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CONSUMER PURCHASE INTENTION IN E-COMMERCE: PSYCHOLOGICAL AND COMMUNICATION FACTORS

**Štefan KRÁĽ – Lenka KRÁĽOVÁ – Richard FEDORKO –
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ABSTRACT:

The rapid growth of e-commerce in the digital era has fundamentally transformed consumer behaviour and marketing communication strategies. It has profoundly influenced both retailers' business strategies and consumer behaviour patterns, while also playing a significant role in shaping the global economy. This study examines key psychological and communication factors that influence consumers' intentions in the e-commerce environment. The theoretical framework integrates the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA), extended by the constructs of Perceived Risk and Convenience. A quantitative questionnaire-based survey was conducted amongst 1,035 Slovak consumers from Generations Y and C, applying confirmatory factor analysis and partial least squares structural equation modelling (PLS-SEM). The findings revealed that aspects such as Perceived Usefulness, Subjective Norms, Attitudes Towards Online Shopping, and Convenience all exert significant positive influence on consumers' intentions to shop online. In contrast, the aspect Perceived Risk was found to have a negative effect. The study offers valuable theoretical insights by contributing to the conceptual framework of digital consumer behaviour. The findings also offer practical guidance for e-commerce businesses in planning and optimising their marketing communication and sales strategies.

KEYWORDS:

consumer purchasing behaviour, digital environment, e-commerce, electronic commerce, online shopping, purchase intention

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1 Introduction

Improved access to computers, the ongoing modernisation of countries worldwide, and the widespread use of smartphones have enabled consumers to access the Internet more frequently and with greater convenience. However, the expansion of Internet usage is often associated with the advancement of information and communication technologies and network infrastructure. In 2024, an estimated 5.35 billion people globally used the Internet, representing 66.2% of the world's population – an increase of 1.8% compared to 2023. The average daily time spent online per capita has been increasing each year, with users in 2024 estimated to have spent an average of 400 minutes per day on the internet. In the same year, as many as 56.1% of Internet users made an online purchase at least once a week, with the highest proportion recorded amongst consumers in Thailand, South Korea, and Turkey. The most common drivers of online purchasing included free delivery, discounts, easy return policies, and user-friendly website navigation and design. The most frequently purchased product categories were electronics, clothing, and food (Statista, n.d.; Kemp, 2024).

The significance of online shopping within the B2C e-commerce sector continues to grow across the Visegrad Four countries. The Slovak Republic, in particular, is demonstrating the potential to compete with many larger European nations through the rapid growth of its e-commerce sector. There are currently more than 13,900 registered e-shops in Slovakia. In 2024, 85% of Slovak Internet users aged 16 to 76 shopped online, accounting for 94% of the country's Internet population. The annual turnover reached €1.84 billion in 2024, marking the second-highest figure in the history of Slovak e-commerce. The best-selling online product category in Slovakia was electronics, followed by clothing. With regard to services, consumers most frequently used online food and grocery delivery services. In terms of payment methods, cash on delivery remains the most popular choice amongst Slovak consumers, followed by online card payments. When it comes to delivery, consumers prefer home delivery by courier services or Slovak Post (Eurostat, n.d.; Ecommerce Bridge, 2025).

However, online shopping behaviour of consumers on the Slovak market remains relatively underexplored, representing a gap in the existing research. The aim of this study, therefore, was to fill this gap and contribute to a deeper understanding of the issue. The Introduction to the study outlines a theoretical framework which covers issues of electronic commerce, aspects of e-commerce, and consumer purchasing behaviour. The Research Methodology section aims to describe the research tools, sample, and the statistical methods and programmes used. The Research Results section presents and interprets the research findings, which are then discussed and compared with previous studies in the Discussion section. The theoretical and practical implications of the research are subsequently presented. The Conclusion section summarises the key findings, limitations, and potential avenues for future research.

2 Literature Review

The Internet has become an essential part of human life and is one of the most important ways of communicating and connecting with others. The Internet has also driven changes in global consumer behaviour and habits. The rapid development of digital and web technologies in the second half of the 20th century played a significant role in the rise of electronic commerce. Since its emergence in the 1980s, e-commerce has evolved into a growing global trend. Today, it is one of the most popular online activities and has become a key component of the digital economy in recent years.

Electronic commerce encompasses all commercial transactions conducted online, including the use of the Internet, web portals, mobile applications, and browsers for making purchases (Boboc, 2020; Laudon & Traver, 2021). It is anticipated that, over time, consumers will gradually move away from brick-and-mortar stores and rely solely on online shopping. Consequently, businesses in the e-commerce sector must consistently monitor emerging trends and adjust to the fast-evolving digital landscape. The ability to respond quickly to changes and challenges is crucial for maintaining competitiveness in the market (Leboff, 2016).

