A Comprehensive Literature Review on Psychological Distance and Online Purchasing Intention Towards Big Ticket Electronics: A Mediating Effect of Online Trust and Moderating Effect of Perceived Risk

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Abstract- **E-commerce provides the opportunity for retailers to attract and nurture a wider consumer base in big ticket consumer electronics trade sans the traditional high investment intensive pre-requisites such as extravagant physical presence, wide distribution networks etc. However, distrust in the mindset of the consumer in turn impede such opportunities. By using the construal level theory such reluctance could be partially explained via psychological distance; and by deploying certain tactics and manipulating the underlying dimensions of psychological distance, whether retailers have the ability to offset such reluctance in the mindset of consumers without the need for heavy investment on complicated operating structures. This research marks a unique milestone in Sri Lanka where it is the first of its' nature to explore a heavily under-researched frontier of psychological distance in the context of e-commerce, and calls for more systematic research attention towards such. This paper offers practitioners an overview of variables such as psychological distance, online trust, perceived risk and online purchasing intention in view of expanding the local e-commerce market for big ticket electronics.**

Key words: **E-commerce, Psychological distance, online purchasing intention, online trust, perceived risk.**

I. INTRODUCTION

1.1 Background of The Study

In times of e-commerce the physical product may be geographically far away from the consumer's location. With the introduction and growth of online shopping, the consumer has the capacity to procure a product from a significantly distant continent at the click of button, a phenomenon that has generated considerable interest among the wider consumer community as well as academic researchers, especially where they have examined the Consumer reactions to electronic shopping in the worldwide web (Jarvenpaa and Todd 1997). The revenues from online shopping has been growing at a steady rate and the current global online retail value is estimated at USD 04 Trillion (Zhong and Zheng, 2018), with a 20% growth forecast at the start of year 2020. Pioneering e-tailers in the world such as Amazon.com indicated early signs

of success with the very successfully driving one of the largest physical bookstores in the USA "Barnes and Noble" and has been steadily growing its' turnover by adding multiple categories of merchandize, even introducing "Whole Foods" one of the retail giants on fresh produce and via Amazon prime introducing same day delivery further popularizing online purchase even on categories such as food perishables. As per the global online highest sale category survey conducted by statista.com, food and perishables have recorded the highest transactions in terms of & growth volume category replacing fashion & Do-it-yourself within a mere span of six months. Today, Amazon, Ali, eBay and Roku share almost 40% of global retail trade values among themselves.

China has been developing the online shopping frontier aggressively through Alibaba.com and Ali express.com and now leads the mobile money platform named as Ali pay which connects the entire transaction loop. Ali Baba supplies virtually any product category online ranging from Train carriages to tractors, electric cars, ornamental fish, live seafood, industrial chemicals etc. From perishables to hospital beds, it caters to the end consumers as well as businesses, signifying a massive network of buyers and sellers utilizing the internet to engage in their livelihoods. Having a look at the origins of E-tailing, it was a phenomenon which flourished early as in the 1980's. The re-known English entrepreneur Michael Aldrich is believed to be the founder of e-tailer shopping in 1979. His systems ensured connectivity with a customised television set to a real-time transaction processing computer via communication line. Aldrich was of the opinion that this invention of a modified domestic TV technology with a simple menu-driven interface, was a '" new, universally applicable, participative communication medium the first since the invention of the telephone". This enabled 'closed' corporate information systems to be opened to 'outside' correspondents not just for transaction processing but also for emessaging and information retrieval and dissemination, later known as e-business. His definition of the wide communication media as 'participative' was fundamentally different from the traditional definitions of

mass communication and mass media and a precursor to the social networking on the World Wide Web 25 years later. In March 1980 he launched Redifon's Office Revolution, which allowed consumers, customers, agents, distributors, suppliers and service companies to be connected on-line to the corporate 3 systems and allow business transactions to be completed electronically in real-time. During the 1980's he designed, manufactured, sold, installed, maintained and supported many e-tailer shopping systems, using AV technology. These systems which also provided voice response and handprint processing pre-date the Word Wide Web and the World Wide Web, the IBM PC, and Microsoft MS-DOS, and were installed mainly in the UK by large corporations. The first World Wide Web server and browser, created by Tim Berners-Lee in 1990, opened for commercial use in 1991. Thereafter, subsequent technological innovations emerged in 1994: e-tailer banking, the opening of an e-tailer pizza shop by Pizza Hut, Netscape's SSL v2 encryption standard for secure data transfer, and Intershop's first e-tailer shopping system. The first secure retail transaction over the Web was either by Net Market or Word Wide Web Shopping Network in 1994. Immediately after, Amazon.com launched its e-tailer shopping site in 1995 and eBay was also introduced in 1995.

Alibaba's sites Taobao and Tmall were launched in 2003 and 2008, respectively. Retailers are increasingly selling goods and services prior to availability through "pretail" for testing, building, and managing demand. Internet based retailing, customer perceptions towards e-tailing and related studies on behavioural habits and trends in 1995, according to Burstein and Kline (1987 referred to the World Wide Web as the "marketing superhighway", which many to this date tend to embrace as an all- time sooth saying. The initial cannon to the traditional brick and mortar dominated retail space was fired by the introduction of "as seen on TV" shopping, popularly referred to as infomercials invented by Ron Popeil, the ig Nobel Price laureate for consumer engineering 1993 (source: www.ronpopeil.com, accessed on 23/12/16). However, the Word Wide Web soon surpassed the catalogue and TV infomercial landscape due to the two way communication capability being offered by the former according to Hoffman, Novak and Chatterjee (1996).Online retail or e-tail takes a significant turn with the most recent (2020) coronavirus pandemic affecting the mobility and emphasis created for remaining indoors unless essential travel, key consumer groups with vulnerabilities tend to be encouraged more towards online shopping which in turn has contributed to revise the income projections of total etailer sales worldwide upwards to a level of USD 6.54Bn , and online shopping being named as the most popular internet activity for 2020 (Sabanoglu 2020). Retail online giants such as Amazon, Walmart have been aggressively promoting product categories online such as fresh produce, frozen food via acquiring popular physical retail store networks such as Whole Foods Inc., a phenomenon which may have been considered improper by typical online consumer a few years back. Hence, online retailing seems to have digitized some of the most traditional online buying practices and categories and

functions as an actual replacement to the visit and buy routine of the typical consumer. Hence, it could be very clearly seen that online retail or e-tail clearly has been gathering clear momentum in consumer mindsets, developing right throughout its' inception transaction value and volume wise, encroaching the market spaces dominated by traditional physical retail trade and also breaking geographical barriers to induce more and more trade inter & intra nations. With the pandemic situation curbing all non-essential movements, online retailing has steadily offered a much-valued channel proposition for vendors and customers alike to maintain previous levels of transactional relationships sans the previous physical interactions. Aggressive growth in global online retail trade with incremental YoY in almost triple digits.

1.1.1 The overlaying customer need for a physical interaction point with online retailers

However, despite the positive forecasts and triple digit growth rates being recorded for online retail on a global scale, as per Zhong and Zheng (2018), still global online retail has failed to capture more than seven percent (07%) of the total global retail spend. Developed nations such as US, UK, and the Scandinavian block the figure hovers between 15-18% whilst Asia seems to be lagging as in for India the figure reported has been low as 1.6% as per the intra-regional e-commerce survey for Asia (World Bank 2019), where it is mentioned that even on developed regions such as China the respective percentage has not exceeded the 15% threshold. The World Bank report further elaborates that despite the development of the IT infrastructure, telco infrastructure and advanced website architecture, a consumer reluctance to engage in online transactions is visible. Vara and Mangalindan (2006) sighted the early indications of a disadvantage experienced by pure-play e-tailers vis vis hybrid retailers who had online presence but equipped with a comparatively large physical distribution network and aggressive branding expenditure. This phenomenon has been highlighted in many academic works of research, notably by Benedicktus et al. (2010) and Darke et al. (2016). More specifically in the work by Benedicktus et al (2010) it is clearly proposed that by having an extensively distributed retail network of physical outlets and aggressive expenditure on branding may offset the effects of the general reluctance found in online customers to purchase from online retailers. However, the researchers accept that in the case of an e-tailer is handicapped in having access to necessary investment to engage in establishing wide distribution networks and aggressive branding it may result in an unfavourable competitive stance in the market place. Hence, despite the propositions put forward by well-respected researchers such as Enders and Jellaci (2001), Jarvenpaa and Todd (1996), and Bill Gates (1990) sighting the eventuality of internet becoming the super highway of future global retail two decades after, researchers such as Vara and Mangalindan (2006), Tracktinsky (2015) have observed that online retail has failed to achieve the desired momentum. E-tailers are sighted as having a substantial handicap in new customer acquisition compared to brick and

mortar and hybrid retailers, where lack of consumer trust is considered the primary contributor to such (Scholsser, White and Lloyd, 2006). Melis et al. (2015) argue that consumer distrust of online vendors as a key obstruction for successful online transactions as a resultant of the consumer not having direct experience with the said online retailer. The opportunity to assess or experience the retailer's trustworthiness is being captured as a major challenge for online retailers at the customer capturing point (Yoon 2002). As per the Microsoft study in 2014, 60% of US's online retail users are aware of the online scam potential and the rate has been increasing on a six percentage points each year for a foreseeable future. Although Benedicktus et al. (2010) suggests that large established retailers could partially offset online distrust through brand building or establishing a more intense distributed network of physical store locations it is often viewed as a high capital expense intensive affair and is not perceived as a viable option for first time or small-scale online retailers. Hence, despite etailing has been depicting quite aggressive volume and growth figures in the recent past, it could also be noted that despite the significant potential it (e-tail) has not been very successful in converting a lion share of retail spend conducted via physical stores. In other words, one may suspect that by failing to capture less than 10% of global retail spend even after two decades and material leaps in technological development, there is an unaddressed issue at large which impede consumers to adopt online retail in the world.

1.1.2 Sri Lankan retail market overview

Although Sri Lanka has been quite a late adopter for online retail, for 2020-2022 it is estimated that the gross domestic trade cumulative reaches approximately USD 400Mn per annum (EU-Sri Lanka Trade related assistance project, 2019). With almost ten (10) leading entities competing aggressively on the cyber front for e-commerce, it could note that Sri Lanka suffers at a deeper stage on the reluctance to transact in e-commerce where the ratio of e-commerce spends vs its' total retail spend is recorded at 0.4% per annum, which is less than $1/20^{th}$ of the global ratio of e-commerce spend. As per the Sri-Lanka e-commerce readiness index (2020), the consumer preparedness index has recorded a significant low of 0.2, which reflects that the impediment factor for online trade is quite alarming inside the country, even compared to its' neighbouring nations in the same Asian block. In the most recent literature on the subject of internet adoption by Sri Lankans, Gunawardhane (2018) argues that perceived risk as a barrier to popularizing online retail among corporate sector employees in Sri Lanka. As per Abeysekara and Matraarachchi (2016) Sri Lankan online impulse buying could be significantly influenced via successful website strategies notwithstanding other complementary factors such as email marketing and visual merchandizing. Kulatunga and Rameez (2018) identifies consumer trust as the most significant factor influencing online purchasing intention. As per Gendall and Hoek (2018), for certain FMCG products such as tobacco in Sri Lanka, the initial distrust and weak purchasing intention could

be attributed to decrease of psychological distance between the product an it's ill effects on the user by the usage of specific packaging strategies. Bandara, Fernando and Akthar (2018) argue that the concept of "data privacy" which is a key constituent in online trust formation behaviour is construed as abstract and could be partially explained by the socio spatial psychological distance between the online consumer and the pure play online retailer. These studies introduce a novel but quite interesting proposition identified as "Psychological Distance" for the first time as a key impediment in the formation of online trust for the Sri Lankan consumer, which in turn may converge towards weak online purchasing intentions and thus resulting a non favourable purchasing behaviour. Psychological distance is more commonly described as the cognitive separation between the self and the trust target which could be an object, event or a time (Trope and Libermann, 2010).

1.2 Introduction Of Psychological Distance (Pd) As A Key Catalyst In Analysing Online Consumer Behaviour

Psychological Distance could be noted as a very common term in academic studies in the field of human psychology but is relatively a novel term for marketing and especially online marketing. The most prominent references for psychological distance are found in describing online distrust (which) could be lowered by using brand familiarity, lower risk perceptions, and retailer quality certification inferences (Herhausen 2015, Dholakia et al. 2005). As per the studies conducted by Trope and Libermann (2010), this paper attempts to introduce a novel factor "psychological distance" plays a significant role in determining the consumer online trusting behaviour formation, and purchase intentions on line. More specifically this research attempts to establish the lack of trust often synonymous with pure play online retailers or a retailer with limited physical presence / remote location stems partly from the perceptions of the psychological distance involved. Psychological distance is defined as the cognitive separation between self and other instances such as persons, events or times (Baltatescu, 2014). As per the widely available studies the main outcomes of psychological distance are considered to be judgements of a given retailer's trustworthiness, and online purchasing intentions. Online trust is defined as the willingness to rely on an exchange partner's reliability and integrity and the beliefs that the trusted party's action will result in a favourable aftermath to the origin (Morgan and Hunt ,1994). As per Auguirre et al. (2015) increased consumer trust is known to generate high purchase intentions. Perceived Risk is defined as consumers' judgements of the likelihood of negative outcomes and of the importance of these outcomes to the individual consumer (Dowling, 1986 Peter and Tarpey 1975).

1.2.1 Psychological distance, Online trust, perceived risk, online purchasing intention: Definitions and explanations of key terms

Whilst psychological distance, online purchasing intention and online trust playing significant roles in molding a first-time

purchaser's reasoned buying behaviour, the specific product category which the consumer intends to procure also plays a significant role in the entire process. Psychological distance is defined by researchers but the most recent and most sighted definition is presented by Trope & Libermann (2003) in tandem with their introduction of the Construal Level Theory (CLT). They define Psychological Distance as the "cognitive separation between self and other instances such as persons, events or times". Darke et al. (2016) further the explanation of psychological distance in an online commercial context where they draw references from Stephan (2007) and specify that psychological distance is defined as the degree to which an object is perceived be tangible or immediately present in terms of here – and – now. Based on the studies by Chang, Pollachek and Robest (2014), Darke et al. (2016) propose that cetris paribus a retailer with a local store should be perceived as more psychologically proximal than a retailer (or rather an etailer) with a physically distant (or virtual) store, and that any effects of physical distance on the judgement of the customer might be partially explainable via psychological distance. Morgan and Hunt (1994) defined online trust as "A willingness to rely on an exchange partner's reliability and integrity and the belief that the actions of the trusted party will rely on positive outcomes". Perry and Caprets (2010) define online trust as "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited. This research specifically focusses on first time purchasing of an item with a previously unknown retailer where Schlosser, White and Lloyd (2006) argue that online commerce is a particularly difficult instance for establishing initial trust between an etailer and a first-time purchaser. Vara and Mangalindan (2006) provide more light to this difficult setting where they mention that by default etailers are considered untrust worthy by consumers. The Microsoft study (2014) reaffirms this proposition by noting that over 70% of American consumers have experienced some kind of an online scam in 2014. Hence, in conjunction with the studies conducted by (Richie 2007), (Pavlou and Gewfen 2014) it is reasonable to conclude that online trust is generalized by the consumers to a wider population of online e-tailers as being untrustworthy, and online trust is considered as a major obstruction in the formation of online purchasing intention. Online purchasing intention is defined by Triandis (1980) as intentions represent the instructions that the individuals gives himself to behave in a certain manner. Heijein (1980) define online purchasing intention as the threshold at which the customer is encouraged or rather inclined to procure a certain product or a service from a specific etailer. Pui et al (2007) have shown that utilitarian orientation has greater influence on online purchasing intention, than the hedonic orientation, although the search for adventure could be categorized among the hedonic motives for online purchasing. Sarkar (2011) furthers the point of view of the hedonic vs utilitarian motives and describes that consumers with a hedonic orientation are likely to avoid online purchase and avoid online purchase, because they cannot touch and feel the product nor interact with the retailer". Perceived Risk is defined as a potential source of resistance to innovation for the unexperienced consumers as

