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Research Article

Assessing the Factors Influencing Consumer Behaviour in E-Commerce Platforms

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ABSTRACT

This paper examined the various factors proposed in the literature that have potential to impact consumer behaviour within the context of ecommerce platforms. The field of consumer behaviour involves the analysis of the actions and reactions of individual consumers in response to business practises. This is particularly pertinent within the realm of e-commerce and online retail, as they differentiate themselves from traditional commerce by virtue of their unique functionalities and characteristics. It is worth noting that e-commerce has the ability to distinctly impact consumer behaviour. By employing questionnaire surveys to gather data and evidence, followed by conducting various forms of analysis such as descriptive and inferential analysis, we have ascertained that consumer behaviour can be positively influenced by factors such as sales and promotion, a favourable reputation of the e-commerce retailer, and a satisfactory user experience. This study has effectively identified the distinctive factors that empower e-commerce retailers to exert influence over consumer behaviour. It is suggested that these findings possess the potential to contribute significantly to the current body of knowledge on e-commerce retailing.

Keywords: Consumer behaviour, E-Commerce, Online retailer

Introduction

According to Schatzberg (2018), technology encompasses a diverse range of methods and processes employed in the creation and execution of various tasks. However, technology is frequently linked to the most recent

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Yong, S. C. S. C., Huan, R. T., Poh, W. S., Osman, M., Ng, D. C. W. (2023). Assessing the Factors Influencing Consumer Behaviour in E-Commerce Platforms. *International Journal of Multidisciplinary: Applied Business and Education Research*. 4(10), 3725 – 3735. doi: 10.11594/ijmaber.04.10.25 advancements found in contemporary digital devices (Schatzberg, 2018). The progression and development of information technology have resulted in notable enhancements across various industries, particularly in the realm of business operations for retailers and merchants. The development of this phenomenon has brought about significant alterations in the organisational structure of economies, as well as the dynamics of competition within various industries.

The development of the internet and digital technologies has led to the widespread recognition of electronic commerce, commonly referred to as e-commerce, as an indispensable product. E-commerce is a manifestation of information technology applied in commercial operations, encompassing the exchange of goods and products through digital platforms, notably the internet (Moriset, 2018). E-commerce is significantly beneficial to businesses, allowing businesses to utilise information technology and its many applications to augment their internal effectiveness and efficiency, enabling global operations expansion, and breaking through geographical barriers (Khosla & Kumar, 2017). In addition to this, it is observed that e-commerce is experiencing an increasing adoption rate among individuals in developed regions for their routine purchases (Ullah et al., 2016). Furthermore, we acknowledge that the utilisation of e-commerce and its distinctive characteristics have a significant impact on consumer behaviour. The primary focus of this study is centred on the specified context.

The behaviour that is demonstrated by a consumer can be observed as the different behavioural patterns that are exhibited by consumers that precede, determine, and follow on the consumer's decision making process in the process of acquiring their needs of satisfactions through ideas, products, or services (Voramontri & Klieb, 2019). With that said, the study of consumer behaviour, which is how an individual as a consumer behaves and reacts to business practices, dictates that there are many different factors that affects consumer behaviour. This is particularly the case with e-commerce or online retail that differentiates itself differently from traditional commerce with its unique characteristics and functionalities, the separation that is present between retailers and their consumers with e-commerce or online retail, in terms of both time and space, has enabled e-commerce to be different from traditional retail in different factors, which includes how it unique affects consumer behaviour (Nguyen et al., 2018). We identify the consumer behaviour and experience as different in an online setting because the online setting will make consumers have different requirements in product searching, purchasing, or consumer support when shopping through e-commerce as compared to physical brick and mortar stores (Nguyen et al., 2018).

Regarding research conducted on consumer behaviour in online settings, there has been considerable scholarly focus on this subject within the domains of business management, marketing, and information systems (Cheung et al., 2005). This study seeks to enhance existing research by examining the influence of e-commerce platforms on consumer behaviour from the perspective of e-commerce retailers. Specifically, this study focuses on understanding how e-commerce platforms can effectively shape consumer behaviour in their favour. This investigation will explore various dimensions of e-commerce that contribute to the impact on consumer behaviour. The central inquiry for this study is formulated as follows: "What are the determinants of consumer behaviour in the context of e-commerce that impact e-commerce retailers?"

