

Zille Huma<sup>1</sup>  
Nasser Masoud Alotaibi  
Atif Aziz  
Syed Akbar Shah

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## THE MODERATING EFFECT OF EWOM ON ONLINE PURCHASE: A PERSPECTIVE FROM THE VIEWPOINT OF PAKISTAN CUSTOMER

**Abstract:** *The current study aims to examine the moderating effect of E- Word of Mouth on the relationship between trust, service quality and information quality and consumer intention to purchase online. The past literature identified antecedents; trust, service quality and information quality are important in predicting of intention to purchase online and current study using moderating effect of E- Word of Mouth between postulated exogenous and endogenous variables. The quantitative research approach were applied with simple random sampling and data were collected from the students of different universities of Islamabad, Pakistan. The results were consistent with previous findings, service quality, and trust and information system influenced on the intention to purchase online and E- Word of Mouth moderating between them. The Study findings potential for policymakers and strategist in the decision making process of online customer.*

**Keywords:** *E-WOM; Trust; Service Quality; Information quality*

### 1. Introduction

Nowadays, informational technology (IT), such as PCs and the Internet, has commonly in use and has prompted critical changes in our lives. The Internet has brought about electronic business as it offers the best way to sell a product of the company (Mukherjee & Nath, 2007). E-business is the best idea to capture the customer in the east way to complete the organization goals. These exercise to help to complete the organization objectives, accounting, buying and selling. Proceed Development of this idea come from around 20 years back from experts and academician still going to be developed day by day. The current utilization of Visa cards for retailing, ATMs and phone managing businesses are fluctuating manifestations of e-trade that have developed since the 1980s

(Chiu et al. , 2012). Today continue with the commercialization of the Internet has supported development in electronic business on a worldwide scale at less cost than at any other physical transaction. From most recent year web program help to organization use them for trade (Andam, 2014). It is a certainty that there are some different elements likewise that may be impacted online shopping intension, for occasion information system, service quality, trust and auction price so on so forward which could be proposed for future examination. As entire the proposed examination attempt to answer what are the noteworthy components are affecting internet shopping intension? Accordingly, the main purpose of this study is to empirically test the components that are affecting the buying behavior of intension on the internet shopping.

<sup>1</sup> Corresponding author: Zille Huma  
Email: [huma\\_sheraz@hotmail.com](mailto:huma_sheraz@hotmail.com)

The studies related to consumer behavior are vast in nature (Wu & Chang, 2005; Wu, 2013; Lowry et al., 2013). Studies related to consumer behavior on online shopping examine the intention (Zhu et al., 2006; Zhou, 2012), attitudes (Triandis, 2010) and behavior (Turley & Milliman, 2010). Although the literature has produced in an enormous amount of literature, still antecedent (Chiu, et al., 2012) and predictors (Rook, & Gardner, 2010) research are in conceptualize level and little empirical evidence has available. In the Pakistan context, online shopping has increasing trend but still Pakistan far behind in the online shopping trend and ranked 42 in out 172 nations. Online shopping is getting more and trendier in Pakistan as well as in rest of the world but the velocity of online shopping in Pakistan is slower as compared to the entire world (Nazir et al., 2012). To examine behind this myth of online shopping trend, previous were studies focusing related individual (Zhou, Dai & Zhang, 2007), personal (Wu, 2013) and organization factors (Lee, Lee, & Kim, 2015) to conclude research, however, studies results were not consistent.

