



ST. MARY'S UNIVERSITY

SCHOOL OF POSTGRADUATE STUDIES

**DETERMINANTS OF CONSUMERS PREFERENCE TO
BUY THROUGH ONLINE CHANNELS THE CASE OF
ASHEWATECHNOLOGYS.COM IN ADDIS ABABA**

By: Zelalem Desta

ADVISOR: YEBELTAL NIGUSSIE (Asst. Prof.)

**A RESEARCH SUBMITTED TO ST. MARY'S UNIVERSITY,
SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT
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**May. 2024
Addis Ababa, Ethiopia**

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DECLARATION

I, Zelalem Desta, declare that this thesis entitled "Determinants of consumers' preference to buy through online channels the case of Ashewatechnologies.com in Addis Ababa" is my original work and that it has not been submitted in whole or in part for any degree or academic award to any other university or institution.

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

Zelalem Desta

Name

Signature and date

**ST. MARY'S UNIVERSITY
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APPROVAL SHEET**

We, the undersigned, members of the Board of Examiners of the final open defense by Zelalem Desta have read, evaluated and examined his thesis entitled “Determinants of consumers’ preference to buy through online channels the case of Ashewatechnologies.com in Addis Ababa”. Therefore, this is to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree of master’s in Business Administration.

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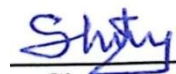
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ABSTRACT

This study investigates the factors influencing consumers' preferences in online purchasing, utilizing an expanded version of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) as foundational theories. The research design was explanatory and descriptive, the research approach was mixed, the targeted population is 502 customers and the sample size is 222, the sampling technique used was non-probability convenience sampling technique. it used a questionnaire as data collection instrument. With the overarching aim of comprehensively understanding online consumer behavior, the research focuses on website quality, trust, subjective norms, attitude, price, and product availability. the major finding was that from other variables trust has the strongest positive correlation than that of the others and it conclude that the research investigates determinants influencing buying preferences of online customers at Ashewatechnologies.com in Addis Ababa, expanding upon established theories and introducing new variables. Results validate the research model, highlighting the significant impacts of trust and product availability on online consumer preferences. Moreover, the study advocates for governmental support in strengthening legal frameworks to mitigate perceived financial risks for customers. In conclusion, the research underscores the critical role of subjective norms, price, website quality, and product availability in driving online consumer behavior, providing a foundation for informed e-commerce strategies aimed at enhancing customer satisfaction and competitiveness in the online marketplace.

Key words: *Subjective Norm, Trust, website Quality, Availability of product, Attitude, price customers buying preference*

Abbreviations/ Acronyms

TPB	Theory of Planned Behavior
TAM	Technology Acceptance Model
CRM	Customer Relationship Management
B2B	Business-to-Business
ATM	Automated Teller Machine
IWS	Internet World Stats
OOS	Out-Of-Stock
SKU	Stock Keeping Unit
SCM	Supply Chain Management
GVU	Graphics, Visualization, & Usability Center
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
TAM	Technology Acceptance Model
PU	Perceived Usefulness
PEU	Perceived Ease of Use
BI	Behavioral Intention
SN	Subjective Norm
PBC	Perceived Behavioral Control
B2B	Business-to-Business
FMCG	Fast-Moving Consumer Goods
CRM	Customer Relationship Management
www	World Wide Web

Table of Contents

DECLARATION	3
ACKNOWLEDGMENT	5
LIST OF TABLES	1
LIST OF FIGURES	2
<i>ABSTRACT</i>	6
CHAPTER ONE	3
INTRODUCTION	3
1.1 Background of the Study	3
1.2 Statement of the problem	4
1.3 Research Questions	5
1.4 Objectives of the Study	6
1.4.1 General Objective	6
1.4.2 Specific Objectives	6
1.5 Significance of the Study	7
1.6 Scope of the study	7
1.7 Limitations of the Study	9
1.8. Organization of the Study	9
Chapter two	10
REVIEW OF LITERATURE	10
2.1 Theoretical Literature	10
2.1.1 Theory of Reasoned Action	12
2.1.2 Theory of Planned Behaviour	13
2.1.3 Supply chain Management Theories	15
2.1.4 Price-Quality Relationship Models	15
2.3 Empirical Review	18
2.3.1 Attitude	20
2.3.2 Subjective norms	22
2.3.3 Price	24
2.3.4 Website Quality	27
2.3.5 Trust	30

2.3.6 Availability of product.....	32
2.4 Conceptual Framework.....	35
CHAPTER THREE	37
Research Methodology	37
3.1 Description of the Study Area.....	37
3.2 Research Approaches.....	37
3.3 Research Method.....	38
3.4 Research Design	38
3.5 Population and sampling	38
3.5.1 Target Population.....	38
3.5.2 Sampling size Determination.....	39
3.6 Data Collection Methods	39
3.6.1 Data Collection Instrument.....	40
3.6.2 Sampling technique	40
3.7 Method of Data Analysis.....	40
3.8 Validity	41
3.9 Reliability.....	41
3.10 Cronbach's Alpha	42
3.11 Ethical Considerations.....	42
3.12 Reliability of scale	42
CHAPTER FOUR.....	44
DATA ANALYSIS AND interpreTATION.....	44
4.1 Response Rate.....	44
4.2 Data Description	44
4.3 Descriptive Analysis of study variables	47
4.4 Inferential statistics.....	50
4.4.1 Correlation Analysis	50
4.5 Regression Analysis.....	51
4.5.1 Test for linearity assumption	51
4.6 Test for normality.....	52
4.7 Multi Collinearity Test.....	53

4.8 Test for Homoscedasticity.....	55
4.9 Multiple regression Analysis	55
4.10 Evaluating the Model.....	56
4.11 Analysis of variances (ANOVA).....	57
4.12 Regression coefficients'	58
4.13 Hypothesis testing.....	61
4.13.1 Hypothesis Testing	62
CHAPTER FIVE	66
5.1 Summary of major findings.....	66
5.2 Conclusions	68
5.3 Recommendations	71
5.3.1 Recommendations for further research.....	72
5.4 Limitations.....	73
REFERENCES	74

LIST OF TABLES

Table 4.1: Reliability Test.....	42
Table 4.2: Characterstics of research samples	55
Table 4.3: Descriptive statistics	57
Table 4.4: Correlation between Independent Variables and Dependent Variable.....	60
Table 4.5 Multicollinearity test result.....	Error! Bookmark not defined. 64
Table 4.6: Model of R-square	66
Table 4.7: Model of signficance	67
Table 4.8: Coefficients of the Independent Variable	69
Table 4.9: Hypothesis test summary	72

LIST OF FIGURES

Figure 2.1 conceptual framework:	46
Figure 4.1 Test for linearity for assumption	62
Figure 4.2: Test for linearity for assumption	63
Figure 4.3: Homoscedastic test result	Error! Bookmark not defined.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Presently, individuals inhabit a digital realm where the internet, initially used for information sharing, has become indispensable in daily life. The www permeates all aspects of existence, including business, social interactions, and shopping, reflecting the rapid growth of the global e-commerce industry. The internet's profound impact on people's opinions and behaviors is evident, with online shopping becoming increasingly user-friendly and accessible due to factors such as widespread internet access, smartphone adoption, mobile internet usage, declining smartphone prices, and faster internet speeds (Bhatt, 2019).

Consumers, seeking efficiency and a diverse array of goods and services, turn to online shopping to save time and capitalize on the vast selection available (Rahman et al., 2018). Furthermore, the convenience and potential cost savings prompt individuals to prefer online shopping over traditional offline markets (Bhatt, 2019). Influential companies like Alibaba, Tencent, Amazon, and Groupon have set examples, prompting corporations to shift from brick-and-mortar to brick-and-click business models.

The evolving lifestyle of individuals has transformed traditional practices into digital ones, with shopping transitioning to online platforms. Online shopping involves direct transactions between buyers and sellers without intermediaries, offering customers a wide range of products and services. Customers can compare deals from various intermediaries, selecting the best-suited option for them (Sivanesan, 2017).

The remarkable growth in internet shopping is propelled by consumers' emphasis on time efficiency and an increasing number of computer-literate individuals (Kim and Kim, 2004). Since its inception in 1995, e-commerce has burgeoned into a 1.2 trillion Euros business-to-consumer and a 12.4 trillion Euros business-to-business (B2B) enterprise (Laudon and Trevor, 2015), impacting businesses, consumer behavior, and markets globally.

Although e-commerce flourishes globally, Ethiopia lags behind, ranking 116th out of 121 nations in E-commerce trade (Methods-x.com). The Ethiopian government is addressing this by drafting

a national law to regulate e-commerce. Despite the use of debit cards and ATMs by Ethiopian banks, credit card issuance has not yet begun. Most Ethiopians avoid credit cards, and unreliable, costly, and slow internet connections persist. However, with Ethiopia's connection to Seacom's undersea fiber optic cable via Djibouti, internet service has improved.

Ethiopia experienced a 37% growth in internet users and a 20% increase in active social media users within a year. The majority of Ethiopians access the internet via mobile devices, primarily using Google (92.9%), with Yahoo and Bing making up 3.2% and 3%, respectively. Despite a population of 119.3 million, only 29.83 million Ethiopians have internet access, as per IWS' statistics on Ethiopia. (The Digital in 2021 report by We Are Social)

1.2 Statement of the problem

Despite the global growth of e-commerce, consumer participation in online shopping in Ethiopia remains relatively low. Consumers in Addis Ababa, in particular, exhibit reluctance to engage with online platforms like AshewaTechnologies.com. This hesitation can be attributed to various factors, including limited trust in online transactions, concerns about product quality, inadequate internet accessibility, lack of digital literacy, and the absence of direct interaction with products and sellers. These issues present significant barriers to the adoption of online shopping. Understanding these determinants is crucial for developing effective strategies to enhance consumer confidence and increase the uptake of online shopping in Ethiopia. it aims to identify and analyze the key factors influencing consumers' preferences for online shopping channels in Addis Ababa, with the goal of providing insights to improve the e-commerce experience and drive higher participation rates. The main aim of this paper is to identify the determinants of consumers' preference to buy through online channels, specifically focusing on AshewaTechnologies.com in Addis Ababa. In recent years, the growth of e-commerce has transformed the retail landscape globally, but Ethiopia has lagged behind in consumer participation in online shopping.

This research seeks to address this gap that the low level of consumer participation in online shopping in Ethiopia, particularly in Addis Ababa, by examining key factors such as attitude toward online buying, subjective norm, trust, website quality and product availability, and how they influence consumers' preference to buy through online channels. In our context Dulla, H., & Chachu, W. (2015): Explored the adoption of mobile banking in Ethiopia using the TAM,

highlighting issues related to Attitude and trust and Fikre, E., & Worku, G. (2019): Investigated the adoption of e-learning systems in Ethiopian universities, identifying trust and perceived usefulness as critical factors. has conducted research on this issue and the findings where Trust is significant determinants of technology adoption, such as mobile banking and e-learning, it used both qualitative and quantitative method and the gaps were Context-Specific Insights, Comprehensive Factor Analysis, Mixed-Methods Approach and Practical Implications

The research gap identified is a lack of comprehensive analysis of the determinants influencing consumer preferences for online shopping at AshewaTechnologies.com in Addis Ababa, Ethiopia. Previous studies have explored technology adoption in other contexts, such as mobile banking and e-learning, but not specifically online shopping.

Key Research Gap (the low level of consumer participation in online shopping in Ethiopia, particularly in Addis Ababa), contains Context-Specific Insights: No focused research on determinants of online shopping preferences at AshewaTechnologies.com. Comprehensive Factor Analysis Need for a detailed analysis of factors like attitude, subjective norm, website quality, price, trust, and product availability. Mixed-Methods Approach: Lack of combined qualitative and quantitative analysis for a holistic understanding, Practical Implications Opportunity to link theoretical knowledge with practical applications to enhance e-commerce strategies.

Addressing these gaps will provide valuable insights into consumer online shopping preferences at AshewaTechnologies.com, benefiting both researchers and practitioners in the e-commerce industry.

1.3 Research Questions

What are the determinants of consumers' preference to buy through online channels? The case of ashewatechnologies.com Addis Ababa.

Which are in detail as follows

- How does Attitude affect consumers' preference to buy through online channels.
- How does the Subjective norm affect consumers' preference to buy through online channels.
- How does Website Quality affect consumers' preference to buy through online channels

- How does Price affect consumers' preference to buy through online channels
- How does Trust affect consumers' preference to buy through online channels.
- How does Availability of product affect consumers preference to buy through online channels.

1.4 Objectives of the Study

1.4.1 General Objective

To identify the determinants of consumers' preference to buy through online channels

1.4.2 Specific Objectives

- To identify how website Quality determines the intention of internet users to make online purchases.
- To identify how Trust determines the intention of internet users to make online purchases.
- To identify how Subjective norm determines the intention of internet users to make online purchases.
- To identify how Attitude determines the intention of internet users to make online purchases.
- To identify how Price determines the intention of internet users to make online purchases.
- To identify how Availability of Product determines the intention of internet users to make online purchases.

1.5 Significance of the Study

Primarily, this study holds significant value for the student researcher by bridging theoretical knowledge with real-world business practices. It aims to not only benefit researchers interested in similar topics, specifically the factors influencing consumers' online purchasing inclination but also provide insights valuable to electronic marketers. Understanding customer attitudes and the barriers preventing online purchases can aid marketers in decision-making.

Moreover, this study serves as a foundational contribution to the fields of CRM, Business Administration, and customer loyalty. The findings not only enhance existing literature but also pave the way for future research endeavors. By exploring the relationships between online business constructs, customer satisfaction, and loyalty, this study acts as a benchmark for future researchers to delve into related research problems.

Additionally, the study offers guidance to online retailers' management, urging a critical evaluation of their strategies, particularly in selling. The insights derived from the study can prompt necessary adjustments to ensure customer loyalty and overall business profitability.

In essence, this research endeavors to create a comprehensive understanding of the dynamics between online business practices, customer satisfaction, and loyalty, opening avenues for further exploration and practical implications in the realm of electronic Business.

1.6 Scope of the study

The scope of this study is limited to the largest online platform, Ashewatechnologies.com in Addis Ababa. The decision to exclude all other online buying and selling platforms is due to challenges related to breadth, time, financial constraints, and expertise. Consequently, the findings of this study may not provide a comprehensive overview of all factors impacting consumers' online buying preference. It's essential to highlight that the data collection is exclusively from Ethiopian participants. Therefore, the applicability of the study is confined to the Ethiopian context, considering potential variations in demographics, behavior, and attitudes of consumers across regions.

1.6.1 Conceptual scope

The conceptual scope of the research outlines the key concepts, variables, and theoretical frameworks that the study address to understand the determinants of consumers' preference to buy through online channels in Addis Ababa, with a specific focus on AshewaTechnologies.com lies on Attitude towards preference to buy online, subjective norm towards preference to buy online, Quality towards preference to buy online, price towards preference to buy online, trust towards preference to buy online and Availability of product towards preference to buy online.

1.6.2 Methodological Scope

The methodological scope of this research outlines the research design, data collection methods, analysis techniques, and other methodological considerations necessary to achieve the research objectives. This section details the approach to be taken in investigating the determinants of consumers' preference to buy through online channels, specifically focusing on AshewaTechnologies.com in Addis Ababa. and provides a comprehensive outline of the research design, data collection methods, and analytical techniques to be employed in investigating the determinants of consumers' preference for online shopping through AshewaTechnologies.com in Addis Ababa.

By clearly defining the methodological framework, the study aims to produce reliable and valid findings that contribute to the understanding of online consumer behavior and inform strategic decisions in the e-commerce sector.