per (Ram 1987) in the studies conducted by Frini and Limayem (2000), Heijden (2003) identify perceived risk as one of the salient factors which conditions online purchasing intentions in their comparative studies between the buyers and non-buyers in online commerce environments in the Scandinavian block. Darke (2010) signifies that online trust and perceived risk have a very strong relationship in the context of online commerce. Globally online commerce has multiple categories of merchandise which are being transacted in significant volumes. As per Sabanoglu (2020), the three most traded product categories online are fashion, Toys & Do It Yourself items, and Electronics. Kim & Soong (2019) argue that the current consumer has a very short usage time period of fashion being bought over online, and hence due to the respective low involvement in the decision-making process, the psychological distance between parties does not heavily appeal for categories such as fashion. Zhang et al. (2020) further confirm the findings of Kim and Soong (2019) by adding that the effect of psychological distance is at its' minimum for fashion because if the lower tenor of usage, lower percentage of wallet share and consequently lower share of perceived risks attached to the category in China which is one of the largest online marketplaces. For Toys and Do-It Yourself items, the findings done by Lee and Atanse (2016), Association of Psychological Studies (2020) survey sight Toys as an impulse behaviour purchase with low involvement decision making, thus the relative importance placed on the psychological distance between the etailer and the customer being placed quite low. However, in case of electronics, even considering an in-store execution many marketers view the selling of "big ticket" electronic items as a major challenge let alone the process being done on an online platform. As per Atsmon, Keuntz and Seong (2019), big ticket electronics are defined as consumer durables which involve a heavy expenditure and high involvement from the consumer. As per their recent research conducted in the Chinese market, it is specified that "The typical Chinese decision journey in one major electronics category takes at least two months and involves more than four store visits. These consumers like to test products, interact with sales reps to collect information, and negotiate with retailers to get the best deal". The researchers also note that this is a unique situation in emerging markets as against their previous research conducted in United states the corresponding figure was 25% against Chinese consumers who confirmed to the above routine was at 55% of the total population. As per the survey conducted by Futurepay Inc. (A provider of web-based finance services) found that only 40% of the population intended to procure "big ticket" electronics" online. The survey further revealed that most people consider "big ticket" electronics a riskier purchase and stated that they needed to go through more considerations prior to making the final purchase decision (Mercado 2018). Ramdharshan (2019) indicates that in India only 17% of the retail sales are generated for "big ticket" electronics despite significant acceleration of transaction values are evident for other categories. As per the NPR Marist Poll conducted in May 2020 on consumer purchasing habits online, "big ticket" electronics became the second highest category of online

purchases by the typical US consumer, where the highest procured category being fashion. As per the survey conducted by statista.com in 2019 quarter 4, electronics were categorised only as the 03rd highest grossing online merchandise category in 2020 and is expected to reach a level of USD 484.8Bn in worldwide sales by the end of 2020. As per Chugan and Mehta (2018) "big ticket electronics purchasing behaviour is highly influenced by physical attributes of the store such as visual product displays and shop floor organization, which they sight as a major disadvantage for online retailers in competing in the same landscape. Yoganathan (2015) indicates that aftersales service is the most critical aspect of consumer electronics being purchased in Sri Lanka which become at its' weakest on online platforms, whilst Aboobacker (2018) sights perceived risk as one of the key factors which impede online purchasing intentions for high involvement products in Sri Lanka. As per the Daraz index 2019 for Sri Lanka on e-commerce "big ticket electronics" was placed third on product categories on the e-platform (Andradi, 2020) but however was referred as one of the high potential categories of interest among the local consumer. As per the Commonwealth report on "Sri Lankan e-commerce readiness" (Commonwealth, 2020) Sri Lankan buyer readiness for online procuring of electronics category is indicated as "very low" and Xinhua (2019) observes that countries such Sri Lanka, "big ticket" consumer durables are forecasted to be hit the highest with expected losses reaching 50% from last year for the established major retailers and indicating much higher losses for online retailers. This news comes at a critical juncture where 2019/ 2020 marks the acquisition of wow.lk and daraz.lk by Alibaba.com, takas.lk being sold to Idea group all at negative goodwill values as per confidential industry sources signalling an unfavourable time period for the existing pureplay online "big ticket electronics" e-tailers. However, the post COVID-19 new normal does change the market dynamics with social distancing and enhanced online experience being offered to clients as per Barnes (2020), the 8E model introduced for information management research, the post COVID-19 consumer "will be more accepting of further technological innovation in the delivery of consumption experiences". As per De Regt, Barnes and Plannger, (2020) enhanced forms of experience interaction and memorable customer engagement will be critical to drive sales for online customers. Stewart (2020) indicates that early lessons from China suggests that the pandemic has accelerated e-commerce trends post lockdown, and consumers tend to now prefer digital over physical. Satista.com predicts that in the post COVID environment the "big ticket" electronics sale ratio channel-wise (online vs offline) will be increased from 32%: 68% to 37%: 62% from 2021 onwards. Globe news wire (Dublin, Oct 2019) reports that India will experience a CAGR of 24.5% for "big ticket electronics" up to 2026 and online retailers have a high potential to gain predominantly due to "lower costs" involved making the asking price in the market much competitive to its' higher cost intensive brick and mortar counterparts especially in the bleak post pandemic outlook. As per the LMRB / Kantar report (2020) Sri Lanka has recorded an exponential growth in ecommerce trading value exceeding 245% (post COVID), and Kurukoolasooriya et al. (2020) have sighted e-commerce as one of the key industries with a high growth potential in the post COVID new normal environment. Hence, it could be denoted that "big ticket" electronics have not been a well performing category in Sri Lanka for pure-play e-tailers which the threat is further amplified with the oncoming weak economic outlook in the post pandemic local and global economy. However, pandemic creates an opportunity from the threat itself by encouraging consumers to explore options online , where in which by reducing the psychological distance between first time purchaser and online vendor , it would create a valued opportunity for e-tailers to enter in to the market , establish and maintain presence without extensive investment in physical presence and aggressive branding which in turn would favourably affect the vendors overhead of which a part of the benefit could be passed to the customer as well.

Henceforth, it could be reasonably ascertained that online commerce for big ticket items would be an important area to be investigated in terms of the multitude of benefits being put forward in favour of both parties (vendor and customer) , in era where the pandemic will restrict non-essential movement , especially with family , added wallet pressure due to the economic downturn in multiple will compel consumers to explore options of online shopping even for high involvement items such as electronics. For electronic items retailers this would be a major opportunity to explore a means of selling electronics, not through having the additional burden of maintaining sanitised showrooms, added overheads on s This could effectively lower showroom maintenance, staff salaries and inventory cost in a time period of significant foreign currency pressure and restrictions but look a more convenient, cost effective online selling mechanism. The study focuses heavily on ascertaining the offset of negative influence caused by increased psychological distance between the buyer and the online vendor, and the study further explores the viability of interchanging he dimensions of psychological distance especially in the context of unfavourable psychological distance created thru the non-availability of a physical location via other ways and means which would command lower expenditure.

1.3 Research Problem And Justification

1.3.1 Research gap

Online trust and perceived risk have been identified by many researchers and one of the key impediments to promote and encourage customers to initiate the first time purchases online. However, despite certain researchers indicating that psychological distance may have a relationship between reluctance for online trust and subsequent online purchasing intention , of the customer for big ticket electronics can be considered as a unfulfilled gap in terms of the Theoretical gap , literature gap and practical gap in, existence , which would warrant a study to contribute to the above trifecta in an efficient and effective manner which would aid consumers and e-tailers alike. Past literature clearly indicates a vacuum in this specific

subject area, especially in the south Asian / local context which clearly establishes the newness of the research subject in discussion.

1.3.2 Theoretical Gap

Despite there have been previous theoretical work on psychological distance, a gap is quite evident on a single theory to explain any possible relationship between psychological distance and the online purchasing intention. especially in the context of big-ticket electronics. Multiple works of theory could be found which involve Psychological distance, online trust, perceived risk and online purchasing intention in the context of big-ticket electronics and attempts by certain researchers to explore possible theoretical relationships between such factors could be observed. However, in the context of first-time online purchasing intention of customers especially in terms of high involvement items such as big ticket electronic items, an established theory is not in existence to signify a relationship among all the variables in discussion. By referring to previous research, Online trust and psychological distance have been sighted as key influencers in the moulding of the online purchasing intention, yet the phenomenon of the relationship between psychological distance and the online purchasing intention is yet to be discovered. This section attempts to illustrate all possible explanations denoted from the existing theories predominantly four (04) theories connected with this research study. The main theories are as follows,

a) The Construal Level Theory (CLT) by Trope and Libermann (2010) to explain psychological distance, construals and relationship with consumer behaviour.
b) Modified Unified Theory of Acceptance and Use of Technology 2 by Hungilo & Suyoto (2020) to explain rekationships among online trust, perceived risk and online purchasing intention.
c) Hedonic motivation theory of personality by Gray (1981) to explain purchasing behavioural intention towards big ticket items online.
d) Commitment Trust theory of relationship marketing by Morgan & Hunt (1994) to explain relationship among online trust physical distance and psychological distance.

One of the predominant theories which introduces the novel concept of psychological distance is the Construal Level Theory (CLT) of psychological distance by Trope, and Libermann (1998,2006,2010,2013). Although the term psychological distance was coined by two behavioural scientists named Heinz and Kaplan in 1963, its' application to human behaviour especially on the consumer front was explored by two Israeli professors Trope & Libermann. Klaus (2007) establishes that the "Construal Level Theory in psychological distance" could be used as an integrative framework for behavioural decision making in consumer psychology, and Cheryl et al. (2007) propose that high and low level "construals" affect the purchasing intention of the consumer, which again could be explained by the construal

level theory in psychological distance. Since the objective of this paper is to establish a possible relationship between psychological distance and online purchasing intention (which is again a certain consumer behaviour, deriving from the Theory of Reasoned Action and Theory of planned behaviour) CLT, is deemed appropriate from the precedence used by reserachers such as Cheryl & Klaus. Construal Level Theory proposes that humans form alternative hypotheses to reality by forming abstract mental construal of distal objects. Although humans cannot experience what is not present, we can make predictions about the future, remember the past, imagining the reactions of other people, and speculate about what may have occurred. Predictions, memories and speculations are all mental constructions, distinct from direct experience. They serve to transcend the immediate situation and represent psychologically distance is thus egocentric, its reference point is the self, here and now, and the different ways in which an object may be removed from that point in time, space, social distance and hypotheticality-constitute different dimensions. Psychological distance is further explained in the theory as the degree to which an object is perceived to be tangible or immediately present in terms of here-and-now(Trope and Libermann 2006) and could be measured on multiple dimensions such as spatial (physical), social , hypothetical and temporal.The theory further elaborates that purchasing behaviour could be influenced by physical distance best described as the ability to touch or see the product in person. , where in which the closer the physical distance , it would positively influence the purchasing behaviour of the consumer , as against a more abstract idea of the product (which is not present here and now and cannot be experienced at this point in time). The theory specifies that the spatial and temporal dimensions of psychological distance should mirror the effects of physical distance, and it is possible to manipulate and interchange the dimensions of psychological distance by changing the level of construal (There are two levels of construal which are low level and high level where low level pertains to feasibility of product consumption vs high level for product desirability).

The most significant application for online purchasing intention can be identified in the Unified theory of Acceptance and usage of technology (UTAUT) & UTAUT 2 by Venkatesh et. Al. (1999 & 2003) which is modified by Hungilo & Suyoto (2020) which explains the user intentions to use a particular information system and the subsequent usage behaviour. Apart from the constructs of Four key constructs are held in this theory which namely are, performance expectancy, effort expectancy, social influence and facilitating conditions. Apart from facilitating conditions, UTAUT 2 includes hedonic motivation (Gray, 1981) which stems from the Hedonic Motivation Theory of personality (Gray, 1981). Hedonic goods are defined as goods consumed for luxury purposes being desirable objects which will allow the consumer to feel pleasure, enjoyment and fun from buying the product (Dhar, Khan & Wertenbroch, 2004), which then affects the hedonic motivation to willingness to initiate behaviours that enhance

positive experience and decrease negative behaviours (Kacszmarek, 2017) which adequately describes the nature of big ticket electronics considered as a hedonic good. Hence, in the context of big ticket electronics purchase (being a hedonic good), the modified UTAUT 2 by Hungilo & Suyoto (2020) introduces perceived risk, and online trust as key antecedents is construed as a direct determinant of consumer behavioural intention which is construed as the online purchasing intentionBenedicktus (2010), Scholser et al., 2006 sights online distrust as a key inhibitor of customer acquisition for online retailers. Consumer distrust is sighted as a key problem for first time purchases because customers have no direct experience with which to assess the retailer's trust worthiness (Melis et al. 2015, Singh and Sirdeshmukh 2000, Yoon 2002). However, since UTAUT 2 modified by Hungilo & Suyoto does not adequately address antecedent behaviour to online online trust which acts as key inhibitor as per multiple researchers. Hence, to explain this gap the researcher had to resort to the commitment trust theory by Morgan and Hunt (1994).

Commitment trust theory of relationship marketing (Morgan and Hunt, 1994) tries to explain that trust, and commitment must be the two fundamental factors in existence for a relationship to be successful. Relationship Marketing involves forming bonds with customers by meeting their needs and honouring their commitments, in lieu of focussing on short term profits, businesses following the relationship marketing principles of relationship forging long lasting bonds with their customers. Hence, the resultant would be the trust of customers towards these establishments, and the mutual loyalty helps both parties to fulfil their needs. commitment trust theory" discusses in detail (1994) and multiple literature (Halford and White 1997, Ahmed 2016) clearly indicate trust as key factor to promote cooperative behaviour between two previously unknown parties. To further the theoretical proposition in the commitment trust theory in the context of e-commerce and to identify possible antecedents, Benedicktus et al. (2010) and Herhausen (2015) identify physical store presence, brand familiarity and concensus information as having a material effect on online trustworthiness of vendors. For established retailers' online distrust could be partially overcome via the establishment of intensive physical distribution network and expensive brand building (Benedicktus et al. 2010). Benedicktus explained physical distance as a key antecedent to online trust and established that physical distance is inversely related to online trust, and by expanding the physical store network it would in turn reduce the physical distance between the customer and online vendor which as per the inverse relationship, will positively impact Online trust. However, Darke et al. (2016) argue that the theory and Benedicktus et al. (2010) concept remain valid only in contexts where there are no material limitations of capital expenditure and may not be viable for smaller and less familiar retailers. Hence, the commitment trust theory and Benedictus's concept fails to adequately explain the research problem and Fujita et al. (2006) identifies this gap and links psychological distance (previously identified by Liberman et al. 2004, Eunice et al. 2007,

Liberman and Trope, 2010 and Trope 2014) as an important antecedent and observed that physical and psychological distance are imperfectly correlated. Chang et al. (2004) , Convey and Swift (2000) supports to the key distinction between physical and psychological distance, where Lyndon , Pierce and O'Reagan provide support to identify the distinction and relationship between physical and psychological distance and based on the works of Briggs (1973) and Coshal (1985) , Trope and Libermann (2007) establish physical distance only explains 44% to 77% in a wider concept called psychological distance, which could then be explained via the construal level theory (CLT) on psychological distance. In context of this study, the contributions by Bendicktus (2010) and (Darke, 2016) could be sighted as an initial attempt to utilise the construal level theory to explain antecedents of online trust formation in the context of online purchasing of big-ticket electronics. However, Darke et al. (2016), Zhang (2018) have observed that neither in terms of an established theory nor an empirically tested model to effectively link and explain the relationship between psychological distance and online trust. In other words, whether by manipulating other dimensions (hypothetical and social) in a context of unfavourable physical distance or lack of a physical presence, would constitute an alternate means of reducing psychological distance. This gap has been acknowledged by several researchers such as Isaak et al. (2016) and Riskian (2018) in their respective academic work.

Hence, it could be noted that the research problem and the relationship between multiple factors namely psychological distance, online trust, perceived risk and online purchasing intention in the context of big-ticket electronics could be explained by the usage of multiple theories such as the CLT, Modified UTAUT2 for e-commerce, commitment trust theory in relationship marketing and the hedonic motivation theory. Henceforth, when considering the above theories, it is quite evident that the present research concepts have been derived from the existing theories although none are in a position to adequately explain the present research problem of assessing the impact of psychological distance on online purchasing intention towards big ticket electronics through the trust formulation and moderating effect of perceived risk among Sri Lankan Consumers. Therefore, the theoretical gap exists and should be compensated / investigated with further investigations.

1.3.3 Literature Gap

In the previous literature, many works of researchers could be observed who have explored about online purchasing intention, online (dis) trust, and psychological distance, and to be more specific the interplay of such factors in the context of online purchasing.

