



## Analyzing the Determinants of Online Purchase Intention of Consumers: Mediating Role of Perceived Risk

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### Abstract

The main objective of this study is to know the determinants of consumer purchase intention using online shopping in developing countries. The unit of analysis in the present study is individuals consisting of customers who use online shopping. Three hundred questionnaires were distributed using convenience sampling, while 249 questionnaires were filled for further statistical analysis. The present study deploys a regression approach through a structural equation modelling technique using SmartPLS 4.0 version software. The result indicates that personal value and shopping experience significantly influence online purchase intention. By extending the theory of purchase risk theory, the current study provides several theoretical and practical contributions. The present study's findings help practitioners and marketing managers in the online shopping sector improve consumer online shopping experience by reducing perceived risk, further enhancing purchase intentions. It is also beneficiary for online marketers and academic researchers in the consumer behaviour field. These factors may help marketing managers get competitive advantages, maximize profit, and increase sales.

**Keywords:** Online purchase intention, perceived risk, developing country, theory of purchase risk, Pakistan

### 1. Introduction

The Internet is such a powerful platform that it increases the online buying and selling goods and services (Gill et al., 2021). Due to this, retail companies have also benefited from a lot of success both in developed and developing countries taking the example of Pakistan and other developing countries that are going ahead in this business. The important approach is to give complete confidence to the customers to buy their products online. People trust some of these websites, and some are not but are still moving through online shopping in developing countries. Physically buying and selling are less compared to online. Literature witnessed the interest of researchers in consumer internet shopping behaviour, particularly on the impact of Perceived value, shopping experience, and personal value on perceived risk and purchase intention (Lăzăroiu et al., 2020).

The reason for making the shopping process more convenient for customers is to entice them to make more purchases. Purchase intention concepts are directly linked in marketing literature. Many websites now pay commissions for selling their items, among which Amazon is number one. Due to purchase intention, every brand wants to create products that will become popular among people and were not available in the market before (Peña-García et al., 2020). Ali Baba's Website is the most popular because it cares about people's needs and sells all wholesale products, attracting millions of people towards purchase intention. Market segmentation and consumer satisfaction are essential to creating purchase intention and encouraging repurchase. Technology is the only best choice to receive for anything you want to sell. It's not a big deal. Just one click and receive overall to purchase yours with the help of a powerful platform for distribution and goods services. Travel and tourism industries play a very deep role in the whole System.

Modern technology plays an important role in the benefit of business people and consumers, and customers receive all knowledge about the product through the Internet and also receive their product with the help of the Internet easily (Gill et al., 2020). The next owner of this product doesn't have to use the old techniques for selling our product like a person feeling house to house selling our product through the different shops. More it just now give all knowledge through the Internet and provide to the customer and also feedbacks available in the form of comments there is not too much difference for everyone it's very easy to full fill our need and wants easily. Retail companies play an important role in whole situations defined before the first point of view about give the knowledge customer views customer like the product and the last main point of view how to deliver the product to the customer (Ventre & Kolbe, 2020).

Due to more competition, customers have maximum facilities to make maximum purchases from their websites. Its only purpose is to create more intention that all circle is defined in this paper firstly customer like the product second overall give the satisfaction decision making and the last purchase intention. It explains how to make getting customers to buy and sell from your website easier by going through different scenarios. It is considered why foreigners come to our countries to sell their goods and attract customers. The website makes every effort to assure you of its products' good performance and durability. Never before have there been so many facilities in this work, but now more facilities are being created daily, and work is ongoing. Because of this, there is also a lot of business in buying and selling new. People get help from ideas and grow their businesses.

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## 2. Literature Review

### 2.1. Purchase Intention

Customers purchase the product after getting overall knowledge and feedback from online stores and reviews (Gill et al., 2021). Different websites about online stores available on the Internet that provide the overall knowledge first to the last about the product that you want to chase all brands make our official websites show in one Internet for easy to purchaser customers and give them more benefits for our customers. After going through many stages, people are motivated to buy or create an intention to purchase. Marketing does not just mean selling products and services; it's also related to making a strong relationship with your customers by providing more facilities.

