



MAKERERE UNIVERSITY

MAKERERE UNIVERSITY BUSINESS SCHOOL

**PERCEIVED COST, TRUST, CONSUMER ATTITUDE AND E-COMMERCE
ADOPTION BY CONSUMERS POST COVID-19 ERA IN NAKAWA**

BY:

KASHONGORE JOEL

REG NO 2019/HD10/21627U

Email: joelkashongore@gmail.com

Contact: +256788743376

**A DISSERTATION SUBMITTED TO MAKERERE UNIVERSITY
BUSINESS SCHOOL (Faculty of Graduate Studies and Research) IN
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OFA MASTER OF SCIENCE IN MARKETING OF
MAKERERE UNIVERSITY**

PLAN A

May, 2024

DECLARATION

DECLARATION

I, Kashongore Joel, declare that to the best of my knowledge, this research is my original piece of work and has never been published or submitted for any award in any University or institution of higher learning.

Signed.....

Date 23RD - May - 2024

KASHONGORE JOEL

REG NO: 2019/HD10/21627U

APPROVAL


APPROVAL

This is to certify that this research dissertation has been submitted with our approval as Academic Supervisors.

Signed 

Date: 21/05/2024

Dr. GODWIN, M. AHIMBISIBWE (PhD)

Signed 

Date: 23rd / MAY / 2024

Ms. AMONG JUDITH

DEDICATION

I dedicate this work to my family that has supported me morally and materially. May God bless you abundantly.

ACKNOWLEDGEMENT

My sincere gratitude goes to the Almighty God for enabling me to reach this far.

Special thanks go to my supervisors; Dr. Ahimbisibwe Godwin and Ms. Among Judith whose valuable commitment in guiding me through the research process made this research a success.

I also appreciate my lecturers and staff at Makerere University Business School-Faculty of Graduate Studies and Research for having made my learning impeccable.

Finally, I would like to thank my classmates for their valuable views and opinions throughout the study period.

May God bless you all.

TABLE OF CONTENTS

DECLARATION	i
APPROVAL	ii
DEDICATION.....	ii
ACKNOWLEDGEMENT.....	iv
LIST OF TABLES	vii
LIST OF FIGURES	viii
LIST OF ACRONYMS & ABBREVIATIONS.....	ix
EXECUTIVE SUMMARY	x
CHAPTER ONE.....	1
INTRODUCTION	1
1.0 Introduction.....	1
1.1 Background to the study	1
1.2 Problem Statement	3
1.3 Purpose of the Study.....	4
1.4 Specific Objectives.....	4
1.5 Research Questions	4
1.6 Scope of the study	5
1.6.1 Content scope.....	5
1.6.2 Geographical scope	5
1.7 Significance of the Study.....	5
1.8 Conceptual Framework	6
CHAPTER TWO	7
LITERATURE REVIEW	7
2.0 Introduction.....	7
2.1 Theoretical Review	8
2.1.1 Unified Theory of Acceptance and Use of Technology (UTAUT)	8
2.1.2 Technology Acceptance Model.....	10
2.1.3. Diffusion Innovation Theory	12
2.2. Definition of Operational Concepts	13
2.2.1 Trust.....	13
2.2.2 Consumer Attitude	16
2.2.3. Perceived cost.....	17
2.2.4 E-commerce	17
2.3. Relationship between Perceived Cost and E-Commerce Adoption.....	18
2.4 Relationship between Trust and E-Commerce Adoption.....	20
2.5 Relationship between Consumer Attitude and E-Commerce Adoption.....	22
2.6. The Mediating role of consumer Attitudes on trust and e-commerce adoption	24
2.7. The Mediating role of consumer attitudes on perceived costs and e-commerce adoption.....	27
CHAPTER THREE.....	30
RESEARCH METHODOLOGY.....	30
3.0 Introduction.....	30
3.1 Research Design.....	30
3.2 Population	30
3.3 Sample Size.....	31

3.4 Sampling Procedure	31
3.5 Data Collection Instrument	31
3.6. Measurement of variables.....	32
3.7 Validity and reliability.....	32
3.7.1 Reliability.....	32
3.7.2 Validity	33
3.8 Data Processing and Analysis.....	33
3.9 Ethical Consideration	34
CHAPTER FOUR.....	35
PRESENTATIONS AND INTERPRETATION OF THE FINDINGS OF STUDY.....	35
4.0 Introduction.....	35
4.1 Demographic information of respondents	35
4.2 Correlation	37
4.2.1 Relationship between perceived cost and e-commerce adoption in Nakawa	38
4.2.2 Relationship between consumer attitude and e-commerce adoption in Nakawa.....	38
4.2.3 Relationship between trust and e-commerce adoption in Nakawa	38
4.3 Regression Model Analysis	39
4.4 Mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce	40
4.5 Mediating role of consumer attitude in the relationship between trust and adoption of e-commerce.	42
CHAPTER FIVE	44
DISCUSSION OF FINDINGS CONCLUSION AND RECOMMENDATIONS	44
5.0 Introduction.....	44
5.1 Discussion of findings	44
5.1.1. Relationship between perceived cost and e-commerce adoption in Nakawa	44
5.1.2 Relationship between consumer attitude and e-commerce adoption in Nakawa.....	45
5.1.3 Relationship between trust and e-commerce adoption in Nakawa	46
5.1.3 Mediating Role of Consumer Attitude in the relationship between perceived cost and adoption of e-commerce.....	46
5.1.4 The Mediating role of consumer Attitudes on trust and e-commerce adoption	47
5.2 Conclusion	48
5.3 Recommendations	49
5.4 Areas of further research	50
REFERENCES	51
APPENDICES	59
APPENDIX I: SAMPLE QUESTIONNAIRE	59

LIST OF TABLES

Table 3.1: Measurements of the Research Variables	32
Table 3.2: Reliability and Validity Test Results.	33
Table 4.1: Demographic characteristics of respondents	35
Table 4.2: Correlation.....	37
Table 4.3: Regression Analysis.....	39

LIST OF FIGURES

Figure 1: Canvas Conceptual Framework	6
Figure 2: Mediating Role of Consumer Attitude between perceived cost and E-commerce adoption	40
Figure 3: Mediating role of consumer attitude in the relationship between trust and adoption of e-commerce	42

LIST OF ACRONYMS & ABBREVIATIONS

COVID 19	Corona Virus Disease 19
ICT	Information and Communication Technology
OECD	Organization for Economic Corporation and Development
UNCTAD	United Nations Conference on Trade and Development
UTAUT	Unified Theory of Acceptance and Use of Technology (UTAUT)

EXECUTIVE SUMMARY

The purpose of the study was set to examine the relationship between trust, consumer attitude, perceived cost and the adoption of e-commerce in Nakawa during and after the covid-19 pandemic. The study was guided by the following objectives. To establish the relationship between perceived cost and e-commerce adoption in Nakawa. To examine the relationship between consumer attitude and e-commerce adoption in Nakawa. To determine the relationship between trust and e-commerce adoption in Nakawa. To find out the mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce. To determine the mediating role of consumer attitude in the relationship between trust and adoption of e-commerce. The study adopted a cross sectional design because the researcher collected data from one specific point in time. The study also adopted a quantitative approach since it is meant to test rather than generate theory and focused on describing and drawing inferences from the relationships of the variables. This study considered responses between 30 and 500 to be appropriate. The researcher employed convenient sampling as the preferred sampling method.

The study findings established that there was a negative and significant relation between perceived cost and e-commerce adoption in Nakawa. It was also indicated a strong positive relationship between consumer attitudes and e-commerce adoption. The findings further established a significant and positive relationship between trust and e-commerce adoption. This study established that there is a partial and significant mediation effect of consumer attitude in the relationship between perceived costs. This study established a partial and significant mediation effect of consumer Attitudes in the relationship between trust and e-commerce adoption. the relationship between trust, perceived cost, and consumer attitudes, and e-commerce adoption is complex and multi-faceted. The findings of this study suggest that trust, perceived cost, and consumer attitudes are all important factors in shaping the adoption of e-commerce. The positive relationship between trust and e-commerce adoption highlights the importance of building trust in e-commerce platforms, while the positive relationship between perceived cost and e-commerce adoption underscores the need to reduce the perceived cost of using e-commerce. Consumer attitudes also play a crucial role in shaping the relationship between trust and adoption, serving as a mediator between these two factors. The study recommends E-commerce platforms should address security and privacy concerns by implementing secure payment methods, protecting personal information, and providing clear and detailed information about their privacy policies.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This section will encompass the background to the study, problem statement, purpose, specific objectives, scope, significance and the definition of operational concepts.

1.1 Background to the study

According to World Health Organization Report (2020), COVID-19 pandemic has dominated global economic development since 2020. Since the advent of the pandemic, most countries have from time-to-time imposed restrictions on movement people, goods and services as a measure to restrict widespread and to protect humanity. World economies experienced total economic lockdowns which greatly separated businesses and their customers. Consequently, with the need to keep their businesses running and to provide for their customers, most companies embraced the use of online technologies to remain operational (Oyelaran-Oyeyinka & Kaushalesh, 2017). E-commerce market is expected to grow at a rate of 17.1 % between 2020 –2024 and the ecommerce user penetration is expected to hit 37.1 percent by 2024 because an increasing number of people are making purchases online, Nanehkaran, (2019). E-commerce is conducted over mobile devices on social media platforms, including WhatsApp, Snap chat, Facebook, and We Chat. Popular e-commerce Sites for consumer goods are Jumia, Dondolo, Goods Express, Intraline, Masikini, US2UG, Naya stores, Kilimall, Hi2 Shop, KiKUU, and Alibaba. Evidence indicates that e-commerce supports total ubiquity, so that all users are possible to have the transactions anywhere and any when as long as connected to the internet. Moreover, e-commerce is associated with convenience, various selection, low price, original services, personal attention, and easy access to

information, among others (Lo, Waters, & Christensen, 2017; Zendehdel, Paim, & Delafrooz, 2016).

Wen & Guy (2019) claimed that poor trust in the quality of products affected adoption of online commerce in Africa which includes Uganda. Oyelaran-Oyeyinka and Kaushaleshand (2017) postulated that less trust in information protection including matters affecting on-line privacy are some of the issues affecting electronic commerce in developing countries including Uganda. Studies by Chille et al (2021); revealed that trust is critical in the adoption of technology in business, having trust means that the user perceives the service as trustworthy" (Al-Jabri, 2015). Accordingly, Wiedmann et al (2010) notes that constructs of trust include system trust that includes structural assurances (e.g., regulations, guarantees, or contracts), trusting intentions where an individual is willing to depend on technology with a feeling of relative security, even when negative consequences are possible and trust behavior where the user feels confident that the technology is trustworthy and willing to act in the individual's best interests. It can therefore be stated that trust can affect the adoption of e-commerce.

In Uganda, Byambabazi (2019) noted that cost was one of the barriers to electronic commerce adoption in Uganda identifying delivery costs and internet costs while Wang et al (2020) found significant relationship between technology adoption and perceived costs. Katumba & Rukundo (2020) noted that costs associated with online transactions like cost of data hindered adoption of electronic commerce in Uganda. A study by Wen & Guy (2019) which sampled five African countries including Uganda found out that associated cost like of delivering the online purchased items was hindering adoption of electronic commerce among potential online shoppers in South Africa, Ghana, Kenya, Nigeria, and Uganda.

According to Mwesigwa & Nkundabanyanga (2011); attitude as an individual's positive and negative feelings (evaluative affect) in relation to electronic commerce significantly affected its usability. Externalities such as early or late adopters, early or late majority, experiencers and laggards were influenced by consumer attitude and were found to play significant role in e-business adoption and result shows that there is a relationship between the measured variables; e-business adoption and consumer attitude, Emeti (2015). Uzoka, (2017) concluded that consumer attitude towards e-commerce adoption was found to comprise of perceived disadvantages, perceived advantages and complexity of online commerce and greatly influenced adoptability. Based on the above assertions, it's evidently clear that e-commerce adoption by consumers is influenced by Trust, consumer attitude and perceived costs. However, the extent to which this view is true for Ugandan consumers is not clear.

In line with the above assertions, it's clear that e-commerce adoption by consumers is a function of trust, perceived costs, and consumer attitudes. However, the extent to which these factors influence the e-commerce adoption in the Ugandan context seem to be empirically limited.

1.2 Problem Statement

The World Bank report (2021) noted that the digital space in Uganda was becoming very innovative with many customers quickly adapting to online tools to mostly do online shopping in the era of Covid 19 pandemic. According to a report by the Independent Magazine, Kikuubo Online, an e-commerce shopping platform saw its number of average monthly users increase from 7,000 to 10,000 between 2019 and 2021. However, despite the above growth trends, contradicting evidence indicates that electronic-commerce services have not been widely adopted by consumers in Uganda post-covid-19 as consumers have gone back to the previous methods of physically visiting shopping malls and supermarkets to do shopping (Lule & Tusiime, 2019). This behaviour

has been supported by news that Jumia Uganda is closing its food delivery business according to a report by the CEO magazine in December 2023. Scholars have cited factors such as lack of trust due to risk of receiving incorrect products and falling victim to fraud, unfavorable customer attitudes, and associated costs such as data expenses as hindrances to the widespread acceptance of e-commerce (Kasoma, 2018). In light of the above, this study aimed to investigate the multifaceted impact of trust, attitude, and perceived cost on the consumer adoption of e-commerce in Uganda, post the Covid-19 pandemic.

