



The Moderating Impact of Social Media Usage & Perceived Risk on the Relationship of Website Experience and Online Purchase Intention

Ubaid Amjad Shiekh, PhD Scholar, Karachi Institute of Economics and Technology
Atif Aziz, Associate Professor, Karachi Institute of Economics and Technology

Abstract- The main purpose of the study was to analyze whether website experience factors vary purchase intention of consumers in the context of retail industry. The study model highlighted three different website experiences factors and their association with employee productivity. The study also highlights the moderating effect of social media usage and perceived risk on relationship between constructs. This research helps the marketing professionals working at all levels whose goal is to maximize the online sales and performance of the organizations by serving their customers successfully, the study would help predicting the consumer behavior and thereby considering the aspects that might be considered failures for all the stakeholders involved in online purchase. Once managed effectively, the financial performance of online retailers will raise. This research may be the start of the thought-provoking debate in Pakistani online retail sector asking the question whether or not the website experience can have a relationship with online purchase. In addition, how significant are roles of perceived risk, social media usage and perceived trust in determining the said relationship in the small yet increasingly expanding and evolving Pakistani e-retail sector. Last but not the least; based on the current available statistical data; the study might consider developing a scientific model or a framework in setting a right direction for the businesses or the economies interested in transforming their future growth through online purchase intention.

Keywords: Social Media, Online Purchase, Website Experience

I. INTRODUCTION & BACKGROUND

Marketing as a discipline calls for the understanding and application of the principles of behavioral psychology to the profession. Doing so provides in depth insights into the causal relationship between marketing efforts and their success. Such endeavours open new horizons into the complex yet fascinating domain of decision-making process (MacInnis, et al., 2020). It is with this thought that the study explores the domain of customers' purchase intentions. At present, purchasing behavior of consumer has been evolved especially in retail industry. From the traditional concept, such as physical store buying behavior, to modern concept which involves technology has changed the perceived behavior, thus can be considered a notable "directional change" (Hanjaya, Kenny & Gunawan, 2019). Moreover, the current situation of Covid-19 has resulted in a boom in e-commerce, the study hence aims to explore the same in context on online purchase. The factors and dynamics both, of this sector are very much different from traditional market, moreover, the crowd that is attracted to make such transactions and purchases belong to considerably younger generation, who require online endorsements to gauge the authenticity and quality of anticipated service. (Hansen, Saridakis & Benson, 2018).

The factor that has drawn the considerable attention of the researchers in the recent past is website experience, which increasingly demands endorsements for online purchase intention (Hansen, Saridakis & Benson, 2018). Study represents the online retail sector, which is considerably influenced by the technological advancements (Gajanova & Nadanyiova, 2020). The number of online consumers keeps climbing consistently. In 2019, around 192 billion people preferred to shop online, with estimated global sales of over US\$ 3.5 trillion (Statista, 2021). Furthermore, the sales forecast reports the worldwide retail sales growth at 7.2% for the year 2021. In 2020, Pakistani online purchase revenue crossed US\$ 1.2 billion projected at CAGR of 16% from 2020-24. The country's retail market size is currently estimated to be around US\$ 42 billion out of which only US\$1.2 billion online retail sales with an annual growth rate of 8% (Project & Policy Research Wing, 2020).

Pakistan's online purchase market size is expected to exceed US\$ 1.5 billion in 2022 especially in last months of year, due to new online payment merchants and broadband penetration (The Express Tribune, 2021). Retailing is expected to see a swift recovery post Covid-19 pandemic. Sales will benefit from an expected rapid return to economic growth (Euromonitor, 2021). This provides a reason for the researchers

to undertake present study and examine the factors accounted for of consumer intentions to make purchases online.

While online purchase revenue worldwide projected at US\$ 4 trillion in 2021, Pakistan's share is expected to reach US\$ 1.5 billion; a mere 0.20% of the whole. The trend shows that in 2025, Pakistan's share in the global revenue will only increase by .01% making it 0.21% of the whole (World Development Report, 2020). According to Statista; a global ecommerce statistics website; online sales in Pakistan amounted to US\$ 1.2 billion in 2020, representing 0.34% of the country's retail sales. The rank of Pakistan was 117 out of 151 (UNCTAD's B2C E-commerce Index, 2020). With 10th largest population of internet users (61 million) and 4th largest population of broadband users, Pakistan's share of online retail purchase stands at US\$ 1.2 billion. It is a missed opportunity. This situation is obviously not encouraging, and we need to find out reasons as to why Pakistan is unable to capitalize on its potential and improve her share of the world's e-commerce revenue.

Researchers have tried to study several factors and one particular aspect that attracted their interest is the use of website interfaces. It is to be noted that the figure is only 1.94% when it comes to make decision to buy when visit website. The value depicts that 1 in 51 visitors actually purchase goods (Oberlo, 2021). It implies that only by converting the purchases rate to 4%, the sales and profits can be doubled.

Although numerous factors have been identified in prior literature which affects the purchase intention of consumer in e-commerce, but the question arises that are these factors independent of demographics especially in a country like Pakistan. Thereby, the study could be beneficial by giving deeper understanding of consumer perception which would further help practitioner to adopt effective strategies that increases the purchase intention of consumer in e-commerce. In doing so, the researcher intends to combine most influential factors namely information quality, security services and website credibility in order to address the concerns which may arises during online shopping.

Online purchase has seen a tremendous growth in the last decade. There are more than 1.9 billion people globally utilizing the services and a total amount of USD 3.5 trillion has been generated in the year 2020 (UNCTAD, 2020). The expectations are huge for the coming years as it is expected that the sales would grow by 100% and the customers preferring to buy online would grow by 2.14 billion (Statista, 2020). However, it is also a fact that almost 82 percent of shopping on a global level is carried out using traditional methods of purchasing and only 18 percent of the purchases are carried out using online sources (Global Online Consumer Report, 2019), There is a high level of possibility that the overall value might jump to over 70 percent approximately after five years (eMarketer, 2020). This implies that we need to examine several factors not only considered important not only by the online consumers of today but the same of the future as well.

In general, growth of online purchase is connected with technological advancements and its use (Phongsath, & Jirawoottirote, 2018; Janavi, Soleimani, Gholampour, Friedrichsen & Ebrahimi, 2021). However, research is needed to examine why does the actual potential of technological use for online purchase is not fully realized. This implies that consumers consider certain factors important for making or breaking their online purchase choices. This study will test the concerned factors seeking guidance in the light of "Theory of Planned Behavior (TPB)".

In particular, the interface of websites facilitates the growth of online purchase as consumers consider it as convenient thereby making it widely popular among them (Pénard, & Perrigot, 2017). However, the questions arises that when we consider the growth of online purchase, whether or not the credit is given to the actual contributions of large segments of society i.e. youth; that comprises an estimated 65 percent of population. The economic indicators of online purchase generalize the contributions made by different consumer segments (Dharmesti, Dharmesti, Kuhne, & Thaichon, 2019). Therefore, further investigation is required aimed at youth consumers to find out the role of determinants considered important by them.

