent times.

The first two sections will deep dive into identifying the online purchasing intentions of consumers during a crisis period and then move on to identify the Sri Lankan consumer's online purchasing intentions during a crisis. The conceptual framework adopted in the study and the reasoning behind is discussed during the next two sections. Finally, it reviews the literature of the independent, dependent and mediating variables in the rest of the sections.

2.1 Online Shopping Behavior during Crises

The progression from the initial wave to the onset of the second wave of the COVID-19 pandemic across the different regions in Europe has led to a reassessment of established consumer shopping patterns and the acquisition of new ones (Sheth, 2020). Extraordinary measures to mitigate pandemic risks have compelled consumers to adopt practices such as online shopping, home delivery, and cashless payments, which were previously unexplored (Pantano et al., 2020). Retail managers face the imperative of monitoring shifts in consumer behavior and lifestyles, necessitating strategic adjustments (Verma & Gustafsson, 2020; Eger et al., 2021). (Laato et al., 2020) assert that the business environment has undergone a drastic transformation due to the recent pandemic, affecting online shopping businesses as customers modify their purchasing behavior. Anti-epidemic measures and directives to leave homes only for essential reasons have substantially increased orders for delivery, resulting in significant growth in this sector (Eger et al., 2021).

During the early stages of the COVID-19 crisis, (Shamim et al., 2020) observed that individuals were hesitant to visit physical stores, practicing social distancing and adhering to general health safety measures. (Taha et al., 2021) established a notable surge of consumer interest in online shopping activities during the crisis, with contactless processes making e-commerce the preferred and hassle-free option for many. Various products, including frozen food and fresh vegetables, experienced increased online sales (Chang & Meyerhoefer, 2020). The demand for emergency medical supplies and hygiene products also soared on online platforms, driven by buyers' safety concerns during the pandemic (Roggeveen & Sethuraman, 2020).

Research by (Eger et al., 2021) demonstrated significant generational differences in consumer behavior during the pandemic, expanding on the generation cohort theory. Despite this, only a limited number of studies focus specifically on online shopping behavior amid the COVID-19 crisis. For example, (Moon et al., 2021) examined the

characteristics of consumers utilizing offline shopping channels, while (Alhaimer, 2022) investigated risk factors influencing online shopping behavior in Kuwait during the crisis.

In this new era of retail, the shift from offline to online channels has been pronounced, with consumers seeking safety and convenience (Laroche et al., 2005; Lee & Lee, 2020). A study by (Kurtisi & Alver, 2021) explored changes in the behavior of online shopping in Sweden during the COVID-19 crisis, revealing a surge in online shopping activities and purchasing records during the pandemic. However, participants' intentions did not show a clear indication that their online shopping behavior would be permanently altered after the pandemic.

In the Czech Republic, (APEK, 2021) reported a substantial increase in online spending, indicating a shift in consumer behavior. The COVID-19 crisis prompted Czech customers to favor larger and trustworthy e-shops, leading to the creation of new online sales channels. Notable growth was observed in the segments of books, movies, games, food, and sports. Daily consumer goods, such as food and drugstore items, saw increased purchases, with potential for further growth, especially in areas beyond large cities. The expansion of online sales is facilitated by a widening array of delivery methods, including personal collection, which has gained popularity.

Several studies focused on the food segment of online consumer shopping behavior during the COVID-19 crisis, revealing a heightened interest for various reasons, such as lockdowns, social distancing, and the elimination of pandemic risks (Hao et al., 2020; Alaimo et al., 2020; Jensen et al., 2021). Results consistently show increased satisfaction among individuals familiar with online food shopping, possessing higher education levels, and finding online food channels easy to use.

In conclusion, the COVID-19 crisis has triggered significant shifts in consumer behavior, particularly in the domain of online shopping. While certain studies have delved into specific aspects of this transformation, a comprehensive understanding of online shopping behavior during the pandemic remains an area for further exploration.

2.1.1 Online Shopping in Sri Lanka

Sri Lanka has rapidly emerged as one of the fastest-growing e-shopping markets in Asia, experiencing substantial growth in recent years (Sirimane, 2016). The annual consumer sales in the country amount to approximately Rs. 300 billion, with online sales currently constituting only 1 percent of this total. However, it is anticipated that online sales will witness a notable increase, projected to reach around 3 percent within the next three years (Sirimane, 2016). To tap into this burgeoning market, social media platforms play a crucial role, particularly in the Western Province. Noteworthy local websites such as gossiplankanews.com, adaderana.lk, Ikman.lk, hirunews.lk, and baiscopelk.com have become immensely popular among Sri Lankans (Rathnayake, 2016).

According to Internet usage statistics from 2016, Ikman.lk and eBay.com secured positions in the top ten e-commerce websites in Sri Lanka, with global giant Amazon.com ranked at 12th place. While major players in e-commerce in the Asian region include China, Indonesia, and India, Sri Lanka is witnessing a growing demand for reliable ecommerce platforms (Lamudi, 2016). Notably, middle-income Sri Lankan consumers are increasingly turning to e-shopping. The age group of 25-34 stands out as the highest demographic engaging in e-shopping, reflecting their prominence in embracing technological advancements.

Further insights into e-commerce trends in Sri Lanka reveal that 60 percent of total local e-commerce transactions are concentrated in three major cities: Colombo, Galle, and Kandy. Additionally, 14 percent of consumers prefer to make purchases from websites they have previously used. However, the majority of e-shoppers engage in price comparison, checking for package deals, and exploring special promotional offers before finalizing their purchase decisions (Khan, 2014). As Sri Lanka continues to witness a surge in online consumer activity, the e-commerce landscape is expected to undergo dynamic changes, presenting both challenges and opportunities for businesses operating in this space.

Wijeratne & Kuruppu (2023) – *Post-pandemic Online Grocery Shopping*: A study of Sri Lankan consumers during the post-COVID period found that perceived ease of use (PEOU) and perceived usefulness (from the Technology Acceptance Model) had a positive, significant impact on online grocery purchase intentions. In contrast, perceived risk showed a negative but non-significant effect on intention, and adding a fun or hedonic motivation factor did not significantly change intentions. This confirms that even after lockdowns, making online platforms easy to use (and useful) strongly encourages consumers' intention to buy groceries online, whereas risk concerns did not deter intentions in a major way.

Gangewatta et al. (2023) – *Urban E-commerce for Agriculture*: Focusing on urban Sri Lankan consumers buying agricultural goods online, this study expanded TAM with trust-related variables. It found that perceived ease of use not only increased perceived usefulness of the platform but also significantly enhanced “website trust” – i.e. user confidence in the online grocery site. In turn, better website trust and product quality were associated with higher purchase intentions (e.g. food quality had a direct positive effect on intention). Notably, perceived risk did *not* significantly reduce purchase intention in this sample, suggesting that when a site is easy to navigate and trustworthy, consumers were willing to buy even amid uncertainties.

Jayathilaka & Udara (2024) – *Trust via E-commerce Security*: Research in post-COVID Sri Lanka highlights the importance of trust and structural assurances from a security standpoint. Jayathilaka and Udara identified that improving transaction security, privacy protections, platform quality, and vendor system security all significantly boosted consumers' perceived security of e-commerce platforms. These security factors are essentially structural assurances that translate into greater consumer trust. The authors note that addressing vulnerabilities (fraud,

privacy leaks, poor system quality) is crucial for building credibility and trust, thereby *maximizing consumers' online purchase intentions* in the long run. This underscores that in crisis times, consumers gravitate toward platforms that feel safe and reliable.

2.1.2 Economic Crisis Considerations: Sri Lankan Context

Academic studies specifically examining Sri Lanka's **2022–2023 economic crisis** and online shopping behavior are still limited. However, industry reports and commentary suggest that **consumer trust** became even more pivotal during the crisis, as inflation and supply disruptions tested online retailers' reliability. Researchers stress that maintaining **structural assurances** (e.g. dependable delivery, fair pricing, and platform transparency) is vital to keep Sri Lankan consumers engaged online during economic turmoil. For instance, a 2024 meta-analysis of global e-commerce found trust to be a **universal determinant** of purchase decisions across countries *regardless of income level*, underscoring that boosting consumer trust is critical in any unstable environment.

2.2 Technology Acceptance Model - Conceptual Framework

(Davis, 1989) originally introduced TAM to elucidate how individuals respond to technology within a work environment. The model brings forward the proposal that individuals, guided by certain beliefs, form attitudes toward a specific object. These attitudes then shape intentions to behave in relation to that particular object. In the study, Davis built the model on the foundation of the Theory of Reasoned Action (TRA), specifying two pivotal beliefs that elucidate technology usage: PU and PEOU. Perceived Usefulness is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance," while Perceived Ease of Use is described as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989, p.320).

The model has been progressively refined over time by researchers and scholars to incorporate additional constructs such as subjective norms, experience and output quality in subsequent studies (Venkatesh & Davis, 2000). TAM has been widely assessed and validated in diverse settings, especially in the context of online interactions where the online consumer is regarded as a computer and internet user, and the stores online or websites are seen as a technological system (Koufaris, 2002). Researchers have systematically applied TAM to understand Internet and website usage, emphasizing the significance of the PU and PEOU constructs. Various studies, including those by (Moon & Kim, 2001), (Lederer et al., 2000), and (Teo et al., 1999), have affirmed the importance and relevance of PU and PEOU in the ecommerce context. Consequently, when engaging in e-commerce activities on the Internet, considering PU and PEOU becomes crucial.

2.2.1 Theory of Planned Behavior

The Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) have played big roles in the domain of social psychology, being extensively employed in diverse research contexts to anticipate the intentions and behaviors of individuals (Ajzen 1991; Ajzen and Fishbein 1975). The TRA initially posited that attitudes and subjective norms were influential in shaping an individual's intentions to engage in specific behaviors. However, it faced limitations, particularly in addressing voluntary behaviors. In response to these limitations, the TPB emerged, building upon the TRA to enhance its utility. A notable addition to the TPB was the incorporation of perceived behavioral control as a new construct, designed to forecast an individual's intentions regarding actual behaviors. Unlike the TRA, the TPB emphasizes that actual behaviors were not exclusively determined by societal norms and attitudes; perceived behavioral control emerged as a crucial factor in understanding confidence in one's ability to perform and participate in behaviors (Chiu et al., 2018). In essence, if an individual holds positive attitudes, subjective norms, perceived behavioral control, and intentions toward a behavior, the likelihood of them translating these intentions into actual behavior is heightened (Ajzen, 1991).

To summarise, the TPB provides a more relatable and comprehensive explanation of the behavioral model compared to the TRA. The crux lies in the assertion that an individual's execution of a behavior is contingent upon having genuine control over that behavior. This shift in perspective has garnered widespread recognition among researchers, positioning the TPB as more adept at predicting individuals' intentions and behaviors as opposed to the TRA (Chiu et al. 2018; Rehman et al. 2019).

Examining the practical implications of these theories, researchers and practitioners have increasingly turned to the TPB as a more robust framework for understanding and predicting behavior. Its comprehensive approach, encompassing cognitive, normative, and control factors, provides a more accurate reflection of the complexity inherent in decision-making processes. This has proven particularly valuable in domains where voluntary behaviors and individual agency play significant roles.

Furthermore, the TPB's versatility is evident in its application to various contexts, ranging from health-related behaviors to consumer choices. In the digital age, where technology permeates daily life, the TPB has been instrumental in deciphering users' intentions and behaviors in the realm of information technology. This adaptability showcases the theory's resilience and applicability across diverse domains.

2.3 Factors Affecting Online Purchase Intention

2.3.1 Perceived Ease of Use (PEOU) and its importance in technology adoption

Perceived Ease of Use (PEOU) pertains to the user's perception of the simplicity and ease of interacting with a specific technology, including accessing websites, internet functions, and web interfaces . It encompasses the perceived necessary technological elements, essentially reflecting the user's viewpoint on the ease of using a particular technology (Davis, 1989). In essence, a technology is deemed more favorable for usage if it is perceived as easier to navigate by online shoppers. To put it simply, the more complicated a technological application appears, the less likely it is to be embraced by users.

PEOU, along with Perceived Usefulness (PU), forms essential components in the acceptance of technology (Venkatesh & Davis, 2000). The PEOU construct has found application in various contexts, ranging from electronic mail, e-commerce (Ramayah & Ignatius, 2005), and mobile commerce (Makmor & Abd Aziz, 2019), to the intention to use internet applications (Masrom, 2007).

Drawing from the literature on information technology, PEOU is recognized as a vital construct for investigating and gauging user acceptance of a specific technology. According to Dutta (2016), one of the key motivators for consumers' intention to use technology lies in their perception of its ease of use. In this conceptual model, both PU and PEOU are considered fundamental factors influencing consumers' online repurchase intentions. The perception of ease of use, adapted from Davis's (1989) definition, encompasses how consumers feel about the ease of interacting with online shopping sites and their ability to obtain desired product information.

Researchers argue that, both theoretically and empirically, the usability of technology leads to favorable perceptions of its usefulness (Venkatesh & Davis, 2000; Davis, 1989). Consequently, PEOU holds noteworthy influence. When consumers find it easy to navigate online shopping sites, locate product information, and complete transactions, they perceive online shopping as more valuable and worthwhile (Iriani & Andjarwati, 2020). Perceived ease of use is considered equally important as perceived usefulness, often manifesting as the concept of "user-friendly" in online shopping websites or applications (Ardiyanto & Kusumadewi, 2019).

Several factors contribute to the perception of ease of use, including consumers' belief that they can easily learn to operate an application/website, swiftly find the desired product, receive prompt assistance when encountering difficulties, and experience clear and comprehensible interactions. Additionally, ease of use facilitates product comparisons across different online shops (Moslehpour et al., 2018). Online shopping provides consumers with novel channels of visual stimulation and

information, influencing consumption intentions during product searches (Chi, 2018).

In summary, the perceived ease of use plays a crucial role in users' acceptance of technology, particularly in the context of online shopping. It encompasses customers' perceptions of the convenience of using mobile shopping applications, influencing decision-making, ease of access to desired products, and the adept and flexible nature of interaction (Hall & Connell, 2017).

2.3.2 Perceived Usefulness (PU) and how it impacts consumers' intention to use online platforms.

In the realm of information technology literature, PEOU is widely acknowledged as a crucial construct for examining and evaluating user acceptance of a specific technology. According to (Dutta, 2016), a significant motivating factor influencing consumers' intention to use technology lies in the PEOU. In this model, both PU and PEOU are regarded as fundamental functional factors influencing consumers' online repurchase intentions. Borrowing from Davis's (1989) definition, the perception of ease of use in this study is defined as the degree to which consumers feel at ease interacting with online shopping sites and successfully obtaining the desired product information.

Numerous researchers assert that, both theoretically and empirically, the ease of using technology contributes to public perceptions of its usefulness (Venkatesh & Davis, 2000; Davis, 1989; Dutta, 2016). Consequently, perceived ease of use plays a huge role because when consumers find it uncomplicated to navigate online shopping sites, access product information, and conduct transactions, they perceive online shopping as more valuable and lucrative (Dutta, 2016). Perceived ease of use is deemed equally significant as perceived usefulness, often synonymous with the term "user-friendly" in the context of online shopping websites or applications (Ardiyanto & Kusumadewi, 2019).

Several factors contribute to the perception of ease of use, encompassing consumers' beliefs that they can quickly learn to operate an application/website, swiftly find the needed product, receive prompt assistance when facing difficulties, and experience clear and understandable interactions. Additionally, ease of use facilitates product comparisons between online shops, contributing to a user-friendly experience (Ardiyanto & Kusumadewi, 2019). Online shopping not only introduces consumers to novel channels of visual stimulation and information but also shapes or influences their consumption intentions during product searches (Chi, 2018).

To elaborate further, a technological solution is considered more preferable over another if the likelihood of it to be approved by online shoppers is considered high. In simpler terms, the more complex a technology application is perceived, the more likely it is that the corresponding website will be utilized. In essence, ease of use revolves around the customer's perception of the ease of utilizing the features offered

through the mobile shopping application. This perception significantly influences the customer's decision-making process, ease of use, accessibility to desired items, and the skilled and flexible manner of interaction (Hall & Connell, 2017).

2.3.3 Structural Assurance (SA) and its role in building trust in online transactions.

The notion of structural assurance in the context of online transactions has emerged as an important focus in academic discourse, reflecting the importance of establishing and maintaining trust within e-commerce environments. In their study on online shopping attitudes, (Li et al., 2013) investigated the effects of structural assurance and persuasion principles on consumers' trusting beliefs and attitudes towards online shopping. They identified key variables such as liking, reciprocity, scarcity, commitment, authority and social proof, and found that external assurances like social proof along with authority significantly influenced cognitive beliefs such as confidence and competence, while internal assurances like reciprocity and commitment affected diagnostics and warranty. Their research concluded that cognitive beliefs have a higher impact on consumer attitudes than affective beliefs, though the study is limited to experienced online shoppers and may not be generalizable to all product categories.