Egger (2006) provides the earliest forms of reference for online trust in the context of online purchasing where the researcher emphasizes the fact that it is imperative to establish online trust for a consumer during the first time purchase due to the risk of

loss of personal information. Teo and Lieu (2007) contradict Egger's work by proposing that online trust is based on the perception of risks or benefits of the online transactions. Leornedeu, Barnes and Talias (2009) suggest that people have trust in spatially close and socially proximal counterparts and much less effort is needed to maintain such relationships. Ganguly (2009) proposes that online trust only has a mediating effect on the customer online purchasing intention, Xavier (2014). Doney and Mullen (1998) initially propose the argument that trust in a target is determined by psychological proximity, which is further confirmed in the research work conducted by Convey and Swift (2000) who elaborated the trust term to include online trust. Gefen and Hart (2006) posit the arguments brought forward by the previous researchers and confirmed that psychological proximity is a function of physical and psychological distance and could have an inverse relationship. Fisher (2009), discusses the concept of online trust formation, and empirically proves that the physical or tangible presence of an online vendor is a key construant of the initial online trust formation which is then evolved in to influencing the subsequent online purchasing intention. Benedicktus (2010) proposes that sans an elaborated distribution network of physical outlets, it is prohibitive for a pureplay online vendor to establish online trust and sustain a successful online transaction with the consumer. Bernstein, Fernando, Jing-Sheng Song, and Xiaona Zheng (2017) argue that a "click and mortar" presence strengthened the trust factor of potential online customers towards the vendor.Building on the work conducted by Yang (2018), Ebeneezer et al. (2017), Deutchmann (2017) big ticket consumer electronics have been acknowledged as one of the salient product categories in electronic commerce closely following fashion which is categorised as the leader. The Americas, Europe, Scandinavian block and Australasia have been sighted as economic and cultural blocks which have aggressively adopted online commerce and have incubated many successful businesses online of which the former researchers have based their work on, despite multiple research work has been conducted on psychological distance being applied on the medical frontiers such as human psychological health, human e behaviour , very little research effort have been made to apply psychological distance as concept to explain the human purchasing intentions in the context of electronic commerce and that also in the hindsight of high involvement procurement of big ticket electronics. Drawing from the work conducted by Geert Hofstede (1980), multiple researchers such as Xavier (2014,2017) categorize the Asian block as high uncertainty avoidance, which converges in to a higher degree of online distrust in comparison to other cultural stereotype regions, which is much amplified when the said transaction involves an expenditure bracket which warrants higher involvement and lengthier decision making.

Geographical region wise, Wilson A (2016) proposes that in USA, the psychological distance could be looked as a possible factor to offset online trust which in turn could be used to be converted to a successful online purchasing intention.

Szytniewsky (2015), noted that purchasing behaviour of Dutch-German tourists where socio-spatial psychological distance being a key factor in understanding such. Tan (2018) provides the first insight in the ASEAN (Association of South East Asian Nations), identified psychological distance as a key catalyst in the first time tour planning of Thai tourists. This proposition clearly sighted a contradiction and created a gap in the available literature in terms of the validity of physical presence as a key construant to build online trust or to discourage online distrust. Thamizvanan (2013) sights online trustworthiness as a key determinant in online purchasing in India, and indicated a further research area psychological distance as a key precursor for the establishment of online trust and specifies that adequate research has not been carried out in India. In terms of Sri Lanka, Arawwala and Gunwardhane (2017), propose that ICT (Information Communication Technology) security as a key enabler to successful implementation and adoption of e-commerce in Sri Lanka. In their work they observe attribute severe online distrust fuelled by a general perception of information security vulnerability especially in terms of personal financial information misuse resulting in material financial losses to the consumer. Karunasena, Deng and Singh (2016) further confirms online trust as a key catalyst in measuring the public value of e-government services extended in Sri Lanka and sight perceived risk as a major contributor for the general impediment in the adoption of such e-government services in Sri Lanka, Ranaweera (2016) confirms the above phenomenon sighting online trust as the key impediment for the adoption of government services offered via secure net.

Henceforth, it could be noted that despite there have been multiple research conducted on online purchasing intention, online and psychological distance there has been very limited research carried on assessing the psychological distance, online trust online purchasing intention in the context of big ticket electronics in Sri Lanka.

1.3.4 Practice Gap

The A.T. Kearney's Global Retail Development Index in 2017 projected Sri Lanka in positive light were the country was able to secure the 12th position in the top 30 countries, which indicated a year on year growth rate of 17% in retail spending from 2007 to 2012 and was recorded to possess an annual growth rate of 20% year on year there onwards. Despite the negative chain of events occurring in 2019 Sri Lanka still remains in the GRDI ranking, and the reduction of positions is on par with other fast developing nations such as Vietnam and Turkey who have descended a similar number of rankings. But still the fact remains that Sri Lanka remains a hot bed for economic activity, and is a quite attractive destination for the retail business.

Figure 1 : AT Kearney GRDI Rankings
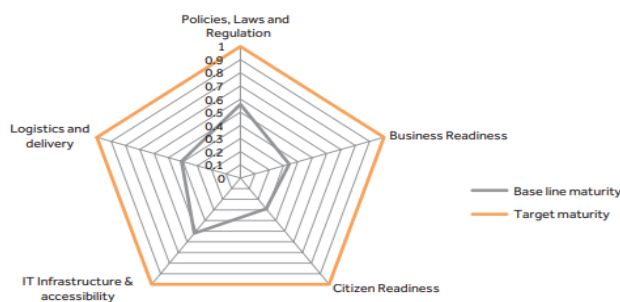
Source: atkearney.com, 2020

Figure 2: Baseline e-commerce maturity of Sri Lanka

Source: E-commerce readiness assessment report Sri Lanka, March 2020

As per the e-commerce readiness assessment report prepared by the commonwealth secretariat and EDB (Export Development Board) in March 2020, The Sri Lankan combined e-commerce readiness is assessed at level 2. However, the report mentions that ". However, the internet users display a comparatively high adaptability to e-commerce transactions…with a matching e-commerce model there is a high possibility in creating a very attractive buyer community in the future if authorities take the correct actions soon". Hence, the report clearly indicates Sri Lanka's consumer readiness levels being quite attractive provided proper strategies are deployed within a short period of time.
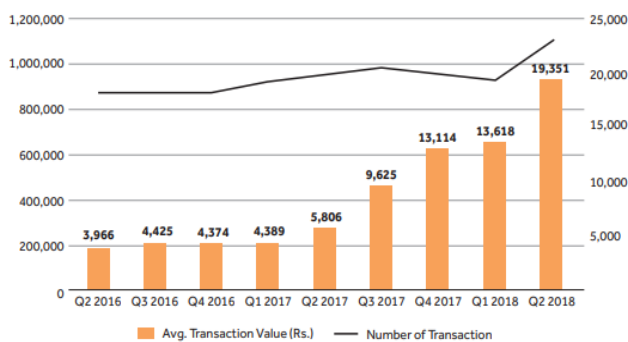

Figure 3: Average transaction value for e-commerce measured via bank and mobile money
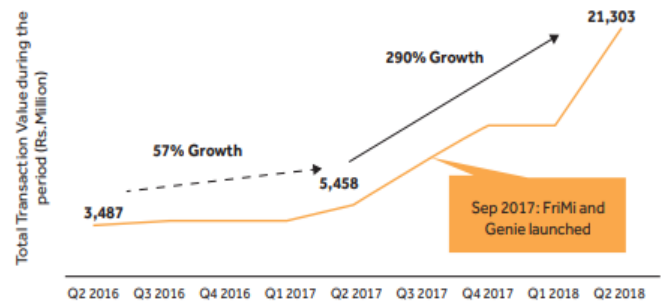
Source: Central Bank Report 2019

Figure 4:Total transaction value and growth for e-commerce payments in Sri Lanka

Source: Central Bank Report 2019

The above figure and figure clearly attempt to measure the acceleration of adoption in e-commerce by the Sri Lankan public and businesses, where it has measured the total transaction volumes denominated in terms of debit, credit card payments and payments via mobile money platforms. It could be clearly seen that Sri Lanka is fast adopting online commerce and there is a significant growth in the industry, which surpasses a 290% growth from 2017 to 2018, aided by the adoption of Sri Lankan owned dedicated Internet Payment Gateways such as Genie and bank integrated mobile payment platforms such as Frimi.

Consumer electronics are categorized as the category leader or the highest sales growth potential product category in the E-commerce readiness report for Sri Lanka (2020), which is further confirmed by Daraz.lk industry outlook report (2019), as well as Jayasekara (2017). As per the Readiness report the following vendors are considered as the leading players in the e-commerce market of Sri Lanka.

Table 1: Sri Lanka's leading e-commerce players

Name	Description	Host	Category
Dialog.lk	Telecom services and products		Telecoms services
Kapruka.com	Shop and send gifts; over 300 brands	NA	B2C, jewellery and watches
Takas.lk	Sri Lanka's largest online lifestyle store	Magento	Consumer electronics, products
Daraz.lk	Previously Kaymu.lk; clothes, mobiles, electronics	Oracle Commerce	Consumer electronics
Ikman.lk	A premier classified advertisements website operating in Sri Lanka for C2C sales	NA	Second hand or new items
Wow.lk	Shop, send gifts and check prices; largest online shopping mall in Sri Lanka with daily deals and travel deals	Oracle Commerce	B2C, consumer products and services
Buyabans.com	Online shopping for laptops, AC, mobile phones and washing machines	NA	B2C, consumer products
Dailcom.lk	Mobile phones and tablets	NA	B2C consumer electronics
Mydeal.lk	Daily deals and discounts	NA	B2C, clothing
Wishque .com	Sri Lanka's premium gift delivery service	NA	Fresh flowers, perfumes, jewellery
barclays.lk	Sri Lanka's largest laptop, personal computer and computer accessories store	NA	B2C, consumer electronics
Mystore.lk	Online home appliances, kitchen equipment and cake delivery	Magento	Home and gifts

Table 2: Sri Lanka's leading ecommerce vendors

Source: E-commerce readiness report for Sri Lanka, Mar 2020

As per Oberlo (2019) globally and in the US on average the largest volume sales category in e-commerce is recorded as fashion, followed by electronic items and appliances following

on the third position and for the asia pacific region recording a YoY growth rate of 21.3%.

For Sri Lanka, the top performing categories become slightly different where electronic and electric appliances are being placed at the number one (01) level followed by fashion at the third position. (e-commerce index report Sri lanka, 2019) In addition to this it is observed that for the next three years (from 2019) this category will outrun all other categories on sales growth rate, signifying a quite lucrative segment for e-commerce entities to obtain entry in to.

However, although the category has impressive volume, value and growth prospects starting from 2010 many start up retailers have been compelled to wind up operations due to eroding profit margins or have been subject to acquisitions by established local retailers or multinational e-commerce giants during the past decade, indicating an underlying unidentified market barrier to enter and operate successfully. As per table, only four vendors available in Sri Lanka who deal only in consumer "big ticket" household electronics. However, by end of 2020 apart from mystore.lk, all other three entities have been acquired by e-commerce retail giant Ali baba and local automotive giant Ideal group and the product categories have been widened to accommodate general merchandize and the latter, for automotive products online. Hence, it could be noted that despite the global, regional and local reliable outlook reports repeatedly indicate consumer electronics to be the fastest growing category or 02nd fastest growing category , there is a clear practical gap in the industry where pureplay online vendors struggle to survive in the market only catering to the consumer electronics category whilst hybrid retailers have been recording 20-30% of year on year turnover and profit growth even up to FY 2019/20 (Annual Reports).

The researcher sighted the above phenomenon as a material practical gap in the market where start up e-tailers are not in a position to survive and generate profits in the market for big ticket items, despite engaged in a category which records highest in volume and growth rates due to the escalating cost created by the need for extensive physical locations and related costs and fierce competitive strategies undertaken by large scale established hybrid retailers.

Also, in order to obtain a deeper understanding on the underlying problem the researcher traced the history of events of the latest e-commerce entity to fall victim of a hostile acquisition. Wow.lk whose business name is denoted as Digital Commerce Lanka where the sales revenue constituent changed as a solely as a result of adopting a hybrid presence where a physical showroom with dedicated support sales personnel and fully-fledged warehouse was established. As per media publications Wow.lk's main competitors, Mydeal.lk, Kapruka.com etc. have experienced a similar phenomenon. (As at September 2017 wow.lk records annual earnings were in the range of LKR 1.3Bn, (Monthly sale of 100Mn out of which 20Mn is accounted as corporate sales) and out of the balance of LKR 80Mn, LKR 35Mn (almost 70%) is now derived from in store sales. Out of the product sales mix for online, 80%

constitutes of electronics of which 50% would be large screen televisions. The click conversion rate for online stands currently at 2-2.5% in average but whereas sales conversion of footfall is recorded at 78-80%.
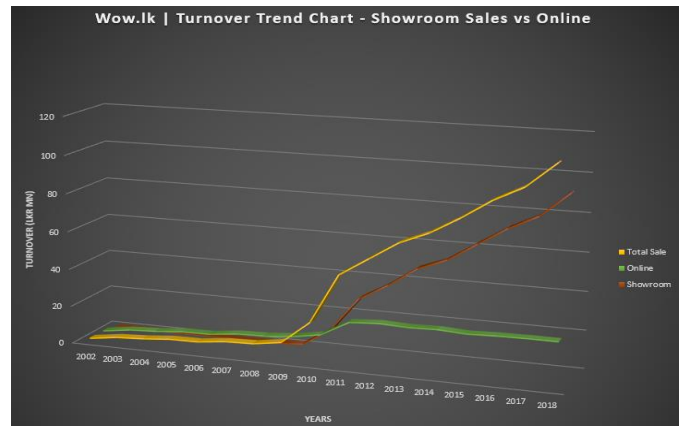
Figure 5: Anythin.lk revenue trend increases post showroom opening in 2010

Source: Wow.lk Management accounts

Figure 06: Figure 6:Comparative turnover trend 2009 to 2016 for Wow.lk / Mydeal.lk / Takas.lk

Source: Wow.lk competitor intelligence reports.
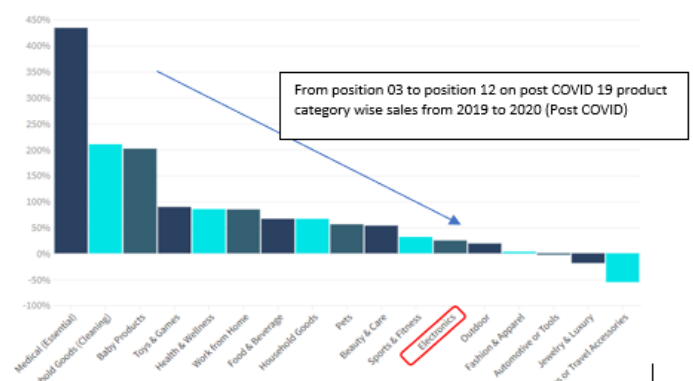
Figure 07 : Category wise rank change in online spend

Source   : Global category wise rank change of expenditure on e-commerce channels

Figure 7: Category wise change of ranks in global online spend in 2020/21

In 2009, company CDL decided to launch a fully-fledged Physical outlet for full product display with dedicated sales support agents. Considering the ongoing consumer requests as to whether the products could be physically inspected, the management team obtained a conscious decision to have display samples of all products which are being sold online via the webmall. Within the period from 2009 to 2012, the only major change which occurred in the operation is the acquisition of the showroom on lease. The capital structure largely remained the same with no fresh infusion, no new borrowings, no significant new cycle executions, no remarkable structural, personnel or infrastructure development, no significant web development, no significant change in pricing. (see exhibit 1 for financials). As per the focus group discussion facilitated by AC Nielsen customers have provided clear insights indicating that after establishing the showroom, some of the clients have experienced a sense of additional trust on the business which encouraged them to purchase, and for some it was the ability to firsthand experience the products, especially big-ticket items in consumer categories. As per the projected competitor turnover trend analysis over the years it could be very validly viewed that for Takas.lk and Mydeal.lk have experienced similar turnover growth trends post the establishment of a physical showroom location (as shown in figure xx above).

The above phenomenon of the showroom establishment triggered an interest in the reseracher to launch a pilot study to assess the underlying reasons for the increase in turnover within a short period of time. The need for the research was influenced by the research findings by previous reserachers such as Benedicktus et al. (2010), Darke and Shapiro (2012) who identified the saliency of a physical presence of pure play etailers Hence, an internal team of the company under the guidance of the reseracher launched a pilot survey among 500 customers who visited the shopping premises. This pilot study was launched with the intention of assessing the impact of the company having an omni channel presence in the consumer online purchasing intention. The findings of this study have been published by the author titled "Adoption of physical presence by pureplay e-tailers and its' impact on online purchasing determinants of the Sri lankan Consumer: The case of anythin.lk" (Indujeeva and Medis, 2021) (full paper in annexure one) which supported the following key propositions.