In the previous study trust has been identified as an important predictor to purchase online (Gefen & Straub, 2003; Wang & Emurian, 2005; Hassanein & Head, 2007; González et al., 2019; Lin, 2011; Limbu et al., 2012). Simultaneously, in the Pakistan context, scarce literature has found with the relationship of online intention to purchase. Additionally from the aspect of information quality has been discussed in the literature of online shopping and some of the authors suggested the low quality of the information in the website effect the consumer intention of purchase online (Lee et al., 2010; Bai et al., 2008; Al-Maghrabi et al., 2011). However, some authors did not find any significant effect between them. In the lieu, of the discrepancy of results this study to examine detailed inquiry between information quality and intention to purchase. Service quality was taken into the concentration of the customer when they purchase online form the website

(Chen et al., 2015; Kuo & Chen, 2012). Online literature suggested that service quality is an important aspect in Pakistan and studies related to online shopping concluded a positive relationship between the service quality and online consumer behavior (Mohsin & Aftab, 2013). In the light above mentioned arguments, this study proposed the relationship between trust, information quality and service quality on online consumer behaviour.

## 2. Online consumer behavior

The current is based on the context base and perception can be diverse in the individuals. Synthesis of literature summaries into multidimensional construct in a retail environment (Reimers & Clulow, 2009). Convenience is the major prospect that motivates consumers to access online retailers' websites. In line with this, several studies have also highlighted convenience construct as the single most important predictors of numerous prospects like trust, customer satisfaction, customer service and several other consumer behaviours (Ahmad, 2002; Jayawardhena et al., 2007a). Pertaining to online shopping convenience and its dimensions several studies have forwarded varied predictors such as online service quality including accuracy and responsiveness (Park et al., 2012; Prasad & Aryasri, 2009; Udo et al., 2010). However, an empirical investigation by Beauchamp and Ponder (2010) is incomparable in this regard. Yet still, the study has a major limitation since it terms similar convenience dimensions for both, online and offline shopping. As a result, the study also misses the point of specific items, unique to online shopping.

Henceforth, notable components of internet and online shopping including interactive information, system reliability and ease of use (Jiang et al., 2013; Park et al., 2012; Udo et al., 2010; Yang & Fang, 2004) remains unexplored to a greater extent.

## 2.1. Information quality

The aspect of information quality relies upon the knowledge received by the consumer; his/her perception about the authenticity of the knowledge and the opinions that have been developed based this information. It is important to understand that this information may or not be accurate and objective ( Wesley et al., 2000). The prime goal of phishing emails is to gain individual ID and access information for fraudulent purposes. The term phishing is frequently used and referred to unique methods and ways used to steal others` personal information (Lazar et al., 2007). Such practices have accelerated in Malaysia over the recent years whereby, phishing website has also been created to target banks in particular. Let alone in the last year, there were 400 phishing websites found in the first quarter. . PayPal notably has been termed as a safer online shopping option. The company offers you a platform whereby, the consumer needs not to share personal information or card details to unknown websites. Though the government has introduced the protection policy yet many companies are still in the early stages of implementing them for their online shoppers. Inline to this, it is also unclear and unknown as to what length, the customer in the Malaysian market are happy and satisfied with the services and secure environment that they are provided in online shopping (Kumar & Kashyap, 2018). Some views suggest that consumer perception concerning online transaction quality involves payment methods and privacy of financial information from both, lawful and unlawful interveners (Román, & Cuestas, 2008). The Fogg theory is based on the concept which suggests that when users are not happy with services, offerings and provision of the credibility of the websites, they tend to opt for other means (Fogg, 2002).

