

Abstract.

The dynamic expansion of digital technologies has reshaped commercial activity, encouraging businesses across sectors to intensify investment in digital marketing and e-commerce strategies. Sustained success in online markets, however, depends largely on consumer satisfaction, which directly influences profitability and long-term competitiveness. Understanding the determinants of online purchasing behaviour is therefore crucial for both theory and practice.

The primary aim of this doctoral dissertation was to identify key factors influencing consumer purchasing decisions in electronic commerce, with particular emphasis on behavioural perspectives and the mediating role of online trust. A quantitative study was conducted between 2022 and 2026 using an e-survey distributed through the Lime Survey platform at Nicolaus Copernicus University in Toruń. The research yielded 304 valid responses from a sample of 371 Polish university students. Reliability and validity were assessed using Cronbach's alpha and established scale development procedures, while data analysis was performed using partial least squares (PLS) and structural equation modelling (SEM) via WarpPLS.

With regard to the **conceptual model** underpinning this study, it is important to note that online purchasing behaviour is closely tied to human psychology and cognitive processes. For this reason, the Theory of Planned Behaviour (TPB), as a behavioural framework, offers an appropriate lens through which the key factors influencing online shopping can be more accurately measured and evaluated. As buying-decision in the virtual mode has also relation to the human's psychology, cognition; consequently, through TPB conceptual model – a behavioural model – the concepts of online shopping factors could be better measured and evaluated. To describe the conceptual model, in a reflective model, the causal action flows from the latent variable to the indicators. The latent variable (perceived web quality [F], or past online shopping experience [G] and finally perceived online trust [E]) are posited as the common cause of indicator behaviour. The manipulation of the latent variable via changing web quality, past online shopping experience, or trust causes a change in indicator behaviour. The causal action flows from the independent variables (indicators) to the composite variable. In this model, the indicators are [A]=perceived product awareness; [B]=perceived price advantage; [C]=perceived payment transaction safety; [D]=perceived social influence; [F]=perceived web quality; [G]=past online shopping experience, which influence (shape) perceived online trust [E].

The dissertation consists of five chapters. The first two chapters provide a comprehensive literature review, covering theoretical foundations such as the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), and the Theory of Planned Behaviour (TPB), as well as prior research on online trust and factors shaping online purchasing decisions. Chapter 3 presents the methodological framework, including philosophical assumptions, research

design, instrument development, sampling procedures, and key statistical techniques such as EFA and CFA. Chapter 4 reports empirical results, outlining descriptive statistics, model validation, and hypothesis testing. Chapter 5 discusses the findings in relation to prior literature, highlights theoretical and practical contributions, presents limitations, and proposes directions for future research.

The results indicate that perceived product awareness and payment transaction safety significantly influence perceived online trust. Moreover, perceived online trust, perceived web quality, and prior online shopping experience positively affect online purchasing behaviour. In contrast, perceived price advantage, social influence, perceived web quality, and past online experience show no significant effect on perceived online trust.

Keywords: Online trust, payment transaction safety, perceived price advantage, perceived product awareness, past online shopping experience, perceived web quality, social influence.