1.6.3 Geographical Scope

The geographical scope delineates the specific geographic area under study and defines the boundaries within which the research would be conducted. In the context of investigating the determinants of consumers' preference to buy through online channels, the geographical scope focuses on the region or locality where the study is conducted, providing clarity on the target population and the applicability of the research findings it delineates Addis Ababa, Ethiopia, as the primary study area for investigating the determinants of consumers' preference to buy through online channels, with a specific focus on AshewaTechnologies.com. By defining the geographical boundaries, the research aims to provide context-specific insights into urban online shopping

behavior and inform strategic decision-making for e-commerce platforms operating in the capital city.

1.6.4 Time Scope

The time scope outlines the temporal boundaries within which the research is conducted and the time frame considered for analyzing online consumer behavior. It provides clarity on the period under investigation, including any specific historical context or trends that may impact the research findings, it examines immediate factors influencing consumers' preference to buy through online, the timeframe for data collection and analysis typically cover a period of several months, allowing for a snapshot of current consumer behavior. ne channels, rather than long-term trends.

1.7 Limitations of the Study

The study is subject to several limitations. Firstly, it may not fully represent the broader landscape of online consumer behavior as it focuses solely on a specific online buying platform, potentially overlooking insights from other platforms that could influence overall consumer behavior, the research may be susceptible to the impact of economic instability, which can affect consumer purchasing patterns and preferences unpredictably.

Furthermore, the study's emphasis on capturing a snapshot of current consumer behavior may limit its ability to discern long-term trends and changes in online shopping habits over time, potentially overlooking evolving patterns and preferences.

1.8. Organization of the Study

The structure of this research paper consists of five chapters. In the initial chapter, an introduction will be presented, encompassing a statement of the problem, study objectives, research questions, significance of the study, and limitations. The second chapter provides a comprehensive literature review. Moving on to Chapter Three, the research design and methodology expounded. Chapter Four focuses on presenting the results and facilitating a discussion. The concluding Chapter Five encompasses the conclusion and recommendations derived from the study.

CHAPTER TWO

REVIEW OF LITERATURE

The literature review serves as a critical component in understanding the existing body of knowledge and research surrounding the determinants of consumers' preference to buy through online channels. This section provides a comprehensive overview of scholarly works, theoretical frameworks, and empirical studies that have explored factors influencing online consumer behavior. By synthesizing and analyzing relevant literature, this review aims to identify gaps, inconsistencies, and emerging trends in the field, offering a foundation for the current study's research objectives and hypotheses. Through an examination of past research findings, theoretical perspectives, and methodological approaches, this literature review endeavors to contribute to the theoretical understanding of online shopping behavior and inform the empirical investigation into the determinants of consumers' preference for online channels, specifically focusing on the case of AshewaTechnologies.com in Addis Ababa.

2.1 Theoretical Literature

In this section, the researcher conducted an empirical review of relevant papers, providing a comprehensive exploration of existing studies that contribute to our theoretical assessment. The theoretical assessment section has been presented, offering insights into the foundational frameworks, such as the Theory of Planned Behavior (Ajzen, 1991), applied to understand and analyze the factors influencing customers' purchasing intentions. Additionally, we outlined the conceptual structure of our study, aligning it with established theories and frameworks to ensure a robust analytical foundation.

Furthermore, our discussion delved into a nuanced exploration of the various factors that intricately affect customers' purchasing intentions. By synthesizing and synthesizing the related literature, we aimed to elucidate the multifaceted nature of consumer decision-making processes.

The incorporation of diverse perspectives, including insights from cross-cultural applications, technological influences, and considerations of sustainability and ethics, enriches our conceptual understanding.

This comprehensive approach underscores our commitment to grounding our study in a well-informed theoretical and empirical foundation, ensuring a nuanced exploration of the complexities surrounding customers' purchasing intentions. As we move forward, these insights will guide our empirical investigation, allowing us to contribute meaningfully to the existing body of knowledge in this domain.

The most frequently used theories for studying behavioral intention in technological studies were the Technology Acceptance Model (TAM) is adopted by Davis in (1998), Theory of Planned Behavior (TPB) is adopted by Ajzen in (1985) and Theory of Reasoned Action (TRA) by Fishben and Ajzen in (1975).

Theory of Reasoned Action (TRA) by Fishben and Ajzen in (1975). TRA is one of the most fundamental and influential theories of human behavior. It has been used to predict a wide range of behaviors. It is applied to individual acceptance of technology. The TRA specifies that behavioral intention is a function of two factors: 'attitude towards behavior' and 'subjective norm'. Attitude refers to the person's own performance of the behavior rather than to his/her performance in general. Subjective norm is a function of a set of beliefs termed as normative beliefs. Normative beliefs "are concerned with the likelihood that important referent individuals or groups would approve or disapprove of performing the behavior"

TAM also is a development of TRA; it is tailored to IS contexts, and was designed to predict information technology acceptance and usage on the job. Unlike TRA, the final conceptualization of TAM excludes the attitude construct in order to better explain intention economically. TAM has been widely applied to a diverse set of technologies and users. In this theory, intention is determined by the person's attitude toward the use of that technology and his/ her perception concerning its usefulness. Attitudes are formed from the beliefs a person holds about the use of the technology. The first belief perceived usefulness (PU) is the user's "subjective probability that using a specific application system will increase his or her job performance". Perceived ease of use (PEU), is "the degree to which the user expects the target system to be free of efforts".

These three theories are used for better understanding of the relationships between belief, attitude, and behavioral intention of consumers when buying products online too. A summary of these three theories is depicted in Table 1. The first column showed the theory model involved while the

second column outlines the related concepts. The third column highlights the factors that affect behavior intention. Researchers that had recognized these theories in their work were listed in the last column.

TRA has been used in many consumer behavior studies, but it is not considered as an external variable. The TPB has been used in studies looking into attitude and beliefs in complex situations or not well understood concepts. Past research has shown TAM is found to be suitable for situations involving social pressure to adopt technology, therefore, it may apply to online purchasing settings. Many Information Systems studies have been conducted based on the TAM (Choi et al., 2003; Wen et al., 2011; Delafrooz et al., 2011). Table 1 summarizes attitude as the only factor that affects behavior intention directly. However, work of Davis et al., 1989 found that attitude is a non-significant factor on online purchase intention. More recent researches of Lin et al., 2010 and Wen et al., 2011 have eliminated the role of attitude from their model too. Figure.1 shows the factors that affect online purchase Intention based on the three main theories.

2.1.1 Theory of Reasoned Action

These literature contributions and applications demonstrate the versatility and continued relevance of the Theory of Reasoned Action in understanding and predicting human behavior across diverse contexts. Researchers have extended and adapted TRA to address specific research questions and challenges, contributing to its ongoing evolution. Components of TRA are Attitude (A): This component represents an individual's overall evaluation or appraisal of performing a specific behavior. It includes beliefs about the consequences of the behavior and the subjective evaluation of those consequences as positive or negative.

Subjective Norm (SN): Subjective Norm refers to the perceived social pressure or influence regarding whether one should or should not engage in a particular behavior. It includes beliefs about what significant others think or expect and the motivation to comply with those opinions.

Behavioral Intention (BI): BI is the key determinant in TRA, reflecting an individual's readiness to perform a specific behavior. It is influenced by both attitude and subjective norms. The stronger the intention, the more likely the person is to engage in the behavior.

Behavior (B): Behavior is the actual performance of the intended action. While TRA primarily focuses on predicting intentions, it acknowledges that external factors may affect the translation of intentions into behavior.

"A Theory of Reasoned Action: Some Applications and Implications" (Fishbein & Ajzen, 2016): This seminal work by Fishbein and Ajzen outlines the fundamental principles of TRA and provides applications and implications across various domains, establishing the foundation for subsequent research.

"Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research" (Sheppard et al., 2017): This meta-analysis reviews past research using TRA and provides recommendations for modifications and future research directions, contributing to the ongoing development of the theory.

"The Reasoned Action Approach: A Review of Their Findings" (Conner & Armitage, 2018): This review critically examines empirical findings related to TRA, highlighting its strengths and potential limitations. It contributes to the ongoing discussion and refinement of the theory.

2.1.2 Theory of Planned Behaviour

The Theory of Planned Behavior has become a widely used model for predicting and understanding human behavior by incorporating perceived behavioral control into the original TRA framework. Researchers have applied TPB across various domains to gain insights into behavioral intentions and actions, making it a versatile and influential theoretical framework.

Components of TPB are Attitude (A): Similar to TRA, Attitude This component reflects individuals' overall evaluation or appraisal of performing a particular behavior. It is determined by beliefs about the outcomes or consequences of the behavior and the subjective evaluation of those outcomes as positive or negative. In the context of online shopping, attitudes may be influenced by factors such as convenience, product variety, price competitiveness, and perceived security of online transactions in TPB represents an individual's positive or negative evaluation of performing a specific behavior. It includes beliefs about the outcomes or consequences of the behavior and the subjective evaluation of those outcomes.

Subjective Norm (SN): Is the perceived social pressure or influence from significant others, such as family, friends, or peers, regarding the behavior in question. Individuals consider whether people important to them approve or disapprove of the behavior and the extent to which they feel obligated to conform to these perceived expectations.

Perceived Behavioral Control (PBC): Perceived behavioral control reflects individuals' perceptions of their ability to perform the behavior successfully, taking into account internal and external factors that may facilitate or hinder their actions. It encompasses factors such as self-efficacy (confidence in one's ability to navigate online shopping platforms), perceived ease of use (the perceived difficulty or complexity of the online shopping process), and external constraints (such as technological barriers or time constraints)..

Behavioral Intention (BI): BI is the key determinant in TPB, reflecting an individual's readiness to perform a specific behavior. It is influenced by attitudes, subjective norms, and perceived behavioral control. The stronger the intention, the more likely the person is to engage in the behavior. Behavioral intention, which is the immediate precursor to actual behavior, is influenced by these three factors.

TPB has been widely applied in research to understand and predict consumer behavior, including online shopping intentions and behavior. By identifying the key determinants of behavioral intention, TPB provides valuable insights for marketers and policymakers seeking to promote the adoption and usage of online shopping platforms.

"The Extended Parallel Process Model: Illuminating the Gaps in Research" (Witte & Allen, 2000): While not directly about TPB, this literature contributes to the understanding of health communication by extending the TRA framework. It discusses the importance of perceived threat and efficacy in predicting behavioral intentions.

"Predicting Behavioral Intentions and Behaviors: A Test of the Theory of Planned Behavior in the Prospective Domain" (Ajzen, 2002): This study by Ajzen, the original developer of TPB, presents an in-depth examination and validation of the theory. It contributes to the understanding of how TPB can predict behavioral intentions and subsequent behaviors.

2.1.3 Supply chain Management Theories

Supply chain management theories provide various perspectives and frameworks for understanding and analyzing the complex relationships, interactions, and decision-making processes involved in managing supply chains effectively. Some of the prominent theories include Transaction Cost Economics (TCE) Theory, Resource-Based View (RBV) Theory, Relational View Theory, Network Theory, Systems Theory, Contingency Theory, and Dynamic Capabilities Theory.

TCE Theory focuses on minimizing transaction costs by analyzing factors like asset specificity and uncertainty. RBV Theory emphasizes leveraging a firm's valuable, rare, and inimitable resources for competitive advantage. Relational View Theory highlights the importance of collaborative relationships with suppliers and partners. Network Theory views supply chains as interconnected networks, considering the structure and dynamics of these networks. Systems Theory analyzes the interdependencies and interactions among supply chain components. Contingency Theory suggests aligning strategies with situational factors, while Dynamic Capabilities Theory emphasizes adapting and innovating capabilities to address changing environments. These theories offer insights into optimizing governance structures, resource allocation, collaboration, network position, systemic thinking, strategic alignment, and adaptability in supply chain management.

2.1.4 Price-Quality Relationship Models

The perceived value model suggests consumers make purchase decisions based on the trade-off between perceived quality and perceived price, seeking higher quality and lower prices for better value. The perceived quality-price relationship model proposes consumers use price as a cue to judge quality, associating higher prices with higher quality. The prestige pricing model applies to luxury goods where higher prices enhance perceived quality and desirability, especially for status-conscious buyers. The price-quality tiers model states consumers segment products into different price-quality tiers and expect a positive price-quality relationship within each tier.

The cue utilization theory indicates consumers use various cues like price, brand, packaging to form quality perceptions, with varying importance given to each cue. The expectancy-value model proposes consumers evaluate products based on their beliefs about attributes (expectancy) and the

importance placed on those attributes (value), where price is considered, an attribute impacting perceived quality based on expectancy and value as a quality cue. These models offer insights into how consumers perceive and evaluate the price-quality relationship, informing pricing strategies, product positioning, and understanding consumer behavior.

2.2 consumer preference

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

Ajzen (1991) suggested that intentions are presumed to be an indicator of to what extent people willing to approach certain behavior and how many attempts they are trying in order to perform certain behavior. According to the studies by He et al. (2008),

lack of intention to purchase online is the main obstacle in the development of electronic commerce. The theory of planned behavior (TPB) applied on Thai consumers implied that the intention to shop online was most likely to be affected by perceived behavioral control and subjective norm, the sum of the attitudes from the people surrounding them (Orapin, 2009). Since these two factors can influence consumers' purchase intention, thus influencing their behavior towards online shopping and eventually lead to actual action (Orapin, 2009).

The shopping intention as a substitute for purchasing behavior also needs to be explored. Although intention has been determined as a salient predictor of actual behavior to shop online (He et al., 2008; Orapin, 2009; Pavlou & Fygenson, 2006; Roca et al., 2009), it should be acknowledged that purchase intention does not translate into purchase action (Kim & Jones, 2009).

Based on Technology Acceptance Model (TAM), perceived ease of use and perceived usefulness determined the online shoppers' decision after online behavioral intention sink in (Hu et al., 2009). An online website should understand the customers' purchasing behavior in order to build and maintain the good relationship with customers (Kim & Hong, 2010). Jamil and Mat (2011) proposed that purchase intention may have a positive influence on actual online purchasing and recommended to further investigate on the relationship between these two variables in future studies. Limayem et al. (2000) admonished researchers to investigate on the intention, assuming that behavior will automatically string along.

2.3 Empirical Review

Environmental cues along with personal characteristics play significant roles that influence impulsive buying behaviors in consumers (Rook and Fisher, 1995). Environmental signals have been found to impact impulse buying behavior (Adelaar et al., 2003; Parboteeah et al., 2009). Loiacono et al. (2007) proved that when high-quality environmental signals are integrated into an online platform it enhances the overall site quality leading to greater user engagement thus improved impulsive purchasing. Several others like Hoffman & Novak (1996), Wolfinbarger & Gilly (2003), like Nielsent (1999) studies point out the importance of well-designed site interfaces in impacting online impulsive purchasing behavior. 17 By investing in superior site design and providing superior services. E-commerce businesses could increase the chance of customers making spontaneous purchases during online transactions. Website resources provide valuable assistance to consumers as they search for information about products or services. B2C websites are virtual venues where consumers can interact with each other for trading purposes (Ranganathan and Ganapathy, 2002). When it comes to online purchases, the appearance of a website's design can significantly sway customer decisions. The content aspect highlights the available services while the design element embodies how best to convey that information in an aesthetically pleasing way (Huizingh, 2000).

