

E-cart Abandonment Behaviour: The Moderating Effect of Trust

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Abstract

According to the theory of planned behaviour (Ajzen, 1991) when individuals have an intention to buy online, they can be expected to end up buying the product. However, the literature on online buying indicates that even when people have strong buying intentions they end up abandoning shopping carts without buying. Therefore, the purpose of this study is to explain shopping cart abandonment behaviour. Consequently based on the existing literature, it is argued that trust in the payment mechanism moderates the relationship between buying intention and buying behaviour. The data was collected from Sri Lankan online buyers (n = 521) who were selected based on convenience in accessing them. The data was analysed with structural equation modelling using AMOS 20. This study, while supporting the moderating effect of trust in the payment mechanism on the relationship between buying intentions and buying behaviour, suggests the need for taking into consideration trust in explaining buying behaviour. Furthermore, the study emphasises that the marketers should create not only buying intention but also trust in the online payment mechanism in online marketing.

Keywords: Theory of Planned Behaviour, Trust, Purchase Intention, Buying Behaviour, Online buying, Abandonment.

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Introduction

E-commerce is the fastest growing retail market in the world and is one of the key trends that is changing the business world today (Centre for Retail Research, 2014). The emerging digital economy has opened up new paradigms for retailing and consumers across the world face new opportunities and challenges. Online shopping behaviour is different from 'brick and mortar' shopping behaviour. E-commerce transactions take place in market space, among virtual communities and E-commerce has some notable differences when compared to traditional consumer behaviour (Ba & Pavlou, 2002; Pavlou & Fygenson, 2006). Researchers have recognized that consumer behaviour, in the context of computer-mediated environments, is affected by different factors (Hsu, Chang, & Chen, 2011).

Shopping cart abandonment is a serious problem for online business web sites. 7 out of 10 shoppers abandon their shopping carts in the middle of the buying process (Brightpearl, 2014). According to Nicholls (2011), 71 percent of e-carts are abandoned without a purchase on average. As a result of the differences between the online and offline contexts, the issues arising from businesses for vendors are different. Higher levels of online shopping cart abandonment (e-cart abandonment) is one such problem encountered in online shopping. The underlying causes of abandonment of a shopping cart in a supermarket (in the physical market place) are quite different from causes of abandonment of e-carts, and this is a practical issue for e-commerce web vendors.

Online shopping cart abandonment has been defined as occurring when a shopper begins the checkout process but doesn't complete it (Ouellet, 2010). One other definition says that it is when a shopper puts items into his/her virtual shopping cart to gather information but decides to abandon the cart before the final purchase stage (Moore & Mathews, 2006). Cho (2004) defines online shopping cart abandonment as the situation, "when a consumer visits an internet shop intending to make a purchase but does not complete the transaction and abandons his buying intention (BI)". The abandonment behaviour in online shopping has become a big issue to institutions and further exploration is needed into the factors that influence online buying behaviour (BB). Although the buyers intend to buy the products online, it seems they lose the momentum to finish the transaction completely and stop midway. The study focuses on the following research problem in order to explain online shopping cart abandonment behaviour.

According to Zhou et al (2007), demographic factor differences and the type of product might determine e-cart abandonment behaviour, while Childers, Carr, Peck, & Carson (2001) argue that online shopping motivation of individuals (whether hedonic or utilitarian) affect e-cart abandonment. Meanwhile, the Theory of Planned Behaviour (Ajzen, 1991) has been a well-researched theory and shown to predict behaviour across a variety of settings (Pavlou & Fygenson, 2006). According to TPB, behaviour can be predicted by behavioural intention. Therefore, many researchers have used TPB to explain and predict the behaviour of customers in different ways. However, the authors identify an empirical gap in the case of online shopping where the failure behaviour (abandonment behaviour) was not successfully predicted using TPB. According to George (2004), and Hsu, Chang, & Chen (2011) trust is considered a part of the perceived behavioural controls that determine abandonment behaviour. But Egelin & Joseph (2012) have stated that the abandonment of the shopping cart happens after the decision to buy is made. Therefore, TPB does not explain the moderating effect of any factor that leads to the abandonment of the shopping cart after the decision to buy is made.

