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The Journal of ARSYM (JARSYM) is a refereed journal published bi-annually by the Faculty of Business Studies & Finance, Wayamba University of Sri Lanka. The aim of the JARSYM is to disseminate high-quality research findings on a variety of timely topics generated by the undergraduate and postgraduate researchers in the Wayamba University of Sri Lanka. Furthermore, it opens up avenues for the undergraduates involved in the industry to share their inventions, state-of-the-art discoveries and novel ideas. The main philosophy behind the JARSYM is to enhance the research culture within the faculty, thereby within the Wayamba University. All research articles submitted are double blind reviewed prior to publishing. Views expressed in the research articles are not the views of the Faculty of Business Studies and Finance, Wayamba University of Sri Lanka or the Editorial Board.

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Factors affecting the online purchasing intention of mobile phone accessories of millennials in Kurunegala District

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ABSTRACT

Internet usage worldwide has grown up drastically due to the advancement of technology and internet penetration. Due to this rapid increment of internet access and adaptation, the number of digital buyers keeps climbing worldwide. This common phenomenon is happening in Sri Lanka too since several years. Therefore, this study was designed to analyze the factors affecting the online purchasing intention of mobile phone accessories of Millennials (those born between 1980 and 2000) in Kurunegala district. Although there are many studies regarding the factors affecting online purchasing intention of mobile phones and online shopping behavior, it is unclear what factors affect the online purchasing intention of Mobile Phone Accessories (MPA) in the Sri Lankan market. Most manufacturers and marketers are expecting new ideas to capture the growing market. The present study uses five main factors: Trust, Perceived Ease of Use, Perceived Usefulness, Perceived Enjoyment, and Subjective norm to measure the independent variable. The study population was the millennials in Kurunegala district, and the sample has been picked up from the convenient sampling method as 384. Primary data was collected through a self-structured questionnaire with 7- point Likert Scale. The data were analyzed through SPSS 20v Software. For analysis, descriptive statistics, regression model, and correlation were used. The conclusion derived that all five variables positively impact online purchasing intention. However, the results will be impactful for the businessman and e-retailers in the Mobile Phone Accessories market to understand the key factors to boost their online sales by understanding millennials' behavior.

Keywords: Millennials, Mobile Phone Accessories, Online Purchasing Intention, Sri Lanka

1. INTRODUCTION

1.1 Background of the Study

The emergence of internet technologies, it greatly affects consumers' daily activities. And many offline activities have now changed into online environments. As internet access and adaptation are rapidly increasing around the globe, the number of digital buyers worldwide keeps climbing every year. In 2019, an estimated 1.92 billion people purchased goods or services online (Statista Research Department, 2020). When considering the global digital data in 2020, it can be noted that, compared to 2019, social media users have grown by 5% and overall internet penetration by 59% (Datareportal.com). In the Sri

Lankan context, there were 10.10 million internet users in January 2020. The number of internet users in Sri Lanka increased by 399 thousand (+4.1%) between 2019 and 2020 (Digital 2020).

As people live in a period of high digitalization, the application of highly digitized technological devices in our daily lives is rising rapidly. Mobile phone accessories are as important as a mobile phone in day-to-day life for people worldwide. Simply, mobile phone accessories are the hardware that assists in increasing the mobile phone's performance or outlook. Protective cases, Rapid phone chargers, Stands, External batteries, selfie sticks, Wireless Bluetooth headphones are such kinds of accessories that are commonly used. Mobile phones can be used even as multipurpose devices by adding proper accessories. They are used for customization or a hip look for the phone and help make mobile phones much easier. Sometimes these accessories are highly useful while traveling or even in day-to-day life of the users. For instance, a strong mobile phone case will protect the phone from daily wear and tear.

Online purchase intention plays a vital role in online consumer behavior. Online purchase intention tends to have a positive relationship with the actual online purchase behavior (Lim *et al.*, 2016). Thus, the stronger the online purchase intention of an individual, the more likely s/he is to perform the online purchase behavior. Accordingly, we have focused on investigating the factors that influence consumer intention to purchase online as a determinant of actual behavior. E-commerce, online purchase intention can be defined as a situation when a person desires to buy a product or service through a website (Liat, 2014). In the research in line with Pavlou (2003), online purchase intention is understood as the degree to which a consumer is willing to buy a product through an online store.

