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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

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?

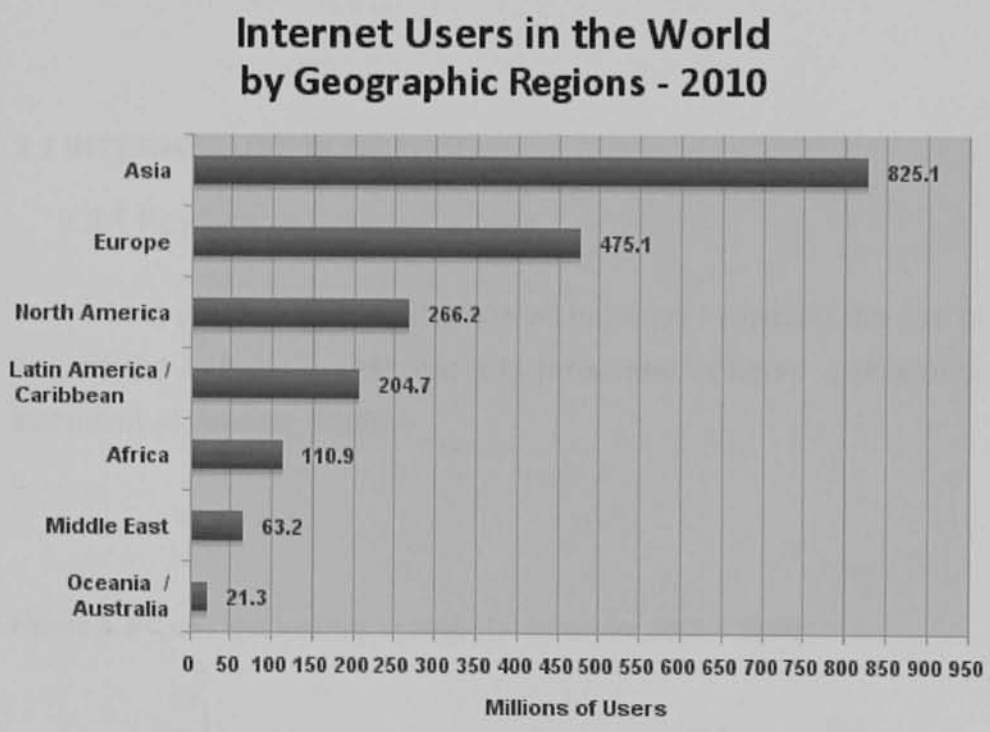
After this introductory chapter, the second chapter offers a critical literature review analysing the variables and the online purchasing adoption. The third chapter presents the model that has been applied in the context of this dissertation, and the relevant hypotheses that were developed. The fourth 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

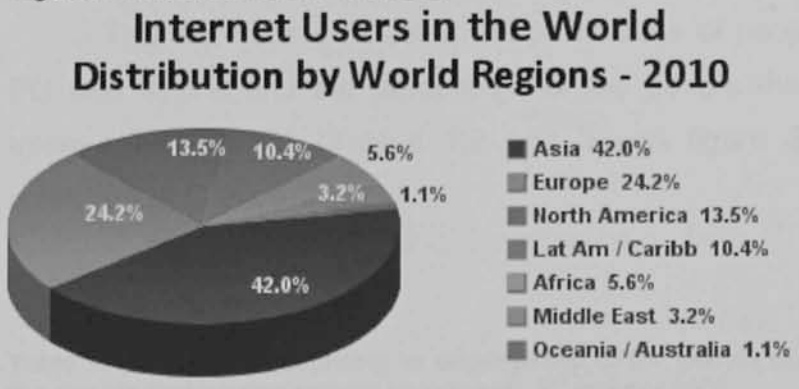
In recent times the Internet has generated an enormous level of excitement, where like no other technology it has captivated the attention of media, general public, marketers and academics attention. In figures 1 and 2 is shown the number and the percentage of the internet users by region worldwide (http://www.internetworldstats.com/stats.htm)

Figure 1. Internet user in the world by geographic regions



Source: Internet World Stats - www.internetworldstats.com/stats.htm
Estimated Internet users are 1,966,514,816 on June 31, 2010
Copyright © 2010, Miniwatts Marketing Group

Figure 2. Internet users in the world



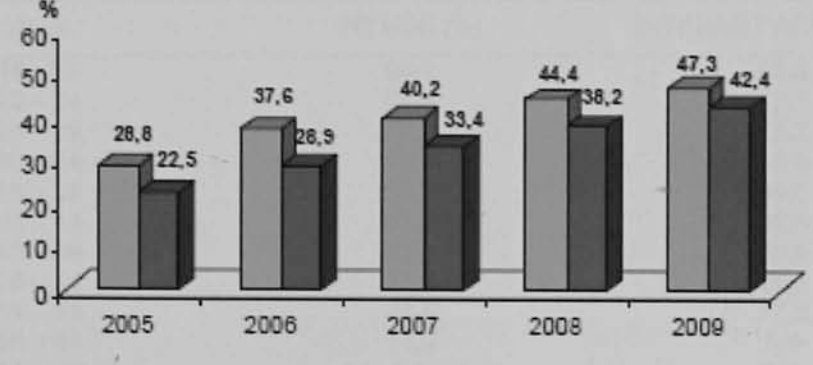
Source: Internet World Stats - www.internetworldstats.com/stats.htm
Basis: 1,966,514,816 Internet users on June 30, 2010

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. 1st 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. 1st 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 (%). 1st 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 1st 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

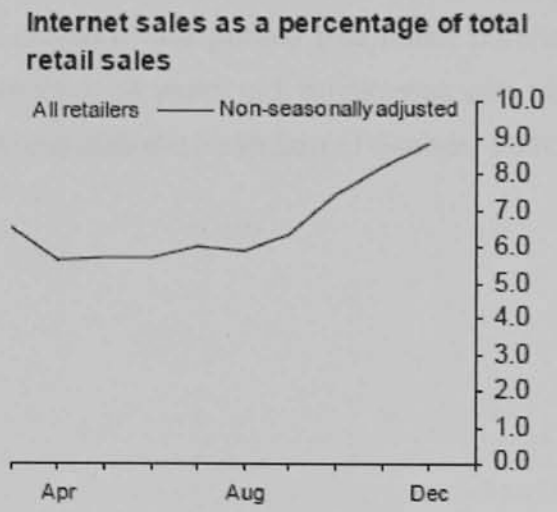
Research investigating the expansive growth and use of the internet among consumers suggests that internet technology serves as an important source of consumer information that has become increasingly more user-friendly and accessible while at the same time less expensive (Bonn et al., 1999). Among the 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 (£ million)	Average weekly value for Internet retail sales (£ million)	Internet sales as a percentage of total retail sales (%)
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)

