The Effect of Trust, Perceived Risk and Self-Confidence on Online Purchase Intentions: The Moderating Role of E-WOM Receiving

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ABSTRACT

Online shopping has become increasingly popular because of its convenience, wide selection, and competitive prices. However, many shoppers are hesitant to purchase products online because of factors such as trust, perceived risk, and self-confidence, which can act as barriers to online purchasing. Electronic Word of Mouth(e-WOM) has seemingly been shown to help reduce these barriers and increase purchase intentions.

This study examines the effect of trust, perceived risk, and self-confidence on online purchase intentions and the moderating role of receiving Electronic Word of Mouth (E-WOM). The study hypothesizes that trust and self-confidence will have a positive effect on online purchase intentions, however perceived risk will have a negative effect on online purchase intentions, and that E-WOM receiving will moderate this effect

An online survey questionnaire was designed to investigate trust, perceived risk, self-confidence, and attitudes towards receiving e-WOM related to online purchases. This was distributed to an online sample of consumers, mostly located in Famagusta, among Eastern Mediterranean University(EMU) students, and the rest were taken from youth in Kuwait to gather the necessary data.

Later, the data were analyzed using the PLS-SEM Model to test the hypothesis, and it was found that Trust and Self-confidence do not affect online purchase intentions, but Perceived Risk does. It was also observed that e-WOM moderated only the effects of

Trust on Online Purchase Intentions, while it had no effect on Perceived Risk and Self-Confidence.

In the last chapter, while concluding the study, a discussion about the managerial implications, limitations of the study, and recommendations for future researchers are included in detail.

Keywords: Online Purchase Intentions, Electronic Word of Mouth (E-WOM), Trust, Perceived Risk, Self-Confidence, E-Commerce, Turkish Republic of North Cyprus (TRNC), Eastern Mediterranean University (EMU).

ÖZ

Çevrimiçi alışveriş, rahatlığı, geniş seçeneği ve rekabetçi fiyatları nedeniyle giderek daha popüler hale geldi. Ancak pek çok müşteri, güven, algılanan risk ve özgüven gibi çevrimiçi satın almanın önünde engel teşkil edebilecek faktörler nedeniyle ürünleri çevrimiçi satın almaktan çekiniyor. Elektronik Ağızdan Ağıza İletişimin (e-WOM) bu engelleri azaltmaya ve satın alma niyetlerini artırmaya yardımcı olduğu görülüyor.

Bu çalışma güven, algılanan risk ve özgüvenin çevrimiçi satın alma niyetleri üzerindeki etkisini ve Elektronik Ağızdan Ağıza İletişim (E-WOM) almanın düzenleyici rolünü incelemektedir. Çalışma, güven ve özgüvenin çevrimiçi satın alma niyetleri üzerinde olumlu bir etkiye sahip olacağını, ancak algılanan riskin çevrimiçi satın alma niyetleri üzerinde olumsuz bir etkiye sahip olacağını ve E-WOM almanın bu etkiyi hafifleteceğini varsaymaktadır.

Çevrimiçi satın almalarla ilgili güveni, algılanan riski, özgüveni ve e-WOM almaya yönelik tutumları araştırmak için çevrimiçi bir anket anketi tasarlandı. Bu veriler, çoğunluğu Gazimağusa'da bulunan ve Doğu Akdeniz Üniversitesi (DAÜ) öğrencileri arasında yer alan çevrimiçi tüketici örneklemine dağıtıldı, geri kalanı ise gerekli verileri toplamak amacıyla Kuveyt'teki gençlerden alındı.

Daha sonra hipotezi test etmek için veriler PLS-SEM Modeli kullanılarak analiz edildi ve Güven ve Kendine Güvenin çevrimiçi satın alma niyetlerini etkilemediği, ancak Algılanan Riskin etkilediği tespit edildi. Ayrıca e-WOM'un yalnızca Güvenin

Çevrimiçi Satın Alma Niyetleri üzerindeki etkilerini yumuşattığı, Algılanan Risk ve Kendine Güven üzerinde ise herhangi bir etkisinin olmadığı gözlenmiştir.

Son bölümde ise çalışmanın sonuçlandırılmasında yönetimsel çıkarımlara, çalışmanın sınırlılıklarına ilişkin bir tartışmaya ve gelecek araştırmacılara yönelik önerilere ayrıntılı olarak yer verilmiştir.

Anahtar Kelimeler: Çevrimiçi Satın Alma Niyetleri, Elektronik Ağızdan Ağıza İletişim (E-WOM), Güven; Algılanan risk, Özgüven, E-Ticaret, Kuzey Kıbrıs Türk Cumhuriyeti(KKTC), Doğu Akdeniz Üniversitesi (DAÜ).

DEDICATION

To My Family

(Thank you so much!)

I am deeply grateful to my family for their unconditional love, endless support, and constant encouragement. In particular, I want to appreciate my parents for their support and belief in me and my capabilities, and my elder brothers for being my role models and sources of inspiration.

ACKNOWLEDGMENT

I want to convey my sincerest gratitude to my supervisor Prof. Dr. Emrah Öney, for his contribution in shaping my research and academic journey, by providing invaluable guidance and constructive feedback throughout the entire process of completing this thesis. Topics have been instrumental in shaping my research and academic journey. I would like to express my sincere appreciation to my thesis committee members for their time, wisdom, and feedback. Their contributions have greatly refined this research paper.

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LIST OF ABBREVIATIONS

AI	Artificial Intelligence
AVE	Average Variance Extracted
B2B	Business to Business
B2C	Business to Consumer
CA	Cronbach Alpha
CLV	Customer Lifetime Value
CR	Composite Reliability
EC	Electronic Commerce
EMU	Eastern Mediterranean University
E-WOM	Electronic Word of Mouth
IT	Information Technology
MCQs	Multiple Choice Questions
N-WOM	Negative Word of Mouth
OPI	Online Purchase Intentions
PLB	Private Label Business/Companies
PLS-SEM	Partial Least Squares- Structural Equation Model
PR	Perceived Risk
P -WOM	Positive Word of Mouth
SC	Self-Confidence
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior

TR	Trust
TRNC	Turkish Republic of North Cyprus
UGC	User Generated Content
VIF	Variance Inflation Factor
WOM	Word Of Mouth

Chapter 1

INTRODUCTION

1.1 Introduction

In the era of the rise in online shopping, the lifestyles of consumers have changed. From access to many options in products to shipping benefits has created a huge convenience for consumers to make purchases while sitting at home scrolling through their phones. This change has also impacted consumer demand for quick shipping, ease of return, and customized products. Furthermore, the ample online reviews through blogs, logs, online discussion boards, forums, and comparison tools available on the Internet influence consumers to make better decisions while purchasing online. However, for convenience, there are a few drawbacks concerning security and privacy. Nonetheless, this evolution has also changed the dynamics of how consumers interact with businesses and help them make informed purchasing decisions.

Word of Mouth(WOM) refers to "informal communication directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers" (Westbrook, 1987, p. 261). When these communications occur via online platforms, they are referred to E- electronic word of mouth (E-WOM). Owing to the ease of accessing information regarding a product through social media, online reviews, blogs/vlogs, discussion boards, rankings and ratings systems, and other forms of E-WOM, businesses can reach a wider range of audiences globally and instantly (Hennig-Thurau et al., 2004). E-WOM has become one of the most important sources of information regarding any product for the particular reasons of giving honest opinions, positive or negative reviews, and informing other potential consumers about the process of using that particular product (Hennig-Thurau, et al, 2003).

E-WOM also plays a moderating role in consumers' online purchase intention. Online purchase intention refers to consumers' motivation to engage with online vendors. There are many indicators that consumers face when they intend to purchase a product, including societal norms (Hansen, 2008), attitudes towards physical stores (Kim & Park, 2005), convenience of purchasing products (Chiang & Dholakia, 2003), satisfaction with the product itself, price, and vendor E-Services (Gounaris et al., 2010). The factors that we focus on in this research are consumers' Trust on the E-commerce, their Perceived Risk of purchasing online, and their self-confidence in navigating online platforms and making purchases. We also examine how e-WOM moderates these factors towards online purchase intentions.

Trust is the basic factor that influences consumer behavior and shapes consumers' willingness to engage in online marketplaces. Many factors influence trust online, including the reputation of the online retailer, security of the website, and transparency of the transaction process. Consumers often rely on reviews and ratings from other shoppers to determine the reliability of an online store and the quality of its products and services (Tasin, 2017). Cybersecurity measures are also important for building trust, such as secure payment gateways, data encryption, and safeguarding sensitive information. Furthermore, shipping, return, and customer policies also build trust by improving customer satisfaction (Susiang et al.,2023).

Perceived risk in online shopping refers to the potential loss that a consumer might experience while purchasing online. There are many ways a consumer may perceive risk, including financial risks related to loss of money through fraudulent activities, product risk related to not performing as expected, social risk related to product may not be accepted by society, psychological risk related to the potential mental distress caused by the unknown, and time/convenience risk refers to the loss of time and hardship the consumer spends on searching for the product (Forsythe & Shi, 2003)

Self-confidence is defined as consumers' ability to access online vendors and have a sense of belief and security in their purchasing decisions. The determinants of self-confidence include the knowledge and experience of the e-commerce consumer (Zhao et al., 2020), trust a consumer has on e-commerce due to the reputation and security measures the company takes (Jadil et al., 2022), and how consumers navigate websites and order products also plays a role in enhancing self-confidence (Heijden et al., 2003). The feeling of confidence and comfort in navigating the digital marketplace ultimately influences their purchasing decisions and long-term loyalty to online retailers (Prebreza & Shala,2021).

1.2 Theoretical Background

The growth of e-commerce businesses has revolutionized consumer behavior, bringing both opportunities and challenges. Comprehending the elements that cause online purchase intention is vital for success in this dynamic environment. The model consists of three major factors- trust, perceived risk, and self-confidence–and studies the way in which these three factors influence online purchase decisions, with electronic word-of-mouth (E-WOM) as a moderating variable.

The main theory concept used to investigate the relationship between trust, perceived risk, and self-confidence in Online Purchase Intentions from previous studies was the theory of planned behavior (TPB), which serves a fundamental role in exploring the elemental factors behind online consumer behavior. The theory of planned behavior predicts that individual behavior forms and is controlled by attitude towards the behavior, social norms, and perceived behavioral control (Ajzen, 1991). These interconnecting parts contribute to intentions that determine action, which is the outcome of the actual behavior.

Trust is a central factor in online commerce, both in relation to trust with the vendor, where customers have to trust the online platform, and trust that transactions will be secure, and the product will be exactly what they ordered. Trust contributes to more positive expectations of these attributes of reliability, honesty of the retailer, and the environment in which online marketing takes place (Mayer, Davis, & Schoorman, 1995). Consumers' perception of risk is diminished, and they extend their involvement in online trade to a greater extent based on high levels of trust.

Perceived risk is lost because of the brain's evaluations of risks, with the possibility of negative consequences for online shopping. This is even happening economically through risky transactions, such as financial, product implementation, privacy, and cybersecurity risks (Bauer, 1960). The theory of perceived risks suggests that people are more inclined to interact in a business where benefits overshadow the probability of risk (Cox and Rich, 1964). Viable risk reduction strategies, such as secure payment systems and honest return channels, can curb buyers' perceptions of the risk and improve their purchasing intentions.

This is closely linked to consumers' understanding of themselves as people who can perform the required actions within the online e-commerce sphere. Self-efficacy theory, which is Bandura's theory that stresses how strong confidence in one's ability influences one's behavior, states that those with high confidence are more likely to do the things that lead to achieve goals(1977). By building self-confidence, consumers in a digital shopping environment are more likely to be assured that they have the capacity to make wise buying decisions and avoid risk.

E-word of mouth (E-WOM) for moderation implies a relationship between trust, perceived risk, self-confidence, and online purchase intentions. We make these purchase decisions based on the opinions of our peers, who are already using the product or service. Therefore, positive e-WOM from trusted sources increases trust and reduces perceived risk, improves self-confidence, and consequently strengthens our intention to buy (Hennig-Thurau et al., 2004). However, when people receive negative e-WOM, they may weaken their faith, set up the perceived risk, and demolish the belief system, leading to a decrease in purchase intentions.

1.3 Aims and Objectives of the Research

The primary objective of this research paper is to understand in what way electronic word of mouth (e-WOM) moderates relationships affecting online purchase intentions. The following variables will also be examined in relation to online purchase intentions, which are moderated by e-WOM:

• Trust

• Perceived Risk

• Self-confidence.

This study analyzes these factors and their interrelationships to identify the underlying mechanisms that govern consumer behavior in the virtual marketplace and to provide practical applications to marketers and online retailers in terms of how they will be able to manage these factors and improve consumer trust and purchase intentions.

The goal of this study is to determine how online sellers trust, perceptions of risk connected with online purchases, and consumers' self-trust influence their willingness to participate in online shopping. Furthermore, this study examines how experiencing e-WOM, including online reviews and suggestions, can affect the relationship between trust, perceived risk, self-confidence, and online purchasing intentions.

1.4 Sampling Procedures and Data Collection

Convenience sampling was utilized to conduct this study. A total of 200 respondents participated in this research, mainly EMU students and some Kuwait's youth who use e-commerce vendors to shop. An online survey was distributed across online platforms, such as Teams, E-mails, WhatsApp groups, and Instagram, and physically asked to scan QR codes to the survey around campus to reach these respondents.

The questionnaire that was developed contained two sections, one with the questions concerned about the variables mentioned in the conceptual framework, and the second section contained the demographics of the respondents. The first section had approximately five to six statements on a seven-point Likert scale. The format is as follows:

1. Questions related to Self-Confidence
2. Questions related to Perceived risk
3. Questions related to Trust

4. Questions related E-WOM
5. Questions related to Online Purchase Intentions
6. Demographic Questions.

A pre-test was implemented in the group of 10 respondents to ensure that the measures used in this study were reliable and to eliminate any errors in the questionnaire. It was ensured that the information about the respondents was kept anonymous and that they consented to volunteer.

1.5 Structure of the Thesis

Chapter one is written to introduce the growing influence of e-commerce and consumers' intentions to use it along with the factors that are affected by the moderating role of electronic word of (E-WOM). The purpose of the research is also stated, along with the data collection methods. The structure of this thesis is clarified at the end of the chapter.

The second chapter presents studies from previous academic papers that were reviewed to develop a conceptual framework. The variables studied in the research were defined and explored by other researchers, including E-Commerce, WOM and E-WOM, Online purchase intentions, Trust, Perceived Risk and Self-Confidence.

In the third chapter, we develop our hypothesis after discussing the findings of previous studies on these variables. We also constructed a Conceptual Model explaining the relations for which our hypothesis was developed.

In the fourth section, we define the methodology used to collect our data. It first describes the research design, questionnaire design, sample design, analysis methods, and ethical considerations, and provides the measures that were used in the questionnaire.

In Chapter 5, the data collected were analyzed using SPSS and PLS-SEM. First, descriptive statistics were used to interpret the results for the demographics of the participants; later, the correlation and SEM model were conducted to find the results of the relationship between the variables and test our hypothesis.

Finally, Section 6 presents the conclusions of our analysis. This chapter also provides the limitations of this research and recommendations for future researchers in similar fields. Following is the outline of our thesis:

Table 1: Thesis Outline

Chapter 1	Introduction
Chapter 2	Literature Review
Chapter 3	Conceptual Framework
Chapter 4	Research Methodology
Chapter 5	Data Analysis
Chapter 6	Conclusions, Limitations and recommendations

Chapter 2

LITERATURE REVIEW

2.1 Introduction

In today's digital age, online shopping has become increasingly popular, revolutionizing the way people purchase goods and services. However, the lack of physical interaction with products and sellers has led to concerns over trust, perceived risk, and self-confidence, which can affect online purchase intentions. Therefore, understanding the relationship among these factors and the impact they have on online shopping is crucial for businesses and consumers alike (Ali et al., 2021)

In the rapid growing digitalization era the traditional brick or mortar businesses and marketing are not common anymore leaving the consumers with the unknown ways of getting informed about certain product or service (Damirchi**,** 2021). The only known ways these days are something called “Trending” products or services influencing a consumers online purchase intention due to the hype about the product or service. This is done through a channel called WOM or in these days E-WOM, a part of marketing strategy.

This literature review will examine the current state of research on the effect of trust, perceived risk, self-confidence, and E-WOM receiving on online purchase intentions. By synthesizing and analyzing existing research, this review aims to differentiate between WOM and E-WOM and also to provide a comprehensive understanding of the factors that influence online purchase intentions.

