

Exploring the Role of Perceived Benefits and Attitudes Toward Web in Modelling Online Purchase Intentions: A Case of Slovenia

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Background and Purpose: E-commerce has reshaped consumer behaviour by offering unparalleled convenience, variety and accessibility, while creating new opportunities for businesses to grow revenues. Despite its prominence, there remains a need for parsimonious models that explain online purchase intention in terms of core consumer perceptions. This study aims to develop and test a structural equation model (SEM) in which consumer perceived benefits and attitudes toward the web drive intention to purchase online.

Methods: An online survey was administered to 190 Slovenian consumers. Questionnaire items were drawn from established scales measuring (a) perceived benefits of online shopping, (b) attitude toward the web, and (c) online purchase intention. Internal consistency was assessed via Cronbach's alpha. SEM was then applied using IBM SPSS AMOS to evaluate both measurement and structural components of the model, testing hypotheses that perceived benefits influence both attitude and intention, and that attitude further mediates intention.

Results: The survey instrument demonstrated excellent reliability (Cronbach's $\alpha = 0.92$). The three-construct SEM explained 74 % of the variance in online purchase intention. Fit indices indicated very good model performance (NFI = 0.969, NNFI = 0.970, CFI = 0.979, IFI = 0.979). All hypothesized paths were significant, confirming that higher perceived benefits enhance both positive web attitudes and purchase intentions, and that web attitudes further bolster intention.

Conclusion: This streamlined SEM offers a robust and well-fitting explanation of consumer online purchase intentions. E-commerce platforms can leverage these insights by emphasizing the specific benefits consumers value and cultivating positive web experiences to drive sales. The model offers both practical guidance for online retailers and a foundation for future research, such as incorporating environmental consciousness, to refine our understanding of sustainable e-commerce adoption.

Keywords: *Attitude toward web, Perceived benefits, Online purchase intention, SEM, Consumer behaviour, e-commerce*

1 Introduction

Usage of information and communication technologies in recent decades has affected every aspect of busi-

nesses (i.e. business intranets, business-to-business, business-to-government, big data, artificial intelligence) and people's everyday activities (i.e. education, e-banking, entertainment, online gaming) (Cai, Fan & Du, 2017; Park &

Lee, 2011). Rich interactions and opportunities for all generations in an online environment (Blažun Vošner, Bobek, Kokol, & Javornik Krečič, 2016) also boost social media (Zhu, Wang, Wang, & Wan, 2016). E-commerce is bundled with a wide range of marketing tools (i.e. customer relationship management, data analytics, recommendation system) to detect purchase intentions (Lim, Osman, Salahuddin, Romle & Abdullah, 2016).

A change in customer behaviour, especially regarding privacy concerns, has been observed (Fortes & Rita, 2016), and the introduction of smart solutions, both on the part of retailers and customers, has been reported (Gerriagoitia, Castander, Rebón, & Alzua-Sorzabal, 2015). The growth of e-commerce is not likely to abate (Chen, 2012; Lai, 2014; Liao, Lin, Luo & Chea, 2016; Pei, Paswan & Yan, 2014; Shiau & Luo, 2012; Sin, Nor & Al-Agaga, 2012), because consumers find it more economical and more convenient to shop online (Hong & Cha, 2013).

Limitations of traditional shopping, such as specific times and places, as well as the availability of sellers, are largely removed with the introduction of e-marketplaces (Hsieh & Liao, 2011; Kiang & Shang, 2015). Because online shopping is a process of purchasing a product via the web (Jusoh & Ling, 2012), it is essential to note that attitude towards the web is a crucial factor influencing the behavioural aspects of online consumers. Online shopping is increasing rapidly (Guritno & Siringoringo, 2013); therefore, understanding the impact of perceived benefits, along with attitudes towards the web, on online purchase intention is of great importance.

We have found a lack of research on the impact of perceived benefits on attitudes towards the web and online purchase intention, as well as perceptions of e-commerce, which is the focus of our study. Hypothesized relations will be tested with the use of structural equation modelling.