Various researchers had stated that e-cart abandonment is determined by several factors. Close & Kinney (2010) explain online buying behaviour as a result of buying intent, price promotion, experimental purpose, organizational intent and research and information search. No one has studied the moderating effect of trust when abandoning the shopping cart. Some scholars argue that buying behaviour is determined by flow experience and is moderated by customer characteristics such as trust propensity, willingness to buy and self-confidence (Hsu, Chang, & Chen, 2011). Therefore, this research contends that trust could moderate the actual behaviour of an online buyer with buying intention.

The paper proceeds as follows: the next section discusses the two buying behaviours; online buying behaviour (successful behaviour) and e-cart abandonment behaviour (failure behaviour), describes the TPB framework and links TPB intentions with behaviours. The following section proposes and describes trust and justifies how it links to abandonment behaviour. The next two sections present the research methodology and results. The final section discusses the study's findings, and sets out its contributions and implications.

Literature review and hypothesis

Online Buying Behaviour

Online buying behaviour is a series of activities performed by online consumers as and when they are involved in e-commerce transactions. Therefore, Gafen and Straub (2000) defined online buying as “the procurement of a product by providing monetary information in exchange for the focal good. In addition to monetary information, product buying usually involves providing consumer information”. Ajzen (1991) defines behaviour as “the actual performance”. Furthermore, online buying behaviour is different from online shopping behaviour (Zhou, Dai, & Zhang, 2007). Therefore, the authors used these two definitions to define online buying behaviour. Online buying behaviour is defined as “the procurement of a product by providing monetary information actually and consumer information actually in exchange for the focal good”. According to this definition online buying behaviour involves not only the actual provision of personal information to the vendor but also providing monetary information online to another distant party when completing transactions. Whether consumers buy online or offline, buying behaviour in shopping is alike. Similar to brick-and-mortar shopping, online shoppers form a need or want, then they search, consider alternatives, evaluate them, and decide whether or not to buy the item(s) in the cart (Kinney & Close, 2009). However, online shopping behaviour – information seeking and buying – can be explained with a five-stage buyer decision-making process (Engel, Kollat, & Blackwell, 1973) (1) awareness, (2) intent, (3) search, (4) selection, and (5) post-buying behaviour. Hence, online buying behaviour is a series of activities.

Many researchers have been using TPB to explain buying behaviour. But little attention has been paid to the online context (George, 2004). According to TPB, an individual’s exhibition of a certain behaviour is determined by his or her intent to exhibit that behaviour. But empirical findings state that there are significant deviations from expectation and the actual scenario in online shopping behaviour (e-cart abandonment of immediate buying products). First, online consumers have to interact with technology to purchase the goods and services they need. The physical shop environment is replaced by an electronic shopping environment or, in other words, by an information system (IS). Second, a greater degree of trust is required in an online shopping environment than in a physical shop (Heijden, Verhagen, & Creemers, 2003). Therefore, online buying involvement would create a different experience for the buyers due to contextual differences.

E-cart Abandonment behaviour

Not all customers always complete the online transaction. E-cart abandonment is one of the key observations in online shopping behaviour and e-cart abandonment in online shopping is a growing concern for retailers because it represents lost sales. 71 percent of shopping carts are abandoned without a buying and this has become a burning problem for web vendors (Nicholls, 2011). According to Forrester Research, 87 percent of consumers abandon carts, and 70 percent of carts are abandoned just before check-out.