2.2 E-Commerce

E-Commerce is not a typical brick and mortar stores but rather an online click and mortar businesses. Meaning that businesses are conducted online, by selling their products and services on internet platforms to the consumers. Two categories of E-Commerce are identified which are commonly used, Business to Business (B2B) and Business to Consumer (B2C) (Dave Hall, 2008). Business to Business E-Commerce includes transactions between two businesses that can benefits both of the parties involved to sell to their end consumer. Business to Consumers E-Commerce involves selling directly to households consumers. B2B and B2C are not only the types of E-Commerce but also E-Tailing, or online retailing, which is when retail products and services are sold online (Hjalm., 2021).

First introduced in 1970s up until the last stage in 1990s (Dave Hall., 2008).The emergence of E-Commerce went through four different stages: "information disclosure, order processing, logistics, and utilization."

Stage 1: Internet functionality was utilized by organizations during stage one of their "information disclosure processes". The EC was developed as a result of that stimulus.

Stage 2: At this stage**, "**Order processing" was introduced, they took orders and sent out details and directions about how to use what they were selling. During this time, transportation had its first effect on how businesses worked.

Stage 3: The stage for **"**Logistics" .The spread of goods and services using Information Technology (IT) was the third step in the development. During this time, some things, like songs and programs, started to be sold online.

Stage 4: The final stage "Utilization", combines E-Commerce, with seller-consumer contact instead of data transmission or delivery of goods. Considering the opportunities of E-Commerce, such contact made the average online user a prospective customer. That instrument revolutionized methods to provide goods, services, and knowledge, giving consumers and sellers more freedom and alternatives (Santos. et al , 2017).

As consumers get familiar with performing many of their regular activities online "(like banking, learning, work meetings, and socializing)" (Tokar et al.,2021), they become more open to online shopping and decide not to follow shopping in-person. Having things brought to their residences is probably a particularly important reason why consumers' tastes are altering. As stores fight for their place on the internet, they are raising their service standards all the time. This is sometimes called the Amazon effect. Retailers who sell mostly the same things at identical costs are finding ways to set their own apart by making shipping less expensive and more quickly. Nowadays, free two-day shipping is the standard, and major retailers like Amazon and Walmart are working for complimentary 1-day or possibly overnight shipping.

Business experts, media, campaigners, and customers have all recognized that the huge growth of e-commerce could have some bad impacts. Certain individuals are worried regarding the enormous quantity of package trash that comes from food packages, which mostly consists of cardboard boxes and protected polyethylene air pillows that fill up space. Also, each of those items need growing numbers of aircraft and automobiles to carry them, which increases CO_2 emissions and makes pollution worse. Politicians and lawmakers are getting more and more compelled to make fresh laws and regulations to deal with what people think are the negative effects of e-commerce. Some people have recently asked for rules that require eco-friendly packing, off-peak delivery times, electric delivery cars, and other things. Even though the problems that led to such conversations were certainly genuine, their bodies may not be the whole story (Kabir et al.,2019).

2.3 WOM and E-WOM

Customers are going to openly criticize companies that deliver an unsatisfactory experience, so while it may seem like these discussions are completely out of the hands of a business and could even cause harm, you still have a number of tactics at your command to get people talking positively about your company. These tactics may include Word of Mouth marketing , it is one of the most underutilized and affordable marketing avenues available, and it happens when a company impresses a client to the point where they inform their peers and they spread the word among more potential customers (BigCommerce, n.d.)

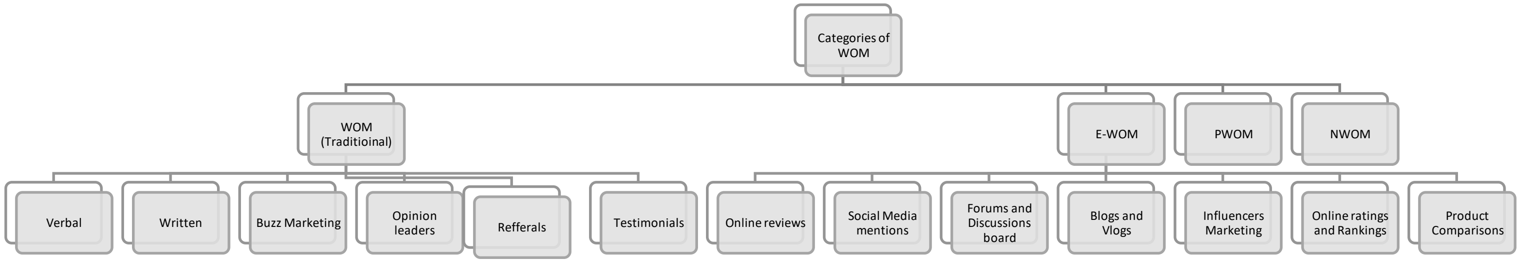

Figure 1: Categories of WOM

Above are the categorized forms of WOM into WOM (Traditional kind), Electronic Word of Mouth (E-WOM), Positive Word of Mouth (PWOM), Negative Word of mouth (NWOM).The following discussion is on each one of these categorized WOM in details.

Traditionally word of mouth (WOM) occurs when two or more people talk about a particular product or service in order to spread its word *(*Alcocer, 2017). As long as there has been a connection between words and commerce, word of mouth has existed. Individuals always looked to others to decide what to attempt, particularly before marketing was an organized practice. It was developed because once you're familiar with a person very well you can reasonably believe their view on a subject you don't fully understand. Therefore, word of mouth organically developed out of people's desire for a reliable evaluation of the unfamiliar (Herosmyth, n.d.).

Word of mouth is one of the most powerful forms of marketing. It is the act of people sharing information about a product or service with others through spoken conversation. Word of mouth marketing is important because it is seen as more trustworthy and authentic than other forms of marketing. It is also cost-effective, as it relies on the natural behavior of people to share their experiences with others (Hayes, 2022).

When someone shares a positive experience with a product or service, it can lead to increased brand awareness, customer loyalty, and ultimately, sales. Conversely, negative word of mouth can have a damaging effect on a brand's reputation and can lead to decreased sales and customer loyalty (Mosley, 2017).

The environment in which the WOM encounters have taken place has changed significantly throughout the years (Herosmyth, n.d.). In the increasing era of digitalization and advanced technology, the marketing strategies have been proven to be more affective through online platforms, especially consumers spend more time on browsing through the internet, the Word of Mouth has also evolved into the digital era as E-WOM (Electronic Word of Mouth) (Chopra et al, 2022).

E-WOM refers to the exchange of product- or service-related information among individuals through digital channels (Thurau et al,2004).

Word of mouth marketing is particularly important in today's digital age, where social media platforms provide an opportunity for people to share their experiences with a wider audience. Brands can leverage this by encouraging customers to share their experiences on social media, and by monitoring and responding to customer feedback in real-time (Cheung et al ,2012).

Social media is an unprecedented avenue for consumers to publish their product experiences and opinions through word of mouth or consumer reviews, as Internet technologies such as Web 2.0 technology continue to advance. A number of Internet consumer review sites and forums are provided by different sources. Increasing evidence suggests that online word of mouth has an important influence on purchasing behavior. Online consumers’ reviews on webpages and forums are provided form different sources. There is significant proof that E-WOM is very influential factor for the online customers purchasing decisions (Thurau, et al, 2004).

Overall, word of mouth marketing should be an important part of any marketing strategy, as it can help to build trust, credibility, and loyalty with customers, and can ultimately lead to increased sales and business success (Cheung et al ,2012).

As a way to communicate, the Internet has many benefits over traditional methods, such as the fact that information is always available, information can be sent quickly, and people can talk to each other. When it comes to the food business, people who would like to spread good things about restaurants can definitely make a big difference. From the literature, it also became clear that people trusted what other people said about a product more than what the company said in its ads (Tokar et al, 2021).

One of the studies shows where more research needs to be done. First, more study needs to be done on bogus reviews on the internet to find out why people send them. In particular, to find out what is going on in people's minds that makes them post fake reviews even when they don't get paid for it. Second, because "bad is stronger than good,"(Akdim, 2021), people tend to put more stock in negative E-WOM than in positive E-WOM. So, companies should actively deal with bad reviews by reacting correctly and/or forming relationships with customers to improve their results (like image, performance, and sales) (Tokar et al 2021).

E-WOM's impact on Privately Owned Companies(PLB) in online buying is unknown PLB research studies have examined store-level variables product-level factors like product category; perceived risk ,consumer attitudes, and "extrinsic cues" (Kumar et al, 2023). One of the researches focuses on online PLBs and builds on this remarkable body of work. For Example, in India, where physical stores control, shoppers' purchase decisions and views diverge from conventional forms. Current studies suggest that social media impacts customer decision-making and purchasing behavior. There is little research on how E-WOM affects PLB purchasing intention, particularly online. Today, social media impacts customer choice and buying patterns. There is little research on how E-WOM affects PLB purchasing intention, particularly online (Kumar et al , 2023).

As mentioned before that traditionally WOM, when this concept was started , it was referred to conversations and recommendations that occur face-to-face. Understanding these categories is crucial for companies to effectively manage and leverage WOM in their marketing strategies. Some of different types of WOM are mentioned below in Figure 2.

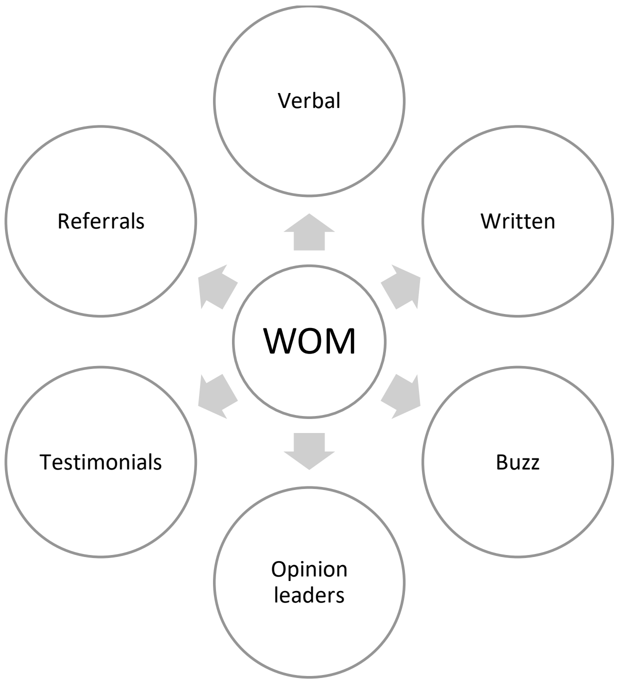

Figure 2: Types of WOM

The definitions of each type of WOM in Figure 2 are stated in Table 2, which can influence consumers' decision-making.

Table 2: Types of WOM

Types of WOM	**Definitions**
Verbal WOM	This is so far the most typical way of WOM. This happens when opinions and experiences are shared by the consumers about a product or service through face- to- face conversations, phone calls or any other type of interpersonal communication (Stojmenovic et al, 2019).
Written WOM	This involves Written communication methods like letters, newspapers, etc (Berger et al, 2022).
Buzz Marketing	It involves stirring up excitement about a product, service or even an event by gathering early adapters or influential people to give their reviews (Laporta, 2015).
Opinion Leaders	They are people who can influence one's decision or opinion about a product or service tremendously. Usually professionals, well known people or even a peer who you might consider at a high level (Li et al, 2011).
Testimonials	They are approved statements of customer who has experienced the product or services and satisfied to share it as a credible source for other users (Ruhamak et al, 2018).
Referrals	These are genuine suggestions about a product or service they have experienced to their family, friends and co-

	workers. Sometimes they are also incenticecized through a referral program (Kollasch, 2022).

In today's digital age, however, WOM has evolved to include online platforms and social media. With the rise of influencers and online reviews, word-of-mouth recommendations have become even more influential in shaping consumer opinions. People now turn to their friends' Facebook posts or Instagram stories for product recommendations, adding another layer to the power of WOM. Electronic WOM have its advantages in terms of reach and accessibility. Some of different types of E WOM are mentioned below in Figure 3:

Figure 3: Types of E-WOM

The definitions of each type of E-WOM in Figure 3 are stated in Table 3:

Table 3: Types of E-WOM

Type of E-WOM	**Definition**
Online Reviews	Both delighted and undelighted customers will write their evaluations and ratings of products or services and posted them by consumers on various online platforms, such as review websites, social media, or e-commerce sites (Huhn, 2022).
Social Media mentions	Users share their experiences, opinions, and recommendations about products or services on social media mentioning the brand on platforms like Facebook, Twitter, Instagram, or LinkedIn. These can take the form of posts, comments, or tweets (Hu et al , 2020).
Forums and discussion boards	An online space for consumers to engage and discuss the product or service they experienced or planning to experience (Chan et al, 2010).
Blogs and Vlogs	In digital era, content creators come up with creative blogs and vlogs to share their experience of a certain product or services with their online followers, which can influence their purchasing intentions (Azim et al, 2021).
Influencers Marketing	Type of marketing to reach target audiences through an average person who are trusted source for other potential consumers (Keller et al , 2016).
Online Ratings and Rankings	Consumers rating or ranking the quality and trustworthiness of the product or services that the consumers leave on a certain website or mobile app (Ye et al , 2011).

Product comparisons	Online websites that state comparisons of different products or services highlighting their pros and cons and also different features they include (He et al , 2022).

Another Most important category of WOM is Positive and Negative Word of Mouth, which really convinces a consumer to have a positive or negative perception towards a certain product or services.

Table 4: P-WOM and N-WOM

Positive WOM (P-WOM)	**Negative WOM (N-WOM)**
P-WOM, interaction is seen as a key connection result. P-WOM can be described as any kind of favourable discussion concerning a product or company's products and services. Positive word-of-mouth is a strong source of information that can be used to make decisions. People get a lot of messages from marketers that are meant to get their attention and change their behaviour. Word-of-mouth shines toward as an authentic source of information (Ng et al, 2011).	Businesses haven't paid much attention to negative word-of-mouth as a way for customers to react to disappointment, but it's an unspoken and powerful force that can hurt a business's final decision makings. N-WOM can be very harmful to company’s brand image and sales revenues. N-WOM has more effects on a consumer purchase intention than P-WOM (Lau et al, 2001).

Consumers are more likely to be affected by negative reviews of a product or service than by positive reviews. This is due to negative news stands out more and attract attention more easily than positive of news. Neurological studies back up this attentional bias. There hasn't been much research about testing the idea that people pay greater focus to bad reviews or not (Daugherty et al, 2014).

2.3.2 Cross-Cultural Differences

Culture can be defined as a group of people's traditions, artistic expression, religious practices, and traditions and language. Every groups' culture differs from each other, that differentiation is called Cross Cultural differences. Since we are discussing E-WOM, we will look at the Cross-cultural EWOM as it is getting more and more attention from experts and professionals as online venues become more global. So, it is important to take a look at the cross-cultural EWOM literature to see where it is now. One of the studies found factors linked to the four main parts of social communication "the speakers, the triggers, the listeners, and the replies" (Kusawat,et al ,2022). The data showed that E-WOM does have a different approach from one group to the next. Cultural differences can come from either the people who send or receive the message. The literature review found that a communicator's cultural background only changes the way their E-WOM message looks. In the same way, a person's cultural past only changes how they react to an E-WOM message. The societal setting of the user also affects how they respond to E-WOM traits and speakers. Other studies also found that Hofstede's cultural factors theory was used in most of the papers which fits with what one of the researchers (Engelen et al, 2011) said in their study of "cross-cultural marketing theory". Another researcher (Nakata ,2009) says that scholars from various areas try to talk about their research at different workshops and share it in different magazines. Because they don't talk to people in other fields, cross-cultural experts may only build on well-known theories and not look at other options in related fields. Since E-WOM studies rarely use other cultural frameworks, researchers in the future should try to use other cultural frameworks in their work to avoid this problem (Kusawat,et al ,2022).

For instance, Chinese consumers are influenced by current E-WOM comments, no matter how positive or negative they are. UK consumers, on the other hand, base their decisions on bad information, no matter how they get it. This is especially true for goods that offer an experience (Christodoulides et al. 2012).

2.3.3 Future of WOM and E-WOM

Since the technology is getting better and new tools are being used in the area of E-WOM, it is likely that the ideas will change. Based on past studies and research into changes in the environment, the following conceptual framework shows future trends from the point of view of customers, companies, and technology, as well as new factors. For a better understanding of the results of past research and current studies and to make sure they make sense, a conceptual framework is given. In this framework, elements are set up as causes, effects, modifiers, and environmental and conditional factors from the three listed points of view. By looking at the works that came before, some of these parts have been pulled out, with "consumer behavior" and "sales" being the most stable. It's possible to say that customer behavior and, by extension, sales, which are the results of E-WOM, will always change because of the speed and complexity of today's world (Akbari et al, 2022). Because of this, these ideas are an important part of all marketing ideas, and they each have a special place in our way of thinking, but in different ways. On the other hand, the rise of artificial intelligence (AI) and new sociotechnical trends have led to the creation of new tools in the E-WOM process, which are changing the way WOM is made. As we've seen, when the Internet came along, the structure of WOM changed because it became easier and more widespread to share posts on social media and other virtual spaces. This led to the idea of E-WOM, and now that AI is here, this structure will change even more. AI has led to faster handling of big data, a bigger spread of this data at more levels, and more precise and quicker analysis of data. We think that technology tools and big data will have a big impact on the future of E-WOM, so that's why the r-WOM idea is part of the conceptual framework. Because of all of these things, customer behavior will shift as well, and they may become more involved without even having to try. So, the structure has the phrase "automated user engagement" built in to show (Akbari et al, 2022).