2 Theoretical Background and Hypothesis Development

This chapter provides insight into the literature review and previous research related to consumer behaviour, perceived benefits, attitude towards the web and online purchase intention.

2.1 eConsumer Behaviour

Online purchasing involves decision-making, and customers typically collect information before making a purchase (Žnidaršič, Marič & Ferjan, 2012). Most frequently, this information includes the acceptable price and quality ratio, preferred brand, delivery and payment conditions (Oliveira-Castro, 2003). This decision-making process depends on the information processing style employed

(Zinkhana & Braunsberger, 2004; Bleda & Valente, 2009), where the perceived value of the product plays a crucial role in decision-making.

With the advent of internet consumer behaviour analysis, the field has become interdisciplinary, requiring theoretical foundations from psychology, marketing science, human-computer interfaces, and economics (Foxall, 2003). Customer benefits, expressed as a utility function, are the core of the neoclassical theory of consumer behaviour (Graham & Isaac, 2002). Psychologists and economists ascribe rationality to the consumer; thus, choice itself has been viewed as a cognitive activity (Foxall, 2003).

Consumer choice, translated into a utility function, however, presents a bounded and simplified model of the customer decision-making process. Oliveira-Castro (2003) argues that consumer behaviour is not always induced by optimality and rationality. Baumgartner and Steenkamp (1996) discussed the importance of sensory stimulation by examining the products, and they concluded that purchase intention is also affected by a desire to adjust actual stimulation to the most preferred level.

Fischer and Hanley (2007) analyzed decision behaviour and found two distinguished types: extensive and limited consumer decisions. The characteristics of extensive decisions are strong emotional involvement and a demand for additional information. Limited decisions are taken with less information due to the consumer's prior experience.

The volume of possible information has increased exponentially due to online presence and accessibility, influencing customers' behaviour and choices. Whereas it was almost unimaginable for an individual to purchase goods from the other side of the world, it has become a standard practice nowadays due to the increase in e-commerce and improved infrastructure.

2.2 Perceived Benefits

Online consumer behaviour is widely dependent on the perception of benefits associated with online shopping (Bhatnagar & Ghose, 2004; Garbarino & Strahilevitz, 2004; Huang, Schrank, & Dubinsky, 2004). Consumers perceive online shopping as convenient, offering various selections, low prices, personal attention, and easy access to information (Delafróoz, Paim, Haron, Sidin, & Khatibi, 2009). According to Gutman (1982), the benefits can be physiological, psychological, sociological or material in nature. The perceived benefits in online shopping are the sum of online shopping advantages that meet customers' needs (Pavlou, 2003). Since consumers' buying patterns can differ (Lee, Jackson, Miller-Spillman & Ferrell, 2015; Soopramanien, 2011), purchasing decisions are personal, and often very complex behaviours (Chen, Yan, Fan & Gordon, 2015), but in the end, the consumers make online

purchases for both convenience and enjoyment (Childers, Carr, Peck & Carson, 2001).

2.3 Attitude towards Web

Over the past decade, companies have reached customers across the web in various ways (Wu, Chen, Chen, & Cheng, 2014), as people spend increasing amounts of time on social media and the internet. The web has had a significant impact on marketing practices, and most consumers are now comfortable purchasing products online (Poddar, Donthu & Wei, 2009). The reason behind the increase in online shopping is that online shopping enables a huge number of alternatives with immediate access to information of interest (Seock & Norton, 2007).

An attitude is defined as a set of beliefs, feelings, and behavioural tendencies towards socially significant objects, groups, events or symbols (Hogg & Vaughan, 2005), and it is a learned predisposition to behave in a consistently favourable or unfavourable way (Schiffman & Kanuk, 2000). We simplify that the attitude towards the web is an individual's specific behaviour towards the web, together with its attractiveness. Therefore, it is of great importance that potential consumers have a positive attitude towards the web, as it is a crucial starting point for them and e-retailers to make the final step towards purchasing products online.

2.4 Online Purchase Intention

Purchase intention, defined by (Wang & Yang, 2008; Wells, Valacich & Hess, 2011), is "the decision to act or as a mental stage in the decision-making process where the consumer has developed an actual willingness to act towards an object or brand". It is no surprise that understanding customer online purchase intentions drives intensive research efforts in e-marketing and e-retail literature (Kwek, Tan, & Lau, 2015).

