



Factors Affecting Urban Consumer Intention towards Online Purchasing of Agricultural Commodities in Sri Lanka

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The development of internet technology has made it possible for customers worldwide to change their daily routines. Both globally and in Sri Lanka, online retail sales have sharply increased in recent years. This study intends to identify the factors affecting urban consumers' intentions to buy agricultural Products online in Sri Lanka. The multi-stage sampling technique was used to select the most urbanised districts in Sri Lanka: Colombo, Gampaha, Kalutara, and Kandy. And using the convenience sampling technique, a total of 112 questionnaires were collected via a Google form. The research examined perceived Ease of Use and Food Quality as independent variables and dependent variables such as Perceived Usefulness, Website Trust, Perceived Risk, and Purchase Intention. IBM SPSS version 26 and IBM SPSS AMOS version 26 were used to analyse the data and develop the Structural Equation Model (SEM) to test the hypothesis. The results revealed that the influence of Food Quality on Purchase Intention, the influence of Perceived Ease of Use on Perceived Usefulness, and the influence of Perceived Ease of Use on Website Trust are significantly positive. Perceived Risk on Purchase Intention has a negative relationship and is not significant. The study suggests conducting additional research on novel marketing strategies distinct from conventional media tools and further analysing food quality.

KEYWORDS: Online Purchase Intention, Urban Consumer, Agricultural Products, Food Quality, Website Trust

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INTRODUCTION

The development of internet technology has created a path for changing consumers' day-to-day activities around the world. Through this, many offline activities have moved to online activities, and online retail shopping has seen a rapid expansion with the use of the internet in recent years. This expansion has suddenly increased due to the COVID-19 pandemic. It has changed human life from social behaviour to social distance. With the rapid growth of technology, people try to fulfil their needs as soon as possible. For that reason, supermarkets were introduced to the world. But with the fast evolution of the internet, people are tempted to bring goods to their doorstep rather than go out to supermarkets. This has become a good opportunity for sellers, and web developers have started to invent online shopping (Ranasinghe *et al.*, 2019).

Technology is the primary distinction between offline and online consumer behaviour. When purchasing products and services offline, customers do not need to interact with technology, but when shopping online, customers do need to interact with technology. In this situation, as a result of information systems, physical shopping conditions have been replaced by electronic shopping (Athapaththu & Kulathunga, 2018). Electronic commerce is a term used to describe online shopping. Via the internet using a web browser, e-commerce enables consumers to purchase goods or services directly from retailers. Shoppers can purchase everything on their wish list by shopping online without hurriedly visiting physical stores. The use of online shopping prevents additional costs like transportation and also provides convenience by not having to wait in queues when paying. Customers can get their desired item delivered to their doorstep with the minimum payment. It only takes a click of a mouse (Aziz & Wahid, 2018).

Looking at the latest Sri Lankan statistics, in 2016, internet penetration in Sri Lanka improved by 30%, and online users grew by up to 6.1 million. The 1.5 million mobile phone connections and the greater than 300,000 broadband and dial-up internet connections are to blame.

This significant increase in internet availability, facilitated by various alternatives such as smartphones, broadband, and dial-up connections, has had a profound impact on the lives of Sri Lankans, particularly in areas such as e-commerce and online presence, with Facebook emerging as the most popular social network in the country (Colombo Digital Marketers, 2017).

When determining customers' purchase intention, it shows complex variations based on the attitudes, behaviours, and perceptions of consumers (Al-Ekam *et al.*, 2012). While considering products consumed online, most consumers commonly consume products based on agriculture. According to Sri Lankan supermarkets, agricultural products have been classified into main categories such as vegetables, fruits, grains, and cereals; dairy products; meat and fish; and beverages. These agricultural products are generally bought online by Sri Lankans living in urban areas.

As mentioned in the 2020 census, 45.4% of people have computer literacy and 66.3% have digital literacy in the urban sector (DCS, 2020). Most of these online consumers can be found in urban areas. Colombo, Gampaha, Kalutara, and Kandy districts are identified as the most urbanised districts according to mean household income in Sri Lanka (DCS, 2019).

The general objective of the research was to determine factors affecting urban consumers' online purchase intentions for agricultural products in Sri Lanka. To evaluate the socio-demographic characteristics of online consumers in urban Sri Lanka and to analyse the relationship between identified factors and urban consumer intention towards online purchasing of agricultural products in Sri Lanka were the specific objectives.

LITERATURE REVIEW

Theoretical Background

With a few clicks of their fingers, consumers can shop from anywhere at any time. This happens due to today's rapid growth of the internet and its usage as a shopping channel (Kim *et al.*, 2004). The usage of the internet by customers has had a significant impact on retail shopping in the majority of countries worldwide (Wijesundara, 2008). Also, the COVID-19 pandemic has changed human life from social behaviour to social distance, movement to no movement, and normal to new normal (Nueangnong *et al.*, 2020). The development of the internet has improved consumer capacity to shop whenever they want, from wherever they are, and to buy any number of things by readily comparing value, pricing, and features before making actual in-store purchases (Athapaththu & Kulathunga, 2018).

The customer's initial internet buying actions included searching the web for products and comparing prices. After the consumer selects the product or service by providing personal details, user accounts are created and cookies, logs, and data-mining techniques are commonly used at this stage

(Athapaththu & Kulathunga, 2018). Online shoppers are reported to be less risk-averse, slightly more likely to be men and older, and have better incomes than non-shoppers. Additionally, there is proof that online shoppers are not brand- or price-sensitive and are convenience- and innovation-focused as well as variety-seekers (Wijesundara, 2008).