Problem Statement

As e-commerce has become a practice that is adopted by most retailers and merchants, the scope of competition for retailers and merchants have increased significantly, as e-commerce has mitigated the barriers of geographic location. In light of this, it is imperative for retailers and merchants to prioritise strategies that elicit favourable consumer behaviour, thereby ensuring their competitiveness in the commerce industry. The complexity of consumer behaviour is a challenge that is faced by all retailers and merchants in the e-commerce world (Horvath et al., 2021). On a daily basis, ordinary consumers are now usually inclined to make extraordinarily complex decisions when it comes to e-commerce (Lusardi & Mitchell, 2017), and this has made it that ecommerce platforms that are unable to provide good reasons for a consumer to use them over their competitors will slowly lose relevance and be eliminated by their competition. However, these e-commerce retailers are not aware of what consumers are looking for when it comes to online commerce (Horvath et al., 2021). This research in this sense will address this problem that is presented through the results and conclusions that will aid e-commerce retailers in their understanding of the factors of e-commerce that positively influence consumer behaviour in their interest.

Literature Review

Consumer Behaviour

It is vital for businesses to induce consumer behaviour that is in their best interest, meaning the behaviour demonstrated by these consumers must be able to be converted into profitability or revenue for the business. This brings us into the concept of consumer purchase intention being something that can represent positive consumer behaviour. This significance lies in how the intentions of consumers are considered key predictors of actual behaviour that is demonstrated by consumers (Montano & Kasprzyk, 2015). In the study by Lim et al. (2016), it was identified that intentions represent an indicator to the extent that individuals have willingness to approach certain behaviour, and this behaviour also represents the number of attempts that said individual will perform this activity induced by their intention (Lim et al., 2016).

Online purchase behaviour or consumer behaviour in online settings is essentially the frequency in which these consumers make purchases with a specific e-commerce retailer (Peña-García et al., 2020). In order for a business or e-commerce retailer to effectively shape consumer behaviour to align with their interests, it is imperative to take into account the attitudes of consumers. Consumer behaviour is significantly influenced by attitudes, which are learned and adopted over time. Once attitudes become ingrained habits, they are challenging to manipulate. However, it is possible to influence attitudes by satisfying the psychological motivations of individuals. (Lien & Cao, 2014). Attitude will heavily dictate the predisposition of an individual, having a strong positive relationship with their behaviour (Peña-García et al., 2020). According to Amaro & Duarte (2015), intentions are the result of the attitude that is had towards a certain behaviour, and with higher levels of positive attitude towards a behaviour, the greater the intention of an individual in demonstrating the behaviour.

Sales Promotion

According to Sinha and Verma (2017), sales promotions are primarily categorized into two main classifications, which are namely monetary sales promotions and non-monetary sales promotions (Sinha & Verma, 2017). The benefits that are derived by a consumer with a monetary sales promotion is in the form of monetary/money saving, while the benefit for consumers derived from non-monetary sales promotion in a non-monetary form factor (Sinha & Verma, 2017). For consumers, their preference towards either monetary of non-monetary sales promotions will depend on the context, in some cases monetary sales promotions being preferred while in other cases the vice versa applies (Sinha & Verma, 2017).

Sales and promotions are able to influence the purchase quantity and reduce the decisionmaking time of consumers resulting in more swift purchases being made (Bhatti, 2018), which will benefit the e-commerce retailer. Being identified as a short-term encouragement strategy, sales promotion can increase purchases or sales of a product or service offered by an e-commerce retailer, it has the ability to increase profits while demanding short amounts of time (Bhatti, 2018). In the study by Bhatti (2018), there are main strategies to sales promotions, namely push strategies which comprise of pushing the product or service to the consumer through promotions like discounts, free trials, allowances, or contests, while pull strategies are consumers pulling the products or services from the business through free samples, games, premiums, or rebates (Bhatti, 2018), while a combination of push and pull utilises the activities from both push and pull.