Online purchase intention was defined by Kwek, Tan & Lau (2015), Hsu, Chang & Chen (2012), and Wu, Yeh & Hsiao (2011) as the consumer's intention to perform a specified purchasing behaviour. Therefore, it can be utilized as a component of consumers' cognitive behaviour. Online purchase intention is viewed as the situation when a "customer is willing and intends to become involved in an online transaction" (Pavlou, 2003), and it "is led by their emotions" (Ha & Lennon, 2010). As noted by Schiffman & Kanuk (2007), an increase in purchase intention increases the likelihood of purchasing. The final decision to choose or opt out of the offered good or service depends on the consumers' intention (Madahi & Sukati, 2012; Wang & Tsai, 2014).

2.5 Hypotheses Overview

We formulated three hypotheses to determine the significance of the relationships between the constructs "Perceived benefits", "Attitude towards web", and "Online purchase intention". We propose that perceived benefits and a positive attitude have a positive effect on online purchase intention. Proposed hypotheses were tested in the proposed model (Figure 1) as follows:

- *H1: Construct "Perceived benefits" explains a statistically significant part of the variance in construct "Attitude towards web".*
- *H2: Construct "Attitude towards web" explains a statistically significant part of the variance in construct "Online purchase intention".*
- *H3: Construct "Perceived benefits" explains a statistically significant part of the variance in construct "Online purchase intention".*

The assumption is that "Perceived benefits" affect "Attitude toward web" and "Intention of online purchase" while "Attitude toward web" affects "Intention of online purchase".

3 Methodology

This study employs a quantitative approach to test the hypothesized relationships among perceived benefits, attitudes toward the web, and online purchase intention through a structural equation model (SEM). This chapter outlines the research design, data collection, and statistical methods employed, ensuring reliability and validity in the analysis.

3.1 Questionnaire and data collection

An online questionnaire was designed, and invitations for an online survey were sent (considering sampling relevance (Etikan, Abubakar Musa & Sunusi Alkassim, 2016) in winter 2016 via e-mail and social media to participants in Slovenia. After gathering, we stripped incomplete responses. IBM SPSS—Statistical Package for the Social Sciences, version 27, software was used for data analysis.

Attitude towards web was measured on a 5-item scale developed by Küster, Vila and Canales (2016), which was: "ATW1 - This website connects with me. ATW2 - I would like to visit this website again. ATW3 - I feel comfortable navigating this website. ATW4 - This site is a good place to spend my time. ATW5 - I consider this website to be a good site for fashion. The response scale was a 5-point Likert scale ranging from 1 (completely disagree) to 5 (completely agree). The coefficient of reliability (Cronbach's alpha) was 0.92, respectively.

Perceived benefits were measured on a three-item scale developed by Chen et al. (2015), which were: “PB1 - I think online shopping can help me easily find a lower price. PB2 - I think online shopping has the advantage of a wide selection of products. PB3 - I think online shopping is more convenient than bricks-and-mortar shopping.” The response scale was a 5-point Likert scale ranging from 1 (completely disagree) to 5 (completely agree). The coefficient of reliability (Cronbach’s alpha) was 0.87, respectively.

Online purchase intention was measured on a three-item scale developed by Salisbury, Pearson, Pearson and Miller (2001), which consisted of: “OPI1 - I would use the Internet for purchasing a product. OPI2 - Using the Internet for purchasing a product is something I would do. OPI3 - I could see myself using the Internet to buy a product.” The response scale was a 5-point Likert scale ranging from 1 (completely disagree) to 5 (completely agree). The coefficient of reliability (Cronbach’s alpha) was 0.94, respectively.