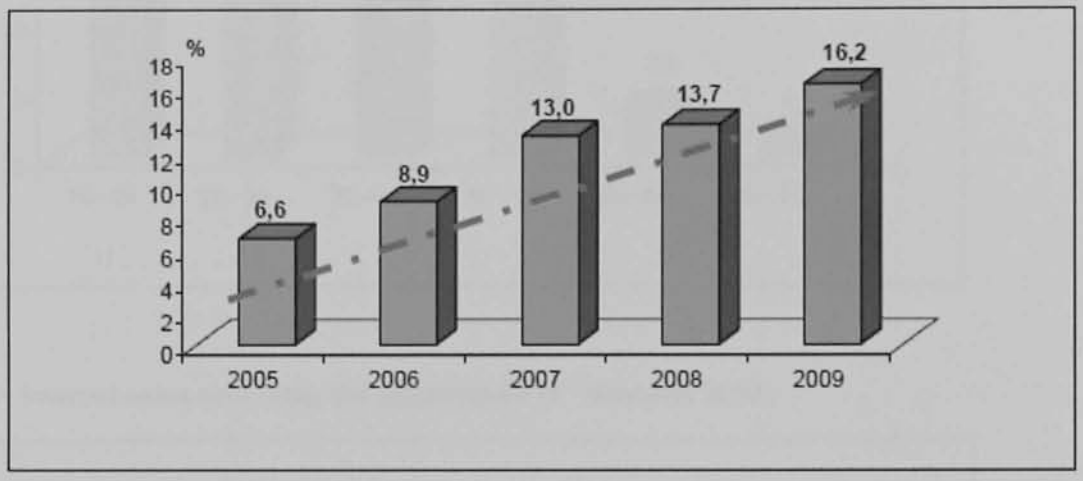


2.4 ONLINE SHOPPING – ONLINE GROCERY SHOPPING IN GREECE

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 1st 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 (1st trimester 2009)

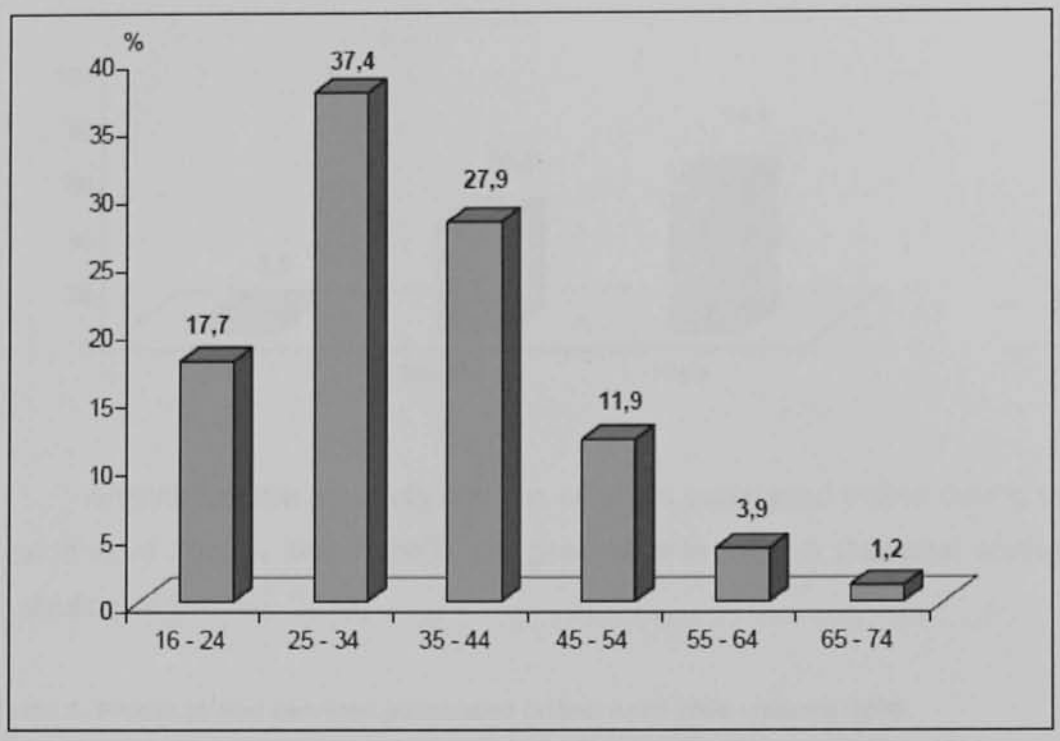


Figure 7: Internet sales according the employment (1st trimester 2009)

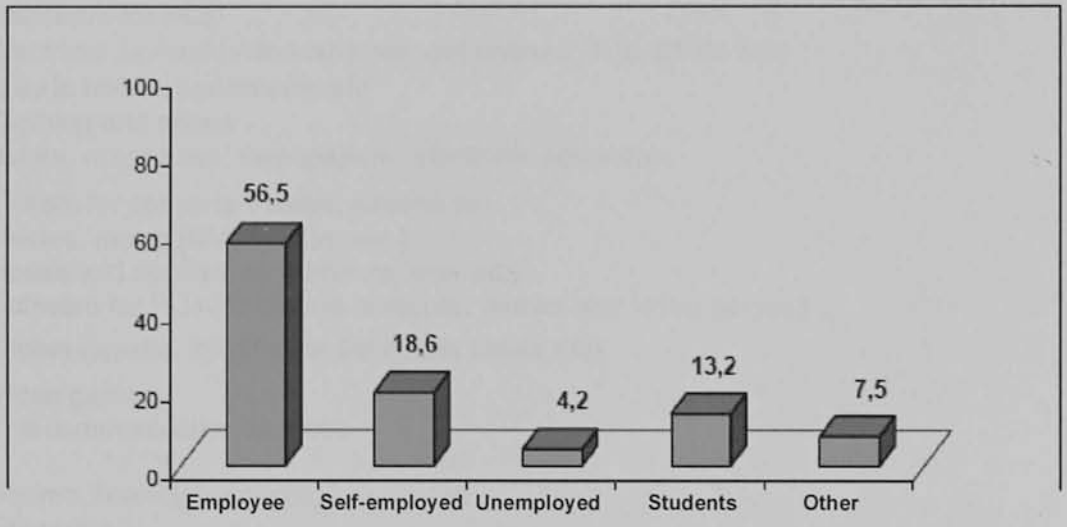
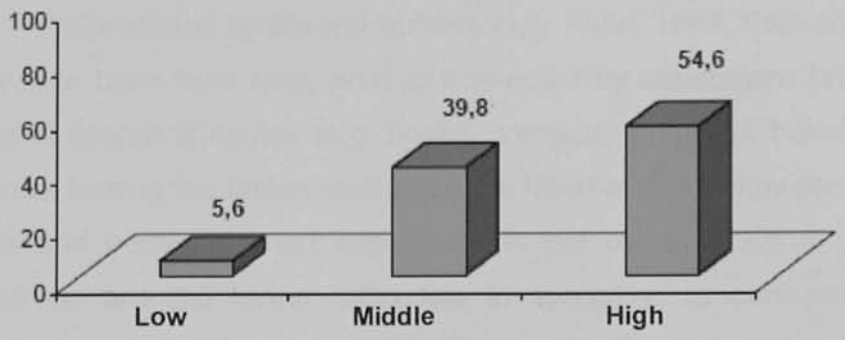


Figure 8: Internet sales according the educational level (1st trimester 2009)



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 then 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. Srnivasan 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 easer 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, Bhattacherjee 2001, Bhattacherjee 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 Iivary (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.

Muylle 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-Scarborugh 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 infavorableness 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.

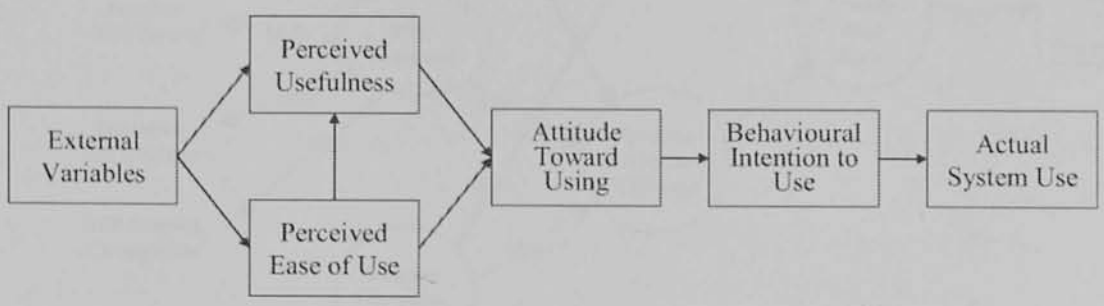


Figure 9: The Technology Acceptance Model (Davis, 1989)

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.