1.3 Purpose of the Study

The purpose of the study was to examine the relationship that perceived cost, trust and consumer attitude have with e-commerce adoption on consumers in the post covid-19 era in Nakawa division.

1.4 Specific Objectives

The study was guided by the following objectives.

- i. To examine the relationship between perceived cost and e-commerce adoption in Nakawa.
- ii. To establish the relationship between consumer attitude and e-commerce adoption in Nakawa.
- iii. To determine the relationship between trust and e-commerce adoption in Nakawa.
- iv. To find out the mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce.
- v. To determine the mediating role of consumer attitude in the relationship between trust and adoption of e-commerce.

1.5 Research Questions

The study sought to answer the following questions.

- i. What is the relationship between perceived cost and e-commerce adoption in Nakawa?
- ii. What is the relationship between consumer attitude and e-commerce adoption in Nakawa?
- iii. What is the relationship between trust and e-commerce adoption in Nakawa?
- iv. What is the mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce?
- v. What is the mediating role of consumer attitude in the relationship between trust and adoption of e-commerce?

1.6 Scope of the study

1.6.1 Content scope

The study focused on examining the relationship between trust, consumer attitude and perceived cost on consumer adoption of e-commerce during and after the covid-19 pandemic in Nakawa

1.6.2 Geographical scope

The study was carried out in Nakawa division in Kampala since most the e-commerce platforms either operate or are located here thus the existence of various users of theses platforms for example Jumia, located in Industrial Area, Sumic Online, Naya Stores among others.

1.7 Significance of the Study

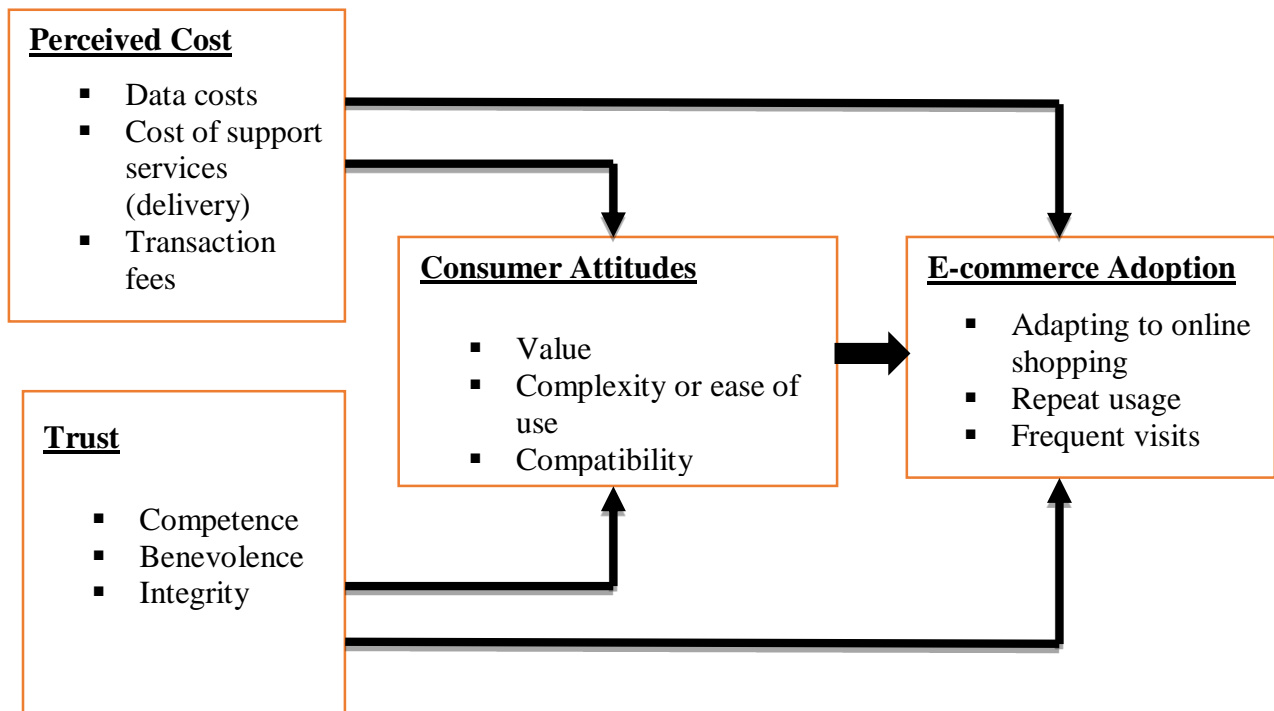
The study findings may be significant in the following ways.

- a) The study findings will benefit owners and managers of e-commerce platforms. The study intends to help the key decision makers in these firms come with better marketing strategies improving and gaining customer trust that will give them a competitive edge.
- b) The findings may provide information to managers in different organizations especially on knowing how to improve customer trust.

- c) The findings may also be beneficial to other upcoming researchers to investigate further about the impact of trust on performance of other organizations other than e-commerce.

1.8 Conceptual Framework

Figure 1: Canvas Conceptual Framework



Source: Developed by the Researcher (2022) from McKnight and Chervany, 2015, Lai and Li, 2017, Venkatesh et al (2014).

Perceived costs, and consumer trust are the independent variables. Consumer attitude is the mediating variable and Consumer adoption of e-commerce is the Dependent variable. Perceived costs and consumer trust can directly influence e-commerce adoption and similarly perceived costs and consumer trust influence consumer attitude which leads to actual adoption of e-commerce.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter presents existing literature variables under the study. Mugenda and Mugenda (2016), argues that reviewing of literature involves the systematic identification, synthesis and analysis of documents containing information related to the research problem being investigated. Information

about trust, attitude, perceived cost and adoption of e-commerce is extracted from different journals, online sources, textbooks, newsletters among other sources. This chapter will also present the theoretical review, a discussion of literature sequenced according to the study thematic objectives and a summary of literature review is also highlighted.

2.1 Theoretical Review

2.1.1 Unified Theory of Acceptance and Use of Technology (UTAUT)

The study will follow the unified theory of acceptance and use of technology (UTAUT) Technology Acceptance Model such as Unified Theory of Acceptance Use of Technology (UTAUT) tries to explain the degree of acceptance of the use of information technology. These theories assess whether the user will be able to accept the new technologies and user's ability to deal with it. The Technology Acceptance Model helps managers and decision makers to assess the success of the introduction of technology to the organization and motivate users to accept the systems. UTAUT has been used and applied by many educational institutions and research to answer one of the most critical questions: What are the user's attitudes towards accepting ICT solution?

UTAUT (Figure 2), was formulated by Venkatesh et al (2014), which consists of four main concepts, Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). These four main concepts are independent variables which influence dependent variables, behaviorals and usage. Gender, age, experience, and volunteers of system use have indirectly influenced the dependent variables via the four main concepts. Behavioral intention is seen as a critical predictor of technology use (Venkatesh et al., 2014).

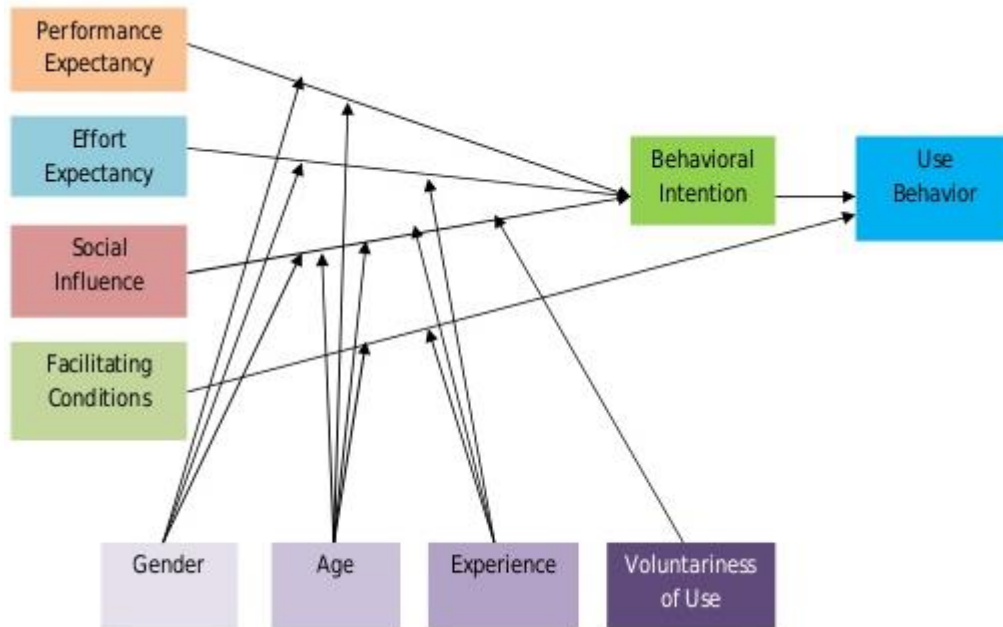


Figure 2: Unified theory of acceptance and use of technology (UTAUT)

Performance expectancy: “The degree to which an individual believes that using the system will help him or her to attain gains in job performance” (Venkatesh et al., 2014). Performance expectancy is hypothesized to moderate the influence on behavioral intention by gender and age.

Effort expectancy: “The degree of ease associated with the use of the system” (Venkatesh et al., 2014). Effort expectancy hypothesized to moderate the influence on behavioral intention by gender and age, and experience.

Social influence: “The degree to which an individual perceives that important others believe he or she should use the new system” (Venkatesh et al., 2014). Social influence, hypothesized to moderate the influence on behavioral intention by gender and age, and experience, and volunteers of system.

Facilitating conditions; “The degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system” (Venkatesh et al., p. 2014). Hypothesized to moderate the influence on behavioral intention by age, and experience.

2.1.2 Technology Acceptance Model

The adoption and usage of e-commerce can be predicted by the Technology Acceptance Model (TAM) developed by Davis in 2016. Davis in his work opined that the use of a system or technology is a reaction that can be predicted by user motivation. This model suggests three factors that can be used to explain users’ decision to accept or reject a technology: Perceived Ease of Use, Perceived Usefulness and Attitude towards using a system.

Davis (2016) defined Perceived Ease of Use as the “degree to which a person believes that using a technology will be free of effort”. In this case, individuals tend to adopt a technology when they perceive it to require lesser effort to use and learn. Perceived usefulness on the other hand, is considered as “the degree to which individuals believes that the use of a new technology would improve the performance of their task”. Individuals prefer a technology that they perceive to make their work easier as well as improve their effectiveness. These two elements of a technology are considered as factors that motivate the intended user to adopt the technology. For example, if virtual buying actually saves on time that would have been spent in traditional stores, then consumers are likely to adopt it.

On the other hand, even if an individual finds a particular application useful, and at the same time perceives it to be too difficult to use, or efforts needed to use the technology outweigh the expected benefits then the application might be rejected. Perceived usefulness is therefore influenced by perceived ease of use; thus, a system is considered more useful if it’s easier to use (Davis, 2012).

Ease of use of a technology is therefore the key determinant and motivating factor of adoption. According to Davis, these two factors are subjects to external variables that are social, cultural, and political in nature. The proponent further identified actual systems features and capabilities as an external factor that directly influences user motivation.

Perceived ease of use and perceived usefulness also determines and predicts the attitude of an individual towards system use and adoption. Attitude referring to an individual's positive or negative feeling about a particular system shaped by specific system's performance (Esmailpour, 2016) was hypothesized to be a major determinant of whether the user will accept or reject a technology. The ability of an individual to use a technology determines his/her reaction and attitude towards the technology. The easier it is for an individual to learn and use the technology, the more they are likely to develop a positive attitude towards using it. As noted by Davis (2016), capabilities determine ease of use, for example, proficient internet users are more likely to adopt e-commerce. In addition, Davis suggests that the convenience of a technology in terms of enhancing work performance and reducing task force fosters consumers to develop a positive attitude towards the technology which could lead to its adoption.

Later, Davis (2016), refined his model to include other variables that directly or indirectly influence the acceptance of a technology. Davis and Venkatesh (2012) refined the model and named it TAM2 which included additional constructs namely: social influence processes, and cognitive instrumental processes. Various other researchers have also modified TAM by adding their variables Lim (2012) for example modified TAM by adding, experience, self-efficacy, perceived risk and social influence variables.

