

“Impact of E-Commerce System Quality on Online Purchase Intention: The Moderating Role of Customer Trust”

THESIS PAPER

**“Impact of E-Commerce System Quality on Online Purchase Intention: The
Moderating Role of Customer Trust”**

Submitted To

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Subject: **Submission of the thesis paper on ““Impact of E-Commerce System Quality on Online Purchase Intention: The Moderating Role of Customer Trust”**

Dear Sir,

Initially, I would say thank you due to your gratitude and support in this report. The paper will not be easy to complete without your support. To assemble this paper, I have gathered the most significant information that I believe is the most significant, so that my report can be moderately anticipated to be exploratory and trustworthy. All our energies are devoted to the attainment of the objectives laid down in the report and we expect my company to be able to fulfill the demands. The valuable information and experience I acquired when writing the report will come in handy in making me an expert in the future.

I would be glad to be enlightened by your thoughts and opinions on the report. Part of the report will involve my responses to your questions. Thanks once more, with your assistance and perseverance.

Sincerely Yours

Faiz Uzzaman Pranto

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Abstract

The high rate of e-commerce has altered the consumer buying nature. As the level of competition between online platforms grows, the quality of the system has proved to be a decisive factor in consumer behaviour purchasing. This research paper aims at exploring how the quality of the e-commerce systems is related to online purchase intention and the mediating role of customer trust in the relationship between quality of e-commerce system and online purchase intention. Aspects of usability, reliability, security and responsiveness are used to conceptualize system quality. A structured questionnaire was used to gather data on online Bangladesh shoppers. The statistical analyses that were performed using SPSS are descriptive statistics, correlation, regression, and moderation analysis. The results show that e-commerce system quality affects online purchase intention positively and the customer trust plays a significant role in strengthening the relationship. The research can be of great help to e-commerce companies to enhance system performances and customer trust to facilitate purchase intention.

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List Of Acronyms & Abbreviations

Acronym	Full Form
ICT	Information and Communication Technology
E-Commerce	Electronic Commerce
SPSS	Statistical Package for the Social Sciences
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
SMEs	Small and Medium-sized Enterprises
eWOM	Electronic Word of Mouth
SSL	Secure Sockets Layer

Chapter 1: Introduction

1.1 Background of the Study

Global business environment has changed drastically due to rapid development of information and communication technologies (ICT). Among the greatest effects of such a technological advancement is the rise and growth of electronic commerce (e-commerce). E-commerce is the process of buying and selling of goods and services via online systems that help businesses and customers to transact electronically without the need to interact with one another (Laudon and Traver, 2021). Seeing how the use of smartphones, fast internet connections, and electronic payment systems have become widespread, online shopping has been a crucial aspect of contemporary consumer behaviour (Turban et al., 2018).

In the past 20 years, the e-commerce has increased at a fast rate throughout the globe. The online retail platform gives business an opportunity to conduct operations without physical boundaries and offer more convenience, choice and accessibility to the consumers. Research has demonstrated that online shopping is more popular among consumers as it is more time saving, competitive, and facilitate easy product and service comparisons (Kim and Niehm, 2009; Wolfinbarger and Gilly, 2003). Secondly, online platforms have become even more efficient and accessible due to the implementation of high-tech solutions including mobile applications, artificial intelligence, and online payment systems (Chaffey, 2015; Kalakota and Whinston, 1997).

The e-commerce industry has recorded a remarkable trend in the recent past in developing nations like Bangladesh. Online shopping platforms have been developed due to the booming internet penetration and the rising usage of smartphones and the presence of mobile financial services (Hossain and Hasan, 2020). Popular e-commerce websites include Daraz, Chaldal, Pickaboo and AjkerDeal, which have gained a huge number of consumers because of their convenience, product diversification and the offers. In addition, the government program like Digital Bangladesh has promoted the adoption of digitalization of businesses and services, which has facilitated expansion of e-commerce environment in the country (Rahman et al., 2020; Ainin et al., 2015).

Regardless of these developments, a number of consumers have been complaining about the quality and reliability of e-commerce systems. The amount of uncertainty is more in case of

online transactions than when it comes to traditional retail shopping since consumers are not free to touch and feel products before they make the purchase. Consequently, the quality of a system adopted by an e-commerce platform is a critical element when it comes to consumer behaviour and making purchasing decisions (DeLone and McLean, 2003). System quality is the performance of an information system in its entirety that is, its usability, reliability, security and responsiveness.

The ease of navigation and interaction by the users on an online platform is called usability. Customer experience can be enhanced by providing an easy to use interface, proper product classification, and easy check out process that would promote online shopping (Nielsen, 2012; Palmer, 2002). Reliability is the capability of the system to operate in the same way without technical failures to facilitate normal transactions and correct processing of the orders (Parasuraman et al., 2005). Security is also a crucial aspect of online shopping since customers are required to provide personal and financial information that is sensitive when they are transacting. Effective security systems have the capability to lower the perceived risk and boost consumer trust on the internet (Pavlou, 2003; Flavián and Guinaliua, 2006). Responsiveness is the rate of loading a web site, its performance in terms of speed and how the customer service responds to site utilization, which plays a great role in consumer satisfaction and retention (Zeithaml et al., 2002; Parasuraman et al., 2005).

Customer trust is another significant issue of online consumer behaviour. Trust is described as having a feeling that an online platform will do well, truthfully, and in the greatest interest of the consumer (McKnight et al., 2002). During online transactions, people do not have the opportunity to interact physically with one another and therefore, trust is very vital in minimizing the perceived risks during online transactions. It has been established that consumers tend to buy goods that they consider as trustworthy and reliable platforms (Gefen et al., 2003; Jarvenpaa et al., 2000).

In addition, a number of studies have indicated trust as one of the important mechanisms that enhance the relationship between the quality of the system and the intention to buy online. Once a consumer feels reassured, safe, and comfortable with a specific e-commerce system, and thus comes to trust it, this may eventually lead to the consumer making more online purchases (Kim et al., 2008; Zhou et al., 2019). Moreover, customer trust and long-term relation between customers and e-commerce are possible through positive online experiences, effective customer service as well as clear business practices (Gefen and Straub, 2004; Pavlou and Fygenon, 2006).

With the expansion of the e-commerce sector, the issues of what factors will determine the consumer purchase intention have become even more critical. The quality of the system and the trust that the customers place on the product are two central factors that dictate the effectiveness of the online platforms in attracting and retaining the customers. Hence, this research will be conducted with the purpose of testing how the quality of the e-commerce system influences the online purchase intention and determining how customer trust can further reinforce the relationship.

1.2 Problem Statement

The swift development of electronic commerce has substantially changed the searching, comparing and purchasing decision models of consumers. As the number of people that have access to the internet and digital technologies grows, online shopping platforms have taken the throne as a vital element in the modern retail systems. Nevertheless, the growth in popularity of e-commerce has not yet seen many such online retailers able to translate the number of people visiting their websites to the number of people actually buying their products. The quality of the e-commerce system (Website usability, information-quality, reliability and security) is one of the largest concerns of the online purchase intention (DeLone and McLean, 2003; Gefen, Karahanna and Straub, 2003). When online consumers feel that an online platform is complicated, unreliable or not secure, they will not make purchases, and it will damage the overall performance of online business, which is e-commerce (Pavlou, 2003; Kim, Ferrin and Rao, 2008).

The quality of the system is a key factor to the creation of the user experience and whether the consumers are going to trust the use of an online platform or not. User satisfaction and unwillingness to shop online may be low due to poor design of their web sites, slowness in terms of response time, inaccurate product information and an intricate navigation (Wolfenbarger & Gilly, 2003; Bai, Law and Wen, 2008). Also, issues of security in regards to payment systems and protection of personal information still forms a significant obstacle to taking online shopping in most of the developing nations (Hoffman, Novak and Peralta,

1999; Belanger, Hiller and Smith, 2002). These problems bring to focus the need to advance the quality of e-commerce systems to increase consumer confidence and purchase intention. Customer trust is yet another important aspect that determines online buying. The customers were able to touch and feel the goods physically and interact face-to-face with the sellers in traditional retail settings. Yet, when it comes to online setting, the uncertainty and the perceived risk is even greater due to the lack of face-to-face interaction (Jarvenpaa, Tractinsky and Vitale, 2000; McKnight, Choudhury and Kacmar, 2002). Consequently, trust becomes a strong factor that determines the ability of consumers to conduct online transactions. Unless customers have confidence of the web site, the seller or the payment system, chances are high that they will not buy the products no matter how good they are (Gefen, 2000; Pavlou and Fygenson, 2006).

In most of the developing countries and in Bangladesh, the development of e-commerce is still limited due to the problem of system reliability, digital infrastructure, and consumer confidence. Despite the growth of online platforms and payment methods, consumers are usually reluctant to use online shopping because of the fear of fraud, product authenticity, and the ability to deliver products (Laudon and Traver, 2020; Turban et al., 2018). In addition, past researchers have usually looked at system quality and customer trust in isolation without addressing the issue of how trust can moderate the relationship between the system quality and the online purchase intention (Kim, Shin and Lee, 2009; Zhou, 2011).

Thus, one of the needs is to examine how the quality of e-commerce system affects the intention to buy online as well as the way customer trust enhances or undermines this association. The importance of researchers and practitioners to understand these relationships includes the ability to determine important factors likely to motivate consumers to purchase online shopping platforms. By filling these gaps, this research will add value to the role of system quality and customer trust in the online purchasing behavior in the world of e-commerce (Chen and Barnes, 2007; Fang et al., 2014; Hajli, 2015; Wang and Emurian, 2005).

1.3 Objectives of the Study

The research aims of this research are as follows:

1. To test the general effect of quality of e-commerce systems on purchase intention online.

- 2.To examine the effect of the usability of the site on the online purchase intention of consumers.
- 3.To examine how a reliable system affects online purchase intention.
- 4.To determine the importance of system security in influencing customer buying decisions.
- 5.To determine the influence of system responsiveness on intention to buy through online.
- 6.To establish the correlation between the quality of e-commerce system and customer trust.
- 7.To test how the trust of customers directly affects online purchase intention.
- 8.To examine how the moderating effect of customer trust influences the system quality and the intention to purchase online.
- 9.To establish the dimension of system quality that has the most impact on purchase intention.
- 10.To give managerial suggestions that will enhance the quality of systems and customer confidence in e-commerce systems.

1.4 Significance of the Study

The quick growth of digital media and the spread of the internet has dramatically changed the traditional and the way business is run and the purchasing patterns of the consumers. The Internet has become a fundamental vehicle through which business entities can access clients across geographical borders at the same time affording customers easy access to goods and services. Irrespective of these benefits, the success of e-commerce systems is highly dependent on the quality of the system and degree of confidence of the customers in the online platforms. Hence, the contribution of the research is that it explores the effect of the quality of e-commerce systems on online purchase intention taking into consideration the moderating variable of customer trust (DeLone and McLean, 2003; Gefen, Karahanna and Straub, 2003; Pavlou, 2003).

To start with, the study is valuable to the body of academic literature as it enriches the body of knowledge concerning the connection between quality of systems and consumer behavior in online shopping. Past research has indicated that such aspects as usability of the site, the quality of information, the security, and system reliability are significant contributors to the customer satisfaction and purchase decision (Wolfinger and Gilly, 2003; Bai, Law and Wen, 2008). Exploring these variables in terms of the quality of the e-commerce systems, the study offers a closer insight into how the technological components of online platforms

influence the intention of consumers to purchase products online (Laudon and Traver, 2020; Turban et al., 2018).

Second, the research notes the significance of customer trust in the e-commerce dealings. Trust is listed among the most important factors of consumer behavior in e-commerce since in online setting there is a lack of certainty and risk. Customers do not have a chance to physically inspect and handle the products or be in direct contact with the sellers which raises issues regarding the product authenticity, security of payment and reliability in delivery (Jarvenpaa, Tractinsky and Vitale, 2000; McKnight, Choudhury and Kacmar, 2002). This research sheds more light on the effect of trust in enhancing or diminishing the association between the quality of the system and online purchase intention through a moderation analysis of customer trust (Gefen, 2000; Pavlou and Fygenson, 2006).

Third, the results of this study can be useful to e-commerce companies and online stores. The role of quality and trust of systems is one that can be understood to facilitate organizations in creating a better e-commerce system that would provide a better user experience and bolster customer confidence. Companies can enhance web design, good information about products, security system enhancement, and good customer service platforms to motivate the customers to become online shoppers (Kim, Ferrin and Rao, 2008; Zhou, 2011; Chen and Barnes, 2007). Such advancements can eventually result in an overall customer satisfaction level, greater brand loyalty, and a better sales performance in the competitive digital environment (Fang et al., 2014; Hajli, 2015).

Fourth, it is also a significant study to policymakers and technology developers, especially in developing countries where the adoption of e-commerce has been in its early stages. The findings can be utilized by governments and regulatory bodies to come up with policies aimed at protecting consumers, improving cybersecurity systems, and encouraging digital literacy among users on the Internet (Belanger, Hiller & Smith, 2002; Wang and Emurian, 2005). These efforts can be used to establish a safe and reliable online space that would attract more consumers to engage in e-commerce practices (Gefen and Pavlou, 2012; Kim and Peterson, 2017).

Lastly, the research would add into the cumulative body of research on digital commerce by offering empirical research findings about the relationship between system quality, customer trust, and purchase intention. This combination of the main variables enables the research to fill the gaps that are currently present in the literature and offer a full-scale insight into consumer behavior in online shopping settings. Future researchers can also use the results to form the basis of their studies on other variables that affect e-commerce adoption, like the

perception of value, the quality of service, and social influence (Ajzen, 1991; Davis, 1989; Venkatesh et al., 2003).

Generally, the research is valuable since it provides theoretical, practical, and policy-related implications to the discipline of e-commerce research. It expands the knowledge of the effect of the quality of systems and customer trust on the willingness of consumers to take part in online shopping and contributes to the sustainability of online shopping in the current economies (Chiu, Hsu, Lai and Chang, 2012; Zhou, Lu and Wang, 2010; Kim, Tao, Shin and Kim, 2010; Gefen, Benbasat and Pavlou, 2008).

1.5 E-Commerce Opportunity

The recent high paces in information and communication technologies have provided considerable opportunities in the development and increase in electronic commerce (e-commerce) on the global scale. E-commerce is the purchasing and selling of goods and services via electronic networks, which are mainly the internet. In the last 20 years, e-commerce has changed the business model as it allows the businesses to transact online and reach their customers in new locations avoiding physical limits (Laudon and Traver, 2020; Turban et al., 2018). The combination of internet technologies, mobile technology, and digital payment system has allowed consumers to do online shopping more accessibly and conveniently and has introduced new opportunities to businesses, entrepreneurs, and economies worldwide (Chaffey, 2015; Kalakota and Robinson, 2001).

The possibility of businesses having the potential to extend their markets is one of the greatest opportunities presented by e-commerce. The brick-and-mortar stores tend to be restricted by the location, working hours as well as physical space. Conversely, e-commerce can enable organizations to work 24/7 and provide services to customers in various places and nations without necessarily being physically present (Laudon and Traver, 2020; Turban et al., 2018). This international access can help the companies to maximize the potential of sales, lower the operation costs, and compete better in the global market (Porter, 2001; Zwass, 2003). Consequently, online markets and digital platforms can present the opportunities that are available to both large and small businesses (Kshetri, 2018).

