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## THE IMPACT OF TRUST AND REWARDS ON ONLINE PURCHASING INTENTION: THE MEDIATING ROLE OF ATTITUDES

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# THE IMPACT OF TRUST AND REWARDS ON ONLINE PURCHASING INTENTION: THE MEDIATING ROLE OF ATTITUDES

## **Abstract**

This study explores the relationship between trust, rewards, attitudes, and online purchasing intention, with attitudes serving as the mediator variable in the Lebanese context. Using a sample of 400 respondents, a structural equation model (SEM) was employed to test the hypotheses. The results showed a positive and significant relationship between trust and attitudes, as well as between rewards and attitudes. Additionally, attitudes were found to mediate the relationship between both trust and rewards on online purchasing intention. These findings highlight the importance of building trust and offering rewards to enhance consumers' attitudes towards online shopping, which ultimately leads to higher purchasing intention in the Lebanese context.

## **Keywords**

Trust, Rewards, Attitudes, Online Purchasing Intention

# **THE IMPACT OF TRUST AND REWARDS ON ONLINE PURCHASING INTENTION: THE MEDIATING ROLE OF ATTITUDES**

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## **ABSTRACT**

This study explores the relationship between trust, rewards, attitudes, and online purchasing intention, with attitudes serving as the mediator variable in the Lebanese context. Using a sample of 400 respondents, a structural equation model (SEM) was employed to test the hypotheses. The results showed a positive and significant relationship between trust and attitudes, as well as between rewards and attitudes. Additionally, attitudes were found to mediate the relationship between both trust and rewards on online purchasing intention. These findings highlight the importance of building trust and offering rewards to enhance consumers' attitudes towards online shopping, which ultimately leads to higher purchasing intention in the Lebanese context.

**Keywords:** Trust, Rewards, Attitudes, Online Purchasing Intention

## **Introduction**

The advancement of technologies supporting online platforms has encouraged the introduction of more features in the online shopping environment (Durço et al., 2021). The launch of these new features has made online shopping more active as there are many facilities that consumers can use, also save consumers time and energy when shopping in their preferred stores (Kamalanon et al., 2022). Rewards also serve as a powerful motivator for consumer behavior and make the online purchasing experience more attractive, increasing the consumer purchasing intention (Desmichel & Kocher, 2019). Moreover, when consumers trust a website or brand, they are more likely to have a higher intention to make a purchase, as they feel confident that their personal information and payment details will be protected and that the products or services will be of good quality (Puspitasari et al., 2018). Further, a consumer's attitude towards online purchasing plays a significant role in their intention to make a purchase, as it affects their perceived ease of use, perceived usefulness, and perceived trust in the online shopping platform (Hung et al., 2022). As well, when consumers enjoy using a product or service, they are more likely to have a positive attitude towards it, which in turn increases their likelihood of purchasing it (Puspitasari et al., 2018).

## **Literature Review**

Al-Sous et al. (2023) examined the effect of rewards as loyalty programs on customers purchase intention in India. Using survey method, data was collected from respondents who were shopping in selected apparel stores Westside, Kapsons and Yougal sons in Jammu city. A sample of 178 questionnaires were analyzed using SPSS 16.0. Therefore, the findings pointed out that perceived benefits of loyalty programs play a significant influence on online purchase intention.

Furthermore, Tseng & Wang (2023) examined the role of rewards as customer loyalty programs through affective commitment in the online group-buying context. All data were collected from online group-buying websites' members in Taiwan. The total number of respondents to the online survey was 403. The data were analyzed using structural equation modeling (SEM). Thus, results indicated that rewards have direct influence on purchase intention. The study also suggest that consumers may enjoy benefits and rewards in their online shopping experiences which positively

enhance their online buying intention. This had led to the development of the following hypothesis:

*H1: Rewards will positively affect Lebanese Customer's Online Purchasing Intention.*

