

The Effect of e-WOM, Perceived Value, Trust on Online Consumer Behavioral Intention: Perspective of Consumer from Pakistan

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Abstract: *This research aims to measure the impact of e-WOM, Trust, the perceived value on consumer behavioral intention. The sampling technique used in this research is a convenience sampling technique. Data were collected using a questionnaire involving 233 participants from Bahawalpur Pakistan, that participant who had online shopping experience then analyzed using a statistical test by smart PLS. The result of this study indicated a significant and positive impact of e-WOM, trust, the perceived value on consumer behavioral intention. Limited studies have been carried out to address the consumer behavior of Bahawalpur in the Pakistan context. Further, this study discussed recommendations for practitioners and future studies.*

Keyword: *Electronic word of mouth, perceived value, trust, consumer behavioral intention*

I. Introduction

Electronic commerce defined by (Alrwashdeh et al., 2019) is a new concept of retailers and has been taken the attention of many retailers and wholesalers (Qing et al., 2018). Because of the recall that electronic shopping will be measured as a substitute channel comparatively with traditional retail channels such as physical stores (Sheikh et al., 2019). This advanced shopping form not only brings a big number, an extensive variety of products to consumers, also offers a big market and many commercial opportunities (Huang & Chang, 2019). The internet has caused a huge riot for every business (Chakraborty, 2019). The effectiveness of working evidence communication and unchanged culture

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conversation have to need unprecedentedly (Dwivedi et al., 2020). Marketing experts are discovering non-conventional means of attainment in their target markets (Sabri, 2019). The development of online retailing of e-shopping has provided the clothing industry with additional paths to reach the consumer (Boomika Imayavarthini & Muruganramu, 2020). Uses of online retail on the internet as a means of leading purchase (Ali, 2016). Online retailing using the internet as a way of making a purchase (Boomika Imayavarthini & Muruganramu, 2020; Ha & Im, 2012). This study has pushed the development of online shopping and the increasing purchases of those with internet access (Lopes et al., 2019). In detail, clothing products are reliably ranked as one of the most regularly purchased items on the Internet (Prasad et al., 2017).

II. Theoretical Background and Hypotheses

2.1 Electronic Word of Mouth

Defined by (Ahmad et al., 2020; Phelps et al., 2004) that e-WOM action is attractive and is increasingly important to the customer retail industry. We can compare WOM with e-WOM, while e-WOM communication is more powerful due to its speed and reached many people at one time. Where WOM cannot reach many people because of its transfer face to face (Ahmad, 2019). While the e-WOM is about the expression of personal knowledge and that opinion concluded with the written words (Hussain et al., 2018). There are many advantages of the written word on the internet, the consumer can search for information very easily when they want (Ahmad et al., 2020). Defined by (Huang & Chang, 2019) that consumer satisfaction with e-shopping experience after purchase a product and service affects consumer engagement and creates a positive WOM intention. As personal sources are generally considered to be more credible than non-personal or commercial sources (Bi et al., 2019), consumers often rely on informal WOM when seeking information about the product and service for their purchase (Abd-Elaziz et al., 2015; Othman et al., 2019). As a result, generating a positive word of mouth is a vital technique for marketing experts to build and keep robust relationships with highly engaging consumers.(Ahmad et al., 2020).

H1: Electronic word of mouth of online customers has a significant effect on their online purchase intention

2.2 Trust

Trust is the main factor that affects online buying on the internet (Ahmad et al., 2020; Alfina et al., 2014). It depending on perceived risk to consumers and the level of satisfaction and perceived risk can be reduced in line with trust growth(Furner et al., 2016; San-Martín et al., 2020). The culture of the country plays a vital role in the uptake of electronic commerce the infrastructure necessary for the growth of e-commerce is another important factor (Azizpour et al., 2016; Muslim et al., 2020). Also, the most and fundamental factor of the information and communication technology (ICT) infrastructure is, which can affect e-business capabilities (Moran & Muzellec, 2017; Ngoma & Ntale, 2019). The study identified the trust, infrastructure factors of the internet service with the payment and delivery system and the education, especially computer literacy in a country is very significant (Matute et al., 2016), have a large impact on the general activation of electronic commerce in general and on the purchasing behavior of a consumer in certain. (Mahadin & Akroush, 2019).