E-commerce is also a source of opportunities to the entrepreneurs and small and medium-sized enterprises (SMEs). Online mediums allow startup and small businesses to penetrate into markets at relatively lower start-up costs than in the traditional retail business. Marketing and promotion of the product through online marketplace and social media platforms are cost-efficient promotional methods (Chen and Barnes, 2007; Hajli, 2015). These online

applications enable companies to deal directly with consumers, collect consumer responses, and customize goods and services based on their tastes (Gefen, Karahanna and Straub, 2003; Pavlou, 2003). E-commerce has therefore emerged as a major source of innovation and entrepreneurship in the digital economy (Kraemer, Gibbs and Dedrick, 2005).

E-commerce also presents another valuable opportunity which is the improvement of customer convenience and shopping experience. Shoppers have the ability to visit, analyze products, make reviews and order purchases on their computers or mobile devices at the comfort of their homes. Consumer decision making is also enhanced by availability of more detailed product information and customized recommendation (Wolfenbarger and Gilly 2003; Bai, Law and Wen, 2008). Also, the logistics, digital payment and mobile commerce, have resulted in a more convenient and reliable online shopping process and hence more consumers have been influenced to engage in e-commerce (Zhou, 2011; Kim, Ferrin and Rao, 2008).

E-commerce in developing countries is a source of huge economic development and digitalization potential. The growth in the use of the internet, smart phones, and mobile banking services has led to the adoption of online commerce in the emerging markets at a high rate (UNCTAD, 2021; World Bank, 2020). The governments and non-governmental institutions are investing in cyber infrastructure, payment gateways and cybersecurity to aid in the creation of the e-commerce system (Belanger, Hiller & Smith, 2002; Wang and Emurian, 2005). These programs aid in enhancing consumer confidence and providing a safer platform to conduct online transactions (Gefen, 2000; McKnight, Choudhury and Kacmar, 2002).

Furthermore, e-commerce gives the business possibilities to gather and study customer information to learn more about consumer behavior and preferences. With the help of data analytics and artificial intelligence technologies, enterprises are able to formulate tailored marketing campaigns and enhance management of customer relationships (Venkatesh et al., 2003; Chaffey, 2015). These tactics boost customer satisfaction and loyalty and stimulate the repeat purchases of the products in the online markets (Fang et al., 2014; Chiu et al., 2012). COVID-19 also amplified the use of e-commerce in all parts of the world, and therefore it is a business model that is resistant to economic shocks. With physical stores being restricted and social distancing limiting, a large portion of the consumer population started migrating to the online shopping platform to purchase the goods and services that they need (OECD, 2020; UNCTAD, 2021). This transition revealed how e-commerce can help to keep the business going and help to maintain the economy even during difficult times (Kshetri, 2020).

In sum, e-commerce has many prospects to companies, buyers, and economies. It promotes international commerce, entrepreneurship, consumer convenience and technological innovation. With the further development of digital technologies, the role of e-commerce in the contemporary economy is going to expand even more, offering companies new possibilities to become more competitive and address the needs of consumers in the era of the digital economy (Turban et al., 2018; Laudon and Traver, 2020).

Chapter 2: Literature Review

2.1 E-Commerce System Quality

The quality of e-commerce systems is understood to be the entire level of functionality, efficiency, and technicality of a web-based resource allowing users to search the products, carry out transactions, and communicate with online services successfully. In online trade, the quality of systems is viewed as one of the most important factors with regard to user satisfaction and behavioral intention since it defines the ease with which consumers can use the websites, get information about the products and make transactions (DeLone and McLean, 2003; Turban et al., 2018). It is because the quality of the system guarantees that the online platforms run efficiently, address users quickly and give stable and secure services that maximize online shopping (Laudon and Traver, 2020).

Under system quality, the Information Systems Success Model draws attributes that relate to system quality which are usability, reliability, security and responsiveness that in turn have an effect on user satisfaction and intention to use online systems (DeLone and McLean, 2003). These features are critical in the e-commerce context given that customers solely rely on online applications to judge products and decisions to make purchases (Gefen, Karahanna and Straub, 2003). When the system quality is low, users might find it challenging in navigating the site, slow loading of the sites or technical failure dishearten them to complete online transactions (Bai, Law and Wen, 2008).

Besides, the quality of the system has a strong influence on the trust and credibility of consumers in the online platform. When customers view an e-commerce site as being well designed, secure, and reliable, then there is likely to be trust, and the user will likely turn into an online buyer (Pavlou, 2003; Kim, Ferrin and Rao, 2008). On the other hand, a disadvantaged system can make people doubt the reliability of the site and the identity of the seller and can be influenced by a low purchase intention (Wolfenbarger and Gilly, 2003). As such, organizations need to invest in enhancing the quality of their systems so that they can

improve customer satisfaction and gain competitive edge in the online market (Chaffey, 2015).

The significance of the quality of the e-commerce system has been a well-known issue in past studies, which propose that the technological determinants are very critical in influencing consumer behaviour in online space. Researchers have highlighted that the quality of its system does not only affect its short-term user satisfaction but also, system quality defines the user loyalty and their future use of online shopping systems (Zhou, 2011; Fang et al., 2014). With the increasing number of organizations using e-commerce to serve their customers around the world, ensuring the levels of system quality remain at high has become a strategic action that organizations aiming to acquire and retain online consumers (Kshetri, 2018).

2.1.1 Usability

One of the necessary elements of the quality of e-commerce systems is usability which means the extent to which the users can use an online platform or a web site to attain their desired objectives in a very effective and efficient manner. When applied to the concept of e-commerce, usability is concerned with the ease at which a consumer can navigate a Web site, explore the products and locate the information and finalize a buying operation without any misunderstanding or complications (Nielsen, 2012). A well utilized site can enable the customer to look through products easily, learn about product descriptions with ease and they can check out easily, which goes a long way in enhancing the overall shopping experience over the internet (Bai, Law and Wen, 2008).

Past researchers have stressed that the useability is of great importance to the success of e-commerce platforms. As websites are developed with a clear navigation systems, easy interfaces, and information that is well arranged, consumers have higher possibilities of being comfortable using the system to complete their purchases (Wolfenbarger & Gilly, 2003). Conversely, websites that are poorly designed with complex navigation, lack of clarity of instructions, or loaded at a slow pace, may cause frustration to a user and increase the rate of abandonment in the process of shopping (Gefen, Karahanna and Straub, 2003). Thus usability is regarded as one of the most basic aspects which have a direct impact on consumer satisfaction and their desire to buy products online (Zhou, 2011).

Moreover, usability is also a factor in the perceived quality and trustiness of an online trading platform. A user friendly and appealing site can make a good impression to the consumers and make them more confident in the online store (Kim, Ferrin and Rao, 2008). Besides that, user-friendly interfaces require less cognitive effort to get customers to perform online

transactions, and the shopping process will be more enjoyable and efficient (Laudon and Traver, 2020). Consequently, they become more inclined to go back to the websites that offer them convenient and effortless browsing experiences, which increases customer loyalty and repurchase rates (Turban et al., 2018).

Further, the usability is also strongly correlated with other features of the quality of e-commerce systems like information quality, system performance, and customer support services. Good usability design can combine all these aspects to make the user experience a smooth one that motivates customers to learn more about products and use online platforms more often (Chaffey, 2015). It has also been pointed out that usability is more of importance to new users who might not have experience with online shopping systems because intuitive interfaces have the potential to lessen the uncertainty and increase user confidence (Chen and Barnes, 2007).

Moreover, usability is a topic that has received extensive discussion in the sphere of technology acceptance and information systems studies as one of the main factors of user behavior. According to the Technology Acceptance Model, easy to use systems have higher chances of being adopted by users and incorporated in their daily operations (Davis, 1989). On the same note, the Unified Theory of Acceptance and Use of Technology stresses that ease of use perceptions and accessibility of the system play a major role in determining behavioral intention of the user (Venkatesh et al., 2003). These theoretical lenses uphold the notion that usability is a very important component that determines the consumer involvement and buying desire in an e-commerce setting.

The usability, in general, is crucial to the effectiveness of the e-commerce platform, as it leads to user satisfaction, lower complexity, and motivates consumers to make online purchases. Companies that focus more on usability in their system development and web design can develop more captivating and efficient online shopping experiences that make customers more trustful and intend to purchase in online markets (Fang et al., 2014; Hajli, 2015).

2.1.2 Reliability

The concept of reliability is regarded as one of the core dimensions of the quality of the e-commerce system since this dimension demonstrates how well an online system can execute the functions it is designed to do within a particular context, with accuracy, and without system failure when interacting and conducting transactions with the user. Reliability is related to the system itself being stable, information on products being accurate, transactions

being properly processed, and the platform being consistently available whenever someone is trying to access it in the context of electronic commerce (DeLone and McLean, 2003; Laudon and Traver, 2020). The presence of a robust e-commerce platform would mean that customers are able to browse, make purchases and complete payments without technical hiccups, system failures or unexplainable delays that would considerably enhance the overall customer experience and add impetus towards using the platform again in future (Parasuraman et al., 2005; Turban et al., 2018).

As has been previously noted, the reliability of the system has been highlighted as a key element in affecting consumer trust and consumer behavioral intention in the context of online shopping due to the fact that customers solely depend on the technological infrastructure of the system to effect their transactions. Once an e-commerce system runs well, and transacts are completed properly, consumers gain the feeling of trust in the system and the belief that the system is reliable and trustworthy (Gefen, Karahanna, and Straub, 2003; Pavlou, 2003). On the other hand, daily system breakdown, incorrect product description, payment issues or a problem in taking orders may result in dissatisfaction, low consumer confidence, and may deter future customers to buy products over the internet (Wolfenbarger and Gilly, 2003; Bai, Law and Wen, 2008).

Moreover, the concept of reliability is closely interconnected with the service consistency in online platforms since when a customer interacts with an online platform, he or she anticipates that online platforms will provide services in a consistent and reliable fashion. Users who have positive attitudes towards the platform will be more willing to enter into long-term relationships with the e-commerce provider as long as they perceive the system to be stable, confirming their orders correctly, and their deliveries being reliable (Kim, Ferrin, and Rao, 2008; Chiu et al., 2012). Conversely, untrusted systems can cause doubts and disappointment among customers, which can eventually translate into the shopping cart being abandoned, word-of-mouth, and customer loyalty (Fang et al., 2014; Zhou, 2011).

Furthermore, reliability also makes a positive contribution to the perceived quality of the online service setting, as the customers demand the platform would be used correctly throughout all the purchasing process phases, such as product search, payment system, order confirmation, delivery tracking. Genuine systems make transactions less prone to failures and increase customer satisfaction since they enable customers to conclude their online shopping purchases in a seamless and hassle-free manner (Chen and Barnes, 2007; Chaffey, 2015). It has also been discovered that consumers are more likely to relate quality performance of the system with good business practices and this facet enhances their confidence in the

organization and willingness to make repeat purchases using the platform (Gefen, 2000; Pavlou and Fygenon, 2006).

Moreover, the reliability of the product is especially critical in less developed countries, where consumers might already harbor doubts of online purchases, security of payment, and delivery. Under these conditions, it will be necessary to ensure stable work of the system and correct processing of orders to create consumer trust and motivate the use of online shopping platforms (Hajli, 2015; Kim and Peterson, 2017). It has been identified that repeat business correlates with the tendency of customers to use an e-commerce platform in the future, provided that they have had a positive experience related to the steady system performance and mistake-free transactions during their past interaction with the platform (Saleem et al., 2022; Yildiz and Cavdar, 2023).

Reliability also demands another feature of the system availability, which implies whether the system is available and can be used at any time without any sudden interruptions or technical malfunctions of the system. Given that e-commerce platforms ensure work in a highly competitive digital environment where customers want to receive service immediately, such delays can cause a decline in customer satisfaction and decrease the intention to make a purchase (Kshetri, 2018; Laudon and Traver, 2020). Hence, companies should invest in solid technological infrastructure, efficient database management systems, and stable payment gateways to maintain the constant availability of the system and provide users with smooth experiences (Turban et al., 2018; Chaffey, 2015).

In general, reliability is one of the key elements that should define the success of e-commerce platforms since the direct impact should be customer trust, satisfaction, and purchase intention. Once consumers trust an online platform, they will have an impression that their personal information will be processed properly, transactions will be completed appropriately and their orders will be delivered on time (DeLone and McLean, 2003; Gefen et al., 2003). In turn, the company that values the reliability of the system will be able to build more reliable and efficient online shopping, which ultimately will boost customer confidence and raise the chances of repurchase online (Pavlou, 2003; Kim et al., 2008; Saleem et al., 2022).

2.1.3 Security

One of the most important aspects of the quality of e-commerce systems is related to security since online shopping involves the exchange of personal and financial data that are considered confidential to the customers who have to provide them to online platforms. As

applied to the relationship in e-commerce, security means that an online system can safeguard the user data, financial and personal information against unwarranted access, cyber-attacks and fraud (Pavlou, 2003; DeLone and McLean, 2003). Because online shopping contexts do not involve personal interaction between customers and vendors, consumers in online shopping contexts tend to believe that they experience less security as opposed to offline retailing, and as such, security is one of the core conditions that contribute to their propensity to engage in online purchasing behaviour (Gefen, Karahanna, and Straub, 2003; McKnight, Choudhury, and Kacmar, 2002).

The existing researches have established that consumers tend to believe and rely on e-commerce platforms more when they feel that the system has effective security in place to safeguard their financial information and other personal data. The perceived risk amongst consumers is lowered considerably by secure payment gateways, encrypted data transmission and authentication systems, which in turn make the consumers more confident in carrying out online transactions (Belanger, Hiller, and Smith, 2002; Kim, Ferrin, and Rao, 2008). The customers would feel a greater level of trust and security when they believe that their credit card information, passwords, and personal data are well secured by the platform which would translate to increased online purchase intention (Gefen, 2000; Pavlou and Fygenson, 2006). Moreover, security is also directly linked with privacy protection in the Internet setting as customers are increasingly worried about the way their personal information is gathered, stored, and used by Internet retailers. The e-commerce platforms which have clear privacy policies and a safe data management system are more prone to win the confidence of consumers, thus inviting them to provide information about themselves in the course of making their purchases (Chen and Barnes, 2007; Chiu et al., 2012). On the contrary, websites that do not guarantee data protection or have their data leaked can lose their trust and suffer reputations and this can dramatically decrease their customer loyalty and sales online (Fang et al., 2014; Hajli, 2015).

Moreover, security is an important factor in developing consumer trustworthiness and trust in online marketplaces. To make a purchase, a customer might consider security options of a particular online platform, including the inclusion of protective payment systems, the use of an SSL certificate and trust seals, authentication tools that indicate the safety of the site (Kim and Peterson, 2017; Zhou, 2011). These security indicators are signals that contribute to less uncertainty and more willingness of consumers to participate in online purchasing events (Turban et al., 2018; Laudon and Traver, 2020).

Security will be a major issue in developing countries where customers might not have as much experience with internet transactions and thus be more wary of providing online platforms with financial information. Under these circumstances, effective security systems can play an essential role in shaping the consumer preferences towards e-commerce and prompt more people to engage in online shopping activities (Kshetri, 2018; Saleem et al., 2022). Not only do secure transaction systems ensure that consumers do not fall prey to fraud, but they also assist organizations establish long-term relationships with their customers because they prove their desire and willingness to protect the information of the users (Yildiz and Cavdar, 2023).

