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ONLINE PURCHASE INTENTION IN THE WEST BANK: THE INFLUENCE OF DIGITAL MARKETING, CONSUMER EXPERIENCE, TRUST AND THE MODERATING ROLE OF PERSUASION KNOWLEDGE

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By

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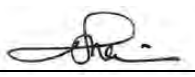
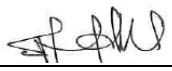
Pemeriksa Luar (*External Examiner*)	:	Prof. Dr. Salmi Binti Mohd Isa (USM)	Tandatangan *(Signature)*	
Pemeriksa Dalam *(Internal Examiner)*	:	Prof. Dr. Salniza Binti Md. Salleh	Tandatangan *(Signature)*	

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ABSTRACT

Online consumer intention has emerged as a central theme in digital marketing research. However, its dynamics remain underexplored in conflict-affected regions, such as the West Bank of Palestine. Although global evidence suggests that Generation Y is highly engaged in e- commerce, online purchase intention among this cohort in the West Bank remains relatively low due to infrastructural limitations, inefficient delivery systems, political instability, and low trust in digital platforms. To address this gap, the present study investigates the extent to which digital factors (digital marketing practices and electronic word-of-mouth) and consumer experience factors (product quality and brand image) influence online purchase intention. The study also examined the mediating role of trust in online shopping and the moderating effect of persuasion knowledge. Grounded in the Stimulus Organism–Response (S–O–R) model and the Elaboration Likelihood Model (ELM), a deductive, quantitative approach was employed. Data were collected via a cross-sectional survey of 273 Generation Y respondents aged 20–40 years in the West Bank. Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 revealed that digital marketing practices, electronic word-of-mouth, and product quality significantly enhance trust, which, in turn, predicts online purchase intention. In contrast, brand image demonstrated a weaker effect, suggesting potential contextual differences. Trust was found to partially mediate the effects of the independent constructs, while persuasion knowledge moderated the trust–intention relationship, weakening it among consumers with high persuasion knowledge. This study contributes to theory by integrating the S–O–R and ELM frameworks within a fragile socio-economic context, illustrating how trust functions differently in politically unstable environments. Practically, the findings provide actionable insights for marketers and policymakers in Palestine to promote e commerce adoption through trust-building strategies, culturally tailored marketing, and consumer education.

Keywords: Digital realm, Consumer experience, Trust, Persuasion knowledge, Online purchase intention

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ABSTRAK

Niat pengguna dalam talian telah muncul sebagai tema utama dalam penyelidikan pemasaran digital. Namun, dinamikanya masih kurang diterokai dalam kawasan yang terjejas konflik, seperti Tebing Barat di Palestin. Walaupun bukti global menunjukkan bahawa Generasi Y sangat aktif dalam perdagangan elektronik, niat pembelian dalam talian dalam kalangan kumpulan ini di Tebing Barat masih rendah disebabkan oleh kekangan infrastruktur, sistem penghantaran yang tidak cekap, ketidakstabilan politik, dan tahap kepercayaan yang rendah terhadap platform digital. Bagi menangani jurang ini, kajian ini meneliti sejauh mana faktor digital (amalan pemasaran digital dan komunikasi lisan elektronik) serta faktor pengalaman pengguna (kualiti produk dan imej jenama) mempengaruhi niat pembelian dalam talian. Kajian ini juga mengkaji peranan perantara kepercayaan dalam membeli-belah dalam talian serta kesan pemoderatan pengetahuan persuasi. Berdasarkan Model Rangsangan–Organisma–Respon (S–O–R) dan Model Kebolehperincian (ELM), pendekatan deduktif dan kuantitatif telah digunakan. Data dikumpulkan melalui tinjauan keratan rentas yang melibatkan 273 responden Generasi Y berumur 20–40 tahun di Tebing Barat. Analisis Pemodelan Persamaan Struktur Separa Kuasa Dua Terkecil (PLS-SEM) menggunakan SmartPLS 4.0 menunjukkan bahawa amalan pemasaran digital, komunikasi lisan elektronik, dan kualiti produk secara signifikan meningkatkan tahap kepercayaan, yang seterusnya meramalkan niat pembelian dalam talian. Sebaliknya, imej jenama menunjukkan kesan yang lebih lemah, mencadangkan kemungkinan perbezaan konteks. Kepercayaan didapati berperanan sebagai perantara separa bagi kesan konstruk bebas, manakala pengetahuan persuasi memoderasi hubungan kepercayaan–niat dengan melemahkannya dalam kalangan pengguna yang mempunyai tahap pengetahuan persuasi tinggi. Kajian ini menyumbang kepada pengukuhan teori dengan mengintegrasikan rangka kerja S–O–R dan ELM dalam konteks sosio-ekonomi yang rapuh, menggambarkan bagaimana kepercayaan berfungsi secara berbeza dalam persekitaran politik yang tidak stabil. Dari segi praktikal, dapatan kajian ini menyediakan panduan berguna untuk pemasar dan penggubal dasar di Palestin bagi mempromosikan penggunaan e-dagang melalui strategi pembinaan kepercayaan, pemasaran yang disesuaikan mengikut budaya, dan pendidikan pengguna.

Kata kunci: Alam digital, Pengalaman pengguna, Kepercayaan, Pemahaman tentang persuasi, Niat pembelian dalam talian

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List of Abbreviations

BM	Brand Image
DMP	Digital Marketing Practices
E-WOM	Electronic Word of Mouth
PK	Persuasion Knowledge
PN	Purchase Intention
PPQ	Perceived Product Quality
TOS	Trust in Online Shopping
VIF	Variance Inflation Factor
S-O-R	Stimulus-Organism-Response model
ELM	Elaboration Likelihood Model
OPI	Online Purchase Intention
ARM	Augmented Reality Marketing
SEOs	Search Engine Optimizers
SEM	Structural Equation Modeling
CFA	Confirmatory Factor Analysis
CB	Component- Based
PLS	Partial Least Squares
D^2	Mahalanobis Distance
BSc.	Bachelor's degree
MSc	Master's degree
M	Mean
SD	Standard Deviation
AVE	Average Variance Extracted
CR	Composite Reliability
HTMT	Heterotrait-monotrait
R2	Coefficient Determination
F2	Effect Magnitude
Q2	Predictive Relevance
T	T-values
P	P-values

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CHAPTER ONE
INTRODUCTION

1.0 Introduction

This chapter begins by discussing the online purchase intention and elaborateson the rationale for doing this study in Palestine especially West Bank City. In addition, the problem statement, research questions, objectives, research scope, and the significance of the study are elaborated upon in this chapter. At the end of this chapter, the definitions of key terms used in this study are presented.

1.1 Background

In recent years, the world of commerce has experienced a significant shift towards e-commerceas the dominant force (Valavanidis, 2020). With the rise of online shopping, organizations have had to adapt and change how they interact with customers (Lam & Law, 2019). Businesses must embrace innovative marketing strategies and platforms, including digital marketing and social media, to stay ahead of the competition (Saprikis et al., 2021). These tools have proven to be highly effective in reaching potential customers inthe vast realm of the Internet (Almihat et al., 2022). As a result, there is a growing interest in understanding the impactof digital marketing and social media on consumer purchasing decisions (Dastane, 2020). According to a report by DataReportal, Palestine has a significant number of internet users, reaching 3.10 million as of January 2021. It translates to a commendable internet penetration rate of 60.1 %. Furthermore, Palestine's social media users were 3.40 million in January 2022, equivalent to 64.3% of the total population. It is worth noting that the report highlights a significant growth in the number of internet users and social media users in Palestine, with animpressive increase of 300 thousand individuals between 2021 and 2022. This

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data shows that purchasing and selling goods and services via Internet platforms has become more prevalent, making it a powerful tool for businesses, as shown in figure 1.1 below:

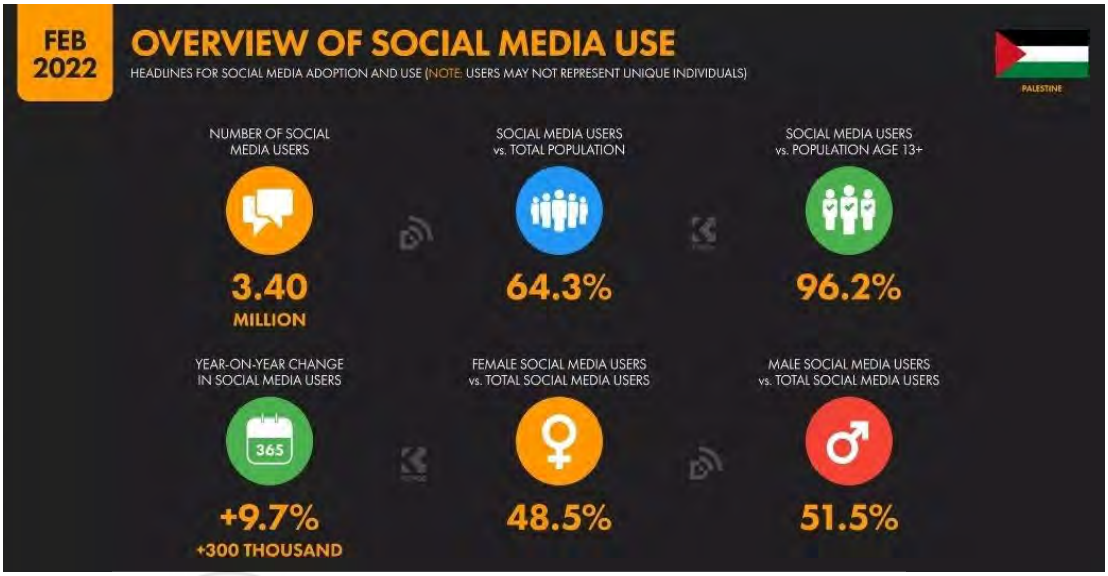

Figure 1.1: Overview of social media use

In regions like West Bank, the challenges and issues pertaining to online purchase intentions in regions are multifaceted and require a nuanced understanding. While digital marketing and social media have emerged as crucial tools for businesses in overcoming barriers to traditional commerce, several obstacles persist, impacting consumers' willingness to engage in online shopping. One significant challenge lies in the realm of payment security concerns. Despite the increasing reliance on digital transactions, consumers in West Bank, like in many other regions, remain apprehensive about the security of online payment systems (Abdullah et al., 2021).

The fear of financial fraud or identity theft acts as a deterrent to online shopping, leading consumers to prefer traditional stores where cash transactions are perceived as safer. Moreover, a lack of consumer awareness poses another hurdle to the widespread adoption of online shopping in West Bank. While digital platforms have become

integral to people's daily lives, there remains a segment of the population that is unfamiliar with the concept of online shopping or lacks access to the necessary resources, such as internet connectivity or digital literacy skills, to engage effectively in e-commerce (Böhme, 2016; Li et al., 2022).

This is particularly relevant for Millennials generation Y, who, despite being more tech-savvy, still face these challenges due to the broader socio-economic context. Bridging this awareness gap requires concerted efforts from businesses, government agencies, and non-profit organizations to educate and empower consumers regarding the benefits and safety measures associated with online shopping (Peacock & Ruppel, 2019). Additionally, logistical challenges stemming from the ongoing blockade exacerbate the complexities of operating e-commerce ventures in West Bank . Restrictions on the movement of goods and services, as well as limitations on import/export activities, impede the seamless flow of products ordered online, leading to delays and increased costs for both businesses and consumers (Mohammed, 2021). Addressing these logistical hurdles necessitates innovative solutions and collaboration between stakeholders to streamline supply chain operations and enhance the efficiency of last-mile delivery services (Abdullah & Saleh, 2019). Unreliable internet connectivity and electricity supply can lead to frustration and inconvenience for consumers, including generation Y, who often rely heavily on online services. Slow-loading websites, frequent disconnections, and difficulty accessing online platforms hinder the overall shopping experience, potentially leading consumers to abandon their purchases altogether (Suresh Kumar et al., 2024). Economic hardships restrict consumers' ability to engage in online shopping (Çera et al., 2020). Even if they desire to make purchases, many individuals, including generation Y, may find themselves unable to afford

products due to unemployment, poverty, or financial instability (Elliott, & Lewis, 2016). This limitation significantly impacts the range and frequency of online purchases among West Bank 's population. The lack of secure and convenient payment methods further complicates the online shopping experience for consumers in West Bank (Waqas et al., 2023; Krishnakumar & Vellathur Jaganathan, 2024) Without access to international banking services, individuals may struggle to complete transactions on e-commerce websites, leading to frustration and discouragement from further online shopping activities (Anuar et al., 2020; Geach, 2007)

Logistical hurdles in delivering products to West Bank , such as movement restrictions and border closures, directly affect the timeliness and reliability of online purchases (Huria, 2019). Delays in delivery to receive shipments can lead to dissatisfaction among consumers, who may perceive online shopping as unreliable in such circumstances (Vasić et al., 2019). Cultural norms and religious considerations significantly influence consumers' attitudes towards online shopping in West Bank (Rabayah et al., 2021). Businesses must navigate these sensitivities sensitively to ensure their marketing strategies resonate with the local consumer base. Addressing concerns related to modesty, privacy, and adherence to Islamic principles can significantly impact online purchase intention among consumers, particularly in regions with a predominantly Muslim population like the West Bank (Zin & Gazali, 2024). For generation Y, who may balance modern digital trends with traditional cultural values, these considerations are crucial in shaping their online shopping behaviors.

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In the West Bank of Palestine, effective digital marketing enhances e-WOM, product quality perception, and brand image (Abdullah & Saleh, 2019). A comprehensive approach includes tailoring content to local cultural and linguistic preferences. Incorporating relevant imagery and messaging that resonate with the target audience can motivate happy customers to share their experiences and feedback (Guazzaroni & Pillai, 2019). Encourage satisfied customers to share their experiences and prominently feature these testimonials online to build trust and credibility, thereby enhancing brand reputation and driving new business through authentic, positive endorsements (Belanche et al., 2019).

Preserving a unified brand voice and messaging for all marketing channels and communicating brand values, unique selling propositions, and commitment to quality to reinforce a positive brand image, ensuring consistency and fostering customer loyalty will lead to stronger brand recognition and long-term customer relationships (Tian & Zhang, 2023). In the absence of these, it would be difficult for Palestinian authority to achieve the goals of their digitization Agenda. Thus, given the significant of online purchase intention by generation Y, more studies are needed to understand the underlying causes of online purchase intention behaviors (Ibaid, 2021).

1.2 Problem Statement

In In the West Bank, Generation Y face significant challenges with online shopping due to weak digital infrastructure, leading to anxiety about the reliability and security of online platforms (Rosen, 2023; USAID, 2022). In addition, this generation face significant issues in the retail industry, such as technical glitches and cultural mismatches (Zhu et al., 2020). Despite their familiarity with marketing tactics, technical

glitches like payment failures and a disregard for local customs frustrate users, highlighting a disparity between expectations and reality. This disconnection can lead to dissatisfaction and reduced loyalty, as Generation Y expect seamless, culturally sensitive, and technologically reliable shopping experiences (Kamalul Ariffin et al., 2018). Online retailers must also contend with limited and inconsistent internet access across the West Bank, as well as movement restrictions that directly disrupt delivery logistics and last-mile services, raising costs and reducing reliability. These systemic barriers are reinforced by low institutional trust linked to political instability, making consumers even more cautious about engaging in e-commerce. Consequently, many Palestinians approach online shopping with deep skepticism toward online businesses, questioning whether products, prices, or delivery promises will match what is advertised.

Consequently, generation Y exhibit a low online purchasing rate, influenced by concerns about product quality, communication barriers, and high prices (Akram & Kortam, 2020; Qader et al., 2022; Rosillo-Díaz et al., 2020). Trust emerges as a crucial factor in e-commerce success, emphasizing the importance of the trustworthiness of online retailers, security of transactions, and reliability of delivery services in shaping generation Y' purchasing intentions (Grab et al., 2018; Najafi & Kahani, 2016; USAID, 2022; Van nguyen & nguyen, 2020; Walid & Qadri, 2013). Statistics from the Palestinian Central Bureau of Statistics (PCBS) reveal that only 4.5% of generation Y in the West Bank engage in online purchasing, totalling around 80,000 individuals (Abdullah & Saleh, 2019).

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Several factors have been proposed as antecedents of online purchasing intentions. One of the significant predictors of online purchasing intentions is related to the individual trustworthiness and credibility of the online seller or website (Abdullah & Saleh, 2019; Shahzad et al., 2018). Reliable, secure, and reputable factors have been an important consideration in understanding the intentional behavior of consumers in e-commerce sites because they can shape how consumers think, feel, and behave in an e-commerce environment. To date, some of the factors that have been studied in relation to online purchasing intention behavior at e-commerce site include perceived usefulness (Yusri, 2020), perceived enjoyment (Hasan et al., 2021), perceived risk (Kamalul Ariffin et al., 2018), perceived trust (Khan et al., 2023), attitude toward online shopping (Pahari et al., 2023), subjective norms (Luc, 2020), personal innovativeness (Novitasari & Suryandari, 2022), perceived control (Huang et al., 2022), past experience (Rosillo-Díaz et al., 2020).

In general, studies exploring online purchase intention have found that an unfavorable online environment (Alrawad et al., 2023), as reflected by various factors such as website usability issues, security concerns, poor customer service, lack of trustworthiness, unclear product information, and complicated checkout processes, for example can play significantly and deter consumers from completing their purchases (Habyarimana et al., 2022). These elements contribute to a negative user experience, leading to decreased intention to make online purchases.

Despite the empirical studies on the role of various individual factors in shaping consumer online purchase intention, literatures indicate that very few studies have looked at the effects of integrating digital realm with consumer experience on online purchase intention behaviors. Even if there are studies on integrating online

environment cues with consumer experience, the studies were limited to examining specific types of online purchase intention such as impulse purchase intention and recurring purchase intention at the online e-commerce environment (Peng et al., 2019; Sullivan & Kim, 2018; Wagner Mainardes et al., 2019). But, in reality, it's important to recognize that these categories are not mutually exclusive, and consumers may exhibit multiple purchase intentions simultaneously or transition between different types depending on various factors (Kurdi et al., 2022; Zhang et al., 2023).

Considering specific types of online purchase intention will not allow better understanding of the variety of online purchase intention of consumer in e-commerce environment. Furthermore, various researchers (Benhardy et al., 2020; Farivar et al., 2023; Peng et al., 2019), generally agreed that online environment such as digital realms, and consumer experience are more effective at influencing online purchase intention than in other individual factors (Mior Shariffuddin et al., 2023). However, as mentioned earlier, only limited empirical research has investigated the effects of integrating digital realm and consumer experience on online purchase intention. Such neglect has been unfortunate because to a large extent, integrating online environment cues and consumer experience, directly influence consumer's decisions whether to purchase online or stay out of online purchase acts (Fitri et al., 2023).

Hence, integrating online environment cues and consumer experience are crucial for the accomplishment of consumer goals and objectives. A further limitation of the few studies that mainly focused on general forms of online purchase intention, such as a general collection of product categories such as electronics, fashion apparel, groceries, or luxury goods, is that they often fail to account for the nuances and specific factors that influence consumer behavior within each distinct product category (Oc et al.,

2023), purchase frequency (Fitri et al., 2023), and channel preferences, shopping motivations and purchase context (Agrawal & Gupta, 2023), among others (Pahari et al., 2023). Thus, the proposed study aims to address this gap in the literature by examining a specific range of online purchase intention within the realm of online shopping, rather than concentrating solely on general forms of online purchase intention, such as various product categories. Moreover, delving into general forms of online purchase intention only offers an incomplete perspective on the specific product categories within e-commerce.

From theoretical perspectives, scholars have employed different theories to understand the underlying causes of online purchase intention (Mior Shariffuddin et al., 2023; Rosillo-Díaz et al., 2020). To date, some of the theories that have been used to understand the underlying causes of online purchase intention include cross-cultural marketing theory (Engelen & Brettel, 2011), Technology Acceptance Model (Yao-Ping Peng, Theory of Planned Behavior (Madden et al., 1992), Unified Theory of Acceptance and Use of Technology (Venkatesh, 2011), Social Cognitive Theory (Feng et al., 2023) and Trust Theory (Bajunaied et al., 2023) among others. Furthermore, other theories that had been used to study online purchase intention include Expectancy Disconfirmation Theory (Efuetlateh, 2020), Cognitive Dissonance Theory (Harmon-Jones & Mills, 2019) and Self-Determination Theory (Su & Wang, 2022). One potential explanation for employing various theories to comprehend the root causes of online purchase intention is due to the intricate nature of human behaviour. Consequently, depending solely on a single or a few theoretical viewpoints to elucidate an individual's attitudes and actions proves insufficient.

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Generally, drawing from the aforementioned perspectives, existing empirical research has formulated several models that consider diverse individual and situational factors to elucidate the underlying frameworks of online purchase intention (Feng, 2024; Mior Shariffuddin et al., 2023; Rosillo-Díaz et al., 2020). However, despite the usefulness of these theories in comprehending the root causes of online purchase intention, there appears to be a shortage of studies employing integrations of Stimulus-Organism-Response model (SOR) Model and Elaboration Likelihood Model (ELM) theory (Dheepalakshmi & Geetha, 2024; Farivar et al., 2023; Pereira et al., 2023; Yao-Ping Peng et al., 2023) to explain online purchase intention. If such studies exist, they often present conflicting outcomes (Shiau et al., 2022; Wang & Iahad, 2024; Wu et al., 2022), indicating potential need for moderators that could either weaken or strengthen the relationship. One rationale for the scarcity of studies integrations of SOR and ELM theories to understand online purchase intention may be most of the studies (Alapján-, 2016; Putra et al., 2020) that applied SOR and ELM theories were mainly conducted among non-generation Y sample, such as individuals born before the early 1980s (Generation X, Baby Boomers, and earlier generations) as well as those born after the mid-1990s to early 2000s (Generation Z and beyond). The generation Y came of age during the rapid advancement of technology, including the internet, social media, and mobile devices and they are often associated with a strong sense of social and environmental consciousness. A review of the literature indicates that in addition to integrations of SOR and ELM theories that is purported to influence an individual's decision to engage in online purchase intention, this proposed study also considers consumer experience factors as predictors of online purchase intention.

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Consumer experience is defined as a holistic perception, satisfaction, and emotional response that individuals have when engaging in the process of researching, selecting, purchasing, and receiving products or services through digital channels (Nuseir et al., 2023). Consumer experience play an important role in the marketing process. Basically, consumer experience encompasses every step of the online shopping journey, from the initial discovery of products or services through various online platforms to the final receipt and use of the purchased items. Consumer experience in online purchase emphasizes the seamless integration of technology, user interface design, customer service, and logistics to create convenient, efficient, and enjoyable interactions for consumers.

Human beings by nature seek to meet their needs, preferences, and expectations, thereby fostering trust, loyalty, and repeat business in the digital realm (Denga et al., 2023; Obiegbu & Larsen, 2024). Moreover, individuals with a strong penchant for innovation find pleasure in purchasing products and services online, often being greatly influenced by their experiences within digital environments (Potjanajaruwit, 2023; Salmiah et al., 2024). Hence, it is reasonable to expect that online purchase intention could be shaped by the consumer experience. Digital technologies are rapidly reshaping the business landscape and cconsumer experience, with online shopping emerging as a critical frontier. This transition has brought about a new era of unparalleled access to information, innovative capabilities for social networking, seamless interaction abilities, and constantly evolving dynamics between consumers and marketers (Sudirjo et al., 2023; Suherlan & Okombo, 2023) . However, in Palestine, online- commerce adoption faces significant challenges, particularly in the West Bank region.

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Moreover, because of its theoretical importance, consumer experience factors have suggested as an important predictor of online purchase intention. However, only a few consumer experience variables have been examined to date, including price perception (Benhardy et al., 2020), product quality is another important consumer experience factor that has been studied by market researchers and practitioners alike because of its significance role in determining consumer behaviour. A product quality is defined as the perceived quality of the product, including its reliability, durability, and performance (Gök et al., 2019; Tsiotsou, 2006). Again, brand image is another consumer experience factor that refer to the overall perception of the brand, including its reputation, trustworthiness, and credibility, for these reasons alone, they have strong influence on consumer behaviour (Oc et al., 2023).

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Indeed, previous studies have consistently shown that consumer experience significantly influences individual behaviour in various ways (Obiegbu & Larsen, 2024). brand loyalty (Khan et al., 2019), word-of-mouth and referral behaviour (Wut et al., 2022), customer satisfaction and retention (Fahmawee & Jawabreh, 2022) among others. Although consumer experience is theoretically important in understanding online purchase intention, little work has been done on this role, with the exceptions of studies by Saha et al. (2023) and Akram & Kortam (2020). This study is significantly different from these two because the prior research primarily focused on general forms of online purchase intention. Specifically, Saha et al. (2020) examined how customer experience and engagement affect purchase intentions among members of online communities within the Arab Administrative Development Organization, while Akram & Kortam (2020) studied the impact of online convenience and shopping experience

on consumer satisfaction and future purchasing decisions in the Chinese market. Hence, further studies are needed to integrate online environment cues with consumer experience on specifically form of online purchase intention construct (Alrawad et al., 2023). As argued by Obiegbu and Larsen (2024) unsuccessful personalization due to consumer experience may lead to depersonalization, diminishing brand loyalty and potentially prompting brand switching or consumer activism. The proposed study wants to addresses this gap by examining the influence of consumer experience in online environment on online purchase intention.

Relevant literatures also indicate that Persuasion Knowledge Model (PKM) is a well-established model that show persuasion knowledge factor exerts a significant influence on a variety of views marketplace interaction as a game between buyer and seller (Kirmani & Campbell, 2008), assumes that consumers have intuitive theories about the game, and asserts that these theories are used to evaluate and cope with marketers' persuasion attempts (Chen & Cheng, 2020). Persuasion knowledge is an important cognitive variable that plays a significant role in understanding consumer behaviour because it is able to shape the way individuals feel, think, and behave (Kirmani & Campbell, 2008).

Specifically, research suggests that persuasion knowledge in the context of online purchase intention, refers to consumers' understanding of the persuasive tactics and strategies used by online retailers or marketers to influence their purchasing decisions (Ahmad & Guzmán, 2020). This knowledge includes recognizing various persuasive elements embedded in online platforms, such as website design, product descriptions, reviews, testimonials, and promotional offers (Ahmad & Guzmán, 2020; Chen &

Cheng, 2020). For example, in the marketing literature, Yazgan Pektas and Hassan (2020) suggest that reliability influences e-WOM and purchase intention but does not affect persuasive information. Similarly, suspicion does not impact persuasion. According to Myers et al. (2022) persuasion knowledge, such as textual and visual cues in sponsored posts, can disrupt consumer engagement, particularly when consumers are seeking entertainment. Sponsorship disclosures, brand logos, and the saturation of sponsored content reduce engagement, offering valuable insights for brands aiming to enhance engagement levels. Additionally, persuasion knowledge has been identified as an important predictor of consumer online purchasing behaviour (Eisend & Tarrahi, 2022).

Research has shown that individuals such as within the generation Y with higher levels of persuasion knowledge are more talented at recognizing and understanding the persuasive tactics used in marketing and advertising (Yazgan Pektas & Hassan, 2020). They are better at identifying when they are being influenced and are often more skeptical of persuasive attempts. This awareness can lead to more critical evaluations of persuasive messages and may result in less susceptibility to manipulation by advertisers (Chen & Cheng, 2020).

Drawing on principle underlying persuasion knowledge model (Kirmani & Campbell, 2008), persuasion knowledge was proposed as a moderator because it is yet to be investigated enough and such consideration could increase our theoretical understanding and provide empirical evidence on how persuasion knowledge buffers the effect stimulus (i.e digital realm, consumer experience) on online purchase intention. In particular, the relation between digital realm and online purchase intention

would be stronger for consumer having a low persuasion knowledge than for high persuasion knowledge consumer. Again, the relation between consumer experience would be stronger for consumer having a high sense of persuasion knowledge than for low persuasion knowledge consumer.

Trust in e-commerce has been extensively studied and is recognized as a crucial factor influencing consumers' willingness to engage in online transactions (Torres et al., 2024). Trust is often conceptualized as the belief that an online seller will fulfil their promises and protect consumers' interests (Daoudi & Elgraini, 2021). In the context of the online environment, various cues, such as website design, security features, and social proof, contribute to consumers' perceptions of trustworthiness (Arizal & Listihana, 2024). Further limitations of the previous studies have yet to explore the role of trust in online as a mediator between integrated online environment cues with consumer experience on specific form of online purchase intention construct.

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While some studies have found partial mediation effects of other forms of trust connection, such as relationship between trust and the online purchase intentions, they have not observed a significant mediating effect of trust connectedness. Trust acts as a bridge between various factors in the online environment, such as website quality, consumer experience, and purchase intention. By exploring trust as a mediator, this study can elucidate the underlying mechanisms through which these factors influence purchase behaviour. However, the limitations of a previous studies using longitudinal data (Bläse et al., 2024; Dheepalakshmi & Geetha, 2024), such as their propensity to produce biased estimates of study, may have prevented a more comprehensive understanding of the relationship between trust behaviour and online purchase

intention. Therefore, a cross-sectional study is necessary to further investigate this trust link and its potential.

Consumer experience in the online environment reflects the holistic encounter consumers have with a digital platform, encompassing usability, enjoyment, satisfaction, and perceived value (Wardana, 2024; (Moreno et al., 2019) Positive consumer experiences are associated with increased trust, repeat purchases, and positive word-of-mouth referrals (Wibowo, 2024). Several studies have highlighted the mediating role of trust in the relationship between online environment cues, consumer experience, and purchase intention. For instance, Sinulingga et al., (2024) found that trust mediated the relationship between website quality cues and purchase intention in online shopping contexts. Similarly, Kumar et al., (2020) demonstrated that trust mediated the relationship between website quality and purchase intention in the hospitality industry. However, it is essential to note that the mediating role of trust may vary depending on contextual factors and individual differences. For instance, consumers with higher levels of online experience and knowledge may rely less on trust cues, whereas novice users may heavily rely on trust signals in their decision-making process (Kim & Lee, 2020).

Additionally, despite many studies that have investigated various factors that influence individuals to engage in online purchase intention, most of them were conducted mainly in Asia, United States of America (USA), Australia and Europe (Mior Shariffuddin et al., 2023; Rosillo-Díaz et al., 2020; Saha et al., 2023), paying less attention to the Middle-east continent, particularly in Palestine. Hence, online purchase intention deserves further investigation in Palestinian especially in West Bank because the

findings of the previous studies may not be generalizable to the Palestinian context due to political, cultural and contextual differences.

1.3 Research Questions

1. How do digital realm factors (digital marketing practices and electronic word-of-mouth) influence online purchase intention among Generation Y in the West Bank?
2. How does consumer experience (product quality and brand image) influence online purchase intention among Generation Y in the West Bank?
3. Does trust in online shopping mediate the relationship between digital realm factors and consumer experience factors, and online purchase intention among Generation Y in the West Bank?
4. Does persuasion knowledge moderate the relationship between trust in online shopping and online purchase intention among Generation Y in the West Bank?

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1.4 Research Objectives

1. To determine the influence of the digital realm such as digital marketing practice, E-WOM on online purchase intention
2. To investigate the impact of consumer experience, such as product quality, brand image on online purchase intention.
3. To explore the mediating role of trust in online shopping in the relationship between the digital realm, customer experience, and online purchase intention.
4. To examine the moderating effect of persuasion knowledge on the relationship between trust in online shopping and online purchase intention.

1.5 Scope of study

This study focused on examining the online purchase intention of Generation Y consumers in the West Bank of Palestine. The scope was limited to individuals born between 1981 and 1996 who are active internet users and potential online shoppers. The investigation concentrated on e-commerce platforms commonly used in the West Bank, including international platforms such as Amazon and eBay, regional platforms such as Noon and Jumia, and local platforms such as PalCart and other Palestinian online retail websites. Social media platforms, including Facebook and Instagram, were also considered, given their increasing role as online shopping and digital marketing channels in Palestine.

The research was delimited to studying four main independent variables: digital marketing practices and electronic word-of-mouth (digital realm factors), as well as product quality and brand image (consumer experience factors). The mediating role of trust in online shopping and the moderating role of persuasion knowledge were incorporated into the research model to better explain online purchase intention in this context.

The focus of the study was restricted to Generation Y in the West Bank, as this group represents a significant portion of active internet users who are familiar with online technologies but remain hesitant toward online purchasing. By concentrating on this generation and region, the study provided insights specific to the Palestinian digital commerce environment, which is influenced by infrastructural, cultural, and political challenges.

1.6 Significant of the Study

This study may ultimately contribute significantly to the knowledge and practical implementation of digital realm (digital marketing practices, E-WOM) and consumer experience (brand image, product quality) in shaping online purchase intention. Additionally, it explores the crucial role of trust in online shoppingas a mediator and persuasion knowledge as moderator within the Palestinian in online shopping platforms.

The findings of this research have may ultimately have significant for theoretical understanding and practical application. They provide insights into the role of trust in online purchasing, influenced by influencer marketing, digital methods, brand image, and electronic word-of-mouth (E-WOM), in shaping customers' intentions to purchase online.

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1.6.1 Theoretical Contributions

Online purchase intention has attracted researchers' interest in understanding consumers' behavior toward online purchasing (Ghosh, 2024). Considering this, researchers have extensively studied consumers' online purchase intention across various domains in online shopping. The primary focus of these studies is to identify the factors that actively influence consumers' online purchase intention, such as satisfaction, perceived risk, and marketing capability (Ariffin et al., 2018). In contrast to previous scholarly investigations, there is a scarcity of empirical studies. examining the combined impact of digital realm and consumer experience in online buying on consumers' purchase intention. However, the effect of these factors on purchase intention has been studied in a context other than online (e.g., Peña-García et al., 2020;

Mirabi et al., 2015; Zhuang et al., 2021). There is an increasing demand for social media influencers and digital marketing agencies to influence consumer online purchase intention (Mabkhot et al., 2022; Kurdi et al., 2022). This study will contribute novel insights to the existing literature on the impact of the abovementioned factors on consumers' online purchase intention, particularly among Palestinian consumers. Moreover, this research aims to investigate the intermediary function of trust in the correlation between different factors in online consumer behavior.

