



*Staffordshire*  
UNIVERSITY

Business School



Technological Education Institute of Larissa

Department of Project Management

School of Business Administration

**MODULE: Master dissertation**

**Dissertation title: Consumers' intentions regarding internet shopping of groceries. A study in the region of Thessaly.**

**Individual assignment: Karampoulas Ioannis**

**TL08MBA027/OCT**

(Word count: 14012)

Larissa, February 2011

## ACKNOWLEDGEMENT

The author would like to thank his dissertation supervisor, Dr. Santouridis Hlias, for his valuable guidance and support. Special thanks must also be given to the author's family for the encouragement.

## ABSTRACT

This dissertation focuses on examining internet user adoption of the web for online grocery purchase. It used the Technology Acceptance Model (TAM) as theoretical basis, as well as some developed models of TAM in order to explore adoption of consumers for buying groceries online. The study adds some external variables that may affect consumers' perceived usefulness (PU) and perceived ease of use (PEOU) of this process. These external variables were web experience measures, online shopping experiences, expectations of online groceries, satisfaction with web sites, online shopping compatibility, internet self efficacy and perceived web security. Following is examined the relationship between PU and PEOU with consumers' attitude towards online grocery shopping. Finally, this study tests relations of attitude and perceived behavioural control (PBC) and willingness to buy groceries online. The findings suggest that some of the external variables like compatibility with online shopping, perceived web security, internet self efficacy and general expectations of online groceries affect positive consumers' perceived usefulness (PU) and perceived ease of use (PEOU) of online grocery shopping. Furthermore their attitude towards online grocery's shopping is positively affected by the PU and PEOU. It has as result some valuable conclusions regarding consumers' needs in order to adopt internet for groceries purchasing. Finally, is examined consumers' intention to buy groceries online in the future and results a positive relationship between willingness to buy (WtB) and attitude towards online grocery shopping as well as perceived behavioural control (PBC) of online grocery shopping.

## CONTENTS

<b>1. INTRODUCTION</b> .....	5
1.1 AIM AND OBJECTIVES OF THE STUDY.....	6
<b>2. LITERATURE REVIEW</b>	
2.1 INTERNET USE WORLDWIDE.....	8
2.2 INTERNET USE IN GREECE.....	9
2.3 ONLINE SHOPPING – ONLINE GROCERY SHOPPING WORLDWIDE.....	11
2.4 ONLINE SHOPPING – ONLINE GROCERY SHOPPING IN GREECE.....	13
2.5 ONLINE GROCERY SHOPPING.....	16
2.6 ADVANTAGES OF ONLINE SHOPPING.....	17
2.7 ADVANTAGES OF ONLINE GROCERY SHOPPING.....	18
2.8 PROBLEMS OF ONLINE SHOPPING.....	18
2.9 DISADVANTAGES OF ONLINE GROCERY SHOPPING.....	20
2.10 CUSTOMER'S LOYALTY WITH ONLINE SHOPPING.....	21
2.11 DESCRIPTION OF TECHNOLOGY ACCEPTANCE MODEL (TAM).....	22
2.12 PERCEIVED EASY OF USE .....	22
2.13 PERCEIVED USEFULNESS .....	23
2.14 SELF EFFICACY AND WEB EXPERIENCE.....	25
2.15 CONSUMER EXPECTATIONS.....	26
2.16 SATISFACTION WITH WEB SITES.....	27
2.17 COMPATIBILITY WITH ON LINE SHOPPING.....	29
2.18 PERCEIVED WEB SECURITY.....	30
2.19 ATTITUDE AND PERCEIVED BEHAVIOURAL CONTROL TOWARDS ONLINE GROCERY SHOPPING.....	31
<b>3. MODELS OF DISSERTATION</b>	
3.1 TAM AND TPB MODELS.....	32
3.2 RESEARCH MODEL AND HYPOTHESIS .....	35
<b>4. RESEARCH METHODOLOGY</b>	
4.1 SAMPLE SIZE .....	37
4.2 SAMPLING PROCEDURE .....	37
4.3 DATA COLLECTION METHOD .....	38
4.4 RESPONSE RESULTS .....	39

<b>5. RESEARCH MEASURES</b>	
5.1 MEASURES .....	41
5.1.1 General expectations of online groceries .....	41
5.1.2 Privacy Expectations of online groceries .....	41
5.1.3 Satisfaction with web sites .....	42
5.1.4 Compatibility with online shopping .....	43
5.1.5 Internet self efficacy .....	43
5.1.6 Perceived web security .....	44
5.1.7 Perceived Usefulness (PU) of online grocery shopping .....	45
5.1.8 Perceived Ease of Use (PEOU) of online grocery shopping .....	45
5.1.9 Attitude towards online grocery shopping .....	46
5.1.10 Perceived Behavioral Control (PBC) of online grocery shopping .....	47
5.1.11 Willingness to Buy (WtB) .....	47
<b>6. RESEARCH RESULTS</b>	
6.1 PERCEIVED USEFULNESS (PU) AND EXTERNAL VARIABLES .....	49
6.2 PERCEIVED EASE OF USE (PEOU) AND EXTERNAL VARIABLES .....	50
6.3 ATTITUDE TOWARDS ONLINE GROCERY SHOPPING .....	51
6.4 WILLINGNESS TO BUY (WtB) GROCERIES ONLINE .....	52
6.5 DISCUSSION .....	53
<b>7. CONCLUSIONS</b> .....	<b>56</b>
7.1 LIMITATIONS OF STUDY AND FURTHER RESEARCH .....	56
<b>8. REFLECTION OF LEARNING</b> .....	<b>57</b>
<b>9. REFERENCES</b> .....	<b>58</b>
<b>10. APPENDIX</b>	

## 1. INTRODUCTION

The basic premise holds that experience with on-line grocery ordering is a critical factor due to the fundamental differences from traditional, in-store shopping (Boyer et al, 2002). Several studies have noted that there is an adjustment period of learning curve for customers to adjust to online shopping (Chen et al, 2002). Similarly, the operational choice made by the company to pick/fulfill orders from either a store or a distribution center will affect numerous customer perceptions such as product and service quality, inventory availability, range of product choice etc (Boyer et al 2005).

Several writers (Claeys et al., 1995; Homer et al., 1988; Jensen, 2001; Kilbourne et al., 2005) consider consumer values as central to consumer decision making. Claeys et al. (1995) even claim that 'values are the ultimate source of choice criteria that drive buying behaviour. One often-cited definition is provided by Schwartz et al (1995) who propose that values are trans-situational goals that serve the interest of individuals or groups and that act as guiding principles in consumers' lives. Following Schwartz et al. (1995), a distinction should be made between social values and personal values. Social values define the desired behaviour or end-state for a society or group, whereas personal values define the desired behaviour or end-state for an individual.

Selling products and services via the Web is argued to have enormous potential. However, as yet there are much unrealized potential and more work needs to be done to further our understanding of this dynamic and developing retail medium. In general there are two recurring themes found in the literature, firstly, focusing on the interaction of Web and consumers in the context of using the medium to market and communicate with consumers (Phau et al., 2000; Peterson et al., 1997), and secondly, focusing on the social, political and communication issues of individuals as social beings (Maignan et al., 1997, Venkatesh, 1998). The focus in this study is on the first theme, that of marketing and consumer behaviour. Technology Acceptance Model (TAM) has proven to be helpful in applied contexts for forecasting and evaluating user acceptance of information technology and attempts to explain and predict the determinants of individual behaviour toward a given system

which is system usage/adoption (Agarwal et al., 1999). Although TAM is an influential model in the information systems field (Chau, 1996; Davis et al., 1995; Venkatesh and Davis, 2000), some researchers such as Davis et al. (1989) and Davis (1993), have recommended improving TAM by incorporating what have been termed "external variables". Such external variables may improve not only the viability of TAM in information systems research, but also information systems/information technology adoption in a marketing context such as on-line grocery shopping adoption.

In this paper the external variables are the web experience measures, the consumer's expectations from on-line grocery shops, the satisfaction with the web sites, the web shopping compatibility, the internet self efficacy and the perceived web security. Personal characteristics, like socio-demographics, have also been widely used to profile adoption to innovated technologies like on-line grocery shopping. Household income, education, and age are the most widely adopted identifiers for innovators. Swinyard and Smith (2003) have compared online and offline buyers, and concluded that people who buy online are younger, better educated, wealthier, spend more time on the Internet, are more familiar with computers, are not afraid of financial loss from online shopping, and find online shopping easier and entertaining.

### **1.1 Aim and Objectives of the Study**

The aim of this study is to examine the consumers' intentions towards online groceries shopping. More specifically, it attempts to evaluate the importance of the external variables (web experiences, self-efficacy, expectations of online groceries, satisfaction with web sites, compatibility with online shopping and security) to the usefulness and ease of use of online grocery shopping for the consumers. Furthermore, attitude towards online grocery shopping and perceived behavioural control are key factors regarding the willingness to buy groceries online.

The specific objectives that have been set out within the frame of the dissertation's overall aim are the following:

1. Is there a relationship between the external variables and the perceived usefulness and perceived ease of use?
2. How the perceived usefulness and the perceived ease of use influence the consumers' attitude towards shopping groceries online?
3. Is consumers' willingness to buy groceries online relative with their attitude towards online grocery shopping?
4. Is consumers' willingness to buy groceries online relative with their perceived behavioral control of online grocery shopping?

After this introductory chapter, the second chapter offers a critical literature review analysing the variables and the online purchasing adoption. The third chapter presents the model that has been applied in the context of this dissertation, and the relevant hypotheses that were developed. The fourth chapter analyses the research methodology used to achieve the objectives set. In chapter five are presented the measures of the research. In chapter six, the research results along with a discussion of them are offered. The following seventh chapter illustrates the conclusions drawn from the executed research together with the limitations of the research. Finally the last chapter of this dissertation offers a reflection of learning from this dissertation.

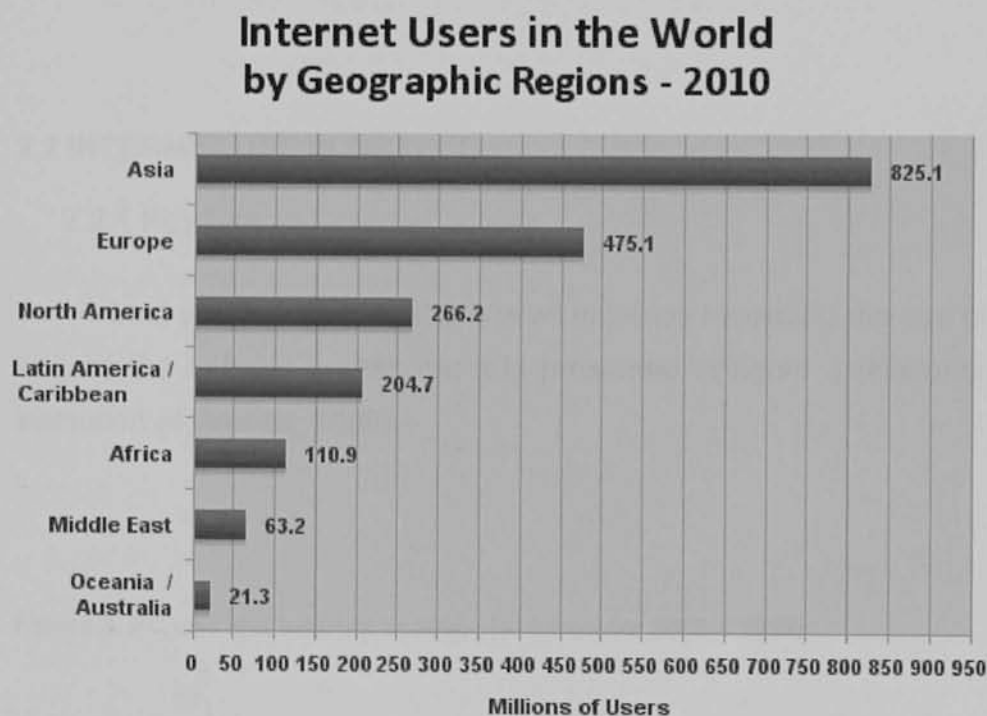


## 2. LITERATURE REVIEW

### 2.1 INTERNET USE WORLDWIDE

In recent times the Internet has generated an enormous level of excitement, where like no other technology it has captivated the attention of media, general public, marketers and academics attention. In figures 1 and 2 is shown the number and the percentage of the internet users by region worldwide (<http://www.internetworldstats.com/stats.htm>)

Figure 1. Internet user in the world by geographic regions



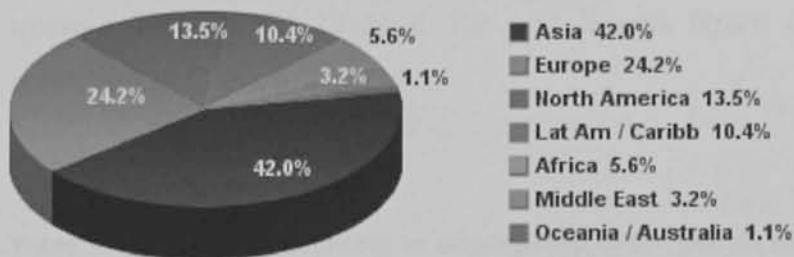
Source: Internet World Stats - [www.internetworldstats.com/stats.htm](http://www.internetworldstats.com/stats.htm)

Estimated Internet users are 1,966,514,816 on June 31, 2010

Copyright © 2010, Miniwatts Marketing Group

Figure 2. Internet users in the world

## Internet Users in the World Distribution by World Regions - 2010



Source: Internet World Stats - [www.internetworldstats.com/stats.htm](http://www.internetworldstats.com/stats.htm)

Basis: 1,966,514,816 Internet users on June 30, 2010

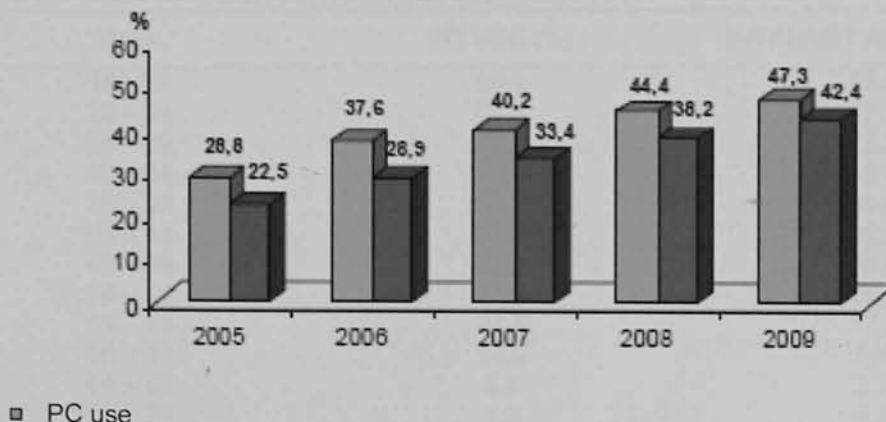
Copyright © 2010, Miniwatts Marketing Group

## 2.2 INTERNET USE IN GREECE

### 2.2.1 Pc's use and internet access

Last years in Greece there is an increase regarding the use of PCs as well as the internet access, as it is presented in figure 3 (National statistic institution of Greece, 2009).

Figure 3. PC use and internet access (1st trimester 2005 – 2009)



■ Internet access

The first quarter of 2009, the percentage of people that were using a PC was 47,3% and the percentage of the people that had access to the internet was 42,4% (Tables 1,2 and 3 and figure 3). (National statistic institution of Greece, 2009).

**Table 1. Percentage according to employment of the people that are using the PC and the people that having access to internet. 1<sup>st</sup> quarter 2009**

EMPLOYMENT	PC USE (%)	INTERNET ACCESS (%)
Total	100	100
Employee	52,4	52,7
Self-employed	14,6	14,5
Unemployed	5,3	5,4
Students	15,9	16,9
Other	11,8	10,5

**Table 2. Percentage according to education level of the people that are using the PC and the people that having access to internet. 1<sup>st</sup> quarter 2009**

EDUCATION LEVEL	PC USE (%)	INTERNET ACCESS (%)
Total	100	100
Elementary school	3,5	2,2
High school	12,6	11,9
Lyceum	48,5	48,7
University degree	31,9	33,4
Master, PhD	3,5	3,8

**Table 3. Pc use and internet access per user's age (%). 1<sup>st</sup> quarter 2009.**

AGE	PC USE (%)	INTERNET ACCESS (%)
16 - 19	94,1	89,6
20 - 24	81,6	77,1
25 - 29	77,2	72,2
30 - 34	62,6	56,9
35 - 39	59,4	54,0
40 - 44	57,1	49,6
45 - 49	43,0	36,9
50 - 54	37,1	28,9
55 - 59	21,8	17,2
60 - 64	14,0	9,9
65 - 69	3,8	3,3
70 - 74	1,2	0,9

### 2.2.2 Internet user's profile

The average internet user in Greece, has lyceum degree, is employer and 25 – 29 years old.

Totally, the percentages per category for the internet use, for personal reasons, during the 1<sup>st</sup> trimester of 2009 were:

- Communication 78,2%
- Information search and on-line services 93,1%
- Bank transactions 13,2%
- Education services 61,3%
- Internet government 28,3%

Particularly, the main reasons for internet searching are the following:

- Information search for products and services 77,8%
- E-mails 72,9%
- Information about hotels 58,1%
- Educational information 54,9%
- Newspaper and magazine reading 50,0%
- Sending messages in chat sites, blogs, social network (MySpace, Facebook), participation in forums, real time messages (MSN etc.) 42,3% (National statistic institution of Greece, 2009).

## 2.3 ONLINE SHOPPING – ONLINE GROCERY SHOPPING WORLDWIDE

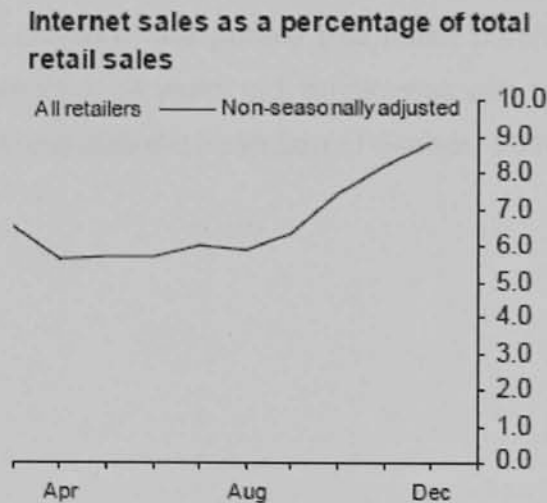
Research investigating the expansive growth and use of the internet among consumers suggests that internet technology serves as an important source of consumer information that has become increasingly more user-friendly and accessible while at the same time less expensive (Bonn et al., 1999). Among the variables found to affect whether or not consumers engaged in online shopping were attitudes toward internet purchasing, perceived usefulness and ease of use of the internet for purchasing purposes, online experiences, and various personal characteristics such as buying impulsiveness and opinion leadership. In general, higher levels of these variables were associated with more online purchasing (O'Cass and Fenech, 2003).

Table 4 and Figure 4 give the average weekly Internet retail sales as a percentage of average weekly total sales, for all retailers, within Great Britain from March 2009 (McLaren, 2010).

Table 4. Value of retail sales and Internet retail sales, for all retailers (non seasonally adjusted)

		Average weekly value for all retailing	Average weekly value for Internet retail sales	Internet sales as a percentage of total retail sales
		(£ million)	(£ million)	(%)
2009	Mar	5,200.0	336.8	6.5
	Apr	5,400.0	300.6	5.6
	May	5,300.0	304.5	5.7
	Jun	5,400.0	307.0	5.6
	Jul	5,400.0	325.5	6.0
	Aug	5,300.0	311.6	5.8
	Sep	5,300.0	337.3	6.3
	Oct	5,600.0	413.0	7.4
	Nov	6,100.0	500.5	8.2
	Dec	7,100.0	624.5	8.8

Figure 4. Internet sales as a percentage of total retail sales, for all retailers (non seasonally adjusted)

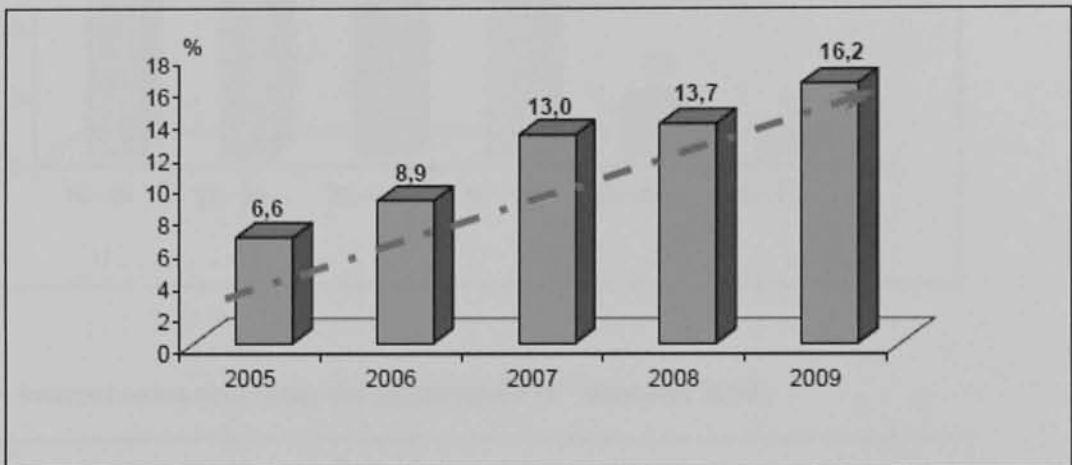


## 2.4 ONLINE SHOPPING – ONLINE GROCERY SHOPPING IN GREECE

In Greece, according to a survey for the usage of informational and communication technologies from the house holdings, there is 18,2% increase for 2009 in the internet purchases for personal usage.

The percentage of internet users that made a purchase via internet during the 1<sup>st</sup> trimester of 2009 was 16,2% as presented in figure 5 (National statistic institution of Greece, 2010).

Figure 5: Internet shoppers in Greece 1st trimester 2005 – 2009



The profile of the people that make purchases / orders via the internet are people 25 – 34 years old, employees with high level of education (figure 6 – 8) (National statistic institution of Greece, 2010).

Figure 6: Internet sales according the age (1<sup>st</sup> trimester 2009)

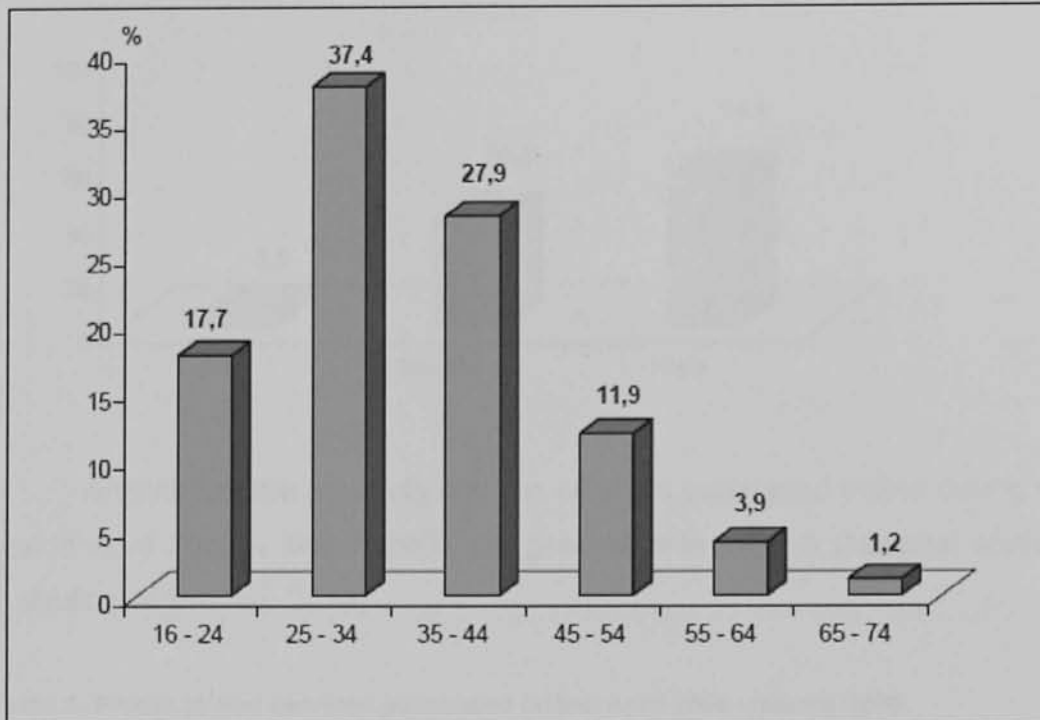
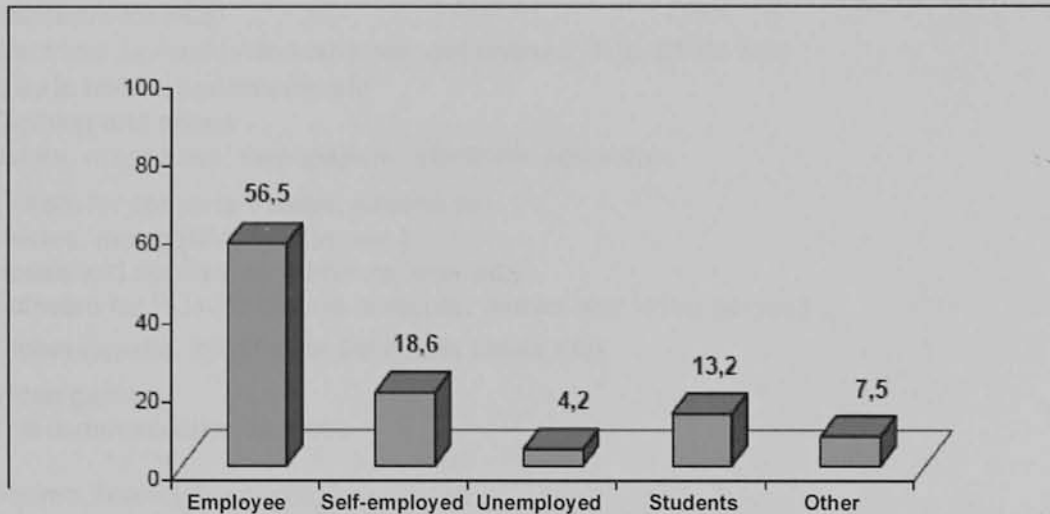
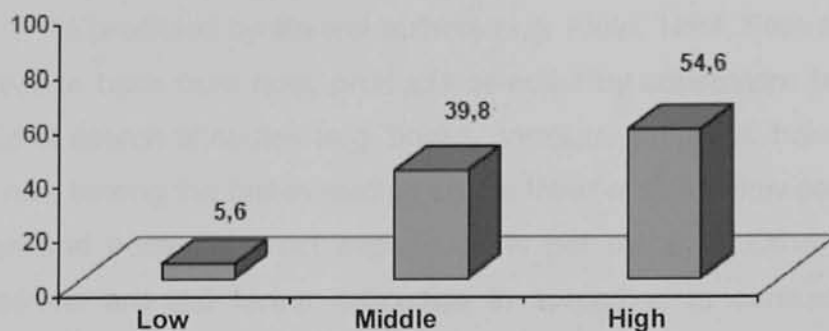


Figure 7: Internet sales according the employment (1<sup>st</sup> trimester 2009)



**Figure 8: Internet sales according the educational level (1<sup>st</sup> trimester 2009)**



Analytically the products and the services purchased online during the period April 2008 – March 2009 are presented in table 5 (National statistic institution of Greece, 2010).

**Table 5. Products and services purchased online April 2008 – March 2009**

**Products – Services**

- 
- Travel services (tickets, car rental etc)
  - Hardware for PCs
  - Electrical devices (videocameras, cell phones, TVs, DVDs etc)
  - Stay in hotels, apartments etc
  - Clothing and shoes
  - Books, magazines, newspapers, electronic education
  - Tickets for concerts theatre, cinema etc
  - Movies, music (DVDs, CDs, etc.)
  - Household appliances (furniture, toys etc)
  - Software for PCs (excluding computer games and video games)
  - Others (jewels, information from data bases etc)
  - Video games
  - Telecommunication services
  - Shares, financial services, insurances
  - Groceries
  - Drugs
-



## 2.5 ONLINE GROCERY SHOPPING

As predicted by several authors (e.g. Klein, 1998; Peterson et al. 1997) a decade back from now, products selected by consumers primarily on the basis of search attributes (e.g. books, computer products, travel and the like) are now among the fastest-selling on the Internet due to low perceived search costs and because direct experience is not required. Other products, like groceries, are still facing difficulties in spreading to consumers. Although many consumers have adopted online grocery buying, and even though the online grocery market may expand in the future (Research and Markets, 2006), there is still a large group of customers resisting this way of buying. In the UK, which can be considered among the leading markets for online grocery sales, 11.7% of consumers with online access have purchased groceries via the Internet at least once, of whom 2.5% make online purchases at least once a week and 1.4% two or three times a month (Research and Markets, 2006). Almost nine out of ten UK consumers still hesitate from buying groceries online even though this shopping mode provide consumers with several advantages, including the ease and convenience of online shopping, the ability to search for products (many standard groceries can be considered as search products), to compare prices and to arrange delivery, usually at a time that is suitable for them. Studies from other countries show similar patterns (Ramus et al., 2005).

With the introduction of electronic grocery shopping services on the Internet retailers are able to anticipate to changes in consumers' shopping behaviour and sociodemographic profiles of consumers (Leeflang et al., 1995). For instance, the mounting average age of consumers increases the need for more convenience in grocery shopping (Burke, 1997). Electronic grocery shopping services provide this convenience by enabling consumers to order groceries from home and having the groceries subsequently delivered at home. Furthermore, the expanding number of dual-income households and single-parent households results in a growing number of consumers experiencing time pressure. Electronic grocery shopping services provide consumers the opportunity to save time by making visits to a traditional retail store redundant (Verhoef et al., 2001).

