



FACTORS INFLUENCING ONLINE SHOPPING IN SUPER MARKETS

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Abstract- With the growth of global mobile usage, more consumers shop online than ever and new technologies making online services accessible for companies in several markets, in urban India there is a growing number of supermarkets offering an online service but the adoption process in the online supermarkets is slower compared to the general online shopping adoption. This paper tries to find out what factors influence the likelihood of consumers to engage in online shopping or buying activities at online supermarkets. The technology acceptance model serves a conceptual framework for this study where external variables (demographics and Price) on internal beliefs (influencing the likelihood of consumers to buy online are perceived ease of use and perceived usefulness in an adoption process of new technology) is analyzed. In this study perceived risk of consumers in the online shopping adoption process is integrated in into three categories: perceived quality, perceived service and perceived privacy. To test the conceptual model a survey was conducted among 248 respondents. The internal beliefs were all measured using a 7-point Likert scale, SPSS 20.0 was used to analyze the data that was collected, a factor analysis was performed to convert the survey questions into variables then the relationships between these variables were indicated using regression analyses and to test the hypotheses linear regression analysis and a mediation test were performed. The findings of this study are a positive relationship was found between ‘consumer lifestyle’ and ‘perceived usefulness’ the ‘degree of urbanization of the habitual surrounding’ and ‘perceived usefulness’ of this consumer in the online shopping adoption process, ‘ICT skill’ of a consumer and the ‘perceived ease of use’ of this consumer in the online shopping adoption process. Further the analysis shows the dependent variable ‘likelihood’ of consumers in online shopping is specific, which makes it possible to target appropriate consumers with the right lifestyle for the online shopping service and to focus on the user friendliness of the online shopping service.

Key words: TAM, Perceived Ease of Use, Perceived Usefulness, Education, Habitual Surrounding, Transportation, ICT Skill and Lifestyle

1. INTRODUCTION

Today mobile phones have moved beyond their primary role of voice communications and have graduated to become an essential entertaining device for mobile users and the users are buying mobile phones not just to be in touch, but also to express their thoughts, for social networking, to show their interests, play games, read news, surf on the internet, listen to music, chat instantly with friends & families and even check their bank balances and also for online marketing. This is evident with respect to the adoption of Internet marketing (Mullins., 2007), Web provides exciting new opportunities for online markets to extend their business to the global market place. However, introducing web-based markets and combining both off-line and on-line marketing campaigns is not an easy process (Chaffey., 2002) which requires both decision makers and marketing specialists and according to (Ferneley, 2006) there were many studies which had utilized a variety of theoretical frameworks like Roger’s Perceived Attributes of Innovations (PAI) model, the Technology Acceptance model (TAM) and the theories of reasoned action and planned behavior (Kenny, 2000) and recently, researchers have started to focus on the willingness of businesses to adopt the web for both general and marketing specific (purposes, recognizing that not all businesses will immediately appreciate the advantages of the new technology (Dubelaar & Sohal, 2005). Online marketing have always been recognized as an important segment of the economy and will remain the backbone of economic development in many countries throughout the world (Chau, 2002) and creative use of the Internet may allow SMEs to capitalize on market opportunities (Maguire, 2007). However, a traditional firm has been much slower than larger ones in adopting the Internet and e-commerce and has been slower in developing countries; others emphasize the importance of the internet especially which includes barriers to adoption (Kartiwi, 2007), Internet use and web is believed to be the most cost efficient tool that can aid companies to gain bigger markets and be able to compete with their larger counterparts in attracting customers to their products and services.

1.1 Technology Acceptance Model

In the area of information systems, there is a need for researchers to understand the reasons behind the users’ actual usage of IT systems, to identify this many technologies theories have been proposed like Theory of Reasoned Action (TRA) (Ajzen,

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1975), Model of Personal Computer Utilization (MPCU) (R. L. Thompson, 1991), Motivational Model (MM) (F. D. Davis R. P., 1992) Unified Theory of Acceptance and Use of Technology (UTAUT (V. Venkatesh, 2003)), Theory of Planned Behaviour (TPB) (Azen, 1999), and technology acceptance model (TAM) (Davis, 1989). Of these approaches, technology acceptance model (TAM) has become one of the most popular and widely used techniques to elaborate on the rationality of users when they accept to use a certain information system. In this TAM model, the attitude towards using, which is influenced by perceived usefulness (PU) and perceived ease of use (PEOU), is the major determinant for a user to accept or reject a certain system. Since the TAM model was first proposed, it has been gradually refined and several other variables are added to the original TAM model, such as behavioral intention (F. D. Davis R. P., 1989). Because TAM has evolved into a leading model in predicting and explaining an information systems acceptance, it is believed the TAM model is also appropriate to analyses the popularity of online markets.