Additionally, this study investigates the mediating influence of trust between online purchase intention, with a specific focus on the context of Palestine. By delving into these aspects, the study aims to enhance our understanding of consumer behavior in the online shopping realm within the Palestinian setting. There is a scarcity of empirical research. The research looks intohow digital marketing practices, electronic word ofmouth, brand image and product quality influence online purchase intentions as well as how trust in online purchasing mediates this relationship. While previous research has explored some of these variables individually, this study aims to contribute to the literature by examining their interrelationships and impact on consumer behavior in a specific geographic and cultural context.

Understanding the role of trust in online shopping behavior can have important implications for businesses seeking to effectively market and sell products online, especially in light of theincreasing importance of digital marketing and social media influencers in today's marketplace(Kanwal et al., 2022). Finally, this study aims to enhance researchers' comprehension of the influence of trust as a mediator in online shopping, digital marketing, electronic word-of-mouth, brandimage and product quality on online purchase intention on online shopping in Palestine.

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1.6.2 Practical Contributions

This study may ultimately contribute valuable insights and practical knowledge to the existing literature concerning online purchase intention and traditional marketing, offering improved methods to monitor marketing activities. The transformation occurred without cohesive planning and implementation, leading to a challenging struggle for digital readiness, resultingin an uneven and fragmented application of online purchase intention (Kurdi et al., 2022). Additionally, marketers became heavily engrossed in mastering data-centric marketing, inadvertently losing focus on the factors influencing online purchase intention (Bahari, 2024).

The anticipated advantages of this research extend to the Palestinian government. By incorporating the research outcomes into Palestine's policy and regulatory framework for e-commerce, more favorable e-business climate in the surrounding area can be established. Moreover, it offers valuable insights into the factors influencing consumer behavior in the Palestinian market, enabling practitioners to tailor their marketing strategies and design impactful campaigns that resonate effectively with the local population (Maitah et al., 2015).

By recognizing the importance of trust in online shopping and moderating role of persuasion knowledge, practitioners can build relationships with these variables and leverage their following to promote their products or services (Mammen & Bharathi, 2024). By acknowledging the significance of online purchase intention for online shopping in West bank Palestine, the government empowers practitioners to prioritize their efforts and allocate resources accordingly in these categories. As a result, this strategic approach can foster more effective product development and marketing

strategies, finely tuned to cater to the distinct needs and preferences of the local market.

Industry sectors can gain insights into the elements affecting customers' online purchasing intentions of online shopping in platforms. These insights can assist practitioners in comprehending the determinants of consumer behavior within the Palestinian market, thereby guiding them in formulating effective product development strategies. For example, if consumers in Palestine prioritize trust and persuasion knowledge, practitioners can tailor their products and marketing campaigns to reflect these preferences. Furthermore, practitioners can leverage the government's recognition of the importance of digital marketing practices and electronic word of mouth to develop effective marketing campaign. By investing in digital marketing advertising, practitioners can reach a wider audience and build trust with potential customers, ultimately driving sales and revenue growth (Swami, 2023).

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By understanding these factors, practitioners can develop more effective product developmentand marketing strategies that cater to the needs and preferences of the local market, which can ultimately lead to business growth and success. Despite resource limitations, this study activelystrives to offer valuable insights into the mediating role of trust in online shopping and the moderating impact of brand image. This study aims to investigate the impact of various factorson the influence of digital realm and customer experience on online purchase intentions within Palestine, especially in the West Bank

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1.6.3 Definition of Key Terms

In this proposed study important terms are explicitly defined to establish a common understanding among readers.

1.6.3.1 Online Purchase Intention

The concept of online purchasing intention refers to the desire or likelihood of individuals to engage in online shopping activities (Ghosh, 2024).

1.6.3.2 Digital Realm

In marketing and e-commerce, the digital realm is operationally defined as an online space where businesses interact with customers, promote products, and build brand presence across channels like websites, social media, email, and advertising networks, employing diverse strategies to attract and retain customers (Humphery & Jordan, 2018). In this research digital realm will be measured through two dimensions digital marketing practice and electronic word of mouth.

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1.6.3.2.1 Digital Marketing Practices

Digital marketing encompasses various strategies and techniques leveraging digital technologies and platforms to promote brands, products, or services. It utilizes various online platforms, encompassing engines such as Google, social networking sites, email, web pages, and mobile applications (Swami, 2023).

1.6.3.2.2 Electronic Word-of-Mouth (E-WOM)

Electronic word of mouth (eWOM) refers to individuals, including potential, existing, and previous consumers, expressing their favorable or unfavorable thoughts online, specifically on the Internet, to communicate their personal experiences with a particular product or brand (Salmiah et al., 2024).

1.6.3.3 Consumer Experience

Consumer experience conceptually defined as the overall perception of customers throughout their online interactions with a brand as it is encompassing every interaction a consumer has with the brand across digital channels, from the initial discovery of a product to the post-purchase support and beyond (Guan et al., 2024). In this research consumer experience will be measured through two dimensions product quality and brand image.

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1.6.3.3.1 Product Quality

Product quality conceptually defined as the degree of excellence of a product in meeting the expectations, requirements, or specifications of its intended consumer as it encompasses various aspects such as durability and perceived value (Tsiotsou, 2006).

1.6.3.3.2 Brand Image

The concept of brand image pertains to the mental constructs of a brand that are established by the brand associations retained in customers' memory (Demirel, 2017).

1.6.3.4 Trust in Online Shopping

Trust is the willingness of a user to depend on the words and judgments of the other users in s-commerce (Zhao et al., 2023).

1.6.3.5 Persuasion knowledge

Conceptually defined as an individual's understanding of the techniques and strategies employed to influence their attitudes, beliefs, and behaviors (Chaisurivirat, 2009).

1.7 Thesis Organization Structure

This study is composed of five chapters. Chapter 1 of the research paper provides an extensive analysis of fundamental components, such as the context of the study, the statement of the issue, research questions, research objectives, significance of the research, operational definitions, and structure of subsequent chapters.

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Chapter 2 conducts a comprehensive review of the extant literature and previous inquiries that are relevant to the subject under investigation. This comprehensive research contains a detailed brand equity analysis, examining all aspects contributing to its formation. This chapter analyzesthe chosen independent variables, offering the study framework and hypotheses. A comprehensive overview of the methodology utilized in the study is presented in

Chapter 3. The work provides a comprehensive account of the research design, sample size determination, data collection methods, instrument employed, operational definitions of key terms, variable measurement techniques, and data analysis

procedures. Each component is discussed and described in detail. Chapter Four defines the results of the analysis and the findings of the investigation. Finally, Chapter Five closes this research with discussion of the study, elucidates various. conclusions, and emphasizes the limits of the study and proposes many recommendations for future research endeavors.

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CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter analyses the relationship between the definitions of digital marketing practice, electronic word of mouth, product quality and brand image and consumers' purchase intentions. In addition, the theoretical underpinnings of the theories of Stimulus-Organism-Response model (S-O-R) integrated with Elaboration Likelihood Model (ELM) Theory reviewed. The chapter is structured into two sections: the initial section delineates the primary variables in this investigation derived from a comprehensive literature review, which aids in comprehending the research topic and problem; the subsequent section concludes this chapter by presenting the framework and formulation of the hypotheses.

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2.2 Empirical Studies on Online Purchase Intention

The concept of "intention" was initially created in psychology. The word "intention" is used inpsychology to express the internalized idea of a person doing an action with the outcome in mind. According to Joshi et al. (2021), purchase intention is "the subjective probability that consumers would opt to buy goods," which indicates consumer behavior in specific settings. Purchase intent is defined by Lee (2021) as the likelihood that a customer will purchase something in the near term. The buyer's declared desire and selection during the purchasing process are believed to connect with the consumer's purchase intention. Consumers' buy intention is the extent to which a person is expected to engage in or abstain from a particular action in the future, namely online purchase intention (Mustakim et al., 2022). Similarly, Han and Li (2020)

defined online buying intention in their study, stating that it represents a consumer's willingness to make online purchases. According to Al-Azzam and Al-Mizeed (2021) consumers make daily choices about what to purchase, and advertisers aspire to identify the most frequently selected choices. Comprehending the customer's purchase intention makes predicting their purchasing behavior possible. The study concludes that consumer attitudes towards products or brands and external factors significantly shape purchase intention.

The present study examines vital factors influencing individuals' inclination to purchase online. One method for forecasting a customer's likelihood of making a purchase involves eliciting their "online purchase intention" (OPI), which refers to their inclination to engage in online product or service transactions and the specific time of day they intend to do so (Ghafoor, 2022). The term "online buy intention," defined by Akhter et al. (2022), is a consumer's desire to complete financial transactions in this medium. According to Novitasari's (2022) viewpoint, online buy intention is a customer's willingness and purpose to transact online. Consumer intentions are regarded as a reliable predictor of actual Internet purchasing behavior.

The concept of reasoned action allows us to deduce that a person's actions are motivated by a desire to achieve an inevitable end. Evaluated are a person's attitude toward behavior and the subjective standards of others who influence that person's perspective, such as family and friends (Wu, 2020). The disposition of purchasers may affect their inclination to make online transactions (Massara et al., 2021). Islam, Jebarajakirthy, and Shankar (2021) concurred with the previous study. He added that customers' perceptions about online shopping impact whetheror not they would make

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online purchases. In addition, consumer mood regarding online shopping is a leading indicator of future online purchases (Retnowati & Mardikaningsih, 2021).Consumers' attitudes about the practice impact their intent to participate in the behavior of making purchases through the Internet (Lăzăroiu et al., 2020). Thus, for customers to move from conventional brick-and-mortar stores to online shopping, they must first see the benefitsof doing so (Salem & Nor, 2020).

The significance of purchase intent data in expanding digital marketing has changed tremendously. Customers are controlled throughout the purchase process by their internal motivation, the shopping experience, and an external incentive, which is the information provided on the website (Athapaththu et al., 2018). Consumers often see low-priced things, those not from a well-known brand, and those with poor presentation as high-risk and untrustworthy (Bryden, 2022). However, the customer's intent to buy a product may be increased by combining a well-designed website, helpful online services, and a customer's desire to look for and purchase products online. Depending on the consumer's historical experience, the current state of knowledge, interest, preferences, persuasiveness, and buying influence (Giao et al., 2020).

Athapaththu and Kulathunga (2018) defined distinct stages of buy intention before the final appraisal of a product's purchase. In addition, Doghan and Albarq (2022) found that online research increased the pleasure and satisfaction from purchasing. However, this leads to repeatbusiness, more time spent on the website, and positive comments about the products offered. Rehman et al. (2019) have shown that online purchase intentions might predict consumer purchasing behavior. Buyers' intent to buy a product or service might be immediate or far off. Still, it always indicates interest in

the offering. Consumers' positive attitudes and expressionsabout a brand's products and services significantly influence whether or not those customers intend to purchase. Because it demonstrates appropriate behavior and sets a standard, word-of- mouth marketing will affect consumers' intentions to buy for this exact reason.

In addition, the purpose of consumers making purchases online is one of the areas that has received the most excellent attention from researchers in the existing body of work. One way to gauge a customer's interest in online purchasing is to look at their "online buying intention" in a hypothetical web store (Elsafty & Elshahed, 2021). Consumers' intent to purchase digitally is reflected in their behavior throughout a network of related online stores (McLean & Wilson,2019). The Theory of Reasoned Action (TRA) posits that customers' intentions for online purchases might provide valuable insights into the truth about their online buying behavior, owing to its predictive solid capacity (Procter et al., 2019). Marketers may get insight into consumers' buying habits by learning what factors influence their buying decisions. For manyyears, research into the myriad of variables affecting a consumer's buying decision grew in prominence. It also applies to the consideration of purchasing on a website.

Since there is more of a chance that anything may go wrong when making a buy online than there is while purchasing in a store, trust significantly impacts how likely someone is to createan online purchase (Ariffin et al., 2018; Nathan et al., 2019). Furthermore, according to the study on Palestine consumers by Kamalul Ariffin, Ihsannuddin, and Abdul Mohsin (2022), confidence in online platforms correlates with a propensity to purchase in online shopping platforms. It is also well- acknowledged that technological considerations influence consumers' desire to buy

online. Similarly, Ye et al. (2019) found that people's attitudes about technology and trust greatly impacted their propensity to purchase in cyberspace. Specifically, Al-Sharafi (2018) and Al-Tit et al. (2020) found that consumers' confidence in online retailers substantially affected their propensity to purchase from such retailers. Therefore, this study elaborates the influence of digital realm (digital marketing strategies, E-WOM) and consumer experience (brand image, product quality) on online purchase intention. Furthermore, this study explores the role of mediating in online purchasing and moderator persuasion knowledge.

In sum, although quite a number of empirical studies have been conducted on online purchase intention or similar constructs in the several contexts, most of them did not consider specific forms of online purchase intention; such as specific product purchase intention or service subscription intention rather, they looked at general form of online purchase intention in a platform to purchase any product or service online, or intentions to use a particular e-commerce platform or marketplace for making online purchases, such as Amazon, eBay, or Alibaba.

Given the current gap in research concerning specific forms of online purchase intention, this study aims to fill that void by Stimulus-Organism-Response model (S-O-R) integrated with Elaboration Likelihood Model (ELM) Theory. It seeks to understand how trust in online interactions mediates the connection between the digital realm, consumer experience, and online purchase intention. Additionally, the research endeavors to examine the moderating effect of persuasion knowledge on the relationship between trust in online interactions and online purchase intention. This is because the above theories are comprehensive and broader, most widely accepted theories and models for understanding individual behavior in digital environment and

it is much suitable in the developing nation such as Palestinian context. Hence, the next section covers a review of literature on digital realm.

2.3 Digital Realm

Digital realm can be defined as virtual environment or space created and accessed through digital technologies such as computers, the internet, and various digital devices (Humphery & Jordan, 2018). It encompasses everything from websites, social media platforms, online games, virtual reality environments, digital art spaces, and much more (Julian maker, 2024). In the digital realm, people interact, communicate, work, play, create, and consume information and content (Sudirjo et al., 2023). It's a vast landscape that has become an integral part of modern life, shaping how we connect with others, access information, and experience the world around us (Tsatsou, 2020).

Theoretical discussions and empirical studies have suggested that digital realm is a multidimensional construct that is comprised of different dimensions: digital marketing practices and Electronic Word-Of-Mouth (Salmiah et al., 2024; Shah & Murthi, 2021; Stamolampros et al., 2019). From marketing perspective, accounting perspective and human resource management perspective (Humphery & Jordan, 2018). From the marketing perspective, the digital landscape has revolutionized the way businesses promote their products and services, interact with customers, and analyze market trends.

Taking marketing perspective, Bhortake (2024) defined digital realm as the vast and interconnected space where digital information, data, and interactions occur. It encompasses various aspects of our modern world that are reliant on digital

technologies, networks, and systems. A comprehensive review of literature on marketing indicates that digital realm is a multidimensional construct consisting of at least three components or dimensions (Mior Shariffuddin et al., 2023; Shah & Murthi, 2021; Sudirjo et al., 2023; Uddin et al., 2023).

For example, Sudirjo et al. (2023) argued that business transformations have paralleled the rise of Information Technology. The shift from traditional to online marketing is essential for competitiveness. Research examines social media's impact on online marketing amidst IT advancements, focusing on 2015-2023. Results reveal a symbiotic relationship between social media and marketing, reshaping global strategies. As we approach a new year, understanding this impact is vital, highlighting challenges and opportunities for marketers in the digital era. Olsen (2021) proposes a new value creation model for local newspapers, addressing the challenges of the failing two-sided market model in commercial news media. It explores the dynamics of value creation from business, social responsibility, and audience gratification perspectives.

Recently in a study conducted by Bhortake (2024) digital realm conceptualized as vast interconnected network of digital information and communication systems, existing primarily within computer networks and cyberspace. It encompasses all digital assets, interactions, and phenomena that occur within the realm of digital technology. This includes but is not limited to websites, social media platforms, online databases, digital currencies, virtual reality environments, artificial intelligence systems, and various other forms of digital content and infrastructure. Tsatsou (2020) delves into the nuanced intra-disability diversity within the digital realm and the impact of individuality and selectiveness on the digital choices and experiences of people with disabilities (PwD). Challenging uniformity in disability research, it advocates for a broader understanding

beyond medical and social constructs, emphasizing the complex interplay between individual preferences and digital access. Through qualitative evidence, it proposes a shift towards more inclusive research approaches and offers a three-tier recommendation for future investigations.

Humphery & Jordan (2018) examines the intersection of ethical consumption and digital technology, particularly through the proliferation of ethical consumption apps. While ethical consumption is established globally, these apps offer access to ethical information and potential connections for activism. However, they also introduce complexities, potentially reinforcing individualistic tendencies. The article questions whether these apps foster collective action or further individualism. While they offer political potential, they may amplify existing individualizing trends within ethical consumption and digital cultures. Nuseir et al. (2023) investigates contemporary digital marketing strategies and their impact on various marketing activities, focusing on improving customer experience. Using a Systematic Literature Review method, it identifies key strategies such as eWOM, email marketing, SEO, and social media marketing. Among these, social media marketing emerges as the most effective due to its personalized interaction, enhancing overall customer experience. The findings highlight the importance of selecting appropriate digital strategies for maximizing customer satisfaction.

Shah & Murthi (2021) explores the transformative impact of data abundance and technological advancements on marketing practices. It traces the evolution from traditional advertising analysis to analytics-driven customer-centric marketing. The collection of nine studies addresses challenges faced by marketing practitioners and emphasizes the need for further research to understand and navigate the complexities

of modern marketing in the digital era. Suherlan & Okombo (2023) explores the impact of technological innovation on marketing and consumer behavior in the modern era. Through qualitative literature review spanning 2001 to 2023, it identifies and analyzes relevant scientific literature. Results emphasize technology's pivotal role in reshaping marketing dynamics and consumer behavior, offering insights crucial for marketing practitioners and researchers. In the dynamic digital landscape, understanding these changes is essential for companies to effectively engage consumers and sustain competitiveness.

Taken together, while the above studies have made substantial contributions to the digital realm and digital marketing literature by empirically demonstrating the influence digital realm on various related attitudes and behaviors of consumer, the findings of these studies are mixed. Several reasons may account for the conflicting findings. Firstly, digital realms were operationalized differently across these studies. Secondly, most of these studies did not capture the effects of contingency variables on the relationship between digital realm and consumer purchasing intention behavior, because as noted by both Ahmad & Guzmán (2020) and Yazgan pektas & hassanm (2020) the effectiveness of persuasive tactics and techniques used in marketing and communication efforts of marketers in an attempt to influence consumer attitudes, beliefs, and behaviors. In addition, Li et al. (2022) found that the effective digital marketing practices can significantly influence online purchase intention by creating awareness, generating interest, and stimulating desire for products or services. Ermeç, (2022) argued that E-WOM plays a crucial role in shaping online purchase intention because consumers often trust the opinions and recommendations of their peers or other consumers more than traditional marketing messages. Hence, this suggests introducing

a potential mediator and moderator of trust in online and online purchasing intention respectively towards better understanding the relationship between digital realm and online purchasing intention. Furthermore, as we discuss digital realm noted earlier in chapter one, apart from digital realm, consumer experience is another important factor that has been studied by marketers' researchers and practitioners alike because of its significant role in determining online purchasing intention behavior of customer.

2.3.1 Digital Realm Dimensions

Literature on the digital realm provides valuable insights into how digital marketing practices intersect with various dimensions of the online environment. Early attempts to classify the digital realm often lacked clear conceptualization and theorization, leading to a proliferation of models attempting to capture consumers' digital perceptions (Kandil et al., 2024; Sahu et al., 2018). This lack of clarity can hinder the effectiveness and accuracy of studies in understanding consumer behavior in the digital space.

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Furthermore, early studies failed to integrate the digital environment with consumer experience into a single comprehensive framework. Recognizing these shortcomings, recent research has aimed to empirically develop comprehensive customer behavioral models in the virtual environment (Calza et al., 2023; Sunday Tubokirifuruar Tula et al., 2024). For instance, Chylinski et al. (2020) highlights the emergence of Augmented Reality Marketing (ARM) as a customer-facing interface that blends digital marketing with physical settings. Drawing from situated cognition theory, they propose a framework to guide future research by identifying unique digital affordances of ARM. Similarly, Bilgihan et al. (2016) explore the evolution of e-commerce and m-commerce technologies and their role in enhancing customer interactions with brands. They

propose a theoretical model for unified online customer experience, drawing from consumer behavior and e-commerce literature. This model identifies key dimensions of digital realm such as digital marketing practice, E-WOM website/app accessibility, usability, personalization, and social interactions, which lead to outcomes like brand engagement and positive word of mouth. Fuaddah et al. (2022) examines the post-COVID-19 digital marketing and Electronic Word-Of-Mouth strategies of Nature Tourism.. Findings reveal the active role of social media platforms like Instagram and TikTok, emphasizing the significance of E-WOM in influencing tourist behavior. By understanding and strategically leveraging digital realm dimensions such as digital marketing practice, and E-WOM, can effectively reach, engage, and influence their target audience in the digital landscape, ultimately driving brand awareness, customer engagement, and business growth.

Digital marketing practice refers to the strategic use of digital channels and technologies to promote products, services, or brands to consumers. While, E-WOM refers to the sharing of opinions, experiences, and recommendations about products or services through digital channels such as social media, online reviews, forums, blogs, and other online platforms. These dimensions of the digital realm that have been investigated by scholars are reviewed here.

2.3.1.1 Digital Marketing Practices

The scope of digital marketing has broadened, presenting organizations with enhanced prospects to engage with their existing and prospective clientele. It is essential to differentiate between digital marketing and internet marketing. Digital marketing surpasses Internet marketing, encompassing various channels beyond social media,

search engines, and displays.This broader term includes other digital media such as mobile phones, television, and radio (Lexicon, 2017).

Singh O (2017) highlights that digital marketing is executed through websites,e-mail, apps, and social networks, which are accessible with electronic devices such as computers, smartphones, and tablets. According to Smith K (2012), digital marketing promotes products and services through digital channels accessible via computers, smartphones, mobiles, and other digital devices. Smith (2012) explains that these platforms aim to reach e-commerce transactions and establish robust customer relationships while retaining and acquiring new customers. Digital marketing has become imperative for companies in the contemporary business landscape, given its unparalleled ability to disseminate messages to global audiences rapidly with internet connectivity. It is a form of interactive communication wherein a firm engages with its clients,allowing for the transmission of messages or products while facilitating the receipt of direct customer feedback (Parlakkiliç, 2022).

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Moreover, the digital channels companies frequently use are their website, e-mail, and social media accounts (Parlakkiliç, 2022). Internet and other digital technologies have changed every aspect of the business. The effect and use of digital technologies have been evident in making critical business decisions, such as product creation, revenue development, product marketing, customer relationship management, buying, and selling. As a result of revolutionary advances in gadgets, tools, and advertising strategies, digitalization has significantly influenced how businesses communicate with one another. People nowadays are highly drawn to digital media (Yuvaraj & Indumathi, 2018). It is impossible to imagine life without digital media.

According to Sawicki (2016) digital marketing uses various digital technology methods to build a platform that unites prospective consumers with the company to fulfill their objectives.Digital marketing encompasses a wide range of activities that are coordinated, quantifiable, and online (Pandey et al., 2020). Social media, mobile applications, websites, e-mails, and evensearch engine optimizers (SEOs) are all digital marketing channels that may be used to reach customers and spread advertising messages (García et al., 2019).

Digital marketing aims to expand and maintain a customer base through digital means (Kurdi et al., 2022). Instead of using more conventional forms of marketing (television, print, and magazines), the company has decided to use the Internet to spread its message and pull people'sattention away from its products (Scott, 2022). There are two types of online marketing media:firm-initiated and market-initiated. The company started with sponsored promotion, online presence, and inbound marketing techniques. The "likes," shares, comments, and organic search results created by the content move the market ahead (Vieira et al., 2019).

According to research published in Wibisurya (2018), the three pillars of successful digital marketing—engaging content, personalization, and customization—directly and positively affect consumers' purchase propensity. In a similar vein, Poyurak and Softic (2019) have shown that customer opinion sharing is positively influenced by digital marketing, leading to increasedintent to make a purchase. However, Chaffey and Ellis-Chadwick (2019) have discovered thatthe design layout of digital marketing is not significantly related to consumers' purchasing desires. An attempt like this does not help when using digital marketing techniques to influence consumer behavior

(Ching et al., 2021). Wibisurya (2018) found that digital marketing influences consumers' buying intent, especially regarding engaging content.

New in the marketing toolbox, digital marketing allows businesses to reach more customers atlower prices and more easily reach them anytime, anywhere (Kim & Ko, 2012). Digitalizationhas a favorable effect on consumers' intent to buy, according to research published in Wibisurya(2018). This effect is attributable primarily to the marketing channel's ability to provide relevant and engaging information tailored to each customer. Khan, Bilal, Saif, and Shehzad (2020) discussed the factors influencing online purchase intention. However, among them, some factors like perceived usefulness and joy do not influence purchase intention through digital marketing.

Digital marketing, one of the most cutting-edge advertisings, enables firms to engage with theirtarget audience anywhere and at no additional cost (Monfared et al., 2021). In their study, Alwan and Alshurideh (2022) discovered a significant relationship between digital marketing activities, mainly social media marketing, and their influence on brand equity and purchase intent. Due to the introduction of digital marketing, the most cutting-edge technique of communicating and promoting products and services, there are no longer any barriers to entrance in terms of time, location, or money (Javaid et al., 2022). Cao et al. (2021) assert thatsocial media is a digital marketing platform through which consumers exchange various forms of information, including text, photographs, audio, and video, with companies.

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Social networking as a kind of digital marketing has grown in popularity for people to learn about a product or service. Changes in product sales may be accelerated with the help of peoplein business who can be of excellent service in assisting companies with the speedy and straightforward sales and information distribution that can be attained via social media. With all of these advantages, it is simple to see how online shopping may attract more customers. One characteristic that encourages a consumer to take action toward completing a purchase isthe intention to purchase. Poyurak and Softic (2019) have shown that digital marketing benefits customers' desire to buywhen they allow for the free flow of information and ideas amongst themselves. However, research by Chaffey and Ellis-Chadwick (2019) on the correlation between digital marketing and buying intent is weak. Using digital marketing techniques for this purpose would be futilesince it would not encourage consumers to purchase (Liat & Wuan, 2014).

According to Liu etal. (2022), digital marketing provides a broad scope of influence, facilitating a comprehensive understanding of products for buyers and sellers and streamlining the purchasing process. Dahiya and Gayatri (2018) argue that digital marketing has evolved beyond the confines of channels accessible only with an active Internet connection. In contemporary marketing practices, it has become increasingly prevalent for marketers to employ a combination of online and offline channels to effectively advertise and endorse their offerings (Akter & Sultana, 2020). The impact of digital technology on marketing practices has been significant, leading tovarious transformative effects. These effects include interactivity, measurable client involvement, customization, accessibility, and the management of extensive information sources (Melovićet al., 2020; Bag et al., 2022; Pai et al., 2020).

There is a growing trend among marketers to adopt digital marketing strategies due to their ability to offer clients personalized and timely offerings (Kietzmann et al., 2018). Digital marketing attracts, alerts, and affects customers in an attractive but subtly persuasive way without jeopardizing crucial client happiness (Dahiya & Gayatri, 2018). Interactive and focused engagement with each consumer via digital channels continues to be the foundation of digital marketing (Dahiya et al., 2018). Digital marketing has impacted all products regardlessof their nature, size, kind, and category (Dahiya et al., 2018). For this reason, the digitized Midas touch affects consumers and sellers' biggest online clothing and cosmetics market (Pagani et al., 2019).

With the assistance of market drivers such as the young population, growing earnings, and export opportunities in the Internet market, there is a strong possibility of obtaining a high degree of market penetration in the Palestinian market (Darwish, 2022). The potential growth of digital marketing appears promising due to the increasing popularity of online searches related to fashion and beauty, the dominant role of digital mediums in consumers' online shopping purchases, growing customer expectations for seamless digital goods purchasing experiences, and substantial investments made by key market playersin digital platforms. Customers can look for, assess, suggest, influence others more quickly, and provide feedback on items and services via digital channels, notably clothing, footwear, books, accessories, et cetera (Dahiya & Gayatri, 2018).

Most studies have used digital media marketing to encompass all content-based digital platforms and devices. However, little is known about the preferred digital channels for information regarding garments and cosmetics (Akter & Sultana, 2020; Purwar, 2019). While it is well-established that most consumers utilizedigital channels when

researching and making purchasing decisions, it is unclear whether thesechannels might also inspire the desire for clothing and makeup purchases (Dahiya & Gayatri, 2018). Moreover, digital marketing is a company's digital identity that helps promote its services andproducts through the virtual platform. Websites often include a variety of advertising formats designed to pique the user's interest and ultimately lead to a purchase (Hussain et al., 2023).

Marketing campaigns that use digital channels, such as social media and e-mail, are among thecompany's most successful promotional efforts (Hudák et al., 2017). E-mail and social media marketing are compelling in fostering client interaction, which strongly predicts the frequencywith which consumers intend to purchase (Hudson et al., 2016). When it comes to digital marketing, it is all about the people, not the companies; messages aretailored to particular users rather than blanketing the masses (Crain & Nadler, 2019). Consumers are increasingly adopting digital channels as part of their purchasing process.

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Hobbs (2020) notes that consumers actively engage in activities such as expressing their preferences by liking, providing recommendations and feedback, publicly demonstrating brandloyalty, receiving and sharing information, and participating in interactive relationships with marketers. Digital marketing is a dynamic field that consistently influences customers' perceptions of online purchasing, particularly regarding using the Internet and mobile devicesin shopping. The allocation of funds towards data services contributes to the advancement of digital marketing in Palestine, as highlighted by the research conducted by Abu-Naser, Al Shobaki, Abu Amuna, and El Talla (2018).

2.3.1.2 Electronic Word-Of-Mouth (E-WOM)

E-WOM has evolved due to the growing trend of consumers doing product research online. Theterm "E-WOM" describes any favorable or unfavorable review of a product or company that isavailable to a broad audience over the Internet as described (Poturak & Softic, 2019). Rajaobelina, Brun, Kilani, and Ricard (2022) define word of mouth as customer appreciation,suggestions, and evaluations of a company's services and products that impact new customers. It is called "word of mouth (WOM) when someone tells another person about a product, service, or brand through personal conversation. Since the receiver is unaware of any overtly commercial intent behind the message (Khan et al., 2022), consumers see word-of-mouth (WOM) as more credible than conventional advertising. E-WOM, also known as Electronic Word of Mouth, pertains to the act of disseminating personal thoughts, evaluations, and endorsements of various items or services using digital platforms, including but not limited to social media, review websites, forums on the Internet, and blogs (Rochmana et al., 2022). The phenomenon is the digital manifestation of conventional word-of-mouth marketing, a well-established and influential technique for shaping consumer behavior.

E-WOM can take many forms, including positive or negative product reviews, customer testimonials, social media posts, comments, and likes (Atito et al., 2023). Both customers and non-customers can generate it, and it can spread rapidly and reach a large audience in a short period. The significance of electronic word-of-mouth (E-WOM) resides in its capacity to exert a substantial impact on consumer behavior and purchasing choices. This is attributable to its facilitating consumer access to a broad and diverse pool of individuals, enabling them to obtaininformation and feedback

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(Pradana et al., 2022). E-WOM is often recorded and stored online,making it an endless source of information for future consumers. Furthermore, user profiles and rating systems can be verified, adding credibility (Cunha, 2021). E-WOM shapes consumers' purchase decisions (Suleman et al., 2023).

People often seek recommendations andreviews online before making a purchase. Positive E-WOM can create trust, credibility, and positive perceptions about a product or brand, increasing sales. Conversely, negative E-WOMcan deter potential customers and harm a company's reputation. The phenomenon of word-of-mouth has the potential to influence consumers' intention to makepurchases. It occurs through the transmission of information between individuals, who then evaluate the recommendations and adjust their preferences for products and services accordingly (Muniweera et al., 2020). It refers to reciprocating the information between consumers willing to buy products and services (Bozkurt et al., 2020). Word-of-mouth (WOM) occurs in interpersonal communication involving a receiver and a communicator.

The communicator communicates orally to convey information about a particular product or service(Muniweera et al., 2020). It is now commonly acknowledged that electronic word-of-mouth (e-WOM) is more successful than conventional advertising and marketing methods (Rochmana et al., 2021). Since E-WOM spreads via social networks, companies see it as more credible and trustworthy than conventional advertising. Electronic word of mouth (e-WOM) has become more influential in influencing client choicesand behaviors due to more excellent product digitization and commercial competition (Rochmana et al., 2022). E-WOM, or electronic word-of-mouth, means disseminating information regarding products or services using digital platforms, including social media, discussion forums, and website reviews.

Research has shown that E-WOM can significantly impact online purchase intention, as consumers often rely on the opinions and experiences of others when making buying decisions (Choi, 2020). Positive E-WOM can increase trust in a brand and encourage consumers to purchase, while negative e-WOM can discourage consumers and lead them to look for alternative options (Ahmad et al., 2020). According to Dwivedi et al. (2020) the impact of electronic word-of-mouth (E-WOM) on customers' purchasing intentions can differ based on factors such as the content of the message,the recipient of the E-WOM, and the source of the E-WOM. In addition, Tran and Strutton (2020) state that both the qualities of the E-WOM message and the consumer's responses to themessage indicate the influence of E-WOM on customers' purchasing intentions.

According to Kim and Chang (2020) E-WOM is any informal message directed toward consumers over theInternet concerning the usage or characteristics of specific products or services or their providers. Producers and consumers (and consumers themselves) must be able to interact withone another for this notion to operate. Even online user reviews might be considered as offeringthe same product information as the manufacturer. However, online customer reviews will provide information from the user's viewpoint, for instance, product attributes, technical requirements, and adherence to technical standards.

2.4 Consumer Experience

Every consumer develop experience; some expectations that regulate the behavior of individual (Lagiewski & Perotti, 2023). A consumer experience is defined as the overall impression and interaction a customer has with a product, service, or brand (Uhrich et

al., 2024). This definition implies that consumer experience encompasses the entirety of a customer's interaction with a product, service, or brand. It suggests that consumer experience is not solely about the product itself but also includes various touchpoints such as customer service, marketing communications, packaging, ease of use, and any other elements that contribute to the overall impression formed by the customer. Furthermore, the statement implies that consumer expectations play a significant role in shaping their experience. These expectations may be based on previous experiences, word-of-mouth, advertising, or other factors. Meeting or exceeding these expectations can lead to positive consumer experiences, while failing to meet them can result in dissatisfaction.