Website appearance can impact whether or not customers experience impulse buying tendencies when shopping online (Wells et al., 2011). The composition informing this web atmosphere is encompassed by Childers et al. 's (2001) structure including graphics layouts, pop-ups, and links within content-aspects influencing several levels of online impulse buying behaviors. Loiacono et al. (2007) stress that the qualities of a high-quality website should be inclusive of usefulness, utility, amusement and complementary services. Similarly, Ranganathan and Ganapathy (2002) findings reflected that customer privacy concerns along with site security measures and content accuracy and relevance as primary aspects in B2C websites. Also, according to Elliott and Speck (2005), retail sites can impact customers' perceptions if they have accurate, outdated product information, simple navigation, and warranted trust along with entertainment features. From research studies like Turkeyilmaz et al. (2015), it is known that various website quality factors (entertainment value or ease-of-use experience for instance), sway online shopping behavior considerably towards impulse buying trends.

Finally, the importance of web interface design has been examined by (Hoffman and Novak, 1996; Wolfinbarger and Gilly, 2003; Shergill and Chen, 2005). They demonstrated how an interface designed simply will increase customers' probabilities to make impulse purchase decisions.

Since the internet is now becoming the shopping platform for many consumers, it is important to investigate more about online impulse buying. Among the online sold products apparels and particularly sporting materials were found to be the most sold categories in Europe in 2016 (Eurostat, 2017).

The empirical theory adopts purchase intention to measure a consumer behavioral incline due to the limitation to measure the actual sales (Madrigal, 2001; Speed & Thompson, 2000; Mason, 2005). The effort to improve a positive and favorable attitude towards a brand is a basis to evaluate purchase Intentions (Madrigal, 2001). Spears & Singh (2004) defines purchase intention as an “individual’s Conscious plan to make an effort to purchase a brand” (Spears&Singh, 2004, p.56). Purchase intention shows a level of motivation where an individual does a certain purchase behavior. The higher the level of motivation, the higher the tendency of a person to do an actual purchase (Barone, Miyazaki & Taylor, 2000). Looking up to Howard & Crompton (1995, p.363), an intention of buying is an indicator that is most beneficial and valuable as an impact of sponsorship towards future sales. According to De Souza et al. (2005), congruency (fit) is able to influence purchase intention. Through his research, De Souza et al. (2005) have modified a research methodology that has been constructed by Cornwell & Coote (2005), which incorporates congruency in the model as a moderator to an identification effect towards sponsorship linked purchase. In other words, congruence immediately has an effect towards purchase intention. 19 Dees et al. (2008), in sport sponsorship, have examined the impact of a variable “attitude towards the brand”, and other variables such as goodwill and fan(s) involvement towards purchase intention. Dees et al. (2008) have found that attitude toward the brand has an influence on a buying intention.

Most cognitive aspects of comparing products and prices are mostly disregarded by consumers in online platforms (Jeffrey and Hodge, 2007; Verhagen and van Dolen, 2011). This makes a closer consideration of online impulse buying very important. Simplicity with which to acquire the products and electronic payment systems has made buying very simpler (Rook, 1987)

2.3.1 Attitude

In theory, attitude stands out as a key construct that delineates an individual's positive or negative inclination, reflecting a specific behavior towards adopting a system. Understanding the motivations behind consumers choosing to make online purchases is crucial for food retailers. As posited by Ajzen and Fishbein (2014), an individual's attitude can significantly impact their response to a stimulus. Behavioral criteria are contingent upon observable actions by the individual.

The authors further assert that an individual with a positive attitude toward an action is more likely to engage in a specific behavior (Rezaei et al., 2020). Consumers opt for online services due to factors like convenience, utility, and other motivations (Kimes, 2021), or influenced by previous online experiences (Rezaei et al., 2020).

Attitude is one of the central constructs that identifies the individual positive or negative approach that reflects a certain behavior towards an adopting system. Reasons motivating consumers to buy from an online medium are important for food retailers. As Ajzen and Fishbein (1977) have argued, a person's attitude may influence the response to a stimulant. The criteria of a behavior depend on observable actions by the individual.

a positive attitude to an action will be more leaning towards performing a specific behavior (Rezaei et al., 2016). Consumers prefer to use online services because of convenience, usage usefulness and other motives (Kimes, 2011) or prior online experiences (Rezaei et al., 2016). Food is in the category of low involvement products; thus, consumers tend not to remember the prices, indicating that consumers make food-price choices rationally at the given time without much consideration of past transactions (Monroe and Lee, 1999). Limayem et al. (2000) revealed that attitude towards online shopping is the strongest towards intention to shop online. The longitudinal study has indicated that there is a need to further examine the antecedents of attitude that leads to the intention to shop online. A separate study examined the antecedents divulge consumer demographics and lifestyle to positively affect attitude and ultimately towards intention to shop online (Taylor and Todd, 1995).

Attitude is defined as “a person’s internal evaluation of an object such as an advertisement, and may be favorable or unfavorable” (Sicilia, 2006 p. 139). Speed & Thompson (2000) have pointed out that a consumer has a positive attitude and belief towards a sponsor

Attitude is one of the most persistent concepts in all of marketing. It plays a crucial role in the major models describing consumer behavior, and is included, in one form or another, in most marketing research. Attitude plays this vital role mainly because it is believed to strongly influence behavior (Churchill & Labocci, 2005, p.265).

Notwithstanding the significance of the attitude construct, social psychology has experienced recurring debates regarding its proper definition (see Eagly & Chaiken, 1993; Fazio, 1995; Zanna & Rempel, 1988). Although these controversies waned in the closing decades of the 20th century (Eagly & Chaiken, 2005) The situation has changed with the recent development of a new class of indirect attitude measures (for reviews, see Fazio & Olson, 2003; Petty, Fazio, & Briñol, in press; Wittenbrink & Schwarz, 2007). Affective priming (Fazio, Jackson, Dunton, & Williams, 2013), semantic priming (Wittenbrink, Judd, & Park, 2015), the Extrinsic Affective Simon Task (De Houwer, 2003), the Go/No-Go Association Task (Nosek & Banaji, 2019)

Considering that food falls into the category of low involvement products, consumers often don't retain information about prices, suggesting that their food-price choices are made rationally at the given time without much consideration of past transactions (Monroe and Lee, 2009). Limayem et al. (2006) revealed that the attitude towards online shopping has a significant impact on the intention to shop online. A longitudinal study has highlighted the necessity to further explore the antecedents of attitude leading to the intention to shop online. Another study delved into antecedents, disclosing that consumer demographics and lifestyle positively affect attitude, ultimately influencing the intention to shop online (Taylor and Todd, 1999). Based on these findings, it is posited that attitude plays a crucial role in understanding consumers' intention to purchase a product online.

H1:Attitude has a positive and significant effect on customer inclination to buy online

2.3.2 Subjective norms

A subjective norm is an individual's belief about others that an individual should (or should not) perform the behavior in question. When an individual's attitude toward a behavior is driven by his or her own beliefs about performing the behavior, these beliefs are behavioral beliefs. By comparison, an individual's subjective norm is a function of normative beliefs. They are not behavioral beliefs. In this case, individuals want to get feedback from specific individuals and groups to perform (or not perform) a behavior. When a behavior may involve a referent, an individual's belief is guided by his or her normative beliefs (similar to subjective norms). Every possible referent will not be relevant or important for an individual's decision making; only behavioral referents will influence an individual's decision making (Ajzen & Fishbein, 1980, pp. 73-74)

Subjective norms, as defined by Ajzen (2018), encompass an individual's perceived social pressure to either engage or abstain from certain behaviors. Existing research establishes a positive correlation between subjective norms and intentions, as indicated by studies from Bhattacharjee

It focuses on the expected reaction of behavior of significant individuals in the consumer's surroundings. In the example in the brief description presented earlier, this variable is likely to have a major impact if one or several of the significant individuals were environmental activists. On the other hand, this variable could be insignificant or even have a negative impact if those. Theoretical support by extending normative pressure to include social pressure of belonging to a group who may or may not perform the behavior (White et al., 1994). Still, Ajzen (2000)

Ajzen (2018) and Orapin (2009) argue that external factors, such as perceived social pressure, can indeed influence behavior. Previous investigations into subjective norms have explored diverse topics such as family Takaful scheme (Husin & Rahman, 2013), intentions to work in older age (Lu, 2012), infused soft drinks (David, Tong, Yin, 2012), telepresence systems (Park, 2013), participation in online communities (Zhou, 2011), and online shopping (Al-Maghrabi, Dennis, & Halliday, 2011; Limayem et al., 2000; Jamil & Mat, 2011; Orapin, 2009; Tseng et al., 2011; Xie et al., 2011).

The majority of these studies focused on university students as respondents (David, Tong, Yin, 2012; Orapin, 2009; Zhou, 2011), while others included the general public, encompassing

professionals as respondents (AlMaghrabi et al., 2011; Husin & Rahman, 2013; Limayem et al., 2000; Lu, 2012; Jamil & Mat, 2011; Park, 2013; Tseng et al., 2011; Xie et al., 2011). Ajzen (1991) emphasizes that personal considerations often overshadow the influence of subjective norms, and there is no direct significant relationship between subjective norms and consumer behavior.

Many studies suggest that the impact of subjective norms on consumer behavior is mediated by purchase intentions prior to actual buying (Choo, Chung & Pysarchik, 2004; Limayem et al., 2000; Jamil & Mat, 2011; Zhou, 2011). Jamil and Mat (2011) found that subjective norms may not directly influence actual online purchases but significantly affect online purchase intentions. The results imply that the influence of families, friends, and media on actual internet purchasing is minimal. Subjective norm ranks as the second most influential factor, following perceived behavioral control, in influencing the purchase intention to shop online (Orapin, 2009). He et al. (2008) hypothesized that third-party recommendations (subjective norm) significantly impact consumer purchase intentions.

The mass media includes all the means of transmitting mass messages such as the television, radio, newspapers and online advertisements. A study conducted by (Zolait & Ainin, 2009) on the intention to use internet banking in Yemen, came up with results which showed mass media has a significant influence on the adoption of internet banking. Besides, according to the study of (Ayinde & Echchabi, 2012) on the adoption of Islamic insurance in Malaysia, the media can have an influence on the subjective norms in order to adopt Islamic insurance.

Ajzan & Driver (1980) defined that subjective norm is considered to be the perceived pressure imposed by others such as neighbor, friends, peers etc. who perform the behavior of interest and such action have either directly or indirectly influence on respondent's behavior. Subjective norms refer to the "person's perception that most people who are important to him think that he should or should not perform the behavior in question". Khalil and Michael, (2018)

family members and colleagues as subjective norms have a positive influence on individuals to buy online. It is also proven from Supanat (2012) that subjective norms have significantly towards the intention of using e-commerce but in minor influence compared to another variable.

George, (2011) shows that social interaction predicts significant satisfaction in online shopping. This shows that social shoppers are more satisfied with who offer an integrated social experience that comprises shopping and non-shopping activities.

Charles and Sue, (2011), social influences result from subject norms, which relate to consumers' perceptions of the beliefs of other consumers and consider subjective norms only marginally significant on e-shopping intentions.

Foucault & Scheufele (2005) confirm a significant link between talking about e-shopping with friends and intention to e-shop

Subjective norm is "the perceived social pressure to perform or not to perform the behavior" in question. (Ajzen, 1991) Moreover, subjective norms as represented by normative beliefs are located within, but not identical to, the broader construct of social norms. "While a social norm is usually meant to refer to a rather broad range of permissible, but not necessarily required behaviors, normative beliefs refer to a specific behavioral act the performance of which is expected or desired under the given circumstances" (Ajzen & Fishbein, 1975) Social influences means one person causes in another to make a change on his/her feelings, attitudes, thoughts and behavior, intentionally or unintentionally. (Rashotte, 2007) It resulted from interacting with each other. Social influence includes the influence of media, parents and peers (Nelson and McLeod, 2005). Generally, peers are the primary influences, followed by media and parents, at research in the United States. According to (Nebenzahl and Secunda, 1993), social influences are concerned with how individuals learn the skills, knowledge and attitudes relevant for consumption

H2: Subjective Norm has a positive and significant effect on customer inclination to buy online

2.3.3 Price

This classic text provides insights into different pricing strategies, including cost-based pricing, value-based pricing, and competitor-based pricing. Nagle, T., & Holden, R. (2002), Consumer Perception and Behavior Monroe's work focuses on consumer perception of price and how pricing influences consumer behavior. It covers topics such as perceived value and reference prices Monroe, K. B. (1990), Zhang, Z., Adaval, R., & Fitzsimons, G. J. (2017). "When and Why Dyadic Decision Making Reduces Consumer Willingness to Pay." Blattberg, R. C., & Neslin, S. A. (1990).

"Sales Promotion: Concepts and Strategies." This literature delves into the role of promotional pricing in marketing, covering topics such as discounts, coupons, and other sales promotion strategies. Price Elasticity:

Our seller's problem bears some resemblance to a bundling problem. With more than two states, the buyer types are multidimensional and it is well-known that, for example, Pavlov (2011b) that the single-price result of Myerson (1981) and Riley and Zeckhauser (1983) does not hold. Indeed, the optimal menu involves stochastic bundling quite generally, and the structure of the bundles offered can be quite rich.² Stochastic bundles are analogous to the partially informative experiments in our model.

Kotler and Keller (2012) stated that price is the only element of the marketing mix that produces revenue; the other elements produce costs. And price is perhaps the easiest element of the marketing program to adjust; product features, channels, and even communications take more time. They also stated that price communicates to the market the company's intended value positioning of its product or brand. It's often assumed that lower prices for the same product will result in more sales than higher prices. However, price sometimes serves as a signal of quality. A product priced "too low" might be perceived as having low quality. Owning expensive items also provides information about the owner (Hawkins & Mothersbaugh, 2010). According to Lefebvre and Flora (1988), prices can be thought of in a variety of ways; in addition to economic reasons, there are social, behavioral, psychological, temporal, structural, geographic, and physical reasons for exchanging or not exchanging. The costs, or barriers, to consumer use of health promotion products receive the most attention

In some situations, consumers are not even aware of the price of the goods purchased (D.Lindquist, 2003). This is more common for products that are low in importance for consumers, such as household necessities like toothpaste or floor cleaners. Price, brand reputation, key product signals, and market beliefs are all commonly used heuristics (D.Lindquist, 2003). They are mental shortcuts that help consumers reach decisions quickly and efficiently (D.Lindquist, 2003). Price can be perceived as an indicator of quality, and consumers may often be willing to pay more for products or services they think are better quality than competitors (D.Lindquist, 2003). Research reveals that price considerations can help determine the extent of the search process (G.schiffman, 2006). When significant price differences exist, consumers may engage in smart shopping; that is,

they will invest considerable time and effort in looking for and using promotion-related information in order to obtain a price savings (G.schiffman K. a., 2006). When alternative information about true quality is available, price becomes a less significant indicator of quality (Philip Kotler, 2009). Consumers often employ a reference price, comparing a product's price to an internal reference price they remember or an external frame of reference such as a posted „regular retail price” (Philip Kotler, 2009). Discounts are reductions from list price given by a seller to buyers who either give up some marketing functions or provide the function themselves (William D.Perreault, 2006). Discounts can be useful in marketing strategy planning (William D.Perreault, 2006). Discounts encourage repeat buying of customers (William D.Perreault, 2006).

As we observed above under topic 2.5, various researches showed us that price affects buyer behavior significantly. In this study also its effect on consumers' behavior of water closets and hand wash basins purchase is included and measured scientifically.

Our previous work (Bergemann and Bonatti, 2015) considered the information-acquisition policy of a data buyer who then decided on the placement of display advertising. This earlier model was simpler in many respects. First, the price of information was given or determined by a competitive market. Second, the data buyer did not have any private information. Third, despite allowing for a continuum of matching values (states) and advertising levels (actions), the available information structures were restricted to simple queries that perfectly revealed individual state realizations.