H1: Sales and promotion that is perceived as satisfactory by consumers will positively influence consumer behaviour to make more frequent purchase with the e-commerce retailer.

Reputation

Jøsang et al. (2007) noted that reputation is the generalisation of what is said or believed about an individual's or in our case an entity's (e-commerce retailer) standing or character (Jøsang et al., 2007). Reputation can be said to represent the joint estimate of the degree of trustworthiness that is based on referrals or ratings from members of a specific community (Wei et al., 2017).

The reputation of the e-commerce retailer or vendor will play a role in influencing the likelihood that a consumer will make a purchase with the retailer, as this reputation that has been established by the e-commerce retailer or vendor represents the evaluation that a group of external individuals has made on the potential desire of an entity (Aparicio et al., 2021). The extent to which a business or retailer is held in high esteem from the overall assessment on the company done by the various stakeholders will determine the reputation of the business, and represents a bond with high reliability between parties that are involved in a transaction (consumer and e-commerce retailer), which will ultimately reduce the cost of transaction for the consumer, reduce risk perception and increase trust, being a crucial heuristic cue in consumer purchase behaviour (Wei et al., 2017).

H2: Positive reputation of e-commerce retailer will positively influence consumer behaviour to make more frequent purchase with the e-commerce retailer.

User Experience

For e-commerce retailers that operate online, the user experience that is provided to them is entirely different from the design of user experience that is offered through traditional brick and mortar stores, and is a factor that is crucial in the delivery of the products and services that are sold to be optimised to consumers (Weichert et al., 2018). Especially in the case of online retailers where majority of

the interaction is done through the platform that is designed, it is not just the physical goods and services that are sold by the retailer that are 'products' of the retailer, even the design and experience that is offered on the platform is part of the 'product' of the retailer that is 'sold' to the consumer (Luther et al., 2020), as consumers expend the cost of time in experiencing the design of the user experience of the platform. As we have identified that consumer behaviour that is desired by e-commerce retailers can be represented by their frequency of purchases, loyalty which is the representation of tendencies or behaviours of consumers to make frequent purchases is also a metric, a satisfactory user experience is a necessity in inducing this behaviour (Luther et al., 2020).

Differing from traditional brick and mortar stores who influence consumers' behaviour through ensuring consumers have satisfaction with the physical, aesthetic, and social design elements of the physical stores, e-commerce retailers have to achieve the same outcome through the design of their platform to attract online consumers (Hasan, 2016). Hasan (2016) also identified that consumers place a similar level of importance on the design of the e-commerce platform as consumers do towards low prices when patronising a traditional brick and mortar store (Hasan, 2016). Basing it on design principles, the user experience that will induce the most positive consumer behaviour will be the user experience of a design that requires the least amount of unnecessary effort from the user (consumer) to be expended, due to consumers being inclined to reject experiences that are overwhelmed with unnecessary interactions (Montoya-Weiss et al., 2003).

H3: High quality after sales service will act as encouragement for consumer to display positive consumer behaviour in the interest of the e-commerce retailer.

After Sales Service

When accessing an e-commerce platform or in the purchase process with an e-commerce retailer, it is inevitable that a consumer will need to interact and communicate with the ecommerce retailer at some point, whether it is communication pre-purchase, or communication post-purchase. With the vast number of competitors in the e-commerce space competing in selling products and services of the same type and in many cases, the same quality, consumers will have to take into account more factors when deciding which ecommerce retailer to spend their time and money on, and one of these factors would be the quality of customer service that is offered to the consumer. The concept of after sales service is not exclusive to the online space of ecommerce platforms, as it is also used in traditional brick and mortar retail.