### 2.2. Personal Value and Perceived Risk

The significance of personal value in online buying conduct and attitude was proven by Jayawardhena (2004). Sarkar (2011) looked at how consumers' hedonic or utilitarian buying values affected their perceived advantages and risks in an online shopping environment and concluded that elevating hedonic or entertainment value might boost felt security and reduce perceived danger. Additionally, they discovered that shoppers prioritizing utility in their purchases regard online purchasing as having a higher risk. The association between values and all sorts of activity has been confirmed by several recent research that has examined the impact of values on consumer behaviour (Bloemer & Dekker, 2007). Previous studies have demonstrated that an individual's personal beliefs might alter their judgement, which could ultimately affect an object (Mohseni et al., 2016).

**H1:** Personal value has a significant influence on perceived risk.

### 2.3. Shopping Experience and Perceived Risk

Shopping experiences influence consumer attitudes in several ways (Jayawar et al., 2013). Even though researchers have different theories about personality traits, most agree that personality traits refer to the collection of behavioural traits, such as ways of expressing emotions and mental models. The last result of the purchase intention of your customer over all things included to reach the purchase intention expensive products purchase then firstly customer views all websites of all brands and get reviews as customers who already purchase the that's a product as people whom shopping experience purchase this product and remove the all proceed (Swiegers 2018).

Consumers can recognize the risks inherent to online products consciously and subconsciously when browsing them (Meng-Hsiang Li-Wen, Meng-Hsiang, and Cheng-Se 2014). Kaur and Quareshi (2015) address several additional obstacles associated with online shopping, such as a lack of security, an inability to inspect items before purchase physically, inaccurate product descriptions and an unprofessional website design. Lian and Yen (2014) argue that many consumers may be dissuaded from purchasing expensive items online due to safety, usability, tradition, image and image (Lian and Yen 2014). For this reason, shoppers may hesitate to conduct transactions due to online security risks and prefer shopping at physical locations (Persad & Padayachee, 2013).

**H2:** Shopping experience has a significant influence on perceived risk.

### 2.4. Perceived Risk and purchase intention

The Perceived risk reflects the hazard associated while purchasing the product and receiving the benefits. The customers promote your product and recommend it to others beneficial for your company. Then if customers dislike the product, it's risky for the company and greatly impacts sales. In such a situation, any uncertainty can also face. They can also ensure the situation by re-suppling the items without paying any money. Shopping entails risk since a buyer's choice might have unfavourable implications that are not always predictable. The physical and temporal isolation between customers and sellers makes Internet purchasing riskier than traditional brick-and-mortar shopping. Unlike offline purchases, internet purchases include more complexity because a person cannot fully comprehend a product's physical attributes through technological methods, which may raise concerns. Customers look for references before making decisions to increase their confidence and lower the chance that they would make mistakes throughout the purchasing process (ventre and Kolbe 2020).

**H3:** Perceived risk has a significant influence on online purchase intention.

### 2.5. Mediating Role of Perceived Risk

The mediating role plays the perceived risk how much risk to find your product, purchase your product, use your product, and receive the benefits yes or not are risky for our company because then customers promote your product and recommend it to others beneficial for your company then your customer is disliked your product it's many risky for your company and great impact of your sell. In such a situation, any uncertainty can also face. They can also ensure the situation by re-suppling the items without paying any money.

