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RESEARCH ARTICLE

Examining Customer Adoption of Omni-Channel Retailing in the Fashion Apparel Industry of Sri Lanka

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Abstract

In the contemporary era of retail, Omni-channel retailing is becoming more and more popular as a comprehensive strategy. Despite the fact that various researchers have conducted a large number of studies, Omni-Channel Approach has not received enough attention. This has drawn interest from both the academic community and real-world applications. Thus, this research explores complex dynamics of omni-channel retailing and customers' purchase intentions. The study selected two hundred sixty (260) customers using convenience sampling procedures to conduct careful examination of relationships between purchase intention and key characteristics like perceived usefulness, ease of use, security and personalization. The acquired data was thoroughly analyzed using descriptive statistics, correlation analysis, and regression analysis using Statistical Package for the Social Sciences version 21 (SPSS). Notably, the study's results show a strong and positive impact between consumers' perceptions of the product's usefulness, ease of use, security and personalization, with their intent to buy. This study adds a lot to the knowledge of consumer behavior as it relates to omni channel shopping, and the insights can help retailers to make better strategic decisions in an ever-changing industry.

Keywords: *Omni-Channel, Perceived Ease of Use, Perceived Personalization, Perceived Security, Perceived Usefulness, Purchase Intention, TAM*

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1. INTRODUCTION

1.1. Background and the Problem

Retailing has significantly revolved with considerable transformation. This revolution has given rise to omni-channel marketing, an online retail strategy that is particularly effective in the fashion industry (Lorenzo-Romero et al., 2020). The term Omni-channel retailing (OCR) is a new tradition of retailing (Chauhan & Sarabhai, 2018; Chopra, 2016; Sharma et al., 2020), emerges as a result of advancement in digital infrastructure and customer's tendency to blend information to make purchase decision (Sharma et al., 2020). OCR is therefore a holistic approach for retailing which softens the boundary of physical and online retailing (Melacini et al., 2018; Mishra, 2020). Through the omni-channel approach for retailing, online and offline channel converge to provide myriad customer experiences (Chen et al., 2018; Mishra, 2020). Thus, OCR is a platform which integrates all channels like brick and mortar, online, mobile applications and social media within a single transaction (Kaur et al., 2019; Kitewheel, 2018; Rosenblum & Kilcourse, 2013).

Recent surveys pointed out the customers' preference towards OCR rather relying particularly on a specific channel for purchasing. As per the Chief Marketing Officer Council report (2019) in Peiris et al. (2021), 85% of the global customers uses both online and offline channels to purchase brands in super market and 10% of customers use digital only and 5% use only physical channels. Importantly, 13% agree that companies meet their expectations when they interact using both channels. According to another study, omnichannel shoppers typically spend 50% more than average and account for up to 70% of retail spending (Deloitte, 2014; Savastano et al., 2019). Also, survey of suggests PwC (2017) as per Savastano et al. (2019) demonstrates that a significant percentage of sample nearly between 36 to 42 percent prefer to shop in-store once a week. Particularly, 71% of customers expect to view in-store inventory online, while 50% expect to purchase online and pick up in-store (Forrester Consulting, 2014; Hansen & Sia, 2015; Savastano et al., 2019). It indicates that consumers prefer to use multiples channels to interact with retailers. Thus, it is profitable for companies to target such customers than who interact through only one channel as technology opens up many ways for customer- retailer contact by reducing barriers between online and offline

channels (Brynjolfsson et al., 2013).By marking customer preferences to adopt OCR, most of the retailers attempt to mix several channels to enhance the shopping experiences of customers. For instance, Kaur et al. (2019) noted that a growing number of online fashion retailers are opening physical stores, including Fashion Vallet, Christy Ng, Bawal Aidijuma, and Poplook. A smaller number of retailers, like Uniqlo, H&M, Sephora, and Ariani, have actively transitioned from offline to online platforms, including social media platforms like Facebook (Kaur et al., 2019). Specifically, Omnichannel is one of the most important innovations in the fashion industry (Drapers, 2014; Lynch & Barnes, 2020). Fashion brands lack the necessary "glue" to connect all channels, leading to poor customer experiences and lost sales (Lynch & Barnes, 2020; Salmon, 2014).

Even though OCR hits the traditional brick and mortar industry (Kaur et al., 2019), it has many benefits (Kaur et al., 2019; Silva et al., 2019) by increasing customer engagement and shopping experiences (Larke et al., 2018; Sharma et al., 2020). According to Piotrowicz and Cuthbertson (2014), the omni-channel system ensures optimal information availability, visibility, and consistency across many channels. Increased overall sales, cost savings, increased trust, synergy, and distinction through value-added service are just a few advantages that result from OCR (Kumar & Venkatesan, 2005; Saghiri et al., 2017; Stringer, 2004; Tate et al., 2007).