The COVID-19 pandemic has caused consumers to adapt to new habits that are concerned with public health, personal safety, and family stability. These practices include avoiding shopping in public settings, using face masks, and favouring online shopping (Al-Hattami, 2021). University students, who historically represented Generations Y and Z, have emerged as significant consumer demographics thanks to their high levels of computer and internet proficiency. "Their spending habits are not only influenced by their own preferences but also by the spending patterns of their parents, who may serve as role models. As these students transition into adulthood, they are likely to become important spenders themselves (Aziz & Wahid, 2018).

When compared to traditional buying, online shopping has several benefits, including time savings (Abbad *et al.*, 2011; Morganosky & Cude, 2000), accessibility from anywhere at any time (Lester *et al.*, 2005), and a wide selection of goods (Delafrooz *et al.*, 2011; YMonswé *et al.*, 2004). According to past research done in the Sri Lankan context, there have been numerous studies on ICT and the support systems for that sector, but official statistics show limited information on internet services and users in Sri Lanka (Wijesundara, 2008). Sri Lanka was the first country to have unrestricted commercial internet access in South Asia, but compared to other counterparts in the world, online shopping in Sri Lanka is at an infantile level (Wijesundara, 2008).

Sri Lankan consumers are more drawn to buying retail products through the Internet. When it released a recent in-depth analysis regarding how Sri Lankan e-commerce transactions are anticipated to increase by more than 72% in the near future (Ranasinghe *et al.*, 2019). In Sri Lanka, most of these online consumers can be found in urban areas. It was proved by the 2020 census, showing 45.4% have computer literacy and 66.3% have digital literacy in the urban sector. Consumers' purchase intentions can be changed during the buying process, whether internal or external motivational forces are at play (Gogoi, 2013).

Perceived Ease of Use

Perceived ease of use is the degree to which users believe a given website to be simple to operate and pick up quickly. If websites are easy to use, consumers can find useful and meaningful information easily (Dachyar & Banjarnahor, 2017). In addition, consumer expectations about the procedure leading to the successful completion of a purchase are related to perceived ease of use (Ranasinghe *et al.*, 2019). Which boils down to interactions between the online shopper and online stores in online buying places through website interfaces. In these circumstances, highly perceived ease-of-use websites will establish confidence, leading to fewer misunderstandings and improved ease of use. Studies in the past have discovered that perceived ease of use has an impact on customer trust through customer satisfaction in telecommunications businesses. (Dachyar & Banjarnahor, 2017).

Individual users' adoption and usage of technology and information systems were predicted by the Technology Acceptance Model (TAM). It contains two important factors that are proposed to explain technology usage behaviour. One of these is known as perceived ease of use. TAM makes it easier to comprehend the factors that influence whether people will accept or reject new technology. Web designers can incorporate many tools and approaches, such as appropriate search mechanisms and one-click transaction procedures, to establish perceived ease of use (Athapaththu & Kulathunga, 2018).

Online purchasing intent is positively correlated with perceived ease of use. Online buyers must provide convenience, effectiveness, and comfort in terms of perceived usability so that the website can benefit relatively (Hasan *et al.*, 2015). Sin *et al.* (2015) mentioned in their results that perceived ease of use significantly influences the respondent's desire to make an online purchase using social media. Websites are not very handy for users if they are difficult to use, complex, or require effort to master (Sin *et al.*, 2015).

Perceived Usefulness

The perception of usefulness also affects consumer intention. Perceived usefulness is the degree to which a user thinks using a given system will improve his or her performance (Davis, 1989). The extent to which a specific consumer believes that online shopping would improve their perceived shopping efficacy is known as perceived usefulness in the online shopping concept. The results of the online purchase experience relate to perceived

usefulness. The major advantages of online shopping can be listed as detailed information, availability, speed, accessibility, and ease of making orders. Consumers that have experience and are busy during traditional shopping times have more advantages in terms of speed and accessibility (Ranasinghe *et al.*, 2019).

According to the TAM model, user attitudes towards information systems and their use corresponded with perceived usefulness. In the e-commerce industry, perceived usefulness is defined as the degree to which a person thinks that shopping would be more effective if they used the website to conduct their business. According to empirical research, perceived usefulness and perceived ease of use are strongly correlated (Athapaththu & Kulathunga, 2018).

Online purchasing intent is positively correlated with perceived usefulness because online businesses compete with other online retailers as well as traditional stores. Perceived usefulness is crucial for online shopping. Online merchants must provide comprehensive and useful information about the products or physical retailers to ensure customer happiness (Cha, 2011). Hasan *et al.*, (2015) found in their results that perceived usefulness and online purchase intention have a statistically significant relationship.

Website Trust

A product of information technology is known as a website. Research has focused on the importance of a website, where from a technological standpoint, internet transactions are performed. Consumers need to use internet technologies at each step of the online transaction to interact with the website. Hence, in buying and selling activities, the quality of the website plays a major role (Athapaththu & Kulathunga, 2018). Trust is demonstrated by how much personal assurance is given that an online store will uphold its duties, operate as expected, and care about its consumers. When an online website can be trusted and offers benefits like information access and fulfilment of expectations, people will eventually see its value (Dachyar & Banjarnahor, 2017).