The growth in online purchase can be attributed to the diffusion and adoption of technology as new security and protection measures, wide range of services, credibility of sources, information quality and comfort are introduced to facilitate the current and new online users (Chetioui, Lebdaoui & Chetioui, 2020). Several studies (Ferreira, Fernandes, Rammal & Veiga, 2021; Chetioui, Lebdaoui & Chetioui, 2020; Kong, Wang, Hajli & Featherman, 2020) examine the range of mentioned constructs and their relationship with online purchase intention. However, the studies conducted on investigating the role of different factors in

modeling online purchase intentions (Ismagilova, Slade, Rana & Dwivedi, 2020; Thomas, Wirtz & Weyerer, 2019; Fard & Marvi, 2019; Kushwah, Dhir & Sagar, 2019; Ghasemaghaei, & Hassanein, 2019; Osei-Frimpong, Donkor & Owusu-Frimpong, 2019; Kühn & Petzer, 2018; Balabanis & Siamagka, 2017; Chin & Goh, 2017) provide inconsistent findings. Therefore, this study examines the four dimensions of website credibility to make recommendations for Pakistani online retail consumer.

Lastly, The service sector of Pakistan accounts contributes 53.3% in GDP .The retail sales constitute about “30% of the service sector contribution to the GDP of Pakistan” (Pakistan Economic Survey, 2018-19). Pakistan is the sixth most populous country in the world. However, Pakistan is not even listed under Top 20 global e-commerce economies (UNCTAD, 2020). Although a detailed investigation of the reasons behind this is beyond the scope of this study, yet the study of moderators such as perceived risk and social media usage, used for this research may uncover some interesting insights so far untapped in the Pakistani context.

II. LITERATURE REVIEW

2.1 Online Purchase Intention

Buying intention of a consumer can be gathered from learning process and thinking process that emerging any perceived feeling against particular product and service. Kotler (2005) stated that consumer buying intention is placed in the phase of evaluation of alternative in buyer decision process. Kotler (2005) discussed that there are two factors which involves in the establishment of consumer buying intention.it consist of attitude of others and unanticipated situation. Schiffman and Kanuka (2005) stated that the consumer’s buying decision can be affected by numerous factors. These factors can be consisting of marketing activities of various firms or the information from those customers who share their experience related to products services they availed.

Moreover, the websites provide a technological platform to access the information. The Technology Acceptance Model (TAM) that was put forward by Davis, Davis, Bagozzi & Warshaw in 1989, helps explaining how people accept and use technology in accessing the information systems for online purchase intentions (Taherdoost, 2018). One particular use of technology is social media which is considered as an important marketing tool in the current era. An array of the organizations from a variety of industries are utilizing the social media platforms as a proactive means to reach to their current and potential customers on a global level (Adeola, Hinson & Evans, 2020). It is known that social media usage can have a significant impact on the intention to purchase (Al-Ja'afreh & Al-Adalileh, 2020). The rationale behind trusting the social media is that the comments and opinions are from customers comprising of general public and therefore, it is recommended that marketers all over the world should take benefits of credible social media platforms.

There could be many reasons that have stopped Pakistan from realizing its full potential of online purchase. The literature review forms the basis of current study in proposing firstly, to establish certain factors that may contribute in bridging this gap from the digital representation viewpoint in general and retail sector in particular. Secondly, it brings up the issues relating to the factors that may hamper the development of online purchase in retail sector. Thirdly, it supports the inclusion of moderating variables. Careful and detailed examination and testing of the said variables may provide further insight into resolving the issues pertaining to retail consumers’ online purchase intentions. Additionally, the overall study of the discussed factors forms the basis of the proposed conceptual framework and hypothesis.

2.2 Theoretical Framework

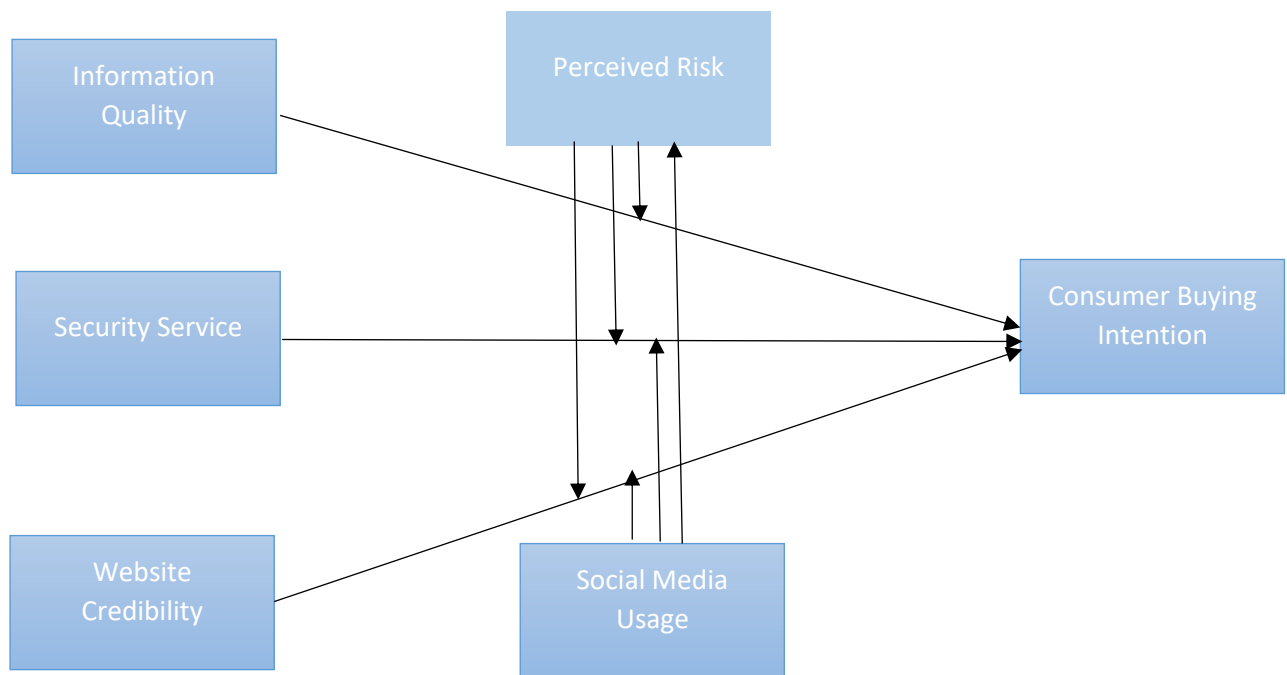


Fig 1. Conceptual Framework

Consumers buying intention through internet is an important phenomenon in the world of marketing. It is not easy to evaluate the consumer behavior virtually that how much they are willing to buy the specific product especially in an online platform. The core theory specifically on the individual's intention to perform a specific behavior was introduced by Azjen in 1985. This theory is known as theory of planned behavior (TPB). It is an extension of two theories, information integration theory (ITT) and theory of reasoned action (TRA). According to TPB, attitude and subjective norms towards a targeted behavior influence an individual's intention to perform the particular task. Azjen (1985) stated that attitude toward behavior can be favorable or unfavorable which influence the intention of an individual to perform the specific behavior. Azjen (1991) further discussed the three main factors which influence the individual's intention toward targeted behavior.