But, due to the inconsistent offerings and inefficiency in fulfillment of customer's needs, OCR found to be disappointing (Joshi & Mathirajan, 2022; Piotrowicz & Cuthbertson, 2014; Ye et al., 2018), creating problems for adoption (Joshi & Mathirajan, 2022), influencing consumer purchase intentions. Inconsistencies may exist in content, pricing, products, information, promotions, availability, discounts, and personalization (Lee et al., 2018; Sharma et al., 2020). Limited product availability through a specific channel can cause consumer discomfort (Hübner et al., 2016; Piotrowicz & Cuthbertson, 2019). Price variations create ambiguity and limit consumers' ability to switch channels (Santos & Gonçalves, 2019). Consumers may perceive marketers requesting personal information as a violation of privacy, leading to distrust (Piotrowicz & Cuthbertson, 2014). For OCR to sell its products, personalization is essential, but, consistency must be managed across the channels (Piotrowicz & Cuthbertson,

2019). Personalized coupons are one of the many ways that consumers are occasionally flooded with online communication, which differs from the communication that occurs in physical stores (Chen & Chen, 2017).

When customer interacts through many touch points in multiple channel and media, it is obvious that it provides more complex shopping experience (Manser Payne et al., 2017; Sharma et al., 2020). Omni-channel retailers use technology to increase consumer engagement and improve the shopping experience (Larke et al., 2018). However, consumers are disappointed when their personal needs, wants, and expectations are not met (Piotrowicz & Cuthbertson, 2014; Ye et al., 2018). Unfulfilled consumer wants complicate OCR adoption, posing challenges for firms to engage them effectively (Sharma et al., 2020). Complicated nature of OCR may limit the customer adoption irrespective of its benefits. From the point of view of organization, OCR is not a straightforward task as it requires significant investment on resource allocation (Picot-Coupey et al., 2016) and restructuring (Cook, 2014), positive organizational culture (Jocevski et al., 2019). As a result, it is indeed necessary to investigate essential factors to increase the adoption of OCR unless the investment on it will become worthless.

Previous research on the Omni-channel approach has been limited, with few studies focusing on consumer acceptance (Cattapan & Pongsakornrungsilp, 2022; Verhoef et al., 2015). Among them, existing studies by Shafiq et al. (2011), Silva et al. (2019), Hettiarachchi et al. (2019), Liyanage et al. (2020), Mishra (2020) and Peiris et al. (2021), Ummah et al. (2021), Singla et al. (2022), Kaur et al. (2023) serve as valuable starting points. However, the limited number of studies indicates a need for more comprehensive research in this specific context.

1.2. Research Objectives of the Study:

RO1: To identify the level of perceived ease of use, perceived usefulness, perceived security and perceived customization on customers' purchase intention of clothing through the omni-channel approach in the Colombo District, Sri Lanka.

RO2: To demonstrate the relationship of perceived ease of use, perceived usefulness, perceived security and perceived customization on customers' purchase intention of clothing through the omni-channel approach in the Colombo District, Sri Lanka.

RO3: To examine the impact of perceived ease of use, perceived usefulness, perceived security and perceived customization on customers' purchase intention of clothing through the omni-channel approach in the Colombo District, Sri Lanka.

2. LITERATURE REVIEW

2.1. The Omni-Channel Approach

It is imperative to view OCR as a progression of multichannel retailing (Silva et al., 2019; Verhoef et al., 2015). Multichannel retailing is a distribution strategy that serves clients through many selling channels or media, implying a separation between the physical and online channels. It emerged primarily as a result of the expansion of Internet (Frazer & Stiehler, 2014; Silva et al., 2019). As social media and smartphones becoming significant platforms for consumer-brand communication, the traditional distinctions between offline and online media are gradually blurring (Piotrowicz & Cuthbertson, 2014; Silva et al., 2019). Rigby (2011, p. 75) was the initial author to employ the phrase "Omni-channel retailing" as an integrated sales process that combines the information-rich internet shopping experience with the benefits of physical locations, like personal service, the opportunity to touch things, and the pleasure of shopping.

According to Lynch and Barnes (2020) OCR is a strategic approach that harmoniously combines many sales and communication channels to offer customers a cohesive and uniform purchasing experience. OCR strategy recognizes that consumers engage with brands through various touch points, including traditional stores, online, mobile applications, social media platforms, and other channels (Riaz et al., 2022; Saghiri et al., 2017). The fundamental principle of omni-channel is to dismantle the obstacles that exist between these various channels, enabling customers to seamlessly migrate between them.

Omni-channel allows customers to conduct product research online, make purchases in physical stores, and return items through any desired channel (Ye et al., 2018). Throughout this process, customers may expect uniform product information, pricing, and a superior level of service (Ummah et al., 2021). Retailers employ technology and data integration to monitor customer activity across several channels, yielding valuable information for customized marketing and personalized suggestions. The goal of omni-channel is to improve consumer satisfaction and loyalty by providing a convenient and comprehensive shopping experience that connects the digital and physical retail realms (Hossain et al., 2017).