A person's level of assurance in their expectations of what other people will do going forward based on prior experiences is sometimes referred to as trust. The main reason for low customer engagement in e-commerce is a lack of trust (Dachyar & Banjarnahor, 2017). Products, business services, and promotional information all have a beneficial impact on user intention.

Additional studies have demonstrated that the accuracy, relevance, and timeliness of the material on a website contribute to its credibility (Athapaththu & Kulathunga, 2018).

In the first phase, trust is built by managing personal data and search results. By maintaining the security of the data, trust is established in the second stage. At this stage, the purchasing intention is related to both internal and external trust. The method concludes with preserving the security achieved in the last stage (Athapaththu & Kulathunga, 2018).

Food Quality

The primary factor influencing the consumer's purchase decision when considering factors that are related to the product is its kind. Depending on the kind of goods that customers are willing to buy, consumers will either buy online or offline, according to 88% of consumers. The key justification for the aforementioned decision states that consumers cannot touch or examine the products to determine their quality or pricing (Wijesundara, 2008). Currently, buyers obtain subpar goods that do not live up to the merchants' original promises, and they are taken advantage of by the original sellers (Ha *et al.*, 2021).

The behaviour of consumers who buy fresh items is significantly influenced by the quality certification parameters. Because of the peculiarities of virtual e-commerce, quality and safety play a significant role in customer engagement in online purchasing. Fruit is a form of fresh product, so buyers have higher standards for quality and safety than with other goods. Fruit quality is crucial when consumers are making purchasing decisions, and they are willing to pay a premium for high-quality fruits. In the present situation of Chinese food safety problems, consumers consider quality and safety to make purchase decisions (Wei *et al.*, 2018).

Value can be defined concerning a low price as what consumers expect from a product, what they receive in return for what they give, and the quality they receive for the price they spend (Salirrosas *et al.*, 2022). Purchase intention is influenced by a variety of elements, including issues with safety and quality, environmental and health awareness, and significant product qualities including nutritional content, freshness, flavour, and price range. Price and socioeconomic considerations have less of an impact on the decision to purchase than aspects like food quality and security, brand recognition, and reliance on certification (Malkanathi, 2020). By guaranteeing that consumers can consume fresh and healthy fruits, the complete process from the

production process to the consumption via a supply chain of fresh fruit should be maintained (Wei *et al.*, 2018).

Perceived Risk

Spirit costs associated with consumer purchasing behaviour that represent uncertainty about the future are defined as perceived risk. The above uncertainty directly affects consumers' purchase intentions (Wei *et al.*, 2018). A consumer's perception of value and the level of risk are linked when making a certain purchasing decision. The two basic categories of risks are those that are perceived or anticipated (Ranasinghe *et al.*, 2019). While shopping online, the following risks were perceived by consumers: financial risks, performance risks, personal risks, and privacy risks. Consumers in the relevant situation will make purchases that reduce perceived risk, according to the first prediction in the literature on consumer behaviour (Kim *et al.*, 2004). Before buying goods, a buyer would consider the many risks connected with that transaction. In relation to e-commerce, trust will lessen behavioural ambiguity and associated risks, with the potential that an online shop may treat its client unfairly. Customers frequently believe that a reputable online company will not make the most of every opportunity. Trust will therefore lessen the perceived risk (Dachyar & Banjarnahor, 2017). Customers' impression of the potential for profit or loss in dealings with retailers or distributors is known as risk perception (Ha *et al.*, 2021).

When a customer is shopping online, it is normal for them to be wary of making a purchase because the perceived risk will be higher than it would be in a more traditional setting. This is because online transactions take longer to complete than traditional ones. Consumers will consequently be aware of the risk associated with online transactions, and this risk may have an impact on their decision to buy from an online seller or not (Dachyar & Banjarnahor, 2017).

Purchase Intention

In the first stage, the customer visits the website and searches for fundamental details about the good or service they are interested in. The main measures buyers take at this stage are product and price comparisons on the web (Athapaththu & Kulathunga, 2018). Purchase intention is the intent of customers to engage in an exchange relationship at online stores, such as information sharing, sustaining business ties, and creating business

transactions (Zwass, 1998). Intention is also described as a factor used to assess the likelihood of future behaviour (Ajzen, 1985). Previous studies have revealed that customers who declare buying products online are higher compared to consumers who have no plans to purchase online (Brown *et al.*, 2001).

A consumer's degree of purpose to engage in a particular purchasing behaviour online is referred to as their "online shopping intention" (Delafrooz *et al.*, 2011). Due to the lack of such research in Sri Lanka, it is crucial to determine the variables impacting online retail purchase intention. This is especially true given the country's increasing Internet penetration (Athapaththu & Kulathunga, 2018). The findings of previous studies indicate that attitudes, perceptions of behavioural control, perceptions of utility, subjective standards, and trust are the primary factors influencing online consumers' intentions to shop. Also, the perceived hazards associated with internet purchasing have a detrimental impact on the intention to shop online (Ha *et al.*, 2021).

The decision to use a website and make a purchase is the last step in the online purchasing process (Pavlou, 2003). Since traditional frameworks do not address technical requirements and website content together, it is important to identify the factors affecting online purchase intention and to determine the relationships between the factors identified and online purchase intention from a technological perspective (Athapaththu & Kulathunga, 2018).