**H4:** Perceived risk mediates the relationship between personal value and online purchase Intention.

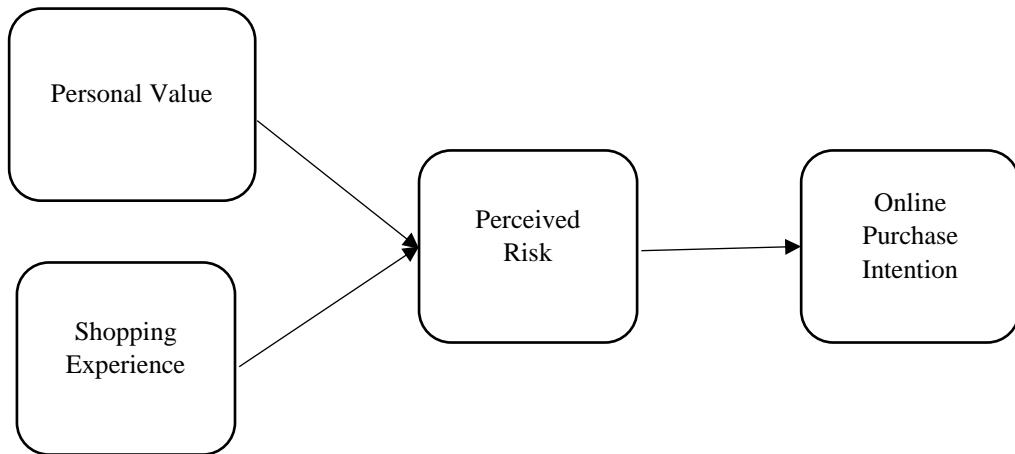
**H5:** Perceived risk mediates the relationship between shopping experience and online purchase Intention

### 2.6. Theoretical Framework

The theory of purchase risk (TPR) is an underpinning theory, and the theory of planned behaviour (TPB) use as a supportive theory. The hypothesis of customers' perceived risk is one of the most prevalent in this field (Taylor, 1974). The foundation of the model suggested for this study is provided by this theory. According to the idea of consumers' perceived risk, consumers' shopping choices can impact their decision to make a purchase, and perceived risk may have a big impact on their willingness to make a purchase (Lin, 2008).

Planned behaviour theory is one of the most studied consumer behaviour models. TPB is a model that helps predict a wide range of behavioural intentions. TPB postulates that behavioural intentions are characteristic of subjective

norms, behavioural attitudes, and perceived behavioural control. (Singh, 2014). Moreover, as per TPB, behavioural purpose directly precedes actual conduct. (Pookulangara & Knight, 2013). The TPB model has an additional construct to explain situations where people may lack total control over their behaviour.



**Figure 1: Theoretical framework**

### 3. Methodology

#### 3.1. Population and Sampling Techniques

A survey method was conducted through a close-ended questionnaire to collect data from the responses. Respondents submitted 300 questionnaires, where only 249 were filled and eligible for further analysis. While respondents partially filled out 51 questionnaires. The non-probability convenience sampling technique method was applied. Information was collected using a quantitative research method based on a structured questionnaire.

#### 3.2. Operationalization of constructs

The items used to measure the constructs of the present study were adopted from previous literature. A 5-point Likert scale was deployed to gauge all items (1 "strongly disagree" to 5 "strongly agree"). The operationalization table 1 is mentioned below:

**Table 1: Operationalization of constructs**

Constructs	Items	Reference
Purchase Intention (PIN)	9	(Morwitz, 1996)
Perceived Quality (PQ)	5	(Alalwan, 2018)
Online Shopping (OS)	12	(Chang, 2016)

#### 3.3. Statistical Tool for Data Analysis

The PLS-SEM technique was used to execute the data. SmartPLS 4.0 was used to analyze hypotheses, and the PLS algorithm was used to examine reliability and validity and bootstrapping for internal model assessment.

### 4. Analysis and Findings

#### 4.1. Response Rate

The data used for this study were collected from consumers in the retail sector. Questionnaires were filled out by the respondents using a self-administered survey method. Respondents submitted 300 questionnaires, where only 249 were filled and eligible for further analysis. While respondents partially filled out 51 questionnaires.

**Table 2: Response Rate of Questionnaires**

Response	Frequency
Total Questionnaires distributed	300
Returned and Usable Questionnaires	249
Returned and Excluded Questionnaires	51

#### 4.2. Data Coding

When categorizing the data code, it falls into two types. The first one assumes that the code number be assigned to every constructed construct to make detection and data analysis easier. The second reason is that the items should appear to be in line with the same constructs as the study, as each construct may have its distinct aspects regarding the questions they are that are asked. As per the reasoning of (Iacobucci and Churchill, 2018), the questions must be designed to be consistent with the construction (s). So, the constructs used in this study were coded according to the method described in Table 3.

