Investigating the Influence of Customers' E-Word of Mouth, E-Service Quality on Online Shopping Intention: Does Customer's Security Concern Really Matter?

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ABSTRACT

During COVID-19 pandemic, online platforms are getting huge acceptance to the buyers and to the online vendors at the same time. By keeping this fact in mind, the main rational objective of this study is to investigate the impact of Electronic-Word of Mouth (E-WOM), Electronic-Service Quality (E-ServQual), and perceived privacy and security of online customers on their future online re-purchase intention as well as to examine the moderating impact of perceived privacy and security of online buyers on the relationship of repurchase intention with E-WOM & E-Service Quality. Snowball sampling is utilized to choose respondents. PLS-SEM, SPSS, and Andrew F. Hayes' Process Macro are chosen to analyze the data. The results show that customers' E-WOM and E-ServQual has a positive and statistically significant impacts on their future re-purchase intention where their privacy and security concern has a positive but statistically insignificant impact on their future repurchases intention. At the same time, their privacy concern regarding virtual payment moderates the relationship of online re-purchase intention with E-ServQual but doesn't with E-WOM. The findings of this study hopefully assist the policy makers and online vendors to implement better customer-side policy to boost total sales in online platform.

1. INTRODUCTION

Online shopping has become very common though it is not a common idea at all. The improved system of delivery to consumers' home has changed the business in such a way that even traditional business is being turned to online. Through the internet, websites widened the way for online marketplace. Availability of smartphones has added a new force for the expansion of e-commerce or online shopping that just needs a press on the screen **(**Michael-Olomu, 2020**)**. Easier transaction, secure payment, with greater details & specification that are facilitated by advancement of technology has made it more attractive to customers and following to business (Hussain et. Al, 2007).

Transformation of traditional shopping to e-shopping is moving with speed with the influence of advertising in the traditional/conventional media. Still the use of information of customers like date of birth, NID and other are thought of at risk by new customers who shop online. This can be and actually affected by review in online platforms through exchanges of information which is one form of Electronic Word of Mouth (EWOM). E-service quality in the form of informative website, service mechanism, system quality and timely response to query influence customers for future purchase intention.

In recent times customers basically rely on online reviews from previous purchases. And the study found 93% of customers show their interest on reviews (one form of e-WOM) that significantly affect future purchase decision (Ruiz-Mafe et al., 2018; Tata et al., 2019).

The Internet empowers customers through the use of online media and hence the internet is acknowledged as a weapon for customer empowerment **(**Pires et al., 2006**)**. That's why though even slowly e-commerce is rising and physical stores business are decreasing**.** The reason behind this is customers feel comfortable in online rather than physical stores. E-commerce offers convenience to

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customers as customers can finish their shopping being at their home and place orders, make payment through credit card, and get the orders fulfilled.

E-commerce businesses need data to analyze and understand customers' psychology on future buying behavior. Making repeat customers needs to have clear data on perceived quality desired by them, nature of purchase; but the chance of giving information to the supplier in online shopping/e-commerce has become mostly mentionable barrier for electronic business (Aljifri et. Al., (2003). This has been acknowledged by researchers too. Raja (2016) mentioned this concern as a primary matter of thinking to online shoppers when they have to provide such kind of information. This has been emphasized by businesses also as the success of most e-commerce businesses depends on protection of privacy in online shopping. Liu et al. (2004) has found the effectiveness of protecting privacy by online business as mostly success determining factors that have strong bearing on the minds of online shopping customers. Failure in doing so causes failure of many e-shopping businesses hence they are to face this challenging task of maintaining proper privacy of customers' information (Xu et al., 2012).

It is important to analyze the separate and integrated effect of factors such as electronic word of mouth (e-word of mouth), electronic service quality (e-service quality) and privacy in the decision of future purchase. The result can be of great help to this sector that intends to know the way and strategies for increasing future purchase intention of customers. The study was based on some other research directed to find the cause of having positive future purchase intentions of e-commerce. E-service quality was found having positive impact on future purchase interest, visiting sites and searching for e-word of mouth (Gounaris et al., 2010).

The same result was observed in another research in the US that has also demonstrated that e-service quality enhances the chances for satisfaction, future purchase intention and WOM to e-commerce customers (Filieri et al., 2018).

Thirst for this study is made visible for having clear information on the effect of e-word of mouth, e-service quality and customers' privacy/security on future purchase intention.