Table 3 : Pilot study hypotheses vs Outcomes

Hypotheses	Outcomes
H1: Physical presence of the online retailer has a positive effect on online trust towards anythin.lk	Supported
H2: Physical presence of online retailer has a positive effect on brand awareness at anythin.lk	Supported
H3: Physical presence of online retailer has a positive effect on product consumption experience at anythin.lk	Supported
H4: – physical presence of online retailer has a positive effect on retailer reliability by after sales service by anythin.lk	
H5: Physical presence of online retailer has a positive effect on reducing perceived risk in the online purchasing process towards anthin.lk	Supported
H6: Physical presence of online retailer has a positive effect on enhanced perceived control during the purchasing process with anythin.lk	Supported
H7: Physical presence of online retailer has a positive effect on the online purchasing intention of the customer at anythin.lk	Supported

Source: Indujeeva and Medis (2021)

However, by 2018 Anythin.lk profit margins are being affected again as a result of hybrid e-tailers where YoY the profit growth rate started decelerating from 14% in 2014 to a negative growth rate of -10%. The paradoxical situation was that the revenue growth was still strong at a 10.5% average growth YoY, yet the overheads pertaining to the maintenance of physical store locations, and ever-increasing inventory related cost coupled with escalating finance costs resulted in thinner margins to the business. DCL gross margin percentage per item on average decreased from 32% to a mere 11%, as established large scale hybrid retailers such as ABNS, BRWNS, SFTLGK were offering similar prices and significant discounts on the same branded items. (Internal Management review for Anythin.lk, 2020)

Hence, a clear practice gap in the market emerges where pureplay online retailers are being compelled to invest in physical locations and burdened with escalating overheads pertaining to location, staff, utility, infrastructure and finally additional stock holding. However, whist the sales and distribution overheads exert pressure on the bottom line, top line revenue pressure is also being applied by the hybrid retailers who have established physical presence in the industry with scale economies, who engage in fierce price wars against the pureplay e-tailers. Hence, the industry seems to have a clear practice gap where pureplay e-tailers who deal in the commerce of big-ticket electronics (despite being a fast growing category online, locally as well as globally) experience a glass barrier to successfully establish in the market and earn at least a reasonable profit.

1.4 Research Questions

In order to resolve the identified research problem, the following five (05) research objectives have been established.

1.4.1 Does the psychological distance of customers have an impact towards e-tailers who are serving big ticket electronics.?

a) What is the present level of online purchasing intention towards big ticket electrnics among Sri Lankan consumers.?

b) What is the relative impact of key dimensions of psychological distance on online purchasing intention towards big ticket electronics?

c) Does "online trust formulation" of customers has a mediating effect towards the relationship between psychological distance and online purchasing intention

d) Does perceived risk have a moderating impact on the relationship between psychological distance and online purchasing intention towards big ticket electronics in Sri Lanka.

e) What are the most appropriate strategies or a model to be proposed to etailers to promote big ticket electronic items in digital platforms.

1.5 Research Objectives

a) To establish whether and to what degree the psychological distance of customers has an impact towards e-tailers who are serving big ticket electronics.?

b) To analyse the relative impact of key dimensions of psychological distance on online purchasing intention towards big ticket electronics?

c) To assess the existence of the impact of psychological distance and its' key dimensions towards the online trust formulation of a potential customer intending to procure a big ticket item online.

d) To analyze the mediating effect of "online trust formulation" of customers in the relationship between psychological distance and online purchasing intention.

e) To assess the moderating impact of perceived risk on the relationship between psychological distance and online purchasing intention towards big ticket electronics in Sri Lanka.

f) To propose a model to e-tailers to promote big ticket electronic items in digital platforms.

1.6 Contribution Of The Study

1.6.1 Contribution to the theory

The findings of this study will have important thoeritical implications to the for the CLT (Construal Level Theory) literature, as well as it will generate strategic implications to the pureplay online retailers. On theoretical implications for the first time this research will expand the scope of the CLT by linking different facets of psychological distance to online trust, and subsequent online purchasing intention. The study provides empirical evidence for a possible compensatory effect concerning the joint influence of different facets of psychological distance on consumer judgement. This study will be the first of its' nature which is conducted outside the medical and psychological fields, where a commercial phenomenon occurring on a novel technology platform is being explained through a concept which was widely used in the studies of human psychology and behavioral science. In other words, this study effectively encapsulates factors belonging to distinct academic disciplines to interplay on a common platform in enriching the existing theory on the subject. This study will pave the way in the future for researchers to elaborate the studies on the interchangeable nature of the different facets of psychological distance and prescribe the exact dimensions or combination of dimensions to offset the negative effects caused by unfavorable psychological distances and prescribe suitable formulas for business managers to adopt depending on the relatively different levels of access to investment and different market and socio-economic condition

1.6.2 Contribution to practice

Managerially the study provides an effective framework for managers to effectively assist the strategy making process of the business. The research creates an effective pathway to neutralize a glass barrier which previously existed in the online commerce where now pure play online retailers will be able to compete against the hybrid retailers without significant expenditure being incurred on establishing and upkeeping a widely distributed outlet network and incurring related non-value adding overheads. This will also provide investors an opportunity to engage in low level investments and relatively high level of returns due to the operation being low fixed cost intensive. With the post pandemic situation which will be faced by the country onwards 2021, on the contrary will create an environment where unless essential travel will be restricted which in turn would definitely curb the consumer visit frequency to physical outlets. Furthermore, the in-store restrictions, visitor tracking and frequent sanitizing etc. would provide an additional burden to the physical stores which may further compromise the in-store shopping experience to the customer and also in store execution activities for the vendor, for high involvement procurements such as big-ticket electronics. Hence, the contributions from this study will aid consumers to utilize a channel to reduce their psychological distance between the vendor and themselves, conduct entire procurement process with minimal exposure to the environmental risks, whist pureplay e-tailers will be able to provide a seamless experience to the client sans the operational burden of maintaining covid free showroom premises and staff. This research will aid futire policy makers in a significant manner by being able to craft macro and micro economic policies and national strategies to aid and abet the ecommerce readiness in country in terms of making relevant regulatory changes, and fiscal policy which would in turn facilitate the internal development of suitable internet environment being more transaction friendly. This research will widen the knowledge frontiers of future researchers and students who research in the area of e-commerce and consumer buying behavior especially in terms of psychological distance in view to further enhance the understanding in the multiple dimensions of psychological distance , its' interchangeability and mechanisms to further influence such factors in favor of discouraging high capital cost intensive initiations , and extend the knowledge gained via such research to aid in lowering barriers of entry for new entrants to the market.

1.7 Theoretical Background Of The Study

This section's primary focus is to place the research within the existing theories. As per Peters et al. (2014) theories extend clear explanations of observed phenomenon, and hence, for a researcher it is ultra essential to first understand and comprehend the relevant theories. This section will provide a clear review of the theoretical themes identified in literature, pertaining to the subject areas explained in the below sections which would then govern the conceptual framework which is introduced in chapter 03.

As per Hunt (2013), theories are demarcated by related set of statements, including some principles or maxim like generalization that are testable. The primary objective of this section is to develop the theoretical substance explaining the research phenomenon noted in the research. Figure 2A denotes the foundational theories which are then explained in the below sections which are the underpinning theories in play. The most prevalent and underpinning theory in play would be the Construal Level theory by Trope and Libermann (2004, 2008,2010) and supported by other theories and models such as the extended Technology Adoption Model 03 for e-commerce, The relationship Marketing theory and the Hedonic Motivation Theory.
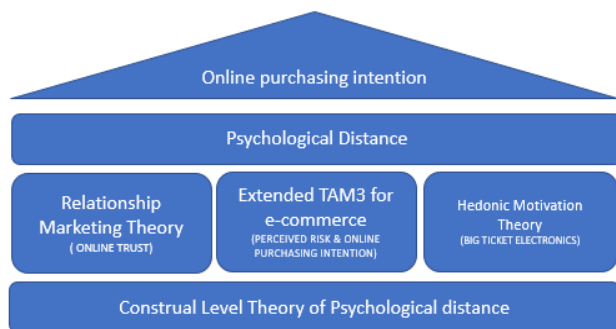

Figure 8 : Underpinning theories of the study

Source: Researcher developed work

1.7.1 Construal Level Theory of Psychological Distance

Psychological distance is more widely defined as a cognitive separation between the self and other instances such as persons, events or times. The term "psychological distance" is coined from the respective adjective and noun Psychological and distance. The adjective "psychological" is defined by the Cambridge dictionary as relating to human mind and feelings. Psychology the noun is defined as the science of mind and behavior as per Ferald (2008). The word psychology derives originally from the Greek roots which denotes the study of the soul as per the online etymology dictionary (2001). The Latin term coined as "psychologia" was initially used by Marco Maurilic in the early 15th century, and the earliest reference in the English language is by Steven Blankaart in 1694 which refers to psychology as "which treats the soul" (Colman, 2009). William James in 1890 provided a more modernistic definition

by way of "the science of mental life, both of its' phenomena and their conditions". Distance is defined by multiple dictionaries such as the Oxford, Cambridge and Merriam Webster as the amount of space between two things, points etc. Although the terms psychological and distance are used quite frequently, their usage in coherence becomes quite rare in common literature. However, the term psychological distancing is used quite frequently in literature in the context of human psychological studies, which refers to as a tool which humans use to "step back, and without an immediate response, survey the environment and reflect on the course of action instead of being dominated by immediate simulation" (Giesbrecht, Müller, & Miller, 2010). When turning towards Psychological distance as an independent term the work of Trope and Libermann (2002) provide quite clear explanation of the term. As per the researchers, individuals experience only here and now. It is impossible to experience the past or the future. Yet, humans do populate their mind with memories, predictions, assumptions and hope and counterfactual alternatives do populate the human mindsets, which would on the counter hand guide and influence decision making. Such actions are executed by the human mind via using a hypothetical alternative to reality. Such altenatives serve to transcend the immediate situation and represents psychologically distant objects. Hence, Trope and Libermann (2010), propose that psychological distance is a subjective experience that something is close or far from its' reference point which is the "self", "here" and "now", and the ways in which such object is removed from the reference point (i.e. here and now) constitute different distance dimensions.

Psychological distance is defined by multiple researchers in variety of contexts, where the majority pertains to human psychological or rather medical contexts. However, the researcher below has summarized the most appropriate definitions pertaining to the underpinning need of the study.

The Construal Level Theory is referenced as one of the most accepted theoretical models (Chen and Li, 2018) used to explain psychological distance where the theory clearly signifies that people traverse different psychological distances by using similar mental construal processes. As psychological distances increase construals (a social psychological term that refers to the way in which people perceive, comprehend and interpret the world around them) would become more abstract and as the level of abstraction increases thus would in turn increase the psychological distance envisaged by human beings.

The construal level theory of psychological distance was first introduced by a trifecta of renown researchers on human psychology Professors Trope, Bra-Annan and Libermann in 2010. It is known as a theory used widely in human social psychology and attempts to describe widely the relationship between psychological distance and extent to which peoples' thinking is abstract or concrete. The underlying main hypothesis for the study mainly originates from proposition by Boroditsky in 2007 where he mentions that "people use spatial

metaphors to represent time in everyday language and reasoning. Spatial distance is often use to measure social distance". Swift el al. (1992) and Jetten et al. (1992) elaborated that if a common dimension of psychological distance underlies the various distance dimensions being enumerated, then such distances should be mentally associated. Developing from this hypothesis Trope, Libermann, Bar-Annan and Algom in 2007, utilized a certain tool which was originally developed by Stroop in 1935 named as the Stroop Task. This tool was used to measure cognitive interrelations among psychological distances.
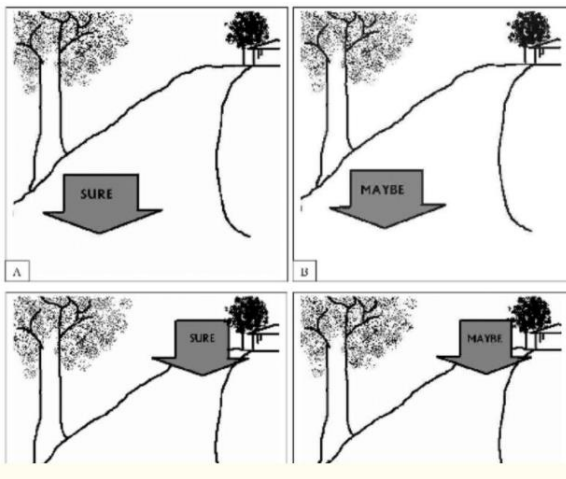

Figure 9 : Stroop Task used by Trope et al. (2007) to measure cognitive interrelations among psychological distances.

Source: Trope et al. (2007)

The participants of the study were tasked to view various picture cards identical to the above which were landscape photographs, which had an arrow pointing to either a proximal or distal point in the landscape (as per figure xx), where each arrow contained a word denoting either psychological distance (years, others, maybe) vs. psychological proximity (tomorrow, we, sure). The required response from Participants' task was to answer by indicating one of two keys as fast and as correctly as possible. In phase 01, participants had to specify whether the arrow was facing to a proximal or distal place. For phase 02, participants were directed to look at the word printed in the arrow. In phase 01 & 02 , participants to the study responded faster to distance-congruent stimuli (in which a spatially distant arrow contained a word that denoted temporal distance, social distance, or low likelihood, or a spatially proximal arrow contained a word that denoted temporal proximity, social proximity, or high likelihood) than to distance-incongruent stimuli (in which a spatially distal arrow contained a word denoting proximity, or a spatially proximal arrow contained a word denoting distance). The construal level theory has identified a predominantly a number of different variables which may exhert influence psychological distance (Liberman et al., 2007; Trope and Liberman, 2010). An item, occurene or individual can be perceived to be psychologically distant to the extent that they are "not present in the direct experience of

reality" (Liberman et al., 2007, p. 353). Four (04) predominant reasons identify as why a person, event, or object may be removed from the direct and present experience of reality which would be: their significance belongs to another time (past or future); their significance is remote in space (they are far away or from far away); their significance is perceived as belonging to someone else; or their significance is perceived as merely hypothetical. Liberman et al. refer to these as the four dimensions of psychological distance: temporal distance, spatial distance, social distance, and hypotheticality/probability.
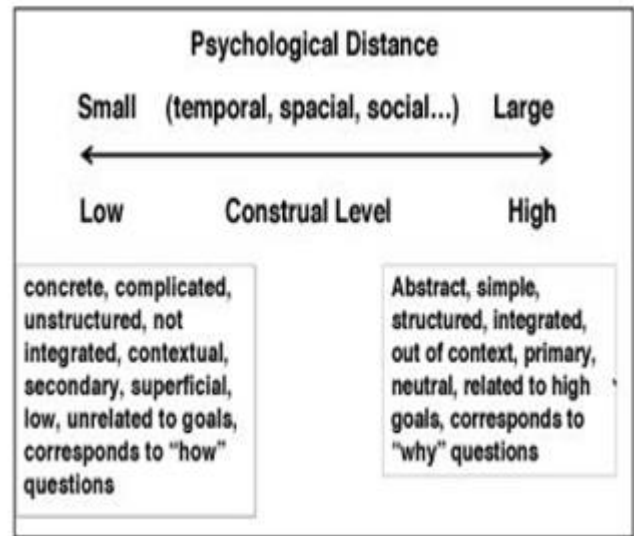

Figure 10: Construal level continuum vs psychological distance

Source: Trope & Libermann (2010)

The basic assumption of construal level theory is that humans tend to think in concrete ways about objects and events close to them, and in abstract ways about objects and events perceived as distant. A construal refers to a mental representation formed by the individual. The degree of concreteness or abstractness in which the person represents the object or event is referred to as "level of construal." As the psychological distance of an object increases, it is represented by increasingly higher levels of construal (Trope and Liberman, 2010). High-level construals are "relatively abstract, coherent, and superordinate mental representations, compared with low-level construals." The example used by the researchers themselves is , "a holiday in the distant future, to a location that is not yet determined, is represented in terms of more global/general features (e.g., "It will be relaxing and nice") than a holiday to a specified location and that is approaching soon, which is represented in terms of more specific features (e.g., "I will have to pack my swimming briefs"). The reserachers hypothesize that this has to do with higher-level construals being more stable across distance and time. The relationship between psychological distance and construal level goes both ways: an increase in perceived distance leads to activation of higher-order construals, and

activation of higher-order construals leads to increased perceived distance (Liberman et al., 2007).

However, the CLT as a standalone theory would only partially explain the research phenomenon in question. Although the theory identifies psychological distance and its' interchangeable multiple dimensions (social, spatial, psychological and hypothetical) have a significant effect on the primary subject's decision making and subsequent behavior (Trope and Libermann, 2010), the theory does not adequately explain specifically whether the online purchasing intention of big ticket items is explicitly governed by psychological distance. Hence, the researcher focused on the next most appropriate theory which will explain purchasing intention (buyer behavior) in the context of cyber procurement.