## 2.6 ADVANTAGES OF ONLINE SHOPPING

Electronic non-store retailing has the potential to re-shape the contemporary retail landscape, whether it be CD-ROM catalogues, cyber-shopping malls, retailer-specific home pages, or other advanced forms of virtual shopping (Pavitt 1997; Reynolds 1997; Rowley 1996; Schneider 1995). Internet retailing does offer a number of compelling advantages. It permits 24-hour access, 365 days a year. It is not restricted by the store location. Any customer on the web is a potential target – although there are still problems of currency, taxes, tariffs, and shipping for international markets. Without the need for store access, one of the largest cost items for the traditional retailer is reduced: store rents and/or the costs associated with real estate acquisition. Internet retailing also reduces the need for sales staff – the single largest cost item for the retailer. The web technology provides the opportunity for small, specialty retailers to access narrow niche markets and for traditional retailers to extend their spatial reach at a relatively low cost. Finally, the Internet provides a technical interface that permits instant interaction between the consumer and the retailer. This permits consumers (1) to communicate their concerns immediately by e-mail; (2) to seek product and/or store information or to place an order or; (3) to receive special offers as favoured customers (Jones et. al., 1999).

The advantages of the online shopping process affect consumers' online buying behaviour as well. The Internet provides consumers with more information about products and stores than traditional shopping channels. Further, online shopping provides consumers with convenience, ease of search and comparison of product offerings (Alba et al. 1997, Swaminathan et al. 1999), and therefore allows consumers to save time.

A growing number of retailers have successfully implemented electronic commerce solution and the experience of these early adopters provides valuable insights into how new value chains are constructed (Aldridge, 1998). Online markets are significantly different in a number of aspects from the structure of 'classical' or physical markets. The virtual retail environment, facilitated by the technological capabilities of the internet, offers advantages other channels cannot easily replicate. It facilitates the instantaneous exchange of up-to-date information about products, services

and market transactions. It efficiently collects information about customer communities' specific needs, interests and demographics (Kannan et al., 1998). Furthermore, it enables direct contact with suppliers and customers, provision of advanced customer service, application of one-to-one marketing techniques etc.

Depending on the product type, the on-line model of retailing allows the customer to access on-line information about the product, place an order, pay for the product and have it delivered instantaneously through the internet. Because of the nature of on-line retailing, a number of advantages over the traditional physical retailers can be identified: exhaustive product selections, little infrastructure requirements, unlimited opening hours and high degree of scalability (Enders et al, 2000).

## **2.7 ADVANTAGES OF ONLINE GROCERY SHOPPING**

Electronic grocery shopping has, in comparison to in-store shopping, several advantages. Electronic grocery shopping offers consumers a higher level of convenience (Darian, 1987). This higher level of convenience stems from the fact that consumers do not face any transportation and physical problems, because they can order and receive their groceries from and at home. Electronic grocery shopping saves consumers' time (Burke, 1997; Darian, 1987). Due to less transportation time, less waiting time and less planning time, the overall time required for electronic grocery shopping is lower than the time required for in-store shopping. Another rather minor advantage of electronic shopping is the larger geographic coverage of shops that can be selected (Alba et al., 1997). Furthermore, it is believed that consumers can choose from a larger product assortment when they shop at home (Peterson et al., 1997).

## **2.8 PROBLEMS OF ONLINE SHOPPING**

Problems in online shopping can be divided into problems relating to products, problems relating to post-purchase and problems relating to the dependability of online stores.

### *Problems relating to products*

From the customer's point of view, the obvious drawback of transaction on the web is that they have to deal with more uncertainty than traditional shopping channels. Consumers often have difficulty in ascertaining the quality or performance of purchased products resulting from an asymmetric distribution of information between consumers and online stores (Grabner-Kraeuter, 2002; Liang et al. 1998; Pitt et al. 1999). Product quality influences the consumer's purchasing decision (Dodds et al. 1991; Sproles et. al 1986). Consumers are likely to wonder if the purchased products will meet their expectations upon ordering and whether they will perform well. To ensure performance of the product, consumers tend to spend some time and effort examining and testing the product before making any purchase (Engel et al. 1978, Landon et. al 1997). For some merchandise or products, consumers conducting online shopping have no chance to examine the products before purchasing. Even for those products where detailed information and specifications are offered, consumers cannot be absolutely sure about the quality of the product. When shopping physically, consumers can usually examine a product before purchasing and clarify any doubts with the salesperson. In the case of online shopping, they are usually unable to do so. Hence, consumers may need to spend more time and effort to search for online stores that provide detailed and reliable product information before buying online (Teo T.S.H., 2006).

#### *Problems relating to post-purchase*

After-sales service and timely responses to enquiries are of great importance to consumers (Festervand et al. 1986; Spence et al. 1970). When consumers encounter problems in traditional in-store shopping, they can call the store or go physically to the store and discuss the problem with the sales representatives. In contrast, more uncertainty and higher risk are often related to online stores' service due to the lack of physical existence and personal contact (Poel et. al, 1999). In most cases, consumers can only contact online stores by email or phone, since some online stores lack physical presence. What consumers worry about is that online stores could dismiss their enquiries or request for help and offer poor after-sales service. Hence, it is not surprising that non-adopters are more concerned than adopters with the

difficulty in returning purchases made online, exchanging a defective product, getting after-sales service and making after-sales enquiries.

#### *Problems relating to the dependability of online stores*

The dependability of online stores is an indication of the level of customers' trust in online stores. Luedi (1997) suggested that vendors should fulfil transactions by reliably and securely supporting the full spectrum of electronic commerce from promotional pricing to secure payment handling. Some researchers (e.g. Lohse et al 1998; Quelch et. al 1996) suggested that consumers who perceive high dependability of online stores are prone to believe that the shopping environment on the Internet is well organised and favourable for doing personal business. Hence, it is not surprising that non-adopters perceive that online stores are not dependable to a greater extent than adopters. Non-adopters tend to believe that online stores make more promises than keep them, make false claims and are unreliable.

## **2.9 DISADVANTAGES OF ONLINE GROCERY SHOPPING**

There were numerous problems with the first generation of online grocers, including the challenges of extending the supply chain from existing stores to customer homes and changing customer behaviour to embrace a new form of shopping. Despite the relative dearth of publicity, there is evidence that online grocery is alive and growing. The problems associated with secure payments have been minimized with the joint development and promotion of Secure Electronic Transaction protocols (SET) by MasterCard and Visa. Faster transmission speeds and advanced search engines are making Internet retailing more user-friendly. Finally, as the technology matures, cyber-retailers are incorporating a new set of value-added offers to the shopping experience. Internet shopping is beginning to full its promise to:

- reduce/eliminate the effects of time and space in the act of consumption;
- introduce an element of privacy to the purchase transaction;
- increase the consumer's access to specialized goods and services;
- provide a wide range of product information;
- tailor shopping to satisfy specific customer needs. (Jones et al., 1999)

Darian (1987) and Tauber (1972) distinguish two shopping needs that, when aroused to a sufficient level of intensity, motivate consumers to visit retail stores rather than to shop from home. Personal needs encompass the need for sensory stimulation, physical activity and learning while shopping. Social needs comprise the need for social experiences, communication with other shoppers and the pleasure of bargaining while shopping. Both needs are related to the hedonic function of shopping: shopping enjoyment (Dawson et al., 1990, Faber et al., 1992). Traditional home shopping limits the enjoyment of shopping, because consumers cannot communicate with other consumers, they cannot bargain, and they cannot smell and taste the products (Darian, 1987, Tauber, 1972). Consequently, the loss of shopping enjoyment is a major disadvantage of traditional home shopping

## **2.10 CUSTOMER'S LOYALTY WITH ONLINE SHOPPING**

According to Kuttner (1998) "The Internet is a nearly perfect market because information is instantaneous and buyers can compare the offerings of sellers worldwide. The result is fierce price competition and vanishing brand loyalty." Given the reduction in information asymmetries between sellers and buyers, there is a growing interest in understanding the bases of customer loyalty in online environments. From a seller's perspective, customer loyalty has been recognized as a key path to profitability. The high cost of acquiring customers renders many customer relationships unprofitable during early transactions (Reichheld et. al, 1990). Only during later transactions, when the cost of serving loyal customers falls, do relationships generate profits. With millions of web sites clamouring for attention, e-retailers have a tenuous hold at best on a large number of "eyeballs." In order to reap the benefits of loyal customer base, e-retailers need to develop a thorough understanding of the antecedents of e-loyalty, that is, customer loyalty to a business that sells online. Such an understanding can help e-retailers gain a competitive advantage by devising strategies to increase e-loyalty. Srivasan et. al (2002), define e-loyalty as a customer's favourable attitude toward the e-retailer that results in repeat buying behaviour.

Patti Freeman Evans, an analyst with Jupiter Research, which provides research and analysis on the impact of the Internet and emerging consumer

technologies, and Chuck Davis, president and chief executive officer of Shopzilla.com (formerly Biz- Rate), an online shopping search site, each presented research that examines what they say consumers "really want" from their online shopping experiences. In order to become consumers loyal with online shopping they ask for simplicity, clarity and efficiency in ordering as well as delivering. Furthermore competitive prices on online purchasing and security during the transaction are also important reasons for increasing customers' loyalty (DeMarco, 2005).

## **2.11 DESCRIPTION OF TECHNOLOGY ACCEPTANCE MODEL (TAM)**

Researchers have conducted several studies to examine the relationship between perceived ease of use, perceived usefulness, attitudes, and the usage of other information technologies in recent years. Their research has supported the technology acceptance model (TAM) (Adams et al., 1992; Bagozzi et al., 1992; Chau, 1996; Gefen et al., 1997). TAM posits that perceived ease of use and perceived usefulness can predict attitudes toward technology that then can predict the usage of that. Davis asserted that perceived usefulness and ease of use represent the beliefs that lead to acceptance of informational systems. Following is presented a theoretical background of perceived usefulness and perceived ease of use, the external variables that could affect them and the attitude towards the adoption (Shaw et al., 1997).

## **2.12 PERCEIVED EASY OF USE**

Perceived ease-of-use is defined as the extent to which a person believes that using a technology or a system will be free of effort (Davis et al. 1989). Given that effort is a finite resource, an application perceived to be easier to use than another is more likely to be accepted by users (Davis, 1989). In other words, perceived ease-of-use is determined by the extent to which a person can use the technology or system without having to learn about it or go to training. In a Web environment, where the main interaction consumers have with the e-vendor is through the Web site, an obvious way to signal such a commitment is through the character of the Web site. If more effort is placed in configuring the Web site so that it is usable and navigable,

users will conclude that it is both easy to use and that the e-vendor is investing in the relationship. Conversely, a Web site that is unnecessarily hard to use does not connote ability or caring, let alone benevolence. A hard to use Web site might even insinuate that the e-vendor is not being straightforward (i.e., being dishonest), and is hiding something through an unnecessarily intricate interface (Gefen et al., 2003).

Indeed, the more familiar consumers are with a Web site as a result of prior visits, the more they will perceive the site to be easy to use. In that they already have an understanding of how to use the Web site as well as knowledge of the basic structure and procedures used on the Web site, they will need to expend less cognitive effort to utilize it. Supporting this proposition, research shows that, with experience, users find an IT easier to use (Karahanna et al. 1999). This perceived ease-of-use is determined by control, intrinsic motivation and emotion (Venkatesh 2000). Recent evidence, which is based on a modification of the TAM approach, suggests that both perceived usefulness and perceived ease of using the Internet for shopping purposes have positive effects on consumers' intention to adopt online shopping. Liu and Wei (2003) found that perceived usefulness and perceived ease of use (along with another variable: perceived risk) explained more than 50% of the consumers' intention to adopt online shopping of books and banking services.

Drawing upon the TAM model Childers et al. (2001) empirically demonstrate that research investigating consumer motivations for online shopping behaviour may benefit from taking into account the hedonic aspects (e.g. shopping enjoyment and/or fun) of the shopping experience along with the (more utilitarian) constructs of perceived usefulness and perceived ease of use. In a study of Finnish online grocery consumers, Raijas (2002) found that ease of ordering groceries might positively influence consumers' intent to choose an online grocery store. If the consumer finds what he/she is looking for, but finds the transactions process too complex to complete, the consumer will most likely cancel the purchase (Odekerken-Schroder et al., 2003).

In using perceived usefulness and perceived ease of use Davis (1989) determined that usefulness was more strongly linked to usage than ease of use. Applying this to the World Wide Web, the user's desired results, such as



an online search or web purchase of groceries, may overcome navigation difficulties the user previously identified. This however, must be tempered by prior findings such as those of Davis et al. (1989) and Bajaj and Nidumolu (1998) who found that end-users are often unwilling to use an available computer system even if it generates significant performance gains. This may be a similar phenomenon to that being experienced by online groceries who report slowly to minimal sales at best on many sites.

### **2.13 PERCEIVED USEFULNESS**

Perceived usefulness is defined as the extent to which a person believes that using a particular technology or system will be useful or will enhance his/her task performance (Davis et al. 1989). Davis (1989) describes a system high in perceived usefulness as one for which a user believes in the existence of a positive user-performance relationship. The user perceives the system to be an effective way of performing the task(s). Davis (1989), Lederer et al. (2000) and Davis et al. (1989) insist on the influence that a belief such as usefulness has on user intention. Additionally, past research demonstrates that perceived usefulness is an important user perception that holds its influence both at the pre and post adoption phases (Venkatesh et al 2000, Bhattacharjee 2001, Bhattacharjee et al. 2004).

According to Henderson et al. (2003), it appears that the contribution of perceived ease of use to the prediction of behaviour is mediated by perceived usefulness. This proposition is supported within Davis' (1993) earlier work into the relationship between ease of use and usefulness. Davis argues that ease of use has an impact upon usefulness, yet usefulness does have an impact upon ease of use. While perceived usefulness directly affects the user's intent to adopt a new technology, perceived ease-of-use both directly affects the user's adoption intention and influences the perceived usefulness. Furthermore, both beliefs are subjected to the influence of external variables. TAM proposes that the two most important variables in explaining attitude towards system using intention are perceived ease of use (i.e. perceived complexity) and perceived usefulness. However, TAM can be modified to predict consumer online purchasing behaviour (Shih, 2004; Keen et al., 2004; Liu et al. 2003). For example, perceived usefulness can be conceptualized as

the degree to which online shopping will provide the consumer with some relative advantages in comparison to offline shopping (Al-Gahtani, 2001).

## **2.14 SELF EFFICACY AND WEB EXPERIENCE**

Self-efficacy has been widely used in explaining of individual differences (Compeau et al. 1995, Igbaria et al. 1995, Agarwal and Karahanna 2000, Agarwal et al. 2000). Bandura (1986) mentions that self-efficacy is the belief in an individual's capabilities to organize and execute a specific task, required to produce given attainments. Self-efficacy is not a measure of skill; rather, it reflects what individuals believe they can do with the skills they possess. Compeau and Higgins (1995) note that the higher personal computer self-efficacy that people have, the more affection towards the computer, the less anxiety of the computer, and that the user's overall self-efficacy has a positive effect on usage of a computer.

Fenech (1998) conducted research to predict web usage by examining perceived usefulness and perceived ease-of use factors. According to Igbaria and Livary (1995), self-efficacy directly affects perceived ease-of use and indirectly affects perceived usefulness. Agarwal et al. (2000) mentions that self-efficacy is an important factor of the antecedents of perceived ease-of-use.

It has been suggested that the physical environment for Web shopping (i.e. the computer hardware) cannot be divorced from the retail exchange (Blili et al., 1998). In the TAM tradition, self-efficacy with respect to internet-related tasks can be an important factor in considering whether or not a new process is adopted (O'Cass and Fenech, 2003). The practical effectiveness of the TAM stems from the control of system designers i.e. Webmasters of Web retail sites, to control many of the elements that lead to the perceived ease of use and perceived usefulness of users (Taylor and Todd, 1995).

Perceived self-efficacy refers to the beliefs in one's capability to organize and execute the courses of action required to produce a given accomplishment or outcome (Bandura, 1997a). Whilst Self-efficacy beliefs are argued to be obtained from four principle sources such as performance accomplishments, vicarious experience, verbal persuasion, and psychological states (Bandura, 1997b), it is the personal experience that appears to be a

key in WEB retail usage by internet users. In the case of computer-related self-efficacy, internet experience is likely important in understanding how self-efficacy influences e-shopping. As O'Cass and Fenech (2003) point out, when internet users have accumulated sufficient personal experience via their adoption of computer technology, it creates a belief in their ability to use the internet for commercial purposes. As such when Internet users have accumulated sufficient personal experience via their adoption of the technology, this may create a belief in their efficacy for its extension into retail usage for purchasing products. This is important as Davis et al. (1989) and Venkatesh and Davis (1996) have previously suggested that self-efficacy is an antecedent of perceived ease of use, arguing that self-efficacy is a precursor of object usability and direct experience. Rampoldi-Hnilo (1996) and Maitland (1996) contend that computer self-efficacy is a natural precursor to the Internet, as well as invariably being a necessary component for use of the Internet.

## **2.15 CONSUMER EXPECTATIONS**

Consumer expectations of online stores can be assessed in terms of general expectations and expectations on privacy policy. According to Teo (2006), the adopters of on-line shopping generally expect online stores to be easy to contact, and provide sufficient information about services and choices available. For online grocery shopping, product information could include the amount, accuracy, and form of information about the products and services offered on a web site. Since e-consumers cannot examine a product, they depend on information to identify, compare, and select products. Online information includes text, tables, graphs, photos, audio, and video. Better product information should help online shoppers make better decisions, feel more confident about their decisions, increase satisfaction with the shopping experience, and improve attitude toward a site. Several studies report a positive association between product information and attitude toward a web site (Chen et al. 1999, Donthu 2001, Kwon et al. 2002). Accessibility of information and simplicity of the transaction processes are important antecedents to the successful completion of transactions. The quality of the website is particularly important because, for e-retailers, it represents the

central, or even the only interface with the marketplace (Palmer et al., 1998).

Retailer reputation, as a risk reliever, has been featured in many studies of well-established physical retailers (Akaah et al. 1988, Derbaix 1983). Consumers' perceived risk of purchase was lower for "brick and mortar" retailers who possess a reputation for providing good service and quality products than for unknown retailers (Purohit et al., 2001). In addition, several empirical studies have shown that when the perception of a store or retailer's name is more favourable, buyers' perceptions of product quality also will be higher (Dawar et al. 1994; Dodds et al. 1991). Chu et al., (1994) demonstrated that manufacturers are able to rent the reputation of a retailer in order to signal product quality. A retailer's reputation affects consumer buying decisions as consumers are more likely to purchase from established and reputable retailers than from unknown retailers (Akaah et al. 1988, Tan 1999). Of lesser importance is the duration online stores have been in business. This is perhaps expected since online stores generally do not have a long history and tend to be relatively new. Additionally, they also suppose as unacceptable for online stores to change their delivery without notice.

Many factors contribute to the ebb and flow of Internet retailing and its growth potential. One factor that has dampened online consumer enthusiasm is the privacy issue, i.e., consumers are less likely to buy over the Internet if they are concerned about the privacy of their personal information (Miyazaki et al., 2001). Privacy policy refers to the privacy guarantees where the organisations disclose their intentions on the usage of their customers' personal information (Milne et al., 1999). In the context of online shopping, privacy policy provides assurance to consumers regarding potential risk or uncertainty related to personal information abuse and security of online transaction. The security of transactions is a key concern for on-line purchases (Salisbury et al. 2001).

## **2.16 SATISFACTION WITH WEB SITES**

Satisfaction, according to Oliver (1997) is the "consumer's fulfilment response." Further, according to Oliver (1997), "a fulfilment, and hence a satisfaction judgment, involves at the minimum two stimuli—an outcome and a comparison referent." Szymanski et al. (2000) conceptualize e-satisfaction

as the consumers' judgment of their Internet retail experience as compared to their experiences with traditional retail stores. Like conventional shoppers, e-shoppers should prefer experiences that create positive feelings. Past research suggests that entertainment-related factors (vividness, aesthetically pleasing design elements, and engaging material) are positively related to attitude to a web site (Chen and Wells 1999; Coyle et al. 2001; Donthu, 2001; Kwon et al. 2002; McMillan et al. 2003). User satisfaction with online retail applications has been found to be significantly associated with usability and design features unique to the Web, such as download delay, navigation, content, interactivity, and responsiveness (Palmer, 2002). In addition, online shopping invokes methods of information gathering that are different from those of the traditional shopping experience, raising questions about user satisfaction with the information quality and software quality of online retail applications, resulting in discrepancies between prior expectations and perceived performance (Zviran et al., 2006). Schaffer (2000) argued that a convenient website provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort. Because of the nature of the medium itself, online customers have come to expect fast and efficient processing of their transactions. If customers are hindered and frustrated in their efforts to seek information or consummate transactions, they are less likely to come back (Cameron, 1999). A website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying.

Muyllé et al. (2004) empirically validated a standard instrument for measuring the Web site user satisfaction construct (WUS). Their instrument consisted of three components: information (relevance, accuracy, comprehensibility, and comprehensiveness), connection (ease-of use, entry guidance, structure, hyperlink connotation, and speed), and layout. Trepper (2000) found that convenient site design and financial security had a significant effect on user assessment of online shopping applications, but that, while an online shopping application can be technically successful and meet its financial objectives, it can still be a failure if the customers are unhappy with the result. McKinney et al. (2002) presented evidence that a user's satisfaction of an online shopping Web site can be modelled as a perceived

disconfirmation, resulting from a gap between user expectations and the actual performance of the online shopping Web site with respect to information and software quality. Online shopping is in many ways very different from shopping in physical stores. Elliot et al. (2000) found that major consumer concerns leading to unsatisfactory online experiences include difficulties with site navigation and complex procedures.

## **2.17 COMPATIBILITY WITH ON LINE SHOPPING**

From a consumer's perspective, retailing technology is most convenient when it matches shopping and media habits (Burke, 1997). As such, for retailing on the web to be a success it needs to provide users with real benefits and not just an alternative retail environment or shop front. Whatever the delivery method and location of access, web shopping will need to be compatible with Web user lifestyles, experiences and buying habits if it is to be adopted (Moschis et al., 1985). Kahle's (1983) nine-item list of values (LOV) was considered as an instrument for obtaining online consumers' values. The advantage of the LOV scale appears to be its focus on individuals in their daily lives, and that the LOV inventory is more easily administered and scored as compared with other values scales (Schiffman et al., 2003). However, when viewed in an online context, LOV seems to be too focused on general consumer life to capture values that consumers may relate to online grocery buying. For example, non-Internet shoppers may be pursuing traditional or 'old-fashioned' values in life. Also, LOV has been criticized for not being a stable instrument when applied across cultures (Grunert et al., 1993).

It should also be emphasized that social and personal values do not exist and evolve independently. Social values may have a strong influence on the behaviour and the decision making of the individual consumer. Hansen et al. (2004) found that an online shopper would be influenced by family members, friends, and acquaintances regarding whether or not to shop online. People consume groceries (especially food) and engage in grocery-related activities not only to obtain some functional consequences but also to communicate with others (Douglas et al., 1996). Thus, both social and personal values could potentially be important factors in influencing grocery-

buying practices. Holak et al. (1990) have determined that compatibility had a large and direct positive impact upon purchase intentions. Several authors have suggested that the main consumer advantages of carrying out online shopping include reduced physical effort and higher transaction speed (Kaufman-Scarborough et al. 2002, Verhoef et al. 2001; Keh et al. 2001, Raijas, 2002). Hence, consumers who seek to reduce their physical effort and/or who generally perceive time pressure when shopping for groceries may view online shopping to be compatible with their shopping needs and may thus form a more positive attitude toward online grocery shopping. However, it has also been suggested that some consumers may find online shopping incompatible with their shopping needs because of a reduced opportunity to obtain a hedonic shopping value (Jones, 1999; Childers et al., 2001; Vijayasarathy, 2002). Compatibility is seen here as the degree to which consumers perceive an innovation as consistent with their needs, values, past experiences and routines (Rogers, 1983) and what people do (Tornatzky et al., 1982).

## **2.18 PERCEIVED WEB SECURITY**

A departure from traditional bricks and mortar retailing to non-store environments may also contain a level of perceived risk for consumers (Kuczmarski, 1996). For online shopping, the risks most often discussed relate to financial risks, including, third parties accessing credit card and financial details of shoppers (Lawrence, 2000). Perception of such risk is a pivotal aspect of consumer behaviour, because of the potential perceived pain and anxiety associated with the negative outcomes is real to the individual (Salam et al., 1998) and are reinforced by previous unfavourable outcomes (Bettman, 1973; Ross, 1975). A Web user that has little trust in a Web retailer, or views the Web as having a low level of security is unlikely to become a Web shopper. For the Web environment to expand its Web shopper numbers and generate repeat purchases, non-Webshoppers will need to feel and believe that Web retailers offer technology based transactions with substantial security and limited risk (Houston, 1998).

According to Chen and Dhillon (2003), the site factors that drive trust most are liability, credibility, situational normality, and structural assurances.

Structural assurances include return policies, privacy policies, and third party assurances. Such policies and assurances imply that a vendor is trustworthy. If retailers fail to provide them, shoppers are more likely to leave without completing a transaction. Zeithaml et al., (2002) and Chen and Dhillon (2003) suggest that trust is an important dimension for retail web sites. However, once the Internet user becomes a Web shopper their need for security features and perceived reduction of risk does not necessarily end or diminish (risk perception) (Speier et al., 1995) and so, should be a continuing priority for developers of Web retail sites (Gefen et al., 1998). Donthu (2001), reports that trust is related to attitude toward a web site. In addition, Hoffman et al. (1999) also pointed out that Internet users refused to shop online when they did not trust the security of transactions. Trust also appears to increase attitude to online shopping (Jarvenpaa et al., 1997), intention to shop online (Limayem et al. 2000, Vijayasarathy et al. 2000), intent to purchase online (Lynch et al., 2001), level of online shopping activity (Korgaonkar et al. 1999; Miyazaki et al. 2001), e-service quality (Yang et al., 2002), and e-customer satisfaction (Szymanski et al., 2000).

## **2.19 ATTITUDE AND PERCEIVED BEHAVIOURAL CONTROL TOWARDS ON-LINE GROCERY SHOPPING**

Attitude to the retail web site is an indicator of retail web site effectiveness. Studies suggest that it is positively related to attitude toward the brand and purchase intent (Bruner et al., 2000), shopping likelihood and site loyalty (Donthu 2001), brand belief strength and confidence in brand belief (Bellman et al., 2004). Hansen (2005) found that inexperienced online grocery shoppers attach lower relative advantage and higher complexity to online grocery shopping than experienced online grocery shoppers. In another study of Internet shopping behaviour (Sin et al., 2002) internet buyers tend to be more time conscious and have a more positive attitude toward Internet shopping than have non-buyers. Theory of planned behaviour suggests that a consumer's attitude towards certain behaviour is predictive of the person's intention to engage in that behaviour. Attitude relates to the extent to which the person perceives certain behaviour to be favourable or unfavourable. The more favourable a person's attitude is towards some considered behaviour,



the more likely it is that the person will want to engage in the behaviour (Hansen, 2008). The theory of reasoned action (Fishbein et al., 1975) predicts that intention to perform behaviour will be positively influenced by consumer's attitude towards that behaviour (i.e. the general feeling of favorableness or unfavorableness for that behaviour). This relation has been confirmed by several studies concerning consumer online shopping behaviour (e.g. Chang, 1998, Sestoft et al. 2003). Zeithaml et al. (1996) suggest that positive behavioural intentions are reflected in the service provider's ability to get its customers to remain loyal to them, pay price premiums, communicate concerns to other customers and communicate concerns to the company.

Theory of planned behaviour adds perceived behavioural control (PBC) as a determinant of behavioural intention. Perceived behavioural control can be conceptualized as the consumer's subjective belief about how difficult it will be for that consumer to generate the behaviour in question (Posthuma et al., 2000). For a number of reasons, the theory seems well suited for the purpose of investigating consumer online grocery shopping behaviour. First, research indicates that consumers may perceive obstacles and difficulties (PBC) in performing online shopping behaviour. Even in the context of search goods, it has been suggested that 'when studying consumers' Internet purchasing behaviour, researchers should take perceived behavioural control into consideration in that Internet shopping does require skills, opportunities, and resources, and thus not occur merely because consumers decide to act' (Shim et al., 2001). Second, because consumers may perceive both difficulties and risk when considering online grocery shopping, they can be expected to use their cognitive resources in forming beliefs towards the related attributes, which in turn may result in the development of an overall feeling (attitude) towards the behaviour in question (Zaichkowsky, 1985; Rossiter et al., 1987). Also, when trying to reduce perceived risk, consumers may seek normative guidance from relevant others.

### 3. MODELS OF DISSERTATION

#### 3.1 TAM AND TPB MODELS

The TAM has become one of the most widely used theories in information systems research since proposed by Davis et al. in 1989. The origins of TAM can be traced to the theory of reasoned action (TRA) (Fishbein et al., 1975). The TRA requires that salient beliefs about one's attitude towards a particular behaviour (e.g., buying on the web) be elicited every time the behaviour occurs in order to be relevant to the specific behaviour being studied. As a simplification to TRA, the TAM suggests that the users' decisions to accept a new information technology are based on two rational assessments of its expected outcomes: (1) perceived usefulness (PU), defined as the users' expectation that using a new information technology could result in improved job performance, and (2) perceived ease of use (PEOU), defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis et al., 1989). The TAM ultimately has been found to have similar or better explanatory power to determine whether a person or an organisation adopts a particular technology or not (Adams et al. 1992, Davis 1993, Igbaria et al., 1995). Venkatesh and Davis (2000) have proposed an extended TAM that describes what additional external variables affect perceived usefulness and perceived ease-of-use (Figure 9). The team examined how external variables affect perceived usefulness and perceived ease-of-use when users acquire more experience as they use a particular system over time.