The first factor is attitude which refers to personal opinion of a person. It can be positive or negative. The second factor is subjective norms which can be defined as norms or social pressure or others' perception which influence the intention of a person. The last one is behavioral control which can be internal and external control to perform specific behavior. These factors together or individually motivate a person to perform targeted behavior.

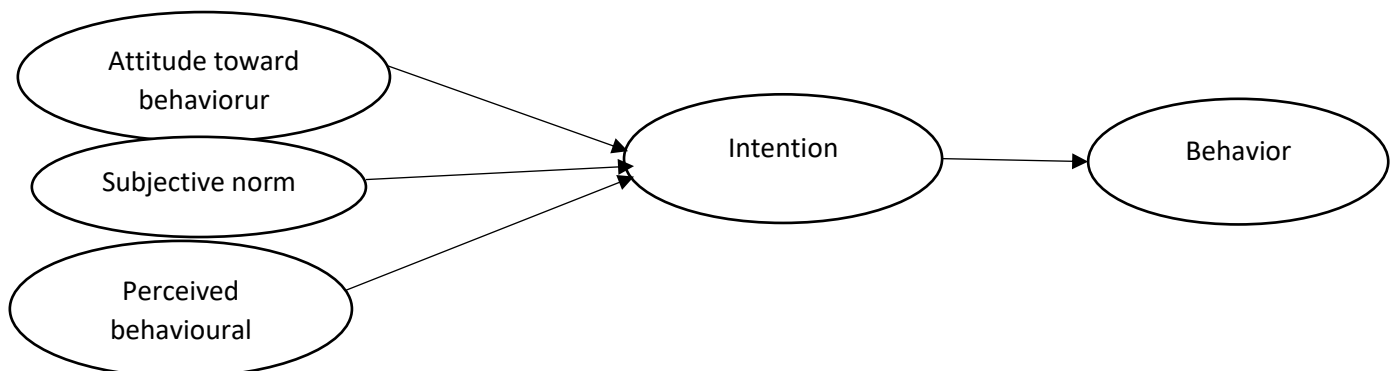


Fig2. TPB Model

Hajli (2015c) stated that there are two core theories in e-commerce studies which can be used to test and predict an individual's intention to utilize information system. These two theories are theory of planned behavior (TPB) and technology acceptance model (TAM). In this research intention to buy is defined as consumer buying intentions which is our main dependent variable and selected to explore the influence of information quality, security service, website credibility on it as well as examine the moderating effect of perceived risk and social media usage on relationship between them (Hajli, 2015c). Subjective norms can be considered as the main factor which influence the consumer buying intention. The platforms where consumer have social interaction, can be known to each other which establishes trust between them, thus providing honest reviews and recommendations of products. This increases the purchasing intention of a user (Hajli, 2014b).

2.3 Research Hypotheses

Information Quality and Online Purchase Intention

Perceived information quality referred to as the comparisons of various products online is considered to be the most beneficial element in context of online shopping (Grewal et al., 2003, Wallace, 1995). The value of Product and its attributes are to be investigated or examined by the consumers given by the websites (Grewal et al., 2003). The fact which cannot be denied that the quality information reflects the service or product quality of brands, hence they has a power to influence purchase intention. Due to the fact, one can assume that perceived information quality affects the consumer buying intention (Wang and Strong, 1996; Parasuraman and Grawel 2000; Patterson and Spreng 1997; Tam, 2004; Zeithaml 1988). The websites which are equipped with quality information give opportunity to consumers to examine the attributes of product/ services thoroughly, it further helps e-vendors to make a smooth delivery and innovate something valuable to enhance the characteristics of certain product. Thus, it concludes that the valuable information given by websites increase the likelihood of consumer to buy the product or at least attract them enough to buy in future. Honeycutt et al., (1998) stated that quality websites have the tendency to retain customers. Furthermore, Chiu et al., (2005) argued that information quality must includes several elements such as relevant data, up to date information, well designed infrastructure, user friendly website so that it may facilitate properly and increase the buying intention of consumers.

H1: The information quality has a significant impact on shaping online purchase intention.

Security & Services and Online Purchase Intention

Security may be defined as “defensive the information of transactions and clients from internal and external fraud/crook utilisation.” It is a universal fact that people get worried and be careful when it comes to make online transaction. The reason is that they have this fear of loosing their personal data. Therefore, we can say that security is a key driven factor in research domain and needs to be examined properly (Abrazhevich, 2004). The concerns arise within network security makes it mandatory to be improvised so that the trust can be built-up on online systems.

Li et al., (2017) argued that a higher level of online trust and higher assessment of website features such as payment procedures and protocols, quality information, privacy concerns are needed to be addressed in order to achieve higher traffic. The present literature attempts to recognize the safety concerns of consumers and how much it impacts on the adoption of payment systems (Lim et al., 2007). It is to be noted that most of the consumers try to find a convenient protocols and procedures of payments while doing online shopping which must be safe and secure in parallel. Kimery & McCord (2002) argued that security is entirely associated with the guarantee of monetary assets as well as personal information of consumers. If there is a risk in loosing monetary and confidential information than it may create hindrance in acceptance of internet (Hui et al., 2002). It is recommended in on of the study that the concerns related to security and privacy are crucial factors and play a key role in development of trust and purchase intention of online users. (McCole et al.,2010). Kadhiwal & Zulfiqar (2007) stated that the youth of Pakistan is highly concerned with technology usage and its security.

H2: The security and protection have a significant impact on shaping the online purchase intention.

Website Credibility & Online Purchase Intention

For organizations, social sites or website are the key elements in terms of sharing useful information. The reason is that this useful knowledge further links with potential buyers, thereby, highlighting the website credibility (Cho et al., 2015). Credibility refers to the “consumer’s evaluation of what performance is expected and what it actually performed (Parasuraman et al., 1985)”. The traditional concept of credibility was proposed by Gravin (1987), he defined credibility as “fitness for a purpose”.

However, as the time passing by, the concept has evolved and now it is views as “the ability of a product to satisfy the want and needs of consumers) Brophy & Coulling, 1996). If it is to be viewed in terms of website credibility that it can be explained as the evaluation of online consumers of website so that their needs could be fulfilled by purchasing the product or availing the service (Aladwani & Palvia, 2002; Chang & Chen, 2008). Jeong et al. (2003), describes website credibility as “the effectiveness and efficiency of the social web site in carrying intentional messages to viewers”. Previously, Bai et al, (2008) stated that “e-sellers should focus on the quality of the website so that the customers can buy and search according to their needs.”