The widespread adoption of e-commerce by consumers is driven by its clear advantages. It offers a more convenient and faster shopping experience than traditional brick-and-mortar stores. Shoppers save time as they do not need to physically visit a store. Additionally, consumers have access to a broad selection of products, services, and brands. Online shopping also allows customers to compare products, prices, and reviews through comparison websites. Many online retailers offer discounts that are unavailable in brick-and-mortar stores. Furthermore, online shopping is available at any time, 24/7, providing consumers with the flexibility to shop whenever it suits them. Last but not least, customers can make purchases from anywhere, as online shopping is not constrained by location and is free from geographical boundaries (Ganapathi, 2015; Muthumani et al., 2017; William, 2024). However, the adoption of e-commerce may be impeded by certain drawbacks, such as delayed product delivery, the inability to physically examine items, and the risk of receiving the wrong size or a damaged product. Consumers may also face financial and security risks, including the threat of fraud and the misuse of personal data. Additionally, issues with complaints, returns, or hidden charges can arise. Technical problems or limited internet access may also present obstacles (Ariffin et al., 2018; Visser et al., 2018).

The Technology Acceptance Model (TAM) is widely regarded as the most commonly used framework in research on technologies and their impact on individuals' behavioural intentions. This model suggests that the adoption of new technology is a gradual process, influenced by factors such as *Perceived Ease of Use* and *Perceived Usefulness* (Wai et al., 2019; Phan et al., 2019). The concept of perceived usefulness refers to the extent to which potential users believe that using the technology will provide significant benefits. This includes factors such as perceived advantages, the ability to find favourable prices for products or services, low online search costs, increased speed, improved efficiency, and overall usefulness. Previous studies have shown that perceived usefulness has a significant positive impact on consumer decision-making when it comes to online shopping (Davis, 1989; Venkatesh et al., 2012; Yunita et al., 2019; Wu et al., 2020). The concept of perceived ease of use refers to the extent to which a user considers a particular technology, website access, internet functions, and web interfaces to be easy to navigate. It thus reflects the user's perception of the essential technological components of e-commerce. This can be measured through indicators such as ease of learning, controllability, clarity and comprehensibility, flexibility, and overall user-friendliness. This factor can positively influence consumers' decisions to make purchases online (Davis, 1989; Lu et al., 2005; Venkatesh et al., 2012; Moslehpour et al., 2018; Le et al., 2020).

However, researchers agree that the two aspects of the TAM model alone are insufficient, and as a result, it is often expanded with elements from the TRA model – the Theory of Reasoned Action. The TRA model predicts consumer behaviour based on two factors: *Individual Attitudes* and *Subjective Norms*. A consumer's attitude reflects their internal, positive or negative perception of a particular issue, which in turn influences their subsequent actions. In contrast, subjective norms refer to the perceived expectations of those around them, shaping what they believe they should or should not do. In essence, this reflects the social or external pressures that may guide consumer behaviour. According to this theory, an individual's actions, driven by behavioural intent, are influenced not only by their internal attitude towards a specific issue but also by the subjective views of those around them (Davis et al., 1992; Nysveen et al., 2005; Venkatesh et al., 2012; Yang, 2013; Kim et al., 2014; Kalinic & Marinkovic, 2016).

The TAM model is frequently expanded to incorporate additional factors that provide a deeper understanding of, and more accurate predictions about, consumer behaviour. One of the most common extensions includes the aspect of *Perceived Risk* (Wai et al., 2019; Faqih, 2022). Another common addition is the factor of *Convenience*, which is widely recognised as one of the key advantages of e-commerce (Kasuma et al., 2020). Perceived risk refers to the uncertainty surrounding the potential outcomes before, during, or after a purchase and encompasses all negative consequences that may arise for the buyer, which cannot be foreseen. Customer behaviour inherently involves risk, as any consumer activity can lead to unpredictable outcomes, some of which may be undesirable (Maziriri & Chuchu,

2017). A study by Kumar and Dange (2014) found that, in the context of online shopping, perceived risk is most commonly associated with financial, time, social, and security risks, while Yeniçeri and Akin (2013) also highlight product risk. Numerous studies have confirmed that perceived risk exerts a significant negative impact on online shopping intentions and consumer behaviour (Forsythe et al., 2006; Soto-Acosta et al., 2014; Faqih, 2022).

Drawing on previous research and with the aim of achieving the study's objectives, the following research questions (RQ) and corresponding hypotheses (RH) were formulated:

RQ1: Is there a statistically significant internal factor structure underlying selected aspects of e-commerce in relation to consumers' intentions to shop online?

