

Determinants of Online Purchase Intention: A cCase of Developing Nation

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Abstract

The main objective of this study is to investigate the determinants of online purchase intentions. The study examines the influence of the trust, convenience and service quality on the intention to make online purchases. A self-administered questionnaire was used to obtain cross-sectional data from 281 individuals residing in the Koshi Province of Nepal. The data were further examined with structural equation modelling. Amos 21 was utilised to analyse the collected data. The results demonstrate that trust has a positive and substantial influence on the intention to make online purchases. Furthermore, it is important to note that convenience and service quality significantly influence online purchase intention. The study builds upon existing research by examining the impact of trust, convenience and service quality on online purchase intention. Although the literature on this topic is still scant, it is gradually growing. The findings will be advantageous for marketers and regulators when formulating and executing policies aimed at enticing individuals to engage in online purchases.

Keywords

trust, convenience, service quality, purchase intention, structural equation modeling

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1 Introduction

The advent of internet technology has significantly impacted our daily lives and routines as well as revolutionised global company operations [1]. The internet has provided a novel means of communication for both organisations and individuals, as well as offering opportunities to communicate and access information in completely distinct manners. Electronic commerce, often known as e-commerce, is a fundamental aspect of the internet era. It in-

volves the exchange of goods and services using online platforms. There is a clear and obvious trend where e-commerce is rapidly becoming a profitable method of conducting business in several regions of the world. However, the growing prevalence of e-commerce has resulted in a significant shift among customers towards online buying [2]. There is a significant influx of online bargains and sales on various e-commerce websites, enticing individuals

to fulfill their buying needs, especially in the retail industry. Nevertheless, the global use of internet shopping is rapidly expanding, irrespective of the diverse range of settings and variables influencing its acceptance. The online shopping system is still in its emerging stage in developing countries, necessitating careful study due to its difficulty [3]. Hence, in order to comprehend the occurrence of online shopping, it is crucial to possess a comprehension of the aspects that impact consumers' online purchasing behavior. Although internet usage and technology adoption have experienced a significant surge in Nepal, online shopping is still in primitive stage [4]. Therefore, it is of utmost importance to examine the fundamental elements that impact consumers' willingness to embrace online buying. Therefore, comprehending consumers' behavior in relation to online shopping will aid online retailers in forecasting and evaluating intentions to shop on the internet, as well as anticipating future advancements in the online business sector inside the study region [5]. The objective of this study is to comprehensively analyze the factors that impact the preferences of Nepalese customers when it comes to online purchasing. The subsequent section of this paper is structured in the following form: Section two provides an overview of the conceptual framework and a comprehensive analysis of the pertinent literature. Section three examines the various aspects that impact customers' inclinations to engage in online shopping. Section four introduces the proposed research model and concludes with the implications and conclusion.

2 Literature Review

Online shopping

Online shopping encompasses various terms that are frequently used interchangeably by researchers, including electronic shopping/e-shopping, internet shopping, and online shopping. Online retailing, sometimes known as internet retailing, is the practice of selling goods or services using the internet [6]. Online shopping is the process by which consumers buy goods or services through a dedicated online store or website that is created for transactions conducted over the internet. Online shopping is a commercial activity conducted over the internet. Online shopping provides several advantages that conventional stores cannot give, like convenience, a vast selection of products, user-friendly websites, and time savings [7]. Customers have the convenience of buying products from anywhere in the world at any time, without the need to visit physical stores. Online shopping allows clients to submit purchase orders at any given moment and also reduces transaction expenses. Furthermore, it offers users the flexibility of conducting commer-

cial transactions 24 hours a day without the need for personal interaction [8]. Online purchasing facilitates the development of a consumer and supplier relationship, while also improving customer loyalty and retention. Consequently, this stimulates a growing number of customers to make purchases on the internet. Hence, it is apparent that the internet plays a pivotal role in accelerating the growth and progress of e-commerce in different parts of the world. Indeed, the internet has not only provided the opportunity for online purchasing, but it has also greatly contributed to the significant success and expansion of worldwide economic growth. In addition, [9] investigated the predictors that impact individuals' intention to engage in cross-border online buying. The findings suggest that benefit, cost, information index, and information signal are the primary factors influencing the intention to make purchases on a foreign website.

Trust

Trust can be defined as the confident reliance on another individual's actions and words, based on the assumption that they possess genuine intentions to fulfill their commitments [10]. Trust is widely regarded as a vital cornerstone of trade. Throughout the history of commerce, trust difficulties have consistently played a critical role in influencing E-shoppers buying behavior [11]. The success of online commerce is contingent upon trust. Trust is considered essential for establishing economic interactions, especially in an online setting, because there is a heightened sense of uncertainty and danger.