For the resultant effect the study is directed to answer the study objectives like;

a) To investigate the impact of E-Word of Mouth, E-Service Quality and privacy and security concern of customers on their future re-purchase intention.

b) To examine the moderating effect of customers' privacy concern on the relationship of future purchase intention with e-word of mouth and e-service quality.

c)

2. LITERATURE REVIEW

Ensuring quality is one of the most important and complex task of business. It is a central element in both business strategy and academic research. Different firms basically compete on quality to attract customer. Now a days customer is mostly manipulated by the word of other customers. Therefore, there is no way of compromise with the best quality and customer security directly influence the e word of mouth.

Kayapınar, (2021) investigated a study on the links between consumer interface features, security and privacy, electronic word of mouth marketing, and online purchasing intents. The convenience sampling method was used to reach a total of 438 customers from the provinces of Edirne, Tekirda, and Krklareli in order to investigate these associations. Finding of the study innumerate customization and character directly affect security and privacy, whereas interaction, character, and customization directly affect electronic word of mouth marketing. As a result, security and privacy have a direct impact on electronic word-of-mouth (E-WOM) marketing, while customization has a direct impact on online purchase intent. Furthermore, through the mediating role of security and anonymity, customization and character have a considerable impact on electronic word of mouth marketing. In another study researchers also found significant effect of E-word of mouth on buying decision. Several papers are found analyzing the relationship and connection among electronic service (E-Service) quality, security, trust and repurchase decision. (Bourini et al., 2021) in their paper, examined the mediating role of Online Image on the connection between electronic Word of mouth (E-WOM) and Electronic service (E-service) quality, Electronic satisfaction (E-satisfaction) , Electronic trust

(E-trust). The result of Structural equation Modelling. This paper investigated the potential effect of perception of international tourists of online destination image on E-satisfaction.

Mohsan et al. (2011) reported that Meeting or surpassing customer expectations is the basis of quality- driven framework within organizations. In order to be competitive in a changing market, companies must improve their quality and innovativeness (Zehir & Sadikoğlu, 2012).

Rita et al. (2019) focused on the four-dimensions of e-service quality model that better predict customer behavior. It examined not only the influence of customer happiness on repurchase intent, word of mouth, and site revisit, but also the impact of customer trust. The outcome is expected to broaden understanding of diverse country cultures in relation to the importance of certain e-service quality features.

Zeithaml's theory defined if web service quality has included 5 major dimensions, such as the availability which content of information, ease of use, security, graphic style, and compliance. E-Service Quality basically divided into two scales, namely electronic service quality scale (E-SQUAL) and electronic service quality recovery scale (E-RecS-QUAL). Privacy/security, reliability, compliance, efficiency, and individual attention are the

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dimensions of E-ServQual whereas the E-ServQual are responsiveness, compensation, and contact. In this theory, privacy plays an important role in high level customer evaluations related to websites.

An individual who does not feel safe and feels that the personal information given to the e-commerce site is not protected will tend to leave that e-commerce site. Security and privacy include the security of credit card payments and the privacy of shared information (Kim et al, 2009) .The privacy of consumer information collected for commercial purposes is seen as a legal and ethical right. However, it is not enough to store consumer information safely, and it must be protected in such a way that no one else can access it (Miyazaki & Fernandez, 2001).

Reviewing literature thoroughly it is found that several studies investigated the impact of E-Word of Mouth on online purchase intention and at the same time it was investigated about the effects of E-Service Quality and

customers' privacy as well as their security concern on their future re-purchase intention via online platform. However, no significant study has been found in examining the moderating impact of perceived privacy and security concern of online buyers on the relationship of repurchase intention with E-WOM & E-Service Quality in context of Bangladesh based on recent primary data collection. The moderating impact is a new contribution of this study in this domain in Bangladesh. Here a literature gap was found that served as a rationality of the study.