RH1: It is hypothesised that there is a statistically significant internal factor structure underlying selected aspects of e-commerce in relation to consumers' purchase intentions.

RQ2: Is there a statistically significant effect of selected aspects of electronic commerce on consumers' intentions to shop online?

RH2a: It is hypothesised that the aspect *Perceived Usefulness* has a statistically significant effect on consumers' *Purchase Intention*.

RH2b: It is hypothesised that the aspect *Perceived Ease of Use* has a statistically significant effect on consumers' *Purchase Intention*.

RH2c: It is hypothesised that the aspect *Subjective Norms* has a statistically significant effect on consumers' *Purchase Intention*.

RH2d: It is hypothesised that the aspect *Attitude Towards Online Shopping* has a statistically significant effect on consumers' *Purchase Intention*.

RH2e: It is hypothesised that the aspect *Perceived Risk* has a statistically significant effect on consumers' *Purchase Intention*.

RH2f: It is hypothesised that the aspect *Convenience* has a statistically significant effect on consumers' *Purchase Intention*.

3 Research Methodology

The aim of the study was to identify the key psychological and communication factors that influence consumers' intentions to engage in online shopping. Secondary data was sourced from existing research studies and databases. Primary data was collected via a survey using an anonymous questionnaire. The questionnaire comprised closed-ended questions with single-answer options. Where appropriate, certain items also included an open-ended response option (e.g., year of birth). The items focused on perceptions of various e-commerce factors in relation to consumer purchasing behaviour. The final section of the questionnaire contained identification items aimed at capturing the socio-demographic characteristics of respondents (gender, year of birth).

The e-commerce factors investigated in this study were derived from the TRA and TAM models, which were further extended to include two additional factors: *Perceived Risk* and *Convenience*. Each factor was measured using multiple items adapted from established scientific studies to ensure validity (see Table 1). These studies were published in reputable international journals indexed in the Web of Science database. A Likert scale was employed for all items, with participants indicating their level of agreement on a scale ranging from 1 ("strongly disagree") to 7 ("strongly agree").

Table 1: Overview of questionnaire items relating to the e-commerce factors being investigated

Latent Constructs	Item ID	Manifest Variables	Reference
Perceived Usefulness (PU)	<i>PU1</i>	Online shopping allows me to complete my purchases more quickly.	Davis (1989)
	<i>PU2</i>	Online shopping improves the quality of my purchase decisions.	Davis (1989)
	<i>PU3</i>	Online shopping makes me more productive when shopping.	Davis (1989)
	<i>PU4</i>	Online shopping makes the shopping process easier.	Davis (1989)
	<i>PU5</i>	Online shopping allows me to shop more efficiently.	Venkatesh et al. (2012)
	<i>PU6</i>	I find online shopping to be useful.	Venkatesh et al. (2012)
	<i>PU7</i>	E-commerce websites provide useful information to support my purchasing decisions.	Wu et al. (2020)
Perceived Ease of Use (PE)	<i>PE1</i>	I find it easy to learn how to shop online.	Davis (1989) Venkatesh et al. (2012)
	<i>PE2</i>	I consider online shopping to be straightforward.	Venkatesh et al. (2012)
	<i>PE3</i>	I can easily become skilled at using online shopping platforms.	Davis (1989) Venkatesh et al. (2012)
	<i>PE4</i>	Online shopping is always clear and easy to understand.	Davis (1989) Venkatesh et al. (2012)
	<i>PE5</i>	Online shopping does not require much effort from me.	Lu et al. (2005)
Subjective Norms (SN)	<i>SN1</i>	People who matter to me think I should shop online.	Yang (2013)
	<i>SN2</i>	People like me are generally expected to shop online.	Yang (2013)
	<i>SN3</i>	People I admire expect me to shop online.	Yang (2013)
	<i>SN4</i>	People who influence my decisions believe I should shop online.	Venkatesh et al. (2012)
	<i>SN5</i>	People whose views I respect prefer shopping online.	Venkatesh et al. (2012)
	<i>SN6</i>	People around me often encourage me to shop online	Nysveen et al. (2005)
	<i>SN7</i>	Those close to me consider online shopping a good idea.	Nysveen et al. (2005)
	<i>SN8</i>	Media (TV, radio, print, Internet) influence my choice to shop online.	Kalinic & Marinkovic (2016)
Attitude Towards Online Shopping (AT)	<i>AT1</i>	I have a positive attitude towards online shopping.	Kim et al. (2014)
	<i>AT2</i>	I think shopping online is a good idea.	Kim et al. (2014)
	<i>AT3</i>	I find online shopping enjoyable.	Kim et al. (2014)
	<i>AT4</i>	I consider online shopping a pleasant experience.	Kim et al. (2014)
	<i>AT5</i>	I believe online shopping is a sensible choice.	Kim et al. (2014)
	<i>AT6</i>	I find online shopping convenient.	Kim et al. (2014)
	<i>AT7</i>	I think shopping online is fun.	Davis et al. (1992)
Perceived Risk (PR)	<i>PR1</i>	Online shopping involves several financial risks (e.g., fraud, loss of personal data).	Forsythe et al. (2006)
	<i>PR2</i>	Online shopping involves product risks (e.g., damaged goods, incorrect size).	Forsythe et al. (2006)
	<i>PR3</i>	Online shopping involves time-related risks (e.g., long delivery times, prolonged complaint processes).	Forsythe et al. (2006)