1.7.2 Extended Technological Acceptance Model for B2C e-commerce

The outlook for B2C electronic commerce widely depends not only on consumer accepting internet as a technology but rather accepting the e-tailers who are the trust targets of the consumers as parties who are "good" enough to engage in a business relationship for the first time. Hence, the Technological Acceptance Model 3 by Venkatesh (2003). TAM's value in at technological driven context (as in the current context of e-commerce), has been something which is consistently important right through out hence, employing it in a technology driven context is a rational undertaking. Similarly, the employment of trust and risk could also be perceived as reasonable in an environment where e-tailers inherit a significant level of uncertainty. Henceforth, this model could be put forward as an appropriate guidance to aid the present research in establishing the relationship between psychological distance and online purchasing intention for big ticket electronics.

The underlying concept of TAM can be attributed to the theory of reason action (TRA) by Fishbein (1979) TRA denotes that important understandings about a given individual's attitude towards a specific user behavior (procuring online) be displayed every time such behavior takes place in order to remain relevant to the specific behavior being studied. In essence, TAM proposes that the customer's decision to accept a new technology-based solution is based on two key factors

  a) Perceived Usefulness (PU)
  b) Perceived Ease of Use (PEoU)

Perceived Usefulness (PU): PU is defined as the user's anticipation that the specific target technology which he intends to use may result in an increased performance / productivity, of the activity / job which he intends to execute. Perceived Ease of Use (PEoU): PEoU is defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis 1989). Many empirical studies support the fact that PU directly influences the user's intention of adopting novel technologies whilst, PEOU, the researchers have not yet reached a common concensus due to the primary fact that

PEOU affecting the intention when the specific activity becomes intrinsic to IT. The earliest work of research under TAM had the targets as corporate information systems as well as professional users or workers who have been using it to discharge their daily responsibilities. Hence, attributes such as cognitive beliefs, such as PU & PEOU, and has been focusing also on more utilitarian and external determinants to accept and adopt the system. In the context of e-commerce , the context slightly differs where 1) The adopters are not IT workers , or even predominantly even lacking the basic skill set to operate such a system, and 2) the IT system in play is not used by the company in which the customer is working (hence, the compelling impact being relatively less) and 3) the task which the customer needs to complete (i.e the purchasing in the current extent) has multiple alternatives , but not limited to only resoring to the system in play. Also, a major difference in the context of an e-tailer or e-store is that the specific website addresses a multitude of psychological needs, in addition to transaction facilitation as well. Such experiences demanded to call to look at additional factors in play especially in the context of e-commerce which was initially presented by Lingyun & Dong (2008). The presentation of an extended TAM for e-commerce incorporated four additional constructs namely being trust, social presence, perceived enjoyment and perceived risk. Social presence is defined as the degree of salience of the other person in the interaction and the consequent salience of the interpersonal relationship (Short, Williams and Christie, 1976). As per Walther (1992) and several other researchers have identified that intimacy and immediacy are contributing factors where immediacy is represented by psychological distance and Rouibah et al. (2016) argue that immediacy becomes a more important factor in online transactions than intimacy. Perceived enjoyment is defined as a form of intrinsic motivation and emphasizes on the pleasure and inherent satisfaction derivated from the specific activity (Balog and Pribeanu, 2010). Perceived risk is defined as the undertainity a consumer faces in the event of engaging in a certain interaction or exchange with a counterpart /s.
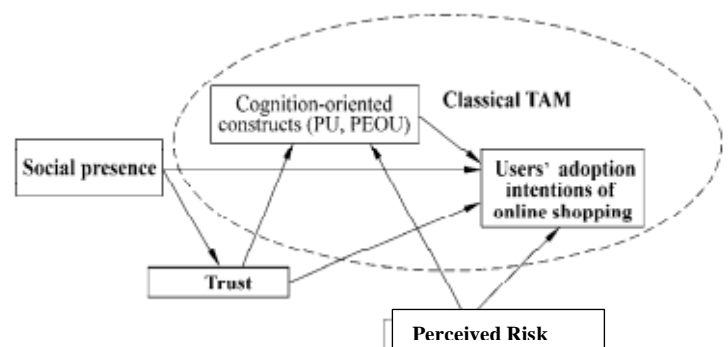

Figure 11:   The Extended Technological Acceptance Model 3 for e-commerce

Source: Lingyun et al. (2008), modified by Lowry, Hwang and Rouibah (2016)

The extended TAM 3 for e-commerce provides a salient canvas to provide a clearer perspective to the research phenomenon by

providing a clear link between psychological distance, and purchasing intention. However, to further understand the role being played by trust and to validate its' relationship between the input and output factors of creating an initial relationship between two parties, the relationship marketing theory is further referenced.

1.7.3 The Commitment Trust Theory in relationship marketing

The commitment trust theory put forward by Morgan and Hunt (1994) was predominantly developed to form an alternate view to the then popular predicament by Thorelli (1986) that "power is central concept of network analysis". However, Sherman (1992) pointed out that over 50% of such strategic alliances do fail, the principle put forward by Thorelli had to be re-visited. Morgan & Hunt's primary argument was relationship marketing is "whatever distinguishes productive, effective, relational exchanges from those that are unproductive and ineffective. It is theorized that the presence of relationship commitment and trust is quite central to successful relationship marketing, but not the power and its ability to influence / condition the counterparts.
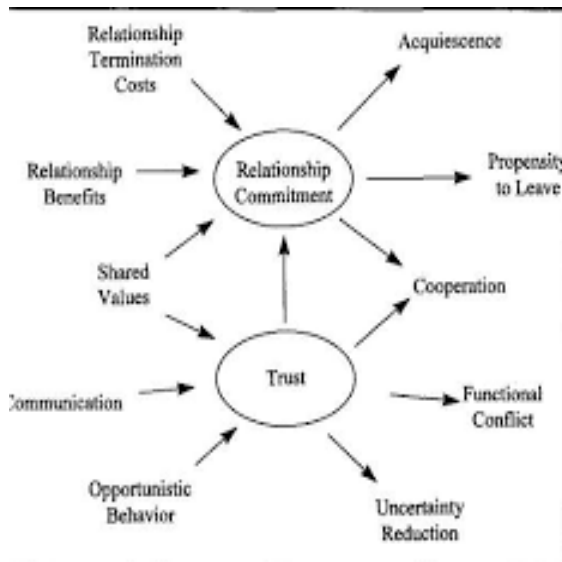

Figure 12: The commitment Trust Theory

Source: Morgan and Hunt (1994)

Commitment and trust become key as they will compel the marketers to work at preserving relationship investments by cooperating with exchange partners, resist attaractive short term alternatives in favor of anticipated long term returns with existing counterparts and view potentially high-risk transactions as prudent as possible. Henceforth the theory posits that given the commitment and trust between the parties are present, outcomes such as productivity, efficiency and effectiveness. Relationship commitment and trust are being positioned as key mediating variables in the model. Thus, trust is considered as a mediating variable between the input and the outcome of the online transaction between the vendor and client.

Table 4 : Definitions of variables

Construct	Definition	Source
Relationship Commitment	f) The belief that an ongoing relationship with another is important and warrants the maximum effort to maintain and ensure it endures	Morgan & Hunt (1994)
Trust	g) The willingness to rely on the party to be vulnerable for their actions	Mayer et al. (1995)
Communication	The timely sharing of meaningful information between the Web site and users by means of formal and informal channels	Li et al. (2006)
Opportunistic Behavior	Any unexpected manipulation of information and failure to fulfill obligations that damages the relationship and the trust belief	Li et al. (2006)
Satisfaction	The positive affect or attraction to a relationship. People will be more satisfied with a relationship if it exceeds expectations or provides rewards continuously higher than the costs	Rusbult (1983)
Investment size	The magnitude and importance of the resources that are attached to a relationship People become more committed to a relationship if they invest numerous resources in it	Rusbult et al (1998)
Relationship Benefit	Any addition in perceived customer value that comes out of a business relationship. Such customer value could arise from the nature of the association and the sense of belonging	Mukharjee and Nath (2007)

Source: Researcher developed work

The relationship marketing theory provides a valid emphasis on the roles being played by online trust, and its importance as a mediator variable in the relationship. However, in order to analyze the consumer behavior around big-ticket items, the **hedonic motivation theory** is referenced.

1.7.4 Hedonic Motivation theory

As per Elbakyan (2019), Hedonic motivation is is a reformulated version of psychological hedonism.

Psychological hedonism is viewed as an international phenomenon that includes 03 distinctly identifiable interdependent components such as hedonic response, hedonic motivation and incentive learning. Hedonic motivation is understood as the key output of psychological Hedonism and is further defined as a discrete neurobiological and psychological event that empirically and conceptually distinct from expected pleasures, displeasures etc. It is said that Hedonic motivation is occurring temporally proximal and prior to the target of behavior. The work of Garcia et al. (2016) identify eleven (11) particular categories of hedonic motivations and diverse motivational aspects which are identified in retrospect of the purchase of electronics especially. **Exploration / curiosity:** would reflect the online consumer's intrinsic desire to request and study more details about the subject which they are willing to procure. They seek to obtain information or knowledge regarding aspects which are rather new and will make them more interested to go ahead in the purchase. As per the studies conducted by To et al. (2007) consumers have clearly displayed the fact that they tend to interact with the websites of particular merchants in view of curiosity to explore items which they have a desire or interest. Rohm & Swaminathan (2004) observed that these type of purchasers frequently browsed manufacturer and merchant websites in the interest of out of curiosity, in search of bargains or to view the latest items being released. Silvia (2012) specifies that in order to minimize ignorance an individual will resort to promote exploration and learning which is driven by curiosity acting as an intrinsic motivation. **Sensation seeking / entertainment**: Kim et al (2010) identifies that a new set of consumers have arisen who seek entertainment value where they are being exposed to new emotions which entertain them. The desire for novel adventure, will expose the specific individual to new stimuli, in turn resulting him/ her to experience a feeling of living in another virtual world. (Kang and Park Poaps, 2010). As per Gilly (2001), it is empirically observed that consumers are quite motivated to visit websites which provide an above average level of positive sensations. Identically, it is noted that the fun factor influences the attitude of the client which in turn is converted in to positive impactful online purchasing intention. **Visual attraction:** Holbrook (1994) sighted that a particular consumer category is motivated to visit merchant websites that include content which are visually pleasing and attractive. It is elaborated that such pleasantry is achieved thru physical attractiveness, inherent beauty and well as the simplicity (Karvonen, 2000 | Nielsen, 1999). Ganesh et al. (2010) attributes such to the aesthetic and visual pleasing characteristics of the commercial websites, Kim at al. (2007) have consistently argued the fact that the visual aesthetic which attracts customers are derive pleasure in the shopping process. **Escape**: Here, unique phenomenon is identified by Babin where the purchasing process is adopted by the specific consumer to indulge in a unique psychological indulgence during the entire purchasing process in the web. The consumer consciously may engage in the purchasing process as a way to intentionally divert himself from an emotionally low state of mind. (Avello, 2010). **Intrinsic enjoyment:** it has been observed that this class of motivations may favour repeat visits

to the establishment (Ganesh et al., 2007; Kim et al., 2007; Koufaris et al., 2001), the development of favourable attitudes towards online purchasing, as well as a greater purchase intent (see: Childers et al., 2001; Li et al., 2001). Furthermore, it should be considered that online consumers are inclined to use the internet in search of enjoyment by means of games, online chats, and other forms of entertainment (Swinyard and Smith, 2003). **Hangout:** As a means of obtaining a relaxation or a peace of mind, certain consumers may indulge in and also in an intention to alleviate the tension. This category will treat the procurement process as a theraupeutic action which would then lead to hedonic awards by means of self-gratification (Parsons 2002). Furthermore, researchers such as Green et al. (2008) sight that surfing the web thru the specific websites which cater to the likenesses of this specific category of consumers achieve relaxation and relief from stress. **Social shopping:** Arnold and Reynolds (2003) identifies this specific category of consumers as a group who wish to indulge in online shopping as social activity or an excuse to socialize with parties such as friends, families etc. who would share an aspect of common interests. This coherence is achieved during the entire purchasing process. These motivational aspects would drive these consumers to operate in this discipline. Recent studies by Wilson et al (2009) have noted that such group-oriented surfing encourages satisfactory levels of purchasing processes online. **Role shopping:** While carrying out these searches, the consumer may experience feelings of excitement and happiness, stemming from their interest in finding the perfect gift for family or friends (e.g., Kim et al., 2010). This motivation for consumption will carry greater weight at moments in which the consumer looks for gifts for loved ones, such as, for example, Christmas or birthdays (Fischer and Arnold, 1990). **Self-expression:** In a need to express their social standing, identity and self-image as well as self-esteem, this category of consumers are motivated to procure products online which enable them to differentiate and distinguish them from their peers or counterparts. The final objective of such behavior would be to become unique in terms of perception in the eyes of parties whom the consumer would perceive as competition (Martinez, 2019). **Enduring involvement with product / service**: last dimension to be considered refers to the motivational aspects linked to the interest online consumers have in keeping up to date with the latest trends, styles and innovations in the consumption of particular product or service categories of interest. This leads them to conduct searches on fashions, novelties and innovations (e.g., Ganesh et al., 2010; Kang and Park-Poaps, 2010; To et al., 2007) and, at the same time, to identify those articles which will best suit them.

Liao (2016) suggests that big ticket electronic items being sold over the internet serve a more hedonistic value rather than a utilitatrian value. Brown (2016) furthers the argument by analyzing the buyer behavior in China, that online purchasing of big ticket items satisfies a hedonic need than utilitarian. Verhargen, Boter and Adellar argue that in online purchasing the consumers tend to become more brand conscious and hence, it could be validly concluded that big ticket electronics

procured via online means serve a more hedonic need, than utilitarian.

The above theoretical overview has been successful enough to provide a partial clarification of the research phenomenon where it is able to provide at least a skeletal framework to identify and understand the key variables in play and provide a basic outline of possible relationships among them. However, a stringent and comprehensive literature review is in need to arrive at a comprehensive conceptual framework deduced to be empirically tested.

1.8 Literature Related To Psychological Distance And Related Concepts

As prescribed by Tranfield, Denver and Smart, (2003) in order to develop a successful research framework a systematic literature review is conducted in the field of psychological distance as a whole. A protocol was adopted following a replicable, scientific and transparent process. A thematic analysis was conducted for identifying, analyzing and reporting patterns within data. Post identification of the research framework a comprehensive literature review was undertaken in other constructs as well which has been specified section 2.

1.8.1 The search strategy

Psychological distance is a relatively novel concept in to the field of consumer marketing but has gained significant traction in the past few years (Benedicktus, 2010 | Darke, 2016), although the concept is widely used in the medical field of human psychology and behavior science. The search terms used are Psychological distance, psychic distance, social distance, temporal distance, hypothetical distance, spatial distance, risk, propensity to trust, online trust, online trusting intention, online purchasing intention, perceived risk, financial risk, operational risk, functional risk. The research publications of Emerald, Elsevier, Wiley Online, Science Direct, JSTOR are used to find the related articles. Journal publications from 1975 – 2021 May were used in this study.