Based upon the review of literature and previous studies relating to this concerned domain, authors develop a conceptual model to fill-up the existing theoretical gap by investigating the moderating impact of online buyers on the relationship between E-WOM and future re-purchase intention as well as between E-ServQual and online repurchase intention (see Figure 1).
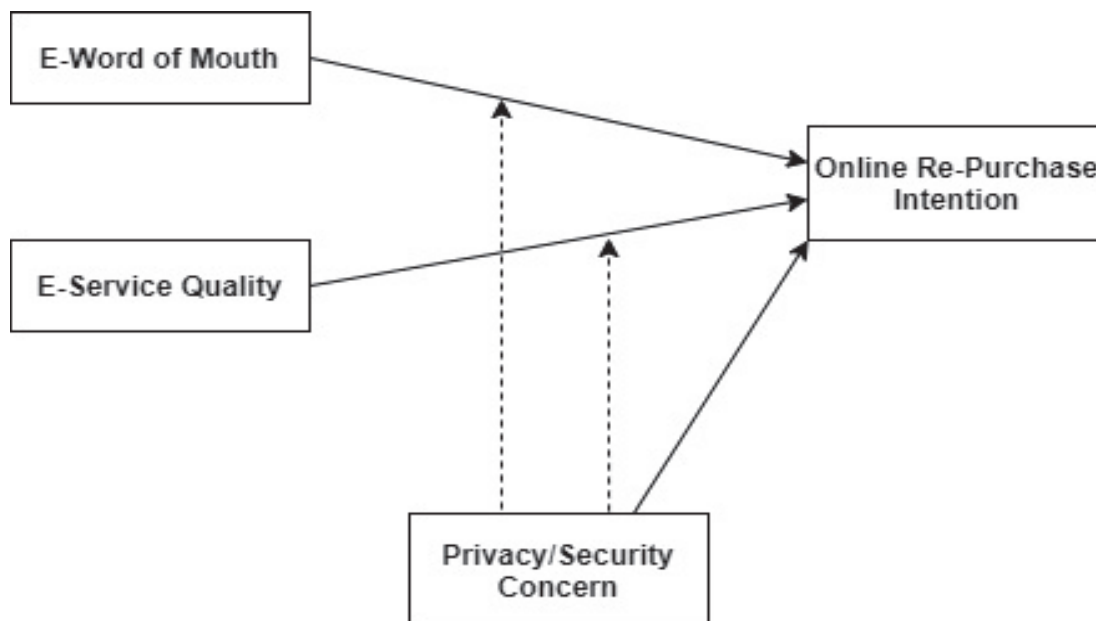

Figure 1: Conceptual Research Model

A number of significant studies conducted previously to investigate the direct impact of E-WOM and E-Service Quality and security concern of on customers' future online re-purchase intention. Earlier study results found that the E-WOM has a statistically significant impact on online customers' future purchase intention (Kudeshia and Kumar, 2017; Nuseir, 2019). Where literature also stated that customers' E-Service Quality has a positive and significant impact on their future purchase intention (Rita et al., 2019; Nikhashemi et al., 2012).A significant study proved that online customers' privacy concern has significant impact on their future purchase intention which is moderated by trust, privacy concern and attitude (Fortes et al., 2017).

From the above mentioned conceptual framework, following hypotheses have developed:

HYPOTHESES:
H1: There has a positive and significant impact of E-Word of Mouth on customers' Online Shopping Intention
H2: There has a positive and significant impact of E-Service Quality on customers' Online Shopping Intention
H3: There has a positive and significant impact of Privacy and security concern on customers' Online Shopping Intention
H4: Privacy and security concern of online customers moderates the direct relationship between E-Word of Mouth and Online Shopping Intention
H5: Privacy and security concern of online customers moderates the direct relationship between E-Service Quality and Online Shopping Intention.

3. METHODOLOGY
3.1 Study Area & Sampling Frame

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Explanatory research is aligned with quantitative analytical approach to critically analyze the relationship among exogenous, endogenous and moderating variables. Comparatively educated young adults are the targeted respondents for this study since they can simply comply with the main domain of this. Snowball sampling is applied to choose the respondents and this sampling method is now widely used and accepted because of COVID-19 pandemic to conduct cross-sectional study (Arafa et al., 2021). A structured questionnaire is prepared via Google form and distribute virtually (Facebook; Email; WhatsApp etc) in the period between 15 December and 25 December 2021. Total 217 respondents are responded to the distributed questionnaire.

3.2 Measurement Scaling

The structured questionnaire has developed by inserting items from previous studies relating this study domain. To measure E-Word of Mouth(E-WOM) as one of the independent variable, 6 items have taken from a study conducted by Setiawan et al., (2021); another independent variable is E-Service Quality which is measured with 7 items taken from Durmuş et al., (2013); 5 items have used for measuring privacy and security perception of online customers from an explanatory study conducted by Rita et al., (2019); and the dependent variable is online re-purchase intention is determined with 3 items previously used by Pappas (2016). Items which have taken from previous literature are used in this study by bringing a slight moderation to fit with study domain and nature of targeted respondents. A five point Likert scale questionnaire is used ranging from strongly disagree (1) to strongly agree (5).