1.2 Problem Statement

The heavy increase of internet usage rate has dramatically impacted people's lifestyles. As a result, it has resulted on the usage of fashionable mobile phone accessories among the millennials. Therefore, mobile phone accessories seem to be an essential commodity within the current generation. Nowadays, due to the rapid urbanization, higher inclination towards social-networking sites, and growing demand for fashionable mobile accessories, we can see a higher demand for mobile phones and accessories among the younger generation. Therefore, mobile phone accessories seem to be an important commodity within the current generation. A good number of scholars have already conducted quality research regarding the factors affecting online purchasing intention in the global and Sri Lanka context. They have been mostly focused on online shopping behavior and purchasing intention on mobile phones. Previous studies in this area have identified various factors that affect the customer's choice to purchase a product from an e-commerce or traditional store. But it is still unclear what factors can influence the purchase intentions of mobile phone accessories buyers, when this purchase is conducted in an online shopping environment. Therefore, this study attempted to address this research gap.

Although many studies are exploring the factors affecting online purchasing intention of mobile phones and online shopping behavior, it is unclear what factors affect the online purchasing intention of MPA in the Sri Lankan market. The pilot survey used 50 sample of youngsters shows that most of them purchase mobile phone accessories through online purchases. According to the pilot test, 98% of them have been responded and among them 67.3%, would like to purchase mobile phone accessories online. According to the data revealed by the Department of Census and Statistics Sri Lanka-2019, millennials have the highest digital literacy rate among people between age between 5 - 60 years. The department identifies a digital literate person as if she/he could use a computer, laptop, tablet or smartphone on his/her own. So here, this problem of identifying the factors affecting the online purchasing intention of Mobile Phone Accessories (MPA) is discussed along with the Sri Lankan millennials who have been identified as the most digitally literate people.

1.3 Research Objectives

- To examine the impact of perceived ease of use on online purchasing intention of mobile phones accessories.
- To examine the impact of trust on online purchasing intention of mobile phones accessories.
- To examine the impact of perceived usefulness on online purchasing intention of mobile phones accessories.
- To examine the impact of perceived enjoyment on online purchasing intention of mobile phones accessories.
- To examine the impact of subjective norm on online purchasing intention of mobile phones accessories.

1.4 Research Questions

- Is there an impact of perceived ease of use on online purchasing intention of mobile phones accessories?
- Is there an impact of trust on online purchasing intention of mobile phones accessories?
- Is there an impact of perceived usefulness on online purchasing intention of mobile phones accessories?
- Is there an impact of perceived enjoyment on online purchasing intention of mobile phones accessories?
- Is there an impact of subjective norm on online purchasing intention of mobile phones accessories?

2. LITERATURE REVIEW

2.1 Online platforms

Online platforms play a major role in social and economic life. Online platforms lead to accessed websites in the world with search engines, social media, and

e-commerce as the most visited types of platforms. The growth and importance of online platforms have been widely recognized. Therefore, lots of companies have transformed or expanded their businesses from traditional physical stores to online stores (e.g., E-Commerce websites) to focus on transactions of commodities or services through electronic systems such as the Internet and other computer networks (Gondwe, 2010). In Sri Lanka, online platforms and marketplaces also play a vital role in the development of the E-Commerce industry in Sri Lanka. According to the resources by DATAREPORTAL-2020, the E-Commerce in Sri Lanka is also growing with a good amount of rate by year 2021 as the internet penetration rate is 47% now. Most popular online selling platforms and marketplaces in Sri Lanka are Daraz, ikman, Patpat, Kapruka, Takas, Glomark, Wasi etc.