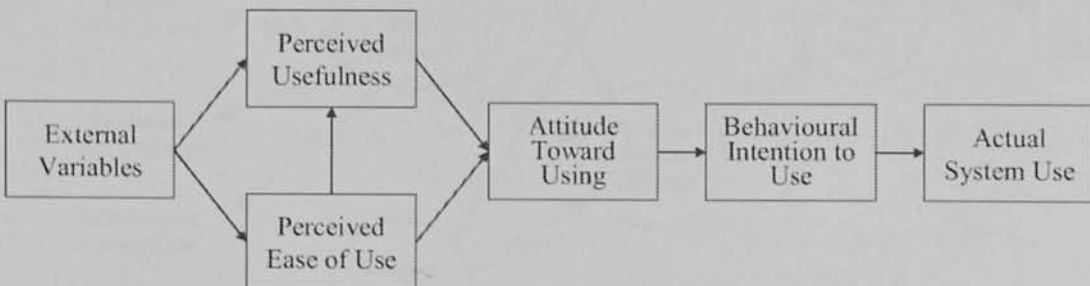
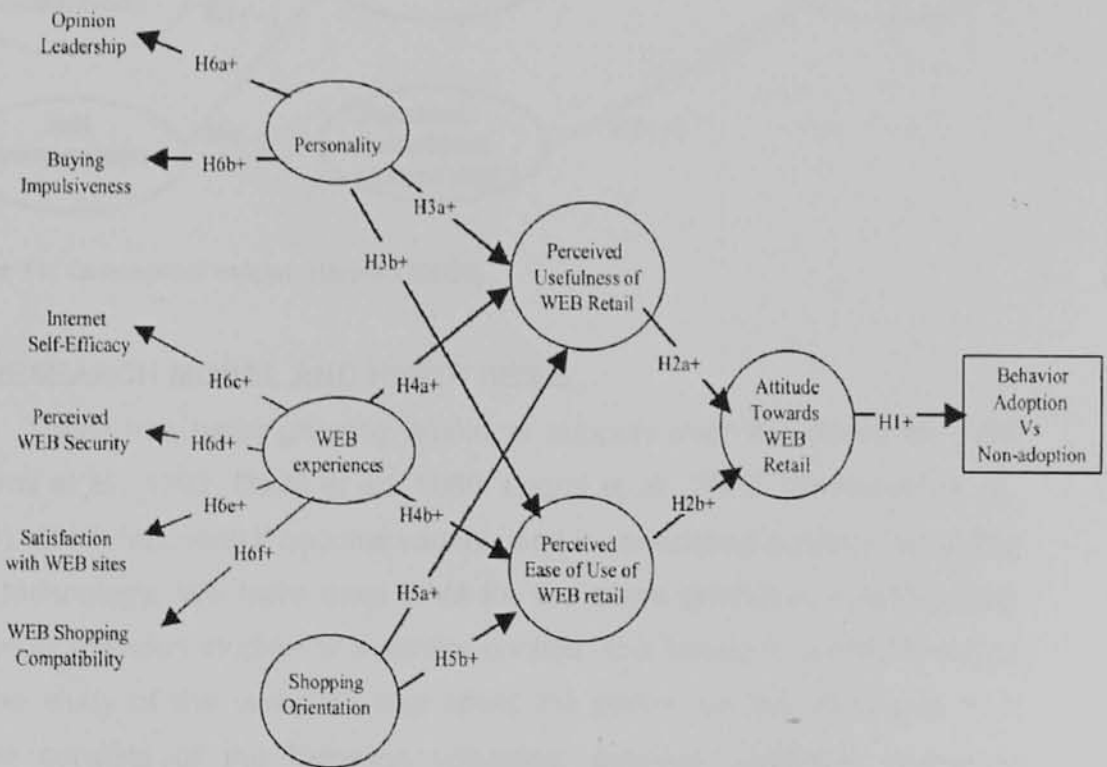


Figure 9: The Technology Acceptance Model (Davis, 1989)

Given the arguments for extending the nomological network of TAM we have proposed personality, previous experiences and shopping orientation as

initial building blocks for WEB retail adoption by Internet users. O’Cass et al., (2003) focused on those constructs/variables that may affect the adoption–non-adoption of the Web for retailing purposes by Internet users. The argument being that specific consumer characteristics are key drivers in moving some Internet users to ultimately adopt the Web for retailing. Transposing the proposition and findings of Bajaj and Nidumolu (1998) into a WEB retailing context they argued that, TAM is one of the models adopted for modelling user acceptance of Web. Positing that two constructs perceived usefulness and perceived ease of use mediate all external variables likely to influence a consumer’s decision to use the WEB for purchases. Also perceived usefulness and ease of use are argued to influence attitudes towards and attitudes influences actual behaviour (adoption versus non-adoption) of using the WEB for retail purchase. This relationship is depicted in Fig. 10 below and forms the basis of the hypothesized model. In our research the adoption of this model will be for online grocery shopping.



**Figure 10: Hypothesized relationships for WEB retail adoption, (O’Cass et al., 2003)**

Hansen (2008), empirically tested relations of consumer personal values, attitude, social norm, perceived behavioural control (PBC) and

willingness to buy groceries online. The findings suggest that consumers may link personal values to attitude towards online grocery buying. Using the theory of planned behaviour (TPB) which can also be regarded as an extension of the TRA, a conceptual model for understanding consumer's willingness to buy (WtB) groceries online was developed (Figure 11). Combining personal values with TPB, the model proposes possible links several latent variables: openness to change, self-transcendence, conservation, self-enhancement, attitude, social norms (SN), perceived behavioural control (PBC) and willingness to buy (WtB).

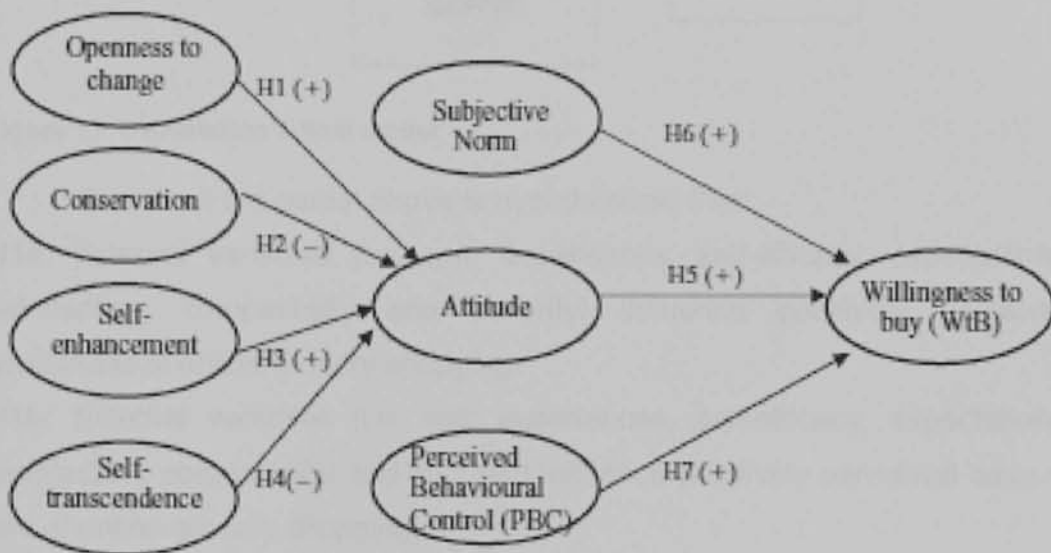
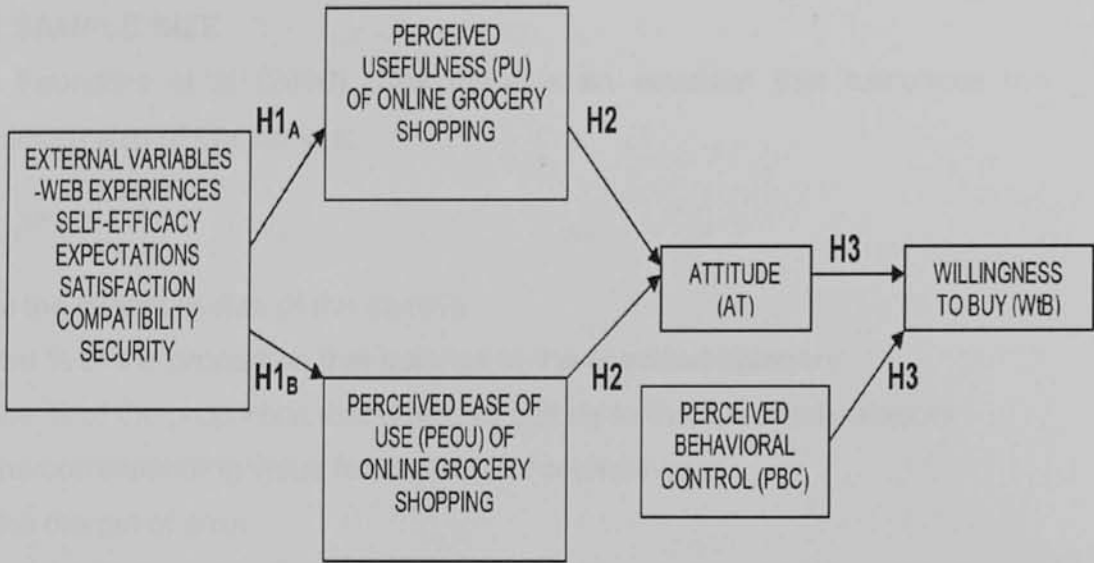


Figure 11: Conceptual model, Hansen (2008).

### 3.2 RESEARCH MODEL AND HYPOTHESIS

There has been growing empirical support over the years for TAM (Adams et al., 1992, Davis et al., 1989; Legris et al., 2003, Venkatesh et al., 2000), which has seen it become widely used for predicting acceptance of any new technology. We have used TAM for the same predictive validity it has shown in previous studies of a similar context. Our research model is based on the study of the variables that affect the online grocery shopping. Our model consists of the following variables: external variables, perceived usefulness, perceived ease of use, attitude and perceived behavioural control. The final model of the dissertation is presented in figure 12.



**Figure 12: Dissertation's final model**

Based on the model above is hypothesized that:

- H1a:** External variables (i.e. web experiences, self-efficacy, expectations, satisfaction, compatibility and security) influence positively perceived usefulness of online grocery shopping.
- H1b:** External variables (i.e. web experiences, self-efficacy, expectations, satisfaction, compatibility and security) influence positively perceived ease of use of online grocery shopping.
- H2:** Perceived usefulness and perceived ease of use influence positively attitude towards online grocery shopping.
- H3.** Attitude towards online grocery shopping and perceived behavioural control influence positively the willingness to buy.

## 4. RESEARCH METHODOLOGY

### 4.1 SAMPLE SIZE

As Saunders et al (2000) cites there is an equation that calculates the minimum size of the sample:

$$n = p * q * \left(\frac{z}{e}\right)^2$$

n: is the minimum size of the sample

p: the % of the proportion that belongs to the specified category

q: the % of the proportion that does not belong to the specified category

z: the corresponding value for the level of confidence

e: the margin of error

In the framework of the survey of this dissertation, a 5% margin of error is favoring. This means a z value of 1.96. The percentage of internet users that made a purchase via internet during the 1<sup>st</sup> trimester of 2009 is 16,2% (National statistic institution of Greece, 2010 – Figure 5). So, the proportion that does not use it for online shopping purposes is 83,8%. Summarizing, e% = 5%, z = 1.96, p = 16,2%, q = 83,8%.

Minimum size of the sample is n = 207.

### 4.2 SAMPLING PROCEDURE

It is impossible to question everyone who is internet user. Taking a sample helps the researcher to have a representative picture of how the general population behaves (Marshall, 1997). A sample is a section of the target population, selected very carefully in order to be representative of the population (Cooper et al., 2001). The reasons for using a sample are: lower cost, less time and higher accuracy of findings (Stathakopoulos, 2001).

Non-probability convenience sampling was used. Non-probability samples are based on the personal judgment of the researcher (Cooper et al., 2001). According to convenience sample, the selection of the sample is done, having as a criterion the ease (Stathakopoulos, 2001).

### 4.3 DATA COLLECTION METHOD

The present study presents a two-step method. First, we drew on the literature and used validated and established measures to examine our research variables. In accordance with the common wisdom of working and

translation (Brislin, 1986), the measures will be translated into Greek and then retranslated back into English. Second, we will conduct a pilot research among 10 randomly selected consumers. After the necessary changes, the questionnaires were handed out randomly in the cities of Thessaly. The respondents were approached randomly and were firstly asked if they are citizens of Thessaly. Then, they answered if they have purchased online at least one time (Parasuraman et al., 2005). With that way it was ensured that all respondents had sufficient experience of online shopping. Respondents who fulfilled these criteria were asked to fill in the questionnaire. No substantial refinements were required. The questionnaire consists of forty five questions and three parts. The first part contains four questions measuring the demographic data of the respondents, in order to create a profile. The second part contains ten questions measuring the web experience and on-line shopping experience based on a five point Likert scale and ten questions measuring the general expectations of online groceries. In the third part are measured the other external variables (satisfaction with web sites, online shopping compatibility, internet self efficacy and perceived web security) based on a seven point Likert scale. Following are measured the perceived usefulness of online grocery shopping (PU), the perceived ease of use of online grocery shopping (PEOU), the attitude towards online grocery shopping (ATT) and the perceived behavioural control of online grocery shopping (PBC) correspondingly based on a seven point Likert scale. Finally, are presented two questions measuring the willingness to buy groceries online (WtB) based on a seven point Likert scale. All the questions drawn from validated questionnaires of the existing literature (see Table 6).

**Table 6. Sources of questions**

<b>Part B</b>	
<u>Web experience measures</u>	Lassar et al. ( 2004)
<u>Online shopping experience</u>	Teo, S.H. Thompson (2006)
<u>Consumer expectations from online grocery stores</u>	Teo, S.H. Thompson (2006)
<b>Part C</b>	
<u>Satisfaction with web sites:</u> Question 1	
<u>Online shopping compatibility:</u> Questions 2-4	
<u>Internet self efficacy:</u> Questions 5-8	

<u>Perceived Web security:</u> Questions 9-11	O'Cass, A. and Fenech, T. (2003)
<u>Perceived usefulness of online grocery shopping:</u> Questions 12-14	
<u>Perceived ease of use of online grocery shopping:</u> Question 15 - 17	
<u>Attitude towards online grocery shopping:</u> Question 18 - 20	Hansen, T., (2008)
<u>Perceived behavioural control (PBC) of online grocery shopping:</u> Questions 21 - 23	
<u>Willingness to buy (WtB) groceries online:</u> Questions 24 - 25	

#### 4.4 RESPONSE RESULTS

In total 650 potential responders were connected and the approved according the criteria responders were 207 people; 175 out of 207 questionnaires were corrected completed and approved for data analysis. Fifty nine percent of respondents were male and forty one percents were females. More than ninety percent of the responders where 25-44 years old; Sixty one percent was 25-34 years old and thirty percent was 35-44 years old. In accordance with the national statistics for online purchasing this is the main target group of people that buying goods or services via the internet – see figure 8. The majority of the respondents have a university degree (51,4%) and 32,6% possess a master or Phd degree. Nevertheless according to the national statistic institution the profile of the people that make purchases / orders via the internet are people 25 – 34 years old, employees with high level of education (figure 8 – 10).

Almost the 50% of the respondents have income 801 – 1500 € and almost 30% have income 1501 – 2500 €. The 74,3% of the responders purchase goods or services online less than once a month while the 26,9% do not have any purchase the last six months. The higher percentage (40,6%) of the responders have made 1 – 3 online purchases the last six months. The demographic variables of the 175 respondents are reported in table 7 below.

**Table 7. Demographic variables of the sample**

Characteristics	Percent (%)	Frequency (Number of People)



<i>Gender</i>	Male	59	103
	Female	41	72
	<b>Total</b>	<b>100</b>	<b>175</b>
<i>Age</i>	18 – 24	5,1	9
	25 – 34	61,1	107
	35 – 44	26,9	47
	45 – 54	4,6	8
	55 and over	2,3	4
	<b>Total</b>	<b>100</b>	<b>175</b>
<i>Education</i>	Primary School	1,1	2
	Secondary School	14,9	26
	University or TEI	51,4	90
	Master or PhD	32,6	57
	<b>Total</b>	<b>100</b>	<b>175</b>
<i>Income</i>	Less than 800 €	16	28
	801 – 1500 €	50,3	88
	1501 – 2500 €	29,7	52
	2500+	4	7
	<b>Total</b>	<b>100</b>	<b>175</b>
<i>Web experience</i>	Very comfortable	58,3	102
	Somewhat comfortable	32,6	57
	Neither comfortable nor uncomfortable	6,3	11
	Somewhat uncomfortable	2,9	5
	Very uncomfortable	0	0
	<b>Total</b>	<b>100</b>	<b>175</b>
	<i>Online shopping experience</i>	Less than once a month	74,3
About once a month		15,4	27
A few times a month		8,6	15
A few times a week		1,7	3
About once a day		0	0
<b>Total</b>		<b>100</b>	<b>175</b>
<i>Number of purchases in last six months</i>	0	26,9	47
	1 – 3	40,6	71
	4 – 6	22,9	40
	7 – 10	5,7	10
	> 10	4	7
	<b>Total</b>	<b>100</b>	<b>175</b>

## 5. RESEARCH MEASURES

### 5.1 MEASURES

#### 5.1.1 General expectations of online groceries

We have chosen 6 items to measure the general expectations of online groceries developed by Teo Thompson S.H. (2006). According to the previous researcher it is a well-established and reliable measure. The six items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. In order to test the internal cohesion of questionnaire's elements and ensure that the group questions measure the same thing (Howitt and Cramer, 2008), the method of reliability alpha was applied. According to Bagozzi and Yi (1988), any alpha that exceeds 0.7 is considered as strong evidence of convergent validity. The Cronbach's alpha was 0.717. The frequency table for the general expectations of online groceries is presented below. More than 85% of the responders have high expectations of the online groceries in order to purchase goods.

Table 8. General Expectations of online groceries

#### GENERAL EXPECTATIONS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	2	1,1	1,1	1,1
	4,00	3	1,7	1,7	2,9
	5,00	21	12,0	12,0	14,9
	6,00	74	42,3	42,3	57,1
	7,00	75	42,9	42,9	100,0
Total		175	100,0	100,0	

#### 5.1.2 Privacy Expectations of online groceries

We have chosen 4 items to measure the general expectations of online groceries developed by Teo Thompson S.H. (2006). According to the previous researcher it is a well-established and reliable measure. The four items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.844. The frequency table for

the privacy expectations of online groceries is presented below. In this part more than 97% of the responders strongly agree for high privacy on the online transactions with the online groceries.

**Table 9. Privacy policy expectations from online groceries**

PRIVACY EXPECTATIONS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	,6	,6	,6
	4,00	2	1,1	1,1	1,7
	5,00	2	1,1	1,1	2,9
	6,00	18	10,3	10,3	13,1
	7,00	152	86,9	86,9	100,0
Total		175	100,0	100,0	

### 5.1.3 Satisfaction with web sites

We have chosen 1 question to measure the satisfaction with the web sites developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The item was assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The frequency table for the satisfaction with web sites is presented below. The higher percentage of the responders is satisfied with internet web sites that they visit.

**Table 10. satisfaction with the web sites**

SATISFACTION WITH WEB SITES					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	1,1	1,1	1,1
	3,00	11	6,3	6,3	7,4
	4,00	34	19,4	19,4	26,9
	5,00	68	38,9	38,9	65,7
	6,00	52	29,7	29,7	95,4

7,00	8	4,6	4,6	100,0
Total	175	100,0	100,0	

#### 5.1.4 Compatibility with online shopping

We have chosen 3 items to measure compatibility with online shopping developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.880. The frequency table for the compatibility with online shopping is presented below. Most of the responders seem to be neutral regarding the compatibility of their shopping style with online shopping.

**Table 11. Compatibility with online shopping**

##### COMPATIBILITY

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	11	6,3	6,3	6,3
2,00	20	11,4	11,4	17,7
3,00	39	22,3	22,3	40,0
4,00	47	26,9	26,9	66,9
5,00	33	18,9	18,9	85,7
6,00	20	11,4	11,4	97,1
7,00	5	2,9	2,9	100,0
Total	175	100,0	100,0	

#### 5.1.5 Internet self efficacy

We have chosen 4 items to measure compatibility with online shopping developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The four items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.926. The frequency table for the internet self efficacy is presented below. More than 80% of the responders are considered as efficient with the internet use.

**Table 12. Internet self - efficacy**

Internet Self Efficacy					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,1	1,1	1,1
	2,00	3	1,7	1,7	2,9
	3,00	5	2,9	2,9	5,7
	4,00	8	4,6	4,6	10,3
	5,00	16	9,1	9,1	19,4
	6,00	64	36,6	36,6	56,0
	7,00	77	44,0	44,0	100,0
Total		175	100,0	100,0	

### 5.1.6 Perceived web security

We have chosen 3 items to measure perceived web security with online shopping developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.933. The frequency table for the perceived web security is presented below. Approximately 38% of the responders do not feel secure for personal and/or financial transactions via the internet.

**Table 13. Perceived web security**

WEB SECURITY					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	37	21,1	21,1	21,1
	2,00	30	17,1	17,1	38,3
	3,00	39	22,3	22,3	60,6
	4,00	28	16,0	16,0	76,6
	5,00	26	14,9	14,9	91,4
	6,00	13	7,4	7,4	98,9
	7,00	2	1,1	1,1	100,0
Total		175	100,0	100,0	

### 5.1.7 Perceived Usefulness (PU) of online grocery shopping

We have chosen 3 items to measure perceived usefulness (PU) of online grocery shopping developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.905. The frequency table for the perceived usefulness (PU) of online grocery shopping is presented below.

**Table 14. Perceived usefulness of online grocery shopping**

PERCEIVED USEFULNESS (PU)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	16	9,1	9,1	9,1
	2,00	31	17,7	17,7	26,9
	3,00	38	21,7	21,7	48,6
	4,00	44	25,1	25,1	73,7
	5,00	22	12,6	12,6	86,3
	6,00	18	10,3	10,3	96,6
	7,00	6	3,4	3,4	100,0
	Total	175	100,0	100,0	

### 5.1.8 Perceived Ease of Use (PEOU) of online grocery shopping

We have chosen 3 items to measure perceived usefulness (PEOU) of online grocery shopping developed by O'Cass and Fenech (2003). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.892. The frequency table for the perceived ease of use of online grocery shopping is presented below.

**Table 15. Perceived ease of use of online grocery shopping**

PEOU

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	13	7,4	7,4	7,4
	2,00	17	9,7	9,7	17,1
	3,00	42	24,0	24,0	41,1
	4,00	47	26,9	26,9	68,0
	5,00	26	14,9	14,9	82,9
	6,00	18	10,3	10,3	93,1
	7,00	12	6,9	6,9	100,0
	Total	175	100,0	100,0	

### 5.1.9 Attitude towards online grocery shopping

We have chosen 3 items to measure the attitude towards online grocery shopping developed by Hansen (2008). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.888. The frequency table for the attitude towards online grocery shopping is presented below. Taking into account the table below we could conclude that buying groceries online is not very attractive for the responders.

**Table 16. Attitude towards online grocery shopping**

ATTITUDE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	34	19,4	19,4	19,4
	2,00	43	24,6	24,6	44,0
	3,00	33	18,9	18,9	62,9
	4,00	35	20,0	20,0	82,9
	5,00	17	9,7	9,7	92,6
	6,00	11	6,3	6,3	98,9
	7,00	2	1,1	1,1	100,0
	Total	175	100,0	100,0	

### 5.1.10 Perceived Behavioral Control (PBC) of online grocery shopping

We have chosen 3 items to measure the perceived behavioral control of online grocery shopping developed by Hansen (2008). According to the previous researches it is a well-established and reliable measure. The three items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.805. The frequency table for the perceived behavioral control of online grocery shopping is presented below.

**Table 17. Perceived behavioral control of buying groceries online**

#### Perceived Behavioral Control (PBC)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	11	6,3	6,3	6,3
2,00	7	4,0	4,0	10,3
3,00	34	19,4	19,4	29,7
4,00	51	29,1	29,1	58,9
5,00	46	26,3	26,3	85,1
6,00	20	11,4	11,4	96,6
7,00	6	3,4	3,4	100,0
Total	175	100,0	100,0	

### 5.1.11 Willingness to Buy (WtB)

We have chosen 2 items to measure the willingness to buy groceries online developed by Hansen (2008). According to the previous researches it is a well-established and reliable measure. The two items were assessed on a seven point Likert scale ranging from 1=strongly disagree to 7=strongly agree. The Cronbach's alpha was 0.823. The frequency table for the perceived behavioral control of online grocery shopping is presented below.

**Table 18. Willingness to buy groceries online**

#### Willingness to Buy (WtB)

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------



Valid	1,00	20	11,4	11,4	11,4
	2,00	29	16,6	16,6	28,0
	3,00	37	21,1	21,1	49,1
	4,00	34	19,4	19,4	68,6
	5,00	27	15,4	15,4	84,0
	6,00	17	9,7	9,7	93,7
	7,00	11	6,3	6,3	100,0
Total		175	100,0	100,0	

Table 19 provides the Cronbach's alpha, scale means and standard deviations and for the sample in summary.

**Table 19. Cronbach's alpha, scale means and standard deviations**

<b>Scales</b>	<b>Cronbach's A</b>	<b>Mean</b>	<b>Std Deviation</b>
<b>Web Experience</b>	<b>0,896</b>	<b>1,5371</b>	<b>0,74088</b>
<b>Web Use</b>	<b>0,776</b>	<b>4,1086</b>	<b>0,86747</b>
<b>Online shopping experience</b>	<b>0,82</b>	<b>1,9429</b>	<b>0,76349</b>
<b>General expectations of online groceries</b>	<b>0,717</b>	<b>6,24</b>	<b>0,81621</b>
<b>Privacy Expectations of online groceries</b>	<b>0,844</b>	<b>6,8057</b>	<b>0,64947</b>
<b>Satisfaction with web sites</b>	<b>–</b>	<b>5,0343</b>	<b>1,0165</b>
<b>Compatibility with online shopping</b>	<b>0,880</b>	<b>3,8629</b>	<b>1,46356</b>
<b>Self efficacy</b>	<b>0,926</b>	<b>6,0457</b>	<b>1,24021</b>
<b>Security</b>	<b>0,933</b>	<b>3,1314</b>	<b>1,61881</b>
<b>Perceived Usefulness (PU)</b>	<b>0,905</b>	<b>3,5886</b>	<b>1,56171</b>
<b>Perceived Ease of Use (PEOU)</b>	<b>0,892</b>	<b>3,9029</b>	<b>1,57449</b>
<b>Attitude towards online grocery shopping</b>	<b>0,888</b>	<b>2,9943</b>	<b>1,54063</b>
<b>Perceived Behavioral Control (PBC)</b>	<b>0,805</b>	<b>4,1314</b>	<b>1,39370</b>
<b>Willingness to Buy (WtB)</b>	<b>0,823</b>	<b>3,6514</b>	<b>1,70486</b>

## 6. RESEARCH RESULTS

### 6.1 Perceived usefulness and external variables

The fulfillment of the objectives and the hypotheses that have been set requires the use of regressions in order to assess the influence of the external variables to perceived usefulness and perceived ease of use.

In order to examine which variables are salient predictors of perceived usefulness (PU) and test hypothesis 1a, linear regression was conducted. The model that was produced by this regression has an Adjusted  $R^2$  of 34,2% at a 0.000 level of significance. Adjusted  $R^2$  measures the percent of variation on the criterion for which the independent variables are responsible (Howitt and Cramer, 2006, p. 229). So, the external variables are responsible for the 34,2% of the variation of perceived usefulness. This observation is affiliated with a 0.000 level of significance, which implies that the variation explained by the independent variables "is unlikely to have occurred by chance (Saunders et al., 2000, p. 366).

Table 20. Model summary H1a

Model	Adjusted R Square	Sig. F Change
(Dependent Variable PU)	,342	,000

The regression analysis also produced the coefficient beta of each independent variable, which according to Liao and Cheung (2002) expresses the effect of a change in any attribute. Table 21 presents the coefficient betas of all independent variables and their significance values. According to these values, the most significant predictors of perceived usefulness are: compatibility, web security, internet self efficacy and general expectations of online groceries which have positive influence on perceived usefulness. The rest of the independent variables have significance levels above 0.1. For this reason, there cannot be safe conclusions of their effect on the dependent variable (perceived usefulness).

**Table 21. Coefficients H1a**

Independent variables	Standardized coefficients (Beta)	Sig.
Web shopping experience	-,058	,415
General expectations from online groceries	,106*	,090
Compatibility with online shopping	,408***	,000
Internet self efficacy	,156**	,033
Perceived web security	,205***	,005
Satisfaction with web sites	-,035	,599

Dependent variable: Perceived usefulness (PU)

\*\*\* Coefficient is significant at level 0,01 \*\*Coefficient is significant at level 0,05 \*Coefficient is significant at level 0,1

The results of the above hypothesis are in accordance with the results of O' Cass and Fenech (2003). According to their study, internet self efficacy, security, satisfaction and compatibility influence positively perceived usefulness. In our study is confirmed the positive influence of self efficacy, web security and compatibility to perceived usefulness.

## 6.2 Perceived ease of use (PEOU)

In order to examine which variables are salient predictors of perceived ease of use (PEOU) and test hypothesis 1b, linear regression was conducted. The model that was produced by this regression has an Adjusted R<sup>2</sup> of 31,1% at a 0.000 level of significance. So, the external variables are responsible for the 31,1% of the variation of perceived ease of use.

**Table 22. Model summary H1b**

Model	Adjusted R Square	Sig. F Change
(Dependent Variable PEOU)	,311	,000

Table 23 presents the coefficient betas of all independent variables and their significance values. According to these values, the most significant

predictors of perceived ease of use are: compatibility, web security, internet self efficacy and general expectations of online groceries which have positive influence on perceived ease of use. The rest of the independent variables have significance levels above 0.1. For this reason, there cannot be safe conclusions of their effect on the dependent variable (perceived ease of use).