	<i>PR4</i>	Online shopping involves information risks (e.g., lack of clarity, misleading details).	Soto-Acosta et al. (2014)
	<i>PR5</i>	I feel secure when shopping online.	Faqih (2022)
	<i>PR6</i>	I trust that my personal data will be protected when shopping online.	Faqih (2022)
	<i>PR7</i>	I trust the information provided by online stores on their websites.	Faqih (2022)
Convenience (CV)	<i>CN1</i>	When shopping online, I can shop in the comfort and privacy of my own home.	Forsythe et al. (2006)
	<i>CN2</i>	When shopping online, I do not need to leave my home.	Forsythe et al. (2006)
	<i>CN3</i>	I can shop online at any time that suits me.	Forsythe et al. (2006)
	<i>CN4</i>	Online shopping saves me the effort of going to a physical store.	Forsythe et al. (2006)
Purchase Intention (PI)	<i>PI1</i>	I intend to shop online.	Davis (1989)
	<i>PI2</i>	I expect to shop online in the future.	Davis (1989)
	<i>PI3</i>	I am likely to recommend online shopping to others.	Davis (1989)
	<i>PI4</i>	I am willing to make online purchases in the future.	Fang et al. (2017)
	<i>PI5</i>	I plan to shop online more frequently in the future than I do at present.	Venkatesh et al. (2012)

Source: Own processing, 2024

Data was collected between December 2023 and February 2024. Respondents were selected using quota sampling (Hendl, 2015), with the aim of ensuring proportional representation in terms of gender and age. The electronic questionnaire was distributed via relevant social media platforms and e-mail. The research sample included Internet users from Generation Y (born between 1984 and 2000) and Generation C (born between 2001 and 2009), all of whom had prior experience with online shopping. These participants represent the newer generations of consumers who integrate digital technologies into their daily lives to a significant extent. For the purposes of this research, Slovak consumer generations were classified in accordance with Young (2017). The final research sample comprised 1,036 respondents. In terms of gender distribution, 52.2% were women (541) and 47.8% were men (495). Generation Y accounted for 48.7% of the sample (505 respondents), while Generation C represented 51.3% (531 respondents). The largest age group was 21-year-olds. The youngest participant was 18 years old and the oldest was 40, with the average age being 26.

Once the data had been collected, it was coded in Microsoft Excel, with each item assigned a unique identifier. The data was then processed and analysed using IBM SPSS Statistics 26, SmartPLS 4.1.0.0, and the R programming language within the RStudio environment. Confirmatory Factor Analysis (CFA) was conducted to evaluate the internal structure of the model defined by the questionnaire. The results were assessed using four key indices: the Root Mean Square Error of Approximation (RMSEA) with a 90% confidence interval ($RMSEA \leq 0.06$), the Standardised Root Mean Square Residual (SRMR) ($SRMR \leq 0.08$), the Comparative Fit Index (CFI) ($CFI > 0.90$), and the Tucker-Lewis Index (TLI) ($TLI > 0.90$) (Hu & Bentler, 1999). To assess the reliability of the research instrument, internal consistency was measured using Cronbach's α reliability coefficient ($\alpha > 0.70$) (Hair et al., 2010). This analysis was further supported by calculating 95% confidence intervals using the Bootstrap method with 1,000 repetitions. As part of the Confirmatory Factor Analysis (CFA), the Average Variance Extracted (AVE) was calculated, with values above 0.50 considered acceptable, along with Composite Reliability (CR), which was deemed satisfactory within the range of 0.60 to 0.90. In addition, factor loadings (FL) were assessed for the observed variables in the CFA, with values above 0.50 indicating acceptable contribution to the respective latent constructs (Fornell & Larcker, 1981; Hair et al., 2017).