## 2.2 Trust

As outlined earlier that it is doubtful to date as to what extent consumers receive responsive and satisfactory services through online shopping (Kumar & Kashyap, 2018). As a result, MTCC is gaining success in addressing consumer`s problems and expectations (Zakuan et al., 2012). Through this, business organizations would be able to plan and implement effective strategies to facilitate consumers in online shopping by offering them high-quality prospects. E-commerce technology has advanced to the level that consumers can now be provided with full credibility, protection and security of the online shopping stores in Malaysia. George (2004) has stated that prospects including trustworthiness and internet privacy have a major mark to influence consumers` behavioral control and subjective norms. The author has further asserted that on the ground of this theory, belief can be seen as a component that motivates consumers to involve in online purchasing. This component of belief also directs purchasing behavior (George, 2004). In today`s` era of modern technology and advancements, it is essential to outline as to what extent, consumers view the web portal to be reliable and credible. Situations, when consumers feel that there is an inadequacy of trustworthiness and credibility in the provided information and services of an online web portal, they start switching to other websites or look for other means respectively. This is principally due to their perception about the information being fraudulent which an accelerating issue at present, across the globe (Princeton Survey Research Associates, 2002). According to Solo and Karjaluoto (2007) the security in using online shopping portals also relies upon how the enterprises create reliable information that could help consumers to deal with the system. Robust security measures in online shopping can motivate consumers for online purchases (Grabner-Kraeuter, 2002). Sadly, consumers, these days are experiencing several threats when it comes to online

shopping including data threats, misuse of financial information, password thefts and fake transactions (Cheung & Lee, 2006).

### 2.3 Service Quality

Customer services concept can be traced back to the 19<sup>th</sup> century. In connection to post-purchase services, the availability of after-sales service, equipment repair and security are some of the notable components. Such elements can considerably increase in the level of satisfaction of the customers. Notably, these factors can also help to enhance the understanding of customer services amongst the potential target audience. About after-sales services, dozens of studies can be tracked over the past decade. The study by Alireza et al. (2011) found that post-sales service quality marks a greater influence on customer satisfaction which in turn can also affect an organization's relationship with its customers. Similarly Fotland (2012) outlined that post-sales service quality can make a considerable impact on satisfaction thus, influencing behavioral intentions. Henceforth, after sales service can considerably influence the overall worth of the offerings in the eyes of the customers (Rigopoulou et al., 2008). Accordingly, credibility of website's service denotes to consumers' perception pertaining to goods, terms of service, conditions of service, scope, contract and information prospects that are offered by a website (Gan, & Wang, 2017).

### 2.4 E-Word of Mouth

The information technology induction and diffusion of information introduce a new form of knowledge and understanding. In that lieu, people normally take the opinion of other people before to buy or execute purchasing decision. In the current scenario of information technology, this term is known as EWOM (E. word of Mouthy). Now, EWOM becomes a very important aspect of purchasing decision. Past studies concluded that different aspect of societal factor effects

on the EWOM. The dissents aspect of EWOM can obtain and extract from customer reviewers, specific blogs, and special forums and throw social networking. The virtual platforms effects on the acceptance of EWOM. (Awad & Ragowsky, 2008). The antecedents of EWOM are individual factors such as expertise and involvement.

The relationship between credibility and intention to purchase could be stronger casual effect with the help of d EWOM. If a consumer believes that advice is credible and trustworthy, they express to purchase online. The customer reviews the information posted by past customers to purchase online shopping and on the same line service quality presuming important aspect of online shopping. In this basis, EWOM has great importance and influencing effect between the service quality and intention to purchase. The information technology is a great source of information and this information dismantle by different forms on social networking sites. (Cheung & Thadani, 2010). The study findings have proven that information quality and intention of purchase moderated by EWOM. (See & Ho, 2014).

## 3. Research Methodology

The Section explains the methodology deployed by the present study to investigate the relationship between service quality, information quality, and trust in online purchases. Additionally, the chapter also details regarding theoretical framework, research design and measurement instruments used in the present study. The core methodology of the study comprises of survey whereby, the questionnaire is structured for distribution amongst the target audience. The target respondents include university students. The survey aims to encourage students to outline their intention towards online purchases,

### 3.1 Research Design

As outlined earlier, the ground objective of the present study was to obtain information pertaining to the importance of the employed exogenous and endogenous variables. The research adopts quantitative design to help gather information for analysis and interpretation which will be elaborated in conclusion and findings section.