1.8.2 Selection criteria of articles

The following systematic procedure shown in figure 13 was adopted in order to avoid publication bias. A sysmatic rational approach was undertaken to ensure addition and removals of publications from the data lake in a considered manner. The entire collection of articles with potential interest to the study were carefully pre-filtered with the title and the abstract. After the initial screening of 487 papers, only 120 papers were retrieved for further study. 32 papers were further removed as they were pertaining to online banking and financial transaction services adoption. A further 31 papers were added as they were referred to in the selected research papers. 119 relevant articles published in 50 reputed journals were utilized to discuss the concept of psychological distance, its' evolution and usage of such in the context of marketing and especially online commerce. Appropriate publications until 2021 May, has been referred to in compiling this research thesis to ensure the findings are up todate.
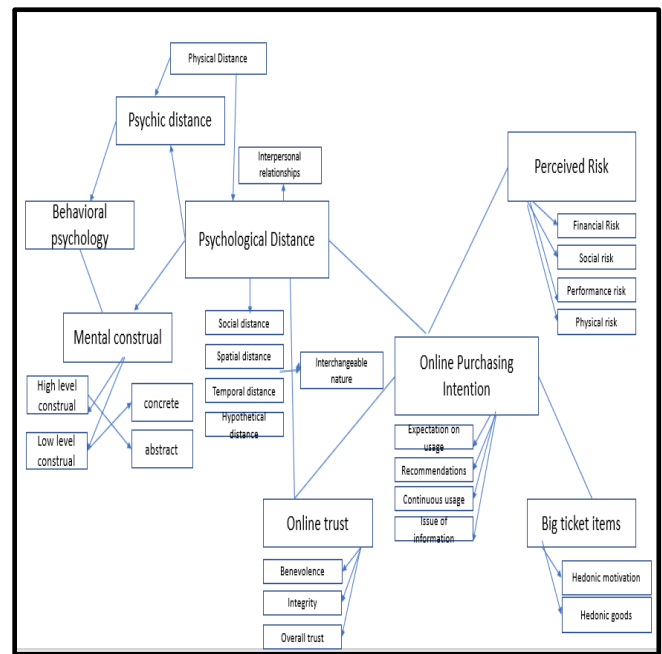

Figure 13: Literature framework of the study based on a systematic review
Source: Researcher developed work

1.9 Psychological Distance (Independent Variable)

The present research phenomenon revolves around identifying the most appropriate antecedents to online purchasing intention of Sri Lankan consumer in the context of procuring big ticket electronics. When investigating such antecedents which may affect the online purchasing intentions in multiple contexts the work done by Kim Zhang and Li (2009), could be identified as an initial steppingstone. These researchers conducted initial work on psychological distance, where they indicated that for a consumer to make a purchasing decision online it involved more than one dimension. The more prominent ad recent study conducted in the context of online commerce is conducted by Benedicktus et al. (2010), where the implicit association test developed by Trope, Bar-Annan and Libermann (2010) was used to empirically measure psychological distance between online customers and e-tailers. Kim, Zhang and Li (2011) repeated the same testing for personal care and hospitality categories in online context, Steven, Lee and Carrie (2010) managed to operationalize psychological distance through familiarity and similarity (familiarity of brand, retailer, geographic proximity and location congruency) to construct the compound distance of the four dimensions in use to measure psychological distance. Huang, Zhao and Wang (2013) concluded that psychological distance has a major impact on first time online purchasing of books in China. Benedictktus (2015) identified location proximity and physical presence as a key inhibitor of the intrinsic disadvantage scored by pureplay online e-tailers. Hence, it could be validly concluded that psychological distance as having a major impact on the consumer online purchasing intention. The most predominant and governing theory in human psychology which underpins psychological distance could be quoted as the Construal Level

Thoery (CLT) as per multiple researchers such as Benedicktus (2010), Darke (2016) etc. Psychological distance has been considered as a critical determinant of international marketing relationship success, is a principle factor in exporting decisions, and is considered to be important in consumers' understanding of perceptual objects and events. Psychological distance theory also provides a framework for explaining phenomena in the formation of interpersonal relationships (i.e., distant versus geographically close relationships). Moreover, consumer psychologists have linked distance perceptions to social factors, such as familiarity with locations. This section reviews related theories of psychological distance and discusses findings related to each. As is often the case with multi-disciplinary constructs, the concept of psychological distance varies widely depending on the context in which it is applied. Nordström and Vahlne (1994) conceptualized psychological distance as a set of factors that inhibits communication and disrupts understanding of the attributes of unfamiliar environments. Psychological distance in this context is traditionally viewed as a composite factor relating to spatial distance (i.e., perceived distance based on geographic location), social distance (based on self-conceptual and social differences), and trust (Hallen and Wiedersheim- Paul 1984; Hassel and Cunningham 2004; Holden and Burgess 1994). One of the core premises of this theory is that the success of relationships between distant parties is heavily dependent upon mutual trust (Swift 1999). This trust (and psychological closeness) grows through frequent interactions that facilitate the learning process (Ford 1989). Welch and Luostarinen's (1988) work on domestic and international exchange suggests that relationships over a greater spatial distance are characterized by greater psychological distance and higher uncertainty. Gatignon and Anderson (1988) uncover a similar trend of uncertainty with respect to socio-cultural distance. It is this uncertainty that prompts the desire to learn about the exchange partner. However, Kogut and Singh (1988) note that learning is often more rapid in psychologically proximal situations. Therefore, large psychological distance can endanger the creation and/or continuity of relationships, whereas psychological proximity is generally believed to stimulate interactions and relationship continuity. More specifically, Conway and Swift (2000) find that a greater financial and psychological investment is required to establish and maintain more distant relationships. For example, cooperation between trading partners is suggested to decrease 42% when the distance between countries is doubled (Chang, Polachek, and Robst 2004). Results of Chang et al.'s study also suggest that net conflict grows as distance between trading partners increases. Moreover, Knowles (1980) estimates that discomfort with another party decreases at a rate of about the square root of the reduction in distance. Overall, these results suggest that psychological distance is an important factor in influencing relationship marketing strategy. In the personal relationship literature, similar results have emerged. Specifically, longdistance dating relationships are typically burdened with more uncertainty than geographically close relationships (Lyndon, Pierce, and Regan 1997). Likewise, in leader-follower relationships, physical distance is thought to decrease opportunities for direct influence and thereby negatively affect working relationships (Liden et al. 1997)

The below table summarizes the most cited researchers who have provided valid definitions on psychological distance in their studies.

Table 5: Definitions of psychological distance

Definition	Source	Citations
Easthetic distance an observer perceived between his/ herself and the artwork	Bullough (1912)	928
Individual's reaction to events depending on their mental representation of the matter	Bar Annan (2007) Naussaubaum (2003) Libermann et al. (2002)	1,051
psychological distance is a subjective experience that something is close or far from its' reference point which is the "self", "here" and "now", and the ways in which such object is removed from the reference point (i.e here and now) constitute different distance dimensions.	Trope and Libermann (2010)	4,722
Sense of uncertainty of people in different status, values, cultural background, to the surrounding relationship produced. leading to its' intimate or alienated subjective feeling	Wang et al. (2013)	391
Hinder or interfere of the with the flow of information between two previously unknown parties and causes certain uncertainity factors	Hackonson (2014)	235
The degree of emotional bonding between people in the process of interpersonal communication	Wu and Bai (2015)	35
The individual's perception of understanding the environment around him / her	Chen and Li (2018)	11

Source: Researcher Developed work

1.9.1 Dimensions of Psychological distance

Although many researchers have studied the effect of psychological distance and related literature, the initial attempt in identifying and measuring psychological distance could be found in the work of Libermann and Trope (1998) and Trope and Libermann (2003). The researchers introduced four (04) different dimensions of psychological distance which namely are Temporal, spatial distance, social distance, and hypothetical distance.

It should be acknowledged that the earliest form of the CLT theory was introduced strictly as the temporal construal level theory which was furthered by the same researchers, who introduced the present four dimensions.

Table 6: Definitions of PD dimensions

Constructs	Definitions	Source
Temporal Distance	The sense of delay in the interaction between the consumer and seller affecting the consumer's judgment of the seller	Ko et al. (2009)
Spatial distance	The sense of physical space/distance between the consumer and the seller affecting the consumer's judgment of the seller.	Kalinic and Marikovic (2016)
Social Distance	The sense of similarity or social closeness between the consumer and the seller affecting the consumer's judgment of the seller (Darke et al. 2016). Social influence by familiar others reduces the sense of social distance	Lu (2014)
Hypothetical distance	Hypotheticality refers to the likelihood of occurrence for a certain event. Hypothetically near event would mean a high probability of occurrence and hypothetically distant event would mean a low probability of the event actually occurring	Sackett (2006)

Source: Self

Figure 14: Four dimensions of psychological distance and the measurement continuum
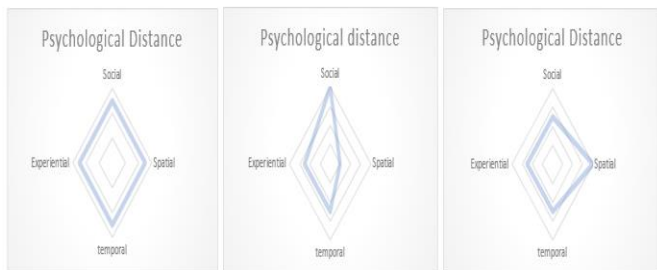
Source: Hamilton (2015)

Figure 15: The interchangeable nature of psychological distance

Source: Developed by researcher

The above figure is developed by researcher to further aid the explanation of interchangeable and interdependent nature of the four dimensions in play of psychological distance. As per the research conducted by multiple researchers such as Darke (2016), Trope and Libermann (2009) studies clearly indicate the possibility of maintaining the same level of psychological distance as a relative constant, by interchanging the values of other dimensions. In example, Trope and Libermann (2009) have proposed that in a conceptual level a compromise in one of the dimensions could be compensated by increasing the prominence of another dimension thus maintain the same level of psychological distance between two given objects or between an object and an event.

1.9.1.1 Social distance

Social distance is a term widely used in modern sociology although its' roots could be traced on the earliest concepts in 1903 drawn by Jean-Gabriel De Tarde, a French sociologist. Modern sociologist George Simmel conceptualized social distance where the initial concept illustration of "near to" and "far from" stranger of a given social group (Collin and Galliher, 2007). Robert Park extended the concept of social distance to multi – racial / ethnic groups in the US. Social distance is predominantly defined as the distance between groups in society depending on factors such as social class, race / ethnicity, sex and gender orientation. It is the measure of closeness that uniquely identifiable group feels towards another unique group in a wide social network or in other words the simple trust, one group tends to have on the other.

1.9.1.1.1 Measurements and scale of social distance

Multiple methods of social distance measurements do exist in the current context which namely are a) Direct observation of human interaction b) speeded decision making tasks c) route planning exercises d) sociogram based social drawing tasks. However, the most accepted method of measurement is the Borgadus social distance scale (Ethington, 1997 | Galliher and Collin, 2007). Although, the Borgardus scale relied heavily on utilizing the "Guttman Rank order scaling" it was widely criticized by later researchers, indicating that the scale suffers from the shortcomings which it inherited from the Guttman Rank order. Hence, Mather, Joanes and Moats researched on a new scale referred to as (i-score) intensity score by using a five-point likert scale. Although many researchers (Cox, 1980 | Finstad, 2010) argue that using a five-point Likert scale may not be sufficient, many reserachers such as Buttle (1996), Bearden et al., 1993) propose that for sociology related research five-point likert scales ensured higher response rates, higher reliabilities and its' ready comprehendability by respondents encouraged more insightful responses. Hence, the researcher will rely on the i-score based five-point likert scaled Borgadus social distance scale for measurement of social distance.

Table 7: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for social distance

Researchers	Country	Target population	Cronbach alpha
Parillo and Donaghue (2005)	USA	University students	0.81 – 0.83
Williams (2015)	USA	University students	0.91
Law and Lane (1987)	USA	University Students	0.67
Susan and David (1987)	Israel	University students	0.74
Ethington (1997)	United Kingdom	University Students	0.81
Yamamoto and Kleg (1998)	Japan	University Students	0.78

Dodder and Miller (1993)	Malawi	University students	0.88
Lee (1996)	Hong Kong	University Students	0.69
Ahamed and Yousuf (2012)	Malaysia	University students	0.84
Begum and Osmany	India	University students	0.84
Gamage (2002)	Sri Lanka	University Students	0.68
Amarasuriya and Jorm (2015)	Sri Lanka	University students	0.79

Source: Developed by researcher

The researchers have confirmed that the uni-dimensionality of the Borgadus scale is more appropriate based on the confirmatory factor analysis. The scales have been tested in the Asian region in countries such as Hong Kong, Malaysia and India, and all researchers have noted the validity and reliability of the scale and hence the researcher will be adopting the scale for this study.

1.9.1.2 Spatial Distance

Spatial distance is defined by Liberman et al. (2006) as the physical distance at which the events are taking place from each other. The researchers argued that lower the spatial distance the subject will create a more concrete construal of the event whilst, the construal will be more abstract depending on the incremental of the spatial distance. Fujieta et al. (2006) define spatial distance as a clear dimension of psychological distance with similar effects on representation of social objects and events. Wheh hypothesized that increasing the reported spatial distance of a given event will enhance the tendency to activate high level construals, that is to represent the event by its' abstract and global features. Researchers such as Morrow (1989, 1994), Anderson, Garrad and Sanford (1983) and Zwaan (1996) have done extensive research on spatial distance.

1.9.1.2.1 Measurement and scales of spatial distance

The key underlying paradigm for measuring spatial distance in psychological distance has been developed by Morrow (1989) and has been further developed by Rink and Bower (1995). Rink and Bower in 2000 published a further developed model, by engaging in multiple first-hand experiments in spatial distance in situation models. The scale developed by Rink and Bower (2000) contains a five-point Likert scale, of which the usage has been justified in the research work of Carreiras et al. (1980), where the five-point likert scale was preferred over the seven-point likert scale due to the need to encourage better responses and reduce respondent fatigue.

Table 8: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for spatial distance

Researchers	Country	Target population	Cronbach alpha
Rink & Bower (2000)	USA	University reader group of specific crime fiction author	0.77

Xioyang and Zhilin (2007)	China	University students	0.66
Krikorian, Lee and Chock (2000)	South Korea	University Students	0.74
Bargh et al (2008)	India	University students	0.81

Source: Developed by researcher

The above scales have been tested in Asian regional countries including China, South Korea and most importantly India. It's a unidimensional scale, and considering the acceptable reliability and acceptability the researcher will adopt the measurement and scale.

1.9.1.3 Temporal distance

The Merriam Webster dictionary provides three different definitions for the term temporal. The first being "related to time as opposed to eternity", second lay of secular rather than clerical or sacred and lastly, "relating to earthly life". When coined with the term "distance", the initial definition is presented by Reichenback in early as 1947 where the researcher defines TD as "A measurement of distance between two points or intervals in time. Although the term temporal distance is something widely used in linguistics (Dahl, 1983), although limited in number, reserachers such as Trope and Libermann, (2003, 2008,2010) and Zhang and Li (2008) have heavily researched on temporal distance in contexts related to marketing. Temporal distance is defined by Trope and Liberman as the time-based distance between two events considered by the same social actor. Trope, Libermann (2008) argue that in a liner axis, when the temporal distance changes from proximal to distal, the emotional reaction of humans and animals change is response is much significant to change delta, when the temporal distance changes from distal to further distal. Agerstrom et al. (2004) arugue that humans show intense emotions when with lower tempral distances and Zhang and Li (2008) clearly posit that the consumer decision making is significantly altered when the event construal is changed from now to recent future. Hence, temporal distance is constituted as a major dimension in assessing the pshychological distance in the context of online procurement of big-ticket items.

1.9.1.3.1 Measurements and scale of temporal distance

Although, multiple measurement scales exist to measure temporal distance between events or desired outcomes, many are acknowledged as highly complex and cumbersome which again encourages responder fatigue during the detailed interview process. However, many reserachers acknowledge the most frequented scales being used are the framing manipulation scheme by William and Ross (Roese and Pennigton ,2014), which certain authors refer to as the "autobiographical memory of significant events" (Redden, Yang and Keyung, 2014), and is based on a 09-point Likert scale. The scale has been introduced in an attempt to assess link between self-assessment and autobiographical memory and is now widely used to assess people's subjective feeling of temporal distance between an earlier period and present, or present and the future. The researcher in the following table

demonstrates the reliability of the scale and the instances where multiple researchers have used the scale during studies pertaining to temporal distance.

Table 8: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for temporal distance

Researchers	Country	Target population	Cronbach alpha
Rose and Pennington (2003)	USA	University students	0.73
Yang, Redden and Galack (2014)	USA	University students	0.69
Silverstein (1995)	USA	University students	0.81
Trope, Sarigastano and Libermann (2002)	Israel	University students	0.83
Zhao and Xie (2011)	China	University students	0.77
Sujan and Kacker (2008)	India	University Students	0.79
Banerjee, Das and John (2021)	India	University Students	0.74
Vithana, Asirwadam and Johar (2017)	Sri Lanka	University Students	0.83

Source: Developed by researcher

The above scale has been used in multiple countries from developing to third world countries in the Asian region and has been successfully used in one of the researches conducted in Sri Lanka with acceptable reliability levels.

In line with the phenomenon in question, this research intends to isolate the most salient antecedent which contributes to the molding of the online purchasing intention of the Sri Lankan consumer in the context of purchasing a big-ticket electronic item. As per research conducted by Bendicktus (2010)

1.9.1.4 Hypothetical distance

The term hypothetical (adjective) as per the oxford dictionary is defined as "situations or ideas that are possible and imagined, than real and true". When tracing the term origin, it is understood that the term is coined in Latin in the early 1580's, which has its' roots to the word "hypothtikos", a Greek term referring to supposition. As per Waksalak et al. (2006), a hypothetically near event is something which has a higher probability of occurring whilst a distant evet is near improbable. As per the CLT, hypothetically nearer events are proessed at a lower construal whilst distant events are processed at a higher-level construal. Waksalak et al (2006), further argue that the hypothetical distance will influence the representation of the object itself. In the context of this study, the proabaility of the purchase of the item will have a significant bearing in molding the psychological distance which then will influence the final purchasing intention.