**Table 23. Coefficients H1b**

<b>Independent variables</b>	<b>Standardized coefficients (Beta)</b>	<b>Sig.</b>
Web shopping experience	-,042	,568
General expectations from online groceries	,114*	,077
Compatibility with online shopping	,276***	,001
Internet self efficacy	,284***	,000
Perceived web security	,215***	,004
Satisfaction with web sites	-,105	,127

Dependent variable: Perceived ease of use (PEOU)

\*\*\* Coefficient is significant at level 0,01 \*\*Coefficient is significant at level 0,05 \*Coefficient is significant at level 0,1

The results of the above hypothesis are in accordance with the results of O'Cass and Fenech (2003). According to their study, internet self efficacy, security, satisfaction and compatibility influence positively perceived ease of use (PEOU). In our study is confirmed the positive influence of self efficacy, web security and compatibility to perceived ease of use (PEOU).

### **6.3 Attitude toward online grocery shopping**

In order to examine if the variables perceived usefulness (PU) and perceived ease of use (PEOU) are salient predictors of attitude towards online grocery shopping and test hypothesis 2, linear regression was conducted. The model that was produced by this regression has an Adjusted R<sup>2</sup> of 62,8% at a 0.000 level of significance (Table 24). So, PU and PEOU are responsible for the 62,8% of the variation of attitude toward online grocery shopping. Furthermore, perceived usefulness and perceived ease of use are significant predictors of attitude towards online grocery shopping, while they both have significant level below 0,01.

**Table 24. Model summary H2 – Coefficients H2**

Model (Dependent Variable Attitude)	Adjusted R Square	Sig. F Change
	,628	,000

Independent variables	Standardized coefficients (Beta)	Sig.
Perceived usefulness (PU)	,464***	,000
Perceived ease of use (PEOU)	,385***	,000

Dependent variable: Attitude towards online groceries shopping  
 \*\*\* Coefficient is significant at level 0,01 \*\*Coefficient is significant at level 0,05 \*Coefficient is significant at level 0,1

The results of the above hypothesis are in accordance with the results of O'Cass and Fenech (2003). According to their study PU and PEOU influence positively attitude towards online shopping. In our study is confirmed the positive influence of PU and PEOU to attitude towards online grocery shopping.

**6.4 Willingness to buy (WtB) groceries online**

In order to examine if the variables attitude and perceived behavioural control (PBC) are salient predictors of willingness to buy (WtB) groceries online, linear regression was conducted. The model that was produced by this regression has an Adjusted R<sup>2</sup> of 39,2% at a 0.000 level of significance. So, attitude and perceived behavioural control (PBC) are responsible for the 39,2% of the variation of willingness to buy groceries online. Furthermore, attitude is significant predictor of willingness to buy while it has significant level below 0,01 and perceived behavioural control is very significant predictor of willingness to buy while it has significant level below 0,05.

**Table 25. Model summary H3 – Coefficients H3**

Model	Adjusted R Square	Sig. F Change
(Dependent Variable Willingness to buy WtB)	,392	,000

Independent variables	Standardized coefficients (Beta)	Sig.
Attitude	,583***	,000
Perceived behavioral control (PBC)	,124**	,047

Dependent variable: Willingness to buy groceries online

\*\*\* Coefficient is significant at level 0,01 \*\*Coefficient is significant at level 0,05 \*Coefficient is significant at level 0,1

The results of the above hypothesis are in accordance with the results of Hansen (2003). According to his study attitude and perceived behavioral control (PBC) influence positively willingness to buy groceries online, that is also confirmed in our study.

## 6.5 DISCUSSION

The focus of this paper is to indicate the variables that may affect the adoption or non – adoption of the internet for grocery's purchases. The primary purpose was to examine the relationship between the external variables and the perceived usefulness and perceived ease of use. Considering that Technology Acceptance Model (TAM) was a suitable starting point we used the developed model of O'Cass and Fenech (2003) in which perceived usefulness and perceived ease of use were affected by external variables likely to influence a consumers' decision to use the web for purchases. Also perceived usefulness and perceived ease of use were argued to influence attitude towards the internet for online grocery shopping. According to their study the external variables like web shopping compatibility, internet self-efficacy, perceived web security and satisfaction with web sites differentially affect internet users' perceived usefulness (PU) and perceived

ease of use (PEOU) of the WEB for retail purchases. In our study, the positive influence of internet self efficacy, compatibility and web security to PU and PEOU of online grocery shopping was confirmed.

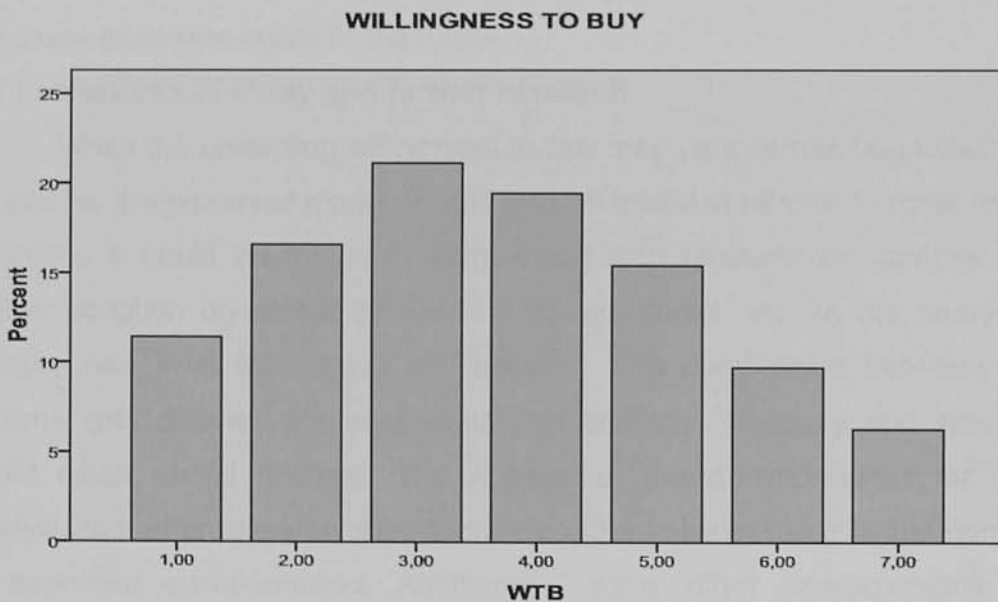
In accordance to the literature the results indicate that online groceries should focus on those key characteristics that create positive attitudes such as the perceived usefulness of the web and its ease of use and those variables that impact on these two beliefs. That is for perceived usefulness marketers should focus on the web shopping compatibility and Web site security to ensure overall perceptions of usefulness are influenced. Web shopping compatibility, internet self-efficacy evaluations and the security dimensions of the web are important dimensions to understand about the moving of an internet user to online grocery adoption. Given these dimensions the retailers would be in a strong position to understand those factors that influence an internet users' adoption of the web for grocery shopping usage. Furthermore online grocery stores may emphasize that online grocery shopping is compatible with traditional shopping behaviour and that purchasing groceries online does not mean that shopping habits have to change.

On the other side, we can not argue the positive influence of web experience, online shopping experience and satisfaction with web sites to PU and PEOU according to the results of our work. Considering groceries as a "sensitive" category of products, consumers' experience in internet use and online shopping does not imply usefulness and convenience on online shopping. Furthermore, we believe that the low expand of online grocery shopping from the big retailers gives to the consumers the sense of high complexity of shopping groceries online. The above is also supported of the high expectations that the consumers have from online groceries. They have high expectations not only on privacy policy but also on ease to contact, information and service quality. All the above could make the consumers doubtful regarding the usefulness and ease of use for online grocery shopping.

According to Hansen (2008), consumers' attitude towards online grocery shopping is an important predictor of online grocery buying intentions. Additionally the perceived difficulty or ease of carrying out an online grocery

buying affects the intention to buy. The positive influence of the attitude as well as the perceived behavioural control (PBC) to willingness to buy is supported also of the results of the present study. These results are important for the online grocery stores that are seeking to attract new customers or to maintain the existing. Taking into consideration the results of the survey, low percentage of the responders seems to have a strong willingness to buy groceries online (figure 13). Therefore the online groceries should invest in order to make the processes more attractive and less complex. In order to be more attractive, the online groceries, should invest on advertising and promoting the benefits of online purchasing. In our opinion the ignorance of the process make the consumers more hesitant to intent on online grocery shopping.

Figure 13. Willingness to buy groceries online (1-not likely at all, 7-very likely)



Furthermore, despite the high web experience level of the responders they are neutral regarding the perceived behavioural control on buying groceries online. It means that the supposed complexity of the process reduce the willingness to buy of the consumers. Online groceries should keep investing on better and easier processes of ordering and delivering goods in order to be more competitive to the traditional retailers.



## 7. CONCLUSIONS

This study started with the premise that it was important to understand the variables that affect internet users to adopt the web for online groceries purchase. Adopting the Technology Acceptance Model we conclude that the compatibility with online shopping, the internet self efficacy, the expectations from online groceries as well as the web security are the variables that affect positively the perceived usefulness and the perceived ease of use of online grocery shopping. Furthermore it was important to understand consumer behaviour in this environment. Since internet use for buying groceries online is just beginning to penetrate in the market, at present our understanding of consumer behaviour is limited. We conclude that consumers' attitude towards online grocery shopping is positively affected by the usefulness and the ease that they consider for online purchasing. When people consider online grocery shopping pleasant and efficient, they find it attractive to their daily life. In that case they are more positive to buy groceries on the web. Furthermore the less complex this process is supposed to be, the more people are likely to purchase groceries online in the future.

### 7.1 Limitations of study and further research

While the predicting willingness to buy may vary across behaviour and situations, the proposed model should also be tested in relation to other online products. It could be tested in comparison with products or services with higher adoption on online market like tickets, books, etc. In our study the sample was from the region of Thessaly. The comparison between two regions with different life style characteristics (i.e. Thessaly and Athens), could result useful findings. The number of the questionnaires for data analysis in further research should more in order to be ensured higher number of approved questionnaires. Additionally, some other characteristics like products' price, service quality, brand name, product quality and freshness could be considered as variables that may affect consumers' willingness to buy groceries online. Finally, the measurement of future online grocery shopping intentions might lead to different results because of the highly developed section of web technology. Changes in internet characteristics and access, search conditions, ordering and delivering products may cause changes in consumers' attitude.

## 8. REFLECTION OF LEARNING

The whole experience of carrying out the present dissertation has been valuable. The author had the opportunity to improve his knowledge in the area of online market and specifically of online grocery market. Since the internet penetration in human lives and the opportunities of purchasing online keep growing, it was very useful involve with this sector. Furthermore this dissertation gave me some good ideas for future sales techniques of groceries while my job is in a food industry and especially in sales department. Finally, i improved my skills in using statistical analysis methods and software, such as SPSS, as well as in conducting surveys and managing time and stress.

## REFERENCES

- Adams, D., Nelson, R., Todd, P., (1992), Perceived usefulness, ease of use, and usage of information technology: a replication, *MIS Quarterly*, 16, pp. 227 – 247.
- Agarwal, R., Prasad, J., (1999), Are individual differences germane to the acceptance of new information technologies? *Decision Sciences* 30 (2), 361–391.
- Agarwal, R. and Karahanna, E., (2000), Time flies when you're having fun: cognitive absorption and beliefs about information technology usage. *MIS Quarterly*, 24, pp. 665 – 694.
- Agarwal, R., Sambamurthy, V. and Stair, R., (2000), The evolving relationship between general and specific computer self-efficacy. *Information Systems Research*, 11, pp. 418 – 430.
- Akaah, I.P., Korgaonkar, P.K., (1988), A Conjoint Investigation of the Relative Importance of Risk Relievers in Direct Marketing, *Journal of Advertising Research*, 28 (4): 38–44
- Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A. and Wood, S., (1997), Interactive home shopping: consumer, retailer, and manufacturer incentives to participate in electronic marketplaces, *Journal of Marketing*, 61, pp. 38 – 53.
- Al-Gahtani, S., (2001), The applicability of TAM outside North America: an empirical test in the United Kingdom, *Information Resources Management Journal*, 14(3), pp. 37–46.
- Aldridge, D. (1998), Purchasing on the net – the new opportunities for Electronic Commerce. *International Journal of Electronic Markets*, 8, 1, pp 34-37.
- Bagozzi, R.P., Davis, F.D., Warshaw, P.R., (1992), Development and test of a theory of technological learning and usage, *Human Relations* 45-7, 659–686, July.
- Bagozzi R., Yi, Y., (1988), On the evaluation of structural equation model. *Journal of Academy of Marketing Science*, 16 (1), p. 74-94.
- Bajaj, A., Nidumolu, S.R., (1998), A feedback model to understand information system usage, *Information and Management* 33 (4), 213–224.

- Bandura, A., (1986), *Social Foundations of Thought and Action: A Social Cognitive Theory* (Englewood Cliffs, NJ: Prentice-Hall).
- Bandura, A. (1997a), *Self-Efficacy: The Exercise of Control*, *W.H. Freeman and Company*, New York, NY.
- Bandura, A., (1997b), Self-efficacy: toward a unifying theory of behavioral change. *Psychological Review* 82 (2), 191–215.
- Bellman, S., Rossiter J., (2004), The Website Schema, *Journal of Interactive Advertising*, 4(2).
- Bettman, J.R., (1973), Perceived risk and its components: a model and empirical test, *Journal of Marketing Research* 10, 184–190.
- Bhattacharjee, A., (2001), Understanding information systems continuance: an expectation-confirmation model, *MIS Quarterly* 25 (3), pp. 351–370.
- Bhattacharjee, A., Premkumar, G., (2004) Understanding changes in beliefs and attitude towards information technology usage: a theoretical model and longitudinal test, *MIS Quarterly* 28 (2), pp. 229–254.
- Blili, S., Raymond, L., Rivard, S., (1998), Impact of task uncertainty, end-user involvement, and competence on the success of end-user computing. *Information and Management* 33 (3), 137–153.
- Boyer, K.K., Hult, G., (2005), Extending the supply chain: integrating operations and marketing in the online grocery industry, *Journal of Operations Management* 23 (6), 642-661
- Boyer, K.K., Olson, J.R., (2002), Drivers of Internet purchasing, *Production and Operations Management* 11 (4), 180-198
- Brislin, R.W. (1986). "The wording and translation of research instruments". *Field methods in Cross-Cultural research*. *Thousand Oaks, CA: Sage*, 137-64.
- Bruner, G.C., Kumar, A., (2000), Web commercials and advertising hierarchy-of-effects, *Journal of Advertising Research*, 40(1/2), 35-42.
- Burke, R.R., (1997), Do you see what I see? The future of virtual shopping, *Journal of the Academy of Science* 25 (4), 352–360.
- Cameron, M., (1999), Content that works on the web, *Target Marketing*, 1 (November), 22–58.

- Chang, M. K., (1998), Predicting unethical behavior: a comparison of the theory of reasoned action and the theory of planned behavior, *Journal of Business Ethics*, 17, pp. 1825–1834.
- Chau, P.Y.K., (1996), An empirical assessment of a modified technology model, *Journal of Management Information Systems* 13 (2), 185–204.
- Chen, S., Dhillon, G., (2003), Interpreting dimensions of consumer trust in e-commerce, *Information Technology and Management*, 4(2-3), 303-318.
- Chen, P.Y., Hitt, L.M., (2002), Measuring switching costs and the determinants of customer retention in internet enabled business: a study of the online brokerage industry, *Information Systems Research* 13 (3), 225-274
- Chen, Q., Wells, W. D. (1999), Attitude toward the site, *Journal of Advertising Research*, 40(5), 27-37.
- Childers, T.L., Carr, C.L., Peck, J., Carson, S., (2001), Hedonic and utilitarian motivations for online retail shopping behaviour, *Journal of Retailing*, 77, pp. 511–535.
- Chu, W., Chu, W., (1994), Signalling Quality by Selling Through a Reputable Retailer: An Example of Renting the Reputation of Another Agent. *Marketing Science*, 13 (spring): 177–189.
- Claeys, C., Swinnen, A. & Abeele, P.V. (1995), Consumers' means-end chains for 'think' and 'feel' products, *International Journal of Research in Marketing*, 12, 193–208.
- Compeau, D. and Higgins, C., (1995), Computer self-efficacy: development of a measure and initial test. *MIS Quarterly*, 19, pp. 189 – 211.
- Cooper, D., Schindler, P., (2001), *Business Research Methods*. 7<sup>th</sup> ed. New York: McGraw-Hill Higher Education.
- Coyle, J.R., Thorson, E., (2001), The effects of progressive levels of interactivity and vividness in web marketing sites, *Journal of Advertising*, 41(3), 65-77.
- Darian, J.C., (1987), In-home shopping: are there consumer segments? *Journal of Retailing* 63, 163-186.
- Davis, F. D., (1989), Perceived usefulness, perceived ease of use and user acceptance of information technology, *MIS Quarterly*, 13(3), 319–340.

- Davis, F.D., (1993), User acceptance of information technology: System characteristics, user perceptions and behavioral impacts, *International Journal of Man-Machine Studies* 38, 475–487.
- Davis, F.D., Bagozzi, R.P., Warshaw, P.R., (1989), User acceptance of computer technology: a comparison of two theoretical models. *Management Science* 35 (8), 982–1003.
- Davis, F.D., Venkatesh, V., (1995), Measuring user acceptance of emerging information technologies: an assessment of possible method biases. Paper presented at the 28th Annual Hawaii International Conference on Sciences. IEEE Computer Society Press, Los Alamitos, pp. 729–736.
- Dawar, N., Parker, P., (1994), Marketing Universals: Consumers' Use of Brand Name, Price, Physical Appearance, and Retailer Reputation as Signals of Product Quality. *Journal of Marketing*, 58 (April): 81–95.
- Dawson, S.P., Bloch, P.H., Ridgeway, N.M., (1990), Shopping motives, emotional states, and retail outcomes, *Journal of Retailing* 66, 408-427.
- DeMarco, A., (2005), Internet retailing: A peak at the future. *JCK*. Vol. 176 Issue 12, p78-84, 5p.
- Derbaix, C. (1983), Perceived Risk and Risk Relievers: An Empirical Investigation. *Journal of Economic Psychology*, 3 (1): 19–38.
- Dodds, W.B., Monrow, K.B., Grewal, D., (1991), Effects of price, brand, and store information on buyers' product evaluations, *Journal of Marketing Research*, 28, pp. 307 – 320.
- Donthu, N. (2001), Does your web site measure up?, *Marketing Management*, 10(4), 29-32.
- Douglas, M., Isherwood, B., (1996), *The World of Goods – Towards an Anthropology of Consumption*, 2nd edn. Routledge, London.
- Elliot, S., Fowell, S., (2000), Expectations versus reality: a snapshot of consumer experiences with Internet retailing, *International Journal of Information Management*, 20, pp. 323–336.
- Enders, A., Jellasi, T., (2000), The Converging Business Models of Internet and Bricks-and-Mortar Retailers, *European Management Journal*, Vol 18, No5, p542, 9p
- Engel, J.F., Kollar, D.T., Blackwell, R.D., (1978), *Consumer Behavior*, 3rd edition (New York: Holt, Rinehart and Winston).

- Faber, R.J., O'Guinn, T.C., (1992), A clinical screener of compulsive buying. *Journal of Consumer Research*, 19, 459-469.
- Fenech, T., (1998), Using perceived ease of use and perceived usefulness to predict acceptance of the world wide web. *Computer Networks and ISDN Systems*, 30, pp. 629 – 630.
- Festervand, T.A., Snyder, D.R., Tsalikis, J.D., (1986), Influence of catalog vs. store shopping and prior satisfaction on perceived risk. *Academy of Marketing Science Journal*, 14, pp. 28 – 37.
- Fishbein, M., Ajzen, I., (1975), Belief, Attitude, Intention, and Behaviour: An Introduction to Theory and Research, *Reading, MA: Addison Wesley*.
- Gefen, D., Keil, M., (1998), The impact of developer responsiveness on perceptions of usefulness and ease of use: an extension of the technology acceptance model, *The DATA BASE for Advances in Information Systems* 29 (2), 35–49.
- Gefen, D., Straub, D.W., (1997), Gender differences in the perception and use of e-mail: an extension to the technology acceptance model, *MIS Quarterly* 21 -4, 389–400, December.
- Gefen, D., Karahanna, E., Straub, D.W., (2003), "Trust and TAM in online shopping: an integrated model", *MIS Quarterly*, Vol. 27 No. 1, pp. 51-90.
- Grabner-Kraeuter, S., (2002), The role of consumers' trust in online shopping, *Journal of Business Ethics*, 39, pp. 43 – 50.
- Grunert, S.C., Grunert, K.G., Kristensen, K., (1993), Une méthode d'estimation de la validité interculturelle de instruments de mesure: Le cas de la mesure des valeurs des consommateurs par la liste des valeurs LOV. *Recherche et Applications en Marketing*, 8, 5–28.
- Hansen, T., (2005), Consumer adoption of online grocery buying: a discriminant analysis, *International Journal of Retail & Distribution Management*, 33(2), pp. 101–121.
- Hansen, T., (2008), Consumer values, the theory of planned behaviour and online grocery shopping, *International Journal of Consumer Studies*, 32, 128–137.
- Hansen, T., Jensen, J.M., Solgaard, H.S., (2004), Predicting online grocery buying intention: a comparison of the theory of reasoned behavior and the

theory of planned behavior. *International Journal of Information Management*, 24, 539-550.

Henderson, R., Divett, M.J., (2003), Perceived usefulness, ease of use and electronic supermarket use, *International Journal of Human-Computer Studies*, Volume 59, Issue 3, September 2003, Pages 383-395

Hoffman, D.L., Novak, T.P., Peralta, M. (1999), Building consumer trust in online environment: The case for information privacy, *Communication of the ACM*, 42, 80-85

Holak, S.L., Lehmann, D.R., (1990), Purchase intentions and the dimensions of innovation: an exploratory model. *The Journal of Product Innovation Management* 7 (1), 59–75.

Homer, P.M. & Kahle, L.R. (1988), A structural equation test of the value-attitude-behaviour hierarchy, *Journal of Personality and Social Psychology*, 54, 638–646

Houston, P., (1998), Banks have what Web wants - trust. [Web]. The ZDNET News Channel. Available: <http://www.zdnet.com/zdnn/content/zdnn/0130/280952.html> [02/02/1998].

Howitt, D., Cramer, D., (2008), Introduction to Research Methods in Psychology, 2nd ed. Harlow: Pearson Education

Igbaria, M. and Livary, J., (1995), The effects of self-efficacy on computer usage. *Omega: International Journal of Management Science*, 23, pp. 587 – 605.

Jarvenpaa, S. L., Todd, P. A., (1997), Is there a future for retailing on the internet?", R. S. Peterson, (Ed.), *Electronic Marketing and the Consumer*, (pp.139-156), Thousand Oaks, CA: Sage Publications

Jensen, H.R. (2001), Antecedents and consequences of consumer value assessments: implications for marketing strategy and future research, *Journal of Retailing and Consumer Services*, 8, 299–310

Jones, M.A., (1999), Entertaining shopping experiences: an exploratory investigation, *Journal of Retailing and Consumer Services*, 6, pp. 129–139.

Jones, K., Biasiotto, M., (1999), Internet retailing: current hype or future reality?, *The International Review of Retail, Distribution and Consumer Research* 9:1 69–79



- Kannan, P.K., Chang, A.M. & Whinston, A.B. (1998), Marketing information on the I-way: data junkyard or information gold mine?, *Communications of the ACM*, Vol. 41, No.3, pp.35-43
- Karahanna, E., Straub W.D., (1999), The psychological origins of perceived usefulness and ease-of-use, *Information & Management*, Volume 35, Issue 4, 5 April 1999, Pages 237-250
- Kaufman-Scarborough, C. K., Lindquist, J. D., (2002), E-shopping in a multiple channel environment, *The Journal of Consumer Marketing*, 19(4/5), pp. 333–350.
- Kahle, L.R., (1983), Dialectical tensions in the theory of social values. In *Social Values and Social Change: Adaptation to Life in America* (ed. by L.R. Kahle), pp. 275–284. Praeger, New York.
- Keen, C., Wetzels, M., Ruyter, K., Feinberg, R., (2004), E-tailers versus retailers, which factors determine consumer preferences, *Journal of Business Research*, 57(7), pp. 685–695.
- Keh, H.T., Shieh, E., (2001), Online grocery retailing: success factors and potential pitfalls, *Business Horizons*, 44(4), pp. 73–83.
- Kilbourne, W., Grünhagen, M. & Foley, J. (2005), A cross-cultural examination of the relationship between materialism and individual values, *Journal of Economic Psychology*, 26, 624–641.
- Klein, L.R., (1998), Evaluating the potential of interactive media through a new lens. *Journal of Business Research*, 41, 195–203.
- Korgaonkar, P.K., Wolin, L.D., (1999), A multivariate analysis of web usage, *Journal of Advertising Research*, 39, 53-68.
- Kuczarski, T.D., (1996), What is innovation? The art of welcoming risk, *Journal of Consumer Marketing* 13 (5), 7–11.
- Kuttner, R., (1998), The net: a market too perfect for profits, *Business Week*, 3577 (May 11), 20.
- Kwon, B., Kim, C., Lee, E., (2002), Impact of website information design factors on consumer ratings of web-based auction sites. *Behaviour & Information Technology*, 21(6), 387-402.
- Landon, S., Smith, C.E., (1997), The use of quality and reputation indicators by consumers: the case of Bordeaux wine, *Journal of Consumer Policy*, 20, pp. 289 – 323.

- Lawrence, S., (2000), E-Commerce Spotlight: Who's Cheating Whom? 2000. [Web]. The standard. Available: <http://www.thestandard.com/research/metrics/display/0,2799,10096,00.html> [21/06/2000].
- Lederer, A., Maupin, D., Sena, M., Zhuang, Y., (2000), The technology acceptance model and the World Wide Web. *Decision Support Systems*, 29, 269–282.
- Leeflang, P.S.H., Van Raaij, W.F., (1995), The changing consumer in the European Union: a 'meta-analysis'. *International Journal of Research in Marketing* 12 (3), 354 - 363.
- Legris, P., Ingham, J., Colletette, P., (2003), Why do people use information technology? A critical review of the technology acceptance model, *Information and Management*, 40, 191–204.
- Liang, T.P., Huang, J.S., (1998), An empirical study on consumer acceptance of products in electronic markets: a transaction cost model. *Decision Support Systems*, 24, pp. 29 – 43.
- Limayem, M., Khalife, M., Frini, A., (2000), What makes consumers buy from internet? A longitudinal study of online shopping, *IEE Transaction on Systems, Man, and Cybernetics*, 30(4), 421-432.
- Liu, X., Wei, K.-K., (2003), An empirical study of product differences in consumers e-commerce adoption behaviour, *Electronic Commerce Research and Applications*, 2(3), pp. 229–239.
- Lohse, G.L., Spiller, P., (1998), Electronic shopping, *Communications of the ACM*, 41, pp. 81 – 87.
- Luedi, A.F., (1997), Personalize or perish, *Electronic Markets*, 7, pp. 22 – 25.
- Lynch, P. D., Kent, R.J., Srinivasan, S.S., (2001), The global internet shopper: evidence from shopping tasks in twelve countries, *Journal of Advertising Research*, 41(4), 15-23.
- Maignan, I., Lukas, B.A., (1997), The nature and social uses of the internet: a qualitative investigation, *The Journal of Consumer Affairs* 31 (2), 346–371.
- Maitland, C., (1996), Measurement of computer/internet self-efficacy: a preliminary analysis of computer self-efficacy and internet self-efficacy measurement instruments. [Web]. Department of Telecommunication,

Michigan State University. Available:  
<http://www.tc.msu.edu/TC960/CSE.HTM> [20/08/1996].

- Marshall, P. (1997) *Research Methods: How To Design and Conduct a Successful Project*. United Kingdom: How To Books, Ltd.
- McKinney, V., Yoon, K., Zahedi, F., (2002), The measurement of Web customer satisfaction: an expectation and disconfirmation approach, *Information Systems Research* 13(3), pp. 296–315.
- McLaren, C., (2010), An experimental measure of Internet retail sales: Changes to methods, *Office for National Statistics, Information paper*, Available: [www.statistics.gov.uk](http://www.statistics.gov.uk) [05/09/2010].
- McMillan, S., Hwang, J., Lee, G., (2003), Effects of structural and perceptual factors on attitudes toward the website, *Journal of Advertising Research*, 43(4), 400-409.
- Milne, G.R., Boza, M., (1999), Trust and concern in consumers' perceptions of marketing information management practices, *Journal of Interactive Marketing*, 13, pp. 5 – 25.
- Miyazaki, A. D., Fernandez, A., (2001), Consumer perceptions of privacy and security risks for online shopping, *The Journal of Consumer Affairs*, 35(1), 27-44.
- Moschis, G.P., Goldstrucker, J.L., Stanley, T.J., (1985), At-home shopping: will consumers let their computers do the walking? *Business Horizons* 28 (2), 22–29.
- Muyllle, S., Moenaert, R., Despontin, M., (2004), The conceptualization and empirical validation of web site user satisfaction, *Information & Management* 41, pp. 543–560.
- National statistic institution of Greece, (2010), Survey for the use of informational and communication technologies from the Greek house holdings (e-commerce): year 2009, *announcement of the general secretariat of national statistic institution of Greece*. Available in [www.statistics.gr](http://www.statistics.gr) [05/09/2010].
- O'Cass, A., Fenech, T. (2003), "Webretailing adoption: exploring the nature of internet users' Webretailing behaviour", *Journal of Retailing and Consumer Services*, Vol. 10, pp. 81-94.