1.2 Perceived ease of use

Perceived ease of use and adoption of web-based technology, according to (David., 1998) Perceived ease of use is defined as the degree to which a person believes that by using a particular system would be free of effort. An individual's perception of web-based technology as easy to operate will lead to automatic adoption, however, if customers perceive web-based technology to be complex, then adoption rate will be very slow. Attitude plays a major role in an individual's mind as far as simplicity of a new system is concerned, this is demonstrated by (Beiginia, 2011) who revealed that ease of use among other factors plays an important role in attitude towards the adoption of web-based technology; (Ravindran, 2012) found that perceived ease of use was not significant factor but rather it represents cognitive beliefs formed by second hand information. Also, Perceived ease of use was found to have an insignificant effect on consumer intention to use m-commerce (Wei T. T. et al., 2009). Therefore, it was hypothesized that perceived ease of use has no significant effect on the adoption. There have been several studies explaining the user acceptance of internet marketing through the Technology Acceptance Model (TAM) (Pam, 2002) which points out that perceived ease of use and perceived usefulness affect the intention to use.

1.3 Perceived usefulness

The adoption of web-based technology for marketing is viewed to be of great benefit to the users because they can enable them to make several transactions anytime anywhere. Perceived usefulness (PU) is defined as the degree to which a person believes that using a particular system would enhance his or her job performance (Davis, 1989). He further found that perceived usefulness has a strong correlation to user acceptance of information technology that the perceived usefulness on behavioral intention is different in different countries. In the past, researchers (Koufaris, 2002) have validated the construct of PU and they were found to influence the intention of potential Internet shoppers. However, study on Internet retailing from the TAM perspective is limited; nevertheless the PU construct still garnered tremendous support from many other technological applications. For example, (Horton, 2002) asserted the existence of a positive influence of PU on intention in Intranet media. Additionally, (Agarwal, 1999), (Hu, 1999), (Igbaria, 1995), (Mathieson, 2001), (Ramayah, 2002), (V. Venkatesh, 2003) also reported that PU is significant and positively influences the behavioral intent.

1.4 Objective of the study

The objective of this paper is to determine how to increase likelihood of people buying at online supermarkets and to find out what are the factors that influence the likelihood of consumers to engage in internet shopping or buying activities at online supermarkets.

1.5 Hypothesis of the study

H1 – Consumer demographics influence the internal beliefs of consumers in the online shopping adoption process.

H1A – Time constraint lifestyle positively influences the perceived usefulness of consumers in the online shopping adoption process. H1B – The degree of urbanization negatively influences the perceived usefulness of consumers in the online shopping adoption process.

H2 – Consumer characteristics influence the internal beliefs of consumers in the online shopping adoption process.

H2A – ICT skills negatively influence the perceived risk of consumers in the online shopping adoption process.

H2B – ICT skills positively influence the perceived ease of use of consumers in the online shopping adoption process.

H3 – Perceived risk negatively influences the likelihood of consumers to adopt the online shopping process.

H4 – Perceived ease of use positively influences the likelihood of consumers to adopt the online shopping process. H5 – Perceived usefulness positively influences the likelihood of consumers to adopt the online shopping process. H6 – Perceived usefulness mediates the perceived ease of use of consumers in the online shopping process.

2. METHODOLOGY

In order to test the hypotheses a conceptual model quantitative research is applied, to obtain this data an online survey has been conducted among consumers who were able to give their opinion about the likelihood on buying online. The questions of the survey are grouped in six components; each component is consistent with one of the hypotheses, among 248

participants certain positive and negative aspects of online shopping were questioned and SPSS 20.0 is used to analyze the factor analysis with three basic assumptions interval or ratio measurement level, use of standardized data and the number of observations. To determine the relationship between one dependent variable and one or more independent variables, a linear or multiple regression analysis was performed, this explains the variation in one independent variable as much as possible on the basis of the variation in a number of relevant independent variables. To determine the relationship between the likelihood of consumers and the internal beliefs that influence this relationship all variables are being measured by using scales, the regression analysis was used to uncover underlying relationships between variables; a reliability test was performed to measure the reliability of the scales from the variables used.