In their experimental study on trust transfer between physical and virtual environments, (Wingreen et al., 2018) found that structural assurance and situational normality have significant effects on vendor-based and technology-based trust. Their research highlighted that structural assurance is crucial in preventing trust loss during physical-to-virtual transfers, while both factors enhance trust in virtual-to-physical transfers.

(Kim, 2012) embedded initial trust and the TAM to identify first purchase intentions in online shopping. The study found that trusting stance, company reputation and structural assurance significantly influence initial trust beliefs, which in turn affect perceived usefulness and usage attitude towards online shopping systems, ultimately influencing first purchase intention indirectly. However, the research focused on behavioral intentions and did not account for the size of e-vendors or types of products, suggesting the need for further empirical validation.

In the evolving e-commerce landscape, a nuanced perspective is important for informing strategies aimed at enhancing consumer trust and ensuring the long-term success of online transactions. The proposed extension of structural assurance into internal and external dimensions acknowledges the diverse elements shaping a trustworthy online environment. Internal assurance includes elements within the online platform itself, such as website interface and navigation, while external assurance considers factors external to the immediate transactional environment, including the overall reliability of the e-commerce ecosystem.

This understanding of structural assurance surpasses the transactional security lens to embrace a holistic approach, recognizing that consumers' trust is influenced by a

numerous number of factors throughout the online shopping journey. This perspective aligns with the broader trend in e-commerce research, acknowledging that a successful online transaction is not solely contingent on the security of the transaction itself but is equally influenced by the overall user experience, platform reliability, and the perceived integrity of the entire online ecosystem.

In conclusion, structural assurance stands as a complex and multifaceted construct that holds a significant role in building and sustaining trust in online transactions. The evolution of this concept from its roots in interpersonal dealings to its contemporary application in e-commerce reflects the dynamic nature of online interactions. As researchers and practitioners continue to explore and navigate the intricacies of e-commerce, recognizing and understanding the diverse elements that contribute to a trustworthy online environment will be paramount for shaping strategies that foster consumer trust and facilitate successful online transactions.

2.3.4 Social Influence (SI) and how it shapes consumers' decisions.

- **Social Influence (SI) in Online Shopping**

Social Influence (SI) plays a huge role in shaping consumer behavior, especially in the dynamic context of online shopping. As consumers increasingly engage in digital transactions, understanding the nuances of social influence mechanisms becomes essential for businesses and researchers. This literature review explores key dimensions of SI in online shopping, encompassing both traditional and contemporary perspectives.

- **Traditional SI in Online Shopping**

Early studies on online shopping behavior recognized the impact of traditional social influence factors such as word-of-mouth and recommendations. Positive reviews and testimonials on e-commerce platforms serve as powerful cues, influencing potential buyers (Cheung & Lee, 2012). Additionally, the influence of family and friends, even in a virtual context, remains significant, as consumers often seek advice and opinions before making online purchase decisions (Lee et al., 2011).

- **Contemporary Perspectives**

With the advent of social media, contemporary SI in online shopping has witnessed a paradigm shift. Social media platforms serve as influential spaces where consumers share experiences, preferences, and recommendations. Social proof, a concept identified by (Cialdini, 2001), is particularly evident in the online context, with users relying on the actions and feedback of others to inform their own decisions (Yang & Joo, 2009).

- **Influencers and Opinion Leaders**

The rise of influencers and opinion leaders on platforms like Instagram and YouTube has transformed SI dynamics in online shopping. Consumers often trust and emulate the preferences of these figures, making influencer marketing a potent tool for brands

(Lu et al., 2016). The perceived authenticity and relatability of influencers contribute to their persuasive impact on consumer choices (De Veirman et al., 2017).

- **Online Communities and Forums**

Online communities and forums dedicated to specific products or brands amplify the influence of like-minded individuals. Consumers actively participate in discussions, seek advice, and share insights, creating a communal environment that significantly shapes online shopping decisions (Hajli, 2014).

- **Cultural and Social Norms**

Cultural and social norms continue to exert influence in the online shopping domain. Consumers often align their choices with prevailing cultural narratives and societal expectations, reflecting a broader form of social influence that extends beyond individual interactions (Xiang & Gretzel, 2010).

In conclusion, the literature on SI in online shopping reflects a dynamic interplay between traditional and contemporary factors. From word-of-mouth recommendations to the influential role of social media, influencers, and online communities, understanding these dynamics is vital for businesses seeking to leverage SI for marketing strategies and researchers exploring the evolving landscape of online consumer behavior.

2.3.5 Mediating Variable.

In the dynamic landscape of online shopping, understanding the mediating variables that influence consumers' intentions is essential for businesses and researchers alike. Two critical mediating variables, Attitude Towards Online Shopping and Perceived Risk, are instrumental in shaping consumers' decisions in the digital marketplace.

- **Attitude Towards Online Shopping**

Attitude Towards Online Shopping is a multifaceted construct surrounding individuals' overall evaluations, emotions, and beliefs regarding the online shopping experience. Positive attitudes contribute to favorable intentions and behaviors, while negative attitudes act as potential barriers to online engagement (Li et al., 2013). Attitude is shaped by various factors, including perceived ease of use, perceived usefulness, and overall satisfaction with online transactions.

Furthermore, The study 'Factors Influencing Consumers' Attitude Towards E-Commerce Purchases Through Online Shopping' by (Jusoh and Ling, 2012) employed a questionnaire-based survey using convenience sampling to analyze how socio-demographic factors, online buying patterns, and purchase perceptions influence attitudes towards online shopping. Key findings include significant relationships between income, e-commerce experience, product perception, and customer service with consumers' attitudes towards online shopping, although no significant impact was found for age, occupation, types of goods, hours spent online,

or consumer risk. The study's limited scope and sampling method suggest a need for broader research to encompass more diverse factors and populations.

- **Perceived Risk**

Perceived Risk in context to online shopping refers to consumers' subjective assessment of possible adverse outcomes or uncertainties that are linked with the digital and online transaction processes. It is surrounded with concerns related to financial security, privacy, product quality, and the overall credibility of the online platform (Pavlou, 2003). High perceived risk can act as a significant impediment to consumers' intentions to shop online.

Empirical studies consistently underline the significance of Perceived Risk as a mediating variable in consumers' online shopping intentions. For instance, (Kim, Ferrin, and Rao, 2009) found an inverse(negative) relationship between perceived risk and consumers' intentions to purchase online. This emphasizes that as perceived risks decrease, consumers become more willing to engage in online transactions.

The study 'The Effect of Perceived Risk on Online Shopping in Jordan by (Masoud, 2013) employs a survey methodology to explore the impact of various perceived risks on online shopping behavior. Key findings indicate that financial risk, delivery risk, information security risk and product risk significantly and negatively influence online shopping behavior, while time risk and social risk show no significant effect. The study highlights the need for e-marketers to adopt risk-reduction strategies to mitigate these perceived risks, although its findings are limited by the specific cultural context of Jordan and the exclusion of other potential risk factors.

In conclusion, the mediating variables of Attitude Towards Online Shopping and Perceived Risk shape consumers' intentions in the online shopping domain. Positive attitudes fostered by convenient and trustworthy experiences positively influence intentions, while efforts to mitigate perceived risks contribute to enhanced consumer confidence. Understanding these mediating variables is important for businesses seeking to tailor strategies that positively impact consumers' online shopping intentions.

2.4 Regional and International Studies for Comparison

Recent research across South Asia and broader global contexts has consistently underscored the pivotal role of trust and perceived ease of use in shaping online purchase intentions during crises. For example, **Phetnoi et al. (2021)** examined Thai consumers amid COVID-19 and integrated structural assurance into the Technology Acceptance Model. Their findings indicated that **perceived usefulness emerged as the most influential factor**, followed by structural assurance, ease of use, and social influence. Notably, their work highlights that enhancing navigation simplicity and clearly communicating platform security can significantly strengthen purchase intention during periods of heightened uncertainty.

Similarly, research conducted in Bangladesh by Mahbub and Kabir (2021) emphasized the importance of trust as a determinant of online shopping behavior. Their study revealed that while the visual quality of website interfaces was comparatively less critical, elements such as security measures and electronic word-of-mouth recommendations played a substantial role in building consumer trust, which, in turn, directly increased purchase intentions. This suggests that even in crisis contexts, consumers prioritize assurances of safety and credibility over aesthetic aspects of the shopping platform.

Complementing these findings, Manzoor et al. (2024) explored the interplay between Protection Motivation Theory and TAM in Pakistan, demonstrating that threat appraisals related to health risks, together with online trust and perceived ease of use, positively influenced consumers' attitudes toward adopting online shopping as an adaptive response to the pandemic. This underscores the idea that perceived threat can act as a catalyst for technology adoption, provided that platforms are perceived as both trustworthy and user-friendly.

Further reinforcing these regional patterns, a 2024 global meta-analysis published in Heliyon consolidated evidence from numerous studies examining e-commerce behavior during the pandemic era. The meta-analysis confirmed that trust consistently functions as a core driver of online purchase intentions across income levels and levels of prior online experience. Importantly, the analysis highlighted that perceived risk moderates this relationship; during crises, reducing uncertainty through visible security features and transparent policies further amplifies the positive impact of trust on consumer behavior. These insights are particularly relevant for Sri Lankan e-commerce stakeholders, who must not only enhance platform usability but also invest strategically in building and communicating robust structural assurances.

2.5 Summary

This chapter explored key factors influencing online purchase intention, particularly during crises, by reviewing existing research. Findings indicate that health concerns, lockdown restrictions, and convenience significantly drove online shopping behavior during the COVID-19 pandemic. While e-commerce adoption grew globally, trust, security, and digital literacy emerged as critical determinants of consumer behavior.

The study also examined Sri Lanka's e-commerce landscape, highlighting its gradual expansion due to increasing internet penetration and social media influence. Although urban consumers, particularly in Colombo, Kandy, and Galle, are shifting toward online shopping, trust issues, security concerns, and logistical challenges remain key barriers.

To explain consumer behavior, the chapter applied TAM and TPB. TAM emphasizes the role of PEOU and PU in technology adoption, while TPB incorporates social norms and perceived control as additional predictors of online purchase intention.

Key influencing factors were analyzed: PEOU and PU encourage adoption by improving convenience and perceived benefits, Structural Assurance (SA) enhances consumer trust, and Social Influence (SI) shapes preferences through recommendations and online interactions. Additionally, Attitude Towards Online Shopping and Perceived Risk serve as mediating variables, influencing consumers' confidence and willingness to shop online.

In conclusion, existing literature highlights the growing reliance on e-commerce but underscores the need for businesses to improve security, trust, and usability to drive further adoption. This review provides the theoretical foundation for the study's empirical analysis.

CHAPTER 3

RESEARCH METHODOLOGY

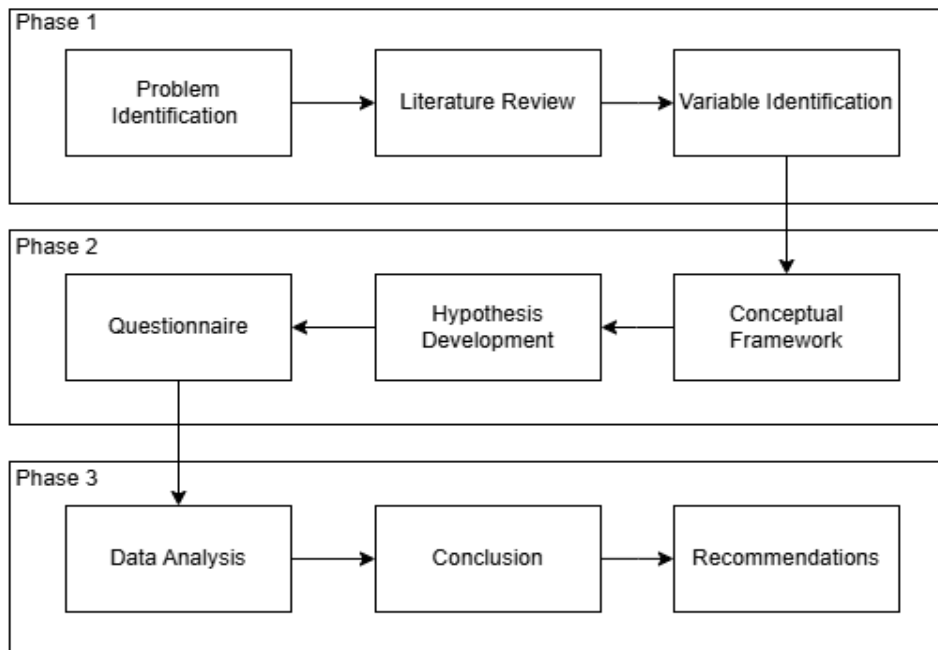
This chapter outlines the systematic approach we have adopted to investigate the factors influencing consumers' online purchase intention during crises in Sri Lanka. It serves as the outline for our research journey, offering insights into the research problem, chosen methodology, data collection process, population and sample selection, and the process of data acquisition.

3.1 Research Approach

This research process unfolds in three phases. The first phase encompasses problem identification, literature review, and variable identification, where we clarify our research objectives, delve into the existing body of knowledge, and precisely define the variables under study. The second phase is marked by the construction of a conceptual framework, hypothesis development, and the distribution of a tailored questionnaire. Here, we integrate the theoretical foundations of TAM and TPB, formulate testable hypotheses, and take off on data collection. The third phase entails data analysis, conclusion drawing, and the formulation of practical recommendations.

Figure 3.1

Process Approach



3.2 Conceptual Framework

Various factors may have an impact on customers' online buying decisions during a crisis. Conceptual framework serves as the theoretical foundation of your research, providing a structure that illustrates the relationships between various factors in the context of consumers' online purchase intention during crises in Sri Lanka. In that case, the integration of the TAM and the TPB forms the basis of your framework. This synthesis enables a more comprehensive examination of the factors that influence online purchase intentions. Table 3.1 shows the factors that have been identified in this research and the definition of each and every variable.

Table 3.1

Identified independent variables

Factor(s)	Definition
PEOU	This variable represents the extent to which potential consumers perceive online shopping platforms as user-friendly and easy to navigate. (Abdullah, F., Ward, R., & Ahmed, E. 2016) It is a pivotal factor in TAM and is essential in determining the ease with which individuals can engage in online shopping during a crisis.
PU	PU reflects consumers' perceptions of the practical benefits they gain from online shopping. It assesses whether consumers see online shopping as a valuable and efficient means of acquiring products. (Amin, M., Rezaei, S., & Abolghasemi, M. 2014)
SA	SA relates to the structural components of online shopping platforms that establish trust and security. (Sha, W. 2009) This factor influences consumers' confidence in making transactions online, particularly during crises.
SI	SI signifies the impact of social factors on consumers' online shopping decisions. It explores how recommendations from peers, online reviews, and the influence of social media play a role in shaping consumers' intentions to shop online during crises.

Apart from the independent variables identified, the dependent and the mediating variables of this research thesis goes as follows:

3.2.1 Dependent Variable:

Intention to Purchase Online: This is the primary focus of the research, representing consumers' stated willingness and intention to engage in online shopping during a crisis. It's influenced by the independent variables, and

understanding the drivers behind this intention is crucial for businesses and policymakers.

3.2.2 Mediating Variables:

In addition to the independent and dependent variables, conceptual framework incorporates mediating variables, specifically:

- I. **Attitude Towards Online Shopping:** This variable represents consumers' attitudes and perceptions of online shopping, which are shaped by PEOU, PU, SA, and SI. It plays a mediating role in explaining how these factors influence consumers' intentions.
- II. **Perceived Risk:** This variable pertains to consumers' perceptions of the risks associated with online shopping. It is influenced by SA and SI. Perceived Risk mediates the relationship between these variables and consumers' online purchase intentions. (Dowling, G. R.1986)

In our pursuit of understanding the intricate dynamics of consumers' online purchase intention during crises in Sri Lanka, a comprehensive framework is a must. Table 3.2 offers a structured insight into the sub-factors that reside under each variable in our conceptual framework. By breaking down the independent variables, Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Structural Assurance (SA), and Social Influence (SI), along with their respective sub-factors, we unveil the intricate dimensions that collectively influence the ultimate outcome - consumers' intention to purchase online.