2.2 Mobile Phone Accessories Market

The mobile phone is an electronic communication device that the users use for companionship and tele sociability (Kopomaa, 2000). It is a device that links an individual with social networks oksman (2010) and provide a mechanism to get connected, a plaything to fun, a means for entertainment, a device for surfing the web, a reliever to tedious life, and a device to keep the people busy (Uddin, Xu, & Azim, 2015). Mobile phone accessories are important as mobile phones. According to Global Mobile Phone Accessories Market Research 2020, The Global Mobile Phone Accessories market size valued to USD 228 .57 billion in 2019, is predicted to reach USD 328.69 billion by 2030 with a CAGR of 3.30% From 2000 – 2030. However, the global mobile phone accessories market can be categorized in figure 1.

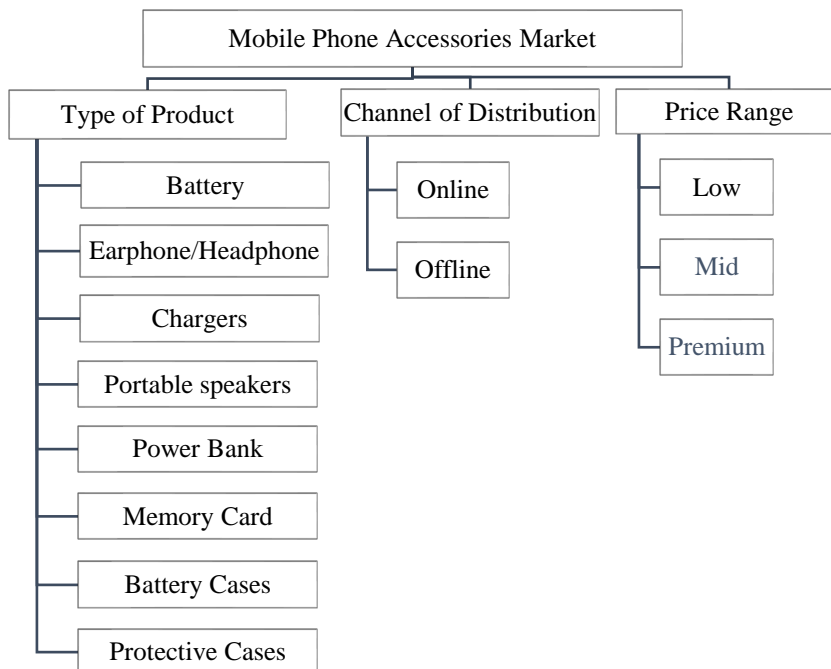


Figure 1: Mobile Phone Accessory Market

Source: Shah et al (2012)

Mostly popular accessories can be identified as follows,

1. Power Bank - It is a portable charger-based gadget that is used for charging electronic gadgets such as mobiles, tables, Cameras & even laptops. It is mostly used in travelling purpose.
2. Cases - These are mobile covers that are used for capturing Photos and radios. And these cases protect the mobile from scratches, spots, breaks etc. And also, it helps a person to hold the mobile effectively when capturing images & shoot videos etc. The protective cases give the safety for the mobile.
3. Headphones - These are used for listening to music. At the beginning headphones are given along with the mobile phone. But now people can buy them separately when they are needed. These are now available in both wired & wireless forms.
4. Chargers & Batteries - Battery is the life source of the phone Batteries are paired with charges Batteries do runout & chargers make sure that batteries are ready for usage
5. Screen Protectors - This is very important accessory because no matter what phone you have, the display will get scratched after a point of time. Thus, it's best to apply a screen protector on your devices display.

2.3 Online purchasing intention

Purchase intention can be defined as a condition between the customer and the seller when the customer is ready to make a deal with the seller. The purchase intention process starts with product evaluation. To evaluate, individuals use their current knowledge experience and external information (Bukhari, 2013) Purchase intention is a kind of decision-making that studies the reason to buy a particular brand by the consumer as stated by Shah et al (2012). Therefore, this is about what a person may think about purchasing a specific product or service. The reason why attitudes and purchase intention are studied in most of the research done so far is that it is harder to measure the actual buying behavior. People may act in different ways depending on their situations from time to time.