According to Egelin & Joseph (2012), there is a lack of a consistent definition of e-cart abandonment. However, Cho (2004) attempted to define e-cart abandonment as a situation “when a consumer visits an internet shop intending to make a purchase but does not complete the transaction and abandons his/her buying intention”. Although, the buyers intend to buy the products online, it seems they lose the momentum to finish the transaction completely and stop at mid way. There are two main consistencies among definitions: 1) products are chosen and 2) the financial transaction is not completed. However, Hurwicz (1999) refers to electronic cart abandonment as an instance “when apparent planned buying is never completed online”. All the time, effort, energy, and resources spent so far goes to waste. Hurwicz’s definition implies buying intention. Placing an item in a virtual cart is often a signal of the consumer’s interest in the product and giving up the transaction in the middle implies that there is something happening in between. According to Rajamma, Paswan, & Hossain (2009), reasons such as long lines, cumbersome and tedious checkout process may induce consumers to abandon the cart. Cho et al. (2006) found that reasons for delays had a significant impact on online shopping hesitation which includes e-cart abandonment. Moore and Mathews (2006) state that extrinsic cues are very important in a non-physical environment such as online retailing and it is the extrinsic cues that affect the severity of perceived performance risk, where perceived risk positively affects e-cart abandonment (Moore and Mathews, 2006). Egelin & Joseph (2012) suggest reducing the number of steps in the checkout process to reduce the rate of e-cart abandonment and propose that there be three decision points in online transactions: (i) at the time of product selection when the product is placed in the shopping cart, (ii) at the point of financial transaction, and (iii) at the time of receipt of actual product; acknowledging that e-cart abandonment happens at decision points. Therefore, it is worthwhile to research the causes of losing the intention at the financial transaction stage.

Buying Intention

TPB suggests that behavioural intention is the most influential predictor of behaviour. After all, a person does what he/she intends to do. Intention has been defined as “trying to perform a given behaviour rather than actual performance” (Ajzen, 1991). According to his study the stronger the intention to engage in a behaviour, the more likely should be its performance. However, in the case of e-cart abandonment this general rule is violated. According to Hsu, Chang, & Chen (2011), in traditional transactions, consumers typically have to expend physical energy and time to move to a retail site; however, the internet renders consumers immediate access. Thus, true buying intentions may be lower for internet shoppers than for traditional brick-and-mortar retailers (Hsu, Chang, & Chen, 2011). However, Pavlou & Fygenson (2006) suggest that online buyers do have considerable buying intention when buying online in the buying process.

Based on the above theoretical reasoning drawn from TPB and other literature and empirical evidence, it can be argued that buying intention online is likely to influence online buying behaviour positively. Thus the following hypothesis is advanced:

H1: Higher buying intention online positively influences online buying behaviour.

Trust in buying intention online and online buying behaviour

According to Harris Interactive (2001, quoted by Constantinides, 2004) around 70 percent of web users are seriously concerned about the safety of their personal information, transaction security and misuse of private consumer data. Subjects like hacking, fraud, spam and online scams frequently make headlines, raising security concerns as well as scepticism and mistrust. According to Pavlou & Fygenson (2006), trust is important for product buying since online consumers are vulnerable in several ways (e.g., not receiving the right product and becoming victims of fraud). Furthermore, trust is viewed as a three-dimensional construct, composed of competence, integrity, and benevolence (Gefen et al. 2003). Customers' trust in technology is likely to correlate with their overall trust when engaging in online activities (Lee and Turban, 2001). Therefore, buyers must trust the payment mechanism of the web vendor, in order to complete the financial transaction stage.

Trust, according to Spekman (1988), is very important to relational exchange that it is “the cornerstone of the strategic partnership” between the seller and the

buyer. Constantinides (2004) and Suh and Han (2002) argue that a new step has been added to the online buying process: the step of building trust. Trust has been defined in various ways in the literature. For example, “trust is a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviours of another” (Rousseau et al., 1998). This definition suggests that trust may affect both intention and behaviour. Furthermore, trust relates to (positive) expectations about the intentions and/or behaviours of the exchange partner and trust relates to one’s intentions to rely on the exchange partner accepting the contextual vulnerability.

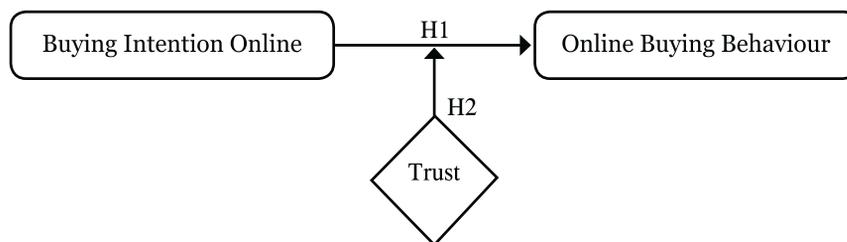
Another definition is “a willingness to rely on an exchange partner in whom one has confidence” (Moorman, Deshpande, & Zaltman, 1993). According to this definition, trust plays a vital role in completing the financial transaction stage as suggested by Egelin & Joseph (2012). Moreover, it is suggested that trust moderates the relationship between buying intention online and online buying behaviour. Therefore, the following hypothesis is advanced:

H2: Trust moderates the relationship between buying intention online and online buying behaviour.