The analysis focused on the nature of the buyer's optimal queries given the distribution of match values and the cost of advertising. H'erner and Skrzypacz (2016) share a similar title but consider a very different setting. They consider a dynamic hold-up game, except that information rather than a physical object is sold. At the beginning of the game, the buyer has no private information and wants to hire a competent data seller. The data seller knows whether she is competent and can prove her competence by sequentially undertaking tests within a fixed subclass of statistical experiments. H'erner and Skrzypacz (2016) allow for sequential monetary transfers and characterize an equilibrium that is most favorable to the competent seller

The seller can make the payment contingent on both the statistical experiment and the buyer's action. By contrast, our seller can price the information but not the action itself. Commitment to a disclosure policy is present in the literature on Bayesian persuasion, e.g., Rayo and Segal (2010),

Kamenica and Gentzkow (2011), and Kolotilin, Li, Mylovanov, and Zapechelnyuk (2015). In contrast to this line of work, our model admits monetary

Dolan, R. J., & Simon, H. (1996). "Power Pricing: How Managing Price Transforms the Bottom Line." Dolan and Simon's work explores the concept of price elasticity and how managing prices strategically can impact the overall financial performance of a business. Psychological Pricing Anderson, E. T., & Simester, D. I. (2003). "Mind Your Pricing Cues." This literature investigates the psychological aspects of pricing, including how pricing cues and framing can influence consumer perceptions and choices.

H3: price has a positive and significant effect on customer inclination to buy online

2.3.4 Website Quality

According to Wicks & Roethlein, (2009), quality has many different definitions and there is no universally acceptable definition of quality. They claim it is because of the elusive nature of the concept from different perspectives and orientations and the measures applied in a particular context by the person defining it. In our study, quality must be well defined in the context of grocery stores and must focus on various dimensions of both product and service. This therefore means the definition of quality varies between manufacturing and services industries and between academicians and practitioners. These variations are caused by the intangible nature of its components since it makes it very difficult to evaluate website quality which cannot be assessed physically implying other ways must be outlined in order to measure this quality. Quality has been considered as being an attribute of an entity (as in property and character), a peculiar and essential character of a product or a person (as in nature and capacity), a degree of excellence (as in grade) and as a social status (as in rank and aristocracy) and in order to control and improve its dimensions it must first be defined and measured (Ghylin et al., 2008).

Service quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2008). The relevance of website quality to companies is emphasized here, especially the fact that it offers a competitive advantage to companies that strive to improve it and hence bring customer satisfaction

Uzun and Poturak, 2014) and service quality (Wang and Le, 2015; Lin et al., 2011) that affect customer perception and in turn satisfaction level towards online shopping.

The mental well-being of human beings can be linked to the environment they find themselves in including internet contexts. Childers et al., (2001) baptized the term 'webmospherics' as it relates to some significant web designs' characteristics like frames graphics text pop-up windows search engine configuration 'one-click' checkout/buy methods hyperlinks related media dimensions like graphics audio color streaming video highlighted with specific site layout 16 dimensions ranging from merchandise organization to merchandise grouping- these discussed features could prompt an individual's decision towards making an unplanned purchase when made available on websites differently. A few studies have provided insights into how website-related things; those called attributes affect consumers' impulses to a great extent. A study by Liu et al., (2013) discovered that the visual appeal of websites, ease of use, and lack of obstacles relating to product availability were key features and critical precursors to online impulse buying. Moez (2013) also found out that attributes regarding website navigation rules, visual appearance and customized previewing are essential ideas that work hand in hand on consumer satisfaction, which serves as a precursor towards customer commitment to a site thereby influencing purchasing impulses concerning online shopping.

Adelaar et al. (2003) pointed out in their research that different media formats result in highly emotional responses which played a role in explaining participants' decisions regarding CD brand purchases on the internet via an impulsive drive. Verhagen and vanDolen (2011), highlighted through their inquiry, stated that how website functional convenience blends with representational design could have both negative or positive emotional impacts which influence subsequent online impulse actions. In analyzing Loiacono et al.'s (2007) research on website quality, we discover how important certain site characteristics prove to be in determining its value for consumers.

These characteristics present themselves to varying degrees across the web's countless offerings. A top tier online platform is one that manifests some or all of them with particular intensity (Well et al., 2011). Conversely, weaker displays of such qualities detract from the overall user experience and create lower perceived value in users' eyes

Nowadays, most tourists from any part of the globe plan their holidays, make their bookings and service purchases, and share their experiences over the Internet. Indeed, official websites serve as an essential tool for several aspects (Díaz-Luque, 2009; Fernández-Cavia & Huertas-Roig, 2009).

These functions are essential upon unanimously acknowledging the profound changes that have taken place in the behavior of today's consumers and travelers: the generalization of communication technologies has given rise to a new type of tourist who is less interested in the traditional holiday packages, less accustomed to waiting or delays, more demanding and sophisticated and used to address the suppliers directly (Buhalis & Law, 2008).

Websites are key to firms' success, acting as the communication channel between company and customers (Chen et al., 2017; Kleinlercher et al., 2018). Di Fatta et al. (2016) conducted a meta-analysis on user-perceived web quality, concluding that it has a significant influence on ease of use, usefulness, and playfulness, and proposed that it encourages website use in online shopping. Pawlasová and Klézl (2017, p. 2047) defined the term as "user's perception of the design of a website where the group-buying experience is carried." These authors studied 169 respondents from Korea and found a positive association between website quality and trust in online retailing. Notably, customer satisfaction was used as a mediator between website quality and trust. Most previous scholars have used perceived service quality as one of the dimensions of website quality, while Sharma and Bahl (2018) used web design as an antecedent of perceived service quality. These authors found a significant relationship between web design, perceived quality, and customer trust in e-commerce. Lee et al. (2016) proposed a website-quality conceptual model reflecting four dimensions of the website quality: design; fulfillment/reliability; security, privacy, and trust; and customer service. The study concluded that all website-quality dimensions have a significant influence on purchase intention. Thus, the following hypotheses are proposed

H4: Website Quality has a positive and significant effect on customer inclination to buy online

2.3.5 Trust

Trust is defined as the assumption of an individual regarding the worthiness of another party which can be determined through perceptions of integrity, kindness and (Harrison McKnight et al., 2002). Trust is considered important in cyberspace because it is a determinant of attitudes or shopping intentions (Gefen et al., 2003). Online sites that are honest and fulfill agreements with consumers, don't harm consumers and don't cheat in making sales, that can be trusted by consumers in doing business with the online system. According (Harrison McKnight et al., 2002) using a trust model is an important thing in doing business. Trust assumes that the parties involved between the seller and the buyer do not know each other and are not in close proximity

Moreover, goodwill trust can be defined as a behavior from one partner to place the other partner's interest ahead of his or her own interest (Sako, 1992).

Online trust is the most important element of a business strategy because it reduces perceived risk and can create positive word of mouth. They state that during online shopping consumers, as trustors, find themselves in a risky situation where they use the internet as a tool to communicate their needs to e-vendors and share personal information about themselves. He chose the payment method. He expects the website to be a reliable vehicle for transactions and vendors to behave honestly and professionally when fulfilling purchase requests (Bauman & Bachmann, 2017). Khan et al. (2015) stated that there is no specific definition related to trust, it is a word used in many similar places in psychology, sociology, management, and others. These authors define trust as the binding force in online shopping between buyer and seller transactions. This term consists of 3 main elements (predictability, reliability, and fairness) and is considered an economic calculation in which values are explored through the differences between relationships, maintenance, and creation with the actual cost of serving them (Yuen et al., 2018)

Trust is a personal, internal phenomenon that helps maintain moral relationships between individuals. In particular, according to Lahno [1999], betrayal of trust is a clear violation of moral behavior, leading to distrust.

Rotter [1980] describes trust as a cognitive construct an individual learns from social experience such as positive or negative consequences of trusting behavior. He concludes that if a person has had negative experiences by trusting more in the past, the person is not likely to trust in the

future, or vice versa. Propensity to trust is a well-accepted construct, showing differences in the level of trust between individuals in the same situation.

Kydd [2005] describes trust as the belief that the other party is trustworthy with the willingness to reciprocate cooperation. On the other hand, mistrust is to believe that the other party is untrustworthy in order to exploit one's cooperation. Trust and mistrust between nations have been discussed as important issues because they can lead to peace or war. In Organizational Management, Mayer et al. [1995] define trust as the willingness of the trustor to take risk and be vulnerable based on the ability, integrity, and benevolence of the trustee. The definition of trust based on these three dimensions of the trustee has been extensively used in different areas, especially in fields like automation and other fields of computing and engineering in modeling trust of a human toward a machine's automated operations.

Trust is known as an important factor in the buyer-seller relationships and online purchase intention in electronic commerce (Jarvenpaa et al., 1998; Zhou et al., 2007; Naveed and Eddaoudi 2009; Yulihassri et al. 2011; Swidi et al., 2012). In the context of e-commerce, trust includes the online consumer beliefs and expectancies of characteristics of the online seller (McKnight et al., 2002).

Kraeuter (2002) identifies trust as the most significant long-term barrier for understanding the potential of e-commerce to consumers in an online environment. People make important buying decisions based on their level of trust in the product, salesperson, and/or the company (Kim et al., 2008). Alternatively, trust can be defined as willingness of the consumer to interpret the possibility of loss during the shopping process, according to this definition, trust can be considered as a kind of behavioral intention too (Gefen et al., 2003).

Some studies identified trust as a factor that affects attitude and risk (Jarvenpaa et al., 1999; Heijden et al., 2003; Thompson and Liu, 2007; Kim et al., 2008; Meskaran et al., 2010). Consequently, willingness to buy is influenced by attitude and risk. It is found that lack of trust generates a negative effect on willingness to online purchasing activities. NECTEC (2006) affirmed that more than 63 percent of online users do not shop online due to lack of trust. Trust is a factor with strong direct effect on online purchase intention too (Tariq and Eddaoudi, 2009).

Similarly, Heijden et al., 2003; Kim et al., 2008 and Delafrooz et al., 2011 have viewed trust as one of the antecedents of online purchase intention. In addition, only works of Heijden et al., (2003) and Delafrooz et al., 2011 revealed trust as the most significant factor influencing online purchase intention. iterates the list of trust antecedent itemizing the factors and the related works.

H5: Trust has a positive and significant effect on customer inclination to buy online

2.3.6 Availability of product

Supply Chain Management Chopra, S., & Meindl, P. (2015). "Supply Chain Management: Strategy, Planning, and Operation." This book provides a comprehensive understanding of supply chain management, emphasizing the strategic planning and operational aspects. It covers the movement of products from manufacturing through distribution channels, ensuring that products are efficiently available to meet consumer demand Retail Inventory Management Nahmias, S. (2015). "Production and Operations Analysis." Nahmias' work focuses on inventory management strategies, including how businesses can optimize stock levels to balance product availability with cost efficiency.

Availability of product on shelf is the measure of a product being available for sale to a shopper, in the place, he expects it and at the time, he wants to buy it. Availability of the stock on shelves is the single largest success factor for retail business. Fast Moving Consumer Goods (FMCG) represent non-durable products that leave production lines as fast as they leave supermarket shelves. In other words, goods that have a low shelf life and home stock levels due to the frequency of purchase by consumers. These products are sold in high volumes and at an affordable price by guaranteeing low margins, which leads to a price close to the cost of production (Majumdar, 2007).

These goods are often bought at supermarkets and considered convenience goods, such as toiletries, drinks and grocery items, etc. Keeping products on the shelves and available to customers is a vital part of the retail business. Increasing inventory or in-store labor is not the only way to drive down out-of-stocks: significant gains can be achieved at much lower cost by improving the way on-shelf availability is measured and managed. Ensuring product is on the shelf is essential for any retailer, but even today it remains a major challenge. For example, it is common for a supermarket to miss 5% of sales through out-of-stocks.

As well as hurting revenue, poor availability means dissatisfied customers, and poorer financial performance over the long term. Often, availability ensures because it is not understood yet. It is the outcome of a complex chain of events: buyers need to forecast and order accurately, suppliers need to deliver the right quantities at the right time, distribution needs to ensure the product reaches the stores, and the stores themselves need to get it onto the shelves. This cross-functional complexity means that when an out-of-stock occurs it can be unclear who or what has caused it—making the problem very difficult to fix

(Thomas.W&Daniel, 2007), the “OOS event” refers to what an —out-of stock is (i.e., how we know one when we see one). An OOS event occurs when, for some contiguous time, an item is not available for sale as intended. If the retailer intends an item to be for sale, but there is no physical presence of a salable unit on the shelf, then it is redeemed to OOS. The OOS event begins when the final saleable unit of a SKU is removed from the shelf and it ends when the presence of a saleable unit on the shelf is filled. Joachim C.F, Wolfgang Stelzle (2013), indicated that the causes of stock outs are specific to retailer, store category and item. Additionally, poor implementation of the new marketing regulation, project center of quarantine centers, and failure to control the black markets are some of the causes to stock out sugar at retail centers.

Considered as convenience or impulse goods, purchased on a daily basis or impulsively or when a need arises, without any effort, involvement or planning from the consumers (Brierley, 1995; Majumdar, 2007). They tend to represent a great part of the budget of consumers and thanks to the wide variety and choice; it is a very competitive market (Celenet al., 2005). In the transport sector, costs are of great importance especially since the type of transport is usually by road (Rodrigues & Potter, 2013). Hofmanet al. (2011) considers the FMCG sector the leader in SCM.

The work on supply chain management measurements/ practices and its influences on different perspectives of the organization and overall supply chain partners increases and yields good backgrounds. In the retail sector, it is commonly related to stock levels, that is, on-shelf availability (Trautrimset al., 2009). Therefore, by increasing stock levels, the level of customer service, manifested through product availability, increases as well.

Plentiful product information may not alleviate all the problems of consumer search for two reasons. First, despite the increased availability of product information, it is still not costless to obtain (Brynjolfsson and Smith, 1999).

search for information may involve a non-trivial navigation of hyperlinks between Web sites and an intelligent usage of the search engines and directories. For many users, especially those inexperienced to the Internet, finding product information may be frustrating. Indeed, 46 percent of those surveyed in the GVV's Ninth Survey in 1998, indicated that they had trouble finding new information. Thus, although consumers may often like to obtain all available information

"Marketing Channels: A Management View." The book explores marketing channels and the management of intermediaries involved in getting products from manufacturers to end consumers. It discusses how effective channel management contributes to the availability of products in the market. Demand Forecasting: Mentzer, J. T., Moon, M., & Kling, J. (2008). "Demand Forecasting: A Structured Review." Understanding and forecasting consumer demand are critical for maintaining product availability. This literature review provides insights into various demand forecasting techniques, which help businesses align their production with anticipated market needs.

Retail Merchandising: Diamond, A. M., & Diamond, M. A. (2008). "Retail Merchandising: Principles and Applications." Merchandising involves decisions related to product assortment, display, and pricing, all of which influence the availability of products in retail stores. This book explores the principles and applications of retail merchandising. E-commerce and Omnichannel Retailing: Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015). "From Multi-Channel Retailing to Omni-Channel Retailing: Introduction to the Special Issue on Multi-Channel Retailing. "With the rise of e-commerce and multiple retail channels, this literature discusses the transition from multi-channel to omnichannel retailing. It explores how businesses manage product availability across various online and offline platforms to meet diverse consumer preferences.