2.1 Limitations of the study

- The likelihood of consumers to buy online in general knows more factors and can be measured in more ways than performed.
- This study only focuses on the direct effect of internal beliefs on the consumers' likelihood to buy online and left out the attitude towards using of the existing model, where it acts as a moderating variable between these variables.
- This study only focused on the likelihood in general and how this relates to other variables within the model, where there might be a difference in likelihood for different product categories.
- In this study the perceived risk is integrated in the model, therefore failed to test what the relative influence of each type of perceived risk is, and what the underlying coherence of these variables is.

Table 1 Cronbach's Alpha for all scales constructed after factor analysis

Scale	Mean	Variance	α
ICT Skill	4.73	2.212	0.636
Perceived Quality	7.68	5.987	0.545
Perceived Service	6.47	6.999	0.713
Perceived Privacy	9.76	5.556	0.501
Perceived Ease of Use	7.57	8.302	0.759
Perceived Usefulness	10.20	18.925	0.871

To test the reliability of the scale from each variable, a Cronbach's Alpha was used to measure the internal consistency of the variables (items), the cut-off point used in this analysis was a minimum value of 0.6 for α and the output of the reliability test shows all variables score a 'good' result for Alpha, except for price, perceived quality and perceived privacy. These values are too low and also cannot be increased by changing the composition of the variables. This means these variables have not been taken into account in the regression analysis.

Table 2 Pearson Correlation Matrix of Dependent and Independent Variables

Variable	1	2	3	4
1 . Online shopping (dependent variable)				
2 . ICT Skill	-0.166			
3 . Perceived Service	0.067	-0.070		
4 . Perceived Ease of Use	-0.040	0.219	0.195	
5 . Perceived Usefulness	0.094	0.100	-0.040	0.187

From the table 2 both variables were normally distributed, as assessed by Shapiro-Wilk's test ($p > .05$). The perceived ease of use variable shows the strongest correlation to other variables, however all correlation numbers are relatively low. The

strongest correlation is between the perceived ease of use variable and the variable ICT skill of a consumer, which is positive ($r = 0.219$), another variable correlating with the ease of use variable is the perceived usefulness variable. The table shows a positive correlation between these two variables ($r = 0.187$). The perceived ease of use variable also correlates with the perceived service variable. This value represents a positive correlation ($r = 0.195$). Another correlation is represented by the ICT skill variable on the dependent variable likelihood to shop at an online supermarket. This correlation represents a negative correlation between the two variables ($r = -0.166$). This can be explained as the better the ICT skills of a consumer are, the more likely he will be to use the online supermarket service and the higher the likelihood will be the consumer is genuinely going to adopt the service.

H1 – Consumer demographics influence the internal beliefs of consumers in the online shopping adoption process.

H1A – Time constraint lifestyle positively influences the perceived usefulness of consumers in the online shopping adoption process.

Table 3 Output Linear Regression Hypothesis 1A

	β	S E	Beta	t	Significance
Constant	3.194	0.146		21.928	0.000
Consumer Lifestyle	0.558	0.246	0.194	2.391	0.018

A linear regression was runned to determine whether the consumer lifestyle could statistically significantly predict his perceived usefulness. The adjusted R square of the model is 0.031, so only 3.1% of the variance of perceived usefulness is explained by the consumer lifestyle. The regression equation for this model is presented below:

$$= 3.194 + 0.558 *$$

Since the result of the regression is significant, it can be concluded that there is a positive relationship between the lifestyle of a consumer and the perceived usefulness of a consumer in the online shopping adoption process. Hypothesis 1A therefore is confirmed.

H1B – The degree of urbanization negatively influences the perceived usefulness of consumers in the online shopping adoption process.

Table 4 Output Linear Regression Hypothesis 1B

	β	S E	Beta	t	Significance
Constant	2.626	0.320		8.208	0.000
Habitual Surrounding	0.271	0.104	0.211	2.604	0.010

To determine whether the degree of urbanization in the habitual surrounding of a consumer could statistically significantly predict perceived usefulness of this consumer in the online shopping adoption process, the adjusted R square of the model is 0.038, so only 3.8% of the variance of perceived usefulness is explained by the habitual surrounding of this consumer. The regression equation for this model is presented below:

$$= 2.626 + 0.271 *$$

Since the result of the regression is significant, it can be concluded there is a positive relationship between the habitual surrounding of a consumer and the perceived usefulness of a consumer in the online shopping adoption process. Hypothesis number 1B however states there is a negative relationship between these two variables. This would mean consumers who live in a more urbanized environment would be more likely to adopt online shopping. Hypothesis 1B therefore is only partially confirmed.