2.1.3. Diffusion Innovation Theory

The Diffusion of Innovation theory was developed by Rodgers in 2013. The theory offers an explanation as to how, why and at what rate innovations and technologies spread in a social system (Rodgers, 2013). The theory is concerned with new products and ideas or perceived new ideas and their rate of adoption. Rodgers (2015) identifies an innovation-decision process through which individuals pass through in adopting an innovation: knowledge, persuasion, decision, implementation, and confirmation. In the knowledge stage, an individual realizes and acknowledges the existence of an innovation. Persuasion stage takes place when an individual develops a positive or negative attitude towards an innovation. In this stage, an individual's perception is influenced by the characteristics associated with the new product. Depending on the individual's attitude toward the product, the individual makes a choice on whether to adopt or reject the innovation. This occurs at the decision stage which is the third innovation- decision stage according to Rodgers. The most important stage is the implementation stage where an individual is involved in the actual and constant use of an innovation. Finally, in the confirmation stage, an individual seeks the opinion of others regarding the innovation-decision but reserves the right to make the decision if satisfied or dissatisfied with a technology.

Further, Rodgers (2015) classifies the members of a social system on the basis of innovativeness. The classification includes innovators, early adopters, early majority, late majority and the laggards. Innovators include individuals who are willing to try out new innovations and ideas and are risk takers. The early adopters are opinion leaders and offer advice and information about a new product; their opinion is considered important. Early majority are hardly leaders but they adopt an innovation before most people. Late majority are skeptical and wait until other people have adopted an innovation. The laggards are traditional, skeptical, and resistant to change.

According to Rodgers individuals' characteristics influence their adoption decision and the overall spread of the technology in a society. Rodgers (1995) identified five elements that determine the rate of adoption of an innovation includes (1) attributes such as relative advantage, compatibility, complexity, trialability, and observability. In this case, the adoption of a technology is dependent on its characteristics and how well it is considered user-friendly. (2) Reinvention; referring to the evolution of an innovation to meet the needs of individuals in a population. (3) Communication channels are considered important impersonal and interpersonal methods which spread information about an innovation, for example, the mass media. (4) Time which determines an innovation's adoption rate in each a social and time. Lastly are the social system network connections and norm.

In this study, the innovation or perceived new product is e-commerce. The theory explains the processes through which an innovation is likely to undergo to experience full adoption by individuals. It, therefore, provides an overview of e-commerce metamorphosis in Uganda.

2.2. Definition of Operational Concepts

This section provides conceptual understanding and definitions of the key variable that is trust, attitude, perceived cost and e-commerce grounded on scholarly literature by various authors.

2.2.1 Trust

Trust can be defined as the confidence of the trusting party that the trustworthy party is reliable, has high integrity and is associated with such qualities as consistency, competency, honesty, fairness, responsibility, helpfulness, and benevolence (Morgan and Hunt, 1994)

Trust is 'the belief that the promise of another can be relied upon and that, in unforeseen circumstances, the other will act in a spirit of goodwill and in benign fashion toward the Trustor'

(Suh and Han, 2015). Trust saves people money and effort by reducing monitoring and legal contracts (Fukuyama 1995) and provides measures for the expected outcome (Kumar 1996). Trust plays a major role in e-commerce on account of the absence of proven guarantees that an e-vendor will not get engaged in harmful opportunistic behaviour, and because the environment is less regulated. Many authors have agreed that Trust is more important in the e-commerce context than in bricks and mortar or any other channel (e.g., Harris and Good, 2017; Gefen 2012; Reichheld and Schefter 2012 Jarvenpaa et al. 2012, Gefen, et al., 2014).

Trust is very important in relations that involve social uncertainty and risk (Fukuyama 1995). This is relevant to e-retail limited web interface because it does not allow customers to judge whether a vendor is Trustworthy or not. As a result, social uncertainty and risk is higher in e-retailing than in brick-and-mortar relations (Reichheld and Schefter 2012, Gefen, et al. 2014).

Trust is at the heart of all kinds of relationships (Morgan and Hunt 1994). Customers generally stay away from an e-service provider whom they do not Trust (Jarvenpaa and Tractinsky, 2016; Reichheld and Schefter, 2012). They are willing to pay premium prices to Trusted e-retailers (Sotgiu and Ancarani, 2017). Trust has been included in many fields and theories including; contractual relations theory (Macneil, 2017), interaction theory (Hakansson, 1982), organizational theory (e.g., Bradach and Eccles, 2016), psychology (e.g., Rushton, 2017), social psychology (Blau, 2019), transaction cost economics (e.g., Nooteboom, et al., 2018), Trust theory (e.g., Gambetta, 1988), online exchange (e.g. Stewart, 2014) and more recently e-commerce.

Social psychology characterizes trust in terms of expectations and willingness to engage in a transaction, the risks associated with acting on such expectations, and the contextual factors that either enhance or inhibit the development and maintenance of positive expectations (Mayer, Davis,

and Schoorman, 2010). Although there are various definitions of trust, they have some characteristics in common. First, trust is one party's confident belief in another party's particular action (Gefen, 2012). This party is called the trustee, and that one is the truster. Second, trust is the expectation that the trustee's promise can be relied upon and that the trustee will act in the spirit of goodwill. Third, trust is based on previous interactions. Although the trustee's previous behavior cannot guarantee that he/she will act as expected, the truster's trust will increase if the trustee has behaved previously as expected. Finally, trust is not related to whether the trusted is able to monitor or control the trustee.

2.2.2 Consumer Attitude

The study of consumer attitude involves search, evaluation, purchase, consumption and post purchase behavior of the consumers and includes the disposal of purchased products keeping environment and personal characteristics in mind. It is the body of knowledge which studies various aspects of purchase and consumption of products and services by individual (Munich, 2008). Consumer attitude defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services (Singh, 2009). Several factors influence consumer behavior for instance perception, self-concept, social and cultural background and our age, family cycle, our attitudes, beliefs, values, motivation, personality, social class and many other factors that are both internal and external to us (Kotler, 2017).

Czinkota, & Ronkainen, (2019) notes that consumers have access to objective information on competing brands, including costs, prices, features, and quality without relying on individual manufacturers or distributors. Attitudes are general because these apply to more than a momentary event, such as hearing a loud noise, though you might, over time, develop a negative attitude towards all loud noises (Yaşin, 2007). Consumers have attitudes towards a wide range of attitude objects, from very product-specific behaviors to more general, consumption-related behaviors. Consumer attitude has three components: affect, behaviour and cognition. Affect is how a consumer feels about an attitude object (East and Sinclair, 2012). Behaviour refers to the consumer's intention to act, Cognition is what a consumer believes to be true about the attitude object. Consumer values combined with consumer attitudes have a great effect on product usage.

2.2.3. Perceived cost

The perceived cost of an activity is defined as the unit cost which a consumer thinks he incurs by undertaking a particular activity. A consumer's expenditure consists of direct price and non-price cost elements which we assume to be independent. (Phonthanukitithaworn 2015). The extent to which an individual believes that using a particular technology will cost money and thus an individual's perception of cost is a secondary attribute as it is how the consumer considers price relative to his or her disposable income that is important (Moore & Benbasat, 1991, p. 194) as cited in Adams (2008).

Zeithaml (1988) as cited in Broekhuizen and Jager (2017) noted perceived cost was interpreted in terms of monetary costs of the service and non-monitory cost of the service including psychological stress, time and efforts and customers purchasing via electronic means can benefit mainly from easily accessible information and lower transaction costs. Alzola (2007) defined costs as the economic costs of completing an online purchase including transaction charges, cost of the product and cost of associated services.

2.2.4 E-commerce

E-commerce is defined as “buying and selling products and services over the internet and the use of computer systems to improve overall company efficiencies” (Oudan, 2010, p. 19). To many people, e-commerce is simply conducting business online (Ofori et al., 2015). However, Ofori et al. (2015) define e-commerce as “the application of information technology solutions to help define and develop new strategies for addressing business problems”. Businesses can gain many advantages from e-commerce.

Kutz (2015) defines Electronic Commerce-EC as the electronic where powerful ICT systems and a globally standardized network infrastructure are used to exchange goods and services between organizations and individuals. According to Turban et al. (2015), if EC was limited to only commerce activities, its usage would be fairly narrow, hence, EC is not only referred to as selling and buying EC online but conducting all types of business activities using the internet, intranet, and extranet. These activities include servicing customers, collaborating with business partners, delivering e-learning, and conducting electronic transactions within an organization. Huy and Filiatrault (2018) describe EC as any business or economic activity that makes use of ICT-based applications to facilitate the transaction among businesses, business-to-business (B2B), individuals, customers to customers (C2C), or business to customers (B2C)

2.3. Relationship between Perceived Cost and E-Commerce Adoption

Previous studies that examine the cost-quality to value of purchase (Dodds, Monroe and Grewal, 1991; Sirohi, McLaughlin and Wittink, 1998) indicate a negative relationship between the factors; the higher the price perceptions (the higher the monetary costs), the lower the purchasing decision. Sweeney, Soutar and Johnson (2016) use relative price, indicating the perceived relative price of a product compared to other products with similar features. In line with other studies, they find that the greater the perceived relative price, the less is the perceived value. Price-sensitive buyers see price as an important cost criterion in their value judgment.

According to Baker et al. (2015), time and effort materialize in the rational costs of a purchase process. In that respect, a significant percentage of people wishing to purchase a product or service on the Internet abandon the attempt because of the slowness of the page download and therefore to reduce the loss of those potential customers it is necessary to increase the speed of the websites. However, it is impossible to enjoy the benefits of the online purchase if the costs are high and they

counter the willingness of the decider. Moreover, if the access barriers or costs persist, the growth of electronic commerce business to customer slows down.

Another aspect of time in electronic commerce business to customer that affects the perceived cost is the product delivery time. In this respect, unlike the online purchase, the traditional purchase has the advantage of immediate receipt of the purchased product (Alba et al., 2018). However, customers weigh up the other benefits and decide to buy electronically. In order to reduce the perceived cost of the delivery time, firms must endeavor to deliver the agreed product as soon as possible (Chen et al., 2014). It is here that the function of logistics acquires strategic importance by becoming one the most important variables of success in electronic commerce.

Alzola (2007) propose a theoretical scale to measure costs relievers in online purchase., This was done using four dimensions which included: security, design, economy and time. The dimension security measures the cost arising from the customer's perception of insecurity in the online transaction. The dimension design represents the cost of the customer's learning to perform the traditional purchase act in a format other than the physical context. The dimension economy quantifies the total economic cost of the transaction. Lastly, the dimension time considers the cost of convenience by measuring the waiting times during and after the transaction.

The empirical validation of a scale of costs in electronic commerce B2C from the customer perspective stands out as the principal conclusion that design, which represents the cost of learning of the context of the service, and economy, which measures the economic cost of the transaction, constitutes the fundamental barriers to the online purchase. Security, on the other hand, is beginning to lose its significance as an access barrier, thanks to the firms' efforts to limit the risks of online shopping to the customer (Alzola 2007)

2.4 Relationship between Trust and E-Commerce Adoption

Bhattacharjee (2015) shows that trust is a construct which generates performance of individuals including the ability to adopt to new systems. Customers who have trust if the system have less risks in addition to trust set by the initial experiment of the execution (Gefen, 2015). It is further stated that, Trust of e-commerce can also come from social pressures which come because of increased use and environmental demands (Geffen & Straud, 2012). Customers who have trust in the way e-commerce operates will have the window-shopping intention and belief that will result in the intention to purchase (Gefen, 2015). Straud, (2012) states that, Trust of e-commerce can also come from social pressures and not necessarily awareness which brings in the need to further investigate customer's awareness, trust, and e-commerce acceptance. The propensity to trust and 12 structural assurances are results of customer's awareness that is caused through word-of-mouth referrals, outdoor marketing services, advertising, and perfect use of an integrated marketing communication strategy (Kim & prabhakar, 2015).

In e-commerce, trust includes the positive perception by online consumers and expectations of the benefited related characteristics of the online supermarket (McKnight and chevrons, 2015). Empirical research has shown evidence relating to the fact that trust increases customer intention to adopt new ideas and practices (Jarvenpaa et al, 2012), as well as commitment to any new system (Doney & Cannon, 2018). A study by Butt (2021) which further expanded the Technology Acceptance Model by incorporating trust as a factor influencing consumer behavior to purchase showed that trust has the most significant impact on the intention to purchase online.

Research by various authors under various contexts suggests that several factors play a fundamental role regarding consumer adoption of e-commerce websites and consumer reluctance to conduct a transaction with an online merchant and among them being trust (Peiris 2015).

The authors note that, although security often builds user confidence in using a system, it is not the only factor that contributes to building trust for instance Salam and Pegels (2014) support this statement, stressing that an e-commerce website providing a secure technological infrastructure alone is insufficient for building consumer trust.