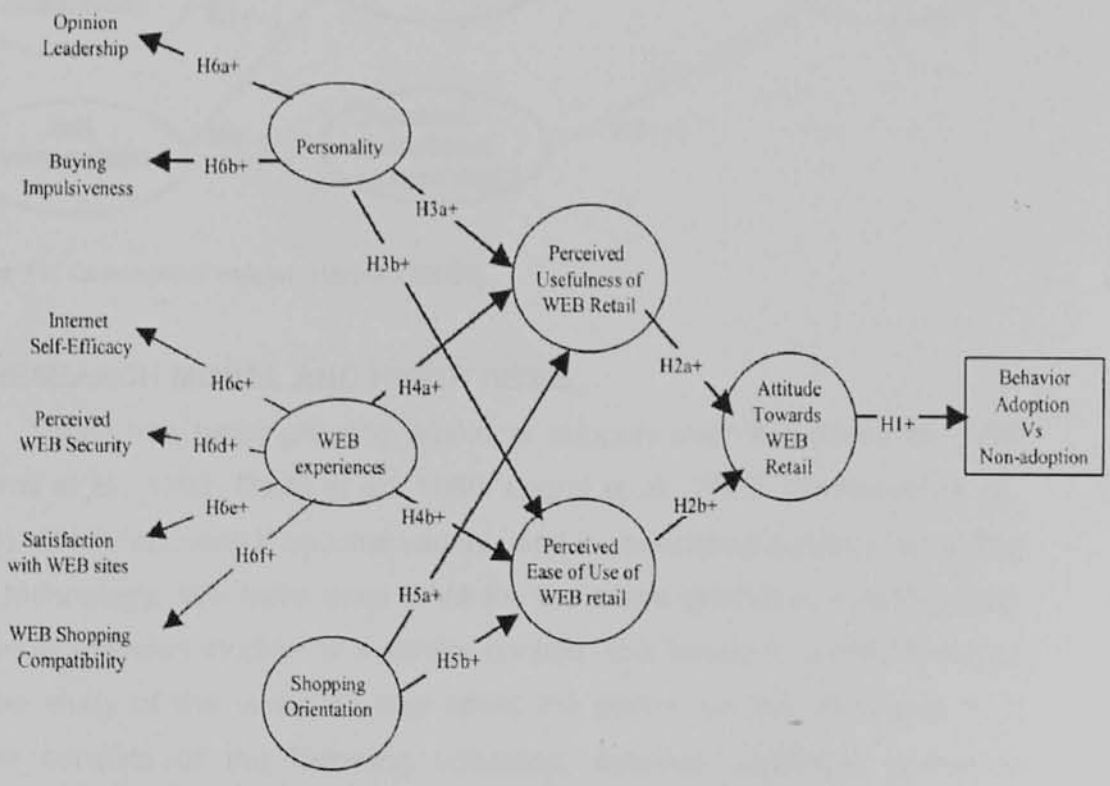


Figure 10: Hypothesized relationships for WEB retail adoption, (O'Cass et al., 2003)

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).

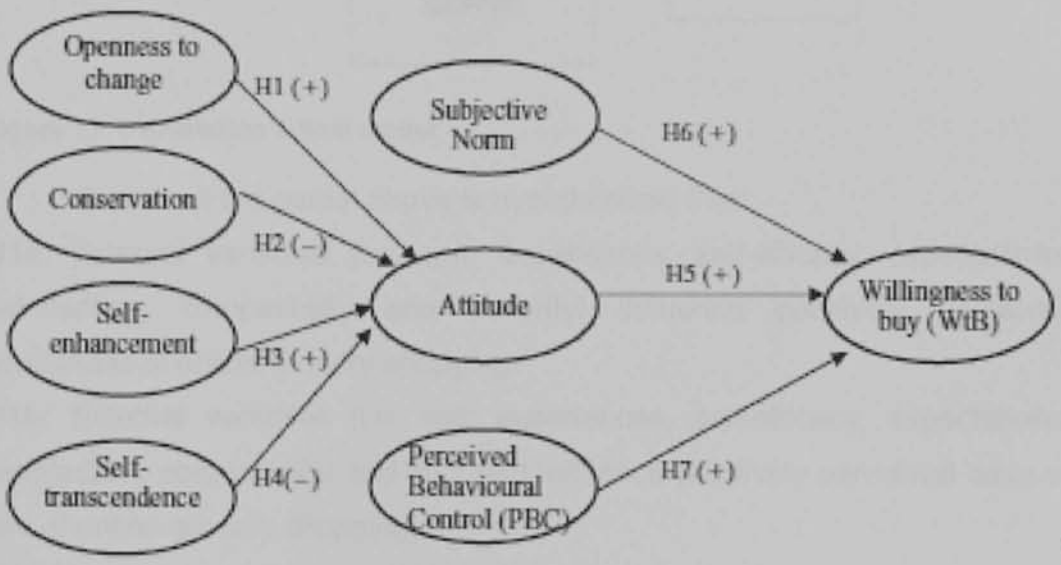


Figure 11: Conceptual model, Hansen (2008).

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.

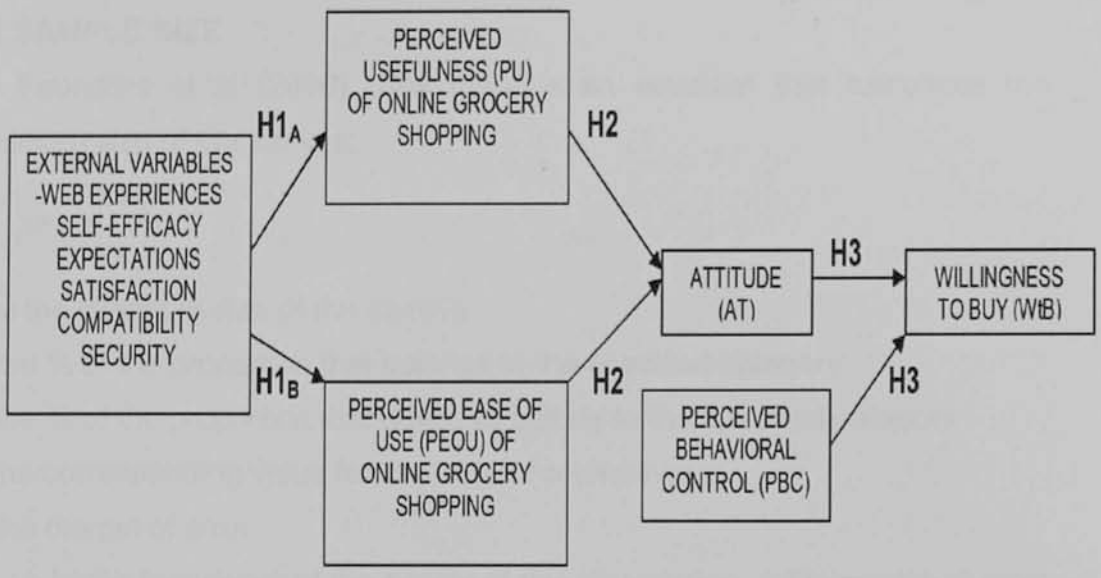


Figure 12: Dissertation's final model

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 1st 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

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

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

Gender	Male	59	103
	Female	41	72
	Total	**100**	**175**
Age	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
	Total	**100**	**175**
Education	Primary School	1,1	2
	Secondary School	14,9	26
	University or TEI	51,4	90
	Master or PhD	32,6	57
	Total	**100**	**175**
Income	Less than 800 €	16	28
	801 – 1500 €	50,3	88
	1501 – 2500 €	29,7	52
	2500+	4	7
	Total	**100**	**175**
Web experience	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
	Total	**100**	**175**
Online shopping experience	Less than once a month	74,3	130
	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
	Total	**100**	**175**
Number of purchases in last six months	0	26,9	47
	1 – 3	40,6	71
	4 – 6	22,9	40
	7 – 10	5,7	10
	> 10	4	7
	Total	**100**	**175**

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 bee 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

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

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 (Dependent Variable PU)	Adjusted R Square	Sig. F Change
	,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^2 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 (Dependent Variable PEOU)	Adjusted R Square	Sig. F Change
	,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

Independent variables	Standardized coefficients (Beta)	Sig.
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^2 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 shoopping. 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^2 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 (Dependent Variable Willingness to buy WtB)	Adjusted R Square	Sig. F Change
	,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 where 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.