Omni-channel retailing is a technique that is becoming increasingly popular in Sri Lanka as the retail industry adapts to technological advancements and shifting consumer preferences (Liyanage et al., 2020). Sri Lankan businesses are progressively acknowledging the significance of incorporating various sales and communication channels to offer clients a smooth and uninterrupted purchasing experience. In Sri Lanka, this technique usually entails integrating traditional stores, online shopping websites, mobile applications, and social media platforms into a unified retail strategy. Customers can conduct product research on the Internet, make purchases either in physical stores or online and also have the choice to choose handy services such as click-and-collect or home delivery (Peiris et al., 2021).

The study of Shafiq et al. (2011) aims to investigate factors influencing the purchasing intention of customers. Particularly, this study aims to quantify the mediating role of consumer perceived value between three independent variables: customer purchase intention, product knowledge, and celebrity endorsements and packaging/design. The results of this study demonstrate that, although perceived value did not prove to be a significant mediating factor, customer knowledge, celebrity endorsement, and product packaging/design do have a substantial association with purchase intention.

The purpose of the study conducted by Juaneda-Ayensa et al. (2016) is to identify the factors that influence omni-channel consumers' behavior through their acceptance of and intention to use new technologies during the shopping process. To this end, an original model was developed to explain omni-channel shopping behavior based on the variables used in the UTAUT2 model and two additional factors: personal innovativeness and perceived security.

The findings show that, in an omni-channel context, personal innovativeness, effort expectancy, and performance expectancy are the main determinants of purchase intention.

The three aspects of channel stage, channel type, and channel agent are used to create the conceptual framework for omni-channel systems that is developed in this study. Additionally examined and mentioned as the primary facilitators that promote the deployment of an omni-channel framework are integration and visibility (Saghiri et al., 2017). Moreover, Silva et al. (2019), Portuguese individuals' primary data were used to acquire primary data for an empirical test of the conceptual model. According to the stated results, brand experience is positively impacted by perceptions of usefulness, simplicity of use, and compatibility, and brand experience has a significant impact on behavioral intention to use. Furthermore, a moderation study employing user status as a moderator reveals that ease of use is only a strong predictor of use intention for high-frequency users, whereas usefulness is crucial to explain use intention for low frequency users in a unique way. In order to assess consumer adoption of Omni-channel usage, this article by Kaur et al. (2019) seeks to build a theoretical framework that integrates the Unified Theory of Acceptance and Use of Technology (UTAUT2), Personal Innovativeness, brand image, and fashion engagement.

Savastano et al. (2019) investigate whether and how in-store technology enhances the customer experience in an Omni-channel retail setting, as well as whether retailers who implement in-store technology early on gain a sustained competitive edge. The content analysis's findings indicate that while consumers are more eager to take advantage of in-store innovations to have more satisfying shopping experiences, merchants are also able to improve and modernize their brand image and foster more brand loyalty (Savastano et al., 2019). The research by Sharma et al. (2020) employed fuzzy interpretative structural modeling techniques on eighteen adoption barriers that were identified from the literature and verified by means of pairwise comparison using the arithmetic hierarchical process method with 137 young consumers and ten experts. The strength of the correlations between the ten barriers that resulted were examined in more detail. According to the report, the main barrier preventing young consumers from interacting with OCR is pricing inconsistency. The study identifies 10 barriers, among which lack of coordination among the channels, information exchange, and uneven price discounts are the primary obstacles that impact all other barriers.

The information also showed that young customers display the online research-offline buy impact while making purchases (Sharma et al., 2020).

Mishra (2020) examined interactions between the variables impacting Indian clothing companies' adoption of Omni-channel retailing. The study uses a decision-making trial and evaluation laboratory (DEMATEL) and integrated interpretative structural modeling (ISM) technique to explore the contextual and hierarchical relationship structure among the elements impacting the adoption of Omni-channel retailing. According to the integrated ISM-DEMATEL approach, the most important factor is financial commitment, which is followed by technological capability, training and development, performance metrics, an organizational structure that is supportive, collaboration and knowledge sharing, the aggregation of offline and online information, and an integrated technological platform. The study also shows that supportive organizational structure and financial commitment influence most aspects but are influenced by few (Mishra, 2020). Furthermore, Lynch and Barnes (2020) outlined the phases of the Omni-channel customer decision-making journey for young, highly involved female fashion consumers is one of the study's outcomes. The results also show that customers use particular tactics to reduce risk and that an Omni-channel decision-making journey is one that is based on risk. Peiris et al. (2021), comprehend the variables that influence consumers' adoption of an Omni-channel approach; it has been carried out with reference to the supermarket industry. In the Colombo district of Sri Lanka, 256 working people participated in a quantitative study using a self-administered questionnaire. The study's findings suggest that customers' behavioral intention to utilize an Omni-channel approach is not significantly impacted by perceived cost, risk, or usefulness, but rather by perceived compatibility and simplicity of usage. Of the chosen criteria, perceived compatibility stands out as the most important element. Ummah et al. (2021) conducted the comparison between young Muslim and non-Muslim consumers, study intends to uncover the determining elements (i.e., perceived ease of use, perceived utility, perceived security, and perceived personalization) that influence purchase intention towards Omni channel. For this investigation, 421 useful data were gathered. According to their research, among young Malaysian customers, the perceptions of security, utility, ease of use, and personalization were the factors that predicted their desire to make a purchase through the Omni channel. However,