The primary obstacle preventing many customers from visiting e-shops is the lack of confidence and the associated risk argued that perceived risk has a significant impact on online retailing [12]. Prior research has identified trust as a prominent determinant that can readily impact consumer behavior in the adoption of technology [13]. Trust positively influences the degree to which online transactions are adopted and accepted. In addition, trust has the potential to enhance consumer dedication and contentment, ultimately resulting in loyalty. Establishing online trust is crucial for cultivating enduring relationships with clients and gaining a competitive edge. H1. Trust positively influence online purchase intention.

Convenience

Convenience is widely regarded as a vital factor that influences internet purchase. The distinguishing characteristic of online shopping, as opposed to purchasing in physical stores, is its notable convenience. This convenience has been identified as the primary reason why shoppers choose to make purchases online [14]. S. Sudaryanto et. al [15] conducted a study which found that individuals who make online purchases tend to prioritize convenience. In a study conducted by [16], it was shown

that consumers who prefer purchasing from online stores are more focused on convenience rather than the overall experience. They consider convenience to be the most influential factor in making purchasing decisions in the online environment. These findings align with the research conducted by [17], which identified convenience as the primary motivation for customers in the United Kingdom and Turkey to participate in online buying. H2. Convenience positively influence online purchase intention.

Service quality

Service quality refers to the evaluation of the total level of excellence or superiority of services [18]. Customer shopping behavior in online shopping environments is significantly influenced by service quality [19]. G. kan et. al [20] conducted a comparative study between China and Spain, which found that perceived service quality is a significant element that affects consumers' purchase intentions in both countries. S. Bhat et. al [21] observed that the level of service quality significantly influences the level of consumer trust in the website.. Therefore, if purchasers perceive a high level of service quality on the indicated website, they are likely to be motivated to make online purchases. Y. cang et. al [22] argue that service quality significantly influences the willingness of purchasers to engage in online shopping. In the setting of Nepal, R. Vaidya [23] discovered a strong and positive relationship between the quality of service and the desire of consumers to participate in online purchasing. Furthermore, P. Senadzo [24] empirical investigation revealed that the service quality has an effect on the behavioral intentions of online shoppers in the UK. The study conducted by S. Shrijana et. al [25] demonstrates that perceived service quality is a major aspect in predicting the desire of students to continue using online retailers. H3. Service quality positively influence online purchase intention.

Purchase intention

Purchase intention refers to the act of acquiring goods or services by an individual for personal use. Behavioral intention has been the subject of careful examination in recent years and is commonly used in models that pertain to the adoption and acceptance of technology. Behavioural intents refer to an individual's intentions to carry out certain activities [26]. Intention can be understood as an individual's subjective likelihood of engaging in a particular activity [27]. Therefore, behavioural in-

attention is considered to be a direct antecedent of usage activity and serves as an indicator of an individual's preparedness to involve in a precise behaviour. According to a study conducted by W. Radzi et. al [28], it was shown that both the characteristics of a product had a favourable influence on the intention to make a purchase. In a recent study conducted by J. Chung et. al [29], it was discovered that the primary characteristics that influence Gen Y to purchase items online in Malaysia are e-satisfaction, brand involvement and technology.M. Bilal et. al [30] conducted a study that revealed that eWOM, fashion involvement, trust and informational influence significantly influence the behavioural intentions of consumers in China. In addition, G. Wagner et. al [31] conducted a cross-national study to analyse the variables that effect customers' intentions to buy online in China and German. The results from a study conducted in two significant e-commerce markets, China and Germany, with a sample size of 808 participants, provide evidence that consumers' perception of vulnerability serves as a barrier that hinders them from engaging in cross-border online buying. Nevertheless, when it comes to trust in foreign online suppliers, the perception of vulnerability has a beneficial impact on the connection between motivational factors and intents to make online purchases across borders.

3 Methodology

The data from the participants was gathered through an online platform called Google Docs. Data was collected using a closed-ended questionnaire that consisted of two sections. The first portion included demographic characteristics such as gender, age, education, and family income. The second portion included four latent variables: trust, convenience, service quality and online purchase intention. The hypothesis was tested using structural equation modelling. The hypothesis was tested using the Amos 21 software through two-step procedures developed by Gerbing and Anderson. The initial phase of the study involves the measurement model, which encompasses exploratory factor analysis (EFA), item-to-item correlation, Cronbach's alpha, and confirmatory factor analysis. The subsequent phase is the structural model, which evaluates the goodness of fit of the model.