Theoretical discussions and empirical studies have suggested that consumer experience is a multidimensional construct that is comprised of three different dimensions: product quality, service quality and interaction channels (Agrawal & Gupta, 2023; Liu et al., 2021; Nikolaidis et al., 2022; Sarker et al., 2020). Product quality refer to the characteristics and attributes of a product that determine its ability to meet or exceed customer expectations and fulfill its intended purpose effectively and reliably (Adamides et al., 2020; Almihat et al., 2022; Fitri et al., 2023). Some researchers adopted a multidimensional perspective of consumer experience to examine the unique effect of each dimension on either specific or generic online purchase intention (e.g., Akram & Kortam, 2020; Et. al., 2021; Salmiah et al., 2024). For example, in their study, investigates the online purchase intention of halal cosmetic products among Malaysian consumers.

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Zhang et al. (2023) found that trust is influenced by visibility, metavoicing, trading affordance, guidance shopping, and interactivity, ultimately affecting purchase intention. Kamalul Ariffin et al. (2018) found that perceived risk factors, particularly security risk, negatively impact online purchase intention. Similar finding was reported by Alrawad et al. (2023) they found that financial, information, and privacy risks as negatively significant factors affecting purchase decisions on online shopping intentions and the influence of sociodemographic factors. Previous online shopping experience moderates this relationship, while gender and age do not.

Conversely, Toska et al. (2022) reported that the COVID-19, panic from perceived risk, perceived usefulness of social media, and timely delivery positively influence online purchase intentions. Vu et al. (2024) argued that perceived utility, e-shopping quality, and sales policy positively impact online purchase intention, while price sensitivity and perceived risk have negative effects. Akram & Kortam (2020) found that certain customer experiences enhance engagement, potentially leading to purchase intentions in online brand communities. On the contrary, Guan et al. (2024) found that e-service quality, price perception, brand image, and perceived value on customer satisfaction and subsequent loyalty and purchase intentions at Cinepolis Cinemas. E-service quality's effect on satisfaction is non-significant, improving it, particularly in online payment features and data security. Saha et al. (2023) found that online convenience, shopping experience, consumer satisfaction is significant to future purchase decisions in the growing Chinese market.

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2.4.1 Consumer Experience Dimensions

Consumer experience is critical to service delivery: positive consumer experience is essential for customer retention (Obiegbu & Larsen, 2024), loyalty (Li et al., 2022), and advocacy (Ulku et al., 2011), while negative consumer experience can lead to customer dissatisfaction, churn, and negative word-of-mouth (Stamolampros et al., 2019; Wut et al., 2022). Scholars generally agree that consumer experience is a multidimensional concept that progressively and spontaneously influences how customers (Bilgihan et al., 2016; Kandil et al., 2024). Consumer experience dimensions refer to the various aspects or factors that influence a consumer's perception and satisfaction with a product, service, or brand. These dimensions help businesses understand and measure different facets of the consumer experience, allowing them to identify areas for improvement and enhance overall customer satisfaction.

Consumer experience is a multi-dimensional concept that encompasses various aspects of a consumer's interaction with a product or service (Sunday Tubokirifuruar Tula et al., 2024). Two key dimensions of consumer experience are perceived product quality (Gök et al., 2019; Lin et al., 2021) and brand image (Benhardy et al., 2020; Maemunah et al., 2023). These dimensions interact to shape the overall consumer experience. Companies that excel in delivering high-quality products and cultivating a positive brand image are better positioned to attract and retain customers, foster brand advocacy, and achieve long-term success in the marketplace (Gök et al., 2019; Wells et al., 2011). These dimensions of the consumer experience that have been investigated by scholars are reviewed here.

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2.4.1.1 Perceived Product Quality

Perceived quality refers to a consumer's assessment of a product's overall excellence or superiority. This viewpoint sees quality as a holistic evaluation, indicating that it's a comprehensive value (Bhardwaj et al., 2023). Consumers rely on various cues before purchasing to form beliefs about products (Kim et al., 2023). Similarly, they utilize post-purchase cues to evaluate quality. In cases where uncertainty exists about a product's quality, customers benefit from accessing information about its performance and features (Chen et al., 2023).

The user manual plays a crucial role in influencing a product's perceived value, ease of use, and usefulness, as well as the user's actual success in utilizing the product (Baidoun, & Salem, 2023). Shortly after purchasing a product, consumers heavily rely on informational cues, such as user manuals, and research has primarily examined their impact on perceived usability (Pedraz-Delhaes et al., 2010). Purchasing decisions are influenced by perceptions of quality, which can only be validated through post-purchase experiences requiring additional information to compare realized and expected utility (Moliner et al., 2007).

Customers are expected to evaluate not only a product's performance but also its support, with product manuals influencing perceptions of quality. Thus, user manuals can be seen as providing post-purchase information that signals product quality. The fundamental product is rarely considered as a factor influencing consumers' perceptions of product quality. Wu et al. (2022) discovered that customers' perceptions of manuals impact their perception of product quality, indicating that the user manual plays a crucial role in the overall product experience. Yang et al. (2021) assert that the quality

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of the product influences both the appraisal of the product itself and the evaluation of the product and its manufacturer. By evaluating the product, consumers draw conclusions about the product's quality, and perceptions of low quality can detrimentally affect consumers' intentions towards both the product and the manufacturer. As a post-purchase informational signal, user manuals are thus deemed a significant factor influencing the overall product experience.

In another study Rosillo-Díaz et al. (2020) finds that cultural dimensions like uncertainty-avoidance and collectivism significantly affect perceived product quality, risk perception, and purchase intention. Gök et al. (2019) found positive relationship between user manual quality and perceived product quality, essential for customer satisfaction regardless of product value. High-quality manuals improve perceived product quality and satisfaction.

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2.4.1.2 Brand Image

Brand image refers to customers' perception of a specific brand. In order to cultivate a favorablebrand image, organizations strive to establish a robust presence within the minds of consumers. Brand image refers to consumers' holistic perception of a specific brand, which is influenced by their rational and emotional perceptions (Alvarado-Karste & Guzmán, 2020). Inorder to cultivate a favorable brand image, marketing initiatives can establish a strong association between a brand and its desired image in consumers' minds. When developing a brand image, customers engage in the process of distinguishing between multiple brands. Brand identity can be used to elucidate the meaning behind this image, and constructing the image must be carefully synchronized with the company's actions and strategies (Agatha et al.,2023).

According to Negrão (2022) the brand image refers to consumers' views and beliefs, as evidenced by the associations stored in their memory. According to Manohar et al. (2023), brand image is the views individuals hold about a brand mirrored by the brand associations stored in consumers' memory. Consolidating brand connections within customers' memory is a guiding force in shaping their brand association and perception. Companies can achieve the establishment of favorable consumer attitudes through the presentation of appealing brand images. The research conducted by Nazir et al. (2023) posited that organizations that possess the ability to present, strengthen, and enlarge upon the brand concept, commonly referred to asa brand image, are more likely to effectively attract and retain consumers, ultimately leading to the creation of more influential and financially rewarding brands. By doing so, brands can create value for consumers, known as customer-based brand equity, and gain competitive advantages for the company (Qiao et al., 2022).

Mbete and Tanamal (2020) suggest that a favorable brand image catalyzes consumer purchase behavior, mainly when consumers are highly familiar with the brand's offerings. Due to variousbrands offering comparable products but varying in quality, consumers face limitations regarding their knowledge and time to make an informed purchasing decision (Eldesouky et al., 2020). Hence, establishing a brand image is crucial to inform and equip consumers with the requisite knowledge about the product or brand. Moreover, the brand image encompasses customers' subjective perceptions and associations with a brand, encompassing all assessmentsand judgments about the brand (Urde, 2003).

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According to Hien et al. (2020) the impact of brand messages is more pronounced for clients who possess a favorable brand image than competing companies' brand information. Therefore,the perception of a brand's image plays a crucial role in shaping the consumer's behavior (Chen et al., 2021). The brand image is of significant importance in the consumer market. Establishing a relationship between a consumer and a brand is predicated on the appeal of the brand imageto the consumer's self-image. It forms the basis for fostering brand loyalty (Khan & Kashif, 2023). Establishing a brand's image can be attributed to various factors, including promotional activities, word-of-mouth communication, and advertising efforts. These sources encompass awide range of channels, such as online platforms, recommendations from acquaintances, and official communications from the company. The understanding of customers encompasses various aspects, including the assortment of items offered by the brand, the underlying company philosophy, and the perceived quality associated with the brand. Consumers with a favorable perception of a brand may cultivate a robust affiliation. The clientele may also cultivate a sense of trust in the brand.

According to Aoko (2021) found a positive correlation exists between the level of trust consumers place in a brandand the extent to which the brand image becomes ingrained in their cognitive processes. When consumers engage in shopping, they form initial perceptions towards certain products orbrands as they are drawn to the appeal of said brand or product or as the brand's image becomesingrained in their consciousness. Hence, the perception of a brand plays a crucial role in shaping consumer behavior. Inherent to consumer behavior is the inclination to seek out factorsthat captivate their attention. The impact of a strong brand image on consumer behavior is significant. Developing a brand image is crucial to establishing a brand, as it effectively engages

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and connects with customers, fostering brand loyalty (Bazi et al., 2023). Hence, it is imperative to incorporate the brand image into the brand image model for this research.

2.5 Trust in Online Shopping

Trust in online shopping refers to a consumer's confidence and reliance on a particular online retailer, e-commerce platform, or shopping experience (Chawla & Kumar, 2022). Trust is an essential element of e-commerce as it significantly impacts a consumer's decision to purchasefrom a particular online retailer and their overall satisfaction with the shopping experience (Bylok, 2022). Trust is crucial in online shopping because it involves exchanging personal andfinancial information between the buyer and seller (Santo & Marques, 2022). When people shop online, they want to be sure they are dealing with a legitimate and trustworthy seller whowill provide them with a high-quality product or service and protect their personal and financial information.

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According to Michler, Decker, and Stummer (2020) trust formation is influenced by several aspects, such as the impression of dependability, safeguarding measures, and the standing of the e-commerce vendor or platform. Furthermore, the level of trust can be impacted by other factors such as the caliber of items and services provided, the extent of transparency in pricingand policies, customer evaluations and ratings, and the general level of convenience and user-friendliness in the online buying process.

According to the definition provided by Awal et al. (2023) trust is characterized as a cohesiveelement that underpins the transactional relationship between buyers and sellers in the contextof online buying. In the study conducted by Tran and Nguyen

(2022) trust is conceptualized as the inclination of customers to overlook potential shortcomings in an online transaction dueto their optimistic anticipation of favorable future conduct by the online store. Nevertheless, Obadă and Dabija (2022) argue that trust is a multifaceted construct due to individuals' inherentuncertainty regarding the motives and intentions of their counterparts. The establishment of trust plays a pivotal role in facilitating the attainment of satisfactory andanticipated results in the context of online buying (Miao et al., 2022; Pakarti et al., 2022; Chenet al., 2023; Uzir et al., 2021). According to Troisi (2021) it is essential to establish a satisfactory level of trust when engaging in online transactions, mainly when customers must provide their bank details and other personal information. They stated that during online shopping: "a consumer, as a trustor, finds himself/herself in a risky situation where he/she usesthe Internet to communicate his/her needs to an e-vendor and submits private information abouthimself/herself. He or she chooses a payment method and expects the website to be a reliable means for the transaction and the vendor to behave honestly and professionally when fulfillingthe purchase request." (Qalati et al., 2021).

Furthermore, establishing trust is crucial in enabling electronic commerce, as the lack of the seller's physical presence renders online transactions more susceptible to vulnerabilities (Bylok, 2022). According to recent research, trust is crucial in achieving favorable outcomes in e-commerce endeavors (Hidayat et al., 2021; Fedushko & Ustyianovych, 2022). Furthermore, trust in online buying is a fundamental aspect of e-commerce (Bajdor, 2021; Miaoet al., 2022). According to Hidayat et al. (2021), online purchasing requires customer trust. Many people have become more comfortable with online shopping as e-commerce has become a

mainstreammethod (Billewar et al., 2022). Nevertheless, certain apprehensions exist among individuals regarding the practice of online purchasing.

These issues primarily revolve around safeguarding personal and financial data, the veracity of product depictions and descriptions, and the dependability of shipping and delivery services. Trust can be defined as an individual's personal belief in the integrity, moral character, and proficiency of others (Eneizan et al., 2020; Nasidi et al., 2021). According to Suleman and Zuniarti (2019), attitudes are directly influenced by the level of trust, with a positive correlation between higher and stronger attitudes. The existing body of empirical research has provided evidence about the association between trust and online shopping (Alharthey, 2020; Jiang et al., 2019; Kim et al., 2017; Nassar et al.,2017; Stouthuysen et al., 2018). Furthermore, previous studies have investigated the positive impact of trust on consumers' decision-making process in the contextof online buying (Bhatti et al., 2019; Gera et al., 2021; Qalati et al., 2021; Suhartanto et al., 2018).

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2.6 Persuasion knowledge

Consumers are exposed to hundreds of commercial messages every day (Qader et al., 2022). The ultimate goal of advertising for manufacturers and retailers is to seduce consumers and to stimulate them to purchase products. It has, however, always been a challenge to make sure that consumers perceive advertising as something positive. Persuasion knowledge (PK) is a person’s confidence in his/her ability to understand marketers’ tactics (Mikołajczak-Degrauwe & Brengman, 2014). Persuasion knowledge to refer to as people's intuitive theories about how marketers try to persuade consumers (Rahmani, 2023). PK refers to consumers’ knowledge and beliefs regarding marketers’

persuasion goals and attempts, as well as their underlying motives and tactics, and how persuasion works (Eisend & Tarrahi, 2022). At the core of persuasion knowledge lies the concept of persuasion, and defining PK necessitates understanding what persuasion entails (Dercy, 2023). Despite a multitude of definitions, conceptualizations, and persuasion models, the common idea of persuasion is that it is an intentional effort through communication to influence a receiver who has some degree of freedom of choice (e.g., Eisend & Tarrahi, 2022; Mikołajczak-Degrauwe & Brengman, 2014). This view is broader than equating persuasion with attitude change, which is a common approach by attitude researchers and focuses on a smaller set of consumer response variables than the present meta-analysis (Mikołajczak-Degrauwe & Brengman, 2014).

Persuasion in the marketplace benefits not only the receiver, but also the sender and influencer, which is a common assumption in persuasion models, with the persuasion knowledge model suggesting that the influencer harbors ulterior and self-serving motives (Chen & Cheng, 2020). With increasing PK, receivers' ability to recognize, reflect upon, understand, and evaluate influencers' intentions and efforts increases (Eisend & Tarrahi, 2022). Receivers with more persuasion knowledge can understand not only benefits for themselves, but also benefits for influencers and how influencers pursue their benefits (Rahmani, 2023). They compare these benefits, which influence persuasion attempts' outcomes (Vanwesenbeeck et al., 2017). The definition of persuasion indicates that knowledge of persuasion can refer to and affect outcomes that are either intended or unintended by the influencer (Rahmani, 2023).

PK effects on outcome variables vary (Chen & Cheng, 2020). A comprehensive review of literature on PK indicates that increasing PK not only makes consumers more critical

of persuasion and develops reactance, but also may improve consumers' skills in identifying benefits for themselves from marketers (Ahmad & Guzmán, 2020; Mikołajczak-Degrauwe & Brengman, 2014; Vanwesenbeeck et al., 2017; Yazgan Pektas & Hassan, 2020). For example, Rahmani (2023) synthesizes over one hundred articles to propose a dynamic framework for understanding consumers' persuasion knowledge. It provides a concise overview of current research, identifies gaps for further empirical study, and addresses methodological issues like priming and measurement. Myers et al. (2022) uses and Gratifications Theory and Persuasion Knowledge to propose that textual and visual elements in sponsored posts can disrupt engagement when consumers pursue entertainment. Sponsorship disclosures, money mentions, brand logos, and sponsorship content saturation decrease engagement, offering valuable guidance for brands aiming to enhance engagement.

2.7 Conceptual Framework

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As shown in figure 2.1 below, the primary focus of the present study is to examine the influenceof digital realm, and consumer experience on online purchase intention in the West Bank strip. In addition, the present study also intends to fill the gap in the online purchase intention relationship by examining the mediating and moderating effect of trust and persuasion knowledge respectively in online shopping platforms.

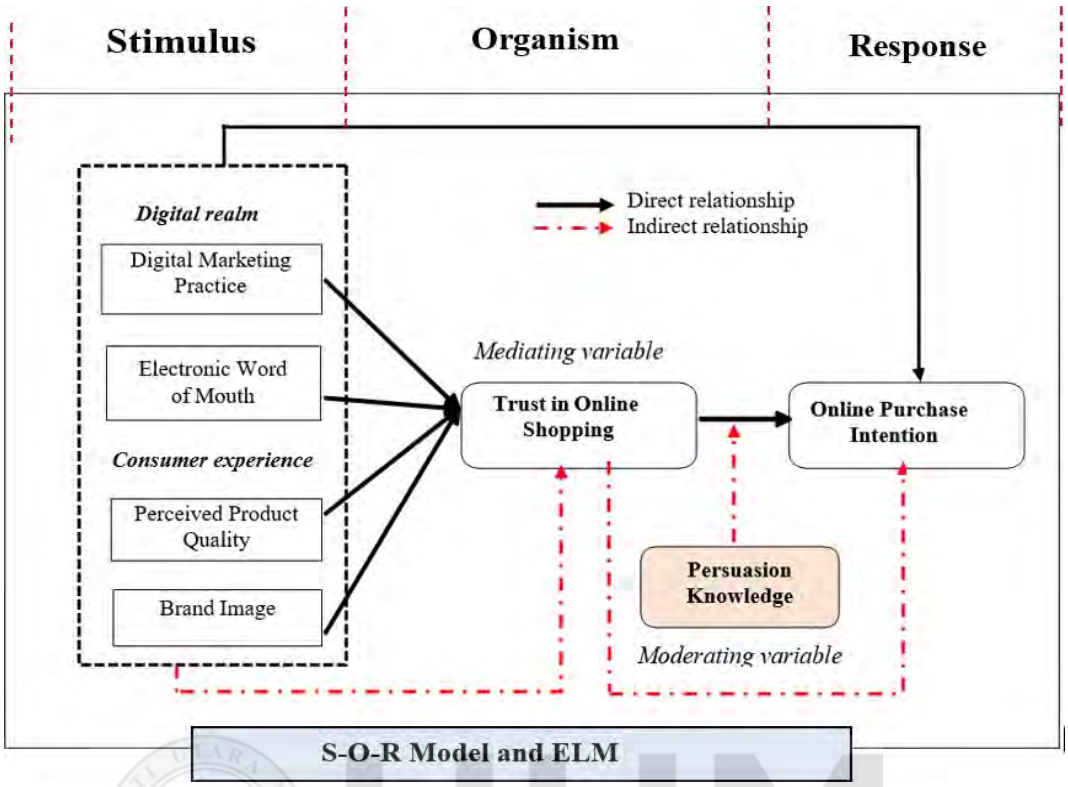

Figure 2.1 *Conceptual Framework*

Source: Developed by Author (2024)

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2.8 Underpinning Theory

The mediating and moderating roles of trust and persuasion knowledge respectively in online shopping on digital realm-online purchase intention relationship, as well as consumer experience–online purchase intention relationship can be explained from various perspectives. Hence, main underpinning theories proposed to explain the above research framework are: Stimulus-Organism-Response model and Elaboration Likelihood Model. This is because the S-O-R model and ELM provide complementary perspectives focused specifically on persuasion, information processing, and the

cognitive mechanisms underlying intention to purchase behavior. As such, they can offer deeper insights into the dynamics of consumer decision-making in marketing contexts (Asiyah et al., 2024). With Generation Y being digital natives and accustomed to accessing vast amounts of information online, understanding how they perceive the persuasive of sources of information in different contexts and is crucial. They might view traditional advertising differently from user-generated content, for example. Generation Y has grown up in an era of intense marketing and branding (Rungruangjit & Charoenpornpanichkul, 2024). They often have strong brand affiliations and perceptions shaped by various factors such as social media, peer influence, and personal experiences (Nuseir et al., 2023). Examining how Generation Y perceives and interacts with brands can shed light on the principles of brand equity, including brand loyalty, brand awareness, and perceived quality (Cao & Perumal, 2024; yazgan pektas & hassan, 2020). Trust is fundamental in consumer-brand relationships. Generation Y's trust dynamics differ from previous generations due to their reliance on social media, online reviews, and peer recommendations. Studying how they develop trust in brands, institutions, and information sources contributes to understanding the evolving nature of trust in the digital age. Generation Y, having grown up in a media-saturated environment, often possesses a high degree of persuasion knowledge. They are adept at recognizing and interpreting marketing techniques, which can influence their attitudes and behaviours towards brands and products. Investigating how they apply this persuasion knowledge in consumer decision-making processes is valuable for marketers and researchers alike.

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2.8.1 Stimulus-Organism-Response model (SOR) Model

S-O-R theory is derived from environmental psychology proposed by Mehrabian and Russell (1974) to explore the factors affecting individual behaviour, which suggests all aspects of the environment act as stimuli to jointly affect individuals' internal state (O) and then drive their behavioural response (R). That is to say, the environmental stimuli, conceptualized as an influence that arouses an individual, do not directly affect individual behaviour, but indirectly affect behaviour through an internal process of intervention, such as perceptions, feelings, experience, and thoughts (Bagozzi, 1986). For example, Wu & Gao (2019) verified consumer behaviours may be indirectly affected by the mediating role of intrinsic virtual experiences.

In the context of online shopping context, this study define stimulus as the sum of all the cues that consumers can see and hear (Dheepalakshmi & Geetha, 2024). For consumers, the entire shopping environment is reduced to a computer or mobile phone screen (Kamalul Ariffin et al., 2018). Consumers' behaviour depends on the information presented on the screen. For example, on Double 11, consumers browse relevant information (such as product reviews, discounts, gifting activities, and game rules) on the Tmall platform (Shiau et al., 2022). When consumers believe they are familiar with the information or the information they get is credible, their experience will increase, and their purchase intention will be ultimately affected. Thus, this study can view familiarity and perceived information credibility as two important trigger stimuli. In addition, within the S-O-R framework, consumers' responses may follow cognitive or affective internal processing, which stems from the reactions evoked in the organism after exposure to the stimulus. In some previous studies, the organism can be understood from an experiential perspective (Dheepalakshmi & Geetha, 2024; Pereira

et al., 2023; Zhang et al., 2023; Zhu et al., 2020). Similarly, Wu et al. (2022) believe that the formation of experience is the consumer's internal processing of incoming stimuli. Luo (2023) defined offline consumer experience as the internal and subjective reaction of consumers to the direct or indirect contact of the merchant. In the online retailing context, customer's online experience is a psychologically subjective response to the e-retail environment (Zhu et al., 2020). Specifically, cognitional and affective experiences are considered by many scholars as two important dimensions of experience. Cognitive experience refers to connection with thinking or conscious mental processes (Shiau et al., 2022). Affective experience involves one's affective system through the generation of moods, feelings, and emotions. Previous studies have generally summarized ELM theory as a cognitive model (Shiau et al., 2022; Yu et al., 2021).

Some scholars have realized this problem and proposed that cognitive and affective experiences are equally important, and the important role of affective experience in information processing should not be ignored, both of which impact behaviour (Lagiewski & Perotti, 2023; Obiegbu & Larsen, 2024). Therefore, this proposed study regard consumers' experience perception of the received information, such as the perceived product quality information and brand (S), will trigger consumers' internal affective and cognitional reactions (O), as the dual-process paths, and then evoke a subsequent change in behaviour (R). This can explain the specific state of an individual's information processing and be an extension of the information processing path of ELM theory.

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2.8.2 Elaboration Likelihood Model (ELM) Theory

The Elaboration Likelihood Model describes how individuals are persuaded, which varies depending on the extent they are willing to be engaged in the persuasive elaboration (Putra et al., 2020). This theory is used to explain the persuasive power of e-WOM between consumers (Ismagilova et al., 2021) and show how different consumer perspectives process information (Kamalul Ariffin et al., 2018). The ELM states that there are many processes of attitude change that move along the elaboration continuum (El Hedhli & Zourrig, 2023). There are two relatively different routes of persuasion, namely (1) the central route, in which information is processed rationally and not affected by peripheral signals (Asongu & Nwachukwu, 2016) and (2) the peripheral route, in which the decisions are made based on cognitive processes that are less thorough or more superficial. Consumers tend to pay less attention to the contents of a message (Vu et al., 2024). Based on the definitions above, it can be concluded that ELM is a process that describes people's perspective in processing information. In this study, argument quality is the central route because it focuses on the contents of the message, while the peripheral route of this research is the credibility and the attractiveness of the source because the two variables are not related to the content of the message, but rather to the character that shared the message.

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An argument is an action that expresses an idea, in the attempt to influence others (Huang et al., 2016). The argument becomes important if its contents have qualities that are appropriate to the context of the problem. Some experts define the quality of argument as the persuasive power of the argument (Ismagilova et al., 2021). The quality of an argument is defined as the persuasive power of the argument embedded in the message's information. It can also be described as the extent to which recipients

consider the argument in maintaining their stance (Putra et al., 2020). Another research showed that the quality of an argument has a positive influence on online reviews adoption (Putra et al., 2020), but the research conducted by Yang and Mai (2010) revealed that the argument quality has a negative influence on e-WOM message.

In sum, this proposed study wants to integrate S-O-R and ELM theories as the basis of the theoretical framework and adopt familiarity and perceived information credibility as the triggering factors of the two information processing paths. Due to the characteristics of information, familiarity is the central cue, and perceived information credibility is the peripheral cue. Furthermore, cognitive and affective experiences are individual's internal reactions to information triggering, which may influence the individual's behavioural intention.

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2.8.3 Justification of integrating S-O-R Model and ELM Theory

The Social Learning Theory (Oben & van Rooyen, 2023), Cognitive-Behavioral Theory (Yang et al., 2021), Behavioral Activation Theory (Yasir et al., 2021), and Theory of Planned Behavior (Lin et al., 2021) have been particularly insightful in business and marketing research. In those theories, behavior is typically viewed as a set of learned responses influenced by various factors such as social interactions, cognitive processes, environmental stimuli, and personal beliefs and attitudes. These theories emphasize the importance of understanding how individuals learn, think, perceive, and react in order to predict and influence their behavior in business and marketing contexts. Nonetheless, while Theory of Planned Behavior and Cognitive-Behavioral Theory

focuses solely on the influence of attitudes, subjective norms, and perceived behavioral control on intention and behavior (Nurlaily et al., 2021). It can provide additional insights into the cognitive processes behind online purchase decisions.

Social Learning Theory and Behavioral Activation Theory emphasize the importance of understanding how individuals learn, think, perceive, and react in order to predict and influence their behavior in business and marketing contexts (Alshahrani et al., 2018). A key aspect differentiates S-O-R and ELM Theories from Theory of Planned Behavior and Cognitive-Behavioral Theory is that the last two theories both TPB and CBT are primarily concerned with understanding and predicting individual behavior and behavioral change (Zhang et al., 2023). On the contrary, S-O-R and ELM Theories relies on how external stimuli and persuasive messages influence internal cognitive processes and subsequently impact intentions for behavioral change (Zhu et al., 2020). For instance, an individual's intention behavioral change, the S-O-R model suggests that external stimuli can influence an individual's internal cognitive processes (organism), which in turn shape their behavioral responses, including intentions (Zhu et al., 2020). While when it comes to intention behavioral change, the ELM suggests that the effectiveness of persuasive messages depends on the extent to which individuals engage in cognitive elaboration.

In sum, while TPB and CBT offer valuable insights into individual beliefs, attitudes, and behaviors. In contrast S-O-R model and ELM theory provide complementary perspectives focused specifically on persuasion (Rahmani, 2023), information processing (Linkov et al., 2018), and the cognitive mechanisms underlying intention to purchase behavior (Shiau et al., 2022). As such, they can offer deeper insights into the dynamics of consumer decision-making in marketing contexts (Qader et al., 2022).

Therefore, integrating the S-O-R model and ELM theory offers a complementary and nuanced perspective focused on persuasion and cognitive processing. This integration may ultimately deepen our understanding of consumer decision-making and enhance the effectiveness of marketing strategies by leveraging the dynamics of external stimuli and internal cognitive mechanisms. Thus, it is accurate to assert that the S-O-R model and ELM provide complementary perspectives on persuasion. Because, The S-O-R model offers a broad framework for understanding the impact of external stimuli on internal responses and behaviors (Farivar et al., 2023; Pereira et al., 2023), while the ELM provides a more detailed view of the cognitive processes involved in persuasive communication (El Hedhli & Zourrig, 2023; Shiau et al., 2022). Together, they offer a comprehensive approach to studying and leveraging persuasion in marketing contexts.

2.9 Hypotheses Development

Based on the framework and literature review, the following hypotheses can be formulated regarding the relationship between the antecedents and predator.

2.9.1 Digital Marketing Practice and Online Purchase Intention

Digital marketing strategically utilizes digital platforms, including the Internet and mobile applications, to promote and advertise goods and services (Faruk et al., 2021). Digital marketing aims to appear in front of the appropriate individuals and persuade them to take action, such as purchasing (Qader et al., 2022). The development of digital market platforms played an essential role in this scenario. Digital marketing can significantly impact online purchase intention by increasing a customer's awareness of a product or service and providingthem with the information they need to make an informed decision (Khan et al., 2022). By using digital marketing channels

effectively, businesses can build trust and credibility with their target audience, encouraging them to purchase.

The increasing popularity of digital technology such as laptops, smartphones, and e-commerce platforms, together with the integration of artificial intelligence (AI), has been identified as significant contributors to the field of digital marketing (Alhashmi et al., 2021; AlShamsi et al., 2021; Nuseir et al., 2021; Yousuf et al., 2021). The aspects mentioned above have demonstrated an impact on the alterations in consumers' attitudes toward purchasing, influencing the future marketing strategy trajectory (Abuhashesh et al., 2021; Hasan et al., 2022).

Electronic commerce and online shopping offer customers added value compared to traditionalcommerce, potentially influencing their intention to purchase online (Al Dmour et al., 2014; Dastane et al., 2020). In addition, contemporary marketers encounter novel obstacles when incorporating suitable and integrated marketing strategies to engage a wide range of potential consumers effectively. It includes fostering brand loyalty and awareness and facilitating successful and efficient customer interaction through direct feedback (Alshurideh et al., 2020;Hamadneh et al., 2021). Using digital marketing strategies enables organizations to effectively engage with a diverse and extensive consumer base across various online platforms and media,facilitating prompt and comprehensive interactions. This interaction guides clients throughoutpurchasing (Lodhi & Shoaib, 2017; Ahmad et al., 2021). Digital

marketing also enhances a brand's value by mitigating brand misinterpretation when customers express their opinions and experiences, perhaps resulting in increased purchase intentions (Alwan & Alshurideh, 2022). According to Lau and Ki (2021), digital marketing strongly affects customers' purchase intent, with personalized and engaging material having the most significant effect. In a similar vein, Poyurak and Softic (2019) have confirmed this conclusion, stating that digital marketing has a positive impact on customers' likelihood of purchasing after hearing the opinions of a significant number of consumers. On the other hand,Chaffey and Chadwick (2019) have identified a common effect and correlation between digital marketing and purchase intention.

According to Yunus et al., (2022), social media serves as a platform for digital marketingthat facilitates the exchange of textual, visual, auditory, and audiovisual information between customers and companies. Social media is a prevalent digital marketing tool that individuals extensively utilize to seek information on various subjects. Digital marketing provides customers with several platforms that enable them to navigate and oversee the purchasing process through activities such as browsing for products and reviewing (Akour et al., 2021).

Furthermore, the process of sales conversion is multifaceted. It requires sufficient marketing strategies and comprehensive product material to effectively influence and persuade clients tomake a potential buy and encourage repeat purchases (Alwan & Alshurideh, 2022). Digital marketing is regarded as a contemporary marketing approachextensively employed for client engagement and promoting products and services without anyconstraints regarding location, time, and expenses (Monfared et al., 2021). Poyurak and Softic (2019) have corroborated these findings by engaging in

extensive discussions and exchanging viewpoints with a wide range of customers, thereby establishing afavorable correlation between digital marketing and purchase intention. However, Chaffey and Chadwick (2019) discovered a lack of substantial influence and correlation between digital marketing and purchase intention. This finding contradicts the notion that contemporary digitalmarketing tools and approaches effectively enhance buy intention. Therefore, the subsequent hypotheses examine the correlation between digital marketing and the desire to make online purchases.

H_1: Digital marketing has a significant relationship with online purchase intention

2.9.2 E-WOM and Online Purchase Intention

E-word-of-mouth (E-WOM) is a marketing technique in which individuals express their experiences and opinions about a product or service online. A consumer's degree of trust in a firm or its goods may change based on the tone of online evaluations, positive or negative E- WOM (Tran & Strutton, 2020). Customers' degree of trust in the website will dictate whether or not they make a purchase. E-WOM acquired on shopping websites is more influential on online buy intention than E-WOM gathered on social networking websites (Zhou et al., 2023).Behavior is notoriously difficult to measure; hence, it is customary to evaluate motive instead(Ntoumanis et al., 2021). It shows that individuals' purchasing intentions mirror their behaviors. Consumers learn about a product in part via reviews published by other customers. In most transactions, the purchase is the last stage before closing. Online buyers are greatly affected byother bloggers' ideas (Duan et al., 2022; Palalic et al., 2021). Additionally, E-WOM has been found to directly influence the probability of completing an online purchase

(Cheng et al., 2021). There has been a significant change in consumer-to- consumer due to technical improvements and the introduction of the Internet, which promotes sharing of information about goods and services via online forums and blogs. When customersresearch before purchasing, their receptivity to online product feedback may range in quality and polarity from positive to negative comments (Zhang et al., 2022).