- Odekerken-Schroder, G., Wetzels, M., (2003), Trade-offs in online purchase decisions: two empirical studies in Europe, *European Management Journal*, 21(6), pp. 731–739.
- Oliver, R.L., (1997), Satisfaction: A behavioral perspective on the consumer. *New York: McGraw-Hill*, pp. 13-14.
- Palmer, J.W., (2002), Web site usability, design, and performance metrics, *Information Systems Research* 13(2), 2002, pp. 151–167.
- Palmer, J. W., Griffith, D.A., (1998), An emerging model of web site design for marketing, *Communications of the ACM*, 41 (March), 44–51.
- Parasuraman, A., Zeithaml, V. and Malhotra, A. (2005) E-S-QUAL: A Multiple-Item Scale for Assessing Electronic Service Quality. *Journal of Service Research*, 7 (3), p. 213 – 233.
- Pavitt, D. (1997) 'Retailing and the super high street: the future of the electronic home shopping industry', *International Journal of Retail and Distribution Management*, 25(1): 38–43.
- Peterson, R.A., Balasubramanian, S., Rosenberg, B.J., (1997) Exploring the implications of the internet for consumer marketing, *Journal of the Academy of Marketing Science*, 25, 329–346.
- Phau, I., Poon, S.M., (2000), Factors influencing the types of products and services purchased over the internet, *Internet Research: Electronic Networking Applications and Policy* 10 (2), 102–113.
- Pitt, L.F., Foreman, S.K., (1999), International marketing role in organizations, *Journal of Business Research*, 44, pp. 25 – 36.
- Poel, D.V., Leunis, J., (1999), Consumer acceptance of the Internet as a channel of distribution. *Journal of Business Research*, 45, pp. 249 – 257.
- Posthuma, R.A., Dworkin, J.B., (2000), A behavioural theory of arbitrator acceptability. *International Journal of Conflict Management*, 11, 249–266.
- Purohit, D., Srivastava, J., (2001), Effect of Manufacturer Reputation, Retailer Reputation, and Product Warranty on Consumer Judgments of Product Quality: A Cue Diagnosticity Framework. *Journal of Consumer Psychology*, 10 (3): 123–134.
- Quelch, J.A., Klein, L.R., (1996), The Internet and international marketing *Sloan Management Review*, 37, pp. 60 – 75.

- Raijas, A., (2002), The consumer benefits and problems in the electronic grocery store, *Journal of Retailing and Consumer Services*, 9(2), pp. 107–113.
- Rampoldi-Hnilo, L.A., (1996), The hierarchy of self-efficacy and development of an internet self-efficacy scale. [Web]. Department of Telecommunication, Michigan State University. Available: <http://www.tc.msu.edu/TC960/self.htm> [09/10/1996].
- Ramus, K., Nielsen, N.A., (2005), Online grocery retailing: what do consumers think? *Internet Research*, 15, 335–352.
- Ring, L. J., Tigert, D.J., (2001), Viewpoint: the decline and fall of internet grocery retailers, *International Journal of Retail and Distribution Management*, 29(6), pp. 266–273.
- Reichheld, F., Sasser, W.E.Jr., (1990), Zero defections: quality comes to services, *Harvard Business Review*, 68 (September - October), 105–111.
- Research and Markets, (2006), E-commerce: the internet grocery market, *Market Assessment*, September, 143.
- Reynolds, J. (1997) 'Retailing in computer-mediated environments: electronic commerce across Europe', *International Journal of Retail and Distribution Management*, 25(1): 29–37.
- Rogers, E.M., (1983), Diffusion of Innovations, *The Free Press*, New York.
- Ross, D.R., (1975), Direct, indirect and spurious effects: comments on causal analysis of Interorganizational Relations. *Administrative Science Quarterly* 20, 295–297.
- Rossiter, J.R., Percy, L., (1987), Advertising and Promotion Management, *McGraw-Hill*, New York.
- Rowley, J. (1996) 'Retailing and shopping on the Internet', *International Journal of Retail and Distribution Management*, 24(3): 26–37.
- Salam, A.F., Rao, H.R., Pegels, C.C., (1998), An investigation of consumer-perceived risk on electronic commerce transactions: the role of institutional trust and economic incentive in a social exchange framework. *Paper Presented at the Conference for the Association of Information Systems (AIS) 1998*, Baltimore, MD.

- Salisbury, W.D., Pearson, R.A., Pearson, A.W., Miller, D.W., (2001), Perceived security and World Wide Web purchase intentions, *Industrial Management and Data Systems*, 101, pp. 165 – 177.
- Saunders, M., Lewis, P., Thornhill, A., (2000), *Research Methods for Business Students*. 2<sup>nd</sup> ed. Harlow: Pearson Education
- Schaffer, E., (2000), A better way for web design, *InformationWeek*, 784 (May 1), 194.
- Schiffman, L.G., Sherman, E., Long, M.M., (2003), Toward a better understanding of the interplay of personal values and the internet, *Psychology and Marketing*, 20, 169–186.
- Schneider, F. (1995) 'Retailing on the Internet', *International Trends in Retailing*, 12(2): 67–80.
- Schwartz, S.H. & Sagiv, L. (1995), Identifying culture-specifics in the content and structure of values, *Journal of Cross-Cultural Psychology*, 23, 92–116
- Sestoft, C.P., Hansen, T., (2003), Value-driven planned behaviour: a model for understanding and predicting consumer online grocery buying intention, in: C. Veloutsou (Ed) *Communicating with Customers: Trends and Developments*, pp. 131–144
- Shaw, M.J., Gardner, D.M., Thomas, H., (1997), Research opportunities in electronic commerce, *Decision Support Systems* 21, 149–156.
- Shih, H.-P., (2004), An empirical study on predicting user acceptance of e-shopping on the web, *Information and Management*, 41, pp. 351–368.
- Shim, S., Eastlick, M.A., Lotz, S.L., Warrington, P., (2001), An online prepurchase intentions model: the role of intention to search. *Journal of Retailing*, 77, 397–416.
- Sin, L., Tse, A., (2002), Profiling internet shoppers in Hong Kong: demographic, psychographic, attitudinal and experiential factors, *Journal of International Consumer Marketing*, 15(1), pp. 7–29.
- Speier, C., Morris, M.G., Briggs, C.M., (1995), Attitudes toward computers: the impact on performance, *Paper Presented at the Conference for the Association of Information Systems (AIS) 1995, Pittsburgh, PA.*
- Spence, H.E., Engel, J.F., Blackwell, R.D., (1970), Perceived risk in mail-order and retail store buying, *Journal of Marketing Research*, 7, pp. 364 – 370.

- Sproles, G.B., Kendall, E.K., (1986), A methodology for profiling consumers' decision-making styles, *Journal of Consumer Affairs*, 20, pp. 267 – 279.
- Srinivasana S.S., Andersona R., Ponnabolub K., (2002), Customer loyalty in e-commerce: an exploration of its antecedents and consequences, *Journal of Retailing*, 78, 41–50.
- Stathakopoulos, V. (2001), *Methodoi Erevnas Agoras*, 2<sup>nd</sup> ed, Athens: Stamoulis Publications.
- Swaminathan, V., Lepkowska-White, E. and Rao, B.P., (1999), Browsers or buyers in Cyberspace? An investigation of Factors influencing Electronic Exchange, *Journal of Computer-Mediated Communication*, 5. Available online at: [www.ascusc.org/jcmcl/](http://www.ascusc.org/jcmcl/) (accessed 1 June 2005).
- Swinyard, W., Smith, S, (2003) Why people (Don't) Shop Online: A Lifestyle Study of the Internet Consumer. *Psychology & Marketing*, 20 (7), p. 567-597.
- Szymanski, D.M., Hise, R. T, (2000), e-Satisfaction: an initial examination. *Journal of Retailing*, 76(2), 309-322.
- Tan, S.J., (1999), Strategies for Reducing Consumers' Risk Aversion in Online Shopping, *Journal of Consumer Marketing*, 16 (2): 163–180.
- Tauber, E.M., (1972), Why do people shop? *Journal of Marketing* 36, 46-59.
- Taylor, S., Todd, P.A., (1995), Understanding information technology usage: a test of competing models. *Information Systems Research* 6 (2), 144–175.
- Teo, T.S.H., (2006), To buy or not to buy online: adopters and non-adopters of online shopping in Singapore, *Behaviour & Information Technology*, Vol. 25, No. 6, November – December 2006, 497 – 509
- Tornatzky, L.G., Klien, K.J., (1982), Innovation characteristics and innovation adoption - implementation a meta-analysis of findings. *IEEE Transactions on Engineering Management* 29 (1), 28–45.
- Trepper, C., (2000), E-commerce Strategies, *Microsoft Press*, Washington, DC.
- Venkatesh, V., (1998), User acceptance of information technology: a unified view, *Unpublished Thesis*, University of Minnesota.
- Venkatesh, V., (2000), "Determinants of perceived ease of use: integrating control, intrinsic motivation, and emotion into the technology acceptance model", *Information Systems Research*, Vol. 11 No. 4, pp. 342-65.

- Venkatesh, V., Davis, F.D., (1996), A model of the antecedents of perceived ease of use: development and test. *Decision Sciences* 27 (3), 451–481.
- Venkatesh, V., Davis, F., (2000) A theoretical extension of the technology acceptance model: Four longitudinal studies, *Management Science* 46 (2), 2000, pp. 186–204.
- Verhoef, P. C., Langerak, F., (2001), Possible determinants of consumers' adoption of electronic grocery shopping in the Netherlands, *Journal of Retailing and Consumer Services*, 8, pp. 275–285.
- Vijayasathy, L. R., (2002), Products characteristics and internet shopping intentions, *Internet Research: Electronic Networking Applications and Policy*, 12(5), pp. 411–426.
- Vijayasathy, L. R., Jones, J. M., (2000), Print and internet catalog shopping: assessing attitudes and intentions, *Internet Research*, 10(3), 191-202.
- Yang, Z., Jun, M., (2002), Consumer perception of e-service quality: from internet purchaser and non-purchaser perspective. *Journal of Business Strategies*, 19, 19-41.
- Zaichkowsky, J.L., (1985), Measuring the involvement construct, *Journal of Consumer Research*, 12, 341–352.
- Zeithaml, V.A., Berry, L.L., Parasuraman, A., (1996), The behavioural consequences of service quality, *Journal of Marketing* 60, 31–46.
- Zeithaml, V., Parasuraman, A., Malhotra, A., (2002), Service quality delivery through web sites: a critical review of extant knowledge, *Academy of Marketing Science Journal*, 30(4), 362-375.
- Zviran, M., Glezer, C., Avni, I., (2006), User satisfaction from commercial web sites: The effect of design and use, *Information & Management, Volume 43, Issue 2, March 2006, Pages 157-178.*



# APPENDIX

## QUESTIONNAIRE

### Part A: Demographics

Please check the appropriate box ()

Gender

Male  Female

Age group

18-24 years

25-34 years

35-44 years

45-54 years

More than 55

Education

Primary School

Secondary School

University or T.E.I. Degree

Postgraduate (PhD,

Annual Income per Month

Less than 800 €

801-1500 €

1501-2500 €

More than 2500 €

### Part B

Please check the appropriate box ()

#### Technology experience measures

##### Technology comfort level

How comfortable do you feel using computers in general?

Very comfortable

Somewhat comfortable

Neither comfortable nor uncomfortable

Somewhat uncomfortable

Very uncomfortable

How comfortable do you feel of using the internet?

Very comfortable

Somewhat comfortable

Neither comfortable nor uncomfortable

Somewhat uncomfortable

Very uncomfortable

How satisfied are you with your current skills for using the internet?

Very satisfied – I can do everything that I want to do

Somewhat satisfied – I can do most things I want to do

Neither satisfied nor unsatisfied

Somewhat unsatisfied – I can't do many things I would like to do

Very unsatisfied - I can't do most of the things I would like to do

##### Length of internet use

How long have you been using the internet (including using e-mail, www, etc.)?

Less than 6 months

6-12 months

1-3 years

4-6 years

7 years more

**Usage intensity**

How long per **week** do you use your web-browser on average?

- less than 1 hour  1-5 hours  6-10 hours  11-20 hours  21-40 hours  more than 40 hours

How often do you use your web-browser on average?

- once a month  Once a week  A few times a week   
 once a day  5-8 times a day  9 or more times a day

**Online shopping experience measures**

On average, how often do you buy online?

- less than once a month  About once a month  A few times a month  A few times a week   
 once a day

How many online purchases have you made in the last 6 months?

- 1-3  4-6  7-10  >10

For these online purchases, how many are:

- work use?  1-3  4-6  7-10  >10

personal use?

- 1-3  4-6  7-10  >10

**Consumer expectations from online grocery stores**

General expectations of online groceries	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
Online groceries should be easy to contact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should provide sufficient information about services available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should offer adequate information about choices available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should have a good reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should have been around for a long time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should have easy procedures to cancel orders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expectations on privacy policy of the online groceries	Strongly Disagree		Neutral			Strongly Agree	
Online groceries should reassure security of transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should seek permission before releasing personal data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online groceries should not to sell personal information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Online groceries should keep information confidential	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
---	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

### Part C

Please check the box () that better describes your perception.

Four choices representing the strength of your agreement to each statement, ranging from "1: Strongly Disagree" to "7: Strongly Agree".

<b>Satisfaction with web sites</b>	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
I am satisfied with the Websites I visit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Online shopping compatibility</b>	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
Web for purchases is compatible with all my shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Web for purchases fits well with the way I shop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Web for purchases fits into my shopping style	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Internet self efficacy</b>	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
I could easily use the Web to find product info on a product/service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can get to a specific Website with a browser	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel comfortable searching the Web on my own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be able to use Web on my own to locate groceries sites	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Perceived Web security</b>	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
I feel secure sending personal/financial info across the Web	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel safe providing personal/financial info about me to Web retailers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Web is safe environment to provide personal/financial info	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Perceived usefulness of online grocery shopping</b>	Strongly Disagree		Neutral			Strongly Agree	
	1	2	3	4	5	6	7
Using the Web enables me to shop grocery more efficiently	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Using the Web makes it easier to do my grocery shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I find the Web useful for my shopping grocery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Perceived ease of use of online grocery shopping</b>	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
finding shopping grocery on the Web easy to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Using for personal grocery shopping is wise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Using for personal grocery shopping is pleasant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Attitude towards online grocery shopping</b>	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
Online shopping of groceries is attractive to me in my daily life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying groceries online is well suited to the way in which I normally shop for groceries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buying groceries online is beneficial to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Perceived behavioural control (PBC) of online grocery shopping</b>	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
In general, online grocery shopping is very complex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When online shopping of groceries it is difficult to order products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, online shopping of groceries yields (will yield) few problems for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Willingness to buy (WtB) groceries online</b>	Not likely At all			Neutral			Very likely
	1	2	3	4	5	6	7
How likely is it that over the next years you will shop for groceries via the Internet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	0%	10%	20%	30%	40%	50%	more than 50%
How large a part of your grocery shopping do you intend to carry out via the Internet over the next years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

RELIABILITY /VARIABLES=WEBEXP1 WEBEXP2 WEBEXP3  
 /SCALE('WEB EXPERIENCE A') ALL /MODEL=ALPHA  
 /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

### Scale: WEB EXPERIENCE A

Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,896	,896	3

Item Statistics

	Mean	Std. Deviation	N
WEB EXPERIENCE 1	1,5029	,73402	175
WEB EXPERIENCE 2	1,4857	,73389	175
WEB EXPERIENCE 3	1,8457	,71452	175

**Inter-Item Correlation Matrix**

	WEB EXPERIENCE 1	WEB EXPERIENCE 2	WEB EXPERIENCE 3
WEB EXPERIENCE 1	1,000	,846	,675
WEB EXPERIENCE 2	,846	1,000	,703
WEB EXPERIENCE 3	,675	,703	1,000

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	1,611	1,486	1,846	,360	1,242	,041	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
WEB EXPERIENCE 1	3,3314	1,786	,825
WEB EXPERIENCE 2	3,3486	1,757	,847
WEB EXPERIENCE 3	2,9886	1,988	,717

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WEB EXPERIENCE 1	,728	,825
WEB EXPERIENCE 2	,747	,806
WEB EXPERIENCE 3	,517	,916

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
4,8343	3,944	1,98586	3

RELIABILITY /VARIABLES=WEBEXP4 WEBEXP5 WEBEXP6  
 /SCALE('WEB USAGE') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE  
 SCALE CORR /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

## Scale: WEB USAGE

### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,776	,790	3

### Item Statistics

	Mean	Std. Deviation	N
WEB EXPERIENCE 4	4,4400	,86808	175
WEB EXPERIENCE 5	3,7200	1,42490	175
WEB EXPERIENCE 6	4,2686	1,09957	175

**Inter-Item Correlation Matrix**

	WEB EXPERIENCE 4	WEB EXPERIENCE 5	WEB EXPERIENCE 6
WEB EXPERIENCE 4	1,000	,481	,520
WEB EXPERIENCE 5	,481	1,000	,668
WEB EXPERIENCE 6	,520	,668	1,000

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4,143	3,720	4,440	,720	1,194	,141	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
WEB EXPERIENCE 4	7,9886	5,333	,544
WEB EXPERIENCE 5	8,7086	2,955	,670
WEB EXPERIENCE 6	8,1600	3,974	,704

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WEB EXPERIENCE 4	,303	,785
WEB EXPERIENCE 5	,471	,672
WEB EXPERIENCE 6	,498	,599

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
12,4286	8,269	2,87564	3



```
RELIABILITY /VARIABLES=SHOEXP1 SHOEXP2 SHOEXP3 SHOEXP4
/SCALE('ONLINE SHOPPING') ALL /MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.
```

**Reliability**

[DataSet1] G:\ERGASIA.sav

**Scale: ONLINE SHOPPING**

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,820	,817	4

**Item Statistics**

	Mean	Std. Deviation	N
ONLINE SHOPPING EXPERIENCE 1	1,3771	,71562	175
ONLINE SHOPPING EXPERIENCE 2	2,1943	1,02664	175

ONLINE SHOPPING EXPERIENCE 3	1,3200	,74309	175
ONLINE SHOPPING EXPERIENCE 4	2,0114	,93458	175

#### Inter-Item Correlation Matrix

	ONLINE SHOPPING EXPERIENCE 1	ONLINE SHOPPING EXPERIENCE 2	ONLINE SHOPPING EXPERIENCE 3	ONLINE SHOPPING EXPERIENCE 4
ONLINE SHOPPING EXPERIENCE 1	1,000	,698	,474	,595
ONLINE SHOPPING EXPERIENCE 2	,698	1,000	,468	,854
ONLINE SHOPPING EXPERIENCE 3	,474	,468	1,000	,077
ONLINE SHOPPING EXPERIENCE 4	,595	,854	,077	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	1,726	1,320	2,194	,874	1,662	,196	4

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
ONLINE SHOPPING EXPERIENCE 1	5,5257	4,940	,731
ONLINE SHOPPING EXPERIENCE 2	4,7086	3,346	,900
ONLINE SHOPPING EXPERIENCE 3	5,5829	5,900	,367
ONLINE SHOPPING EXPERIENCE 4	4,8914	4,362	,651

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ONLINE SHOPPING EXPERIENCE 1	,541	,747
ONLINE SHOPPING EXPERIENCE 2	,893	,631
ONLINE SHOPPING EXPERIENCE 3	,645	,880
ONLINE SHOPPING EXPERIENCE 4	,870	,772

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
6,9029	7,778	2,78888	4

RELIABILITY /VARIABLES=GENEX1 GENEX2 GENEX3 GENEX4 GENEX5 GENEX6 /SCALE('GENERAL EXPECTATIONS') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

**Reliability**

[DataSet1] G:\ERGASIA.sav

**Scale: GENERAL EXPECTATIONS**

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,717	,742	6

**Item Statistics**

	Mean	Std. Deviation	N
GENERAL EXPECTATIONS ONLINE GROCERIES 1	5,9600	1,41973	175
GENERAL EXPECTATIONS ONLINE GROCERIES 2	6,4343	1,03667	175
GENERAL EXPECTATIONS ONLINE GROCERIES 3	6,5257	,88290	175
GENERAL EXPECTATIONS ONLINE GROCERIES 4	6,1943	1,12800	175
GENERAL EXPECTATIONS ONLINE GROCERIES 5	5,0057	1,52563	175
GENERAL EXPECTATIONS ONLINE GROCERIES 6	6,5314	,90203	175

**Inter-Item Correlation Matrix**

	GENERAL EXPECTATIONS ONLINE GROCERIES 1	GENERAL EXPECTATIONS ONLINE GROCERIES 2	GENERAL EXPECTATIONS ONLINE GROCERIES 3	GENERAL EXPECTATIONS ONLINE GROCERIES 4
GENERAL EXPECTATIONS ONLINE GROCERIES 1	1,000	,449	,489	,231
GENERAL EXPECTATIONS ONLINE GROCERIES 2	,449	1,000	,729	,340
GENERAL EXPECTATIONS ONLINE GROCERIES 3	,489	,729	1,000	,439
GENERAL EXPECTATIONS ONLINE GROCERIES 4	,231	,340	,439	1,000
GENERAL EXPECTATIONS ONLINE GROCERIES 5	,162	,278	,181	,333
GENERAL EXPECTATIONS ONLINE GROCERIES 6	,389	,176	,268	,090

**Inter-Item Correlation Matrix**

	GENERAL EXPECTATIONS ONLINE GROCERIES 5	GENERAL EXPECTATIONS ONLINE GROCERIES 6
GENERAL EXPECTATIONS ONLINE GROCERIES 1	,162	,389
GENERAL EXPECTATIONS ONLINE GROCERIES 2	,278	,176
GENERAL EXPECTATIONS ONLINE GROCERIES 3	,181	,268
GENERAL EXPECTATIONS ONLINE GROCERIES 4	,333	,090
GENERAL EXPECTATIONS ONLINE GROCERIES 5	1,000	,311
GENERAL EXPECTATIONS ONLINE GROCERIES 6	,311	1,000

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	6,109	5,006	6,531	1,526	1,305	,341	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
GENERAL EXPECTATIONS ONLINE GROCERIES 1	30,6914	13,582	,477
GENERAL EXPECTATIONS ONLINE GROCERIES 2	30,2171	14,849	,583
GENERAL EXPECTATIONS ONLINE GROCERIES 3	30,1257	15,455	,627
GENERAL EXPECTATIONS ONLINE GROCERIES 4	30,4571	15,571	,420
GENERAL EXPECTATIONS ONLINE GROCERIES 5	31,6457	14,184	,354
GENERAL EXPECTATIONS ONLINE GROCERIES 6	30,1200	16,980	,375

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
GENERAL EXPECTATIONS ONLINE GROCERIES 1	,334	,673
GENERAL EXPECTATIONS ONLINE GROCERIES 2	,572	,643
GENERAL EXPECTATIONS ONLINE GROCERIES 3	,618	,643
GENERAL EXPECTATIONS ONLINE GROCERIES 4	,273	,687
GENERAL EXPECTATIONS ONLINE GROCERIES 5	,239	,725
GENERAL EXPECTATIONS ONLINE GROCERIES 6	,248	,700

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
36,6514	20,585	4,53704	6

RELIABILITY /VARIABLES=PRIVEX1 PRIVEX2 PRIVEX3 PRIVEX4  
/SCALE('PRIVACY POLICY') ALL /MODEL=ALPHA  
/STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

### Reliability

[DataSet1] G:\ERGASIA.sav

### Scale: PRIVACY POLICY

#### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,844	,865	4

**Item Statistics**

	Mean	Std. Deviation	N
PRIVACY POLICY EXPECTATIONS 1	6,8057	,74816	175
PRIVACY POLICY EXPECTATIONS 2	6,8114	,66426	175
PRIVACY POLICY EXPECTATIONS 3	6,6800	1,03413	175
PRIVACY POLICY EXPECTATIONS 4	6,7829	,73402	175

**Inter-Item Correlation Matrix**

	PRIVACY POLICY EXPECTATIONS 1	PRIVACY POLICY EXPECTATIONS 2	PRIVACY POLICY EXPECTATIONS 3	PRIVACY POLICY EXPECTATIONS 4
PRIVACY POLICY EXPECTATIONS 1	1,000	,770	,424	,634
PRIVACY POLICY EXPECTATIONS 2	,770	1,000	,481	,705
PRIVACY POLICY EXPECTATIONS 3	,424	,481	1,000	,680
PRIVACY POLICY EXPECTATIONS 4	,634	,705	,680	1,000

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	6,770	6,680	6,811	,131	1,020	,004	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation



PRIVACY POLICY EXPECTATIONS 1	20,2743	4,430	,673
PRIVACY POLICY EXPECTATIONS 2	20,2686	4,554	,745
PRIVACY POLICY EXPECTATIONS 3	20,4000	3,690	,591
PRIVACY POLICY EXPECTATIONS 4	20,2971	4,153	,808

#### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PRIVACY POLICY EXPECTATIONS 1	,610	,806
PRIVACY POLICY EXPECTATIONS 2	,672	,786
PRIVACY POLICY EXPECTATIONS 3	,463	,874
PRIVACY POLICY EXPECTATIONS 4	,660	,752

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
27,0800	7,109	2,66618	4

RELIABILITY /VARIABLES=COMPAT1 COMPAT2 COMPAT3  
 /SCALE('ONLINE SHOPPING COMPATIBILITY') ALL /MODEL=ALPHA  
 /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

[DataSet1] G:\ERGASIA.sav

## Reliability

### Scale: ONLINE SHOPPING COMPATIBILITY

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,880	,879	3

**Item Statistics**

	Mean	Std. Deviation	N
ONLINE SHOPPING COMPATIBILITY 1	3,9657	1,58621	175
ONLINE SHOPPING COMPATIBILITY 2	3,7943	1,61991	175
ONLINE SHOPPING COMPATIBILITY 3	3,7600	1,60445	175

**Inter-Item Correlation Matrix**

	ONLINE SHOPPING COMPATIBILITY 1	ONLINE SHOPPING COMPATIBILITY 2	ONLINE SHOPPING COMPATIBILITY 3
ONLINE SHOPPING COMPATIBILITY 1	1,000	,664	,647

ONLINE SHOPPING COMPATIBILITY 2	,664	1,000	,815
ONLINE SHOPPING COMPATIBILITY 3	,647	,815	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,840	3,760	3,966	,206	1,055	,012	3

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
ONLINE SHOPPING COMPATIBILITY 1	7,5543	9,432	,688
ONLINE SHOPPING COMPATIBILITY 2	7,7257	8,384	,815
ONLINE SHOPPING COMPATIBILITY 3	7,7600	8,551	,802

#### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ONLINE SHOPPING COMPATIBILITY 1	,474	,898
ONLINE SHOPPING COMPATIBILITY 2	,696	,786
ONLINE SHOPPING COMPATIBILITY 3	,684	,798

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11,5200	18,653	4,31895	3

RELIABILITY /VARIABLES=SELFEF1 SELFEF2 SELFEF3 SELFEF4  
 /SCALE('INTERNET SELF EFFICACY') ALL /MODEL=ALPHA  
 /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

### Scale: INTERNET SELF EFFICACY

#### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,926	,929	4

#### Item Statistics

	Mean	Std. Deviation	N
INTERNET SELF EFFICACY 1	5,9200	1,31499	175

INTERNET SELF EFFICACY 2	6,0629	1,23248	175
INTERNET SELF EFFICACY 3	6,0914	1,34877	175
INTERNET SELF EFFICACY 4	5,7029	1,53606	175

#### Inter-Item Correlation Matrix

	INTERNET SELF EFFICACY 1	INTERNET SELF EFFICACY 2	INTERNET SELF EFFICACY 3	INTERNET SELF EFFICACY 4
INTERNET SELF EFFICACY 1	1,000	,815	,727	,674
INTERNET SELF EFFICACY 2	,815	1,000	,833	,738
INTERNET SELF EFFICACY 3	,727	,833	1,000	,815
INTERNET SELF EFFICACY 4	,674	,738	,815	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	5,944	5,703	6,091	,389	1,068	,032	4

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
INTERNET SELF EFFICACY 1	17,8571	14,640	,789
INTERNET SELF EFFICACY 2	17,7143	14,585	,872
INTERNET SELF EFFICACY 3	17,6857	13,768	,872

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
INTERNET SELF EFFICACY 1	17,8571	14,640	,789
INTERNET SELF EFFICACY 2	17,7143	14,585	,872
INTERNET SELF EFFICACY 3	17,6857	13,768	,872
INTERNET SELF EFFICACY 4	18,0743	13,058	,801

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
INTERNET SELF EFFICACY 1	,677	,916
INTERNET SELF EFFICACY 2	,789	,892
INTERNET SELF EFFICACY 3	,783	,889
INTERNET SELF EFFICACY 4	,681	,918

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
23,7771	24,312	4,93073	4

RELIABILITY /VARIABLES=WEBSEC1 WEBSEC2 WEBSEC3  
/SCALE('PERCEIVED WEB SECURITY') ALL /MODEL=ALPHA  
/STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

**Reliability**

## Scale: PERCEIVED WEB SECURITY

### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,933	,933	3

### Item Statistics

	Mean	Std. Deviation	N
PERCEIVED WEB SECURITY 1	3,3771	1,75694	175
PERCEIVED WEB SECURITY 2	3,2343	1,72439	175
PERCEIVED WEB SECURITY 3	2,7886	1,58871	175

### Inter-Item Correlation Matrix

	PERCEIVED WEB SECURITY 1	PERCEIVED WEB SECURITY 2	PERCEIVED WEB SECURITY 3
PERCEIVED WEB SECURITY 1	1		
PERCEIVED WEB SECURITY 2		1	
PERCEIVED WEB SECURITY 3			1

PERCEIVED WEB SECURITY 1	1,000	,913	,776
PERCEIVED WEB SECURITY 2	,913	1,000	,778
PERCEIVED WEB SECURITY 3	,776	,778	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,133	2,789	3,377	,589	1,211	,094	3

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
PERCEIVED WEB SECURITY 1	6,0229	9,758	,899
PERCEIVED WEB SECURITY 2	6,1657	9,944	,901
PERCEIVED WEB SECURITY 3	6,6114	11,595	,794

#### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PERCEIVED WEB SECURITY 1	,845	,873
PERCEIVED WEB SECURITY 2	,846	,871
PERCEIVED WEB SECURITY 3	,631	,955

#### Scale Statistics



Mean	Variance	Std. Deviation	N of Items
9,4000	22,713	4,76578	3

RELIABILITY /VARIABLES=PU1 PU2 PU3 /SCALE('PERCEIVED USEFULNESS') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

## Scale: PERCEIVED USEFULNESS

### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,905	,908	3

### Item Statistics

	Mean	Std. Deviation	N

PERCEIVED USEFULNESS GROCERY SHOPPING 1	3,4629	1,53411	175
PERCEIVED USEFULNESS GROCERY SHOPPING 2	3,8343	1,70225	175
PERCEIVED USEFULNESS GROCERY SHOPPING 3	3,5371	1,78999	175

#### Inter-Item Correlation Matrix

	PERCEIVED USEFULNESS GROCERY SHOPPING 1	PERCEIVED USEFULNESS GROCERY SHOPPING 2	PERCEIVED USEFULNESS GROCERY SHOPPING 3
PERCEIVED USEFULNESS GROCERY SHOPPING 1	1,000	,778	,794
PERCEIVED USEFULNESS GROCERY SHOPPING 2	,778	1,000	,727
PERCEIVED USEFULNESS GROCERY SHOPPING 3	,794	,727	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,611	3,463	3,834	,371	1,107	,039	3

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
PERCEIVED USEFULNESS GROCERY SHOPPING 1	7,3714	10,534	,846
PERCEIVED USEFULNESS GROCERY SHOPPING 2	7,0000	9,920	,792
PERCEIVED USEFULNESS GROCERY SHOPPING 3	7,2971	9,313	,805

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PERCEIVED USEFULNESS GROCERY SHOPPING 1	,716	,841
PERCEIVED USEFULNESS GROCERY SHOPPING 2	,637	,879
PERCEIVED USEFULNESS GROCERY SHOPPING 3	,661	,872

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
10,8343	21,311	4,61643	3

RELIABILITY /VARIABLES=PEOU1 PEOU2 PEOU3 /SCALE('PERCEIVED EASE OF USE') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR /SUMMARY=TOTAL MEANS.