Once the primary data is collected, the results will be presented in the form of the sequential order of the hypothesized relationships. Moreover, the findings include data screening results which are necessary to ensure the correct input of the data. Therein, missing data assessment, normality, linearity, homoscedasticity, and multicollinearity tests are ascertained. Following this, CFA, confirmatory factor analysis and reliability analysis will be performed to ascertain

goodness of measures. In parallel, descriptive statistics will also be evaluated to chart out the respondents` demographic details and profile characteristics. In this, Pearson correlation and multiple regression analysis tests will also be conducted to test the relationship between the independent and dependent variables of the study followed by the examination of the mediating effect. SPSS statistical software package will be used for all these tests in this regard.

### 3.2 Population and sampling

The population of the present study comprises of students from different universities in Islamabad. As per the Higher education Commission of Pakistan, a total of 6,777 students have enrolled the different programs of each of the selected university. Table 1 presents further details in this regard.

**Table 1.** Analysis of Respondents` Characteristics

Summary of Respondents` Demography Item	Frequency	Percentage
<b>Gender</b>		
Male	148	54.46
Female	122	45.54
<b>Age Group</b>		
18-22years	163	60.1
22-24 years	75	27.7
24 and above	32	12.30
<b>University</b>		
Quaid-E-Azam University	15	5.50
Ripah University	177	63.37
International Islamic University	70	25.8
Bahria University	09	3.30

McMillan and Schumacher (2014) have addressed that proportionate stratified sampling is the most suitable sampling approach when it comes to sampling across larger population sets. This process starts by dividing the population into homogeneous subgroups based on which a specific number of respondents is selected from each of them. Since sample sets are to be chosen from the universities which currently have an enrollment of 67,776 students. Krejcie and Morgan (1970) have forwarded a sampling

table that outlines the minimum number of sample required for any known target population. With regards to the present study, the table outlines 300 to be the minimum number of samples required for further analysis and hypothesis testing. Following this, through using proportionate stratified random sampling, each university will be allocated with a specific portion out of 300 based on their total number of enrolled students.

### 3.3 Research scope

The following study is focusing on students of four universities (International Islamic University, Ripah University, Quaid-e-Azam University and Bharia university) located in the Federal Territory of Islamabad. The data were collected from the sample size of students. As its understanding prevail that Islamabad is centre of education hub of Pakistan and student coming to this city are diverse in nature could be represented exact of population online consumer in Pakistan e total number of required responses (Zikmund-Fisher et al., 2010).

### 3.4 Measurements of Variables

The initial part of the questionnaire caters to the demographics of the respondents with multiple-choice questions. From there, the second part of the questionnaire pertains to questions regarding satisfaction level and intention towards online purchases. The respondents will be asked to answer questions through using five-point Likert scale ranging from strongly agree to strongly disagree. Similarly, the final part of the questionnaire asks participants regarding their general information including age, race, marital status, education and academic background. Towards the end, the questionnaire inquires about respondents' opinion regarding trust, service quality and information quality.

#### 3.4.1 Independent Variables

All independent variables are measures against the 5 points Likert scale. There are measured by the following dimension: 'Strongly Disagree', 'Disagree', 'No Comment', 'Agree', 'Strongly Agree'.

- a) Service Quality – (Parasuraman et al., 1988)
- b) Trust (Parasuraman et al., 1988)
- c) Information quality (Tan et al., 1998).

#### 3.4.2 Dependent variable

Intention to online purchase (Van der Heijden, 2003).

#### 3.4.3 Moderating Variable

EWOM (Senecal & Nantel, 2004)

#### 3.4.4 Data Collection Procedure

Every university has a specific number of students, which hence, it was not an issue. However, the main challenge was to approach each university. On a major note, the respondents helped participate in the research and share their opinion. The questionnaire clearly outlined the objective of the study whereby, peers and friends also were coupled to assist and facilitate in the data collection. Notably, some questionnaires were received back via email and fax also.