Globalisation of commerce, particularly enhanced with online commerce and e-commerce practices have made it so that the goods and services of limited variety in retailing have become more and more similar (Rolstadaas et al., 2008), leading to the number of competing businesses within industries constantly on the rise, caused by geographical barriers being broken down from the connectivity that is provided by internet technologies and information technology. This has caused the quality of after sales service that is provided by e- commerce retailers to become a major factor in differentiating between competitors in the e-commerce industry (Rolstadaas et al., 2008). Particularly for online retailers, and the after sales that is given to consumers, it will consist of all the efforts that are expended by the retailer in ensuring that the consumer's welfare in relation with the purchase they have made is protected even after the purchase has been completed by the consumer (Chiguyi, 2018). The purpose that after sales service has in the retail businesses would be in close association with consumer lovalty and consumer satisfaction, which have been argued in studies that after sales service provided in exceptional quality will represent the intention borne by the e-commerce merchant in wishing to build a long-term relationship with the consumer, effectively acting as a token of sincerity to earn their loyalty (Chiguyi & Guruwo, 2017), which will effectively influence positive consumer behaviour towards a retailer.

H4: Satisfactory user experience provided by the design of the e-commerce platform will incite

positive consumer behaviour in the interest of the e-commerce retailer.

Methodology Research Method

In the context of our research, a quantitative research method has been appropriately selected to meet the study objectives. Selecting a quantitative method for our research will dictate that any form of data that we will be handling is in a quantitative form (Pandey & Pandey, 2021). We determined that a quantitative method is the most suitable, as what we are trying to achieve with our research aligns with how a quantitative research method is used to test or construct theory (Roni et al., 2020). It offers an opportunity for thorough examination of the subject matter through individual engagement, involving the completion of questionnaires and subsequent analysis of diverse data collected over а predetermined timeframe. Other than that, this quantitative method of research will require us to observe the patterns that are present in the data that is being analysed.

Population and Sampling

The target population of our research will be made up of the full group of respondents that we will be investigating (Naseri, 2021), it represents the entirety of the units that we wish to study. The population of consumers are chosen as they are the units that are affected by these e-commerce factors that we have proposed. In order to ensure an efficient data collection process, the sample population of consumers will be selected exclusively from the Klang Valley region in Malaysia. The objective is to maintain a respondent count of 100 within this population, which will be determined by two key factors: (1) the proposed methodology for data analysis and (2) the estimated rate of response. The accepted view among statisticians is that a minimum sample size is necessary to obtain results that possess substantive significance. According to Hair et al. (2018), it is generally recommended to have a minimum of 100 samples for most research situations. With convenience sampling, we will select the members of our sample based on their

convenient accessibility, which will allow us to reach respondents who are easily accessible (Bhardwaj, 2019). Convenience sampling was chosen because it is easy to implement, and also that we do not require a very specific type of respondent, as we believe most people are consumers of online commerce to some degree.

Data Collection and Analysis

To obtain this data that is required, data collection methods are employed, and the selection of an appropriate data collection method will be based on the type of data that we are handling and also the requirements of our research. The data collection method that we have chosen for our research is questionnaire surveys. Questionnaire surveys are a very common form of data collection in research, and the benefits and characteristics of questionnaire surveys as a data collection method have led us to choose to use it. The questionnaire design is divided into two distinct sections. Section A focuses on gathering demographic information from the respondents, while Section B is dedicated to exploring their brand perceptions and behavioural intentions. Variables are measured using a five-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5).

Next, in order to analyse the data collected in our research, it is essential to consider the quantitative nature of our study. Consequently, we will utilise an appropriate data analysis tool, namely the Statistical Package for the Social Sciences (SPSS), developed by IBM. The decision to utilise SPSS was based on the fact that our quantitative research methodology primarily relies on statistical and mathematical techniques, areas in which SPSS excels. In addition, we have utilised Smart PLS software to implement a Partial Least Squares Structural Equation Modelling (PLS-SEM) methodology for our data analysis.

Results and Discussion

In the Table 1 below, it represents the frequency table that was derived from the frequency analysis that was done on the age of the respondents that have taken part in our questionnaire survey.