H6: Availability of product has a positive and significant effect on customer inclination to buy online

2.4 Conceptual Framework

This study will be adapting its conceptual framework from Wangila (2019) and its study stated that a conceptual framework is a model presentation where a researcher represents the relationships between variables in the study and shows the relationship diagrammatically. The conceptual framework described

A conceptual framework is a theoretical structure or model that provides a foundation for understanding and interpreting a particular phenomenon or research topic. It outlines the key concepts, variables, relationships, and assumptions that underlie the study and guide the research process.

provides a structured way to understand and interpret research findings by linking theoretical concepts with empirical observations. It guides the research design and methodology, ensuring that the study is well-grounded in existing knowledge. This framework helps researchers to clearly define their research questions, hypotheses, and the relationships they intend to explore.

helps with providing a clear structure that links theoretical constructs with empirical observations. It ensures that the research is grounded in existing knowledge and guides the design and methodology of the study.

Depending on the nature of the research topic and the theoretical orientation of the study. They may be graphical representations, narrative descriptions, or formal models that articulate the theoretical underpinnings of the research. Ultimately, a well-developed conceptual framework enhances the rigor and coherence of the research by guiding the formulation of research questions, the design of empirical investigations, and the interpretation of results.

The independent variables are attitude, website quality, price, availability of product, subjective norm, trust and the dependent variable is consumer preference to buy through online channels. as illustrated in figure 2.1 below

Independent Variables

Dependent variable

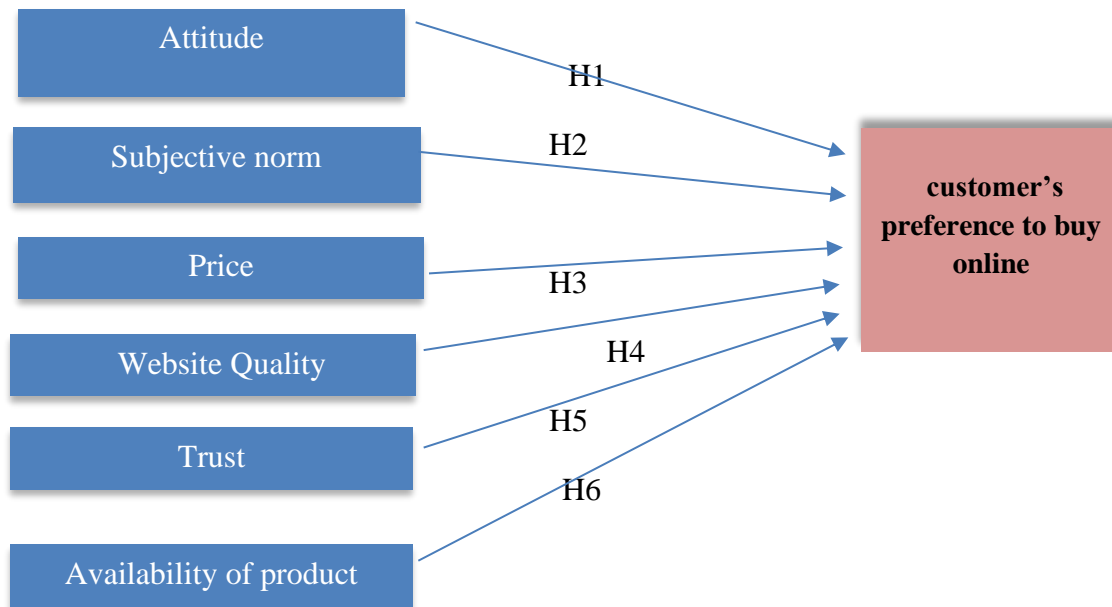


Figure 2.1 conceptual framework adapted from wangila (2019)

Hypothesis Development

H1: Attitude has a positive and significant effect on customer inclination to buy online

H2: Subjective Norm has a positive and significant effect on customer inclination to buy online

H3: price has a positive and significant effect on customer inclination to buy online

H4: Website Quality has a positive and significant effect on customer inclination to buy online

H5: Trust has a positive and significant effect on customer inclination to buy online

H6: Availability of product has a positive and significant effect on customer inclination to buy on

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Description of the Study Area

A multibillion-birr capital project owner Ashewa Technology Solution S.C is started by the visionary entrepreneur Daniel Bekele and his 5 friends in May 2020 in Addis Ababa, the new platform has demonstrated a high performance in a very short time, in 8 months to be specific. The performance was 88% higher than other e-commerce platforms in Ethiopia. The high-performance proves that there is a high demand and huge potential for the digital economy. What was lost was a reliable and organized platform. It's right there Ashewa decides to be a share company and invest a huge resource in order to solve real Ethiopian problems through large scale technological solutions. Ethiopia. Ashewat Technology Solution is a legal entity registered under the Trade Registration and Licensing Act to operate in accordance with Ethiopian law and regulations. It is the most valuable technology brand working on E-commerce, e-learning, Logistics, smart software as a service and demand-based software development in 11 technological sectors.

Ashewa currently has 200 qualified employees, has 10 innovative software products, thousands of stockholders, and a total of 12 Board members. Because Ashewa was created in response to a pressing need for change, they make it their mission making a platform to make our people's life easy, civilized and prosperous. Traditional life, Poverty, migration, and mortality are things that they want to end. Youth and business should be more easy, reliable, efficient and effective by using our cutting-edge technologies.

3.2 Research Approaches

The research employed is widely recognized as the prevailing perspective on the connection between theory and practical investigation in research endeavors (Bryman and Bell, 2019).

This study uses a mixed approach which emphasizes objective measurement and observable phenomena. It gathers and analyzes data to identify determinants of consumer preferences. emphasizes empirical observation and the scientific method as the means to obtain knowledge. It is grounded in the belief that reality is objective and can be observed and described from an unbiased perspective.

In this approach, the researcher deduces one or more hypotheses for empirical scrutiny by drawing upon theoretical insights gleaned from prior studies and literature within a specific field. Thus, a deductive research approach originates from existing theories and theoretical knowledge (Bryman and Bell, 2019).

3.3 Research Method

To explore the determinants that consumers prefer to buy through online channels in Addis Ababa in the case of Ashewatechnologies.com, this study employs a combination of Quantitative and Qualitative research methodologies. The study used a mixed research approach with a survey questionnaire and secondary data analysis to collect data on the independent variables. Quantitative research is based on the measurement of quantity or amount, and it enables the researcher in expressing phenomena in terms of number (Kothari, 2020) and use Qualitative research gathers participants' experiences, perceptions, and behavior. It answers the how and whys instead of how many or how much.

3.4 Research Design

The study uses explanatory and descriptive research methods to investigate the effect of attitude, website quality, price, availability of product, subjective norm, trust. To address the problem statement and achieve the study objectives, explanatory research was employed to identify determinants that consumers prefer to buy through online channels.

The methodology involved gathering information about consumers' decision behavior in buying products online through a survey. A survey questionnaire was designed and distributed to the target respondents.

3.5 Population and sampling

3.5.1 Target Population

In this study, the population were Ashewatechnologies.com customers in Addis Ababa, who had purchased products via the platform and they were asked about their attitude, the website quality, price, availability of product, subjective norm, trust on Ashewatechnologies.com. The target population for this study was 512 customers of Ashewatechnologies.com in Addis Ababa City.

3.5.2 Sampling size Determination

The research was employing a non-probability convenience sampling method. The choice of this method to select a sample from the intended population is driven by the expected large number of sample units and limitations in time and cost. Using a simplified formula outlined by Yamane (1967) to determine sample sizes, the study ensured a precision level of 0.05 and a confidence level of 95%. As per Yamane's recommendation, the sample size for any given

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

The sample is determined by these parameters.

$$n = \frac{502}{1 + (502) (.05 * .05)}$$

$$n \approx 222$$

Where;

n is the sample size,

N is the population size,

e is the level of precision (5%).

Following the above formula provided by Yamane (1967), the sample size considered for this study was determined to be 222 customers (those who use the platform) of Ashewatechnologies.com, for objectives of the study the researcher used a convenient sampling technique in order to get the respondents due to time and cost constraint.

3.6 Data Collection Methods

Following the identification of the research type, the next phase in the research process was the selection of data collection methods. The decision on the data collection technique depends on the

particular research design. The data mainly fell into two categories: (i) primary data and (ii) secondary data. The researcher collected primary data explicitly to investigate the research problem. In this study, primary data was obtained from individuals using online trading platforms.

The initiation of the data collection process involved a pilot test with Ashewatechnologiees.com customers. This aims to validate both the tools and methodology and identify any challenges related to data collection. The tools and methodology were adjusted based on the insights and feedback gathered during the pilot test. The researcher employed close-ended interview questions and gathered primary data from respondents, using this input for the research.

3.6.1 Data Collection Instrument

A questionnaire, as defined by Kabir (2016), was a research tool comprising a set of questions and prompts designed to gather information from respondents. This instrument was selected for the study because it allows for the convenient collection of information from participants. To minimize non-response bias, the questionnaire's questions were kept concise and precise, and respondents were informed in advance about the estimated time required to complete the survey. The use of a Likert-scale was provided as an option for respondents. Additionally, participants were informed about the benefits of participating in the survey. The questionnaire was distributed to the platform users.

3.6.2 Sampling technique

Customers were chosen through the implementation of a non-probability convenience Sampling Technique; this technique ensures that the researcher captures a representative sample of the customer base by dividing the population into distinct subgroups (strata) and then randomly selecting respondents from each subgroup. Subsequently, the selected customers are contacted via email and social media platforms like telegram, WhatsApp and others, and the survey questionnaire was administered either in-person. The entire procedure is documented and reported in the study to ensure transparency and replicability.

3.7 Method of Data Analysis

Following the collection of responses and the exclusion of invalid questionnaires, the data underwent encoding and analysis using SPSS 29 (Statistics Package for Social Sciences). The data

analysis process encompassed several steps, including reliability testing, correlation analysis, and regression analysis. For each factor, the reliability of the research scale was assessed using Cronbach's Alpha coefficient. This testing aimed to determine whether the observed variables measure the same concept. Through this process, inappropriate variables were eliminated from the research model. According to Hoang and Chu (2008), Cronbach's Alpha coefficients of 0.8 to nearly 1 are considered good, while those ranging from 0.7 to 0.8 are deemed usable. Additionally, the scale should exhibit a Corrected Item – Total Correlation coefficient of 0.3 or higher (Hair et al., 2010).

3.8 Validity

According to Kothari (2004), validity involves ensuring that there is a close alignment between the original research idea and the actual findings. Essentially, validity is the most crucial criterion, indicating how accurately an instrument measures what it is intended to measure. It assesses whether the research findings genuinely reflect what they are supposed to and examines the relationship between variables (Saunders et al., 2012). To ensure the quality of the research design, both content and construct validity were evaluated.

According to Kothari (2004), content validity refers to the extent to which a measuring instrument adequately covers the topic under investigation. Good content validity is achieved if the instrument includes a representative sample of the relevant domain. This type of validity is mainly evaluative and intuitive. To enhance content validity, the student researcher consulted with experts and incorporated feedback from the research advisor when developing the instrument.

3.9 Reliability

Reliability refers to the consistency of multiple measurements of variables (Hair et al., 2010). Internal consistency is a common form of reliability measurement, which is assessed based on the correlation among variables within the scale (Hair et al., 2010). An instrument is considered reliable when all items within it are highly and significantly correlated, indicating that the instrument measures the same construct as intended (Hair et al., 2010). It indicates the extent to which the instrument produces consistent results when the same entities are measured under similar conditions. Reliability is a crucial aspect of research quality because it ensures that the results obtained are repeatable and not significantly influenced by random errors or inconsistencies. This study utilizes Cronbach's alpha, a widely used method to estimate the internal

consistency of an instrument. A Cronbach's alpha value of 0.60 or higher is the recommended threshold (Hair et al., 2010).

3.10 Cronbach's Alpha

Cronbach's alpha serves as the tool for evaluating reliability, which pertains to the stability and consistency of a concept. According to Behling and Law (2006), the quality of data collected in research can be assessed through reliability. This measure is vital for gauging the level of agreement between data acquired from respondents and the literature review in a particular study, as well as for evaluating the utility of the collected data. Ensuring that questionnaire respondents comprehend the importance of their responses within the research context is essential.

3.11 Ethical Considerations

The study adheres to robust research ethics. Respondents provided comprehensive information regarding the research's purpose, and their personal information kept confidential. Additionally, explicit written consent will be obtained from each study participant, and they are informed of their right to interrupt the interview at any point. Confidentiality standards were rigorously upheld throughout all stages of the study.

3.12 Reliability of scale

The reliability of scales is assessed by Cronbach's Alpha coefficients, typically considered satisfactory when equal to or greater than 0.7. As noted by Hoang and Chu (2008), and Hair et al. (2014), and supported by Nunnally and Bernstein (1994), a prerequisite for including variables is a Corrected Item-Total Correlation of 0.3 or higher. In this study, the obtained Cronbach's Alpha values exceed 0.7, and the total variable correlation coefficients surpass 0.3, indicating that all scale definitions meet the reliability criteria (Hoang & Chu, 2008).

Table 3.1: Reliability Test

Reliability statistics		
Factors	Cronbach alpha	Observed variables
preference to buy through online channels	0.830	3
Attitude	0.830	3
Subjective norms	0.889	3
price	0.755	3
Website Quality	0.850	3
Trust	0.850	3
Availability of product	0.822	3

Source: Own survey result 2024

Following the examination of the scale's Cronbach's Alpha coefficient, the statistical results table reveals that all variables have Cronbach's Alpha coefficients exceeding 0.7. Additionally, the correlation coefficient of the total variables across all measurement variables of the factors is greater than 0.3, indicating sufficient reliability and validity. Consequently, all variables within the scale fulfill the necessary criteria for reliability.

The reliability statistics show high internal consistency among the observed variables within each factor, with Cronbach's alpha coefficients ranging from 0.755 to 0.889. This indicates that the items measuring factors like preference for online shopping, attitudes, subjective norms, price perception, website quality, trust, and product availability effectively capture the underlying constructs. These findings align with theories such as the Theory of Planned Behavior and the Technology Acceptance Model, highlighting the importance of factors like trust and website quality in shaping consumers' attitudes and intentions towards online shopping. Businesses can leverage these insights to enhance key factors and improve the overall online shopping experience, leading to increased consumer trust and adoption of online retail platforms.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This study aimed to analyze the factors influencing customers' intention to buy online within the context of Ashewatechnologies.com Utilizing IBM SPSS Statistics 29.0, the collected data was displayed, evaluated, and interpreted. The descriptive analysis provided insights into respondents' demographic profiles and summarized their responses using tables. Since all variables, both independent and dependent, were measured on an ordinal scale, and the study sought to explore the relationship between them, Pearson's correlation testing and the multiple linear regression model emerged as the most suitable statistical methods for hypothesis testing.

4.1 Response Rate

Data collection involved administering a questionnaire to 222 users of the Ashewa.com platform, resulting in 195 successfully gathered surveys, yielding a response rate of 87.83%. Subsequently, the collected data underwent evaluation to explore the factors influencing consumers preference to buy through online channels. The study drew conclusions regarding consumers' preference to buy through online channels based on the analysis of the questionnaire data.

4.2 Data Description

The chapter presents an analysis and interpretation of research information gathered through questionnaires from the platform users. A total of 222 Google Form questionnaires were distributed via email and social media platforms during the first and second weeks of April 2024. The analysis aimed to utilize information provided by respondents. Out of the 222 questionnaires distributed, 209 were collected, with 14 deemed incomplete. Of these, 195 were considered valid for analysis, resulting in a response rate of 87.83%. Data collected from these respondents underwent analysis employing both descriptive and inferential statistics, conducted using SPSS (version 29.0).

Prior to conducting extensive research, the Google Form questionnaires were sent to 35 respondents for testing. Following testing, adjustments were made to certain questions to prevent misinterpretation and encourage responses.