2.4 Theories and models related to online purchasing intention

2.4.1 Theory of Reasoned Action (TRA)

According to Ajzen and Fishben (2000), the ultimate goal of the (TRA) is to predict and understand a person's behavior. But before that can happen, it is necessary to examine the determinants of the behavior in question. The TRA stipulates that a person's intention of performing a behavior is a direct determinant of them performing the behavior. In addition, a person's intention is a direct determinant of their attitude toward performing the behavior and their subjective norm. The term attitude toward the behavior simply refers to a person's negative or positive evaluation of performing the behavior. Subjective norm refers to a person's perception of the social pressures accompanied by the decision to perform or not perform the behavior. Furthermore, a person's beliefs are direct determinants of their attitude toward the behavior and their subjective

norm. However, the TRA only applies to behaviors under complete volitional control. That is behaviors that can be easily performed or performed on a voluntary basis.

2.4.2 Theory of Planned Behavior

Ajzen developed the Theory of Planned Behavior (TPB), as an extension of the TRA to improve the model's predicting power and better explain human intentions and behavior. As an extension of the TRA, the TPB still contains all the components from the TRA, but it incorporates two elements that were lacking in the TRA: control beliefs and perceived behavioral control (PBC).

2.5 Factors Affecting Online purchasing intention

In online purchasing, many research studies have been done to explore the factors that affect online purchasing intention. Chiu et al. (2005) proposed a gender-based model for online purchasing intention. Here, the factors, namely personal innovativeness, perceived usefulness on attitude, personal awareness of security, and perceived ease of buying online, were discussed. According to the study conducted by Kim et al. (2008) regarding a trust-based decision-making process that a consumer uses when making online purchasing, trust and perceived risk are 02 factors that substantially impact purchasing decisions. A study conducted by Cheema (2018) Online purchasing intention with the help of extended technology acceptance model Davis (1989) stated that pe and PEOU Significantly influence Online purchasing intention. While there is no big significant relationship between Perceived usefulness on online purchasing intention.

2.5.1 Trust

Trust can be considered a major construct that influences consumer behavior, especially in an e-commerce environment where uncertainty & risk are experienced frequently (Gefe & Straub, 2000) (Jarvenpaa & Tractinsky, 1999). Trust has been defined in different perspectives by different authors. Droege, Anderson and Bowler (2003) define trust as the feeling of trusting belief. According to Yoon (2002), Mayer Davis (1999), trust is an attitude regarding another person (e.g. Feeling between Trustor & trustee). Ganguly, Dash and Cyr (2010) defined trust as the Perceived integrity and benevolence of the online store according to the view of the customer. Therefore, it can be identified as the important factor to online purchasing because when the customer does not trust the seller and his web site, there may not be a purchase. The observation done by Jarvenpaa and Tractinsky (1999) demonstrated a direct relationship between trust and purchase intention. Similarly, trust has been identified as a helpful tool in accepting online business (Gefen, 2000). Wang (2000) is another author who has shown this relationship and the state. thus, the positive attitude on trust, leads the consumer to shop online. Although most of the studies reveal a positive relationship, Raman P (2019) explored the understanding of female consumers' intention to shop online. It showed that trust does not directly affect the decision to engage in online buying but indirectly affects it through attitude.

2.5.2 Perceived Ease of use (PEOU)

Ease of use represents the scope to which a system can be used with a minimum level of effort by its user Davis (1989). It's associated with easy learning, unproblematic and convenient use, flexibility and less complexity (Davis, Bagozzi, & Warshaw, 1989). In other words, PEOU is associated with the website's user friendliness. If online purchasing makes hassles to the user (e.g.: Long downloading times, poorly designed forms), he would prefer to purchase through conventional channels other than online.