In general, security is still one of the strongest factors of consumer behavior within online trading conditions. The channels that are more mindful of data security, secure payment methods and privacy may attract more customers and boost their intention to purchase as compared to channels that do not consider security issues (Pavlou, 2003; Gefen et al., 2003; Kim et al., 2008).

2.1.4 Responsiveness

Another relevant aspect of e-commerce system quality that should not be disregarded is responsiveness, which means how fast and efficient an online system is in terms of responding to user requests and performing transactions and services related to customer support. Responsiveness in digital commerce involves high speed of loading websites, quick response in customer service, effective solution of problems, and timely receiving information about the status of orders and delivery (Parasuraman et al., 2005; Zeithaml et al., 2002). These facets of responsiveness are important to whole customer experience and are used to make evaluation by the users regarding the effectiveness of an online platform (Wolfenbarger & Gilly, 2003).

Past studies have established that high performance of the system and high response times are critical variables, which affect customer satisfaction and online purchase intention.

Consumers tend to stay longer and make purchases once websites are loaded in a very short time and enable them navigate smoothly through products pages and checkout procedures (Bai, Law, and Wen, 2008; Zhou, 2011). On the other hand, a low loading speed and time lag in response may irritate the users, add to a higher bounce rate, and make the customers drop out of the online shopping process (Chaffey, 2015; Turban et al., 2018).

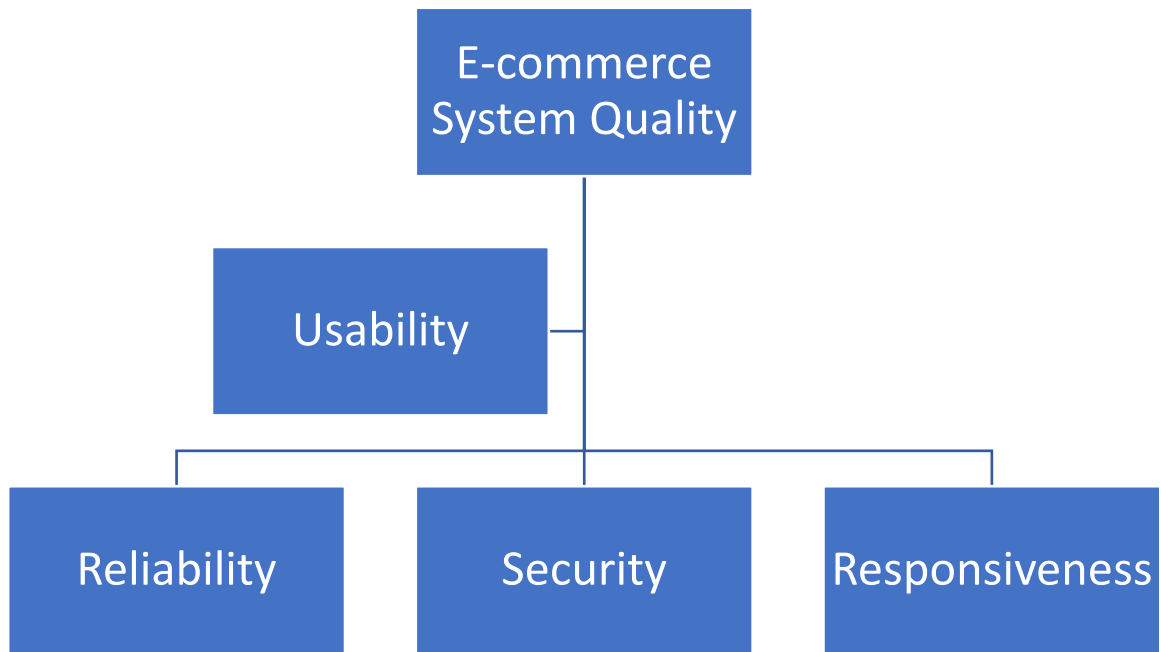
Besides the performance of the system, responsiveness also encompasses the capacity of the customer service support to respond to consumer enquiries and solve problems effectively.

The online shoppers usually demand some kind of support in terms of product information, payment problems or delivery problems and the rate at which companies react to these queries greatly influences how their customers assess the quality of their services (Chen and Barnes, 2007; Chiu et al., 2012). With timely response and working solutions to customer issues, organizations are also showing reliability and professionalism that would lead to customer trust and satisfaction (Kim, Ferrin, and Rao, 2008).

In addition, responsiveness is also significant in building customer relationship within online settings since customers appreciate fast communication and open updates on their orders. The order confirmation, shipping, and delivery notifications allow to minimize uncertainty, as well as keep customers updated during the process of purchasing an item (Fang et al., 2014; Hajli, 2015). This type of communication enhances the quality of service perceived and prompts customers to use the platform again to make further purchases (Kshetri, 2018; Saleem et al., 2022).

Studies also show that the responsiveness is strongly related to the perceived usefulness and ease of use in online systems. Those that are responsive to user interactions and services that are responsive to their reactions are seen as more effective and convenient, which has a positive effect on the attitude of the system and intention to buy products online (Davis, 1989; Venkatesh et al., 2003). The results emphasize that it is necessary to ensure a high degree of system responsiveness to increase the user satisfaction level and customer loyalty in online markets (Laudon and Traver, 2020; Turban et al., 2018).

In general, responsiveness is a major factor that determines the success of e-commerce as it has a direct impact on customer experience, perceptions of service quality, and purchase intention. Those businesses, considering the fast work of the system, quick feedback, and effective communication schemes, have a chance to organize more satisfying online purchasing experience that leads to subsequent buying and lasting relationships with a customer (Saleem et al., 2022; Yildiz and Cavdar, 2023).



2.2 Online Purchase Intention

Online purchase intention- This is the possibility or readiness of consumers to purchase products or services using online channels or electronic business systems. Regarding the field of e-commerce research, online purchase intention is regarded as one of the strongest predictors of actual purchase behavior since the consumers usually form an intention prior to making actual purchase decision. Pavlou (2003) notes that online purchase intention is the desire of the consumer to make online transactions and build an exchange relationship with an online retailer using a digital platform.

The behavioral theories like the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) provide the theoretical basis of the concept of purchase intention since they propose that behavioral intention is the proximal predictor of the actual behavior. According to these theories, people make intentions out of their attitudes, subjective norms and perceptions of behavioral control and then proceed to make a given action e.g. buying a product online (Ajzen, 1991; Fishbein and Ajzen, 1975).

Online purchase intention in e-commerce settings indicates the level at which consumers will transact online and make purchases online. As researchers stressed, the construct is very essential in predicting online shopping behavior amongst consumers due to the psychological willingness of consumers to carry out the purchasing activities using websites or mobile applications (intention) (Pavlou, 2003; Gefen, Karahanna and Straub, 2003; Jarvenpaa, Tractinsky and Vitale, 2000).

According to previous researchers, online purchase intention depends on various technological, psychological, and social factors that determine the consumer perceptions and attitude toward online shopping platforms. Indicatively, the perceived usefulness, perceived ease of use, the quality of information, the quality of the web site, trust, perceived risk, and electronic word-of-mouth have been largely found to be key determinants of online buying intentions among consumers (Gefen et al., 2003; Ha and Stoel, 2008; Park and Kim, 2009; Shergill and Chen, 2005; Kim, Ferrin and Rao, 2008).

In addition, trust has been revealed to be one of the most important variables of online purchase intention due to the element of uncertainty and perceived risk involved in online transactions. The higher the confidence that the consumers have with a certain online vendor or platform, the more they feel that the transaction might be safe and secure, hence making them more willing to buy products online. It has been empirically proven that trust influences the attitude of consumers toward online shopping in a positive way and contributes to a high

level of intentions of people to make purchases in the electronic markets (Jarvenpaa et al., 2000; McKnight, Choudhury and Kacmar, 2002; Pavlou and Gefen, 2004; Kim et al., 2015). Besides the trust, technological factors also contribute to online purchase intention. The Technology Acceptance Model (TAM) proposes that the perception of usefulness and perceptions of ease of use influence the attitude of consumers to the use of technology which, in turn, impacts their intention to use technology in making purchases online (Davis, 1989; Gefen et al., 2003; Kamarulzaman, 2007). Research findings have always validated the hypothesis that the more consumers find online shopping platforms beneficial, convenient and convenient to deal with, the higher the intention to buy the products via this platform. In addition, the online purchase intention also greatly depends on the quality of the e-commerce systems. The quality of systems, information and quality of services helps in development of positive user-experience that drives customer satisfaction and trust, which in turn stimulates readiness of the consumers to buy the products online. It has been demonstrated that well-integrated online shopping systems may enhance the value and convenience perceptions of consumers, thus persuading them to make an online purchase and form a better purchasing intent (Chang and Wildt, 1994; Pi et al., 2011; Yang and Mao, 2014).

Perceived risk is another critical factor that affects online purchase intention whereby the uncertainty experienced by consumers when conducting online purchases is a result of privacy, security, product quality, or safety of payment. As consumers develop increased perceptions of online transaction risks, it is likely that they will have reduced intentions of purchasing products online. Thus, online commerce hubs need to adopt powerful security protocols and clear policies that will lower the perceived riskiness and boost consumer faith in online shopping platforms (Shergill and Chen, 2005; Chen and Barnes, 2007).

Also, there are social influence and electronic word-of-mouth (eWOM) that are also important in influencing the online purchase intention given the fact that consumers commonly use reviews, recommendations and social networks to make a purchase decision on the internet. Good online reviews and recommendations by other consumers can greatly enhance the purchase intention by lessening the uncertainty and offer useful information on products and services (Cheng and Huang, 2013; Park and Kim, 2009).

On the whole, online purchase intention is a contemporary measure of research in e-commerce and consumer behavior studies that has gained widespread interest due to its role in the future consumer purchasing behaviour. This is because learning the aspects that determine online purchase intention would enable companies to enhance their online

marketing systems, gain consumer confidence and develop marketing strategies that would persuade the customers to transact using digital platforms and make purchases.

2.3 Customer Trust

The issue of customer trust is globally known as one of the most significant points that affect consumer behavior in online shopping settings. The trust may be described as the hope that an internet based platform will behave in a reliable, honest and in the best interest of the consumer when engaging in online transactions (McKnight, Choudhury, and Kacmar, 2002).

In e-commerce where sellers and buyers do not meet in person, trust will be an important mechanism that minimizes uncertainty and perceived risk related to buying online (Gefen, 2000; Pavlou, 2003).

Past research has highlighted that trust is an important aspect that contributes towards the willingness of consumers to conduct online transactions since the customers have to fully depend on the online platform to provide them with products and services in accordance with the promises made to them. When customers feel that an e-commerce site has a reputation that can be trusted, they have a high possibility of thinking that the organization will keep their personal details secret, accurately transact business and ship products to them in good time (Gefen, Karahanna, and Straub, 2003; Jarvenpaa, Tractinsky, and Vitale, 2000). This situation means that the greater the trust the more the purchase intention and customer loyalty when shopping online (Kim, Ferrin, and Rao, 2008).

The perceived credibility and reputation of an online platform is also closely linked with trust. The design, security, reviews, and reputation of the brand are just a few of the factors that consumers put into consideration in order to ascertain whether a certain e-commerce platform can be trusted (Chen and Barnes, 2007; Chiu et al., 2012). Good previous experiences, frequent cases of trustworthy service actions and open business operations add up to consumer trust and motivating repurchase (Fang et al., 2014; Hajli, 2015).

Moreover, the relationship between system quality and purchase intention is also moderated by trust since it reinforces the positive influence of technological features on the consumer behavior. Customers will place more value on the features of the system like usability, security, and reliability when they trust an online platform and will be more willing to make purchases through the online platform (Pavlou and Fygenson, 2006; Zhou, 2011). Conversely, even superior systems can be unable to produce purchase intention in case consumers lack trust in the platform or believe that there is a high degree of risk in the online purchases (Kim and Peterson, 2017).

The aspect of trust is especially needed in the developing economies, where the consumers might lack experience in digital transactions and thus, they might be more reserved in committing to the online shopping activities. Under these conditions, the creation of consumer confidence by means of secure payment platforms, delivery systems, and open communication will be critical to the development and survival of e-commerce platforms (Kshetri, 2018; Saleem et al., 2022).

In general, customer faith is an essential platform upon prosperous online trade since it decreases the perceived riskiness, consumer confidence, and fosters the enduring connections among customers and online shopping sites. Companies that aim at establishing trust by providing trustworthy services to customers, safe payment systems, and open communication policies are more inclined to enhance customer satisfaction and provoke a greater online purchase intention (Gefen et al., 2003; Pavlou, 2003; Kim et al., 2008).

2.4 Correlation between the quality of the system and purchase intention.

E-commerce system quality and online purchase intention has emerged as a relevant topic in the life of digital commerce and information systems since the quality of an online platform is a crucial factor that determines how consumers perceive, form attitudes and behavioral intentions towards online shopping. System quality is typically used to refer to the technical functionality of an e-commerce site or application, which incorporates such factors as reliability, usability, response time, security, accessibility, and overall system functionality that can define how effectively users can communicate with the platform. DeLone and McLean (2003) posit that the theory of Information Systems Success Model perceives system quality as an imperative aspect of the model because the quality of systems is said to increase user satisfaction and promote intentions to use and continue using such systems.

The past studies have shown that a well-designed and efficient system of e-commerce would have a positive effect on the intentions of consumers to make purchases online due to the convenient and convenient shopping process offered. When an online platform is serviced properly, loads fast, provides easy navigation and reliable payment methods, consumers will have a greater tendency to feel good about the site and have no reservations about making online purchases (DeLone and McLean, 2003; McKinney, Yoon and Zahedi, 2002; Wixom and Todd, 2005).

Most empirical studies have ascribed the fact that, the quality of the system bears a strong positive relationship with online purchase intention, since, consumers are more likely to consider the overall functionality and performance of online facilities before they make purchasing decisions. Indicatively, Gefen, Karahanna and Straub (2003) established that the issue of functionality of the websites and the reliability of the system have a strong influence on the trust and purchase intentions of consumers in online settings. On the same note, Kim, Ferrin and Rao (2008) stated the perception of consumers regarding the performance of websites and their security is a great determinant of their preference to conduct online transactions.

Besides this, system quality is also useful in improving the overall experience of online shopping process because it allows consumers to search products easily, get the right information, and transact their business without the technical problems. As soon as the users believe that an e-commerce system is efficient and reliable in offering its services, the satisfaction to the platform will rise, which, in turn, will result in the strengthening of purchase intentions (McKinney et al., 2002; Wixom and Todd, 2005; Chang and Chen, 2008). Moreover, the functionality and layout of an e-commerce system are also a determining factor in consumer behavior since a properly designed web site with a simple navigation system and pleasing design will help increase user retention and allow consumers to take more time browsing products. Research has revealed that system usability plays a pivotal role in terms of consumer trust and purchase intention because individuals will give preference to online shopping platforms that are user-friendly and give them a satisfying shopping experience (Flavián, Gunaliu and Gurrea, 2006; Cyr, 2008).

The other factor of quality in a given system is the security of the websites, especially in online shopping platforms where customers need to disclose their personal and financial details. Whenever the consumers feel that an e-commerce system has good security measures and guarantees them privacy, they are more inclined to trust the platform and have more intentions to buy products online (Pavlou, 2003; Kim et al., 2008; McKnight, Choudhury and Kacmar, 2002).