The measures:

Sampling and data collection

The participants were reached through social media channels like Facebook and Twitter, where questionnaires were given. A study was conducted with a sample size of 300 individuals who live in the

Koshi Province of Nepal. 281 valid surveys were obtained, representing a 93.66 percent return rate, after excluding questionnaires with missing and incomplete responses. Out of the entire sample, 54.44 percent of the participants were male and 35.58 per-

Table 1: Measurement scale of various constructs and sources

Construct	Items	Measurement Scale	Source
Trust	T1	Online shopping applications are trustworthy.	[32]
	T2	Information on online shopping is reliable.	
	T3	I can believe in online shopping applications.	
Convenience	C1	It is easy to use online shopping.	[33]
	C2	Online shopping can be used anywhere.	
	C3	I can buy from online applications anytime.	
Service Quality	SQ1	Online shopping provides service when required.	[34]
	SQ2	Online shopping gives individual attention.	
	SQ3	The application replies instantly.	
Online Purchase Intention	PI1	I intend to buy from online stores.	[35]
	PI2	I recommend people to buy online.	
	PI3	I will buy in future from online store.	

cent of them had achieved a master’s degree. Moreover, 56.22 percent of the participants fell within the age bracket of 31-40 years, while 27.75 percent

reported a family income exceeding Rs. 60,000. The attributes of the sample are displayed in Table 2.

Table 2: Sample Characteristics

Demographic Characteristics	No of Respondents	Percent
Gender		
Female	128	45.55
Male	153	54.44
Age		
18-30 years	80	28.46
31-40 years	158	56.22
41-50 years	28	9.96
Above 50 years	15	5.33
Education		
Schooling	10	3.55
Higher secondary (+2)	31	11.03
Bachelors	89	31.67
Masters	100	35.58
Above Masters	51	18.14
Family Income		
Less than Rs. 15000	51	18.14
Rs. 15001 to Rs 30000	46	16.37
Rs. 30001 to Rs 45000	41	14.59
Rs. 45001 to Rs. 60000	65	23.13
Above Rs. 60000	78	27.75

Measurement Model

According to Jackson Tweed (1980), the relationship between common factors and observed factors can be expressed using square multiple correlations, which indicate the functional communalities and canonical correlations. These correlations indicate the extent to which the observed variables can be reliably predicted by the latent variables (R²). The data are displayed in Table 3 and represent the proportion of variation that can be explained by the latent variables. The data are assessed us-

ing a two-step approach, namely the measurement model and the structural model, as previously mentioned. Table 3 presents the SMCs value, which indicates that each variable exceeds the criterion value of 0.70. The data’s reliability was assessed using Cronbach’s alpha. The Cronbach’s alpha coefficients for trust, convenience, service quality, and online purchase intention are 0.910, 0.826, 0.822, and 0.919 respectively. These values indicate the high dependability of the data. Convergent validity must meet the following three criteria: (a)

The factor loading should be significantly higher than 0.50, (b) The composite reliability should be greater than 0, and (c) The average variance extracted should be over 0.50 (Fornell Larcker, 1981). The data in table 3 indicates that the factor loading surpass 0.70, with values ranging from 0.735 to 0.912. In addition, all of the composite reliability values above 0, with a range of 0.8782 to 0.9284. In addition, the average variance retrieved for each construct exceeds 0.50, with values ranging from 0.7399 to 0.8954. These findings indicate that the

constructs exhibit high levels of reliability. To determine the validity of the concept, discriminant validity is assessed by comparing the correlation between the constructs and the square root of the average variance extracted (AVE). Determining this involves analysing the Average Variance Extracted (AVE) for each multi-item construct, which should surpass the level of shared variance among the constructs. The squared value of AVE is higher than the correlation values that represent the discriminant validity, as seen in table 4.