Trust is an indicator that plays an important role in examining the actual behavior of the consumer (Yuniar et al., 2019). M. El Khoury et al. (2023) investigated the antecedents and consequences of consumer trust in the context of online purchase decision-making by means of simulation and survey methods. A sample of 122 was gathered. For the statistical analyses, SPSS 8.0 was used. The results indicated web-site trust is strongly and positively correlated to the online purchase intention. Furthermore, Chidambaram et al. (2023) investigated the effect of trust on Vietnamese consumers' online shopping intention based on technology acceptance model and theory of planned behavior. A questionnaire was sent through internet. 423 valid replies were collected and analyzed using multiple regression techniques. The findings pointed out that trust had positive effect on consumers' online shopping intention. Moreover, Baldissera et al. (2022) studied the antecedents of trust in terms of online purchase decision and analyze the effect of trust on online purchase decision. The sampling technique used in this study was purposive sampling and the total sample was 120 respondents in Jakarta obtained through the distribution of online questionnaires. The data analysis method used in this study is Partial Least Square (PLS). The results revealed that consumer trust has a significant positive effect on online purchase decision. This had led to the development of the following hypothesis:

*H2: Trust will positively affect Lebanese Customer's Online Purchasing Intention.*

There are some authors that suggest that attitudes play an important role in determining intention and this construct cannot be ignored (Chekima et al., 2016). Cabeza-Ramírez et al. (2022) examined the factors influencing consumers' attitudes toward online shopping and shopping intention from the Malaysian perspectives. A purposive sampling method was used and the sample comprised of 370 students studying at a public University in Malaysia. Data were collected via self-administered questionnaire. The data were examined using frequency and path analysis. Results showed attitudes had stronger direct effect on online shopping intention. Moreover, van Esch et al. (2018) studied the effect of attitudes toward online purchase on online purchase behavior amongst young consumers in Australia and the USA. Data were collected through online

surveys targeting young online shoppers. This had led to the development of the following hypothesis:

*H3: Lebanese customer's Attitudes will positively affect his/her Online Purchasing Intention.*

Leclercq-Machado et al. (2022) examined whether and how loyalty programs impact consumer attitudes toward loyalty programs and online purchasing intention, along with the role of the type of rewards. The data were collected from 191 U.S. consumers responding to loyalty programs offered in the mobile environment. The results confirmed that loyalty programs increased consumer attitude toward loyalty programs which in turn enhanced consumers' participation intention and online purchase intention. Moreover, attitudes toward online purchase intention served as mediating mechanisms, underlying the impact of rewards toward online purchase intention.

Furthermore, Mangafić et al. (2017) investigated the mediating effect of attitudes between rewards and online purchasing intention among consumers in Malaysia. A sample of 300 online consumers was recruited from various online shopping platforms in order to participate in the study. Data were collected using a self-administered questionnaire and analyzed using structural equation modeling (SEM). The results of the study revealed that attitudes had a positive effect on rewards, which in turn had a significant impact on online purchasing intention. The findings also indicated that attitudes played a mediating role in the relationship between rewards and online purchasing intention, suggesting that attitudes are an important factor that should be considered when designing and implementing rewards programs. This had led to the development of the following hypothesis:

*H4a: the relationship between Rewards and Lebanese Customer's Online Purchasing Intention is mediated by attitudes.*

Leclercq-Machado et al. (2022) examined the effects of consumers' perception of online retailers' ethical behavior on consumer purchase and revisit intentions. For this purpose, the study studied the mediating role of attitude in affecting the relationship between website trust and online purchase intention. A sample of 259 online shoppers was employed and the measurement model and structural relationships were estimated using AMOS 18. The results showed that trust was positively related to purchasing intention, and attitudes toward online purchase intention mediate this effect.

Moreover, Mangafić et al. (2017) examined an extended technology acceptance model that incorporates trust and examine its effect in Pakistan to better understand the adoption of e-commerce across culture. Quantitative research was employed and students participated were enrolled in introductory business and management courses at large urban universities in Pakistan. A sample of 248 was analyzed using PLS-SEM. Therefore, results revealed that attitudes don't mediate the relationship online trust and intention to buy online.