3.3 Respondent's Profile

A total 217 respondents are responded to the virtual questionnaire in the above mentioned period of primary data collection. Among this total number, 115 (52.99%) respondents are female and 102 (47.01%) respondents are

male online buyers; in the dimension of profession, 150 (69.12%) respondents are job holders and rest of 67 (30.88%) respondents are students at college and university level.

4. ANALYSIS

PLS-SEM, SPSS and Hayes Process Macro are used in this study to run the final analysis of data set in order to test the hypotheses.

4.1 Reliability and Validity

Findings regarding the internal consistency, reliability and validity of both measurement and structural model are shown in the blow through PLS-SEM.

Primarily, a factor analysis has conducted to make the dataset more and more accurate for final stage of analysis. The threshold value of item loading is 0.60 (Kacmar & Carlson, 1997). After checking out the multi co-linearity, dis-engagement issues and finally the factor analysis, a number of items were discarded for hypotheses testing. This study confirms the reliability and internal consistency of the measurement model through showing the higher value than the threshold of Composite Reliability and Cronbach's Alpha > 0.70 (Bagozzi & Yi, 1988; Hair et al., 2013). And the displayed values of Average Variance Extracted (AVE) also satisfy the threshold value of which ensured the discriminant validity of the study model (Hair et al., 2013) (See Table 1).

Table 1: Reliability and Discriminant Validity

Variables	Items	Item Loadings	CR	Cronbach's Alpha	AVE
E-Word of Mouth *Setiawan et al., (2021)*	E-WOM1	0.729	0.815	0.699	0.525
	E-WOM2	0.747			
	E-WOM3	0.785			
	E-WOM4	0.629			
E-Service Quality *Durmuş et al., (2013)*	E-ServQual1	.674	0.773	0.644	0.536
	E-ServQual2	.866			
	E-ServQual3	.636			
Security and Privacy Concern *Rita et al., (2019)*	SPC1	.857	0.832	0.687	0.629
	SPC2	.602			
	SPC3	.888			
Online Re-Purchase Intention *Pappas (2016)*	ORI1	.871	0.810	.782	0.694
	ORI2	.819			
	ORI3	.808			

Note: E-WOM: Electronic Word of Mouth; E-ServQual: Electronic Service Quality; CR: Composite Reliability; AVE: Average Variance Extracted

5. HYPOTHESES TESTING

Analyzed result shows that E-WOM has a positive and statistically significant relationship with online re-purchase intention as the dependent variable (β= 0.338,

P=0.00<0.05) and as like E-ServQual has also a statistically significant and affirmative impact on customers' online re-purchase intention (β=0.586,

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P=0.00<0.05) and these results perfectly satisfy both the hypothesis 1 and hypothesis 2. Another independent variable of this study is security and privacy concern of online shoppers that has a positive impact on their re-purchase intention(β=0.019) but this connection is statistically insignificant(P=0.757>0.05).The generated result of