The anticipated effects of individual factors were tested using structural equation modelling based on the Partial Least Squares (PLS-SEM) approach. This method was applied to variables represented by constructs that demonstrated adequate reliability and factor loadings. To assess the validity of the results, the Fornell-Larcker criterion was employed. According to this criterion, the square root of the Average Variance Extracted (AVE) for each latent construct should exceed its correlation with any other latent construct (Fornell & Larcker, 1981).

Furthermore, the Heterotrait–Monotrait ratio (HTMT) was used to assess discriminant validity and detect potential multicollinearity, with a threshold of HTMT < 0.85. Multicollinearity was also examined using the variance inflation factor (VIF), with values below 5 considered acceptable (Hair et al., 2017; Franke & Sarstedt, 2019). The model’s explanatory power was assessed via the coefficient of determination (R²), where values of 0.25, 0.50, and 0.75 correspond to weak, moderate, and strong explanatory power, respectively. Predictive relevance was evaluated using the Q² statistic, with values greater than 0 indicating acceptable predictive accuracy. A Q² value of 0.25 denotes moderate accuracy, while a value of 0.50 reflects high predictive accuracy (Hair et al., 2019).

4 Research Results

Table 2 presents the outputs used to evaluate the suitability of the selected methods for assessing the proposed model. The results of the CFA were examined using four indices (Hu & Bentler, 1999), that indicate that the factor structure offers a reasonably good fit to the research data.

Table 2: Assessment of the CFA suitability

Significance of Model	
p-value	<0.001
Root Mean Square Error of Approximation (RMSEA)	0.06 ✓
Standardised Root Mean Square Residual (SRMR)	0.08 ✓
Comparative Fit Index (CFI)	0.92 ✓
Tucker-Lewis Index (TLI)	0.92 ✓

Source: Own processing, 2024

The CFA results are summarised in Table 3. Most factor loadings were above the generally accepted threshold of 0.50, indicating an acceptable level of item saturation. Exceptions included item SN8 under *Subjective Norms* and items PR5 and PR7 under *Perceived Risk*, which fell slightly below 0.50. However, according to Hair et al. (2017), a factor loading above 0.35 can still be considered acceptable for samples exceeding 250 respondents, suggesting that these values remain within an acceptable range. It is also worth noting that all factor loadings were statistically significant at the 0.05 level. Cronbach’s α coefficients exceeded the commonly accepted threshold of 0.70 across all constructs, indicating good internal consistency. The construct validity of the latent variables was supported by Average Variance Extracted (AVE) values exceeding 0.50, and Composite Reliability (CR) values falling within the recommended range for all constructs.

Table 3: CFA Outputs

Factor	Item	p-value	FL	Cronbach’s α (95 % CI)	AVE	CR
Perceived Usefulness (PU)	PU1	<0.001	0.686	0.862 (0.843 – 0.877)	0.576	0.863
	PU2	<0.001	0.651			
	PU3	<0.001	0.535			
	PU4	<0.001	0.749			
	PU5	<0.001	0.729			
	PU6	<0.001	0.799			
	PU7	<0.001	0.651			
Perceived Ease of Use (PE)	PE1	<0.001	0.819	0.885 (0.867 – 0.901)	0.598	0.881
	PE2	<0.001	0.792			
	PE3	<0.001	0.801			
	PE4	<0.001	0.764			
	PE5	<0.001	0.684			

Subjective Norms (SN)	<i>SN1</i>	<0.001	0.670	0.879 (0.866 – 0.891)	0.587	0.881
	<i>SN2</i>	<0.001	0.756			
	<i>SN3</i>	<0.001	0.706			
	<i>SN4</i>	<0.001	0.696			
	<i>SN5</i>	<0.001	0.786			
	<i>SN6</i>	<0.001	0.718			
	<i>SN7</i>	<0.001	0.752			
	<i>SN8</i>	<0.001	0.438			
Attitude Towards Online Shopping (AT)	<i>AT1</i>	<0.001	0.792	0.907 (0.896 – 0.918)	0.592	0.909
	<i>AT2</i>	<0.001	0.833			
	<i>AT3</i>	<0.001	0.817			
	<i>AT4</i>	<0.001	0.837			
	<i>AT5</i>	<0.001	0.747			
	<i>AT6</i>	<0.001	0.761			
	<i>AT7</i>	<0.001	0.562			
Perceived Risk (PR)	<i>PR1</i>	<0.001	0.755	0.817 (0.797 – 0.835)	0.551	0.845
	<i>PR2</i>	<0.001	0.820			
	<i>PR3</i>	<0.001	0.835			
	<i>PR4</i>	<0.001	0.708			
	<i>PR5</i>	<0.001	0.426			
	<i>PR6</i>	<0.001	0.573			
	<i>PR7</i>	<0.001	0.455			
Convenience (CN)	<i>CN1</i>	<0.001	0.870	0.906 (0.888 – 0.923)	0.700	0.903
	<i>CN2</i>	<0.001	0.810			
	<i>CN3</i>	<0.001	0.800			
	<i>CN4</i>	<0.001	0.865			
Purchase Intention (PI)	<i>PI1</i>	<0.001	0.785	0.841 (0.820 – 0.859)	0.511	0.837
	<i>PI2</i>	<0.001	0.757			
	<i>PI3</i>	<0.001	0.688			
	<i>PI4</i>	<0.001	0.784			
	<i>PI5</i>	<0.001	0.526			