Research done by Liao & Cheung (2002) found that in an online platform, the hopes of customers are high and they expect are transparent system so that they can enjoy the shopping. The empirical evidence shows that customer satisfaction increased by effective and efficient service which ultimately will increase the buying intention of consumer (Yang & Jun, 2002; Zhu et al., 2002). Various scholars stated that website credibility is the crucial factor for e-business technique and has a significant impact on online purchase intention (Loiacono et al., 2007). Similarly, another literature explained that website appearance is directly linked with consumers’ emotions hence affecting their purchase intention (Tractinsky & Lowengart, 2007).

H3: Website’s credibility helps to modify online purchase intention.

Perceived Risk & Online Purchase Intention

The perceived risk is a fundamental issue to researchers because it directly affects the buying behavior of consumer in e-retail sector behaviors (Ariff et al., 2014). The effect of risk is negative in manner when it comes to online purchase intention (Almoussa, 2011). It is obvious that consumers always experience a certain risk threat when he or she intends to shop online. Still, the perceived risk in online shopping is not completely identified due to other dominant factors. Schierz et al., (2010) referred perceived risk as “an expectation of losses”. According to him, the larger the expectation losses, the higher the degree of risk perceived by customer.

Research done by Laroche et al., (2005) perceived risk as negative factor in buying decision of consumer. Similarly, Ko, et al (2004) defined the phenomenon as “the perception of consumer on changeable and contrary outcomes of buying a product or service.” According to him the risk contains two consequential elements; indecisions and consequences. Indecisions referred to “the probability of unfavorable outcomes”, whereas consequences are associated with “importance of losses (Laroche et al., 2005). Another researcher argued that the changeable outcomes of consumers’ belief are derive from online transactions (Kim et al., 2003). Perceived risk plays a significant role in online purchase intention and in an online environment it is expected that consumer might perceive greater risk in comparison with physical shopping. It is stated that greater risk perceived by consumer decrease their purchase intention (Le & Tan, 2003). Ahmed (2015) stated that perceived risk factor has a greater tendency to weaken the relation of website experience and online purchase intention. It shows that risk factor minimizes the chances to shop online no matter what the quality or security given by e-vendors. (Zhao et al., 2017)

H4: Perceived Risk plays a moderating role to predict relationship between Information quality and online purchase intention.

H5: Perceived Risk plays a moderating role to predict relationship between security and protection, and online purchase intention.

H₆: Perceived Risk plays a moderating role to predict relationship between website credibility and online purchase intention.

Social Media Usage and Online Purchase Intention

The information circulated on social network sites have the tendency to reduce purchase risk. As there is a total dependency on salesperson and suppliers, consumers are vulnerable and often exposed to risk in such environment (Saleh et al., 2013). Therefore, they are careful and seek every possible information in order to avoid bad purchasing decision (Mitchell, 1999). Dowell et al., (2015) argued that usage of social media improves the disposal information, enhance the ability to prevent environmental performances. Moreover, it also improves effective relationship of users and vendors, buying intention, commitment and satisfaction (Saleh et al., 2013; Pavlou, 2002 ; Keh & Xie, 2009).

It is said that social media usage brings high competency to accomplish a certain task with less effort and time. It indicates that consumer has a belief that the facilitator will adhere to shared principles and performs as per expectations. Ganesan (1994) stated that consumers are willingly to rely on facilitator or e-vendors, hence giving the strength to relationship.

H₇: Social media usage plays a moderating role to predict relationship between information quality and online purchase intention.

H₈: Social media usage plays a moderating role to predict relationship between security and protection, and online purchase intention.

H₉: Social media usage plays a moderating role to predict relationship between after sales service and online purchase.

H₁₀: Social media usage plays a moderating role to predict relationship between website credibility and online purchase intention.

III. RESEARCH METHODOLOGY

3.1 Methodology

This chapter covers methodology of present study. It provides details related to research method and approaches, population, sampling technique and methods, sample size and also explain the process through which data is being collected and analysed.

The study adopted quantitative research approach because the objective of research aims to assess a pretesting theory. The questionnaire was adapted and filled by those retail consumers who prefer to shop online.

Population:

The population of the study is online retail consumers of Karachi, Pakistan. But the target population of the study include Businessmen, Students, Salaried Person. The reason is to target those consumers who are the frequent users of e-commerce. Hence, the aforementioned target population includes the businessmen, student and salaried person residing in karachi and have experience of online shopping.

Sampling:

The technique opted for current study was non probability sampling and it implied snowball sampling technique of non-probability to collect data from those individuals who are best suited for the study. A sample size 377 was drawn with the help of Krejcie and Morgan sample method in which confidence level and error is assumed as 95% and 5% respectively.

3.2 Measurement

The variables are tested on Likert scale, adapted from already published paper. The table given below exhibits the items and sources of adapted instrument.

Construct	Source	Operationalization
Operational e-hrm, Transformational e-hrm Employee productivity	Adapted from Iqbal et al., 2019	Consists of eleven-item on 5-point Likert Scale. (3 operational, 3 transformational & 5 employee productivity)
e-Recruitment, e-Compensation	Adapted from Adli et al., 2014	Consists of seven-item on 5-point Likert Scale. (3 e-recruitment & 4 e-compensation.)

3.3 Data Collection

. To reach out the participant, an “electronic version” of questionnaire was sent via email and asked them to give their contribution in the study. Although the required responses were 377 but to avoid any hindrance, the author maximized number of participants and distributed 380 questionnaires. A total of 350 responses were received from which 345 were valid and rest of it were incomplete. Hence, 345 usable responses were considered for data analysis.

Pilot Testing

To check the goodness of fit of the model, reliability and validity tests were conducted for the constructs used in this study.

Reliability Test:

Construct	Items	Cronbach's Alpha
Information Quality		0.62
Security Service		
Website Credibility		0.78
Perceived Risk		
Social Media Usage		
Online Purchase intention		

Validity

Validity explains the meaningfulness of the construct to measure a certain variable. It suggests that at what extent meaningful decisions are on the basis of the data extracted from the sample (Golafshani, 2003; Drost, 2011)). There are many types of validity according to different researchers, like content validity, face validity and construct validity. Face validity of the instrument is the researcher's own assessment about the clear presentation of the items (Oluwatayo, 2012). This can be measured by analyzing the mean scores of the responses. This construct is overall valid because the mean scores are fair for individual construct. Regarding content validity, all the items have been taken from past studies. The items of constructs have also been examined by the field experts and have ensured the validity.

Construct validity is measured by convergent validity by inter-correlation between the items of the constructs (Jakobsson, 2011). Correlation of each variable was measured and found that items for all constructs are correlated with each other.

IV. DATA ANALYSIS AND FINDINGS

4.1 Demographics

The purpose of the current study is to evaluate the factors which influences the purchase intention of consumer in online retail sector, Thus, the demographic profile includes gender, age, income and experience of online shopping. The following table depicts the percentages and frequency of respondent with respect to age, income, experience, income level and gender.