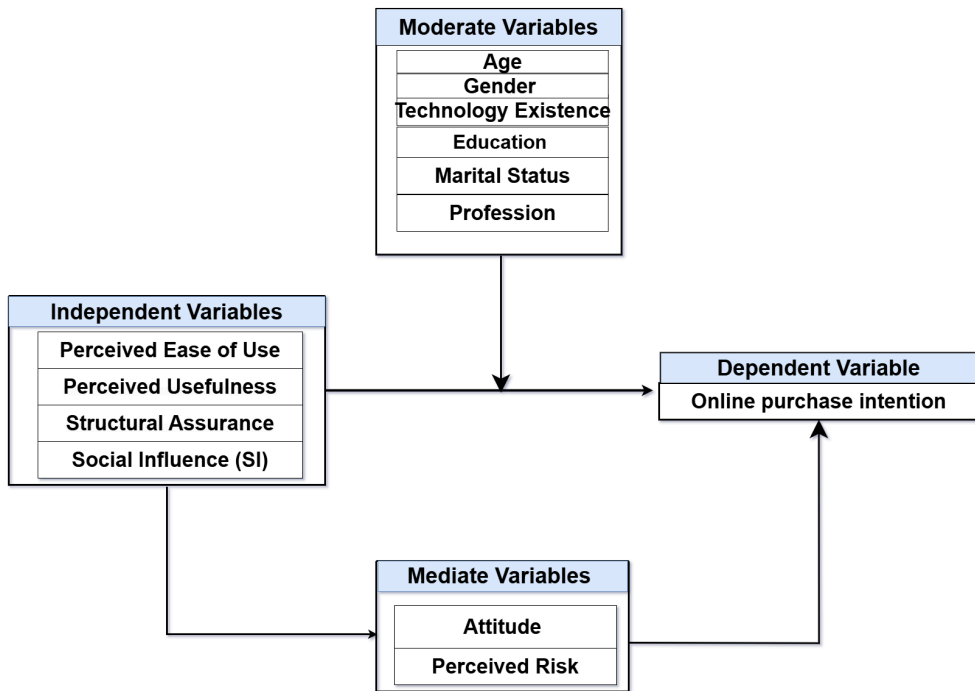
Table 3.2
Variables and sub-factors identified

Factor	Sub Factors
PEOU	Ease of Navigation Clarity of Instructions Learning Curve Error Handling Response Time
PU	Product Availability Convenience Cost-effectiveness Information Accessibility Personalization
SA	Payment Security Transparent Policies Privacy Protection

SI	Social Media Influence Reviews Ratings Word-of-Mouth Information Sharing Social Proof Normative Pressure
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Figure 3.2 presents the conceptual framework, which includes independent, dependent, and mediating variables identified primarily through the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and an extensive review of related literature. The framework incorporates two mediating variables and four independent variables. In this study, ‘Intention to Purchase Online’ is designated as the dependent variable.

Figure 3.2
Conceptual Diagram



3.3 Hypothesis Development

Following hypotheses are derived according to the proposed conceptual framework of identifying factors affecting the consumers' online purchase intention during a crisis.

Let,

H_A : Alternate Hypothesis

H_0 : Null Hypothesis

Hypothesis 1

$H1_0$: Perceived Ease of Use has no impact on online purchase intentions.

$H1_A$: Perceived Ease of Use positively affects consumers' online purchase intentions.

Hypothesis 2

$H2_0$: Perceived Usefulness has no impact on the online purchase intentions.

$H2_A$: Perceived Usefulness positively affects consumers' online purchase intentions.

Hypothesis 3

$H3_0$: Having structural assurance has no impact on online purchase intentions.

$H3_A$: Structural Assurance positively affects consumers' online purchase intentions.

Hypothesis 4

$H4_0$: Social influence has no impact on online purchase intentions.

$H4_A$: Social Influence positively affects consumers' online purchase intentions.

Hypothesis 5

$H5_0$: Attitude towards online shopping does not mediate the relationship between perceived ease of use and online purchase intentions.

$H5_A$: Attitude toward online shopping positively affects online purchase intentions

Hypothesis 6

$H6$: Perceived Risk mediates the relationship between Perceived Usefulness and online purchase intentions.

$H6_A$: Perceived Risk negatively affects consumers' online purchase intentions.

3.4 Data Collection

Data for this study was collected through a structured questionnaire consisting of five distinct sections. In the initial section, participants provided demographic information, including age, gender, education level, and occupation, to offer insights into the diverse composition of the sample. The second section focused on assessing participants' familiarity with commonly used online shopping platforms in Sri Lanka during crisis periods. It aimed to gauge the extent to which participants were acquainted with and had utilized these platforms during challenging times.

Sections three through six were tailored to evaluate the key constructs of our research model. The third section delved into the impact of Perceived Ease of Use (PEOU), probing participants on factors such as ease of navigation, transaction simplicity, and the overall user-friendliness of online shopping platforms. The fourth section was dedicated to evaluating Perceived Usefulness (PU) and inquired about the practicality of online shopping, the relevance of products, and the perceived benefits of digital transactions. Section five was structured to gauge Structural Assurance (SA) by assessing security perceptions, data privacy protection, and trustworthiness of online platforms. The final section, section six, delved into Social Influence (SI) by examining the influence of peer recommendations, online reviews, and the impact of social media on participants' online shopping decisions during crises.

All sections utilized a five-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree," to capture participants' responses, allowing for a nuanced assessment of their attitudes and perceptions related to each sub-factor.

3.4.1 Population and Sample Selection

In this research, the Convenience sampling was used due to practical constraints such as time limitations, accessibility issues during crisis periods (COVID-19 lockdowns and economic turmoil), and cost considerations. Given these practical constraints, convenience sampling allowed efficient data collection from accessible, digitally-engaged respondents. Although this method has limitations in generalizability, it remains widely accepted in crisis-based research due to its flexibility, rapid deployment, and ability to reach targeted populations effectively (Etikan, Musa, & Alkassim, 2016). This method helps to achieve a representative sample that reflects the characteristics of the entire population of internet users in Sri Lanka. By providing each potential respondent an equal opportunity to be included, the SRS method minimizes selection bias, thereby enhancing the generalizability of the findings.

The population represents the total internet users in Sri Lanka. According to the statistical data from the Telecommunications Regulatory Commission of Sri Lanka (2022) by December 2022, the total population was 21.54 million. 35% out of the total population were using either a narrow band, broadband, or a mobile internet

connection. Hence, There were 7,539,000 fixed broadband, narrowband, and mobile broadband subscriptions. Given this population, the sample size was determined to be 385 samples based on the Cochran's formula (Bartlett et al., 2001) with a confidence interval of 0.05 and confidence level of 95%. This technique is more appropriate for large populations (Bartlett et al., 2001; Glenn, 1992).

The target population which is the internet users in Sri Lanka consisted of consumers from diverse demographics in Sri Lanka who engaged in online shopping during crisis situations. This approach was chosen for its practicality and expediency in accessing participants who were readily available and willing to participate in the study. (Stratton, S. J. 2021). While simple random sampling may introduce certain limitations in terms of generalizability, efforts were made to ensure that the sample represented a varied cross-section of the population. The sample included participants who were familiar with online shopping platforms, reflecting diverse experiences and preferences.

3.4.2 Process of Data Collection

To collect data for this research, a structured questionnaire was designed, to cover all variables outlined in the conceptual framework. The target participants were individuals who had engaged in online purchasing during the period spanning from 2020 to 2023. Recognizing the significance of privacy and data protection, the research team employed a multi-channel approach to share the questionnaire, including email, WhatsApp, and various other online communication platforms. The questionnaire was done during March 2024 to December 2024.

All participants were explicitly assured that their privacy and anonymity were of paramount importance. The questionnaire was constructed in a manner that did not require the disclosure of personally identifiable information beyond the demographic data collected for analysis purposes. This commitment to safeguarding participants' privacy not only adhered to ethical research standards but also inspired trust and willingness to engage in the survey.

The data collected through this method provided valuable insights into the factors shaping consumers' online purchase intentions in the dynamic context of Sri Lanka, spanning a period marked by significant changes in consumer behavior due to crises. Data Analysis of the collected data from the survey is presented in the next chapter.

CHAPTER 4

DATA ANALYSIS

The fourth chapter of the report focuses on the data analysis of the research in order to address the research objectives in a comprehensive and complete manner which were already described in chapter 3.

In the literature review section of this thesis (Chapter 2), an exploration of existing theoretical frameworks and scholarly works was undertaken to identify the variables influencing consumers' online purchase intentions during crises in Sri Lanka. The primary constructs, designated as independent variables, were identified through a comprehensive analysis of the literature, surrounded by PEOU, PU, SA, and SI. To add granularity to these variables, a detailed examination led to the identification of sub-factors that represent specific dimensions within each construct. For instance, under Perceived Ease of Use, dimensions such as ease of navigation, and user-friendliness were extracted. This process not only synthesized existing knowledge but also informed the development of hypotheses, predicting the relationships between these variables.

4.1. Data preparation of the questionnaire

In designing the questionnaire for this research, a structured approach was followed to ensure an in-depth exploration of the diverse dimensions influencing consumers' online purchase intentions during crises in Sri Lanka. The questionnaire contained six sections, each section designed to extract multifaceted insights from participants. The first section aimed at building a holistic profile of participants, capturing important demographic details such as age, education, marital status, and professional background. Section 2 conducted an evaluation of participants' familiarity with commonly used online purchasing platforms in Sri Lanka. Sections 3 and 4 delved into the key constructs of PEOU and PU, respectively. Within these sections, ten questions each were dedicated to assessing the intricacies of sub-factors, providing a granular examination of participants' perceptions. Section 5 evaluated the SA with six questions probing three sub-factors. The final section, Section 6, focuses on Social Influence, incorporating 12 questions to evaluate the six identified sub-factors. Table 4.1 shows the questionnaire mapping table. Kindly see the appendix for the questionnaire.

Table 4.1

Questionnaire mapping table

Sub Factor	Related Questions in the Questionnaire
Ease of Navigation	Section 3 [13,14]
Clarity of Instructions	Section 3 [15,16]

Learning Curve	Section 3 [17,18]
Error Handling	Section 3 [19,20]
Response Time	Section 3 [21,22]
Product Availability	Section 4 [23,24]
Convenience	Section 4 [25,26]
Cost-effectiveness	Section 4 [27,28]
Information Accessibility	Section 4 [29,30]
Personalization	Section 4 [31,32]
Payment Security	Section 5 [33,34]
Transparent Policies	Section 5 [35,36]
Privacy Protection	Section 5 [37,38]
Social Media Posts / Influence	Section 6 [39,40]
Online Reviews and Ratings	Section 6 [41,42]
Word-of-Mouth & Recommendations	Section 6 [43,44]
Information Sharing	Section 6 [45,46]
Social Proof	Section 6 [47,48]
Normative Pressure	Section 6 [49,50]
Intention to purchase online	Section 7 [51,52]

As mentioned in sub-section 3.4, A five point likert scale was used that ranges from “Strongly Disagree” to “Strongly Agree”. When coding these responders of the participants, values were assigned from 1 to 5 where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

During the data preparation process, few steps were taken to cleanse the data. After careful consideration, we have identified no unnatural responses from the participants. Hence, no data were removed from the data set. This was done by Microsoft Excel. The objective of the data preparation process was to guarantee the accuracy, consistency, and appropriateness of the data for rigorous analysis.

4.1.1 Reliability Analysis

C alpha was used as a guideline for evaluating the internal consistency of each variable. A C alpha coefficient of 0.70 or higher is conventionally considered acceptable, signifying a high degree of reliability in the measurement instrument. (Bland, J. M., & Altman, D. G. 1997) The application of this criterion ensures that the variables utilized in this study exhibit strong internal consistency, bolstering the credibility of the findings and conclusions drawn from the subsequent analyses.

In addition to the above mentioned C alpha coefficients, the credibility of the scales of this study was evaluated by inter item correlation. Inter-item correlation delves into the extent to which items within the same scale are correlated. In other terms, Inter-item correlation is a measure of the correlation between each item in a scale or measure and the total score.(Piedmont, R. L., & Hyland, M. E. 1993) A high degree of correlation between items indicates that they are measuring the same construct.

The results of the validity and reliability tests show that the measurements used in this study exhibit a high level of validity and reliability. Therefore, these findings give confidence in the use of these measures in further interpretations and analyses of the study's findings. Table 4.2 shows C alpha coefficient value of independent variables that were used in this study.

Table 4.2

C alpha coefficient value of independent variables

Variable	No of questions	C alpha coefficient value
Perceived Ease of Use (PEOU)	10	0.747
Perceived Usefulness (PU)	10	0.829
Structural Assurance (SA)	6	0.815
Social Influence (SI)	12	0.909
Intention to Purchase Online	4	0.636

For the variable PEOU, the obtained alpha coefficient stands at 0.747, indicating a satisfactory level of internal consistency. This suggests that the items comprising the PEOU scale are fairly correlated, supporting the reliability of the construct. For the variable PU, the alpha coefficient stands at a robust 0.829, showing a high level of interrelatedness among its constituent items. Structural Assurance (SA) shows a commendable internal consistency with a Cronbach's alpha coefficient of 0.815. Next, the variable Social Influence (SI) has an alpha coefficient of 0.909, signifying a high level of internal consistency. These results collectively attest to the reliability of the scales employed in this study, strengthen the trustworthiness of the measurements, and enhance the validity of the subsequent analyses.

Table 4.3 shows the C alpha coefficient value of the mediate variables. For the variable of Attitude toward Online Shopping, the obtained alpha coefficient stands at 0.753. This value signifies a commendable level of internal consistency among the items comprising the Attitude scale, substantiating the reliability of the construct. Moving to Perceived Risk, the alpha coefficient registers at 0.676. While falling slightly below the conventional threshold of 0.70, this value still suggests a reasonable level of interrelatedness among the items within the Perceived Risk scale.

Table 4.3

Cronbach's alpha (C Alpha) coefficient value of mediate variables

Variable	No of questions	C alpha coefficient value
Attitude towards online shopping	2	0.753
Perceived Risk	2	0.676

4.1.2 Inter-item correlation

To identify the intricate relationships between items within each variable, Pearson's inter-item correlation matrix was used. This matrix facilitated a comprehensive examination of how individual items within the same construct relate to each other. (Eisinga, Grotenhuis, Pelzer, 2013) All correlation values obtained were greater than 0, signifying a consistent positive relationship between the items.

The inter-item correlation analysis revealed valuable insights. A noteworthy observation was that all correlation values exceeding 0.3 indicated not only a few weak relationships but predominantly moderate and strong positive relationships among the items. This strong inter-item correlation shows the internal consistency and coherence of the constructs under investigation.

In this analysis, no items were identified as weakly related to others within the same variable. This implies a high degree of coherence and shared variance among all items within each variable. The absence of weakly related items fortifies the internal consistency of the measurement instruments, affirming that each item is meaningfully contributing to the overarching construct it seeks to capture. This outcome enhances the construct validity of the variables, bolstering the confidence in the robustness of the measurement instruments employed in this research.

Pearson's inter-item correlation values were calculated separately for each independent and mediating variable. Table 4.4 shows Pearson's inter-item correlation values for the independent variable PEOU.

Table 4.4*Inter-item correlation for PEOU*

Question	S3Q1	S3Q2	S3Q3	S3Q4	S3Q5	S3Q6	S3Q7	S3Q8	S3Q9	S3Q10
(S3Q1) It is easy to navigate through the online platform to find the products or services I need.	1	0.681	0.195	0.148	0.128	0.154	0.194	0.1	0.096	0.186
(S3Q2) The online platform provides clear and intuitive navigation options.	0.681	1	0.226	0.133	0.226	0.212	0.249	0.102	0.106	0.356
(S3Q3) It was easy for me to learn how to use the online platform for making online purchases.	0.195	0.226	1	0.561	0.348	0.445	0.28	0.11	0.091	0.107
(S3Q4) I quickly became proficient in using the online platform for making online purchases during a crisis.	0.148	0.133	0.561	1	0.306	0.424	0.288	0.153	0.153	0.15
(S3Q5) The instructions provided on the online platform are clear and easy to understand.	0.128	0.226	0.348	0.306	1	0.504	0.164	0.147	0.093	0.126
(S3Q6) I can easily follow the instructions given on the online platform for making online purchases.	0.154	0.212	0.445	0.424	0.504	1	0.206	0.177	0.066	0.168
(S3Q7) The online platform responds quickly to my actions, such as loading pages and processing transactions.	0.194	0.249	0.28	0.288	0.164	0.206	1	0.185	0.386	0.159
(S3Q8) I don't experience delays or long waiting times when using the online platform for making online purchases during a crisis.	0.1	0.102	0.11	0.153	0.147	0.177	0.185	1	0.28	0.298
(S3Q9) The online platform effectively handles errors or mistakes, such as providing clear error messages and easy recovery options.	0.096	0.106	0.091	0.153	0.093	0.066	0.386	0.28	1	0.347
(S3Q10) I rarely encounter errors or issues when using the online platform for making online purchases during a crisis.	0.186	0.356	0.107	0.15	0.126	0.168	0.159	0.298	0.347	1