Source: Own processing, 2024

The CFA findings provide sufficient evidence to accept hypothesis RH1, indicating that there is a statistically significant internal factor structure underlying selected aspects of e-commerce in relation to consumers' intentions to shop online.

Statistically significant positive correlations ($p < 0.01$) were found amongst the examined factors, with the exception of the *Perceived Risk* factor. In this case, three relationships (PR–PU, PR–PE, and PR–SN) showed no statistically significant correlation. A statistically significant negative correlation was observed between PR and CN ($p < 0.01$), while two additional negative correlations were found at the 0.10 significance level (PR–AT and PR–PI). Based on Cohen's (1988) criteria, the strength of these relationships ranged from small to large. Furthermore, all Fornell-Larcker criterion values met the required thresholds, confirming adequate discriminant validity. The HTMT values are all below 0.85, indicating that the discriminant validity of the model is confirmed and that there are no issues with multicollinearity between the latent variables. Additionally, the variance inflation factor (VIF) values, ranging from 1.237 to 3.007, are all below the threshold of 5, further confirming the absence of multicollinearity.

Table 4 displays the results of the SEM-PLS analysis. To ensure the accuracy of the findings and assess statistical significance, the Bootstrap method was applied with 3,000 repetitions. A graphical representation of the model, including the effects and p-values, is shown in Figure 1.

Table 6: SEM-PLS analysis output

Path	Estimate	Standard Error	Bias	p-value	Lower CI (95%)	Upper CI (95%)	Result
<i>PU</i> → <i>PI</i>	0.097	0.056	-0.000	0.042	-0.017	0.197	<i>RH2a</i> ✓
<i>PE</i> → <i>PI</i>	-0.054	0.037	-0.001	0.074	-0.121	0.021	<i>RH2b</i> X
<i>SN</i> → <i>PI</i>	0.148	0.030	0.001	<0.001	0.096	0.210	<i>RH2c</i> ✓
<i>AT</i> → <i>PI</i>	0.369	0.060	-0.003	<0.001	0.257	0.483	<i>RH2d</i> ✓
<i>PR</i> → <i>PI</i>	-0.120	0.049	-0.001	0.007	-0.206	-0.019	<i>RH2e</i> ✓
<i>CN</i> → <i>PI</i>	0.407	0.048	0.002	<0.001	0.313	0.500	<i>RH2f</i> ✓
	R²	0.777		Q²	0.675		