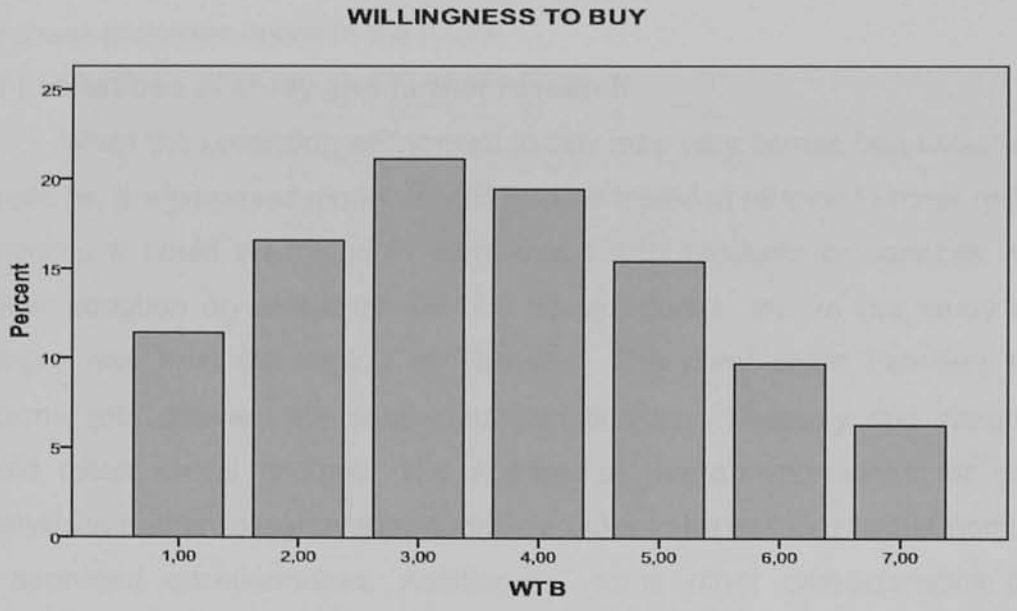
In accordance to the literature the results indicate that online groceries should focus on those key characteristics that create positive attitudes such as the perceived usefulness of the web and its ease of use and those variables that impact on these two beliefs. That is for perceived usefulness marketers 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.

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APPENDIX

QUESTIONNAIRE

Part A: Demographics

lease check the appropriate box (☑)

ner

le ❑ Female ❑

e

-2 years ❑ 25-34 years ❑ 35-44 years ❑ 45-54 years ❑ More than 55 ar ❑

uation

mry School ❑ Secondary School ❑ University or T.E.I. Degree ❑ Postgraduate (PhD, BA ❑

rsonal Income per Month

sshan 800 € ❑ 801-1500 € ❑ 1501-2500 € ❑ More than 2500 € ❑

Part B

lease check the appropriate box (☑)

e) experience measures

chology comfort level

wcomfortable do you feel using computers in general?

Vry comfortable

Smewhat comfortable

Nther comfortable nor uncomfortable

Smewhat uncomfortable

Vry uncomfortable

wcomfortable do you feel of using the internet?

Vry comfortable

Smewhat comfortable

Nther comfortable nor uncomfortable

Smewhat uncomfortable

Vry uncomfortable

wsatisfied are you with your current skills for using the internet?

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

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

Nther satisfied nor unsatisfied

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

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

nth of internet use

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

sshan 6 months ❑ 6-12 months ❑ 1-3 years ❑ 4-6 years ❑ 7 years more

b sage intensity

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

s nan 1 hour ❑ 1-5 hours ❑ 6-10 hours ❑ 11-20 hour ❑ 21-40 hours ❑ more than 40 rs ❑

v ften do you use your web-browser on average?

ce month ❑ Once a week ❑ A few times a week ❑

tes a day ❑ 5-8 times a day ❑ 9 or more times a day ❑

lie shopping experience measures

erage, how often do you buy online?

snan once a month ❑ About once a month ❑ A few times a month ❑ A few times a week ❑ ouonce a day ❑

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

❑ 1 -3 ❑ 4 -6 ❑ 7 -10 ❑ >10 ❑

these online purchases, how many are:

wrk use?

❑ 1 -3 ❑ 4 -6 ❑ 7 -10 ❑ >10 ❑

rsonal use?

❑ 1 -3 ❑ 4 -6 ❑ 7 -10 ❑ >10 ❑

numer expectations from online grocery stores

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

ne groceries should keep information confidential	❑	❑	❑	❑	❑	❑	❑

Part C

e check the box (☑) that better describes your perception.