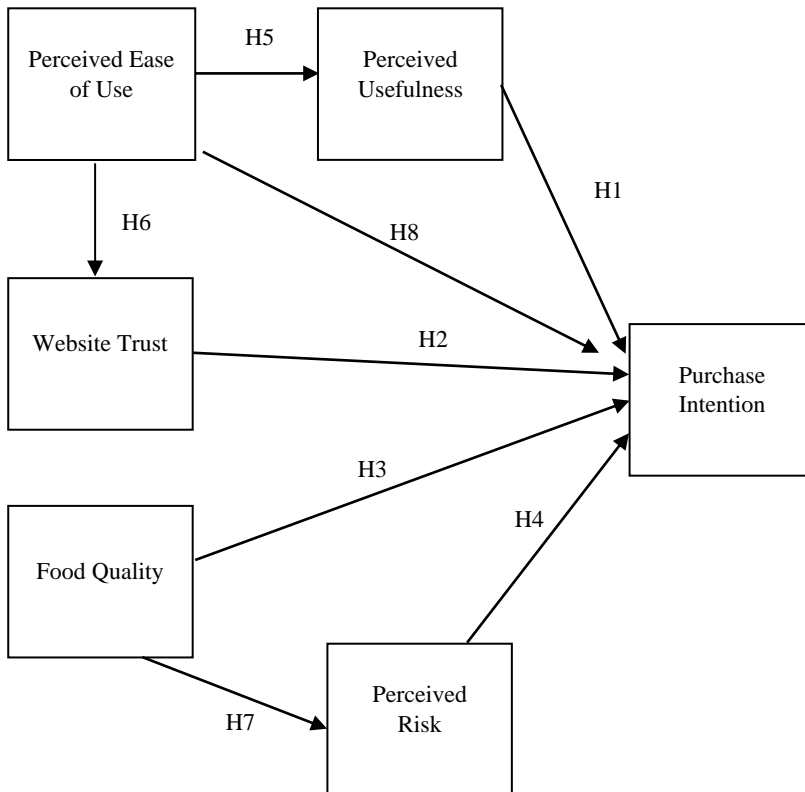
According to researchers, a consumer's decision to purchase a specific product can be categorised as an aspect of their cognitive behaviour. Additionally, they argued that consumer attitudes towards technology use and the value of the internet could affect customer intentions (Hasan *et al.*, 2015). The process of determining whether to make a purchase begins with a product evaluation. To do the evaluation, people use their current knowledge, experience, and outside information. Thus, by influencing consumer perceptions, external influences also have a significant impact on the process of determining purchase intention. The Sri Lankan government and web retailers must integrate trust into their aims when making strategic decisions because the study indicated trust to be a crucial element in determining online purchasing intention. To instil trustworthiness in customers' eyes and subsequently draw customers to their online stores, web retailers may use a variety of strategies (Athapaththu & Kulathunga, 2018). Hence, taking this context into account, researchers frequently explore how these factors can

influence urban consumer intention towards online purchasing of agricultural products in Sri Lanka.

CONCEPTUAL FRAMEWORK

Based on the literature, the conceptual framework and hypotheses that follow were created.

Figure 1: Conceptual Framework



Source: Developed by Authors

As depicted in Figure 1, Perceived Ease of Use and Food Quality were independent variables, and dependent variables were known as Perceived Usefulness, Website Trust, Perceived Risk, and Purchase Intention.

Hypotheses Development

Below are six hypotheses stated according to the conceptual framework.

H1 – Perceived Usefulness positively affects Purchase Intention of consumers

H2 – Website Trust of positively affects Purchase Intention of consumers

H3 – Food Quality of positively affects their Purchase Intention of consumers

H4 – Perceived Risk of negatively affects Purchase Intention of consumers

H5 – Perceived Ease of Use has a positive impact on Perceived Usefulness

H6 – Perceived Ease of Use has a positive impact on Website Trust

H7 – Food Quality has a positive impact on Perceived Risk

H8 – There is a positive effect of Perceived Ease of use on Purchase Intention

METHODOLOGY

The research design of this research included a set of methods, techniques, and analyses to solve the research problem. Frameworks that have been made for traditional consumer purchase intentions do not explain factors that affect online purchase intentions. There are some key factors that a customer may care about when purchasing agricultural products online. This study focused on how the above factors can affect urban consumers' intentions towards online purchasing of agricultural products in Sri Lanka. The main objective of this study is to determine factors affecting urban consumer intention towards online purchasing of agricultural products in Sri Lanka. According to Sri Lankan supermarkets, agricultural products have been classified into main categories such as vegetables, fruits, grains, and cereals; dairy products; meat and fish; and beverages. Those categories were mainly considered in the study.

Data Collection

Accordingly, the descriptive research design helped identify the factors that affect consumer intention towards online purchasing. To achieve the objectives, data was gathered under a conceptual framework, and data was collected from the targeted population from August to September 2022. The multi-stage sampling technique was used to select the most urbanised

districts in Sri Lanka: Colombo, Gampaha, Kalutara, and Kandy. Those districts were selected through Western Province and Central Province. The most urbanised divisional secretariats were selected from the above districts. The convenience sampling technique was used to select a total of 112 respondents. This study used two methods for gathering data: primary data and secondary data. Primary data were gathered using a structured questionnaire. It was distributed among consumers in Sri Lanka by using Google Forms through an online platform. The questionnaire included different closed-ended questions. It consisted of questions related to consumers' socio-demographic characteristics and five-point Likert scale-type questions. Three components made up the questionnaire to simplify the analysis process. As shown in Figure 1, this research is based on a conceptual framework. It primarily included independent variables such as Perceived Ease of Use, Perceived Usefulness, Website Trust, Food Quality, and Perceived Risk, as well as a dependent variable, Purchase Intention. The existing published literature on the subject was used to gather secondary data. Online journal websites, publications, and articles were consulted for the literature review.