except from purchasing intention, there was no apparent difference between young Muslims and non-Muslims in Malaysia.

The study conducted by Singla et al. (2022) aims to determine what factors impact the behavior of Omni-channel customers. In order to do this, a new framework was developed using the following criteria: perceived security, hedonic motivation, social influence, habit influence, and personal innovativeness. Analysis reveals that, in Omni-channel retail settings, all parameters are positively correlated with consumers' intents to purchase. Cattapan and Pongsakornrungsilp (2022) investigated the effects of channel integration on raising consumer satisfaction or lowering perceived risk, which increases purchase intention for fashion products. It does this by using the stimulus-organization-response (S-O-R) framework. Data were gathered from 400 Thai Millennials (ages 22 to 40) who were interested in purchasing luxury fashion items via an online survey. The findings indicated that integrated product and price, integrated transaction information, integrated information access, and integrated customer service influenced customer satisfaction and that integrated product and price, integrated promotion, and integrated information access influenced customer perceived risk reduction. Perceived risk is also connected to purchase intention and customer happiness. This cross-sectional study conducted by Kaur et al. (2023), used the Theory of Acceptance and Use of Technology (UTAUT 2) model. Using the mall-intercept sampling technique, the valid data was gathered from 327 respondents in four sizable retail malls in the Malaysia's center area. Subsequently, the PLS-SEM approach and the Smart-PLS 3.0 software were employed to evaluate the data. The proposed model indicates that hedonic motivation, habit, fashion engagement, performance expectation, and personal innovativeness are significant causal drivers to Omni-channel usage. When combined, these variables explain 70.7% of the variation in Omni-channel usage (Kaur et al., 2023).

2.2. Purchase Intention

Behavioral intention to use is the most important determinant of actual behavior, influencing the acceptance or rejection of the technologies (Ajzen, 1991; Davis, 1989). The behavioural intention to use will be enhanced if the system has been perceived as beneficial. On the other hand, if the system is not perceived as useful, the system use will decrease (Freeze et al.,

2010). Behavioral intention to use stands for ones' subjective probability of involving in a particular behavior (Ajzen & Fishbein, 1980).

2.3. Factors Influencing on Adoption of Omni-Channel Approach

2.3.1. Technology Acceptance Model (TAM)

TAM is a commonly used model for the investigation of technology adoption. It has been emerged from TRA and TPB to specifically deal with the adoption decision of Information Technology-based platforms (Ajzen, 1988; Fishbein & Ajzen, 1975). The fundamental constructs of the TAM are Perceived Usefulness and Perceived Ease of Use.

According to Davis (1989), perceived usefulness stands as the extent to which the technology is beneficial to enhance job performance. Perceived ease of use refers to perception about to what extent technology is easy to use or free from effort (Davis, 1989). On top of perceived ease of use and perceived usefulness, TAM includes behavioral intention and behavior as the exogenous variable.

Also, in the original model, perceived usefulness can be influenced by perceived ease of use, and both influence behavioral intention. Attitude and subjective norm had been excluded from the original TAM. The exclusion of attitude was that the relationship between perceived usefulness and behavioral intention is more significant than attitude and Intention (Davis et al., 1989). Additionally, attitude is not found to mediate the relationship of perceived usefulness fully and perceived ease of use with behavioural intention (Davis et al., 1989). However, later, TAM was extended with subjective norm (Venkatesh & Davis, 2000). TAM has been a widely used theoretical framework in various researches dealing with the acceptance of information communication technologies (Lee et al., 2003). The capacity to use several technologies is the core of the omni-channel approach, even though it is much more than technology. In this background, TAM is the appropriate model to investigate customer’s purchase intention through Omni-channel approach.

2.3.2. Perceived Ease of Use

Perceived Ease of Use (PEOU) refers to the subjective evaluation made by individuals regarding the simplicity, usability, and effort required to interact with a specific technological system or device (Davis et al., 1989). PEOU is closely associated with users' perceptions of a technology's ease of use and its influence on the initial adoption as well as continued utilization of the technology (Silva et al., 2018). Based on this, the following hypothesis is proposed:

H1: Perceived ease of use will positively influence the purchase intention.