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

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

Perceived ease of use of online grocery shopping	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
fid shopping grocery on the Web easy to do	❑	❑	❑	❑	❑	❑	❑
Vo for personal grocery shopping is wise	❑	❑	❑	❑	❑	❑	❑
Vo for personal grocery shopping is pleasant	❑	❑	❑	❑	❑	❑	❑
Attitude towards online grocery shopping	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
Dine shopping of groceries is attractive to me in my daily life	❑	❑	❑	❑	❑	❑	❑
Bing groceries online is well suited to the way in which I normally shop groceries	❑	❑	❑	❑	❑	❑	❑
Bing groceries online is beneficial to me	❑	❑	❑	❑	❑	❑	❑
Perceived behavioural control (PBC) of online grocery shopping	Strongly Disagree			Neutral			Strongly Agree
	1	2	3	4	5	6	7
neneral, online grocery shopping is very complex	❑	❑	❑	❑	❑	❑	❑
Wh online shopping of groceries it is difficult to order products	❑	❑	❑	❑	❑	❑	❑
neneral, online shopping of groceries yields (will yield) few problems ome	❑	❑	❑	❑	❑	❑	❑
Willingness to buy (WtB) groceries online	Not likely At all			Neutral			Very likely
	1	2	3	4	5	6	7
Hov likely is it that over the next years you will shop for groceries via the nternet?	❑	❑	❑	❑	❑	❑	❑
	0%	10%	20%	30%	40%	50%	more than 50%
Hov large a part of your grocery shopping do you intend to carry out via th Internet over the next years?	❑	❑	❑	❑	❑	❑	❑

```
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[a]	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[a]	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=SHOPEXP1 SHOPEXP2 SHOPEXP3 SHOPEXP4
/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[a]	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[a]	0	,0
	Total	175	100,0

Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded[a]	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[a]	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[a]	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[a]	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

[DataSet1] G:\ERGASIA.sav

Scale: PERCEIVED WEB SECURITY

Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded[a]	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	1,000	,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[a]	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[a]	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[a]	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	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