1.9.1.4.1 Measurement and scale

As per Trope and Liberman (2002), the most appropriate measurement on hypothetical distance is the Positive and Negative Affect Schedule (PANAS) scale introduced by Watson et al. in 1998. An alternate scale could be found in literature which was introduced by Lorr and McNair (1982), which was modified and adopted by Treharne at al in 2002. However, many renown reserachers in psychology prefer the former due to its' relative convenience in usage and coined as better catalyst in measuring emotions.

The measurement is based on a 5-point likert scale, as per the reserachers who have developed it. PANAS has consistently maintained reliability ranging from 0.86 to 0.90. Test- retest reliability has been conducted over a 8 week time period and 0.54 correlation.

Table 9: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for hypothetical distance

Researchers	Country	Target population	Cronbach alpha
Magyar- Moe (2009)	USA	University students	0.9
Boyle and Izard (2015)	USA	University Students	0.81
Treharne and Hail (2010)	Israel	University students	0.79
Busing et al. (2020)	Germany	University students	0.85
Huang, Yang and Dai (2021)	China	University students	0.86
Muthukrishna, Bell and Henrich (2021)	India	University students	0.81
Maduraperuma and Kim (2020)	Sri Lanka	University students	0.77

Source: Developed by researcher

Hence, the researcher will be adopting the PANAS measurement scale for as per the satisfactory results archived by other researchers in terms of reliability.

1.10 Online Purchasing Intention

Intention could be defined as a "mental state that represents a commitment to carrying out an action or actions in the future. Intention involves mental activities such as planning and forethought" (Bratman, 1987). As per the works of Perner (1991), and Ashington (1993) human behavior could be explained on the basis of beliefs, desires and intentions. Thus, as per Bertram, Knobe and Joshua (1997) an intention could be referred to as an activity to achieve a pre-anticipated target and is based on the belief that such activity will satiate a given need. Certain acedemics such as Searle (1983) also define two types of intentions as prior intention and intention in action, where the prior intention is considered to have very less impact on the actual behavior. In psychological studies its understrood that behavior is caused by intentions and understanding such intentions assist in interpreting the said behaviors. Fishbein, M., Bandura, A., Triandis, H. C., Kanfer, F. H., Becker, M. H., & Middlestadt, S. E. (1992) , posit that a number of

psychological variables namely intention, attitude towards behavior, subjective norm, perceived behavioral control and behavioral normative and control beliefs. However, quite unsurprisingly being backed by the theory of reasoned action behavior is ultimately driven by intentions. As per the work done by Kardes, Cronley and Cline (2011), consumer behavior is considered to be entailed as "all activities associated with the purchase, use of and disposal of goods and services including the customer's emotional, mental and behavioral responses that precede or follow these activities". The researchers emphasize the fact that by customer it exactly pertains to the final end user of the product or service. In conjunction with the activities in play, the consumer's responses maybe trifold such as emotional, mental and behavioural /conative (Kardes, Cronley and Cline (2011)) which provides the one of the most salient precursors for the purpose of the study. The American Marketing Association defines consumer behavior as "the dynamic interaction of affect and cognition, behaviour, and environmental events by which human beings conduct the exchange aspects of their lives". Consumer behavior provides equal importance on two prominent factors which are understanding how purchase decisions are being undertaken and the mechanism of the actual product or service consumption / experience take place. A range of factors such as budget, do entail a significant impact on how consumer behavior is molded (Khale and Minton, 2014). Purchase decisions may be long term or even impulse and the purchase decision making unit can be in the for of an individual or a group as in the example of family. In the case of a family it could be a consulted decision or the involvement of multiple members during sequential stages of the decision-making process which ultimately influences the final buying behavior. Purchase intention is defined by many researchers, but the latest definition is provided by Garcia (2020) as the willingness of a customer to purchase a certain product or service. Online purchasing intention is defined as the willingness of a certain consumer to procure a product or a service from an online vendor or procure via internet. Online purchasing intention becomes extremely important due to the predominant fact that intentions are being considered a key predictor of the actual behavior (Morwitz et al. 2007 | Montano and Kaspryzk, 2015). A consumer's purchase intention is considered to be one of the most primary inputs the business managers of today provide a significant emphasis on. As per Jameison and Bass (1989), between 70-90% of the market research clientele of leading market research firms have indicated that purchase intentions are regularly checked and evaluated. Also, they indicate of certain instances where purchase intentions are used to measure the demand from the consumer's point of view for new products, in an attempt to calibrate the potential consumer demand. These studies are typically conducted so as to justify whether its' viable to engage in the respective launch of the new product or modified product to the market, and how best the marketing mix should be utilized to make the best return on the respective introduction. Also, purchase intentions are widely used as a catalyst by marketing managers as a primal indicator to gage the potential demand for their products or services, and

in the assessment process of how their new introductions will impact on the future. As per Namias (1959), despite purchase intentions are used as a key catalyst or litmus test by business managers considering them to be an excellent proxy, it is been a quite accepted fact that the intention itself may not be the most successful factor to predict the consumer's final behavior. Instances such as personal hardships, wallet pressure, economic reasons, doubts or new developments on the product category or product itself, launch of a product or service competing for the same wallet share. However, Sheeran (2007) argues that this phenomenon is of a lower probability. Multiple research work conducted in the field of social psychology inadvertently support the fact that the most immediate and probable or rather predictable factor whether an individual will engage on a certain behavior is the intention to act in that manner. The findings of Ajzen and Fishbein (1975) support this proposition clearly when they proposed the fact that "if one knows whether or not an individual will indulge on a certain act, the simplest and the most efficient thing one can do, is to ask the individual whether he intends to perform that behavior". (Ajzen and Fishbein, 1975 | Fishbein and Ajzen, 1980). The Theory of reasoned action and theory of planned behavior both clearly posit the proposition that provided the fact that a specific behavioral act is unforced it is strongly corelated with whether or not such indivuduals do engage in the specific behavior. On a different perspective should a given individual opts for a certain behavioural pattern such individual must have such an intention to behave in the given manner in his/ her mindset, or if such behavior is not opted the intention to indulge in such a behavior should be null. As per the aforementioned theories, in the event that there are no other external factors which would exert control over an individual's behavior the TRA and TBP clearly propose / support the fact that intention is the strongest predictor of behavior. The work conducted by Howard and Sheath, 1969 | Engel et al. 1978| Warshaw, 1980, strongly support the researcher's proposition that purchase intention is considered the strongest indicator of purchasing behavior. Starting from the earliest work conducted by Juster (1966), up to the work of Adams, (1974) | Clawson (1971), Taylor et al. (1975) a clear trail of empirical evidence suggests purchasing intention as the key predictor / pre-cursor to ultimate purchasing behavior of the customer. The construct exists at the pre-purchase stage and captures the motivational aspects governing the ultimate consumer behavior. The customer's online purchasing intention is understood as the degree to which a consumer is willing to buy a product through an online store. As per Ajzen (1991) the intentions of a consumer are an extent to which people are willing to carry out a specific behavior, which for the purpose of this study is translated as the online purchasing intention. As per the studies conducted by Lim et al. (2016) and He et al. (2008), lack of intention to buy online is sighted as one of the key obstructions for online transactional commerce development. Day (1969) indicates that intentional measures are more effective than behavioral measures in attracting novel consumers as they tend to ignore their actual likenesses due to intrinsic limitations. Customer online purchasing intention is defined as the construct that

gives strength of a customer intention to purchase online (Salisbury et al. 2001). Pavlou (2003) noted that online purchasing intention is a more accurate measurement to calibrate the intention to transact via a website using the internet. Pavlou (2003) further indicates that since transactions via the internet requires reciprocating private data and an act of purchasing , online purchasing intention will have multiple antecedents , of which online trust is identified as a key factor.Although purchasing behavior is studied in many sectors such as Green Marketing (Nguyen et al. 2016), luxury brands and products (Buckels and Hunders, 2016) and Sundrtrom et al in 2016 conducting a comprehensive review of online purchasing intention , in line with Ajzen (1991) the frequency which a customer procures online in understood widely as the online purchasing intention. He et al. (2008) and Lim et al. (2016) lack of intention to buy online has been sighted as one of the key obfuscations in promoting online commerce in the world.

Table 10: Definitions and measurements used by various researchers for online purchasing intention

Researchers	Definition / Interpretation	Measurement
Salisbury et al (2001)	Wiilingness to buy a product or a service thru the internet	Attitude, previous user experience
Hsu, Liu and Lee (2010)	Readiness to procure goods/ service via using the internet as a medium	a) expectations about the usage of online purchase b) recommendation to others c) continuous usage, and d) issue of information
Close and Kukkar-Keny (2010)	Customer's readiness to purchase thorough the internet	Previous user experience, user experience of peers, attitude
Iqbal et al (2012)	The customer's willingness to use the internet as a service to procure goods / services whilst comparing the prices.	Subjective norm and user attitude
Muhammad, Gani and Rahi (2016)	To what degree people are willing to approach a certain buying behavior and how may attempts	Perceived behavioural control, subjective norm and attitudes of peers
Shon and Gross (2020)	Factors which inhibit online purchasing of items	Prior experience and perceived risk
Suprano (2020)	Initiative to procure goods or services online	Individual religiosity and hedonic shopping value
Chen and Chen (2020)	Procurement process in a virtual environment	Online self presentation behavior and attitude
Jain (2021)	The motivation to procure from a virtual merchant	Individual attitude and hedonic motivation

Source: Researcher developed work

1.10.1 Dimensions, measurement and scale

As per Hsu CL, Liu CC, Lee, YD (2010), originally drawing from Chen and Barnes (2007) initially discusses about the multiple dimensions of online purchasing intentions, which is reconfirmed by the study done by Ganguly et al. (2010). The key measurement items for online purchasing intentions are a) expectations about the usage of online purchase b) recommendation to others c) continuous usage, and d) issue of information. Farooq, Wani and Ali argue that for the Indian Market continuous usage and expectations of usage only stand as viable dimensions. However, Ganguli (2010) dismisses the findings as being too subjective towards the apparel industry and reaffirm the measures proposed by Hsu, Liu and Lee which is adopted from the scale developed by Chen and Barnes (2007).

The most accepted scale on measuring online purchasing intention is adopted from Chen and Barnes (2007) on a four item 5-point likert scale.

Table 11: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for online purchasing intention

Researchers	Country	Target population	Cronbach alpha
Zarrad and Debbabi (2011)	Tunisia	University students	0.72
Lin (2007)	South Korea	University Students	0.81
Pagani, Rita and Fortes	United States	University Students	0.74
gnucci, Casprini, Nossi and Zanni (2019)	United Kingdom	University Students	0.69
Swidi, Behjati and Shahzad (2012)	Malaysia	University Students	0.85
Moradi, Yahiya and Moradi (2017)	India	University Students	0.77
Kothagoda and Herath (2018)	Sri Lanka	University students	0.69
Herath and De Silva (2019)	Sri Lanka	University Students	0.71

Source: Developed by researcher

Henceforth, Chen and Barnes (2007) scale on a 05-point likert scale would be used to proceed with the study, sighting the acceptable reliability scores being obtained.

Psychological distance and online purchasing intention : The intial work on psychological distance and online purchasing intention is conducted by Kim Zhang and Li (2009) conducted initial work on psychological distance, where they indicated that for a consumer to make a purchasing decision online it involved more than one dimension. Mir at al. (2016) conducted an empirical study to understand the relationship between psychological distance and online purchasing intention of consumers in the context of travel modes, which was then elaborated further by Chung and Park (2017) , who concluded the fact that the depending on the truthful image the transport corporates paint on themselves on social media affected

resulting in shorter psychological distance between the entity and consumers resulted in a significantly positive effect on the online purchasing intention towards such entity. As per the more recent study conducted by Sun, Chen and Wei (2021) it is very clearly established in China that the more psychological distance between the vendors who engage in the sale of ventilation support items become lesser it significantly improves the purchase intention of such equipment from the subjective vendors. The recent study conducted by Liu, Zhang, Huang, Zhang and Zhao (2020) on the effect of psychological distance on low involvement and high involvement products, it was clearly concluded that promotional campaign activities conducted on social media and ATL comms very clearly had a positive and core-related effect in reducing the psychological distance between the consumer and the online vendors thus favorably impacting the online purchasing intention. Moving on to the more developed markets the more prominent ad recent study conducted in the context of online commerce is conducted by Benedicktus et al. (2010), where the implicit association test developed by Trope, Bar-Annan and Libermann (2010) was used to empirically measure psychological distance between online customers and e-tailers. Kim, Zhang and Li (2011) repeated the same testing for personal care and hospitality categories in online context, Steven, Lee and Carrie (2010) managed to operationalize psychological distance through familiarity and similarity (familiarity of brand, retailer, geographic proximity and location congruency) to construct the compound distance of the four dimensions in use to measure psychological distance. Huang, Zhao and Wang (2013) concluded that psychological distance has a major impact on first time online purchasing of books in China. Benedicktus (2015) identified location proximity and physical presence as a key inhibitor of the intrinsic disadvantage scored by pureplay online e-tailers. Hence, it could be validly concluded that psychological distance as having a major impact on the consumer online purchasing intention.

1.11 Online Trust

In exchange relationships, determining the parties with whom an individual or an organization is willing to interact becomes a salient decision. Trust becomes central in this decision (McKnight et al.,1998; Stewart 2003). As per Zucker (1986) the frequency of such decision made between parties suggest that trust is routinely established and fundamental to the exchanges in the social system. Trust can be viewed as an "Implicit contracting" as per Arrow (1974) and Zucker (1986). Mayer et al. (1995), define trust as *the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer et al., 1995, p. 712).*For e-commerce , ther term "trust" will therefore represent the willingness of a consumer to be vulnerable to the actions of an e-tailer whom he/ she does not get the chance to physically interact. This willingness to be vulnerable is frequently referred to as trusting intentions (Kaplan and Nieschwietz, 2003;

McKnight et al., 2002; McKnight and Chervany, 2001-2002; Stewart, 2003) and can be widely seen operationalised in related studies as a consumer's intention to purchase online. As per Kaplan and Nieschwietz, 2003; McKnight et al., 2002; McKnight and Chervany, 2001-2002; Stewart, 2003), or what Mayer et al. (1995) Trusting intentions are strongly influenced by an individual's trusting beliefs or identified as perceived trustworthiness by Mayer et al. (1995).Trusting beliefs tend to reflect the individual's perceptions of a given trustee's ability, benevolence, and integrity.Trusting beliefs may arise from a variety of sources and could include someone's predisposition to trust (Rotter, 1967), aftermath or results of prior experiences with a given trustee (Zucker, 1986), the intrinsic characteristics of such (Zucker, 1986), the respective formal institutional mechanisms (e.g. enforcement mechanisms, guarantees, and regulations; Zucker, 1986), evaluation of the incentives and disincentives facing a trustee in relation to trustworthy behaviour (Lewicki and Bunker, 1996), and cognitive processes (e.g. categorisation and transference; McKnight et al., 1998; Stewart, 2003). Also, it is worth to mention that a trustor may transfer trust from a known (trusted) entity to an unknown target entity (the trustee), or from a context (e.g., a place) to an unknown target (Doney and Mullen, 1998; Gefen and Hart, 2006; Stewart, 2003). e-commerce is widely used for various commercial activities starting from

airline ticket bookings, train tickets, banking & other financial services. one may sight that that the internet is one of the most remarkable tools for the growth of many small businesses around the world (Cho, 1999; Durkan et al., 2003; Poon and Swatman, 1997). It was found that the most common complaint from the online users was that the products or services offered by the companies were not as good as they were promised to be. Unlike traditional purchasing channels, customers making purchases on the net are not able to touch, feel or test most of the products or services.provided by the online shops before they make an order (Lee and Turban, 2001). This makes online pureplay business more complicated. Also, in explaining why online transactions are more risky than offline transactions are that the vendor is always unobserved and, at times, even could be unknown. Customers not only have to run the risk that the products received from online shops are of unacceptable quality, but also that they might not even receive the ordered item at all (Pavlou, 2003; Ratnasingham, 1998) running a monetary loss. In addition to that, the personal and credit card or debit card particulars of the customer may be disclosed to other people during or after the online trades if the sellers are incapable of protecting the data (Brannigan and de Jager, 2003; Hoffman et al., 1999; McKnight et al., 2002). Even though there are still many uncertainties in computer-mediated commerce, studies have found that many people are nevertheless willing to spend time and money in online transactions. One of the reasons for the end-users' willingness to purchase goods online is that they trust the online companies' ability to deliver the products or services in good quality. Literature is consistent in claiming that trust is a very important element in successful web-based business (e.g. Ba et al., 2003;

Hoffman et al., 1999; Keat and Mohan, 2004; Kim and Benbasat, 2003; Lee et al., 2006; Lee and Turban, 2001). Different researchers have developed various theories to explain the importance of trust or how a trust relationship can be developed in the electronic world. It has been noted that trust does not only play a main role between truster and trustee, in information systems systems (Chopra and Wallace, 2003; Kini and Choobineh, 1998; Kong and Hung, 2006), in the use of third-parties (Briggs et al., 2004; Cranor, 1998; Durkan et al., 2003; Yang et al., 2005) and in privacy protection (Pavlou, 2003; Tavani, 1999; Walters, 2001), and thereby trust has a great influence on end-users when they decide whether to participate in e-commerce or not (Lee et al., 2006). Kim and Prabhakar (2000) state that when the customer is in the very first stage of taking part in e-commerce, the most significant factor for success is the initial trust in the web merchant and the electronic channel.