Table 4.5*Inter-item correlation for PU*

Question	S4Q1	S4Q2	S4Q3	S4Q4	S4Q5	S4Q6	S4Q7	S4Q8	S4Q9	S4Q10
(S4Q1) The online platform offers a wide range of products and services that meet my needs during a crisis.	1	0.531	0.435	0.453	0.375	0.253	0.399	0.173	0.414	0.407
(S4Q2) I can find the products or services I need on the online platform during a crisis.	0.531	1	0.326	0.367	0.429	0.281	0.321	0.393	0.286	0.472
(S4Q3) Using the online platform for making purchases during a crisis is convenient and saves time.	0.435	0.326	1	0.537	0.169	0.362	0.101	0.273	0.299	0.267
(S4Q4) The online platform makes it easy to search for products and complete transactions during a crisis.	0.453	0.367	0.537	1	0.195	0.283	0.337	0.164	0.402	0.22
(S4Q5) The online platform offers competitive prices, discounts, or cost-saving benefits during a crisis.	0.375	0.429	0.169	0.195	1	0.347	0.339	0.309	0.31	0.342
(S4Q6) I perceive that using the online platform for making purchases during a crisis can help me save money.	0.253	0.281	0.362	0.283	0.347	1	0.269	0.309	0.258	0.398
(S4Q7) The online platform provides detailed and accurate product information during a crisis.	0.399	0.321	0.101	0.337	0.339	0.269	1	0.215	0.469	0.29
(S4Q8) I can easily access user reviews, ratings, and other relevant information to support my purchase decisions.	0.173	0.393	0.273	0.164	0.309	0.309	0.215	1	0.225	0.456
(S4Q9) The online platform tailors recommendations, suggestions, or personalized offers based on my preferences.	0.414	0.286	0.299	0.402	0.31	0.258	0.469	0.225	1	0.39
(S4Q10) I feel that the online platform understands my needs and preferences during a crisis.	0.407	0.472	0.267	0.22	0.342	0.398	0.29	0.456	0.39	1

Table 4.6*Inter-item correlation for SA*

Question	S5Q1	S5Q2	S1Q3	S5Q3	S5Q4	S1Q4
(S5Q1) The online platform takes appropriate measures to protect my privacy.	1	0.594	0.414	0.464	0.395	0.356
(S5Q2) I trust that my personal information will be handled securely by the online platform.	0.594	1	0.402	0.442	0.306	0.439
(S5Q3) The online platform provides secure payment methods to protect against fraudulent activities during a crisis.	0.414	0.402	1	0.599	0.438	0.248
(S5Q4) I trust that my payment details are handled securely by the online platform.	0.464	0.442	0.599	1	0.461	0.352
S5Q5) The online platform provides clear and easily accessible policies regarding data handling, privacy, and security.	0.395	0.306	0.438	0.461	1	0.457
S5Q6) I feel confident in the online platform's transparency regarding its data protection practices.	0.356	0.439	0.248	0.352	0.457	1

Table 4.7*Inter-item correlation for SI*

Question	S6Q1	S6Q2	S6Q3	S6Q4	S6Q5	S6Q6	S6Q7	S6Q8	S6Q9	S6Q10	S6Q11	S6Q12
(S6Q1) I am influenced by recommendations and opinions from family and friends when making online purchases during a crisis.	1	0.618	0.654	0.561	0.412	0.502	0.513	0.485	0.355	0.164	0.252	0.313
(S6Q2) I consider the experiences and suggestions shared by people I know before making online purchases during a crisis.	0.618	1	0.632	0.529	0.677	0.666	0.565	0.403	0.445	0.196	0.538	0.617
(S6Q3) During a crisis, Social media platforms, influencers, and online communities influence my online purchase decisions.	0.654	0.632	1	0.788	0.532	0.556	0.574	0.485	0.46	0.21	0.302	0.364
(S6Q4) I am likely to make online purchases during a crisis based on what I see or learn from	0.561	0.529	0.788	1	0.439	0.518	0.629	0.565	0.498	0.278	0.229	0.394

social media platforms.													
(S6Q5) I consider online reviews and ratings when making purchasing decisions during a crisis.	0.412	0.677	0.532	0.439	1	0.794	0.471	0.369	0.346	0.099	0.543	0.564	
(S6Q6) Positive reviews and high ratings increase my confidence in making online purchases during a crisis.	0.502	0.666	0.556	0.518	0.794	1	0.562	0.399	0.308	-0.028	0.517	0.474	
(S6Q7) Observing others making online purchases during a crisis influences my own intention to make similar purchases.	0.513	0.565	0.574	0.629	0.471	0.562	1	0.736	0.628	0.475	0.414	0.5	
(S6Q8) I am more likely to make online purchases during a crisis if I see others doing the same	0.485	0.403	0.485	0.565	0.369	0.399	0.736	1	0.665	0.485	0.269	0.43	
(S6Q9) Social norms and expectations regarding online shopping during a crisis influence my own intention to make online purchases.	0.355	0.445	0.46	0.498	0.346	0.308	0.628	0.665	1	0.557	0.336	0.52	
(S6Q10) I feel pressure to make online purchases during a crisis due to the expectations of others.	0.164	0.196	0.21	0.278	0.099	-0.028	0.475	0.485	0.557	1	0.179	0.38	
(S6Q11) I am willing to share my own online shopping experiences, recommendations, or opinions with others during a crisis.	0.252	0.538	0.302	0.229	0.543	0.517	0.414	0.269	0.336	0.179	1	0.669	
(S6Q12) Sharing information about my online purchases during a crisis is important for influencing others' purchase decisions.	0.313	0.617	0.364	0.394	0.564	0.474	0.5	0.43	0.52	0.38	0.669	1	

Table 4.8
Inter-item correlation for Attitude

Question	S7Q1	S7Q2
(S7Q1) Overall, I have a positive attitude toward online shopping during a crisis.	1	0.606

(S7Q2) I believe that online shopping is a practical and efficient way to make purchases during a crisis.	0.606	1
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Table 4.9

Inter-item correlation for Risk

Question	S8Q1	S8Q2
(S8Q1) I am concerned about the security of my personal and financial information when shopping online during a crisis.	1	0.527
(S8Q2) I am cautious about the reliability and authenticity of products or services offered by online platforms during a crisis	0.527	1

Table 4.10

Inter-item correlation for dependent variable

Question	S8Q1	S8Q2
(S9Q1) Overall, I am satisfied with making online purchases during a crisis.	1	0.527
(S9Q2) I have changed my online shopping behavior during a crisis compared to non-crisis periods.	0.527	1

Based on the results of both Cronbach's alpha coefficient values and the comprehensive inter-item correlation analysis, It was decided to move forward with the data set since it shows a high level of consistency, reliability, and relatedness as shown in the above tables.

4.2 Descriptive Statistics

This section delves into an examination of each variable, identifying key characteristics relevant to central tendency, dispersion, and distribution. Central tendency, reflecting the center or average of a distribution, is captured through essential measures such as the mean, median, and mode. Simultaneously, dispersion, which explains the spread or variability of data points, is explicated through measures including the standard deviation and range.

4.2.1 Demographic Analysis

Figure 4.1

Gender distribution of the sample.

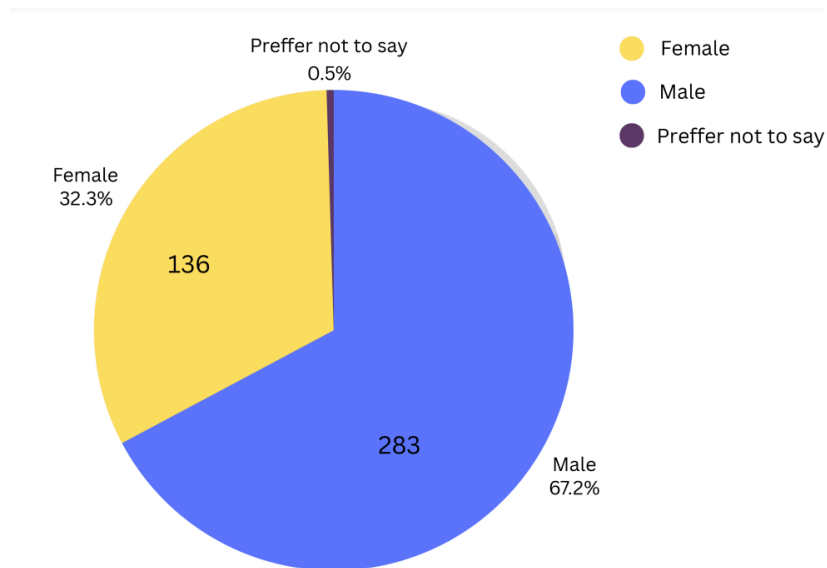


Figure 4.1 shows an important aspect of demographic analysis related to the gender distribution within the sample of 421 participants. The findings disclose a notable skew, with 67.2% (283 participants) identifying as males and 32.3% (136 participants) as females. Furthermore, 2% of respondents opted not to disclose their gender.

Comparing these results to the World Bank's data on the gender distribution in the total population of Sri Lanka in 2022 provides valuable insights. According to the World Bank, the national gender distribution is 10 682 766 (48.3%) males and 11 498 234 (51.7%) females. (World Bank, 2022)

The observed discrepancy in our sample, where males represent a higher percentage than females, shows a potential gender bias. It is important to recognize this skew / bias nature when explaining the findings in the next chapter, admitting that the sample might not precisely mirror the gender composition of the broader population. Awareness of this bias results is important for generalizing the research outcomes, particularly in relation to gender-specific insights and implications.

Figure 4.2

Age distribution of survey respondents.

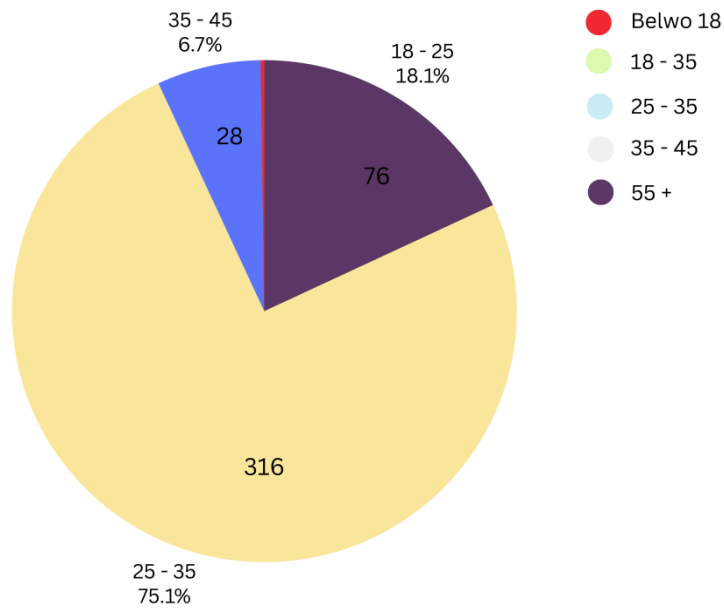
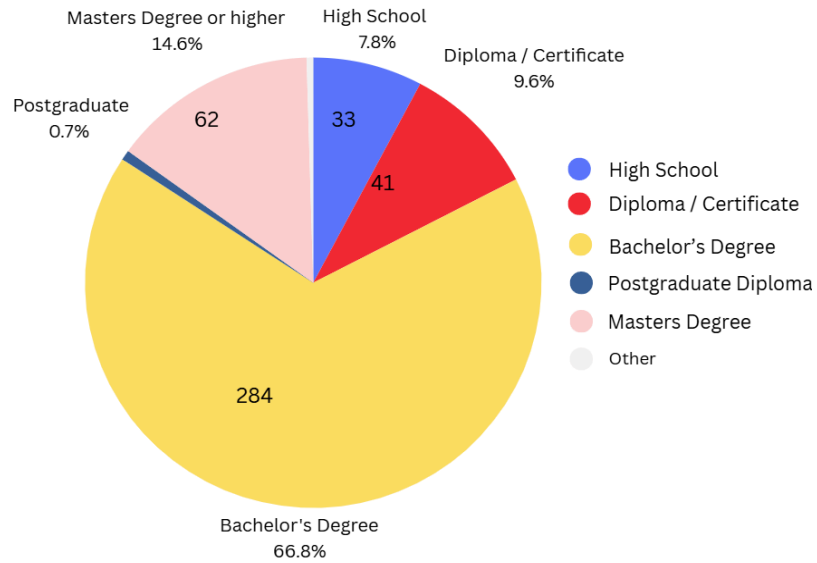


Figure 4.2 shows the age distribution of survey respondents. The age distribution of our survey respondents, offers a notable insight into the demographic composition of the sample. The data identifies a higher representation of the younger generation, with 18.1% falling within the 18-25 age group, and a majority of 75.1% belonging to the 25-35 age group. Therefore, 76 respondents belong to the 18-25 age group and 316 respondents belong to the 25-35 age category. A smaller proportion, 6.7%, represents the 35-45 age group, while only 0.2% falls within the 45-55 age range.

This age distribution underlines a concentration of respondents in the younger demographic segments. A probable explanation for this pattern could be the higher responsiveness of individuals aged 25-35 to the survey, potentially motivated by their increased familiarity with and participation in online purchasing activities during the crisis period in Sri Lanka.

Figure 4.3

Educational qualification distribution of participants.



As seen in Figure 4.3, 67.45% of the participants were bachelor's degree holders. This means that 284 out of the 421 participants were bachelor's degree holders. While 33 participants were master's degree holders, 9.4% of the participants completed either a diploma or a certificate course. 8.9% of the participants, meaning 33 participants were able to complete their high school education. The participation of three postgraduate diploma holders takes a percentage of 0.7%, which is significantly low.

Regarding the marital status of the participants, as shown in Figure 4.4, 48.9% of the participants mentioned that they are single. On the other hand, 212 participants were married, which gives a percentage of 51.1%. Therefore, since the sample has almost equal representation in terms of marital status, we can come to the conclusion that the sample is unbiased. Kindly refer to Figure 4.4.

Figure 4.4
Marital Status of the participants

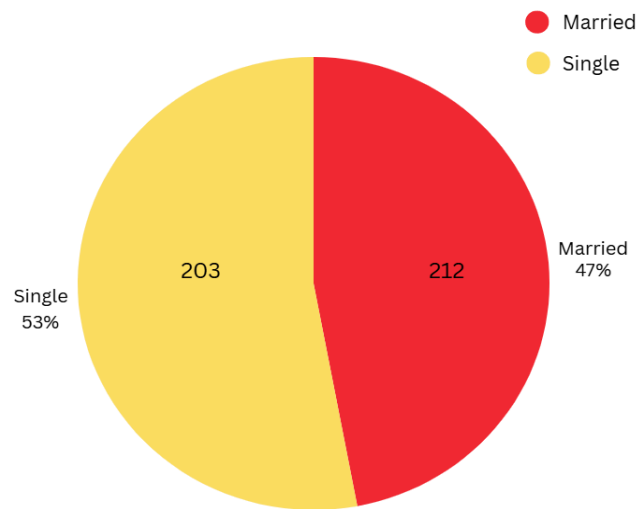
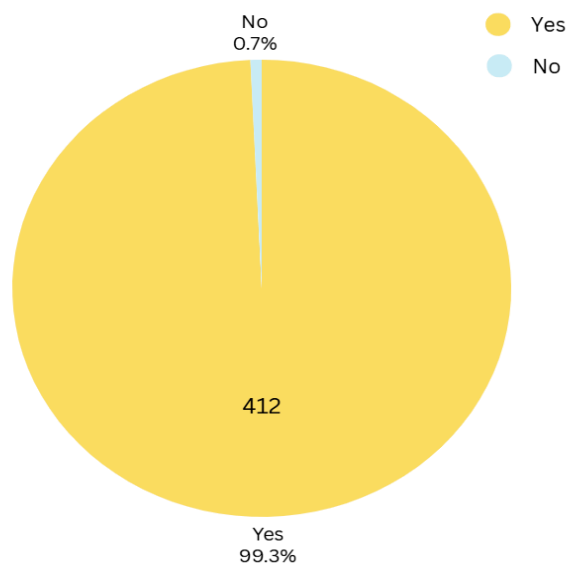


Figure 4.5
Familiarity with online purchasing.

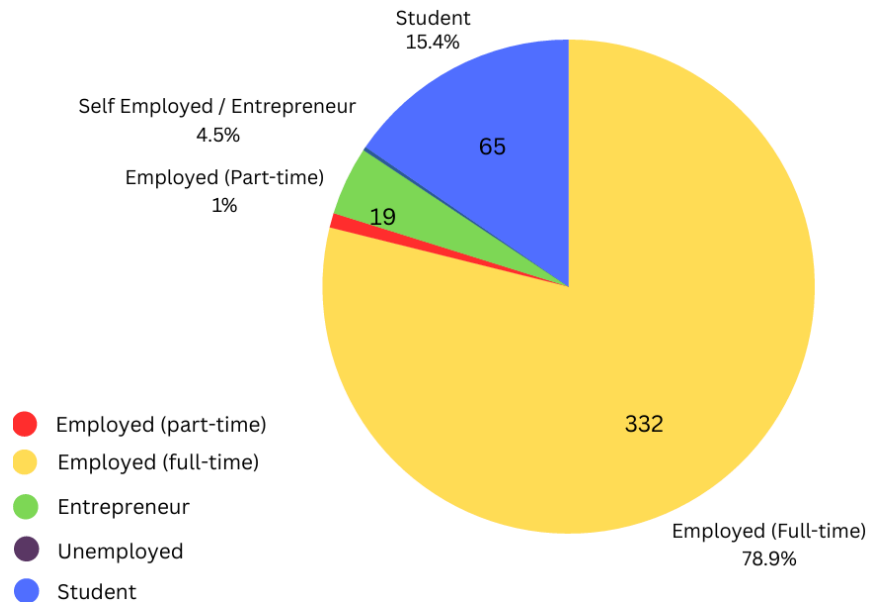


According to Figure 4.5, 412 respondents have done online shopping before in Sri Lanka. Therefore, 99.3% of the respondents have a good familiarity with online purchasing, while 0.7% haven't done online purchasing. Even though they don't have any experience with online shopping, since they have continued answering the rest of the questionnaire, we have to consider their perception of online shopping.