Xia et al. (2022) discovered that when consumers read positive hotel reviews online, they are more inclined to make reservations. Subriadi and Baturohmah (2022) demonstrate that E-WOM evaluations may impact consumers' views, attitudes, purchasing decisions, and post-use evaluations. In addition, electronic-word-of-mouth impacts the purchasing inclination of customers (Al-Gasawneh et al., 2023). Thus, Gen-Y customers' willingness to purchase is anticipated to be significantly impacted by E-WOM. In the current age of pervasive social media use, researchers argue that E-WOM significantly impacts consumers' purchasing choices (Firman et al., 2021; Li et al., 2023). According to Rossolov, Aloshynskyi, and Lobashov (2022), shoppers expressed intent to purchase is a reliable indication of their in-store behavior. A person's actions and behaviors may be projectedand predicted based on their goals. The importance of electronic word-of-mouth (E-WOM) hasgrown as individuals in today's culture spend more time on social media (Rochmana et al., 2022).

Due to the enhanced efficacy of E-WOM, buyers may swiftly and efficiently eliminate any purchase-related doubt (Zhiwei, 2022). Similarly, Wang et al. (2021) believe that E-WOM signals enable customers to reduce risks influencing their decisions. Customers may generate favorable or unfavorable opinions on the product in light of the quantity of negative and positive E-WOM information (Tang & Wu,

2022). As a result, marketers must comprehend the notion of E-WOM and the elements that influence consumers' purchasing decisions. Lin and Guo (2021) also characterize purchase intention as a customer's purpose in purchasing.Prior works, such as Perperidis (2021), consider customers' desire to purchase one of the most significant and well-known e-WOM-related aspects. In contrast, An and Lee (2018) suggest that enhancing mobile devices has raised customers' intention to acquire things via E-WOM. Thus, studies contend that e-WOM may affect and influence customers' offline and online purchasing decisions (Firman et al., 2021; Ilhamalimy & Ali, 2021). Businesses can leverage the relationship between E-WOM and online purchase intention by actively managing their online reputation, encouraging satisfied customers to share their experiences, and engaging with online communities. Monitoring and responding to E-WOM can also help address negative feedback and build trust with potential customers. Therefore, this research aims to examine these characteristics of e-WOM and their effect on online purchase intent.

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H_2: E-WOM has a significant relationship with online purchase intention.

2.9.3 Perceived Product Quality and Online Purchase Intention

Rosillo-Díaz et al. (2020) examines the influence of individual cultural dimensions on perceived product quality, perceived risk, and purchase intention in e-commerce platforms. Through questionnaire-based research, it finds that uncertainty-avoidance and collectivism significantly impact these factors. Limitations include reliance on real platforms, potentially biased by users' past experiences. The study underscores the importance of considering cultural differences in understanding online consumer

behavior. Hanslim et al. (2020) investigates how perceived product quality influences consumer interest in home appliances, focusing on Modena's event marketing tactic, Culinaria Modena.

Findings suggest a significant impact of perceived quality on buying interest through events, highlighting the effectiveness of event marketing in stimulating consumer interest. It recommends Modena to increase the frequency of Culinaria Modena events, emphasizing events as a primary marketing communication strategy to enhance consumer engagement and purchasing intent.

Wells et al. (2011) explores how website quality serves as a signal for product quality in e-commerce, addressing challenges arising from limited product information online. Signaling theory is employed to understand how extrinsic cues influence consumer behavior. Three experiments confirm that website quality influences perceived product quality and purchase intentions, particularly in cases of high information asymmetry. Moreover, signal credibility enhances the relationship between website quality and perceived product quality, suggesting implications for website design and future research.

Maemunah et al. (2023) examines the impact of product quality, price perception, and brand image on purchasing decisions for Bimoli cooking oil at Alfamart minimarkets in South Jakarta's Pasar Minggu area. Utilizing primary data from 100 respondents, it employs multiple linear regression analysis via SPSS 23. Results indicate a positive and significant influence of product quality, price perception, and brand image on

purchasing decisions, implying that higher quality, favorable pricing, and stronger brand image enhance consumer purchases. Tsiotsou (2006) delves into the influences of perceived product quality, overall satisfaction, values, and involvement on purchase intentions, using sports shoes as the subject. With a sample of 197 students, surveyed via an anonymous questionnaire, the study confirms four out of five hypotheses. It establishes that perceived quality directly and indirectly affects purchase intentions through satisfaction, while satisfaction and involvement directly and indirectly impact purchase intentions. Accordingly, the more an customer perceives product quality to be effective, the more likely he/she would engage in online purchase intention and vice versa. Thus, the hypothesized relationship between perceived product quality and online purchase intention is as follows:

H_3: Perceived Product quality have a significant relationship with online purchase intention.

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2.9.4 Brand Image and Online Purchase Intention

Brand image plays a crucial role in influencing consumers' online purchase intentions. It refersto consumers' perceptions and overall impressions of a particular brand. A positive brand imagecan increase trust, loyalty, and the likelihood of online purchases from that brand. On the other hand, a hostile or weak brand image may deter consumers from buying products or services online. The concept of brand image pertains to the representation of a product within the collective consciousness of individuals and the subsequent interpretation of its attributes within the market (Chatterjee & Basu, 2020). According to Newman (2020), the act of communicating an image can serve as a means of safeguarding it from competition and solidifying a

brand's position within the marketplace. Establishing and enhancing the brand's image cannot be achieved quickly. However, the organization's reputation and behavior should contribute to the development of the brand.

As the e-commerce industry expands, experts anticipate increasing rivalry among online retailers(Wei & Claire, 2022). According to Rosário and Raimundo (2021), prospective consumers can conveniently evaluate several websites and conduct searches to identify superior qualityproducts at more affordable prices.

Therefore, marketers must exhibit creativity and diligently track clients' attitudes and aspirations. When consumers possess a positive view of a brand, they are more apt to have a sense of confidence and inclination towards online purchases of that particular brand. In digitalmarketing and e-commerce, there is a close connection between brand image and online purchase intention. (Hien et al., 2020). Farzin et al. (2022) conducted a study and observed that electronic word-of-mouth (EWOM) significantly influenced brand image formation, subsequently impacting customers' purchase desire. Multiple researchers agree that electronicword-of-mouth (EWOM) positively affects consumers' purchase intention.

Brand knowledge and brand image are inextricably linked when it comes to product branding.Put simply, the brand image is influenced by the thoughts and emotions that consumers experience when considering the brand (Jawahar et al., 2020). Therefore, organisations may attain a competitive edge in the marketplace by cultivating a favourable brand image. Brand image is deemed a significant determinant in the

decision-making process of purchases, wherein favorable brand information contributes to the perception of quality, perceived value, and the customer's inclination towards making a purchase (Hien et al., 2020). Products associated with a positive brand image are more likely to be chosen by consumers. In the online shopping, the competition is very tight. It makes the platforms pay attention totheir branding. Since lifestyles constantly change, consumers prefer buying from branded images with solid personalities and identities. Moreover, they are even willing to pay more to be considered by others when they purchase brand image (Agmeka et al., 2019). Brand image is deemed a significant determinant in the decision-making process of purchases, wherein favorable brand information contributes to the perception of quality, perceived value,and the customer's inclination towards making a purchase (Hien et al., 2020). Products associated with a positive brand image are more likely to be chosen by consumers as formalized into the following Hypothesis

H_4: Brand image has a significant relationship with online purchase intention.

2.9.5 Trust in Online Shopping and Online Purchase Intention

Trust in online shopping and online purchase intention are closely interconnected. When consumers trust an online shopping platform, it positively influences their intention to purchase on that platform. When consumers trust an online retailer or platform, they feel more confident,perceive lower risks, and are likelier to engage in online purchases. Trust influences initial purchase intention and contributes to long-term customer loyalty and positive word-of-mouth,further boosting purchase intention

(Wongsawan & Nuangjamnong, 2021). Since internet purchasing is more complicated than conventional shopping, trust is required. Establishing trust between a buyer and a seller is challenging over an open network like the Internet. Due to the inherent dangers and interdependencies involved, trust is a crucial component of most social interactions (Schilke et al., 2021).

Seller trust is confidence in the stated objectives, level of knowledge, and honesty or integrityof the seller (Yen & Chiang, 2021). Online businesses thrive when customers trust the company(Kim, 2020). Given the absence of physical interaction and dialogue inherent to online business, it is imperative. When consumers perceive a firm as trustworthy, they are more likelyto purchase (Larasetiati & Ali, 2019). The seller's credibility strongly impacts a buyer's purchase chance.

According to a study by Qalati et al. (2021), customers are likelier to purchase if they believe the seller is trustworthy. Mosunmola et al. (2019) also found a correlation between trust and the inclination to purchase anything online. When consumers feel comfortable with the firm they purchase from, they are more inclined to repeat purchases from a trustworthy online retailer (Oghazi et al., 2021). The inherent dangers of online purchasing heighten the need for trust and willingness to take risks in online transactions (Faqih, 2022).

When purchasing over the Internet, customers should feel safe providing their credit card details and other sensitive information (Badotra & Sundas, 2021). The level of trust in an online transaction depends on whether the potential advantages outweigh

the dangers (Silva et al., 2019). Also, Shaw and Eschenbrenner (2022), who conducted research using Canada, Germany, and the United States samples after the COVID- 19 pandemic, show the propensity to purchase via virtual stores. According to studies, there isa clear link between buyers' trust in the websites they browse and the number of things they purchase online (Rita et al., 2019; Ramezani & Shokouhyar, 2020). Siegrist (2021) contends that trust is a complicated notion since individuals may never be sureof the genuine intentions of others around them. According to Aryani et al. (2021), buyers arewilling to accept disadvantages during online purchasing because they have positive expectations about the store's future activities. Trust is essential to successful and expected Internet transactions (Alharthey, 2020). The receiver of a person's trust may be another person,an inanimate object, a business, a government entity, or even the individual's given duty (a professional of some kind).

Sullivan & Kim (2018) found that internet buyers believe there is a high level of danger and unpredictability when interacting with an unfamiliar seller, leading to deception. Kim (2020) argues that when individuals have reason to assume a link with trustworthy actors,their confidence in the unknown objective improves. Aalibagi et al. (2021) argue that trust is adifficult concept to define since people cannot accurately predict the behavior of others aroundthem.

According to Russell et al. (2021), trust is a societal expectation of conduct. One may place their trust in other people, in things they purchase, in companies they patronize, in the government, or in their assigned roles (a professional of some kind). Oghazi et al. (2021) arguethat confidence in an online retailer is essential for customers to make purchases. Al-Adwan etal. (2020) assert that customers must establish trust to feel safe when they submit their credit card numbers and other personal information to make

online purchases. Consumers' purchase intentions increase with higher trust in a brand (Park et al., 2021). Existing data indicates that customer perceptions of trust considerably influence their likelihood to make online transactions (Habib & Hamadneh, 2021; Joshi et al., 2021; Juliana et al., 2021). Thus, this research examines how trust in online shopping mediates the effects of digital realm (digital marketing practices, electronic word of mouth) and consumer experience (brand image, product quality) on online purchase intention. Consequently, the study proposes the hypothesis:

H_5: Trust in online shopping has *a significant relationship with online purchase intention.*

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2.10 Trust in Online Shopping as a Mediator on the Relationship between Digital Marketing, E-WOM, Perceived Product Quality, Brand Image and Online Purchase Intention

Digital marketing practices are crucial for online shopping platforms to drive sales and increasecustomer engagement (Habib et al., 2022). These practices include online advertising, social media, e-mail, and search engine optimization. These digital marketing practices allow onlineshopping platforms to reach their target audience and communicate relevant product information to potential customers. However, the effectiveness of digital marketing practices can be limited if consumers do not trust the online shopping platform.

Online shopping platforms rely on trust to establish and maintain positive customer relationships (Pop et al., 2022). Consumers who trust an online shopping platform will likely believe in excellent purchases and prompt delivery. Trust is essential for the online quality of their shopping platforms' products to drive sales and build a loyal customer base (Roza et al., Y. (2022). For example, if consumers perceive online advertising as intrusive or deceptive, they may be less likely to engage with the online shopping platform or purchase. Therefore, building customer trust is essential for online shopping platforms to use digital marketing practices to drive sales effectively. Online shopping platforms can establish and maintain customer trust by providing transparent information about their products and services,secure payment options, and responsive customer service (Camilleri, 2021). This trust can be reinforced and leveraged through digital marketing to increase customer engagement and drivesales. However, the effectiveness of digital marketing practices can be limited if consumers donot trust the online shopping platform.

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Social media can increase trust in online shopping by providing recommendationsand reviews of products that their followers trust (Hudders et al., 2021). In the definition provided by Agostino et al. (2019), an influencer is characterized as an active and empoweredsocial media user who holds credibility as a trusted source among other users on social mediaplatforms. The establishment of a substantial following by digital platform is achievedthrough the creation and dissemination of engaging content to their audience. Influencers can significantly impact consumer intention, as their followers may look to them for recommendations and advice on products and services (Kamaldeep, 2021).

For example, if digital platform recommends a product and their followers trust, thiscan increase their trust in the online retailer that sells the product. However, digital platforms can also undermine trust in online shopping if they promote products that are low quality or engage in deceptive marketing practices. It also can lead to losing trust in the the retailers they promote. Overall, online retailers and social media must prioritize building and maintaining consumer trust to succeed in the online marketplace (Rao et al., 2021). Achieving it involves practicing transparency and honesty and providing high-quality products and services. In recent years, the rise of social media has transformed how individuals consume information and make purchasing intentions. Social media have gained credibility in a specificindustry or niche and are pivotal in shaping consumer attitudes and behaviors. When consumers trust online shopping, they are more likely to believe that the products recommended by socialmedia are of high quality and that the purchasing process will be secure and reliable. It, in turn, increases their intention to make purchases online. Overall, trust in online shopping is an essential factor in consumers' online purchase intention, and social media canplay a role in influencing this trust. Marketers can leverage the power of social media increase consumers' trust in online shopping and ultimately boost their online purchase intention (Wang et al., 2022).

The brand image represents consumers' collective perceptions and associations with a brand (Ebrahim, 2020). A well-crafted brand image can evoke positive emotions, build brand loyalty, and establish a competitive advantage. The perception of a brand's identity, reputation, and values shapes consumers' attitudes and behaviors toward it (Dang et al., 2020). Creating a positive brand image and fostering trust in the online

shopping environment should be at the forefront of marketing efforts (Tan et al., 2022). Ensuring data security, transparent policies, and reliable customer service are instrumental in building and maintaining consumer trust. As consumers continue to shift towards online shopping, the dynamics of consumer behavior in the digital marketplace become increasingly complex. A positive brand image fosters trust in online shopping, ultimately influencing consumers' purchase intentions. Marketers and online retailers must recognize the significance of trust as a mediator, utilizing it strategically to enhance brand perception and drive online sales (Kanwar & Huang, 2022).

Numerous empirical studies have supported trust mediating online shopping (Giao et al., 2020;Bhalla, 2020; Dabbous et al., 2020). For example, Chen et al. (2018) found that trust significantly mediates the relationship between brand image and online purchase intention in the fashion industry. Likewise, Wang and Wang (2019) discovered that trust mediates betweenbrand image and online purchase intention, particularly among young consumers. E-WOM provides potential buyers with insights from fellow consumers, which can influence perceptions of product quality, reliability, and value (Utami et al., 2020). Positive e-WOM might encourage consumers to view a product more favorably and consider purchasing. However, consumers are also cautious about the authenticity of online information, especiallyin an era of fake reviews and misinformation. It is where trust in online shopping becomes crucial. If consumers trust the online shopping environment and perceive E-WOM as reliable and genuine, they are more likely to rely on these recommendations and feel confident about purchasing.

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In a typical face-to-face interaction, word-of-mouth electronics enable consumers to evaluate whether they can trust a vendor (Sosanuy et al., 2021). It led to uncertainty and increased riskin online purchase decisions. In E-WOM, researchers consider trust a crucial factor when uncertainties and risks arise, as it helps reduce transaction costs when one cannot Assess potential opportunism and uncertainties (Hsu et al., 2022). Social trading involves communityengagement with various applications and is part of E-WOM (Firman et al., 2021).

Therefore,online trust is vital in diminishing uncertainty in online transactions. In other words, when consumers read positive reviews or recommendations from other online users (E-WOM), theirtrust in the online shopping platform can play a crucial role in whether they decide to make a purchase.

Online shopping platforms rely heavily on trust to establish and maintain positive customer relationships (Leung et al., 2020). When consumers place their trust in an online shopping platform, they tend to have higher confidence in the quality of the products they purchase andthe platform's ability to deliver them promptly. On the other hand, if consumers do not trust anonline shopping platform, they may be hesitant to make a purchase, even if they read positive reviews or recommendations from other online users. Therefore, online shopping platforms must focus on building customer trust. Transparent policies and procedures, responsive customer service, and secure payment options enable customers to do it. By establishing trust with their customers, online shopping platforms can increase the impact of positive E-WOM on purchase intention and ultimately drive sales. Furthermore, if consumers perceive online advertising as intrusive or deceptive, they may be less likely to engage with the online shopping platform or purchase. Therefore, building customer trust is essential for

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online shopping platforms to use digital marketing practices to drive sales effectively. Online shopping platforms can establish and maintain customer trust by providing transparent information about their products and services, secure payment options, and responsive customer service. This trust can be reinforced and leveraged through digital marketing to increase customer engagement and drive sales. Therefore, we hypothesized:

H_6: *Trust in online shopping mediates the relationship between digital marketing practicesand online purchase intention.*

H_7: *Trust in online shopping mediates the relationship between E-WOM and online purchase intention.*

H_8: *Trust in online shopping mediates the relationship between perceived product quality and online purchase intention.*

H_9: *Trust in online shopping mediates the relationship between brand image and online purchase intention.*

2.11 Persuasion Knowledge as a Moderator on the Relationship between trust and online purchase intention

The nature of the influence of trust on online purchase intention is likely to vary according to the level of persuasion Knowledge. This section discusses the role of persuasion Knowledge as a moderator within the digital realm dynamics resulting in online purchase intention. Persuasion knowledge is defined as an individual's

understanding of the techniques and strategies used by others to influence their attitudes, beliefs, and behaviors. It encompasses awareness of persuasive tactics such as framing, rhetoric, emotional appeal, social proof, and authority. Having persuasion knowledge allows individuals to recognize when they are being influenced and to make more informed decisions about whether to accept or resist persuasive attempts (Yazgan pektas & hassan, 2020). Persuasion knowledge is a well-established factor that exerts a significant influence on a variety of purchasing behaviors including brand loyalty (Ahmad & Guzmán, 2020; Kirmani & Campbell, 2008), pricing perceptions (Ulku et al., 2011), online shopping (Asdren Toska et al., 2022), resistance to persuasion (Beal et al., 2013; Chen & Cheng, 2020) and product evaluations, among others (Chen & Cheng, 2020; Gök et al., 2019; Mikołajczak-Degrauwe & Brengman, 2014).

According to Rahmani (2023), persuasion knowledge is an important consideration in understanding the levels of motivation and performance accomplishments because it is able to shape the way individuals consumers' attitudes, behaviors, and purchasing habits across various contexts. Indeed, there is substantial and strong evidence in online purchasing literature shows that lack of personal control (e.g., persuasion knowledge) lead individuals to engage in online purchasing (Ahmad & Guzmán, 2020; Chen & Cheng, 2020). In particular, Ahmad & Guzmán (2020) showed in a longitudinal study that individual consumer having a high sense of persuasion knowledge are more likely to write online reviews when a message comes from a brand that has stronger brand equity,

Wei et al. (2008) argue that the activation of persuasion knowledge leads to a negative brand evaluation, while Boerman et al. (2012) suggest that sponsorship disclosure leads to higher persuasion knowledge that leads to less favorable brand attitudes. Campbell

and Kirmani (2008) argue that consumers rely on persuasion knowledge when they are skeptical about the motive of an agent. Thus, persuasion knowledge may generate skepticism about the intention of a brand, which may discourage consumers from writing a review.

Conversely, Isaac and Grayson (2017) argue that persuasion knowledge can sometimes lead to greater credibility rather than greater skepticism: "when a persuasive agent uses a credible tactic, persuasion knowledge access can lead consumers to evaluate the agent and its offering more (rather than less) favorably". Persuasion knowledge explains how consumers use marketers' advertising and selling attempts to refine their product attitudes and attitudes toward the marketers themselves (Friestad and Wright, 1994). Furthermore, if consumers trust a brand, then persuasion knowledge will lead consumers to evaluate that brand more positively. Therefore, if as previously posited a message from a brand with higher equity requesting consumers to write a review may be perceived as more trustworthy, likewise the activation of persuasion knowledge may result in a consumer's more favorable response to the message of a brand with stronger equity and a less favorable response to the message of a brand with weaker brand equity. The foregoing contributions lead to the following hypotheses:

H_{10}: Persuasion knowledge moderates the relationship between trust in online shopping and online purchasing intention.

2.12 Chapter Summary

The present chapter elucidated the relationships between dependent and independent variables under consideration in this research. The study relied on pertinent prior

literature and theory to establish the connections between the variables being examined. However, these linkages are depicted in diagram form. Furthermore, the literature revealed the deficiencies thatrequire immediate correction, which led to the formulation of the research challenge discussedin the previous chapter.

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CHAPTER THREE
METHODOLOGY

3.1 Introduction

This chapter delineates the methodological framework employed in the current study. It commences with an explication of the research philosophy and approach. Researchers then present the research design and the operationalization of variables Subsequently; the researcher outlines the catalogue of measurements employed for assessing the study variables. The ensuing section expounds upon the characteristics of the study population and delineates the parameters of the sample. Following this, the chapter expatiates upon the methodology employed for data collection. Furthermore, it provides a detailed account of the pilot study conducted as part of the research process. The chapter is meticulously structured around thesesequential segments, culminating in an elucidation of the diverse statistical method employed for data analysis.

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3.2 Research Philosophy

The exploration of research philosophy initiates with the examination of the research paradigm, functioning as the comprehensive conceptual framework that directs the researcher's endeavors. This paradigm encapsulates a recognized model consisting of interrelated assumptions about the world, enjoying broad acceptance within particular research (Muszyński, 2020; Kaiser, 2020; Khatri, 2023). For instance, within the realm of sociology, a researcher might contend that positivism and interpretivism stand as rival paradigms of research.

Various academic disciplines may endorse their unique research paradigms, as highlighted by Woods and Trexler (2001). These paradigms serve as foundational perspectives that influence researchers' ontological and epistemological stances, shaping the trajectory of their inquiries and the interpretation of their findings. Understanding and navigating these paradigms are fundamental to the development and execution of robust research methodologies.

When a researcher bases a research proposal on a specific paradigm, it implies a commitment to embracing the assumptions, beliefs, norms, and values associated with that paradigm (Lynøe et al., 2019). The components of a research paradigm encompass four key elements: epistemology, which deals with assumptions about knowledge; ontology, which addresses assumptions about reality; axiology, concerning the individual values held by the researcher; and methodology (Tripathi et al., 2024). A cohesive assembly of hypotheses establishes a robust research philosophy, guiding decisions on research methods, strategies, and subsequent processes, including the nuanced aspects of data collection and analysis (Costa et al., 2023).

Positivism, positioned at one end of the spectrum, entails a systematic approach that integrates deductive logic with meticulous empirical observations of individual behavior. Its objective isto uncover and validate a collection of probabilistic causal laws, facilitating the prediction of overarching patterns in human activity. The essence of positivism lies in deriving conclusionsabout a specific phenomenon through the analysis of sample data involving quantifiable variables (Park et al., 2020). This methodology commences by extracting insights to construct theories and formulate hypotheses from existing literature, relying heavily on statistical data and analytical techniques throughout the process (Elragal, & Klischewski, 2017).

According to Setiawan, (2024), positivism is an epistemological stance that supports the use of scientific techniques in the study of social reality. This research philosophy places a strongemphasis on removing the impact of values and demands that research be conducted objectively, allowing researchers to discern between claims that are founded on observations and those that are evaluative assessments (Cloete, 2006).

Interpretivism, situated at the opposite end of the philosophical spectrum, represents an epistemological stance focused on comprehending human behavior through a subjective lens. Its primary aim is to delve into and elucidate the intricacies of human sense-making, as well asthe variations in individual behavior (Clark et al., 2021; Collis & Hussey, 2021; Saunders et al., 2003). This perspective incorporates the acknowledgment of multiple realities, diverse perspectives of various actors, researcher involvement, consideration of contextual factors surrounding the phenomena under investigation, and the comprehension and explanation of data within a specific context (Carson et al., 2001).

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In contrast to positivism, interpretivism leans towards the utilization of qualitative data derivedfrom more compact sample sizes (Collis & Hussey, 2021; Saunders et al., 2003). Saunders et al. (2003) liken the design of a study to an onion, where tasks such as selecting research methods and determining strategies for data collection and analysis form the central layers. However, the outermost layer, representing the research philosophy or paradigm, must be carefully considered and interpreted before delving into these specifics. This outer layer sets the tone for the entire research endeavor, ensuring coherence and consistency throughout. In the context of this study, positivism is advocated as the optimal philosophical framework. The rationale for embracing the positivist paradigm is expounded in the subsequent sections:

Firstly, this study set out to investigate the theoretical presumption of intent to purchase in the context of online shopping by means of a ritualistic approach. Several studies have examined the link between factors relevant to the research's hypothesis and have used the theory employed in this study under themes connected to rituals by examining previous literature. However, none of this research focused on ritualized applications (generation Y) aged between 20 and 40—nor were they carried out in the context of online shopping. In new research contexts, the researcher might explore, assess, validate, or reject ideas derived from established theories by employing positivist paradigms (Neuman, 2013). In more detail, the variable relationships already established in the research of other scholars will be used in this study to better support the digital realm (digital marketing practice, E-WOM) and consumer experience (brand image, product quality) leads to purchase intention. In other words, using positivism paradigms will help investigate whether existing knowledge about rituals–intent to purchase in the context of online shopping. Therefore, in this study, confirmation (i.e., positivism) rather than exploratory research methods (i.e., interpretivism) is the most applicable paradigm.

Secondly, this study was conducted to survey a wide population (i.e., generationY) aged between 20 and 40, This implies that the research necessitates a substantial amount of dependable sample data and robust statistical and analytical methods for execution. Consequently, the positivist paradigm facilitates the collection of quantitative data from extensive samples in a systematic and efficient manner, and the interpretation of data will adhere to a well-defined statistical procedure (specifically, a structural equation model in this study), leading to more dependable findings compared to interpretivist paradigms (Collis & Hussey, 2021).

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Thirdly, based on the examination of literature, positivism emerges as a predominant paradigmin the exploration of purchase intention within the realms of marketing and consumer behavior.This assertion finds reinforcement in meta-analyses conducted by Chen et al. (2021). Consequently, employing positivism paradigms in this study aligns with theestablished practices within the pertinent field of study.

Finally, beyond the theoretical and practical aspects discussed earlier, constraints in terms of both time and funds contribute to the determination that the positivism paradigm is the most fitting for this study. This choice ensures not only a comprehensive response to the research questions but also circumvents the time and financial expenses associated with certain quantitative methods.

3.3 Research Approach

The research approach clarifies the relationship between theory and research, delineating whether theory development precedes or follows data collection. The predominant methods encompass deduction and induction (Collis & Hussey, 2021; Saunders et al., 2019). Deduction aims to test theory by proposing hypotheses before validating them through suitable data analysis techniques. In contrast, induction is focused on generating theory, involving the extraction of generalizable inferences from observations (Clark et al., 2021).

This study adopted a deductive approach after formulating the research questions, objectives, theoretical framework, and corresponding hypotheses. The theories and hypotheses were developed from existing literature, with the aim of examining data to validate the proposed theoretical model. This decision indicated that the research method employed in this study was deductive.

3.4 Research Design

Aligned with the research questions, objectives, and the selected research paradigm (positivismand deduction), the research design for this proposed study is explanatory. The primary aim is to decipherthe relationships among digital realm (digital marketing practices, E-WOM) and consumer experience (brand image, product quality) concerning the intention to purchase in the context of online shopping. Clearly, the central focus of this research is to examine the connections between the variables under study, rather than delving into novel insights or merely describinga phenomenon or fact. Research design encompasses a range of methods and procedures employed to gather and analyze data, facilitating the investigation of research questions (Qader& Albustanj, 2022). It is a structured framework for obtaining comprehensive insights and understanding relevant to the research inquiry. Various research designs exist, each serving specific purposes in the research process. These include descriptive, exploratory, and explanatory designs (Sekaran & Bougie, 2010).

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The research design for this study, anchored in the positivist and deductive paradigms, is explanatory, aimed at deciphering the relationships between the digital realm (including digital marketing practices and electronic word-of-mouth) and consumer experience (such as brand image and product quality) in relation to online purchase intentions and trust among consumers in Palestine's West Bank. Utilizing a quantitative approach, the study combines descriptive and explanatory research designs to provide a comprehensive understanding of the phenomena, describing their characteristics while also examining the variables' relationships. Data collected cross-sectionally through questionnaires, which are recognized for their effectiveness in

capturing participants' attitudes, behaviors, and sentiments in a single administration, making convenience sampling the most practical strategy for this research.

3.5 Research Process

The research process integrates quantitative method, depicted in Figure 3.1, to comprehensively address study objectives.

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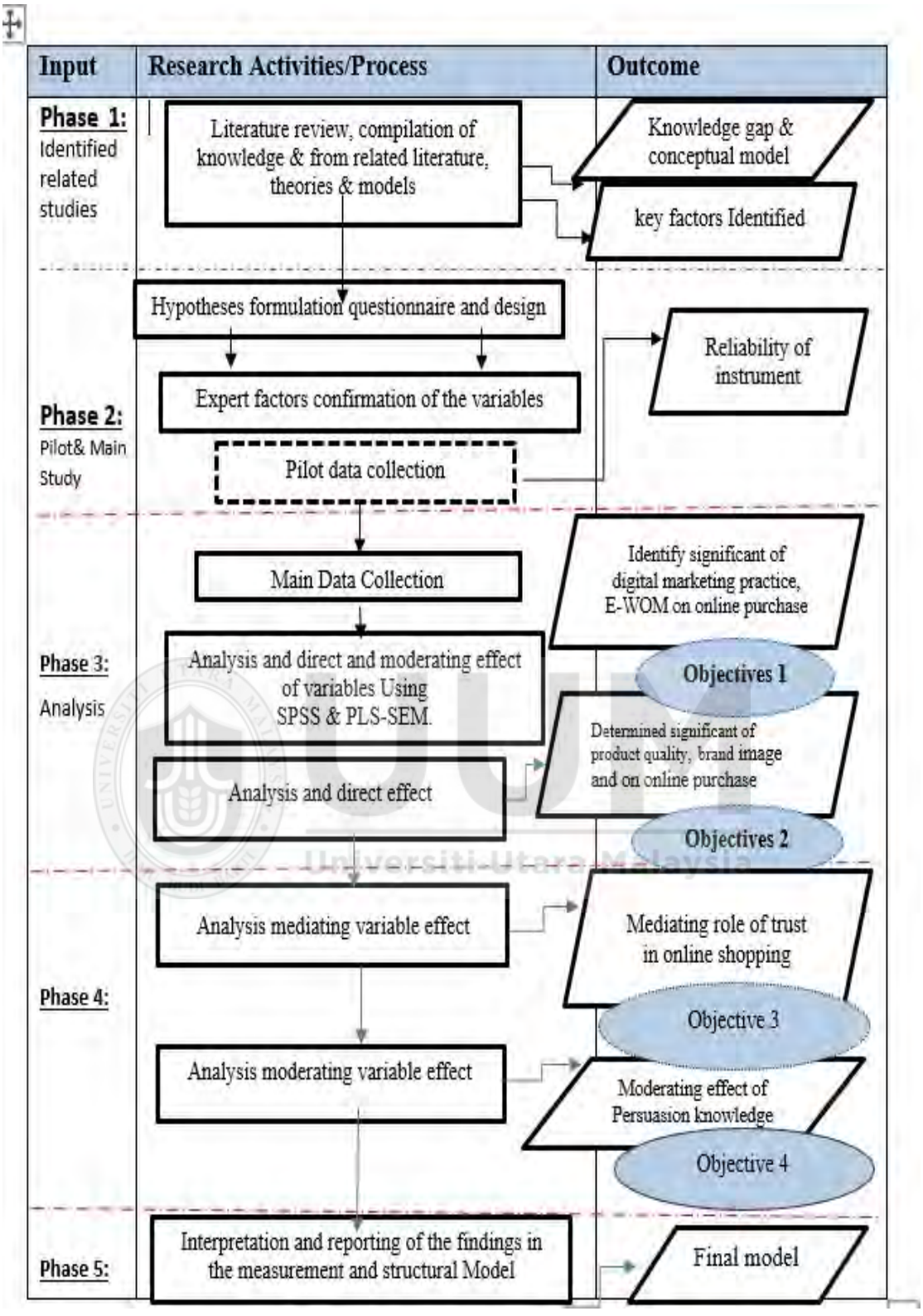

Figure 3.1 Research Process

3.6 Operational Definitions of Variables

The present investigation employs a range of essential terminologies, and the following sections clarify the operational classifications of said terminologies.

Table 3.1

Operational definitions

Variable	Constructs	Operational Definitions	Sources
Dependent	**Online purchase intention**	Consumers' willingness and intent toconduct transactions online.	Pavlou, (2003); Dodds et al., (1991).
Mediator	**Trust in online shopping**	Is conceptually defined as willingness of a user to depend on the words and judgments ofother users in e-commerce.	Mayer et al.,(1995); Fan, & Miao, (2012).
Moderator	**Persuasion knowledge**	Conceptually defined as an individual's understanding of the techniques and strategies employed to influence their attitudes, beliefs, and behaviors	(Kirmani & Campbell, 2008; yazgan pektas & hassan, 2020; Myers et al., 2022)
Independent Variables	**Digital Marketing Practices**	Is conceptually defined as a fundamentally set of strategies, and tools to promote services and products on online platforms: using emails, blogs, social networks, websites.	(Shah & Murthi, 2021; Nuseir et al., 2021)
	Electronic Word-Of-Mouth	Consumers sharing positive or negative opinions over the Internet express their experiences with a product or company	(Oc et al., 2023; Stamolampros et al., 2019; Wut et al., 2022)
	Perceived Product Quality	Perceived quality can be defined as the consumer's judgment about a product's overall excellence or superiority	(Rosillo-Díaz et al., 2020)
	Brand Image	Direct and indirect brand	e

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	xperiences, Encompassing cognitive, social, and	Keller, (1993); Dobni, & Zinkhan, (1990).