Summary of Respondents	Frequency	Percentage
Gender		
Male	129	37.39%
Female	186	53.9%
Prefer not to say	30	8.6%
Age		
22-32	200	57.97%
33-43	130	37.68%
43-onwards	15	4.3%
Income level		
20,000-30,000	160	46.37%
31,000-40,000	145	42.02%
41,000-50,000	25	7.2%
Above 50,000	15	4.3%
Experience of Online Shopping		
0-1 Years		
2-4 Years	80	4.34%
5- onwards	250	72.46%
	15	4.347%

Table 4: Respondent Profile

4.2 Data analysis approach

To study and evaluate the conceptual model, Smart PLS is used which often use in the studies and researches related to management (Henseler, Ringle, Sarstedt, 2015). Ringle, Sarstedt, Mitchell & Gudergan (2018) indicated in literature that PLS is used by researchers when data sample is small in size. Furthermore, it is more suitable to have more accurate and confined results.

4.2.1 Mmeasurement model

Reliability

The stability of measures in a survey is ensured by assessing its internal consistency. This assessment confirms the reliability of survey and ensures the model is reliable. There are number of methods available to test the internal consistency of questionnaire. Since, the present study used smart PLS method, composite reliability and cronbach alpha tests were performed for assessing model. The results of composite reliability can be seen in Table 3 which indicates that all the construct items' value is more than 0.7 which means all the values has an acceptable rate. Similarly, the values of cronbach alpha are also satisfactory as they are greater than 0.6.

Validity

To examine the validity of questionnaire, average variance extracted (AVE) parameter was used in the study. Table 3 of study depicts that AVE of all constructs is greater than 0.5 which indicates that the instrument used for the study was valid and achieved the criteria.

Constructs	Cronbach's Alpha	CR	AVE
OPI	0.762	0.840	0.516
IQ	0.790	0.878	0.707
SS	0.882	0.927	0.809
WC	0.801	0.869	0.625

PR	0.685	0.809	0.590
SMU	0.786	0.866	0.521

Table 5: Construct Reliability & Validity

4.2.2 Structural Model

To test the proposed hypothesis, bootstrap technique in Smart PLS was used Gefen et al. (2000) recommended that t-values should be above 1.96 to support a hypothesis with 0.05 significant levels. The summarized results of the proposed hypotheses are described in table 4.3.3

	coefficient	t-value	p-value
IQ -> OPI	0.203	4.222	0.000
SS -> OPI	0.057	1.713	0.044
WC -> OPI	0.497	12.096	0.000
SMU -> OPI	0.085	1.835	0.034
PR -> OPI	-0.030	1.057	0.146
IQSMU Mod -> OPI	0.139	2.982	0.002
SSSMU Mod -> OPI	0.186	2.512	0.012
WCSMU Mod -> OPI	0.169	1.939	0.053
IQPR Mod -> OPI	0.359	1.093	0.065
SSPR Mod -> OPI	-0.186	2.512	0.012
WCPR Mod -> OPI	-0.267	3.006	0.003

Table 6: Path Coefficients

Bootstrapping was performed to check the statistical significance of construct path coefficients by means of t-statistics and p-values. The estimation results from Smart PLS software are shown in Table 6. According to results, the statistics of IQ and OPI shows the significant and positive relationship as the p-value is 0.000 ($p < 0.05$) and t-statistics is 4.222 ($t > 1.96$). Table 6 further depicts that the relationship of WC and SS with OPI is significant as the p-values statistics are. The SMU construct is also statistically significant in a positive manner, however, there is a negative relation between perceived risk and online purchase intention as depicted from table 6. Hence it can be concluded that H1, H2 and H3 which were the main hypothesis of the current research were supported by findings of the study.

Moderating Effect

To investigate the moderating impact of Social media usage and Perceived risk on the relationship between website experiences factor and online purchase intention. Six moderated hypotheses were proposed and tested. The two-stage PLS is recommended for moderation effect (Henseler and Chin, 2010). The moderating variable (Social Media Usage and Perceived Risk) and latent variables (Information Quality, Security Services and Website Credibility) were taken as an independent variable. The moderation effect of each hypothesis was analyzed separately. The result of moderation analysis is described in Table 6

The result shown in table 6 describes that no mediating effect of Social media usage on relationship of website credibility and online purchase intention. Where as information quality and social security relationship with online purchase intention is perfectly moderated by Social media usage in a positive manner. This shows that the relationship between constructs becomes strong, once the moderating effect of social media increases positively.

In case of Perceived risk, the relationship of security service and Website credibility with online purchase intention is negatively moderated by Perceived risk, hence showing the more the risk exists, the less the relation exist between the constructs. However, no moderating impact can be seen in table 6 on the relationship of IQ and OPI.

The findings thus support H4, H5, H8 and H9. Where as H6 and H7 are not supported by results.

4.2.3 Hypotheses Testing

Hypotheses	Hypothesized Relationship	Decision
H1	IQ -> OPI	Supported H1
H2	SS -> OPI	Supported H2
H3	WC -> OPI	Supported H3
H4	IQPR Mod -> OPI	Supported H4
H5	SSPR Mod -> OPI	Supported H5
H6	WCPR Mod -> OPI	Didn't support H6
H7	IQSMU Mod -> OPI	Didn't support H7
H8	SSSMU Mod -> OPI	Supported H8
H9	WCSMU Mod -> OPI	Supported H9

V. CONCLUSION

The main purpose of the study was to analyze whether website experience factors vary purchase intention of consumers in the context of retail industry. The study model highlighted three different website experiences factors and their association with employee productivity. The study also highlights the moderating effect of social media usage and perceived risk on relationship between constructs. The finding of this research shows that the overall model is significant, hence proving the consistency with previous researches ((Adeola, Hinson & Evans, 2020 ; Al-Ja'afreh & Al-Adalileh, 2020 ; Abrazhevich, 2004 ; Chiu et al., 2005 ; Kadhiwal & Zulfiquar, 2007; Loiacono et al., 2007; Tam, 2004; Zeithaml 1988; Tractinsky & Lowengart, 2007; Parasuraman and Grawel 2000; Patterson and Spreng 1997; Warshaw in 1989; Wang and Strong 1996; Zeithaml 1988). The TPB model in the context of online purchase intention provides theoretical support in order to assess its value and role in website experience.

This research helps the marketing professionals working at all levels whose goal is to maximize the online sales and performance of the organizations by serving their customers successfully, the study would help predicting the consumer behavior and thereby considering the aspects that might be considered failures for all the stakeholders involved in online purchase. Once managed effectively, the financial performance of online retailers will raise.

In Pakistan, the service sector is growing rapidly and among others it is due to the role of its major player i.e., retail sector. If we manage to consider the importance of different factors, we will be able to design and develop the websites that offer the desired response from online consumers. At the moment there is inconsistent delivery of service by the service providers. Therefore, as mentioned in above problem statement, the major contribution of this research would be to guide the online businesses and the persons involved in running them, to deal with online consumers by engaging them, make their interest in each task, and using their online purchasing power positively towards boosting the online retail sales.