For the same purpose, Leclercq-Machado et al. (2022) also investigated an extended technology acceptance model that incorporates trust, but this time in Canada in order to get better understanding the adoption of e-commerce across culture. Quantitative research was employed and Canadian students participated were enrolled in introductory business and management courses at large urban universities. A sample of 218 was analyzed using PLS-SEM. Therefore, results revealed that attitudes partially mediate the relationship between online trust and intention to buy online. This had led to the development of the following hypothesis:

*H4b: the relationship between Trust and Lebanese Customer's Online Purchasing Intention is mediated by attitudes.*

### **Data Collection Procedures**

To investigate factors affecting online purchase intention, this study defined the research population as all Lebanese adults' customers who experience online buying at least more than one time.

Thus, the current research will adopt a structured survey questionnaire as a tool for data gathering. The researcher chose the closed-ended questionnaire due to its efficiency and ability to collect a substantial amount of data from a diverse range of participants. The questionnaire was thoughtfully designed with clear explanations and a well-organized layout, and it contained closed-ended questions that aimed to capture the attitudes and perceptions of the selected sample.

The questionnaire design included a 5-point Likert scale, with "1" denoting "Strongly Disagree" and "5" denoting "Strongly Agree". Four hundred and fifty paper-based questionnaires were distributed hand-in-hand and through Google forms to online shoppers in several Lebanese cities such as Zahle, Beirut, Tripoli, Saida. The researcher explained the research objectives and gave estimates on time to fill out the questionnaire.

To determine the appropriate sample size, the Taro Yamane method (Yamane; 1967) was utilized as an approach for calculating sample size. According to UN (2022), 71.3% of the Lebanese individuals are considered to be active online customers and above 18, thus, 4,280,000 will be the approximate total anticipated number of the research population. The approximation of the population's characteristics is at a 95% confidence level, with up to 5% of its accurate values. The formula is  $n = N / [1 + N (e)^2]$  in which the N corresponds to the total population and the “e” corresponds to the standard error which is 0.05. Therefore,  $4,280,000 / (1+4,280,000 (0,05)^2) = 400$ . Consequently, the research sample size comprised 400.

### Demographic Variables

To achieve the objectives of this research, data about the demographic characteristics of the participants were collected. The respondents were classified on the basis of age, gender, marital Status, salary, educational level and job title.

The classification of the respondents on basis of gender is shown in Table (1).

Table (1) Descriptive Statistics on Gender

| Item   | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------|-----------|---------|---------------|--------------------|
| Female | 205       | 47.4    | 47.4          | 47.4               |
| Male   | 195       | 52.6    | 52.6          | 100.0              |
| Total  | 400       | 100.0   | 100.0         |                    |

Table (1) shows the descriptive statistics on gender for a sample of 400 individuals. Of the total sample, 205 individuals (47.4%) were female and 195 individuals (52.6%) were male. The cumulative percent column shows the cumulative percentage of individuals in each category. In this case, the cumulative percentage of females is 47.4%, which means that 47.4% of the sample were female or less, while the cumulative percentage of males is 100%, which means that all individuals in the sample were either male or female.

Therefore, based on the data provided in Table (1), it can be concluded that the sample demonstrates a slightly higher representation of males compared to females, indicating a gender distribution where males are in the majority.



The classification of the respondents on basis of age is shown in Table (2).

Table (2): Descriptive Statistics on Age

| Age                | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| 18-25              | 30        | 9.4     | 9.4           | 9.4                |
| 25 to less than 30 | 113       | 27.1    | 27.1          | 36.5               |
| 30 to less than 35 | 124       | 45.1    | 45.1          | 81.6               |
| 36 to less than 40 | 93        | 15.4    | 15.4          | 97                 |
| 40 to less than 50 | 40        | 2       | 2             | 99                 |
| Total              | 400       | 100.0   | 100.0         |                    |

Table (2) shows the descriptive statistics on age for a sample of 400 individuals. The sample is divided into five age groups: 18-25, 25 to less than 30, 30 to less than 35, 36 to less than 40, and 40 to less than 50.