Literature has it that changes of consumer buying behaviours and implementing new ideas is a function of influence generated from trust, integrity of the supplier and ability to inspire customers (Weltevreden, 2008). Trust is important in adoption of e-commerce since consumers assess the information to verify whether it is credible and valid thus it should be noted that information integrity and competence are the most relevant dimensions as they reflect the web-based vendor is in position to provide a trusted business transaction, (Choudhury et al 2014). Trust is also viewed as three-dimensional construct involving competence, integrity and behavior (Gafen et al 2014). Trust is important for online product purchase since most online consumers are vulnerable in several ways for example not receiving the right product and becoming a victim of fraud. (Pavlou 2018)

Bheemarasetty et al. (2010) formulate a link between trust and security and categorize two types of trust models: hard trust and soft trust. They state that hard trust refers to security mechanisms such as encryption, which are designed to gain an agent's belief in the identity, benevolence, and competence of another agent. According to Victor et al. (2011), hard trust refers to methods of identity verification and authorization, whereas soft trust is established between two individuals in a network. This type of trust focuses mainly on external observations of a system that are established through social control mechanisms (Bheemarasetty et al., 2010).

A trusted vendor must have competence, integrity and benevolence and in this case competence will refer to the responsibility of fulfilling buyer expectations, integrity refers to the ability of the buyer to keep their promise by abiding to terms of the transaction and benevolence refers to the ability of the vendor or online seller to act fair enough and to ensure that they will always abide by the terms related to the transaction even when conditions change (Pavlou 2018). In summary, trust implies that the consumer will get timely, accurate and valid information from the vendor (Grefen 2014).

2.5 Relationship between Consumer Attitude and E-Commerce Adoption

A wider definition of attitude sees it as “an enduring organization of motivational, emotional, perceptual and cognitive processes with respect to some aspect of our environment” (Hawkins, Best and Coney, 2017). More specifically, “attitude refers to knowledge and positive or negative feelings about an object or activity” (Pride and Ferrell, 1991) and can also be seen as an “overall evaluation that expresses how much we like or dislike an object, issue, person or action” (Petty, Unnava, and Strathman, (2014; Hoyer Macinnis, 2014; Solomon, 2017).

According to Grewal, Mehta and Kardes (2012) attitudes serve four key functions for individuals: knowledge function, as a means of organizing beliefs about objects or activities such as brands and shopping, often determining subsequent behaviors; Value-expressive function, when attitudes are formed and serve to express an individual’s central values and self-concept; Utilitarian function, based on classical condition theory, with people tending to form positive attitude towards products that gives them values and negative attitude towards other products with less value.

According to Day (2014) the Determinants of Value are the attributes of a product that create value to the consumers. “And those attributes go beyond the tangible characteristics of the product,

involving also the augmented product” (Day, 2014), making a reference to the concept described by Kotler (2017). The process of identifying the Determinants of Value, then, involves finding which attributes are the most important to the consumers. Determinants of Value can also be seen as products attributes that might differentiate from one brand to another, when a consumer is choosing between one or more products (Solomon, 2017).

According to Rogers (2014), compatibility is defined as the extent to which an innovation is perceived to be compatible with existing values, prior experiences and current demands of the potential users. The study by Mallat (2007) found mobile ticketing is much more convenient for users to buy many kinds of tickets at any time, which is popular and compatible to satisfy the consumer’s practical need. Prior research by Nabhani (2016) states that farmers in Southern East Java, Indonesia are more favorable to use mobile broadband when this technology shows its value and usefulness in agricultural transactions while Lin & Chen, (2017) that perceived usefulness has influenced positively on the tourist's intention to adopt a reality Tour-sharing Application. This implies that ease of use and perceived value or usefulness is dimensional to consumer attitude.

A study by Wong et al (2021) aimed at determining the key factors that influence the adoption of e-commerce on agricultural trades in He Nan, China found out that perceived usefulness, perceived ease of use, compatibility, could significantly influence the adoption of agriculture e-commerce in He Nan, China. A similar study by Uzoka (2017) focusing on consumer attitude in the adoption of e-commerce in developing countries, results of the study show that perceived advantages or value, complexity, accessibility, have statistically significant influence on the adoption of e-commerce.

Consumer attitudes towards new technologies may also be linked to a set of personal characteristics, for instance, Howcroft (2015) revealed that younger consumers value the

convenience or time saving potential of online and mobile banking more than older consumers and younger consumers also regarded the lack of face-to-face contact as less important than older consumers. However, Karjaluoto (2015) found that attitude towards online banking and actual behaviors were both influenced by prior experience of computers and technology as well as attitudes towards computers. A study conducted by Ngumba and Kagiri (2018) to examine role of consumer behavior on the adoption of online shopping, the findings obtained show that perceived benefits from online shopping was an important factor to consumer attitude towards online shopping and both online shopper and non-online shopper agree there should be more derived and perceived benefits from online shopping.

2.6. The Mediating role of consumer Attitudes on trust and e-commerce adoption

Trust is a relatively old concept in the view of business practitioners. It is a critical construct in buyer-seller relation (Morgan and Hunt, 1994). Trust is also an important construct in the context of consumer attitude towards buying. As stated by Berry and Parasuraman (1991), customer's attitude towards a product is usually determined by the level of trust. Mayer et al. (1995) defined trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party". On the basis of the above conceptualizations, trust can be considered as a trustor's (consumer) inclination to depend on the trustee (online seller) and to decide on taking an action in a risk laden situation whereby the trustor becomes vulnerable to the trustee (online seller), in the hope of a positive outcome. Ashraf et al. (2014) asserts that High levels of trust in an e-commerce platform increase the likelihood of adoption Consumer attitudes, on the other hand, refer to the overall evaluation or judgment that individuals have about

e-commerce. A positive attitude towards e-commerce is likely to encourage adoption, while a negative attitude is likely to discourage it.

In the e-commerce literature, researchers identify the relationship between trust and consumer attitude as the positive or negative feelings towards online sellers (Kim, 2012). On the other hand, Eastlick and Lotz (2011) conceptualized trusting intentions on customer attitude towards the website as the consumer's willingness to rely and depend on an online retailer. Furthermore, Lee et al. (2011) acknowledged that trust towards online shopping malls is a direct positive determinant of online consumer attitude. Using a quantitative approach, Ashraf et al. (2014) have provided evidence that trust toward online shopping is positively and significantly influenced by consumer attitude towards use of a website. A study conducted by Mengli (2010) to A Study on Factors Affecting Consumers' Attitude towards Online Shopping and Online Shopping Intention in Bangkok, Thailand found out that consumer trust was highly related to consumer attitudes towards use online shopping. The cause of the low rating of attitude towards online shopping products can be attributed to lack of trust in making purchase over Internet.

Studies done by Chin, Lin and Tang (2005), Lu, Hsu and Hsu (2005) and Hassanein and Head (2004) developed a conceptual framework that showed that consumer attitude was affected by Perceived Ease of use, Personal awareness of security, Perceived Usefulness, perceived risk, trust and demographic factors implying that trust was one of the factors that greatly affected consumer attitude. Kumar and Kaushal (2017) examined Factors Affecting Consumers' Attitude and Purchase Intention with Special Reference to Electronic Durable Goods. A sample of 514 respondents were selected and data was collected using a structured questionnaire with a seven-point Likert scale, which was prepared from previous research studies. Consumer trust was found

to have a significant influence on consumer attitude. A study by Putra and Noermijati (2017) concluded that consumer attitudes do not mediate in the influence of trust on purchase intention, Kotler (2003) argues that attitudes are evaluations, emotions, and actions that tend to be of lasting advantage to a person against a particular product or service and it is dependent on factors like price and expectations or trust that the product will fulfill the customer needs. Schiffman and Kanuk (2007) argue that Attitudes have several components namely cognitive, affective, and conative. The Trust and knowledge towards of these products differ from one consumer to another. The more positive the consumer's confidence will be the more positive also the attitude of consumers to the product. Lee and Turban (2001), develop models in developing consumer attitude towards shopping on the internet and identifying specific constructs in building trust. These particular constructs include trust in Internet merchants (ability, integrity, and virtue), trust in internet shopping media (technical competence, reliability, and understanding of the media) and other contextual factors (effectiveness of third-party certification and the effectiveness of infrastructure security).

Studies have shown that a consumer's perceived risk negatively influences the decision to perform an online transaction Aghekyan-Simonian et al (2012); Warkentin et al. (2002). This premise will hold true in case of installing mobile applications. Lack of trust/anxiety about the risks may defer the consumer from app adoption and usage and in the presence of trust, it can be said that the consumer's perceived risk will decrease, thus increasing the intent to adopt and use the mobile app.

2.7. The Mediating role of consumer attitudes on perceived costs and e-commerce adoption

A study conducted by Malik et al (2017) to examine factors influencing consumers' attitude towards adoption and continuous use of mobile shopping applications defined cost incentives as the promotional offers or discount coupons or any benefit in financial terms consumers expect to receive. This emerged as an important factor that influenced adoption of electronic commerce. The study further cited that discounts on shopping through apps have motivated them to download the apps. This has been validated in the context of the adoption of app usage Tiongson (2015). A similar study by Dai et al (2017) consumer attitudes serve as a mediating factor in the relationship between perceived cost and adoption because they determine how consumers perceive and respond to the costs associated with using e-commerce. By shaping the perception of the costs and benefits of using e-commerce, attitudes can either encourage or discourage adoption.

To encourage consumer's positive attitude towards online shopping, most of the online shopping websites provide different promotions like free shipping, payment on delivery, discounts, coupons that can be redeemed in a specific period (Sarkar and Khare (2017)). These include discounts and offers to regular customers, prizes, buy-one- get one free, and easy exchange. In traditional retailing, retailers offer price discounts, promotional offers, discounts, and coupons to influence consumer's attitudes towards purchase products (Arslan et al. 2010; Fam et al. 2011) and with growth of Internet based retail channels, insights on product price discounts through coupon proneness and price sensitivity of consumers would be a factor in influencing consumer attitude towards online shopping.

According to Sultan and Uddin (2017), consumer's attitude towards online shopping will determine the attractive factors that influence consumers to shop online, and those factors will help marketers to formulate their strategies towards online marketing respectively.

These factors include trust, cost, and ease of use. Therefore, perceived cost in this case influences consumer attitude towards online shopping.

Cost advantage is the “degree to which an innovation is perceived as being better than the idea it supersedes in terms of cost which is capable of influencing consumer attitude” (Rogers, 2003). According to the diffusion of innovation (DOI) theory, when a new technology has a relative cost advantage over the earlier one, users attitude will positively change towards the technology. In the same way, when online shopping provides many advantages such as timesaving, low cost, and reduced effort which are not available at offline shopping modes, customers tend to adopt online shopping (Choudhury and Karahanna, 2008). Hsiao (2009) also stated that the customers, who are satisfied because of the additional cost benefits available for online shoppers, will have an attitude change towards online shopping. This also emphasizes that dissatisfied customers may stay with the traditional shopping mode. From the consumers economic“ point of view, the comparison between online and traditional shopping reveals that online shopping has many cost advantages over traditional shopping (Kim et al., 2008; Liu et al., 2012)

Jusor and Ling (2012) carried out a study to factors influencing consumers' attitude towards e-commerce purchases through online shopping where study collected data from 100 online shoppers. The study concluded that online shopper’s attitude was influenced by product affordability where shoppers believed that online products were much costly. This implies that the cost factor was a major contributor to consumer attitude towards e-commerce. A study conducted by Sarkar and Khare (2017) to investigate how cost/price was influencing consumer attitude towards online shopping concluded that free shopping coupons, discounted shipping costs, and product price discounts influenced consumer attitude towards online shopping.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter details the research methodology that was used in executing this study. This chapter presents the study design, the study area, study population, sample size and sampling procedure, data collection methods and tools and measurement of variables, data quality control and limitations of the study.

3.1 Research Design

Research designs are ideas and techniques for research that span the decisions from broad assumptions to thorough methods of data collection and analysis (Creswell, 2009). The study adopted a cross sectional design because the researcher collected data from one specific point in time. The study also adopted a quantitative approach since it is meant to test rather than generate theory and focused on describing and drawing inferences from the relationships of the variables. Quantitative research was used because it was conclusive in its purpose, as it tried to quantify a problem and understand how prevalent it is by looking for projectable results to a larger population.

3.2 Population

Population means; whole group of people, events, or things of interest the researcher needs to study (Sekaran, 2014). This study targeted people living and working within Nakawa division which was 317,028 (KCCA, 2019). Nakawa was been selected since its one of the most populous divisions in Kampala city and it is estimated that it has the highest percentage of internet users in the city whereby Nakawa division has around 58.89% of internet users aged between 18 years and above (KCCA Statistical Abstract 2019) suggesting the possibility that majority could be conducting online transactions.