**Table 3: Variable coding**

Variables	Code
Personal value	PV
Personal Intention	PI
Perceived risk	PR
Shopping experience	SE

#### 4.3. Data Screening

The significance of screening data for data analysis, specifically when it comes to quantitative research, is an ideal foundation for substantial results. Hair et al. (2017) mentioned that the quality of analysis has to be determined by the quality of the initial screening. The determination of incomplete and missing questions was made. Of the 300 questionnaires that were received, 51 questionnaires were ineligible because of insufficient responses. Furthermore, as per Hair and Co. (2017), the questionnaires that were not completed were not included in further data analysis. After the screening, 249 questionnaires were left for further analysis, and this response total is acceptable for further analysis of data Hair et al. (2017).

##### 4.3.1. Treatment of Missing Data

Following the recommendations by Sekaran and Bogie (2010), the imputation of missing data was deemed a suitable method for first-hand research findings. In the present study, from 300 questionnaires, 51 were omitted due to a large ratio of missing values. In addition, the researchers used 249 questionnaires that were filled out and completed properly. Thus, by adopting this approach, this data is more reliable and reliable when conducting additional analysis.

##### 4.3.2. Demographic Profile of the Respondents

**Table 4: Demographic Profile of Respondents**

Demography	Description	Frequency
Gender	Male	142
	Female	107
Age Group	18-27	120
	28-37	64
	38-47	46
	48-57	13
	58 Above	6

#### 4.4. Assessment of Measurement Model

The initial step to begin with PLS-SEM analysis is an assessment of the measurement model, also known as the outer model. The measurement model demonstrates the reliability and validity of items. The Internal consistency, reliability, and composite reliability measure the individual item's reliability. At the same time, convergent validity is based on assessing the average variance taken (AVE). Discriminant validity uses the Fornell-lacker method and the cross-loading method. According to (Hair et al., 2014), loadings less than 0.40 are not recommended, and loadings above 0.40 are recommended when the AVE value is 0.5 and over. A CR value of 0.70 or higher is needed. In contrast, AVE 0.5 and above is needed to ensure good convergence.

##### 4.4.1. Individual Items Reliability

Internal consistency reliability is what is known as the "extent to which all items on a particular sub-scale are measuring the same concept". Then, the composite reliability cutoff must be at or above 0.70, and AVE must be greater than 0.50 (Fornell and Larcker, 1981; Hair, Hult, Ringle, & Sarstedt, 2014). In Table 5, every variable included in the current investigation has an AVE and composite reliability higher than 0.50, which suggests the reliability of the measurement model.