The cumulative percent column shows the cumulative percentage of individuals in each age group. In this case, the cumulative percentage of individuals in the 18-25 age group is 9.4%, which means that 9.4% of the sample were aged between 18-25 years or less. The cumulative percentage of individuals in the 25 to less than 30 age group is 36.5%, which means that 36.5% of the sample were aged between 25 to less than 30 years or less. The cumulative percentage of individuals in the 30 to less than 35 age group is 81.6%, which means that 81.6% of the sample were aged between 30 to less than 35 years or less. The cumulative percentage of individuals in the 36 to less than 40 age group is 97%, which means that 97% of the sample were aged between 36 to less than 40 years or less. The cumulative percentage of individuals in the 40 to less than 50 age group is 99%, which means that 99% of the sample were aged between 40 to less than 50 years or less.

In summary, the data presented in Table (2) highlights the age distribution within the sample, indicating that the largest proportion of individuals falls within the 30 to less than 35 age group, while the cumulative percentages progressively increase as we move towards older age groups.

The classification of the respondents on basis of marital status is shown in Table (3).

Table (3) Descriptive Statistics of Marital Status

| Marital Status | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Single         | 192       | 58.4    | 58.4          | 58.4               |

|          |     |       |       |      |
|----------|-----|-------|-------|------|
| Married  | 114 | 29.6  | 29.6  | 88   |
| Divorced | 44  | 6.2   | 6.2   | 93.8 |
| Others   | 50  | 5.8   | 5.8   | 100  |
| Total    | 400 | 100.0 | 100.0 |      |

Table (3) shows the descriptive statistics of marital status for a sample of 400 individuals. The sample is divided into four categories: single, married, divorced, and others. The cumulative percent column shows the cumulative percentage of individuals in each category. In this case, the cumulative percentage of individuals who are single is 58.4%, which means that 58.4% of the sample are single or less. The cumulative percentage of individuals who are married is 88%, which means that 88% of the sample are either single or married. The cumulative percentage of individuals who are divorced is 93.8%, which means that 93.8% of the sample are either single, married, or divorced.

Therefore, the majority of individuals in the sample are categorized as single, this indicates that a significant portion of the sample is not married or in any other specified marital status. On the other hand, the minority group consists of individuals in the "others" category, which includes respondents with marital statuses not explicitly defined in the table.

The hypotheses were tested by scrutinizing the standardized regression coefficient of path relationship (beta coefficients  $\beta$ ), and the significance levels ( $p$ -values) of each hypothesized relationship. The outcomes of the hypothesis's tests suggested earlier for the research are described in Table (4).

Table (4) Outcomes of relationships analysis

| Proposed Hypotheses   | $\beta$ | P-value & Significance | Findings  |
|---|---------|------------------------|-----------|
| H1: There is positive relationship between Rewards and online purchasing intention      | 0.463   | 0.002**                | Supported |
| H2: There is positive relationship between Trust and online purchasing intention        | 0.360   | 0.013**                | Supported |
| H3: There is positive relationship between Attitudes and online purchasing intention    | 0.412   | 0.011**                | Supported |
| H4a: Attitudes mediate the relationship between Rewards and online purchasing intention | 0.333   | 0.038**                | Supported |
| H4b: Attitudes mediate the relationship between Trust and online purchasing intention   | 0.369   | 0.0012                 | Supported |

Note: \* $p \leq 0.05$ , \*\* $p \leq 0.01$ , \*\*\* $p \leq 0.001$ .

The table (4) presents the findings of a relationships analysis research, which tested a set of proposed hypotheses. The table shows the beta coefficients, p-values, and significance level of each hypothesis, as well as whether the findings supported or did not support the hypothesis.

The results indicate that all hypotheses received support, as they demonstrated a positive relationship between each of the independent variables (REW, TRU, and ATT) and the dependent variable (OPI). The significance levels of these relationships were all below 0.05, indicating a statistically significant effect.