process macro displays that the interaction effect of online customers' security concern the relationship between online re-purchase intention and E-WOM is statistically insignificant (β=.436, P=0.062) and E-Servqual is statistically significant (β=.365, P=.046). Thus findings satisfy hypothesis 5 but doesn't hypothesis 3 & 4 (See Table 2).
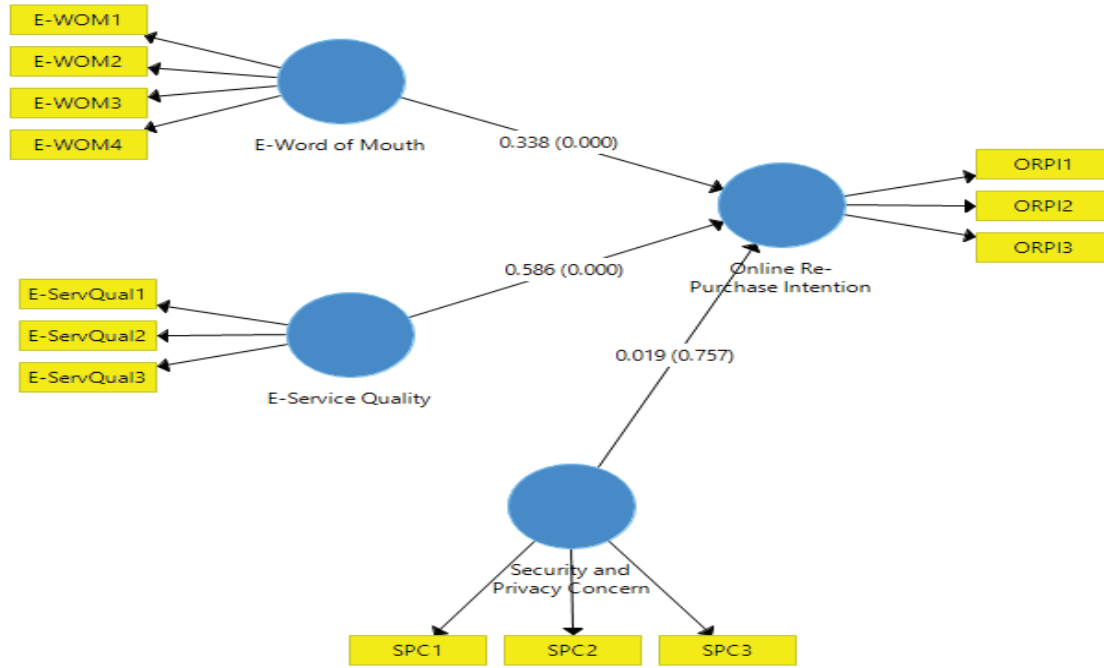

Figure 2: Structural Equation Model

Table 2: Decisions on Hypotheses Acceptance and Rejection

Hypotheses	Relationship	β	P value	Decisions
Hypothesis 1	E-WOM$\rightarrow$ ORPI	0.338	0.000	Accepted
Hypothesis 2	E-ServQual$\rightarrow$ ORPI	0.586	0.000	Accepted
Hypothesis 3	SPC$\rightarrow$ ORPI	0.019	0.757	Rejected
Hypothesis 4	E-WOM$\rightarrow$SPC$\rightarrow$ ORPI *(Interaction effect)*	0.436	0.068	Rejected
Hypothesis 5	E-ServQual$\rightarrow$SPC$\rightarrow$ OR *(Interaction Effect)*	0.365	0.026	Accepted

Note: Electronic Word of Mouth; E-ServQual: Electronic Service Quality; ORPI: Online Repurchase Intention; SPC: Security and Privacy Concern

5. DISCUSSION AND CONCLUSIONS

Online platforms in Bangladesh as like other parts of the world have gained much more acceptance to both online buyers and vendors especially during COVID-19 endemic (Habib & Hamadneh, 2021). In this emerging transition from physical buying to online buying has created the significance of conducting a study to fill up existing gap in online buyers future re-purchase intention. This study assists to investigate very clearly the direct impact of security and privacy concern on online customers future buying intention and moderating impact on the relationship of customers' future buying intention with E-Service Quality and E-Word of Mouth.

One of the hypotheses of this study was to investigate the impact of E-WOM on the customers' future re-purchase intention that's was fully satisfied in this study. And the same finding has showed in the earlier studies which mentioned E-WOM has positive and statistically significant impact on online shopper's future re-purchase intention (Sa'ait, et al., 2016).

Study result also shows that the E-Service Quality also has a statistically significant & positive impact their future repurchase intention. This finding emphasizes that electronic service quality of online vendors creates a positive appeal to the online shoppers to come back in future for making another online shopping. This

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outcome of data analysis has also theoretical acceptance from a number of significance previous studies (Suhaily & Soelasih, 2018).

On the other hand, online customers' privacy and security concern has a positive but statistically insignificant impact on their future repurchases intention. At the same time, their privacy concern regarding virtual payment moderates the relationship of online re-purchase intention with E-ServQual but doesn't with E-WOM.

6. PRACTICAL IMPLICATIONS AND LIMITATION

The findings of the study help policy makers and online vendors to formulate more customer-oriented policy in the field of online shopping by ensuring online transaction security and confirming better E-Service Quality to accelerate the positive E-WOM which ultimately increase overall sales via online platform and boost vendor's profitability. The study has some limitations such as limited time, absence of considerable sources of funding and it has conducted only in Bangladesh which may not perfectly represent the real scenario of other parts of the world.

6.1 Future Research *Direction*

Future researchers may conduct a study to investigate the impact of customers' privacy concern on their future word of mouth which has a ripple effect on the re-purchase intention as well as believing and acting on fake news regarding online shopping.

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