REFERENCES

Alaaraj, H., & Ibrahim, F. W. (2014). An Overview and Classification of E-Readiness Assessment Models. *International Journal of Scientific and Research Publications,* 4(12), 1-5.

Bentler, P. M, & Bonnet, D. C. (1980). Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin,* 88(3), 588-606.

Bartlett, J. E., Kotrlik, J. W., & Higgins, C. C. (2001). Organizational Research: Determining Appropriate Sample Size in Survey Research. *Information Technology, Learning, and Performance Journal,* 9(1), 43.

Bentler, P. M., & Ullman, J. B. (2003). Structural Equation Modeling. *Handbook of Psychology,* 23, 607-634.

Bui, T. X., Sankaran, S., & Sebastian, I. M. (2003). A framework for measuring national e-readiness. *International Journal of Electronic Business,* 1(1), 3-22.

Choshin, M., & Ghaffari, A. (2016). An investigation of the impact of effective factors on the success of e-commerce in small- and medium-sized companies. *Computers in Human Behavior,* 66, 67-74.

Central Bank of Sri Lanka. (2018). Economic, Price and Financial System Stability, Outlook and Policies. *Annual Report 2017*, 1, 1-25.

Delpachithra, S., Howard, S., Lane, S.M., & Vyver, G.V. (2004). An electronic commerce initiative in regional Sri Lanka; The vision for the central province Electronic Commerce Portal, *The Electronic Journal of Information Systems in Developing Countries*, 16(1), 1-18.

Department of Census and Statistics. (2012). Census of Population and Housing (2012). Retrieved January 25, 2019, from http://www.statistics.gov.lk/PopHouSat/CPH2011/Pages/ Activities /Reports/FinalReport/FinalReportE.pdf

Department of Census and Statistics. (2015.). Sri Lanka Labour Force Survey (2015). Retrieved January 25, 2019, from http://www.statistics.gov.lk/samplesurvey/ LFS_Annual Report_2015.pdf

Department of Census and Statistics. (2016). Household Income and Expenditure Survey - 2016. Retrieved January 25, 2019, from http://www.statistics.gov.lk/HIES/ HIES2016 /HIES2016_FinalReport.pdf

The Economist Intelligence Unit Limited, & IBM Corporation. (2003). *The 2003 e-readiness rankings*. Retrieved January 25, 2019, from http:// graphics.eiu.com /files / ad_pdfs /eReady_2003.pdf

Etikan, I., Musa, S., A., & Alkassim, R., S. (2015). Comparison of Convenience Sampling and Purposive Sampling, *American Journal of Theoretical and Applied Statistics*, 5(1), 1-4.

Fornell, C. G., & Bookstein, F. L. (1982). Two structural equation models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing Research*, 19, 440–452.

Glenn, D. I. (1992). Determining Sample Size, Fact Sheet PEOD-6. *Florida: Florida Cooperative Extension Services. Universisty of Florida*.

Grandon, E., & Pearson, J. M. (2004). Perceptions of Managers/Owners of Small and Medium Sized Firms in Chile, *Communications of the Association for Information Systems*, 13, 81-102.

Grandon E., & Pearson J. M. (2004). Electronic commerce adoption: an empirical study of small and medium US businesses, *Information & Management,* 42, 197-216.

Gunawardena, K., D. (2005). An empirical study of potential challenges of implementing E-commerce strategy; Special reference to BOI (Board of Investment) companies in Sri Lanka, *Vidyodaya Journal of Humanities and Social Science,* 2, 49-82.

Gupta, P. (2015). Comparative Study of Online and Offline Shopping: A Case Study of Rourkela in Odisha, *Department of Humanities and Social Sciences National Institute of Technology Rourkela*

Henseler, J., Ringle, C. M., & Sarstedt, M. (2012). Using partial least squares path modeling in international advertising research: Basic concepts and recent issues, *Handbook of research in international advertising*, 252-276

Hair J., F., Hult, G., T., M., Ringle, C., M., & Sarstedt, M. (2013). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, SAGE Publications, Inc.

Javadi M., H., M., Dolatabadi, H., R., Nourbakhsh , M., Poursaeedi, A., & Asadollahi, A., R. (2014). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, *International Journal of Marketing Studies*, 4(5), 81.

Kapurubandara, M., & Lawson, R. (2008). Availability of E-commerce Support for SMEs in Developing Countries, *The International Journal on Advances in ICT for Emerging Regions,* 1(1), 3 – 11.

Kabango, M. C., & Asa, A. R. (2015). Factors influencing e-commerce development: Implications for the developing countries, *International Journal of Innovation and Economic Development*, 1, 59-66.

Kanyaru M., P., & Kyalo K. J. (2015). Factors Affecting the Online Transactions in the Developing Countries: A Case of E-commerce Businesses in Nairobi County, Kenya, *Journal of Educational Policy and Entrepreneurial Research (JEPER),* 2, 1-7

Lin H. F., & Lee G. G. (2005). Impact of organizational learning and knowledge management factors on e-business adoption*, Management Decision,* 43, 171-188.

Lu J. (2014), Research shows men are more likely to shop on mobile than women, Retrieved January 25, 2019, from https://www.washingtonpost.com/news/ technology/wp/2014/08/06/research-shows-men-are-more-likely-to-shop-on-mobile-than-women/?noredirect=on

Makhitha K., M. (2014). Factors Influencing Generations Y Students' Attitude towards Online Shopping, *Mediterranean Journal of Social Sciences,* 5(21),39.

Nanson, M. (2018). Gen X, Millennial and Gen Z Shopping Behaviors, Compared, Retrieved June 08, 2019, from https://www.volusion.com/blog/gen-x-millennial-and-gen-z-shopping-behaviors-compared/

Parveen, H., & Showkat, N. (2017). Non-Probability and Probability Sampling, Retrieved June 08, 2019, from http://optimierung.mathematik.unikl.de/mamaeusch /veroeffentlichungen/ver_texte/sampling_en.pdf

Schneider, G. P., & Perry J. T. (2000). Electronic Commerce Cambridge, *MA: Course Technology*, 388

Senarathna, R. P., & Wickramasuriya, I. R. (2011). Organizational Factors Affecting E-commerce Adoption in Small and Medium-sized Enterprises, *Tropical Agricultural Research*, 22(2), 204 – 210.

Suriyapperuma, H. P., Ab Yajid, M. S., Khatibi, A., & Premarathne, S. P. (2015). The Impact of Internet Adoption on SME performance in Sri Lanka: Development of a Conceptual Framework, *International Journal of Arts and Commerce,* 4(1), 46- 68.

Telecommunications Regulatory Commission of Sri Lanka. (2019). *The Internet Statistics - December 2018*. Retrieved June 08, 2019, from Telecommunications Regulatory Commission of Sri Lanka website: http://www.trc.gov.lk /images/pdf/ statis_q42018.pdf

United Nations Department of Economic and Social Affairs (UN/DESA), United Nations Conference on Trade and Development (UNCTAD), United Nations regional commissions, & United Nations World Tourism Organization (UNWTO). (2018). Country classification. *World Economic Situation and Prospects*, 140-147.

Whitely, D. (1998). *E-Commerce: Strategy, Technologies and Applications,* McGraw Hill

World Bank Group, The World Bank's Classification of Countries by Income, Retrieved January 25, 2019, from http://documents.worldbank.org/curated/en/408581467988942234/pdf/WPS7528.pdf