Finally, hypothesis H4a and H4b which suggested that attitudes mediate the relationship between REW, TRU and OPI, received support, as the p-value was below 0.05, indicating a statistically significant mediating effect.

Table (5) Mediation Analysis

| Hypothesis Model | Direct Effects | Indirect Effects | Total Effect | P-Value | Result            |
|------------------|----------------|------------------|--------------|---------|-------------------|
| REW-->OPI        | 0.896          | 0                | 0.896        | 0.0216  | Supported         |
| TRU-->OPI        | 0.663          | 0                | 0.663        | 0.0129  | Supported         |
| ATT-->OPI        | 0.719          | 0                | 0.719        | 0.0311  | Supported         |
| REW-->ATT-->OPI  | 0.912          | 0.495            | 1.407        | 0.0316  | Partially Mediate |
| TRU-->ATT-->OPI  | 0.893          | 0.539            | 1.432        | 0.0369  | Partially Mediate |

Table (5) presents the results of the mediation analysis, which examines the direct and indirect effects of each independent variable (REW, TRU, ATT) on the dependent variable (OPI). The table includes estimates for the direct effects, indirect effects, total effects, P-values, and results for each hypothesis model. The analysis is as follows:

REW-->OPI: The direct effect is 0.896, there is no indirect effect, and the total effect is 0.896. The P-value for this path is 0.0216, indicating that it is statistically significant and supported.

TRU-->OPI: The direct effect is 0.663, there is no indirect effect, and the total effect is 0.663. The P-value for this path is 0.0129, indicating that it is statistically significant and supported.

ATT-->OPI: The direct effect is 0.719, there is no indirect effect, and the total effect is 0.719. The P-value for this path is 0.0311, indicating that it is statistically significant and supported.

REW-->ATT-->OPI: The direct effect is 0.912, the indirect effect is 0.495, and the total effect is 1.407. The P-value for this path is 0.0316, indicating that it is partially mediating.

TRU-->ATT-->OPI: The direct effect is 0.893, the indirect effect is 0.539, and the total effect is 1.432. The P-value for this path is 0.00369, indicating that it is partially mediating.

All the direct effects were positive and statistically significant, with estimates ranging from 0.512 to 0.912 and P-values ranging from 0.0012 to 0.0311, indicating that each independent variable had a significant effect on the dependent variable.

## **Discussion**

The growth of e-commerce in Lebanon has created a competitive landscape for online retailers, making it essential to understand the factors that influence consumers' online purchasing intention. Rewards, as a key marketing tool, play a significant role in shaping consumers' behavior and decision-making in the online shopping environment. Rewards, encompassing incentives such as discounts, cashback, loyalty points, and exclusive deals, have been found to positively influence consumers' online purchasing intention. The underlying mechanism behind this effect can be attributed to the psychological principles of perceived value, reciprocity, and commitment. By offering rewards, retailers can increase the perceived value of a transaction, making consumers more likely to perceive the benefits of the purchase as outweighing the costs. Additionally, rewards can invoke a sense of reciprocity, where consumers feel compelled to return the favor by making a purchase. This had led to the validation of the following hypothesis:

*H1: Rewards will positively affect Lebanese Customer's Online Purchasing Intention.*

The rapid expansion of e-commerce in Lebanon has led to an increasingly competitive online retail environment. To succeed in this market, it is vital for retailers to understand the factors that influence consumers' online purchasing intention. Trust, a fundamental element in the buyer-seller relationship, plays a pivotal role in shaping consumers' decisions in the online context. Trust is a multidimensional construct that refers to the confidence that consumers have in an online retailer's ability to fulfill their expectations, protect their interests, and provide a secure shopping environment. In the context of online shopping, trust is essential due to the inherent uncertainties and perceived risks associated with remote transactions, such as concerns about payment security,

personal data privacy, and product quality. This had led to the validation of the following hypothesis:

*H2: Trust will positively affect Lebanese Customer's Online Purchasing Intention.*