## 4. Statistical Analysis

SPSS used for examining the statistical relationship between the exogenous and endogenous variables. Herein, we will perform descriptive analysis, reliability analysis, factor analysis, correlation and lastly, regression analysis. These analysis tests deployed to conclude the research project.

### 4.1 Descriptive Analysis

Descriptive analysis is performed to obtain a distribution of demographics component of the respondents.

### 4.2 Reliability Analysis

Reliability analysis highlights as to whether or not the data is reliable for further assessment

### 4.3 Regression Analysis

Regression analysis test offers results on whether or not; the hypothesized relationships are significantly related.

#### 4.4 Data Analysis

This chapter is divided into three main sections. The first section examines the characteristics and profile of the respondents. The second section provides a report on the data used in the study. The final section discusses the major findings of the study. In this section, analysis of the research questions and result of the hypothesis tests are reported.

#### 4.5 Response to the Study

Out of 271 questionnaires, which were distributed, all were completed and returned. This yielded a response rate of 100%. From the 271 respondents analyzed, 148 respondents, which constituted 54.46%, are male whereas the remaining 122 respondents, which constituted 45.54%, are female.

From the perspective of age group, 271 respondents analyzed, 163 respondents, which constituted, as 60.1% are between the age group of 18-22. While 75 respondents, which constituted as 27.7%, belonged to age group bracket of 22-24, 32 respondents, which constituted as 12.30%, were in span 24 and above.

#### 4.6 Normality of data

The below-mentioned diagram given the evidence of normality of data and showing normal curve distribution of data (Figure 1).

The purpose of this analysis is to give a clearer picture of the normality of data involved in the research. As in figure 1, normality of data has been observed and the the data normality is standardized.

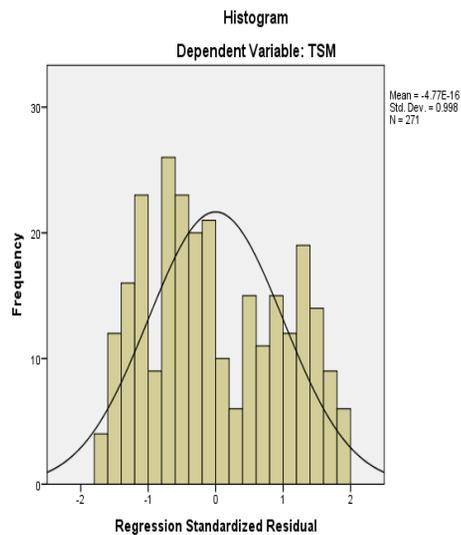


Figure 1. Normality of data

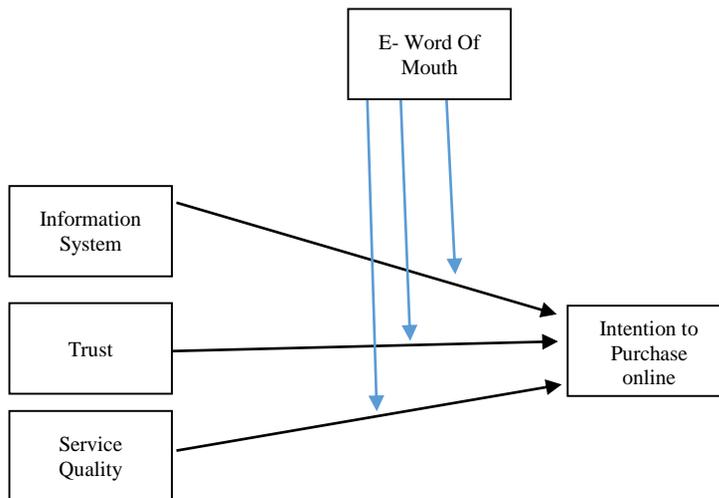


Figure 2. Theoretical Framework

**Table 2.** Table of Descriptive

	N	Minimum	Maximum	Mean	Std. Deviation
IPOM	271	2	5	3.40	.990
SQM	271	2	5	3.23	.854
TSM	271	1	5	2.98	.902
ISM	271	1	5	3.08	1.087
Valid N (listwise)	271				