Furthermore, end-users are required to run the risks caused both by humans and electronic systems, such as the information not being transferred to the receiver due to a system failure. All these uncertainties might increase the risks present in using online service and reduce the end-users' intention to participate in e-commerce (Pavlou, 2003). There seems to be a general agreement in literature that trust is an essential ingredient of customer relationships in the online world (Kini and Choobineh, 1998; Koufaris and Hampton-Sosa, 2004; Siau and Shen, 2003). Trust can help to mitigate the customers' worries about the risks and uncertainties of conducting complicated businesses online (Lee and Turban, 2001; McKnight and Chervany, 2002) and encourage them to participate in online activities. Moreover, when end-users trust the parties they are dealing with, they are more willing to cooperate with them and believe that they will receive long-term benefits if they maintain that relationship (Morgan and Hunt, 1994).

Table 12:Definitions and measurements used by various researchers for online trust

Definition	Source	Measurement
Consumer trusts determine aspects such as expertise e, integrity and kindness of the internet retailer that all determine the entire trust of an end user leading to the purchasing intention	Bashir et al. (2018)	Expertise Integrity Kindness
Trustor relies on and places its trust on trustee to accomplish the task which is agreed upon	Captetz et al. (2010)	Benovalnce and integrity
Trusting beliefs dealing with benovelance, competence, honesty and predictability that leads to a trusting intention	McKnight et al. (1998, 2002)	A) Trusting beliefs dealing with benovelance, competence and integrity B) Resulting trusting intentions measuring willingness aspects to interact with an e-vendor

Jarrvenpaa et al. (2000)	A governance mechanism in buyer seller relationships	Overall trust combined with integrity and caring
Gefen (2000)	Willingness to depend	Overall trust
Jarvenpaa and Tracktinsky (1999)	Willingness to rely on when there is a vunerability	Overall trust combined with integrity and caring
Mayer and Davis (1999)	Willingness to be vulnerable	Ability, Benovelance and integrity
Jarvenpaa et al (1998)	Willingness to be vulnerable based on expectations that the other party will behave appropriately without even monitoring	Overall trust combined with integrity and caring
Hart and Saunders (1997)	Confidence about the behavior and goodwill of the other	conceptual
Doney and Cannen (1997)	Perceived credibility (integrity) and benovelance	Honesty, caring and trustworthy

Source: Researcher developed work

Figure 16: Consumer digital trust index region-wise

Source: Frost and Sullivan (2019)

1.11.1 Measurements and scale

Unlike other measurement scales for the variables in play of this study, online trust has multiple research tools developed by a number of different researchers. Bathrjee (2000), Gefen (2000), McKnight et al. (2002), Einweller (2003), Kim and Stoel (2004) etc. have developed a multitude of research tools.

Table 13: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for online purchasing intention

Researchers	Country	Target population	Cronbach alpha
Mc Knight and Chevany (2001)	USA	University Students	0.77
Kim and Stoel	USA	University students	0.83
Corritore et al (2004)	USA	University students	0.842
Nguyen and Koha (2019)	Vietnam	University Students	0.878
Gefen (2000)	Israel	Universty students	0.81

| Batharjee (2000) | India | University Students | 0.76 |
| Athapathu and Kulatunga (2018) | Sri Lanka | University students | 0.80 |

Source: Developed by researcher

However, for the purpose of this study the researcher will be resorting to the scale adopted by Corritore et al. (2004), as it is sighted by multiple researchers and has provided higher Cronbach alpha values during researches done in the Asian region. This is confirmed repeatedly by researchers such as Nguyen and Koha (2019), Jeong, Ha and Lee (2020) and Kim and Peterson (2017). The scale would be a 05-item based on a five-point Likert scale.

1.11.2 Online trust as a mediating variable towards the relationship between psychological distance and online purchasing intention

The existence of web vendors of whose primary duty being the provision of a guarantee on the trustworthiness of the parties being certified, acts quite in contrast and rather taking forward the institution-based trust factor is referrered to as web vendor interventions. In literature-built pertaining to trust, such interventions could be regarded as examples of process-based trust (Zucker 1986). Mc Knight and Chervany (2002) in their ECTRM model emphasize the role of web vendor interventions as a primary role of web assurance provision. They further elaborate that such web vendor interventions play a salient role in the formation of initial trusting beliefs in ability, benevolence and integrity of the vendor being further enhanced, depending on the willingness of the vendor as well. As per Stewart (2003), the cognitive process that occurs when a trustor bases their initial trust in a trustee (person, group, or organization) on trust in some other related entity (e.g. professional body, such as an accounting body, or industry association) or context (e.g. location). The establishment / presence of a physical location tends to imply a set of institutional structures in place during the encounter between a client and the online merchant. Shapiro (1987), and Zucker (1986) argue that these structures will be constituted as social institutions which facilitate legal recourse mechanisms, regulations and guarantees. Bendicktus (2010) and Darker (2016) clearly argues the fact that physical or virtual presence, images, certification, assurances, endorsements on the specific entity could be constituted as the primary building blocks of a social institution and thus is vital in reducing the psychological distance between the vendor and the potential customer. Based on that it could be argued that psychological trust has a msterial relationship with online trust where it is proven via past multiple literature that a reduction in psychological distance has a positive impact on strengthening the trust on a previously non-transacted trust target.

 Stewart (2003, pp 8-9) states that the existence (of) such structures may lead to a trustor to assess the likelihood of a target upholding commitments as higher that he would in the absence of those mechanisms, allowing for high initial trusting intentions towards a target encountered in that situation. In line with the propositions of McKinight et al. (1998) and Stewart (2003) asserts that during an initial encounter, institutional based trust will likely transfer to a target because during such encounters "…beliefs about such a target (trustworthiness), and beliefs about the situation (the institutional force factors) are yet to be differentiated" (pp 8). Consequently, the need for cognitive consistency may lead to beliefs in trustworthiness of a target being positively influenced by beliefs about the institutional arrangements with which the target has an association. As per the work of Ajzen (1985, 1991) an individual's positive belief about an action is has been shown to have a direct influence their intention to perform the action. McKnight & Chervany (2001-2002), McKnight et al. (1998) have proposed similar a rather similar relationship between trusting beliefs and trusting intentions. McKnight et al. (1998) further elaborate that in an e-commerce context, the more consumers have trust in a merchant's website then the more likely that they would allow themselves to be vulnerable to the actions of the vendor of that web vendor a thus have a positive effect on enhancing the online purchasing intention.

Hence, it could be validly posited that online trust's invert significant relationship against psychological distance and positive upward relationship with online purchasing intention, online trust could be placed as a valid mediating factor between psychological distance (independent variable) and online purchasing intention (dependent variable).

1.12 Perceived Risk

Perceived risk could be constituted as the subjective judgement that people entail about the respective characteristics and severity of risk (Brewer, 2004), (Slovic, 2016). When studying the literature around the subject it could be widely understrood that the analyses have been done predominantly from the points of view which belong to three unique schools of thought, which namely are the psychological school, sociological school and interdisciplinary / socio amplification. As per Cunningham (1967), perceived risk posseses an intuitive appeal and takes part in a salient manner to facilitate the marketers to adopt the point of view of a typical consumer. Furthermore, perceived risk possesses a universal appeal and multiple facets of its' functionality have been proven in a wide range of applications, thirdly it is a widely accepted fact that perceived risk is more effective in explaining consumer behavior as consumers often place a higher level of interest in hedging the risks of the transaction rather than maximizing the utility of procuring such product. Fourth would be that risk analysis can be used in marketing resource allocations.

As per Doolin et al (2005) similar to the risk which purchasers face when transacting with a certain vendor for the initial time, it is understood that such risk is quite amplified when the said transaction is carried out online with a virtual vendor. Tan (1999) indicates the fact that the customer's inability to inspect the respective merchandise and the inability to compare the product's quality against a counterpart gives rise to a higher scale of risk and also by the fact that there is an exchange of personal information. Awad (2004), Culnan (1999) United

Nations (2002,2005) constantly argue the fact that buyer's perceived risk if one of the major impediments to the growth of online commerce. Miyazaki and Fernandez (2001) interpreted perceived risk as associated with the consumer's internet risk and his/ her concern regarding the privacy and security issues. Ha (2002) noted that perceived risk is associated with online pre-purchase information (such as WoM, brand etc.) and the online brand purchase by the consumer. However, Mitchelli (1999) suggests that perceived risk remains elusive in the online purchasing literature. Mitchell (1999), suggested that perceived risk plays a greater part in the consumer's behaviour in decision making because customers tend to be more often than not concerned of un-certainity avoidance rather than maximising the utility of the purchase. To what extent does trust in the company influence the intention to buy at a specific website? The existing empirical evidence suggests that trust in the company negatively influences the perceived risk that is associated with buying something on the internet (Featherman,2001; Pavlou, 2001). Perceived risk can be regarded as a consumer's subjective function of the magnitude of adverse consequences and the probabilities that these consequences may occur if the product is acquired (Dowling & Staelin, 1994). The more a person trusts the internet company, the less the person will perceive risks associated with online buying. Perceived risk, in turn, negatively influences the attitude towards internet shopping. Trust in the online store may also directly influence this attitude (Jarvenpaa et al., 2000). Heidjen, Verhagen and Creemers (2003) propose that perceived risk acts as a mediating variable in the processs from the formation of trust beliefs being converted to the actual online purchase intention. Time consideration is taken into account as a significant predictor of online behaviour in the research work conducted by Steven et al. (1999). It was clearly noted that "harried" customers tend to use on line purchasing as against their counterparts. As per Feather & Pavlou (2003), these time conscious consumers tend to be extremely cautious against systems which may create possible loss of time risk and are wary of high set up, switching and maintenance costs. Shi & Forsythe (2003) maintained that time risk is a significant barrier to online shopping. Kalakota & Whinston (1997) defines security as a threat which creates "circumstance, condition or event with the potential to cause economic hardship to data, denial of service or network resources in the form of destruction, disclosure, modification of data, denial of service and / or fraud. Milind (1999) concludes that security risk is a significant impediment in adopting online banking which validly could be translated to online purchasing as well. Bestravos (2000) and Furnell & Karweni (1999) conclude that the greatest challenge to online transactions would be winning of the trust of clients over security and privacy issues. Financial risk refers to the potential for money loss due to transaction errors in or the misuse of someone's Bank accounts. As per Kuisma et al. (2007), many consumers resist online transacting for the fear of such financial losses.

Various interpretations of perceived risk available in literature

Table 14: Definitions and measurements used by various researchers for perceived risk

Researchers	Definition / Interpretation	Measurement
Rouibah et al. (2016)	Consumer's negative perception that the online vendor will not fulfill its' security requirements and thus the probability of incurring a financial loss.	Financial Risk, Social Risk, Psychological risk, Performance risk, physical risk, convenience risk
Martins et al. (2014)	System dependent uncertainty and transactional uncertainty are the predominant drivers of perceived risk in an online commercial context	Monetary Risk, Social Risk, Performance risk, functional risk risk, convenience risk
Biswas and Burman (2009)	Perceived transaction risk is more important than performance risk for online products. Privacy disclosures and policies by retailers reduce perceived risk	Financial Risk, Physical Risk, Performance risk, psychological risk
Doolin et al. (2005)	Perceived risk associated with the amount and frequency of online purchases made	Psychological risk, Financial Risk, Physical Risk, Performance risk
Pieres et al. (2004)	Perceived risk associated with frequency of purchasing	Financial Risk, Physical Risk, Performance risk, psychological risk
Dilon and Reif (2004)	Perceived risk associated with the online purchasing decision	Financial Risk, Physical Risk, Performance risk, psychological risk
Van de Heidjen et al. (2003)	Perceived risk associated with attitude towards online purchasing and buyer's intention to purchase online	Psychological risk, Financial Risk, Physical Risk, Performance risk
Ha (2002)	Perceived risk associated with online prepurchase information (i.e. brand, word-ofmouth communication, customised information) and a brand purchase online by the consumer	Financial Risk, Physical Risk, Performance risk, psychological risk
Kim and Monalto (2002)	Perceived risk towards the use of online technology by consumers	Financial Risk, Physical Risk, Performance risk, psychological risk

Source: Researcher developed work

1.12.1 Measurement and scale

Measurement of perceived risk was initially analyzed by Cunnigham in 1967. Researchers such as Dowling (1986), Mitchell (1990), up to Lin (2008), the measurement of perceived risk evolved up to a point where it is now viewed as a multi dimensional construct. Bauer (1960) although has added a caveat specifying that it is difficuilt to measure risk objectively. The fact is further illustrated by the fact that Psychometric risk research and heuristics and biases have noted many avenues in which subjective judgements of risk deviate systematically from the prime objective or assessements of risk from the primary model in play. As per the findings of Larsen, Ogaard and Wolff (2019), it is emphasized that questionnaire workings should specifically address the risk not the

conception or fears towards the risk. However, the below researchers have introduced measurement scales which the researcher has originally referred to, and analysed to obtain an opinion of the appropriateness of a suitable scale.

Table 15: Countries, Target populations and Cronbach alpha figures scored during multiple research using the most commonly used scale for perceived risk

Researchers	Country	Target population	Cronbach alpha
Wilson and Gilbert (2003)	USA	University Students	0.78
Cunningham (2005)	USA	University students	0.67
Hor-Meryll (2004)	USA	University students	0.73
Costa (2011)	USA	University students	0.81
Beartea and Zait (2013)	USA	University students	0.71
Larsen, Ogaard and Wolff	Israel	University Students	0.77
Bach et al. (2019)	Brazil	Online customers	0.81

Source: Developed by researcher

Almost all of the researchers above consent to the fact that the most appropriate scale (base) should be the scale developed by Cunningham, and the researcher will be using the scale further modified by Bach et al. which is based on a 5 item and 5-point Likert scale.

1.12.2 Perceived Risk as a moderator to the relationship between PD and online purchasing intention

Yang and Chu (2020) provide the most recent argument of the moderating effect of perceived risk in the interplay between psychological distance and online purchasing intention. In the work conducted by Carmi and Kimhi (2015) the authors argue that risk perception of the target audience towards environmental pollution has a clear moderating effect on the relationship between the psychological distance and online purchasing intention in the context of environmental pollution reduction. Liu and Wei (2003) argue that risk perceptions have a clear negative moderating effect toward the relationship between consumer's psychological distance, brand loyalty and purchasing intention. On a thoeritical perspective it could be clearly established that via the extended TAM 3 for e-commerce perceived enjoyment and perceived risk have been identified as clear moderators for the relationship between purchase intention and cognition-oriented constructs. Henceforth it could be clearly argued that based on the theoretical underpinnings and literature support specified above, perceived risk isidentified as a moderating variable between the proposed relationship between psychological distance and online purchasing intention.

1.13 Relationship Among Key Constructs In The Thesis, Definitions And Their Measures

Based on the systematic literature review and analysis in the above sections, relevant to psychological distance and other

relevant concepts for this study are identified as online purchasing intention, online trust and perceived risk. The below table 2J depicts the relevant literature which assists to link the selected constructs.

1.14 Chapter Summary

This chapter establishes the routes to the existing theory and identifies the prevailing research gaps in literature through a systematic literature review. This chapter explains the underpinning and relevant theories for the study, where the author has attempted wherever possible to utilize the theories to explain at least partially explain the research phenomenon. Where the theories fall short in explanation the author has used multiple available literature to explain the relevant gaps which would then lead to the development of the conceptual framework in the next chapter. Literature pertaining to psychological distance, online purchasing intention, perceived risk have been discussed in detail, which will be utilized in the conceptual framework to be empirically tested.

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