[DataSet1] G:\ERGASIA.sav

Scale: PBC

Case Processing Summary

		N	%
Cases	Valid	175	100,0
	Excluded[a]	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[a]	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	.[a]
WILLINGNES TO BUY 2	,514	.[a]

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,GE
NEX5,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 6.4 9=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

[DataSet1] 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:\ERGASIA.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

[DataSet1] 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

[DataSet1] G:\ERGASIA.sav

Correlations

		GENDER	AGE	EDUCATION	INCOME	SATISFACTION 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_NEW	WEB_USAGE_NEW	SHOP_NEW	GEN_EXP_NEW
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_NEW	COMP_NEW	SELF_EFFIC_NEW	WEB_SEC_NEW
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).

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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[a]

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[a]	,298	,294	1,31221
2	,576[b]	,332	,325	1,28353
3	,592[c]	,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[d]

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

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[d]

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

	SHOP_NEW	-,053[c]	-,744	,458
	GEN_EXP_NEW	,102[c]	1,643	,102
	PRIV_EXP_NEW	,000[c]	-,006	,995
	SATISFACTION WITH WEB SITES	-,032[c]	-,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[d]

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.
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Regression

[DataSet1] G:\ERGASIA.sav

Variables Entered/Removed[a]

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[a]	,217	,212	1,39747
2	,534[b]	,285	,277	1,33865
3	,560[c]	,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[d]

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

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

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
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[d]

Model	

		Beta In	t	Sig.
1	WEB_EXP_NEW	-,126[a]	-1,714	,088
	WEB_USAGE_NEW	,125[a]	1,784	,076
	SHOP_NEW	,040[a]	,529	,598
	GEN_EXP_NEW	,133[a]	1,995	,048
	PRIV_EXP_NEW	,006[a]	,085	,932
	SELF_EFFIC_NEW	,295[a]	4,067	,000