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	Frequency	Percent	Valid Percent	Cumulative Percent
Below 18	2	2.0	2.0	2.0
18 – 25	37	37.0	37.0	39.0
26 - 40	43	43.0	43.0	82.0
41 - 50	8	8.0	8.0	90.0
Above 50	10	10.0	10.0	100.0
Total	100	100.0	100.0	

Table 1. Respondents Age Group

The results that were obtained in this frequency analysis have shown that 2 respondents have indicated that they are below 18 in th eir responses, and these 2 respondents percentage wise make up 2% of the total number of respondents that have taken part in the survey. It was also seen that 37 of the respondents have indicated that they are between the ages 18 and 25 in their responses, and these 37 respondents percentage wise make up 37% of the total number of respondents that have taken part. 43 respondents have indicated that they are between the ages of 26 and 40 in their responses, and these 43 respondents percentage wise make up 43% of the total number of

respondents that have taken part in the survey. 8 respondents have indicated that they are between 41 and 50 in their responses, and these 8 respondents percentage wise make up 8% of the total number of respondents that have taken part in the survey. 10 respondents have indicated that they are above 50 in their responses, and these 10 respondents percentage wise make up 10% of the total number of respondents that have taken part in the survey. Of the 100 respondents that have taken part in the questionnaire survey, majority of the respondents are between the ages of 26 and 40, while there are the least number of respondents that are under 18.

	Frequency	Percent	Valid Percent	Cumulative Percent
Lazada	12	12.0	12.0	12.0
Shopee	42	42.0	42.0	54.0
Carousell	23	23.0	23.0	77.0
Mudah	12	12.0	12.0	89.0
Lelong	11	11.0	11.0	100.0
Total	100	100.0	100.0	

Table 2. Preferred e-Commerce Platforms

Table 2 above shown that 12 respondents have indicated that they most prefer to use Lazada in their responses, and these 12 respondents percentage wise make up 12% of the total number of respondents that have taken part in the survey. It was also seen that 42 of the respondents have indicated that they most prefer to use Shopee in their responses, and these 42 respondents percentage wise make up 42% of the total number of respondents that have taken part. 23 respondents have indicated that they most prefer to use Carousell in their responses, and these 23 respondents percentage wise make up 23% of the total number of respondents that have taken part in the survey. 12 respondents have indicated that they most prefer to use Mudah in their responses, and these 12 respondents' percentage wise make up 12% of the total number of respondents that have taken part in the survey. 11 respondents have indicated that they most prefer to use Lelong in their responses, and these 11 respondents' percentage wise make up 11% of the total number of respondents that have taken part in the survey From the results, we observe that most of our respondents have chosen Shopee as their most preferred e-commerce platform, while there are minimal of our respondents that have chosen Lelong as the most preferred e-commerce platform.

Inferential Analysis

The inferential analysis in this study involves the utilisation of mean derivation, linear regression testing, and partial least squares (PLS) analysis.

	Unstandardised coefficients	Standardized coefficients	SE	T Value	P Value	2.5%	97.5%
Sales Promotion	0.427	0.508	0.198	2.152	0.035	0.032	0.822
Reputation	-0.218	-0.257	0.104	2.104	0.039	-	-0.012
						0.424	
User Experience	0.653	0.859	0.189	3.453	0.001	0.276	1.029
After Sales Serv.	-0.152	-0.1999	0.094	1.616	0.110	-	0.035
						0.339	
Intercept	0.847	0.000	0.138	6.146	0.000	0.572	1.121

Table 3. Inferential Analysis Summary

The present inferential summary aims to provide an analysis and interpretation of the outcomes obtained from the linear regression testing and PLS analysis. The present study involves the analysis and interpretation of the outcomes derived from the linear regression analysis and partial least squares (PLS) analysis conducted on the data collected from the respondents. These analyses were performed to examine the relationship between the proposed variables and the responses provided by the participants.

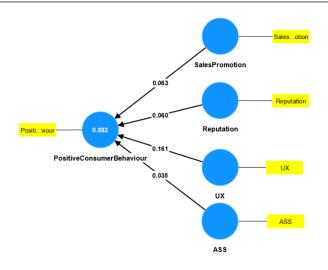


Figure 4. Structural Model

From the structural model that was created in our PLS analysis using the PLS algorithm in SMART PLS and also the summary of coefficients that had been created through the regression analysis in SMART PLS, we tested the hypotheses proposed:

H1: Sales and promotion that is perceived as satisfactory by consumers will positively influence consumer behaviour to make more frequent purchase with the e-commerce retailer.