Source: Own processing, 2024

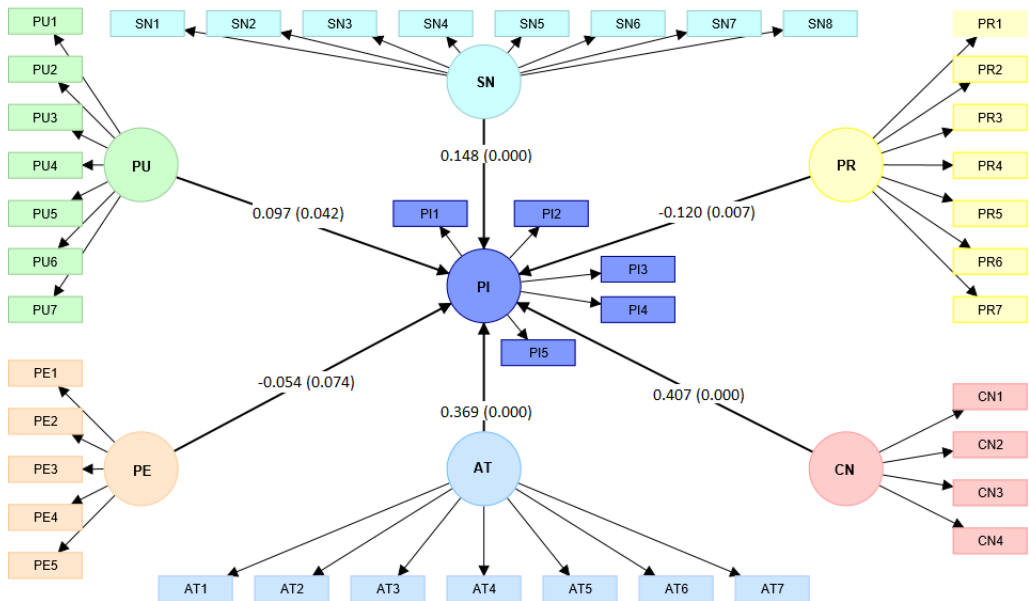


Figure 1: Visualisation of the model's effects

Source: Output from SmartPLS 4, 2024

At the 0.05 significance level, five of the independent latent variables were found to have a statistically significant influence on the dependent variable – *Purchase Intention*. The only exception was *Perceived Ease of Use*, which reached significance at the 0.10 level. *Perceived Usefulness*, *Subjective Norms*, *Attitude Towards Online Shopping*, and *Convenience* all had a positive effect, while *Perceived Risk* had a negative effect. Based on these findings, hypotheses RH2a, RH2c, RH2d, RH2e, and RH2f are supported, whereas hypothesis RH2b is not supported.

The model's coefficient of determination (R^2) was 0.777, indicating a high level of explanatory power. Predictive accuracy, measured using the Q^2 coefficient, was 0.675, which also reflects strong predictive relevance (Hair et al., 2019). Overall, the model demonstrates acceptable robustness and yields valuable insights for the purposes of this research.

5 Discussion

This study investigated the effect of selected e-commerce aspects on consumers' intentions to shop online. The findings revealed a statistically significant positive influence of *Perceived Usefulness*, *Subjective Norms*, *Attitude Towards Online Shopping*, and *Convenience on Purchase Intention*. In other words, the more positively consumers perceive these aspects, the stronger their intention to make online purchases. These results are consistent with Arora and Aggarwal (2018), who found that *Convenience* and *Attitude Towards Online Shopping* significantly enhance *Purchase Intention*. Similarly, research by Ganapathi (2015), Bhatti and Rahman (2020), and Kasuma et al. (2020) highlighted the pivotal role of *Convenience* in shaping consumers' online purchasing decisions. Previous research by Hoque et al. (2015), along with more recent studies by Oktaria et al. (2024) and Anggraeni (2024), highlights *Perceived Usefulness* as a key determinant of consumers' purchasing intentions. In relation to *Subjective Norms*, Pandey and Parmar (2019) found a significant positive effect on intention to shop online, with social media and close social circles identified as the most influential factors. Similarly, studies by Yi (2019) and Nimri et al. (2020) underscored the role of both *Subjective Norms* and *Attitudes Towards Online Shopping* as important drivers of consumers' intentions to engage in online shopping.

The findings also revealed a significant negative relationship between *Perceived Risk* and the *Purchase Intention*, suggesting that greater awareness of potential risks makes consumers less likely to engage in online shopping. These results are consistent with earlier studies. For example, Alrawad et al. (2023) identified *Perceived Risk* as one of the key factors influencing customers' intentions to shop online. Similarly, Ariffin et al. (2018) and Bhatti and Rahman (2020) reported a negative correlation between *Perceived Risk* and consumers' *Purchase Intention*. In contrast, studies by Faqih et al. (2022) and Yang (2024) found no significant impact of *Perceived Risk* on consumers' intentions to shop online.

In the case of *Perceived Ease of Use*, our results did not show a significant effect on the *Purchase Intention*. This finding contrasts with studies such as Baidoun and Salem (2024), who reported a significant positive relationship between *Perceived Ease of Use* and *Purchase Intention*. Similar conclusions were drawn by Suwanniponth (2014), Moslehpour et al. (2018), and Oktaria et al. (2024), all of whom identified *Perceived Ease of Use* as one of the most influential factors positively affecting consumers' intentions to shop online. However, our findings align with those of Zakiah et al. (2024), whose study based on the TAM model also failed to demonstrate a significant impact of *Perceived Ease of Use* on *Purchase Intention*.

In terms of theoretical and practical implications, the results of the study contribute to the existing body of knowledge by providing empirical evidence on factors that influence consumer purchasing behaviour in the online environment. Additionally, the study examines online consumer behaviour in the Slovak market, which has been relatively underexplored. Therefore, the findings offer valuable insights, particularly in this context. The value of this research also lies in exploring consumers' perceptions of key aspects of e-commerce in their purchasing decisions, as well as identifying the significant impact these aspects have on consumers' purchase intentions. This contributes not only to expanding the theoretical framework but also to a deeper understanding of the factors that drive consumer behaviour. By comparing the results with previous studies, the research offers a more comprehensive perspective on the topic under investigation.