	WEB_SEC_NEW	,225[a]	3,039	,003
	SATISFACTION WITH WEB SITES	-,005[a]	-,077	,939
2	WEB_EXP_NEW	,046[b]	,546	,586
	WEB_USAGE_NEW	,007[b]	,092	,927
	SHOP_NEW	-,010[b]	-,134	,894
	GEN_EXP_NEW	,102[b]	1,580	,116
	PRIV_EXP_NEW	-,022[b]	-,335	,738
	WEB_SEC_NEW	,190[b]	2,626	,009
	SATISFACTION WITH WEB SITES	-,072[b]	-1,045	,297
3	WEB_EXP_NEW	,042[c]	,508	,612
	WEB_USAGE_NEW	,004[c]	,051	,959
	SHOP_NEW	-,039[c]	-,539	,591
	GEN_EXP_NEW	,106[c]	1,667	,097
	PRIV_EXP_NEW	-,020[c]	-,315	,753
	SATISFACTION WITH WEB SITES	-,100[c]	-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[d]

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

[DataSet1] G:\ERGASIA.sav

Variables Entered/Removed[a]

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[a]	,568	,566	1,01522
2	,795[b]	,633	,628	,93936

a. Predictors: (Constant), PU_MEAN

b. Predictors: (Constant), PU_MEAN, PEOU_NEW

ANOVA[c]

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

2	Regression	261,221	2	130,610	148,017	,000[b]
	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[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
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[b]

Model						Collinearity Statistics
		Beta In	t	Sig.	Partial Correlation	Tolerance
1	PEOU_NEW	,385[a]	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

[DataSet1] G:\ERGASIA.sav

Variables Entered/Removed[a]

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[a]	,385	,382	1,34061
2	,632[b]	,399	,392	1,32907

a. Predictors: (Constant), ATT_NEW

b. Predictors: (Constant), ATT_NEW, PBC_NEW

ANOVA[c]

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

2	Regression	201,912	2	100,956	57,153	,000[b]
	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[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
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[b]

Model						Collinearity Statistics
		Beta In	t	Sig.	Partial Correlation	Tolerance
1	PBC_NEW	,124[a]	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

[DataSet1] E:\ERGASIA.sav

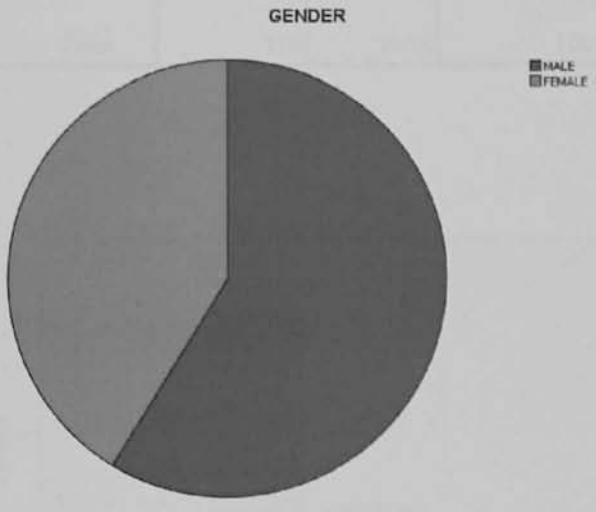
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

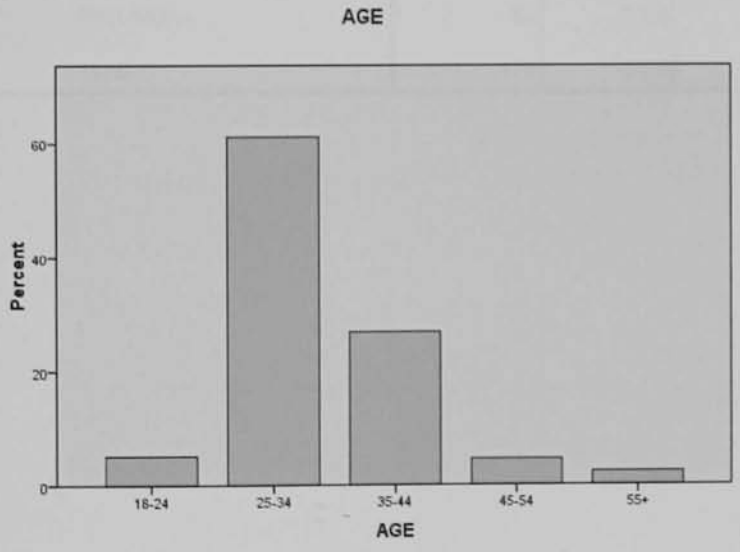
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

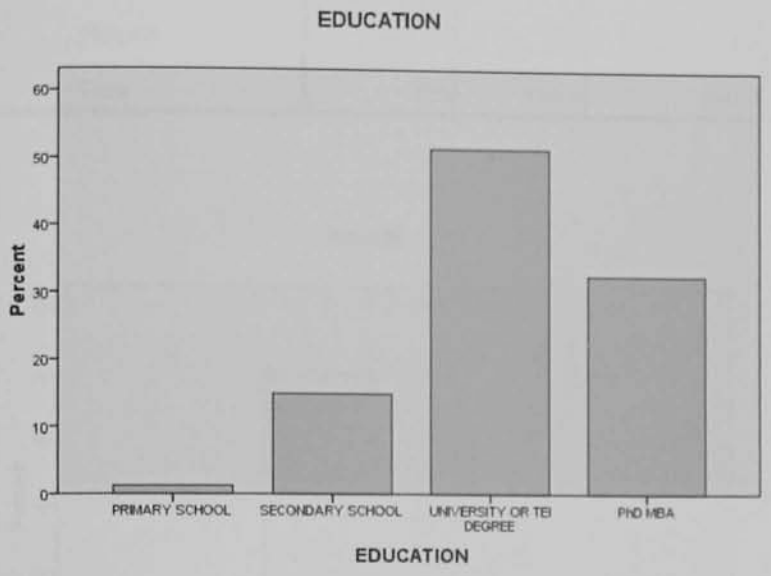
Statistics

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

[DataSet1] E:\ERGASIA.sav

Statistics

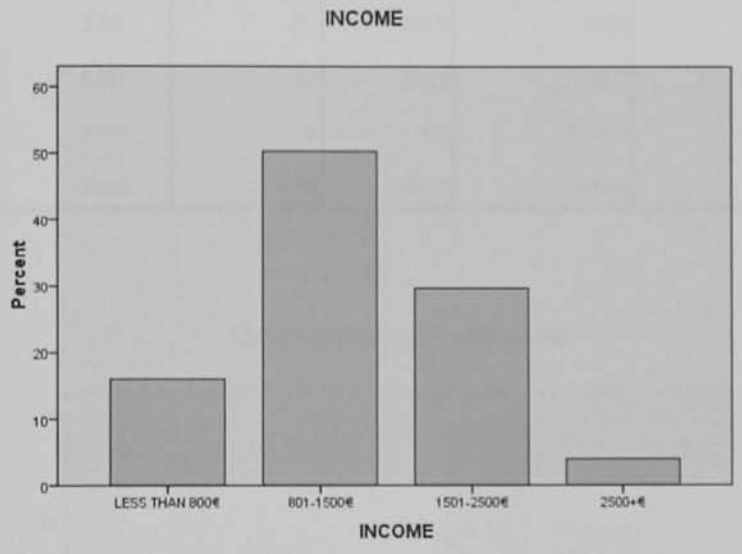
INCOME

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