Table 3: Reliability and Validity of Constructs

Constructs	Items	Factor Loadings	SMC	Cronbach's Alpha	CR	AVE
Trust	T1	0.89	0.814	0.910	0.9371	0.823
	T2	0.922	0.910			
	T3	0.880	0.851			
Convenience	C1	0.82	0.791	0.826	0.8782	0.7399
	C2	0.735	0.726			
	C3	0.884	0.731			
Service Quality	SQ1	0.911	0.851	0.822	0.9041	0.8954
	SQ2	0.797	0.799			
	SQ3	0.847	0.709			
Online Purchase Intention	PI1	0.891	0.824	0.919	0.9284	0.8696
	PI2	0.881	0.801			
	PI3	0.912	0.924			

The structural model underwent analysis using a covariance matrix, which was computed by maximum likelihood estimation in AMOS. The fit indices of the structural model, including CMIN/df=3.743, GFI=0.903, RMESA=0.0345, and AGFI=0.923, met the acceptable criteria. The CFI value was 0.914, exceeding the criterion of 0.90. The study proposed three hypotheses and utilised t-statistics to assess the level of significance. The

correlation between trust and online purchase intention was statistically significant ($r = 0.51$, $t = 7.512$, $p < 0.001$). Additionally, the correlations between convenience and online purchase intention ($r = 0.08$, $t = 1.541$, $p = 0.005$) and between review relevance and online purchase intention ($r = 0.042$, $t = 0.718$, $p = 0.050$) were statistically significant. The outcome supports H1, H2 and H3.

Table 4: Discriminant Validity

Variables	RV	RR	RA	PI
T	0.8154			
C	0.770**	0.8490		
SQ	0.727**	0.724**	0.9661	
PI	0.794**	0.754**	0.844**	0.9115

Table 5: Path Analysis Results

Hypothesis	Effect	P value	Path coefficients	Remarks
H1	T-PI	0.001	0.51	Supported
H2	C-PI	0.005	0.08	Supported
H3	SQ-PI	0.050	0.042	Supported

4 Discussion and conclusion

The aim of this study was to evaluate the model's capacity to identify the factors that impact the intention to engage in online purchase intention. The study establishes a robust and statistically significant association between the trust and online purchase intention. The degree of trust on online shopping applications has a substantial impact on the inclination to engage in online buying. The findings is consistent with the conclusions of studies [36] and [37]. Trust plays a vital role in influencing the intention to make online purchases in Nepal. The confidence in the reliability of the online shopping application supports the decision to make purchases. Nepalese online buyers strongly believe that the information provided should be predominantly free of errors and very precise. Trust is a crucial and fundamental basis that is vital for making a well-informed purchasing decision. Moreover, the statistical analysis reveals that both convenience and service quality have a substantial impact on the intention to make online purchases. This finding is consistent with the results of studies [38] and [39] which examined the same variables. Nepalese online users hold the belief that the level of convenience in purchasing and making payments directly correlates with their usage of the service. The main incentive is a seamless purchase experience and convenience. Given that online shopping is still in its early stages in the Nepalese market, marketers should prioritize the quality of the service. The service should meet the specific demands, requirements, and be of excellent quality.

Implications

When developing rules and plans, the marketing manager must consider three essential factors: trust, convenience, and service quality. Marketing managers can exert influence on online buyers by providing live video testimonials from various customers of the product or service, and disseminating these positive films across several social media channels. The marketing manager should launch a live

streaming campaign at regular intervals. Additionally, the organisation should consistently make attempts to enhance the quality of their products and services by fulfilling the promises stated throughout their promotion. An organization's goods and services are likely to receive a positive rating from a satisfied customer. Marketers should regularly monitor the feedback offered by users. They should cross-reference the users' reviews on the quality of service. They should ensure the quality is pertinent or not. Some consumers seek for ease in buying, a satisfied customer can promote via on word-of-mouth. The features and system of the online shopping application should be easy and comfortable so that it can be used easily by everyone. Precise and comprehensive information should be delivered on the convenience of the online shopping applications. Marketers should prioritise the most accurate and perceptive user internet reviews that can soothe the reader and assist in making a purchasing decision. They ought to arrange multiple events that exhibit authentic and precise statistics regarding user satisfaction levels. Various pop-up advertisements should be enhanced to incentivize individuals to make online purchases. This study has some drawbacks. This study has only focused on the prominent urban centres of Koshi Province of Nepal, namely Biratnagar, Itahari, Dharan, and Damak. Subsequent investigations should choose for a significantly larger sample size and collect responses from several sources, assuring the inclusion of all regions of Nepal. Furthermore, the constructs utilised in the study are derived from previous research, thereby enabling future researchers to explore the same topic by incorporating other constructs. The study's ultimate constraint lies in its examination of online purchase intention in a general sense, rather than focusing on a specific online shopping application. Ultimately, it is necessary to validate the suggested theoretical framework by subjecting it to examination using different moderators and mediators.

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