Based on the analyses and findings, several practical conclusions can be drawn. The *Perceived Usefulness* and *Convenience* of online shopping are key factors that positively influence consumers' *Purchase Intention*. These aspects are influenced by the convenience, efficiency, and accessibility of online shopping, particularly in terms of time and location. Therefore, online retailers should focus on providing accurate information, offering high-quality products, and ensuring reliable delivery. Additionally, providing a variety of delivery and payment options is essential, as this can significantly impact consumers' purchasing decisions and their overall satisfaction after the purchase. Another important element is a well-designed website that is user-friendly, informative, and capable of engaging visitors' attention. Online retailers should strive to spark customer interest in their products and services by offering a seamless shopping experience – this includes providing clear and detailed information about products, pricing, promotions, delivery options, warranties, and more. Additionally, retailers should implement smart tools and intuitive

features that make the online shopping process simple, efficient, and convenient, helping consumers to clearly recognise the value and benefits of shopping online.

The results indicate that consumers' intention to shop online is strongly shaped by their personal *Attitude Towards Online Shopping*. Therefore, online retailers should focus on highlighting the advantages of online shopping and, most importantly, on building a positive image of their website. By leveraging various marketing tools, retailers can shape consumers' attitudes, which in turn can increase their intention to shop online. In today's digital era, social media represent one of the most effective and accessible ways to achieve this. Its strength lies in the rapid and widespread dissemination of messages amongst users. This gives online retailers a unique opportunity to connect with potential customers and positively influence their perceptions and attitudes towards online shopping.

The study also confirmed the effect of *Subjective Norms* on the intention to shop online, highlighting the influence of one's social environment. From a practical standpoint, this finding suggests valuable directions for marketing efforts by stakeholders aiming to boost online shopping. One important feature of an online retailer's website should be the ability to share experiences with other consumers – whether through discussions, ratings, or customer reviews – as these can significantly influence purchase intentions. Given the demonstrated effect of *Subjective Norms*, it may prove effective to highlight the online shopping behaviours of individuals with whom consumers can identify. In light of the growing influence of social media, this could include various types of influencers, whose large followings often comprise individuals who relate to them or aspire to similar lifestyles. Emphasising the overall growth in online shopping may also encourage uptake, as people are generally more inclined to engage in behaviours that are perceived as normative or socially widespread.

The results showed that the *Perceived Risk* negatively influences consumers' *Purchase Intention*. Consumers are particularly concerned about financial risks, such as fraud and loss of personal data, as well as product-related risks, including receiving damaged items or incorrect sizes. Time-related risks – such as long delivery times or complicated return and complaint procedures – and information risks, stemming from insufficient or unclear product information, are also perceived negatively. To address these concerns, it is essential for online retailers to build consumer trust by minimising perceived risks and barriers, thereby encouraging more frequent online shopping. Online retailers should always provide clear and accurate information about products, delivery options, delivery times, and the process for handling complaints. It is also crucial to make terms and conditions easily accessible on the website. Strengthening security and privacy measures is equally important. Since e-commerce transactions are carried out over wireless connections, online sellers should focus on easing consumer concerns regarding data breaches and cyberattacks. Enhancing personal data protection can be achieved by improving user authentication and reinforcing privacy policies and terms of service.

6 Conclusion

The aim of the study was to identify the key factors that influence consumers' intention to engage in online shopping. The results demonstrated that aspects like *Perceived Usefulness*, *Subjective Norms*, *Attitudes Toward Online Shopping*, and *Convenience* positively impact consumers' *Purchase Intention*. On the other hand, the *Perceived Risk* negatively affects the *Purchase Intention*, while the *Perceived Ease of Use* did not show a statistically significant effect. In conclusion, the study achieved its objective, contributing to filling a gap in the existing research.

One limitation of this study is that the sample was restricted to respondents aged 18 to 40, a group that is generally more tech-savvy and has grown up in the digital era. As a result, this demographic is likely to view e-commerce as a natural part of everyday life, which may lead to more positive attitudes and higher levels of engagement with online shopping. Future research could expand the sample to include older generations, allowing for a comparison of their attitudes and behaviours. Another limitation is the potential for endogeneity, which could be addressed in future studies using models with instrumental variables. Furthermore, future research could be extended to include the V4 countries, enabling a comparative analysis of the findings across these nations.

While there are some limitations to the study, the findings offer valuable insights from both theoretical and practical perspectives. The conclusions could prove useful in refining marketing strategies for e-commerce. If implemented effectively, these insights have the potential to drive innovation and support the growth of businesses operating within this sector.

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