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AN EMPIRICAL STUDY ON CONSUMER'S PURCHASE INTENTIONS TOWARD ONLINE SHOPPING IN PAKISTAN

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Abstract: This research explores the effects of electronic word-of-mouth (e-WOM) information, attitude toward information (ATT), and purchasing. Subjective norms (SN), perceived behavioral control (PBC), and consumer's internet experience (CIE) on consumers' online purchasing intentions while considering the moderating role of information quality. A self-administered survey was conducted on customers in Pakistan. Based on the data collected from 330 consumers. This study carried the regression, descriptive analysis, Cronbach alpha, and correlation using SPSS and structural equation modeling (SEM) approach using AMOS. Study results reveal that e-WOM, ATT, SN, PBC, and CIE positively influence consumers' online purchasing intention. In particular, a new finding of the study highlights the importance of the moderating role of information quality. Moderating impacts were positive and significant in enhancing the relationships of e-WOM, ATT, SN, PBC, CIE, and PI. Firms and marketers must concentrate on online communication channels to affect consumers' intention toward purchasing online and engage in e-WOM communication. Companies should pay more attention to consumers' need for accurate and reliable information to enhance e-WOM and information influence.

Keywords: Electronic Word of Mouth; Attitude Towards Purchasing; Subjective Norms; Perceived Behavioral Control; Consumer's Internet Experience; Information Quality

¶

1. INTRODUCTION

Traditional word-of-mouth (WOM) communication indicates the exchange of dialogue among people regarding a specific product and service [1]. WOM interaction unquestionably impacts and manipulates consumers' purchasing and decision-making behavior. An open-end and light conversation regarding products and services can interest the participants engaged in the conversation. Naturally, WOM communication/interaction occurs on a casual and face-to-face level. However, internet technology and online platforms' ease of access and capability have changed this concept entirely. Now, electronic word of mouth (e-WOM) or online word of mouth has stolen the limelight and become significantly influential and valuable.

While making purchase intentions and decisions regarding new products and services, approximately 90% of customers have preferred electronic word of mouth interaction and

information [2]. WOM interaction impacts and manipulates consumers' purchase intentions because consumers naturally reach out to those (family and friends) opinions and point of view they trust and matters to them.

Consumers often seek integrity, credibility, reliability, confidence, and goodwill of products or brands in traditional or offline shopping/purchasing [3], while in online shopping, customers look for the same qualities. Prior researchers have found that customers regard online feedback and reviews concerning products as more reliable than the advertisements and marketing in the mass market [2]. It is important to understand consumers' online purchase intentions, how they work, and how other factors influence them. Two other factors that significantly impact the consumer's online purchase intentions are internet use and quality information because they can influence the intentions and actual decisions regarding purchasing.

Therefore, this influence must be explored and understood better [4]. The Internet is not just an advertising or marketing platform/ source that impacts the online purchase intentions of customers. It is also a means or source where customers visit to do their purchasing. Zhao [5] suggested that a consumer's internet experience can be used as a study variable to test its influence on online purchase intentions. Also, the extent to which familiarity with online shopping and the mechanism of information quality affect online purchases' intentions and behavior should be examined and understood.

Moreover, information quality's moderating role and impacts on the relationship between e-WOM, consumers' internet experience, and online purchase intentions are not looked into yet. This research uses the information quality variable as a moderator to bring forth the degree to which awareness and experience with the quality information influence intentions and behaviors of consumers regarding online purchasing.

This research will fill these gaps to examine the impacts of consumers' internet experience on their online purchase intention and moderating influence of information quality on e-WOM, consumer internet experience, and online purchase intention. This research will focus on the consumer's perspective of online shopping and how their online purchase intentions get influenced by the study's variables.

1.1 Purpose of the Research

The focal purpose of this study is to investigate how the existence and the significance of the electronic word of mouth and consumer's internet experience impact the consumer's online purchase intentions and how the quality of information moderates their relationship. This current research intends to provide a comprehensive understanding regarding:

- The impacts and relationships of these variables to make sense of how and whether they affect each other;
- Is there any significant or non-significant relationship among study variables?
- If the moderator variable does have moderating effects on their relationships.