PEOU is estimated to have a positive effect on purpose intention. When the customers find that the connection with an online shopping website is easy & it is easy to search for products and pay online, they prefer to shop with that website (Barkhi & Wallace, 2007). Another study conducted by Rahmiati (2017) showed that the perceived ease of use has a positive & significant effect on student attitude toward digital library usage. Consumer's attitude positively affects consumers' intention to buy online. In that sense, Uentario et al. (2017) demonstrated that PEOU has an appositive and significant effect on consumer's attitude. So, it will reveal that PEOU positively affects online purchasing intention of internet shoppers. Moreover, Putro and Haryano (2015) have shown that a positive significant between perceived risk on consumer attitudes & the desire to buy.

2.5.3 Perceived Usefulness (PU)

PU is considered the utilitarian factor affecting online shopping. According to TAM Davis (1989) customers tend to use online websites, which significantly affects their performance. Most previous studies used the term PU which refers to the advantages associated with online shopping experience such as convenience, price comparison, enjoyment & enhanced customer- retailer relationship (Martin, Mortimer, & Andrews, 2015). Davis (1989) stated that PU could be considered the useful factor affecting online shopping.

Literature confirmed that there is a significant relationship between PU & purchase intention. One source of study that supports the above finding is the observation by (Koufaris, 2002). According to his study, it demonstrated that there is a significant relationship between PU and online purchasing intention by examining the online consumer's intention to make an unplanned purchase through e-commerce. Another research by Zhou et al. (2007) showed that PU is the customer's probability that shopping online would increase his/her efficiency, positively affecting the entire purchase process. Moreover, Dosh and saji (2006) asserted a positive influence of PU on online purchasing intention.

2.5.4 Perceived Enjoyment (PE)

In the context of online shopping, PE can be defined as the consumer's perception that by shopping online, he/she will have a fun. Several authors in their studies have defined the factor PE. According to David et al (1992), it can be defined as "the degree to which, the activity of using the computer is perceived to be enjoyable in its own, away from any performance side effect that may be expected. Beatty & Fewel (1998) stated that PE is the pleasure or charm a person receives from the shopping procedure. Venkatesh (2000)

defined PE in a more extended way and expressed the extent to which the activity of using a particular system is perceived to be enjoyable in its own right, aside from any performance consequences resulting from use.

The researchers' Burke (1998); Jarvenpa & Todd (1997) found that convenience to be the prime factor in engaging in internet retailing also suggested a great deal of satisfaction derived from online purchasing. According to Thong et al. (2006), enjoyment significantly affects shopping. Thus, Carr et al. (2001) suggest that the more enjoyable the online shopping process at a particular website, the more likely consumers will purchase on that website. Therefore, PE is greatly affecting one's online purchasing intention.

2.5.5 Subjective Norm (SN)

This can be identified as another factor effect on consumer's online purchasing intention. It plays a vital role in decision making (Pudaruth & Busviah, 2018). Subjective norm intended to measure the social influence on a person's behavior (e.g.: family members expectations) (Ha, 1998). It can be referred as the consumer perception and influence of others such as peers, friends, family media & authority figures. According to Ajzen, (1991), SN can be defined as the perceived social pressure to perform or not to perform the behavior. Similarly, Ajzen and Driver (1980) pointed out that, SN as it is considered to be the perceived pressure imposed by others such as neighbors, friends, peers who perform the behavior of interest, and such action have either directly or indirectly influenced so respondent's behavior.

Previous research has proved that SN significantly impacts purchase (Al-Maghrabi, Dennis, Halliday, & Bin Ali, 2011). Azjen (1991) stated that normative beliefs are viewed as determine subjective norm. As a result, social normative could be of high importance to a consumer when considering an online buying (Hansen, 2008). Moreover, Khalil and Michael (2008) Said that friends, family members and colleagues as Subjective Norm have a positive influence on individuals to buy online. It also proven from Saponat (2012) that SN have significantly toward the intention of using e-commerce, but in minor influence compared to other variables.