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3.7 Population and Sampling

The population of this study comprised Generation Y consumers in the West Bank **of** Palestine, defined as individuals born between 1981 and 1996, who in 2025 are aged between 29 and 44 years. This generational definition follows widely accepted classifications in generational research (Dimock, 2019; McCrindle, 2014). Generation Y was selected because they came of age during the rise of the internet, social media, and mobile technologies, making them more familiar with online shopping compared to older cohorts, yet still more cautious and less impulsive than Generation Z.

3.8 Population

In research, the population refers to the entire collection of data and information that will be analyzed (Hair et al., 2010). It encompasses all subjects of interest in a study. However, selecting a sample is crucial for rigorous statistical analysis. The researcher carefully chooses individuals or elements from the larger target population to ensure arepresentative sample for analysis while maintaining objectivity and precision during the sampling process. The total population of the West Bank is estimated at approximately 3.2 million, of which about 25% (roughly 800,000) fall within the Generation Y age bracket (PCBS, 2023). According to the Palestinian Central Bureau of Statistics, only about 4–6% of the population engages in e-commerce or online shopping activities (PCBS, 2023; USAID, 2022). Thus, the effective target population for this study was estimated at approximately 40,000–50,000 individuals in the West Bank who belong to Generation Y and are either active or potential online shoppers.

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3.8.1 Sampling Technique

The sampling technique is an essential aspect of research design, as it affects the validity and generalizability of the findings. Sampling is a standard research method where researchers analyze a subset of a larger group to make inferences about the entire population (Fritz & Morgan, 2010). According to Saunders et al. (2012), two primary sampling methods exist: probability and non-probability. Researching an entire population is often impractical due to size, cost, and time constraints. The convenience sampling technique was deployed in this study, is a non-probability sampling method.

This study employed a convenience sampling technique, a non-probability sampling method that selects participants who are most easily accessible to the researcher. This approach was considered appropriate due to contextual barriers in the West Bank, including mobility restrictions, infrastructural limitations, and political instability, which make random sampling impractical. Convenience sampling was also justified given the exploratory nature of this research and the specific focus on respondents who actively use online platforms such as Facebook, Instagram, X (Twitter), WhatsApp, and email**.** While this method carries potential for bias, its use in the present study was mitigated by distributing the survey across diverse platforms and social groups to ensure a wider representation of Generation Y respondents (Sedgwick, 2013).

3.8.2 Sample Size

Many factors influence the determination of sample size, including the inherent characteristicsof the research, the application of statistical analysis techniques, the

selection of an appropriatedata analysis tool, and pragmatic considerations (Memon, 2020). Sekaran (2018) underscores the importance of an adequate and dependable sample size to extrapolate the findings to the broader research population. To ensure the strength and reliability of the results, the researchermust carefully determine the sample size to capture the significant attributes of the population under study effectively. Simultaneously, it is essential to maintain a minimal margin of error, thereby upholding the statistical validity of the study.

To determine the appropriate sample size for this proposed study, the researcher conducted an a priori power analysis using G*Power 3.1.9.7 software. Researchers commonly utilize G*Power analysis to determine the optimal sample size for detecting a medium effect size with adequatepower and statistical significance. This method helps minimize the risk of type II errors whileensuring efficient allocation of resources and time during data collection phases. The analysiswas based on multiple linear regression with four predictor variables, assuming a medium effect size of $f2=0.15$, a significance level of $\alpha=0.05$, and a desired power of $1-\beta=0.95$, as shown in Figure 3.2. Sample Size and Power Analysis in survey research, determining an appropriate sample size is essential (Lowry & Gaskin, 2014). An appropriate sample size is needed in order to minimize the total cost of sampling error.

To minimize the total cost of sampling error, the power of a statistical test has to be taken into consideration. The power of a statistical test is defined as the probability that null hypothesis (which predicts no significant relationship between variables) will be rejected when it is in fact false (Cohen, 1988). Researchers have generally agreed

that the larger the sample size, the greater the power of a statistical test (Kalogiannidis et al., 2023; Lowry & Gaskin, 2014; Park et al., 2020; Ver Hoef et al., 2023). Hence, the sample size was determined using G*Power 3.1.9.7 software, which calculates the minimum number of respondents required for adequate statistical power in structural equation modeling. The parameters specified were: a medium effect size ($f^2 = 0.15$), a significance level ($\alpha = 0.05$), statistical power ($1-\beta = 0.95$), and six predictor variables in the research model. The analysis indicated that a minimum of 146 respondents would be required. However, due to historically low response rates in survey research conducted in Palestine, particularly among Generation Y, the target sample size was increased to 273 respondents to account for potential non-response and missing data. Ultimately, questionnaires were retained for analysis, exceeding the minimum requirement and thereby ensuring sufficient statistical power and reliability of the findings.

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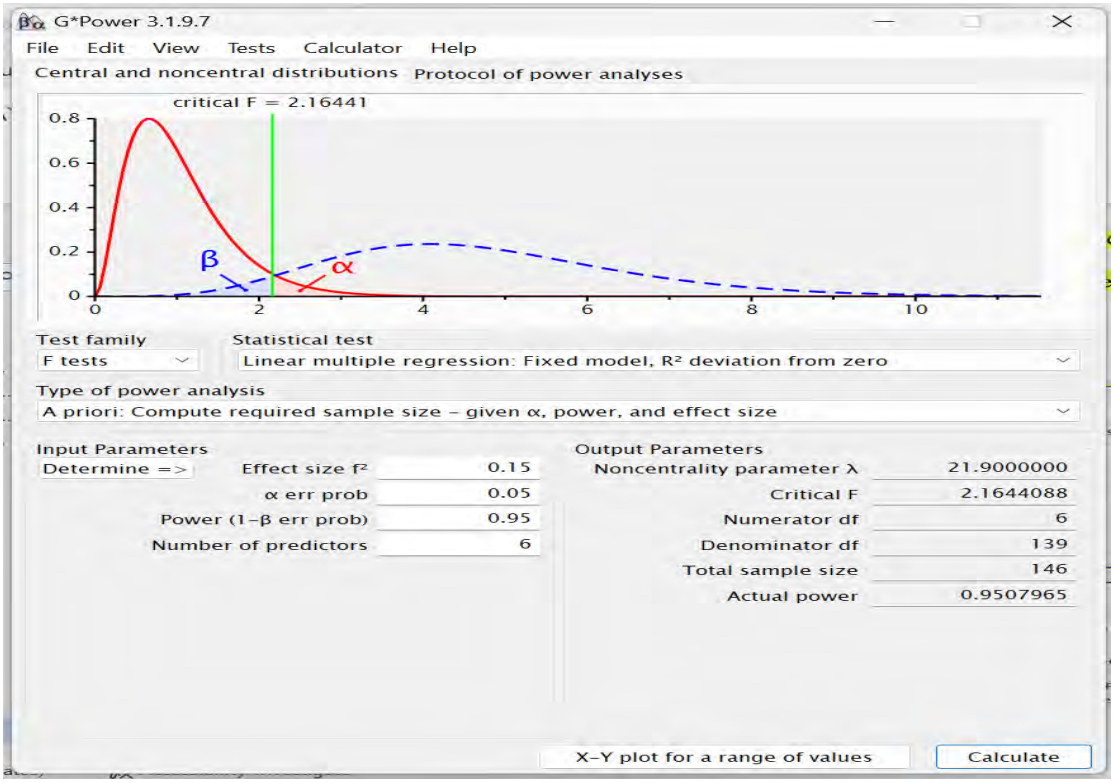

Figure 3.2 The Output of a Priori Power Analysis

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3.9 Measurement and Instruments

The This study employed a structured questionnaire adapted from established measurement scales to ensure that the variables of interest were appropriately captured and aligned with the research objectives. The instrument consisted of 32 items covering six main constructs: online purchase intention (4 items), digital marketing practices (6 items), electronic word-of-mouth (5 items), perceived product quality (4 items), brand image (4 items), trust in online shopping (5 items), and persuasion knowledge (4 items). All items were adopted from prior validated studies and slightly rephrased to suit the cultural and contextual realities of the West Bank, while ensuring that the original meaning of each construct was preserved.

Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), which is widely employed in consumer behavior research for capturing attitudinal constructs. The use of this scale is supported by prior studies that emphasize its reliability, ability to reduce response bias, and suitability for measuring consumer intentions (Lang et al., 2023; Sukma & Leelasantitham, 2022; Utomo et al., 2023). Similar scales have been applied in previous research on online purchase intentions (Malhotra & Dash, 2016; Prakash & Pathak, 2017).

To ensure content and face validity, the initial instrument was reviewed by academic experts in digital marketing and e-commerce as well as by practitioners familiar with online shopping behaviors in Palestine. Their feedback was incorporated to improve clarity, contextual fit, and cultural appropriateness of the items. A pilot test with 30 respondents from Generation Y in the West Bank was then conducted to evaluate the comprehensibility of the questionnaire and the internal consistency of the constructs. Minor adjustments to wording were made based on pilot feedback.

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The reliability of the constructs was confirmed through internal consistency tests. All constructs achieved Cronbach's alpha coefficients above 0.70, meeting the threshold recommended by Nunnally (1978). In addition, composite reliability (CR) values exceeded 0.70 and the average variance extracted (AVE) for each construct was above 0.50, demonstrating adequate convergent validity. Discriminant validity was assessed using the Fornell–Larcker criterion and the heterotrait–monotrait ratio (HTMT), both of which confirmed that the constructs were distinct from one another. These procedures

collectively ensured that the instrument was both valid and reliable, making it appropriate for achieving the objectives of the study.

3.9.1 Measurement items for Online Purchase Intention

Table 3.2

Measurement items for Online Purchase Intention

Constructs	items	No of items	Reference
Online Purchase Intention	I will buy online in the future I have a strong intention to do online purchase. I am willing to recommend others to buy product via online platform I plan to purchase product via online platform in the future	4	Topalo, (2012).

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3.9.2 Measurement items for Digital MarketingPractice

Table 3.3

Measurement items for Digital MarketingPractice

Constructs	items	No of items	Reference
Digital Marketing Practice	The digital marketing helps me in searching right product while shopping online Digital marketing provides me with quality information Detail information is available in E-media while shopping online	6	(Dastane, 2020: Khan, Bilal, Saif, & Shehzad, 2020).

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	It is easy to do comparison with other product on website while shopping online Digital marketing practice facilitates to 24/7 shopping . Digital marketing practice provides greater engagement with products		

3.9.3 Measurement items for Electronic Word of-Mouth

Table 3.4

Measurement items for *Electronic Word of-Mouth*

Constructs	items	No of items	Reference
Electronic word of-mouth	I will go through the online information shared by people before making any purchase. I will seek the advice of people through online. I trust other people opinion which was shared on online I like to gather opinions of others through online before I buy any product. Online opinions of others will not trigger me while I am choosing a product	5	Bambauer-Sachse & Mangold, (2011).

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3.9.4 Measurement items for Perceived Product quality

Table 3.5
Measurement items for *Perceived Product quality*

Constructs	items	No of items	Reference
Perceived Product quality	I trust that the products offered by online retail e-commerce platform are in good condition The products on online retail e-commerce platform are of high quality. The product offered is reliable The quality of the product meets my expectations	4	(Gök et al., 2019; Rosillo-Díaz et al., 2020)

3.9.5 Measurement items for Brand Images

Table 3.6
Measurement items for Brand Images

Constructs	items	No of items	Reference
Brand Images	The brand has a strong identity that attracts me to make another purchase in e-commerce The brand image is chosen regardless of the price in e-commerce I have a positive overall brand impression in e-commerce The product's brand image in the context of e-commerce reflects my personality.	4	Rahman et al.,. (2020).

3.9.6 Measurement items for Trust in OnlineShopping

Table 3.7
Measurement items for *Trust in OnlineShopping*

Constructs	items	No of items	Reference
Trust in Online Shopping	I believe that my transactions through online shopping sites are likely to be safe	5	(Maqableh et al., 2015)

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	My transactions via online shopping sites are likely to be reliable

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	Many things may not go wrong with my transactions with online shopping site. online shopping site will promptly inform me if any problems occur with my transaction. I am confident that my transactions via. online shopping site will be transparent		

3.9.7 Measurement items for Persuasion knowledge

Table 3.8
Measurement items for *Persuasion knowledge*

Constructs	items	No of items	Reference
Persuasion knowledge	The way persuasion knowledge in the social media post tries to persuade people seems acceptable to me I am familiar with various persuasive techniques used in advertising I believe that advertisers have specific intentions to persuade me to buy their products I often critically evaluate the claims made in advertisements before making a purchase decision	4	(Chen & Cheng, 2020; Mikołajczak-Degrauwe & Brengman, 2014)

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3.10 Data Collection

This study employed a quantitative-methods approach to capture the multidimensional aspects of consumer behavior in the digital realm. Again, utilize a cross-sectional design to gather data at a single point in time, capturing consumers' perceptions and intentions regarding online purchases, trust, and persuasion knowledge.

3.11 Primary Data

Primary data refers to the data researchers collect directly from crucial elements related to thestudy's objective. This study's primary data was obtained through a questionnaire administered torespondents. Both Arabic and English versions were be provided to participants to ensure a better understanding of the questions. The English-language version of the questionnaire were translated into Arabic using the standard forward–backward translation procedure. First, items and response choices were translated into Arabic independently by two native Arabic speakers,both of whom were fluent in English. The two forward translations were then combined into one version by the research team. This forward translation was translated back into English bya professional translator and compared to the original scale.

Additional small changes were performed to ensure that the Arabic version did not differ from the original English version. Nochanges (i.e., neither delete nor rephrase the items) were made to the questionnaire items (Amini et al., 2019; Stănculescu, 2022; Costantini, & Mazzotti, 2020). This survey was conducted from the first week of June 2024 until August, 2024 and targeted Palestinian generation Y aged 20 to 40 who demonstrate their intention to engage in e-commerce and online shopping activities, particularly their willingness to purchase products or services online. In this study, the focus is on purchase intention rather than actual transactions, meaning respondents were assessed based on their likelihood to engage in online purchasing rather than on confirmed purchase behavior. This poll aims to gather respondents' perspectives, understandings, and views on the influence of digital realm (digital marketing practices, E-WOM) and consumer experience (brand image, product quality) in influencing online purchasing behavior.

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3.12 Questionnaire Design

A commonly used tool for collecting data is a questionnaire, consisting of written questions presented to respondents to record their answers. Questionnaires are practical and adaptable instruments for gathering information and providing clear explanations (Sekaran & Bougie, 2013). They offer convenience and cost-effectiveness, allowing easy access for the intended respondents while ensuring accurate collection of necessary details. This study employed questionnaires to efficiently gather quantitative data on Palestinian millennials' perceptions, attitudes, and behaviors regarding digital realm (digital marketing practices, E-WOM) and consumer experience (brand image, product quality) and online purchasing behavior.

There are two sections of the questionnaire in this study. Section A is about the socio-demographics of respondents. Section A gathers information about the respondents' age, gender, educational background, and occupation. Section B focuses on the participants' attitudes and perceptions regarding digital realm (digital marketing practices, E-WOM) and consumer experience (brand image, product quality) influencing online purchasing intention. All questions were measured using a 5-point Likert scale ranging from strongly disagree to agree strongly.

3.13 Pre-Testing

The pre-test was conducted earlier before distributing the questionnaire to the actual populationsample. The aim of this was to test respondents' understanding of each of the items presented in the questionnaire and to ensure the validity and reliability of the instruments, as well as to reduce bias (Sekaran, 2003; Sekaran & Bougie., 2010). In order to test content validity, the questionnaire was reviewed by three academic

experts. Therefore, they were interviewed faceto face. Some adjustments were made after the pre-test and were modified accordingly. Next, reliability analysis was performed using data from the pilot study involving 30 participants.

The acceptability of the reliability scale was determined using the value of Cronbach's alpha coefficients. This pilot testing also helped identify several issues, such as questionnaire content,understanding of wording and sentences, and time taken. Some ambiguous sentences were alsomodified.

3.14 Pilot Study

Implementing a pre-test and pilot research prior to data collection is of utmost importance to ascertain the reliability of measurements for many reasons (Teresi et al., 2022). It helps developand test the adequacy of research instruments, identify logistical challenges that may arise during data collection, estimate outcome variability for sample size determination, evaluate thepracticality of the sampling frame and method, and aid the researcher in gathering preliminarydata.

After expert validation, the study instrument was pilot-tested for reliability and validity. The design questionnaire was given to 50 individual citizens used online shopping in Milliner of West Bank in Palestine. Out of 36 surveys completed and returned, 4 were rejected as unusable, leaving 32 usable. The usable pilot questionnaire response percentage was 64%. The returned questionnaires were used to compute Cronbach's alpha for reliability for Cronbach's alpha ranges from 0.820 to 0.929 for most of the constructs (Hair et al., 2014), which is above the construct measurement validity. SPSS version 26 was used to calculate reliability of pilot study

data for construct-measured items. The result from Table 3.9 below revealed that level of 0.70 and shows that all of the constructs are reliable.

Table 3.9: Pilot Test (Reliability Test)

Coding	Constructs and Sub-constructs	Items	Reliability (Cronbach Alpha)
OPI	Online Purchasing Intention	4	0.922
DMP	Digital Marketing Practices	6	0.923
EWM	Electronic Word of Mouth	5	0.820
PQ	Perceived Product Quality	4	0.928
BM	Brand Image	4	0.873
TOS	Trust in Online Shopping	5	0.929
PK	Persuasion Knowledge	4	0.904

3.14.1 Data Collection Procedures

Data for this study were collected through self-administered questionnaires distributed online using multiple channels to effectively reach Generation Y consumers in the West Bank of Palestine. A Google Form was developed as the primary instrument, and its link was disseminated across social media platforms and professional networks to maximize response rates. On Facebook, the survey was shared in both public and closed groups related to youth, commerce, and community activities, with prior approval from group administrators. Similarly, on Instagram, the link was distributed via stories and direct messages, and community-based pages with significant Generation Y followership were engaged to share the survey, given the platform's popularity among younger consumers and its increasing role in online retail promotion. On X (formerly Twitter), the questionnaire was circulated using widely followed hashtags to target digital discussions relevant to Palestinian youth and e-commerce adoption. Furthermore, WhatsApp was utilized as a primary communication tool in Palestine by distributing the link in university groups, professional associations, and community networks through group administrators. The survey was also shared via email lists,

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which provided an additional means of reaching respondents beyond social media platforms. The use of these channels was justified as they represent the most accessible and widely used digital platforms in the West Bank, particularly among Generation Y, thereby ensuring broader coverage of the target population. To maintain data integrity, respondents were required to provide an email address to prevent multiple submissions, and duplicate entries were excluded from the dataset. All responses were treated with strict confidentiality and used solely for academic purposes, while the complete questionnaire is provided in Appendix A.

3.15 Technique of Data Analysis

The researcher utilized several statistical tools and methods from the software Smart PLS 4.0 to analyze the data and test the research hypotheses. The current study employed the structural equation modeling (SEM) technique to assess the comprehensive validity of the proposed model. A comparative analysis was conducted between two models, namely the first-order model, also referred to as the measurement model, and the second-order model, known as the structural model.

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The present study employed the confirmatory factor analysis (CFA) method as the analytical approach for this investigation. In this study, the researchers employed two distinct analytical approaches grounded in the framework of structural equation models. Specifically, the first- order model was analyzed using two methods: covariance-based analysis, also referred to as CB-SEM, and variance-based analysis, more commonly known as partial least squares or PLS-SEM (Hair & Alamer, 2022). This study utilized the variance-based method called Partial LeastSquares Structural Equation Modeling (PLS-SEM) to improve the precision of predicting endogenous

constructs. Additionally, we utilized the covariance-based method (CB-SEM) for model fitting, as suggested by previous research (Usakli & Rasoolimanesh, 2023; Mia et al., 2022).

The significance of acknowledging the utilization of both methods, namely the Component- Based (CB) approach and the Partial Least Squares (PLS) approach, lies in their complementary nature rather than their competitive relationship. In addition, the present studyemployed partial least squares structural equation modeling (PLS-SEM) at the structural levelto estimate and assess the structural characteristics of the research model. This approach adhered to the prescribed methodologies outlined by (Hair et al. 2022). Descriptive statistics were employed to examine the characteristics of the respondents. We used the test of differences to identify any non-response bias and differences in online purchase intention among users of online shopping platforms.

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To analyze the mediating and moderating effects in this study, specific statistical techniques and tests were utilized within the framework of structural equation modeling (SEM) using Smart PLS 4.0. This section elaborates on the methods for examining these effects in detail. The mediating effects were analyzed using the bootstrapping method in PLS-SEM. Bootstrapping is a non-parametric resampling procedure that allows for the estimation of the indirect effects in the model. This approach involves repeatedly sampling from the data and estimating the indirect effect in each resample, which results in a distribution of the indirect effect from which confidence intervals can be derived. The steps are as follows: (1) Model Specification: Define the hypothesized model including the mediator variable(s) between the independent variable(s) and dependent variable(s). (2) Bootstrapping Procedure: Apply bootstrapping with a recommended 5,000 resamples (Hair et al., 2022). This

will generate a sampling distribution of the indirect effect. (3) Indirect Effect Estimation: Calculate the indirect effects and their significance by examining the confidence intervals. If the confidence interval does not include zero, the mediating effect is considered significant (Preacher & Hayes, 2008).

In the aspect of the moderating effects, they were analyzed by examining the interaction terms in the model. This involves creating interaction terms between the independent variables and the moderator variable (Persuasion Knowledge in this case). The steps include: (1) Creating Interaction Terms: Generate interaction terms between the independent variable(s) and the moderator variable. (2) Model Inclusion: Include these interaction terms in the structural model to assess their impact on the dependent variable. (3) Moderating Effect Estimation: Use the PLS-SEM algorithm to estimate the path coefficients and the significance of the interaction terms. Moderation is supported if the interaction terms significantly predict the dependent variable (Lim et al., 2022). The current study employs both covariance-based SEM (CB-SEM) and variance-based SEM (PLS-SEM) to validate the robustness of the results: (1) CB-SEM for Model Fit: Utilize CB-SEM to assess the overall model fit indices, which helps in validating the measurement model's adequacy (Usakli & Rasoolimanesh, 2023; Mia et al., 2022). (2) PLS-SEM for Predictive Accuracy: Apply PLS-SEM to evaluate the predictive accuracy of the endogenous constructs, providing complementary insights into the model's explanatory power (Hair & Alamer, 2022). Confirmatory Factor Analysis (CFA) was conducted to confirm the factor structure of the constructs used in the study, ensuring that the measurement model is valid and reliable. Descriptive statistics was used to profile respondents and test differences to identify any non-response bias. By employing both mediating and moderating effect

analyses within the PLS-SEM framework, the study ensures a comprehensive examination of the proposed relationships and the robustness of the findings. The combination of CB-SEM and PLS-SEM approaches provides a balanced methodological rigor to validate the theoretical model and enhance the precision of the results.

3.16 Conclusion

To summarize, this chapter thoroughly explains the research methodology utilized in the study,emphasizing the rationale for employing quantitative research techniques. The present study utilized established measurement techniques from prior scholarly investigations incorporated into the data collection procedure via a comprehensive questionnaire. Two esteemed academicians assessed the instrument's content validity before distributing the questionnaire for data collection. After validating the content validity, the researcher conducted a pilot study using Cronbach Alpha statistics to assess the instrument's reliability. Once the researcher completed the pilot study, the questionnaire was distributed to citizens who use online shopping. The collected data was then analyzed using statistical analysis using SmartPLS 3.0. The subsequent chapter provides further analysis interpretation, tables, and diagrams.

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CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents and discusses the study's findings, including data collecting and survey replies, non-response bias, and data cleaning, which addresses missing values and outliers. Descriptive statistics for all latent variables were presented. The chapter also covers PLS-SEM's essential assumptions (Normality, Linearity, Multicollinearity). PLS path modelling data is presented in this chapter. Two parts present the study's key findings. Section one examined the measurement model's item reliability, internal consistency, convergent validity, and discriminant validity. Section two presents structural model results (path coefficient significance, R-squared values, effect magnitude, and predictive relevance). Finally, additional PLS-SEM analysis shows how persuasive knowledge and trust in online shopping moderate the structural model.

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4.2 Survey Response Rate

In this study, a total of 350 questionnaires were distributed to the Milliners (generation y) in the West Bank Palestine. In an attempt to achieve high response rates, several e-mail reminder were sent to respondents who were yet to complete their questionnaires after two months via group emails (Ebert et al., 2018; Traina, MacLean et al., 2005). Thus, the outcomes of these attempts yielded 273 returned questionnaires, out of 350 questionnaires that were distributed to the target respondents. This gives a response rate of 71.7%. Of these 273 questionnaires, Therefore, a response rate of 71.7%. is considered adequate for the analysis in this study as Sekaran (2003) mentioned that a

response rate of 30% is sufficient for surveys. Survey response rate is shown in Table 4.1 below.

Table 4.1

Survey Response Rates

Details	Frequency	Percentage
Distributed Questionnaires	350	100
Returned Questionnaires	273	71.7

4.3 Data Screening and Preliminary Analysis

According to Hair et al. (2010), data screening is considered to be an essential component of any multivariate analysis. This is because it enables the researcher to uncover any potential violations of the main assumptions that pertain to the methodologies that are utilized during the data analysis process. In order to properly analyze the data, it is necessary to evaluate the data in order to guarantee that it is able to accurately reflect the phenomenon that is being investigated, as stated by Pallant (2011).

Furthermore, all questionnaire items such as the dependent variable (online purchase intention– PN), independent (digital marketing practices – DMP; electronic word of mouth – EWM; perceived product quality – PQ; brand image - BM), and moderating variables (persuasion knowledge – PK); and mediating effect (trust in online shopping – TOS) were coded numerically to fill in as a codebook for the statistical analysis. In the end, 273 responses of qualified respondents were accepted. Data collected from the questionnaire survey have to be prepared before proceeding to data analysis.

After the data that was obtained had been entered into the SPSS software in its entirety, the data screening process was carried out. Following the recommendations made by Tabachnick and Fidell (2007), this is essential in situations where SmartPLS is the primary analysis technique that is being utilized. As a result, the researcher investigated the patterns of missing data and identified univariate and multivariate outliers of each of the constructs that were being investigated (Hair et al., 2014).

4.3.1 Missing Value Analysis

Missing data frequently represents a human-centered issue in survey research. Missing data arises when a respondent neglects to answer one or more questions, whether intentionally or unintentionally; this can adversely impact the results of empirical research if not adequately addressed prior to data analysis. The recommendations of Hair et al. (2018) were considered in addressing the missing data. They assert that if the proportion of missing data on a questionnaire surpasses 10%, the corresponding observations should be eliminated from the dataset; furthermore, if a significant percentage of responses is absent for a particular construct, the entire observation may be discarded, regardless of whether the overall missing data remains below 10%. Alternative methods, such as mean value imputation or case-wise deletion, may also be employed to address missing data.

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Among the 273 returned questionnaires, none exhibited missing data over 10% (10 statements or items) unaddressed. Consequently, 12 randomly absent values were addressed through mean value substitution, utilizing inferences derived from both

vertical and horizontal response patterns due to the limited number of missing cases. According to Hair et al. (2010), when missing values constitute less than 5% per indicator, mean value replacement is advisable over case-wise deletion for managing missing values in PLS-SEM analysis. This is illustrated in Table 4.2.

Table 4.2

Treatment of Missing Value

	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
			First	Last		
1	PN2_1	2	1	273	273	SMEAN(PN2)
2	BM1_1	2	1	273	273	SMEAN(BM1)
3	TOS4_1	1	1	273	273	SMEAN(TOS4)
4	PK3_1	4	1	273	273	SMEAN(PK3)
5	DMP4_1	3	1	273	273	SMEAN(DMP4)

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4.3.2 Treatment of Outliers

According to Barnett and Lewis (1994), outliers are defined as observations or groups of observations that are discordant with the rest of the data. Outliers in a regression study can significantly skew the estimations of regression coefficients, resulting in inaccurate outcomes (Verardi &Croux, 2008). To identify any observations that deviate from the SPSS value labels due to erroneous data entry, frequency tables were generated for all variables utilizing minimum and maximum statistics. According to this preliminary review of frequency statistics, no values were identified as being beyond the anticipated range.

The data were analyzed for univariate outliers utilizing standardized values with a threshold of ±3.29 ($p < .001$), as advised by Tabachnick and Fidell (2007). According to Tabachnick and Fidell's (2007) criteria for identifying outliers, only 6 cases were recognized as probable univariate outliers based on standardized values. In addition to employing normalized values for the identification of univariate outliers, multivariate outliers were identified utilizing Mahalanobis distance (D^2).

According to Tabachnick and Fidell (2007), Mahalanobis distance (D2) is defined as "the distance of a case from the centroid of the remaining cases, where the centroid is the point formed at the intersection of the means of all the variables" (p. 74). In the present study, which included 37 observable variables, a chi-square threshold of 82.17 ($p = 0.001$) is recommended. Mahalanobis values beyond this threshold were eliminated. In accordance with this criterion, two multivariate outliers were identified and then removed from the dataset due to their potential impact on the accuracy of the data analysis technique. Consequently, after excluding 2 multivariate outliers, the final dataset for this investigation had 265 entries.

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4.4 Non-Response Bias Test

Non-response bias is identified as the most prevalent error a researcher expects to encounter when estimating sample characteristics, as some categories of respondents are underrepresented due to non-response (Berg, 2002). Singer (2006) contended that there exists no minimum response rate that guarantees a survey estimate is skewed, nor is there a maximum response rate that ensures it is unbiased. Nonetheless, regardless of the magnitude of a non-response, the potential for bias necessitates examination (Sukri et al., 2021)

To assess non-response bias, an extrapolation approach was performed as recommended by Armstrong and Overton (1977). Participants were categorized into two independent samples according to their responses to a survey questionnaire concerning six principal study variables: digital marketing practices, electronic word of mouth, perceived product quality, brand image, trust in online shopping and persuasion knowledge. A method to assess non-response bias involves comparing the responses of participants who completed the questionnaire prior to September 2024 with those who answered afterward (Armstrong & Overton, 1977; Lin & Schaeffer, 1995). The responses from participants who replied after September 2024 essentially represent a sample of the initial non-respondents, which is assumed to reflect the characteristics of the non-respondent group (Miller & Smith, 1983; Oppenheim, 1966).

Table 4.3

Result of Independent-Samples T-test for Non-Response Bias

Constructs		N	Mean	Std. Deviation	Std. Error Mean	F	Sig
Purchase Intention	Early res	162	3.4275	1.05724	.08306	0000	0.985
	Late res	111	3.7185	.99208	.09416		
Digital Market Practice	Early res	162	3.3663	.96646	.07593	1.009	0.316
	Late res	111	3.7327	1.00108	.09502		
Product Quality	Early res	162	2.8472	.91708	.07205	7.248	0.28
	Late res	111	3.2995	1.10413	.10480		
Brand Image	Early res	162	3.1049	.93737	.07365	0.349	0.555
	Late res	111	3.6441	.94180	.08939		
E-word of Mouth	Early res	162	3.1765	.88616	.06962	1.881	0.171
	Late res	111	3.6090	.94711	.08990		
Trust in Online Shopping	Early res	162	3.0272	.98296	.07723	1.589	0.209
	Late res	111	3.5676	1.04221	.09892		
Persuasion Knowledge	Early res	162	3.2346	1.01606	.07983	1.111	0.293
	Late res	111	3.6712	1.07660	.10219		

The independent samples t-test results reveal that the group mean and standard deviation for early and late respondents are not significantly different. The results presented in table 4.3 indicate that the t-test reveals no significant difference between

early and late responses concerning online purchase intention (t= 0.001, p< 0.985); digital marketing practice (t= 1.009, p< 0.316); electronic word of mouth (t= 7.248, p< 0.28); perceived product quality (t= 1.881, p< 0.171); brand image (t= 0.349, p< 0.555); trust in online shopping (t= 1.589, p< 0.209); and persuasion knowledge (t= 1.11, p< 0.293). Consequently, the results demonstrate that while the items exhibit statistical variations, these differences are little and insufficient to impact the overall outcomes.

4.5 Common Method Variance Test

The researcher also examined the possibility of common method bias, which refers to the phenomenon in which the variation is attributed to the measuring method rather than being explained by the components of the study. In order to investigate the common method bias that was present in this study, three tests were carried out. Firstly, the exploratory factor analysis was performed where all the measurement items were entered and the result of the analysis yielded fourteen factors explaining a cumulative of 75.91% of the variance, with the first (largest) factor explain 44.03% of the total variance which is less than 50% (Podsakoff et al., 2012) which is an evidence suggesting lack of substantial common method bias.

In the second step of the study process, the researcher carried out a confirmatory factor analysis by modeling all of the items as indicators of a single factor. The findings indicate that the fitness of the items is poor, which, according to Malhotra et al. (2006), is not a significant problem. The third point is that the correlation matrix, which can be seen in Table 4.4, demonstrates that the maximum inter-construct correlations are lower than 0.90. This is proof that, according to Bagozzi, Yi, and Phillips (1991), common

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technique bias is not a significant issue. As a result, the common approach bias does not present a difficulty in this investigation.

Table 4.4

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	17.692	55.287	55.287	17.692	55.287	55.287
2	2.040	6.376	61.663	2.040	6.376	61.663
3	1.233	3.853	65.516	1.233	3.853	65.516
4	1.091	3.410	68.926	1.091	3.410	68.926
5	1.015	3.171	72.097	1.015	3.171	72.097
6	.879	2.746	74.843			
7	.725	2.266	77.109			
8	.648	2.027	79.135			
9	.578	1.806	80.941			
10	.505	1.580	82.521			
11	.464	1.451	83.972			
12	.443	1.385	85.357			
13	.360	1.126	86.483			
14	.344	1.075	87.559			
15	.332	1.036	88.595			
16	.325	1.014	89.609			
17	.308	.963	90.572			
18	.294	.918	91.490			
19	.291	.909	92.399			
20	.272	.849	93.248			
21	.248	.775	94.023			
22	.230	.719	94.742			
23	.221	.689	95.432			
24	.208	.649	96.081			
25	.205	.640	96.721			
26	.193	.604	97.325			
27	.176	.551	97.875			
28	.155	.486	98.361			
29	.150	.469	98.831			
30	.144	.452	99.282			
31	.131	.410	99.692			
32	.098	.308	100.000			

Extraction Method: Principal Component Analysis.