Reliability concerns the extents to which measurements are repeatable when different persons make the measurements on different occasions. According to Lind et al. (2008), “Cronbach alpha is the statistics for determining reliability based on internal consistency. Measures in this study were judged reliable if Cronbach’s coefficient alpha is 0.6 or greater”. “Correlation Coefficient is commonly used in observational studies. This can be viewed as another application of generalizability theory, where raters or observers who are randomly drawn from a population replace the items. Cronbach's alpha will then estimate how strongly the score obtained from the actual panel of raters correlates with the score that would have been obtained by another random sample of raters.

By observing the above empirical relation: Selecting items such as Intention to purchase online (0.9202), Service quality (0.9179), Trust (0.7442) and information quality (0.6384) representing more 0.60 benchmarks. Simultaneous; Cronbach's alpha will often result in a test that is homogeneous in that there (very roughly) approximately satisfy average inter-item covariance, while unidimensionality Validity is the degree to which measure accurately represents what it is supposed to be represented”.

By Applying SPSS software and examine the relationship between the variables. The service quality and intention of purchase of online found significant and positive ( $\beta$ : 3.289, t: 13.935 Sig: .000). The Trust and intention of purchase of online found significant and positive ( $\beta$ : 3.386, t: 16.246, Sig: .000). The information quality and intention of purchase of online found

significant and positive ( $\beta$ : 3.567, t: 19.677, Sig: .000)

Findings of the research regarding the aforementioned hypothesis can be deduced from the following test table, regression analysis (Table 3)

1. There is a positive relationship between the service quality and intention of purchase online.
2. There is a positive relationship between the trust and intention of purchase online.
3. There is a positive relationship between the Information quality and intention of purchase online.
4. There is a moderating effect of EI on the relationship between the service quality and intention of purchase online.
5. There is moderating effect of EI on the relationship between the trust and intention of purchase online.
6. There is a moderating effect of EI on the relationship between the Information quality and intention of purchase online.

**Table 3.** Table of Reliability

Variables	Cronbach's Alpha	N of Items
EWOM	0.9202	5
IPOM	0.8033	9
SQM	0.9179	15
TSM	0.7442	7
ISM	0.6384	5

## 5. Results and discussion

The contextual understanding of the concept of convenience has diverse aspects. The

majority of past findings were directed toward the commonly of brick-mortar retailing (Reimeers & Clulow, 2009). Although it is understood that online shopping convenience influencing on the purchasing decision on online customers and that become a prime reason to visit retail websites (Jayawardhena et al., 2007b; S; Prasad & Aryaasri, 2009; Udo et al., 2010; Colwell et al., 2008; Beauchamp & Ponder, 2010).

In the viewpoint of past findings, Beauchamp and Ponder (2010) conducted the comparative study on the online shopping experience and compare with the offline shopper. However, they failed to provide that conclusive evidence and however the current study provide the examination of different antecedent in the light of moderating effect of EWOM. In sum, using online platform consumer decision influence by the different individual, organizational and personal factors required further detailed inquiry. (Udo et al., 2010; Yang & Fang, 2004).

To achieve the objective, the current study hypothesizes the relationship between information quality and intention to purchase online, found positive and significant. The results of the study were consistent with previous findings who also found the positive relationship between the variables (Román, & Cuesstas, 2008; Lee, Paark, & Haan, 2008). In the parallel with Fogg theory, which is based on the concept, which suggests that when users are not happy with services, offerings and provision of the credibility of the websites, they tend to opt for other means (Fogg, 2002).