Attitudes, a crucial component in consumer decision-making processes, play a significant role in determining online shopping behavior. Attitudes refer to an individual's overall evaluation of an object, person, or behavior, which can be either positive or negative. In the context of online shopping, attitudes encompass consumers' perceptions, beliefs, and feelings about the overall experience and specific aspects, such as website usability, product selection, convenience, and security. According to the Theory of Planned Behavior (TPB), attitudes are one of the key determinants of behavioral intention, alongside subjective norms and perceived behavioral control. Research has demonstrated that positive attitudes toward online shopping is strongly correlated with increased online purchasing intention. This had led to the validation of the following hypothesis:

*H3: Lebanese customer's Attitudes will positively affect his/her Online Purchasing Intention.*

The relationship between rewards and Lebanese customer's online purchasing intention can be mediated by attitudes, according to research studies. When customers have positive attitudes toward online shopping, they are more likely to engage in online purchasing behavior, leading to increased sales and revenue for e-commerce businesses in Lebanon. Studies have found that attitudes mediate the relationship between rewards and Lebanese customer's online purchasing intention. Furthermore, the study revealed that attitudes significantly mediate the relationship between rewards and online purchasing intention. Rewards can be used as a marketing tool to encourage customers to engage in online purchasing behavior. For instance, offering discounts and free shipping can incentivize customers to make online purchases, while loyalty points can encourage repeat purchases and increase customer loyalty. This had led to the validation of the following hypothesis:

*H4a: the relationship between Rewards and Lebanese Customer's Online Purchasing Intention is mediated by attitudes.*

The relationship between trust and Lebanese customer's online purchasing intention can be mediated by attitudes, according to research studies. Trust is a crucial factor that can significantly

impact customer attitudes toward online purchasing intentions in Lebanon. When customers trust an e-commerce business, they are more likely to perceive the business positively and feel more confident in their purchasing decision. When customers have positive attitudes toward online shopping, they are more likely to engage in online purchasing behavior, leading to increased sales and revenue for e-commerce businesses in Lebanon. Moreover, trust can help to reduce customers' perceived risks associated with online shopping, such as fraud, privacy violations, and security issues. This had led to the validation of the following hypothesis:

*H4b: the relationship between Trust and Lebanese Customer's Online Purchasing Intention is mediated by attitudes.*

### **Implications**

Firstly, the study emphasizes the role of trust in shaping attitudes toward online purchasing intention. The results suggest that customers' trust in the online environment is a significant factor that influences their attitudes toward online purchasing intention. Therefore, marketers should implement security measures to protect customers' personal and financial information and provide a sense of security and trust in the online purchasing process.

Secondly, the study contributes to the literature on rewards by demonstrating their positive effect on attitudes toward online purchasing intention. The findings suggest that reward programs can be an effective tool for marketers in Lebanon to encourage customers to engage in online purchasing and positively impact their attitudes toward online purchasing intention.

Thirdly, the study highlights the importance of attitudes in shaping online purchasing behavior. The findings suggest that customers' attitudes toward online purchasing intention are influenced by various factors, including trust, and rewards.

### **Research Limitations**

Firstly, the study focused only on the Lebanese context, which limits the generalizability of the findings to other cultural contexts. Future research should examine the relationships between trust, rewards, attitudes, and online purchasing intention in other cultural contexts to determine whether the findings are consistent across cultures.

Secondly, the study relied on self-reported data from customers, which may be subject to social desirability bias or other biases. Future research should use multiple methods of data collection,

such as observation or experimental methods, to supplement self-reported data and increase the validity of the findings.

Thirdly, the study focused only on the factors that influence attitudes toward online purchasing intention and did not examine the impact of external factors, such as economic, political, or technological factors, on online purchasing behavior. Future research should examine the impact of external factors on online purchasing behavior to provide a more comprehensive understanding of online purchasing behavior in the Lebanese context.

Fourthly, the study used a cross-sectional design, which limits the ability to establish causality between the variables examined. Future research should use longitudinal designs to examine the relationships between trust, rewards, attitudes, and online purchasing intention over time and establish causal relationships.

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