Also, the reliability and speed of the system are essential variables that determine how the consumers perceive online shopping systems. Delays in loading the pages, breakdowns in systems, or technical issues may be frustrating and have an adverse influence on the readiness of customers to make an online purchase. On the other hand, user satisfaction and intention to purchase online may be boosted by the availability of a solid system that offers quick service and reliability (DeLone and McLean, 2003; McKinney et al., 2002).

Studies have also indicated that the quality of the system has an indirect effect on the online purchase intention because it enhances the confidence and satisfaction of consumers with the e-commerce systems in which they use. Consumers who feel that a particular website is reliable, secure and convenient to use, will find it easy to trust the site and be comfortable in their online deals. Consequently, not only the quality of the system influences the attitude of the consumers towards the platform, but also has a significant influence on the behavioral intentions of consumers to buy the products online (Gefen et al., 2003; Pavlou, 2003; Kim et al., 2008).

In addition, due to the fast development of mobile commerce and digital marketplaces, the quality of the system has become particularly significant in terms of ensuring competitive advantage within the e-commerce sector. To attract and retain customers, businesses need to check that their online platforms give high quality system performance, safe payment systems and easy to use interfaces. It has always been revealed that an enhancement of the quality of the systems may significantly enhance customer satisfaction and purchase intention, which can further result in the success of e-commerce business (Cyr, 2008; Flavián et al., 2006; Chang and Chen, 2008).

Comprehensively, the literature accounts that the quality of the e-commerce system is a key factor that determines the online purchase intention due to its ability to influence the perception of usability, reliability, security and convenience in the online shopping environments. The quality of e-commerce system is able to boost customer trust, satisfaction and confidence, which ultimately results in intentions to purchase products or services using online systems

2.5 Hypotheses Development

The formulation of the hypothesis is a significant process in quantitative research since it determines the relationships among the variables expected on the basis of theoretical backgrounds and past research works. Research on the subject of e-commerce and information systems develops hypotheses to investigate the effect of various aspects of system quality on consumer behavioral intentions towards online shopping sites. Formulation of hypotheses will enable investigators to test the theoretical assumptions as well as to determine whether the stipulated relationship between variables are substantiated by the available empirical evidence. Some of the theoretical frameworks prevalent in previous studies to explain the relationships among the technological factors and online consumer behavior include the Information Systems Success Model, the Technology Acceptance Model

(TAM) and the Theory of Planned Behavior (TPB) (DeLone and McLean, 2003; Davis, 1989; Ajzen, 1991). The quality of the e-commerce system in the context of this paper can be defined in terms of four significant dimensions, which are usability, reliability, security, and responsiveness. The following dimensions have become widely accepted in the information systems literature as the key determinants of user satisfaction, trust, and behavioural intentions of online platforms. As the consumers start believing that an e-commerce system is user-friendly, credible, secure, and responsive, they become more predisposed to form positive attitudes towards the platform, and show greater intentions to buy products online (Gefen, Karahanna and Straub, 2003; Pavlou, 2003; Kim, Ferrin and Rao, 2008; Cyr, 2008; Flaviánu Guinaliu and Gurrea, 2006).

H1: The quality of E-commerce systems positively affects the on-line purchase intention.

H2: There is a positive effect of usability, reliability, security, and responsiveness on online purchase intention.

H3: Customer trust mediate the relationship that exists between quality of e-commerce systems and the online purchase intention.

Independent Variable

The independent variables are the variables that cause or explain changes in another variable in a research model. In quantitative research, the independent variables are meant to predict or establish alterations in the dependent variables and are necessary in testing causal relations amid the constructs in a research study. When applied in the e-commerce research, the evidence of independent variables is usually the technological or system-related aspect that influences the perceptions and the experiences consumers have on the online platforms. Past researches have found that through e-commerce, a range of technological attributes of the systems play a significant role in consumer behavior especially usability, reliability, security, and responsiveness which are generally regarded as significant elements of system qualities in online shopping settings (DeLone and McLean, 2003; McKinney, Yoon and Zahedi, 2002; Wixom and Todd, 2005; Gefen, Karahanna and Straub, 2003; Pavlou, 2003; Kim, Ferrin) Researchers have underscored that the quality of e-commerce system is vitally important in influencing the perceptions, trust, and satisfaction of users in their interactions with online platforms, which indirectly influences their intention to purchase the products online. When customers feel that online shopping system is efficient, reliable, and secure, chances are that

they would develop positive attitudes towards the system and be confident to get involved in online transactions. In this way, the independent variables used in the present study including usability, reliability, security, and responsiveness, are the domain dimensions of quality of the system that are widely discussed within the context of the information systems and e-commerce literature (Flavián, Guinali and Gurrea, 2006; Cyr, 2008; Chang and Chen, 2008; Shergill and Chen, 2005; Ha and Stoel, 2008).

1.Usability

The concept of usability can be defined as the degree to which an e-commerce system is convenient, efficient and user-friendly so that a consumer can effortlessly navigate the web site or the application and accomplish tasks efficiently without too much effort. When it comes to online shopping, usability is also important in influencing how consumers perceive the quality of the website since a properly formatted and user-friendly site can contribute greatly to the overall consumer experience and will make them consider online transactions. Nielsen (2012) argues that one of the most significant attributes of the effective site is usability since it ensures how easily the user can learn, navigate, and engage with the digital systems.

Past research has confirmed that usability is indeed a major factor that determines the attitude of the consumers towards online shopping platforms and their desire to buy products online. Using the example, Flavián et al. (2006) discovered that the user satisfaction and willingness to buy online retailers enhance as the usability of the web site rises. In the same line of argument, Cyr (2008) pointed out that the ease of use in web design leads to consumer confidence and prompt online consumer buying behavior.

Also, a study by Gefen et al. (2003) has indicated that the simplified navigation, intuitive interfaces, and clear layout are important elements to enhance the perception of the quality of websites and usability on websites in the minds of the consumer. As long as the consumers have easy access to the information about the products, ease of pricing, and making purchases without technical problems, the more positive perceptions of the platform they are likely to have, and the greater level of purchase intentions they can show. Consequently, usability has now been considered as one of the critical dimensions of assessing the effectiveness of the e-commerce systems and its impact on customer behavior (Chang and Chen, 2008; Ha and Stoel, 2008; Shergill and Chen, 2005; McKinney et al., 2002).

2. Reliability

Reliability is the extent to which an e-commerce system can be used to achieve results that remain stable and are free of errors to allow the user to rely on the e-commerce to provide the information, transact business, and deliver services as anticipated. Reliability is especially relevant in online shopping settings since consumers count on online platforms in order to carry out transactions, provide correct product details, and ensure seamless operation of the system. DeLone and McLean (2003) claim that system reliability is a major element of system quality that has a great impact on user satisfaction and behavior intentions.

A number of researches have stressed the importance of dependable e-commerce systems in making consumers more confident about using online platforms which prompts them to participate in online buying processes. To illustrate this, McKinney et al. (2002) discovered that system reliability has a positive influence on the user satisfaction as well as purchase intentions online. On the same note, Wixom and Todd (2005) opined that trustworthy systems will elevate the quality of information perceived by the users and enhance the experience that the end user will have with the online systems.

Further, Kim et al. (2008) also stated that, reliability will decrease the perceived risk of consumers to online transactions since they will tend more to trust the systems that provide consistent information and services. Thus, a dependable e-commerce platform is another key to developing consumer confidence and setting up online buying behavior (Pavlou, 2003; McKnight, Choudhury and Kacmar, 2002; Cyr, 2008).

3. Security

Security is the assurance of personal, financial, and transactional information of users when they interact with online e-commerce websites. Security in online shopping contexts is important in determining the level of trust and confidence of consumers since most users are required to input personal information that is sensitive like credit card information, addresses, and personal identification data, in order to conclude a transaction. It is stated by Pavlou (2003) that perceived security is among the most significant consumer trust determinants and online purchase intention.

Past studies have continuously indicated that the consumers tend to carry out internet shopping more in case they are convinced that the service has good security and safeguards their personal details. Kim, Ferrin and Rao (2008) discovered that the perception of security is a significant factor that affects the trust of consumers and their decision to buy in online

markets. On the same note, McKnight et al. (2002) highlighted that encryption, secure payment gateways, and privacy protection policies are security measures that generate greater confidence among consumers when executing transactions over the Internet.

In addition, Chen and Barnes (2007) hinted that perceived security decreases the perceived risk by consumers and enhances the willingness to buy products online. Consequently, e-commerce companies should have proper security protocols in place to ensure that information is safe and secure with their customers as well as to establish trust with online buyers (Shergill and Chen, 2005; Chang and Chen, 2008; Cyr, 2008).

4.Responsiveness

Responsiveness refers to the ability of an e-commerce system to provide prompt responses to user requests, inquiries, and transactions. In online shopping environments, responsiveness includes fast website loading speed, quick response to customer inquiries, efficient order processing, and timely customer support services. According to (Parasuraman, Zeithaml and Malhotra ;2005), responsiveness is an essential dimension of electronic service quality that significantly influences customer satisfaction and online purchasing behavior.

Studies have shown that responsive e-commerce systems improve consumers' perceptions of service quality and increase their likelihood of purchasing products online. (Zeithaml et al. 2002) argued that fast response times and efficient customer support services enhance the overall online shopping experience and encourage consumers to engage in repeat purchasing behaviour. Similarly, (Ha and Stoel ;2008) found that responsiveness positively influences customer satisfaction and online purchase intention.

Moreover, responsive websites that quickly load pages and process transactions reduce consumer frustration and improve the efficiency of online shopping activities. Therefore, responsiveness is considered an important factor that contributes to improving system quality and enhancing consumers' willingness to purchase products online (Cyr, 2008; Chang & Chen, 2008; McKinney et al., 2002).

Dependent Variable

1. Online Purchase Intention

The online purchase intention can be defined as the probability or readiness of consumers to purchase the products or services by using online sources or digital marketplaces. Online purchase intention is an established concept in the e-commerce research literature since consumers tend to create an intention prior to making a purchase decision. Pavlou (2003) contends that online purchase intention is the readiness of the consumer to be involved in online transactions and build exchange relationships with online retailers. Basing on the theories of Planned Behaviour and Reasoned Action, behavioural intention is the closest predictor of actual behaviour, is the basis of the concept of purchase intention (Ajzen, 1991; Fishbein and Ajzen, 1975). The theories teach that people can formulate intentions, grounded in their attitudes, perceptions, and external factors prior to taking a particular course of action such as buying products over the internet. In the past, research studies have revealed that, online purchase intention is conditioned by a number of technological and psychological factors such as system quality, trust, perceived usefulness, perceived ease of use and perceived risk. Indicatively, Gefen et al. (2003) established that trust and quality of the websites play a major role in the desires of consumers to buy the products online. Equally, Jarvenpaa, Tractinsky and Vitale (2000) indicated that the elements of trust and the perceived risk are among the leading factors that influence the choice of consumers during their online purchases. Moreover, a study done by Kim et al. (2008) established that consumers tend to buy goods online when they believe that the site is reliable, secure and easy to operate. With the ever growing acceptance of e-commerce in the world, the need to comprehend what contributes to online purchase intention has gained more and more significance among businesses that are interested in attracting and retaining their customers in online marketplaces (Chang and Chen, 2008; Cyr, 2008; Ha and Stoel, 2008)

The variables have the following correlations:

- 1) There is a direct correlation between the online purchase intention and the quality of the E-commerce system.
- 2) Purchase intention through online purchase is positively related to every dimension of system quality.

3)The quality relationship existing between quality of system and purchase intention is enhanced by customer trust.

Research Methodology

3.1 Research Design

The research design employed in this paper relies on the quantitative research design in order to test the effect of the quality of e-commerce system on online purchase intention and also to test the moderating effect of customer trust. The quantitative approach is appropriate in this study as it allows the researcher to obtain numerical values and subjectively test the relationship of the variables using mathematical procedures.

The research is designed based on a descriptive and explanatory research study. The descriptive section is aimed at describing the characteristics, perception and habits of online consumers to quality and confidence of e-commerce system. The explanatory dimension will be focused on determining some cause and effect relations among the independent factors (usability, reliability, security, and responsiveness) and the dependent variable (online purchase intention), and would mediate by customer trust.

The research design is cross-sectional, in which the data will be collected on the respondents at a single point. The design is suitable due to time and resource constraint and is largely used in MIS research at undergraduate level. It will assist the researcher to capture the current consumer attitudes towards the e-commerce platforms in Bangladesh.

The study will be grounded on the primary data collected with the assistance of the structured questionnaire. The questionnaire will be designed using tested measurement items using the past literature and will be evaluated using the measurement of five point Likert scale which will measure between strongly disagree and strongly agree.

The statistical analysis is carried out by using the SPSS software and involves the descriptive statistics, reliability analysis, correlation analysis, regression analysis and moderation analysis through the use of the PROCESS macro. These methods will ensure validity and reliability of the study. The study employs a quantitative research design by virtue of the fact that the research aims to investigate the relationship existing between the quality of e-commerce system and the intention to buy online goods. Quantitative methods help the investigator to experiment on the relationship between variables in a statistical manner

(Creswell, 2014). Data collection was done using structured questionnaire with a five-point Likert scale of strongly disagree to strongly agree.

Overall, the suggested research design is appropriate in responding to the research objectives and it provides the systematic and scientific procedure of uncovering how quality of e-commerce system, customer trust, and intention to purchase online affect the purchase intention.