3.3 Sample Size

Given the absence of updated sampling frame on the number of e-commerce customers in the Nakawa division, in deriving the sample, our study population was considered so large that for practical purposes, as Anderson et al (2007) have recommended, it was treated as infinite. In literature, several propositions exist that provide a guide on determining a sample. Sekaran (2012) suggests a rule of thumb of between 30 – 500 samples. In this regard, this study considered responses 351 to be the sample size

3.4 Sampling Procedure

The researcher employed convenient sampling as the preferred sampling method. According to Oso and Onen (2009), convenient sampling is a sampling method that chooses respondents basing on first come first serve basis and the willingness of respondents to participate in the study. Convenient sampling is used in cases where the population is scattered, and it is not possible to obtaining a sampling frame. The researcher randomly selected respondents who were available and willing to participate in the study at the time of data collection.

3.5 Data Collection Instrument.

A self-administered structured questionnaire was used to measure the perception of the respondents since they help in gathering data over a large sample and saves time. If a structured questionnaire is self-administered, detailed instructions on how to complete the questionnaire are usually given to the respondents (Amin, 2017). The questions in the questionnaire were close ended because they are exhaustive and mutually exclusive. Questions were rated using a 5-point Likert Scale of strongly agree (5), agree (4), uncertain (3), disagree (2) strongly disagree (1). The questionnaire was divided into sections to address specifically all the variables in the model.

3.6. Measurement of variables

Trust, consumer attitude and e-commerce adoption were measured base on the following dimensions as presented in table below.

Table 3.1: Measurements of the Research Variables

Variable	Author	Measures
Trust	MacKnight & Chervany (2002)	<ul style="list-style-type: none">▪ Competence▪ benevolence▪ Integrity
Consumer Attitude	Lai & Li (2005); Wong et al (2021)	<ul style="list-style-type: none">▪ Value▪ Complexity▪ Compatibility
Perceived cost	Phonthanukitithaworn, C. (2015) Alzola · (2007)	<ul style="list-style-type: none">▪ Cost of data▪ Cost of support services▪ Transaction costs
E-commerce adoption	Lee and Ahn (2000)	<ul style="list-style-type: none">▪ Online shopping. ▪ Repeat user of on-line shopping platform ▪ Customer satisfaction

Source: Secondary Data, 2022.

3.7 Validity and reliability

3.7.1 Reliability

Reliability is the ability of a measure to produce consistent results when the same entities are measured under different conditions (Field, 2009). The Cronbach Alpha coefficient was used to test for reliability of the instrument and if the Cronbach's alpha coefficient is above 0.70, the instrument was considered reliable (Amin, 2017).

3.7.2 Validity

Validity determines whether the research instrument truly measures what it is intended to measure or how truthful the research results are (Golafshan, 2014). The questionnaire scale for expert validity was used to establish the validity. The questionnaire was given to a number of experts to evaluate the relevance of each item in the instrument to the objectives and how well scores on one measure predict scores on another measure of interest. In this study, the researcher concentrated on content validity to ensure that the content of the questionnaire is appropriate and relevant to the study purpose.

Table 3.2: Reliability and Validity Test Results.

Variable	Anchor	Cronbach Alpha Value	Content Validity Index
Perceived cost	5 Point	.843	.775
Trust	5 Point	.891	.723
Consumer attitude	5 Point	.757	.731
E-commerce adoption	5 Point	.867	.726

3.8 Data Processing and Analysis

The data was coded, cleaned, edited, and computed using Statistical package for Social Scientists (SPSS) version 25. The descriptive statistics such as frequency units, percentages, and inferential statistics such as Pearson correlating coefficient, multiple regression was conducted.

3.9 Ethical Consideration

The researcher gave attention to the ethical issues associated with carrying out the study by adhering to the following procedures:

Permission of the respondents was sought to conduct research involving them. This was done by seeking permission from the management of the E-commerce platforms through an introductory letter from the university and allowing the respondents to choose to be a part of the study or not. Written or verbal informed consent from all respondents were sought before the questionnaires are distributed and the purpose and objectives of the study were carefully explained to the respondents.

The researcher took into consideration the privacy and confidentiality of the respondents by safeguarding the information of the respondents and providing explanation for the relevance of the information they provide as well as who it was shared with. The researcher ensured that there was anonymity of the respondents by requesting the respondents not to provide their names, designations, and contacts. Here the researcher designed the tools in such a manner that the respondents are not required to provide personal details.

CHAPTER FOUR

PRESENTATIONS AND INTERPRETATION OF THE FINDINGS OF STUDY.

4.0 Introduction.

This chapter presents the findings of the study.

The data analysis aimed at satisfying the following research objectives.

- i. To establish the relationship between perceived cost and e-commerce adoption in Nakawa.
- ii. To examine the relationship between consumer attitude and e-commerce adoption in Nakawa.
- iii. To determine the relationship between trust and e-commerce adoption in Nakawa.
- iv. To find out the mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce.
- v. To find out the mediating role of consumer attitude in the relationship between trust and adoption of e-commerce.

4.1 Demographic information of respondents

Table 4.1: Demographic characteristics of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	193	55.0	55.0	55.0
	Female	158	45.0	45.0	100.0
	Total	351	100.0	100.0	
Age Group	18-24 years	127	36.2	36.2	36.2
	25-35 years	159	45.3	45.3	81.5
	36-45 years	42	12.0	12.0	93.4
	46-55 years	19	5.4	5.4	98.9
	Above 55 years	4	1.1	1.1	100.0
	Total	351	100.0	100.0	
Level of education	Certificate	45	12.8	12.8	12.8
	Diploma	117	33.3	33.3	46.2
	Degree	107	30.5	30.5	76.6
	Master's Degree	82	23.4	23.4	100.0
	Total	351	100.0	100.0	

Period of usage	1-5 years	70	19.9	19.9	19.9
	6-10 years	120	34.2	34.2	54.1
	11-16 years	106	30.2	30.2	84.3
	16-20 years	51	14.5	14.5	98.9
	Above 20 years	4	1.1	1.1	100.0
	Total	351	100.0	100.0	

Source: Primary data, 2023

According to the results in table 4.1, male respondents made up the majority of those who participated in this study (55%) compared to female respondents (45%). This may be because males tend to have higher levels of technology literacy and may be more likely to use technology for shopping purposes.

Findings in Table 4.1 show that majority of the respondents were in the age category of 25-35 (45.3%), followed by ages between 18 and 24 (36.2%), respondents between the ages of 36 and 55, accounting for (12%) respondents between the ages of 46 and 55 accounting for (5.5%), and respondents above 55 accounting for (1.1%). This is consistent with previous research indicating that younger age groups are more likely to adopt e-commerce. This may be because younger people tend to be more comfortable with technology and may have grown up with e-commerce as a standard part of their shopping experience.

According to the results in table 4.1 (33.3%) of the respondents had a Diploma, (30.5%) had a diploma, (12.8%) had a certificate and 23.4% had master's degrees. This implied that individuals with higher levels of education are more likely to adopt e-commerce as they tend to be more tech-savvy and have a greater understanding of the benefits and convenience of online shopping.

Table 4.1 above shows that majority of the respondents (34.2%) had used e-commerce for 6-10 years 30.2% had used it for 11-16 years and 19.9% had used it between 1-5 years. This implies the respondents used e-commerce platforms for some time with e-commerce sites thus they would provide valid information for the study.

4.2 Correlation

Table 4.2: Correlation

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Perceived Cost (1)	1															
Cost of Data (2)	.882**	1														
Cost of Support Services (3)	.877**	.679**	1													
Transaction Cost (4)	.821**	.553**	.600**	1												
Trust (5)	.640**	.493**	.585**	.587**	1											
Competence (6)	.614**	.474**	.551**	.573**	.767**	1										
Benevolence (7)	.473**	.361**	.439**	.430**	.875**	.491**	1									
Integrity (8)	.519**	.402**	.475**	.473**	.826**	.459**	.606**	1								
Consumer Attitudes (9)	.595**	.486**	.468**	.585**	.663**	.489**	.528**	.629**	1							
Value (10)	.442**	.330**	.349**	.474**	.583**	.414**	.450**	.588**	.851**	1						
Complexity (11)	.487**	.380**	.399**	.485**	.533**	.393**	.415**	.517**	.881**	.658**	1					
Compatibility (12)	.582**	.519**	.447**	.534**	.580**	.452**	.482**	.507**	.852**	.563**	.617**	1				
E-Commerce Adoption (13)	-.512**	.013	.521**	.611**	.684**	.548**	.598**	.544**	.663**	.543**	.491**	.675**	1			
Online Shopping (14)	-.572**	-.160**	.518**	.507**	.622**	.477**	.564**	.493**	.503**	.409**	.345**	.540**	.864**	1		
Repeat Users (15)	-.468**	-.307**	.362**	.559**	.526**	.394**	.458**	.450**	.651**	.540**	.537**	.602**	.828**	.492**	1	
Frequent Visits (16)	-.447**	-.377**	.389**	.392**	.523**	.518**	.425**	.360**	.430**	.343**	.264**	.499**	.742**	.585**	.438**	1

** . Correlation is significant at the 0.01 level (2-tailed).

4.2.1 Relationship between perceived cost and e-commerce adoption in Nakawa

Results in table 4.2, According to the correlation matrix provided, there is a significant negative correlation between perceived cost and e-commerce adoption in Nakawa ($r = -.412^{**}$). This means that as perceived cost increases, e-commerce adoption decreases, and vice versa.

4.2.2 Relationship between consumer attitude and e-commerce adoption in Nakawa.

The results in Table 4.2 above indicated that there exists a significant and positive relationship between consumer attitude and e-commerce adoption ($r = .663^{**}$, $P < .01$). The findings indicate that consumer attitude can significantly improve e-commerce adoption. This suggests that consumers who have positive attitudes towards e-commerce are more likely to adopt it as a means of shopping.

4.2.3 Relationship between trust and e-commerce adoption in Nakawa

The results in Table 4.2 above indicated a significant and positive relationship between trust and e-commerce adoption ($r = .695^{**}$, $P < .01$). The findings show that when customers trust the platforms companies can expect improved adoption. Trust plays a significant role in determining e-commerce adoption rates. This suggests that as trust in e-commerce platforms increases, the likelihood of e-commerce adoption also increases.

4.3 Regression Model Analysis

The results in Table 4.3 below show the prediction model which was presented to examine the level to which consumer values and consumer attitude can account for variances in sales performance.

Table 4.3: Regression Analysis

		Coefficients				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	10.360	1.800		5.757	.000
	Trust	.322	.034	.444	9.332	.000
	Consumer Attitudes	.304	.038	.393	8.100	.000
	Perceived cost	-.149	.052	-.103	-2.836	.005

a. Dependent Variable: E-Commerce Adoption

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 ^a	.564	.561	5.24033

a. Predictors: (Constant), Perceived cost, Trust, Consumer Attitudes

F 149.061

Sig .000

a. Dependent Variable: E-Commerce Adoption

From the model, it is clear that R-squared value of 0.564, which indicates that approximately 56.4% of the variance in e-commerce adoption can be explained by the independent variables (perceived cost, trust, and consumer attitudes). The regression model is significant (F=149.061, $p < 0.001$). This means that the model is a good fit for the data and that the independent variables are significantly related to the dependent variable.

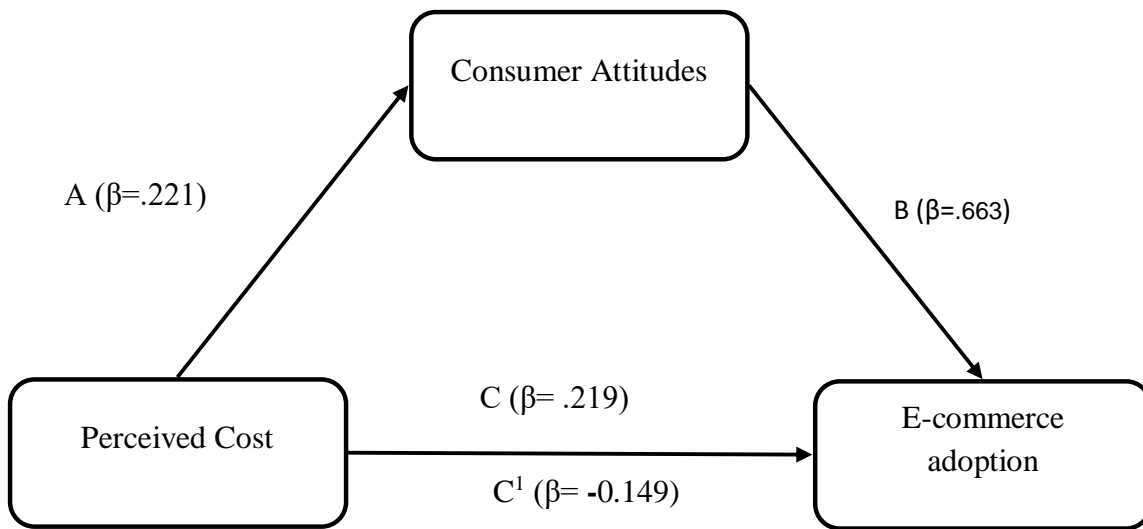
The coefficients table shows the unstandardized and standardized coefficients for each independent variable. The intercept (constant) is 10.360. The standardized coefficients indicate

that trust ($\beta=0.444$) and consumer attitudes ($\beta=0.393$) have the strongest positive relationship with e-commerce adoption, while perceived cost ($\beta=-0.103$) has a weak negative relationship. All three independent variables are significant predictors of e-commerce adoption ($p<0.01$), based on their t-values.