2. LITERATURE REVIEW

2.1 Electronic word of mouth (e-WOM) and online purchase intention

The ways of communication that people use nowadays have been changed. The internet's platforms have made it more favorable and simpler for customers to share their personal experiences and opinions. A brand can generate electronic word of mouth by users and consumers of a particular product or service.

As the online shopping facilities are improving their activities day by day, the importance that the e-WOM has earned is progressing continuously. Therefore, consumers seek a chance to share information regarding the product when they have used it or experienced it on social networking sites [6].

When people receive positive information about products or services from their family or friends, they visit their websites and ask more about them from the informers. If they consider those recommendations or suggestions and reflect upon them, it can increase their online purchase intentions. The development of the internet and social media websites like Instagram, Facebook, YouTube, and Twitter have offered customers significant opportunities to spread information and features regarding a brand or products they have used and consumed. Eventually, customers or the general public became more aware and informative regarding products or brands. Now, customers are more involved and concerned while gathering information about a product's features before buying or purchasing [7].

This fact signifies the crucial role of social media and internet e-WOM in offering information to more users and customers, thus, shaping and influencing their choices and preferences regarding purchasing.

Therefore, the following hypothesis is proposed:

Hypothesis 1. Electronic word of mouth (e-WOM) positively and significantly impacts consumers' online purchase intention.

2.2 Attitude toward information/Purchasing and Online purchase intention

The individual attitude acts as a major factor in his/her views and perception and impacts their

behavioral intentions. Thus, it plays a significant part in forming or developing an intention to execute a specific behavior. Attitude refers to a person's opinion of consequences concerning a particular behavior, and it also relies on the previous experiences of that person. It is said that attitude represents the overall perceptiveness and assessment of an individual's behavior [8].

A substantial factor of a person's volitional behavior was initially put forward in the theory of reasoned action by Fishbein and Ajzen [9], and later this theory was extended to the planned behavior theory [8]. In both of these behavior theories, the word attitude indicates the consequences manipulated by specific beliefs owned by an individual concerning the favorable and unfavourable outcomes of the final action.

In this study, attitude is examined in the context of e-WOM information and online purchasing and its impact on online purchase intention. Attitude toward e-WOM information is described as an inclusive impact of right and wrong or appropriateness and inappropriateness of information and whether it influences the online purchase intention.

Before sharing their experiences, thoughts, and opinions on the internet, the consumers are expected to be nervous about whether the opinions or comments they are sharing and their behavior are appropriate.

It might be the case that consumers feel that they should share and post their views and experiences on the internet since disclosing satisfaction or dissatisfaction with products and services is to be considered a moral duty and obligation to aid others [10]. Some researchers proposed that attitude portrays a significant role in shaping and influencing a person's intention. Therefore, this component of the theory of planned behavior cannot be disregarded [11].

Previously, several researchers have investigated customer attitudes in numerous studies concerning electronic word of mouth (e-WOM) [12]. Thus, this study proposed and hypothesized that the attitudes of internet users or consumers toward electronic word of mouth information and purchasing could positively influence the consumer's online purchase intentions.

Based on the assumption mentioned above, the following hypothesis is proposed:

Hypothesis 2: Attitude toward (e-WOM) information and purchasing positively and significantly impacts consumers' online purchase intentions.

2.3 Subjective norms and Online purchase intention

The social norms that a person is aware of and subjected to will influence their intention. It happens because a human being is a social being/creature by nature. They will always be cautious and attentive regarding the beliefs and thinking of others and their perceptions concerning them.

If a society or culture portrays a complete general likeness towards an action or behavior, then most people may consider it the same. Their intentions are primarily shaped and inclined by the degree of approval or disapproval by their friends, family, and peers.

Subjective/social norm is observed as a social requirement or compulsion from society to perform or not and carry out behavior by a person. It refers to another individual's assessment and perception of somebody's demonstration of specific behavior. Subjective (social) norms impact consumers' intentions to purchase online. It is also discovered to impact the intention of customers to carry out online shopping [13]. The prior investigation concluded that subjective (social) norms significantly influence customers to purchase online [10].

According to Ajzen [8], subjective (social) norms have no significant direct relationship with customer behavior. These norms create an intention to purchase in customers, and then after that, those intentions lead toward the actual purchasing behavior of customers. On behalf of previously examined information, it is safe to say that subjective norms impact consumers' online purchasing intentions.