The relationships proposed in the above two hypotheses are graphically shown in Figure 1. As delineated, buying intention online influences online buying behaviour positively, while trust moderates this relationship.

Conceptual model

Figure 1: Conceptual Model



Methodology

Sample

The population of the study is online buyers who take rational decisions when buying. The unit of analysis is individuals. Therefore, the online buyers are the elements of the study. This study's main sample comprised of 521 internet users drawn from the population. The sample was selected using nonprobability methods. This was decided after carrying out the sampling process. The process consisted of five steps respectively; (i) define the population: in this study the population are the online buyers/ buyers who take rational decisions when buying in the online context, (ii) determine the sample frame: in this study the sampling frame is the internet user with an online buying intention, (iii) determine the sampling design; in this study the convenience sampling method was used, (iv) determine the appropriate sample size; in this study the appropriate sample size was 521 and, (v) execute the sampling process; in this study online and on-paper questionnaires were used to gather data.

Measures

The authors used already developed construct measures for the study. All measurement items (Appendix A) were drawn from the literature, and they were then adapted using standard scale development procedures. Buying behaviour was assessed with two (02) categorical (binary) type questions. These two 'Yes/ No' questions were adapted from Pavlou & Fygenson (2006) and George (2004). The successful behaviour ('Yes') answers were taken as positive buying behaviour whilst the failure behaviour ('No') questions were taken as abandonment behaviour. Buying intention was assessed using six 5 point Likert scale questions. The scale has adequate reliability, convergent and discriminant validity coefficients. This scale measures buying intention on a five-point scale from 1, 'Extremely unlikely', to 5, 'Extremely likely'. Trust was assessed with ten 5 point Likert scale questions. The scale has adequate reliability, convergent and discriminant validity coefficients. This scale measures buying intention on a five-point scale from 1, 'Extremely disagree', to 5, 'Extremely agree'.

Data collection took place in December 2014 and January 2015. The sample was drawn from a population of online buyers. The unit of analysis was individuals involved in the act of buying online. In order to ensure high dependability, reliability and validity it is mandatory to have a high response rate. All respondents were asked either to

click on the Web URL link provided in an invitation e-mail message, which linked to an online survey instrument or fill out and send the PDF form attached. The authors used multiple methods (online and on-paper surveys) to boost survey response rates as high as possible. However out of 589 respondents who responded, 426 respondents used the online survey and only 163 used the on-paper survey. 68 responses were discarded because; 2 were submitted completely blank, 2 respondents had put the same answers on all the Likert scale items, 12 questionnaires were partially answered and those related only to demographic factors and 52 respondents contained less than 0.05 p1 value in the Mahalanobis. The response rate for the on-paper survey was 81.5 percent and the online response rate was 32.8 percent. But the effective rate of the response after removing the ineligible and unreachable respondents from the sample (Saunders, Lewis, & Thornhill, 2011) was 43.9 percent which was beyond the acceptable margin of 33 percent (Nulty, 2008). Unreachability was checked from the accumulated number of bounced emails and unread Facebook messages.

Analysis and Findings

SPSS 20 and AMOS 20 statistical analysis packages were used for the data analysis. Firstly, data screening was carried out to clean the input data. In data screening initially the missing data was removed in order to compute estimates in the latter stages. The 68 filled questionnaires were removed from the dataset due to inadequacy of data provided. Then the univariate outliers were removed from the dataset using the Mahalanobis distance of AMOS. Moreover, the distribution of the collected data was tested using shape, skewness, and kurtosis. The shape was tested by plotting a histogram which matched the normal curve and it was concluded that the data was normally distributed. The skewness positive values range from .384 to 4.108 and negative values from -1.118 to -.292, yielding an overall mean univariate kurtosis value of 1.00. Following the normality test, the homoscedasticity was tested. The values of the regression standard residuals of BB and BI were 0, and the values of BB and Trust were -2.2206. At the final phase of the data screening, the multicollinearity produced the following coefficients as depicted in Table 1.