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4.6 Demographic Profile of the Respondents

The profile of the respondents was analyzed by the researcher using their demographic characteristics in terms of gender, age, highest academic qualification, sector of

respondent. The detailed analyses are presented below. Out of the 273 valid responses used in this study, 139 (50.9%) of them are males while the remaining 134 (49.1%) are females. This study shows that males are the dominant gender in the individual citizens using online shopping in Milliner of West Bank in Palestine. As revealed in the descriptive analysis, 100 (36.6%) of the respondents are between age 20-25 years.73 of the respondents representing 26.7% are in the age brackets 26-30 years. And finally, 100 of the respondents representing 36.6% are between age of 30 - 40 years of age.

Regarding the educational attainment, those with Diploma holder constituted 31 responses, representing 11.4% of the total responses, next are those with bachelor's degree holder amounting to 142(52%) of the total response, and finally are those with master degree amounting to 100 responses representing only (36.6 percent) of the total response. This pointed out clearly that the majority of citizen using online shopping are the holders of bachelor and master degree certificates. Concerning the citizen residence, 88 (32.2%) of respondents were residents of northern sector. 55 (20.1%) of respondents were residents of southern sector. while the remaining 130 (47.7%) of respondents were residence of central.

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Table 4.1

Respondent's profile (n=273)

Variable	Category	Frequency	Per centage (%)
Gender	Male	139	50.9
	Female	134	49.1
Age	20-25yrs	100	36.6
	26-30yrs	73	26.7
	31-40yrs	100	36.6
Academic Qualification	Diploma	31	11.4
	BSc.	142	52.0
	MSc.	100	36.6
Citizen Residence	Northern Sector	88	18.3
	Southern Sector	55	29.8
	Central Sector	130	47.7

4.7 Descriptive Statistics of the Variables

The predominant measure of central tendency is the mean, denoting the average value of the data collection (Sekaran & Bougie, 2010). Standard deviation quantifies the dispersion or spread of a data collection, serving as an index of variability, and is defined as the square root of variance. Mean and standard deviation are essential descriptive statistics for interval and ratio scales. This study employed a five-point Likert scale, adapting the scoring interpretation from Sarstedt, Ringle, et al. (2020).

Thus, the scores below 2.33 are classified as low level, those ranging from 2.33 to 3.67 are considered moderate level, while scores of 3.67 and above are deemed high level. Table 4.9 below displays the mean and standard deviation for all variables included in this investigation. The mean for online purchasing intention was the highest at (M = 3.55, SD = 1.04), whereas perceived product quality had the lowest mean at (M = 3.03, SD = 1.02). In conclusion, the means of all variables were within a high range, as shown in Table 4.6 below.

Table 4.6

Descriptive Statistics of the Study Variables

Constructs	N	Min	Max	Mean	SD
Online Purchase Intention	273	1	5	3.55	1.04
Digital Marketing Practice	273	1	5	3.52	0.99
Electronic word of mouth	273	1	5	3.35	0.93
Perceived Product Quality	273	1	5	3.03	1.02
Brand Image	273	1	5	3.32	0.98
Trust in Online Shopping	273	1	5	3.25	1.04
Persuasion Knowledge	273	1	5	3.41	1.06

4.8 Assumptions of Multiple Regressions (Using Structural Equation Modeling)

The variables were checked for normality, linearity, and multicollinearity and to satisfy the basic and underlying assumptions of the multiple regression analysis in line with the suggestion by Hair *et al.,* (2018) and Pallant (2011).

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4.8.1 Normality Test

Prior studies have conventionally assumed that PLS-SEM yields precise model estimations in contexts characterized by extreme non-normality (Reinartz, Haenlein, & Henseler, 2009). Testing for normalcy is regarded as a crucial and prevalent operation in statistical tests and multivariate data analysis, with numerous methodologies given (Doornik & Hansen, 1994). These exams encompass visual instruments, including stem-and-leaf plots and conventional Q-Q plots. Additionally, skewness and kurtosis are utilized (Hair et al., 2014). Abnormality in variable distributions may skew the correlations among study variables and the relevance of outcomes in multivariate analysis (Chernick, 2011).

Consequently, researchers must assess the normality of their data distributions prior to advancing to the analysis phase (Hair et al., 2018). Field (2009) contends that, with a sample size of 200 or more, it is more crucial to examine the shape of the graphical distribution than to focus on the values of kurtosis and skewness statistics. Field posits that an increased sample size reduces standard errors, thereby elevating the values of kurtosis and skewness statistics. The normality test for this study was conducted using a histogram and a normal probability (Q-Q) plot, followed by assessments of skewness and kurtosis test. Thus, the result of the skewness and kurtosis is within ±2.58 as suggested by Tabachinich and Fidel (2013) as highlighted in Table 4.7 below.

Table 4.7

Normality test (Skewness and Kurtosis)

Constructs	N	Min	Max	Skeness	Kurtosis
Online Purchase Intention	273	1	5	-.554	-.379
Digital Marketing Practice	273	1	5	-.490	-.302
Electronic word of mouth	273	1	5	-.406	-.181
Perceived Product Quality	273	1	5	.218	-.333
Brand Image	273	1	5	-.217	-.408
Trust in Online Shopping	273	1	5	-.176	-.575
Persuasion Knowledge	273	1	5	-.396	-.555

In this context, the present study checked data normality using a graphical method (Tabachnick & Fidell, 2007). Field (2009) said that in a 200-person sample, it is more necessary to graphically depict the distribution shape than the skewness and kurtosis statistics. Field (2009) added that a large sample lowers standard errors, which raises skewness and kurtosis statistics. This justified employing graphical normality tests instead of statistical ones. To verify normality assumptions, this study investigated a histogram and normal probability plots, per Field (2009). Figure 4.1 shows that all histogram bars were closed to a normal curve, indicating that study data are normal. Therefore, shows that this investigation did not violate normalcy assumptions.

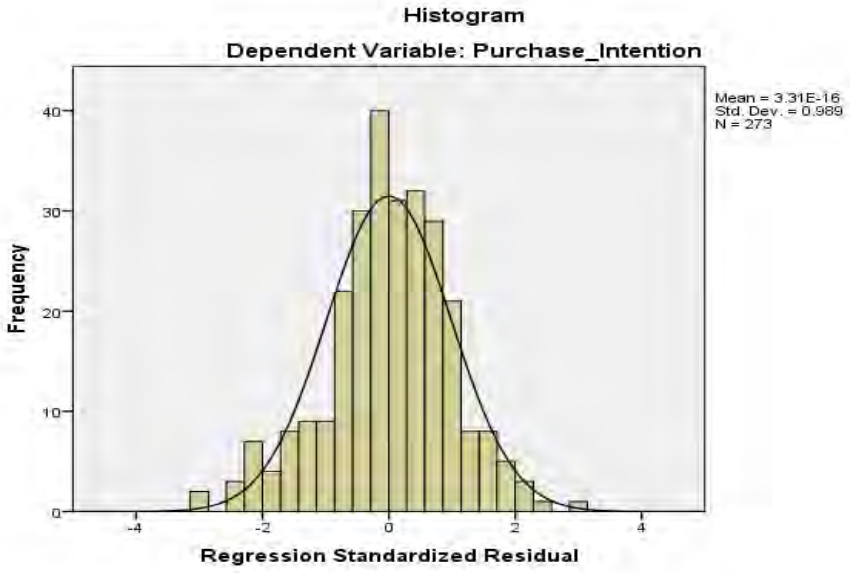

Figure 4.1

Histogram and Normal Probability Plots

4.8.2 Linearity Test

The assumption that the connection between the independent variables and the dependent variables is linear is one of the fundamental assumptions that underpin regression analysis. This is one of the reasons why linearity is so important in this approach. The correlation, on the other hand, can only capture the linear link that exists between variables. Because of this, if there are significant non-linear relationships, they will be disregarded in the analysis, which will result in an underestimation of the true strength of the link (Tabachnich & Fidell, 2013). A residual scatter plot was utilized in the research. According to Hair et al. (2019), the residual of the study should be scattered around zero, and the majority of the scores should be concentrated at zero points. A scatter plot of the relationship between independent factors, the mediating variable, the moderating variable, and the intention to make an online purchase is presented in Figure 4.2. The linearity assumption was satisfied, as evidenced by the fact

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that the plot demonstrates that the residual scores converged at the center along the zero point. The assumption was not violated (See Figure 4.2).

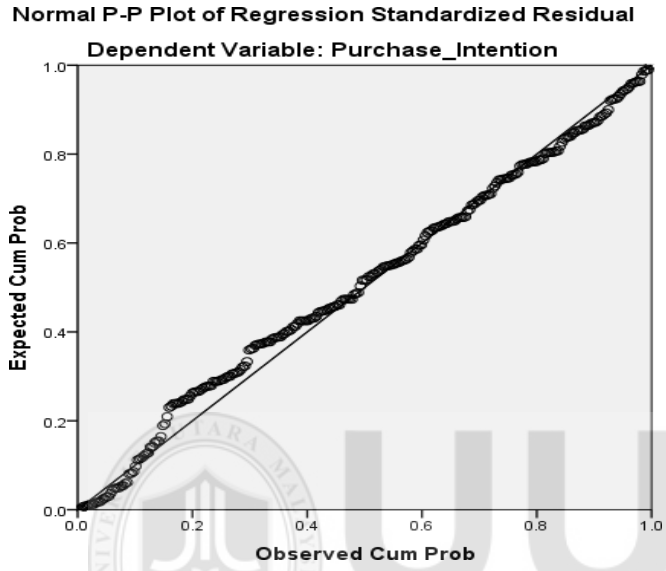

Figure 4.2

Normal Q-Q plot of Independent Factor and Online Purchase Intention

4.7.3 Multicollinearity Test

Sekaran and Bougie (2010) defined multicollinearity as a condition in which two or more independent variables in a multiple regression model exhibit a high degree of correlation. The multiple regression approach presupposes that no independent or explanatory variable exhibits a perfect linear correlation with another (Tabachnich & Fidell, 2007). The most straightforward method for identifying multicollinearity is to examine the correlation matrix of the independent variables. Many individuals regard a correlation of 0.7 or above as substantial (Sekaran & Bougie, 2016), whilst others

perceive an intercorrelation over 0.8 as indicative of significant multicollinearity (Berry & Feldman, 1985).

Hair et al. (2010) indicate that the independent variables have a high correlation of 0.9 among themselves. A bivariate correlation analysis of all independent variables was performed using Pearson's correlation to discover the multicollinearity issue. The Pearson correlation indicated the absence of multicollinearity issues, since the values do not approach 0.7 (see Table 8).

Table 4.8

Correlation Analysis

Constructs	**PN**	**DMP**	**EWM**	**PPQ**	**BM**	**TOS**	**PK**
Purchase Intention	1						
Digital Marketing	.716**	1					
E-word mouth	.693**	.753**	1				
Product Quality	.642**	.679**	.667**	1			
Brand Image	.631**	.651**	.718**	.758**	1		
Trust in Online Shopping	.642**	.682**	.721**	.785**	.757**	1	
Persuasion Knowledge	.634**	.686**	.729**	.688**	.692**	.703**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Another method for detecting multicollinearity is to examine the variance inflation factor (VIF) and the tolerance value. Hair et al. (2010) argued that a VIF exceeding 10 and a tolerance value below 0.10 signify multicollinearity issues. Table 4.9 below presents the Variance Inflation Factor (VIF) and Tolerance values for the independent variables.

Table 4.9

Multicollinearity Test (VIF and Tolerance)

Constructs	**Items**	**Tolerance**	**VIF**

Digital Marketing	6	.360	2.775
E-word of mouth	5	.302	3.308
Product Quality	4	.298	3.357
Brand Image	4	.314	3.185
Trust of Online Shopping	5	.283	3.529
Persuasion Knowledge	4	.363	2.754

4.9 Assessment of PLS-SEM Path Model Results

Presentation of the factor analysis results is reported in this section where the study evaluates the validity and reliability of the construct measures. The outer model indicates the unidimensional nature of the study variables, in terms of factor analysis. The structural models were evaluated to determine the associations between the latent variables. After the checking and screening of the data as described in the previous discussion, the outer model and inner model were assessed (Henseler et al., 2009; Schuenemeyer et al., 2006). PLS-SEM was used in this study to evaluate both the outer model (measurement model) and the inner model (structural model) or what is otherwise called the outer model's validity and reliability (Ramayah, Lee, & In, 2011). The two-step approach for reporting the results of PLS analyses as summarized by (Henseler et al., 2009) is graphically displayed in Figure 4.3 below:

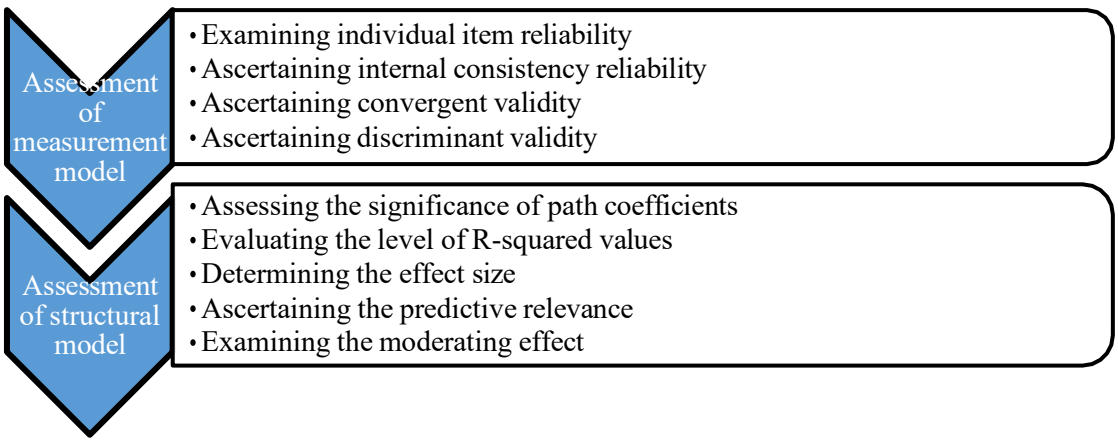

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Figure 4.3

A Two-Step Process of PLS Path Model Assessment

Source: Henseler et al. (2009)

Hence, SmartPLS 3.0 by Hair et al., (2014) was used to find causal connection among the constructs in these theoretical models. Four exogenous latent variables are considered in this study which includes four independent variables (digital marketing practices, electronic word of mouth; perceived product quality and brand image) and persuasion knowledge (moderating variable) in business. The endogenous variable in this study is the dependent variable (online purchase intention).

4.9.1 Assessment of Measurement Model

To assess the measurement model, previous research suggests the researchers to look at the average variance extracted (AVE), indicator loadings, and composite reliability (CR) values to measure the convergent validity. The research first assessed the loadings of the indicators to ensure that they were equal or greater than threshold of 0.6 (Chin, Gopal, & Salisbury, 1997; Gholami, Sulaiman, Ramayah, & Molla, 2013), the CR value should be above 0.7 and above 0.5 for AVE. Therefore, Composite Reliability (CR) which gives a value that indicates reliability and internal consistency was therefore used to determine suitability of the outer model which deals with the measurement of the components. Hence, the validity and reliability of the measures reveal the nature of association among constructs. Furthermore, the degree to which the same constructs are related to each other was checked based on convergent validity indicator average variance extractor threshold of 0.50 and above (Hair et al., 2014; Henseler et al., 2009).

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Table 4.10 reveales the composite reliability value (CR) of all constructs is greater than 0.70 (0.827 to 0.930) Henseler et al., (2009). Loading of all items is greater than 0.40 and the Average Variance Extracted (AVE) values of all constructs are also greater than 0.50". The results revealed statistically satisfied convergent validity criteria recommended (Nunnally & Bernstein, 1994). However, from the 32 items of the variables, 1 was deleted because its loading was below the threshold of 0.40 (Hair et al., 2011).

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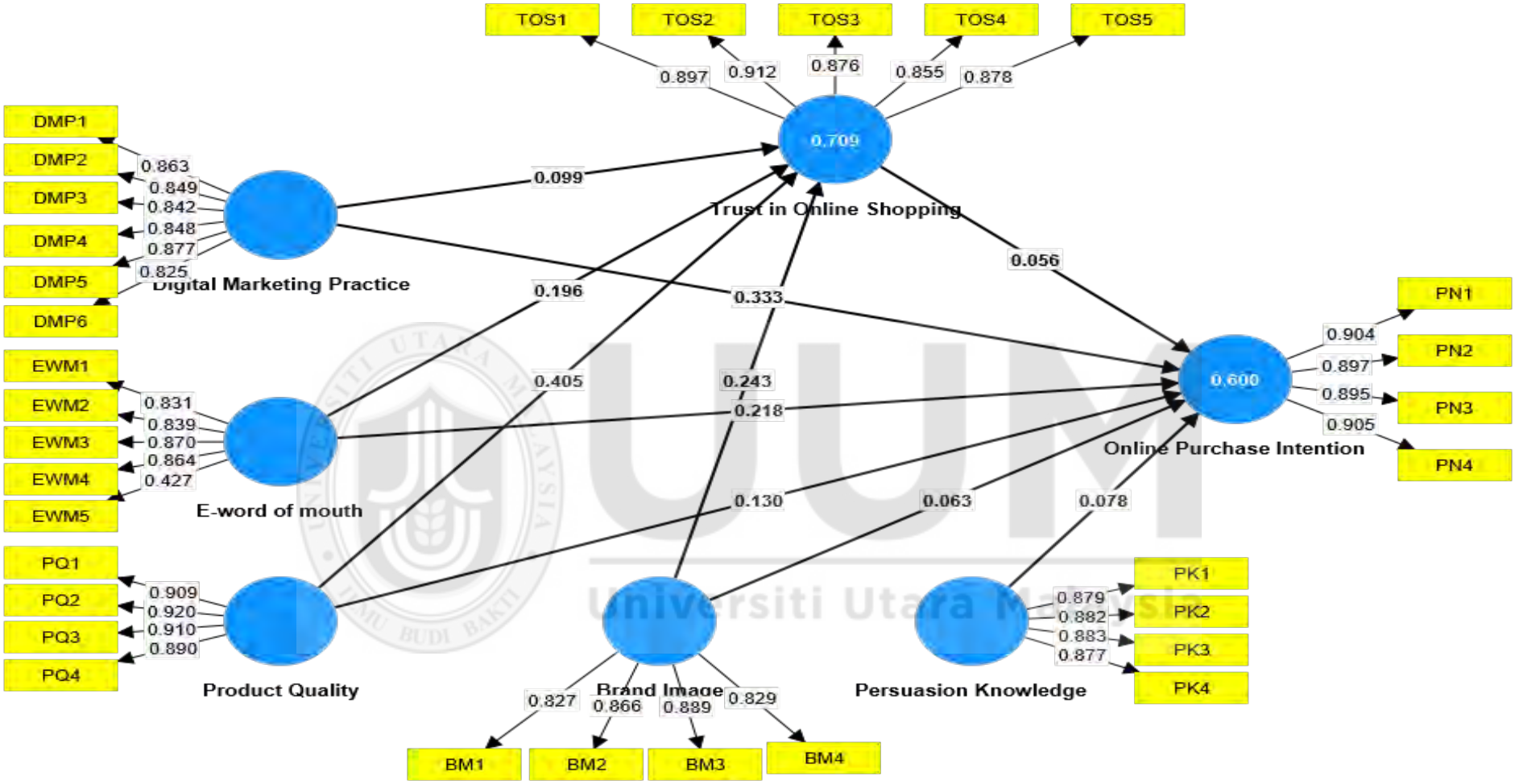

Figure 4.4 Measurement Model (Algorithm)

4.9.1.1 Indicator Loadings, Reliability and Convergent Validity Values

Table 4.10 shows Indicator Loadings, Reliability and Convergent Validity Values of the research variables. The result indicates that the indicator loadings, reliability and convergent validity values fulfilled the criterion of the measurement model (Hair, et al., 2014). In this study, Composite Reliability was examining for internal consistency reliability with coefficient of 0.60 or greater was considered acceptable (Hair et al., 2014; Henseler, Hubona, & Ray, 2016; Peterson & Kim, 2013) and Cronbach's alpha coefficient above 0.6 as recommended by Nunnally and Bernstein (1994).Thus the result of CR in this study is within the range of 0.827-0.930 indicates good internal consistency of the instruments.

Next step is the assessment of convergent validity, this refers to the extent to which measures of the same constructs that are theoretically related to each other are related(Henseler et al., 2009). AVE is used to access convergent validity using a threshold value of 0.50 and above (Hair et al., 2010; Henseler et al., 2009). An AVE in this study is within the range of (0.616-0.823) means that the constructs account for 50% of the variance in its indicators, which is considered adequate(Hair et al., 2014).

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Table 4.10

Measurement Model Summary (Indicator Loadings, Reliability and Convergent Validity Values)

Constructs	Items	Loadings	Cronbach Alpha	CR	AVE
Brand Image	BM1	0.827	0.875	0.914	0.728
	BM2	0.866			
	BM3	0.889			
	BM4	0.829			
Digital Marketing Practices	DMP1	0.863	0.924	0.940	0.724
	DMP2	0.849			
	DMP3	0.842			
	DMP4	0.848			
	DMP5	0.877			
	DMP6	0.825			
Electronic Word of Mouth	EWM1	0.831	0.827	0.884	0.616
	EWM2	0.839			
	EWM3	0.870			
	EWM4	0.864			
	EWM5	0.627			
Persuasion Knowledge	PK1	0.879	0.903	0.932	0.775
	PK2	0.882			
	PK3	0.883			
	PK4	0.877			
Online Purchase Intention	PN1	0.904	0.922	0.945	0.810
	PN2	0.897			
	PN3	0.895			
	PN4	0.905			
Perceived Product Quality	PQ1	0.909	0.928	0.949	0.823
	PQ2	0.920			
	PQ3	0.910			
	PQ4	0.890			
Trust in Online Shopping	TOS1	0.897	0.930	0.947	0.781
	TOS2	0.912			
	TOS3	0.876			
	TOS4	0.855			
	TOS5	0.878			

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Similarly, the Average Variance Extracted in this study assessed discriminant validity as advised by (Fornell-Lacker Criterion), Cross Loadings, and Heterotrait-monotrait (HTMT). Discriminate validity is established when the value of the square root of AVE of each construct is higher than the construct's highest correlation with any other latent

construct (Hair et al., 2014; Henseler et al., 2009). In this study, therefore, discriminant validity was assessed by using Heterotrait-monotrait (HTMT).

Table. 4. 11

Heterotrait-Monotrait Ratio (HTMT)

Constructs	**BM**	**DMP**	**EWM**	**PN**	**PK**	**PPQ**	**TOS**
Brand Image							
Digital Marketing Practice	0.729						
E-word of mouth	0.848	0.864					
Online Purchase Intention	0.703	0.777	0.796				
Persuasion Knowledge	0.782	0.751	0.843	0.696			
Product Quality	0.843	0.732	0.759	0.695	0.751		
Trust in Online Shopping	0.839	0.735	0.819	0.693	0.766	0.845	

Furthermore, discriminator validity is achieved via fornel-larcker criterion, if the square root of the AVE of each construct is greater than its covariate correlations with other constructs, and if the indicators load higher on their respective variables when compared to other indicators (Hair et al., 2018). It can be seen in Table 4.10 that the square roots of the AVE on the diagonal elements were found to be greater than the covariate variable correlations on the off-diagonal elements range. Thus, discriminant validity is achieved for this research study.

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Table 4.12

Discriminant Validity (Fornel-Lacker Criterion)

Constructs	BM	DMP	EWM	PN	PK	PPQ	TOS
Brand Image	**0.853**						
Digital Marketing Practice	0.657	**0.851**					
E-word of mouth	0.722	0.761	**0.785**				
Online Purchase Intention	0.634	0.720	0.698	**0.900**			
Persuasion Knowledge	0.699	0.688	0.726	0.638	**0.880**		
Product Quality	0.760	0.677	0.655	0.643	0.692	**0.907**	
Trust in Online Shopping	0.757	0.682	0.712	0.642	0.705	0.785	**0.884**

4.10 Assessment of the Structural Model

This entailed assessing the prediction capabilities of the structural model and the interrelations among the constructs. The primary criteria for assessing the structural model in PLS-SEM include the importance of path coefficients, coefficient of determination (R2), effect magnitude (F2), and predictive relevance (Q2) (Hair et al., 2014). This study conducted a systematic model analysis of the structural model to thoroughly examine Hypotheses 1 to 5 and present a comprehensive overview of the outcomes. The analysis employed the usual bootstrapping approach, with 5000 bootstrap samples and an original sample size of 273 instances, to evaluate the significance of the path coefficients (Hair et al., 2018; Henseler et al., 2009).

4.10.1 Hypotheses Testing

The hypotheses of the study involved testing the relationships among digital realm, consumer experience, trust and online purchasing intention of individual citizens using online shopping in West Bank in Palestine. The hypotheses were tested using the SmartPLS4, through bootstrapping method. The statistical significance of the relationships among digital realm, consumer experience, trust and online purchasing

intention was determined by the “path coefficients derived from the bootstrapping method. T-values and P-values of the path coefficients were used as base in determining the statistical significance of the relationships between these variables. Two-tailed test was adopted in this study based on the following T-values and P-values; T-value (±1.96) and P-value (0.05). This is summarized in the Table 4.13 and Figure
4.5 below.

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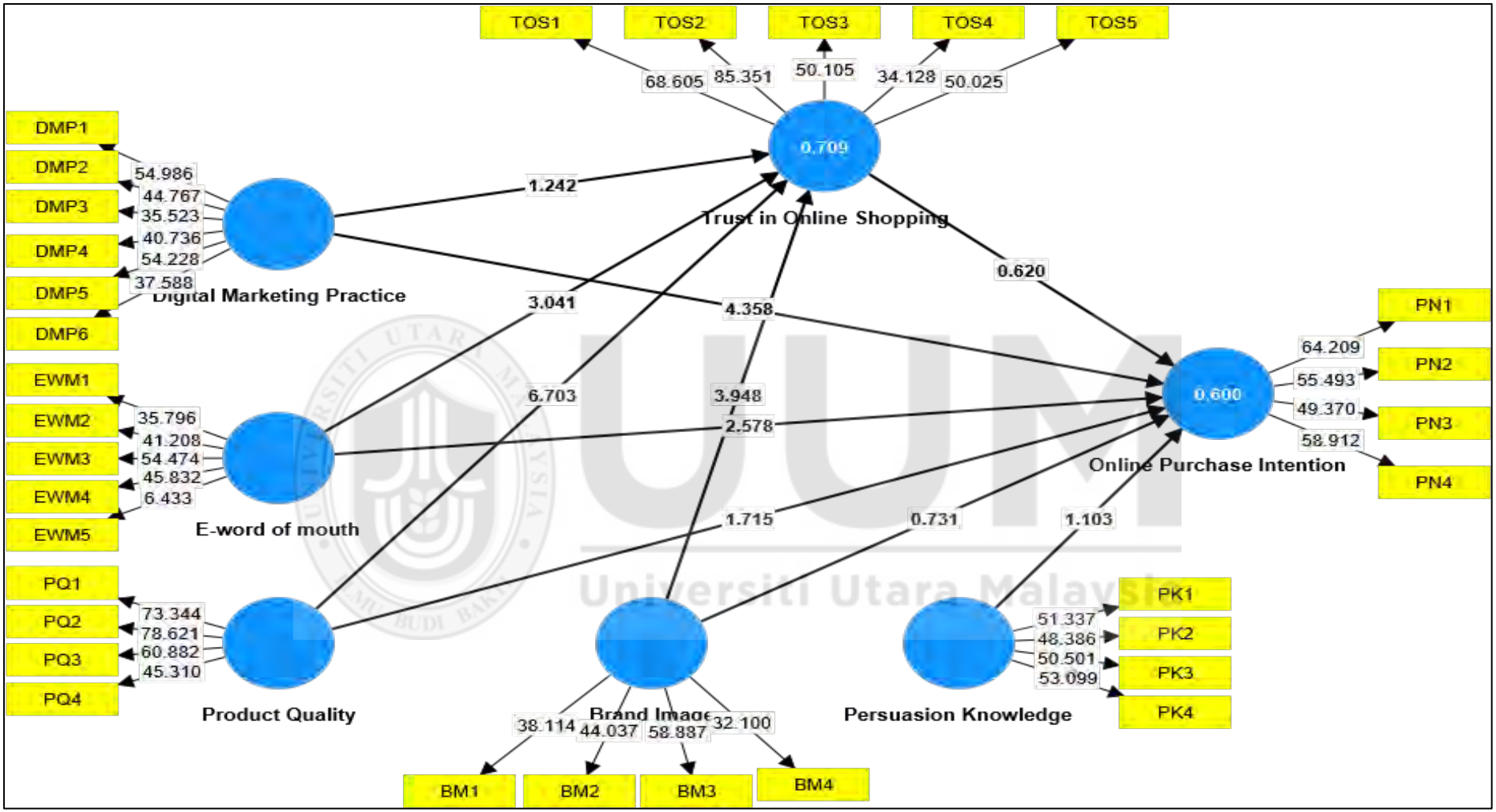

Figure 4.5: Structural Model (*PLS-SEM Bootstrapping* @ 5000)

4.10.2 Direct Relationship

A systematic model analysis of the structural model was conducted in this study. This provided a clear picture of the results and to test hypotheses H1 to H10 via three models. Model 1 examines the relationship between exogenous constructs (DMP, EWM, PPQ, BM and PK) and online purchase intention. Furthermore, Model 2 examines the relationship between trust in online shopping and online purchase intention. Thus, the significance of the relationship was examined on PLS-SEM bootstrapping procedure in the Smart PLS 4. Cases used in analysis were same as the original ones while 5,000 remained constant as bootstrapping samples (Hair, Ringle, & Sarstedt, 2014; Hair Jr. *et al.*, 2018).

Table 4.13

Regression Result I (Direct Effects)

Hypotheses	**Coef.**	**se**	**T-value**	**P values**	**Decisions**	**BCI-LL 2.5%**	BCI-UL 97.5%
BM -> Online Purchase Intention	0.063	0.086	0.731	0.465	Not Supported	-0.100	0.234
DMP -> Online Purchase Intention	0.333	0.076	4.358	0.000	Supported	0.176	0.479
EWM -> Online Purchase Intention	0.218	0.085	2.578	0.010	Supported	0.057	0.395
PPQ -> Online Purchase Intention	0.13	0.076	1.715	0.086	Supported	-0.011	0.286
PK -> Online Purchase Intention	0.078	0.070	1.103	0.270	Not Supported	-0.066	0.211
TOS -> Online Purchase Intention	0.056	0.090	0.62	0.535	Not Supported	-0.117	0.238

Notes:*DMP – digital marketing practices, EWM – electronic word of mouth, PQ – perceived product quality, BM – brand image, TOS – Trust in Online Shopping, and PK – persuasion knowledge.*

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Model 1: Digital Realm, Consumer Experience, and Online Purchasing Intention

Model 1 examines the relationship between exogenous constructs (DMP, EWM, PQ, BM and PK) and online purchase intention of individual citizens using online shopping in Milliner of West Bank in Palestine. Thus, five hypotheses were tested in this model. The exogenous constructs comprised DMP, EWM, PPQ, BM and PK as sub-hypotheses in the study. Figure 4.5 and Table 4.14 show the result of the relationship between exogenous constructs and online purchase intention of individual citizens using online shopping in Milliner of West Bank in Palestine.

Table 4.14

Assessment Structural Model(Exogenous Factor and Online Purchase Intention)

Hypotheses	**Coef.**	**se**	**T-value**	**P values**	**Decisions**	**BCI-LL 2.5%**	BCI-UL 97.5%
BM -> Online Purchase Intention	0.063	0.086	0.731	0.465	Not Supported	-0.100	0.234
DMP -> Online Purchase Intention	0.333	0.076	4.358	0.000	Supported	0.176	0.479
EWM -> Online Purchase Intention	0.218	0.085	2.578	0.010	Supported	0.057	0.395
PPQ -> Online Purchase Intention	0.130	0.076	1.715	0.086	Supported	-0.011	0.286
PK -> Online Purchase Intention	0.078	0.070	1.103	0.270	Not Supported	-0.066	0.211

Note:*DMP – digital marketing practices, EWM – electronic word of mouth, PQ – perceived product quality, BM – brand image, and PK – persuasion knowledge.Coef. = Coefficient; se = standard error.*

The results from Table 4.14 indicate that digital marketing practice, electronic word of mouth and perceived product quality have positive significant with online purchase intention among Milliner of West Bank in Palestine. Specifically, Hypothesis H_1 predicted that digital marketing practice is positively related to online purchase intention individual citizen using online shopping in Milliner of West Bank in

Palestine. Result (Table 4.14, Figure 4.5) indicated that digital marketing practice had significant relationship with online purchase intention (β = 0.333, t = 4.353, p = 0.00), does support the Hypothesis.

Moreover, the hypothesis H_{1b} predicted that electronic word of mouth is positively related to online purchase intention of among Milliner of West Bank in Palestine. Result (Table 4.14, Figure 4.5) indicated that electronic word of mouth had significant relationship with online purchase intention (β = 0.218, t = 2.578, p = 0.010), does support the Hypothesis. Furthermore, the hypothesis H_{1c} predicted that perceived product quality is positively related to online purchase intention of Milliner of West Bank in Palestine. Result (Table 4.13, Figure 4.5) indicated that perceived product quality had significant relationship with online purchase intention (β = 0.130, t = 1.73, p = 0.086), does support the Hypothesis.

The hypothesis H_{1d} predicted that brand image is positively related to online purchase intention of individual citizen using online shopping in Milliner of West Bank in Palestine. However, as shown in Table 4.14, an insignificant positive relationship between brand image and online purchase intention (β = 0.063, t = 0.731, p = 0.465) was found, indicating that hypothesisH_{1d} is not supported. Also, the hypothesis H_{1e} predicted that persuasion knowledge is positively related to online purchase intention of Milliner of West Bank in Palestine. However, as shown in Table 4.14, an insignificant positive relationship between persuasion knowledge and online purchase intention (β = 0.063, t = 0.731, p = 0.465) was found, indicating that hypothesis H_{1e} is not supported.