Based on the studies mentioned above, the following hypothesis is proposed:

Hypothesis 3: Subjective norms positively and significantly impact consumers' online purchase intention.

2.4 Perceived behavioural control and Online purchase intention

Perceived behavioral control (PBC) signifies a person's observed comfort or discomfort in executing a certain behavior [8]. A performed behavior probably occurs when a person has the skill, facility, and motivation to execute the said behavior [14].

According to the planned behavior model theory, acquiring and creating perceived behavioral control before making an intention is crucial (essential). Several researchers have determined that trust and belief in the capability of a person to direct and influence their behavior confirmed a significant and positive relationship with consumers' online purchase intentions [15].

As presented by [8], researchers put forward the conception of a person's self-belief that emits influence and authority over their intentions. Afterward, this conception is branded as the perceived behavioral control (PBC). It directs toward an individual's belief concerning their abilities and skills of displaying a specific behavior and action.

The construct of perceived behavioral control expands Ajzen's initial theory of reasoned action (TRA) to behaviors that are not entirely under a person's control. These particular behaviors usually need opportunities, skills, and resources to execute [8]. The addition of perceived behavioral control has allowed the upgraded model to tackle more complicated behaviors [16].

Its emphasis is on the perception of control instead of the actual control. PBC also directly impacts and motivates a person's behavior. A customer is more liable and prone to engage in such behaviors upon which they have control.

Furthermore, perceived behavioral control (PBC) theorizes a person's capability to direct their actual behavior. It is an important aspect that guides individuals to seek appropriate information, and it plays a substantial role in defining and influencing consumers' online purchase intentions [17].

The PBC is a vital factor that performs a vital role in influencing and shaping the intentions [11], [17]. Based on the data mentioned above, the following hypothesis is formulated:

Hypothesis 4: Perceived behavioral control (PBC) positively and significantly impacts consumers' online purchase intention.

2.5 Consumer's internet experience and Online purchase intention

Information about products and services is always present and available online. Still, people with more internet users experience can extract more reliable information from the internet because they know where to look for it and which (platform, website) provide e-WOM information that is true, consistent, positive, and reliable in results positively influence their online purchasing intention.

On the contrary, the people who have less experience regarding the internet in case of information search will be extremely confused due to the abundance of online shared information, and they will also be very hesitant to make purchase intentions due to their lack of trust in the reliability of shared information which negatively impacts online buying intention.

Both experienced and in-experienced Internet customers faced different issues when purchasing electronically. Other researchers have reflected that those who engage in online purchasing tend to have experience on the Internet regarding information gathering and staying up to date regarding products and services, discounts, special offers, promotions, etc. [18].

General Internet experience thus positively affects users' attitudes towards online shopping. The increasing user experience increases users' ability to take advantage of online information, which eventually impacts their intentions to purchase online.

The results of previous studies indicate that the Internet experience is vital in understanding customers' perceptions, attitudes, and behavior in the online shopping environment. Since users with more Internet experience have more experience with the interfaces provided by interactive applications, they should be better able to exploit website offerings than inexperienced users.

The ability to pick out the information relevant to their requirements and needs will be much higher for experienced individuals [19].

Additionally, they will know where exactly to search for reliable information sources. The information discovered will significantly influence their online purchasing intention and decision-making for these individuals.

Thus, the consumer's internet experience influenced the consumer's intentions of online purchasing—the influence of consumer's internet use on purchasing intentions and decision-making increases with their experience. Due to consumers' internet experience and use knowing what to buy, where to buy, and how to buy any product or service, their online purchase intentions increase.

On behalf of the above-discussed information, the following hypothesis is generated:

Hypothesis 5: Consumer's internet experience has a positive and significant influence on consumers' online purchase intentions.

2.6 Moderating Role of Information Quality

This study makes an effort to investigate the moderating influence of information quality on the relationship of e-WOM, attitude toward information and purchasing, subjective norms (social), perceived behavioral control as well as consumer's internet experience with the consumer's online purchase intention.

Information quality (IQ) is the amount of accuracy and dependability of e-WOM information regarding products and services offered and accessible online [20], [21]. The intention and function of IQ are to catch the attention of possible customers via the e-WOM information offered on the internet platforms or brand's websites.