3. METHODOLOGY

This is a quantitative study which processed by collecting and analyzing numerical data. Further, this study is based on a deductive approach, which tests hypotheses developed from existing theories. The target population of this study was the millennials who are purchasing mobile phone accessories through online platforms. Millennials refer to those who have born between 1985-2002 (Stephanie & Carri, 2018). Accordingly, the researcher has selected the millennials who live in the Kurunegala district. Approximately 244,294 millennials in the Kurunegala district by 2019 (Department of Census and Statistics 2019). The sample is selected based on convenient sampling techniques, and the sample size was 384 (Krejcie & Morgan, 1970). The researcher used a self-administered questionnaire as the primary data collection method. The questionnaire was measured using a seven-point Likert scale. Questionnaires were distributed to the respondents as Google forms and

collected through social media, and the response rate was 91% of the total sample. Demographic variables were analyzed through descriptive statistical techniques and the impact of variables was analyzed using correlation and multiple regression analysis.

3.1 Conceptual Framework

The conceptual framework representing the relationship among independent and dependent variables can be shown below.

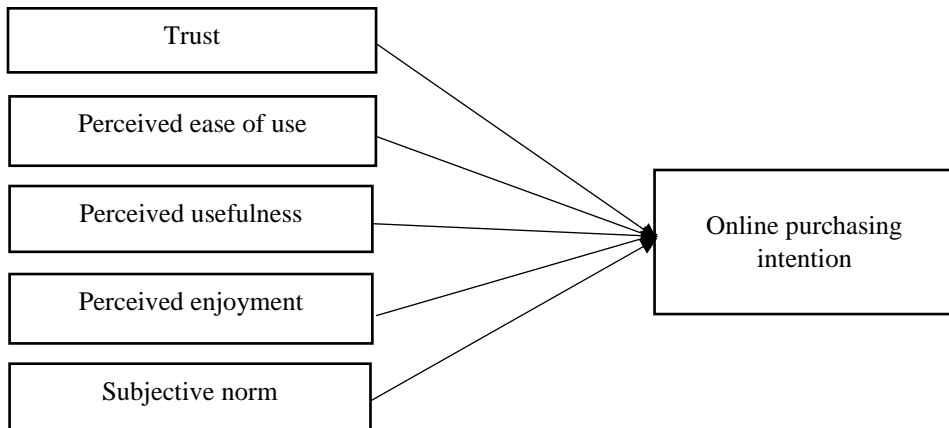


Figure 3: Conceptual Framework

3.2 Hypothesis

H₁: There is a positive impact of Trust on online purchasing Intention of mobile phone accessories.

H₂: There is a positive impact of PEOU on online purchasing intention of mobile phone accessories

H₃: There is a positive impact of PU on online purchasing intention of mobile phone accessories.

H₄: There is a positive impact of PE on online purchasing intention of mobile phone accessories.

H₅: There is a positive impact of SN on online purchasing intention of mobile phone accessories.

4. RESULTS AND DISCUSSION

4.1 Reliability analysis

Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. According to Table 1, we could observe that the Cronbach's Alpha related to all the variables considered are greater than and approximately closer to 0.7. Therefore, the study completes the reliability of the variables identified by the survey for further analysis.

The descriptive statistics, the seven-point Likert scale, the mean value are considered 7. Standard deviation represents how much the dispersion from the

mean of the data. Accordingly, all the variables impact on online purchasing intention.

Table 1: Reliability analysis

Variable	No. of items	Cronbach's Alpha Value
Trust	9	.903
Perceived ease of use	6	.827
Perceived usefulness	4	.855
Perceived enjoyment	3	.779
Subjective norm	4	.830
Online purchasing intention	4	.853

Source: SPSS data (2020)

4.2 Correlation analysis

The main purpose of the correlation analysis is discovering whether there is a relationship between variables and find out the direction of the relationship. Results of the correlation analysis can be demonstrated as below.

Table 2: Correlation analysis

Variable	correlation	significant
Trust	.889	.000
Perceived ease of use	.876	.000
Perceived usefulness	.880	.000
Perceived enjoyment	.872	.000
Subjective norm	.887	.000

Source: SPSS data (2020)

According to Table 2, the correlation between all independent and dependent variables is significant ($p < 0.05$). Therefore, it can be concluded that there is a significant relationship between each pair of independent and dependent variables.