2.3.3. Perceived Usefulness

Perceived usefulness (PU) is a significant factor that impacts consumers' behavior and decision-making when it comes to purchasing clothing, especially when considering the omni-channel approach (Silva et al., 2018). PU denotes the degree to which customers perceive that their overall purchasing experience is enhanced and enriched by their participation in the omni-channel strategy (Davis et al., 1989). Based on this, the following hypothesis is proposed:

H2: Perceived usefulness will positively influence the purchase intention.

2.3.4. Perceived Security

The level of security that customers perceive plays a crucial role in influencing their level of involvement with the omni-channel approach in the clothes retail industry (Ummah et al., 2021). A safeguard for personal and financial information is an essential requirement for consumers throughout the purchasing process. Customers are sensitive to privacy and security issues due to concerns about fraud and spam, according to earlier research (Wolfinbarger & Gilly, 2003). Lack of trust brought on by the location's lack of security and privacy may become barriers that halt the growth of e-Commerce (Cristobal, 2007). Further, leads decrease purchase intention Kim (2009). According to certain research, customers' purchase intentions will change positively if they believe that online channels are secure (Frasquet et al., 2015; Salisbury et al., 2001). Based on this, the following hypothesis is proposed:

H3: Perceived security will positively influence the purchase intention.

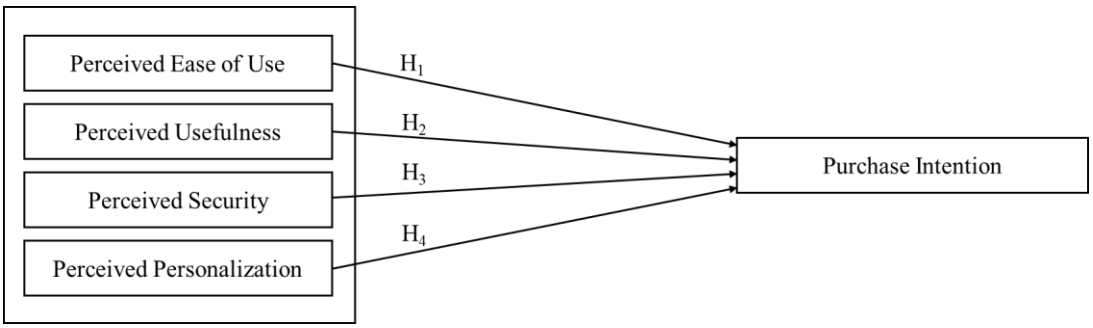
2.3.5.Perceived Personalization

The process of curating a relevant and unique interaction to improve the customer experience is known as personalization (Polk et al., 2020). By enhancing decision quality, personalization seeks to increase customer satisfaction and foster loyalty (Chandra et al., 2022). Personalization is therefore the degree to which customers think that their buying experiences are customized to their unique tastes, requirements, and behaviors across diverse retail channels and platforms. Pappas (2014) provides evidence that positive emotions are influenced by personalization when shopping online. The more enjoyable the experience is, the more likely it is to be used and the more enjoyable the purchase intentions are Zhang, 2010; Pappas, 2014). Based on this, the following hypothesis is proposed:

H4: Perceived personalization will positively influence the purchase intention.

On the basis of afore-mentioned hypotheses, the following conceptual model of Figure 1 is proposed.

Figure 1
Conceptual Framework



3. METHODOLOGY

The research philosophy selected for the study is positivism. Because, the study's objective of offering dependable, quantifiable insights that enhance the overall comprehension of consumer behavior in the apparel retail industry is consistent with the adoption of positivism (Saunders et al., 2019). Deductive approach is suitable for this research due to its capacity to systematically examine well-established theories concerning retailing and consumer behavior (Saunders et al., 2019). The explanatory research design was selected. Further, implementing a survey methodology is an ideal approach for this research endeavor due to its capacity to systematically gather data from a substantial and heterogeneous sample (Saunders et al., 2019). Also, research choice of the study is mono method since single research methodology will be consistently implemented (Saunders et al., 2019).

Data collection is performed using the convenience sampling technique in Colombo district. Two-hundred and sixty participants has been selected as the sample of the study. Further, this study has conducted from the period of October to December 2023. Data collection is conducted using a specifically designed questionnaire over a period of three months. For quantitative data analysis, using Statistical Package for the Social Sciences (SPSS) has performed. According to Sekaran (2003) there are five anchors on the five-point scale: 1 for strongly disagree, 2 for disagree, 3 for neither agree nor disagree, 4 for agree, and 5 for strongly agree. To collect the data, five-point Likert scale questions were used. Quantitative data analysis has performed using Statistical Package for the Social Sciences (SPSS).