H2A – ICT skills negatively influence the perceived risk of consumers in the online shopping adoption process.

Table 5 Output Linear Regression Hypothesis 2A

	β	S E	Beta	t	Significance
Constant	3.266	0.365		8.953	0.000
ICT Skill	-0.19	0.221	-0.007	-0.085	0.932

To determine whether the ICT skills of a consumer could statistically significantly predict perceived risk of this consumer in the online shopping adoption process, the adjusted R square of the model is very low: 0.007. This means the variance of perceived risk is not properly explained by the ICT skills of a consumer. The model is also not significant so no regression model will be presented. This also means there is no significant relationship between the ICT skill variable and the perceived risk, so hypothesis 2A will not be confirmed.

H2B – ICT skills positively influence the perceived ease of use of consumers in the online shopping adoption process.

Table 6 Output Linear Regression Hypothesis 2B

	β	S E	Beta	t	Significance
Constant	1.756	0.166		10.557	0.000
ICT Skill	0.273	0.101	0.219	2.717	0.007

To determine whether the ICT skills of a consumer could statistically significantly predict perceived ease of use of this consumer in the online shopping adoption process, the adjusted R square of the model is 0.042, so only 4.2% of the variance of perceived ease of use is explained by the ICT skills of this consumer. The regression equation for this model is presented below:

$$= 1.756 + 0.273 *$$

Since the result of the regression is significant, it can be concluded there is a positive relationship between the ICT skills of a consumer and the perceived usefulness of a consumer in the online shopping adoption process. The relationship is positive so hypothesis 2B therefore is confirmed.

H3 – Perceived risk negatively influences the likelihood of consumers to adopt the online shopping process.

Table 7 Output Linear Regression Hypothesis 3

	β	S E	Beta	t	Significance
Constant	4.246	0.184		23.027	0.000
Perceived Risk	0.043	0.053	0.067	0.812	0.418

To determine whether the perceived risk of an online consumer could statistically significantly predict the likelihood of consumers to adopt online shopping, the adjusted R square of the model is very low, namely 0.002. This means the variance of likelihood to adopt is not properly explained by the perceived risk of a consumer in the online shopping adoption process. The model is also not significant, so no regression model will be presented. This also means there is no significant relationship between the perceived risk variable and the likelihood to adopt online shopping variable, so hypothesis 4 cannot be confirmed.

H4 – Perceived ease of use positively influences the likelihood of consumers to adopt the online shopping process.

Table 8 Output Linear Regression Hypothesis 4

	β	S E	Beta	t	Significance
Constant	4.398	0.257		17.101	0.000
Perceived Ease of Use	-0.006	0.113	-0.004	-0.051	0.960

To determine whether the perceived ease of use of an online consumer could statistically significantly predict the likelihood of consumers to adopt online shopping, the adjusted R square of the model is very low, namely 0.007. This means the variance of likelihood to adopt is not properly explained by the perceived ease of use of a consumer in the online shopping adoption process. The model is also not significant so no regression model will be presented. This also means there is no significant relationship between the perceived ease of use variable and the likelihood to adopt online shopping variable, so hypothesis 5 cannot be confirmed.

H5 – Perceived usefulness positively influences the likelihood of consumers to adopt the online shopping process.

Table 9 Output Linear Regression Hypothesis 5

	β	S E	Beta	t	Significance
Constant	4.194	0.182		23.050	0.000
Perceived Ease of Use	0.057	0.050	0.094	1.136	0.258

To determine whether the perceived usefulness of an online consumer could statistically significantly predict the likelihood of consumers to adopt online shopping, the adjusted R square of the model is very low, namely 0.002. This means the variance of likelihood to adopt is not properly explained by the perceived usefulness of a consumer in the online shopping adoption process. The model is also not significant so no regression model will be presented. This also means there is no significant relationship between the perceived usefulness variable and the likelihood to adopt online shopping variable, so hypothesis 6 cannot be confirmed.

H6 – Perceived usefulness mediates the perceived ease of use of consumers in the online shopping process.