Research Process

Questionnaire Description

Section A: The Demographic Segmentation

1. Age	<input type="checkbox"/> Below 20 <input type="checkbox"/> 20–25 <input type="checkbox"/> 26–30 <input type="checkbox"/> 31–35 <input type="checkbox"/> Above 35
2. Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
3. Educational Qualification	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others
4. How often do you shop online?	<input type="checkbox"/> Rarely <input type="checkbox"/> Occasionally <input type="checkbox"/> Frequently

	<input type="checkbox"/> Very Frequently
5. Which e-commerce platform do you use most?	<input type="checkbox"/> Daraz <input type="checkbox"/> Chaldal <input type="checkbox"/> Pickaboo <input type="checkbox"/> Aarong <input type="checkbox"/> Others

Section B: E-Commerce System Quality Segmentation

B1: The Usability

6. The e-commerce website/app is easy to navigate.	Strongly Disagree.....Strongly Agree
7. The layout and design of the platform are user-friendly.	Strongly Disagree.....Strongly Agree
8. It is easy to search and find products on the platform.	Strongly Disagree.....Strongly Agree
9. The checkout process is simple and understandable.	Strongly Disagree.....Strongly Agree

B2: Reliability

10. The platform operates smoothly without technical errors.	Strongly Disagree.....Strongly Agree
11. The platform provides accurate product and transaction information.	Strongly Disagree.....Strongly Agree
12. The platform is available whenever I want to use it.	Strongly Disagree.....Strongly Agree

13. Orders placed through the system are processed correctly.	Strongly Disagree.....Strongly Agree
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B3:Security

14. I feel safe providing personal information on this platform.	Strongly Disagree.....Strongly Agree
15. The payment system of the platform is secure.	Strongly Disagree.....Strongly Agree
16. The platform protects my financial information.	Strongly Disagree.....Strongly Agree
17. I feel confident making online payments on this platform.	Strongly Disagree.....Strongly Agree

B4. Responsiveness

18. The website/app loads quickly.	Strongly Disagree.....Strongly Agree
19. Customer support responds promptly to my queries.	Strongly Disagree.....Strongly Agree
20. Problems or complaints are handled efficiently.	Strongly Disagree.....Strongly Agree
21. The platform provides timely updates regarding orders and delivery.	Strongly Disagree.....Strongly Agree

Section C: Customer Trust

22. I trust this e-commerce platform.	Strongly Disagree.....Strongly Agree
23. The platform delivers products as promised.	Strongly Disagree.....Strongly Agree

24. This platform is honest with its customers.	Strongly Disagree.....Strongly Agree
25. This platform is reliable for online shopping.	Strongly Disagree.....Strongly Agree
26. I feel confident purchasing from this platform.	Strongly Disagree.....Strongly Agree

Section D: Online Purchase Intention

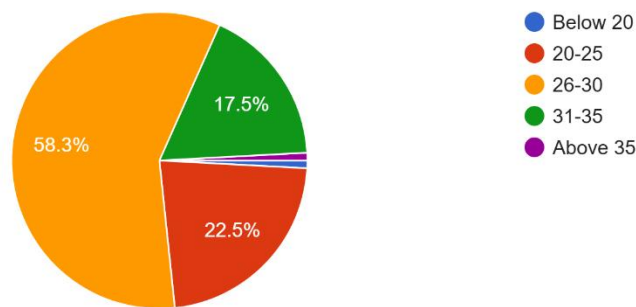
27. I intend to purchase from this platform in the future.	Strongly Disagree.....Strongly Agree
28. I prefer this platform over other e-commerce platforms.	Strongly Disagree.....Strongly Agree
29. I will continue shopping from this platform.	Strongly Disagree.....Strongly Agree
30. I would recommend this platform to others.	Strongly Disagree.....Strongly Agree

Data Analysis

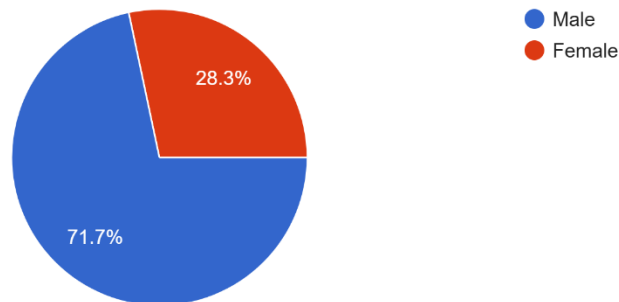
Sample

Our current response and outputs of 119-121 at the time of the research are relates to our instrument variables that are: customer equity, content quality and use experience and visit frequency.

Section A: Demographic Information 1. Age
120 responses

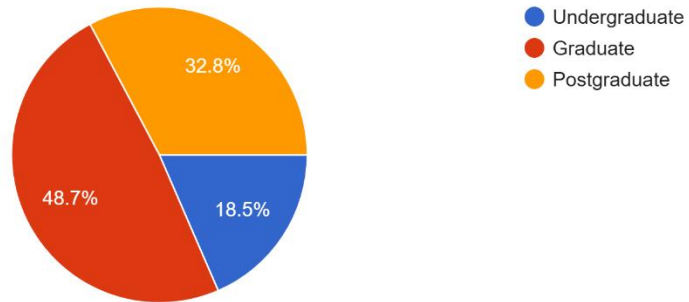


2. Gender
120 responses



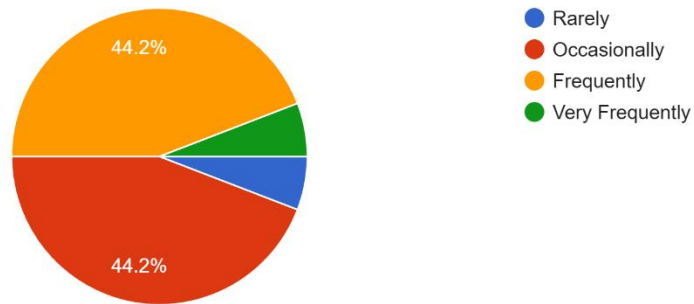
3. Educational Qualification

119 responses



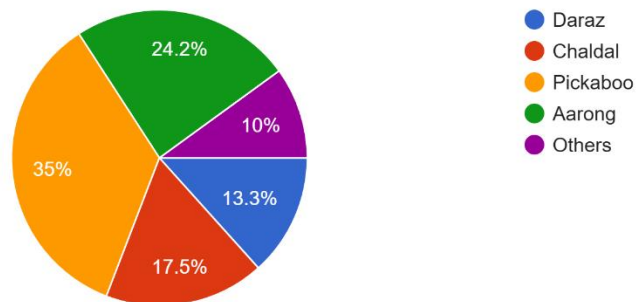
4. How often do you shop online?

120 responses



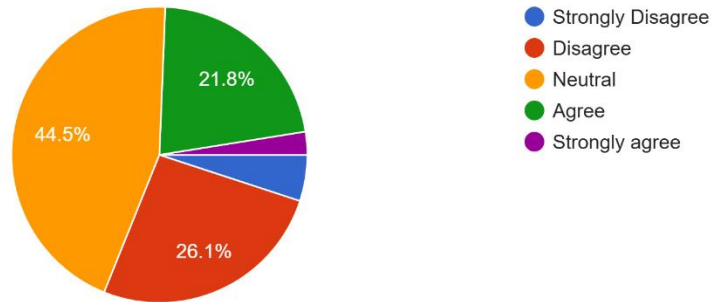
5. Which e-commerce platform do you use most?

120 responses



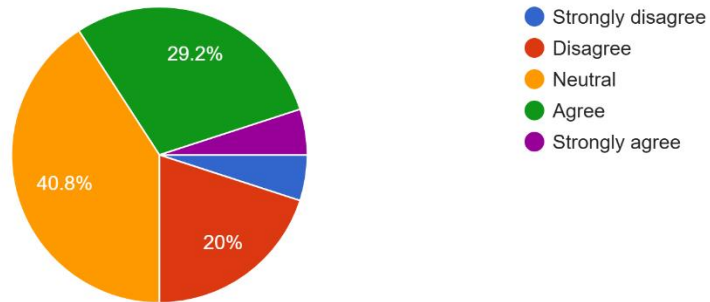
B1. Usability 6. The e-commerce website/app is easy to navigate.

119 responses



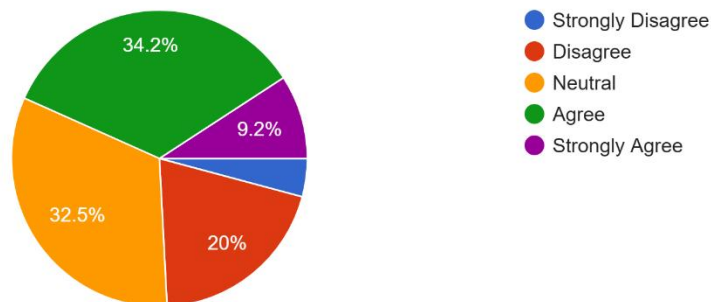
7. The layout and design of the platform are user-friendly.

120 responses



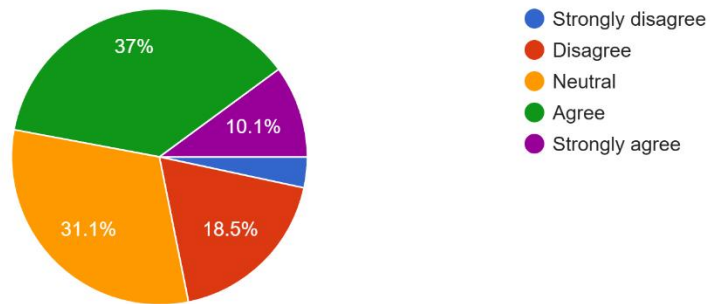
8. It is easy to search and find products on the platform.

120 responses



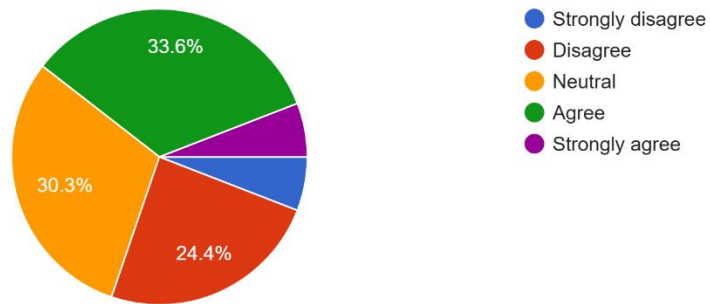
9. The checkout process is simple and understandable.

119 responses



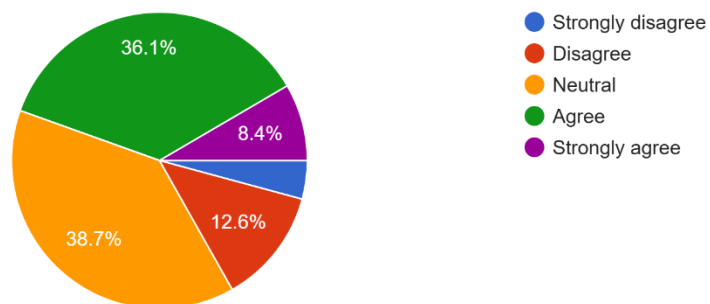
B2. Reliability 10. The platform operates smoothly without technical errors.

119 responses



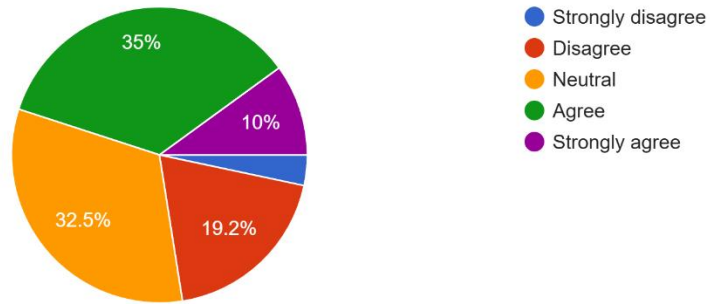
11. The platform provides accurate product and transaction information.

119 responses



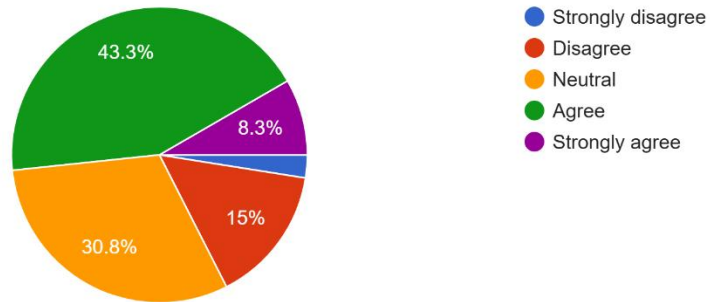
12. The platform is available whenever I want to use it.

120 responses



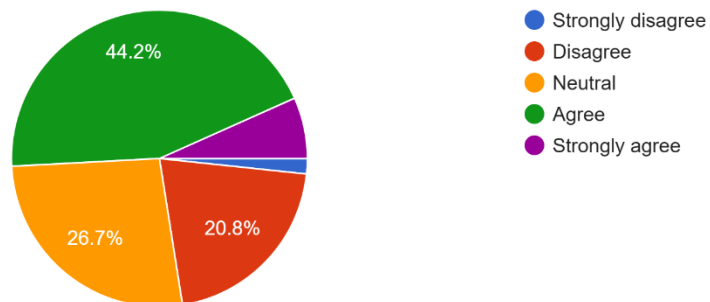
13. Orders placed through the system are processed correctly.

120 responses



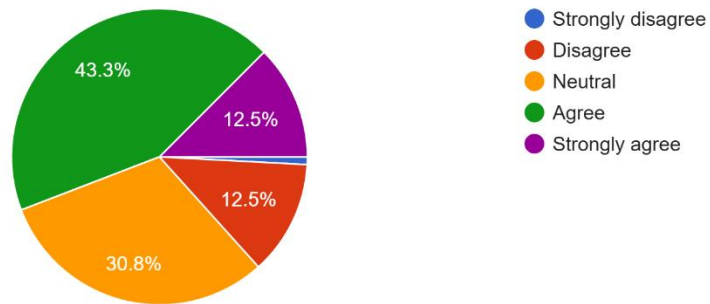
B3. Security 14. I feel safe providing personal information on this platform.

120 responses



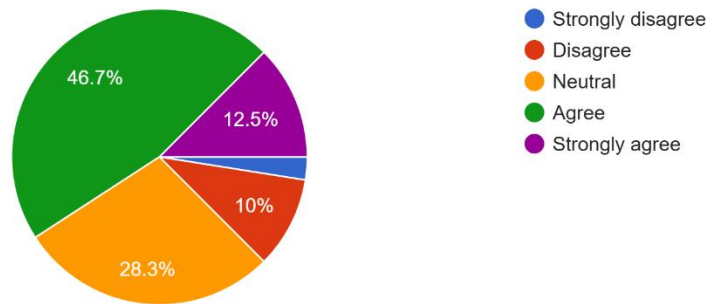
15. The payment system of the platform is secure.

120 responses



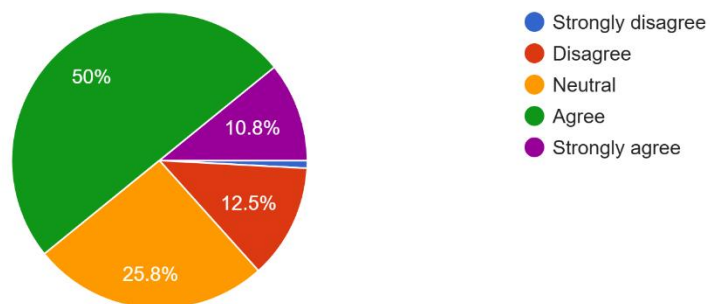
16. The platform protects my financial information.