This research may be the start of the thought-provoking debate in Pakistani online retail sector asking the question whether or not the website experience can have a relationship with online purchase. And how significant are roles of perceived risk, social media usage and perceived trust in determining the said relationship in the small yet increasingly expanding and evolving Pakistani e-retail sector.

This study provides the authenticity or seek the information to resolve the basic enigma behind that. This research will enhance the knowledge of consumer behavior and in addition may help building the strategies by the practitioners and academics in transforming the Pakistani e-retail sector in particular and overall a developing economy in general. The extraction of the moderating role would help marketers and management of current and new entrants to understand and effectively manage the danger of perceived risk and can utilize social media to ensure the level of customer's experience for the website. Last but not the least; based on the current available statistical data; the study might consider developing a scientific model or a framework in setting a right direction for the businesses or the economies interested in transforming their future growth through online purchase intention.

VI. LIMITATIONS AND FUTURE RESEARCH

The current study highlighted numerous contributions, however like other studies, this study also has some limitations. The study used cross-sectional research design as the data was restricted to consumers of Karachi. Secondly, the instrument adapted for present research was quantitative in nature. Another limitation is related to sampling technique, this study used snowball sample approach because the selection was made on the easy accessibility of participants.

The study also recommends several suggestions which may help the future researcher in further studies related to e-HRM practices and employee productivity. For instance, to obtain better and relatively focused results, it is suggested to use probability sampling techniques. Future studies could also use other refined instrument based on mix method technique, to get a deeper insight in the study. The role of mediator or moderator could also be added to extend the model and add further knowledge in literature.

REFERENCES

1. Ariffin, S. K., Mohan, T., & Goh, Y. N. (2018), Influence of consumers' perceived risk on consumers' online purchase intention., *Journal of Research in Interactive Marketing*.
2. Aggarwal, A., & Rahul, M. (2017), Impact of perceived usability and perceived information quality on Indian consumer purchase intentions in online shopping: implication of TAM and SOR theory. *International Journal of Technology Transfer and Commercialisation*, 15(2), 160-183.
3. Almousa, M. (2011), "Perceived risk in apparel online shopping: a multi-dimensional perspective", *Canada Social Science*, Vol. 7 No. 2, pp. 23-21
4. Arora, N., & Aggarwal, A. (2018). The role of perceived benefits in formation of online shopping attitude among women shoppers in India. *South Asian Journal of Business Studies*.
5. Adeola, O., Hinson, R. E., & Evans, O. (2020). Social media in marketing communications: A synthesis of successful strategies for the digital generation. In *Digital Transformation in Business and Society* (pp. 61-81). Palgrave Macmillan, Cham.
6. Aggarwal, A., & Rahul, M. (2018). The effect of perceived security on consumer purchase intentions in electronic commerce. *International Journal of Public Sector Performance Management*, 4(1), 1-20.
7. Akar, E., & Dalgic, T. (2018). Understanding online consumers' purchase intentions: A contribution from social network theory. *Behaviour & Information Technology*, 37(5), 473-487.
8. Al-Qeisi, K., Dennis, C., Alamanos, E. & Jayawardhena, C. (2014) 'Website design quality and usage behavior: unified theory of acceptance and use of technology', *Journal of Business Research*, Vol. 67, No. 11, pp.2282-2290.

9. Aladwani, A. M., & Palvia, P. C. (2002). Developing and validating an instrument for measuring user-perceived web quality. *Information & Management*, 39(6), 467-476.
10. Brophy, P. & Coulling, K. (1996). *Quality management for information and library managers*
11. Aldershot, England: Gower Publishing Company.
12. Boyer, K.K. & Hult, G.T.M. (2006) 'Customer behavioral intentions for online purchases: an examination of fulfillment method and customer experience level', *Journal of Operations Management*, Vol. 24, No. 2, pp.124–147.
13. Brucks, M., Zeithaml, V.A.& Naylor, G. (2000) 'Price and brand name as indicators of quality dimensions for consumer durables', *Journal of the Academy of Marketing Science*, Vol. 28, No. 3, pp.359–374.
14. Balabanis, G., & Siamagka, N. T. (2017). Inconsistencies in the behavioral effects of consumer ethnocentrism. *International Marketing Review*.
15. Bhattarai, S., Chatterjee, A., & Park, W. Y. (2021). Effects of US quantitative easing on emerging market economies. *Journal of Economic Dynamics and Control*, 122, 104031.
16. Bhatnagar, A., and S. Ghose. 2004. Segmenting consumers based on the benefits and risks of Internet shopping. *Journal of Business Research* 57 (12):1352–60.
17. Bai, B., Law, R., & Wen, I. (2008). The impact of website quality on customer satisfaction and purchase intentions: Evidence from Chinese online visitors. *International Journal of Hospitality Management*, 27(3), 391-402.
18. Chang, H. H., & Chen, S. W. (2008). The impact of online store environment cues on purchase intention: Trust and perceived risk as a mediator. *Online Information Review*, 32(6), 818-841.
19. Cho, S. H., Chang, K.-L., Yeo, J., Wounded Head, L., Zastrow, M., Zdorovtsov, C., Stluka, S. (2015). Comparison of fruit and vegetable consumption among Native and non-Native American populations in rural communities. *International Journal of Consumer Studies*, 39(1), 67-73
20. Chiu, H.C., Hsieh, Y.C. and Kao, C.Y. (2005) 'Website quality and customer's behavioral intention: an exploratory study of the role of information asymmetry', *Total Quality Management and Business Excellence*, Vol. 16, No. 2, pp.185–197.
21. Chiu, C. M., E. T. Wang, Y. H. Fang & H. Y. Huang. (2014) Understanding customers' repeat purchase intentions in B2C e-commerce: The roles of utilitarian value, hedonic value and perceived risk. *Information Systems Journal* 24 (1):85–114.
22. Chetioui, Y., Butt, I., & Lebdaoui, H. (2021). Facebook advertising, eWOM and consumer Purchase intention-Evidence from a collectivistic emerging market. *Journal of Global Marketing*, 1-18.
23. Chin, S. L., & Goh, Y. N. (2017). Consumer Purchase Intention Toward Online Grocery Shopping: View from Malaysia. *Global Business & Management Research*, 9.
24. DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean Model of Information Systems Success: A Ten-Year Update. *Journal of Management Information Systems*, 19(4), 9-30.
25. Dharmesti, M., Dharmesti, T. R. S., Kuhne, S., & Thaichon, P. (2019). Understanding online shopping behaviors and purchase intentions amongst millennials. *Young Consumers*.
26. De Matos, C. A., & Krielow, A. (2019). The effects of environmental factors on B2B e-services purchase: perceived risk and convenience as mediators. *Journal of Business & Industrial Marketing*.