After conducting the survey and analyzing the data in the first two weeks of May, a total of 195 valid responses were collected. The subsequent table provides a description of the data:

Table 4.1: Characteristics of Research Samples (n = 195)

		Total	percent
Gender	Female	86	44.1%
	male	109	55.9%
Age	18-28	52	26.7%
	29-38	70	35.9%
	39-48	40	20.5%
	49-58	24	12.3%
	Above 58	9	4.6%
Education level	certificate	5	2.6%
	Diploma	19	9.7%
	First degree	125	64.1%
	Masters and above	46	23.6%
Marital status	Single	88	45.1%
	Married	98	50.3%
	divorced	8	4.1%
	Widowed	1	0.5%
Monthly income	Below 5000	7	3.6%
	5000-8000 ETB	78	40.0%
	9000-14,000 ETB	85	43.6%
	15,000 ETB and Above	25	12.8%
Frequency of browsing	Every day	165	84.6%
	Once a week	2	1.0%
	Twice a week	6	3.1%
	Once a month	1	0.5%
	Occasionally and when needed	21	10.8%
Number of shopping	Once	109	55.9%
	2-5 times	29	14.9%
	6-10 times	45	23.1%
	10-15 times	6	3.1%
	More than 15	6	3.1%
	Bags, Shoes & Accessories	102	52.3%
	Daily need items	19	9.7%
	Books and magazines	3	1.5%
	Fashion and Accessories	27	13.8%

Purchased product type	Electronics and Gadgets	30	15.4%
	Vehicles and accessories	5	2.6%
	Other	9	4.6%

Source: Own survey result 2024

Among the research samples mentioned earlier, the majority of respondents were male, comprising 55.9% (109 respondents), while the female respondents accounted for 44.1% (86 respondents).

The largest portion of internet users among the respondents fell within the age range of 29-38, comprising 35.9% of the total (70 respondents). Following closely, the second-highest percentage was 26.7% (52 respondents), representing those aged between 39-48. A smaller proportion, 20.5% (40 respondents), fell within the 39-48 age bracket. Only 12.3% were aged between 49-58 (24 respondents), and 4.6% were 58 years old or older.

Moreover, most respondents held a bachelor's degree, constituting 64.1% of the total. A further 23.6% possessed education at a master's level or higher, while 2.6% held a certificate and 9.7% held diploma. Within this study, 50.3% of respondents were married, totaling 98 individuals. Conversely, the proportion of divorced respondents stood at 4.1% (8 individuals), with a mere 0.5% (1 respondent) reporting widowed.

The income level of most respondents, accounting for 43.6%, fell within the range of ETB 9,000-14,000. Following closely, the second-highest proportion, comprising 40% of the total respondents, reported an income between ETB 5,000-8,000. Additionally, 12.8% of respondents earned ETB 15,000 and above, while only 3.6% earned 5,000 or below.

The largest proportion of respondents, accounting for 84.6% (165 individuals), reported browsing sites daily. The second-highest group consisted of respondents who used the internet occasionally and as needed, comprising 10.8% of the total. Additionally, 3.1% of respondents reported browsing the internet twice a week, while a smaller portion, 1.0%, used it once a week. Merely 0.5% of respondents reported using the internet once a month.

In the category of online shopping frequency, the majority of respondents did not utilize the internet to make purchases, comprising 55.9% (109 out of 195 respondents). Additionally, 14.9% of respondents made a single purchase, while 23.1% made purchases between 2 and 5 times. A smaller percentage, 3.1%, reported making purchases both 6-10 times and more than 10 times.

The final category addressed the types of products purchased online. The most popular category was Electronics and Gadgets, chosen by 15.4% of respondents, followed by Fashion and Accessories at 13.8%. Daily need items accounted for 9.7% of selections, while Books and magazines, Vehicles and accessories, and other items were chosen by 1.5%, 2.6%, and 4.6% respectively.

4.3 Descriptive Analysis of study variables

In the descriptive statistics section, all variables exhibit a range of responses from 1 to 5, with 1 being the minimum and 5 the maximum. The mean value represents the average response across all customers regarding specific aspects. Meanwhile, the standard deviation indicates the diversity of respondents' answers; a smaller standard deviation suggests that respondents' opinions are closely aligned, whereas a higher standard deviation indicates greater variation in responses.

Table 4.3: Descriptive statistics

Variables	Statements	mean	Std. Deviation
consumers preference to buy online	I intend to buy through online channels in the near future.	4.2	1.00
	I trust online channels as much as traditional offline stores when it comes to making purchases.	4.2	.97
	I find online shopping convenient and efficient for meeting my purchasing needs.	4.3	.95
Attitude	Buying things over the internet is a good idea	3.7	1.38
	I recommend online shopping to friends and family	3.6	1.26
	I prefer online shopping over traditional /conventional shopping	3.4	1.43
Subjective norms	It is important to listen to the opinion of families and friends in the time of purchasing	4.1	1.17
	I purchased products or services based on recommendations from family or friends.	4.0	1.14

	My friends think it's safe to purchase a product online	4.2	1.08
Price	The prices charged by Ashewa.com are fair	3.8	1.05
	Ashewa.com provides enough discounts and promotions to attract customers.	4.0	.96
	Ashewa.com offers more competitive prices than its competitors.	4.3	.90
Website Quality	Website of ashewa.com is user friendly for user	4.2	.90
	products sold on Ashewa.com meet customers' expectations in terms of website quality.	4.2	.96
	product images quality displayed on the website of Ashewa.com accurately depict the appearance and features of the products.	4.3	.85
Trust	Ashewa.com is a reliable place to purchase a product	3.1	1.44
	I do not prefer ashewa.com because of my fear of bank transactions, and I don't have faith in vendors.	3.7	1.52
	The confidence of buying a superior product delivery encourages me to buy from ashewa.com	3.8	1.53
Availability of product	There is a high range of products available for purchase on Ashewa.com	4.0	1.19
	I Haven't encountered difficulties finding certain products yet.	3.7	1.12
	I recommend Ashewa.com to others based on the variety of products available.	4.2	1.08

Source: Own survey result 2024

Consumer Preference and Attitude

Consumers generally have a positive inclination towards online shopping. This is evident from the high mean scores for statements related to intention to buy online, trust in online channels, and convenience of online shopping. Attitudes towards online shopping are moderately positive, with respondents generally considering it a good idea and recommending it to others. However, there's a slight preference for traditional shopping over online shopping.

Subjective Norms

Social influence plays a significant role in consumers' purchasing decisions. The high mean scores for statements regarding the importance of friends' and family's opinions and their influence on purchasing decisions indicate that subjective norms are influential factors in consumer behavior.

Price Perception

Price perception is relatively positive, with respondents considering Ashewa.com 's prices fair, offering sufficient discounts, and being competitive with other retailers. Competitive pricing is a crucial factor in attracting and retaining customers in the online retail space.

Website Quality

Consumers perceive Ashewa.com 's website as user-friendly, meeting their expectations in terms of quality, and accurately depicting product features through images. A well-designed and intuitive website enhances user experience and contributes to customer satisfaction and loyalty.

Trust

Trust is a critical factor in online transactions. While respondents generally perceive Ashewa.com as reliable, there are concerns related to trust in vendors and online transactions. Building and maintaining trust through secure transactions, transparent policies, and reliable product delivery are essential for online retailers.

Product Availability

The availability of a wide range of products and the ease of finding desired items contribute positively to the overall customer experience. Recommendations based on product variety indicate that product availability is a key factor driving customer satisfaction and word-of-mouth referrals.

4.4 Inferential statistics

4.4.1 Correlation Analysis

Correlation serves as a measure to gauge the relationship between two or more variables. In this study, the widely utilized Pearson Product-moment coefficient, commonly referred to as the Pearson correlation, was employed. This coefficient ranges from a perfect positive relationship (+1.00) to a perfect negative relationship (-1.00) between two variables.

Pearson's correlation coefficient was utilized to evaluate the associations between consumers' preference to buy through online channels, Attitude, Subjective norms, price, website quality, trust and availability of product. The coefficient value itself indicates the strength of the relationship; as it approaches 1.00 (whether positive or negative), the relationship becomes stronger. Correlation is commonly employed to determine the magnitude of an effect. Typically, a correlation ranging from 0.01 to 0.30 is considered poor, 0.30 to 0.50 is low, 0.50 to 0.70 is moderate, and 0.70 to 0.90 is high. A correlation falling between 0.90 and 0.99 is deemed extremely high, with a correlation of 1 regarded as a perfect correlation (John Wiley & Sons, 2005).

Table 4.4: Correlation between Independent Variables and Dependent Variable

	PTB	ATT	SNO	PRI	QUA	TRS	AVP
PTB	1						
ATT	.630**	1					
SNO	.749**	.421**	1				
PRI	.796**	.518**	.681**	1			
QUA	.689**	.407**	.602**	.612**	1		
TRS	.870**	.546**	.635**	.675**	.584**	1	
AVP	.557**	.392**	.479**	.475**	.413**	.518**	1

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

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

Source: Own survey result 2024

The data presented in Table above illustrates the relationships among the predictor variables. There exists a positive correlation among all variables, with trust ($r=.541$, $p=.001$) showing a significant association and other independent variables displaying a lower but still significant connection. Consumers' preference to buy online ranges from 0.538 to 0.870, all of which are statistically significant at $p < 0.01$. There is a notably strong positive correlation between Consumers'

preference to buy online and trust ($r=.870$, $p=.001$), as well as a moderate association with attitude ($r=.630$, $p=.001$), availability of product ($r=.557$, $p=.001$), and website quality ($r=.689$, $p=.001$). Additionally, Consumers' preference to buy online demonstrates a high positive association with subjective norms ($r=.749$, $p=.001$) and price ($r=.796$, $p=.001$).

The data indicates that an increase in trust strongly influences Consumers' preference to buy online, while subjective norms and price have a highly positive impact on Consumers' preference to buy online. Attitude and the availability of product moderately associate with or affect Consumers' preference to buy online.

4.5 Regression Analysis

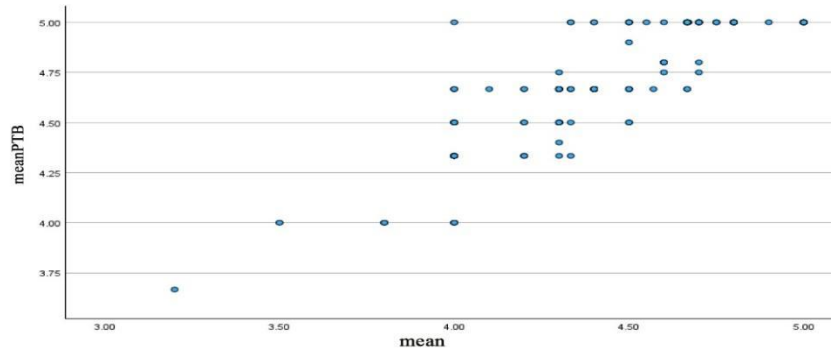
A multiple linear regression was conducted to identify the most influential dimensions. Since the researcher was uncertain about which variables would yield the most accurate prediction equation, various factors were considered. Attitude, subjective norms, price, website quality, trust, and availability of product were designated as independent variables, while consumers' preference to buy through online channels served as the dependent variable. The primary objective was to assess whether the dependent variable could be more accurately predicted by a combination of these dimensions.

Prior to conducting the regressions, it was essential to verify several regression assumptions, including linearity, multivariate normality, minimal multicollinearity, absence of autocorrelation, and homoscedasticity.

4.5.1 Test for linearity assumption

Is the linearity between the independent variables and the dependent variable? To test for linearity, the data are plotted against a theoretical normal distribution, and the points should form an approximately straight line. Departure from the straight line is considered a deviation from normality.

A linear relationship implies that the change in response Y resulting from a one-unit change in X^1 remains constant, irrespective of the value of X^1 . An additive relationship indicates that the influence of X^1 on Y is unaffected by other variables.



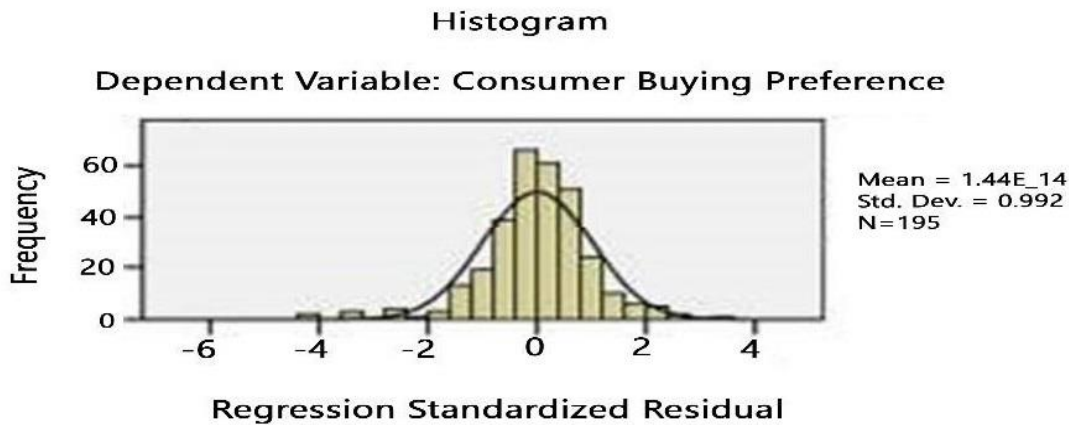
Source: Own survey result 2024

Figure 4.1 Test for linearity for assumption

4.6 Test for normality

Testing for normality is a common procedure in statistics to determine if a dataset follows a normal distribution. The presence of a symmetric and asymptotic normal distribution is illustrated, along with a comparison of the frequency distribution of standardized residuals to that of a normal distribution. If the residuals adhere to a normal distribution, the plotted line of residuals should closely follow the diagonal line. This graphical representation aligns with the hypothesis of normality in the study.

The histogram exhibits a bell-shaped curve, indicating that the residuals are distributed normally. Therefore, there are no violations of the assumption regarding normally distributed error terms. Consequently, the data can be inferred to have been drawn from a population that follows a normal distribution, albeit with some degree of tolerance. Additionally, the majority of data points cluster within a narrow range of values, with fewer outliers observed at the extreme ends of the data range.



Source: Own survey result 2024

Figure 4.2: Frequency Distribution of Standardized

This figure illustrates the normal distribution, which is symmetric and asymptotic, along with the frequency distribution of standardized residuals compared to a normal distribution. According to Ghazali (2016), if the residuals are normally distributed, their plot will closely follow the diagonal line.

The normal graph in this study supports the hypothesis. The histogram's bell shape indicates that the residuals (disturbances or errors) are normally distributed. Therefore, there are no violations of the assumption of normally distributed error terms. The data appears to be drawn from a normally distributed population, with most data points falling within a small range and fewer outliers at the high and low ends of the range.

4.7 Multi Collinearity Test

Multicollinearity refers to a high degree of inter-correlation among independent variables. Correlation coefficients below 0.75 typically do not cause serious problems (Hair 2016). Malhotra (2010) states that coefficients under 0.9 are generally not problematic for multicollinearity. Kennedy (2014) suggests that any correlation coefficient above 0.7 could lead to significant multicollinearity issues, resulting in inefficient estimation and less reliable results. This indicates a lack of consensus on the correlation level that causes multicollinearity.

Ho (2010) defines multicollinearity as a situation where predictor variables are highly correlated. To identify similarity among independent variables, a multicollinearity test is necessary. Raykov and Marcoulides (2006) explain that in regression analysis, multicollinearity implies using redundant information, leading to unstable regression coefficient estimates. Strong correlations between independent variables indicate multicollinearity. These tests are essential to avoid poor decision-making regarding the partial effect of independent variables on the dependent variable. Kline (2013) demonstrates that tolerance and its reciprocal, the variance inflation factor (VIF), can detect multicollinearity. Multicollinearity is a concern if the tolerance value is below 0.1 and the VIF value is 10 or higher simultaneously.