Table 1: Multicollinearity Coefficients

	Model	Collinearity Statistics	
		Tolerance	VIF
1	BI (Independent Variable)	.751	1.331
	Trust (Moderator)	.751	1.331

As the VIF values of BI and Trust are less than 3, there is no problem of multicollinearity in the dataset.

The Exploratory Factor Analysis (EFA) was carried out to identify the correlation among the data in the dataset. The appropriateness of data (adequacy) was tested using the Bartlett's Test of Sphericity as depicted in Table 2. Since the sig. = 0.000 < 0.05, indicates the variables are related to one another.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.881
	Approx. Chi-Square	4857.880
Bartlett's Test of Sphericity	df	120
	Sig.	.000

Moreover communalities were tested in order to find the correlation of items to one another. All the factor did produced >.4 values except three instances. The factor structure was tested deriving the pattern matrices. All the factors loaded accordingly, and there were no cross loading factors in the dataset. After all the reliability of the instruments were tested in EFA.

Table 3: Cronbach's alpha

	Cronbach's Alpha	No of Items
Trust (Moderator)	.904	10
BI (Independent Variable)	.816	6

Cronbach's alpha values were considered as indicators of internal consistency reliability and the Cronbach's alpha value of the measurements are greater than the 0.7 threshold, and thus the multi-item scale is reliable as depicted in Table 3.

The Confirmatory Factor Analysis (CFA) was done to confirm the factor structure the authors extracted in the EFA. There again the model fit, validity and reliability, Common Method Bias and measurement model invariance were analysed. AMOS produced the model fit and obtained the results as depicted in the Table 4.

Table 4: Metrics

Abbreviation	X ²	X ² /df	GFI	NFI	RFI	IFI	RMSEA	NFI	CFI	AGFI
Model Fit Summary	414.529	4.064	0.923	.920	.880	.938	0.077	0.92	0.938	0.872

The default model has a discrepancy of 414.529. The saturated model has a discrepancy of 0.000. The default model, which is the discrepancy divided by the degrees of freedom is $414.529 / 102 = 4.064$ which is <5 and permissible. The p-value of 0.000 which is loaded at $> .05$ significant level could be left unconsidered when there is a significantly high number of responses. The CFI $0.938 > .9$ is significant and the RMSEA at 0.077 is moderately acceptable. Apart from those, the GFI, NFI, RFI, IFI, RMSEA, NFI and AGFI were at acceptable levels. Therefore, it can be concluded that the goodness of fit is acceptable in the model after modification of indices up to an acceptable level.

The composite reliability of BI and Trust were .71 and .76 respectively and those values exceed the threshold of .7. The convergent validity of these two components was .52 and .6 respectively. Therefore, the reliability and the validity of the instruments are confirmed in the CFA too.

Hypotheses testing

Binary logistic regression is the appropriate statistical technique when the dependent variable is a categorical (nominal or nonmetric) variable and the independent variables are metric or nonmetric variables (Hair, Black, Babin, & Anderson, 2010). The authors would like to determine when introducing the moderating variable “Trust”, whether the direction or magnitude of the relationship between the two variables “Buying Intention” and “Buying Behaviour” changes. Binary logistic regression analysis can be used to assess the effects of the moderating variable “Trust” since the model consists of a categorical type response variable. In order to check the moderating effect of “Trust”, the authors tested the significance of the interaction between “Trust” and “Buying Intention”. If such an interaction is significant, then

there is a moderating effect, otherwise “Trust” does not moderate the relationship between “Buying Intention” and “Buying Behaviour”

Step 1 was carried out to probe the relationship between BI and BB, while step 2 was carried out in order to test the moderating effect of trust when there is an interactive effect.