Data Analysis

Primary data were analysed using a quantitative approach. The responses obtained from the questionnaire were entered into Microsoft Excel software, and as a first step, data cleaning was practised. Data cleaning was done manually by reviewing for missing and duplicate data. After the data was cleaned, it was entered into IBM SPSS version 26 for reliability and validity testing. Cronbach's alpha was used to measure the reliability of variables. The data were analysed using descriptive statistics. IBM SPSS AMOS version 26 was used to build up the measurement model and structural model to test the hypothesis. The confidentiality of participants is preserved via a variety of techniques. The report did not include any personal information, and the data will be securely saved and disposed of.

RESULTS AND DISCUSSION

The first section of analysis was done using IBM SPSS version 26 software. Under that data, socio-demographic factors, platforms, and frequency of online purchasing of agricultural products and variables were interpreted using descriptive statistics.

Then reliability analysis was practised to test the reliability of the dependent and independent variables by using Cronbach's alpha module. The second section of the analysis was carried out using IBM AMOS version 26. The measurement model and structural models were developed for hypothesis testing.

Socio-Demographic Factors

The sample's socio-demographic factors are crucial in several ways. Therefore, key socio-demographic factors like respondents' gender, age, education level, employment status, monthly income of the family, and the district were thoroughly examined using descriptive analysis. The results are shown in Table 4.1.

According to Table 4.1, equal levels of gender are involved in the online purchasing of agricultural products: 56 males (50%) and 56 females (50%). The majority of consumers aged 64 belonged to the age category of 18–25. It is 57.1% as a percentage of all respondents. There were 22 respondents (19.6%), aged between 26 and 30. Thus, it is clear that the younger generation is involved in this online purchasing behaviour. According to the educational level, 11% of the respondents have completed their master's or above qualification, and 78% of respondents have studied up to Diploma or Degree level.

Among the sample, 61% of the people are employed, and 38% are stated as not employed. It shows consumers with good educational backgrounds and employment status are willing to be involved in online purchasing more than others. The highest percentage (28%) of online consumers has received an above 100000 LKR of family income, while the lowest percentage (10%) received below 25000 LKR of income.

Respectively, 17%, 19%, and 26% of respondents received family income levels between 25000–50000 LKR, 50000–75000 LKR, and 75000-100000 LKR. A study was focused on urban districts, where Colombo district had the majority of respondents, which is 35%. Accordingly, Gampaha, Kalutara, and Kandy districts had 25%, 20%, and 20% respondents, respectively. In a summary of socio-demographic statistics, the fact that 77.7% of respondents studied up to a Diploma or Degree level and 60.7% are employed suggests that the responses contain factual information. Also, equal-gender representatives are involved in the online purchasing of agricultural products.

Table 4.1: Socio-demographic factors of the respondents (n=112)

Factors Affecting Urban Consumer Intention towards Online Purchasing

Socio-economic factor	Frequency	Percentage %	
Gender	Male	56	50
	Female	56	50
Age	18 – 25	64	57.1
	26 – 30	22	19.6
	31 – 35	18	16.1
	36 – 40	08	7.1
Education Level	Grade 8 passed	01	0.9
	O/L passed	-	-
	A/L passed	12	10.7
	Diploma/ Degree	87	77.7
	Master or above	12	10.7
Employment status	Employed	68	60.7
	Not employed	44	39.3
Income Level of Family (LKR)	Below 25000	11	9.8
	25000 – 50000	19	17.0
	50000 – 75000	21	18.8
	75000 – 100000	30	26.8
	Above 100000	31	27.7
Urban District	Colombo	39	34.8
	Gampaha	28	25.0
	Kalutara	23	20.5
	Kandy	22	19.6

Source: Developed by Authors

Online Shopping Preferences

The researcher carried out a descriptive analysis of the online shopping preferences of the respondents.

Table 4.2: Platforms mostly used for purchasing agricultural products

Platforms mostly used	Frequency	Percentage %
Supermarkets (Keells, Cargills, Arpico, etc.)	61	54.5
Grocery stores or local malls	44	39.3
Online platforms like Daraz, Kapruka	7	6.3

Source: Developed by Authors

Platforms mostly used for purchasing agricultural products by respondents and how frequently they purchase agricultural products (Vegetables and Fruits, Grains & Cereals, Dairy Products, Fish, Meat, and Beverages) through online shopping were studied, and the findings are presented in Tables 4.2 and 4.3.

As shown in Table 4.2, 55% of online consumers purchase agricultural products via supermarkets (Keells, Cargills, Arpico, etc.) and 39% of respondents use grocery stores or local malls for online purchases. Only 6% of respondents mentioned that they use online platforms like Daraz and Kapruka to purchase agricultural products.