3.2 Sample Selection and Generalizability

We analyzed complete responses from a total of 190 participants, comprising 98 men (51.6%) and 92 women

(48.4%). The marital statuses of the participants were as follows: 60 (31.6%) married, 2 (1.1%) widowed, 5 (2.6%) divorced, 70 (36.8%) single, 19 (10.0%) in life partnerships, and 34 (17.9%) married but living apart. The employment statuses of the respondents were as follows: 74 (38.9%) students, 7 (3.7%) self-employed, 46 (24.2%) employed in the public sector, 59 (31.1%) employed in the private sector, 1 (0.5%) retired, and 3 (1.6%) unemployed.

An educational levels earned by participants were: 1 (0.5%) without primary school, 1 (0.5%) primary school, 2 (1.1%) finished secondary vocational education, 4 (2.1%) finished technical secondary education, 42 (22.1%) high school diploma, 4 (2.1%) finished vocational college, 28 (14.7%) finished professional higher education, 66 (34.7%) bachelor’s degree, 27 (14.2%) master’s degree, and 15 (7.9%) PhD degree.

The geographical location of the 190 respondents was: 69 (36.3%) in the western part of Slovenia and 121 (63.7%) in the eastern part. The average age of respondents was 29.7 years. Participants reported an average shopping experience of 7.7 years, with an average of 10.4 online purchases in the past year.

The selection of a Slovenian sample allows for cultural specificity in understanding consumer behaviour but limits the generalizability of findings to other contexts. While the demographic diversity strengthens the study’s robustness, future research could expand to include participants from

Table 1: Descriptive statistics for research constructs

	n	M	SD	Min	Max
Perceived benefits	190	4.37	0.78	1	5
Attitude towards the web	190	4.14	0.99	1	5
Online purchase intention	190	4.36	0.85	1	5

Notes: n = total number of respondents, M = mean value, SD = standard deviation, Min. = minimum, Max. = maximum.

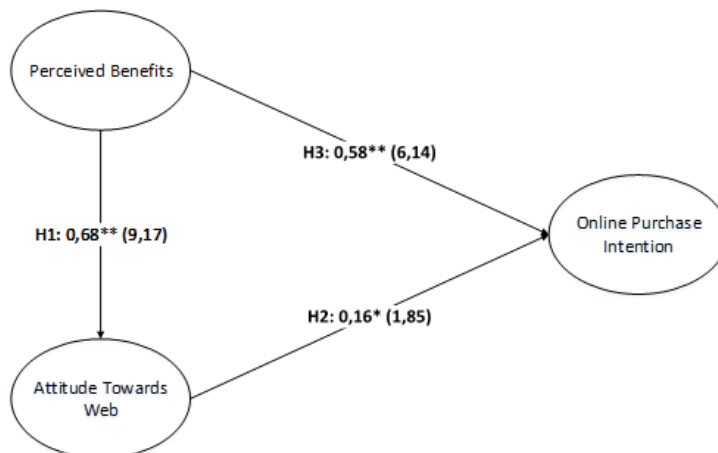


Figure 1: The relationships between SEM constructs and standardized solutions, along with t-values for the hypotheses tested

different regions and levels of technological readiness (Žnidaršič, Marič & Ferjan, 2012; Oliveira-Castro, 2003).

3.3 Results

Table 1 presents descriptive statistics for three groups of questions, which form constructs: perceived benefits, attitude toward the web, and online purchase intention (number of respondents, means, standard deviations, minimums, and maximums). All mean values are above 4, and according to the Likert scale, we interpret them as strong to complete agreement that: online shopping is beneficial ($M = 4.37$), attitude towards use of the web is positive ($M = 4.14$), and online purchase intention is strong ($M = 4.36$).

Structural equation modelling (SEM) (Prajogo & McDermott, 2005) was employed within IBM SPSS AMOS version 27 software to explore the relationships between constructs and test hypothesized of statistically significant relations. SEM combines factor and regression analysis, thereby enabling the evaluation of the significance of hypothesized relations among variables (Diamantopoulos & Siguaw, 2000). Figure 1 depicts the relations between SEM constructs and standardized solutions with t-values for the hypotheses tested.