4.3 Multiple regression analysis

Multiple regression analysis was carried out to examine the extent to which online purchasing intention (dependent variable) is affected by each independent variable. The results are as below.

Table 3: Multiple regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921 ^a	.849	.847	.27804

a. Predictors: (Constant), SN, PE, PU, PEOU, Trust

Source: SPSS data (2020)

According to the table, R square of the model is obtained .849; therefore, 84.7 % of the dependent variable can be explained from the independent variables Trust, PEOU, PU, PE and SN.

The regression model can be developed as below.

$$Y_{PI} = -0.047 + 0.252X_{Trust} + 0.166X_{PEOU} + 0.153X_{PU} + 0.159X_{PE} + 0.233X_{SN}$$

Therefore, the most influential factor can be identified as the trust factor with the highest coefficient.

Table 4: Hypothesis Values

Variable	B coefficient	P value	Decision
Trust	0.252	0.000	Accepted
Perceived ease of use	0.166	0.004	Accepted
Perceived usefulness	0.153	0.011	Accepted
Perceived enjoyment	0.159	0.004	Accepted
Subjective norm	0.233	0.000	Accepted
Online purchasing intention	-0.047	0.751	Accepted

Source: SPSS data (2020)

Significance values of the constant and the independent variables were less than 0.05, indicating that indicators were significant. The regression values indicate that the most influential factor is the Trust when purchasing MPA through online platforms. According to the analysis of inferential statistics, it could prove that the researcher's five main hypotheses can be accepted. That means the five main selected factors Trust, PEOU, PU, PE and SN, significantly impact on the online purchasing intention of MPA. Those factors are positively affected with the online purchasing intention among generation Y

5. CONCLUSION

This study was conducted to investigate the factors affecting online purchasing intention of MPA among the millennials. According to the analysis of inferential statistics, it could prove that the five main hypotheses developed by the researcher can be accepted. That means the five main selected factors Trust, PEOU, PU, PE and SN, significantly impact on the online purchasing intention of Mobile Phone Accessories (MPA). Those factors are positively affected with the online purchasing intention of millennials. Further, these findings can achieve the five main objectives of the study. As per the trust factor, several studies demonstrated the positive impact of Trust on online purchasing intention. The observation done by Jarvenpaa and Tractinsky (1999) demonstrated a direct relationship between trust & purchase intention. Similarly, trust has been identified as a helpful tool in accepting online business (Gefen, 2000). Therefore, the results of this study align with the previous studies regarding the positive impact of Trust on online purchasing intention of MPA. Empirical evidence highlighted a strong impact between PEOU and online purchase intention. Study conducted by Rahmiati (2017) showed that the perceived ease of use has a positive & significant effect on student attitude toward digital library usage. However, the results of the study prove the existing literature regarding the relationship between these two variables.

The positive impact of PU on online purchasing intention have also been proven by many prior researches. Davis (1989) said that PU can be considered the useful factor affecting online shopping. According to the study of (Koufaris, 2002), it demonstrated that there is a significant relationship between PU and online purchasing intention. According to Thong et al (2006), enjoyment has a significant effect on shopping. Thus, Carr et al (2001) suggest that, the more enjoyable the online shopping process, at a particular website, the more likely

consumers will purchase on that website. This study also proves this relationship as the analysis revealed that there is a positive impact between variables. According to the previous studies of Ajzen and Driver (1980) define SN as it is considered to be the perceived pressure imposed by others such as neighbors' friends, peers. who perform the behavior of interest and such action have directly or indirectly influenced the respondent's behavior? This study align with this literature as the hypothesis are significant.

However, this study consists of several limitations; mainly, this study covers only a small geographic area and considers only five variables effect on online purchasing intention. Therefore, future studies can include several improvements in the study by adding more districts to the study. However, this study provides important insights for the academicians and the marketers and marketing researchers. Further, the researcher provides some recommendations to the potential e-commerce marketers to invest more in building trust among customers by sharing positive reviews and testimonials, co-operating with other websites, Facebook and blogger writers to advertise on website, creating an attractive web design, including easier ordering and payment methods and so on.

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