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The overall result of the objectives indicated that exogenous factors is a very good predictive faction for the online purchase intention at West Bank in Palestine, most especially in the area of digital marketing practice, electronic word of mouth and perceived product quality.

Model 2: Trust in Online Shopping and Online Purchase Intention

Model 3 examines the relationship between trust in online shopping and online purchase intention of Milliner of West Bank in Palestine. Figure 4.5 and Table 4.16 show the result of the relationship between trust in online shopping and online purchase intention of Milliner of West Bank in Palestine.

Table 4.16

Structural Model(Trust in Online Shopping and Online Purchase Intention)

Hypotheses	Coef.	se	T-value	P values	Decisions	BCI-LL 2.5%	BCI-UL 97.5%
TOS -> Online Purchase Intention	0.056	0.090	0.620	0.535	Not Supported	-0.117	0.238

Note: *TOS – Trust in Online Shopping,Coef. = Coefficient; and se = standard error.*

The results from Table 4.16 indicate that trust in online shopping have positive significant with online purchase intention of Milliner of West Bank in Palestine. However, the result indicated that trust in online shopping had insignificant relationship with online purchase intention (β = 0.056, t = 0.620, p = 0.535), does not support the Hypothesis.

4.10.3 Coefficient of Determination (R^2)

Ringle et al. (2012) argue that a prevalent justification for employing PLS-SEM is its robust predictive capability, with all model estimations utilizing R^2 values to assess the model's efficacy in explaining and predicting the endogenous latent variable (Lei & Chu, 2015). The coefficient of determination signifies the cumulative impact of exogenous latent variables on the endogenous latent variable. It quantifies the goodness of fit of the regression function relative to the observed data, with values ranging from 0 to 1.

Chin (1998b) states that the R2 values for endogenous latent variables are evaluated as 0.67 (substantial), 0.33 (moderate), and 0.19 (weak). The acceptance and non-acceptability of the R2 value differ across many fields of research. A higher R2 value indicates a greater percentage of explained variance (Hair et al., 2014). In this model, as indicated in Table 4.17, the R2 values for online purchase intention and trust in online purchasing are 0.600 and 0.709, respectively. The research model accounts for 60% of the overall variance in online purchase intention. The exogenous factors (DMP, EWM, BM, PQ, and PK) combined account for 60% of the variance in online purchase intention, whereas 71% of the variance in trust in online purchasing is attributed to factors not addressed in this study. The variance in online purchase intention and trust in online buying explained by distributed leadership is 60% and 71%, respectively, indicating significant influence. Consequently, this model demonstrates predictive accuracy and can be deemed a robust model (see, Table 4.17).

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Table 4.17

Coefficient of Determination (R^2)

Constructs	R-square	R-square adjusted
Online Purchase Intention	0.600	0.591
Trust in Online Shopping	0.709	0.705

4.10.4 Effect Size (f2)

According to Chin (1998), the effect size quantifies the relative effect of a specific exogenous variable on endogenous variables by analysing changes in the R^2 value. According to Chin (1998), it can be computed as the increase in R^2 of the latent variable to which the path is related, relative to the proportion of the latent variable's variance that is still unexplained. Therefore, the magnitude of the effect might be quantified by applying the following equation (Cohen, 1988; Selya et al., 2012; Wilson et al., 2007):

$$\text{Effect size: } f^2 = \frac{R^2_{Included} - R^2_{Excluded}}{1 - R^2_{Included}}$$

According to Cohen (1988), f^2 values of 0.02, 0.15, and 0.35 have correspondingly weak, moderate, and large effects. The various effect sizes of the latent variables included in the structural model are presented in Table 4.18.

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Table 4.18
Effect Sizes (f^2) of the Variables on Cohen's (1988) Recommendation

Constructs	Effect size (f2)	Decision
Online Purchase Intention		
Brand Image	0.003	None
Digital Marketing Practice	0.097	Small
E-word of mouth	0.036	Small
Persuasion Knowledge	0.005	None
Product Quality	0.018	Small
Trust in Online Shopping	0.002	None
Trust in Online Shopping		
Brand Image	0.068	Small
Digital Marketing Practice	0.012	None
E-word of mouth	0.044	Small
Product Quality	0.206	Medium

As indicated in Table 4.18, the effect sizes for the DMP, EWM, and PQ, on online purchase intention, were 0.097, 0.036, and 0.069, respectively. Hence, following Cohen's (1988) guideline, the effects sizes of these three exogenous variables on online purchase intention can be considered as small respectively. Furthermore, Table 4.22 indicated that the effect sizes for the EWM, BM, and PQ on trust in online shopping were 0.044, 0.068, and 0.206 respectively. Similarly, on the basis of Cohen's (1988) guideline for interpretation of the effect size, the results suggest that the effects sizes of these three exogenous constructs on trust in online shopping can be considered as small, small and medium respectively.

4.10.5 Assessment of Predictive Relevance

The current study employed the Stone-Geisser test to assess the predictive significance of the research model through blindfolding procedures (Geisser, 1974; Stone, 1974). The Stone-Geisser test for predictive relevance is typically employed as an ancillary evaluation of goodness-of-fit in partial least squares structural equation modeling (Duarte & Raposo, 2010). Although this work employed blindfolding to evaluate the

predictive significance of the research model, it is important to note that, according to Sattler et al. (2010), the blindfolding approach is applicable solely to endogenous latent variables with a reflecting measurement model operationalization. The reflective measurement paradigm posits that a latent or unobservable construct induces variance in a collection of observable indicators (McMillan & Conner, 2003). Consequently, since all endogenous latent variables in the current investigation were reflective, a blindfolding process was mostly implemented for these variables.

A cross-validated redundancy metric (Q^2) was utilized to evaluate the predictive significance of the study model (Chin, 2010; Geisser, 1974; Hair et al., 2018). The Q^2 is a metric for assessing the efficacy of a model in predicting the data of excluded cases (Hair et al., 2018). Henseler et al. (2009) assert that a research model exhibiting a Q2 statistic exceeding zero possesses predictive relevance. A research model exhibiting elevated positive Q2 values indicates more predictive relevance. Table 4.19 displays the outcomes of the cross-validated redundancy Q^2 test.

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Table 4.19

*Predictive Relevance (*cross-validation redundancy measure *Q^2)*

Total	SSO	SSE	1-SSE/SSO
Online Purchase Intention	1226	2217.5	0.251
Trust in Online Shopping	2166	2877	0.511

As shown in Table 4.19, the cross-validation redundancy measure *Q^2* for all endogenous latent variables were above zero, suggesting predictive relevance of the model (Chin, 1998; Henseler et al., 2009).

4.10.6 Testing for Mediation of Trust in Online Shopping

The mediation analysis was done using bootstrapping approach (Hair et al., 2014; Hayes, 2009; Preacher & Hayes, 2008) to test the mediating role of trust in online shopping on the relationship between exogenous constructs and online purchase intention. This involves two stages: the first stage was to test the direct relationship between DMP, EWM, BM, PQ and online purchase intention without involving the mediating variables. Specifically, the direct relationship shows that trust in online shopping is positive and significantly related to IT governance effectiveness (β= 0.153, $p<0.10$). The second stage was to test the relationship between DMP, EWM, BM, PQ and trust in online shopping with the involvement of the mediating variables. The result of the mediating effect of trust in online shopping indicated in the Figure 4.6 and Table 4.20 below.

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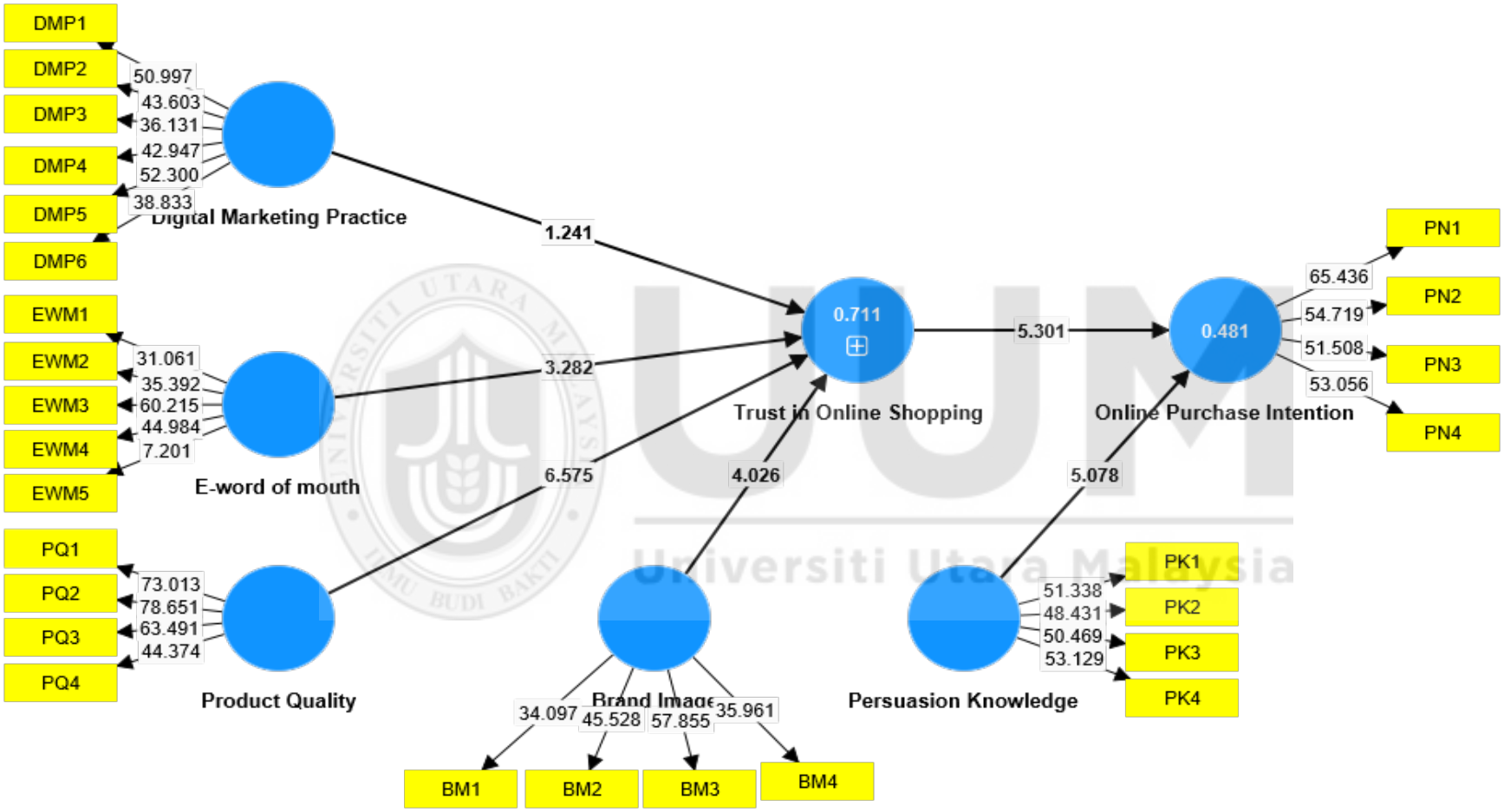

Table 4.6: Structural Model for Mediating Effect *(Mediating Effect of Trust in Online Shopping)*

Table 4.20

Regression Result I (Mediating Effects of Trust in Online Shopping)

Hypotheses	Coef.	se	T-value	P values	Decisions	BCI-LL 2.5%	BCI-UL 97.5%
PQ -> TOS -> Online Purchase Intention	0.152	0.039	3.883	0.000	Mediated	0.081	0.234
BM -> TOS -> Online Purchase Intention	0.093	0.029	3.166	0.002	Not Mediated	0.041	0.159
DMP -> TOS -> Online Purchase Intention	0.037	0.030	1.264	0.206	Mediated	-0.013	0.106
EWM -> TOS -> Online Purchase Intention	0.079	0.031	2.573	0.01	Mediated	0.029	0.147

Note:*DMP – digital marketing practices, EWM – electronic word of mouth, PQ – perceived product quality, BM – brand image, and PK – persuasion knowledge.Coef. = Coefficient; se = standard error.*

Comparing Figure 4.6 provide evidence to draw conclusions regarding the mediation hypothesis. Thus, as shown in Table 4.20 using the bootstrapping approach, H_{4b} which stated that trust in online shopping significantly mediates the relationship between electronic word of mouth and online purchase intention was supported (t value= 2.573, $p< 0.05$). Furthermore, H_{4c} stated that trust in online shopping significantly mediates the relationship between brand image and online purchase intention was also supported (t value= 3.166, $p< 0.05$).

Moreover, H_{4d} stated that trust in online shopping significantly mediates the relationship between perceived product quality and online purchase intention was also supported (t value= 3.883, $p< 0.01$). However, H_{4a} stated that trust in online shopping significantly mediates the relationship between digital marketing practice and online purchase intention was not mediated (t value= 1.264, $p> 0.10$). The overall result indicates that the introduction of trust in online shopping as a mediation have good effect of the relationship between electronic word of mouth, brand image and perceived product quality towards online purchase intention of in West Bank of Palestine.

4.11 Moderating Effect of Persuasion Knowledge

The present study applied a product indicator approach using Partial Least Squares Structural Equation Modelling to detect and estimate the strength of the moderating effect of persuasion knowledge on the relationship between trust in online shopping and online purchase intention of Milliner in West Bank of Palestine (Henseler &Fassott, 2010). The product term approach is considered appropriate in this study because the moderating variable is continuous (Rigdon et al., 1998). According to Henseler and Fassott (2010) given that the results of the product term approach are usually equal or superior to those of the group comparison approach, we recommend always using the product term approach.

To apply the product indicator approach in testing the moderating effects of persuasion knowledge on the relationship between trust in online shopping and online purchase intention, the product terms between the indicators of the latent independent variable and the indicators of the latent moderator variable need to be created, hence, these product terms would be used as indicators of the interaction term in the structural model (Kenny & Judd, 1984). Furthermore, to ascertain the strength of the moderating effects, the present study applied Cohen's (1988) guidelines for determining the effect size. Figure 4.7 and Table 4.21 therefore show the estimates after applying the applied a product indicator approach to examine the moderating effect of persuasion knowledge the relationship between trust in online shopping and online purchase intention.

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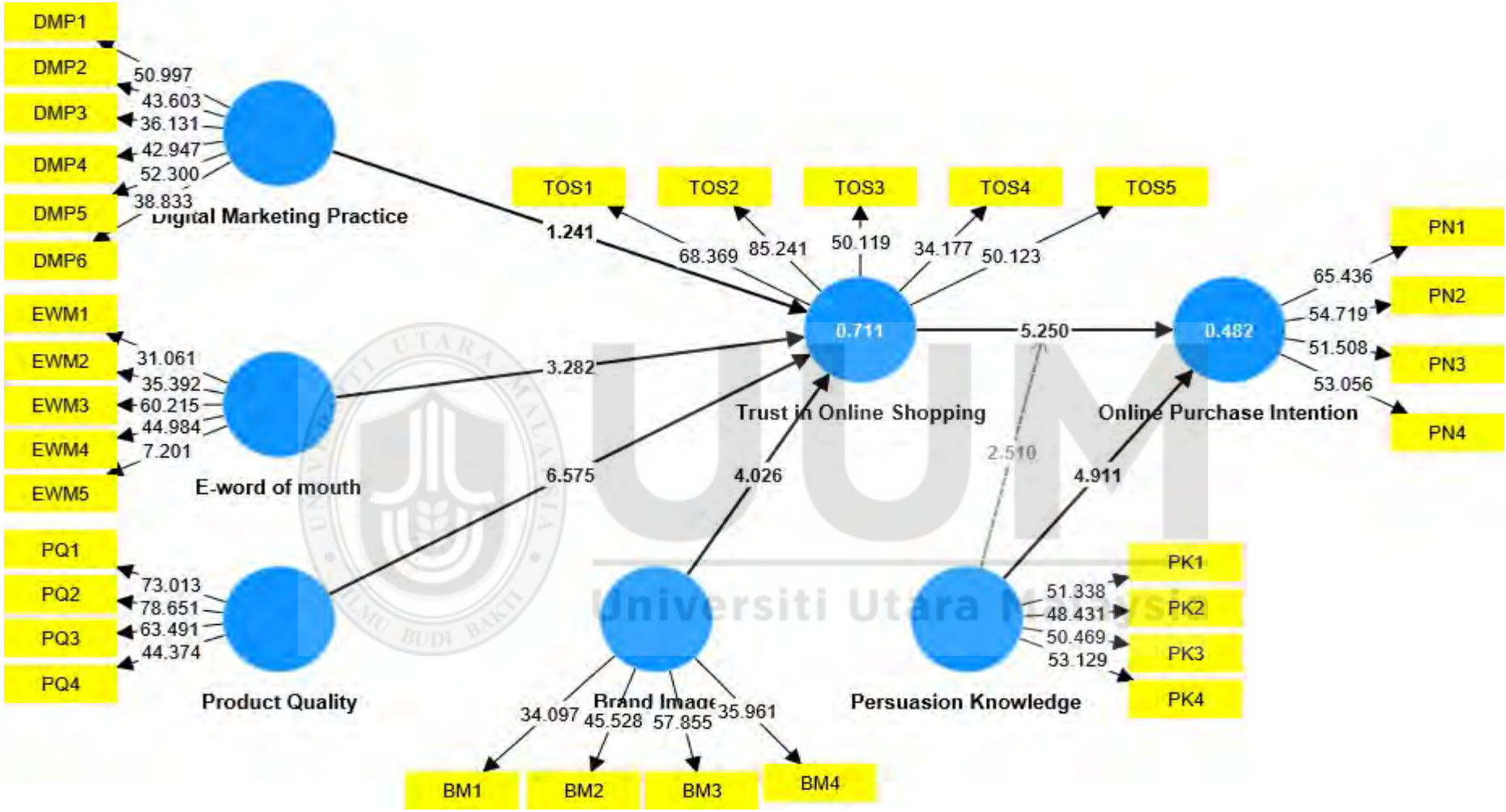

Table 4.7: Structural Model for Moderating Effect *(Moderating Effect of Persuasion Knowledge)*

Table 4.21

Regression Result II (Moderating Effect of Innovation Capability)

Hypotheses	Coef.	se	T-value	P values	Decisions	BCI-LL 2.5%	BCI-UL 97.5%
PK x TOS -> Online Purchase Intention	0.088	0.035	2.510	0.0061	Moderated	0.083	0.056

Note:*PK – persuasion knowledge. TOS – Trust in Online Shopping, Coef. = Coefficient; se = standard error.*

The results presented in table 4.21 and figure 4.7 showed the moderating effect of persuasion knowledge on the relationship between trust in online shopping and online purchase intention. More specifically, the results show that persuasion knowledgemoderates the relationship between trust in online shopping and online purchase intention of individual citizens of Milliner in West Bank of Palestine (β =.088, t = 2.51, p = 0.0061). This relationship is stronger (i.e. more positive) for individuals with high persuasion knowledge han it is for individuals with low persuasion knowledge. Hence, Hypothesis H_5 was fully supported.

Information from the path coefficients was used to plot the moderating effect of persuasion knowledge on the relationship between trust in online shopping and online purchase intention, following the procedures recommended by Aiken and West (1993), Dawson and Richter (2002) and Dawson (Marcus et al., 2002). Figure 4.8 shows that the relationship between trust in online shopping and online purchase

intention is stronger (i.e. more negative) for individuals with high persuasion knowledgethan it is for individuals with low persuasion knowledge.

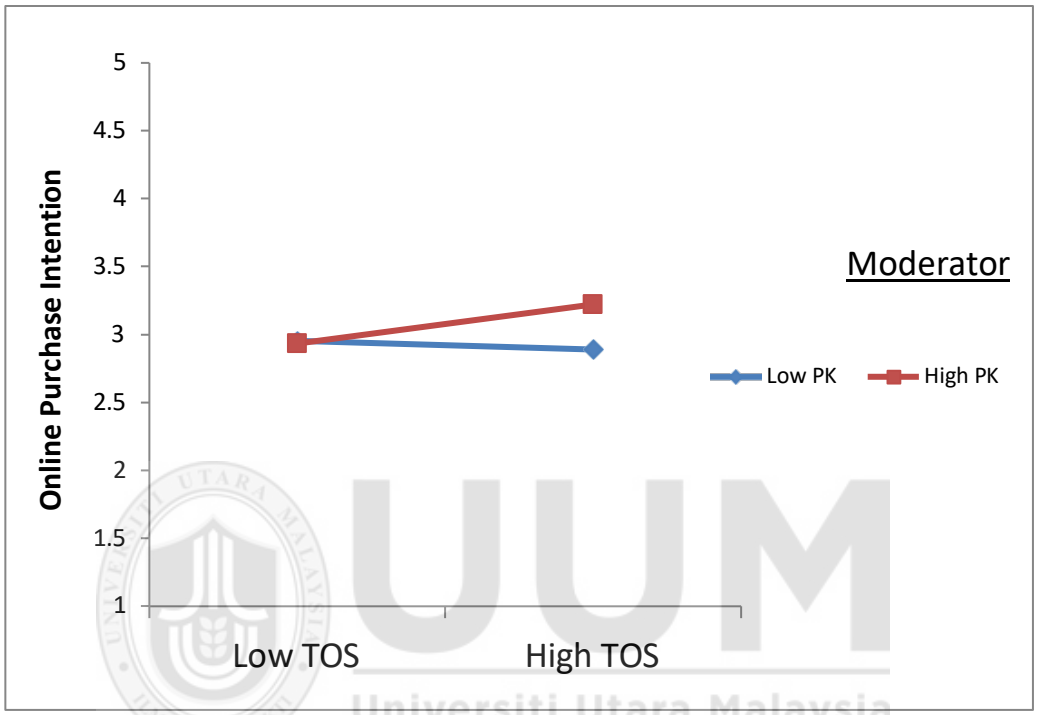

Figure 4.8

Moderation Graph of Interaction TOSand PK on Online Purchase Intention

4.12 Chapter Summary

In this chapter, the justification for using PLS path modelling to test the theoretical model in this study was presented. Following the assessment of the significance of the path coefficients, the key findings of the study were presented. Generally, self-report techniques have provided considerable support for the moderating effects of persuasion knowledge on the relationship between exogenous factors (BM, DMP,

EWM, PQ, & TOS) on online purchase intention of Milliner in West Bank of Palestine. The chapter also presented the results of the response rate test and test of non-response bias. Next, the initial data examination and data screening were conducted, including missing value analysis, assessment of outliers, tests of normality and multicollinearity assessment. Then, sample characteristics were presented, followed by the measurement model as well as the structural model. The three models which were assessed on PLS-SEM method using the SmartPLS 4. The summary of the direct result revealed that six out of the ten hypotheses tested were supported. Furthermore, the indirect result revealed that four out of the five hypotheses tested were supported. The chapter also presented the discussion of the research results. The last chapter (chapter five) presents the conclusions and recommendation regarding the major findings of the study in three sections.

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CHAPTER FIVE
DISCUSSION AND CONCLUSION

5.1 Chapter Overview

This chapter begins with a summary of the study, followed by the discussion of findings. Next, both theoretical and practical contributions of the study are discussed in the following section. The last part of the chapter provides a conclusion of the study after presenting the limitations of the study and suggestions for future research.

5.2 Recapitulation of the Study's Findings

This study investigates the factors of online purchase intention in online shopping. Especially, this study examines the relationship between digital realm (digital marketing practice and E-WOM) and consumer experience (product quality and brand image) on online purchase intention. It also investigates the moderating effect of persuasion knowledge on online purchase intention. Furthermore, it elaborates the mediate effects on trust in online shopping between digital realm (digital marketing practice and E-WOM) and consumer experience (product quality and brand image) on online purchase intention.

To be specific, the first objective of this study is to investigate the relationship between digital realm (digital marketing practice, E-WOM) on online purchase intention in online shopping among millennials in Palestine especially in West Bank . The second objective is to determine the relationship between consumer experience (product

quality, brand image) on online purchase intention. The third objective is examining mediate effects on trust in online shopping between digital realm (digital marketing practice and E-WOM) and consumer experience (product quality and brand image) and online purchase intention, Furthermore, the fourth objective is to investigate the moderating effect of persuasion knowledge on online purchase intention.

Reconsidering the study's objectives, this study is commenced to seek answers to some research questions (i) what extent does digital realm (digital marketing practice and E-WOM) influence online purchase intention? (ii) what extent does consumer experience (product quality and brand image) influence online purchase intention? (iii) Does trust in online shopping mediate the relationship between digital realm, customer experience and online purchase intention? (iv) Does persuasion knowledge moderate the relationship between trust in online shopping and online purchase intention?

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Data were gathered from millennials that use online shopping in Palestine especially in West Bank . In this study, 350 questionnaires were distributed, and 273 sets were returned. Eight questionnaires excluded because they were incomplete. Only 265 usable and analysed with the effective response rate is 76 percent. Data were analysed using SmartPLS 3.3.2 to test the hypotheses of the study. In the first stage (i.e., measurement model or outer model), the validity and reliability of the items used for each construct were assessed. Under measurement model, both convergent and discriminant validity were satisfied and met all requirements. Then, in the next stage

(i.e., structural model or inner model), the hypotheses were tested and the relationship between the constructs assessed. Finally, the predictive relevance (Q^2) through blindfolding was assessed. After analysing the two stages, the moderating effect were carried out through bootstrapping procedure.

Responding to the first and second research questions, which examine the extent to which the digital realm (i.e., digital marketing practices and electronic word-of-mouth) and consumer experience (i.e., perceived product quality and brand image) influence online purchase intention, the findings reveal significant relationships between these factors and online purchase intention, except for brand image. Digital marketing practices and E-WOM significantly influence online purchase intention, underscoring their critical roles in shaping consumer behavior in online shopping. Similarly, perceived product quality positively impacts online purchase intention, highlighting the importance of delivering products that meet consumer expectations. However, the relationship between brand image and online purchase intention is not significant, suggesting that brand image alone may not strongly influence purchase decisions in the West Bank context, where economic and practical considerations often outweigh symbolic attributes.

With regards to the third research question, which explores the mediating role of trust in online shopping between the digital realm, consumer experience, and online purchase intention, the findings indicate that trust significantly mediates the

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relationships for digital marketing practices, E-WOM, and perceived product quality. Trust enhances the effect of these factors on purchase intention, demonstrating its pivotal role in reducing perceived risks and fostering consumer confidence in the online shopping process. However, trust does not mediate the relationship between brand image and online purchase intention, suggesting that brand image influences purchase intention directly, by passing trust as an intermediary.

In addressing the fourth research question, which investigates the moderating effect of persuasion knowledge on the relationship between trust in online shopping and online purchase intention, the findings show that persuasion knowledge does not significantly moderate this relationship. This indicates that the level of consumer awareness about persuasive tactics does not alter the influence of trust on online purchase intention, suggesting that trust remains a robust determinant of consumer behavior regardless of the extent of persuasion knowledge.

Finally, the study contributes to understanding the dynamics of online consumer behavior in the context of Palestine, especially the West Bank, providing critical insights into the interplay between trust, digital realm factors, consumer experience, and online purchase intention. The findings highlight the need for businesses to prioritize building trust, ensuring product quality, and leveraging digital marketing and E-WOM while recognizing the limited influence of brand image and persuasion knowledge in this unique socio-economic and cultural setting.

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5.1 Summary of the Hypotheses Tested and Findings

Hypotheses		***Findings***
H1	Digital marketing has a significant relationship with online purchase intention.	Supported
H2	E-WOM has a significant relationship with online purchase intention.	Supported
H3	Perceived Product quality have a significant relationship with online purchase intention.	Supported
H4	Brand image has a significant relationship with online purchase intention.	Not Supported
H5	Trust in online shopping has a significant relationship with online purchase intention.	Not Supported
H6	Trust in online shopping mediates the relationship between digital marketing practices and online purchase intention.	Supported
H7	Trust in online shopping mediates the relationship between E-WOM and online purchase intention.	Supported
H8	Trust in online shopping mediates the relationship between perceived product quality and online purchase intention.	Supported
H9	Trust in online shopping mediates the relationship between brand image and online purchase intention.	Not Supported
H10	Persuasion knowledge moderates the relationship between trust in online shopping and online purchasing intention.	Supported

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5.3 Discussion

Next, the following sub-sections were organized to answer the four research questions set earlier in line with the ten research hypotheses, and to achieve the research objectives. As mentioned above, this study is to examine factors that influence online purchase intention in Palestine, West Bank . This study used the Stimulus-Organism-Response model (SOR) Model and Elaboration Likelihood Model (ELM) Theory as a

basis in developing the research framework. The (SOR) Model introduces a comprehensive set of antecedents of online purchase intention, consumer experience,

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digital realm and trust in online shopping. Furthermore, (ELM) Theory provides complementary perspectives focused specifically on persuasion. Millennials that use the online shopping to buy and sell the product in Palestine were used in this study. As stated earlier, the study has concluded that all direct relationships were supported. This specifies that digital marketing practices (i.e., personalized advertisements and targeted campaigns) and electronic word-of-mouth (E-WOM) have a significant and positive influence on online purchase intention. Additionally, perceived product quality (i.e., product reliability and satisfaction) significantly affects online purchase intention. However, with regard to brand image, the hypothesized mediating relationship was not supported due to the non-significant result. This suggests that brand image does not significantly mediate the relationship between digital marketing practices, E-WOM, and online purchase intention in the context of the West Bank. Regarding the moderating effect of persuasion knowledge, the study found that it does significantly moderate the relationship between trust in online shopping and online purchase intention. This indicates that the level of consumer awareness of persuasive marketing tactics strengthens the influence of trust on their intention to make online purchases.

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5.3.1 The Relationship Between Digital Marketing Practices and Online Purchase Intention

The findings of this study confirm a significant positive relationship between digital marketing practices and online purchase intention, underscoring the pivotal role that digital marketing strategies play in influencing consumer behavior in the West Bank. This discussion contextualizes the findings within the existing literature and the unique socio-economic and digital landscape of Palestine, particularly the West Bank. The results align with the broader academic consensus on the influence of digital marketing practices, which encompass personalized advertising, search engine optimization (SEO), content marketing, and social media engagement. Prior research highlights that effective digital marketing fosters trust, convenience, and engagement, thereby increasing online purchase intentions (Alalwan et al., 2020). In the context of the West Bank, where digital infrastructure is rapidly evolving but remains challenged by political and economic constraints, these practices serve as a bridge to mitigate consumer skepticism and enhance purchasing behavior.

Consumer trust emerges as a critical mediator in the digital marketing and online purchase intention nexus. Studies by Hajli (2015) and Gefen et al. (2003) emphasize that trust in digital platforms is vital for fostering online purchase intentions. In the West Bank, trust is influenced not only by marketing strategies but also by socio-political factors, such as the reliability of logistics and payment systems, and the role of international e-commerce platforms operating in the region. Digital marketing

practices tailored to address these concerns, such as highlighting secure payment gateways and reliable delivery options, significantly enhance consumer confidence and, consequently, purchase intentions.

Palestinian consumers, particularly in the West Bank, exhibit unique online behavior shaped by cultural and economic factors. Research indicates that cultural congruence in digital marketing content—aligning advertisements with local values, language, and traditions—strengthens consumer resonance and enhances purchase likelihood (De Mooij & Hofstede, 2011). Furthermore, the economic conditions of the West Bank, marked by limited disposable income and reliance on local businesses, necessitate cost-effective digital marketing strategies that emphasize value-for-money offers and localized product relevance.

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Social media marketing, a cornerstone of digital marketing practices, plays a particularly influential role in the West Bank, where platforms like Facebook and Instagram dominate consumer interaction. These platforms facilitate direct communication between businesses and consumers, amplifying the perceived value of authenticity and immediacy in marketing efforts (Al-Qudah et al., 2022). The study's findings corroborate the literature suggesting that engaging content, user-generated reviews, and interactive campaigns on social media significantly enhance online purchase intentions by reducing information asymmetry and fostering a sense of community.

The significant relationship between digital marketing practices and online purchase intention in the West Bank underscores the transformative potential of digital strategies in fostering e-commerce growth. By addressing trust issues, aligning with cultural norms, and optimizing for accessibility, businesses can leverage digital marketing to overcome regional challenges and drive consumer engagement. This study contributes to the growing body of literature on digital marketing in emerging economies, providing valuable insights for practitioners and policymakers aiming to enhance online consumer behavior in Palestine.

5.3.2 The Relationship Between Electronic Word-of-Mouth (E-WOM) and Online Purchase Intention

The findings of this study reveal a significant positive relationship between electronic word-of-mouth (E-WOM) and online purchase intention, highlighting the substantial impact of consumer-generated online communication on purchasing behavior. This discussion situates these findings within existing academic literature while exploring the unique socio-economic and cultural dynamics of the West Bank to contextualize their implications. E-WOM, defined as consumer-to-consumer communication about products or services through digital platforms, has been widely recognized as a key determinant of online purchase behavior (Cheung & Thadani, 2012).

The study's findings align with this consensus, demonstrating that positive E-WOM—through reviews, recommendations, and shared experiences—enhances consumers' trust, reduces perceived risk, and increases confidence in making online purchases. In the West Bank, where trust in businesses and transactions is particularly crucial due to socio-political and infrastructural challenges, E-WOM acts as a pivotal mechanism for shaping consumer perceptions and decisions. Trust is a recurrent theme in E-WOM literature and plays a critical mediating role in the relationship between E-WOM and online purchase intention (Gefen et al., 2003). Consumers rely heavily on peer reviews and testimonials to assess the credibility of online vendors, particularly in regions like the West Bank, where concerns about fraud and unreliable services are prevalent.

Positive E-WOM, often perceived as more authentic and unbiased compared to traditional advertising, builds trust among consumers, thereby increasing their likelihood of purchasing online. This finding aligns with the trust-building potential of E-WOM highlighted in the work of Filieri et al. (2015). The cultural context of Palestine, characterized by strong community ties and interpersonal relationships, amplifies the influence of E-WOM. Recommendations from trusted individuals or community members carry significant weight in the decision-making process. Research by Erkan and Evans (2016) supports the idea that E-WOM is particularly effective in collectivist cultures, where individuals prioritize social approval and shared experiences. In the West Bank, leveraging culturally congruent E-WOM

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strategies—such as Arabic-language reviews and local influencers—can enhance consumer resonance and increase purchase intentions.