The data in our sample of questionnaires confirms all three hypotheses for relationships between constructs:

- *H1: Construct "Perceived benefits" explains a statistically significant part of the variance in construct "Attitude towards web" (standardized solution = 0.68, t-test = 9.17).*
- *H2: Construct "Attitude towards web" explains a statistically significant part of the variance in construct "Online purchase intention" (standardized solution = 0.16, t-test = 1.85).*
- *H3: Construct "Perceived benefits" explains a statistically significant part of the variance in construct "Online purchase intention" (standardized solution = 0.58, t-test = 6.14)*

We further examined fit indices, as explained in Hooper, Coughlan & Mullen (2008); Hu & Bentler, 1999; and Kenny (2015), including the normed fit index (NFI), non-normed fit index (NNFI), comparative fit index (CFI), and incremental fit index (IFI). Table 2 presents the results of the examination of selected indices and standardized residuals. All indices demonstrated a statistically significant, very good fit according to reference values. (p -value = 0.0000). The χ^2 for our model was 87.35 with 32 degrees of freedom.

We can conclude that: a) two constructs ("Perceived benefits" and "Attitude towards web") can explain 74% of the variation in the construct "Online purchase intention", and b) model fit indices show very good fit and statistically significant relations.

4 Discussion

Online purchases are increasing, and consumer behaviour is adapting, but there are still doubts and restraints among potential customers and organizations regarding e-commerce. We have therefore explored perceptions of existing and possible future customers. Perceived benefits and attitudes towards the web are positively related, and both are associated with online purchase intention.

The study provides new insights into the interplay of perceived benefits, attitudes toward the web, and online purchase intention, contributing to the e-commerce and consumer behavior literature. Consistent with previous research, perceived benefits emerged as a significant determinant of both attitudes toward the web and online purchase intention (Bhatnagar & Ghose, 2004; Delafrooz et al., 2009; Chen et al., 2015). These findings validate the utility-driven model of consumer behavior while also emphasizing the role of positive emotional responses (Graham & Isaac, 2002; Poddar et al., 2009).

Table 2: Results of examination of selected indices and standardized residuals

Fit indices	Value for the model	Reference value	Model fit according to individual indices*
χ^2/df	2.729	≤ 2 or ≤ 5	Good fit
NFI	0.969	≥ 0.90	Very good fit
NNFI	0.970	≥ 0.95	Very good fit
CFI	0.979	≥ 0.93	Very good fit
IFI	0.979	≥ 0.95	Very good fit
SRMR	0.0465	≤ 0.08	Good fit

Notes: NFI = Normed Fit Index, NNFI = Non-normed Fit Index, CFI = Comparative Fit Index, IFI = Incremental Fit Index.

The findings underscore the significance of perceived benefits and attitudes toward the web in influencing online purchase intentions. Our research confirmed the hypothesis on the relations between constructs in the proposed SEM. The following significant and positive relations were extracted from survey data: a) “Perceived benefits” and “Attitude towards web”, b) “Attitude towards web” and “Online purchase intention” and c) “Perceived benefits” and “Online purchase intention”. These results contribute to the growing body of literature on e-consumer behaviour by demonstrating the interplay between utilitarian and emotional factors in online decision-making (Žnidaršič et al., 2012; Graham & Isaac, 2002; Poddar et al., 2009).

Finding b) specifically confirms and extends the study by Seock and Norton (2007), which was conducted only among US students and suggested that other population groups be considered to generalize the results more widely. Furthermore, the study underscores the potential of e-commerce platforms to integrate sustainability into their offerings, leveraging perceived benefits to encourage eco-friendly purchasing behaviours (Gutman, 1982; Childers et al., 2001).

The limitation of the proposed model is the omission of other determinants that may have implications for actual purchase decisions. However, simple models have one advantage – they can be applied with minimal resources and effort. There are likely constructs with undisclosed relationships that may involve perceived risks, privacy concerns, the fear of identity theft, loyalty to the brand/retailer, and similar factors. Again, as the model becomes larger and more complex, the effort, resources, vulnerability, and mistrust grow exponentially.

Also, the sample was geographically restricted to Slovenia, which may limit generalizability to other cultural contexts. While the demographic diversity strengthens the study’s internal validity, cross-cultural comparisons could provide a more comprehensive understanding of the relationships among the constructs (Žnidaršič et al., 2012; Fischer & Hanley, 2007).