Among all the online information sources, user-generated e-WOM is perceived as the most influential and vital information source in determining and shaping customers' intentions and decision-making to purchase online [22]. The information quality evaluated is the quality of e-WOM information generated by customers and the websites.

The quality, reliability, and consistency of reviews online are determined when the information shared in them is consistent with the reviews posted by other consumers concerning a

similar product or service [23], [24]. The potential consumers can evaluate, compare and gather reviews and opinions on online discussion platforms.

When customers get quality information regarding their needs at the time, and the transparent and authentic information and communication are available to them, it makes their attitude toward e-WOM information positive, which positively influences their intentions to purchase online. By stating that, it wouldn't be wrong to say that quality of information does moderately impact the relationship between customer's attitude toward e-WOM information and purchasing and the consumer's online purchase intentions.

Subjective (social) norms are like the insistent recommendations from the family, friends, and peers/ colleagues. Many studies have been conducted previously, in which the impact of subjective norms is examined on the consumer's online purchase intentions. But this research explores the moderating effects of information quality on this particular relationship.

Perceived behavioral control (PBC) indicates an individual's perception of her/his capability to execute a task or behavior. PBC is related to the opportunities and resources required to execute a behavior and either encourage/promote or discourage/hinder the performance of a behavior.

As stated before, the PBC requires opportunities, resources, and skills to perform a behavior which is why it's understandable that customers look for quality information because it provides them with the opportunity to be in control of their intentions to purchase online. Suppose customers come across the information that provides quality, accuracy, and is reliable to use. In that case, they will feel more themselves to be more capable and more in control of their intentions and actual purchase online [11].

Hypothesis 6(a): Information quality moderates the association between e-WOM and Consumer's online purchase intentions.

Hypothesis 6(b): Information quality moderates the association between attitude

toward information and purchasing and Consumer's online purchase intentions.

Hypothesis 6(c): Information quality moderates the relationship between customers' subjective (social) norms and the consumer's online purchase intentions.

Hypothesis 6(d): Information quality moderates the association between a customer's perceived behavioral control (PBC) and the consumer's online purchase intention.

Hypothesis 6e: Consumer's experience of Internet use moderates the relationship between information quality and the consumer's purchase intentions.

Figure 1 shows study dependent, moderating, and independent variables.

3. RESEARCH METHODOLOGY

The sample size range relies on the ten-time rule as a rough calculation of the appropriate sample size [25]. The objective of this rule is to guarantee that enough data is gathered to reach an acceptable level of data to go further with the study. Here, this study has 33 items. By employing the ten-time rule, the sample size will be 330. Survey questionnaires were distributed amongst the chosen individuals through emails. A 5-point Likert type scale ranging from 1 (highly disagree) to 5 (highly agree) was employed for data analysis purposes and to enhance the response quality and response rate

The study's theoretical and conceptual framework includes seven variables. This research had adopted only those items already in existence and tested by other researchers before.

Electronic word of mouth (e-WOM) consists of five items adapted from the study of Bambauer-Sachse and Mangold [26]. The attitude toward information and purchasing was measured on five items adapted from the study of Ajzen [27].

Subjective (social) norms include four statements of evaluation that were adopted from the study of Kassem [28], and perceived behavioral control consists of three items of assessment that were adopted from Kassem [28].

Furthermore, the information quality was measured on the three items scale that was adopted from the study of Park [29], and the consumer's internet experience usage includes

five statements of evaluation that were adopted from the study of Barber [30], [31]. Consumer online purchase intentions consist of seven evaluation items adopted from McKnight and Chervany [32].

4. RESULTS

Confirmatory factor analysis (CFA) was conducted on seven variables. The study variables information quality (IQ), information credibility (IC), need of information (NOI), attitude towards information (ATI), information usefulness (IU), information adoption (IA), and purchase intention (PI), are loaded with their measures and were examined through CFA (see Table 1).

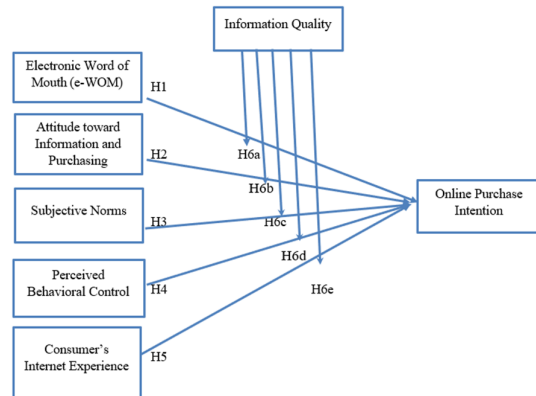


Fig. 1. Conceptual Model.