Table 4.3: Frequency of purchase of agricultural products

	Always	Often	Sometimes	Seldom	Never
Frequency of purchase of Vegetables & Fruits					
Frequency	16	15	22	14	45
Percentage %	14.3	13.4	19.6	12.5	40.2
Frequency of purchase Grains & Cereals					
Frequency	8	14	38	23	29
Percentage %	7.1	12.5	33.9	20.5	25.9

Frequency of Purchase Dairy Products

Frequency	13	18	42	13	26
Percentage %	11.6	16.1	37.5	11.6	23.2

Frequency of purchase Fish & Meat

Frequency	12	14	20	22	44
Percentage %	10.7	12.5	17.9	19.6	39.3

Frequency of purchase Beverages

Frequency	9	34	37	13	19
Percentage %	8.0	30.4	33.0	11.6	17.0

Source: Developed by Authors

Variables

Table 4.4: Mean and Std. deviation values of variables

Construct	Items	Mean	Std. Deviation
Perceived Ease of Use	PEU item 1	3.43	.956
	PEU item 2	3.34	.916
	PEU item 3	3.62	1.041
Perceived Usefulness	PU item 1	3.55	.909
	PU item 2	3.29	.946
	PU item 3	3.47	1.004
	PU item 4	3.51	.959
Website Trust	WT item 1	3.45	.847
	WT item 2	3.31	.771
	WT item 3	2.74	.867
Food Quality	FQ item 1	3.10	.880

	FQ item 2	3.22	.824
	FQ item 3	3.11	.863
Perceived Risk	PR item 1	3.77	.968
	PR item 2	2.84	.926
	PR item 3	3.15	.903
	PR item 4	3.42	.926
	PR item 5	3.10	.816
Purchase Intention	PI item 1	3.09	.844
	PI item 2	3.25	.9155
	PI item 3	3.28	.785
	PI item 4	3.24	.893
	PI item 5	3.35	.846

Source: Developed by Authors

Reliability Analysis

Cronbach's alpha was used to assess the study's reliability. Each multi-item construct's reliability was verified using it. Alpha values of ≥ 0.70 are typically recommended for use in quantitative research (Hasan *et al.*, 2015). Cronbach's alpha and the mean values of all constructs are reported in Table 4.5.

Table 4.5: Reliability statistics

Construct	No. of items	Mean	Cronbach's alpha
Perceived Ease of Use	3	3.464	0.792
Perceived Usefulness	4	3.458	0.792
Website Trust	3	3.167	0.711
Food Quality	3	3.143	0.866
Perceived Risk	5	3.255	0.717
Purchase Intention	5	3.241	0.809

Source: Developed by Authors

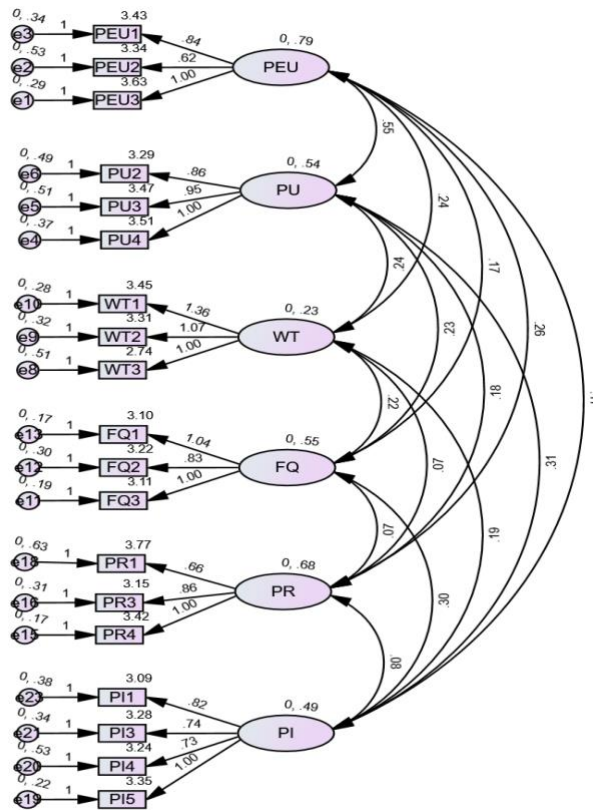
As shown in Table 4.5, every construct has Cronbach's alpha values greater than 0.7. It shows the accuracy and appropriateness of the collected data sample. Since the overall Cronbach's alpha value is higher than 7 for all the variables, the study was evaluated as reliable and accurate, and the mean values are distributed in the range of 3.143 to 3.458.

Structural Equation Modelling (SEM)

The second part of the analysis was done using Structural Equation Modelling (SEM). IBM SPSS AMOS version 26 is used in this study's SEM analysis. This study used a two-step analysis process known as the measurement model and the structural model. Under that measure, the mediating effects and complex relationships of variables. Finally, hypotheses were tested and presented.

Six constructs, namely Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Website Trust (WT), Food Quality (FQ), Perceived Risk (PR), and Purchase Intention (PI), are identified by the conceptual model. All of the provided constructs were permitted to correlate with one another for confirmatory factor analysis. The developed measurement model is shown in Figure 2.

Figure 2: Measurement Model



Source: Developed by Authors

Goodness of Fit Indices

The measurement model was assessed using the Goodness of Fit (GOF) measures of chi-square, the Root Mean Square Error of Approximation (RMSEA), the Tucker and Lewis Index (TLI), and the Comparative Fit Index (CFI). Table 4.7 illustrates the results of the Goodness of Fit indices.