4.4 Mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce in Nakawa.

A bootstrap procedure was employed to test for mediation effects and to also determine the level of significance in the following mediation effects.

Figure 2: Mediating Role of Consumer Attitude between perceived cost and E-commerce adoption



Source: Primary Data 2023

Type of mediation = partial ($\beta = .219$ Bootstrap Z-value = 16.9985 P = .000)

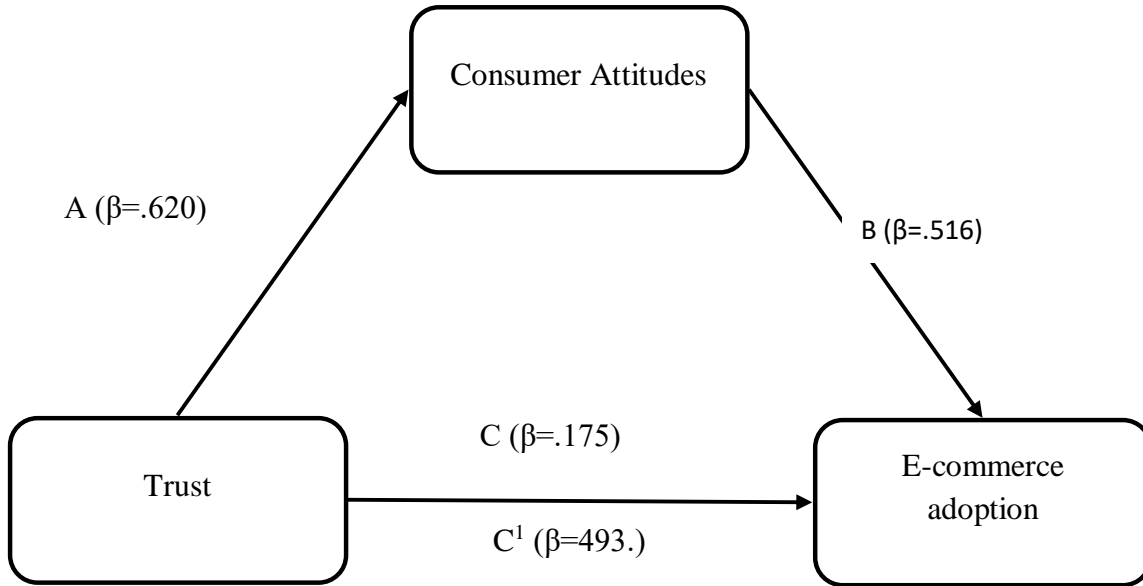
Direct effect = -. 149, Indirect effect =.219.

For this objective the purpose was to establish the Mediating role of consumer attitude in the relationship between perceived cost and adoption of e-commerce.

Results show that consumer attitude plays a mediating role between perceived cost and e-commerce adoption. This means that consumer attitude partially explains the relationship between perceived cost and the likelihood of adopting e-commerce. The coefficient of mediation, $\beta = .219$, indicates the strength of the mediating effect. In this case, it suggests a moderate positive effect. This means that as consumer attitude becomes more positive, the effect of perceived cost on e-commerce adoption becomes stronger. Bootstrap Z-value of 16.9985 indicates that the mediating effect is statistically significant. The direct effect of perceived cost on e-commerce adoption is $-.149$. A negative direct effect suggests that as perceived cost increases, the likelihood of e-commerce adoption decreases. This implies that consumers may be deterred from adopting e-commerce if they perceive the costs associated with it to be high. However, despite the negative direct effect, the overall impact of perceived cost on e-commerce adoption becomes positive when considering the mediating role of consumer attitude. The indirect effect of $.219$ suggests that a positive consumer attitude towards e-commerce partially counteracts the negative influence of perceived cost, resulting in a higher likelihood of e-commerce adoption.

4.5 Mediating role of consumer attitude in the relationship between trust and adoption of e-commerce by consumers in Nakawa.

Figure 3: Mediating role of consumer attitude in the relationship between trust and adoption of e-commerce



Source: Primary Data 2023

Type of mediation = partial ($\beta = .175$, Bootstrap Z-value = 6.897, $P = .000$)

Direct effect = .493, Indirect effect = .175.

The result showed that consumer attitude partially mediates the relationship between trust and e-commerce adoption. The coefficient of mediation, $\beta = .175$, indicates the strength of the mediating effect. In this case, it suggests a moderate positive effect. This means that consumer attitude, influenced by trust, partially explains the relationship between trust and the likelihood of adopting e-commerce. The bootstrap Z-value of 6.897 indicates that the mediating effect is statistically significant.

The direct effect of trust on e-commerce adoption is .493. A positive direct effect suggests that as trust increases, the likelihood of e-commerce adoption also increases. This indicates that

consumers are more likely to adopt e-commerce when they have a higher level of trust in the e-commerce platforms or sellers. The indirect effect of .175 suggests that consumer attitude, which is influenced by trust, contributes to the positive relationship between trust and e-commerce adoption. This means that as trust increases, it positively affects consumer attitude, which in turn leads to a higher likelihood of e-commerce adoption. Thus, the results indicate that trust has a direct positive effect on e-commerce adoption, and this effect is partially mediated by consumer attitude. Consumer attitude acts as a mechanism through which trust influences the adoption of e-commerce by consumers.

CHAPTER FIVE

DISCUSSION OF FINDINGS CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter provides a discussion, conclusion of the analysis and interpretation of the results, and strategic recommendations. The discussion explains in detail the results compared to other scholars and the conclusion addresses the final observations regarding the study objectives goals. The chapter ends by raising the limitations of the study and raises areas of further research consideration.

5.1 Discussion of findings

5.1.1. Relationship between perceived cost and e-commerce adoption in Nakawa

The study findings established a significant negative correlation between perceived cost and e-commerce adoption in Nakawa (-.412**). This means that as perceived cost increases, e-commerce adoption decreases, and vice versa. This finding is consistent with the theory that consumers are more likely to adopt e-commerce when they perceive it as affordable and cost-effective. Furthermore, the negative correlation between perceived cost and e-commerce adoption also suggests that improving the perceived affordability of e-commerce can lead to an increase in adoption. This can be achieved by offering discounts, free shipping, and other promotions that reduce the financial burden on consumers. This agrees with Ndubisi (2003), who asserted that perceived cost is one of the factors that influence consumer behavior in e-commerce. In a study conducted by Jyoti and Sharma (2020) in India, it was found that perceived cost had a negative impact on e-commerce adoption. This suggests that as the perceived cost of using e-commerce increases, the likelihood of adoption decreases. This is in agreement with Baker et al. (2015), who asserted that when the perceived cost of using e-commerce is high, consumers are less likely to adopt

it, as they may perceive it as too expensive or too time-consuming. On the other hand, when the perceived cost is low, consumers are more likely to adopt e-commerce, as they may see it as a more convenient and cost-effective alternative to traditional retail shopping.

5.1.2 Relationship between consumer attitude and e-commerce adoption in Nakawa

The findings indicated a strong positive relationship between consumer attitudes and e-commerce adoption. This means that consumers' perceptions and beliefs about e-commerce play a significant role in determining their willingness to adopt it. Therefore, this strong positive relationship highlights the importance of addressing consumers' attitudes in efforts to increase e-commerce adoption. Thus, the findings emphasize the crucial role that attitudes play in shaping consumer behavior and adoption of e-commerce. Addressing consumers' attitudes and perceptions is a key factor in promoting the growth and success of the e-commerce industry. This agrees with Uzoka (2017) who states that Positive attitudes toward e-commerce, characterized by beliefs that it is convenient, reliable, and secure, are likely to encourage adoption. On the other hand, negative attitudes, such as concerns about privacy, security, and a lack of control over the shopping experience, are likely to discourage adoption. This suggests that consumers who have positive attitudes towards e-commerce are more likely to adopt it as a means of shopping. The results align with previous research that has shown that consumer attitudes are a critical factor in the adoption of e-commerce. Consumers who perceive e-commerce as trustworthy, convenient, and secure are more likely to use it as a shopping channel. Additionally, consumers who have positive attitudes towards technology in general are more likely to adopt e-commerce.

5.1.3 Relationship between trust and e-commerce adoption in Nakawa

The findings established a significant and positive relationship between trust and e-commerce adoption. This implies that trust is a crucial factor in shaping consumer behavior and their willingness to adopt e-commerce. When consumers trust an e-commerce platform, they are more likely to use it and make purchases. On the other hand, a lack of trust can lead to hesitation and reluctance to adopt e-commerce. This is in line with Bhattacharjee (2015) shows that trust is a construct which generates performance of individuals including the ability to adopt to new systems. (Gefen, 2015). Straud, (2012) further states that, Trust of e-commerce can also come from social pressures and not necessarily awareness which brings in the need to further investigate customer's awareness, trust and e-commerce acceptance. Trust is an important factor in e-commerce adoption because it involves the belief that a particular e-commerce platform or seller will fulfill their promises and not engage in fraudulent or deceptive practices. In Nakawa, where there may be concerns about online fraud and security, trust may be even more important in influencing e-commerce adoption.

5.1.3 Mediating Role of Consumer Attitude in the relationship between perceived cost and adoption of e-commerce

This study established that there is a partial and significant mediation effect of consumer attitude in the relationship between perceived costs. These results suggest that Perceived Cost has an indirect effect on Ecommerce Adoption, which is mediated by Consumer Attitude. This finding implies that companies that want to increase Ecommerce Adoption among consumers should focus on reducing the perceived cost of online shopping while also improving consumer attitudes toward online shopping. The results suggest that while there is a direct effect of perceived cost on E-Commerce Adoption, this effect is small and mostly mediated by the Consumer attitude. Therefore, to increase E-Commerce Adoption, one could target the E-Commerce Adoption to

change its value, rather than targeting the COST variable directly. However, it is important to note that this is based on the limited information provided in the output, and further analysis may be required to fully understand the relationships among these variables.

This implies that perceived directly relates with e-commerce adoption, but also consumer attitude partially acts as a conduit through which perceived cost fosters e-commerce adoption. Thus, Consumer attitudes serve as a mediator between perceived cost and adoption because they determine how consumers perceive and respond to the costs associated with using e-commerce. When the perceived cost of using e-commerce is high, consumers may be less likely to adopt it, unless their attitudes towards e-commerce are positive. A positive attitude can lead to a perception that the benefits of using e-commerce outweigh the costs, and therefore increase the likelihood of adoption. On the other hand, a negative attitude can reinforce the perception that the costs of using e-commerce are too high, leading to lower adoption. In agreement with Dai et al (2017) who states that consumer attitudes serve as a mediating factor in the relationship between perceived cost and adoption because they determine how consumers perceive and respond to the costs associated with using e-commerce. By shaping the perception of the costs and benefits of using e-commerce, attitudes can either encourage or discourage adoption.

5.1.4 The Mediating role of consumer Attitudes on trust and e-commerce adoption

This study established a partial and significant mediation effect of consumer Attitudes in the relationship between trust and e-commerce adoption. This implies that trust can directly relate with e-commerce adoption, but also consumer attitudes partially act as a conduit through which trust foster e-commerce adoption. This suggests that consumer attitudes play a role in shaping the relationship between trust and adoption. In other words, consumer attitudes partially mediate the relationship between trust and e-commerce adoption, meaning that they have an impact on this

relationship but are not the only factor involved. This agrees with Ashraf et al. (2014) who assert that High levels of trust in an e-commerce platform increase the likelihood of adoption Consumer attitudes, on the other hand, refer to the overall evaluation or judgment that individuals have about e-commerce. A positive attitude towards e-commerce is likely to encourage adoption, while a negative attitude is likely to discourage it.

5.2 Conclusion

Based on the results, it can be concluded that there is a significant relationship between perceived cost, trust, consumer attitudes, and e-commerce adoption in Nakawa. The study found that perceived cost had a negative impact on e-commerce adoption, indicating that higher perceived costs can hinder consumers from adopting e-commerce. On the other hand, trust and consumer attitudes had a positive impact on e-commerce adoption, indicating that higher trust and more positive attitudes towards e-commerce can lead to higher adoption rates.

Furthermore, the study also found that consumer attitudes mediated the relationship between perceived cost and e-commerce adoption. This suggests that consumers' attitudes towards e-commerce play a significant role in how they perceive the costs associated with e-commerce and whether they decide to adopt it or not.