**Reliability**

[DataSet1] G:\ERGASIA.sav

**Scale: PERCEIVED EASE OF USE**

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,892	,891	3

### Item Statistics

	Mean	Std. Deviation	N
PERCEIVED EASE OF USE 1	4,0514	1,68587	175
PERCEIVED EASE OF USE 2	4,0114	1,77463	175
PERCEIVED EASE OF USE 3	3,7029	1,74946	175

### Inter-Item Correlation Matrix

	PERCEIVED EASE OF USE 1	PERCEIVED EASE OF USE 2	PERCEIVED EASE OF USE 3
PERCEIVED EASE OF USE 1	1,000	,737	,652
PERCEIVED EASE OF USE 2	,737	1,000	,806
PERCEIVED EASE OF USE 3	,652	,806	1,000

### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,922	3,703	4,051	,349	1,094	,036	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
PERCEIVED EASE OF USE 1	7,7143	11,217	,731
PERCEIVED EASE OF USE 2	7,7543	9,750	,850
PERCEIVED EASE OF USE 3	8,0629	10,404	,784

**Item-Total Statistics**

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PERCEIVED EASE OF USE 1	,553	,893
PERCEIVED EASE OF USE 2	,728	,789
PERCEIVED EASE OF USE 3	,657	,848

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
11,7657	22,318	4,72423	3

RELIABILITY /VARIABLES=ATT1 ATT2 ATT3 /SCALE('ATTITUDE') ALL  
 /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR  
 /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

## Scale: ATTITUDE

### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,888	,890	3

### Item Statistics

	Mean	Std. Deviation	N
ATTITUDE TOWARDS ONLINE GROCERY 1	3,3029	1,65909	175
ATTITUDE TOWARDS ONLINE GROCERY 2	2,5200	1,53443	175
ATTITUDE TOWARDS ONLINE GROCERY 3	3,1771	1,78356	175

### Inter-Item Correlation Matrix

	ATTITUDE TOWARDS ONLINE GROCERY 1	ATTITUDE TOWARDS ONLINE GROCERY 2	ATTITUDE TOWARDS ONLINE GROCERY 3
ATTITUDE TOWARDS ONLINE GROCERY 1			
ATTITUDE TOWARDS ONLINE GROCERY 2			
ATTITUDE TOWARDS ONLINE GROCERY 3			

ATTITUDE TOWARDS ONLINE GROCERY 1	1,000	,696	,733
ATTITUDE TOWARDS ONLINE GROCERY 2	,696	1,000	,758
ATTITUDE TOWARDS ONLINE GROCERY 3	,733	,758	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,000	2,520	3,303	,783	1,311	,177	3

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
ATTITUDE TOWARDS ONLINE GROCERY 1	5,6971	9,684	,764
ATTITUDE TOWARDS ONLINE GROCERY 2	6,4800	10,274	,782
ATTITUDE TOWARDS ONLINE GROCERY 3	5,8229	8,652	,809

#### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ATTITUDE TOWARDS ONLINE GROCERY 1	,584	,857
ATTITUDE TOWARDS ONLINE GROCERY 2	,617	,845
ATTITUDE TOWARDS ONLINE GROCERY 3	,656	,819

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
9,0000	20,322	4,50798	3

RELIABILITY /VARIABLES=PBC1 PBC2 PBC3 /SCALE('PBC') ALL  
 /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR  
 /SUMMARY=TOTAL MEANS.

**Reliability**

[DataSet 1] G:\ERGASIA.sav

**Scale: PBC**

**Case Processing Summary**

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,805	,805	3

**Item Statistics**

	Mean	Std. Deviation	N



PERCEIVED BEHAVIOURAL CONTROL 1	4,1029	1,57959	175
PERCEIVED BEHAVIOURAL CONTROL 2	4,0800	1,65550	175
PERCEIVED BEHAVIOURAL CONTROL 3	4,2457	1,65125	175

#### Inter-Item Correlation Matrix

	PERCEIVED BEHAVIOURAL CONTROL 1	PERCEIVED BEHAVIOURAL CONTROL 2	PERCEIVED BEHAVIOURAL CONTROL 3
PERCEIVED BEHAVIOURAL CONTROL 1	1,000	,672	,526
PERCEIVED BEHAVIOURAL CONTROL 2	,672	1,000	,541
PERCEIVED BEHAVIOURAL CONTROL 3	,526	,541	1,000

#### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4,143	4,080	4,246	,166	1,041	,008	3

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation
PERCEIVED BEHAVIOURAL CONTROL 1	8,3257	8,428	,682
PERCEIVED BEHAVIOURAL CONTROL 2	8,3486	7,964	,693
PERCEIVED BEHAVIOURAL CONTROL 3	8,1829	8,748	,584

#### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PERCEIVED BEHAVIOURAL CONTROL 1	,488	,703
PERCEIVED BEHAVIOURAL CONTROL 2	,500	,689
PERCEIVED BEHAVIOURAL CONTROL 3	,341	,803

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,4286	17,177	4,14456	3

RELIABILITY /VARIABLES=WTB1 WTB2 /SCALE('WTB') ALL  
 /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE CORR  
 /SUMMARY=TOTAL MEANS.

## Reliability

[DataSet1] G:\ERGASIA.sav

## Scale: WTB

#### Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded <sup>a</sup>	0	,0
	Total	175	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,823	,835	2

### Item Statistics

	Mean	Std. Deviation	N
WILLINGNES TO BUY 1	4,0800	1,93706	175
WILLINGNES TO BUY 2	2,7943	1,54733	175

### Inter-Item Correlation Matrix

	WILLINGNES TO BUY 1	WILLINGNES TO BUY 2
WILLINGNES TO BUY 1	1,000	,717
WILLINGNES TO BUY 2	,717	1,000

### Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3,437	2,794	4,080	1,286	1,460	,827	2

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation
WILLINGNES TO BUY 1	2,7943	2,394	,717
WILLINGNES TO BUY 2	4,0800	3,752	,717

### Item-Total Statistics

	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WILLINGNES TO BUY 1	,514 <sup>a</sup>	
WILLINGNES TO BUY 2	,514 <sup>a</sup>	

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6,8743	10,444	3,23170	2

COMPUTE

WEB\_EXPERIENCE\_MEAN=MEAN(WEBEXP1,WEBEXP2,WEBEXP3).

EXECUTE. COMPUTE

WEB\_USAGE\_MEAN=MEAN(WEBEXP4,WEBEXP5,WEBEXP6). EXECUTE.

COMPUTE

GENERAL\_EXPECT\_MEAN=MEAN(GENEX1,GENEX2,GENEX3,GENEX4,GENEX5,GENEX6). EXECUTE. COMPUTE

PRIVACY\_EXPECT\_MEAN=MEAN(PRIVEX1,PRIVEX2,PRIVEX3,PRIVEX4).

EXECUTE. SAVE OUTFILE='G:\ERGASIA.sav' /COMPRESSED. COMPUTE

COMPATIBILITY\_MEAN=MEAN(COMPAT1,COMPAT2,COMPAT3).

EXECUTE. COMPUTE

SELF\_EFFIC\_MEAN=MEAN(SELFEF1,SELFEF2,SELFEF3,SELFEF4).

EXECUTE. COMPUTE

WEB\_SECURITY\_MEAN=MEAN(WEBSEC1,WEBSEC2,WEBSEC3).

EXECUTE. COMPUTE USEFUL\_MEAN=MEAN(PU1,PU2,PU3). EXECUTE.

COMPUTE EASE\_USE\_MEAN=MEAN(PEOU1,PEOU2,PEOU3). EXECUTE.

COMPUTE ATTITUDE\_MEAN=MEAN(ATT1,ATT2,ATT3). EXECUTE.

COMPUTE PBC\_MEAN=MEAN(PBC1,PBC2,PBC3). EXECUTE. COMPUTE

WTB\_MEAN=MEAN(WTB1,WTB2). EXECUTE. SAVE

OUTFILE='G:\ERGASIA.sav' /COMPRESSED. RECODE

WEB\_EXPERIENCE\_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru

3.49=3) (3.5 thru 4.49=4) (4.5 thru Highest=5) INTO WEB\_EXP\_NEW.

EXECUTE. RECODE WEB\_USAGE\_MEAN (Lowest thru 1.49=1) (1.5 thru

2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru Highest=5) INTO

WEB\_USAGE\_NEW. EXECUTE. SAVE OUTFILE='G:\ERGASIA.sav'

/COMPRESSED. COMPUTE

SHOP\_MEAN=MEAN(SHOPEXP1,SHOPEXP2,SHOPEXP3,SHOPEXP4).

EXECUTE. RECODE SHOP\_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5

thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru Highest=5) INTO SHOP\_NEW. EXECUTE.

RECODE GENERAL\_EXPECT\_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5

```

thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5 thru
Highest=7) INTO GEN_EXP_NEW. EXECUTE. RECODE
PRIVACY_EXPECT_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru
3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5 thru Highest=7)
INTO PRIV_EXP_NEW. EXECUTE. RECODE COMPATIBILITY_MEAN
(Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru
5.49=5) (5.5 thru 6.49=6) (6.5 thru Highest=7) INTO COMP_NEW. EXECUTE.
RECODE SELF_EFFIC_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru
3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5 thru Highest=7)
INTO SELF_EFFIC_NEW. EXECUTE. RECODE WEB_SECURITY_MEAN
(Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru
5.49=5) (5.5 thru 6.49=6) (6.5 thru Highest=7) INTO WEB_SEC_NEW.
EXECUTE. RECODE USEFUL_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5
thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5 thru
Highest=7) INTO PU_MEAN. EXECUTE. RECODE EASE_USE_MEAN (Lowest
thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5)
(5.5 thru 6.49=6) (6.5 thru Highest=7) INTO PEOU_NEW. EXECUTE. RECODE
ATTITUDE_MEAN (Lowest thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru 3.49=3) (3.5
thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5 thru Highest=7) INTO
ATT_NEW. EXECUTE. RECODE PBC_MEAN (Lowest thru 1.49=1) (1.5 thru
2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5) (5.5 thru 6.49=6) (6.5
thru Highest=7) INTO PBC_NEW. EXECUTE. RECODE WTB_MEAN (Lowest
thru 1.49=1) (1.5 thru 2.49=2) (2.5 thru 3.49=3) (3.5 thru 4.49=4) (4.5 thru 5.49=5)
(5.5 thru 6.49=6) (6.5 thru Highest=7) INTO WTB_NEW. EXECUTE. SAVE
OUTFILE='G:\ERGASIA.sav' /COMPRESSED. FREQUENCIES
VARIABLES=GENDER /FORMAT=NOTABLE /STATISTICS=STDDEV
VARIANCE MEAN /ORDER=ANALYSIS.

```

## Frequencies

```

FREQUENCIES VARIABLES=GENDER /STATISTICS=STDDEV VARIANCE
MEAN /ORDER=ANALYSIS.

```

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

GENDER

N	Valid	175
---	-------	-----

Missing	0
Mean	1,4114
Std. Deviation	,49350
Variance	,244

**GENDER**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	103	58,9	58,9	58,9
	FEMALE	72	41,1	41,1	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=AGE /STATISTICS=STDDEV VARIANCE MEAN /ORDER=ANALYSIS.

**Frequencies**

[DataSet1] G:\ERGASIA.sav

**Statistics**

AGE

N	Valid	175
	Missing	0
	Mean	2,3771
	Std. Deviation	,75471
	Variance	,570

**AGE**

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

Valid	18-24	9	5,1	5,1	5,1
	25-34	107	61,1	61,1	66,3
	35-44	47	26,9	26,9	93,1
	45-54	8	4,6	4,6	97,7
	55+	4	2,3	2,3	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=EDUCATION /STATISTICS=STDDEV  
 VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet 1] G:\ERGASIA.sav

### Statistics

EDUCATION

N	Valid	175
	Missing	0
	Mean	3,1543
	Std. Deviation	,70643
	Variance	,499

### EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PRIMARY SCHOOL	2	1,1	1,1	1,1
	SECONDARY SCHOOL	26	14,9	14,9	16,0
	UNIVERSITY OR TEI DEGREE	90	51,4	51,4	67,4
	PhD MBA	57	32,6	32,6	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=INCOME /STATISTICS=STDDEV VARIANCE  
 MEAN /ORDER=ANALYSIS.

### Frequencies

[DataSet1] G:\ERGASIA.sav

#### Statistics

INCOME

N	Valid	175
	Missing	0
	Mean	2,2171
	Std. Deviation	,75714
	Variance	,573

#### INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN 800€	28	16,0	16,0	16,0
	801-1500€	88	50,3	50,3	66,3
	1501-2500€	52	29,7	29,7	96,0
	2500+€	7	4,0	4,0	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=SATISF /STATISTICS=STDDEV VARIANCE  
 MEAN /ORDER=ANALYSIS.

### Frequencies



[DataSet1] G:\ERGASIA.sav

**Statistics**

SATISFACTION WITH WEB SITES

N	Valid	175
	Missing	0
	Mean	5,0343
	Std. Deviation	1,01651
	Variance	1,033

SATISFACTION WITH WEB SITES

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	1,1	1,1	1,1
	3,00	11	6,3	6,3	7,4
	4,00	34	19,4	19,4	26,9
	5,00	68	38,9	38,9	65,7
	6,00	52	29,7	29,7	95,4
	7,00	8	4,6	4,6	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=WEB\_EXP\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

**Frequencies**

[DataSet1] G:\ERGASIA.sav

**Statistics**

WEB\_EXP\_NEW

N	Valid	175
---	-------	-----

Missing	0
Mean	1,5371
Std. Deviation	,74088
Variance	,549

**WEB\_EXP\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	102	58,3	58,3	58,3
	2,00	57	32,6	32,6	90,9
	3,00	11	6,3	6,3	97,1
	4,00	5	2,9	2,9	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=WEB\_USAGE\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

**Frequencies**

[DataSet1] G:\ERGASIA.sav

**Statistics**

WEB\_USAGE\_NEW

N	Valid	175
	Missing	0
	Mean	4,1086
	Std. Deviation	,86747
	Variance	,753

**WEB\_USAGE\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,1	1,1	1,1
	2,00	6	3,4	3,4	4,6
	3,00	27	15,4	15,4	20,0
	4,00	76	43,4	43,4	63,4
	5,00	64	36,6	36,6	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=SHOP\_NEW /STATISTICS=STDDEV  
 VARIANCE MEAN /ORDER=ANALYSIS.

### Frequencies

[DataSet1] G:\VERGASIA.sav

#### Statistics

SHOP\_NEW

N	Valid	175
	Missing	0
	Mean	1,9429
	Std. Deviation	,76349
	Variance	,583

#### SHOP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	47	26,9	26,9	26,9
	2,00	99	56,6	56,6	83,4
	3,00	22	12,6	12,6	96,0
	4,00	6	3,4	3,4	99,4

5,00	1	,6	,6	100,0
Total	175	100,0	100,0	

FREQUENCIES VARIABLES=GEN\_EXP\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

GEN\_EXP\_NEW

N	Valid	175
	Missing	0
	Mean	6,2400
	Std. Deviation	,81621
	Variance	,666

### GEN\_EXP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	2	1,1	1,1	1,1
	4,00	3	1,7	1,7	2,9
	5,00	21	12,0	12,0	14,9
	6,00	74	42,3	42,3	57,1
	7,00	75	42,9	42,9	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=PRIV\_EXP\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

PRIV\_EXP\_NEW

N	Valid	175
	Missing	0
	Mean	6,8057
	Std. Deviation	,64947
	Variance	,422

### PRIV\_EXP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	,6	,6	,6
	4,00	2	1,1	1,1	1,7
	5,00	2	1,1	1,1	2,9
	6,00	18	10,3	10,3	13,1
	7,00	152	86,9	86,9	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=COMP\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

COMP\_NEW

N	Valid	175
	Missing	0
	Mean	3,8629
	Std. Deviation	1,46356
	Variance	2,142

### COMP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	11	6,3	6,3	6,3
	2,00	20	11,4	11,4	17,7
	3,00	39	22,3	22,3	40,0
	4,00	47	26,9	26,9	66,9
	5,00	33	18,9	18,9	85,7
	6,00	20	11,4	11,4	97,1
	7,00	5	2,9	2,9	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=SELF\_EFFIC\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

### Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

SELF\_EFFIC\_NEW

N	Valid	175
	Missing	0

Mean	6,0457
Std. Deviation	1,24021
Variance	1,538

#### SELF\_EFFIC\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,1	1,1	1,1
	2,00	3	1,7	1,7	2,9
	3,00	5	2,9	2,9	5,7
	4,00	8	4,6	4,6	10,3
	5,00	16	9,1	9,1	19,4
	6,00	64	36,6	36,6	56,0
	7,00	77	44,0	44,0	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=WEB\_SEC\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

WEB\_SEC\_NEW

N	Valid	175
	Missing	0
	Mean	3,1314
	Std. Deviation	1,61881
	Variance	2,621

**WEB\_SEC\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	37	21,1	21,1	21,1
	2,00	30	17,1	17,1	38,3
	3,00	39	22,3	22,3	60,6
	4,00	28	16,0	16,0	76,6
	5,00	26	14,9	14,9	91,4
	6,00	13	7,4	7,4	98,9
	7,00	2	1,1	1,1	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=PU\_MEAN /STATISTICS=STDDEV VARIANCE MEAN /ORDER=ANALYSIS.

**Frequencies**

[DataSet1] G:\ERGASIA.sav

**Statistics**

PU\_MEAN

N	Valid	175
	Missing	0
	Mean	3,5886
	Std. Deviation	1,56171
	Variance	2,439

**PU\_MEAN**

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------



Valid	1,00	16	9,1	9,1	9,1
	2,00	31	17,7	17,7	26,9
	3,00	38	21,7	21,7	48,6
	4,00	44	25,1	25,1	73,7
	5,00	22	12,6	12,6	86,3
	6,00	18	10,3	10,3	96,6
	7,00	6	3,4	3,4	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=PEOU\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet 1] G:\ERGASIA.sav

### Statistics

PEOU\_NEW

N	Valid	175
	Missing	0
	Mean	3,9029
	Std. Deviation	1,57449
	Variance	2,479

### PEOU\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	13	7,4	7,4	7,4
	2,00	17	9,7	9,7	17,1
	3,00	42	24,0	24,0	41,1
	4,00	47	26,9	26,9	68,0

5,00	26	14,9	14,9	82,9
6,00	18	10,3	10,3	93,1
7,00	12	6,9	6,9	100,0
Total	175	100,0	100,0	

FREQUENCIES VARIABLES=ATT\_NEW /STATISTICS=STDDEV MEAN  
MEDIAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

ATT\_NEW

N	Valid	175
	Missing	0
	Mean	2,9943
	Median	3,0000
	Std. Deviation	1,54063

### ATT\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	34	19,4	19,4	19,4
	2,00	43	24,6	24,6	44,0
	3,00	33	18,9	18,9	62,9
	4,00	35	20,0	20,0	82,9
	5,00	17	9,7	9,7	92,6
	6,00	11	6,3	6,3	98,9
	7,00	2	1,1	1,1	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=PBC\_NEW /STATISTICS=STDDEV VARIANCE  
MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

PBC\_NEW

N	Valid	175
	Missing	0
	Mean	4,1314
	Std. Deviation	1,39370
	Variance	1,942

### PBC\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	11	6,3	6,3	6,3
	2,00	7	4,0	4,0	10,3
	3,00	34	19,4	19,4	29,7
	4,00	51	29,1	29,1	58,9
	5,00	46	26,3	26,3	85,1
	6,00	20	11,4	11,4	96,6
	7,00	6	3,4	3,4	100,0
Total		175	100,0	100,0	

FREQUENCIES VARIABLES=WTB\_NEW /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

## Frequencies

[DataSet1] G:\ERGASIA.sav

### Statistics

WTB\_NEW

N	Valid	175
	Missing	0
	Mean	3,6514
	Std. Deviation	1,70486
	Variance	2,907

### WTB\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	20	11,4	11,4	11,4
	2,00	29	16,6	16,6	28,0
	3,00	37	21,1	21,1	49,1
	4,00	34	19,4	19,4	68,6
	5,00	27	15,4	15,4	84,0
	6,00	17	9,7	9,7	93,7
	7,00	11	6,3	6,3	100,0
Total		175	100,0	100,0	

```
CORRELATIONS /VARIABLES=GENDER AGE EDUCATION INCOME
SATISF WEB_EXP_NEW WEB_USAGE_NEW SHOP_NEW GEN_EXP_NEW
PRIV_EXP_NEW COMP_NEW SELF_EFFIC_NEW WEB_SEC_NEW
PU_MEAN PEOU_NEW ATT_NEW PBC_NEW WTB_NEW /PRINT=TWOTAIL
NOSIG /MISSING=PAIRWISE.
```

## Correlations

Correlations

		GENDER	AGE	EDUCATION	INCOME	SATISFACTIO N WITH WEB SITES
GENDER	Pearson Correlation	1	-,095	-,051	-,256**	-,131
	Sig. (2-tailed)		,211	,501	,001	,083
	N	175	175	175	175	175
AGE	Pearson Correlation	-,095	1	-,164*	,248**	-,114
	Sig. (2-tailed)	,211		,030	,001	,132
	N	175	175	175	175	175
EDUCATION	Pearson Correlation	-,051	-,164*	1	,238**	-,007
	Sig. (2-tailed)	,501	,030		,002	,922
	N	175	175	175	175	175
INCOME	Pearson Correlation	-,256**	,248**	,238**	1	-,002
	Sig. (2-tailed)	,001	,001	,002		,976
	N	175	175	175	175	175
SATISFACTION WITH WEB SITES	Pearson Correlation	-,131	-,114	-,007	-,002	1
	Sig. (2-tailed)	,083	,132	,922	,976	
	N	175	175	175	175	175
WEB_EXP_NEW	Pearson Correlation	,209**	,273**	-,302**	-,045	-,299**
	Sig. (2-tailed)	,005	,000	,000	,553	,000
	N	175	175	175	175	175
WEB_USAGE_NEW	Pearson Correlation	-,212**	-,256**	,338**	,139	,217**
	Sig. (2-tailed)	,005	,001	,000	,067	,004
	N	175	175	175	175	175
SHOP_NEW	Pearson Correlation	-,166*	-,112	,187*	,171*	,217**
	Sig. (2-tailed)	,028	,140	,013	,024	,004
	N	175	175	175	175	175
GEN_EXP_NEW	Pearson Correlation	,110	,067	,095	-,038	,094
	Sig. (2-tailed)	,147	,380	,212	,615	,216
	N	175	175	175	175	175

PRIV_EXP_NEW	Pearson Correlation	,000	,021	,053	-,077	,054
	Sig. (2-tailed)	,998	,779	,485	,309	,481
	N	175	175	175	175	175
COMP_NEW	Pearson Correlation	-,208**	-,088	,143	,069	,285**
	Sig. (2-tailed)	,006	,246	,059	,368	,000
	N	175	175	175	175	175
SELF_EFFIC_NEW	Pearson Correlation	-,144	-,190*	,215**	-,011	,327**
	Sig. (2-tailed)	,058	,012	,004	,889	,000
	N	175	175	175	175	175
WEB_SEC_NEW	Pearson Correlation	-,248**	-,069	,158*	,183*	,277**
	Sig. (2-tailed)	,001	,364	,037	,015	,000
	N	175	175	175	175	175
PU_MEAN	Pearson Correlation	-,107	-,029	,084	,095	,186*
	Sig. (2-tailed)	,158	,708	,270	,209	,014
	N	175	175	175	175	175
PEOU_NEW	Pearson Correlation	-,111	-,061	,065	,085	,128
	Sig. (2-tailed)	,144	,423	,391	,262	,092
	N	175	175	175	175	175
ATT_NEW	Pearson Correlation	-,118	-,048	,122	,144	,118
	Sig. (2-tailed)	,120	,532	,107	,057	,121
	N	175	175	175	175	175
PBC_NEW	Pearson Correlation	-,046	-,080	,061	-,098	,054
	Sig. (2-tailed)	,549	,292	,423	,197	,481
	N	175	175	175	175	175
WTB_NEW	Pearson Correlation	-,047	-,036	,040	,193*	,087
	Sig. (2-tailed)	,535	,639	,598	,011	,255
	N	175	175	175	175	175

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

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

#### Correlations

		WEB_EXP_NE W	WEB_USAGE _NEW	SHOP_NEW	GEN_EXP_NE W
GENDER	Pearson Correlation	,209**	-,212**	-,166*	,110
	Sig. (2-tailed)	,005	,005	,028	,147

	N	175	175	175	175
AGE	Pearson Correlation	,273**	-,256**	-,112	,067
	Sig. (2-tailed)	,000	,001	,140	,380
	N	175	175	175	175
EDUCATION	Pearson Correlation	-,302**	,338**	,187*	,095
	Sig. (2-tailed)	,000	,000	,013	,212
	N	175	175	175	175
INCOME	Pearson Correlation	-,045	,139	,171*	-,038
	Sig. (2-tailed)	,553	,067	,024	,615
	N	175	175	175	175
SATISFACTION WITH WEB SITES	Pearson Correlation	-,299**	,217**	,217**	,094
	Sig. (2-tailed)	,000	,004	,004	,216
	N	175	175	175	175
WEB_EXP_NEW	Pearson Correlation	1	-,681**	-,362**	-,072
	Sig. (2-tailed)		,000	,000	,345
	N	175	175	175	175
WEB_USAGE_NEW	Pearson Correlation	-,681**	1	,400**	,020
	Sig. (2-tailed)	,000		,000	,795
	N	175	175	175	175
SHOP_NEW	Pearson Correlation	-,362**	,400**	1	,096
	Sig. (2-tailed)	,000	,000		,207
	N	175	175	175	175
GEN_EXP_NEW	Pearson Correlation	-,072	,020	,096	1
	Sig. (2-tailed)	,345	,795	,207	
	N	175	175	175	175
PRIV_EXP_NEW	Pearson Correlation	-,140	,089	,047	,511**
	Sig. (2-tailed)	,064	,243	,537	,000
	N	175	175	175	175
COMP_NEW	Pearson Correlation	-,409**	,306**	,456**	,071
	Sig. (2-tailed)	,000	,000	,000	,350
	N	175	175	175	175
SELF EFFIC_NEW	Pearson Correlation	-,634**	,508**	,343**	,142
	Sig. (2-tailed)	,000	,000	,000	,060
	N	175	175	175	175

WEB_SEC_NEW	Pearson Correlation	-,237**	,203**	,346**	,028
	Sig. (2-tailed)	,002	,007	,000	,711
	N	175	175	175	175
PU_MEAN	Pearson Correlation	-,300**	,211**	,255**	,155*
	Sig. (2-tailed)	,000	,005	,001	,041
	N	175	175	175	175
PEOU_NEW	Pearson Correlation	-,295**	,256**	,244**	,166*
	Sig. (2-tailed)	,000	,001	,001	,028
	N	175	175	175	175
ATT_NEW	Pearson Correlation	-,335**	,246**	,254**	,156*
	Sig. (2-tailed)	,000	,001	,001	,039
	N	175	175	175	175
PBC_NEW	Pearson Correlation	-,197**	,159*	,261**	,098
	Sig. (2-tailed)	,009	,035	,000	,195
	N	175	175	175	175
WTB_NEW	Pearson Correlation	-,333**	,204**	,205**	,077
	Sig. (2-tailed)	,000	,007	,006	,311
	N	175	175	175	175

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

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

#### Correlations

		PRIV_EXP_NE W	COMP_NEW	SELF_EFFIC_ NEW	WEB_SEC_NE W
GENDER	Pearson Correlation	,000	-,208**	-,144	-,248**
	Sig. (2-tailed)	,998	,006	,058	,001
	N	175	175	175	175
AGE	Pearson Correlation	,021	-,088	-,190*	-,069
	Sig. (2-tailed)	,779	,246	,012	,364
	N	175	175	175	175
EDUCATION	Pearson Correlation	,053	,143	,215**	,158*
	Sig. (2-tailed)	,485	,059	,004	,037
	N	175	175	175	175
INCOME	Pearson Correlation	-,077	,069	-,011	,183*
	Sig. (2-tailed)	,309	,368	,889	,015