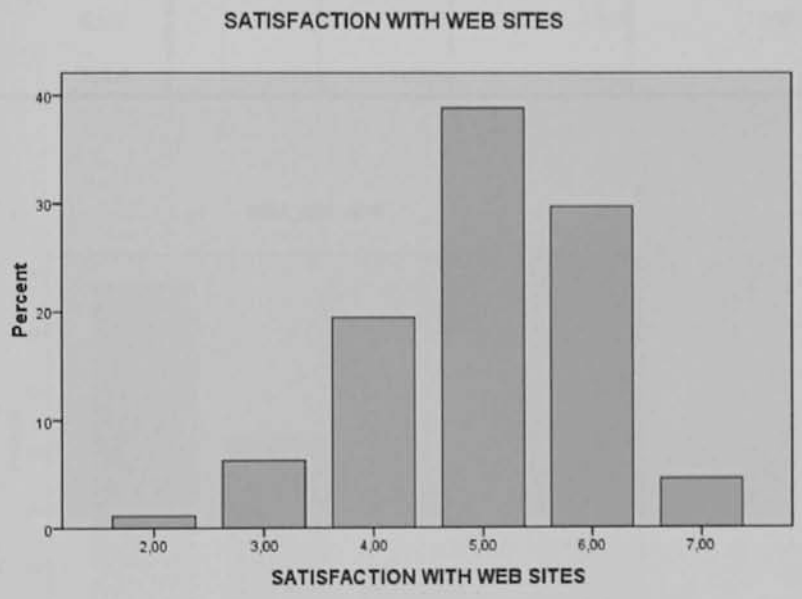
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

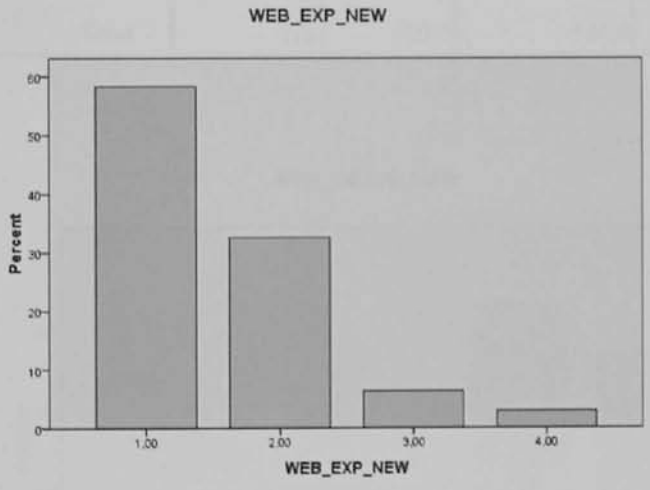
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

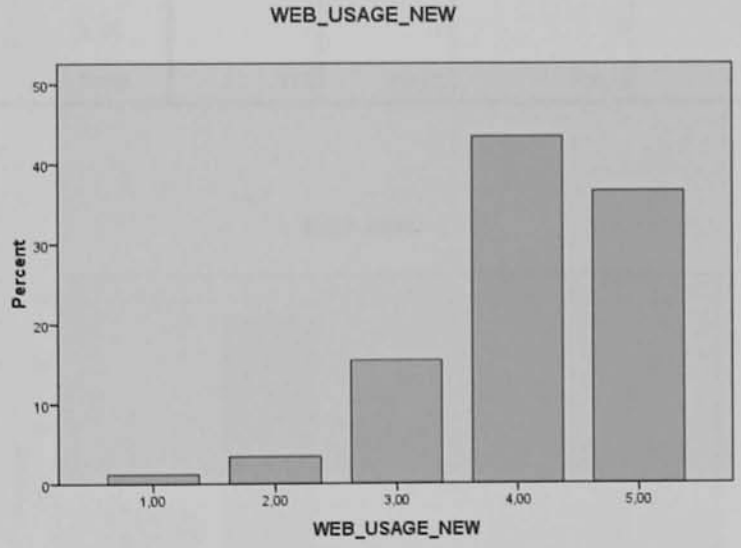
Statistics

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	



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	

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

Frequencies

[DataSet1] E:\ERGASIA.sav

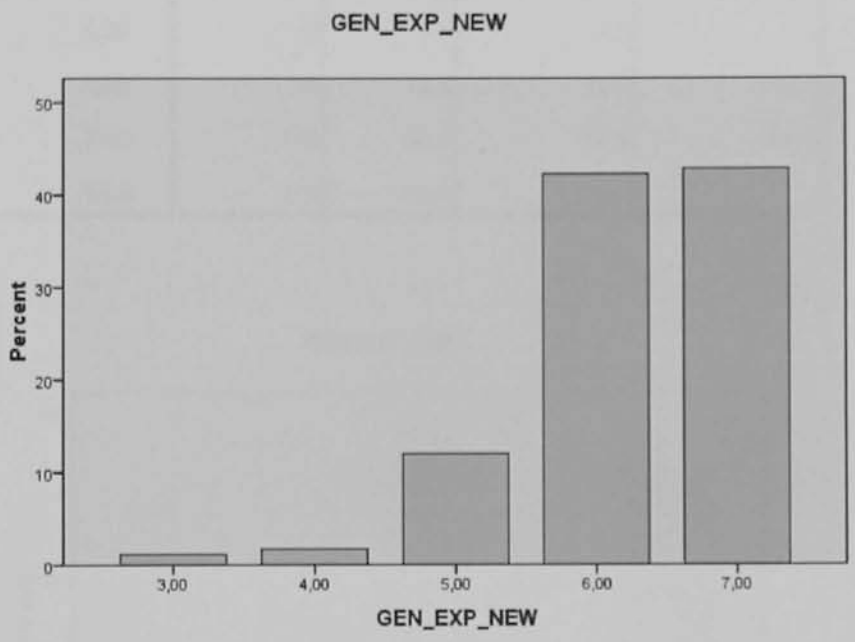
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

Statistics

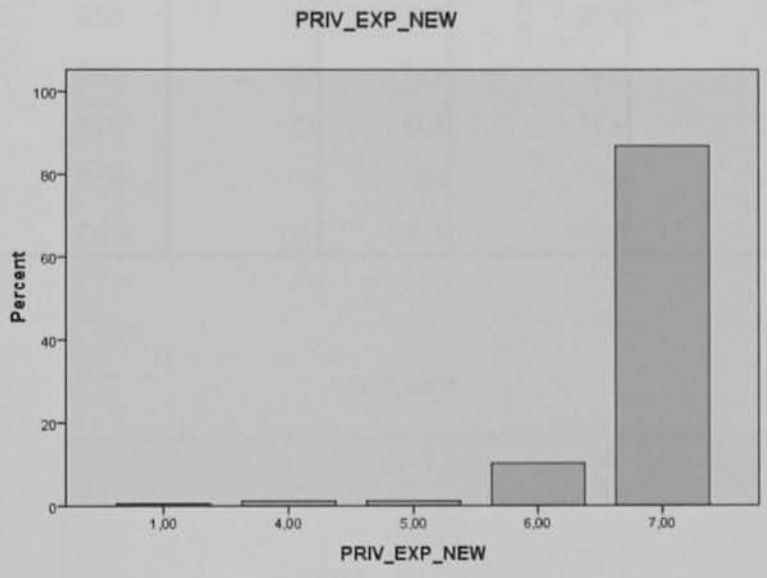
PRIV_EXP_NEW

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

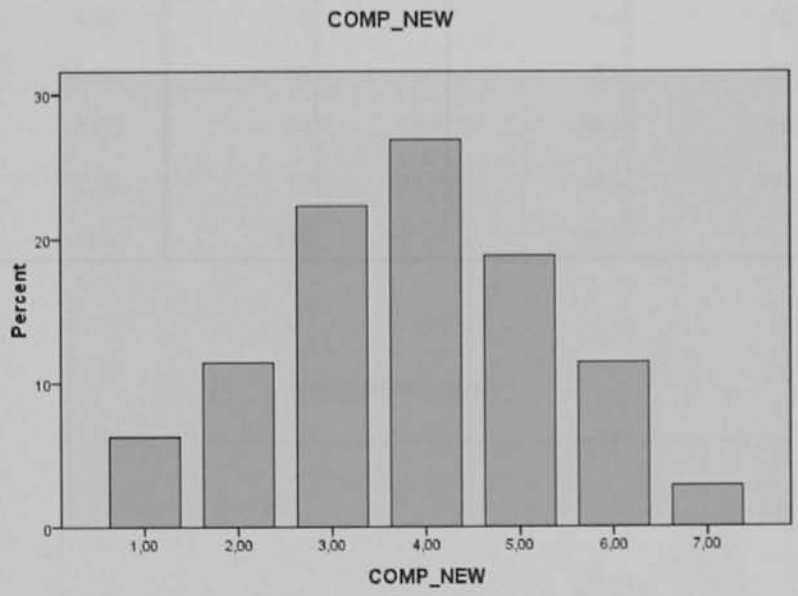
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

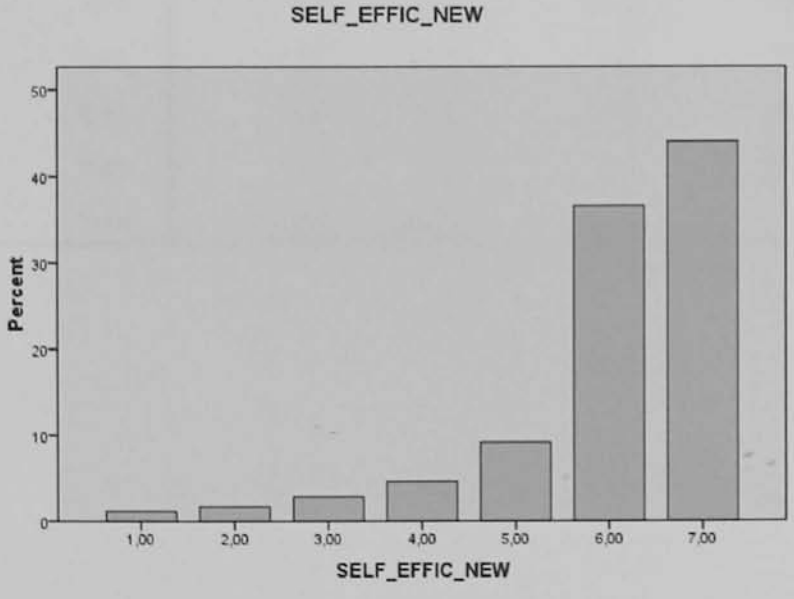
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

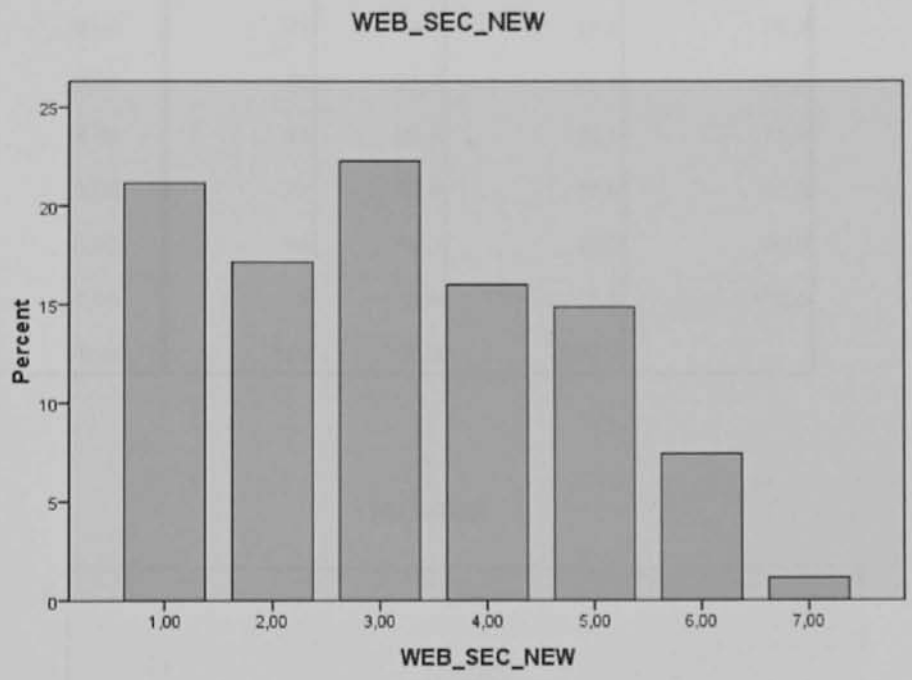
Statistics

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

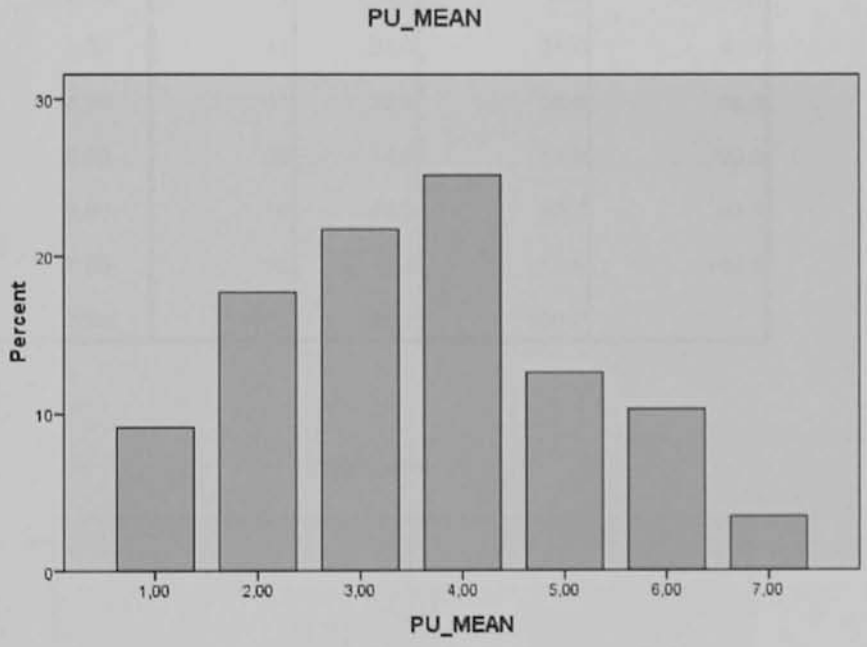
PU_MEAN

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

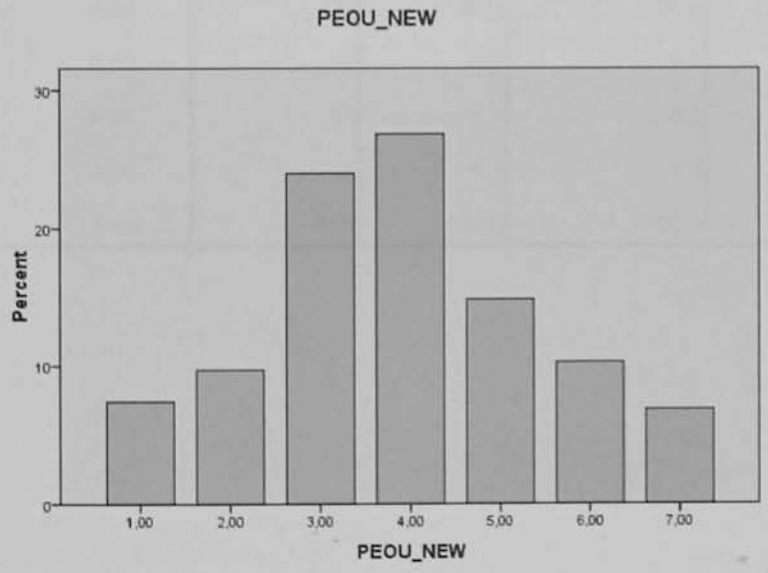
Statistics

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	



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

Frequencies

[DataSet1] E:\ERGASIA.sav

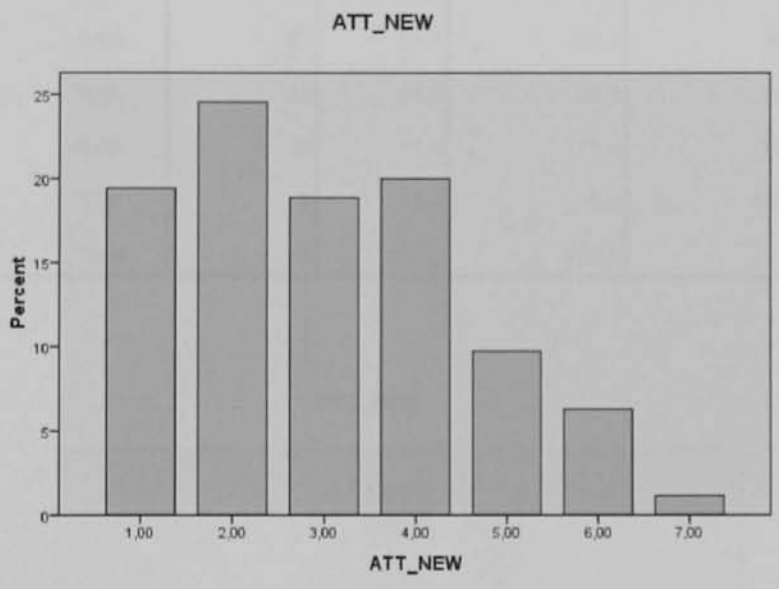
Statistics

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

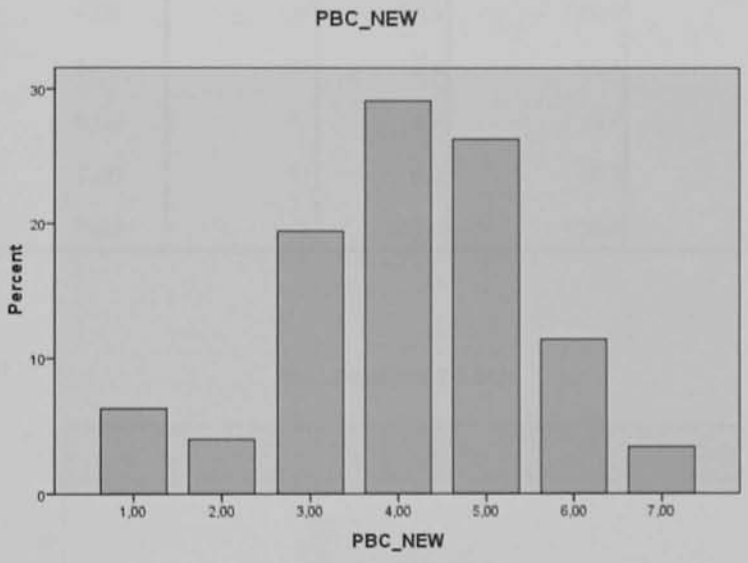
PBC_NEW

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

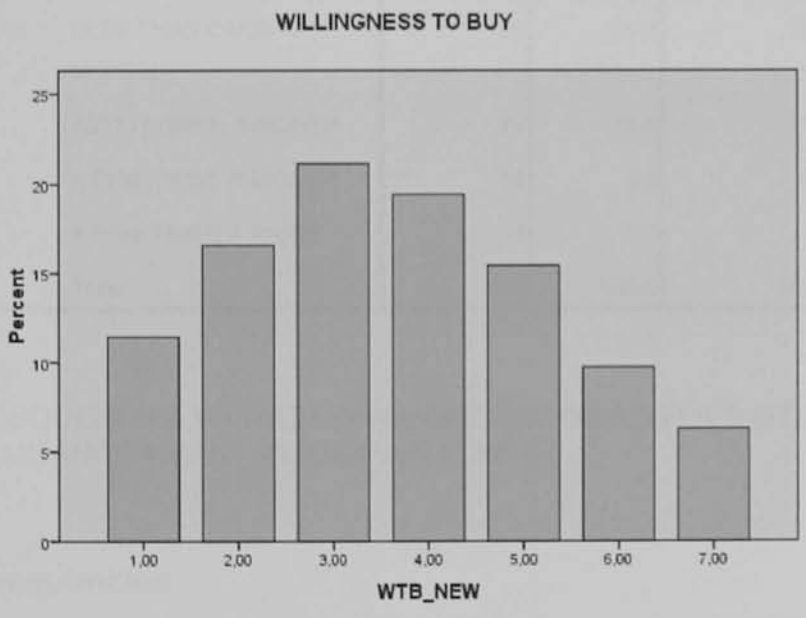
Statistics

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	



GET FILE='E:\ERGASIA.sav'. FREQUENCIES VARIABLES=SHOPEXP1
/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[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,604[a]	,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[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154,770	6	25,795	16,074	,000[a]
	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[a]

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[a]

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[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,579[a]	,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[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144,561	6	24,094	14,114	,000[a]
	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[a]

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[a]

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