By automating how users interact, sales become better as well. The part of crowd power and how it affects the E-WOM procedure, was also brought up in the research but not discussed in detail. These elements are divided into six groups: "antecedents (including consumer side, firm side, and digital marketing activities), focal concepts (including e-WOM and r-WOM), contextual variables (including the core of e-WOM), moderators (including crowd power), e-WOM consequences (including consumer behaviors, automated user engagement, firm outcomes, and smart selling), and conditional variables (including machine learning and big data)"(Akbari et al, 2022).

2.3.4 Managerial Implications of WOM and E-WOM

The managers can apply the different types of WOM to create an effective marketing strategy for optimizing sales and revenues. By implementing these strategies the firms can also create a Customer Lifetime value (CLV), which is the profit levels for a firms connection brought in by one customer. One of the first things a firm can do is create a product or service so good that it exceeds a customer expectation of the product and service performance. That delighted customer would talk about their experiences and refer to their friends and family at a gathering or written letter and sharing reviews in newspapers. The firms can also add testimonials of the delighted customers to their advertising campaigns. (Word-of-Mouth Marketing: Build Effective Strategies. ,n.d.).The firms can also create a buzz marketing strategy in various public places like malls, streets, parks and so on, by spreading small information that creates curiosity among potential customers (Carl et al ,2006).

In Tourism Industry have adapted a method to upscale their sales and reputation through “user-generated contents (UGC)” encouraging online consumers to exchange information with each other with the increasing use of internet usage (Ye et al 2011).

Few studies conducted in the past state that many products or services sales depend on the consumers that already experienced it before, they share their experience with other potential consumers online, causing those industries depend on E-WOM for their sales to be conducted (Zhang et al ,2010). For example, in Tourism industry people rely on other consumers experience before booking their vacation. E-Commerce companies also can depend on UGC to attract customers to their websites. Managers can use this opportunity to develop their brand reputation, also the work on improving their product features and quality. Managers can also take this opportunity to engage with the customers and get their feedback on their product or services, giving this a chance to introduce a customized product or service for those customers (Litvin et al, 2008).

2.4 Online Purchase Intentions

Online shopping has become increasingly popular in recent years, with more and more consumers turning to the internet to make their purchases. However, there are several factors that can influence a consumer's intentions to make an online purchase (Kim, J., & Lennon, S. J. ,2012). Some of them include TAM, perceived security , privacy, web features, past online experiences, trust, perceived risks, and many more (Meskaran et al 2013).

TAM (Technology Acceptance Model) can be defined in two important aspects; first of all, the "perceived ease of use," which is a measure of how sure the person is that technology will support the use, and secondly “perceived usefulness”, which is a measure of how sure the person is that using technology will improve service, improve performance by saving time, reduce costs, and can be used at any time or place. Researchers in electronic marketing agree that a person's attitude toward using technology is the most important factor in figuring out whether or not they will accept new technologies and how they will use them (Heijden et al, 2003)

Perceived security topic implies that a consumer’s opinion concerning the degree of security available by the e-commerce website. When the credit card details are involved the issue of security is more crucial to focus especially when there are intentions to buy online as the internet is more prone to cyber-attacks. Similarly privacy issue involves other private data involving personal information (Meskaran et al 2013).

Web features are referred to many web characteristics such as “ease of navigation”, website’s efficiency and standard of “user interface”. Moreover the past online experiences also have an important impact on online purchase intentions as they determine how good the previous experience was, also effecting their behavior for future purchases (Meskaran et al 2013)

A consumer’s buying habits can be forecasted by their intentions to buy online according to the “Theory of reasoned action”. Measuring the attractiveness of a new consumer, Intentions are a better variable than behavior. A customer plan to buy online is reflected by the degree of their online purchase intentions (Thamizhvanan, et al, 2013).

Recognizing how consumers on the internet act and what they want has grown crucial for management. This helps improve the consumer's encounters, and that in response enhances revenue . Although the number of people using e-commerce has gone up a lot, the number of conversions has not gone up at the same rate. This means that consumers need more personalized marketing . So, figuring out what consumers on the internet want to buy based on what they actually buy has grown into a new area of study in the fields of data processing and mining (Kabir et al, 2019).

Since the consumer along with the vendor don't talk to each other, it's hard to figure out what the online shopper wants to buy. But it is possible to forecast by looking at the shopper's past records and his or her plans to buy. By studying old data, companies have used data mining methods to learn new things and make better decisions. Click-stream analysis is a way to look at how online shoppers act when they demand a number of web pages in one visit. So, it's essential for a better and more profitable web-based company to look at these data points because it can tell a lot about how online shoppers act by looking at the pages they visit. This study has some problems, like figuring out who the person is, what the session is, what the path is, and what the exchange of goods is . A big problem is also trying to figure out what every consumer wants in immediate form (Kabir et al, 2019)

Personal standards and notions of value that are important have a positive effect on the desire to buy online, but subjective norm that is not important has a negative effect on buying habits. It's fascinating to keep in mind that a sense of worth also has a small effect on how people shop online. Findings in one of the studies also showed that the decision to buy has a big effect on how people shop online. In order to avoid collecting bias in future study, samples from working people and other factors linked to purchasing goods online were to be added. The consumers in other studies didn't care much about how familiar the companies were to them. Instead, they cared about how well-known the companies were, which is what makes customers trust them. So, it is recommended that sellers pay close attention to the material on their e-commerce web pages, including the data they provide and how easy it is to use. They must additionally strive to enhance their relationship with clients so that their credibility will bring in new clients (Dachyar et al, 2017).

Online Purchase intentions are an essential tool for forecasting buying cycle of a customer. Purchase intentions implies that the degree of satisfaction or perceived value of the product or services that a consumer views is related to the likelihood of them repurchasing that product or service again in the future due to their experience (Naseri et al, 2021).

The ones we will be focusing on in this paper are as follows, Building **trust**, addressing perceived risks, and promoting self-confidence . They are all important considerations for retailers looking to attract and retain online shoppers. By focusing on these factors, retailers can create a positive online shopping experience that encourages consumers to make purchases with confidence. We will further discuss each of these factors in details in sections 2.5, 2.6, 2.7.

2.5 Trust

Trust can be defined as the willingness of one party to rely on the actions of another party (McKnight et al, 2001). Trust is an important characteristic to consider when online purchase intentions of consumer from an online retailer. It implies the impression and value of the online shopping experience with the vendor. Trust can be either on the product delivery , reputation of the company purchasing from or even the seller. Over 60% of consumers would avoid purchasing due to the failure of trust which can have an unfavorable influence on online purchase intensions (Meskaran et al 2013).

Trust is established whenever it exists a perception believe the initial entity will refrain from exploiting the other side, despite being presented with advantageous opportunity to fulfill (Gefen, 2002, Hosmer, 1995, Moorman et al., 1992).

The terms that describe and theories of trust exhibit variations across different academic areas. Trust is seen differently across several academic disciplines.

Researchers in psychology tend to conceptualize trust as an inherent characteristic of individuals, while sociologists regard it as a product of society. On the other hand, economists perceive trust as an instrument for making economic choices (McKnight and Chervany, 2002).

In the article titled "What trust means in e-commerce customer relationships: an interdisciplinary conceptual typology," (McKnight and Chervany, 2001) explores the notion of trust in the context of client interactions in e-commerce. The authors provide a theoretical pattern that draws from several disciplines.

Trust may be defined as an emotional state characterized by a sense of security and certainty in relation to one's surroundings, behaviors, and concepts. Trust may be defined as the overall belief a someone has about the reliability and dependability of their own promises or statements (Ranaweera and Prabhu, 2003). According to another definition trust may be understood as the conviction that an organization's partner's commitments and promises are reliable, and that they will fulfill their responsibilities associated with the transaction (Schurr and Ozanne ,1985). The concept of trust may be alternatively characterized as the conviction in the partner's goodwill and reliability or in their code of conduct (Ganesan, 1994).

According to a researcher, the lack of face-to-face relationship among consumers and vendors necessitates a critical focus on how organizations uphold their commitments and cultivate trust among their clients (Mukherjee and Nath, 2007). The concept of trust has been identified as a crucial factor influencing commitment (Morgan and Hunt ,1994), with special relevance in the digital world (Bairrada et al., 2018).

Furthermore, trust may be seen as an approach that involves an individual's confidence in the credibility of the source and their degree of acceptance of the conveyed information (Sallam and Wahid, 2012). According to another researcher, trust may be conceptualized as the influencer's tendency to offer credible assertions, perspective shared by several other scholars in the field (McCracken ,1989).

Trust being a complicated and lengthy topic as the consumers have no idea about the intentions or real reason behind someone's actions, the only thing to rely on is embracing the risks and enthusiastic predictions of the future from the digital vendor. (Ling et al, 2010)

Trust plays an important factor in reducing the perceived risks in online shopping as the customers have no experience with the online store, no knowledge of the business owner, or the offerings in that store. The choice of an individual to open themselves up to those risks and trust the vendors to deliver on their promises regarding their offerings is more crucial for a consumer than be unaware of the actual business practices of the company. (Heijden et al, 2003)

According to two similar studies, the augmentation of data quality may be achieved by conceptualizing resource trustworthiness as a "weight" (Yoon et al,1998, Anderson ,1970). Another study has shown that the trustworthiness of a resource has a significant impact on the recipient's conviction and subsequent reactions (Pornpitakpan, 2004). According to another study that suggests an authoritative advocate has a greater capacity for convincing others compared to an influencer without credibility (Erdogan,1999). The ease of a message's translation is enhanced when it originates from a highly trustworthy origin, hence increasing its perceived utility and reliability (Cheung et al, 2005).

We will now look at the few factors contributing to the development of trust in an online context.

Table 5: Factors Influencing Trust

Perceived Size:	The perceived size of an online platform or seller can influence consumers' trust. Larger platforms are often perceived as more trustworthy due to their established reputation and resources.
Perceived Reputation:	The reputation of an online platform or seller is another important factor influencing trust. Positive reviews, ratings, and testimonials can enhance trust, while negative feedback can erode trust.
Perceived Security:	Consumers' perception of the security measures implemented by an online platform can affect trust. Secure payment gateways, encryption, and data protection policies can enhance trust in the platform's ability to protect personal and financial information
Perceived Transparency:	Transparency in terms of pricing, product information, and terms of service can contribute to trust. When consumers have access to clear and accurate information, they are more likely to trust the platform or seller.
Perceived Customer Service:	The quality of customer service provided by an online platform or seller can impact trust. Prompt and helpful responses to inquiries, efficient order processing, and reliable after-sales support can enhance trust. (Jadil et al., 2022)

Some of the factors are more important than the other, for instance, reputation of the brand is crucial Variable while determining a consumers online purchase intention. Brand is illustrated as any characteristics to distinguish different product or service companies with one another. Being aware of the brands' reputation beforehand sets the consumers expectations before purchase about the that certain brand, stating whether it is worth buying or not. It is the marketing teams responsibility to maintain the brands image and consumers trust in the brand in a creative way that the consumers can have easy memory recall about the brands advertisement campaign and association with certain vital issue that the audience might give importance to. The easy way for a consumer to recall the brands reputation if it is connected to something emotional to them, giving the brand more lasting impact and instantly establishing trust among them (Tariq et al, 2017).

Likewise, privacy Check at the company website while checking out of the online store. It was discovered a decent website did not enhance e-trust. Logistics, payment, market preparedness, fraud, and cyber security are issues. Online payments are avoided owing of mistrust. E-commerce businesses must persuade clients to purchase online, particularly teens and young adults (Octavia et al, 2017).

However, the level of trust can vary depending on the individual's perception of the risk involved in the transaction.

2.6 Perceived Risk

Recent research has shown that the trusting an e-business can be unfavorable impact on perceived risk. The greater a trust is in a business the less likely to develop perceived risks in purchasing online leaving a more desire to purchase online. But the more Perceived risk is viewed then it has an adverse effect on online purchase intentions (Heijden et al, 2003).

Perceived risk refers to the degree of uncertainty and potential loss associated with an online purchase (Jarvenpaa et al, 1997). Perceived risk plays a crucial role in shaping consumer behavior when it comes to online shopping. It encompasses the level of uncertainty and potential loss that individuals associate with making purchases on the internet. Studies have consistently revealed that high levels of perceived risk tend to deter consumers from following through with their online purchase intentions. Therefore, understanding and addressing these concerns is essential for businesses looking to build trust and encourage online sales. (Featherman et al, 2003).

Customers' beliefs about possible unclear bad consequences associated with the “E-transaction” may also be used to describe their perceived risk (Kim et al., 2007). According to another researcher, customer's view of risk is influenced by their experience with unknowns and the potential for unfavorable outcomes resulting from ill-advised decision-making (Taylor, 1974).

Perceived risk refers to the apprehension or concern individuals have while considering the adoption or use of a novel product or service, stemming from unpredictability associated with such product or service. It is an evaluation of the unknowns or absence of understanding regarding the range of anticipated results (March et al, 1978) as well as the inability to manage the achievement of those results (Vlek, 1980).

A few of the “six” perceived risks needs to be lowered by firms. Perceived risk has a big effect on how people act through the internet and how likely they are to buy something (Matarneh, 2016). Another study found that people are less likely to buy things online when they think that the risk is excessive and more likely to buy things online when they think the risk is minimal (Arshad et al., 2015).

Online stores are more prone to be more riskier for an online user than a physical store. This is due to the more focused concerns on privacy and security of the personal information and its vulnerability to a cyber-attack such as online money transfers, fraudulent activities or even the delivery of the product being fulfilled. (Meskaran et al 2013) as mentioned above in trust section.

There are various of factors that are involved in in effecting perceived risks on online purchasing for the consumer. Some of these factors include product risk, financial risk, privacy risk, and security risk**.**

Table 6: Factors Influencing Perceived Risk

Product risk	refers to the possibility of receiving a product that does not match its description or is damaged or counterfeit.
Financial risk	involves the potential loss of money due to fraud, unauthorized charges, or difficulties in returning a product.
Privacy risk	pertains to the fear of having personal information stolen or misused. Catfishing is an issue that might arise if someone steals a persons’ information and pretends to be them.
Security risk	relates to the concern of having credit card information or other financial data compromised. Cyber security issues are rising these days, many

	thieves are waiting to steal peoples credit card information and use it for themselves.
Convenience risk	refers to the risk of facing hardship searching the exact product a consumer is looking for, completing the purchase process, or receiving the product on time.
Social risk	relates to the risk of being embarrassed or criticized for buying a product online, as it may not be common in the social group the customer belongs to.
Psychological risk	involves the risk of feeling anxious or stressed about the online shopping experience because of the unknown (maybe first time purchasing online) or previous bad experience (Featherman et al, 2003).

These various risks can impact consumers' confidence in engaging in online shopping and should be addressed by e-commerce platforms to ensure trust and customer satisfaction .

However, the level of perceived risk can be influenced by the individual's self-confidence.

2.7 Self Confidence

The historical roots of the idea of "confidence" may be found directly to the Italian language "fiducia," which demonstrates a linguistic connection to the verb "fido," as well as to the Greek term "peitho." The term "Fido" corresponds with the concept of loyalty, while the term "peitho" is linked to the notion of conviction (Rotenstreich, 1972).

There are various definitions of Self-Confidence, few of them are According to research, due to the great dependents on extensive proof and previous observations we can describe Confidence as “a reasonable belief” (Castelfranchi et al ,2000). Another researcher observed that A statement of confidence is a sign of an overwhelming trust in the probabilities of an upcoming occurrence or result and is strongly connected with the individual's objectives for implementing decision.(Barbalet , 1998).

Another way Confidence is characterized is “degree of certainty individuals possesses about their abilities” (Vealey ,1986). This means that the person has a level of assurance in their own capabilities that they can achieve their goals and do certain activity accurately. In their perception they are capable of being successful in their endeavors by looking at their past experiences, skills and knowledge they currently have. Another idea about confidence is “a function of evaluative processes based on the evidence collected from the past and the present that a chosen course of action will lead to a desired outcome”(Stankov et al,2009). This concept is more on technical view on confidence, simply means that the current available data is collected to evaluate and analyze whether we can achieve our desirable outcome. Thus it is more of logical and evidence-based method of making informed decisions making sure past mistakes are avoided and get a better result than in the past.