	N		175	175	175	175
SATISFACTION WITH WEB SITES	Pearson Correlation		,054	,285**	,327**	,277**
	Sig. (2-tailed)		,481	,000	,000	,000
	N		175	175	175	175
WEB_EXP_NEW	Pearson Correlation		-,140	-,409**	-,634**	-,237**
	Sig. (2-tailed)		,064	,000	,000	,002
	N		175	175	175	175
WEB_USAGE_NEW	Pearson Correlation		,089	,306**	,508**	,203**
	Sig. (2-tailed)		,243	,000	,000	,007
	N		175	175	175	175
SHOP_NEW	Pearson Correlation		,047	,456**	,343**	,346**
	Sig. (2-tailed)		,537	,000	,000	,000
	N		175	175	175	175
GEN_EXP_NEW	Pearson Correlation		,511**	,071	,142	,028
	Sig. (2-tailed)		,000	,350	,060	,711
	N		175	175	175	175
PRIV_EXP_NEW	Pearson Correlation		1	,056	,118	,030
	Sig. (2-tailed)			,458	,120	,695
	N		175	175	175	175
COMP_NEW	Pearson Correlation		,056	1	,459**	,464**
	Sig. (2-tailed)		,458		,000	,000
	N		175	175	175	175
SELF EFFIC_NEW	Pearson Correlation		,118	,459**	1	,318**
	Sig. (2-tailed)		,120	,000		,000
	N		175	175	175	175
WEB_SEC_NEW	Pearson Correlation		,030	,464**	,318**	1
	Sig. (2-tailed)		,695	,000	,000	
	N		175	175	175	175
PU_MEAN	Pearson Correlation		,045	,546**	,393**	,417**
	Sig. (2-tailed)		,551	,000	,000	,000
	N		175	175	175	175
PEOU_NEW	Pearson Correlation		,032	,466**	,447**	,393**
	Sig. (2-tailed)		,674	,000	,000	,000
	N		175	175	175	175

ATT_NEW	Pearson Correlation	,022	,548**	,370**	,394**
	Sig. (2-tailed)	,774	,000	,000	,000
	N	175	175	175	175
PBC_NEW	Pearson Correlation	-,003	,265**	,236**	,115
	Sig. (2-tailed)	,965	,000	,002	,131
	N	175	175	175	175
WTB_NEW	Pearson Correlation	,032	,305**	,290**	,262**
	Sig. (2-tailed)	,675	,000	,000	,000
	N	175	175	175	175

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

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

#### Correlations

		PU_MEAN	PEOU_NEW	ATT_NEW	PBC_NEW	WTB_NEW
GENDER	Pearson Correlation	-,107	-,111	-,118	-,046	-,047
	Sig. (2-tailed)	,158	,144	,120	,549	,535
	N	175	175	175	175	175
AGE	Pearson Correlation	-,029	-,061	-,048	-,080	-,036
	Sig. (2-tailed)	,708	,423	,532	,292	,639
	N	175	175	175	175	175
EDUCATION	Pearson Correlation	,084	,065	,122	,061	,040
	Sig. (2-tailed)	,270	,391	,107	,423	,598
	N	175	175	175	175	175
INCOME	Pearson Correlation	,095	,085	,144	-,098	,193*
	Sig. (2-tailed)	,209	,262	,057	,197	,011
	N	175	175	175	175	175
SATISFACTION WITH WEB SITES	Pearson Correlation	,186*	,128	,118	,054	,087
	Sig. (2-tailed)	,014	,092	,121	,481	,255
	N	175	175	175	175	175
WEB_EXP_NEW	Pearson Correlation	-,300**	-,295**	-,335**	-,197**	-,333**
	Sig. (2-tailed)	,000	,000	,000	,009	,000
	N	175	175	175	175	175
WEB_USAGE_NEW	Pearson Correlation	,211**	,256**	,246**	,159*	,204**
	Sig. (2-tailed)	,005	,001	,001	,035	,007
	N	175	175	175	175	175

SHOP_NEW	Pearson Correlation	,255**	,244**	,254**	,261**	,205**
	Sig. (2-tailed)	,001	,001	,001	,000	,006
	N	175	175	175	175	175
GEN_EXP_NEW	Pearson Correlation	,155*	,166*	,156*	,098	,077
	Sig. (2-tailed)	,041	,028	,039	,195	,311
	N	175	175	175	175	175
PRIV_EXP_NEW	Pearson Correlation	,045	,032	,022	-,003	,032
	Sig. (2-tailed)	,551	,674	,774	,965	,675
	N	175	175	175	175	175
COMP_NEW	Pearson Correlation	,546**	,466**	,548**	,265**	,305**
	Sig. (2-tailed)	,000	,000	,000	,000	,000
	N	175	175	175	175	175
SELF EFFIC_NEW	Pearson Correlation	,393**	,447**	,370**	,236**	,290**
	Sig. (2-tailed)	,000	,000	,000	,002	,000
	N	175	175	175	175	175
WEB_SEC_NEW	Pearson Correlation	,417**	,393**	,394**	,115	,262**
	Sig. (2-tailed)	,000	,000	,000	,131	,000
	N	175	175	175	175	175
PU_MEAN	Pearson Correlation	1	,753**	,754**	,302**	,574**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	175	175	175	175	175
PEOU_NEW	Pearson Correlation	,753**	1	,734**	,428**	,634**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	175	175	175	175	175
ATT_NEW	Pearson Correlation	,754**	,734**	1	,305**	,621**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	175	175	175	175	175
PBC_NEW	Pearson Correlation	,302**	,428**	,305**	1	,302**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	175	175	175	175	175
WTB_NEW	Pearson Correlation	,574**	,634**	,621**	,302**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	175	175	175	175	175

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

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

```
REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT PU_MEAN
/METHOD=STEPWISE WEB_EXP_NEW WEB_USAGE_NEW SHOP_NEW
GEN_EXP_NEW PRIV_EXP_NEW COMP_NEW SELF_EFFIC_NEW
WEB_SEC_NEW SATISF.
```

## Regression

[DataSet1] G:\ERGASIA.sav

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	COMP_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
2	WEB_SEC_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
3	SELF_EFFIC_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).

a. Dependent Variable: PU\_MEAN

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,546 <sup>a</sup>	,298	,294	1,31221
2	,576 <sup>b</sup>	,332	,325	1,28353
3	,592 <sup>c</sup>	,351	,339	1,26928

a. Predictors: (Constant), COMP\_NEW

b. Predictors: (Constant), COMP\_NEW, WEB\_SEC\_NEW

c. Predictors: (Constant), COMP\_NEW, WEB\_SEC\_NEW, SELF EFFIC\_NEW

**ANOVA<sup>d</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	126,489	1	126,489	73,459	,000 <sup>a</sup>
	Residual	297,888	173	1,722		
	Total	424,377	174			
2	Regression	141,014	2	70,507	42,797	,000 <sup>b</sup>
	Residual	283,363	172	1,647		
	Total	424,377	174			
3	Regression	148,884	3	49,628	30,804	,000 <sup>c</sup>
	Residual	275,493	171	1,611		
	Total	424,377	174			

a. Predictors: (Constant), COMP\_NEW

b. Predictors: (Constant), COMP\_NEW, WEB\_SEC\_NEW

c. Predictors: (Constant), COMP\_NEW, WEB\_SEC\_NEW, SELF EFFIC\_NEW

d. Dependent Variable: PU\_MEAN

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.

1	(Constant)	1,338	,281		4,768	,000
	COMP_NEW	,583	,068	,546	8,571	,000
2	(Constant)	1,107	,285		3,877	,000
	COMP_NEW	,479	,075	,449	6,387	,000
	WEB_SEC_NEW	,201	,068	,209	2,969	,003
3	(Constant)	,245	,481		,508	,612
	COMP_NEW	,414	,080	,388	5,175	,000
	WEB_SEC_NEW	,182	,068	,188	2,682	,008
	SELF EFFIC_NEW	,195	,088	,155	2,210	,028

a. Dependent Variable: PU\_MEAN

#### Excluded Variables<sup>d</sup>

Model		Excluded Variables <sup>d</sup>		
		Beta In	t	Sig.
1	WEB_EXP_NEW	-,092 <sup>a</sup>	-1,319	,189
	WEB_USAGE_NEW	,049 <sup>a</sup>	,729	,467
	SHOP_NEW	,008 <sup>a</sup>	,106	,915
	GEN_EXP_NEW	,116 <sup>a</sup>	1,835	,068
	PRIV_EXP_NEW	,015 <sup>a</sup>	,229	,820
	SELF EFFIC_NEW	,180 <sup>a</sup>	2,544	,012
	WEB_SEC_NEW	,209 <sup>a</sup>	2,969	,003
	SATISFACTION WITH WEB SITES	,033 <sup>a</sup>	,501	,617
2	WEB_EXP_NEW	-,080 <sup>b</sup>	-1,176	,241
	WEB_USAGE_NEW	,035 <sup>b</sup>	,533	,595
	SHOP_NEW	-,029 <sup>b</sup>	-,401	,689
	GEN_EXP_NEW	,117 <sup>b</sup>	1,893	,060
	PRIV_EXP_NEW	,014 <sup>b</sup>	,221	,825
	SELF EFFIC_NEW	,155 <sup>b</sup>	2,210	,028
	SATISFACTION WITH WEB SITES	,001 <sup>b</sup>	,008	,994
3	WEB_EXP_NEW	,002 <sup>c</sup>	,027	,978
	WEB_USAGE_NEW	-,033 <sup>c</sup>	-,454	,651

SHOP_NEW	-,053 <sup>c</sup>	-,744	,458
GEN_EXP_NEW	,102 <sup>c</sup>	1,643	,102
PRIV_EXP_NEW	,000 <sup>c</sup>	-,006	,995
SATISFACTION WITH WEB SITES	-,032 <sup>c</sup>	-,471	,638

a. Predictors in the Model: (Constant), COMP\_NEW

b. Predictors in the Model: (Constant), COMP\_NEW, WEB\_SEC\_NEW

c. Predictors in the Model: (Constant), COMP\_NEW, WEB\_SEC\_NEW, SELF EFFIC\_NEW

d. Dependent Variable: PU\_MEAN

**Excluded Variables<sup>d</sup>**

Model		Collinearity Statistics	
		Partial Correlation	Tolerance
1	WEB_EXP_NEW	-,100	,833
	WEB_USAGE_NEW	,055	,906
	SHOP_NEW	,008	,792
	GEN_EXP_NEW	,139	,995
	PRIV_EXP_NEW	,017	,997
	SELF EFFIC_NEW	,190	,789
	WEB_SEC_NEW	,221	,785
	SATISFACTION WITH WEB SITES	,038	,919
2	WEB_EXP_NEW	-,090	,830
	WEB_USAGE_NEW	,041	,902
	SHOP_NEW	-,031	,769
	GEN_EXP_NEW	,143	,995
	PRIV_EXP_NEW	,017	,997
	SELF EFFIC_NEW	,167	,775
	SATISFACTION WITH WEB SITES	,001	,892
3	WEB_EXP_NEW	,002	,581
	WEB_USAGE_NEW	-,035	,735
	SHOP_NEW	-,057	,752

GEN_EXP_NEW	,125	,979
PRIV_EXP_NEW	,000	,986
SATISFACTION WITH WEB SITES	-,036	,852

d. Dependent Variable: PU\_MEAN

REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA  
/CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT PEOU\_NEW  
/METHOD=STEPWISE WEB\_EXP\_NEW WEB\_USAGE\_NEW SHOP\_NEW  
GEN\_EXP\_NEW PRIV\_EXP\_NEW COMP\_NEW SELF\_EFFIC\_NEW  
WEB\_SEC\_NEW SATISF.

## Regression

[DataSet1] G:\ERGASIA.sav

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	COMP_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
2	SELF_EFFIC_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).



3	WEB_SEC_NEW	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
---	-------------	---

a. Dependent Variable: PEOU\_NEW

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,466 <sup>a</sup>	,217	,212	1,39747
2	,534 <sup>b</sup>	,285	,277	1,33865
3	,560 <sup>c</sup>	,313	,301	1,31628

a. Predictors: (Constant), COMP\_NEW

b. Predictors: (Constant), COMP\_NEW, SELF EFFIC\_NEW

c. Predictors: (Constant), COMP\_NEW, SELF EFFIC\_NEW, WEB\_SEC\_NEW

#### ANOVA<sup>d</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93,492	1	93,492	47,873	,000 <sup>a</sup>
	Residual	337,857	173	1,953		
	Total	431,349	174			
2	Regression	123,129	2	61,564	34,356	,000 <sup>b</sup>
	Residual	308,220	172	1,792		
	Total	431,349	174			
3	Regression	135,074	3	45,025	25,987	,000 <sup>c</sup>
	Residual	296,274	171	1,733		
	Total	431,349	174			

a. Predictors: (Constant), COMP\_NEW

b. Predictors: (Constant), COMP\_NEW, SELF EFFIC\_NEW

c. Predictors: (Constant), COMP\_NEW, SELF EFFIC\_NEW, WEB\_SEC\_NEW

ANOVA<sup>d</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93,492	1	93,492	47,873	,000 <sup>a</sup>
	Residual	337,857	173	1,953		
	Total	431,349	174			
2	Regression	123,129	2	61,564	34,356	,000 <sup>b</sup>
	Residual	308,220	172	1,792		
	Total	431,349	174			
3	Regression	135,074	3	45,025	25,987	,000 <sup>c</sup>
	Residual	296,274	171	1,733		
	Total	431,349	174			

a. Predictors: (Constant), COMP\_NEW

b. Predictors: (Constant), COMP\_NEW, SELF\_EFFIC\_NEW

c. Predictors: (Constant), COMP\_NEW, SELF\_EFFIC\_NEW, WEB\_SEC\_NEW

d. Dependent Variable: PEOU\_NEW

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,968	,299		6,585	,000
	COMP_NEW	,501	,072	,466	6,919	,000
2	(Constant)	,267	,507		,526	,600
	COMP_NEW	,355	,078	,330	4,547	,000
	SELF_EFFIC_NEW	,375	,092	,295	4,067	,000
3	(Constant)	,199	,499		,399	,690
	COMP_NEW	,273	,083	,254	3,292	,001
	SELF_EFFIC_NEW	,343	,091	,270	3,750	,000
	WEB_SEC_NEW	,184	,070	,190	2,626	,009

a. Dependent Variable: PEOU\_NEW

Excluded Variables<sup>d</sup>

Model	

		Beta In	t	Sig.
1	WEB_EXP_NEW	-,126 <sup>a</sup>	-1,714	,088
	WEB_USAGE_NEW	,125 <sup>a</sup>	1,784	,076
	SHOP_NEW	,040 <sup>a</sup>	,529	,598
	GEN_EXP_NEW	,133 <sup>a</sup>	1,995	,048
	PRIV_EXP_NEW	,006 <sup>a</sup>	,085	,932
	SELF_EFFIC_NEW	,295 <sup>a</sup>	4,067	,000
	WEB_SEC_NEW	,225 <sup>a</sup>	3,039	,003
	SATISFACTION WITH WEB SITES	-,005 <sup>a</sup>	-,077	,939
2	WEB_EXP_NEW	,046 <sup>b</sup>	,546	,586
	WEB_USAGE_NEW	,007 <sup>b</sup>	,092	,927
	SHOP_NEW	-,010 <sup>b</sup>	-,134	,894
	GEN_EXP_NEW	,102 <sup>b</sup>	1,580	,116
	PRIV_EXP_NEW	-,022 <sup>b</sup>	-,335	,738
	WEB_SEC_NEW	,190 <sup>b</sup>	2,626	,009
	SATISFACTION WITH WEB SITES	-,072 <sup>b</sup>	-1,045	,297
	3	WEB_EXP_NEW	,042 <sup>c</sup>	,508
WEB_USAGE_NEW		,004 <sup>c</sup>	,051	,959
SHOP_NEW		-,039 <sup>c</sup>	-,539	,591
GEN_EXP_NEW		,106 <sup>c</sup>	1,667	,097
PRIV_EXP_NEW		-,020 <sup>c</sup>	-,315	,753
SATISFACTION WITH WEB SITES		-,100 <sup>c</sup>	-1,463	,145

a. Predictors in the Model: (Constant), COMP\_NEW

b. Predictors in the Model: (Constant), COMP\_NEW, SELF\_EFFIC\_NEW

c. Predictors in the Model: (Constant), COMP\_NEW, SELF\_EFFIC\_NEW, WEB\_SEC\_NEW

d. Dependent Variable: PEOU\_NEW

#### Excluded Variables<sup>d</sup>

Model	Collinearity Statistics	
	Partial Correlation	Tolerance

1	WEB_EXP_NEW	-,130	,833
	WEB_USAGE_NEW	,135	,906
	SHOP_NEW	,040	,792
	GEN_EXP_NEW	,150	,995
	PRIV_EXP_NEW	,006	,997
	SELF EFFIC_NEW	,296	,789
	WEB_SEC_NEW	,226	,785
	SATISFACTION WITH WEB SITES	-,006	,919
2	WEB_EXP_NEW	,042	,581
	WEB_USAGE_NEW	,007	,735
	SHOP_NEW	-,010	,770
	GEN_EXP_NEW	,120	,980
	PRIV_EXP_NEW	-,026	,986
	WEB_SEC_NEW	,197	,771
	SATISFACTION WITH WEB SITES	-,080	,870
3	WEB_EXP_NEW	,039	,581
	WEB_USAGE_NEW	,004	,735
	SHOP_NEW	-,041	,752
	GEN_EXP_NEW	,127	,979
	PRIV_EXP_NEW	-,024	,986
	SATISFACTION WITH WEB SITES	-,111	,852

d. Dependent Variable: PEOU\_NEW

REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT ATT\_NEW  
 /METHOD=STEPWISE PU\_MEAN PEOU\_NEW.

## Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	PU_MEAN	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
2	PEOU_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).

a. Dependent Variable: ATT\_NEW

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,754 <sup>a</sup>	,568	,566	1,01522
2	,795 <sup>b</sup>	,633	,628	,93936

a. Predictors: (Constant), PU\_MEAN

b. Predictors: (Constant), PU\_MEAN, PEOU\_NEW

**ANOVA<sup>c</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	234,688	1	234,688	227,703	,000 <sup>a</sup>
	Residual	178,306	173	1,031		
	Total	412,994	174			

2	Regression	261,221	2	130,610	148,017	,000 <sup>b</sup>
	Residual	151,773	172	,882		
	Total	412,994	174			

a. Predictors: (Constant), PU\_MEAN

b. Predictors: (Constant), PU\_MEAN, PEOU\_NEW

c. Dependent Variable: ATT\_NEW

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,326	,193		1,689	,093
	PU_MEAN	,744	,049	,754	15,090	,000
2	(Constant)	-,119	,196		-,606	,545
	PU_MEAN	,458	,069	,464	6,611	,000
	PEOU_NEW	,377	,069	,385	5,484	,000

a. Dependent Variable: ATT\_NEW

**Excluded Variables<sup>b</sup>**

Model					Partial Correlation	Collinearity Statistics
		Beta In	t	Sig.	Tolerance	
1	PEOU_NEW	,385 <sup>a</sup>	5,484	,000	,386	,434

a. Predictors in the Model: (Constant), PU\_MEAN

b. Dependent Variable: ATT\_NEW

REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA  
/CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT WTB\_NEW  
/METHOD=STEPWISE ATT\_NEW PBC\_NEW.

## Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	ATT_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).
2	PBC_NEW	.	Stepwise (Criteria: Probability-of-F- to-enter <= ,050, Probability-of-F- to-remove >= ,100).

a. Dependent Variable: WTB\_NEW

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,621 <sup>a</sup>	,385	,382	1,34061
2	,632 <sup>b</sup>	,399	,392	1,32907

a. Predictors: (Constant), ATT\_NEW

b. Predictors: (Constant), ATT\_NEW, PBC\_NEW

**ANOVA<sup>c</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	194,817	1	194,817	108,398	,000 <sup>a</sup>
	Residual	310,921	173	1,797		
	Total	505,737	174			

2	Regression	201,912	2	100,956	57,153	,000 <sup>b</sup>
	Residual	303,825	172	1,766		
	Total	505,737	174			

a. Predictors: (Constant), ATT\_NEW

b. Predictors: (Constant), ATT\_NEW, PBC\_NEW

c. Dependent Variable: WTB\_NEW

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,595	,222		7,184	,000
	ATT_NEW	,687	,066	,621	10,411	,000
2	(Constant)	1,092	,334		3,273	,001
	ATT_NEW	,645	,069	,583	9,388	,000
	PBC_NEW	,152	,076	,124	2,004	,047

a. Dependent Variable: WTB\_NEW

**Excluded Variables<sup>b</sup>**

Model						Collinearity Statistics
		Beta In	t	Sig.	Partial Correlation	Tolerance
1	PBC_NEW	,124 <sup>a</sup>	2,004	,047	,151	,907

a. Predictors in the Model: (Constant), ATT\_NEW

b. Dependent Variable: WTB\_NEW

FREQUENCIES VARIABLES=GENDER /PIECHART PERCENT  
/ORDER=ANALYSIS.

## Frequencies



**Statistics**

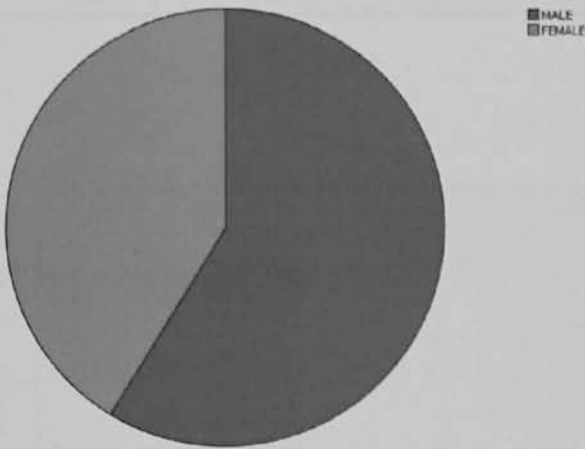
GENDER

N	Valid	175
	Missing	0

**GENDER**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	103	58,9	58,9	58,9
	FEMALE	72	41,1	41,1	100,0
Total		175	100,0	100,0	

**GENDER**



FREQUENCIES VARIABLES=AGE /BARChart PERCENT /ORDER=ANALYSIS.

**Frequencies**

**Statistics**

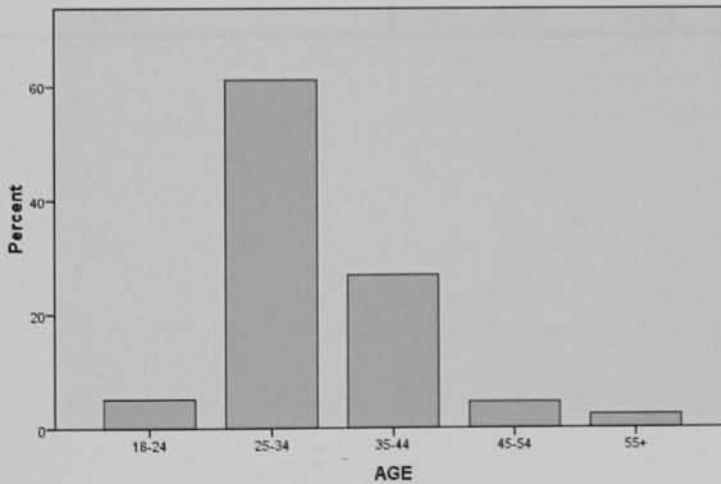
AGE

N	Valid	175
	Missing	0

**AGE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	9	5,1	5,1	5,1
	25-34	107	61,1	61,1	66,3
	35-44	47	26,9	26,9	93,1
	45-54	8	4,6	4,6	97,7
	55+	4	2,3	2,3	100,0
	Total		175	100,0	100,0

**AGE**



FREQUENCIES VARIABLES=EDUCATION /BARChart PERCENT  
/ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

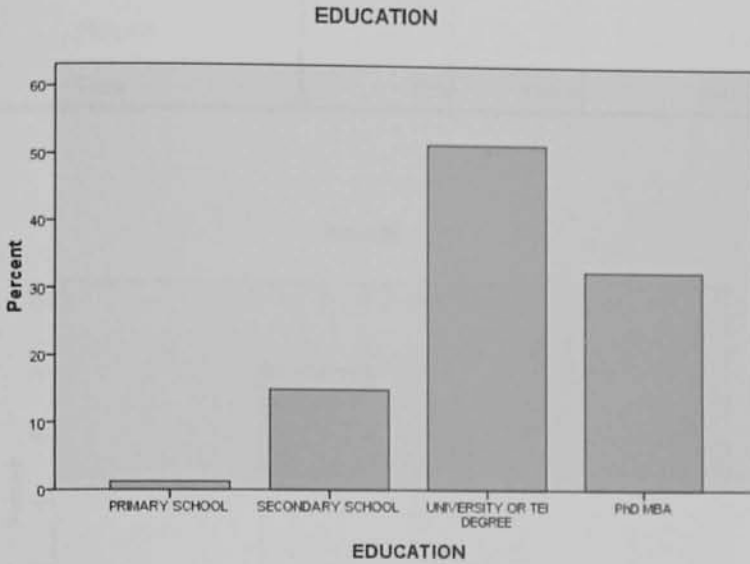
### Statistics

EDUCATION

N	Valid	175
	Missing	0

### EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PRIMARY SCHOOL	2	1,1	1,1	1,1
	SECONDARY SCHOOL	26	14,9	14,9	16,0
	UNIVERSITY OR TEI DEGREE	90	51,4	51,4	67,4
	PhD MBA	57	32,6	32,6	100,0
	Total	175	100,0	100,0	



FREQUENCIES VARIABLES=INCOME /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet 1] E:\ERGASIA.sav

### Statistics

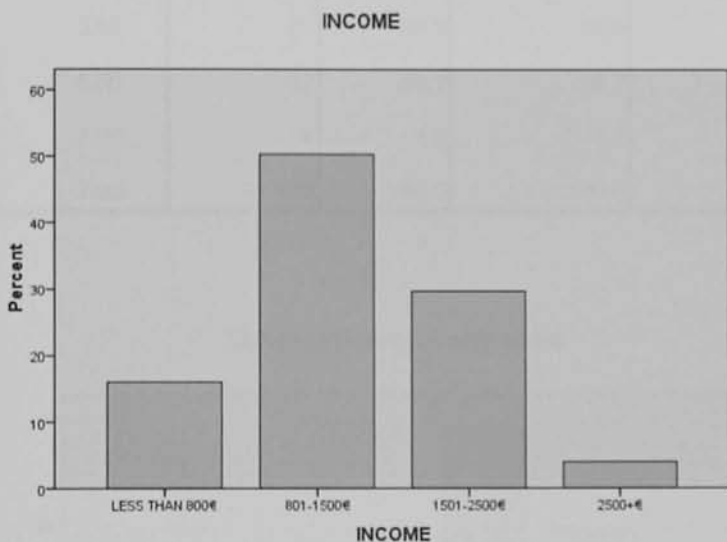
INCOME

N	Valid	175
	Missing	0

### INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN 800€	28	16,0	16,0	16,0
	801-1500€	88	50,3	50,3	66,3

1501-2500€	52	29,7	29,7	96,0
2500+€	7	4,0	4,0	100,0
Total	175	100,0	100,0	



FREQUENCIES VARIABLES=SATISF /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

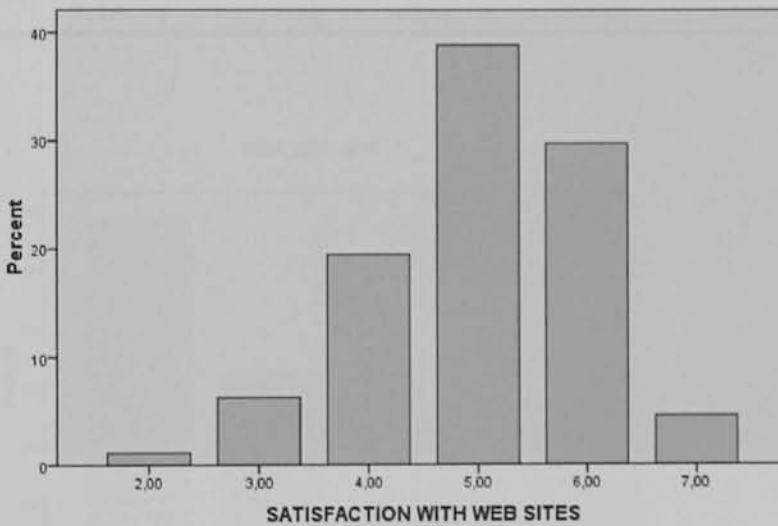
SATISFACTION WITH WEB  
SITES

N	Valid	175
	Missing	0

**SATISFACTION WITH WEB SITES**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	1,1	1,1	1,1
	3,00	11	6,3	6,3	7,4
	4,00	34	19,4	19,4	26,9
	5,00	68	38,9	38,9	65,7
	6,00	52	29,7	29,7	95,4
	7,00	8	4,6	4,6	100,0
	Total	175	100,0	100,0	

SATISFACTION WITH WEB SITES



FREQUENCIES VARIABLES=WEB\_EXP\_NEW /BARChart PERCENT  
/ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

## Statistics

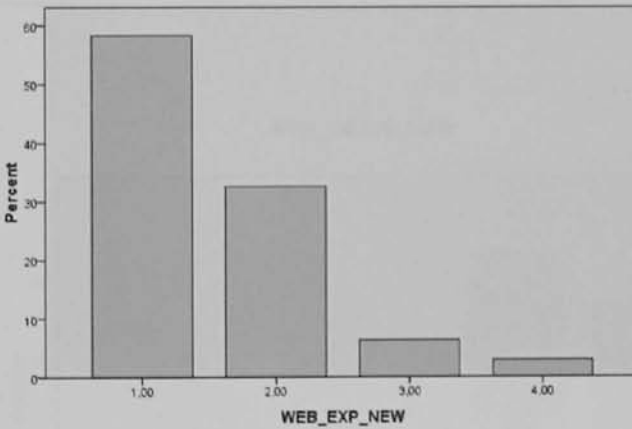
WEB\_EXP\_NEW

N	Valid	175
	Missing	0

WEB\_EXP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	102	58,3	58,3	58,3
	2,00	57	32,6	32,6	90,9
	3,00	11	6,3	6,3	97,1
	4,00	5	2,9	2,9	100,0
	Total		175	100,0	100,0

WEB\_EXP\_NEW



FREQUENCIES VARIABLES=WEB\_USAGE\_NEW /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

**Statistics**

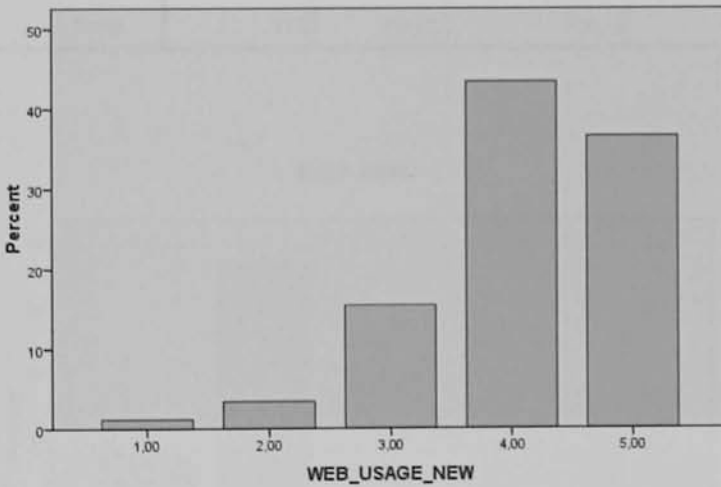
WEB\_USAGE\_NEW

N	Valid	175
	Missing	0

**WEB\_USAGE\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,1	1,1	1,1
	2,00	6	3,4	3,4	4,6
	3,00	27	15,4	15,4	20,0
	4,00	76	43,4	43,4	63,4
	5,00	64	36,6	36,6	100,0
Total		175	100,0	100,0	

**WEB\_USAGE\_NEW**



FREQUENCIES VARIABLES=SHOP\_NEW /BARChart PERCENT /ORDER=ANALYSIS.