120 responses

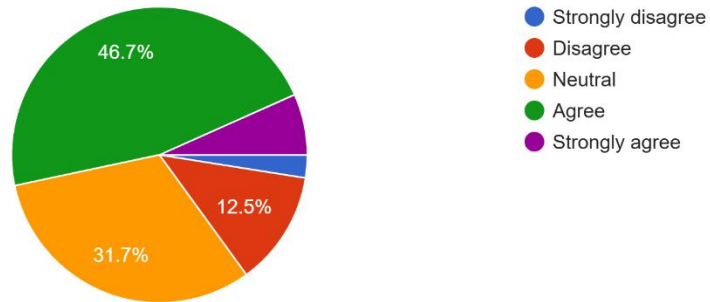


17. I feel confident making online payments on this platform.

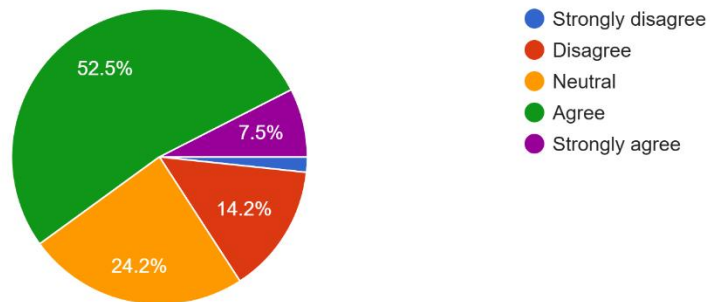
120 responses



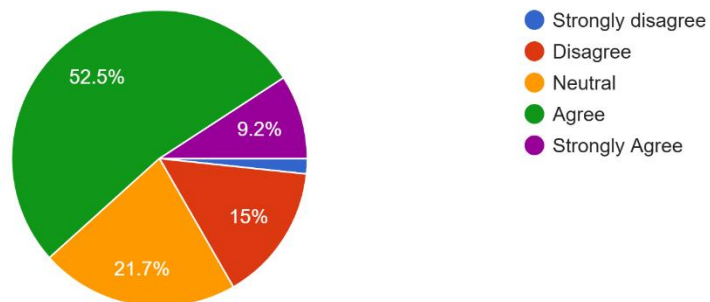
B4. Responsiveness 18. The website/app loads quickly.
120 responses



19. Customer support responds promptly to my queries.
120 responses

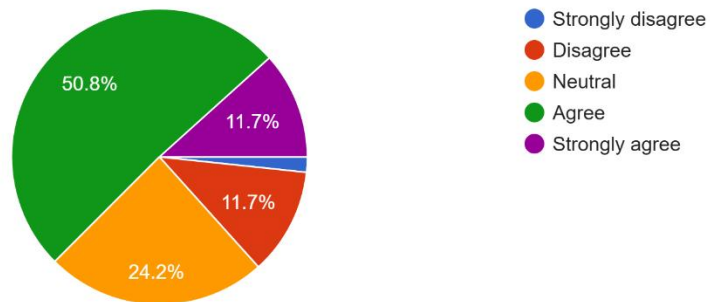


20. Problems or complaints are handled efficiently.
120 responses



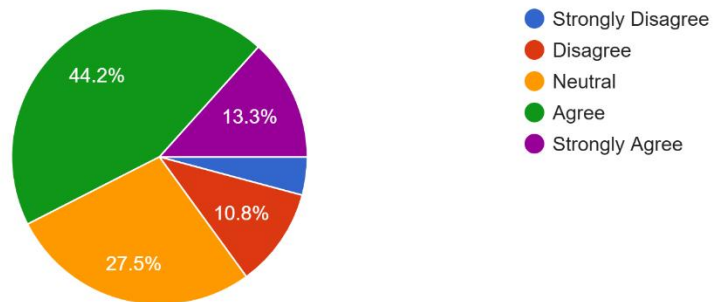
21. The platform provides timely updates regarding orders and delivery.

120 responses



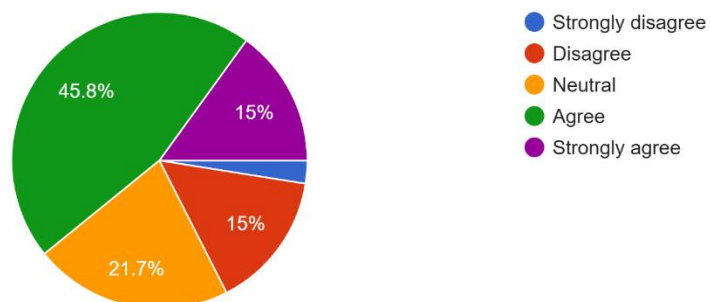
22. I trust this e-commerce platform.

120 responses



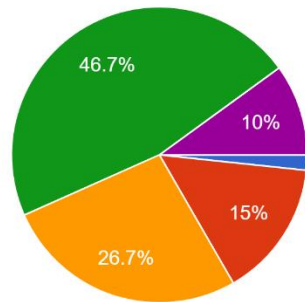
23. The platform delivers products as promised.

120 responses



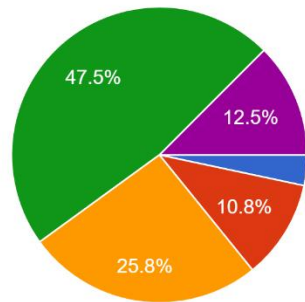
24. This platform is honest with its customers.

120 responses



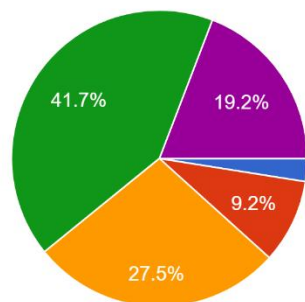
25. This platform is reliable for online shopping.

120 responses



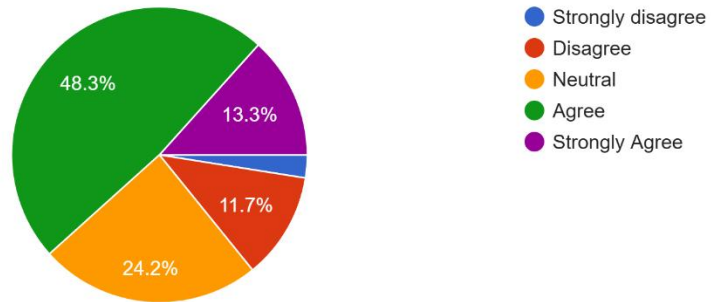
26. I feel confident purchasing from this platform.

120 responses



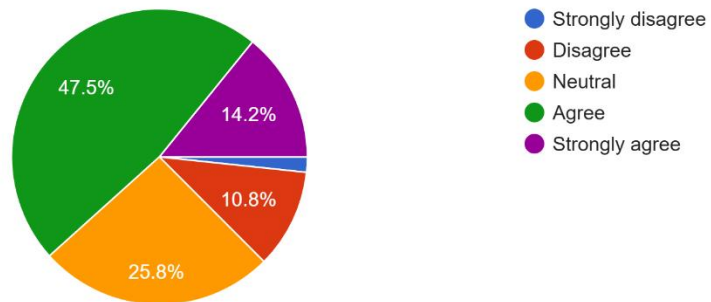
27. I intend to purchase from this platform in the future.

120 responses



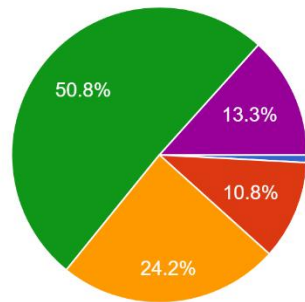
28. I prefer this platform over other e-commerce platforms.

120 responses



29. I will continue shopping from this platform.

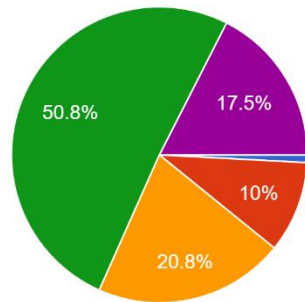
120 responses



- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

30. I would recommend this platform to others.

120 responses



- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Data analysis Techniques

1.Descriptive statistics(frequency analysis).

fact strategy of the Association of Nursing Assistants, which depicts the figure of questions on every response chosen by the respondent. Draw results and conclusions.

2.Reliability Test (Alpha Cronbach): Alpha Cronbach. This is the most well known internal consistency factor (reliability). In cases where the question posed by Likert is overconstructed in the research/investigation and the objective of the research is to establish whether the measurement outcome is dependable, the frequency of use will be less.

3.Regression: At some later point in time, when we use correlation, we are compelled to predict an estimate of one variable and that variable is bothered by the estimate of another variable. We would like the desired variable to be perceived as an outcome variable (or several times quantitative variable). These variables that we normally predict the price of the opposite variable are what we term as variables (or indicator variables in some cases).

4.Correlation: Correlation (Pearson) may be between 1 and +1 that is, it involves the extent to which the parameter factors are directly related.

Descriptive analysis

Under the descriptive analysis, we have the mean, median, mode, the variances, the mode, the minimum and the majority. The most common strategy in indicating focus tilt is likely to be the mean or mean. All that one needs to do to enlist the average is to mark every quality. And apportioned in the number.Median The periods are correctly positioned in the center of mass. Registering the center can be done by enlisting all the grades in an electronic query and then taking into account the grades in the attenuation range of density of copy. Reward nursing using a scoring system. In order to choose the mode, alter the sequence of the levels in the manner of the above description and count then the levels.More so, the cost of such a regime. Since the anomaly will be well out of range (this model is the case everywhere in the world), the standard deviation is more comprehensive indicator of change. Since this is estimated to be exceptionally 36 booths that were otherwise not part of the quality. This deviation of the quality implies that the ranking of the grades must be an average of the samples.As the difference ratio of the concerned nursing information index. As such, it will present the data regarding the sister to the caregiver. First, locate the deviation of every of the elements in the information area to the mean and analyze it to ascertain it. Classically this deviation is used in

case of any square deviation. The lowest value is the minimum information value and the highest value is the maximum information value.

Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
age	121	4	1	5	244	2.02	.764	.583
gender	121	1	1	2	208	1.72	.451	.204
Educational Qualification	121	3	1	4	269	2.22	1.235	1.525
How often do you shop online?	121	3	1	4	210	1.74	.814	.663
Which e-commerce platform do you use most?	121	4	1	5	379	3.13	1.622	2.632
The e-commerce website/app is easy to navigate.	121	5	1	6	415	3.43	1.063	1.130
The layout and design of the platform are user-friendly.	121	5	1	6	291	2.40	1.242	1.543
It is easy to search and find products on the platform.	121	6	1	7	298	2.46	1.522	2.317
The checkout process is simple and understandable.	121	5	1	6	389	3.21	1.171	1.370
The platform operates smoothly without technical errors.	121	5	1	6	394	3.26	1.180	1.392
The platform provides accurate product and transaction information.	121	5	1	6	402	3.32	1.206	1.454
The platform is available whenever I want to use it.	121	4	1	5	276	2.28	1.142	1.304
Orders placed through the system are processed correctly.	121	4	1	5	255	2.11	1.139	1.297
I feel safe providing personal information on this platform.	121	4	1	5	244	2.02	1.064	1.133
The payment system of the platform is secure.	121	4	1	5	261	2.16	1.140	1.300
The platform protects my financial information.	121	4	1	5	261	2.16	1.218	1.483
I feel confident making online payments on this platform.	121	4	1	5	244	2.02	1.140	1.300
The website/app loads quickly.	121	4	1	5	250	2.07	1.131	1.279
Customer support responds promptly to my queries.	121	4	1	5	231	1.91	1.103	1.217
Problems or complaints are handled efficiently.	121	4	1	5	235	1.94	1.135	1.288
The platform provides timely updates regarding orders and delivery.	121	4	1	5	243	2.01	1.173	1.375
I trust this e-commerce platform.	121	4	1	5	268	2.21	1.260	1.587
The platform delivers products as promised.	121	4	1	5	257	2.12	1.222	1.493
This platform is honest with its customers.	121	4	1	5	247	2.04	1.136	1.290
This platform is reliable for online shopping.	121	4	1	5	257	2.12	1.235	1.526
I feel confident purchasing from this platform.	121	4	1	5	279	2.31	1.264	1.597
I feel confident purchasing from this platform.	121	4	1	5	279	2.31	1.264	1.597
I intend to purchase from this platform in the future.	121	4	1	5	254	2.10	1.214	1.473
I prefer this platform over other e-commerce platforms.	121	4	1	5	255	2.11	1.203	1.447
I will continue shopping from this platform.	121	4	1	5	244	2.02	1.169	1.366
I would recommend this platform to others.	121	4	1	5	250	2.07	1.223	1.496
Valid N (listwise)	121							

Interpretation: The descriptive statistics show that the means of most of the system quality variables are 2.0 to 3.4 which implies that there is moderate perception on system quality among the respondents. The mean value of the statement that was highest (3.43) was obtained with the statement that e-commerce website/app is easy to navigate and it is in this case that the respondents tend to think that the ease is relative.

Frequency Table

The percentage of all the respondents who rated our courses as excellent can be easily viewed in the following model. This is relative repetition of the word good and all the attributes preceding it since here it is simply very good usually. The summary of the frequency, I request that you do not overlook the query whose frequency is determined by the value of the query in the repeating table."Ok". This is a rating of good or poor. The imaginary factor is not added up, as aggregate frequency. The reason is that their quality does not have any special requirements.

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	27	22.3	22.3	22.3
	26-30	70	57.9	57.9	80.2
	31-35	21	17.4	17.4	97.5
	Above 35	1	.8	.8	98.3
	Below 20	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	34	28.1	28.1	28.1
	Male	87	71.9	71.9	100.0
	Total	121	100.0	100.0	

Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	58	47.9	47.9	47.9

Other	1	.8	.8	48.8
Postgraduate	39	32.2	32.2	81.0
Undergraduate	23	19.0	19.0	100.0
Total	121	100.0	100.0	

How often do you shop online?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently	53	43.8	43.8	43.8
	Occasionally	54	44.6	44.6	88.4
	Rarely	7	5.8	5.8	94.2
	Very Frequently	7	5.8	5.8	100.0
	Total	121	100.0	100.0	

Which e-commerce platform do you use most?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Aarong	29	24.0	24.0	24.0
	Chaldal	22	18.2	18.2	42.1
	Daraz	16	13.2	13.2	55.4
	Others	12	9.9	9.9	65.3
	Pickaboo	42	34.7	34.7	100.0
	Total	121	100.0	100.0	

The e-commerce website/app is easy to navigate.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.8	.8	.8
	Agree	26	21.5	21.5	22.3
	Disagree	31	25.6	25.6	47.9
	Neutral	53	43.8	43.8	91.7
	Strongly agree	3	2.5	2.5	94.2
	Strongly Disagree	7	5.8	5.8	100.0
	Total	121	100.0	100.0	

The layout and design of the platform are user-friendly.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	36	29.8	29.8	29.8
	Disagree	24	19.8	19.8	49.6
	Neutral	49	40.5	40.5	90.1
	Strongly agree	6	5.0	5.0	95.0
	Strongly disagree	6	5.0	5.0	100.0
	Total	121	100.0	100.0	

It is easy to search and find products on the platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	41	33.9	33.9	33.9
	Disagree	25	20.7	20.7	54.5
	Neutral	39	32.2	32.2	86.8
	Strongly Agree	11	9.1	9.1	95.9
	Strongly Disagree	5	4.1	4.1	100.0
	Total	121	100.0	100.0	

The checkout process is simple and understandable.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.8	.8	.8
	Agree	45	37.2	37.2	38.0
	Disagree	22	18.2	18.2	56.2
	Neutral	37	30.6	30.6	86.8
	Strongly agree	12	9.9	9.9	96.7
	Strongly disagree	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

The platform operates smoothly without technical errors.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.8	.8	.8
	Agree	40	33.1	33.1	33.9
	Disagree	29	24.0	24.0	57.9
	Neutral	36	29.8	29.8	87.6
	Strongly agree	8	6.6	6.6	94.2
	Strongly disagree	7	5.8	5.8	100.0
	Total	121	100.0	100.0	

The platform provides accurate product and transaction information.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.8	.8	.8
	Agree	43	35.5	35.5	36.4
	Disagree	15	12.4	12.4	48.8
	Neutral	46	38.0	38.0	86.8
	Strongly agree	10	8.3	8.3	95.0
	Strongly disagree	6	5.0	5.0	100.0
	Total	121	100.0	100.0	

The platform is available whenever I want to use it.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	42	34.7	34.7	34.7
	Disagree	23	19.0	19.0	53.7
	Neutral	40	33.1	33.1	86.8
	Strongly agree	12	9.9	9.9	96.7
	Strongly disagree	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

Orders placed through the system are processed correctly.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	53	43.8	43.8	43.8
	Disagree	18	14.9	14.9	58.7
	Neutral	37	30.6	30.6	89.3
	Strongly agree	10	8.3	8.3	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

I feel safe providing personal information on this platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	53	43.8	43.8	43.8
	Disagree	25	20.7	20.7	64.5
	Neutral	33	27.3	27.3	91.7
	Strongly agree	8	6.6	6.6	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