Therefore, those who don't have any prior knowledge about online shopping were not excluded from the survey when doing other analyses.

Figure 4.6

Employment status of the sample

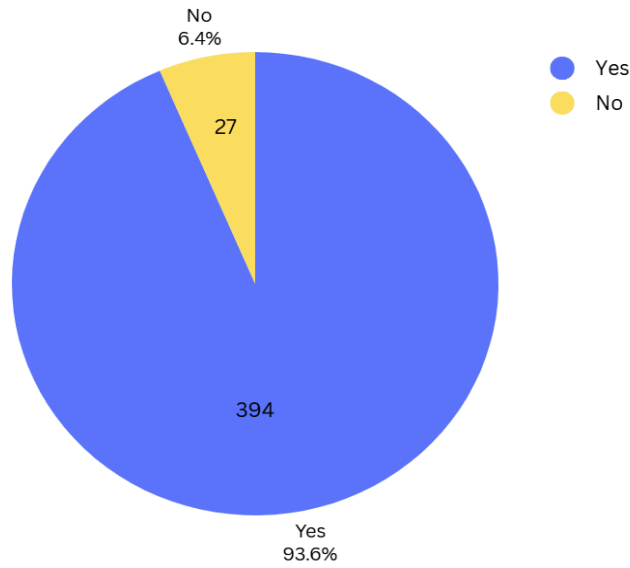


332 (78.9%) respondents were employed full-time at the time of data collection. 6 (1.4%) respondents were employed on a part-time basis. While 65 (15.4%) respondents were full-time students, 19 (4.5%) were either self-employed or entrepreneurs. Noticeably, there were no retired or unemployed participants in the sample.

Among the 421 respondents surveyed, 27 individuals mentioned that they had not engaged in online shopping during the crisis. Despite their lack of direct experience, their responses were still taken into consideration. This is because their perspectives and opinions contribute valuable insights into the perceptions and attitudes toward online purchasing platforms. Understanding the viewpoints of both users and non-users is crucial for obtaining a comprehensive understanding of the broader consumer landscape. Please see figure 4.7.

Figure 4.7

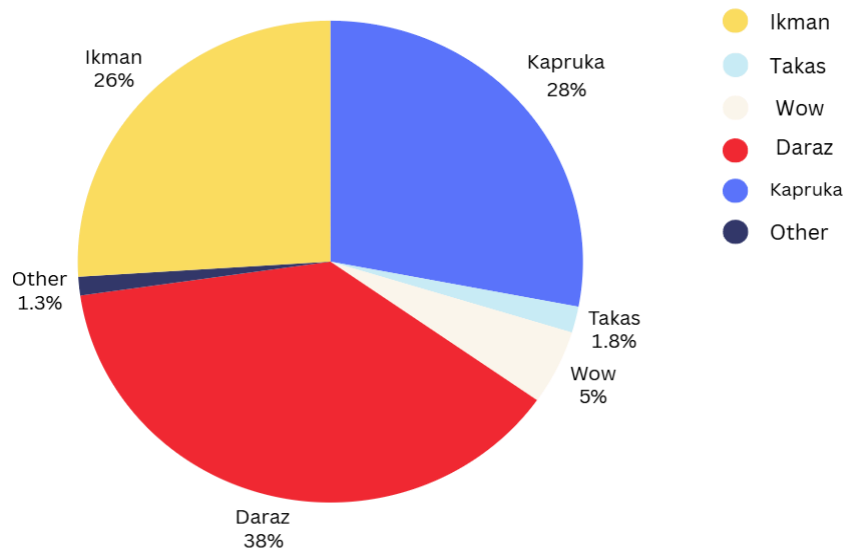
Familiarity with doing online shopping during the crisis.



In the questionnaire, under the second section, 5 questions were asked from the participants to evaluate their familiarity with particular online platforms that come under five categories such as general E-Commerce platforms, specialty online stores / automobile, online pharmacies, fashion and beauty retail platforms, and grocery delivery service platforms.

Figure 4.8

Familiarity with general e-commerce platforms of the participants



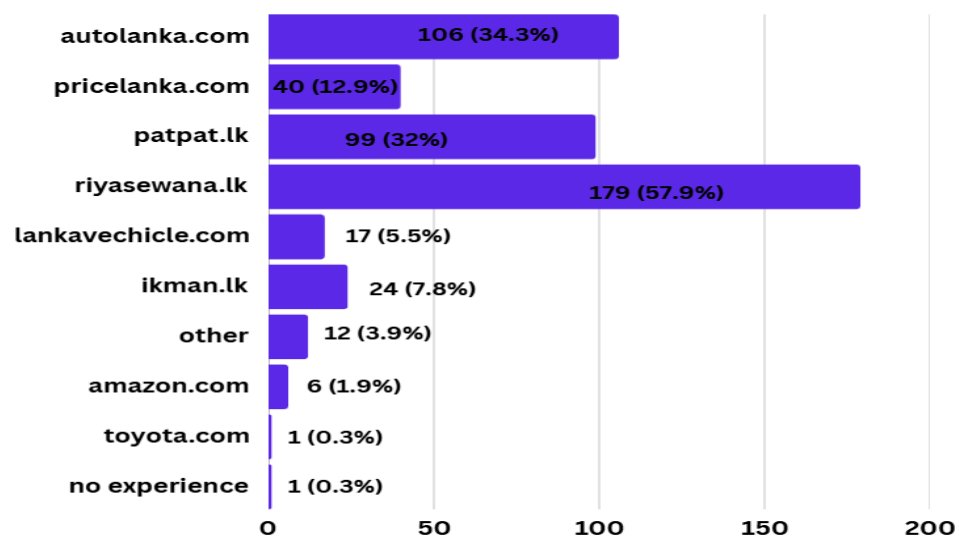
Since out of the 421 participants, 4 have left this question without answering, we can assume that they have not used general e-commerce platforms during the crisis

period in Sri Lanka. And 12 participants selected the other option without specifying the general e-commerce platform that they have used. Apart from that, participants do have experience dealing with platforms such as daraz.lk, kapruka.com, ikman.lk, takas.lk, wow.lk, wishique.com, strong.lk, ebay, keels.lk, amazon.com, aliexpress.com, pickme.com, lassana.com, slbooks.lk, instagram stores, and shein.com. Kindly refer to Figure 4.8 to get the percentage values of the participants. For this question, participants were provided with the options of selecting either multiple answers or leaving the question blank.

The next question was asked to evaluate the familiarity of specialty online platforms such as automobile applications and websites. Since 106 participants left this question unanswered and 3 participants answered "no", (even though in the below figure it shows as 1, the total is 3 participants) a total of 109 participants can be excluded as having no experience in using automobile online platforms during the crisis period in Sri Lanka. Hence, 26.2% of respondents can be excluded from the sample. The rest of the respondents have experience using platforms such as autolanka.com, pricelanka.lk, patpat.lk, riyasewana.lk, ikman.lk, toyota.com, etc. Kindly see Figure 4.9 to get an understanding of the percentages. Kindly note that for this question, participants were provided with the options of selecting either multiple answers or leaving the question blank.

Figure 4.9

Familiarity with Specialty Online Stores/automobile of the participants



The next question was asked to extract participants' familiarity with the online pharmaceutical services available in Sri Lanka at that time. Since 137 respondents left that question unanswered and 73 participants commented that they have used nearby pharmacies for their medicine demands, we can come to the conclusion that a total of 210 respondents had no familiarity with online pharmaceutical platforms by that time. The rest of the participants do have familiarity with online pharmaceutical

platforms such as epharma.lk, healthgur.d.lk, healthnet.lk, onlinepharmacy.lk, ceymed.lk, and UnionChemist. Figure 4.10 shows the percentage of respondents familiar with particular online pharmacies in Sri Lanka at that time. Kindly note that for this question, participants were provided with the options of selecting either multiple answers or leaving the question blank.

Figure 4.10

Familiarity with online pharmaceutical platforms of the participants.

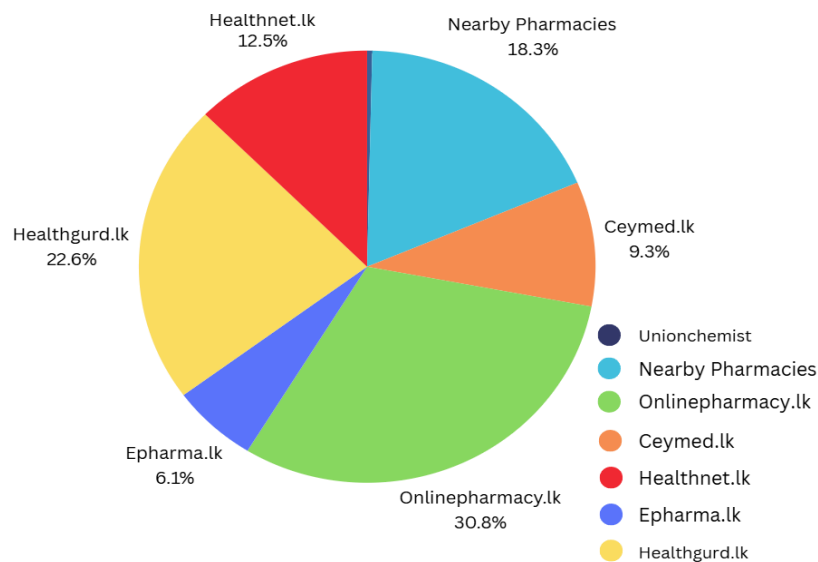
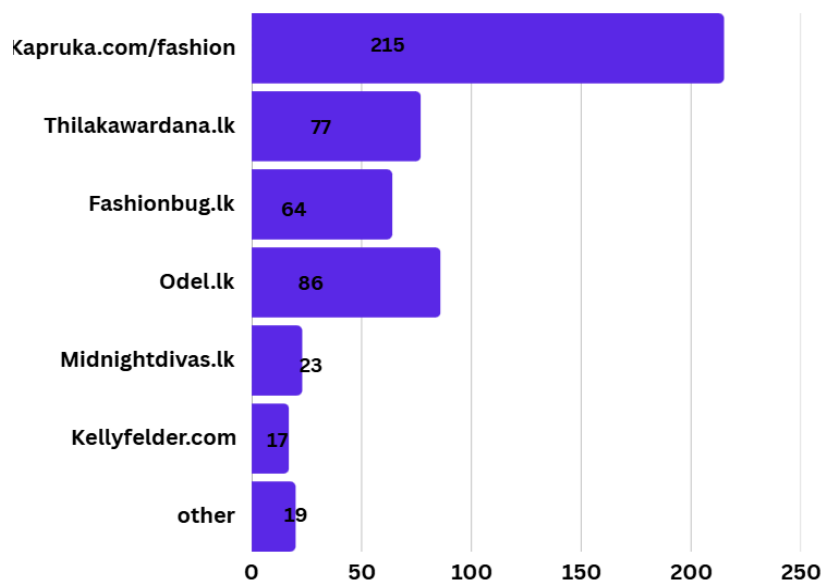


Figure 4.11

Familiarity with online fashion and beauty retailers of participants

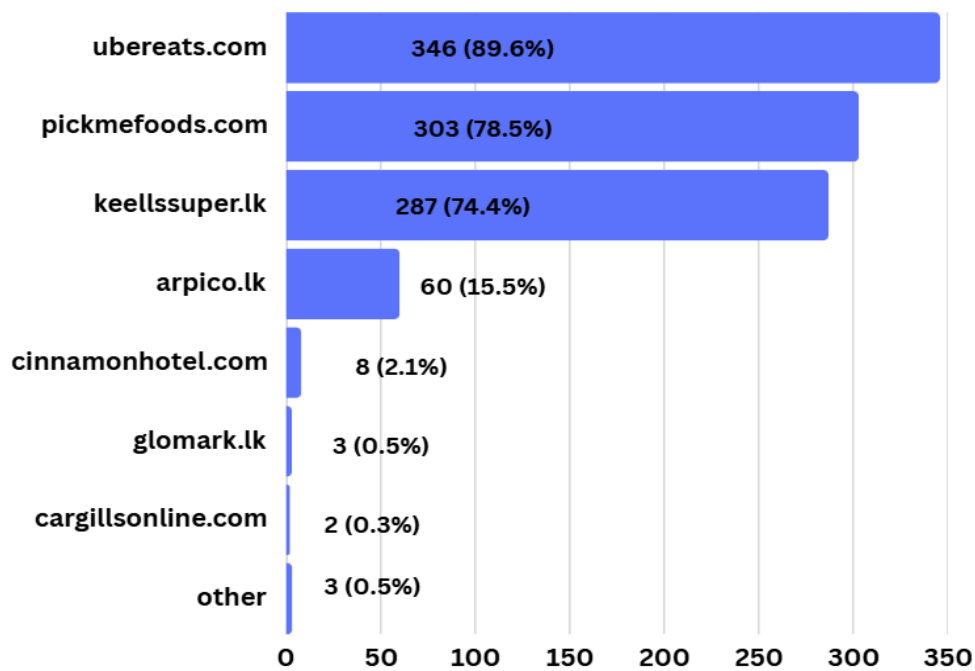


When it came to the familiarity of online beauty retail platforms in Sri Lanka at the time, 103 participants left the question unanswered. Hence, we can assume that they

have not purchased any fashion or beauty products online during the crisis. The rest of the respondents have used platforms such as kapruka.com/fashion, thilakawardana.lk, fashionbug.lk, odel.lk, midnightdivas.com, kellyfelder.lk, etc. Figure 4.11 shows the participants familiar with online fashion and beauty platforms. For this question also, participants had the opportunity to select either multiple answers or leave the question blank.

Figure 4.12

Familiarity with online grocery delivery services of participants.



As displayed in the above figure, the majority of participants were familiar with online grocery shopping platforms at the time. Since participants were given the opportunity to select multiple answers or leave the question blank, 29 participants have left this particular question blank, and one participant has typed “N/a”. Therefore, the total count of those who don't have any familiarity with online grocery services by this time can be counted as 30. To see the percentage values, please refer to Figure 4.12.

4.3 Data Analysis using Multiple Linear Regression Analysis (MLR)

The objective of this analysis is to use **Multiple Linear Regression (MLR)** to examine the relationships between independent variable Perceived Ease of Use, Perceived Usefulness, Structural Assurance, and Social Influence and the dependent variable, Intention to Purchase Online, within the context of a crisis. The goal of this analysis is to assess whether these factors significantly impact consumer behavior, thereby confirming or rejecting the study's hypotheses. MLR is a widely used statistical approach that helps determine not only the strength of these relationships

but also the extent to which each independent variable influences online purchase decisions (Hair et al., 2019; Field, 2018). Beyond hypothesis testing, this analysis offers valuable insights into how well-established theoretical frameworks such as the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) apply to e-commerce during periods of economic or social uncertainty.

The statistical analysis for this study was carried out using **IBM SPSS Statistics**, a widely utilized tool in both academic and professional research for conducting robust data analysis. The Multiple Linear Regression (MLR) results generated key indicators that help assess the strength and validity of relationships among variables. In particular, the R-squared and Adjusted R-squared values measure how well the independent variables (PEOU, PU, SA, and SI) explain variations in the dependent variable, Intention to Purchase Online. While R-squared indicates the overall explanatory ability of the model, Adjusted R-squared provides a more refined estimate by accounting for the number of predictors, giving a more accurate evaluation when multiple variables are included. A higher Adjusted R-squared suggests a stronger model fit, strengthening the significance of the independent variables in influencing online purchase behavior.

The **coefficients** in the regression analysis indicate both the strength and direction of the relationship between each independent variable and the dependent variable. A positive coefficient suggests that as the independent variable increases, the dependent variable also increases, whereas a negative coefficient implies an inverse relationship. To determine whether these relationships are statistically significant, **p-values** are examined. If a variable's p-value is ≤ 0.05 , the null hypothesis is rejected, meaning that the variable has a significant influence on purchase intention. This statistical significance confirms that the independent variable plays a meaningful role in shaping consumer behavior in an online shopping environment.

The **F-statistic** assesses the overall fit of the regression model. A significant F-statistic indicates that the model, as a whole, reliably predicts the dependent variable. This provides a basis for concluding that at least one independent variable has a meaningful impact thereby supporting the hypothesis under investigation.