Table 10 Results Regression Analyses Mediation Test Online Shopping

	β	S E	Beta	t	Significance	VIF value
Regression 1	-0.006	0.113	-0.004	-0.051	0.960	1.000
Regression 2	0.356	0.192	0.152	1.858	0.065	1.000
Regression 3	0.071	0.048	0.121	1.474	0.143	1.000
Regression 4	0.073	0.049	0.125	1.494	0.137	1.024
	-0.032	0.114	-0.023	-0.277	0.782	

To test a mediating relationship first all relationships between the dependent variable, independent variable and potentially mediating variable must be examined so mediation test is conducted between independent variable is 'perceived ease of use', the mediating variable is 'perceived usefulness' and the dependent variable is 'consumers' likelihood to adopt online shopping', four regressions were runned to test the relationships: Relationship between independent variable perceived ease of use and dependent variable consumers' likelihood to buy groceries online; Relationship between independent variable perceived ease of use and potential mediator perceived usefulness; Relationship between potential mediator perceived usefulness and dependent variable consumers' likelihood to buy groceries online; Relationship between independent variable perceived ease of use, potential mediator perceived usefulness and dependent variable consumers' likelihood to buy groceries online. In the output of the regression is shown no regression is significant. Therefore can be concluded there is no significant mediating relationship between perceived ease of use and perceived usefulness in a model where consumers' likelihood to buy groceries online is the dependent variable. Hypothesis 7 cannot be confirmed by this analysis.

Since only three out of eight hypotheses were confirmed or partially confirmed, a further exploratory analysis of the data is performed.

In this analysis the entire online shopping model will be evaluated with help of a multiple regression analysis.

Table 11 Results Further Exploration Regression Analysis

	β	S E	Beta	t	Significance	VIF value
Constant	4.084	0.315		12.951	0.000	
Perceived Service	0.050	0.54	0.078	0.929	0.355	1.043
Perceived Ease of Use	0.075	0.049	0.129	1.545	0.124	1.027
Perceived Usefulness	-0.053	0.116	-0.039	-0.459	0.647	1.067

In the table 11 the results of the multiple regression analysis are presented with the dependent variable ‘consumers’ likelihood to adopt online shopping, the adjusted R square of the model presented before is 0.01, this means only 1% of the variance of the dependent variable is explained by this model. In the table 11 all VIF values are under ten so no multicollinearity was included in the items. The probability plot in the SPSS output also shows the model is not normally distributed. The total model however is not significant since none of the variables in the table 11 are significant.

Table 12 Results Further Exploration Regression Analysis

	β	S E	Beta	t	Significance	VIF value
Constant	5.190	0.530		9.77	0.000	
Perceived Service	-0.014	0.052	-0.023	-0.277	0.782	1.116
Perceived Ease of Use	-0.016	0.112	-0.011	-0.138	0.890	1.157
Perceived Usefulness	0.013	0.048	0.023	0.273	0.785	1.162
Gender	-0.080	0.143	-0.045	-0.558	0.578	1.105
Age	-0.195	0.060	-0.314	-3.222	0.002	1.609
Education	0.001	0.057	0.001	0.001	0.999	1252
Habitual Surrounding	0.066	0.069	0.088	0.955	0.341	1.430
Transportation	-0.100	0.085	-0.100	-1.143	0.255	1.297
ICT Skill	-0.066	0.146	-0.39	-0.455	0.650	1.238
Lifestyle	0.063	0.142	0.036	0.442	0.659	1.100

From the table 12 the adjusted R square of the entire model increased from 0.074 to 0.135, the result of the regression can be concluded only the independent variable age ($\beta = -.195$; $p = 0.002$) has a significant relationship with ‘consumers’ likelihood to use an online shopping service’. Since only one variable is significant, it can be said the dependent variable ‘consumers’ likelihood to adopt online shopping’ properly.

$$h = 5.190 - 0.014 * \text{Perceived Service} - 0.016 * \text{Perceived Ease of Use} + 0.013 * \text{Perceived Usefulness} - 0.080 * \text{Gender} - 0.195 * \text{Age} - 0.001 * \text{Education} + 0.066 * \text{Habitual Surrounding} - 0.100 * \text{Transportation} - 0.066 * \text{ICT Skill} + 0.063 * \text{Lifestyle}$$

The first two extra analyses showed no significant output. Therefore another analysis will be done with the ‘consumers’ likelihood to shop online’ as a dependent variable. In this regression the dependent variable is ‘consumers’ likelihood to shop online’, measured in the survey by questioning the experience of the respondents in the use of an online shopping service in general. The general equation of the model remains the same except for the dependent variable that changes into: ‘Likelihood to Shop Online’.

$$h = 0 + 1 * \text{Perceived Service} + 2 * \text{Perceived Ease of Use} + 3 * \text{Perceived Usefulness} + \dots$$