Defined by (Zainal et al., 2017) in general, trust is seen as a distinct set of beliefs primarily concerned with the goodwill, competence, and truthfulness of an alternative party. Compassion is the trust that the trustee will not act opportunistically even given the opportunity (Rupprecht et al., 2020). Competence is a belief in the trustee predictably fulfilling his responsibility (Kamtarin, 2012). Trust is significant because its assistance to customers overcome perceptions of ambiguity and risk, get involve in trust-related behavior with the retailer such as distributing personal information or buying a product. (Kasabov, 2016; Ogiemwonyi et al., 2019). Furthermore, the issue of Trust is important first as people cannot assurance that information obtained from a variety of resources is always truthful (Kamtarin, 2012). We can say that Trust refers to the individual belief that others will act based on a distinct hope and that choose to trust will not opportunistically take compensations of the condition (Kamtarin, 2012; Liu et al., 2015). In online shopping, customers are frightened to interact with the electronic seller in that internet-based marketplace. (Yin et al., 2019). (Daugherty & Hoffman, 2014) pointed fear of the critical ban in electronic commerce including the lack of safe payment standards, the lack of profitable business models, and the fear of consumers distributing their data. Trust supports to reduce these uncertainties and ease transactions in e-commerce by decrease the fraud fears and latent risk (Farzin & Fattahi, 2018).

H2: Trust of online customers has a significant effect on online purchase intention.

2.3 Perceived Value

The perceived value was recognized as having four mechanisms (Grewal et al., 1998), Acquisition value is the advantage that consumers feel they get by purchasing a product (Ng et al., 2019). The value of the transaction is the desire of getting a good contract in use is the usefulness consequent from using the product and improvement value is the price of the product at the time of exchange or end of life (Ho et al., 2020; Zhengwei et al., 2019). The features of a product service the sensible drivers of perceived value (Ali, 2016; Cui et al., 2019), within the edge work of these mechanisms in as abundant as customers place value on product features that are connected to their wants and needs (Farzin & Fattahi, 2018). The value perceived by the customer is also significant because it can lead to brand loyalty (Sharma et al., 2019). Loyalty among the product features and customer values decrease the uncertainty (Jain & Sharma, 2019; Moliner-Velázquez et al., 2015). It also helps the customers build trust in the form of dependable expectations of the provider in currency exchange. (Carver & Scheier, 1990). Earlier research supports this association between perceived value and trust. (Huang & Chang, 2019).

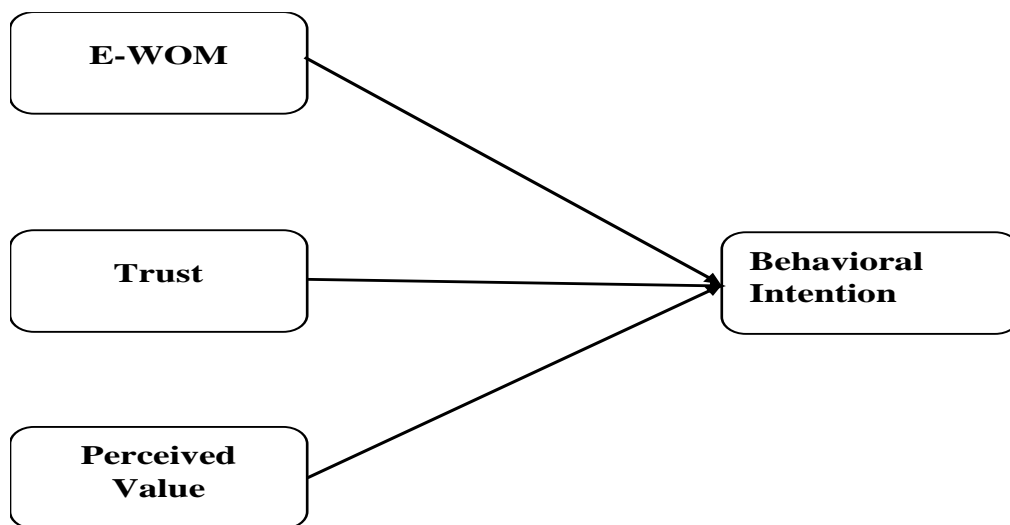
Reliable with reasoned action theory (Erkan & Evans, 2016), this study this specifies that the positive value perceived by the customer for products and services together can lead to beliefs of trust and lead to attention to engage in a lasting relationship with an online retailer (Kamtarin, 2012). The consumer changes their behavior through learning for example consumers who had a bad experience within the restaurant avoid the restaurants with negative reviews (Bradley et al., 2015). The result supports this point of view by demonstrating that the perceived value leads to the

consumer's purchase intention (Gunawan & Huarng, 2015; Sadq et al., 2020) and the information through word of mouth (Erkan, 2016). Online social media platforms such as email, weblogs, chat rooms, will help consumers share interest, experience, and ideas in the shopping and buying process (Sahelices-Pinto & Gutierrez-Rodriguez, 2015). Therefore, consumers will establish their buying behavior through social learning (Yin et al., 2019; Othman, 2013). The foundation on these clarifications is the following hypotheses are proposed.

H3: Perceived values of online customers have a significant effect on their online purchase intention.