Self-confidence can be classified as a sense of security, faith, behavior, assessment trust, decision-making, and sentiment. The wide range in the conceptualization of confidence may be linked to its use across several academic fields, such as economics, psychology, behavioral science, and sociology. This demands that we examine confidence from perspectives that are considered significant to each respective subject (Oney, 2012).

There exists a distinction between the two concepts in terms of consistency. According to a researcher general self-confidence has a persistent and durable nature throughout time, therefore becoming eligible as an individual characteristic. (Suh, 2000)One of the other researchers believes that one's overall self-confidence becomes an essential component of their personality, with its remaining relatively stable until an influential incident is occurred (Matthews et al, 2003). Contrary to this, the stability of individual self-confidence is dependent upon particular circumstances, therefore causing it sensitive to change with each other experience (Demo, 1992).

In an influential study, the researcher made the significant finding that there exists a relationship between generic as well as particular self-confidence. More precisely, consumers holding a greater level of overall self-confidence tend to rely on their overall expertise when deciding what to do across various scenarios (Bell ,1967).

According to one of the research evidences of confidence, which implies some form of thoughts, doesn't seem possible. The researcher also argues that the disguise of views is a possibility for people, who possess the ability to choose either to engage with or abstain from accepting a certain viewpoint. Nevertheless, confidence always arises from the individual expressing a viewpoint and is accidentally spoke, making it impossible to conceal (Rotenstreich ,1972).

It should be noted that confidence is a fluid and evolving construct (Lenney and Gold ,1983 , Bandura ,1997, Guennif ,2002). Confidence is derived from previous encounters and may be modified via acquired circumstances, hence rendering it unstable in the long run (Vealey, 1986). In the same line of thinking, another study reveals confidence is a complex idea that exhibits varying degrees (e.g., high, medium, and low) during the course of period (Guennif ,2002).

An additional notable attribute of confidence is its potential foundation in either sentiment or knowledge. In simpler terms, confidence may be derived from either emotional and rational foundations.(ad from the paper took from)(Oney ,2012). In another researchers view, conflicting or congruent facts has the potential to undermine or enhance confidence levels. Hence, it is claimed trusting individuals is contingent upon the level of visible facts (Wang ,2001).

However, confidence may be characterized as a state of being certain and free from fear, in other researches which provided a definition of confidence as an emotional sense of assuredness. (Compte, 2004 , Stajkovic , 2006). According to another research paper there is a relationship between sensations along with confidence. Specifically, emotions of insecurity or anxiety towards anything can lead to a lower level of confidence, while pleasant emotions including admiring, affection, and delight correlated with a certain challenge can enhance confidence (Kidwell et al. , 2008). In an identical way, another researcher posited that the recurring experience of attitudes directed onto an item might have an impact on an individual's level of confidence, either in a good or bad manner (Damasio ,1994). Hence, it may be argued that confidence might have its foundations made up of psychological and intellectual variables (Earle, 2009).

Self-confidence in online purchasing is the belief in one's ability to successfully complete an online purchase without encountering any problems. It is influenced by a number of factors, including:

Table 7: Factors Influencing Self-Confidence in Purchasing Online

Knowledge and experience	Consumers who are more knowledgeable about online shopping and have had positive experiences in the past are more likely to be confident in their ability to shop online (Zhao et al, 2020).
Perceived risks:	As discussed above, perceived risks can influence consumers' self-confidence in online purchasing. Consumers who perceive a higher level of risk are less likely to be confident in their ability to make a successful purchase (Chang, et al, 2019).
Trust in the online retailer:	Consumers are more likely to be confident in their ability to shop online if they trust the online retailer. This trust is based on a number of factors, such as the retailer's reputation, the security of its website, and its customer service policies (Jadil et al., 2022).
Convenience use of the website	Consumers are more likely to be confident in their ability to shop online if the website is easy to use and navigate. This includes having clear and accurate

	product descriptions, easy-to-follow checkout instructions, and secure payment options (Heijden et al, 2003).
Personal characteristics	Some personal characteristics, such as age, gender, and education level, can also influence consumers' self-confidence in online purchasing. For example, younger consumers and consumers with higher levels of education are more likely to be confident in their ability to shop online (Copeland et al, 2023).

By increasing consumers' self-confidence in online purchasing, online retailers can encourage them to shop online more often and spend more money. However, the level of self-confidence can be influenced by the information received from electronic word-of-mouth (E-WOM), which we discussed earlier in this chapter.

2.8 Conclusion

In this chapter of our literature review we have delved into the trend of digitizing aspects of our lives particularly when it comes to making purchasing decisions. To begin we have explored the evolution and origins of e commerce. We are then. Differentiated between two concepts: Word of Mouth (WOM) and Electronic Word of Mouth (E WOM). We also discussed the categories, within these concepts, including WOM (PWOM) and Negative WOM (NWOM) while briefly touching upon various types of WOM and E WOM. Moving forward we took a look at the cultural aspects as well as the future implications of WOM and E WOM. Additionally we discussed how these concepts can be applied in a context.

Our focus then shifted towards examining the significance of Online purchase intentions in today’s marketplace. We explored factors that contribute to predicting customers intentions to buy online including “Technology Acceptance Model (TAM)” perceived security and privacy concerns, website features, trustworthiness perceived risk factors and self-confidence.

Lastly we delved deeper into three of these elements, Trust, Perceived Risk and Self Confidence. Throughout our exploration we presented definitions from various researchers while identifying key influencers, for each element.

However, after looking at this literature review, we can say online shopping has become increasingly popular in recent years, but consumers still have concerns about trust, perceived risk, and their own shopping abilities. Businesses need to be aware of these concerns and take steps to address them. They should also understand how E-WOM can be used to influence consumer behavior.

By understanding the factors that influence online purchase intentions, businesses can create a more positive and seamless shopping experience for their customers. This can lead to increased sales and customer loyalty.

Lastly but not least, it is crucial for online retailers to actively manage and monitor E-WOM to ensure that positive information is being spread about their products and services. Additionally, providing clear and transparent information about the online purchasing process can further boost consumers' self-confidence and encourage them to make more frequent and larger purchases

Chapter 3

CONCEPTUAL FRAMEWORK

3.1 Introduction

In this Chapter we will formulate hypothesis that will be the foundations for our investigation for this research paper. There are 6 hypothesis that were established, that will be a guidance to our research and help us achieve our aim of this thesis . By creating a conceptual framework we can achieve our analysis and conclusions to our findings conveniently.

3.2 Relationship between Trust and Online Purchase Intentions

Trust is a psychological construct that involves a belief in the reliability, honesty, and competence of the other party in a transaction. It is particularly important in e-commerce, where consumers cannot physically interact with products or sellers before making a purchase decision (Jadil et al., 2022). Consumers mostly rely on trust when deciding whether to buy products or services online.

Consumer trust is favorably influenced by high standards of security and privacy, as a result of the inherent dangers associated with the interchange of information. The trustworthiness of a company is a significant factor that impacts online trust and buy intentions. Consumers often exhibit a greater level of trust towards bigger organizations and those who possess a strong reputation (Ling et al, 2010).

The significance of trust in establishing delightful experiences and achieving intended results in online purchases has been underscored by many scholars (Pavlou, 2003; Yousafzai, Pallister, and Foxall, 2003; Gefen and Straub, 2004; Wu and Cheng, 2005; Flavian and Guinaliu, 2006). The process of online purchase is heavily dependent on the establishment of consumer trust, particularly in situations where valuable financial and personal data is exchanged throughout purchases (McCole and Palmer, 2001). Trust plays a crucial role in enhancing customers' confidence that e-retailers would refrain from engaging in greedy conduct (Gefen, 2000).

Several researches have shown a favorable relationship between trust beliefs and consumer online purchase intention (Verhagen et al, 2006; Verhagen et al, 2004; McKnight et al, 2002; Lim et al 2001; Jarvenpaa et al 1999). Increased levels of customer trust are positively correlated with elevated purchasing intentions(Ling et al, 2010).

It is important to highlight that trusting a certain business is not necessary to be the reason to go through with your purchases online. Trusting the “Control System” of the business that is responsible to oversee the whole transaction and delivery process is enough to make an online purchase from an unfamiliar vendor as it covers insurance policies on the potential damages or risks (Heijden et al, 2003).

Hence, based on the factors mentioned we can hypothesis that,

H1: Trust has a positive effect on online purchase intentions.

3.3 Relationship between Perceived Risk and Online Purchase Intentions

Perceived risk, a central concept in online purchasing, influences customers' willingness to make online transactions (Wai et al., 2019). Historically, buying has been seen as potentially hazardous due to consumers' uncertainties and concerns over unfavorable judgments (Durmus et al., 2017). Numerous studies have consistently highlighted the adverse impact of perceived risk on online purchasing behavior (Bhatti & Ur, 2020).

Perceived risk in online purchasing refers to the anticipation of potential losses during the purchase process (Schierz et al., 2010). It encompasses customers' perceptions of adverse consequences associated with product or service acquisition. High perceived risk significantly influences consumer purchase intentions (Ko et al., 2008). Customers tend to perceive greater risk in online purchases compared to brick-and-mortar shopping, resulting in lower purchase intentions (Ariffin et al., 2018). This correlation between perceived risk and online purchase intention indicates that risk negatively impacts customer willingness to make online purchases (Akhlaq & Ahmed, 2015).

Furthermore, studies have revealed that different types of perceived risk, including financial, product, security, time, and psychological risk, negatively impact consumers' online purchase intentions (Kamalul et al., 2018). Concerns about unauthorized use or disclosure of personal information negatively influence consumers' willingness to provide personal data in online transactions (Malhotra et al., 2004). Perceived risk related to the privacy of personal information acts as a barrier to online shopping (Xu and Teo, 2004).

Higher perceived risk of online shopping makes the links among web understanding, looking for data, and customer perception stronger, but the links between views and desire to e-purchase are weaker (Wang, S., 2011). Online shoppers' trust in online retailers and their plans to buy are both affected by how risky they think their finances are. Trust in online retailers acts as a buffer (Bashir et al, 2018).

Hence, based on the factors mentioned we can hypothesis that,

H2: Perceived risks has a negative effect on online purchase intentions.

3.4 Relationship between Self-Confidence and Online Purchase Intentions

A researcher provides a comprehensive definition of confidence that integrates multiple points of view. Particularly, they described confidence as a “reflective conditioning in foresight” (Simintiras et al, 2011). This implies that confidence is not just a fixed psychological state, but rather a dynamic and flexible cognitive process that considers forthcoming events and results. This suggests that confidence is developed by a cognitive evaluation of possible outcomes, resulting in an evolving and developing feeling of certainty or belief in one's choices or behaviors. Self-confidence is the belief in one's abilities and judgment (Bandura, 1977). Self-confidence can affect how individuals perceive and respond to risks. Individuals with high self-confidence are more likely to engage in online shopping despite perceived risks (Wu and Chen, 2017).

Consumers' self-confidence in their ability to successfully navigate the online shopping environment plays a significant role in their online purchase intentions. When consumers have a high level of self-confidence, they feel more comfortable and capable of making informed decisions in the digital marketplace, thereby increasing their likelihood of making online purchases. From consumers' attitude comes confidence that shapes purchase intentions (Howard, 1977). One can improve his self-confidence through increased purchases at a certain website, (Smith & Sivakumar, 2004). People tend to get comfortable with past purchase decision as they progress from new users to experienced buyers in a website (Smith & Sivakumar, 2004). A flow event evokes much enjoyment and an urge to repeat it, hence it may strongly impact on subsequent conduct (Hoffman & Novak, 1996; Celsi et al, 1993).

Self-confident person believe that they are driven enough to get product information accurately(Sirgy, 1982). During their shopping online, they exhibit discovering tendencies. This results in increased happiness, self-confidence, as well as enhanced exploratory behaviour, ultimately determining the future intentions (Ting, 2003; Novak et al., 2000).

More confident people think that they have enough skills to handle the risks related to Internet purchases, so their attention takes a few seconds longer (Smith & Sivakumar, 2004). Furthermore, flow experience has a positive impact on highly confident consumer which results in them being more prone to impulsive buying (Hsu et al., 2012). When people are faced with more than one brand, brand familiarity and trust make them more likely to buy and have good feelings about certain brands (Laroche et al, 1996).

Hence, based on the factors mentioned we can hypothesis that,

H3: Self-Confidence has a positive effect on online purchase intentions.

3.5 Moderating Role of E-WOM between Trust and Online Purchase Intentions

When a client shops online, they may express their views or make a comment about the goods that may be true, past, or prospective (Thurau et al, 2004). This kind of feedback is known as electronic word-of-mouth. E-WOM interaction has offered the ability to boost the number of customers to acquire knowledge through the digital amenities which is very efficient way of incorporating technological capabilities into the business of retailing. (Eneizan et al, 2020).

The result of one of the researches showed that trust is a major factor in how consumers decide what to buy. Trust is important because it affects whether or not people are willing to do business with someone because they believe that person will do what they say they will do. Companies have a competitive edge when customers trust them. This is especially true in the e-commerce business, where the only way to connect with customers can be via digital channels. Since online shoppers can only see pictures of products, their amount of trust is further significant. Consumers' likelihood to buy a brand or conduct activity about a product may be determined by how much they believe marketers and how much information they get from them. Also, trustworthy sources of data, such as credible public figures and electronic word-of-mouth E-WOM have the power to change consumers' mindsets, beliefs, perspectives, and practices using an approach called “internalization”. In this procedure, customers let powerful people shape their views and ideals, which in turn affects their choices about what to buy (Firman et al. ,2021).

Research studies have shown that consumers often use E-WOM as a tool to determine whether they can trust companies in online transactions. The quality and quantity of E-WOM have been found to have a significant influence on consumers' purchase intentions. Online user reviews, in particular, have been found to play a major role in influencing consumers' booking decisions in industries such as tourism and hospitality (Sparks ,2011).

Consumers' trust towards the internet plays an integral role to the credibility and reliability of any content they consider online (ACNielsen, 2008). Shopper-generated content is said to be more valuable to consumers compared to corporate information that can be accessed on websites of organizations. The availability of accurate, high-quality and effective product or service information to online consumers (Chevalier & Mayzlin, 2006). This approach makes sure consumers have the best in terms of information as well as shopping experience(Jalilvand and Samiei, 2012). Furthermore, in order to reduce the potential of misinformation for online users, information and recommendations also become critical. Trust among online shoppers is built historically by E-WOM (Ha, 2004; Awad and Ragowsky, 2008; Wang et al., 2009).

The existing literature has examined the correlation amongst electronic word-of-mouth (EWOM) trustworthiness and the desire to make online purchases (Wang et al., 2015; Koo, 2016; Teng et al., 2016; Ngarmwongnoi et al., 2020). In a research done of a group of 302 students in South Korea was used to examine the impact of electronic word-of-mouth (EWOM) trust on the desire to make online purchases for “skin care services, restaurant meals, and airline tickets”. The findings revealed a strong relationship between EWOM trustworthiness and online buy intention in these domains (Koo, 2016). The investigation of the impact of perceived reliability of knowledge on a consumer's likelihood to engage in online buying is of significance, given that digital data exchanges often take place between persons who lack any pre-existing relationship (Teng et al., 2016; Ismagilova et al., 2020).

Hence, based on the factors mentioned we can hypothesis that,

H4: E-WOM receiving moderates relationship between trust and online purchase intentions

3.6 Moderating Role of E-WOM between Perceived Risks and Online Purchase Intentions

A notable factor that influences customers' choices in regard to engaging in online purchases has been identified in previous studies conducted (Park, Lennon, Stoel, 2005; Vijayasarathy, 2000). Several prior studies have shown that a significant increase in the perceived degree of risk associated with online activities has a detrimental impact on consumers' willingness to make purchases from online sellers (Chang and Chen in 2008; Forsythe, an. Kwon 2014). According to another researcher, consumers see reviewers as a significant reference group, thereby making electronic word-of-mouth (EWOM) very influential in affecting customers' attitudes, beliefs, and actions (Davis and Khazanchi, 2008). Online reviews play a significant role in assisting those who are new to a web page in evaluating and establishing confidence in the online merchant more effortlessly (Cheng and Lee, 2008).

There is evidence suggesting that electronic word-of-mouth (E-WOM) that has high credibility has the potential to decrease customer perceptions of risk in online purchase transactions (Hussain et al., 2017). The presented data may be comprehended as it suggests that a reliable electronic word-of-mouth (E-WOM) source can instill a feeling of assurance in customers, ensuring their protection against substantial hazards. Hence, it is postulated that individuals who possess favorable electronic word-of-mouth (E-WOM) perceptions are more likely to exhibit diminished perceptions of danger. To clarify, it may be said that a trustworthy electronic word-of-mouth (E-WOM) has the potential to diminish consumers' perceptions of the various risks associated with the process of making a purchase transaction (Amarullah et al, 2022).