4. DATA ANALYSIS

4.1. Demographic Data Analysis:

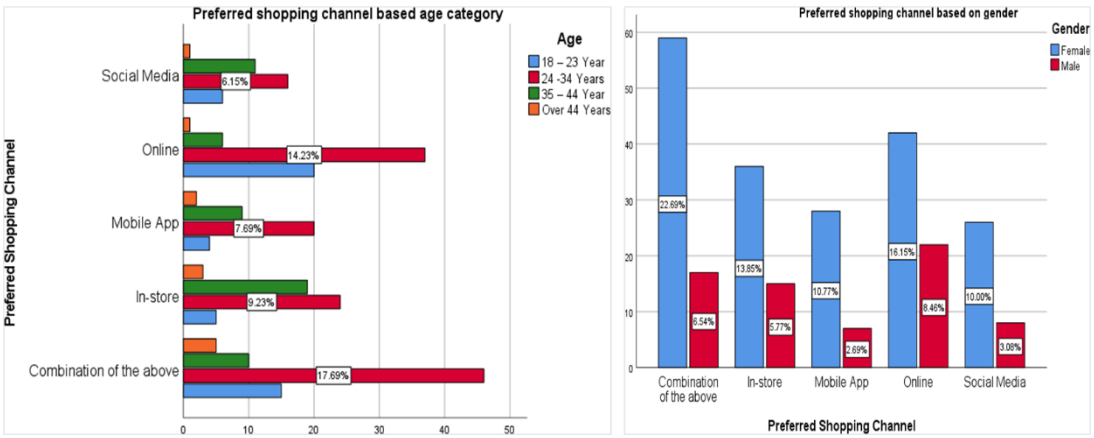
260 people have participated in the survey. 73.5% identified as female and 26.5% as male. 55.0% are in the 24-34 age section, 21.2% are in the age category of 35-44, 19.2% are between18 and 23, and a relatively small 4.6% are above 44+. Of those, 32.7% are in professional or managerial positions, 28.5% are students, 22.7% are skilled workers, and 14.6% are unemployed. Smaller percentages in other categories, such as "Business," "Training," and "Unemployed," highlight the wide variety of occupations represented in the

sample. While 30.4% of the population earns between Rs 50,000 and 75,000 per year, 35% earn less than Rs 30,000.

Approximately 20.4% fall into the brackets of Rs 30,000 - 50,000 and above Rs 75,000, respectively. A smaller percentage, 2.7%, declares an annual income of more than Rs 100,000. Most people shop at least once a month (35%), with weekly shoppers coming in second (23.1%). Around 20.0% shop occasionally or rarely, while a smaller proportion shops daily (5.0%). The distribution shows that people's purchasing habits vary, with many preferring to shop online once a month or even weekly.

Among consumers, 29.2% like a mix of channels, while 19.6% favor in-store purchases alone. While 13.1% prefer social networking, 24.6% prefer online shopping, and 13.5% prefer mobile apps. According to Figure 1, women prefer to shop more than men do using omni-channels. This preference is higher for women in the age range of 24 to 34.

Figure 2
Channel preferences of the sample



4.2. Normality, Reliability and Multi-collinearity

The researchers checked the Skewness (lack of consistency) and Kurtosis (sharpness) concerns concerning it using statistical analysis and visual assessment to ascertain if the information was distributed normally. According to Hair et al. (2010), in order to verify that the variables are normally distributed, the Kurtosis value should be between -3 and + 3. The

Skewness value should also be between -1 and + 1. As illustrated in Table 1, value of Skewness and Kurtosis are in between the recommended range.

Each construct's Cronbach's Alpha value, which indicates its internal consistency reliability, is displayed in the Table 1. Cronbach's Alpha values are as follows 0.842 for Perceived Ease of Use, 0.813 for Perceived Usefulness, 0.808 for Perceived Security, 0.878 for Perceived Personalization, and 0.863 for Purchase Intention. These high Alpha values, ranging between 0.808 and 0.878, signify strong internal consistency among the items within each construct Nunnally (1978).

To test the absence of Multicollinearity, VIF needs to be less than 10 (Field, 2005). As portrayed in Table 1, VIF levels are within the accepted range. Thus, it ensures the absence of multi-collinearity issues.

Table 1
Normality test, Cronbach's Alpha and VIF values

Variable	Skewness		Kurtosis		Cronbach's Alpha	VIF
	Statistic	Std. Error	Statistic	Std. Error		
PEOU	-0.085	.151	-1.091	0.301	0.842	3.757
PU	-0.091	.151	-0.521	0.301	0.813	4.296
PS	-0.053	.151	-0.362	0.301	0.808	6.117
PP	-0.094	.151	-0.513	0.301	0.878	6.688
PI	0.008	.151	-1.242	0.301	0.863	

4.3. Descriptive Analysis

As per the Table 2, the average perception of these constructs by participants is indicated by the mean values, which vary from 3.6815 to 3.8446. Furthermore, the standard deviations, which range from .68326 to .81464, indicate the level of variability or dispersion of the responses around the mean.