Table 4.7: Goodness of fit indices

GOF indices	Recommended Values	Measurement model
χ^2 / df (chi square normalised by degrees of freedom)	<3	1.530
CFI (Comparative fit index)	>0.9	0.918
TLI (Tucker and Lewis Index)	>0.9	0.898
RMSEA	<0.08	0.069

Source: Developed by Authors

The measurement model achieved a good level of fit, with a CMIN/DF=1.530, CFI=0.918, TLI=0.898, and RMSEA=0.069. TLI value is slightly near the recommended value (Aziz & Wahid, 2018) and it can take as the model was fit. Furthermore, the Chi-square statistic of 209.678 with 137 degrees of freedom and a probability value of 0.000 both indicate that the model has achieved the required.

Construct Reliability and Validity Statistics

Table 4.8 shows the Construct Reliability and Validity Statistics of the Measurement model. Internal consistency was achieved because all CR values are greater than 0.6. Convergent validity was assessed using Average Variance Extracted (AVE) and those values need to exceed 0.50 (Aziz & Wahid, 2018). AVE values of PEU, PU, FQ, and PR exceed 0.50, while WT and PI's AVE values are slightly near the recommended level.

Table 4.8: Construct Reliability and Validity Statistics

	C R	AV E	MS V	PE U	P U	W T	F Q	P R	PI
PE U	0.797	0.572	0.711	0.756					
PU	0.757	0.510	0.711	0.843	0.714				
WT	0.715	0.460	0.469	0.552	0.685	0.678			
FQ	0.870	0.692	0.388	0.257	0.421	0.623	0.832		
PR	0.798	0.576	0.132	0.363	0.298	0.179	0.111	0.759	
PI	0.784	0.480	0.356	0.279	0.597	0.569	0.588	0.135	0.692

Source: Developed by Authors

Factor Loadings

Table 4.9: Factor loadings

Variables	Factor Loadings
PEU 1	0.787
PEU 2	0.603
PEU 3	0.856
PU 1	Deleted due to low factor loading
PU 2	0.670
PU 3	0.699
PU 4	0.770
WT 1	0.779
WT 2	0.677
WT 3	0.561
FQ 1	0.881
FQ 2	0.749
FQ 3	0.860
PR 1	0.563
PR 2	Deleted due to low factor loading
PR 3	0.784

PR 4	0.892
PR 5	Deleted due to low factor loading
PI 1	0.682
PI 2	Deleted due to low factor loading
PI 3	0.663
PI 4	0.571
PI 5	0.829

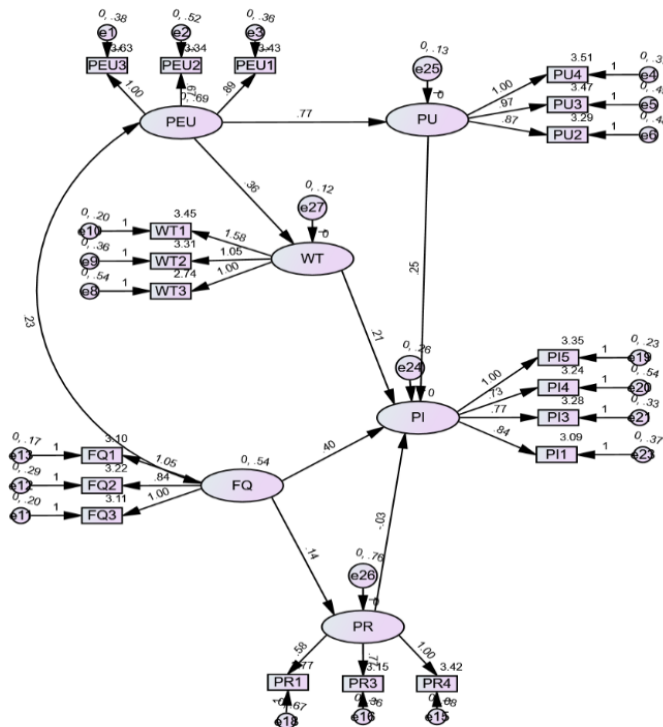
Source: Developed by Authors

Factor loadings need to exceed the value of 0.5 (Aziz & Wahid, 2018). Due to low factor loadings, four variables mentioned as PU 1, PR 2, PR, and PI 2 were deleted.

Structural Model

The structural model in Figure 3 was presented for testing hypotheses.

Figure 3: Structural Model



Source: Developed by Authors

Goodness of Fit Indices

Table 4.10 represents the results of the Goodness of Fit indices of the Structural model.

Table 4.10: Goodness of Fit Indices

GOF indices	Recommended Values	Structural model
χ^2 / df (chi-square normalised by degrees of freedom)	<3	1.763
CFI (Comparative fit index)	>0.9	0.876
TLI (Tucker and Lewis Index)	>0.9	0.853
RMSEA	<0.08	0.080

Source: Developed by Authors

With a CMIN/DF=1.763, CFI=0.876, TLI=0.853, and RMSEA=0.080. CFI and TLI values are slightly near to the recommended values (Aziz & Wahid, 2018) and it can be taken that the structural model was fit. The Chi-square statistic of 253.927 with 144 degrees of freedom, and a probability value of 0.000, both indicate that the model has an adequate fit.

Hypothesis Test Results

Table 4.11 indicates the results of the hypothesis test. It includes estimated value (β value), Standard error (S.E.) value, Critical value (C.R.), and results. The results show that there is a significant relationship between Food Quality (FQ) and Purchase Intention (PI), Perceived Ease of Use (PEU) and Perceived Usefulness (PU), and Perceived Ease of Use (PEU) and Website Trust (WT). Food Quality (FQ) on Purchase Intention (PI) has a positive relationship ($\beta = .403$, $p < .001$). The influence of Perceived Ease of Use (PEU) is significantly positive for Perceived Usefulness (PU) ($\beta = .774$, $p < .001$), and the influence of Perceived Ease of Use (PEU) on Website Trust (WT) is also significantly positive ($\beta = .360$, $p < .001$). Therefore, hypotheses H3, H5, and H6 are supported.