27. Erkan, I., & Evans, C. (2018). Social media or shopping websites? The influence of eWOM on consumers' online purchase intentions. *Journal of Marketing Communications*, 24(6), 617-632.
28. Forsythe, S. M., & Shi, B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research*, 56(11), 867-875.
29. Fard, M. H., & Marvi, R. (2019). Viral marketing and purchase intentions of mobile applications users. *International Journal of Emerging Markets*.
30. Ferreira, J. J., Fernandes, C. I., Rammal, H. G., & Veiga, P. M. (2021). Wearable Technology and Consumer Interaction: A Systematic Review and Research Agenda. *Computers in Human Behavior*, 106710.
31. Forsythe, S., C. Liu, D. Shannon, and L. C. Gardner. 2006. Development of a scale to measure the perceived benefits and risks of online shopping. *Journal of Interactive Marketing* 20 (2):55-75.
32. Gounaris, S., Dimitriadis, S., & Stathakopoulos, V. (2010). An examination of the effects of service quality and satisfaction on customers' behavioral intentions in e-shopping. *Journal of Services Marketing*, 24(2), 142-156.
33. Grewal, D., Iyer, G.R., Krishnan, R. and Sharma, A. (2003) 'The Internet and the price-value- loyalty chain', *Journal of Business Research*, Vol. 56, No. 5, pp.391-398.
34. Ghasemaghaei, M., & Hassanein, K. (2019). Dynamic model of online information quality perceptions and impacts: a literature review. *Behaviour & Information Technology*, 38(3), 302-317.
35. Garvin, D. (1987). Competing on the eight dimensions of quality. *Harvard Business Review*, 65(6), 101-109.
36. Hui, K.-L., Teo, H. H., & Lee, S.-Y. T. (2007). The value of privacy assurance: An exploratory field experiment. *MIS Quarterly*, 31(1), 19-33.
37. Huma, Z., Alotaibi, N. M., Aziz, A., & Shah, S. A. (2020). THE MODERATING EFFECT OF EWOM ON ONLINE PURCHASE: A PERSPECTIVE FROM THE VIEWPOINT OF PAKISTAN CUSTOMER. *International Journal for Quality Research*, 14(4).
38. Hansen, J. M., Saridakis, G., & Benson, V. (2018). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*, 80, 197-206.
39. HernáNdez, B., Jiménez, J., & Martín, M. J. (2009). Key website factors in e-business strategy *International Journal of Information Management*, 29(5), 362-371.
40. Hasanov, J., & Khalid, H. (2015). The impact of website quality on online purchase intention of organic food in Malaysia: A WebQual model approach. *Procedia Computer Science*, 72, 382-389.
41. Bianchi, C., and L. Andrews. 2012. Risk, trust, and consumer online purchasing behaviour: A Chilean perspective. *International Marketing Review* 29 (3):253-75.
42. Ismagilova, E., Rana, N. P., Slade, E. L., & Dwivedi, Y. K. (2020). A meta-analysis of the factors affecting eWOM providing behaviour. *European Journal of Marketing*.
43. Iqbal, S., Rehman, K. & Hunjra, A.I. (2012), "Consumer intention to shop online: B2C e-commerce in developing countries", *Middle East Journal of Scientific Research*, Vol. 12 No. 4.
44. Jamali, S.K., Samadi, B. & Marthandan, G. (2014), "Prioritizing electronic commerce technologies in Iranian family SMEs", *Interdisciplinary Journal of Contemporary Research in Business*, Vol. 6 No. 2, pp. 148-180.

45. Jeong, M., Oh, H., & Gregoire, M. (2003). Conceptualizing Web site quality and its consequences in the lodging industry. *International Journal of Hospitality Management*, 22(2), 161-175.
46. Janavi, E., Soleimani, M., Gholampour, A., Friedrichsen, M., & Ebrahimi, P. (2021). Effect of Social Media Adoption and Media Needs on Online Purchase Behavior: The Moderator Roles of Media Type, Gender, Age. *Journal of Information Technology Management*, 13(2), 1-24.
47. Javed, M. K., & Wu, M. (2020). Effects of online retailer after delivery services on repurchase intention: An empirical analysis of customers' past experience and future confidence with the retailer. *Journal of Retailing and Consumer Services*, 54, 101942.
48. Kadhiwal, S., & Zulfiqar, A. U. S. (2007). Analysis of mobile payment security measures and different standards. *Computer Fraud & Security*, 2007(6), 12-16.
49. Kimery, K. M., & McCord, M. (2002). Third party assurances: Mapping the road to trust in etailing. *Journal of Information Technology Theory and Application (JITTA)*, 4(2), 63-82.
50. Kouser, R., Niazi, G. S. K., & Bakari, H. (2018). How does website quality and trust towards website influence online purchase intention?. *Pakistan Journal of Commerce and Social Sciences(PJCSS)*, 12(3), 909-934.
51. Kim, S., and H. Park. 2013. Effects of various characteristics of social commerce (s-commerce)
52. on consumers' trust and trust performance. *International Journal of Information Management* 33 (2):318-32.
53. Keh, H. T., & Xie, Y. (2009). Corporate reputation and customer behavioral intentions: The roles of trust, identification and commitment. *Industrial marketing management*, 38(7), 732-742.
54. Kong, Y., Wang, Y., Hajli, S., & Featherman, M. (2020). In sharing economy we trust: Examining the effect of social and technical enablers on millennials' trust in sharing commerce. *Computers in Human Behavior*, 108, 105-193.
55. Kühn, S. W., & Petzer, D. J. (2018). Fostering purchase intentions toward online retailer websites in an emerging market: An SOR perspective. *Journal of Internet Commerce*, 17(3), 255-282.
56. Kushwah, S., Dhir, A., & Sagar, M. (2019). Understanding consumer resistance to the consumption of organic food. A study of ethical consumption, purchasing, and choice behaviour. *Food Quality and Preference*, 77, 1-14.
57. Loiacono, E. T., Watson, R. T., & Goodhue, D. L. (2007). WEBQUAL: An instrument for consumer evaluation of web sites. *International Journal of Electronic Commerce*, 11(3), 51-87.
58. Liebermann, Y. and Stashevsky, S. (2002), "Perceived risks as barriers to internet and e-commerce usage", *Qualitative Market Research: An International Journal*, Vol. 5 No. 4, pp. 291-300.
59. Liao, Z., & Cheung, M. T. (2002). Internet-based e-banking and consumer attitudes: An empirical study. *Information & Management*, 39(4), 283-295.
60. Li, N. and Zhang, P. (2002), "Consumer online shopping attitudes and behavior: an assessment of research", *AMCIS 2002 Proceedings*, p. 74.
61. Lăzăroiu, G., Neguriță, O., Grecu, I., Grecu, G., & Mitran, P. C. (2020). Consumers' Decision-Making Process on Social Commerce Platforms: Online Trust, Perceived Risk, and Purchase Intentions. *Frontiers in Psychology*, 11.
62. Lindh, C., Rovira Nordman, E., Melén Hånell, S., Safari, A., & Hadjikhani, A. (2020). Digitalization and international online sales: Antecedents of purchase intent. *Journal of International Consumer Marketing*, 32(4), 324-335.
63. Lee, Y., & Kozar, K. A. (2006). Investigating the effect of website quality on e-business success: An analytic hierarchy process (AHP) approach. *Decision Support Systems*, 42(3), 1383-1401.