The payment system of the platform is secure.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	52	43.0	43.0	43.0
	Disagree	15	12.4	12.4	55.4
	Neutral	38	31.4	31.4	86.8
	Strongly agree	15	12.4	12.4	99.2
	Strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

The platform protects my financial information.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	56	46.3	46.3	46.3
	Disagree	12	9.9	9.9	56.2
	Neutral	34	28.1	28.1	84.3
	Strongly agree	16	13.2	13.2	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

I feel confident making online payments on this platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	60	49.6	49.6	49.6
	Disagree	15	12.4	12.4	62.0
	Neutral	31	25.6	25.6	87.6
	Strongly agree	14	11.6	11.6	99.2
	Strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

The website/app loads quickly.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	56	46.3	46.3	46.3
	Disagree	15	12.4	12.4	58.7
	Neutral	39	32.2	32.2	90.9
	Strongly agree	8	6.6	6.6	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

Customer support responds promptly to my queries.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	64	52.9	52.9	52.9
	Disagree	17	14.0	14.0	66.9
	Neutral	29	24.0	24.0	90.9
	Strongly agree	9	7.4	7.4	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

Problems or complaints are handled efficiently.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	63	52.1	52.1	52.1
	Disagree	18	14.9	14.9	66.9
	Neutral	26	21.5	21.5	88.4
	Strongly Agree	12	9.9	9.9	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

The platform provides timely updates regarding orders and delivery.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	62	51.2	51.2	51.2
	Disagree	14	11.6	11.6	62.8
	Neutral	29	24.0	24.0	86.8
	Strongly agree	14	11.6	11.6	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

I trust this e-commerce platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	54	44.6	44.6	44.6
	Disagree	13	10.7	10.7	55.4
	Neutral	33	27.3	27.3	82.6
	Strongly Agree	16	13.2	13.2	95.9
	Strongly Disagree	5	4.1	4.1	100.0
	Total	121	100.0	100.0	

The platform delivers products as promised.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	56	46.3	46.3	46.3
	Disagree	18	14.9	14.9	61.2
	Neutral	26	21.5	21.5	82.6
	Strongly agree	18	14.9	14.9	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

This platform is reliable for online shopping.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	58	47.9	47.9	47.9
	Disagree	13	10.7	10.7	58.7
	Neutral	31	25.6	25.6	84.3
	Strongly agree	15	12.4	12.4	96.7
	Strongly disagree	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

This platform is honest with its customers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	57	47.1	47.1	47.1
	Disagree	18	14.9	14.9	62.0
	Neutral	32	26.4	26.4	88.4
	Strongly agree	12	9.9	9.9	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

I feel confident purchasing from this platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	51	42.1	42.1	42.1
	Disagree	11	9.1	9.1	51.2
	Neutral	33	27.3	27.3	78.5
	Strongly Agree	23	19.0	19.0	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

I intend to purchase from this platform in the future.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	58	47.9	47.9	47.9
	Disagree	15	12.4	12.4	60.3
	Neutral	29	24.0	24.0	84.3
	Strongly Agree	16	13.2	13.2	97.5
	Strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

I prefer this platform over other e-commerce platforms.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	58	47.9	47.9	47.9
	Disagree	13	10.7	10.7	58.7
	Neutral	31	25.6	25.6	84.3
	Strongly agree	17	14.0	14.0	98.3
	Strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

I will continue shopping from this platform.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	62	51.2	51.2	51.2
	Disagree	13	10.7	10.7	62.0
	Neutral	29	24.0	24.0	86.0
	Strongly agree	16	13.2	13.2	99.2
	Strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

I would recommend this platform to others.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	62	51.2	51.2	51.2
	Disagree	12	9.9	9.9	61.2
	Neutral	25	20.7	20.7	81.8
	Strongly Agree	21	17.4	17.4	99.2
	Strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

Reliability Test

Scale: Demographic Segmentation

Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded ^a	0	.0
	Total	121	100.0

a. Listwise deletion based on all variables in the procedure.

Item Statistics

	Mean	Std. Deviation	N
age	2.02	.764	121
gender	1.72	.451	121
Educational Qualification	2.22	1.235	121
How often do you shop online?	1.74	.814	121
Which e-commerce platform do you use most?	3.13	1.622	121

Inter-Item Correlation Matrix

	age1	gender123	Educational Qualification	How often do you shop online?	Which e-commerce platform do you use most?
age	1.000	.134	-.216	-.114	-.170
gender	.134	1.000	-.156	-.159	-.142
Educational Qualification	-.216	-.156	1.000	.242	-.056
How often do you shop online?	-.114	-.159	.242	1.000	.001
Which e-commerce platform do you use most?	-.170	-.142	-.056	.001	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
age	8.81	4.789	-.262	.088	-.065 ^a
gender	9.11	4.697	-.207	.067	-.201 ^a
Educational Qualification	8.60	3.291	-.072	.115	-.320 ^a
How often do you shop online?	9.09	3.600	.075	.076	-.498 ^a
Which e-commerce platform do you use most?	7.69	2.714	-.159	.056	-.128 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.83	4.495	2.120	5

Reliability Test For E-Commerce System Quality

Scale: E-Commerce System Quality

Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded ^a	0	.0
	Total	121	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.876	16

Item Statistics

	Mean	Std. Deviation	N
The e-commerce website/app is easy to navigate.	3.43	1.063	121
The layout and design of the platform are user-friendly.	2.40	1.242	121
It is easy to search and find products on the platform.	2.46	1.522	121
The checkout process is simple and understandable.	3.21	1.171	121
The platform operates smoothly without technical errors.	3.26	1.180	121
The platform provides accurate product and transaction information.	3.32	1.206	121
The platform is available whenever I want to use it.	2.28	1.142	121
Orders placed through the system are processed correctly.	2.11	1.139	121
I feel safe providing personal information on this platform.	2.02	1.064	121
The payment system of the platform is secure.	2.16	1.140	121
The platform protects my financial information.	2.16	1.218	121
I feel confident making online payments on this platform.	2.02	1.140	121
The website/app loads quickly.	2.07	1.131	121
Customer support responds promptly to my queries.	1.91	1.103	121
Problems or complaints are handled efficiently.	1.94	1.135	121
The platform provides timely updates regarding orders and delivery.	2.01	1.173	121

Inter-Item Correlation Matrix																
Item 1	Item 2	Item 3	Item 4	Item 5	Item 6	Item 7	Item 8	Item 9	Item 10	Item 11	Item 12	Item 13	Item 14	Item 15	Item 16	Item 17
The e-commerce website/app is easy to navigate.	1.000	.321	.221	.106	.250	.132	.064	.085	.126	.074	.160	.138	.101	.140	.187	.218
The layout and design of the platform are user-friendly.	.321	1.000	.557	.627	.304	.296	.207	.352	.203	.143	.013	.089	.010	.106	.082	.089
It is easy to search and find products on the platform.	.221	.557	1.000	.715	.416	.390	.337	.394	.268	.164	.028	.154	.084	.179	.127	.138
The checkout process is simple and understandable.	.106	.627	.715	1.000	.557	.529	.322	.420	.265	.187	.011	.122	-.005	.067	.122	.126
The platform operates smoothly without technical errors.	.250	.304	.416	.557	1.000	.756	.490	.482	.375	.249	.192	.214	.125	.178	.235	.173
The platform provides accurate product and transaction information.	.132	.296	.390	.529	.756	1.000	.642	.594	.346	.266	.215	.214	.265	.166	.239	.122
The platform is available whenever I want to use it.	.064	.207	.337	.322	.490	.642	1.000	.694	.504	.382	.358	.336	.231	.259	.173	.098
Orders placed through the system are processed correctly.	.085	.352	.394	.420	.482	.594	.694	1.000	.494	.404	.348	.358	.234	.247	.166	.087
I feel safe providing personal information on this platform.	.126	.203	.268	.265	.375	.346	.504	.494	1.000	.630	.519	.467	.318	.541	.339	.187
The payment system of the platform is secure.	.074	.143	.164	.187	.249	.266	.382	.404	.630	1.000	.648	.588	.367	.389	.310	.267
The platform protects my financial information.	.160	.013	.028	.011	.192	.215	.358	.348	.519	.648	1.000	.724	.567	.476	.338	.314
I feel confident making online payments on this platform.	.138	.089	.154	.122	.214	.214	.336	.358	.467	.588	.724	1.000	.574	.538	.426	.293
The website/app loads quickly.	.101	.010	.084	-.005	.125	.265	.231	.234	.318	.367	.567	.574	1.000	.660	.574	.389
Customer support responds promptly to my queries.	.140	.106	.179	.067	.178	.166	.259	.247	.541	.389	.476	.538	.660	1.000	.741	.503
Problems or complaints are handled efficiently.	.187	.082	.127	.122	.235	.239	.173	.166	.339	.310	.338	.426	.574	.741	1.000	.695
The platform provides timely updates regarding orders and delivery.	.218	.089	.138	.126	.173	.122	.098	.087	.187	.267	.314	.293	.389	.503	.695	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
The e-commerce website/app is easy to navigate.	35.32	116.004	.259	.267	.877
The layout and design of the platform are user-friendly.	36.35	111.345	.388	.509	.873
It is easy to search and find products on the platform.	36.29	106.024	.470	.585	.871
The checkout process is simple and understandable.	35.54	109.701	.489	.715	.868
The platform operates smoothly without technical errors.	35.50	107.719	.570	.657	.865
The platform provides accurate product and transaction information.	35.43	106.914	.590	.739	.864
The platform is available whenever I want to use it.	36.47	108.051	.578	.617	.864
Orders placed through the system are processed correctly.	36.64	107.331	.612	.587	.863
I feel safe providing personal information on this platform.	36.74	108.013	.629	.620	.863
The payment system of the platform is secure.	36.60	108.376	.564	.578	.865
The platform protects my financial information.	36.60	108.026	.536	.683	.866
I feel confident making online payments on this platform.	36.74	107.963	.583	.624	.864
The website/app loads quickly.	36.69	110.084	.493	.619	.868
Customer support responds promptly to my queries.	36.84	108.600	.577	.739	.865
Problems or complaints are handled efficiently.	36.81	109.339	.524	.728	.867
The platform provides timely updates regarding orders and delivery.	36.74	111.692	.404	.536	.872

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.75	123.071	11.094	16

Reliability test for Customer Trust

Scale: Customer Trust

Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded ^a	0	.0
	Total	121	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.885	.887	5

Item Statistics

	Mean	Std. Deviation	N
I trust this e-commerce platform.	2.21	1.260	121
The platform delivers products as promised.	2.12	1.222	121
This platform is honest with its customers.	2.04	1.136	121
This platform is reliable for online shopping.	2.12	1.235	121
I feel confident purchasing from this platform.	2.31	1.264	121

Inter-Item Correlation Matrix

	I trust this e-commerce platform.	The platform delivers products as promised.	This platform is honest with its customers.	This platform is reliable for online shopping.	I feel confident purchasing from this platform.
I trust this e-commerce platform.	1.000	.643	.547	.524	.461
The platform delivers products as promised.	.643	1.000	.759	.603	.520
This platform is honest with its customers.	.547	.759	1.000	.751	.577
This platform is reliable for online shopping.	.524	.603	.751	1.000	.723
I feel confident purchasing from this platform.	.461	.520	.577	.723	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I trust this e-commerce platform.	8.60	17.460	.631	.446	.882
The platform delivers products as promised.	8.69	16.684	.753	.653	.854
This platform is honest with its customers.	8.77	16.963	.795	.711	.846
This platform is reliable for online shopping.	8.69	16.351	.782	.694	.847
I feel confident purchasing from this platform.	8.50	17.102	.669	.536	.874

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.81	25.689	5.068	5

Reliability test for Online Purchase Intention

Scale: Online Purchase Intention

Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded ^a	0	.0
	Total	121	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.935	4

Item Statistics

	Mean	Std. Deviation	N
I intend to purchase from this platform in the future.	2.10	1.214	121
I prefer this platform over other e-commerce platforms.	2.11	1.203	121
I will continue shopping from this platform.	2.02	1.169	121
I would recommend this platform to others.	2.07	1.223	121

Inter-Item Correlation Matrix

	I intend to purchase from this platform in the future.	I prefer this platform over other e-commerce platforms.	I will continue shopping from this platform.	I would recommend this platform to others.
I intend to purchase from this platform in the future.	1.000	.849	.798	.675
I prefer this platform over other e-commerce platforms.	.849	1.000	.852	.783
I will continue shopping from this platform.	.798	.852	1.000	.740
I would recommend this platform to others.	.675	.783	.740	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I intend to purchase from this platform in the future.	6.19	11.122	.833	.741	.919
I prefer this platform over other e-commerce platforms.	6.18	10.717	.911	.834	.893
I will continue shopping from this platform.	6.27	11.200	.866	.759	.909
I would recommend this platform to others.	6.22	11.425	.777	.632	.937

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
8.29	19.341	4.398	4

Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.302 ^a	.091	.076	1.167	.091	5.921	2	118	.004

a. Predictors: (Constant), It is easy to search and find products on the platform., The e-commerce website/app is easy to navigate.

Anova Table

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.125	2	8.063	5.921	.004 ^b
	Residual	160.685	118	1.362		
	Total	176.810	120			

a. Dependent Variable: I intend to purchase from this platform in the future.

b. Predictors: (Constant), It is easy to search and find products on the platform., The e-commerce website/app is easy to navigate.

Coefficient

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.873	.373		2.340	.021	.134	1.611					
	The e-commerce website/app is easy to navigate.	.322	.103	.282	3.139	.002	.119	.526	.296	.278	.275	.951	1.051
	It is easy to search and find products on the platform.	.049	.072	.061	.682	.497	-.093	.191	.124	.063	.060	.951	1.051

a. Dependent Variable: I intend to purchase from this platform in the future.

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	The e-commerce website/app is easy to navigate.	It is easy to search and find products on the platform.
1	1	2.771	1.000	.01	.01	.03
	2	.185	3.874	.07	.07	.97
	3	.044	7.894	.92	.92	.00

a. Dependent Variable: I intend to purchase from this platform in the future.

Coefficients Summary

The table of coefficients in the regression analysis gives very specific details on how a given independent variable affects the dependent variable. It will assist us in learning the direction, strength and statistical significance of the variables relationships.

First, the table shows the Unstandardized Coefficient (B). This value demonstrates the extent to which the dependent variable will change when the independent variable increases by a

unit holding the rest of the variables constant. The e-commerce site/app is easy to navigate variable in your results has a positive B value (0.322). This implies that customers will have a higher desire to buy when they feel that the site is easier to browse. Conversely, the coefficient of variable It is easy to search and find products is much less (0.049), which means that it has a very weak impact on purchase intention.

Second, the Standardized Coefficient (Beta) provides the comparison of the relative significance of independent variables. The greater the Beta the greater the impact. The navigation variable has a larger Beta (0.282) than search variable (0.061) in your case, indicating that the level of influence of navigation variable is greater on purchase intention.

Third, t-value and Significance level (Sig.) show whether the relationship between the variables is statistically significant. When the significance value is below 0.05, the variable influences the dependent variable significantly. The variable of navigation plays a statistically significant role in your output ($p = 0.002$), which implies that it has a significant effect on the purchase intention. The search variable is however, not significant ($p = 0.497$) which indicates that the search variable does not affect the purchase intention of the customers significantly in this model.