Table 13 Results Further Exploration Regression Analysis

	β	S E	Beta	t	Significance	VIF value
Constant	2.057	0.240		8.586	0.000	
Perceived Service	0.053	0.041	0.106	1.297	0.197	1.043
Perceived Ease of Use	0.111	0.037	0.243	2.990	0.003	1.027
Perceived Usefulness	0.036	0.088	0.033	0.401	0.689	1.067

The table 13 shows the results of the regression analysis with dependent variable ‘consumers’ likelihood to shop online’, the adjusted R square of the model is 0.074 which means 7.4% of the variance of the dependent variable is explained by the model, again there is no multicollinearity included in the items since all variation inflation factors are under ten.

$$h h = 2.057 + 0.053 * + 0.111 * + 0.036 * +$$

The coefficient of the constant is 4.084 in the first model and 2.057 in the second model. The mean of the ‘likelihood of online shopping adoption’ and ‘online shopping’ is 4.39 (standard deviation 0.845) and 2.68 (standard deviation 0.660). This means consumers are more likely to ‘shop online’ (sometimes) than they are likely to ‘shop online for groceries’ (rarely).

Table 14 Results Further Exploration Regression Analysis

	β	S E	Beta	t	Significance	VIF value
Constant	0.799	0.405		1.972	0.051	
Perceived Service	0.052	0.040	0.104	1.304	0.194	1.116
Perceived Ease of Use	-0.038	0.087	-0.036	-0.443	0.659	1.157
Perceived Usefulness	0.090	0.037	0.199	2.447	0.010	1.162
Gender	0.001	0.109	0.001	0.005	0.996	1.105
Age	0.127	0.046	0.263	2.752	0.007	1.609
Education	0.070	0.044	0.135	1.598	0.112	1.252
Habitual Surrounding	0.175	0.053	0.300	3.326	0.001	1.430
Transportation	-0.059	0.065	-0.078	-0.914	0.362	1.297
ICT Skill	0.282	0.112	0.216	2.575	0.011	1.238
Lifestyle	0.112	0.109	0.089	1.027	0.306	1.100

The adjusted R square of the entire model increased from 0.074 to 0.166 which means more of the variance of the dependent variable is explained by the model: 16.6%. Again there is no multicollinearity present according to the VIF scores. The variables perceived usefulness ($\beta = 0.090$; $p = 0.016$), age ($\beta = 0.127$; $p = 0.007$), habitual surrounding ($\beta = 0.175$; $p = 0.001$) and ICT skill ($\beta = 0.287$; $p = 0.011$) all show a positive significant relationship with the dependent variable ‘consumers’ likelihood to shop online’. If the perceived usefulness is higher, consumers will value the efficiency of using an online service, like online shopping. In combination with the positive relationship of ICT skill consumers are more likely to rate an online service as easier and more efficient. The positive relationship with habitual surrounding is somewhat surprising, since this means the more consumers live in a relatively urbanized surrounding the more they are likely to use an online shopping service. The corresponding formula of the results of the regression analysis is presented below.

$$h h = 0.799 + 0.052 * - 0.038 * + 0.090 * + 0.001 * + 0.127 * + 0.070 * + 0.175 * - 0.059 * + 0.287 * + 0.112 * +$$

3. CONCLUSION

This study focuses specifically on the adoption process of shopping; the adoption process is studied with the help of the dependent variable ‘consumers’ likelihood to buy online’. This study shows no significant direct relationship between the internal beliefs and the likelihood to adopt online shopping, this study can be referred to as a foundation to study this specific market and the consumer behavior in this market more extensively and the main findings of this study are a valuable source of information for marketers that operate in this specific environment. To better understand consumer shopping behavior in a relatively new and still evolving market and the most important actions marketers should undertake is getting to know why

customers use an online shopping service in the first place and what the main differences are between online shopping in super markets and online shopping in general out of a consumers' point of view. Consumer lifestyle has a positive significant relationship with the consumer perceived usefulness of an online shopping service, the more time constraint a consumer is, the more he/ she will find it useful to shop online. Consumers have a time constraint lifestyle; they will be able to target these specific consumers with promotions to increase the use of online shopping. The positive significant relationship between the ICT skill of a consumer and the perceived ease of use of an online shopping service tells better the ICT skills of a consumer are, the easier he will find it to use an online shopping service so it is to make the online shopping service as user friendly as possible, when the service is easy to use, less developed ICT skills will be needed to make proper use of the service, therefore it would be likely a larger target group would buy groceries online.

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