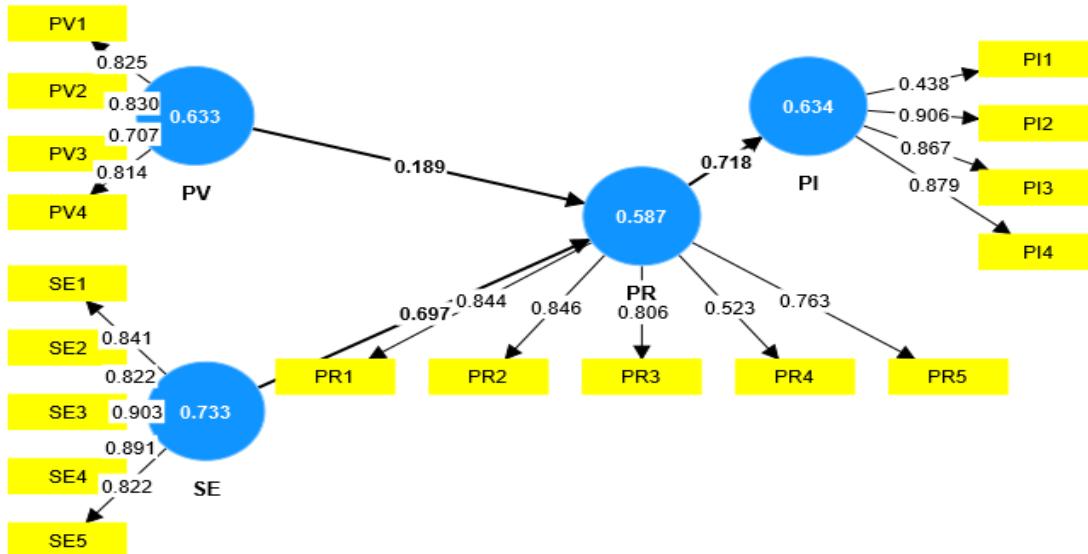


Figure 2: Measurement Model

Table 5: Measurement Model Results (Convergent Validity)

Constructs	Items	Loadings	Alpha	CR	AVE
Purchase Intention	PI1	0.438	0.794	0.867	0.634
	PI2	0.906			
	PI3	0.867			
	PI4	0.879			
Perceived Risk	PR1	0.844	0.819	0.874	0.587
	PR2	0.846			
	PR3	0.806			
	PR4	0.523			
	PR5	0.763			
Perceived value	PV1	0.825	0.807	0.873	0.633
	PV2	0.830			
	PV3	0.707			
	PV4	0.814			
Shopping Experience	SE1	0.841	0.909	0.932	0.733
	SE2	0.822			
	SE3	0.903			
	SE4	0.891			
	SE5	0.822			

#### 4.4.2. Discriminant Validity

Table 6 describes that the square roots of the AVE are larger than that of the latent variables, which indicates the acceptable validity of discrimination (Fornell and Larcker, 1981). At the beginning of this study, the authors provided the framework's explanation. They outlined the relationships between the variables based on the information discovered in previous research that likely needs to be revised and modified in light of the confirmatory factor analysis conducted during this research (Henseler et al., 2015).

Table 6: Discriminant Validity Matrix using Fornell and Lacker Criterion

	PI	PR	PV	SE
<b>PI</b>	<b>0.796</b>			
<b>PR</b>	0.718	<b>0.766</b>		
<b>PV</b>	0.764	0.773	<b>0.796</b>	
<b>SE</b>	0.758	0.855	0.839	<b>0.856</b>

#### 4.5. Structural Model

##### 4.5.1. Assessment of Structural Model (Direct Relationships)

The principal goal of this research is to concentrate on model assessment and the analysis of direct relationships. The second goal is to investigate the hypothesized connections between variables through the inner model. In the current research, five hypotheses were tested, all were supported.

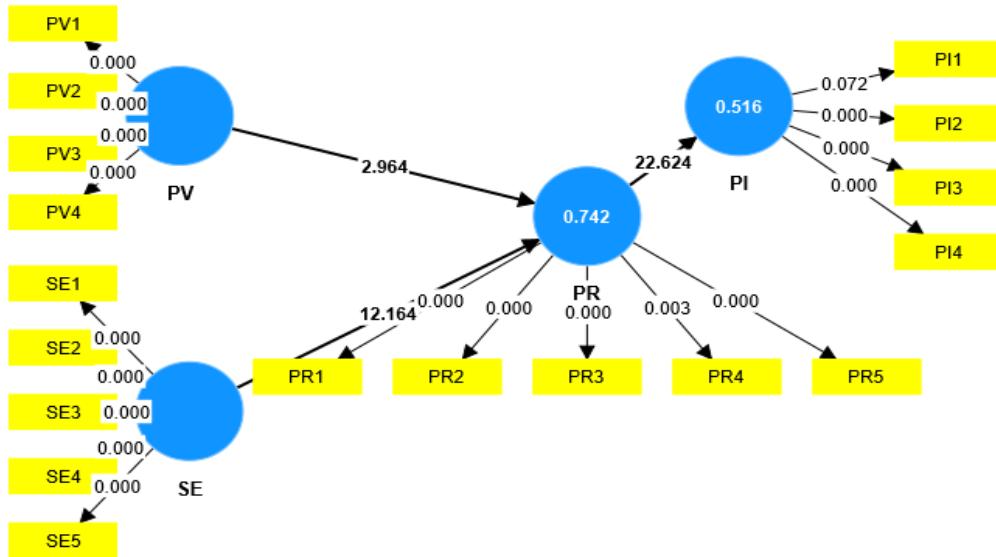


Figure 3: Structural Model (Direct Relationships)