Several studies indicate that E-WOM communications are critical in conveying useful information regarding the quality of products or service (Chevalier and Mayzlin, 2006). Furthermore, this combination of those messages has shown how they are able to cut across this type of perception about risk and uncertainty attached with product purchasing. Consumers' perceptions of reduction in risk and uncertainty can significantly affect intention to buy as well as their final purchasing decisions (Chatterjee 2001).

People are more likely to shop at social shopping sites when they see ads and hear good feedback about them on the internet and through electronic word of mouth (Lim, W., 2015). It has been shown that positive imagery in E-WOM can lessen the negative effect of perceived risk on buy intention, while negative visual cues can make that effect stronger (Ahn, S., & Hong, J., 2018). Moreover another study revealed that online recommendations and factors related to the *theory of planned behavior* have a big impact on people's plans to buy trip deals via the internet in the tourist online markets. (Handayani et al, 2017).

Hence, based on the factors mentioned we can hypothesis that,

H5: E-WOM receiving moderates relationship between perceived risk and online purchase intentions

3.7 Moderating Role of E-WOM between Self-Confidence and Online Purchase Intentions

The concept of EWOM has long been recognized as a significant marketing tool, as shown by its association with the phrase "influential marketing tool" (Zhang et al., 2010). Before engaging in transactions to acquire products and services, buyers tend to have a higher inclination towards actively seeking and examining data which was previously made readily available to them. Customers engage in this behavior in order to enhance their confidence levels while making purchasing selections (Pitta et al., 2005).

According to a study it was found that electronic word-of-mouth (E-WOM) characterized by high credibility has the potential to enhance the trustworthiness of online stores and instill confidence in new customers about the value of items offered in the e-commerce domain. This phenomenon leads to the acquisition of goods or services by those who possess a higher level of self-assurance. (Tien et al., 2019)

A process of the interaction of trust factors, famous individuals recommendations and e-WOM have a good effect on Instagram users' confidence and plans to buy. (Firman et al, 2021). The value of E-WOM knowledge affects what customers buy, but trustworthiness, perceived risk, and persuasiveness don't matter because most people don't know about E-WOM. (Yahya et al, 2022).

EWOM can also help with selling products through contact tools like blogs, message boards, social networks, and websites. One of the researches used people's opinions as a measure of EWOM. Some of these are positive reviews or good feelings, buying trust, buying advice, and self-confidence (Zhu & Zhang, 2010).

Another research suggests that online reviews, whether they are objective or subjective, have a good effect on how people feel about items and their plans to buy them. e-WOM sites play a balancing role in this process (Jeong & Koo, 2015). E-WOM marketing on social networks makes users less unsure, more confident, and more likely to buy (Pour & Lotfiyan, 2020).

Hence, based on the factors mentioned we can hypothesis that,

H6: E-WOM receiving moderates relationship between self-confidence and online purchase intentions

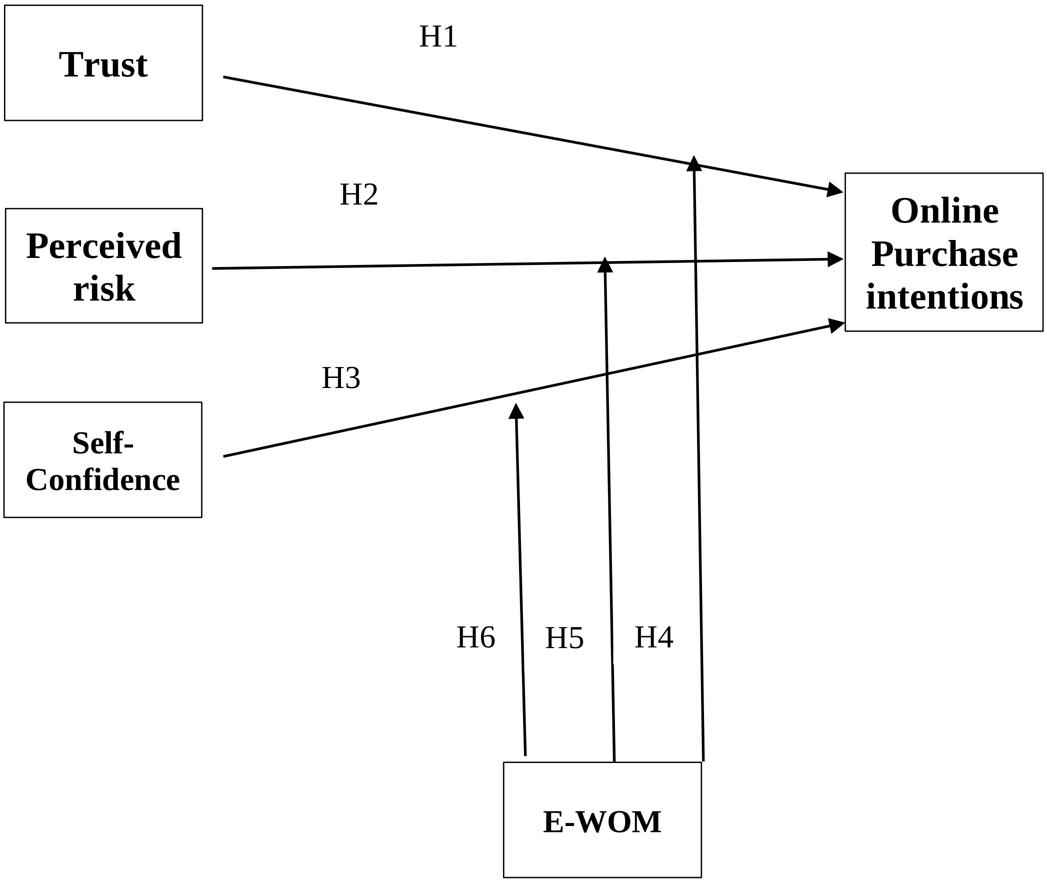

Figure 4:Conceptual Framework

Chapter 4

RESEARCH METHODOLOGY

4.1 Introduction

To recap, we reviewed previous studies and saw what the researchers before us discovered in their observations about Trust, perceived risk, self-confident in terms of online purchase intentions and electronic word of mouth (E-WOM). While reviewing those research papers we developed our statements of hypothesis that we will try to prove ourselves whether they are acceptable or not.

In this chapter we will develop a plan to conduct our research. The plan is called research design, which will provide us with a blueprint for us to collect data and apply the research method to examine our determined hypothesis. We will look more into the definition and importance of the research design in details next.

4.2. Research design

The study design serves as a conceptual framework used to facilitate the gathering, processing, and evaluation of data (Bryman & Bell, 2003). “research design is the blueprint that is followed to complete a study” (Churchill and Iacobucci, 2002). The selection of a research design encompasses several determinations pertaining to the specific study, the nature of the investigation, the selection of the sample, the strategies used for data collecting, the analysis of the gathered data, the testing of hypotheses, and the frameworks utilized for the research design (Sekaran, 2003).

The purpose of the research design is to provide a suitable structure for conducting a study. One of the most crucial choices in the research design process pertains to the selection of a research strategy, since it dictates the manner in which pertinent information will be acquired for a study. Nonetheless, it is important to note that the research design process encompasses several interconnected decisions (Aaker et al,2000).

Overall, a research design includes the stages that are listed below: (Malhotra N. , 2007):

1. "Explain the information required.
2. Design the exploratory, descriptive, and/or causal phase of the research.
3. Identify the measurement and scaling processes.
4. Create and pretest a questionnaire (interviewing form) or a proper form for collecting the data.
5. Identify the sampling procedure and sample size.
6. Develop a strategy for analyzing the data."

Research designs are often classified into two main categories: exploratory and conclusive, as seen in the accompanying image.

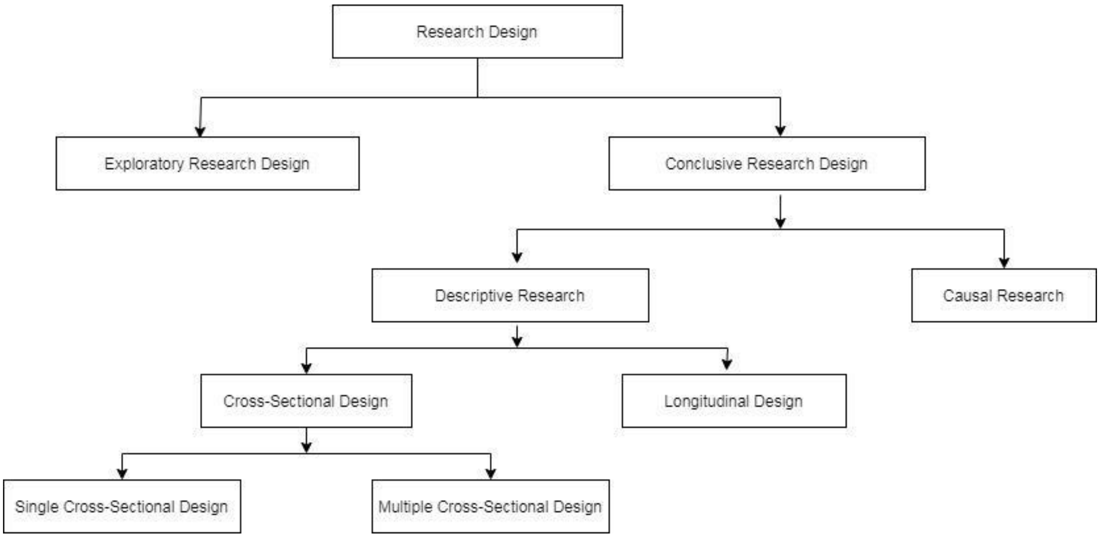

Figure 5: A Classification of Marketing Research Designs Source,
Source: Malhotra (2007).

The primary objective of exploratory research is to facilitate comprehension of a specific issue. Exploratory research is used in situations when there is a demand for a simple explanation of the issue or having to gather more data prior to formulating a solution (Damirchi, 2022). Exploratory research is often undertaken in situations when there is a need to better clarify the issue, identify similar strategies, or gain further insights prior to formulating a specific method (Malhotra, 2007).Exploratory research may be described as a comprehensive investigation aimed at obtaining a broad understanding of a particular subject (Bryman and Bell, 2003; Parasuraman et al., 2005).

An exploratory study is an effective approach for asking open-ended questions and gaining perspectives about an area of concern. It is most helpful when seeking a better a grasp on a matter, challenge, or event, especially when uncertainty exists concerning its origins. Exploratory research is able to adapt to change, allowing for adjustments in guidance based on new information and discoveries. An exploratory study is a valuable means to ask open questions to discover what is happening and gain insights about a topic of interest (Saunders, 2019).

Conclusive research is typically characterized by a greater degree of structure and formality compared to exploratory research. The study utilizes an illustration and large-scale samples, and the data gathered is analyzed quantitatively. Conclusive research designs can be categorized as either causal or descriptive (Malhotra, 2007).Conclusive research is characterized by a greater level of formality and structure when compared to exploratory research. Samples in this type of research are used as participants of the general public, and they serve as the basis for collecting data for quantitative analysis (Damirchi, 2022).

Descriptive research primarily aims to provide an explanation of current phenomena. This research methodology involves the absence of researcher supervision over the variables. The researcher assumes the role of a journalist, solely documenting current or past events. Descriptive research involves the collection of factual information and the use of surveys (Damirchi, 2022).The primary objective of descriptive research is to articulate a particular phenomenon (Malhotra, 2007). Descriptive research can serve as either a follow-up of exploratory research or a precursor to explanatory research. Before starting to gather data, it is essential to have a comprehensive understanding of the subject matter for which data is being collected. (Saunders, 2019).

Descriptive research can be categorized into two main designs: longitudinal and cross-sectional. The cross-sectional design is the most frequently employed descriptive design in studies on marketing. The cross-sectional design involves collecting data on each element of the chosen group a single time. There exist two types of designs: single cross-sectional and multiple cross-sectional. The single cross-sectional design involves selecting a group of participants from the intended population and collecting data within the sample range only once. Within a cross-sectional design, data is gathered through a variety of the participants, typically at a single point in time. (Malhotra N. , 2007).

Longitudinal studies involve collecting multiple measurements periodically from a selected population or sample of participants. This sample is retained for future purposes after every assessment phase (Parasuraman et al., 2005). The primary advantage of longitudinal research lies in its ability to examine patterns of shifts and growth over time. This study may offer management of certain variables under investigation. Despite time limitations, it is feasible to incorporate a longitudinal component into your research. A substantial volume of previously published data has accumulated over time, presenting an opportunity for reanalysis(Saunders, 2019).

Causal research, similar to descriptive research, requires a well-defined plan or organized methodology (Damirchi, 2022).Causal research aims to establish evidence of *cause-and-effect* relationships. Causal research is appropriate for investigating the relationship between independent variables (causes) and dependent variables (effects) in a given phenomenon. Causal research aims to determine the nature of the relationship between the anticipated cause and effect variables. Causal research, like descriptive research, necessitates an organized layout and a well-defined plan (Malhotra, 2007). Causal research encompasses two distinct types of research methodologies, namely qualitative and quantitative research:

- Qualitative research primarily relies on subjective perceptions and personal experiences. Research that is not constrained by established in advance areas allows researchers to provide explanations coming from different points of view, highlighting significant aspects. Qualitative research is concerned with the exploration and understanding of phenomena that possess inherent qualitative characteristics (Damirchi, 2022).The focus of this study is on subjective emotions and personal experiences. The aim is to explore these aspects, which encourages participants to share their own perspectives and ideas, rather than adhering to predetermined categories set by the researcher (Altinay & Paraskevas, 2009). Qualitative research focuses on deriving meanings from phrases and pictures rather than numerical data. Given the potential for ambiguity and multiple interpretations in phrases and pictures, it is crucial to engage in a process of exploration and clarification with respondents (Saunders, 2019).
- Quantitative research relies on numerical data and scale. The primary objective of this study is to elucidate the influence of a specific variable on another factor within a population through the evaluation of their relationship. This research is typically employed in situations where the amount is a significant factor (Damirchi, 2022).Quantitative research relies on the fundamental principle of measuring the length or size. This is applicable in situations where quantity is a determining factor (Kothari, 2008). Quantitative research investigates numerical measurements of variables and employs statistical and graphical methods to analyze their relationships. The reliability of data is commonly ensured through the incorporation of controls, similar to those used in experimental designs. To ensure consistency in data collection, it is crucial to

articulate questions clearly, so that participants interpret them in a uniform manner. This methodology typically employs probability sampling techniques which guarantee generalizability (Saunders, 2019).

This study seeks to examine the effects of trust, perceive risk and confidence toward oneself on consumers' intention to buy through e-commerce. Furthermore, this paper will consider E-WOM as a moderator affecting customers choices to buy specific goods and services. We intend to use a descriptive study design whereby information will come from questionnaires via online and other social media platforms survey.

Our study will use a descriptive research from conclusive research design and multiple cross-sectional design, to gather data from two distinct groups: TRNC EMU students as well as the youth of Kuwait . The data collected from our targeted audience will be analyzed. The analysis will be conducted using Quantitive data, in statistical and graphical illustrations. The approach to sampling used in this study is Convenience non-probability sampling. This approach was chosen because it does not provide an equal likelihood of selection for every person of the group being studied. Additionally, convenience sampling is practical as it allows for straightforward recruitment of participants, although it may not be representative of the entire population.

4.3 Questionnaire Design

Earlier we have determined the following to start our examinations:

- Research Design: Descriptive research following a Cross-Sectional series of data design.
- Data Collection: Online surveys
- Sampling Method: Convivence non-probability

Our next step that we need to imply is Designing a questionnaire**.** A questionnaire is a written list of questions that are used to get the data of people who fill them out. The necessary data must be turned into a list of clear questions that the participants are free to reply. The person who fills out the survey needs to be inspired, motivated, and urged to take part in the conversation, cooperated, and finish it. To cut down on answer errors, a questionnaire should have all the steps that are needed for both the person filling it out and the person interviewing them (Malhotra, 2010).

Targets are what make up a questionnaire, and all surveys have the same three targets. Here are some of them: (Damirchi, 2022)

• Each question on the questionnaire should be straightforward and simple for people to understand and answer, so that the necessary data may be collected quickly.

• It has to be motivating and uplifting to get people to complete each question and complete the questionnaire.

• The questionnaire would benefit from cutting down on errors.

Before making the questionnaire, the researcher had better read as many articles as they possibly can about the subject or subjects similar to it. It is important to collect data in an identical manner for all studies, but especially if the current study needs to be able to compare to other research. Questionnaires from prior research remain an essential component of the procedure of making a new questionnaire (Veal, 2006, p. 249).