Effect of buying intention on buyer behaviour

Firstly, the authors attempted to fit a binary logistic regression model which explains the relationship between the response variable “Buying Behaviour” and both the independent variable “Buying Intention” and the moderating variable “Trust”. The authors checked whether both “Buying Intention” and “Trust” are significant.

Table 5: Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	530.862 ^a	.050	.076

As depicted in the Table 5 binary logistic regression model was statistically significant, $\chi^2 = 26.606$, $p\text{-value} = 0.000 < 0.05$. The model explained 7.6 percent (Nagelkerke R²) of the variance in the “Buying Behaviour”.

The main effect of both “Buying Intention” and “Trust” are statistically significant at the 5 percent significance level. When the “Buying Intention” score increases by one unit, the odds of the buying behaviour increases 2.882 times, and when trust score increases by one unit, the odds of buying behaviour increases 1.501 times.

Moderating effect of Trust

The authors attempted to fit another binary logistic regression model by adding the interactive effect of “Buying Intention” and “Trust” to the previous model and check whether there is an increase in the R², and whether the newly added interaction is significant. After adding the interactive effect, if both independent variable and moderating variable are not significant, then it can be seen that a complete moderation is occurring.

Table 6: Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
	BI(Independent Variable)	.471	.391	1.451	1	.228	1.601
Step 1^a	Trust (moderator)	-.135	.357	.143	1	.706	.874
	Interaction (BI*T)	.192	.109	3.085	1	.079	1.212
	Constant	-2.024	1.519	1.774	1	.183	.132

As depicted in the Table 6, the logistic regression mode with the interaction between of “Buying Intention” and “Trust” added, is also statistically significant $\chi^2 = 29.745$, $p\text{-value} = 0.000 < 0.05$. Further, this new model explains 8.4 percent of the variance in the “Buying Behaviour”, which is slightly higher compared to the previously fitted model. The interactive effect is statistically significant at the 10 percent significance level ($p\text{-value} = 0.079 < 0.10$). This indicates that there is a potential moderating effect of “Trust” on the relationship between “Buying Intention” and “Buying Behaviour”. Moreover, when the interaction is added, the main effects of “Buying Intention” and “Trust” become insignificant ($p\text{-values} > 0.10$).

Thus, it can be concluded that a complete moderation occurs.

Discussion of findings

Buying behaviour can either ended up as a success (Buy) or a failure (Abandonment). Different scholars have researched on buying behaviour and buying intention relating to TPB. All unplanned and planned behaviours inevitably result in one of these two outputs at the end of the buying process. According to Koufaris (2002), the results of unplanned buying showed no relationship between unplanned buying and the flow variables of shopping enjoyment, concentration, and perceived control. However, Ajzen (1991) argues that the behaviour is predictable when there is both motivation and ability. But this study reveals that there is a positive relationship between BI and BB as it was suggested in TPB, subject to the moderating effect of trust in online payment mechanisms.

Different scholars have researched on internet trust in different applications and different contexts. Much of the research was done on online businesses, vendors, web sites etc. Moreover the findings of the research indicate that trust in payment mechanisms moderates the relationship between online buying intention and buying

behaviour. According to the findings of this study 65 percent of the total abandonments of shopping carts are due to a lack of trust in the payment mechanisms. The authors focused, in this study, on the moderating effect of trust on buying behaviour.

Theoretical implications and implications for practice

In striving to fully understand and simultaneously predict two distinct, contingent and non-volitional behaviours, this paper contributes to social psychology literature by extending TPB in a new direction. While TPB is commonly used to model behaviours independently, this study extends TPB by using trust in buying behaviour as a moderator in the association between buying intentions and buying behaviour. TPB did not explain any moderating effect on the relationship between intention and behaviour. The research also paves the way for a more complete explanation and prediction of behaviour beyond TPB's original argument. The present study provides evidence to question the original argument that TPB develops, that is that intention necessarily results in the corresponding behaviour, and shows that such relationship holds true only when they are subject to trust in the payment mechanism.

However, the authors describe and suggest that managers should examine interventions in order to improve the trustworthiness of online payment mechanisms and to shape consumer attitudes and improve online activities. The effect of trust on online payment mechanisms and their relative impact on behaviour represent specific factors on which managers should focus their attention, efforts, and investments in order to shape online consumer behaviour and increase transaction volume by reducing e-cart abandonment.