Table 7: Results of hypothesis testing (Direct effects)

Hypothesis	Relationships	Std. Beta	Std. Error	T-Value	P-Value	2.50%	97.50%	Decision
<b>H1</b>	PV -> PR	0.189	0.064	2.964	0.003	0.059	0.308	Supported
<b>H2</b>	SE -> PR	0.697	0.057	12.164	0.000	0.593	0.818	Supported
<b>H3</b>	PR -> PI	0.718	0.032	22.624	0.000	0.659	0.785	Supported

Table 7 shows that H1, H2, and H3 hypotheses supported by this present research are supported by a p-value lower than 0.05.

#### 4.5.2 Mediation Analysis

Mediating hypotheses were tested in Table 8:

Table 8: Test of mediation analysis

Hypothesis	Relationships	Std. Beta	Std. Error	T-Value	P-Value	2.50%	97.50%	Decision
H4	PV -> PR -> PI	0.135	0.048	2.830	0.005	0.426	0.599	Supported
H5	SE -> PR -> PI	0.501	0.045	11.122	0.000	0.042	0.230	Supported

The results show that hypotheses H4 and H5 were supported due to a higher T-Value than 1.645 and P-Value lower than 0.05.

## 5. Discussion and Conclusion

This section highlights the insights into the overall study findings in line with the research objectives. Purchase intention influences the perceived value and shopping experience by mediating the role of perceived risk. The TPR (theory of purchase risk) theory underpins the theoretical framework and the TPB (theory of planned behaviour) is a supportive theory. This research also uses the TBP theory as a supportive theory. The current study, therefore, provides a theoretical framework to measure the determinants of Consumer Purchase Intention Using Online Shopping in Developing Countries by combining the based on the TRP theory and incorporating the mediating impact of perceived risk on the relationship between shopping experience, personal value, and purchase intention. Data have been collected from consumers in Pakistan in the Punjab district Sahiwal. A structured questionnaire was used for data collection, and a self-administered survey was done to collect data.

Current study hypotheses were formulated under the quantitative strand and tested accordingly. Three were three direct hypotheses, and two were indirect (mediating) hypotheses. All hypotheses have been supported; the following section discusses hypotheses testing and achieving study objectives.

The first objective is to examine the relationship between perceived value and perceived risk. H1 postulated that perceived value influences perceived risk. The statistical analysis supported the H1 hypothesis by confirming that perceived value significantly influences perceived risk ( $\beta= 0.189$ ,  $T= 2.964$ ,  $p\text{-value}< 0.05$ ). The result is consistent with prior studies that perceived value impacts perceived risk (Muhseni et al., 2018).

H2 postulated that the shopping experience influences the perceived risk. The results show a significant impact of the shopping experience on the perceived risk ( $\beta= 0.697$ ,  $T= 12.164$ ,  $p\text{-value}< 0.05$ ). The result is consistent with

past literature (Gilal et al., 2019). H3 postulated that the perceived risk influence purchase intention. The result shows a significant impact of the perceived risk on purchase intention ( $\beta= 0.718$ ,  $T= 22.624$ ,  $p\text{-value}< 0.05$ ). H4 and H5 are two mediators H4 posited that perceived risk mediates the relationship between perceived value and purchase intention, and H5 posited that perceived risk also mediates the relationship between shopping experience and purchase intention. While the results of the current study also depicted that perceived risk significantly mediates the relationship between perceived value and purchase intention ( $\beta= 0.135$ ,  $T= 2.830$ ,  $p\text{-value}< 0.05$ ) and that perceived risk also mediates the relationship between shopping experience and purchase intention ( $\beta= 0.501$ ,  $T= 11.122$ ,  $p\text{-value}< 0.05$ ). Therefore, H4 and H5 have been supported statistically.