The reliance on self-reported data introduces the possibility of response biases, such as social desirability bias. Furthermore, the cross-sectional design limits the ability to assess dynamic changes in consumer behaviour over time (Etikan et al., 2016). Future research should employ longitudinal designs to capture temporal shifts and investigate additional factors, such as trust, perceived risks, or consumer environmental consciousness (Ha & Lennon, 2010; Schiffman & Kanuk, 2007).

The results of our analysis demonstrate the theoretically backed-up positive relations between the constructs included in the model. Positive perceived benefits positively affect the attitude towards the web, which in turn increases online purchase intention. The theoretical contribution of this study lies in testing and confirming the relationships among the observed constructs.

For practitioners, these findings provide actionable insights into enhancing customer engagement and promoting sustainable consumption practices. E-commerce platforms can highlight perceived benefits such as convenience, cost savings, and access to eco-friendly products to enhance consumer attitudes and purchase intentions. Additionally, integrating features such as green delivery options and eco-certifications can further align online shopping with sustainable consumer values (Bhatnagar & Ghose, 2004; Chen et al., 2015; Schiffman & Kanuk, 2000).

Retailers can also design user-friendly interfaces that foster positive attitudes toward the web by providing personalized recommendations, simplifying navigation, and highlighting sustainability-related features (Poddar et al., 2009; Seock & Norton, 2007). These strategies align with previous findings that positive attitudes have a significant impact on consumer intentions to engage in online transactions (Wu et al., 2014; Schiffman & Kanuk, 2000).

By deepening our understanding of online purchasing, we enable organizations in the e-commerce field to promote perceived benefits, improve attitudes towards the web, and, in turn, increase the online purchase intentions of current and potential customers. Due to the worldwide accessibility and similarity of e-commerce, we believe that these findings will be confirmed in future studies.

Expanding the model to include sustainability-specific constructs, such as environmental consciousness or perceived risks, could also provide richer insights into consumer behaviour (Chen et al., 2015; Ha & Lennon, 2010). Expanding the model to include moderating variables, such as cultural influences or technological readiness, could also deepen understanding of consumer behaviour in diverse contexts (Žnidaršič et al., 2012; Olivera-Castro, 2003). Comparative studies across regions with varying levels of environmental awareness could further refine the model and provide insights into global e-commerce trends.

5 Conclusion

Research efforts on factors, constructs, and situations that stimulate or deter potential buyers from making online purchases are substantial due to their practical value for real businesses. The presented and tested SEM model, along with the examination of fit indices, is encouraging from both theoretical research and practical implementation perspectives. Simple models are not the best-suited solution for every application, but the one proposed and tested seems to have an acceptable ratio between “costs” (effort and resources required to implement) and “benefits” (accuracy and value to the business).

To gain a higher percentage than 74% of explained variation of online purchase intention, new constructs should be introduced, causing a more complex and more “expensive” model. Particularly when considering that the

intention of online purchase has the greatest value at the moment of customer entrance into a web shop, the practical implementation must measure intention in real-time, not through surveys. Current research in this field heavily relies on artificial intelligence, big data processing, and past purchasing data.

E-commerce represents a powerful platform for advancing both consumer convenience and sustainable practices. By emphasizing perceived benefits and fostering positive attitudes toward the web, online retailers can increase purchase intentions while aligning with global sustainability objectives. This dual focus on enhancing user experience and promoting eco-friendly behaviour provides a competitive advantage for businesses and contributes to societal well-being.

The findings of this study serve as a roadmap for practitioners and researchers, highlighting the potential of e-commerce to drive both economic growth and sustainable development. Future research can build on this foundation to explore additional factors and strategies, further refining the pathways to sustainable consumer behaviour.

Everything changes over time, and so does customer behaviour in online purchasing. Additionally, customers rely on advanced information and communication technologies, as well as recommendations from friends and relatives, previous experiences, and preferences for specific brands and products. Therefore, we can identify numerous future research challenges in the world of digital marketing.

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