Moreover, this study contributes towards the enhancement of knowledge by identifying the key consumer motivations for e-cart abandonment behaviour and consequently online buying. This study represents an initial effort to investigate the causes of consumers' e-cart abandonment and offers important insights and implications for internet payments, marketing, retailing, and for electronic commerce scholars and practitioners. Furthermore, this research has practical implications for e-tailers. The findings identify consumer uses of online shopping carts and their reasons for abandoning them. Therefore, it is worthwhile for e-tailers to study these findings in order to prevent customers' abandonment behaviour.

Limitations and directions for future research

This study contained several limitations. Firstly, it considered only two variables (buying intention and trust) that was believed to have an impact on buying behaviour. E-cart abandonment may occur due to various reasons such as security and privacy, demographic factors, literacy level etc and it is necessary to investigate these areas further in future research and expand the study to include mobile computing and mobile commerce as well.

Most of the sample consists of Sri Lankan online consumers. Future studies should examine other populations as well to investigate contextual differences. Further, the data was based mainly on online data collection and as a result missing values and randomly filled questionnaires were commonplace. Therefore, it is suggested that future research should focus on paper-based self-administrated surveys as well.

Conclusion

TPB does not explain any moderating effects on the relationship between BI and BB. However, this study shows that there is a complete moderating effect of trust in payment mechanisms on the above relationship. Therefore, this study suggests modifications to TPB to predict actual BB. Furthermore, the study probes the influences on online buying behaviour, their relationship to each variable and attempts to measure the level of influence of BI, trust in payment mechanism and BB and focuses on the abandonment behaviour of online shoppers. Finally, this paper provides directions for future research in online marketing and e-tailing.

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Appendix

Appendix A

Trust : Trustee's Ability

Expertise	All payment mechanisms in all e-commerce web sites have the abilities and expertise to perform transactions in an expected manner. (Extremely disagree/Extremely agree)
Information	All payment mechanisms in all e-commerce web sites have information needed to handle transactions appropriately. (Extremely disagree/Extremely agree)
Overall ability	All payment mechanisms in all e-commerce web sites have the facility to satisfy most customer needs. (Extremely disagree/Extremely agree)

Trust : Integrity

Equality in transactions	All payment mechanisms in all e-commerce web sites are fair using the private user data collected during a transaction. (Extremely disagree/Extremely agree)
Fairness in data usage	All payment mechanisms in all e-commerce web sites are reasonable in its conduct of customer transactions. (Extremely disagree/Extremely agree)
Objectivity in service	All payment mechanisms in all e-commerce web sites are rational in its customer service policies following a transaction. (Extremely disagree/Extremely agree)
Trust : Benevolence	Empathy All payment mechanisms in all e-commerce web sites are open and adaptable to customer needs. (Extremely disagree/Extremely agree)
Generosity	All payment mechanisms in all e-commerce web sites keep customers' best interest in mind during most transactions. (Extremely disagree/Extremely agree)
Resolving concerns	All payment mechanisms in all e-commerce web sites make good-faith efforts to address most customer concerns. (Extremely disagree/Extremely agree)

Trust : Overall Trust

Overall, all payment mechanisms in all e-commerce web sites are trustworthy. (Extremely disagree/Extremely agree)

INTENTION TO PURCHASE ONLINE

Are you willing to purchase products online in the future too? (Extremely unlikely/Extremely likely)

It is likely that I would use similar type of payment mechanisms for the purchases. (Extremely unlikely/Extremely likely)

It is likely that I would consider to continue similar payment mechanisms in the longer term. (Extremely unlikely/Extremely likely)

It is likely to use similar types of payment mechanisms in future too. (Extremely unlikely/Extremely likely)

It is likely that I would consider buying from similar payment mechanisms in the short term. (Extremely unlikely/Extremely likely)

I intend to perform transactions from similar payment mechanisms in future. (Extremely unlikely/Extremely likely)

Online buying behaviour

During the past years, did you purchase products online? (Yes/No).

How much would you say you spend on internet purchases each year on average? (Open ended)