The multiple regression analysis revealed significant relationships between the main predictors and online purchase intentions. Social Influence (SI) showed the strongest positive relationship, indicating that consumers rely heavily on peer recommendations and social validation when shopping online during crises. Perceived Usefulness (PU) also had a notably strong positive impact, confirming that consumers are more inclined to shop online when platforms clearly demonstrate practical benefits. Structural Assurance (SA) and Perceived Ease of Use (PEOU) both had significant, moderate positive effects, indicating that trust-building measures and user-friendly designs are critical but secondary to social validation and clear usefulness. Interestingly, Perceived Risk showed a significant negative

relationship, confirming that uncertainty or fears regarding transaction security significantly reduce consumers' intentions to shop online.

4.3.1 Assessment of Regression Assumptions

Prior to conducting multiple linear regression analysis, key parametric assumptions were assessed to ensure the validity of the results.

- **Normality:** Normal Probability Plots (P-P Plots) and histogram inspection were used to confirm that residuals were approximately normally distributed.
- **Linearity:** Scatterplots of standardized residuals versus predicted values indicated linear relationships between independent variables and the dependent variable.
- **Homoscedasticity:** Visual inspection of scatterplots showed no evident patterns, confirming homoscedasticity.
- **Multicollinearity:** Variance Inflation Factors (VIFs) were checked and found to be below the threshold of 5, indicating no severe multicollinearity issues.

These diagnostics confirmed that the data met the assumptions required for multiple linear regression.

4.3.2 Perceived Ease of Use and Online Purchase Intention

Model Summary

Table 4.11

Model Summary for PEOU and Online Purchase intention

R	R Square	Adjusted R Square	Std. Error of the Estimate
.837 ^a	.701	.692	.48442

a. Predictors: (Constant), PEOU

ANOVA^a

Table 4.12

Anova testing results

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.122	1	.122	657.521	.000 ^b

Residual	98.322	419	.235		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), PEOU

Coefficients

Table 4.13

Coefficients of PEOU and Online purchase intention

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	3.694	.193		19.103	.000
PEOU	.744	.061	.635	12.722	.000

a. Dependent Variable: OPI

With the value of 0.701, R-Squared shows that 70.1 % of the variance in the dependent variable, Online Purchase Intention is explained by the independent variables used in the model.

The F-statistic is 657.521, and when it is compared with the significance level of 0.000 it can be concluded that the model is significant, and the model possesses predictive ability.

The coefficient for the predictor variable PEOU is 0.744 which is statistically significant and has a standard error of 0.061. The standardized coefficient (beta) for PEOU is 0.635 and it is statistically significant at $p < 0.000$. The t-statistic for PEOU is calculated as 12.722, and the value is statistically significant at $p < 0.000$.

The findings of this study reveal that PEOU has a positive influence on OPI. The model accounts for a significant proportion of OPI and among the variables, PEOU has emerged as very relevant and significant in OPI. This shows that the coefficient for PEOU is significant and positive, meaning that when PEOU rises, then OPI will also rise.

4.3.3 Perceived Usefulness and Online Purchase Intention

Model Summary

Table 4.14

Model Summary for PU and Online Purchase Intention

R	R Square	Adjusted R Square	Std. Error of the Estimate
.003 ^a	.200	.192	.48471

a. Predictors: (Constant), PU

ANOVA^a

Table 4.15

Anova Testing results for PU and online purchase intention

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.001	1	.001	.705	.000 ^b
Residual	98.443	419	.235		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), PU

Coefficients

Table 4.16

Coefficients of PU and Online purchase intention

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	3.846	.197		19.567	.000
PEOU	.582	.062	.603	3.068	.000

a. Dependent Variable: OPI

The R-squared value is 0.200, which means the model only reveals 20% variable behaviour of the dependent variable (Online Purchase Intention).

The F-statistic is 0.705, and its significance level is 0.000, which shows that the model is jointly significant and has predictive ability.

Thus, the unstandardized coefficient of the predictor variable (PU) is 0.582 and the standard error is 0.062. The coefficients of determination for PU are equal to 0.603, which testify to their statistical significance ($p < 0.000$). The t-statistic for PU is 3.068 and the result is statistically significant.

From the findings, it is evident that perceived usefulness has a positive influence on the intention to purchase online. The model accounts for a moderate amount of variance in OPI and The PU variable is significant and has a strong relationship with OPI. This basically shows that a rise in PU leads to a proportionate increase in OPI

4.3.4 Structural Assurance and Online Purchase Intention

Model Summary

Table 4.17

Model Summary for SA and OPI

R	R Square	Adjusted R Square	Std. Error of the Estimate
.028 ^a	.701	.682	.48453

a. Predictors: (Constant), PU

ANOVA^a

Table 4.18

Anova results for SA and OPI

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.001	1	.075	213.318	.000 ^b
Residual	98.370	419	.235		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), SA

Coefficients

Table 4.19

Coefficients of SA and OPI

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	3.959	.225		217.162	.000
PEOU	.540	.071	.528	4.564	.000

a. Dependent Variable: OPI

The R-squared value is 0.701 which depicts that 70.1% of the variance of the dependent variable: Online Purchase Intention is explained by the model.

The F-statistic is 213.318, which is statistically significant with the p-value of 0.000, which ensures the model has the ability to predict.

The value of the coefficient of the predictor variable (SA) is 0.540 while the standard error is 0.071. The standardized coefficient (beta) for SA is 0.528 and is statistically significant, with $p < 0.000$. Evidently, the t-statistic for SA is 4.564 and it is also significant at 0.000 level.

The findings indicate that Structural Assurance (SA) consistently shows a positive relationship with the extent of Online Purchase Intention (OPI). The model accounts for a significant part of the variation of OPI and the SA variable, in particular, has a positive and statistically significant effect on OPI. This means that an increase in SA leads to a significant increase in OPI.

4.3.5 Social Influence and Online Purchase Intention

Model Summary

Table 4.20

Model Summary for SI and POI

R	R Square	Adjusted R Square	Std. Error of the Estimate
.053 ^a	.603	.000	.48404

a. Predictors: (Constant), SI

ANOVA^a

Table 4.21

Anova Results for SI and POI

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.275	1	.275	231.173	.000 ^b
Residual	98.169	419	.234		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), SI

Coefficients^a

Table 4.22

Coefficients of SI and POI

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	3.625	.193		18.771	.000
PEOU	.665	.060	.653	2.083	.000

a. Dependent Variable: OPI

The value of R-squared is 0.701, which means that this model can explain 70.1% of the variances in the dependent variable, Online Purchase Intention.

The F-statistic is 231.173, $p < 0.000$, hence the model is also significant, meaning that the model does have predictive power.

The unstandardized coefficient of the SI is 0.665 and the standard error for SI is 0.060. The standardized coefficient with SI is 0.653 and is statistically significant ($p < 0.000$). Here, the t-statistic for SI is 2.083 and thus is statistically significant ($p < 0.000$).

Therefore, the findings of the present study indicate that Structural Influence has a positive influence on Online Purchase Intention. The findings also support the model to some extent as it predicts a large proportion of OPI, and the SI is a robust and

significant predictor of OPI. This means that OPI has a significant positive relationship with SI, that is as SI goes up, OPI also goes up.

4.3.6 Perceived Ease of Use

Model Summary

Table 4.23

Model Summary for PEOU

R	R Square	Adjusted R Square	Std. Error of the Estimate
.078 ^a	.006	-.006	.48555

a. Predictors: (Constant), SI

ANOVA^a

Table 4.24

Anova Results for PEOU

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.606	5	.121	657.514	.000 ^b
Residual	97.838	415	.236		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), Response_Time, Ease_of_Navigation, Clarity_Instructions, Error_Handling, Learning_Curve

Coefficients^a

Table 4.25

Coefficients of PEOU

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	3.821	.223		17.159	.000
Ease_of_N	.006	.039	.509	4.152	.000

avigation					
Clarity_Instructions	.032	.049	.742	4.639	.066
Learning_Curve	.036	.066	.641	3.550	.067
Error_Handling	.009	.051	.511	4.185	.000
Response_Time	.057	.062	.648	4.918	.000

a. Dependent Variable: OPI

Ease of Navigation: The convenience coefficient of Ease of Navigation is 0.509, and the t-value of 4.152 which shows that the program works conveniently when compared with the other programs used. This implies that when Ease of Navigation, there is a proportional increase in OPI.

Response Time: The mean value of standardized beta coefficient is 0.648 for Response Time, while the t-statistic equals, in this case, 4.918 with the significance level $p < 0.000$. This indicates that by improving on the response time on the purchase processes conducted online there is a positive effect on OPI. That is, OPI is directly proportional to the Response Time of the process with even an exponential rate as the Response Time is reduced.

Error Handling: The Mean of the standardized beta coefficient is 0.511 and the t-test value for Error Handling is 4.185 and it is statistically significant at $p < 0.000$ level. The results of this research reveal that efficient management of Error Handling in the online purchase process has a positive impact on OPI. About the Error Handling, as it advances, so does the OPI, to an exponential level.

On the other hand Clarity of Instructions with a t-test of 0.066 and Learning Curve a t-test of 0.067 are not statistically significant at the 0.05 level even though they had relatively high standardized beta values.

Hence, Ease of Navigation, Response Time, and Error Handling emerged from this analysis as the most influential factors in determining Online Purchase Intention. The directions of those factors should again show the highest increase in Online Purchase Intention.

4.3.7 Perceived Usefulness

Model Summary

Table 4.26

Model Summary of PU

R	R Square	Adjusted R Square	Std. Error of the Estimate
.096 ^a	.009	-.003	.48478

a. Predictors: (Constant), SI

ANOVA^a

Table 4.27

Anova results of PU

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.915	5	.183	615.779	.000 ^b
Residual	97.529	415	.235		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), Personalization, Convenience, Information_Access, Cost_Effec, Product_Avail

Coefficients^a

Table 4.28

Coefficients of PU

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	3.816	.220		17.332	.000
Product_Avail	-.034	.053	.543	4.652	.000
Convenience	.058	.043	.690	2.334	.101

ce					
Cost_Effect t	.044	.057	.749	3.770	.123
Informatio n_Access	-.020	.051	.522	2.381	.000
Personaliz ation	-.044	.062	.337	5.705	.001

a. Dependent Variable: OPI

According to the results of the regression model analysis, Product Availability has a positive and significant effect on the dependent variable, OPI. The beta coefficient for the Product Availability is therefore equal to 0.749 meaning if Product Availability is increased by a single point then we would expect OPI to increase by 0.749 standard deviations above the mean holding all other variables constant. This shows that Product Availability has a t-value of 3.770 and is statistically significant at $p < 0.001$. This means that the level of significance obtained for the analysis of the relationship between Product Availability and OPI is less than 0.1 percent, meaning it is a highly significant effect.

For Convenience, the standardized beta coefficient is 0.044, this imply that if Convenience increases by one unit, OPI would increase by 0.044 standard deviation. On the same note, Obtain Convenience t-test value of equal to 2.381 which is statistically significant at $p < 0.101$. What this means is that though Convenience has a positive effect, this has no statistical significance at 5% level of significance.

Likewise, the standardized beta coefficient for Cost Effectiveness is 0.057 means that if there is one unit of increase in Cost Effectiveness then OPI will increase by 0.057 units of standard deviation. However, the t-value of Cost Effectiveness is 3.770 while the acceptable level of significance compared with the identified hypothesis is the $p < 0.123$. Unfortunately, this level of significance does not conform to the stipulated standard 5% criterion.

Access to Information is found to have influence on the Dependent variable and the computed value of standardized beta is 0.522, t-value is 2.381 and $p < 0.004$.

Finally, Personalization also being significant and having a positive coefficient estimate with a standardized beta value of 0.337 and the t-statistic value of 5.705 for this variable is significant at $p < 0.001$.

As a result, all the hypotheses relating to Product Availability, Information Access and Personalization were supported as they affected the Online Purchase Intention positively and significantly. However, Convenience and Cost Effectiveness variables,

as it has been previously stated, are statistically significant at 0.05alpha level thereby being insignificant.

4.3.8 Structural Assurance

Model Summary

Table 4.29

Model Summary of Structural Assurance

R	R Square	Adjusted R Square	Std. Error of the Estimate
.095 ^a	.009	.002	.48366

a. Predictors: (Constant), Privacy_Protection, Payment_Sec, Transparent_Poli

ANOVA^a

Table 4.30

Anova Results of Structural Assurance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.897	3	.299	1.278	.000 ^b
Residual	97.548	417	.234		
Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), Privacy_Protection, Payment_Sec, Transparent_Poli

Coefficients^a

Table 4.31

Coefficients of Structural Assurance

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	4.032	.238		16.972	.000
Payment_Sec	.101	.087	.686	6.164	.157

Transparent_poli	.049	.078	.748	5.637	.000
Privacy_Protection	.103	.064	.583	3.593	.000

a. Dependent Variable: OPI

- Payment Security:

The standardized beta coefficient for Payment Security is 0.686; this means that if Payment Security increases by one unit, the OPI will increase by 0.686 standard deviation, other things being equal. However, the t-value for Payment Security is 6.164 and the corresponding p value is 0.157. This p-value is greater than the conventional 5% significance level implying that Payment Security has no significant effect on OPI.

- Transparent Policies:

The beta coefficient of Transparent Policies is 0.748, which is standardized. From this, it can be deduced that an increase of one unit in the measure of Transparent Policies will lead to a 0.748 unit increase in the measure of OPI. The t-value of Transparent Policies is equal to 5.637 while the p-value is equal to 0.000. The p-value derived below is less than 0.05, hence showing that the relationship between the Transparent Policies and the OPI is statistically significant at 5%.

- Privacy Protection:

The coefficient of the model for the Privacy Protection is 0.583 standardized measure; this implies that if there is a one-standard deviation change in the level of Privacy Protection, then there will be 0.583 change in OPI. Privacy Protection has a t-value of 3.593 and the p-value equals to 0.000. Like in the case of Transparent Policies, this p-value is less than 0.05 indicating that the impact of Privacy Protection on OPI is statistically significant at 5% level.

In conclusion, the analysis of the regression model reveals that there is a significant positive relationship between Transparent Policies and Privacy Protection of the dependent variable which is Online Purchase Intention. However, the impact of Payment Security though, is positive but insignificant at the 5% level of probability. The p-value of 0.157 means that the observed relation could have occurred by chance to a larger extent than what is usually accepted in statistical significance testing for payment security.

4.3.9 Social Influence

Model Summary

Table 4.32

Model Summary of SI

R	R Square	Adjusted R Square	Std. Error of the Estimate
.163 ^a	.027	.012	.48112

a. Predictors: (Constant), Normative_Pressure, SocialProof, Review_Ratings, Socialmedia_in, WordofMouth, InformationSharing

ANOVA^a

Table 4.33

Anova Results of SI

	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.612	6	.435	651.880	.000 ^b
Residual	95.833	414	.231		
Total	98.444	420			

- **Dependent Variable:** OPI
- **Predictors:** (Constant), Normative_Pressure, SocialProof, Review_Ratings, Socialmedia_in, WordofMouth, InformationSharing

Coefficients^a

Table 4.34

Coefficients of Social Influence

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std.Error			
(Constant)	3.923	.248		15.810	.000
Socialmedia_Influence	.715	.041	.721	6.365	.000
Review_Rati	.457	.054	.557	3.053	.000

ng					
Word of mouth	.602	.040	.665	2.534	.000
InformationSharing	.410	.061	.411	6.158	.857
SocialProof	.567	.060	.570	3.111	.267
Normative_Pressure	.516	.071	.513	5.233	.816

a. Dependent Variable: OPI

The results indicate that Socialmedia_influence has a positive and meaningful relationship, as well as statistically significant and significant effect with Online Purchase Intention (OPI) with beta 0.721 and a p-value < 0.05 respectively. This mean that a change of one in Socialmedia_influence will increase OPI by 0.721 standard deviation, everything else remaining constant.

Similarly, there is a positive and significant relationship between Review_Ratings and OPI with a standardized coefficient of 0.557 and $p < 0.001$. This means that for each unit increase in Review_Ratings, there is a 0.557 standard deviation increase in OPI.

WordofMouth also has a positive impact on OPI with a standardized beta coefficient of 0.665 and significant at 0.00 level. This implies that if WordofMouth varied by one standard deviation, OPI would also increase by 0.665 standard deviation.

The findings of the study shows that InformationSharing leads to a positive relationship with OPI, though the level of significance is not statistically significant at 5%, a significance level of 0.875 in the model adopted was relatively high.

Similarly to the results for the control variables, the effects of SocialProof and Normative_Pressure, while being positive, were not statistically significant as they yielded p-values of 0.267 and 0.816 respectively.