Table 2
Descriptive Statistics

Variable	**Mean**	**Std. Deviation**
PEOU	3.841	0.815
PU	3.744	0.703

PS	3.682	0.683
PP	3.750	0.726
PI	3.845	0.815

4.4. Correlation Analysis

As per the Table 3, all of the variables have very strong positive relationships with Purchase Intention. The strong connection ($r = 0.878$, $p < 0.01$) between Perceived Ease of Use and Purchase Intention suggests that it significantly affects the latter. In a similar vein, the perceived usefulness, security, and personalization of omnichannel retailers have significant positive correlations with purchase intention ($r = 0.697$, $p < 0.01$), 0.756, $p < 0.01$, and 0.765, $p < 0.01$, respectively.

Table 3
Pearson Correlation Coefficient

Variable		Purchase Intention
Perceived Ease of Use	Pearson Correlation	0.878
	Sig. (2-tailed)	0.000
Perceived Usefulness	Pearson Correlation	0.697
	Sig. (2-tailed)	0.000
Perceived Security	Pearson Correlation	0.756
	Sig. (2-tailed)	0.000

4.5. Regression Analysis

Table 4
Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.886	0.784	0.781	0.38122

According to the data in the Table 4, the overall R-squared value of the model is 0.784, which means that the model's predictors account for around 78.4% of the variation in the dependent variable (purchasing intention). Taking into consideration the number of predictors and sample size, the adjusted R-squared value of 0.781 provides a more cautious assessment of

the model's explanatory power. An estimate's standard error, which is the mean discrepancy between actual and expected values, is 0.38122.

Table 5
ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	134.823	4	33.706	231.923	.000
1	Residual	37.060	255	.145		
	Total	171.882	259			

The regression section shows the sum of squares (134.823), degrees of freedom (4), and mean square (33.706). An F-statistic of 231.923 with $p < 0.000$ indicates the regression model's statistical significance as per Table 5. This confirms the significant contribution of predictors (perceived personalization, ease of use, usefulness, security) in explaining purchase intention variance.

Table 6
Coefficients

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.394	.135		2.921	.004
	PEOU	.805	.056	.806	14.297	.000
	PU	.201	.070	.174	2.882	.004
	PS	.120	.086	.101	1.398	.016
	PP	.179	.084	.159	2.117	.035

Perceived ease of use, Usefulness, security, and personalization are the predictors of purchase intention, and their regression coefficients are shown in the Table 6. Perceived ease of use (B = 0.805, P (0.000) < 0.05), usefulness (B = 0.201, P (0.004) <0.05), security (B = 0.120, P (0.016) <0.05), and personalization (B = 0.179, P (0.035) <0.05) are all significant predictors of purchase intention.

The equation derived from the regression coefficients,

$$\mathbf{Y = \beta 0 + \beta 1X}$$

$$\mathbf{PI = \beta 0 + \beta 1(PEOU) + \beta 2(PU) + \beta 3(PS) + \beta 4(PP)}$$

PI = 0.394 + 0.805 * PEOU + 0.201 * PU + 0.120 * PS + 0.179 * PP

Where,

- PI - Purchase Intention
- PEOU - Perceived Ease of Use
- PU - Perceived Usefulness
- PS - Perceived Security
- PP - Perceived Personalization.

Table 5
Summary of Hypotheses

No	Hypothesis	Beta value	P Value	Decision
H1	PEOU → PI	0.805	0.000	Accepted
H2	PU → PI	0.201	0.004	Accepted
H3	PS → PI	0.120	0.016	Accepted
H4	PP →PI	0.179	0.035	Accepted

5. DISCUSSION OF THE FINDINGS

In omni-channel merchandising, the inquiry set out to thoroughly investigate the elements impacting consumers' buying intentions. This study examined the impact of four aspects on Omni-channel cutomers' intent to buy: perceived ease of use, perceived usefulness, perceived security, and perceived personalization.

As per first research objective, mean values range from 3.6815 to 3.8446, with standard deviations from 0.68326 to 0.81464, indicates high level of perceived ease of use, perceived usefulness, perceived security and perceived customization on customers' purchase intention of clothing through the omni-channel approach in the Colombo District, Sri Lanka.

According to second research objective, there is a strong positive correlation between perceived ease of use, perceived usefulness perceived security, and perceived personalization with purchase intention. This implies that a rise in any one of these variables causes a rise in the intention to buy. Furthermore, with p-values less than 0.05, each of these correlations is statistically significant.