2.4 Research Framework

Based on the hypotheses mentioned above, the conceptual model was developed and shown in Fig. 1. The model shows the impact of E-WOM, Trust, perceived on behavioral intention.



The conceptual framework in current research is based on several previous studies (Adapted from (A.Musab Kamal, 2020; Abir et al., 2020; Ahmad et al., 2020; Arif, 2019; Chin & Lai, 2018; Di Virgilio & Antonelli, 2017; Haikal et al., 2018; Handi et al., 2018; Jalilvand & Heidari, 2017; Kamtarin, 2012; Teng et al., 2017) as shown in Table 1. Independent variables are clarified that E-WOM, Trust, perceived value, and a dependent variable represented by consumer behavioral intention.

To examine the research hypotheses the researchers addressed the variables through an extensive literature review

III. Research Methodology

The research is conduct for the city Bahawalpur, for this reason, the population of this study target the sampling internet user of Bahawalpur. The research chose convenience sampling for collecting the data. The five-point items scale was used to assess the construct (ranging from strongly disagree to strongly agree) developed by (Bambauer-

Sachse & Mangold, 2011). In this research had to answer the questionnaire based on their perception of Internet shopping. The questionnaire explores the relationship between literature-based constructs in determining the effects of key factors on behavioral intention. A total of 278 responses were obtained from the respondents of the study. However, 233 responses were engaged for final analysis because the other 32 responses did not meet the screening criteria of the respondents (i.e. they answered that they are not familiar with online purchase behavior).

IV. Data Analysis and Findings

4.1 Demographic Variables

The statistics results show that among all the respondents 77.3 % were male respondents while the female was (22.7%). In the age portion (35.3%) of the respondents were in between 30 years to 39 years of age while the rest are of other age (64.7%) .39.6 % of the respondents possessed a bachelor's degree, 33.7 % had a diploma while the rest are of the other qualifications (26.7%). Moreover, among the total respondents (23.7%) had salaries less than 20000 Rs, while (25.2%) had in between 20000- 60000 Rs while the rest are of the other salary (51.1%)

4.2 Reliability text

The collected data were examined in terms of reliability. In this study, the usable data were obtained from 233 respondents. For reliability measurement of the used instrument, Cronbach's Alpha was used, as proposed in (Uma Serkaran, 2016) In this study, the reliability of all items was tested, and according to Pall ant (2013), to be accepted, the items must be Cronbach's alpha value of at least 0.70. as already mentioned, a pilot study was carried out in this study, on 233 randomly selected customers as respondents . The reliability of all items of all dimensions was ascertained and based on the results, all dimensions achieved high reliability . Meanwhile, for the survey with N=233, the corresponding Cronbach's Alpha values are as displayed in Table 1. Table 1 is showing that all variables in this study achieved good Cronbach's Alpha, as all items obtained values are greater than 0.7. Hence, the scales were proven to be reliable and usable in the examination of the model proposed in the study. Based on the result shown in Table 1, the AVE values of all the constructs ranged from 0.649 to 0.690, which is above the recommended threshold value of 0.5. This result reveals that the convergent validity of the study's measurement model is adequate .

Table 1. Variables Measurement Model

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---------------------------------|-------------------------|--------------|------------------------------|---|
| Trust | 0.891 | 0.892 | 0.917 | 0.649 |
| Electronic Word of Mouth | 0.912 | 0.915 | 0.930 | 0.656 |

| | | | | |
|---------------------------|-------|-------|-------|-------|
| perceived value | 0.910 | 0.910 | 0.930 | 0.690 |
| Behavior intention | 0.844 | 0.862 | 0.895 | 0.681 |

4.3 Fornell-Larcker’s criterion

Apart from ensuring the discriminant validity of the measurement model, the cross-loading measurement was examined as per the indicator based on Fornell-Larcker’s criterion (1981) of measurement criteria . The discriminant validity was determined by comparing the square root of average variance extracted (AVE) with the correlations of the other variables. It is expected that the latent variable correlations (LVC) should not be larger than each latent variable . Table 2 shows the square root of the AVE for Behavior intention, Trust, Electronic Word of Mouth and perceived value .