Following is the “Questionnaire design process”, which includes many stages of developing a quality questionnaire. Each one of these steps will be discussed one by one later on.

4.3.1 Step 1: Specify the Information Needed

The first thing to do in developing a questionnaire, we need to clarify the information needed to collect our data. This step is not also the initial steps for the questionnaire but also designing the research. It is necessary to understand what kind of information to collect and from which group of people. In this study, the factors that we will be concerning our data with are Trust, Perceived Risk, Self-confidence affecting Online purchase intentions with the moderating factor of E-WOM (Electronic Word of Mouth) the group of people we will be focusing on are young people who use the online platforms to do their shopping that is recommended to them.

4.3.2 Step 2: Specify the Type of Interviewing Method

There are many types of interviewing methods that can help with our Questionnaire design. There are face to face, telephone or some other way of contacting the respondents. There are many factors to consider while conducting this type of data collection method; do you have enough capacity to conduct interviews face to face with targeted audience in time? Are the audiences able and comfortable in answering the questions? Are the audiences informed about the purpose of the research and willing to be unbiased? And so in for the interviews. Meanwhile the questionnaire has can either be structured (Closed ended) questions or unstructured (open-ended) questions. In structured questions the respondents are limited in answering the questions as they already have the options of answers to choose from, while in unstructured questions the respondents are free to answer in their own words.

In this study, we will be distributing the online surveys, where we can reach our targeted capacity of the respondents within time period set. The audiences will be answering the closed ended (structured) questions, categorized in thein the relevant manner, which means they will have the ease in answering the questions and quickly respond as they won’t have to spend ample of time thinking about the answer. The audiences will be informed about the purpose of the research as it will be mentioned in the questionnaire, and since the audiences will be answering from their own experiences they will be biased in their responses.

4.3.3 Step 3: Determine the Content of Individual Questions

The next crucial part in Questionnaire design is to determine the necessary content needed. The emphasis is on NECESSARY, because the only data that are essential for our research is to be collected, no other irrelevant data should be present in our data collection. If the case arises that there is such data present, it needs to be omitted while conducting analysis. One other thing that needs to be considered that the controversial questions need to be asked discretely in the beginning of the questionnaire to grab the audience’s interest in answering the rest. In this study, the questions asked are completed relevant to the topic and clearly gives the context of the purpose of the study avoiding the unnecessary content.

4.3.4 Step 4: Design the Questions to Overcome the Respondent’s Inability and Unwillingness to Answer

The researchers need to understand the main reason why respondents may have difficulty in answering the survey questions, for instance the respondents may be lacking information or memory lapses to answer the question. There is a risk that respondents will be asked about subjects in which they are not informed on and give misleading answers. For this reason, adding a "don't know" option among response alternatives has been shown to reduce incorrect responses without sacrificing overall rate of return (Malhotra, 2006). Human memory does not have sufficient capacity to remember every detail of common experiences or practices. Researchers can structure questions to help memory, or use “unaided recall” based on research goals. In “aided recall”, cueing related to the event of interest is provided. But we must be cautious cues can bring bias and may sensitize respondents to a topic, distorting their answers (Malhotra,2006).

Besides problems with answering questions, the willingness to answer is also an issue for researchers. Non-responsiveness may result from the difficulty or sensitivity of giving information sought. To promote cooperation, researchers should reduce the degree of effort respondents have to exert when answering questions. On sensitive topics, by putting them toward the end of the questionnaire which implies that you've already established a rapport with respondents you have more chance of obtaining valid information. Further, framing questions on delicate matters in terms of response categories rather than actual figures makes respondents more willing to provide information (Malhotra, 2006).

In this study, the survey is conducted in such a way where the purpose of the survey is mentioned, and the topic is common that every young person is familiar with it. Due to the familiarity of the topic the respondents are also experienced in online shopping and using social media and it is their regular hobby, so to recall their experience is not an issue. There is also solution for the for the questions that might be sensitive for the respondents, like income, age educational level, marital status, the so-called sensitive inquiries, are places at the end of the survey to get them comfortable with the survey first then encourage their willingness to answer these questions.

4.3.5 Step 5: Decide on the Question Structure

These include two types of surveys that we can ask our target audience, structured and unstructured Questions. Structured questions are considered *closed-ended* questions in which the questions are asked as a MCQs (Multiple Choice Questions), where the researcher asks questions and also give multiple answers to choose from or scales, which are some sort of organized categories of answers that the respondent chooses the most accurate one to that describes their answer. The scales either can be Likert scales, which traditionally starts from “strongly disagree” to “strongly agree” indicating the angriness of the respondents to a certain statement, the other scales like number scales which uses numbers to indicate the most to least of the response. There are so many other types of scales but most widely used are Scales (Malhotra, 2006).

Unstructured Questions, also called *open ended* questions, is when the questions start with What, When, Why, Where or How, especially in exploratory researches, the respondents have a free will to answer the questions in their own words or give a unique answer that the researcher hasn’t heard of yet. They have a chance express their opinion rather than to choose from the answer given to them. While there are benefits of unstructured questions, there are also come with challenges which may present when collecting and analyzing the data accurately, causing unwanted complexity (Malhotra, 2006).

In this survey we will be using the structured (Closed-ended) questions method in our questionnaire, more specifically the Likert scale method, where bunch of statements regarding our factors in the research will be given, which are collected from previous studies, and the respondents will choose the most accurate answer. The reason we collected the statements from previous studies is the validity, reliability familiarity is already tested and therefore accurate data will be collected and analyzed. We also have MCQs at the end of the survey for the sensitive information so the respondents would choose the range that they may fall into without revealing too much.

4.3.6 Step 6: Determine the Question Wording

Developing a questionnaire means preparing questions that are clear and easily grasped, if the wording is poor it can result in misunderstanding. Frustration or misinterpretation can also lead to respondents not answering certain questions. To address these issues, five guidelines are recommended by Malhotra (2006):

1. Define the Issue: The problem should be clearly defined by specifying who, what; when and where. By adding the time frame and context to a question will increase clarity.

2. Use Simple Words: These have to be simple, ordinary words at the respondents 'vocabulary level. Since the average education level is high school, it's important to avoid using technical jargon and strive for simplicity of wording.

3. Use Unambiguous Words: It is extremely important that the words chosen to mean only one thing. Words like usually, frequently and sometimes should be replaced by more concrete terms in order to avoid response bias.

4. Avoid Leading or Biasing Questions: There should not be any leading questions that indicate which answer is preferred. To obtain an accurate reading of respondents 'opinions, questions therefore should be neutral.

5. Balance Dual Statements: Attitude questions must employ dual statements, with both positive and negative wording. To take this into account, one can reverse the direction of questions or use two different questionnaires.

Following these guidelines enables questionnaire designers to increase clarity and reduce bias, aiding in the overall effectiveness of surveys. In this study we have chosen the statements that are clear, easy to understand and have used two types of questionnaire methods, while avoiding unambiguous words and unbiased questions. These guidelines had to be followed due to the lack of direct interaction of the researcher and the respondent while conducting the survey as it will mostly be online rather face to face.

4.3.7 Step 7: Arrange the Questions in Proper Order

In order to get respondents started in answering the questions, it is best at the beginning of a questionnaire to ask whether they have an opinion about some topic it seems that people love airing their viewpoints. Based on the suggestion to be gathered preliminary data to be collected first, and afterwards moving toward categorized details and recognition will increase the effectiveness of the questionnaire. Questions posed about sensitive matters should come toward the end of the questionnaire. The order of questions is important, since early inquiries can affect later replies; for that reason starting with general and then moving to specific song titles or criteria is emphasized. The sequencing of questions is a case in point, proceeding systematically and appropriately according to effective data collection (Damirchi, 2022).

In this research the questions are organized in such way that the questions related to topic itself, they will be simple and keep the respondent interested in answering the survey, concerning the factors being researched are asked first in Likert Scales first, then the sensitive information and demographics related questions are asked in the end to minimize the unwillingness of the respondents to disclose certain information. The questionnaire will be, introducing the topic, gaining respondents confidence and enhancing data collection.

4.3.8 Step 8: Identify the Form and Layout

There are many factors that will contribute to the output from the questionnaire, especially the “layout” that will be used and so is “spacing and format”. Theis means the appearance of the questionnaire will impact the respondents attractiveness and interest in answering the questionnaire, depending is it easy to read and understand what each question is referring to. It is required to clearly categorize and label the questions to avoid confusion and make clear formatting, so it is easy to read and recognize when the next question starts. This will not only help the respondent but also the researcher to easily collect and analyze data for each variable.

In this study, the questionnaire will be categorized into each variables section and labelled as numbers and alphabets, while applying the appropriate format for the questionnaire. This will help the respondent answer easily and for us to collect and analyze the results simply.

4.3.9 Step 9: Reproduce the Questionnaire

The questionnaire needs to be revised and checked for any errors, then changed multiple times until we get a final draft that is free of any mistakes to avoid any kind of errors in data collections and analysis. This is also done to make sure that the value and the presentation of the questionnaire is good so the respondents will answer more effectively.

The questionnaire of this research will be conducted online using Google Forms to reach our target audience and collect data more efficiently, the format and layout will be appropriate, and the quality and appearance will be advanced.

4.3.10 Step 10: Eliminate Bugs by Pretesting

After developing the questionnaire, it was distributed among 10 people to test for any errors. We got back 6 responses. One of the questions concerning perceived risk was unclear, the question was adjusted for clarification. Also the comment on the Likert scale was collecting more than one option, it was fixed by changing the grid from Checkbox grid to Multiple Choice grid in the Google Forms. After fixing these 2 errors and getting confirmation from the Ethics board, the official data collection was started.

4.4 Sampling Design

The next crucial step in designing questionnaire is Sampling design. According Malhotra, the steps to Sampling design are as follows:

4.4.1 Step 1: Define the Target Population

Target population are the set of people that are focused to investigate and collect data from. In order to collect data accurately, it is crucial to identify the group we will be studying a collecting data from to analyze. For this study our target population are youth in Kuwait and EMU who use online platforms to make their purchases.

4.4.2 Step 2: Determine the Sampling Frame

Sampling frame is defined as the list of guidelines to identify the target population. As Churchill and Iacobucci (2002: 324) defines sampling frame “as the listing of the elements from which the actual sample is drawn”. In our study, since the survey will be distributed online, our target population is divided in subgroups (strata) we will be using stratified random sampling.

4.4.3 Step 3: Select Sampling Technique(s)

There are probability sampling techniques, which include simple random sampling, stratified random sampling, systematic random sampling, cluster sampling and multistage samplings, and non-probability sampling techniques such as, convenience sampling, purposive or judgmental sampling, snowball sampling, quota sampling, volunteer or self-selection sampling techniques. The probability sampling is used when the goal is collected unbiased sample for the population, generalizations are made regarding the sample based on their characteristics. Meanwhile non-probability sampling is usually used when there is some difficulty in finding the random set of samples so they are selected non randomly which cause lack of generalizability and limitations, however they can be cost effective and more practical compared to probability sampling.

In this study we will be using the probability sampling technique called the stratified sampling, which is defined as the population being divided into subgroups (strata) based on certain characteristics, then random samples being taken from each stratum. We choose to use this type of sampling for the specific reasons to capture certain differences among the sample and get a more accurate results for our analysis.

4.4.4 Step 4: Determine the Sample Size

The sample size is the number of people or things chosen to be included in a research study or survey. This is a key element in research design and directly affects the accuracy and validity of studies. There are three considerations to bear in mind in setting a sample. The idea is to find somewhere between insufficient data, which will not reveal anything simply because they aren't enough of it, and excessive expense that would render the study useless due to its exorbitant cost or inconvenience involved in collecting them. But the size of sample is generally determined by statistical considerations and the degree of confidence one has in its findings. The larger the sample, the more precise and reliable it will be however selection of large numbers may increase costs or difficulties. On the other hand, smaller samples are more convenient but offer less stability and validity. The size of the sample will vary from study to study, based on research goals, potential subjects under consideration and statistical techniques used.

To make the selection of sample size more convenient, the researchers propose few rules that can be followed to aid other researchers. Those are as follows:

1. The ideal sample size is minimum of 30 and maximum of 500, could be used for most of the research (Roscoe, 1975).
2. In cases of the sample being sub divided in two or more groups, for instance Male or Female, each group should at least have the sample size of 30. (Roscoe, 1975). Other researchers advise the sample size of 100 for each group (Borg and Gall, 1989).
3. Roscoe (1975) also suggests that sample size of 300 is the approximately enough for a research.
4. The size of the sample can similarly be characterized based on the degree of precision as well as assurance wanted by the researcher. Higher the precision desired huger the size of the sample needs to be (Sekaran, 2003).

Since the above rules aren’t necessarily strictly to be followed, they simply guidelines. This study will aim to contain the sample size of 200 respondents, from which 10 of them will be participating in the pretesting of the questionnaire.

4.4.5 Step 5: Execute the Sampling Process

In successfully implementing the sampling process we need to keep in mind few factors, “population, Sampling frame, Sampling unit, Sampling technique, Sample size”. In our study our intended target population is youth of Kuwait and TRNC university students, more specifically EMU students. Our aim is to collect data from 200 of the young people, which will take approximately of two months, intending from January 2024 to February 2024 between the days Mondays to Saturdays and the timings of 9:00pm to 7:00pm.

4.5 Data Analysis

Analyzing data is an important process that plays a crucial role in extracting meaningful information from raw data, aiding the researcher to make informed conclusions and gain a deeper understanding of various a situation. By determining the type of data analysis, researcher can establish a clear and systematic approach to examine and interpret data efficiently, enabling them to identify patterns, trends, and correlations. This process empowers researchers to derive actionable conclusions, make predictions, and aid in driving the evidence-based decision-making for future researchers.

In our research we will be analyzing our data using the tool called SPSS Statistical Software. We will be first applying Descriptive analysis to test the demographics and its influence on Online purchase intentions and E-WOM, after entering the data and getting the output from SPSS, we will be checking for main descriptive statistics , Mean, Median Standard deviation, percentile and missing values in data collected, to make sure we have accurate data to start analyzing data for the main variables of the research. This is called Primary research, first stage for analysis.

The output generated after entering the data and running diagnostics on SPSS, will reveal to us different types of correlations between the variables, test the R, R^2 (Adjusted R) and standard errors estimated in the data.

We will also conduct a PLS-SEM. Partial Least Squares Structural Equation Modeling (PLS-SEM) is the most popular statistical technique in the social and business research to investigate multivariate relationship among variables. In the context of the study based on PLS-SEM empowers the way we could analyze the interaction between the trust, perceived risk, self-confidence , and E-WOM receiving, and the online purchasing intention. The first step for PLS-SEM is to define a theoretical model which explains the connections between the variables that are essential. Then data collecting is done by way of either surveys or other means to find these variables from a number of participants. (Afterwards, the data is analyzed using PLS-SEM software, which is applied to estimate the strength and direction of the relationships between the variables and test the hypothesized model). Moreover, the results are interpreted in the final part regarding the importance of the relationships built and the conclusion drawn on the factors that affect online purchase intentions as well as the moderating role of E-WOM receiving. All in all, PLS-SEM offers a very rigorous yet flexible framework that allows analyzing complex theoretical models. It can also help consumers better understand their online behavior.

4.6 Ethical Considerations

Ethics refers to the moral (sense of right or wrong) obligation that one has towards their work, in this case a researcher has towards their studies and how they conduct it. The aspect that needs to be most careful with being ethical is data collection, for the particular reason of maintaining trust and fostering positive relationship with their respondents to cooperate. We can build trust with the respondent by giving them information about the research and ensuring them that their information will not be exploited and be safe with us. If that trust is strong the then, more positive relation would be present, and if this is the case then asking to follow up questions would be more easier for the researcher to the respondent.

For this research all the respondents are volunteering to answer the questionnaire by their own free will, no one will be forced into it. They will be informed about the purpose of the research and will be given additional information if they require it. No too sensitive questions will be asked that the respondents will hesitate in answering or fear of being stolen or exploited as they will be answering anonymously.

4.7 Measures

In our research we will be measuring the impact of Trust, Perceived risk and self-confidence on Online purchase Intentions with the moderating role of E-WOM. In previous studies, many scales were used to measure these variables, observing those scales and combining them we develop a scale of five to six statements to measure our variables. These statements are present in our Questionnaire, they are organized in a format of Likert Scale, including the measure 1 to 7, meaning “Strongly disagree” to “Strongly disagree”.

4.8 Conclusions

In this chapter we developed a research design, which will be our guideline for us to conduct our research in an organized and structural manner, to avoid any errors and confusions during our examinations. At first we determined that we will be using descriptive study while collecting our data through online platforms through multiple cross-sectional design, since the data will be collected from 2 different regions (TRNC and Kuwait). The data will be collected in a quantative form, while our sampling approach will be non-probability sampling, more precisely convenience non-probability sampling.