As demonstrated in third research objective, impact of perceived ease of use, perceived usefulness perceived security, and perceived personalization on purchase intention is portrayed in Table 7. Firstly, a significant positive impact between perceived ease of use and purchase intention is found (B=0.805, P=0.000<0.05). Similar finding has found in the literature as well (Peiris et al., 2021; Ummah et al., 2021). Second, Perceived Usefulness has significant positive impact on Intention to Buy (B=0.120, P=0.016<0.05). Consistent with other research, this study found a positive impact between perceived usefulness and purchase intention, suggesting that consumers are more likely to buy when they see the value in Omni-

Channel shopping (Peiris et al., 2021; Ummah et al., 2021). Investigating the relationship between Perceived Security and Purchase Intention revealed interesting findings (B=0.179, P=0.035<0.05). The results highlighted a strong positive impact, highlighting the need to build a reliable and safe purchasing environment across different platforms to strengthen customers' intention to buy (Singla et al., 2022; Ummah et al., 2021).

In addition, interesting insights were shed light on by testing the hypothesis about Perceived Personalization and its effect on Purchase Intention. Customers' intents to engage and purchase via Omni-Channel shopping are substantially influenced by personalized experiences, as indicated by the robust positive impact between perceived personalization and purchase intention (Ummah et al., 2021).

This study presents strong evidence that customers' perceptions of usability, utility, security, and personalization have a substantial impact on their intention to buy when it comes to Omni-Channel retailing. By highlighting the significance of retailers prioritizing user- friendly, secure, useful, and personalized experiences to boost customer purchase intentions in Omni-Channel environments, these findings validate the critical role of these factors in shaping consumer behavior in today's retail landscape.

6. CONCLUSION

This study makes a substantial contribution to the existing knowledge on the subject of omni-channel commerce. It does so by introducing a distinct conceptual model and presenting novel findings. The model highlights the important elements that influence consumer behavior in a

multi-channel retail environment by considering Perceived Ease of Use, Perceived Usefulness, Perceived Security, and Perceived Personalization as predictors of Purchase Intention.

Moreover, this analysis provides significant insights that go beyond previous investigations. The study specifically highlights the complex connection between perceived personalization and the desire to make a purchase. It reveals the important impact of personalized experiences in influencing customer behavior in Omni-Channel shopping. It emphasizes the important role of personalization in influencing consumers' intentions to make purchases through different retail channels.

Furthermore, this study not only enhances the overall comprehension of omni-channel commerce but also fills a specific research void in a particular location. The study provides valuable insights into consumer behavior in the Colombo District, specifically examining how factors such as perceived ease of use, usefulness, security, and personalization have a distinct impact on purchase intentions in this geographic region. This localized emphasis helps to close the knowledge gap on consumer behaviors in omni-channel retailing within specific regional settings, while also enhancing the overall understanding of consumer behavior in multi-channel retail environments.

The findings highlight how important an easy-to-use online platform is in shaping consumers' intentions to make a purchase. Streamlining navigation, making sure the design is responsive, and enhancing the mobile experience should be retailers' top priorities. Retailers may lower friction and give customers a smooth experience by streamlining the browsing and checkout processes. This will improve customers' perceptions of ease of use.

The study emphasizes how crucial it is to offer thorough product information and tools that facilitate decision-making. Retailers are urged to make investments in thorough product descriptions, excellent photos, and maybe virtual try-on capabilities. Retailers can encourage more purchases by giving customers more power to make educated decisions by improving the perceived utility of the online platform.

Intention to make online purchases is significantly influenced by security. It is essential to implement transparent privacy policies, and secure payment gateways. To favorably impact customers' perceived security and purchase intention, retailers should prioritize constructing and conveying strong security measures that reassure customers about the safety of their personal information.

The study emphasizes the favorable relationship between purchase intention and perceived personalization. It is recommended that retailers use cutting-edge technologies, such artificial intelligence (AI), to provide customized recommendations based on customer preferences. Offering individualized marketing campaigns and personalized shopping experiences can improve perceived personalization even more, building a closer bond with clients and raising the possibility that they will make a purchase.

7. FUTURE RESEARCH DIRECTIONS

Firstly, future research could be improved by expanding the geographical scope. Although this study specifically examined the Colombo District, conducting research that includes several geographical regions would offer a broader perspective on how regional disparities influence consumer behaviors. In addition, incorporating qualitative research methodologies in conjunction with quantitative ones would provide a comprehensive picture. Furthermore, future investigations could prioritize longitudinal study designs. Monitoring consumer behaviors and purchasing intents over a prolonged duration. Exploring the role of developing technologies like augmented reality, virtual reality, and artificial intelligence and their influence on customer behaviors presents an interesting direction for future research. Furthermore, the inclusion of a broader array of factors such as environmental sustainability, social responsibility, and experiential marketing methods are becoming increasingly important in shaping consumer choices.

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