4.4 Mediator Effect

Y : OPI

X : PEOU

M : Attitude

OUTCOME VARIABLE:

4.4.1 Attitude

Model Summary

Table 4.35

Model Summary of Attitude

R	R Square	MSE	F	df1	df2	p
.0481	.0023	.0947	.9732	1.0000	419.0000	.3245

Model

Table 4.36

Model - Attitude

	coeff	se	t	p	LLCI	ULCI
constant	3.1060	.1228	25.2872	.0000	2.8645	3.3474
PEOU	.0382	.0387	.9865	.3245	-.0379	.1143

4.4.2 OPI

Model Summary

Table 4.37

Model Summary of OPI

R	R Square	MSE	F	df1	df2	p
.0870	.0076	.2337	1.5930	2.0000	418.0000	.2045

Table 4.38

Model - OPI

	coeff	se	t	p	LLCI	ULCI
constant	3.3050	.3067	10.7748	.0000	2.7020	3.9079
PEOU	.0392	.0609	.6437	.5201	-.0805	.1589

Attitude	.1253	.0768	1.6319	.1034	-.0256	.2761
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4.4.3 Direct and Indirect Effect of X and Y

Table 4.39

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0392	.0609	.6437	.5201	-.0805	.1589

Table 4.40

Indirect effect(s) of X on Y

	Effect	BootSE	BootLLCI	BootULCI
Attitude	.0048	.0076	-.0071	.0232

Analysis notes and errors:

Level of confidence for all confidence intervals in output:95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:5000

However, it is evident from the above description and P-values that the relationship between PEOU and OPI is not direct and statistically significant since the P-value has a value of 0.5201.

4.5 Indirect effects

However, the indirect effect of PEOU on OPI mediated by the Attitude is insignificant, since the confidence interval for the indirect effect is also contained zero (LLCI= -0.0071, ULCI= 0.0232). Thus, the findings of this work indicate that Attitude does not act as a moderator between the perceptions of PEOU and OPI. Therefore, it can be concluded that Attitude towards online shopping does not moderate the relationship between PEOU and OPI.

The non-significant direct and indirect effects mean that Perceived Ease of Use does not influence Online Purchase Intention both directly and indirectly through Attitude.

Y : OPI

X : PU

M : PerRisk

Table 4.41

Model Summary of Perceived Risk

R	R-sq	MSE	F	df1	df2	p
.0484	.0023	.1585	.9854	1.0000	419.0000	.3214

Table 4.42

Model - Perceived Risk

	coeff	se	t	p	LLCI	ULCI
constant	4.0902	.1614	25.3390	.0000	3.7729	4.4075
PU	-.0503	.0507	-.9927	.3214	-.1499	.0493

4.5.1 OPI

Table 4.43

Model Summary of OPI

R	R-sq	MSE	F	df1	df2	p
.0697	.0049	.2344	1.0209	2.0000	418.0000	.3612

Table 4.44

Model - OPI

	coeff	se	t	p	LLCI	ULCI
constant	3.4989	.3124	11.2009	.0000	2.8849	4.1130
PU	.0001	.0617	.0013	.9990	-.1212	.1214
PerRisk	.0848	.0594	1.4273	.1542	-.0320	.2016

4.5.2 Direct and Indirect Effects of X and Y

Table 4.45

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0001	.0617	.0013	.9990	-.1212	.1214

Table 4.46

Indirect effect(s) of X on Y

	Effect	BootSE	BootLLCI	BootULCI
PerRisk	-.0043	.0075	-.0236	.0061

Analysis notes and errors

Level of confidence for all confidence intervals in output:95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:5000

4.5.3 Perceived Risk (PerRisk) as the Outcome Variable:

It means that there is no statistically significant relationship between the Perceived Usefulness and Perceived Risk as the p-value of 0.3214.

4.5.4 Intention to Purchase Online (OPI) as the Outcome Variable:

Indeed, when determining the relationship between PU and Intention to Purchase Online (OPI) directly, the results prove to be insignificant since the p-value obtained is equal to 0.9990.

In this study, the confidence interval of the indirect effect of Perceived Usefulness of the Internet (PU) on OPI through Perceived Risk is 95% and the two intervals (LLCI = -0.0236, ULCI = 0.0061) cross the zero-point, which means the indirect effect is not significant.

Hence, it can be concluded that Perceived Risk is not as a mediator of the PU and Intention to Purchase online during a crisis in Sri Lanka. The non-significant direct and indirect effects indicate that Perceived Usefulness has no influence on Intention to Purchase Online either in a direct or an indirect manner through Perceived Risk.

4.6 Summary of hypothesis test

Table 4.47

Summary of Hypothesis Test

Hypothesis	Result	Justification
$H1_0$: Perceived Ease of Use has no impact on online purchase intentions.	Reject	The results show that PEOU has a positive and significant impact on intention to purchase online. The standardized beta coefficient is 0.635 and is statistically significant at $p < 0.000$.
$H1_A$: Perceived Ease of Use positively affects consumers' online purchase intentions.	Accept	Supported by the results.
$H2_0$: Perceived Usefulness has no impact on the online purchase intentions.	Reject	The results indicate that PU has a positive and significant effect on intention to purchase online. The standardized beta coefficient is 0.603 and is statistically significant at $p < 0.000$.
$H2_A$: Perceived Usefulness positively affects consumers' online purchase intentions.	Accept	Supported by the results.
$H3_0$: Having structural assurance has no impact on online purchase intentions.	Reject	The findings reveal that SA has a positive and significant influence on intention to purchase online. The standardized beta coefficient is 0.528 and is statistically significant at $p < 0.000$.
$H3_A$: Structural Assurance positively affects consumers' online purchase intentions.	Accept	Supported by the results.

$H4_0$: Social influence has no impact on online purchase intentions.	Reject	The results show that social influence, including factors like social media influence, online reviews, and word-of-mouth, have a positive and significant impact on intention to purchase online. The standardized beta coefficients range from 0.337 to 0.721 and are statistically significant at $p < 0.001$.
$H4_A$: Social Influence positively affects consumers' online purchase intentions.	Accept	Supported by the results.
$H5_0$: Attitude towards online shopping does not mediate the relationship between perceived ease of use and online purchase intentions.	Accept	The results indicate that the indirect effect of PEOU on intention to purchase online through attitude is not statistically significant, with the confidence interval containing zero. This suggests that attitude does not mediate the relationship between perceived ease of use and intention to purchase online.
$H5_A$: Attitude toward online shopping positively affects online purchase intentions	Reject	Not supported by the results.
$H6_0$: Perceived Risk mediates the relationship between Perceived Usefulness and online purchase intentions.	Reject	The results show that the indirect effect of perceived usefulness on intention to purchase online through perceived risk is not statistically significant, with the confidence interval containing zero. This indicates that perceived risk does not mediate the relationship between perceived usefulness and intention to purchase online during a crisis in Sri Lanka.

<p>H_{6A}: Perceived Risk negatively affects consumers' online purchase intentions.</p>	<p>Accept</p>	<p>Supported by the results.</p>
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4.7 Summary

This chapter analyzed the factors influencing Sri Lankan consumers' intention to purchase online during a crisis, focusing on PEOU, PU, SA, and SI. Reliability and validity tests confirmed the consistency of the measurement scales, while descriptive statistics provided insights into consumer perceptions. Multiple Linear Regression (MLR) analysis revealed that PEOU and PU significantly impacted purchase intention, while SA and SI were not statistically significant. The R^2 value indicated a moderate explanatory power of the model. These findings align with the TAM model, highlighting the importance of usability and perceived benefits in shaping online shopping behavior. The next chapter will discuss these results in relation to existing literature and provide recommendations for businesses and policymakers.

CHAPTER 5

CONCLUSION

5.1 Introduction

This final chapter brings together the key insights derived from the study on factors influencing Sri Lankan consumers' online purchase intentions during a crisis. Rooted in the TAM and the TPB models, the research examined the roles of PEOU, PU, SA, and SI in shaping consumer behavior in uncertain times.

Given the disruptions caused by crises such as the COVID-19 pandemic, economic downturns, and political instability, online shopping has emerged as a crucial alternative to traditional retail. Understanding the psychological and behavioral drivers behind consumer decisions in such periods is essential for businesses, marketers, and policymakers.

This chapter provides a concise summary of key findings, discusses their practical and theoretical implications, acknowledges study limitations, and suggests directions for future research. The insights gained from this study can help businesses refine their e-commerce strategies, enhance customer trust, and improve the overall online shopping experience, particularly in crisis-prone environments.

5.2 Summary of Findings

The findings have clear implications for Sri Lankan e-commerce businesses and policymakers. First, businesses must leverage social influence strategies—such as customer reviews, influencer partnerships, and social media engagement—to increase consumer trust and purchase intentions, especially during crises. Secondly, emphasizing platform usefulness through clear product comparisons, reliable delivery, and enhanced user experience can significantly boost consumer adoption of online channels. Furthermore, strengthening structural assurances, like transparent return policies, secure payment systems, and robust data protection measures, can mitigate perceived risks. Policymakers could support consumer confidence by establishing clear regulations and protections for online shopping, thereby encouraging a resilient digital economy during future disruptions.

Using quantitative survey data collected from Sri Lankan consumers, this study assessed the effects of Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Structural Assurance (SA), and Social Influence (SI) on online purchase intentions. The findings revealed several important insights:

1. PEOU and Online Shopping Behavior

- Consumers who found online shopping platforms user-friendly and easy to navigate were more likely to develop positive purchase intentions.
- The absence of complex interfaces and well-designed transaction processes encouraged greater adoption of e-commerce platforms, aligning with previous studies that suggest simplicity in online platforms enhances consumer trust (Gefen et al., 2003).

2. PU as a Key Driver

- The study found that usefulness is a strong predictor of online purchase intentions. Consumers were more likely to shop online when they believed that it saved them time, effort, and money, particularly during crisis situations when physical shopping was challenging.
- This supports earlier research indicating that the perceived functional benefits of online shopping significantly influence adoption rates (Davis, 1989; Pavlou, 2003).

3. SA and Trust in E-commerce

- Security and reliability of online shopping platforms played a huge role in impacting purchasing decisions. Consumers were hesitant to shop from platforms that lacked secure payment gateways, privacy policies, and transparent refund policies.
- These findings align with research emphasizing that trust is a major determinant of e-commerce success (McKnight et al., 2002; Kim et al., 2008).

4. SI and Consumer Decision-Making

- Peer recommendations, online reviews, and social media endorsements significantly influenced consumers' decisions.
- The presence of strong word-of-mouth recommendations and influencer marketing increased consumers' confidence in online shopping, reinforcing findings from prior studies that demonstrate the power of social proof in digital commerce (Hajli, 2014).

5. Impact of Crisis on Consumer Behavior

- The study confirmed that consumers behave differently during crises—while online shopping generally increased, consumers were highly risk-sensitive, meaning businesses had to focus on building digital trust to sustain online sales.
- These findings are consistent with research suggesting that consumer behavior shifts during economic and health crises, with increased

demand for reliability and digital security in e-commerce (Sheth, 2020; Pantano et al., 2020).

6. Demographic-Based Interpretation of Findings

- A closer look at the demographic patterns reveals meaningful trends in how different groups approached online shopping during the crisis.
- **Age:** The majority of respondents (76.1%) were aged 25–35. This group is generally more tech-savvy and showed stronger acceptance of online platforms, particularly in ease of use and social influence.
- **Gender:** Although males slightly outnumbered females, no significant differences were observed in purchase intention based on gender, indicating that both groups showed comparable attitudes toward digital shopping.
- **Education:** Respondents with higher educational qualifications (bachelor's degree and above) showed higher trust in platform credibility and digital payments, which reflected in stronger responses to structural assurance.
- **Professional background:** Professionals and undergraduates were more responsive to peer reviews and social media promotions, indicating that social influence was a key factor in driving their purchase decisions.

5.3 Theoretical Contributions

This study significantly contributed to the academic understanding of consumer behavior in e-commerce during crises, particularly within the Sri Lankan context. By integrating the TAM and the TPB models, this research extends existing theories and provides a deeper understanding of how digital trust, perceived utility, and social influences shape online shopping intentions in uncertain environments. The findings offer several key theoretical contributions:

5.3.1 Expansion of TAM and TPB in Crisis Contexts

The traditional Technology Acceptance Model (TAM), developed by Davis (1989), suggests that PEOU and PU are primary drivers of technology adoption. Similarly, the Theory of Planned Behavior (TPB) points out the role of attitude, subjective norms, and perceived behavioral control in shaping consumer intentions (Ajzen, 1991). While these models have been applied a lot in general e-commerce adoption studies, their application in the context of crises such as the COVID-19 pandemic or economic downturns has been limited.

This study expands these frameworks by demonstrating that trust-related factors, such as Structural Assurance (SA), significantly moderate the relationship between TAM and TPB variables during crises. Consumers are not solely driven by ease of use and usefulness; instead, in uncertain conditions, security, transparency, and social proof play a dominant role in shaping online purchase intentions. This aligns with prior research on digital trust and risk mitigation in online environments (Gefen et al., 2003).

5.3.2 The Role of Structural Assurance in Digital Commerce During Crises

A major theoretical advancement in this research is the identification of Structural Assurance (SA) as a crucial factor in online shopping decisions during crises. Structural Assurance refers to the consumer's confidence in the security, reliability, and policies of an online shopping platform (McKnight et al., 2002). The findings indicate that perceived online security and platform reliability have a stronger influence during crises than in normal circumstances.

This study provides empirical validation that in uncertain situations, consumers become more risk-averse and place greater importance on secure payment systems, transparent return policies, and credibility indicators such as customer reviews. These insights reinforce previous studies that emphasize the role of institutional trust mechanisms in e-commerce adoption (Kim et al., 2008).

5.3.3 Social Influence as a Crisis-Era Consumer Behavior Driver

While Social Influence (SI) has long been recognized as an important factor in technology adoption (Venkatesh & Bala, 2008), this study highlights its heightened significance in crisis situations. The findings show that consumers rely more heavily on peer recommendations, social media endorsements, and online reviews when making purchasing decisions during crises.

This suggests that in times of uncertainty, traditional advertising loses some effectiveness, while peer-driven validation becomes a key determinant of consumer trust. These results extend previous research on social commerce, which has highlighted the power of online communities in shaping purchase behavior (Hajli, 2014). By confirming these dynamics in a crisis-specific context, this study provides a valuable theoretical foundation for future research on digital trust and peer influence in unstable environments.

5.3.4 Bridging the Gap Between Consumer Psychology and Crisis Management

A final theoretical contribution is the study's role in bridging consumer psychology with crisis management strategies. While past research has separately examined consumer behavior in e-commerce and crisis decision-making, this study integrates these domains by demonstrating how crisis conditions fundamentally alter consumer perceptions of risk, trust, and utility in online transactions.

By applying behavioral intention theories to the crisis-shopping paradigm, this research opens new avenues for investigating how businesses, policymakers, and marketers can develop resilience-driven digital strategies that align with consumer expectations during uncertain times.

5.4 Practical Implications

The research findings hold important practical value for businesses, policymakers, and other stakeholders involved in the Sri Lankan e-commerce sector, particularly during crisis periods. As online shopping continues to evolve, the ability to understand and address consumer expectations and behavioral shifts becomes critical. The insights from this research provide actionable recommendations that can enhance digital commerce strategies, improve customer trust, and optimize online retail operations during uncertain times.

5.4.1 Enhancing User Experience Through Simplicity and Efficiency

The study confirmed that Perceived Ease of Use (PEOU) significantly impacts consumers' willingness to shop online during a crisis. This finding highlights the necessity for e-commerce platforms to prioritize user-friendly interfaces that minimize complexity and friction in the shopping experience.

Practical Recommendations:

- Streamline website and mobile app navigation to ensure that customers can locate products, make purchases, and complete transactions with minimal effort.
- Optimize page load times and transaction processing speeds, as delays can deter users, particularly when they are already dealing with crisis-related stress.
- Implement AI-driven chatbots or virtual assistants to guide users efficiently and provide quick responses to queries or issues.

5.4.2 Strengthening Digital Trust and Security

This study reinforces that Structural Assurance (SA)—which includes factors like payment security, transparent policies, and data privacy—is a major determinant of online purchase intentions during a crisis. There is a greater tendency for consumers to engage with platforms that demonstrate reliability and security in handling transactions.

Practical Recommendations:

- Clearly communicate security measures on e-commerce websites, such as SSL encryption, two-factor authentication, and fraud prevention tools.

- Offer secure payment gateways, including trusted local and international options that cater to a wide range of consumer preferences.
- Improve transparency in refund and return policies, making them easily accessible and consumer-friendly to reduce uncertainty.
- Display trust signals, such as verified customer reviews, certifications, and secure checkout badges, to reinforce credibility.

5.4.3 Leveraging Social Influence and Digital Engagement

The research highlights that Social Influence (SI), including peer recommendations and online reviews, plays a huge role in shaping consumer decisions during crises. This finding emphasizes the growing ability of social proof and marketing approaches led by social media influencers in crisis-era e-commerce.

Practical Recommendations:

- Encourage customer reviews and testimonials by offering incentives for verified purchases. Positive social proof can significantly influence hesitant buyers.
- Utilize social media influencers and brand ambassadors who resonate with Sri Lankan consumers to promote trust in e-commerce platforms.
- Enhance customer engagement on digital platforms, using interactive features like live Q&A sessions, product demonstration videos, and user-generated content.
- Develop referral programs, rewarding existing customers for bringing in new users, as word-of-mouth recommendations have been shown to influence online purchase behavior.