# Frequencies

[DataSet1] E:\ERGASIA.sav

## Statistics

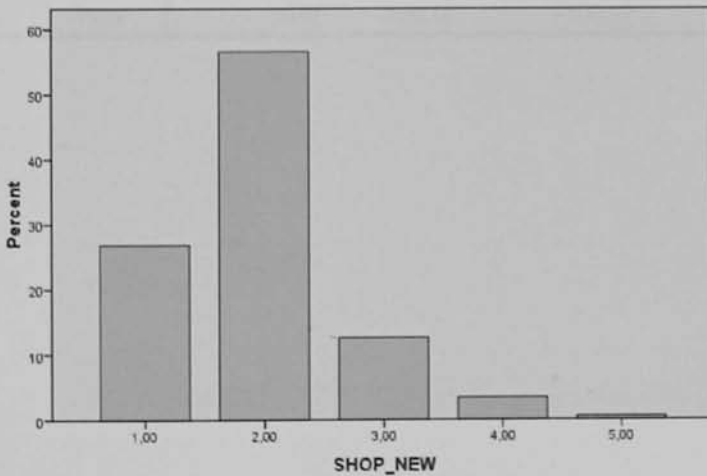
SHOP\_NEW

N	Valid	175
	Missing	0

## SHOP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	47	26,9	26,9	26,9
	2,00	99	56,6	56,6	83,4
	3,00	22	12,6	12,6	96,0
	4,00	6	3,4	3,4	99,4
	5,00	1	,6	,6	100,0
Total		175	100,0	100,0	

## SHOP\_NEW



FREQUENCIES VARIABLES=GEN\_EXP\_NEW /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

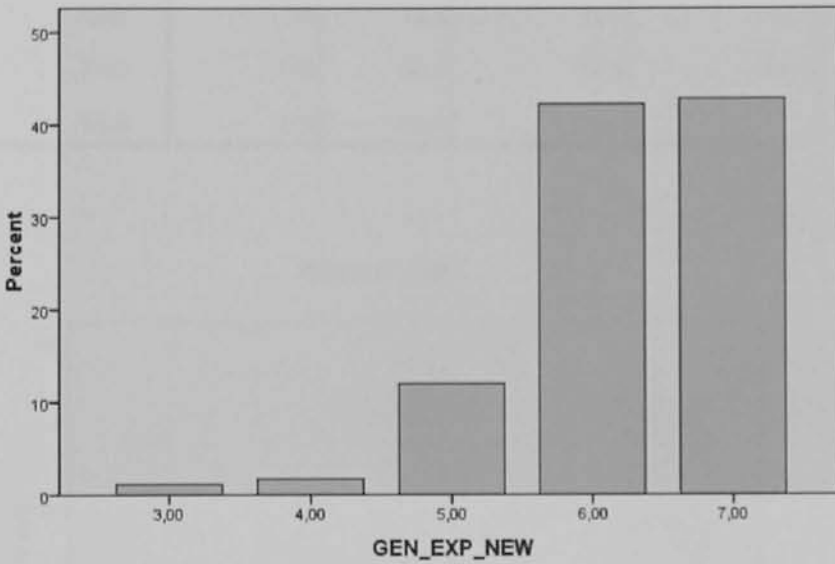
GEN\_EXP\_NEW

N	Valid	175
	Missing	0

### GEN\_EXP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	2	1,1	1,1	1,1
	4,00	3	1,7	1,7	2,9
	5,00	21	12,0	12,0	14,9
	6,00	74	42,3	42,3	57,1
	7,00	75	42,9	42,9	100,0
	Total		175	100,0	100,0

GEN\_EXP\_NEW



FREQUENCIES VARIABLES=PRIV\_EXP\_NEW /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

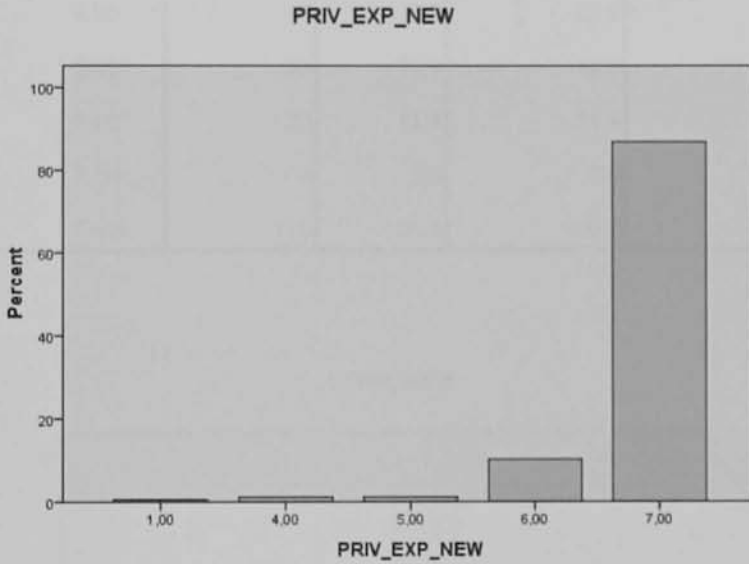
PRIV\_EXP\_NEW

N	Valid	175
	Missing	0

PRIV\_EXP\_NEW

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1,00	1	,6	,6	,6

4,00	2	1,1	1,1	1,7
5,00	2	1,1	1,1	2,9
6,00	18	10,3	10,3	13,1
7,00	152	86,9	86,9	100,0
Total	175	100,0	100,0	



FREQUENCIES VARIABLES=COMP\_NEW /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

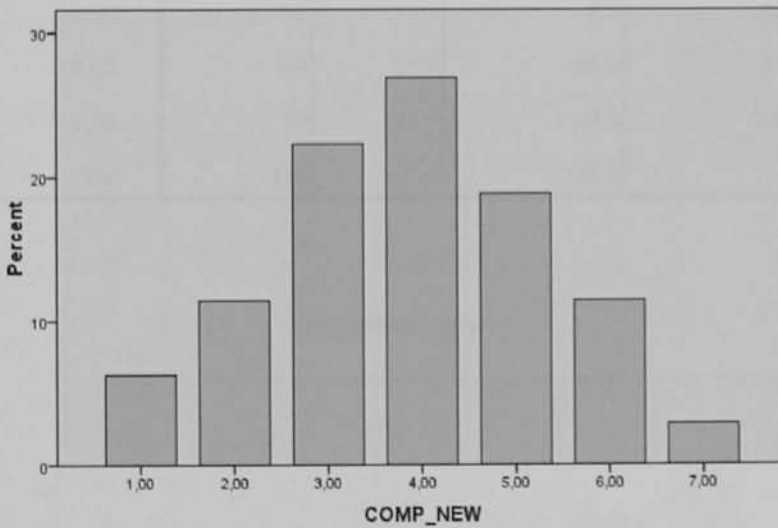
COMP\_NEW

N	Valid	175
	Missing	0

COMP\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	11	6,3	6,3	6,3
	2,00	20	11,4	11,4	17,7
	3,00	39	22,3	22,3	40,0
	4,00	47	26,9	26,9	66,9
	5,00	33	18,9	18,9	85,7
	6,00	20	11,4	11,4	97,1
	7,00	5	2,9	2,9	100,0
Total		175	100,0	100,0	

COMP\_NEW



FREQUENCIES VARIABLES=SELF\_EFFIC\_NEW /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

**Statistics**

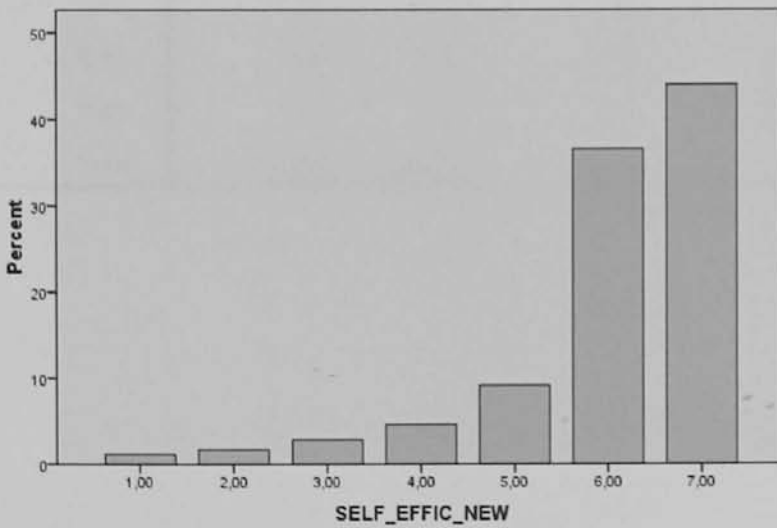
SELF\_EFFIC\_NEW

N	Valid	175
	Missing	0

**SELF\_EFFIC\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	1,1	1,1	1,1
	2,00	3	1,7	1,7	2,9
	3,00	5	2,9	2,9	5,7
	4,00	8	4,6	4,6	10,3
	5,00	16	9,1	9,1	19,4
	6,00	64	36,6	36,6	56,0
	7,00	77	44,0	44,0	100,0
	Total		175	100,0	100,0

**SELF\_EFFIC\_NEW**



FREQUENCIES VARIABLES=WEB\_SEC\_NEW /BARCHART PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

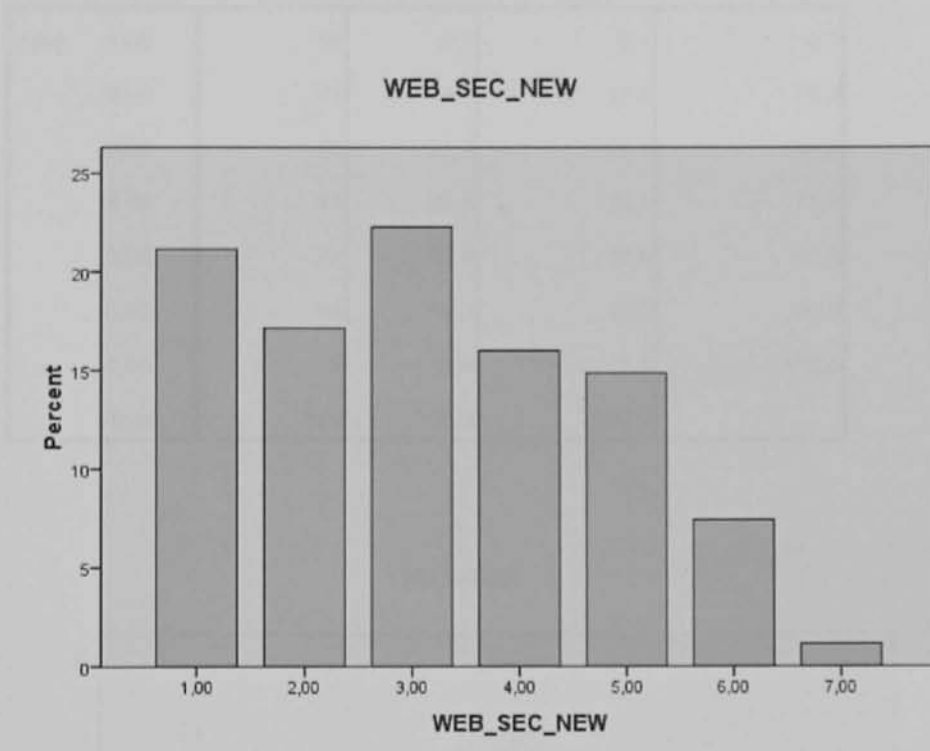
### Statistics

WEB\_SEC\_NEW

N	Valid	175
	Missing	0

### WEB\_SEC\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	37	21,1	21,1	21,1
	2,00	30	17,1	17,1	38,3
	3,00	39	22,3	22,3	60,6
	4,00	28	16,0	16,0	76,6
	5,00	26	14,9	14,9	91,4
	6,00	13	7,4	7,4	98,9
	7,00	2	1,1	1,1	100,0
	Total	175	100,0	100,0	



```
FREQUENCIES VARIABLES=PU_MEAN /BARCHART PERCENT /ORDER=ANALYSIS.
```

### Frequencies

[DataSet1] E:\ERGASIA.sav

#### Statistics

PU\_MEAN

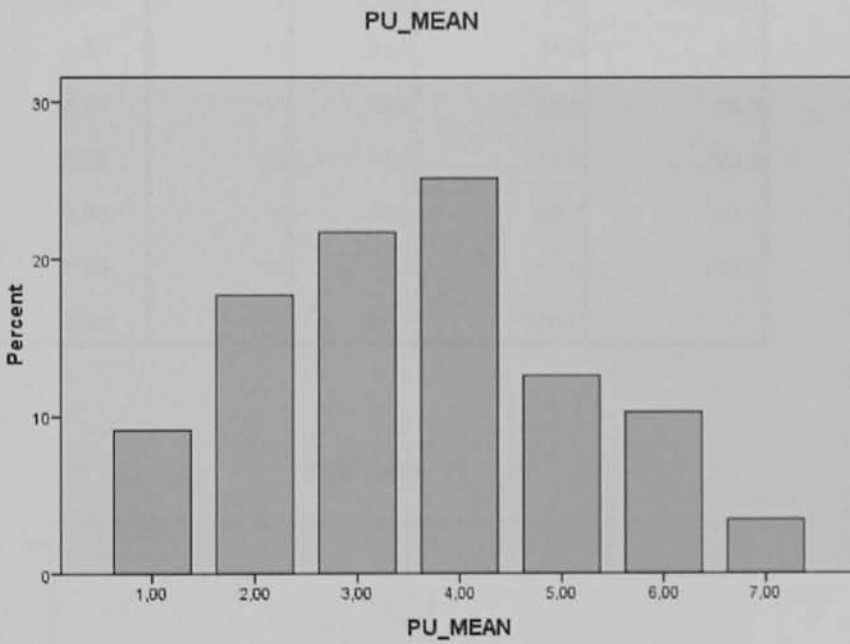
N	Valid	175
	Missing	0

#### PU\_MEAN

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------



Valid	1,00	16	9,1	9,1	9,1
	2,00	31	17,7	17,7	26,9
	3,00	38	21,7	21,7	48,6
	4,00	44	25,1	25,1	73,7
	5,00	22	12,6	12,6	86,3
	6,00	18	10,3	10,3	96,6
	7,00	6	3,4	3,4	100,0
Total		175	100,0	100,0	



FREQUENCIES VARIABLES=PEOU\_NEW /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

**Statistics**

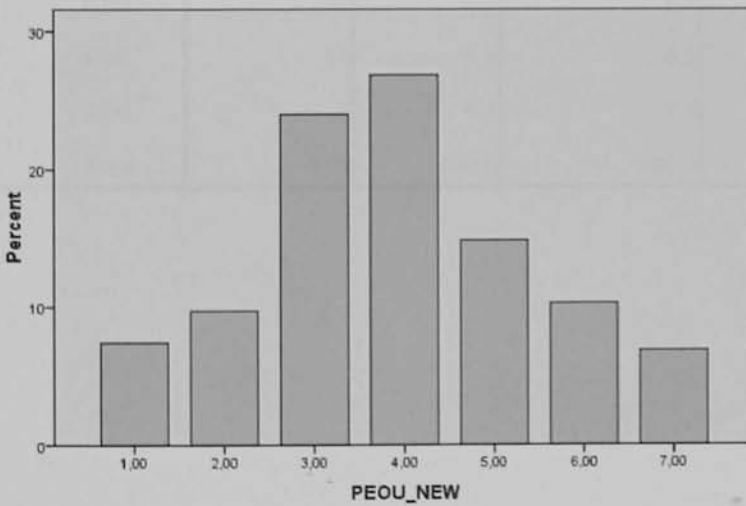
PEOU\_NEW

N	Valid	175
	Missing	0

PEOU\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	13	7,4	7,4	7,4
	2,00	17	9,7	9,7	17,1
	3,00	42	24,0	24,0	41,1
	4,00	47	26,9	26,9	68,0
	5,00	26	14,9	14,9	82,9
	6,00	18	10,3	10,3	93,1
	7,00	12	6,9	6,9	100,0
	Total	175	100,0	100,0	

PEOU\_NEW



FREQUENCIES VARIABLES=ATT\_NEW /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

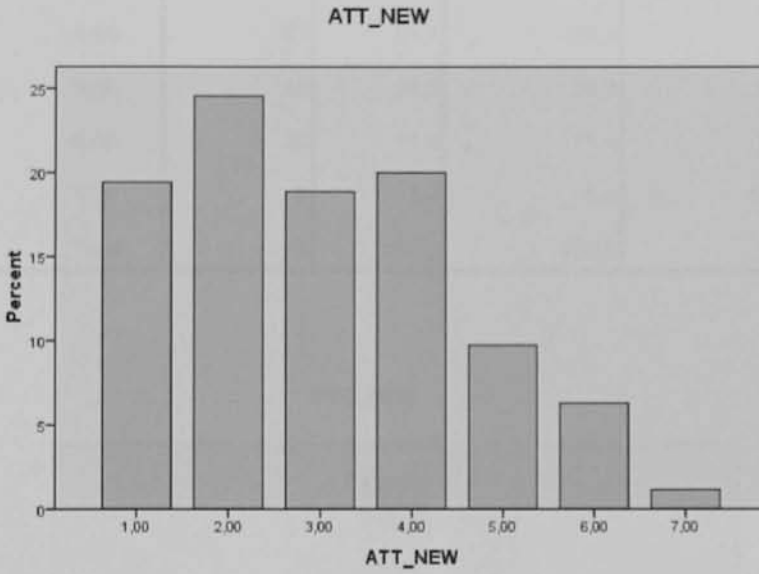
### Statistics

ATT\_NEW

N	Valid	175
	Missing	0

### ATT\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	34	19,4	19,4	19,4
	2,00	43	24,6	24,6	44,0
	3,00	33	18,9	18,9	62,9
	4,00	35	20,0	20,0	82,9
	5,00	17	9,7	9,7	92,6
	6,00	11	6,3	6,3	98,9
	7,00	2	1,1	1,1	100,0
	Total	175	100,0	100,0	



FREQUENCIES VARIABLES=PBC\_NEW /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

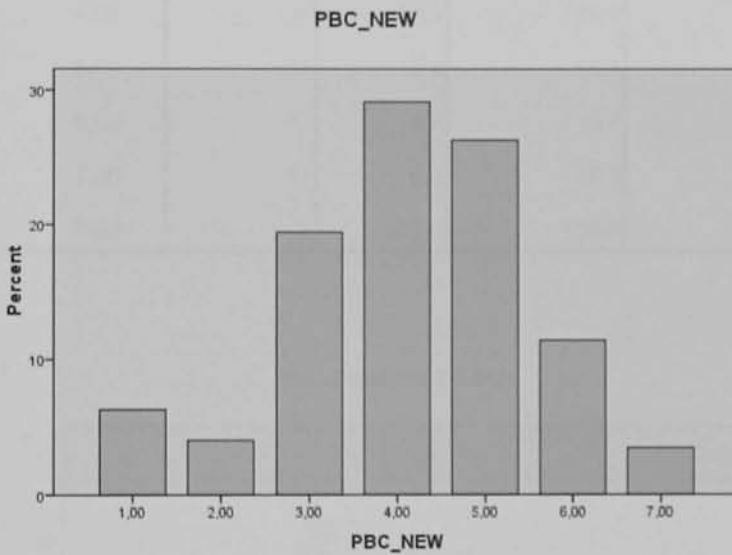
PBC\_NEW

N	Valid	175
	Missing	0

PBC\_NEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	11	6,3	6,3	6,3
	2,00	7	4,0	4,0	10,3

3,00	34	19,4	19,4	29,7
4,00	51	29,1	29,1	58,9
5,00	46	26,3	26,3	85,1
6,00	20	11,4	11,4	96,6
7,00	6	3,4	3,4	100,0
Total	175	100,0	100,0	



FREQUENCIES VARIABLES=WTB\_NEW /BARChart PERCENT /ORDER=ANALYSIS.

## Frequencies

[DataSet1] E:\ERGASIA.sav

### Statistics

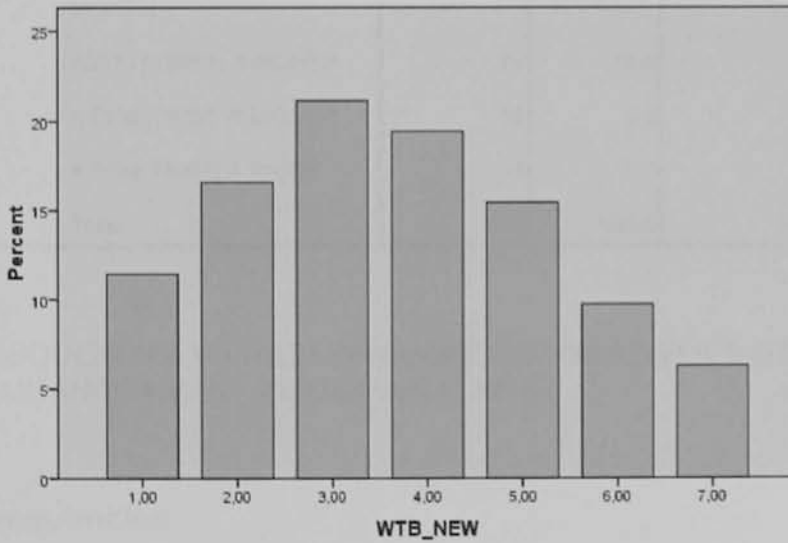
WTB\_NEW

N	Valid	175
	Missing	0

**WTB\_NEW**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	20	11,4	11,4	11,4
	2,00	29	16,6	16,6	28,0
	3,00	37	21,1	21,1	49,1
	4,00	34	19,4	19,4	68,6
	5,00	27	15,4	15,4	84,0
	6,00	17	9,7	9,7	93,7
	7,00	11	6,3	6,3	100,0
Total		175	100,0	100,0	

**WILLINGNESS TO BUY**



```
GET FILE='E:\ERGASIA.sav'. FREQUENCIES VARIABLES=SHOEXPI
/STATISTICS=STDDEV VARIANCE MEAN /ORDER=ANALYSIS.
```

**Frequencies**

[DataSet1] E:\ERGASIA.sav

**Statistics**

ONLINE SHOPPING EXPERIENCE 1

N	Valid	175
	Missing	0
	Mean	1,3771
	Std. Deviation	,71562
	Variance	,512

**ONLINE SHOPPING EXPERIENCE 1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN ONCE A MONTH	130	74,3	74,3	74,3
	ABOUT ONCE A MONTH	27	15,4	15,4	89,7
	A FEW TIMES A MONTH	15	8,6	8,6	98,3
	A FEW TIMES A WEEK	3	1,7	1,7	100,0
	Total	175	100,0	100,0	

FREQUENCIES VARIABLES=SHOPEXP2 /STATISTICS=STDDEV  
VARIANCE MEAN /ORDER=ANALYSIS.

**Frequencies**

[DataSet1] E:\ERGASIA.sav

**Statistics**

ONLINE SHOPPING EXPERIENCE 2

N	Valid	175
---	-------	-----

Missing	0
Mean	2,1943
Std. Deviation	1,02664
Variance	1,054

**ONLINE SHOPPING EXPERIENCE 2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
,00	47	26,9	26,9	26,9
1-3	71	40,6	40,6	67,4
4-6	40	22,9	22,9	90,3
7-10	10	5,7	5,7	96,0
10+	7	4,0	4,0	100,0
Total	175	100,0	100,0	

```
GET FILE='C:\Documents and Settings\USER\Local Settings\Temp\ERGASIA
GIANNIS.sav'. REGRESSION /MISSING LISTWISE /STATISTICS COEFF
OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN
/DEPENDENT PU_MEAN /METHOD=ENTER SHOP_NEW GEN_EXP_NEW
COMP_NEW SELF_EFFIC_NEW WEB_SEC_NEW SATISF.
```

**Regression**

[DataSet1] C:\Documents and Settings\USER\Local Settings\Temp\ERGASIA  
GIANNIS.sav

**Variables Entered/Removed**

Model	Variables Entered	Variables Removed	Method
-------	-------------------	-------------------	--------



1	SATISFACTION WITH WEB SITES, GEN_EXP_NEW, SHOP_NEW, WEB_SEC_NEW, SELF_EFFIC_NEW, COMP_NEW <sup>a</sup>	Enter
---	--	-------

a. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,604 <sup>a</sup>	,365	,342	1,26681

a. Predictors: (Constant), SATISFACTION WITH WEB SITES, GEN\_EXP\_NEW, SHOP\_NEW, WEB\_SEC\_NEW, SELF\_EFFIC\_NEW, COMP\_NEW

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154,770	6	25,795	16,074	,000 <sup>b</sup>
	Residual	269,607	168	1,605		
	Total	424,377	174			

a. Predictors: (Constant), SATISFACTION WITH WEB SITES, GEN\_EXP\_NEW, SHOP\_NEW, WEB\_SEC\_NEW, SELF\_EFFIC\_NEW, COMP\_NEW

b. Dependent Variable: PU\_MEAN

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-,670	,882	

SHOP_NEW	-,119	,145	-,058
GEN_EXP_NEW	,204	,119	,106
COMP_NEW	,435	,084	,408
SELF_EFFIC_NEW	,197	,091	,156
WEB_SEC_NEW	,198	,069	,205
SATISFACTION WITH WEB SITES	-,054	,103	-,035

a. Dependent Variable: PU\_MEAN

#### Coefficients<sup>a</sup>

Model			
		t	Sig.
1	(Constant)	-,759	,449
	SHOP_NEW	-,816	,415
	GEN_EXP_NEW	1,708	,090
	COMP_NEW	5,210	,000
	SELF_EFFIC_NEW	2,153	,033
	WEB_SEC_NEW	2,865	,005
	SATISFACTION WITH WEB SITES	-,527	,599

a. Dependent Variable: PU\_MEAN

REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT PEOU\_NEW  
 /METHOD=ENTER SHOP\_NEW GEN\_EXP\_NEW COMP\_NEW  
 SELF\_EFFIC\_NEW WEB\_SEC\_NEW SATISF.

## Regression

[DataSet1] C:\Documents and Settings\USER\Local Settings\Temp\ERGASIA  
 GIANNIS.sav

#### Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	SATISFACTION WITH WEB SITES, GEN_EXP_NEW, SHOP_NEW, WEB_SEC_NEW, SELF_EFFIC_NEW, COMP_NEW <sup>a</sup>		Enter

a. All requested variables entered.

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,579 <sup>a</sup>	,335	,311	1,30655

a. Predictors: (Constant), SATISFACTION WITH WEB SITES, GEN\_EXP\_NEW, SHOP\_NEW, WEB\_SEC\_NEW, SELF\_EFFIC\_NEW, COMP\_NEW

#### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144,561	6	24,094	14,114	,000 <sup>a</sup>
	Residual	286,787	168	1,707		
	Total	431,349	174			

a. Predictors: (Constant), SATISFACTION WITH WEB SITES, GEN\_EXP\_NEW, SHOP\_NEW, WEB\_SEC\_NEW, SELF\_EFFIC\_NEW, COMP\_NEW

b. Dependent Variable: PEOU\_NEW

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients	Standardized Coefficients

		B	Std. Error	Beta
1	(Constant)	-,461	,910	
	SHOP_NEW	-,086	,150	-,042
	GEN_EXP_NEW	,219	,123	,114
	COMP_NEW	,297	,086	,276
	SELF EFFIC_NEW	,360	,094	,284
	WEB_SEC_NEW	,209	,071	,215
	SATISFACTION WITH WEB SITES	-,163	,106	-,105

a. Dependent Variable: PEOU\_NEW

**Coefficients<sup>a</sup>**

Model			
		t	Sig.
1	(Constant)	-,507	,613
	SHOP_NEW	-,572	,568
	GEN_EXP_NEW	1,781	,077
	COMP_NEW	3,449	,001
	SELF EFFIC_NEW	3,825	,000
	WEB_SEC_NEW	2,933	,004
	SATISFACTION WITH WEB SITES	-1,536	,127

a. Dependent Variable: PEOU\_NEW