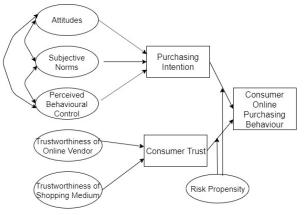
## A Model To Determine Factors Influencing the Decision-Making Process of Consumer Online Purchasing in Sri Lanka

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There are a wide range of products and services available online where the consumers can conveniently shop anytime from anywhere in the world. Despite the steady growth in e-commerce over the past few years, the rate of penetration of online shopping in Sri Lanka remains low. The available literature contains evidence that advocate that there is consumer reluctance, resistance and hesitation to engage in online shopping, due to diverse reasons. Inarguably, online and offline channels present different shopping experiences, even in instances where the same product is purchased. It is therefore, vital to investigate the consumer behaviour related to online shopping. According to well established literature, negative attitudes and motivation of the consumer, lack of trust and less propensity to take risks impedes the consumer-online vendor relationship. Consequently, a conceptual framework has been developed integrating perspectives from consumer behaviour, trust and risk propensity as a significant step towards a better understanding of the consumer. It has been developed primarily based on the theory of planned behaviour, Mayer's trust model, and the risk propensity from Pablo and Sitkin Model. The conceptual model investigates the main antecedents which influences consumers to engage in online shopping through the identified predictors. A systematic set of hypotheses are formulated on the basis of the conceptual model and a methodology is developed for testing and analysing such behaviour. While the constructs from theory of planned behaviour and consumer trust have an impact on the purchasing behaviour, the risk propensity of the consumer has a moderating effecting on the antecedents. The conceptual model has been initially validated by expert opinion. The conceptual model will be tested subsequently, through an empirical study. The final model would be of use to the marketing practitioners, academic researchers and the industry.

Keywords: Online Shopping; Consumer Behaviour; Theory of Planned Behaviour; Trust Models; Risk Propensity



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