### 5.1. Implications of the Study

The findings of the present study can help practitioners, marketing managers in retail sectors also beneficiary for online marketers, and academic researchers in the marketing field. The present study's findings suggested practical guidelines for practitioners and policymakers in the retail sector to follow the mall patronage intention practices and improve the behaviour of mall customers. These factors may help marketing managers get competitive advantages, maximize profit, and increase sales. Furthermore, the current study employed a quantitative approach to identify determinants of consumer purchase intention using Online Shopping in developing countries. Thus, the outcomes of the current study provide several theoretical and practical implications, which are discussed in the following sections:

#### 5.1.1. Theoretical Implications

The present study provides several theoretical contributions by developing a research framework based on the TPR (theory of purchase risk) theory utilized to underpin the theoretical framework and the TPB (theory of planned behaviour) used as a supportive theory.

One of the major theoretical implications of the present study includes the mediating role of perceived risk on the relationship between shopping experience, personal value, and purchase intention in Pakistan. That provides new insights into existing literature and extends the TPR theory by analyzing the mediating impact of perceived risk on the relationship between shopping experience, personal value, and purchase intention in Pakistan.

#### 5.1.2. Practical Implications

Several practical recommendations can be drawn logically from the statistical findings to examine the determinants of Consumer Purchase Intention Using Online Shopping in developing countries by combining TRP theory and incorporating the mediating impact of perceived risk on the relationship between shopping experience, personal value, and purchase intention. These factors help HR managers in banking sectors to improve their employee environmental performance adoption level in Pakistan.

The findings of the present study can help practitioners, marketing managers in retail sectors also beneficiary for online marketers, and academic researchers in the marketing field. The present study's findings suggested practical guidelines for practitioners and policymakers in the retail sector to follow the consumer's purchase intention practices and improve the behaviour of online customers. These factors may help marketing managers get competitive advantages, maximize profit, and increase sales. Furthermore, the current study employed a quantitative approach to identify and Determineants of Consumer Purchase Intention Using Online Shopping in Developing Countries.

### 5.2. Limitations and Suggestions for Future Research

The first limitation of the current study is that it only utilized the quantitative study, while in the future mixed method can be employed by using a qualitative approach, and interviews can be with consumers in retail sectors. At the same time, another limitation is that the current study only examined the TPR theory to examine the determinants of consumer purchase intention in the Pakistani retail sector by combining the TPR theory and other theories that can also be used. Another limitation is that the current study only examined the consumers in Pakistan. In the future, a cross-country study can examine the determinants of consumer purchase intention retail sector of different countries.

### 5.3. Conclusion

The main objective of the present research is to know the determinants of consumer purchase intention using online shopping in developing countries. This research also examines the structural relationship between perceived value, perceived risk, shopping experience, and intention from websites. The data was acquired using a mall intercept survey using a valid and reliable instrument modified from previous research. The unit of analysis in the present study is individuals consisting of customers who use online shopping. Three hundred questionnaires were distributed using the connivance sampling technique, while 249 questionnaires were filled for further statistical analysis. The present study deploys a regression approach through structural equation modelling technique (SEM) using smart (PLS) 4.0 version software. The result indicates that personal value and shopping experience significantly influence purchase intention. Expanding the TPR theory, the current study has various theoretical and practical consequences. The present study's findings suggested practical guidelines for practitioners and policymakers in the retail sector. The findings of the present study can help practitioners, marketing managers in retail sectors also beneficiary for online marketers, and academic researchers in the marketing field. The present study's findings suggested practical guidelines for practitioners and policymakers in the retail sector to follow the mall patronage intention practices and

improve the behaviour of mall customers. These factors may help marketing managers get competitive advantages, maximize profit, and increase sales

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