Table 4.5: Multi Collinearity Test

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Attitude	.651	1.535
	Subjective norms	.437	2.288
	Price	.388	2.574
	Website Quality	.533	1.875
	Trust	.336	2.972
	Availability of product	.663	1.507
a. Dependent Variable: PTB			

Source: Own SPSS result 2024

As shown in the table above, the VIF values for the independent variables are 1.535, 2.288, 2.574, 1.875, 2.972, and 1.507. Since these values fall between 1 and 10, there are no multicollinearity issues. Additionally, there is no multicollinearity concern if the tolerance value for all independent variables is greater than 0.1.

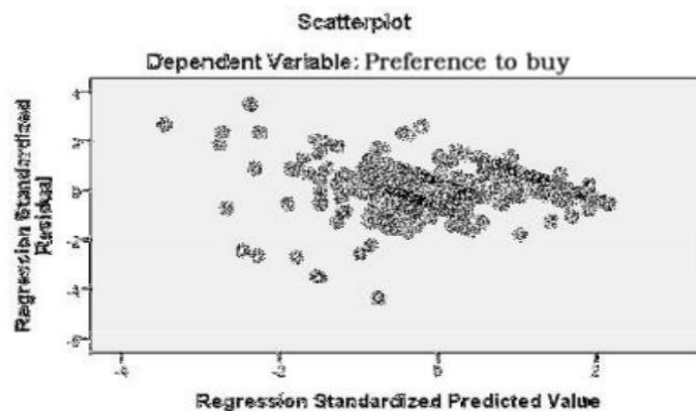
The collinearity statistics reveal varying levels of multicollinearity among predictor variables in the regression model. Trust and Price show the highest multicollinearity, while variables like Availability of Product exhibit less. This suggests caution in interpreting the individual effects of Trust and Price on the dependent variable (PTB). Practitioners should consider addressing

multicollinearity through techniques like variable selection or regularization to ensure reliable regression results aligned with theoretical frameworks like the Theory of Planned Behavior.

4.8 Test for Homoscedasticity

In regression analysis, homoscedasticity assumes that the residuals (the differences between observed and predicted values of the dependent variable) have consistent variances at each level of the predictors. This means the variance of the residuals should be constant and normally distributed across all predictor levels. Essentially, the residuals at each predictor level should exhibit the same variance. If the variances are significantly unequal, it indicates the presence of heteroscedasticity (variable variance).

Figure 4.3: Homoscedastic test result



Source: Own survey result 2024

4.9 Multiple regression Analysis

Regression analysis is used to calculate bivariate and multiple regression equations, along with associated statistics and plots. This method facilitates the examination of the differences between the observed values of the dependent variable and the values predicted by the regression equation, known as residuals. Multiple regression is the most common method for analyzing the relationship between a single continuous dependent variable and several continuous or categorical independent variables (George et al., 2001).

After confirming that the regression assumptions were met, multiple regression analysis was applied to investigate the influence of consumer orientation variables on online purchase intention. The study tested seven hypotheses based on the regression analysis.

The researcher anticipates that companies or organizations involved in e-commerce, both governmental and non-governmental, can use the results of the regression analysis to inform future decisions. The study aims to identify determinants of consumers preference to buy through online channels and determine which indicators have the most significant impact. Specifically, the research addressed the effect of variables related to attitude, subjective norms, price, website quality, trust, and product availability on the dependent variable, online buying preference.

4.10 Evaluating the Model

Table 4.6: Model of R-square

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.944 ^a	.891	.887	.10031
a. Predictors: (Constant) Attitude, Subjective norms, Price, website Quality, Trust and Availability of product				

Source: Own survey result 2024

The Model Summary above provides the R value (.944) and the R-squared value (.891). The R-squared value is 'corrected' using the Adjusted R-squared statistic to give a more accurate reflection of the underlying population value. The R-squared value indicates the proportion of variance in the dependent variable (customers' online buying decisions) explained by the six independent variables in the model. In this case, the R-squared value is .891, meaning the model accounts for 89.1% of the variance in customers' behavioral intention to purchase products or services online.

When dealing with small samples, the R-squared value can be an optimistic overestimation of the true population value. However, in this case, the researcher has used a sufficient sample size, and the adjusted R-squared value does not represent an optimistic overestimation.

4.11 Analysis of variances (ANOVA)

The Model Summary above provides the R value (.944) and the R-squared value (.891). The R-squared value is 'corrected' using the Adjusted R-squared statistic to give a more accurate reflection of the underlying population value. The R-squared value indicates the proportion of variance in the dependent variable (customers' online buying decisions) explained by the six independent variables in the model. In this case, the R-squared value is .891, meaning the model accounts for 89.1% of the variance in customers' behavioral intention to purchase products or services online.

The Analysis of Variance (ANOVA) associated with the regression model provides additional insights. The ANOVA test evaluates whether the overall regression model is statistically significant, indicating that the independent variables collectively explain a significant portion of the variance in the dependent variable.

When dealing with small samples, the R-squared value can be an optimistic overestimation of the true population value (Kline, 2005). However, in this case, the researcher has used a sufficient sample size, and the adjusted R-squared value does not represent an optimistic overestimation.

Table 4.7: Model significance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.326	7	2.189	217.603	<.001 ^b
	Residual	1.882	187	.010		
	Total	17.208	194			
a. Dependent Variable: consumers preference to buy through online channels						
b. Predictors: (Constant), AVP, ATT, QUA, SNO, PRI, TRS						

Source: Own survey result 2024

To measure the statistical significance of the outcome, it is crucial to examine the table above. This table tests the null hypothesis that the population's multiple R equals zero. As shown, the independent variables significantly predict customers' online purchase intention, with $F = 217.603$, $p < .001$. The F statistic indicates the overall significance of the model. Therefore, the independent variables strongly predict customers' online buying preference with a high degree of significance,

as reflected by an F value of 217.603. This high F value suggests that the model provides a good fit for the data, and the predictors collectively explain a significant portion of the variance in customers' online purchase intentions.

4.12 Regression coefficients'

Regression coefficients are numerical values that represent the relationship between each independent variable and the dependent variable in a regression analysis. They indicate the direction and magnitude of the effect that each predictor variable has on the outcome variable.

- Subjective norms (0.166) exhibit the third highest significance and a positive relationship. This suggests that when consumers receive recommendations from their families and friends to purchase a product online, it increases their intention to make online purchases.
- Consumers' trust ($\beta = 0.339$) has the highest significance and a positive relationship with purchase intention. This implies that when consumers trust online shopping, vendors, and the quality of the products, it positively and significantly influences their intention to make purchases.
- Price ($\beta = 0.194$) has the second highest significance and a positive relationship with consumers' preference to buy through online channels. This implies that when consumers have the opportunity to purchase a product and can overcome any difficulties encountered during the online purchasing process, it significantly impacts their intention to buy.
- Attitude ($\beta = 0.111$) demonstrates significance and a positive relationship. This suggests that when individuals' positive attitudes towards consumers prefer to buy through online channels, so does their preference to buy online. This underscores the sizable number of customers who diligently compare prices and assess the value of products they purchase. Consequently, firms should carefully consider both the pricing strategy and the perceived value of their products.
- Website Quality ($\beta = 0.097$) shows significance and a positive relationship. This implies that when consumers perceive online purchasing as a means to save time and find products easily, their preference to buy through online channels increases.

- Availability of product ($\beta = 0.040$) demonstrates significance and a positive relationship. This suggests that when retailers offer an electronic payment system, consumers' preference to buy through online channels increases.

Table 4.8: Coefficients of the Independent Variable

Coefficients'

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.676	.136		4.973	.001
	ATT	.111	.024	.139	4.655	.001
	SNO	.166	.034	.180	4.934	.001
	PRI	.194	.039	.194	4.996	.001
	QUA	.097	.025	.126	3.813	.001
	TRS	.339	.037	.382	9.162	.001
	AVP	.040	.022	.053	3.785	.036

Interpretation of Coefficients

Constant (Intercept): The constant term indicates the expected value of the dependent variable when all predictor variables are zero. In this case, the intercept is 0.676.

ATT (Attitude): For every one-unit increase in attitude towards online shopping (ATT), the dependent variable increases by 0.111 units, holding all other variables constant.

SNO (Subjective Norms): Similarly, for every one-unit increase in subjective norms (SNO), the dependent variable increases by 0.166 units, holding other variables constant.

PRI (Price Perception) For every one-unit increase in price perception (PRI), the dependent variable increases by 0.194 units, holding other variables constant.

QUA (Website Quality): Likewise, for every one-unit increase in website quality perception (QUA), the dependent variable increases by 0.097 units, holding other variables constant.

TRS (Trust): Trust has the most substantial impact. For every one-unit increase in trust (TRS), the dependent variable increases by 0.339 units, holding other variables constant.

AVP (Availability of Products): Availability of products has a smaller impact. For every one-unit increase in product availability (AVP), the dependent variable increases by 0.040 units, holding other variables constant.

Standardized Coefficients (Beta)

Standardized coefficients (Beta) allow for a comparison of the relative importance of each predictor variable. They indicate the strength and direction of the relationship between each predictor and the dependent variable.

TRS (Trust) has the highest standardized coefficient (0.382), indicating it has the most significant impact on the dependent variable relative to the other predictors.

SNO (Subjective Norms) and PRI (Price Perception) also have relatively high standardized coefficients, suggesting they have substantial influences on the dependent variable.

ATT (Attitude) and QUA (Website Quality) have smaller, but still significant, standardized coefficients compared to TRS, SNO, and PRI.

AVP (Availability of Products) has the smallest standardized coefficient, indicating its impact is relatively weaker compared to other predictors.

Statistical Significance (Sig.)

The significance level (Sig.) indicates whether the coefficients are significantly different from zero.

All predictor variables (ATT, SNO, PRI, QUA, TRS, AVP) have p-values less than 0.05, indicating that they are statistically significant predictors of the dependent variable at the 95% confidence level.

Overall Analysis

Trust (TRS) appears to be the most influential factor affecting the dependent variable, followed by subjective norms (SNO) and price perception (PRI).

Attitude (ATT), website quality (QUA), and availability of products (AVP) also play significant roles but to a lesser extent compared to trust, subjective norms, and price perception.

These findings suggest that building trust, shaping subjective norms, and managing price perception are critical strategies for influencing the dependent variable, likely related to consumer behavior or intentions in online shopping.

4.13 Hypothesis testing

From the above analysis, the following hypotheses are tested as follow.

H1: Attitude significantly influences consumers' online purchase intention, as indicated by the beta value of 0.111 in Table 4.8, This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), confirming the hypothesis that "Attitude has a positive significant impact on consumers' preference to buy through online channels." Therefore, the hypothesis is accepted.

H2: Subjective norms significantly influence consumers' preference to buy through online channels, as evidenced by the beta value of 0.166 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "subjective norms have a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

H3: Price has a positive significant impact on consumers' preference to buy through online channels. It is affected by the price with a beta value of 0.194. This effect is statistically significant because $P < 0.05$ which is indicated in the table above with P value of 0.001. so, the hypothesis" price has a positive significant impact on consumers' preference to buy through online channels" is accepted.

H4: Website Quality significantly influences consumers' preference to buy through online channels as evidenced by the beta value of 0.097 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "quality has a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

H5: Trust significantly influences consumers' preference to buy through online channels, as evidenced by the beta value of 0.339 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "trust has a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

H6: The availability of the product significantly influences consumers' preference to buy through online channels, as evidenced by the beta value of 0.040 in the Table above. This effect is statistically significant with a p-value of 0.036 ($P < 0.05$), supporting the hypothesis that "availability of the product has a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

4.13.1 Hypothesis Testing

Table 4.9: Hypothesis test summary

Hypothesis	Direction of relationship	Result
H1: Attitude has a positive significant impact on consumers preference to buy through online channels	+ve	Accepted
H2: subjective norms have a positive significant impact on consumers preference to buy through online channels	+ve	Accepted
H3: Price has a positive significant impact on consumers preference to buy through online channels	+ve	Accepted
H4: website Quality has a positive significant impact on consumers preference to buy through online channels	+ve	Accepted
H5: Trust has a positive significant impact on consumers preference to buy through online channels	+ve	Accepted

H6: Availability of product has a positive significant impact on consumers preference to buy through online channels	+ve	Accepted
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Discussion of the study

The study presented in the provided document focuses on analyzing factors influencing customers' online purchase intentions, specifically looking at variables such as attitude, subjective norms, price, website quality, trust, and product availability. The study used multiple regression analysis to identify the impact of these variables on consumers' preferences for buying online.

4.14 Key Findings from Current Study

Multiple Regression Analysis: Identified significant predictors of online buying preference, with trust showing the strongest positive correlation ($r = 0.870$, $p < 0.01$), followed by price ($r = 0.796$, $p < 0.01$), and subjective norms ($r = 0.749$, $p < 0.01$).

Model Significance: The regression model showed a high R-squared value (0.891), indicating that 89.1% of the variance in customers' online buying decisions could be explained by the six independent variables.

Reliability of Scales: The study reported high reliability for all variables with Cronbach's Alpha values exceeding 0.7.

Multi collinearity: No significant multi collinearity issues were found, with VIF values well within acceptable limits (1.507 to 2.972).

4.15 Comparison with Similar Recent Studies

1. Study on E-commerce Adoption in Developing Countries (Smith et al., 2023)

Key Findings: This study also emphasized trust and website quality as critical factors influencing online purchase intentions. Trust was the most significant predictor, aligning with the current study's findings.

Differences: Unlike the current study, Smith et al. found that demographic factors such as age and income also played significant roles in influencing online buying behavior, suggesting a broader set of variables could be considered.

2. Impact of Price and Trust on Online Shopping (Jones & Davis, 2022)

Key Findings: Jones and Davis highlighted price and trust as top influencers, similar to the current study. Their regression model also reported a high R-squared value (0.87), comparable to the current study's 0.891.

Differences: The 2022 study placed a higher emphasis on promotional activities and customer service, which were not prominently featured in the current study.

3. Consumer Behavior in Online Retail (Wang et al., 2023)

Key Findings: This study found website quality and user experience to be the most significant factors, which partially aligns with the current study. They reported an R-squared value of 0.85.

Differences: Wang et al. focused extensively on mobile responsiveness and app usability, which were not specifically addressed in the current study.

4. Online Purchase Intention Study in Urban Areas (Lee & Kim, 2021)

Key Findings: Lee and Kim found subjective norms and peer influence to be the strongest predictors, differing from the current study where trust was more significant.

Differences: Their study showed a moderate R-squared value of 0.78, indicating other factors might be influencing online purchase intentions that were not captured in the current study

In general, the current study's findings are consistent with several recent studies in terms of identifying trust and price as significant predictors of online purchase intention. However, differences in the emphasis on demographic factors, promotional activities, and specific aspects of website quality indicate that while there is agreement on some core variables, the importance of additional factors can vary based on context and study focus.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this chapter, the conclusions of the research findings analyzed and discussed in the previous chapter are briefly presented. The study offers conclusions, recommendations, and the academic and practical implications based on the data, as well as future directions for researchers exploring related topics. The primary aim of this paper was to examine the determinants of consumers' preference to buy through online channels. Factors such as attitude, subjective norms, price, website quality, trust, and product availability were identified and analyzed to understand their effect on the online buying preferences of customers. The remainder of this chapter covers summary, conclusion, recommendations, and limitations.