Table 4.11: The Standardised Regression Weights and Its Significance

		β value	T value	p-value
H1	PI ← PU	.250	1.932	.053
H2	PI ← WT	.210	1.037	.300
H3	PI ← FQ	.403	4.024	***
H4	PI ← PR	-.028	-.396	.692
H5	PU ← PEU	.774	7.060	***
H6	WT ← PEU	.360	4.102	***
H7	PR ← FQ	.141	1.126	.260

Notes: PEU = Perceived Ease of Use, PU = Perceived Usefulness, WT = Website Trust, FQ = Food Quality, PR = Perceived Risk, PI = Purchase Intention

Source: Developed by Authors

The results also show that Perceived Risk (PR) on Purchase Intention (PI) has a negative relationship ($\beta = -.028$, $p > .005$) and is not significant. Perceived Usefulness (PU) on Purchase Intention (PI) has a positive relationship but is not significant ($\beta = .250$, $p > .005$), Website Trust on PI has a positive relationship but is not significant ($\beta = .210$, $p > .005$), and also Food Quality (FQ) on Perceived Risk (PR) has a positive relationship but not significant ($\beta = .141$, $p > .005$). Thus, H1, H2, H4, and H7 are not supported. While PU directly influences intention, PEOU indirectly influences intention through PU. The aforementioned correlations are supported by a number of further research studies conducted in an e-commerce setting (Pavlou, 2003). Thus, it has been demonstrated that clients should find it simple to shop online, and gradually they will see its value.

Structural Model to Determine Mediating Effect

According to the conceptual model, perceived usefulness and risk are mediators. The Bootstrapping method, which has been deemed one of the most effective ways to investigate mediator effects (Athapaththu & Kulathunga, 2018), was employed in this work. The H3 hypothesis was developed to check the mediation effect of PEU and PU. Results, however, showed that there is no appreciable moderating relationship between PEU, PU and PI, PR and PI.

The research shows that when individuals shop online, they are particularly concerned with the website's trustworthiness, utility, and usability. Therefore, when creating a website, web designers should give the aforementioned regions their undivided attention. As a result, the web interface needs to be simple for users to use and accommodating to their needs. According to the empirical findings, perceived usefulness and perceived ease of use are strongly correlated. In order to determine how effective a website is for customers' needs and wishes; online retailers should make it easy for people to shop online. In this context, e-retailers should pay special attention to methods and instruments they might employ to create a stress-free environment within the online store. Website designers can employ a number of tools and approaches, such as appropriate search mechanisms and one-click transaction processes, to establish usability (Athapaththu & Kulathunga, 2018).

CONCLUSION

The standard of living has significantly increased because of the development of the Internet and online shopping. This study created a model for examining the influencing elements of online purchase intention for agricultural products in Sri Lanka from the perspective of urban consumer behaviours. Perceived Ease of Use, Perceived Usefulness, Website Trust, Food Quality, Perceived Risk, and Purchase Intention were the variables included in this study.

In summary, the result shows that Food Quality significantly affects Purchase Intention and it is suggested that the most crucial aspect influencing consumers' online purchases is Food Quality. Customers are more likely to purchase food through online platforms if the food is of higher quality. While there are greater threats associated with internet purchasing than with traditional purchase channels, this may lead to shoppers being warrier about the food quality while making purchases. Perceived Ease of Use also

significantly affects Perceived Usefulness. Research demonstrated that the Technology Acceptance Model (TAM) with Perceived Ease of Use and Perceived Usefulness fared well in the analysis, and it shows that online businesses should concentrate on making their websites simple to use.

Website trust and Perceived Risk has no significant effect on consumers' purchasing intentions. The issue is that most websites' content is frequently of low quality, inconsistent with actual food facts, and typically not updated on a timely basis. Also, Sri Lankan online platforms are still in the developing stage when considering other countries. Most online users have a high level of education, a good income, and an interest in emerging technologies. As a result of this study, certain crucial variables that influence young customers' desire to make online purchases via social media were discovered. The conclusions and debates in this article may serve as guidance for businesses and individuals who seek to make online businesses using social media.

RECOMMENDATIONS

The finding revealed Food Quality significantly affects Online Purchase Intention, according to the perspective of the respondents. It is recommended to do further analysis of Food Quality to get a clear impression of it. Findings from this research could serve as the basis for further research into online purchases as a novel marketing strategy apart from conventional media tools.

Demographic characteristics could also be examined more thoroughly by specifying several ranges and observing how these aspects affect the propensity to make an online purchase. Additionally, the current study solely uses quantitative data for simplicity's sake; nonetheless, using qualitative data would be preferable.

Retailers and sellers who sell agricultural products through online platforms can improve online platforms, lower the risks involved with online purchasing, raise the quality of saleable goods, and increase the safety of online platforms to increase website trust and increase the number of consumers that shop online. While the study sample size consisted of only 112 urban people and most of them were young consumers, when developing future research can address large sample sizes by confirming their validity. Also, the degree of internet penetration varies by province in Sri Lanka, which could have an impact on consumers' intentions to make online purchases. Due to that, future research can focus on all the provinces in Sri Lanka.

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