Now, these findings were the intention of online purchase increase if consumers receive effective, satisfactory and trustworthy services through online shopping is unclear (Zakuan et al., 2012; George 2004). This suggested that Strong security features in online shopping system affect trustworthy behaviour of customers resulting in increased intention to purchase online. (Grabner-Kraeuter, 2002) and avoidance

Different threats in e-commerce, like data transaction attacks and misuse of financial and personal information, generate security threats (Cheung & Lee, 2006).

To achieve the objective, the hypothesis between the service quality and intention to purchase online was examined, found significant and positive. Previous findings state that Such elements can considerably increase the level of satisfaction of the customers (Alireza et al., 2011) Similarly, Irini (2008) outlined that post-sales service quality can make a considerable impact on satisfaction thus, influencing behavioral intentions. Henceforth, after sales service can considerably influence the overall worth of the offerings in the eyes of the customers (Rigopoulou et al., 2008). Accordingly, credibility of website`s service denotes to consumers` perception pertaining to goods, terms of service, conditions of service, scope, contract and information prospects that are offered by a website.

### 5.1 Practical implications

The result of the study has provided practical implications, first the study highlight the issues related to the online shopping in Pakistan. In the lieu, the policymakers and strategies take advantages to examine the factors influence on the online shopping trend. In the lieu, adaptation and enhancement trend of the shopping online in Pakistan must add the trust factors i.e like safe data, website credibility etc. Moreover. Measuring can be utilized to ensure safe and data and in terms of the customer regarding the validity and credibility of the product. In the meanwhile, they can be adding features of after-sale service maybe increase to motivate online customers. On the other side online shopping consumer state that service quality is the main concern in the decision-making process. In the search, the management of website portals can provide a culture of Interactive CRM system such 24 hours calling system and trained personally to deal with a loyal customer. In the third

level, the customer showing the reservation about the product information, in that vein, online shopping companies making sure about the information about product must be transparent and that efforts maybe enhance the quality of information on the website. With the above-mentioned recommendations, online shopping companies can take advantages of increasing sales and add profit in the companies.

### 5.2 Theoretical implications

In the past literature, the studies related to online shopping are limited. To examine the variable of trust, service quality and information quality and its impact on intention to purchase online in the Pakistani validate the previous findings of the world which endorse the same results found in the Pakistan context. In the examination of measurement construct of Pakistan providing authenticity and parallel to the previous findings.

### 5.3 Limitations

The first limitation was observed in the current study is drawn from Herman (1997) single factor. The study collecting the data

from the single point of the respondent that might be chances that if multiple points of data collection were conducted that may provide the discrepancy in the results between the variables. Second, the study has longitudinal boundaries, in the lieu data collection procedure from the longitudinal may demonstrate different results. The third study is not included in the psychological or personal factors such as emotional intelligence a personality traits. In the study, these factors may be included in future studies to examine the relationship between variables.

The current study focusing on the flowing research objectives Relationship between Information quality and online consumer behaviors To examine the relationship between service quality and online consumer behaviors, the studies found significant and positive. To examine Relationship between Trust and online consumer behaviours, the study proposed the relationship between variables found, significant and positive. In the last objective of the study, the examination has proved the Relationship between information quality and online consumer behaviours were signification and positive.

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**Zille Huma**

PAF Karachi Institute of  
Economics and Technology,  
Karachi, Pakistan  
[huma\\_sheraz@hotmail.com](mailto:huma_sheraz@hotmail.com)

**Nasser Masoud Alotaibi**

University of Science Malaysia  
[nasser\\_masoud@hotmail.com](mailto:nasser_masoud@hotmail.com)

**Atif Aziz**

PAF Karachi Institute of  
Economics and Technology,  
Karachi, Pakistan  
[Atifraj2001@gmail.com](mailto:Atifraj2001@gmail.com)

**Syed Akbar Shah**

PAF Karachi Institute of  
Economics and Technology,  
Karachi, Pakistan  
[syedakbar.zk2016@gmail.com](mailto:syedakbar.zk2016@gmail.com)

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