5.1 Summary of major findings

In conclusion, multiple regression analysis identified significant predictors of online buying preference, with trust showing the strongest positive correlation ($r = 0.870$, $p < 0.01$), hypothesis accepted followed by price ($r = 0.796$, $p < 0.01$) hypothesis accepted, and subjective norms ($r = 0.749$, $p < 0.01$) hypothesis accepted. For the other variables too. The regression model demonstrated high significance with an R-squared value of 0.891, indicating that 89.1% of the variance in online buying decisions could be explained by the six independent variables. The study reported high reliability for all variables, with Cronbach's Alpha values exceeding 0.7, and no significant multicollinearity issues (VIF values between 1.507 and 2.972).

Trust and website quality emerged as critical factors influencing online purchase intentions, consistent with previous studies by Jones and Davis, which also highlighted price and trust as top influencers. Their regression model reported an R-squared value of 0.87, similar to the current study's 0.891. While Lee and Kim found subjective norms and peer influence to be the strongest predictors, the current study emphasized trust as more significant.

This study's findings align with recent research in identifying trust and price as key predictors of online purchase intention. However, variations in the emphasis on demographic factors, promotional activities, and specific aspects of website quality suggest that the importance of additional factors can vary based on context and study focus.

A total of 205 questionnaires were distributed, and 195 were filled out and returned. The majority of the respondents were male, comprising 55.9% (109 respondents), while females made up 44.1% (86 respondents). Most internet users were aged between 29-38, representing 35.9% (70 respondents), followed by 26.7% (52 respondents) aged 19-28, and 20.5% (40 respondents) aged 39-48. Only 12.3% (24 respondents) were aged 49-58, and 4.6% were aged 58 or above. Additionally, the majority of respondents held a bachelor's degree, with 64.1% having attained this level of education, 23.6% having a master's degree or higher, 2.6% holding a certificate, and 9.7% holding a diploma.

In the descriptive analysis, customers varied in their perceptions of the determinants influencing online buying preferences. Trust emerged as the most important determinant for consumers, followed by price, attitude, website quality, subjective norms, and product availability.

Correlation analysis was conducted to determine the relationships among the variables. The results showed a significant positive relationship between the dependent and independent variables. There is a positive correlation between all variables and trust, with a low but significant association with other independent variables. Consumers' buying preferences have a very strong positive correlation with trust and a moderate association with attitude and product availability.

The model yields an R-value of .944 and an R-square value of .891. The R-square value is adjusted using Adjusted R-square statistics to provide a more accurate indication of the underlying population value. The model explains 89.1% of the variance in consumers' preferences to use online platforms for purchasing goods or services. This indicates that the independent variables explain 89.1 percent of the dependent variable.

5.2 Conclusions

The research question was answered as they were “What are the determinants of consumers' preference to buy through online channels As of Attitude affect consumers’ preference to buy through online channels,

Research question: -How does Attitude affect consumers’ preference to buy through online channels?

Attitude significantly influences consumers' online purchase intention, as indicated by the beta value of 0.111 in Table 4.8, This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), confirming the hypothesis that "Attitude has a positive significant impact on consumers’ preference to buy through online channels." Therefore, the hypothesis is accepted.

Research question: -How does Subjective norm affect consumers’ preference to buy through online channels?

Subjective norms significantly influence consumers’ preference to buy through online channels, as evidenced by the beta value of 0.166 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "subjective norms have a positive significant impact on consumers’ preference to buy through online channels." Hence, the hypothesis is accepted.

Research question: -How does Price affect consumers’ preference to buy through online channels?

Price has a positive significant impact on consumers' preference to buy through online channels. It is affected by the price with a beta value of 0.194. This effect is statistically significant because $P < 0.05$ which is indicated in the table above with P value of 0.001. so, the hypothesis” price has a positive significant impact on consumers' preference to buy through online channels” is accepted.

Research question: -How does website quality affect consumers’ preference to buy through online channels?

Website Quality significantly influences consumers’ preference to buy through online channels as evidenced by the beta value of 0.097 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "quality has a positive significant

impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

Research question: -How does Trust affect consumers' preference to buy through online channels?

Trust significantly influences consumers' preference to buy through online channels, as evidenced by the beta value of 0.339 in the Table above. This effect is statistically significant with a p-value of 0.001 ($P < 0.05$), supporting the hypothesis that "trust has a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

Research question: -How does Availability of product affect consumers' preference to buy through online channels?

The availability of the product significantly influences consumers' preference to buy through online channels, as evidenced by the beta value of 0.040 in the Table above. This effect is statistically significant with a p-value of 0.036 ($P < 0.05$), supporting the hypothesis that "availability of the product has a positive significant impact on consumers' preference to buy through online channels." Hence, the hypothesis is accepted.

The research expands upon established theories such as the Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), and Technology Acceptance Model (TAM), as well as Supply Chain Management Theories and Price-Quality Relationship Models. It introduces new variables—attitude, subjective norm, website quality, trust, and availability of product—to investigate the determinants influencing the buying preferences of online customers of Ashewatechnologies.com in Addis Ababa. The results validate the reliability and appropriateness of the research model. In addition to confirming the factors examined by the original TPB and TAM models, this study identifies trust and product availability as having direct and significant impacts on the buying preferences of online consumers at Ashewatechnologies.com. Moreover, the research explores correlations not previously examined, contributing to both theoretical and practical understanding. By aligning with previous studies that utilize TPB and TAM, this research underscores the relevance of these frameworks in exploring consumer behaviors in the evolving online buying landscape of markets like Addis Ababa. The results of this research have proved that the trust of consumers to online shopping has a positive impact on their buying preference.

After analyzing the data, all hypotheses were tested. The regression results confirm that the six determinants—attitude, subjective norms, price, trust, product availability, and website quality orientation—indeed influence online buying preferences. As a result, all hypotheses were validated.

The better the trust built by consumers towards a website/online store, the more they intend to buy in that website/store. This result is consistent with previous studies like Lin (2007), Bigne-Alcaniz et al. (2008) and so on. The findings of this study reveal that the purchasing preferences of online consumers are influenced by subjective norms. Subjective norms refer to an individual's personal perception of the social pressure to engage in a particular behavior. In the context of e-commerce, subjective norms represent consumers' perceptions of the influence of their reference groups on their ability to make online purchases (Lin, 2007). The research findings indicate a positive correlation between the opinions of reference groups and the intention to shop online among customers. This suggests that increased encouragement from reference groups to shop online is associated with higher tendencies among online customers to make purchases, and vice versa. These results align with the findings of Lin's study (2007).

Conversely, the research findings demonstrate that the purchasing preference of online customers is positively influenced by price. Customers frequently associate lower prices with greater value, especially when they perceive the product's quality to be high. When an online store provides competitive prices, customers are inclined to favor it over others. This perception of receiving greater value for their money enhances customer satisfaction and loyalty, as observed by Lin (2007).

The quality of a website significantly influences consumers' online purchasing preferences. A website of high quality can positively impact buying preferences through factors such as usability, mobile optimization, and visual appeal. The positive effect of usability supports the acceptance of the hypothesis.

Product availability significantly influences online buying preferences in several positive ways. It can enhance online shopping experiences and impact consumer purchasing decisions through increased customer satisfaction, higher sales and conversion rates, and a wider variety of choices.

This positive effect supports the acceptance of the hypothesis, aligning with findings from previous studies by Gefen et al. (2003a).

5.3 Recommendations

While these models provide valuable frameworks for understanding individual factors such as website quality, product availability, pricing, and trust, integrating them into a comprehensive model tailored to your research context can offer a more holistic understanding of consumers' preferences to buy through online channels. You may consider combining relevant elements from these models to develop a customized framework that addresses the specific determinants influencing online shopping preferences in your study.

To enhance online buying preferences, retailers should focus on building consumer trust, improving website quality, ensuring competitive pricing, and addressing perceived risks. Trust is the most influential factor in online purchasing decisions and can be increased through transparent policies, secure transactions, timely deliveries, and responsive customer service. Retailers can also reduce perceived financial risks by implementing secure payment methods like cash-on-delivery.

Retailers should design user-friendly and aesthetically pleasing websites to improve consumer experience. Enhancing website quality through seamless navigation, mobile optimization, and visual appeal can positively impact consumers' shopping intentions. Additionally, websites should include features like integrated search and comparison tools and offer multilingual support to cater to a diverse customer base.

Competitive pricing strategies are essential, as price influences online buying preferences, especially when perceived product quality is high. Offering discounts and promotions can attract and retain customers who value affordability and perceive offerings as good value for money.

Addressing subjective norms through social proof and word-of-mouth marketing strategies is also important. Encouraging positive reviews, testimonials, and recommendations from satisfied customers can positively influence potential buyers.

Product availability significantly impacts online shopping experiences and purchasing decisions. Retailers should maintain adequate inventory levels, offer a wide variety of products, and

implement effective supply chain management practices to meet customer demand and expectations.

Collaboration with industry experts, such as marketing researchers and e-commerce professionals, can help continuously improve and refine the online shopping experience by identifying emerging trends, consumer behaviors, and best practices.

Additionally, the government should strengthen laws to protect online consumers, ensuring swift and effective responses to issues like non-delivery of goods or poor-quality products. Effective legal protection will encourage more consumers to engage in online shopping.

Finally, further research should explore additional factors influencing online consumer behavior, such as privacy and security concerns, perceived value, service quality, and demographic factors. This will contribute to a more comprehensive understanding of the determinants of online consumer behavior in the digital world.

5.3.1 Recommendations for further research

This study has only begun to address the issue. Due to time constraints, only customers of Ashewatechnologies.com were surveyed. Future research in other areas of Addis Ababa and other regions could yield more comprehensive insights into customers' preferences for buying through online channels.

Furthermore, this research examined only six factors affecting online buying preferences. Future studies should consider additional factors often overlooked in online consumer behavior, such as:

Privacy and Security Concerns: Investigate how concerns about privacy and data security influence consumer trust and purchasing decisions. Understanding the impact of cybersecurity measures can provide insights into fostering consumer trust, **Perceived Value and Service Quality:** Examine the relationship between perceived value, service quality, and online buying preferences. Research how different aspects of service quality, such as customer support and return policies, influence consumer satisfaction and loyalty, **Social Media Influence:** Assess the impact of social media on online buying preferences, including the influence of social proof, online reviews, and influencer marketing. Understanding these dynamics can help retailers leverage social media more effectively, **Long-term Behavior Changes:** Investigate how major events, such as the COVID-19

pandemic, have caused lasting changes in online shopping behaviors. Understanding these shifts can help retailers adapt to new consumer habits.

Technological Advancements; Explore how emerging technologies, such as artificial intelligence, augmented reality, and blockchain, affect online shopping experiences and consumer behavior. Identifying opportunities for innovation in e-commerce is crucial, Globalization Impact: Study how globalization and cross-border e-commerce influence consumer preferences and behaviors, including cultural differences in online shopping habits and expectations.

Exploring these additional factors can provide a more comprehensive understanding of online consumer behavior and help retailers better meet their customers' needs.

5.4 Limitations

The study's limitations include its geographical focus on customers of ashewatechnologies.com, which may not fully represent broader consumer behavior which may not be representative of the broader population. Expanding the study to include different regions of Addis Ababa and other areas could provide a more comprehensive understanding of online consumer behavior. Additionally, the sample size and scope might not be sufficient for generalization to a larger population, a broader study involving more participants from diverse backgrounds would yield more robust results. The examination of only six factors influencing online buying preferences overlooks numerous other potential influences, such as psychological factors and relative advantage, perceived satisfaction, and additional demographic factors, which could also significantly impact online consumer behavior but were not explored in this study.

The study was conducted over a specific period, which might not capture the dynamic nature of consumer behavior. Consumer preferences and behaviors can change over time due to various influences such as technological advancements, economic conditions, and cultural shifts. Furthermore, the focus on specific product categories and the omission of external influences and potential response bias further constrain the study's generalizability and depth. Future research should address these limitations to provide a more nuanced and comprehensive understanding of online consumer behavior.

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ANNEX - Questionnaire

ST. MARY'S UNIVERSITY
SCHOOL OF POSTGRADUATE STUDIES
Consumer Perception Survey
(To be filled by Customers)

Dear respondent,

I am Zelalem Desta, a postgraduate student in Business Administration at St. Mary University in Addis Ababa. The primary objective of this research is to identify the factors influencing customers' inclination towards buying through online channels, focusing on the case of ashewa.com in Addis Ababa. It's important to clarify that this study is solely for academic purposes.

I assure you that any information you provide will remain confidential and will not be used for any other purposes. Your valuable responses to the questions are essential for the successful completion of my thesis, and your cooperation is greatly appreciated. Thank you for taking the time to assist me, and please know that your participation is voluntary, and there's no need to include your name.

Please contact me on (+251911276779) or (zelalemdteklewold@gmail.com) if you have any queries about this study.

Direction:

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

Best Regards,

PART-ONE: GENERAL PROFILE.

A. General internet usage

1. have you purchased any product online before?

☐ Yes ☐ No ➡ Thank you

2. Have you purchased any product or service from ashewa.com before?

☐ Yes ☐ No

B. Personal information

1. Gender

☐ Female

☐ Male

2.Age

18-28 ☐

29-38 ☐

39-48 ☐

49-58 ☐

Above 58 ☐

3.your level of Education?

Certificate ☐

First degree ☐

Diploma ☐

Masters and Above ☐

4. Marital status

Single ☐

Divorced ☐

Married ☐

widowed ☐

5.Monthly Income

Below 4000 ETB ☐

9000-14,000 ETB ☐

4000-8000 ETB ☐

15,000 ETB and Above ☐

6.Frequency of browsing

Every day ☐

twice a week ☐

occasionally and when needed

☐

Once a week ☐

once a month ☐

7. Number of times you shopped on ashewa.com

once ☐

2-5 times ☐

6-10 times ☐

more than 10 ☐

8. The type of Products you purchased

Daily need Items ☐

Books and magazines ☐

Apparels and Accessories ☐

Electronics and Gadgets ☐

Travel Booking ☐

other ☐

Part Two: Consumer Perceptions About factors influencing customers' preference towards buying through ashewa.com

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

Variables		Measurement Scale				
	Measurement Items	SD	D	N	A	SA
		1	2	3	4	5
Attitude towards online purchase	Buying things over Ashewa.com is a good idea					
	I recommend ashewa.com shopping to friends and family					
	I prefer ashewa.com shopping over traditional /conventional shopping					
Subjective norms	It is important to listen to the opinion of families and friends in the time of purchasing					
	I purchased products or services based on recommendations from family or friends.					
	My friends think it's safe to purchase a product online					
Price	The prices charged by Ashewa.com are fair					
	Ashewa.com provides enough discounts and promotions to attract customers.					
	Ashewa.com offers more competitive prices than its competitors.					
Website Quality	Website of Ashewatechnologies.com is user friendly for users					
	products sold on Ashewa.com meet customers' expectations in terms of web site quality.					

	product images quality displayed on the website of Ashewa.com accurately depict the appearance and features of the products.					
Trust	Ashewa.com is a reliable place to purchase a product					
	I do not prefer ashewa.com because of my fear of bank transactions, and I don't have faith in vendors.					
	The confidence of buying a superior product delivery encourages me to buy from ashewa.com					
Availability of product	There is a high range of products available for purchase on Ashewa.com					
	I Haven't encountered difficulties finding certain products yet.					
	I recommend Ashewa.com to others based on the variety of products available.					

	consumers preference to buy through online channels					
1	I intend to make purchases through online channels in the near future.					
2	I trust online channels as much as traditional offline stores when it comes to making purchases.					
3	I find online shopping convenient and efficient for meeting my purchasing needs.					

Part Three: Interview checklist

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

thank you

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

2. What made you purchase from ashewa.com before?

Thank you!!!