64. Meskaran, F., Ismail, Z. and Shanmugam, B. (2013), "Online purchase intention: effects of trust and security perception", *Australian Journal of Basic and Applied Sciences*, Vol. 7 No. 6, pp. 307-315.
65. Madu, C. N., & Madu, A. A. (2002). Dimensions of e-quality. *International Journal of Quality & Reliability Management*, 19(3), 246-258.
66. Miyazaki, A. D., & Krishnamurthy, S. (2002). Internet seals of approval: Effects on online privacy policies and consumer perceptions. *Journal of Consumer Affairs*, 36(1), 28-49.
67. Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of marketing*, 58(3), 20-38.
68. Mero, J., Tarkiainen, A., & Tobon, J. (2020). Effectual and causal reasoning in the adoption of marketing automation. *Industrial Marketing Management*, 86, 212-222.
69. McCuller, L., Whittle, C., Ganapathy, D., Komori, K., Tse, M., Fernandez-Galiana, A., & Evans, M. (2020). Frequency-dependent squeezing for advanced LIGO. *Physical review letters*, 124(17), 171102.
70. Negash, S., Ryan, T., & Igbaria, M. (2003). Quality and effectiveness in Web-based customer support systems. *Information & Management*, 40(8), 757-768.
71. Osei-Frimpong, K., Donkor, G., & Owusu-Frimpong, N. (2019). The impact of celebrity endorsement on consumer purchase intention: An emerging market perspective. *Journal of marketing theory and practice*, 27(1), 103-121.
72. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perception of service quality. *Journal of Retailing*, 64(1), 12.
73. Parasuraman, A. and Grewal, D. (2000) 'The impact of technology on the quality-value-loyalty chain: a research agenda', *Journal of the Academy of Marketing Science*, Vol. 28, No. 1, pp.168-174.
74. Patterson, P.G. and Spreng, R.A. (1997) 'Modelling the relationship between perceived value,
75. satisfaction and repurchase intentions in a business-to-business, services context: an empirical examination', *International Journal of service Industry Management*, Vol. 8, No. 5, pp.414-434
76. Phongsath, T., & Jirawoottirote, V. (2018). factors influencing online purchase intention. *AU-eJournal of Interdisciplinary Research (ISSN: 2408-1906)*, 3(2).
77. Parveen, F., Jaafar, N. I., & Ainin, S. (2016). Social media's impact on organizational performance and entrepreneurial orientation in organizations. *Management Decision*.
78. Paluch, S., and N. V. Wunderlich. 2016. Contrasting risk € perceptions of technology-based service innovations in inter-organizational settings. *Journal of Business Research* 69 (7):2424-31. doi: 10.1016/j.jbusres.2016.01.012.
79. Pavlou, P. A. 2003. Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce* 7 (3):101-34. doi: 10.1080/10864415.2003.11044275
80. Rehman, S. U., Bhatti, A., Mohamed, R., & Ayoup, H. (2019). The moderating role of trust and commitment between consumer purchase intention and online shopping behavior in the context of Pakistan. *Journal of Global Entrepreneurship Research*, 9(1), 1-25.
81. Salisbury, W.D., Pearson, R.A., Pearson, A.W. and Miller, D.W. (2001), "Perceived security and
82. world wide web purchase intentions", *Industrial Management and Data Systems*, Vol. 101 No. 4, pp. 165-177.

83. Schlosser, A.E., White, T.B. and Lloyd, S.M. (2006), "Converting web site visitors into buyers: how web site investment increases consumer trusting beliefs and online purchase intentions", *Journal of Marketing*, Vol. 70 No. 2, pp. 133-148.
84. Suresh, A.M. and Shashikala, R. (2011), "Identifying factors of consumer perceived risk towards online shopping in India", *International Conference of Financial Engineering*, Singapore, Vol. 12.
85. Schnack, A., Wright, M. J., & Holdershaw, J. L. (2020). An exploratory investigation of shopper behaviour in an immersive virtual reality store. *Journal of Consumer Behaviour*, 19(2), 182-195.
86. Soleimani, M., H. Danaei, A. Jowkar, and M. M. Parhizgar. 2017. Factors affecting purchase intention and social media publicity of green products: The mediating role of concern for consequences. *Corporate Social Responsibility and Environmental Management* 25 (3):225-36.
87. Singh, S., and S. Srivastava. 2018. Moderating effect of product type on online shopping behaviour and purchase intention: An Indian perspective. *Cogent Arts & Humanities* 5 (1): 1-27.
88. Schaupp, L.C. and Belanger, F. (2005) 'A conjoint analysis of online consumer satisfaction', *J. Electron. Commerce Res.*, Vol. 6, No. 2, pp.95-111.
89. Turban, E., King, D., Lee, J., Liang, T.P. and Turban, D.C. (2010) *Electronic Commerce 2010 A Managerial Perspective*, Global Edition
90. Thomas, M. J., Wirtz, B. W., & Weyerer, J. C. (2019). Influencing factors of online reviews: an empirical analysis of determinants of purchase intention. *International Journal of Electronic Business*, 15(1), 43-71.
91. Ventre, I., & Kolbe, D. (2020). The impact of perceived usefulness of online reviews, trust and perceived risk on online purchase intention in emerging markets: A Mexican perspective. *Journal of International Consumer Marketing*, 32(4), 287-299.
92. Vance, A., Elie-Dit-Cosaque, C., & Straub, D. W. (2008). Examining trust in information technology artifacts: the effects of system quality and culture. *Journal of Management Information Systems*, 24(4), 73-100.
93. Wolfinbarger, M., & Gilly, M. C. (2003). eTailQ: dimensionalizing, measuring and predicting retail quality. *Journal of Retailing*, 79(3), 183-198.
94. Weismueller, J., Harrigan, P., Wang, S., & Soutar, G. N. (2020). Influencer endorsements: How advertising disclosure and source credibility affect consumer purchase intention on social media. *Australasian Marketing Journal (AMJ)*, 28(4), 160-170.
95. Wang, R.Y. and Strong, D.M. (1996) 'Beyond accuracy: what data quality means to data consumers', *Journal of Management Information Systems*, Vol. 12, No. 4, pp.5-33.
96. Yang, Z., & Jun, M. (2002). Consumer perception of e-service quality: from internet purchaser and non-purchaser perspectives. *Journal of Business strategies*, 19(1), 19-41.
97. Zeithaml, V.A. (1988) 'Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence', *The Journal of Marketing*, pp.2-22.
98. Zhu, W., Mou, J., & Benyoucef, M. (2019). Exploring purchase intention in cross-border E-commerce: A three stage model. *Journal of Retailing and Consumer Services*, 51, 320-330.