Social media platforms are primary conduits for E-WOM in the West Bank. Platforms like Facebook, Instagram, and WhatsApp dominate the digital landscape and serve as hubs for sharing opinions, experiences, and recommendations. The findings of this study corroborate prior research indicating that the interactivity and accessibility of social media enhance the reach and impact of E-WOM (Alalwan et al., 2017). In the West Bank, where traditional advertising may face limitations due to economic constraints, E-WOM on social media offers an efficient and cost-effective alternative for influencing consumer behavior. While E-WOM significantly drives online purchase intention, several challenges remain. For instance, negative E-WOM or misleading reviews can deter potential buyers and damage brand reputations.

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In the West Bank, where online purchasing is still an emerging practice, businesses must actively monitor and manage their digital presence to mitigate the impact of unfavorable E-WOM. Additionally, providing prompt and transparent responses to consumer concerns on social media platforms can further enhance trust and consumer loyalty. The significant relationship between E-WOM and online purchase intention underscores the transformative potential of consumer-driven communication in shaping online purchasing behavior in the West Bank. Businesses operating in this region should prioritize cultivating positive E-WOM by delivering exceptional

customer experiences, leveraging social media channels effectively, and building strong community relationships. This study contributes to the growing body of research on E-WOM in emerging economies, offering valuable insights for businesses and policymakers aiming to foster trust and drive e-commerce growth in Palestine.

5.3.3 The Relationship Between Perceived Product Quality and Online Purchase Intention

The findings of this study demonstrate a significant positive relationship between perceived product quality and online purchase intention, highlighting the central role that product quality perception plays in influencing consumer behavior in the online marketplace. This discussion examines these findings in light of current academic literature and situates them within the socio-economic and cultural dynamics of the West Bank, Palestine. Perceived product quality refers to the consumer's judgment of a product's overall excellence or superiority based on available information. Numerous studies have established its critical role in driving online purchase intentions, especially in contexts where consumers cannot physically examine products prior to purchase. Zeithaml (1988) emphasizes that perceived quality serves as an essential extrinsic cue, especially in digital commerce, where direct sensory evaluation is absent. The findings of this study confirm that higher perceptions of product quality are strongly associated with greater willingness to purchase products online, aligning with the observations of Dodds et al. (1991).

In the West Bank, trust in product quality is particularly significant due to factors such as limited e-commerce infrastructure and a consumer base cautious about online transactions. This aligns with the work of Gefen et al. (2003), which underscores the importance of trust in reducing consumer uncertainty in online shopping. For West Bank consumers, perceived product quality is often evaluated through available product descriptions, reviews, and images. Therefore, ensuring clear, detailed, and accurate product information can significantly enhance perceptions of quality, thereby increasing purchase intentions. The cultural and economic environment of the West Bank adds a unique dimension to how perceived product quality influences online purchase intention. Collectivist cultural norms prevalent in Palestinian society often lead consumers to rely heavily on peer opinions and community-based recommendations when assessing product quality. This finding aligns with research by De Mooij and Hofstede (2011), which highlights the influence of cultural context on quality evaluations and consumer decision-making. Moreover, given the economic constraints in the region, consumers are particularly discerning about the quality-to-price ratio, prioritizing perceived value when making online purchases. Electronic word-of-mouth (E-WOM) and social media play crucial roles in shaping perceived product quality in the West Bank. Positive reviews, testimonials, and user-generated content on platforms like Facebook and Instagram significantly influence consumer perceptions, as highlighted by Erkan and Evans (2016).

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The study's findings suggest that businesses operating in the West Bank should strategically leverage these platforms to showcase product quality through authentic consumer feedback and detailed product showcases. The significant relationship between perceived product quality and online purchase intention underscores the need for businesses in the West Bank to prioritize quality assurance and effective online representation of their products. Transparent communication of product features, reliable quality certifications, and responsive customer service are essential strategies to enhance consumer trust and perception of quality. Additionally, businesses must adapt to the region's infrastructural limitations by ensuring accurate delivery timelines and addressing post-purchase concerns promptly.

Despite the opportunities, challenges persist in ensuring high perceived product quality in the West Bank's online marketplace. Limited consumer protection laws, the absence of robust return policies, and logistical difficulties can undermine quality perceptions and deter online purchases. Addressing these challenges requires collaborative efforts from businesses, policymakers, and technology providers to create a supportive ecosystem that fosters trust in online shopping. The significant positive relationship between perceived product quality and online purchase intention highlights the centrality of quality perceptions in driving e-commerce growth in the West Bank. By addressing consumer concerns through transparent communication, leveraging social proof, and emphasizing value-for-money propositions, businesses can effectively enhance perceived product quality and encourage online purchases. This study

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contributes to the growing literature on consumer behavior in emerging economies, offering valuable insights for practitioners and policymakers aiming to strengthen e-commerce in Palestine.

3.5.4 The Relationship Between Brand Image and Online Purchase Intention

The findings of this study indicate an insignificant relationship between brand image and online purchase intention among consumers in the West Bank. This outcome challenges the conventional narrative in existing literature that posits brand image as a key driver of consumer behavior in online contexts (Keller, 2013; Kotler & Keller, 2016). This discussion contextualizes the findings within the unique socio-economic, cultural, and technological landscape of Palestine, while drawing on relevant academic literature to explore potential explanations. Brand image, defined as the perceptions and associations held by consumers about a brand, is widely recognized as an influential factor in driving purchase intentions (Aaker, 1997).

Studies suggest that a strong positive brand image typically leads to greater consumer trust, loyalty, and purchasing behavior (Bian, and Moutinho, 2011; Zhang, 2015; Dam, & Dam, 2021). However, the insignificant findings in this study suggest that in the context of the West Bank, other factors may overshadow the impact of brand image on online purchase intention. This divergence aligns with research by Kim and Ko (2012), which highlights that the importance of brand image varies across cultural and

economic contexts. In the West Bank, where socio-economic instability and constrained consumer purchasing power are prominent, practical considerations such as price, product accessibility, and trust in e-commerce platforms may hold greater influence than brand perception.

The economic environment of the West Bank significantly shapes consumer behavior. With high unemployment rates and limited disposable income, price sensitivity often drives purchasing decisions over brand loyalty or image (Al-Silwadi, 2022). This aligns with the concept of functional value in consumer decision-making, where consumers prioritize product affordability and practicality over symbolic attributes associated with brand image (Zahid, & Ahmed, 2017). Additionally, consumers in the West Bank may be more inclined to evaluate products based on perceived quality, reviews, and recommendations rather than established brand reputation, particularly in online marketplaces. This behavior is consistent with the findings of Erdem and Swait (2004), who argue that in high-risk environments, consumers rely more on direct product information and less on abstract brand associations.

Trust in e-commerce platforms, logistics, and payment systems in the West Bank remains a critical concern (Hossain et al., 2024). While a positive brand image may mitigate perceived risks in mature markets, the limited trust in online shopping infrastructure in the West Bank reduces the effectiveness of brand image in influencing purchase intention. This is supported by Gefen et al. (2003), who emphasize that trust

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is a prerequisite for translating brand reputation into online purchase behavior. In this context, even well-established brands may struggle to overcome systemic barriers such as unreliable delivery services or limited return policies. Local cultural dynamics may further explain the findings. Research by Balashova, and Urupa, (2024), underscores the importance of cultural congruence in branding strategies. In the West Bank, where local community ties and shared experiences play a significant role, global brand images may lack the cultural resonance necessary to drive purchase intentions.

Consumers might prioritize local brands that align with their values and socio-economic realities, diminishing the relative impact of brand image for multinational or luxury brands in online environments. The insignificant findings also suggest that other factors, such as perceived product quality, price sensitivity, and E-WOM, may hold greater sway over online purchase decisions in the West Bank. This is consistent with Al-Dmour et al. (2020), who found that in developing economies, functional and transactional attributes often outweigh emotional or symbolic brand associations in consumer decision-making. Furthermore, the nascent state of e-commerce in the West Bank means that consumers are still adapting to online shopping behaviors, potentially limiting the role of brand image in their evaluations.

The findings have practical implications for businesses operating in the West Bank. While brand image remains important in building long-term consumer trust and loyalty, companies should focus on addressing immediate consumer concerns such as

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price competitiveness, quality assurance, and reliable logistics. Marketing strategies should emphasize functional benefits and practical value propositions, particularly in online channels, to better align with consumer priorities (Doligalski, 2010). Additionally, businesses may benefit from leveraging local influencers and community-based marketing approaches to enhance brand authenticity and cultural relevance. This can help bridge the gap between brand image and purchase intention in a way that resonates with the socio-cultural context of the West Bank.

The insignificant relationship between brand image and online purchase intention in the West Bank underscores the contextual variability of consumer behavior. Economic constraints, trust deficits, and cultural dynamics appear to limit the impact of brand image in influencing online purchases. These findings highlight the importance of adopting localized and consumer-centric strategies in emerging markets. Future research should explore the interplay of alternative factors, such as trust and functional value, to better understand the drivers of online purchase intention in the West Bank.

3.5.5 The Relationship Between Trust in Online Shopping and Online Purchase Intention

The findings of this study indicate an insignificant relationship between trust in online shopping and online purchase intention in the West Bank. The result diverges from much of the existing literature, which generally emphasizes trust as a pivotal determinant of consumer behavior in e-commerce (Helmi et al., 2024; Sulistyowati, &

Husda, 2023). This section examines potential explanations for this outcome, contextualizing it within the unique socio-economic, cultural, and technological landscape of Palestine, particularly the West Bank. Trust in online shopping is commonly viewed as essential for mitigating perceived risks and fostering consumer confidence in digital transactions (Khan et al., 2024). Numerous studies have established a positive relationship between trust and online purchase intention, suggesting that trust serves as a prerequisite for engaging in e-commerce (Kim et al., 2008; Kurumbatu, 2024; Chu, & Zhang, 2016). However, the findings of this study suggest that in the West Bank, trust may not play a decisive role in shaping consumer purchase decisions, which can be attributed to several contextual factors.

The economic landscape of the West Bank, marked by high unemployment rates and limited disposable income, compels consumers to prioritize practical and tangible factors, such as product price and quality, over abstract concepts like trust in the platform. This is consistent with Sheth et al.'s (1991) theory of consumption values, which posits that economic constraints drive consumers to focus on functional attributes. In such a setting, even if trust is present, it may not translate into actual purchase behavior if other economic considerations are not met. The socio-political instability in the West Bank creates a backdrop of uncertainty that extends beyond trust in e-commerce platforms. While consumers may trust the vendors or the platforms, issues such as unreliable logistics, payment system inefficiencies, and difficulties in enforcing consumer rights may deter online purchases. Al-Debei et al. (2015) highlight

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that in developing markets, systemic barriers can diminish the role of trust, as external factors outweigh internal consumer confidence in driving purchase decisions.

In collectivist cultures, such as that of the West Bank, consumer trust is often rooted in interpersonal relationships and community-based recommendations rather than institutional trust (De Mooij & Hofstede, 2011). This cultural orientation may explain why trust in online shopping platforms does not significantly influence purchase intentions. Instead, consumers may rely on social networks, word-of-mouth, and personal referrals to make purchasing decisions, bypassing the need for institutional or platform-based trust. The West Bank's relatively nascent e-commerce infrastructure and gaps in digital literacy further contextualize the findings. Many consumers may lack sufficient exposure to online platforms to develop trust in them. This aligns with findings by Quintus et al., (2024), who argues that in emerging markets, limited consumer familiarity with e-commerce weakens the role of trust in influencing online shopping behavior. Moreover, in markets where online shopping adoption is low, consumers often approach e-commerce with skepticism, relying more on tangible factors such as cash-on-delivery options or product affordability.

Businesses targeting consumers in the West Bank should emphasize functional attributes such as competitive pricing, product quality, and transparent return policies, which are likely to hold more weight than trust in driving purchase intentions. Offering cash-on-delivery options or flexible payment methods can also address consumer

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concerns about transaction security. Although trust in platforms may not directly drive purchase intentions, it remains crucial for long-term engagement. Businesses can build localized trust by collaborating with community influencers, showcasing positive user testimonials, and demonstrating reliability in delivery and customer service. Addressing logistical and systemic barriers, such as enhancing delivery reliability and simplifying payment systems, can help convert consumer trust into actionable purchase intentions. Policymakers and businesses must work together to create a supportive ecosystem that enables trust to play its intended role in e-commerce.

The insignificant relationship between trust in online shopping and online purchase intention in the West Bank highlights the need to contextualize theoretical models of consumer behavior to local socio-economic realities. Economic constraints, socio-political challenges, and cultural dynamics appear to overshadow the influence of trust in this context. Future research should explore alternative mediators and moderators, such as perceived product value, social proof, or ease of use, to gain a more nuanced understanding of what drives online purchase intention in Palestine. These insights can help businesses and policymakers design targeted interventions to foster e-commerce growth in the region.

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3.5.6 Trust in Online Shopping as a Mediator on the Relationship between Digital Marketing, E-WOM, Perceived Product Quality, Brand Image and Online Purchase Intention

The findings of this study reveal that Trust in Online Shopping mediates the relationships between Digital Marketing Practices, Electronic Word-of-Mouth (E-WOM), and Perceived Product Quality with Online Purchase Intention but does not mediate the relationship between Brand Image and Online Purchase Intention. These results highlight the nuanced role of trust in influencing online consumer behavior in the context of Palestine, particularly the West Bank, were socio-economic and cultural dynamics shape e-commerce adoption. Specific discussions for all hypotheses are as follows:

5.1.1.1 3.5.6.1 The mediating role of trust in online shopping between digital marketing practices and online purchase intention

Digital marketing practices, including personalized advertisements, targeted promotions, and interactive content, are known to play a significant role in fostering trust in e-commerce platforms (Alalwan et al., 2017). In the West Bank, where consumers are often cautious about online transactions due to infrastructural and logistical challenges, trust serves as a key mechanism through which digital marketing translates into purchase intentions. The findings suggest that when digital marketing effectively communicates product reliability, secure payment options, and transparent return policies, it enhances trust in online shopping platforms, which in turn increases

purchase intentions. This aligns with Quintus et al., (2024) assertion that trust reduces uncertainty and perceived risks in e-commerce, particularly in emerging markets. Thus, businesses in the West Bank should focus on trust-building strategies in their digital marketing efforts to convert consumer interest into actual purchases.

3.5.6.2 The mediating role of trust in online shopping between e-wom and online purchase intention

Electronic word-of-mouth has emerged as a powerful tool for influencing consumer decisions in online marketplaces. Positive reviews, ratings, and testimonials from other consumers enhance the perceived credibility of vendors and products (Roy et al., 2024). The findings of this study confirm that trust mediates the relationship between E-WOM and online purchase intention, suggesting that E-WOM fosters trust, which then translates into increased purchase likelihood. In the context of the West Bank, where collectivist cultural norms emphasize interpersonal trust and community recommendations, the role of E-WOM is particularly pronounced. Recommendations from trusted social networks or local influencers resonate strongly with consumers, reinforcing trust in the online shopping experience. This supports findings by Erkan and Evans (2016), who highlight the critical role of trust as a mediator in E-WOM effectiveness.

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3.5.6.3 The mediating role of trust in online shopping between perceived product quality and online purchase intention

Perceived product quality is a critical determinant of online purchase intention, especially in regions like the West Bank, where consumers may be wary of product authenticity and reliability. The findings indicate that trust mediates the relationship between perceived product quality and purchase intention, suggesting that trust bridges the gap between consumer perceptions and decision-making. This aligns with Dwiartini et al., (2022), who found that trust reduces uncertainty about product quality in online settings, enhancing consumers' confidence in their purchase decisions. For businesses in the West Bank, providing detailed product descriptions, authentic images, and customer reviews can build trust and strengthen the perceived quality-purchase intention link. This strategy is particularly effective in addressing consumer skepticism about product reliability in a region with limited consumer protection laws.

5.4 Contributions of the Study

5.4.1 Theoretical Contributions

This study provides significant theoretical contributions to the field of online consumer behavior, particularly in understanding the mediating role of trust in online shopping and its interplay with various factors influencing online purchase intention. The findings extend existing knowledge by integrating the Stimulus-Organism-Response (S-O-R) model with the Elaboration Likelihood Model (ELM) in the context of Palestine, specifically the West Bank. This section highlights the key theoretical advancements contributed by the research.

The study addresses a notable gap in the literature by examining the combined effects of digital realm factors, such as digital marketing practices and electronic word-of-mouth (E-WOM), and consumer experience factors, such as perceived product quality and brand image, on online purchase intention through the mediating lens of trust in online shopping. While prior research has investigated these factors in isolation, the integration within the same framework offers a more holistic perspective on what drives online purchase intention. This approach provides a nuanced understanding of how external stimuli and internal perceptions collectively shape consumer behavior. Moreover, the findings corroborate the theoretical proposition that trust plays a pivotal role in converting external cues into meaningful consumer responses (Gefen et al., 2003; Pavlou, 2003).

However, the insights regarding brand image—where trust does not mediate its relationship with purchase intention—challenge existing assumptions and offer a foundation for further theoretical exploration.

This study contributes to the growing body of literature that integrates the S-O-R model and ELM theory to understand online consumer behavior. While both theories have been extensively utilized in marketing and psychology, their integration has been limited, particularly in e-commerce contexts. By applying this integrated framework, the study demonstrates how stimuli, such as digital marketing practices and E-WOM, are cognitively processed through trust to influence response behaviors, such as

purchase intention. Furthermore, the research provides empirical evidence supporting the application of ELM in understanding the moderating effects of persuasion knowledge, emphasizing its relevance in e-commerce studies where information processing varies among consumers.

The research is among the first to explore online purchase intention within the socio-economic and cultural context of Palestine, specifically the West Bank. Existing theories of trust and online consumer behavior have primarily been developed in Western or Asian markets, which often fail to fully capture the unique challenges and consumer dynamics of politically and economically constrained regions like Palestine. By situating the research in this context, the study addresses the gap in understanding how local factors, such as weak digital infrastructure, cultural norms, and logistical barriers, impact theoretical constructs like trust and purchase intention. The findings provide a contextualized application of trust theory, demonstrating its limited mediating role in contexts where systemic barriers overshadow relational or cognitive factors.

Additionally, the study expands the understanding of trust as a mediator by highlighting its differential impact across various antecedents. While trust mediates the relationships between digital marketing practices, E-WOM, and perceived product quality with purchase intention, it does not mediate the impact of brand image. This finding adds complexity to the trust literature, suggesting that certain consumer

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perceptions, such as brand image, may directly influence purchase intention without being contingent on trust. This insight aligns with Sheth et al.'s (1991) consumption values theory, which posits that symbolic attributes like brand image may bypass cognitive evaluations in driving consumer behavior, particularly in contexts where economic constraints and functional priorities dominate.

The study also advances methodological rigor by employing Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypothesized relationships. By addressing common method variance and validating constructs through rigorous measures, the study ensures the reliability and validity of its findings. Additionally, the inclusion of persuasion knowledge as a moderator adds depth to the analysis, offering a more dynamic understanding of trust's role in e-commerce settings. Methodological contributions extend to the use of demographic and cultural variables to contextualize findings, demonstrating how factors like age, education level, and digital familiarity influence trust and purchase behaviors in emerging markets.

Finally, by demonstrating the importance of trust in shaping online purchase intention, the study provides a theoretical basis for policymakers and businesses to prioritize trust-building strategies in their digital marketing and e-commerce initiatives. The research underscores the need for culturally tailored trust mechanisms, such as leveraging local influencers and enhancing payment security, to foster consumer confidence in regions like the West Bank. Additionally, the findings on persuasion

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knowledge provide a theoretical rationale for designing marketing strategies that account for varying levels of consumer awareness and skepticism, ensuring more effective targeting and engagement.

In conclusion, this study advances theoretical understanding by integrating digital realm and consumer experience factors, expanding the S-O-R and ELM framework, contextualizing trust theories to the Palestinian market, and refining the mediating role of trust in online shopping. These contributions not only address gaps in the literature but also pave the way for future research exploring the complexities of online consumer behavior in underrepresented regions.

5.4.2 Managerial Implications

This study offers significant managerial implications for businesses, marketers, and policymakers aiming to enhance e-commerce practices, particularly in the context of Palestine, specifically the West Bank. Given the critical mediating role of trust in online shopping, businesses should prioritize trust-building strategies in their digital marketing efforts by delivering transparent and consistent messaging, highlighting secure payment gateways, offering detailed return policies, and displaying trust certifications. Leveraging electronic word-of-mouth (E-WOM) is also vital, and businesses can encourage positive customer reviews, actively engage with consumer queries, and collaborate with trusted local influencers to amplify credibility. The importance of perceived product quality as a driver of trust and purchase intention

highlights the need for businesses to ensure accurate product descriptions, quality guarantees, and simplified return processes to build consumer confidence.

While the findings suggest that brand image influences purchase intention without relying on trust, businesses should focus on branding efforts that emphasize cultural relevance, affordability, and practicality to align with the socio-economic realities of the West Bank. Policymakers and businesses must address contextual barriers, such as strengthening digital infrastructure, improving logistical networks, and implementing robust e-commerce regulations to protect consumers and foster confidence in online transactions. Furthermore, culturally tailored marketing strategies that resonate with local norms and values, including the use of Arabic language and community-oriented approaches, can enhance consumer engagement. Lastly, investing in educational initiatives to improve digital literacy and consumer understanding of e-commerce processes will empower individuals and encourage greater adoption of online shopping. These managerial recommendations collectively provide a roadmap for fostering e-commerce growth and addressing the unique challenges of the West Bank's market.

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5.5 Limitations and Future Research Directions

This study contributes significantly to the understanding of online consumer behavior, particularly the mediating role of trust in online shopping within the context of Palestine, specifically the West Bank. However, the research has limitations that offer

opportunities for future exploration. A key limitation lies in its geographical scope, as the findings are based solely on data from the West Bank and may not be generalizable to regions with differing socio-economic and cultural dynamics, such as Gaza or neighbouring countries. Expanding the geographical focus could provide broader insights into the interplay between trust, digital marketing, and online purchase intention. Additionally, the study relies on cross-sectional data, which captures consumer perceptions at a single point in time, overlooking the dynamic nature of trust and purchase intentions as they evolve with changing conditions. Longitudinal research could address this limitation, offering a deeper understanding of these relationships over time.

Another limitation is the reliance on self-reported data, which may introduce social desirability bias; future studies could incorporate observational or experimental methods to validate these findings in real-world settings.

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Conceptually, while this study emphasizes trust as a mediator, it does not examine other potential mediators, such as perceived risk, satisfaction, or convenience, which could also shape online purchase behavior. Expanding the theoretical framework to include these factors would enhance understanding of consumer decision-making in e-commerce. Methodologically, the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) is well-suited for exploratory research but could be complemented by advanced techniques such as hierarchical modeling or machine learning to uncover deeper insights and confirm the findings. Future research should

address these limitations by including other regions, conducting longitudinal studies, and exploring additional mediators and moderators, such as cultural congruence or digital literacy, to develop a more comprehensive model of online purchase behavior. By addressing these gaps and employing more robust methodologies, future studies can deepen the understanding of online consumer behavior in emerging markets, particularly in socio-economically and politically constrained regions like the West Bank.

5.6 Conclusion

First and foremost, this study provides a comprehensive analysis of the factors influencing online purchase intention, with a particular focus on the mediating role of trust in online shopping in the context of Palestine, specifically the West Bank. By integrating the Stimulus-Organism-Response (S-O-R) model and the Elaboration Likelihood Model (ELM), the research offers novel insights into how digital marketing practices, electronic word-of-mouth (E-WOM), perceived product quality, and brand image shape consumer behavior in an underexplored socio-economic and cultural setting. The findings highlight the critical importance of trust in mediating the relationships between most antecedents and online purchase intention, while also revealing its limitations in mediating the relationship with brand image, suggesting that symbolic attributes may directly influence consumer decisions.

The study contributes to theoretical advancements by contextualizing trust theories to a politically and economically constrained region, expanding existing models, and providing empirical evidence of their application in e-commerce. Additionally, the research underscores the dynamic interplay between cultural and economic realities in shaping consumer behavior, offering actionable insights for businesses and policymakers aiming to foster e-commerce growth in emerging markets. Methodologically, the study employs a robust approach, ensuring the reliability and validity of its findings while setting the stage for future research to build on these insights through advanced techniques and expanded frameworks. While the study acknowledges limitations, including its reliance on cross-sectional data and geographic focus, these provide opportunities for future research to explore longitudinal designs, additional mediators and moderators, and comparative analyses across diverse regions. The research underscores the importance of addressing systemic barriers, such as logistical challenges and digital literacy gaps, to enhance trust and facilitate e-commerce adoption in the West Bank and beyond.

In conclusion, this study makes significant contributions to the understanding of online consumer behavior in emerging markets, providing a nuanced perspective on the role of trust and its interdependencies with various antecedents. By offering theoretical, methodological, and practical implications, it serves as a foundation for advancing e-commerce strategies and shaping policies that align with the unique needs and challenges of consumers in Palestine and similar contexts. This work not only fills

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critical gaps in the literature but also paves the way for future scholarship and innovation in the field of online consumer behavior.

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Appendix A: English Questionnaire



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QUESTIONNAIRE

Dear Respondent,

ACADEMIC REASERCH QUESTIONNAIRE

I am Ahmed A. M. Aish a Doctor of Philosophy Student in university Utara Malaysia, currently conducting on study titled **"DIGITAL REALM, CONSUMER EXPERIENCE, TRUST AND ONLINE PURCHASE INTENTION: MODERATING ROLE OF PERSUASION KNOWLEDGE"** I appreciate if you would assist me by providing objective and sincere answers to all the questions as there is no right or wrong answers. All the information provided will be treated as private and confidential. It will solely be used for academic purposes.

Sincerely,

Ahmed Aish

Email ID: ahmed.aish1998@gmail.com

Mobile N0: 0133453958

SECTION A: DEMOGRAPHIC

Instruction: Please tick (√) in the relevant boxes.

1. **Gender:**

   Male ☐ Female ☐

2. **1. الجنس:**

   20 to 25. ☐ 26- 30. ☐ 31to 40 ☐

3. **Level of academic qualification:**

   Diploma ☐ Master's degree ☐ PhD degree ☐

4. **Place of Residence**

   Center ☐ South ☐ North ☐

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SECTION B: Online Purchase Intention

Instructions:

For each statement, circle the number on the scale that corresponds to your level of agreement. 1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Items	Online Purchase Intention	SD	D	N	A	SA
1	I will buy online in the future	1	2	3	4	5
2	I have a strong intention to do online purchase.	1	2	3	4	5
3	I am willing to recommend others to buy product via online platform	1	2	3	4	5
4	I plan to purchase product via online platform in the future	1	2	3	4	5

SECTION C: Digital Marketing Practice

Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement.1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

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Items	Digital Marketing Practice	SD	D	N	A	SA
1	The digital marketing helps me in searching right product while shopping online	1	2	3	4	5
2	Digital marketing provides me with quality information	1	2	3	4	5
3	Detail information is available in E-media while shopping online	1	2	3	4	5
4	It is easy to do comparison with other product on website while shopping online	1	2	3	4	5
5	Digital marketing practice facilitates to 24/7 shopping	1	2	3	4	5
6	Digital marketing practice provides greater engagement with products	1	2	3	4	5

SECTION D: Electronic Word of-Mouth

Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement.1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

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Items	Electronic Word of-Mouth	SD	D	N	A	SA
1	I will go through the online information shared by people before making any purchase.	1	2	3	4	5
2	I will seek the advice of people through online.	1	2	3	4	5
3	I trust other people opinion which was shared on online	1	2	3	4	5
4	I like to gather opinions of others through online before I buy any product.	1	2	3	4	5
5	Online opinions of others will not trigger me while I am choosing a product	1	2	3	4	5

SECTION E: Perceived Product quality

Instructions:

For each statement, circle the number on the scale that corresponds to your level of agreement. 1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree

Items	Perceived Product quality	SD	D	N	A	SA
1	I trust that the products offered by online retail e-commerce platform are in good condition	1	2	3	4	5
2	The products on online retail e-commerce platform are of high quality.	1	2	3	4	5
3	The product offered is reliable	1	2	3	4	5
4	The quality of the product meets my expectations	1	2	3	4	5

SECTION C: Brand Images

Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement.

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1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Items	Brand Images	SD	D	N	A	SA
1	The brand has a strong identity that attracts me to make another purchase in e-commerce	1	2	3	4	5
2	The brand image is chosen regardless of the price in e-commerce	1	2	3	4	5
3	I have a positive overall brand impression in e-commerce	1	2	3	4	5
4	The product's brand image in the context of e-commerce reflects my personality	1	2	3	4	5

SECTION C: Trust in Online Shopping

Instructions:

For each statement, circle the number on the scale that corresponds to your level of agreement.
1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree

Items	Trust in Online Shopping	SD	D	N	A	SA
1	I believe that my transactions through online shopping sites are likely to be safe	1	2	3	4	5
2	My transactions via online shopping sites are likely to be reliable	1	2	3	4	5
3	Many things may not go wrong with my transactions with online shopping site.	1	2	3	4	5
4	Online shopping site will promptly inform me if any problems occur with my transaction.	1	2	3	4	5
5	I am confident that my transactions via online shopping site will be transparent	1	2	3	4	5

SECTION C: Persuasion knowledge

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Instructions: For each statement, circle the number on the scale that corresponds to your level of agreement.

1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5= Strongly Agree (SA).

Items	Persuasion knowledge	SD	D	N	A	SA
1	The way persuasion knowledge in the social media post tries to persuade people seems acceptable to me	1	2	3	4	5
2	I am familiar with various persuasive techniques used in advertising	1	2	3	4	5
3	I believe that advertisers have specific intentions to persuade me to buy their products	1	2	3	4	5
4	I often critically evaluate the claims made in advertisements before making a purchase decision	1	2	3	4	5

End of the Questionnaire

Thank You for Your Cooperation

Appendix B: Arabic Questionnaire



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ونية الشراء عبر الإنترنت: دور المعرفة الإقناعية". أرجو منكم المساهمة في هذه الدراسة من خلال الإجابة بصراحة ووضوح على جميع الأسئلة، حيث لا توجد إجابات صحيحة أو خاطئة. جميع المعلومات المقدمة ستُعتبر سرية، ولن تُستخدم إلا لأغراض البحث الأكاديمي.
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السيد/السيدة الموقر/ة،
استبيان بحث أكاديمي

أنا أحمد عايش ، طالب دكتوراه في جامعة أوتارا ماليزيا، وأقوم حاليًا بإجراء دراسة بعنوان "البيئة الرقمية، تجربة المستهلك، الثقة

الجزء أ: البيانات السكانية

تعليمات: يرجى وضع علامة صح (√) في خانات الاختيار المناسبة.

1. **الجنس.....**
2. **العمر .....**
3. **مستوى المؤهل العلمي.....**
4. **مكان الإقامة.....**

الجزء الثاني: نية الشراء عبر الإنترنت

التعليمات:

بالنسبة لكل عبارة، يُرجى وضع دائرة حول الرقم الذي يعبر عن مدى موافقتك عليها على المقياس التالي: 1= أرفض بشدة، 2= أرفض، 3= محايد، 4= أوافق، 5= أوافق بشدة.

التسويق الرقمي في العثور على المنتج المناسب ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

يوفر لي التسويق الرقمي معلومات عالية الجودة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

تتوفر معلومات تفصيلية عبر الوسائط الإلكترونية ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

من السهل مقارنة المنتجات عبر المواقع ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

يتيح التسويق الرقمي التسوق على مدار الساعة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

يعزز التسويق الرقمي التفاعل مع المنتجات ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

القسم الرابع: التسويق الشفهي الإلكتروني

.التعليمات: لكل عبارة، اختر الرقم الذي يعكس درجة موافقتك

أعارض بشدة 2 = أعارض 3 = محايد 4 = أوافق 5 = أوافق **بشدة = 1**

أطلع على المعلومات التي يشاركها الآخرون قبل الشراء ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أبحث عن نصائح الآخرين عبر الإنترنت ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أثق بآراء الآخرين المنشورة عبر الإنترنت ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أحب جمع آراء الآخرين قبل الشراء ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

آراء الآخرين لا تؤثر في اختياري للمنتج ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

القسم الخامس: جودة المنتج المتصورة

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.التعليمات: لكل عبارة، اختر الرقم الذي يعكس درجة موافقتك

أعارض بشدة 2 = أعارض 3 = محايد 4 = أوافق 5 = أوافق بشدة = 1

أثق بأن المنتجات على منصات التجارة الإلكترونية بحالة جيدة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

المنتجات المعروضة عالية الجودة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

المنتج المقدم موثوق به ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

جودة المنتج تلبي توقعاتي ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

القسم السادس: الصورة الذهنية للعلامة التجارية

.التعليمات: لكل عبارة، اختر الرقم الذي يعكس درجة موافقتك

أعارض بشدة 2 = أعارض 3 = محايد 4 = أوافق 5 = أوافق بشدة = 1

العلامة التجارية تمتلك هوية قوية تجذبني للشراء مجددًا ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أختار العلامة التجارية بغض النظر عن السعر ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

لدي انطباع إيجابي عام عن العلامة التجارية ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

تعكس صورة العلامة التجارية شخصيتي ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

القسم السابع: الثقة في التسوق عبر الإنترنت

.التعليمات: لكل عبارة، اختر الرقم الذي يعكس درجة موافقتك

أعارض بشدة 2 = أعارض 3 = محايد 4 = أوافق 5 = أوافق بشدة = 1

أعتقد أن معاملاتي عبر الإنترنت آمنة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

معاملاتي الإلكترونية موثوقة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

من غير المرجح أن تحدث مشكلات في معاملاتي عبر الإنترنت ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

سيقوم الموقع بإبلاغي في حال حدوث مشكلة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أثق أن معاملاتي ستكون شفافة ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

القسم الثامن: المعرفة بالإقناع

.التعليمات: لكل عبارة، اختر الرقم الذي يعكس درجة موافقتك

أعارض بشدة 2 = أعارض 3 = محايد 4 = أوافق 5 = أوافق بشدة = 1

أقبل بأسلوب الإقناع المستخدم في منشورات التواصل الاجتماعي ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أنا على دراية بتقنيات الإقناع المستخدمة في الإعلانات ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

أعتقد أن المسوقين لديهم نوايا واضحة لإقناعي بالشراء ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

غالبًا ما أقيم الإعلانات بشكل نقدي قبل الشراء ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

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