The 95% Confidence Interval is also provided in the table and indicates the interval that the true effect is likely to lie in. When zero is not in this range then this effect is said to be reliable. In the case of the navigation variable, this interval is all positive, and it proves its positive significant effect. Conversely, the search variable interval does not exclude zero, which supports the fact that it is not statistically significant.

Lastly, the Collinearity Statistics (Tolerance and VIF) is a statistical measure used to determine the extent to which independent variables are highly correlated between themselves. Your VIFs are most probably 1.051, still that was way lower the 10-mark. This shows that the model does not have the problem of multicollinearity and the regression results are valid.

Correlations

Co relation of Demographic Segmentation

Correlations

		age1	gender123	Educational Qualification	How often do you shop online?	Which e-commerce platform do you use most?
age	Pearson Correlation	1	.134	-.216*	-.114	-.170
	Sig. (2-tailed)		.141	.017	.215	.062
	N	121	121	121	121	121
gender	Pearson Correlation	.134	1	-.156	-.159	-.142
	Sig. (2-tailed)	.141		.088	.082	.119
	N	121	121	121	121	121
Educational Qualification	Pearson Correlation	-.216*	-.156	1	.242**	-.056
	Sig. (2-tailed)	.017	.088		.008	.539
	N	121	121	121	121	121
How often do you shop online?	Pearson Correlation	-.114	-.159	.242**	1	.001
	Sig. (2-tailed)	.215	.082	.008		.987
	N	121	121	121	121	121
Which e-commerce platform do you use most?	Pearson Correlation	-.170	-.142	-.056	.001	1
	Sig. (2-tailed)	.062	.119	.539	.987	
	N	121	121	121	121	121

*. Correlation is significant at the 0.05 level (2-tailed).

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

Correlation of E-Commerce System Quality

Correlations

		The e-commerce website/app is easy to navigate	The layout and design of the platform are user-friendly	It is easy to search and find products on the platform	The checkout process is simple and understandable	The platform operates smoothly without technical errors	The platform provides accurate product and transaction information	The platform is available whenever I want to use it	Orders placed through the system are processed correctly	I feel safe providing personal information on this platform	The payment system of the platform is secure	The platform protects my financial information	I feel confident making online payments on this platform	The website/app loads quickly	Customer support responds promptly to my queries	Problems or complaints are handled efficiently	The platform provides timely updates regarding orders and delivery
The e-commerce website/app is easy to navigate	Pearson Correlation	1	.321**	.221*	.106	.250**	.132	.064	.085	.126	.074	.160	.138	.101	.140	.187*	.218*
	Sig. (2-tailed)		<.001	.015	.247	.006	.158	.483	.351	.168	.417	.080	.130	.271	.125	.041	.016
The layout and design of the platform are user-friendly	Pearson Correlation	.121	1	.557**	.627**	.304**	.296**	.207*	.352**	.203*	.143	.013	.089	.010	.106	.082	.089
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	.118	.890	.330	.909	.246	.373
It is easy to search and find products on the platform	Pearson Correlation	.121	.121	1	.715**	.416**	.390**	.337**	.394**	.268**	.164	.028	.154	.084	.179*	.127	.138
	Sig. (2-tailed)	.015	<.001		<.001	<.001	<.001	<.001	<.001	.003	.072	.761	.092	.361	.049	.167	.131
The checkout process is simple and understandable	Pearson Correlation	.106	.627**	.715**	1	.557**	.529**	.322**	.428**	.265**	.187*	.011	.122	-.005	.067	.122	.126
	Sig. (2-tailed)	.247	<.001	<.001		<.001	<.001	<.001	<.001	.003	.040	.903	.182	.961	.466	.181	.168
The platform operates smoothly without technical errors	Pearson Correlation	.250**	.304**	.416**	.557**	1	.756**	.490**	.482**	.375**	.249**	.192*	.125	.178	.235**	.173	.173
	Sig. (2-tailed)	.006	<.001	<.001	<.001		<.001	<.001	<.001	<.001	.006	.035	.019	.173	.051	.009	.058
The platform provides accurate product and transaction information	Pearson Correlation	.132	.296**	.390**	.529**	.756**	1	.642**	.594**	.346**	.266**	.215*	.214*	.265**	.166	.239**	.122
	Sig. (2-tailed)	.150	<.001	<.001	<.001	<.001		<.001	<.001	<.001	.003	.018	.018	.003	.068	.008	.183
The platform is available whenever I want to use it	Pearson Correlation	.064	.207*	.337**	.420**	.490**	.642**	1	.694**	.504**	.382**	.358**	.336**	.231*	.259**	.173	.098
	Sig. (2-tailed)	.483	.023	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	.011	.004	.057	.286
Orders placed through the system are processed correctly	Pearson Correlation	.085	.352**	.394**	.420**	.482**	.594**	.694**	1	.494**	.404**	.348**	.358**	.234*	.247**	.166	.087
	Sig. (2-tailed)	.351	<.001	<.001	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	.010	.006	.069	.344
I feel safe providing personal information on this platform	Pearson Correlation	.126	.203*	.288**	.265**	.375**	.346**	.504**	.494**	1	.630**	.519**	.467**	.318**	.541**	.339**	.187*
	Sig. (2-tailed)	.168	.026	.003	.003	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	<.001	<.001	.040
The payment system of the platform is secure	Pearson Correlation	.074	.143	.164	.187*	.249**	.266**	.382**	.404**	.630**	1	.648**	.588**	.367**	.389**	.310**	.267**
	Sig. (2-tailed)	.417	.118	.072	.040	.006	.003	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001	.003
The platform protects my financial information	Pearson Correlation	.160	.013	.028	.011	.192*	.215*	.358**	.348**	.519**	.648**	1	.724**	.567**	.476**	.338**	.314**
	Sig. (2-tailed)	.080	.890	.761	.903	.035	.018	<.001	<.001	<.001	<.001	<.001		<.001	<.001	<.001	<.001
I feel confident making online payments on this platform	Pearson Correlation	.138	.089	.154	.122	.214*	.214*	.336**	.358**	.467**	.588**	.724**	1	.574**	.538**	.426**	.293**
	Sig. (2-tailed)	.121	.330	.092	.182	.019	.018	<.001	<.001	<.001	<.001	<.001	<.001		<.001	<.001	<.001
The website/app loads quickly	Pearson Correlation	.101	.010	.084	-.005	.125	.265**	.231*	.234**	.318**	.367**	.567**	.574**	1	.860**	.574**	.389**
	Sig. (2-tailed)	.271	.909	.361	.961	.173	.003	.011	.010	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001
Customer support responds promptly to my queries	Pearson Correlation	.140	.106	.179**	.067	.178	.166	.259**	.247**	.541**	.389**	.476**	.538**	.660**	1	.741**	.503**
	Sig. (2-tailed)	.125	.246	.049	.466	.051	.068	.004	.006	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001
Problems or complaints are handled efficiently	Pearson Correlation	.187*	.082	.127	.122	.235**	.239**	.173	.166	.339**	.310**	.338**	.426**	.574**	.741**	1	.695**
	Sig. (2-tailed)	.041	.373	.167	.181	.009	.008	.057	.069	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001
The platform provides timely updates regarding orders and delivery	Pearson Correlation	.218*	.089	.138	.126	.173	.122	.098	.087	.187*	.267**	.314**	.293**	.389**	.503**	.695**	1
	Sig. (2-tailed)	.016	.330	.131	.168	.058	.183	.286	.344	.040	.003	<.001	.001	<.001	<.001	<.001	<.001
	N	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121

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

* Correlation is significant at the 0.05 level (2-tailed).

Correlations of Customer Trust

		Correlations				
		I trust this e-commerce platform.	The platform delivers products as promised.	This platform is honest with its customers.	This platform is reliable for online shopping.	I feel confident purchasing from this platform.
I trust this e-commerce platform.	Pearson Correlation	1	.643**	.547**	.524**	.461**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001
	N	121	121	121	121	121
The platform delivers products as promised.	Pearson Correlation	.643**	1	.759**	.603**	.520**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001
	N	121	121	121	121	121
This platform is honest with its customers.	Pearson Correlation	.547**	.759**	1	.751**	.577**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001
	N	121	121	121	121	121
This platform is reliable for online shopping.	Pearson Correlation	.524**	.603**	.751**	1	.723**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001
	N	121	121	121	121	121
I feel confident purchasing from this platform.	Pearson Correlation	.461**	.520**	.577**	.723**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	121	121	121	121	121

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

Correlations of Online Purchase Intention

		Correlations			
		I intend to purchase from this platform in the future.	I prefer this platform over other e-commerce platforms.	I will continue shopping from this platform.	I would recommend this platform to others.
I intend to purchase from this platform in the future.	Pearson Correlation	1	.849**	.798**	.675**
	Sig. (2-tailed)		<.001	<.001	<.001
	N	121	121	121	121
I prefer this platform over other e-commerce platforms.	Pearson Correlation	.849**	1	.852**	.783**
	Sig. (2-tailed)	<.001		<.001	<.001
	N	121	121	121	121
I will continue shopping from this platform.	Pearson Correlation	.798**	.852**	1	.740**
	Sig. (2-tailed)	<.001	<.001		<.001
	N	121	121	121	121
I would recommend this platform to others.	Pearson Correlation	.675**	.783**	.740**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	121	121	121	121

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

Findings

The results of the research indicate the importance of the quality of the system and trust in influencing consumer behavior:

1. **Positive Effect of System Quality:** The quality of the E-commerce system which is usability, reliability, security as well as responsiveness has a substantial positive impact on online purchase intention.
 2. **Importance of Navigation:** To be precise, the purchase intention is affected considerably by the ease of the navigation through the website ($p = 0.002$). The more convenient the customers are in a platform, the more they desire to purchase.
 3. **Search Effect:** Surprisingly, search capability and ability to locate the products had an extremely weak and statistically insignificant effect on the purchase intention in this particular model ($p = 0.497$).
 4. **Moderating Role of Trust:** Customer trust has a significant role in enhancing the relationship between system quality and purchase intention. High trust has the effect of limiting perceived risk and enhancing the positive effects of a high-quality system.
 5. **Reliability of the Model:** No multicollinearity problems were revealed in regression analysis (VIF values were c. 1.051), which proves that the findings are statistically trustworthy.
 6. **The Primacy of Navigation over Search:** A particular and distinct finding is that the ease of navigation through a site or application ($p = 0.002$) is a significantly greater motivation factor to purchase intent compared to the ability to search through a site ($p = 0.497$), which was statistically non-significant.
 7. **Trust and as a Risk Mitigating factor:** When the physical interaction is not present, trust will be used to mitigate the perceived risk and uncertainty that can make Bangladeshi consumers unable to make a purchase.
 8. **Dimension-Specific Impacts:** On the one hand, the overall quality of the system is crucial, but such dimensions as Security (preservation of financial data) and Reliability (correction of transactions) are noted as the most important ones in the context of establishing the trustworthiness required to conduct online shopping in the specified market.
- Results show that the quality of the system is positively related to online purchase intention. These results can be compared to the earlier research that proves that properly developed e-commerce systems contribute to the improvement of customer satisfaction and the growth of the probability of online shopping attitudes (Saleem et al., 2022). Also, the relationship

between purchase intention and system quality is enhanced by the customer trust. This observation is consistent with previous studies which propose that trust decreases the perceived risk in online transactions (Gefen et al., 2003).

Limitations

Although the document is detailed in the manner of methodology, it points out a number of limitations inherent in the document:

1. **Geographic and Contextual Scope:** The study is narrowed down to online shoppers in Bangladesh and the use of services such as Daraz and Chaldal and this may not be generalized to other locations.
2. **Time Constraints:** The study required cross-sectional research design whereby the data were captured at one point in time instead of collecting data on the behavior of the study over an extended duration.
3. **Sample Size:** The results are drawn on the basis of a sample of about 119-121 respondents.
4. **Design Constraints:** Being a project of undergraduate level, it was limited by certain time and resource constraints.
5. **Contextual Specificity:** The study is highly focused on the Bangladeshi market, especially the customers who use such websites as Daraz, Chaldal, and Pickaboo. This can constrain the generalizability of these findings to full-fledged e-commerce market with other trust levels.
6. **Methodological Snapshot:** The cross-sectional design indicates that the data will reflect a single snapshot of the trust and purchase intention (January 2026) instead of a longitudinal analysis of the development of trust and purchase intention as the user becomes increasingly familiar with the platform.
7. **Scale and Scope:** The sample size of the study (121 respondents) and its character as a project of undergraduate level might be insufficient to represent the entire range of consumer behaviours in various demographics and areas of Bangladesh.

Conclusion

The paper comes to the conclusion that to succeed in the competitive digital market, e-commerce platforms should focus on both the technical performance and relationship building:

1. System Performance is Crucial: Strongness of system quality guarantees a flow of user interaction, which is a central force behind purchase intention.

Trust is Competitive Advantage: In addition to the technical quality, customer trust is necessary in order to transform the visitors of the web sites into buyers by minimizing the perceived risk.

2. Strategic Focus: The E-commerce business needs to concentrate on enhancing the usability (navigability) of the system and development of trust-building strategies to increase the overall consumer purchase intention.

3. Out of the Build It and They Will Come Philosophy: The research results in the conclusion that the sole factor in the sustainable e-commerce success is technical excellence (System Quality).

4. The Trust-System Synergy: To turn visitors into customers, the businesses should take the dual-pronged approach: ensuring the high-performance digital systems and at the same time introducing the initiatives that foster trust (ex: secure payment gateways and fair and honest delivery of the promises).

5. Strategic Priority: According to the research, the following factors should be the top priority of e-commerce managers, they are user-friendly navigation and the ability to ensure secure transaction environments as they are the most significant determinants of consumer intent. The paper finds that the quality of the system and customer trust are significant factors that influence online purchase intention. Enhancing the customer trust and motivating the consumers to involve in the activities of online shopping can be done through improvement in usability, reliability, security and responsiveness. These results go in line with the past studies that highlight the role of trust and system performance in the context of e-commerce (Pavlou, 2003).

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Appendix

Survey Questionnaires

Section A: Demographic Information

1. Age
2. Gender
3. Educational Qualification
4. How Often do you shop online
5. Which E-Commerce platform do you use most

Section B: E-Commerce System Quality

B1. Usability

6. The e-commerce website/app is easy to navigate.
7. The layout and design of the platform are user-friendly.
8. It is easy to search and find products on the platform.
9. The checkout process is simple and understandable.

B2. Reliability

10. The platform operates smoothly without technical errors.
11. The website/app provides accurate product and transaction information.
12. The platform is available whenever I want to use it.
13. Orders placed through the system are processed correctly.

B3. Security

14. I feel safe providing personal information on this platform.
15. The payment system of the platform is secure.
16. The platform protects my financial information.
17. I feel confident making online payments on this platform.

B4. Responsiveness

18. The website/app loads quickly.
19. Customer support responds promptly to my queries.
20. Problems or complaints are handled efficiently.
21. The platform provides timely updates regarding orders and delivery.

Section C: Customer Trust (Moderating Variable)

22. I trust this e-commerce platform.
23. The platform keeps its promises regarding product delivery.

24. I believe this platform is honest with its customers.

25. This platform is reliable for online shopping.

26. I feel confident purchasing from this platform.

Section D: Online Purchase Intention (Dependent Variable)

27. I intend to purchase products from this platform in the future.

28. I am likely to choose this platform over other e-commerce platforms.

29. I will continue buying products from this platform.

30. I would recommend this platform to others.