Then, we worked on developing our questionnaire and defining the measures that will be used for each variable in our study. Afterwards, we defined our sample size, which will be around 300 respondents. After that we discussed how we will be conducting analysis on the data we will collect, that is through descriptive and multiple regression on SPSS Statistical Software.

Later we mentioned the ethical considerations that will be followed throughout our data collection process and analysis. Finally, we combined the measure we will be using in our questionnaire in single table, it consists of the statements for our Likert scales and the mentioned the original sources they came from.

Chapter 5

DATA ANALYSIS

5.1 Introduction

In this chapter we will analyze the data we collected from the online questionnaire. This will be done using 2 different ways. First, we will conduct descriptive statistics for analyzing the demographics of the sample population, t-tests for gender comparisons and correlation between the dependent and independent variables. This is going to be done using SPSS statistics software.

To understand the multivariate relationship between the trust, perceived risk, self-confidence on online purchase intentions with the moderating role of E-WOM receiving, we will be using SmartPLS software to conduct PLS-SEM (Partial Least Square- Structural Equational Model). To finish the chapter we will also check which hypothesis we developed in Chapter 3, ended up being supported by our analysis.

5.2 Descriptive Analysis

5.2.1 Gender Distribution

The table below shows the gender spread from our group of participants. The frequency has 93 males with 44.3 percent of the sample and 108 females with 51.4 percent of the sample.

Table 8: Gender Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	93	44.3	44.3	44.3
	Female	108	51.4	51.4	95.7
	Non Binary	9	4.3	4.3	100.0
	Total	210	100.0	100.0	

5.2.2 Age Distribution

The table below presents of the distribution among our participants of the questionnaire. The table shows that only 1 participant was below the age of 15 which is 0.5% of our respondents. 151 of the respondents were between the ages of 16-25 which were 71.9% of our participants. 37 of the participants were between the ages of 26 and 30 making them 17.6% of the respondents. Rest of the 18 respondents were above the age 30, which makes them upsto 8.6% of the total participants.

Table 9: Age Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 15	1	.5	.5	.5
	16-25	151	71.9	72.9	73.4
	26-30	37	17.6	17.9	91.3
	More than 30	18	8.6	8.7	100.0
	Total	207	98.6	100.0	
Missing	System	3	1.4		
Total		210	100.0		

5.2.3 Marital Status Distribution

The following table shows the marital status of 205 participants of 210 total sample that were observed, rest of the 5 respondents answers were missing, as they refused to answer. Most of our participants, 178 exaclty, with 84.8% were without any relationship. While 21 of the repondents, 10% of the participants were married individuals. 1% out of the total respondents, 2 individuals, were divorced. The category named “Other” Specified the individuals either in a short term relationship, widowed or other categories of the, this category held 4 individuals, 1.9% of the total participants.

Table 10: Marital Status Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	178	84.8	86.8	86.8
	Married	21	10.0	10.2	97.1
	Divorced	2	1.0	1.0	98.0
	Other	4	1.9	2.0	100.0
	Total	205	97.6	100.0	
Missing	System	5	2.4		
Total		210	100.0		

5.2.4 Education Level Distribution

The table below displays the level of education the participants hold. It clarifies that 11 of the participants with 5.2% achieved secondary school certificate. 25 of the individuals with 11.9% had High National Diploma. Meanwhile majority of the particpants, exactly 122 individuals with 58.1%, held First Degree. Additionally, 31 individuals with 14.8%, achieved a Masters degree. In addition to that, 13 participants with 6.2% held a PhD degree. Finally, rest of the 7 participants classified themselves with "Other" indicating an Associate degree or another type of diploma.

Table 11: Education Level Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Scondary School	11	5.2	5.3	5.3
	High National Diploma	25	11.9	12.0	17.2
	First Degree	122	58.1	58.4	75.6
	Masters Degree	31	14.8	14.8	90.4
	PhD	13	6.2	6.2	96.7
	Other	7	3.3	3.3	100.0
	Total	209	99.5	100.0	
Missing	System	1	.5		
Total		210	100.0		

5.2.5 Occupation Distribution

The following table indicates the occupation that the individuals participated were identified. According to the results, 10 of the individuals with 4.8% were in the government jobs, like Public officers, doctors, other medicine related staff (dietations dentists, etc.). In the private sector jobs, like Engineers, Business analysts, strategist, administrator, Marketing, communications, journalists, mangers PR agents and many other, 23 of the participants with 11% were belonged to this category. Majority of the participants were related to academic category, which mostly included students and research assistants, they were counted to be 123 individuals with 58.6% of our participants. In the freelance category, where the individual do not work for one company but provide their services to individual services like graphic designers, 4 individual were accounted for with 1.9% of the sample. The participants who were currently not working and looking for a suitable job were in the category of Unemployed, there were total 2 individuals in this category with 1% of the total participants. Finally in the “Other” category, held the individuals like housewives and with other unspecified occupation, only 2 participants belonged to this category with 1% of the total participants. Total 126 participants responded to this questions with 78.1% response rate to this question, out of 210 of total participants of the research, rest 21.9%, 46 individuals responses were not included.

Table 12: Occupation Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government	10	4.8	6.1	6.1
	Private sector	23	11.0	14.0	20.1
	Academic	123	58.6	75.0	95.1
	Freelance	4	1.9	2.4	97.6
	Unemployed	2	1.0	1.2	98.8
	Other	2	1.0	1.2	100.0
	Total	164	78.1	100.0	
Missing	System	46	21.9		
Total		210	100.0		

5.2.6 Income Distribution

The table below demonstrates the distribution of the level of income participants earn. The table suggests that most of the participants, 91 individuals with 43.3% earns up to $10000. While 3.8% with 8 participants earn between $10001 and $20000. Meanwhile, the participants earning $20001 and $30000, they were accounted as 6 individuals with 2.9%. Additionally, 7 individuals with 3.3% of the participants who responded to the question earn more than $30000. Rest of the 98 participants out of 210 choose not to respond to the question as it was optional.

Table 13: Income Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to $10000	91	43.3	81.3	81.3
	$10001 - $20000	8	3.8	7.1	88.4
	$2001 - $30000	6	2.9	5.4	93.8
	More than $30000	7	3.3	6.3	100.0
	Total	112	53.3	100.0	
Missing	System	98	46.7		
Total		210	100.0		

5.3 T-test for Gender Comparisons

The T-test is observed to determine the significant difference between the two independent groups. The significance is tested by comparing means scores and standard deviation assuming that there are equal variances and normality (Kim, 2015). For this study the two independent groups that being focused on are male and female to test the significance through their mean scores. The following table illustrates the group statistics for gender comparisons.

Table 14: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Self_Confidence	Male	93	3.2634	.66044	.06848
	Female	108	3.1975	.65652	.06317
Perceived_Risk	Male	93	3.2473	.72855	.07555
	Female	108	3.3037	.75701	.07284
Trust	Male	93	2.8387	.72501	.07518
	Female	108	3.0417	.76635	.07374
Online_Purchase_Intention	Male	93	2.9588	.73255	.07596
	Female	108	3.0586	.74894	.07207

The above table suggests the different significance as regard to Trust playing a role in Online Purchase Intentions between male and females. The result demonstrates that the males with the mean of 2.9588, trust the online stores less than females with the mean of 3.0586. According to the another researcher, this is due to the males concern with costs of purchasing and females concern with the convenience of navigating the website (Kim et al, 2013).

Levene test is a statistical method that helps to compare the variances within two or more groups (Levene, 1960) . In the context of comparing variances between genders, Levene’s test assists in identifying whether the variability within the male and female groups is similar within the respective variable, for instance, test scores or salaries (Field, 2013) . Thus, applying Levene’s test, researchers and analysts can make sure that their data are suitable to meet the assumptions for further analysis and, therefore, increase the reliability of the concluded results (Field, 2013)

To find the differences in statistical significance in the means, the Levene's Test for Equality of Variance of means was conducted, the results are shown in the table below. This was needed to be conducted as the above t-test results were insufficient to determine the statistical differences of the means.

Table 15: Independent T-Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Self_Confidence	Equal variances assumed	.002	.961	.708	199	.480	.06591	.09313	-.11774	.24956
	Equal variances not assumed			.707	194.250	.480	.06591	.09317	-.11785	.24967
Perceived_Risk	Equal variances assumed	.496	.482	-.536	199	.593	-.05639	.10525	-.26394	.15115
	Equal variances not assumed			-.537	196.530	.592	-.05639	.10495	-.26336	.15057
Trust	Equal variances assumed	.215	.644	-1.919	199	.056	-.20296	.10575	-.41149	.00557
	Equal variances not assumed			-1.927	197.222	.055	-.20296	.10531	-.41063	.00472
Online_Purchase_Intention	Equal variances assumed	.207	.649	-.952	199	.342	-.09986	.10488	-.30668	.10696
	Equal variances not assumed			-.954	195.776	.341	-.09986	.10471	-.30636	.10664

While taking into account the significant level of Levene's Test for Equality of Variances, the differences between males and females with respect to their Self-Confidence, Percieved Risks, Trust and Online Purchase intentions, can be explained using the results from the above table. In our case, equal variances are likely to occur; nonetheless, the 2-tailed significance level of the t-test for equality of means has to be considered if the Levene's Test for Equality of Variances is significant ($P > 0.05$). This can be shown that there is insignificant variance between the variables chosen by Levene's Test for Equality of Variances ($P > 0.05$), implying no equal variances.

There are could be several factors that suggests the reason between the genders differences having no significance with regards to self-confidence, perceived risk, trust and online purchase intentions. First reason of differences in gender characteristics may include self-confidence do not demonstrate the impulsiveness, social anxiety and the authority (Feingold, 1994). Moreover, despite the women's perception of risk is higher while purchasing online, this perception could be lowered by their friends recommendations about the website boosting their online purchase intentions. In other words, word of mouth(WOM) or electronic word of mouth(E-WOM) has a huge influence on women's perceived risk, enhancing online purchase intentions (Garbarino, & Strahilevitz, 2004).

In addition, the studies have shown that perceived risk can be lowered by high level of trust and perceived risk which has an impact on both genders. This indicates that both perceived risk and online purchase intentions both are affected by trust and self-confidence. (Pascual-Miguel et al, 2015).

Meanwhile, there are differences between genders in consumers online purchase intentions. For instance, males are more likely to be influenced by connection and perceived risk in the establishment of their opinion, whereas females are more influenced by clarity and diagnostic (Lin et al, 2019). Primary most beneficial online consumers are men who have a strong opinion about their capabilities to trust others. Gender and trust ability together have a major moderating effect on perceived benefits and purchase intention (Chen, 2015).

5.4 Correlation Analysis

In the most general sense, correlation is a measurement of the relationship between two variables. When two variables are correlated, a change in one of their magnitudes is linked to a change in the other, either positively (positive correlation) or negatively (negative correlation). The phrase "correlation" is most frequently used in reference to a linear relationship—Pearson product-moment correlation—between two continuous variables. When dealing with jointly normally distributed data, or data that have a bivariate normal distribution, the Pearson correlation coefficient is usually utilized. A Pearson rank correlation can be used as a measure of a consistent connection for continuous data that is not normally distributed, for ordinal data, or for data that contains meaningful outliers. The two correlation coefficients are scaled from –1 to +1, where 0 denotes a monotonic or linear association, and as the coefficient approaches an absolute value of 1, the relationship becomes stronger and eventually approaches a straight line (Pearson correlation) or a continuously increasing or decreasing curve (Spearman correlation). To assess the statistical significance of the findings and gauge the strength of the link in the population from which the data were sampled, one might utilize hypothesis tests and confidence intervals. (Schober et al, 2018). The table below indicates the result of the correlation analysis for this study. It also indicates that all the correlations are statistically significant since the P >0.05.

Table 16: Correlation Analysis

		Self_Confidence	Perceived_Risk	Trust	Online_Purchase_Intention
Self_Confidence	Pearson Correlation	1	.382**	.234**	.220**
	Sig. (2-tailed)		.000	.001	.001
	N	210	210	210	210
Perceived_Risk	Pearson Correlation	.382**	1	.026	.391**
	Sig. (2-tailed)	.000		.703	.000
	N	210	210	210	210
Trust	Pearson Correlation	.234**	.026	1	.231**
	Sig. (2-tailed)	.001	.703		.001
	N	210	210	210	210
Online_Purchase_Intention	Pearson Correlation	.220**	.391**	.231**	1
	Sig. (2-tailed)	.001	.000	.001	
	N	210	210	210	210

5.4.1 Online Purchase Intentions and Self-Confidence

The table above shows that the correlation coefficient for these two constructs is 0.220, which is higher than 0.01, which indicates weak but positive linear relationship between Online Purchase Intentions and self-confidence.

5.4.2 Online Purchase Intentions and Perceived Risk

Based on the results from table above, the correlation coefficient between these two constructs is 0.391. Therefore above than 0.01, indicating moderate but positive linear relationship between Online Purchase Intention and Perceived risk.

5.4.3 Online Purchase Intentions and Trust

According to the table above, the two constructs correlation coefficient is 0.231, which is greater than 0.01, indicating a weak but positive linear relationship between Online Purchase Intentions and Trust.

5.5 Measurement Model

The outer loadings for every construct variable are used to evaluate the items dependability. It is advised to retain an item if the outer loading is more than 0.708 according to guidelines for both forms of SEM (Lohmöller, 1989). Some items were removed due to being lower factors loading values, those items were TR1,TR3,SC4,SC5 and OPI6. Table 20 clearly shows the evidence of convergent validity because every outer loading value is higher than the 0.708 requirement. Average Variance Extracted (AVE) is measured to find out the level of the variances in the construct variables, it aids in determining the limits of the primary theoretical framework. Moreover, the result below shows that every value of AVE is greater than the 0.5 criterion, which validates the constructions' internal consistency and satisfactory convergent.

In scientific education research, Cronbach's alpha is frequently used to evaluate the internal consistency and dependability of tools like scales, questionnaires, and tests. It gives an indication of how closely related an instrument's elements are to one another and whether or not they measure the same underlying construct. When the instrument's items consistently and reliably measure the intended construct, the Cronbach's alpha value is high, usually 0.70 or higher. Researchers assess the quality of the measurements they receive and make sure their instruments are appropriate for the job using Cronbach's alpha (Taber, 2017). Because of the possibility of biases and inaccuracies, composite reliability measures should not be utilized as tools for item selection in structural equation modeling. Instead, they should be used as assessment tools (Bacon et al, 1995). These results show that the CA (Cronbach Alpha) and CR(Composite Reliability) values are higher than the recommended minimum value of 0.7, which indicates that the measures used in the data collection are reliable and in construct with the primary hypothetical concepts.

With all items together, the average item-item correlation (rho_a) helps measure the average relationship between the items that are supposed to measure the same construct. Corresponding to the idea that all items are instruments which are measuring the same factor, this reliability index can be seen as the indicator of the extent of harmony between items or grade of co-relation among them. If the mean factorial loading on the items is low, it could imply that the items are not linked well with each other and may be dysfunctional for measuring a singular construct.

Table 17: Measurement Model

Construct	**Items**	**Outer Loading**	**Cronbach's Alpha**	**rho_A**	**Composite Reliability**	**Average Variance Extracted (AVE)**

E-WOM	EWOM1	0.779	0.901	0.903	0.927	0.717
	EWOM2	0.833				
Online Purchase Intentions	OPI1	0.778	0.818	0.831	0.871	0.575
	OPI2	0.768				
	OPI3	0.817				
	OPI4	0.697				
	OPI5	0.726				
Perceived Risk	PR1	0.759	0.848	0.852	0.892	0.622
	PR2	0.784				
	PR3	0.759				
	PR4	0.827				
	PR5	0.813				
Self-Confidence	SC1	0.695	0.757	0.791	0.844	0.576
	SC2	0.758				
	SC3	0.844				
	SC6	0.731				
Trust	TR2	0.741	0.83	0.849	0.886	0.662
	TR4	0.857				
	TR5	0.827				

	TR6	0.825				

Table 18:Fornell-Larcker

	EWOM	OPI	Perceived Risk	Self-Confidence	Trust
EWOM	0.847				
OPI	0.682	0.758			
Perceived Risk	0.41	0.417	0.789		
Self-Confidence	0.33	0.258	0.414	0.759	
Trust	0.241	0.207	0.024	0.173	0.814

Table 19: HTMT Ratio

	EWOM	OPI	Perceived Risk	Self-Confidence	Trust
EWOM					
OPI	0.782				
Perceived Risk	0.468	0.485			
Self-Confidence	0.402	0.304	0.507		
Trust	0.271	0.238	0.096	0.232	

The model of human attitudes and behavior of this study was proved to be valid and validated through convergent validity that all concepts perform better than the other by differentiation. PLS analysis additionally assesses this condition in a correlation matrix where every element shows the correlation coefficients between constructs and the roots of their Average Variance Extracted (AVE) (Fornell and Larcker, 1981). On the other hand, if novel approach to evaluate divergent validity means measuring the absolute proportion of different attributes to relative variables. With a view to this method, the value less than 0.9 is deemed to be inside the acceptable value range. On the contrary, a value greater than 0.9 indicates that some of the prerequisite of validity have not been met (Hosseini et al., 2018). Discriminant Validity is measured to ensure that variables are distinct from each other. The analysis performed for this research as demonstrated in tables 21 and 22 shows existence of discriminating validity, table 21. Values of all the numbers below 0.9 therefore confirm the model.