Table 2: Discriminant Validity

| | Trust | Electronic Word of Mouth | Perceived value | Behavior intention |
|---------------------------------|--------------|---------------------------------|------------------------|---------------------------|
| Trust | 0.818 | | | |
| Electronic Word of Mouth | 0.644 | 0.830 | | |
| Perceived value | 0.781 | 0.603 | 0.783 | |
| Behavior intention | 0.651 | 0.645 | 0.639 | 0.813 |

4.4 Hypothesis

In this study, the structural model evaluation was used to validate the proposed hypotheses. To warrant the path coefficient to the suggested model, (J. F. Hair et al., 2012) proposed that an acceptable level of path coefficient should be at least 0.1 with the significant level of the coefficient of at least 0.05 (or 95% confidence level). The level of significance and acceptance of hypotheses was determined using the values obtained from the bootstrapping procedure which was performed using SmartPLS 3.0. The t-values which were obtained using SmartPLS 3.0 bootstrapping at 233 resampling’s were used to determine the significance of the hypotheses for all constructs. The following positive direction was advocated in this study: To examine the effect of (trust, electronic word of mouth, perceived value) on behavior intention . Based on the statistical assessment of the path coefficients, it is only when

the t-value is greater than 1.96 that the hypothesis will be accepted and supported (J. Hair et al., 2017). The result of the hypotheses testing are presented in Table 3, which shows that all the three hypotheses that were tested to determine the direct effect, were supported and there was a significant positive influence. Result of direct effect for the supported hypotheses including . H1) trust of online customers has a significant effect on the online purchase intention (t=24.847; p<0.05), H2) Electronic word of mouth has a positive and significant effect on the online purchase intention (t=19.844; p<0.05), H3) Perceived value of an online customer has a significant and positive effect on their online purchase intention (t=20.883; p<0.05).

Table 3: Hypothesis testing results

| Hypotheses | | Original Sample (O) | Sample Mean (M) | S.E | t- value | P Values |
|------------|---|---------------------|-----------------|-------|----------|----------|
| H1 | Trust -> Behavior intention | 0.174 | 0.174 | 0.007 | 24.847 | 0.000 |
| H2 | Electronic word of mouth-> Behavior intention | 0.165 | 0.164 | 0.008 | 19.844 | 0.000 |
| H3 | Perceived value -> Behavior intention | 0.134 | 0.135 | 0.006 | 20.883 | 0.000 |

V. Discussion

In this study, factors influencing behavioral intention established were examined. A theoretical model was proposed that some factors connected to behavioral intention establishment. This study provides valued insights into sympathetic factors that affect behavioral intention in online shopping. In this research, initial H1 revealed that e-WOM has a significant and positive effect on consumer behavioral intention. We can see in (Table 3), that the H1 t-value has greater than 1.96, and the p-value is less than 0.05, mean hypotheses accepted, and supported. There is a significant and positive relationship between e-WOM and consumer behavioral intention. Its mean e-WOM information on the online platform will influence the behavior of the online consumer, while online shopping the product or services. The results of this study are supporting the result of (Kamtarin, 2012; Kazmi & Mehmood, 2016). Secondly, H2 revealed that Trust has a significant and positive effect on consumer behavioral intention. we can see in (Table 3), that the H2 t-value has

greater than 1.96 and the p-value is less than 0.05 means hypothesis accepted and supported, there is a significant relationship between the Trust and consumer behavioral intention. It means that information regarding the company or product obtained from a variety of resources on the internet is trustworthy. It will influence consumer behavior while the online shopping the product or services, the results of this study is supporting the result of (Abir, Bakar, et al., 2020; Liew & Falahat, 2019). Thirdly H3 revealed that perceived value has a significant effect on consumer behavioral intention. We can see in (Table 3), that the H3 t-value has also greater than 1.96 and the p-value is less than 0.05 means hypothesis accepted and supported, there is a significant and positive relationship between the perceived value and consumer behavioral intention. This study specifies that the positive perceived value by the customer for products and services can lead the consumer's behavioral intention, while the shopping online, the results of this study supporting the result of (Handi et al., 2018; Y. M. Teng & Wu, 2019).

VI. Conclusion

In this study, factors influencing behavioral intention established were examined. A theoretical model was proposed that some factors connected to behavioral intention establishment. This study provides valued insights into sympathetic factors that affect behavioral intention in internet shopping. This study shows that all of the variable e-WOM, trust, perceived value, has a significant and positive effect on consumer behavioral intention in internet shopping. We used smartPLS for statistical analysis. The result of the hypotheses testing are presented in Table 3, which shows that all the three hypotheses that were tested to determine the direct effect, were supported and there was a significant positive influence. Also, to recognize which variable can envisage better the behavior intention. In the model establishing behavior intention, perceived value, trust, and e-WOM be considered. We can see the result that the model is effective. We recommend to the researcher three possible instructions for further research. First, further social factors can be added to this model to explain the adoption of human communication tools. Secondly, results of this study on the acceptance of electronic commerce, a relatively new research field, derive from a single study of a specific technology and only from the respondents of Bahawalpur, generalizing and confirming the applicability of this model in different research fields and, among other groups, would further confirm both the results and the research model. Third, these results were attained in a single period, so longitudinal research would help develop a better understanding of the interrelationships between variables over time. Future research in these three areas would not only help develop a more cultured understanding of electronic commerce theories for researchers but it would also suggest valuable knowledge to those involved in encouraging the making of purchase online to the potential consumer.

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