Overall, these findings highlight the importance of reducing perceived costs and building trust and positive attitudes towards e-commerce to increase adoption rates in Nakawa. Businesses and policymakers can use these insights to develop strategies to promote e-commerce adoption in the region. To increase e-commerce adoption, it is important for e-commerce platforms to address all of these factors. By reducing the perceived cost and building trust and positive attitudes towards e-commerce, e-commerce platforms can create a more favorable environment for adoption and

promote the growth of the industry. Additionally, considering other factors that may also play a role in shaping the relationship between these factors and e-commerce adoption, such as security and privacy, is also important for increasing e-commerce adoption.

5.3 Recommendations

Based on the findings of the study regarding the relationship between trust, perceived cost, consumer attitudes, and e-commerce adoption, the following recommendations can be made for e-commerce platforms:

E-commerce platforms should address security and privacy concerns by implementing secure payment methods, protecting personal information, and providing clear and detailed information about their privacy policies.

E-commerce platforms should focus on building trust with consumers by ensuring that their platforms are secure, transparent, and act in the best interest of the consumers. This can be achieved through various means, such as implementing secure payment methods, providing clear and accurate information about products and services, and offering good customer service.

E-commerce platforms should aim to reduce the perceived cost of using their platforms by offering competitive prices, providing free shipping and returns, and making the checkout process quick and easy. Additionally, offering promotions, discounts, and loyalty programs can also help to reduce the perceived cost of using e-commerce.

Government should promote e-commerce by implementing regulations and guidelines that protect the interests of consumers and ensure the security and privacy of their personal information. Additionally, promoting awareness about the benefits of e-commerce and addressing common concerns, such as security and privacy, can help to build trust in e-commerce.

E-commerce platforms should work to promote positive attitudes towards e-commerce by providing a positive user experience, offering a wide selection of products and services, and addressing the concerns and needs of consumers. This can be achieved through various means, such as offering user-friendly interfaces, providing detailed product information, and offering responsive customer service.

Invest in digital infrastructure, such as broadband networks and digital payment systems, to improve the accessibility and usability of e-commerce. This can help to reduce the perceived cost of using e-commerce and promote its adoption.

5.4 Areas of further research

The study of the relationship between trust, perceived cost, consumer attitudes, and e-commerce adoption is a complex and multifaceted issue. As such, there are several areas for further research that can deepen our understanding of this relationship:

Further research can be conducted to examine the role of cultural and demographic factors, such as age, education, and income, in shaping consumer attitudes towards e-commerce and the perceived cost of using e-commerce.

The researcher recommend that other researchers can carry out a similar research using a different method of sampling other than convenient sampling.

Research can be conducted to examine the impact of personalization and customization in shaping consumer attitudes towards e-commerce and the perceived cost of using e-commerce.

Research can be conducted to compare the relationship between trust, perceived cost, consumer attitudes, and e-commerce adoption across different cultural and geographic contexts.

REFERENCES

- Adams, P. (2008) Factors Affecting Broadband Adoption for Mainstream Consumers: Handbook of Research on Global Diffusion of Broadband Data Transmission. 10.4018/978-1-59904-851-2.ch019
- Aghekyan-Simonian, M. (2012) "The role of product brand image and online store image on perceived risks and online purchase intentions for apparel, "Journal of Retailing and Consumer Services, vol. 19(3), pp. 325-331, 2012
- Alzola, A.M. (2007) Costs in electronic commerce b2c from customer's perspective. Retrieved from file:///C:/Users/Administrator/Downloads/Dialnet
- Arslan, T.V., Sezer, F.S., Isigicok, E. (2010). Magnetism of shopping malls on young Turkish consumers. *Young Consumers: Insight and Ideas for Responsible Marketers* 11 (3): 178–188
- Ashaba, R. (2020) Top Ten Electronic Commerce Platforms in Uganda. Retrieved from <https://guide2uganda.ug/top-10-ugandan-domestic-e-commerce-platforms>
- Ashraf, A.R., Thongpapanl, S. (2014) The application of the technology acceptance model under different cultural contexts: The case of online shopping adoption. *Journal of International Marketing*, 22 (2014), pp. 68-93
- Beldad, A., De Jong, M. and Steehouder, M. (2010) How Shall I Trust the Faceless and the Intangible? A Literature Review on the Antecedents of Online Trust. *Computers in Human Behavior*, 26, 857-869.
- Bhattacharjee, A. (2015). Individual trust in online firms: Scale development and initial test. *Journal of Management Information Systems*, 211-241.
- Bheemarasetty, B.S. (2010). A comparative study of trust management models in e- business environment, *International Journal of Computer Technology Applications* 1(1), 38-42
- Bojang I. (2017). Determinants of trust in b2c e-commerce and their relationship with consumer online trust: a case of ekaterinburg, russian federation *Journal of Internet Banking and Commerce*, vol. 22, no. S8, 1-59.

- Byambabazi, R. (2022) The benefits and barriers to the adoption of e-commerce by SMEs in Uganda : A case study of online confectionery stores in Kampala City. Makerere University Institutional Repository. <http://hdl.handle.net/10570/7699>
- Chege, S. M., Wang, D., Suntu, S. L., & Bishoge, O. K. (2019). Influence of technology transfer on performance and sustainability of standard gauge railway in developing countries. *Technology in Society*, 56, 79-92.
- Chen, W.; Mrkaic, M. and Nabar, M. (2019). The Global Economic Recovery 10 Years After the 2008 Financial Crisis . IMF working paper.
- Chen, Z., DeVaney, S. A. Liu, S. S. (2014), “Consumers’ value perception of an e-store and its impact on e-store loyalty intention”, Seventh Triennial AMS/ACRA Retailing Conference 2014, November 6-9, Columbus OH, pp.1-16.
- Chille, F., Shayo, F., Kara, F. (2021)The Effects of Perceived Trust and Ease of Use on Adoption of Mobile Marketing in the Telecommunication Industry of Tanzania. American Scientific Research Journal for Engineering, Technology, and Sciences ISSN (Print) 2313-4410, ISSN (Online) 2313-4402
- Chiu Y.B, Lin C.P and Tang L.L. Gender Differ: Assessing a Model of Online Purchase Intentions in E-tail Service [J]. International Journal of Service Industry Management, 2005, 16 (5):416-435.
- Churchill, G. (2001), Basic Marketing Research, 4th ed., The Dryden Press, Fort Worth, TX
- Cohen, M. J. (2020). Does the COVID-19 outbreak mark the onset of a sustainable consumption transition? Sustainability: Science, Practice and Policy, vol. 16 (1), 1-3.
- Davis, F. D (2016). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of
- Day, G.S. (2014) The Market Oriented Company: Comprehend, attract and keep valuable clients. Porto Alegre: Bookman,2014.

- Eastlick, M.A., Lotz, S. (2016) Cognitive and institutional predictors of initial trust toward an online retailer. *International Journal of Retail & Distribution Management*, 39 (2011), pp. 234-255,
- Emiti, C.I. (2015) E-Business Adoption and Consumer Attitude in Nigeria. *European Journal of Business and Management* ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online) Vol.7, No.21, 2015
- Fam, K.S., Merrilees, B., Richard, J.E., Jozsa, L., Y. Li, Krisjanous, J (2011). In-store marketing: A strategic perspective. *Asia Pacific Journal of Marketing and Logistics* 23 (2): 165–176.
- Hassanein, K., Head, M. Instilling Social Presence Through the Web Interface[J]. *Proceedings of the Third Annual Workshop on HCI Research in MIS*, 2004 (3): 60-64.
- Hoyer, W.D., MacInnis, D.J, (2014) *Consumer Behaviour*, Houghton Mifflin Company. 2nd Ed.
- Hsiao, M.H. (2009), “Shopping mode choice: physical store shopping versus e-shopping”, *Transportation Research Part E: Logistics and Transportation Review*, Vol. 45 No. 1, pp. 86-95.
- Huy, L. V., & Filiatrault, P. (218). The adoption of e-commerce in SMEs in Vietnam: a study of users and prospectors. *PACIS 2006 Proceedings*, 74. Information Technology. *MIS Quarterly*, (13) 319-340
- Jusor, Z.M., Ling, G.H. (2012) Factors influencing consumers’ attitude towards e-commerce purchases through online shopping. *International Journal of Humanities and Social Science*. ol. 2 No. 4 [Special Issue – February 2012]
- Kakooza, Anthony Conrad, *Embracing E-Commerce in Uganda: Prospects and Challenges* (August 6, 2008). Available at SSRN: <https://ssrn.com/abstract=1658659> or <http://dx.doi.org/10.2139/ssrn.1658659>
- Kim, G., Koo, H. (2016) The causal relationship between risk and trust in the online marketplace: A bidirectional perspective *Computers in Human Behavior*, 55 (2016), pp. 1020-1029

- Kim, J. and H. Park,. (2012). Fast nonnegative tensor factorization with an active-set-like method. High Performance Sci. Comput., London: Springer.
- Kim, J. and Lennon, S.J. (2013), “Effects of reputation and website quality on online consumers” emotion, perceived risk and purchase intention: based on the stimulus-organism-response model”, *Journal of Research in Interactive Marketing*, Vol. 7 No. 1, pp. 33-56
- Kotler, P. (2003). Marketing Management. New Jersey: Prentice Hall
- Kotler, P., Won, V., Saunders, J., Armstrong, G., (2017) Principles of Marketing, Prentice Hall, 4th European edition.2017
- Kotler, Philip, G. Armstrong, John Saunders, and Veronica Wong. (1999). Principles of Marketing: Second Edition of Europe. New Jersey: Prentice Hall.
- Kozak, R. (2011). Small and Medium Forest Enterprises: Instruments of change in the developing world. University of British Columbia
- Kumar, R., Kaushal, S.K. (2017) Examining Factors Affecting Consumers' Attitude and Purchase Intention with Special Reference to Electronic Durable Goods. *M.S. Management Review*. Volume XXXV.
- Lee, Matthew K. O and Turban, Efraim. 2001. A Trust Model for Consumer Internet Shopping. *International Journal of Electronic Commerce* Volume 6 No.1, pp 75-91
- Liu, M.T., Chu, R., Wong, I.A., Zúñiga, M.A., Meng, Y. and Pang, C. (2012), “Exploring the relationship among affective loyalty, perceived benefits, attitude, and intention to use co-branded products”, *Asia Pacific Journal of Marketing and Logistics*, Vol. 4 No. 4, pp. 561-582.
- Lu H.P., Hsu C.L. and Hsu H.Y. An Empirical Study of the Effect of Perceived Risk upon Intention to Use Online Applications [J]. *Information Management & Computer Security*, 2005, 13 (2):106 120.
- Lule E. and Tusiime B. (2019). Effects of E-Commerce on SMEs in Uganda. *Kampusranta* 11, 60320 Seinäjoki, Finland: Seinäjoki University of Applied Sciences.

- Mallat, N. (2007). Exploring consumer adoption of mobile payments—A qualitative study. *The Journal of Strategic Information Systems*, 16(4), 413-432.
- Mallat, N. (2007). Exploring Consumer Adoption of Mobile Payments-A Qualitative Study. The
- Mayer, R.C., Davis, J.H., and Schoorman, D. (2010). An integrative model of organizational trust. *Academy of Management Review*, Vol.20, , , 709-734.
- Mengli, M. (2010) A Study on Factors Affecting Consumers' Attitude Towards Online Shopping and Online Shopping Intention in Bangkok, Thailand. Proceedings of the 7th International Conference on Innovation & Management.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. . *Journal of marketing* 58(3).
- Morgan, R.M. and S.D. Hunt, 1994. The commitment- trust theory of relationship marketing. *J. Market.*, 58: 20-38.
- Mugenda, O. M. & Mugenda, A. G. (2014). *Research methods: Quantitative and qualitative Approaches*. Nairobi: African Centre for Technology Studies.
- Murungi, P. (2021, September 10th) Uganda government Needs to Make Online Shopping Affordable. *The Daily Monitor*.
- Mwesigwa, R., Nkundabanyanga, S. (2011) Consumer Attitude, Trust, Perceived Risk and Internet Banking Adoption in Uganda. *Journal of Business and Economics*, ISSN 2155-7950, USA May 2011, Volume 2, No. 5, pp. 405-416
- Nanehkaran, Y., A. (2019). An Introduction To Electronic Commerce. *International journal of scientific & technology research*, (2)4, pp. , 190-193. .
- Ngumba, A. W., & Kagiri, D. A. (2018). Role of consumer behaviour on the adoption of online shopping in Nairobi city county – a case of naivas supermarket. *European Journal of Business and Strategic Management*, 3(2), 81 – 97. Retrieved from <https://www.iprjb.org/journals/index.php/EJBSM/article/view/620>