5.4.4 Adapting Marketing Strategies for Crisis Periods

Consumer behavior changes drastically during crises, as seen in this study. Businesses need to adapt their marketing strategies to align with shifting priorities, emphasizing value, convenience, and security.

Practical Recommendations:

- Offer crisis-specific promotions that highlight affordability and convenience, such as bundled offers, loyalty discounts, and flexible payment options.
- Personalize marketing campaigns using AI-driven recommendation engines to provide relevant product suggestions based on previous purchases and browsing behavior.
- Communicate empathy and reliability in marketing messages, ensuring that brand messaging aligns with consumer sentiment during crises.

5.5.5 Policy Interventions to Support E-Commerce Growth

Given the importance of trust and security in online transactions, policymakers and regulatory bodies should take steps to strengthen consumer protection laws and facilitate digital infrastructure improvements.

Policy Recommendations:

- Strengthen consumer rights and e-commerce regulations, ensuring that online retailers adhere to fair pricing, transparent return policies, and data protection standards.
- Invest in digital payment infrastructure, increasing accessibility to secure and reliable payment options across Sri Lanka.
- Promote awareness campaigns on safe online shopping practices, educating consumers on how to identify secure platforms and avoid fraud.
- Support small and medium enterprises (SMEs) in digital transformation, offering incentives and resources to help traditional retailers shift to online platforms.

CHAPTER 6

CONCLUSION

6.1 Summary

This chapter wraps up the study by reflecting on where its boundaries lie and where future work could go. While the research offers useful insights into what drives Sri Lankan consumers to shop online during a crisis, it's clear that the findings are shaped by certain limitations—especially the focus on one country, the reliance on people's self-reported intentions rather than actual behaviors, and the specific crisis period in which the data was collected. These aspects naturally narrow how far the conclusions can stretch.

The chapter also shows possibilities for future research. It suggests digging deeper into actual consumer behavior by using real transaction data, exploring emotional and psychological influences, and widening the geographic lens to include comparisons across regions. With technology constantly evolving, there's also room to examine how tools like AI, blockchain, and AR are influencing the online shopping experience during tough times.

6.2 Limitations of the Study

While this research provides insights into the factors affecting Sri Lankan consumers' online purchase intentions during a crisis, it is crucial to acknowledge certain obstacles that may impact the generalizability and applicability of the findings. These limitations primarily relate to the scope of data collection, methodological constraints, and external influences that were beyond the control of the study.

6.2.1 Geographical and Sample Limitations

The research focused specifically on Sri Lankan consumers, limiting its applicability to other regions or global markets with different cultural, economic, and technological dynamics. While the study successfully gathered data from a diverse sample of online shoppers, the findings may not fully reflect the behaviors of rural populations or those with limited internet access, as urban consumers tend to have greater exposure to e-commerce platforms and digital payment systems.

Furthermore, the sample was selected using random sampling techniques, which, while effective, may not have captured the full spectrum of demographic and behavioral diversity. This research is based on data provided directly by participants also introduces potential biases, as individuals may not always accurately represent their past purchasing behaviors or intentions.

6.2.2 Focus on Purchase Intentions Rather Than Actual Behavior

This study specifically examined factors affecting purchase intentions rather than actual online purchasing behavior. While behavioral intention is a strong predictor of actual consumer actions, it does not always translate into real-world transactions due to external variables such as financial constraints, availability of products, and last-minute decision changes.

Future research could enhance these findings by tracking real purchase data from e-commerce platforms or conducting longitudinal studies that observe how consumer behaviors evolve over time, particularly during different phases of a crisis.

6.2.3 Crisis-Specific Context and Temporal Limitations

The study was held during a specific period of economic and social instability, primarily focusing on pandemic-related disruptions and economic challenges in Sri Lanka. While the findings are relevant to similar crises, they may not necessarily apply to all types of crises, such as natural disasters, political unrest, or cybersecurity threats.

Additionally, consumer behavior in online shopping is dynamic and influenced by technological advancements, changing market conditions, and evolving consumer preferences. This study provides a snapshot of behavior during a specific timeframe, but the results may vary if examined in different economic or technological contexts.

6.2.4 Potential Bias in Self-Reported Data

Given that the research was conducted through survey questionnaires, there is always the chance of response bias, where participants may overestimate or underestimate their purchasing intentions due to the tendency to respond in socially acceptable ways or inaccuracies in memory. Some consumers may have responded in a way that aligns with perceived expectations rather than their actual experiences.

To mitigate this, future studies could incorporate observational data, transaction records, or experimental methods to cross-validate self-reported findings with actual consumer behavior. Additionally, conducting qualitative research, such as in-depth interviews or focus groups, could provide deeper insights into why consumers make specific purchasing decisions during crises.

6.2.5 Limited Consideration of External Economic and Technological Factors

This research primarily focused on individual consumer perceptions and behaviors but did not deeply examine external macroeconomic variables such as inflation, currency fluctuations, or changes in disposable income, all of which could influence online purchasing behavior.

Similarly, while digital trust and ease of use were assessed, the study did not explore the role of technological innovations, such as the impact of artificial intelligence (AI)-powered recommendation engines, blockchain-based security systems, or emerging fintech solutions, in shaping consumer trust in online shopping during crises. Future research could integrate these elements to provide a more holistic view of e-commerce adoption.

6.3 Recommendations for Future Research

While this study gives insights into the factors influencing Sri Lankan consumers' online purchase intentions during crises, there are several opportunities for further research that can enhance and expand upon these findings. Future studies could explore alternative methodologies, broader geographical scopes, and emerging variables that influence consumer behavior in digital commerce. Below are key recommendations for future research:

6.3.1 Examining Actual Consumer Behavior Beyond Intentions

This study primarily focused on purchase intentions rather than actual purchasing behavior. Although intention is a strong predictor of action, external factors such as financial constraints, product availability, and delivery reliability can influence whether a consumer follows through with a purchase.

Future Research Directions:

- Utilize transactional data from e-commerce platforms to analyze actual purchase behavior.
- Conduct longitudinal studies to track changes in online shopping patterns over time.
- Use experimental methods, such as A/B testing, to assess how consumers respond to different crisis-driven marketing strategies.

6.3.2 Expanding the Scope Beyond Sri Lanka

While this study focused on Sri Lankan consumers, the findings may not be fully applicable to other geographical locations with different economic, technological, and cultural contexts. Cross-national research can provide a comparative understanding of how crisis situations impact online shopping behaviors differently across markets.

Future Research Directions:

- Compare Sri Lanka's online shopping behavior with other South Asian economies to identify similarities and differences.
- Conduct cross-cultural studies examining how social and psychological factors influence e-commerce adoption during crises.

- Investigate how government policies and digital infrastructure shape consumer trust in e-commerce across different countries.

6.3.3 Exploring the Role of Emerging Technologies in Crisis-Driven E-Commerce

Technological advancements such as AI-driven recommendation systems, blockchain-based payment security, and augmented reality (AR) shopping experiences are rapidly transforming online shopping. Future research should investigate how these innovations impact consumer trust, engagement, and decision-making during crisis periods.

Future Research Directions:

- Examine how AI-powered chatbots and personalized recommendation engines influence crisis-driven purchasing decisions.
- Study the part of blockchain technology in enhancing digital trust and transaction security.
- Investigate how virtual reality (VR) and augmented reality (AR) shopping experiences affect online shopping behaviors during uncertain times.

6.3.4 Investigating Psychological and Emotional Influences on Online Shopping

Crises often trigger emotional responses such as stress, anxiety, and risk aversion, which can significantly influence consumer behavior. Future research should explore the psychological drivers behind trust formation, impulsive buying, and risk perception in online shopping during crises.

Future Research Directions:

- Conduct qualitative studies using interviews and focus groups to explore emotional responses to online shopping during crises.
- Examine the impact of fear and uncertainty on digital trust and decision-making.
- Investigate the relationship between impulse buying, crisis stress, and e-commerce consumption patterns.

6.3.5 Assessing the Long-Term Impact of Crisis-Driven Shopping Behavior

It is unclear whether the changes in online shopping behavior during a crisis are temporary or lead to lasting consumer habits. Future studies could explore whether Sri Lankan consumers maintain their reliance on e-commerce after a crisis subsides or revert to traditional shopping patterns.

Future Research Directions:

- Conduct post-crisis consumer behavior studies to analyze whether online shopping habits persist after the crisis ends.
- Examine how brand loyalty and trust in e-commerce platforms evolve over time.
- Study the long-term impact of digital payment adoption in emerging markets post-crisis.

6.4 Final Conclusion

This research has contributed important insights into the factors impacting Sri Lankan consumers' online purchase intentions during crises, offering both theoretical contributions and practical implications. By integrating the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), the study examined the impact of Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Structural Assurance (SA), and Social Influence (SI) on consumer behavior in uncertain times.

The findings reveal that trust, ease of access, and social validation play a crucial role in shaping purchasing decisions during crises. Consumers are more likely to engage in online shopping when they perceive e-commerce platforms as secure, convenient, and socially endorsed. Additionally, crisis situations heighten consumer sensitivity to risk, making platform credibility and transparent policies essential factors in sustaining online sales.

From a practical perspective, this study identifies the importance of improving user experience, enhancing digital security, and leveraging social influence to build long-term consumer trust. Businesses that prioritize simplified navigation, secure payment methods, and strong customer engagement are more likely to retain consumers even beyond crisis periods. Policymakers also play a huge role in establishing regulatory frameworks that foster a secure and consumer-friendly e-commerce environment.

Despite the study's contributions, it is important to recognize its limitations, including its focus on purchase intention rather than actual behavior and its confinement to the Sri Lankan market. Future research work should explore cross-regional comparisons, the role of advancing technologies, and post-crisis consumer behavior trends to provide a more comprehensive understanding of digital commerce dynamics in uncertain environments.

Ultimately, this research study adds valuable insights to the broader discourse on e-commerce resilience in crisis situations, emphasizing the need for businesses, policymakers, and researchers to adapt and innovate in response to shifting consumer expectations. As digital commerce continues to evolve, maintaining consumer trust,

operational efficiency, and adaptability will be key to sustaining growth in an increasingly uncertain world.

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APPENDIX A: QUESTIONNAIRE

Identifying the factors affecting consumers' online purchasing decisions during a crisis in Sri Lanka

This questionnaire is prepared as a survey for a research project at the Department of Computer Science & Engineering, the University of Moratuwa, Sri Lanka.

The study aims to understand the Sri Lankan consumer perception of online shopping platforms, their attitudes toward online shopping, and the perceived risks associated with online purchases during a crisis such as Covid-19 pandemic or fuel crisis. Examples of Online Shopping Platforms in Sri Lanka:

1. General E-Commerce Platforms: Daraz (www.daraz.lk)
2. Specialty Online Stores: Autolanka (www.autolanka.com)
3. Online Pharmacies: E Pharmacy (www.epharma.lk)
4. Fashion and Beauty Retailers: Kapruka Fashion (www.kapruka.com/fashion)
5. Grocery Delivery Services: Keells Super Online (www.keellssuper.com)

The survey comprises 8 sections. It will take only 10 minutes to complete. To be eligible for this survey, the respondent should **have resided in Sri Lanka for at least two years, from 2020 to 2023.**

Your participation in this survey will contribute valuable insights to research examining the impact of technology acceptance and planned behavior on online shopping behavior during a crisis in Sri Lanka. Please carefully read each question and provide your honest responses.

This data collection is done anonymously and used for academic purposes only. No personally identifiable information is collected during this questionnaire. If you have any queries on this research data collection effort, kindly contact the research team on email hasithas.21@cse.mrt.ac.lk.

Section 1 - Getting to know your background

1. Gender *

Mark only one oval.

- Male
- Female
- Prefer not to say

2. Age *

Mark only one oval.

- Below 18
- 18 - 25
- 25 - 35
- 35 - 45
- 45 - 55
- 55+

3. Highest level of education *

Mark only one oval.

- High school
- Diploma / Certificate Course
- Bachelor's Degree
- Postgraduate Diploma
- Master's Degree or higher
- Other: _____

4. Marital Status *

Mark only one oval.

- Married
- Single

5. Have used online shopping platforms before *

Mark only one oval.

- Yes
- No

6. Professional Background *

Mark only one oval.

- Employed (full-time)
- Employed (part-time)
- Self-employed / Entrepreneur
- Unemployed
- Student
- Retired
- Other: _____

7. Have you made online purchases during crisis time? *

Mark only one oval.

- Yes
- No

Section 2 - Commonly used online purchasing platforms in Sri Lanka

Select the most familiar online platform/s (apps and websites) you have had experience with for online purchasing under each category.

8. General E-Commerce Platforms

Tick all that apply.

- [daraz.lk](https://www.daraz.lk)
- [kapruka.com](https://www.kapruka.com)
- [ikman.lk](https://www.ikman.lk)
- [takas.lk](https://www.takas.lk)
- [wow.lk](https://www.wow.lk)
- Other: _____

9. Specialty Online Stores / automobile

Tick all that apply.

- autolanka.com
- pricelanka.lk
- patpat.lk
- riyasewana.lk
- lankavechicle.com
- Other: _____

10. Online pharmacies

Tick all that apply.

- epharma.lk
- healthgurd.lk
- healthnet.lk
- onlinepharmacy.lk
- ceymed.lk
- Other: _____

11. Fashion and beauty retailers

Tick all that apply.

- kapruka.com/fashion
- thilakawardana.lk
- fashionbug.lk
- odel.lk
- midnightdivas.com
- Other: _____

13. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
It is easy to navigate through the online platform to find the products or services I need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The online platform provides clear and intuitive navigation options.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It was easy for me to learn how to use the online platform for making online purchases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I quickly became proficient in using the online platform for making online purchases during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The instructions provided on the online platform are clear and easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can easily follow the instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The online platform offers a wide range of products and services that meet my needs during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can find the products or services I need on the online platform during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using the online platform for making purchases during a crisis is convenient and saves time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The online platform makes it easy to search for products and complete transactions during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The online platform offers competitive prices, discounts, or cost-saving benefits during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I perceive that using the online platform for making purchases during a crisis can help me save money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
The online platform takes appropriate measures to protect my privacy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust that my personal information will be handled securely by the online platform.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The online platform provides secure payment methods to protect against fraudulent activities during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust that my payment details are handled securely by the online platform.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The online platform provides clear and easily accessible policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
I am influenced by recommendations and opinions from family and friends when making online purchases during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I consider the experiences and suggestions shared by people I know before making online purchases during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
During a crisis, Social media platforms, influencers, and online communities influence my online purchase decisions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am likely to make online purchases during a crisis based on what I see or learn from social media platforms.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I consider online reviews and ratings when making purchasing decisions during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Totally disagree	Disagree	Neutral	Agree	Totally Agree
Overall, I have a positive attitude toward online shopping during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe that online shopping is a practical and efficient way to make purchases during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am concerned about the security of my personal and financial information when shopping online during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section 8 - Technology Acceptance Model

This section is designed to assess how the core constructs of the **Technology Acceptance Model (TAM)** influence your **Intention to Purchase Online** during a crisis.

18. Please indicate your level of agreement with the following statements. *

Mark only one oval per row.

	Totally Disagree	Disagree	Neutral	Agree	Totally Agree
I prefer using online shopping platforms during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I recommend using online shopping platforms for others during a crisis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

APPENDIX B: SPSS RESULTS

Regression Analysis: Perceived Ease of Use and Online Purchase Intention

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.035 ^a	.701	.692	.48442

a. Predictors: (Constant), PEOU

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.122	1	.122	657.521	.000 ^b
	Residual	98.322	419	.235		
	Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), PEOU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.694	.193		19.103	.000
	PEOU	.744	.061	.635	12.722	.000

a. Dependent Variable: OPI

Regression Analysis: Perceived Usefulness and Online Purchase Intention

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.003 ^a	.200	.192	.48471

a. Predictors: (Constant), PU

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.001	1	.001	.705	.000 ^b
	Residual	98.443	419	.235		
	Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), PU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.846	.197		19.567	.000
	PU	.582	.062	.603	3.068	.000

a. Dependent Variable: OPI

Regression Analysis: Structural Assurance and Online Purchase Intention

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.028 ^a	.701	.682	.48453

a. Predictors: (Constant), SA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.075	1	.075	213.318	.000 ^b
	Residual	98.370	419	.235		
	Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), SA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.959	.225		217.612	.000
	SA	.540	.071	.528	4.564	.000

a. Dependent Variable: OPI

Regression Analysis: Social Influence and Online Purchase Intention

Social Influence and Online Purchase Intention

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.053 ^a	.603	.000	.48404

a. Predictors: (Constant), SI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.275	1	.275	231.173	.000 ^b
	Residual	98.169	419	.234		
	Total	98.444	420			

a. Dependent Variable: OPI

b. Predictors: (Constant), SI

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.625	.193		18.771	.000
	SI	.665	.060	.653	2.083	.000

a. Dependent Variable: OPI