Table 1

Goodness of Fit Indices for CFA		
Model Fit Indices	Recommended Criteria	Default Model
CMIN/DF	< 3	1.728
GFI	≥ 0.85	.875
AGFI	≥ 0.80	.851
CFI	≥ 0.90	.901
TLI	≥ 0.90	.889
IFI	≥ 0.90	.902
RMR	< .09	.051
RMSEA	< .08	.047

This study has utilized eight goodness of fit indices to test its structural model, which is as follows: Chi-square (X2) to the degree of freedom (Df) (CMIN/DF), the goodness of fit index (GFI), adjusted goodness of fit index (AGFI), incremental fit index (IFI), Tucker-Lewis's index (TLI), root mean square error of

approximation (RMSEA), comparative fit index (CFI) and p-value of close fit (PCLOSE). Table 2 displays the goodness of fit indices for the structural model as recommended by the researchers [33].

The results show that the results of all goodness of fit indices are within the range. The values for CMIN/ Df (1.753), GFI (0.893), AGFI (0.870), IFI (0.906), TLI (0.892), CFI (0.905), RMR (0.047), and RMSEA (0.048), all met the recommended criteria.

Path coefficient shows the significance of the relationship between variables. The magnitude of the path coefficient determines the strength and direction of the relationship, and P-value determines the significance. Path estimates, p-values, and critical ratios (t-values) tested the study's hypotheses. Relationships among variables are significant when the t-values are above the value of 1.96 and p-values are below 0.05.

Table 3 presents the beta values, which show the proposed paths' strength and magnitude. The hypothesis (H1) states that Electronic word of mouth (e-WOM) positively and significantly impacts consumers' online purchase intention. The hypothesis H1 was accepted at a p-value less than 0.05. (H2) stated that attitude toward (e-WOM) information and purchasing positively and significantly impacts consumers' online purchase intentions, accepted at the p-value of 0.009. Hypothesis (H3) states that subjective norms positively and significantly impact consumers' online purchase intention, accepted at the p-value of 0.030. Hypothesis (H4) stated that perceived behavioral control (PBC) positively and significantly impacts consumers' online purchase intention. The hypothesis (H4) was accepted at the p-value of 0.009. The hypothesis (H5) was also accepted because the p-value was less than 0.005.

Table 2

Goodness of Fit Indices for Structural Model		
Model Fit Indices	Recommended Criteria	Default Model
CMIN/DF	< 3	1.753
GFI	≥ 0.85	.893
AGFI	≥ 0.80	.870
CFI	≥ 0.90	.905

TLI	≥ 0.90	.892
IFI	≥ 0.90	.906
RMR	< .09	.047
RMSEA	< .08	.048

Table 3

Hypotheses Testing				
Hypotheses	Estimate	S. E	C.R	P-value
H1: EWOM * PI	0.319	0.054	5.727	***
H2: ATT *PI	0.158	0.057	3.124	0.009
H3: SN * PI	0.098	0.035	2.221	0.030
H4: PBC * PI	0.115	0.033	2.089	0.009
H5: CIE * PI	0.238	0.033	3.671	***

Note: Estimate = Standardized Regression Weights (Path Estimate), S.E = Standard Error, C.R = Critical Ratio (t-value), P Value = Significance Value, *** = p < 0.001.

Table 4

Moderating Analysis				
Variable	R ²	Beta	T	P-value
Interaction (EWOM x IQ)	0.44	0.34	2.2379	0.001
Interaction (ATT x IQ)	0.40	0.37	8.5036	0.01
Interaction (SN x IQ)	0.40	0.38		0.005
Interaction (PBC x IQ)	0.39	0.29		0.003
Interaction (CIE x IQ)	0.33	0.27		0.013

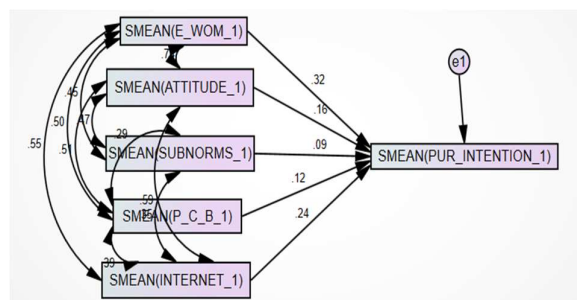


Fig. 2. Structural Model.