5.6 Structural Model

It is important to ensure that there is no collinearity by doing so before attempting a structural model analysis. Therefore, a careful assessment was performed to determine the VIF value for every variable to ensure no collinearity was present. It is also found that VIF values not to be more than 5 is an acceptable limit, and the values exceeding 10 are indicative of multicollinearity. VIF calculates the level of correlation between predictor variables by setting higher values for lower correlation and vice versa (Hair et al., 2017). In Table 23, the values of VIF are all below 2, and these figures suggest the absence of collinearity problems.

Table 20:Variance Inflation Factor (VIF)

	EWOM	OPI	Perceived Risk	Self-Confidence	Trust
EWOM		1.317			
OPI					
Perceived Risk		1.364			
Self-Confidence		1.277			
Trust		1.09			

5.6.1 Path Coefficient

A bootstrapping approach was used to assess the statistical significance of the relationships between the variables. The table below shows that the Perceived Risk and Trust both are statistically significant relationship with Online Purchase Intentions, however, it’s not the same case with the Self-Confidence and Online Purchase Intentions that do not have a statistically significant relationship.

Table 21:Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Risk -> OPI	0.387	0.394	0.09	4.317	0

Self-Confidence -> OPI	0.069	0.091	0.079	0.879	0.38
Trust -> OPI	0.191	0.189	0.085	2.262	0.024

5.6.2 Models Explanatory Power

The ability of independent variables or the model to explain variance in the dependent variable is measured by the R-squared (R2) value while recommended by a researcher the model's ability to forecast within the sample (Ridgon, 2012) meanwhile other researcher suggests using R2 to assess the explanatory power of the model (Shmueli and Koppius , 2011). Higher values of R2, which range from 0 to 1, indicate more explanatory power although in some circumstances, a low number of 0.10 may still be suitable (Raithel et al., 2012). In addition some other researchers classify values of 0.25 as fragile, 0.50 as mild, and 0.75 as high (Henseler et al., 2009 & Hair et al. , 2011). According to our analysis, since the R2 is 0.22, indicating the values being within the range but having a weaker variance with the independent variables.

Table 22: R2

	R Square	R Square Adjusted	
OPI	0.222	0.21	

5.7 Moderating Effects of E-WOM on the Relationship between Trust and Online Purchase Intentions

The table below suggests that the moderating effect E-WOM on Trust and Online purchase intentions has a P Value of 0.021, which is less than 0.05, suggesting that E-WOM does moderates the relationship of Trust and Online purchase intentions, hence supporting H4.

Table 23:: Moderating Role of E-WOM on Trust and Online Purchase Intentions.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Moderating Effect 1 -> OPI	-0.13	-0.122	0.056	2.313	0.021

5.8 Moderating Effects of E-WOM on the Relationship between Perceived Risk and Online Purchase Intentions

According to the table 27 below, the Moderating effect of E-WOM on Perceived Risk and Online Purchase Intentions has a higher P value than 0.05, resulting as not being statistically significant and not supporting H5. Hence, E-WOM does not moderates effect of Perceived Risk on Online Purchase Intentions.

Table 24: Moderating Role of E-WOM on Perceived Risk and Online Purchase Intentions

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Moderating Effect 1 -> OPI	0.021	0.019	0.054	0.38	0.704

5.9 Moderating Effects of E-WOM on the Relationship between Self-Confidence and Online Purchase Intentions

Table below shows that the moderating effect of E-WOM on the relationship between Self-Confidence has the P-Value than of 0.0519 , higher than 0.05, which indicates that the E-WOM does not moderate the relationship between Self-Confidence and Online Purchase intentions. Hence not being statistically significant to support H6.

Table 25Moderating Role of E-WOM on Self-Confidence and Online Purchase Intentions

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Moderating Effect 1 -> OPI	-0.034	0.029	0.052	0.645	0.519

5.10 Hypothesis Testing

The table below shows that the hypothesis developed in Chapter 3, wheather they are supported by our analysis results or not. As we can see two of the hypothesis H2 and H4 are supported, rest are not supported.

Table 27: Hypothesis Testing

H1	Trust has a positive effect on Online Purchase Intention	Supported
H2	Perceived Risk has a negative effect on Online Purchase Intentions	Supported
H3	Self-Confidence has a positive effect on Online Purchase Intentions	Not Supported
H4	E-WOM receiving moderates relationship between trust and online purchase intentions	Supported
H5	E-WOM receiving moderates relationship between Perceived Risk and online purchase intentions	Not Supported
H6	E-WOM receiving moderates relationship between Self-Confidence and online purchase intentions	Not Supported

5.11 Discussion of Findings

This study investigates the effects of Trust, Perceived Risk and Self-Confidence on Online Purchase Intentions with the moderating effects of Electronic Word Of Mouth (E-WOM).

According to our analysis results, Trust does have a positive effect on Online Purchase intentions as hypothesized. This can be confirmed by other researchers who discovered that consumers trusting the privacy and security of webstore lead them to keep purchasing from that webstore and become one of their loyal customers (Kim et al, 2017). Another observer added that the ease of using the website also increase trust leading to purchasing online (Heijden et al, 2003). Other factors that effect trust to increase online purchase intentions are brand reputation and customization options to the product (Chen et al, 2007). (H1 Supported)

Based on the findings of Perceived Risk having negative effects on Online Purchase Intentions as hypothesized in conceptual framework earlier. This is recognized by other researchers by explaining that various types of perceived Perceived risks, like as financial, product performance, psychological, and time/convenience loss, have a negative effect online purchase intention (Forsythe, 2003). Another researcher also adds that the Perceived risk's negative effects on Online Purchase Intentions from in e-commerce website has a stronger hold on Business to Consumers(B2C) rather than Business to Business(B2B) (Pelaez et al, 2019). There is another researcher suggesting that the negative effect can also be a result of the level of satisfaction that a consumer has received when purchase offline especially when the involvement with produt was low (Pires et al, 2004). (H2 Supported)

Our findings did not support our third hypothesis, which in Self-Confidence has positive effect on Online Purchase Intentions. This is supported by a research that states a lack of precise product information in stores can lead to consumer suspicions about the legitimacy of products, which can undermine consumer trust in purchase decisions. Further undermining confidence are pricing and quality discrepancies, which might discourage customers from making repeat transactions (Malinda et al, 2023). (H3 Not Supported)

Our Analysis has also revealed that the E-WOM moderates relationship between Trust and Online purchase intentions, proving our fourth hypothesis. This finding can be contrasted with the finding of many other researches, one of them suggests that the Electronic Word-of-Mouth indirectly creates value of a certain social network sites and products, which directly impacts purchase intention (See-To et al, 2014). Another researcher associates the E-WOM positive effect on trust and Online Purchase Intentions with Electronic word-of-mouth quality (Zhao et al, 2020). One of the other observer recognized the factor of Brand image constructed through E-WOM has also influenced a positive relation on trust and Online purchase intentions (Claudia et al, 2023). (H4 Supported)

In our finding we also discovered that the E-WOM does not moderate the relationship between Perceived Risk and Online Purchase Intentions, which is the opposite of what was hypothesized. The results corroborate the hypothesis of another research that risk perception and interest in online shopping on Shopee are negatively mediated by trust. This shows that customer trust in the Shoping Apps may lessen the impact of perceived negative outcomes, which in turn may increase interest in making a purchase. Enhancing purchasing security is trust in the app's duty and dependability. According to other studies, perceived risk has a big influence on trust and affects users' decisions to interact(Ho et al., 2017). Additionally, buying intention is positively impacted by trust and negatively impacted by risk perception.(Pappas, 2016; Park et al., 2019; Yang et al., 2015). (H5 Not Supported)

Finally our last hypothesis was also not supported by the result of our analysis, which stated that E-WOM does not moderates relationship between Self-Confidence an Online Purchase Intentions. This result is supported by other researchers where they discovered that however, that the information quality was unable to determine the behavioral intentions of the consumers (Zarifah et al, 2020). Notably, among e-WOM variables, information quality is the least significant (Park et al 2007). Another study conducted also confirms that Self-Confidence is not effected by the E-WOM when it comes to Online Purchase intentions as the online reviews (Positive or negative) left no impact on confidence in choosing a product (Hartiniet al, 2022). (H6 Not supported).

Chapter 6

CONCLUSION, IMPLICATIONS, RESTRICTIONS AND RECOMMENDATIONS

6.1 Introduction

The previous chapters have focused on the ways Trust, Perceived Risk, and Self-Confidence affect Online Purchase Intentions with the moderating effect of Electronic Word of Mouth (E-WOM). First, we introduced our topic, then we reviewed the previous studies including our factors, and after that we developed our hypothesis along with the conceptual framework, later we defined our research methodology, in which we developed our questionnaire and then distributed it online to collect data. After collecting data, the analysis took place using Descriptive statistics and the Partial Least Square-Structural Equation Model (PLS-SEM) and also testing whether our hypothesis was supported by our results or not.

This chapter is dedicated to exploring the managerial implications of this study, its limitations, and recommendations for future researchers with similar topics in mind to explore and finally conclude the study.

6.2 Managerial Implications

Trust is an important factor in boosting sales and is part of the managers' job to access the reputation influence by their active involvement in the process of interacting with customers. Such a thing is promising in many ways, for example, social media, customer surveys, and personalized communication with customers. Through customer feedback that is actively collected shop managers can single out flaws in the product quality and make probabilistic improvements. This will not only increase a client's feedback on the brand but also a manufacturer's positive image perception, which will not only boost the customer's trust in the company but also brand loyalty, ultimately bringing more revenues.

Perceived Risk is related to the problem of consumer trust and intended purchases are the primary risk that needs to be addressed. Thus, the online transactions trust and intended purchases should be the initial step in the trust-building process. Such systems can be created by making secure payment gateways available, displaying confidence seals, and guaranteeing that customer information is used according to high privacy and security standards. The business can preempt the risks that may occur by alleviating the customer worries and thus it establishes itself as a consistent and credible brand.

Brand migration would be inadequate without a robust online presence for the brand. It is important to build credibility and attract new customers. This goal can be achieved by an ongoing refreshment of online content, which must be intuitively presented through a user-friendly website design and a strong relationship between customers and the brand through social media engagement and personalized correspondence. Offering targeted and meaningful content may be a good marketing approach to make high-end businesses trustworthy and get into people's minds. It also means that firms have a wider range of their products online that customers can access, which also causes more traffic to their website and ultimately benefits the business.

Electronic Word of Mouth (E-WOM) marketing is a strong channel to promote brands and drive sales while growing invincible revenues. Customer satisfaction is stimulated when customers willingly provide positive reviews and recommend businesses to other individuals because these actions earn businesses highly valuable endorsements and recommendations. This can be done through different ways such as customer reviews, social media influencers, and referral programs. Promotions and brand awareness activities create strong feelings that social networks love to share. With the help of E-WOM marketing strategies, businesses can build a reputation and gain the trust of their current clients to win over new customers.

6.3 Limitations

The application of non-probability sampling methods that can lead to bias elimination and not represent the sample is one of the drawbacks. During the application of this technique, one of the likelihoods of systematically absenting some groups of the population ends up being skewed and this leads to obtaining faulty data.

The data from online surveys being the sole cause for excluding some groups might include venturing into social media but no internet access. There is the risk of data collection bias and this can then result in limited analysis on the study. The surveyed might say a preferred answer that can in some way put negatively on the data collected. Such bias may distort the results into one that is unreliable and misleading.

The precision and authenticity of the data obtained from self-reporting of trust, perceived risk, and one's confidence level may vary due to subjective construction and individual biases.

Besides factors that were not reasonably considered in the study and may affect online purchase intentions, there may also be some flaws in the results' validity. Different variants of cultural perceptions and actions in a study could cause the result to be highly influenced, especially if examining a diverse community.

6.4 Recommendations

Future researchers can use the processes of the random sampling techniques to get the representative of the sample. Random sampling helps get rid of the bias of selection and provides a ground for every member of the population to have the same chance to get into the research. Therefore, this strategy can be seen as a way to increase the external validity of study outcomes but not only: it also provides support to a hypothesis that can be generalized to the population under review.

Using different types of data collection methods is also critical to get complete a picture of the problem. Making use of diverse methods like surveys, interviews, and observations can allow researchers to glean a multitude of data that contain both quantitative and qualitative information. That way, they are better equipped to further investigate and refine online purchase motives. This is not just a single customized but is a multifaceted one, so it not only allows us to have a deeper understanding of consumer behavior in the online marketplace but also allows us to know it more exactly.

Longitudinal Studies will also give us the ability to disclose behavioral changes in purchase intentions among Internet users as time proceeds. By tracking those people's behavior and attitude change longitudinally, researchers can recognize the main themes, patterns, and factors underlying the shifts in online purchasing behavior. Longitudinal studies bring beneficial outcomes to the research of consumer decision-making processes in the digital era in terms of revealing internal mechanisms functioning at different process stages.

Future observers can research international discrepancies concerning online shopping behavior because how foreigners deal with it is also quite relevant for global analysis. Through cross-cultural examination of consumer behavior online, scientists can explore cultural cues and ways these manifest themselves concerning online shopping tastes and urges and overall perception of this phenomenon. Therefore, this transversal culture view holds a lot of value for businesses operating in diverse markets and can serve as a source of inspiration for their target-oriented marketing strategies.

The application of integrative research strategies to express opinions, i.e. exploratory and conclusive research, together enable a clearer perception of online purchasing intention. Research methods that are exploratory and qualitative are the ones that mostly bring ideas and proofs, whereas the others that are conclusive and involve questionnaires or experiments are the ones that mostly yield facts. When employing both approaches simultaneously, researchers will have an opportunity to achieve a thorough understanding of the underpinning mechanisms of purchase intentions online and can meet with specific statements supporting businesses and policymakers.

6.5 Conclusion

To conclude the study we can say our analysis has given some clarity on whether Trust, Perceived Risk, and Self-Confidence affect Online Purchase Intentions especially if there is E-WOM included to play a moderating role. The following are the results of our study despite the limitations discussed earlier:

1. Trust does have a positive effect on Online Purchase Intentions
2. Perceived Risk has a negative effect on Online Purchase Intentions
3. Self-confidence does not have a positive effect on Online Purchase Intentions
4. E-WOM receiving moderates the relationship between trust and online purchase intentions
5. E-WOM receiving has no moderating effect on Perceived Risk and Online Purchase Intentions relationship
6. E-WOM receiving has no moderating effect on the Self-Confidence and Online Purchase Intentions relationship.

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APPENDIX

Measures

Variables	Statements	Reference
Online Purchase intentions	1. I am considering purchasing the product. 2. I would seriously contemplate buying the product. 3. It is likely that I am going to buy the product. 4. I would like to purchase the brand endorsed by my favourite influencer. 5. I would consider purchasing the brand endorsed by my favourite influencer. 6. I would definitely purchase the brand endorsed by my favourite influencer.	Sia et al., (2009) and La et al (2005)
Trust	1. I think that this web site usually fulfils the commitments it assumes 2. This web site does not make false statements 3. I think that this web site has sufficient experience in the marketing of the products and services that it offers 4. Most of what this web site says about its products or services is true 5. I think that information offered by this site is sincere and honest	(Ha et al. ,2014)
Perceived Risk	1. I cannot trust the online company. 2. I may not get the product that I have purchased. 3. I may purchase something by accident. 4. My personal information may not be secure. 5. I may not get the product/service I want. 6. My credit card number can be stolen.	Forsythe et al. (2006)
Self-Confidence	1. I think I have more self-confidence than most people 2. I am more independent than most people. 3. I think I have a lot of personal ability. 4. I like to be considered a leader. 5. I have never really been outstanding at anything. 6. I often can talk others into doing something.	. Wells and Tigert(1971)
E-WOM	The information about products which are shared by my friends in social media ... 1. I think they are convincing. 2. They contribute to my knowledge about the product. 3. They make easier for me to make purchase decision. 4. They enhance my effectiveness in making purchase decision. 5. They motivate me to make purchase decision.	Prendergast, Ko, and Yuen 2010; Cheung et al (2009)