- OECD (2019), *Unpacking e-commerce: Business models, trends and policies*, Paris: OECD Publishing.
- Oyelaran-Oyeyinka, B., & Lal, K. (2017). Sectoral Pattern of E-business Adoption in Developing Countries. *UNU-INTECH, Maastricht. DP, 7*.
- Parasuraman, A., V.A. Zeithaml and A. Malhotra, 2005. E-S-Qual: A multiple-item scale for assessing electronic service quality. *J. Service Res.*, 7: 213- 233.
- Pavlou, P.A. Fygenson, M. (2018) Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior. *MIS Quarterly*, Mar., 2018, Vol. 30, No. 1 (Mar., 2018), pp. 115-143 Published by: Management Information Systems Research Center, University of Minnesota.
- Peiris, M. (2015) Implications of Trust and Usability on E-Commerce Adoption. *The International Journal of Business and Information*. <https://doi.org/10.6702/IJBI.2015.10.4.5>.
- Petty, R. E., Unnava, H. R., Strathman, A.J.,(1991) Theories of attitude change, *Handbook of consumer Behaviour*, Prentice-hall. 1991.
- Phonthanukitithaworn, C. (2015) A Study of Mobile Payment (M-Payment) Services Adoption in Thailand *Encyclopedia of Information Science and Technology*, Third Edition. DOI: 10.4018/978-1-4666-5888-2.ch070
- Putra, W., Noermijati, R. (2017) The effect of trust, risk, and web design on consumer intention by means of consumer attitude to purchase online. *Journal of Applied Management (JAM)* Volume 15 Number 3, September 2017
- Rogers, E. M. (2014). *Diffusion of Innovations*. New York, NY: The Free Press.
- Rogers, E.M. (2003), *Diffusion of Innovations*, 5th ed., Free Press, New York, NY.
- Rogers, E.M. (2015) *Diffusion of Innovations*. Free Press, New York.
- Salam, A.F., Pegels, C.C. (2014). Consumer-perceived risk in e-commerce transactions, *Communications of the ACM* 46(12), 325-31

- Savastano, M., Amendola, C., Bellini, F., & D'Ascenzo, F. (2019). Contextual impacts on industrial processes brought by the digital transformation of manufacturing: A systematic review. *Sustainability*, 11(3), 891.
- Shahriari, S., Shahriari, M., Ggheiji, S. (2015). E-commerce and its impacts on global trend and market. *International journal of research-Granthaalayah*. (3)4, 49-55.
- Sirohi, N., McLaughlin, E. W., & Wittink, D. R. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer. *Journal of retailing*, 74(2), 223-245.
- Sultan, R., Uddin, N.. (2017) Consumers' Attitude towards Online Shopping. Högskolan på Gotland. VT2011.
- Tiongson, J. (2015) "Mobile app marketing insights: How consumers really find and use your apps," Think with Google, 2015.
- Uzoka, E., Shemi, P., Seleka, G. (2007) Behavioral influences on e-commerce adoption in a developing country context. *The Electronic Journal on Information Systems in Developing Countries*. EJISDC (2007) 31, 4, 1-15
- Uzoka, F.E. (2017) Behavioral Influences on E-Commerce Adoption in a Developing Country Context. *Electronic Journal of Information Systems in Developing Countries*. Published: December 2017 <https://doi.org/10.1002/j.1681-4835.2007.tb00213.x>
- Venkatesh, Morris, Davis, & Davis. (2014). User acceptance of information Technology: Toward Unified View . *MIS Quarterly* 27(3), 425-478`.
- Victor, P., Cornelis, C., DeCock, M.. (2011). *Trust Networks for Recommender Systems*, Paris: Atlantis Press.
- Wang, X., Tajvidi, M., Lin, X. and Hajli, N. (2019). Towards an ethical and trustworthy social commerce community for brand value co-creation: a trust-commitment perspective. *Journal of Business Ethics*., 1-16.

- Wanzu I., Turyakira, P., Katumba, P.M. (2021). "E-Commerce Adoption and Growth of SMEs in Uganda," *International Journal of Business and Management*, Canadian Center of Science and Education, vol. 14(1), pages 1-46, July.
- Wanzu, I., Turyakira, P.K. & Katumba, P.M. (2019). E-Commerce Adoption and Growth of SMEs in Uganda. *International Journal of Business and Management*, 14(1), 46-54.
- Warkentin, M. (2002) " Encouraging citizen adoption of e-government by building trust," *Electronic Markets*, vol. 12(3), pp. 157-162, 2002.
- Wen LZ, Guy HA (2019) Factors and Barriers to Adoption of E-Commerce: The Case of Developing Countries. *J Entrepren Organiz Manag* 8: 265. doi: 10.4172/2169-026X.1000265
- Wiedmann, K. P., Hennigs, N., Varelmann, D., & Reeh, M. O. (2010). Determinants of Consumers' Perceived Trust in IT Ecosystems. *Journal of theoretical and applied electronic commerce research*, 5(2), 137-154.
- Wiedmann, P., , Hennigs, N , Varelmann, D. (2010) Determinants of Consumers' Perceived Trust in IT-Ecosystems. *Journal of Theoretical and Applied Electronic Commerce Research*
- Wong, C. H., An, P. P., Wong, F. K., Kumarashvari, S. (2021). Factors Influencing the
- Wong, C. H., An, P. P., Wong, F. K., & Kumarashvari, S. (2021). Factors Influencing the Consumers Adoption of E-commerce in the Agricultural Market. *International Journal of Academic Research in Business and Social Sciences*, 11(7), 1035–1042
- World Bank (2021) Digital Technologies Could Help Uganda's Economy Recover Faster. Retrieved from <https://www.worldbank.org/en/news/press-release/2020/07/08>
- Yue, L., Liu, Y. and Wei, X. (2017). Influence of online product presentation on consumers' trust in organic food: a mediated moderation model. *British Food Journal*. 119 (12), 2724-2739.

APPENDICES
APPENDIX I: SAMPLE QUESTIONNAIRE

MAKERERE UNIVERSITY
MAKERERE UNIVERSITY BUSINESS SCHOOL
GRADUATE RESEARCH CENTRE

Dear respondent,

Your company has been selected to participate in a study on trust, attitude and e-commerce adoption by consumers in Uganda during the Covid-19 era. The study is purely for academic purposes. The information provided will be treated highly CONFIDENTIAL. Your candid response is highly appreciated.

SECTION A: Particulars of respondent

Please pick the most appropriate option

1. What is your gender?

Male	Female
1	2

2. What is your age group?

18-24 years	25-35 Years	36-45 years	46-55 Years	Above 55 years
1	2	3	4	5

3. What is your level of education?

Certificate	Diploma	B. Degree	Master's Degree
1	2	3	4

4. How long have you been Using the E-commerce?

1-5 years	6-10 Years	11-15 years	16-20 Years	Above20 years
1	2	3	4	5

SECTION B: COST OF E-COMMERCE

In the following section please state the extent to which you agree or disagree to a particular statement about each competence by ticking the appropriate response based on this scale 1 Strongly Disagree, 2 Disagree, 3 Not Sure, 4 Agree, 5 Strongly Agree

S/N	Cost of data	1	2	3	4	5
CD1	Online shopping consumes less data making the process affordable	1	2	3	4	5
CD2	The data I used for online shopping was more affordable during Covid 19	1	2	3	4	5
CD3	I found that the Cost of data was not a hindrance for me to online shopping during Covid 19	1	2	3	4	5
CD4	There were affordable data bundles on my network which could facilitate online shopping during Covid 19	1	2	3	4	5
CD5	Cost of data can limit an individual ability to do online shopping most times.	1	2	3	4	5
	Cost of support services	1	2	3	4	5
CS1	On-line shopping required additional costs for support services during covid 19	1	2	3	4	5
CS2	Support services like cost of delivery could make the process costly during Covid 19	1	2	3	4	5
CS3	Support services like user charges could make the process costly during lock down	1	2	3	4	5
CS4	Cost of support services could prevent most customers from doing online shopping during Covid 19.	1	2	3	4	5
	Transaction costs	1	2	3	4	5
CT1	Transaction costs were very high especially for online shopping during Covid 19.	1	2	3	4	5
CT2	Transaction fees applied for every item I shopped on line during Covid 19	1	2	3	4	5
CT3	I am not informed of the amount of transaction costs in advance which impacted on my budget while shopping during Covid.	1	2	3	4	5
CT4	Transaction fees was one of the factors that hindered customers to do online shopping during Covid 19	1	2	3	4	5

SECTION C: TRUST

In the following section please state the extent to which you agree or disagree to a particular statement about each competence by ticking the appropriate response based on this scale 1 Strongly Disagree, 2 Disagree, 3 Not Sure, 4 Agree, 5 Strongly Agree

S/N		1	2	3	4	5
	Competence	1	2	3	4	5
<i>TC1</i>	I believe on-line vendors had the ability to fulfill my expectations especially during Covid 19 era.	1	2	3	4	5
<i>TC2</i>	On-line vendors have the capability to supply the right quantity of the products during Covid 19.	1	2	3	4	5
<i>TC3</i>	I believe on-line vendors had the ability to deliver the product with the right quality attributes/specification during Covid 19.	1	2	3	4	5
<i>TC4</i>	I believed e-commerce has the necessary capability to fulfill consumer purchasing needs during Covid 19.	1	2	3	4	5
	Benevolence					
<i>BT1</i>	Even though when circumstances changed, on-line vendors were ready to offer all products I needed during Covid 19 period.	1	2	3	4	5
<i>BT2</i>	Online vendors were highly concerned about my expectations during Covid 19 period	1	2	3	4	5
<i>BT3</i>	The on-line vendor would always give me details regarding the product I intend to purchase during Covid 19.	1	2	3	4	5
<i>BT4</i>	The online vendor could always offer support services for any purchase during Covid 19	1	2	3	4	5
<i>PS5</i>	The online vendor would always give me payment options for all purchases I made during Covid 19	1	2	3	4	5
	Integrity	1	2	3	4	5
<i>TH1</i>	Online vendors could fulfil the commitments and promises they assumed during Covid 19.	1	2	3	4	5
<i>TH2</i>	The information offered by on-line vendors was usually sincere and honest during Covid 19.	1	2	3	4	5
<i>TH3</i>	During Covid 19, a customer was charged for only the goods they purchased.	1	2	3	4	5
<i>TH4</i>	The online vendors would inform a customer about all charges.	1	2	3	4	5
<i>TH5</i>	Customer information was kept confidential.	1	2	3	4	5

SECTION D: CONSUMER ATTITUDES

In the following section please state the extent to which you agree or disagree to a particular statement about each competence by ticking the appropriate response based on this scale 1 Strongly Disagree, 2 Disagree, 3 Not Sure, 4 Agree, 5 Strongly Agree

S/N	VALUE	1	2	3	4	5
CV1	I found online platforms an easier way to solve my shopping needs during the lock down period	1	2	3	4	5
CV2	On-line shopping gave me greater control over shopping during Covid 19	1	2	3	4	5
CV3	On-line shopping gave me value for money during Covid 19	1	2	3	4	5
CV4	On line goods and services were market competitive during Covid 19 thus I found them affordable	1	2	3	4	5
CV5	On-line shopping was very convenient and saved on time during the lock down.	1	2	3	4	5
	Complexity	1	2	3	4	5
CX1	On-line shopping requires a lot of knowledge to us	1	2	3	4	5
CX2	The process required a high level of skills to use that why I dint rely on it during Covid 19	1	2	3	4	5
CX3	I found the process lengthier to conclude a purchase that's why I rarely used it during Covid 19 era.	1	2	3	4	5
CX4	It sometime became hard to connect with a particular vendor or product during the period.	1	2	3	4	5
CX5	It required good internet connectivity which frustrated me sometime	1	2	3	4	5
	Compatibility	1	2	3	4	5
CC1	Online shopping was also well suited to my shopping lifestyle during the lock down	1	2	3	4	5
CC2	Online Payment methods were relative to my traditional payment methods during lock down	1	2	3	4	5
CC3	The method required less movements which was a good option during lock down	1	2	3	4	5
CC4	There was no limit to online shopping during lock down, customers could shop limitless on-line which is equally like my traditional way of shopping	1	2	3	4	5
CC5	The shopping experience was quite like traditional ways of shopping during Covid 19	1	2	3	4	5

SECTION E: E-Commerce Adoption

In the following section please state the extent to which you agree or disagree to a particular statement about each competence by ticking the appropriate response based on this scale 1 Strongly Disagree, 2 Disagree, 3 Not Sure, 4 Agree, 5 Strongly Agree

S/N	Online Shopping	1	2	3	4	5
ES1	High internet costs	1	2	3	4	5
ES2	Prolonged delivery time	1	2	3	4	5
ES3	Online shopping fraud	1	2	3	4	5
ES4	Regulation amongst online transactions	1	2	3	4	5
ES5	Poor Google maps coordinates making it difficult to deliver	1	2	3	4	5
	Repeat users	1	2	3	4	5
ER1	Convenience at shopping	1	2	3	4	5
ER2	Time Efficiency	1	2	3	4	5
ER3	Developed Trust in COVID-19 period	1	2	3	4	5
ER4	Limited movement increased repeat of users	1	2	3	4	5
	Frequent visits	1	2	3	4	5
EF1	Frequent visits on the online shopping platform during Covid 19 for price changes	1	2	3	4	5
EF2	New Listings and products	1	2	3	4	5