Regression analysis was conducted to find out the moderating effect of information quality (IQ) on the relationship of electronic word of mouth with purchase intention (EWOM), attitude toward information and purchasing (ATT), subjective norms (SN), perceived behavioral control (PBC) and with the consumer's internet experience (CIE).

For this purpose, the values of variables were standardized by "Zeroed," then independent and

moderator variables were multiplied to create an interaction term. The results show significant values for all moderating hypotheses (Figure 2).

The interaction between the electronic word of mouth and information quality shows R² (0.44), beta value (0.34), and p-value (p<0.001), which shows moderating effects on the online purchasing intention of consumers. The interaction between attitude toward information and purchasing and information quality displays a value of R² (0.40), beta value (0.37), and p-value (0.01), which suggests the moderating influence on consumer online purchasing intentions. The interaction between subjective norms and information quality displays a value of R² (0.40), beta value (0.38), and p-value (0.005), which suggests the moderating influence on consumers' online purchasing intentions.

The interaction between perceived behavioral control and information quality displays a value of R² (0.39), beta value (0.29), and p-value (0.003), which suggests the moderating influence on consumers' online purchasing intentions. The interaction between consumers' internet experience and information quality displays a value of R² (0.33), beta value (0.27), and p-value (0.013), which suggests the moderating influence on consumers' online purchasing intentions.

6. CONCLUSION

Electronic word of mouth is deemed one of the most critical communication channels to exchange information between consumers, affecting consumer behavior. With the arrival of the net and the growing utilization of net technologies, purchasers have dramatically moved towards online communication channels to obtain information related to products and services to finalize purchase decisions. e-WOM plays a significant role in creating a positive image of the firms and brands and impacting consumers' intention to purchase online. Consumers' intentions to purchase something online are highly impacted by the accuracy and dependability of information posted by marketers and their perception and understanding of quality information. The

quality of information shared online thereby influences consumers' online purchase intentions. Social media allows users to share quality information without time and space constraints. Information quality plays a vital role in positively improving the relationship of e-WOM, ATT, SN, PBC, CIE with the consumer's online purchasing intention, which brings its moderating outcomes into action. In addition, there have been considered for future research the context of different university-industry collaborations due to the mutual advantages for education and research activities [34].

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Studiu empiric privind intențiile de cumpărare ale consumatorilor privind comerțul online din Pakistan

Rezumat: Această cercetare explorează relația dintre efectele sistemului *electronic word-of-mouth* (e-WOM), atitudinea față de informație (ATT) și procesul de cumpărare. Sunt evaluate normele subiective (SN), controlul comportamental perceput (PBC) și experiența consumatorului pe Internet (CIR), privind intențiile de cumpărare online, luând în considerare rolul moderator al calității informației. Studiul de piață a vizat clienții din Pakistan. Datele au fost colectate de la 330 de consumatori. Această cercetare utilizează regresia, analiza descriptivă, coeficientul Alfa Cronbach și corelarea, procesarea datelor realizându-se cu aplicația software SPSS și abordarea modelării ecuațiilor structurale (SEM) folosind aplicația software AMOS. Rezultatele studiului arată că e-WOM, ATT, SN, PBC și CIE influențează pozitiv intenția de cumpărare online a consumatorului. O nouă constatare a studiului evidențiază importanța rolului moderator al calității informației. Impactul de moderare a fost pozitiv și semnificativ în îmbunătățirea relațiilor dintre e-WOM, ATT, SN, PBC, CIE și PI. Firmele și agențiile de marketing trebuie să se concentreze asupra canalelor de comunicare online pentru a influența intenția consumatorilor de a cumpăra online și să îmbunătățească comunicarea e-WOM. Companiile ar trebui să acorde mai multă atenție nevoii consumatorilor de a obține informații corecte și fiabile pentru a spori influența e-WOM și importanța informației. În final se prezintă direcții de cercetare viitoare.

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