This indicates that sales and promotion that is perceived as satisfactory by consumers will positively influence consumer behaviour to make more frequent purchase with the e-commerce retailer, the summary of coefficients that had been produced allowed us to obtain a tvalue of 2.152. The p-value obtained for this variable would be at 0.035, which indicates that it is significant at 5%, and dictates that there is high statistical significance.

From the PLS analysis that was conducted, the regression path that was utilised here is from sales and promotion to positive consumer behaviour, and the effect type would be a direct effect. The value of f-square that was obtained with this variable of 0.063, which indicates that the effect size for this variable is a weak effect size.

Overall, we are able to support this hypothesis due to the high statistical significance that was found, and then evidently infer that there is a significant positive impact of satisfactory sales and promotion towards positive consumer behaviour towards e- commerce retailers. There indeed exists a positive relationship between sales and promotion and positive consumer behaviour in e-commerce retailers. This conclusion was arrived at from the fact that the significance value that was lower than 0.05. This low significance value indicates that there is not a high possibility that the null hypothesis will turn out to be true. This allows us to be able to confidently infer that sales and promotion events can positively influence positive consumer behaviour in e-commerce retailers.

H2: Positive reputation of e-commerce retailer will positively influence consumer behaviour to make more frequent purchase with the e-commerce retailer.

With the second hypothesis that indicates that positive reputation of e-commerce retailer will positively influence consumer behaviour to make more frequent purchase with the ecommerce retailer, the summary of coefficients that had been produced allowed us to obtain a t-value of 2.104. The p-value obtained for this variable would be at 0.039, which indicates that it is significant at 5%, and dictates that there is high statistical significance.

From the PLS analysis that was conducted, the regression path that was utilised here is from reputation of e-commerce retailer to positive consumer behaviour, and the effect type would be a direct effect. The value of f-square that was obtained with this variable of 0.060, which indicates that the effect size for this variable is a weak effect size.

We can positively infer that the reputation representing the evaluation of the e-commerce retailer will represent a highly reliable bond between the parties involved in the transaction which will reduce risk perception, reduce cost of transaction, and increase trust, which are indicators of positive consumer behaviour (Wei et al., 2017).

H3: High quality after sales service will act as encouragement for consumer to display positive consumer behaviour in the interest of the e-commerce retailer.

With the third hypothesis that indicates that high quality after sales service will act as encouragement for consumer to display positive consumer behaviour in the interest of the e-commerce retailer, the summary of coefficients that had been produced allowed us to obtain a t-value of 1.616. The p-value obtained for this variable would be at 0.110, which indicates that it is not significant at 5%, and dictates that there is low statistical significance.

From the PLS analysis that was conducted, the regression path that was utilised here is from after sales service to positive consumer behaviour, and the effect type would be a direct effect. The value of f-square that was obtained with this variable of 0.035, which indicates that the effect size for this variable is a weak effect size.

Therefore, we have concluded that there does not exist a positive relationship between sales and promotion and positive consumer behaviour in e-commerce retailers. This conclusion was arrived at from the fact that the significance value that was higher than 0.05. This high significance value indicates that there is a high possibility that the null hypothesis will turn out to be true. This allows us to be unable to confidently infer that sales and promotion events can positively influence positive consumer behaviour in e-commerce retailers.

H4: Satisfactory user experience provided by the design of the e-commerce platform will incite positive consumer behaviour in the interest of the e-commerce retailer.

With the fourth hypothesis that indicates that satisfactory user experience provided by the design of the e-commerce platform will incite positive consumer behaviour in the interest of the e-commerce retailer, the summary of coefficients that had been produced allowed us to obtain a t-value of 3.453. The p-value obtained for this variable would be at 0.001, which indicates that it is significant at 5%, and dictates that there is high statistical significance.

From the PLS analysis that was conducted, the regression path that was utilised here is from sales and promotion to positive consumer behaviour, and the effect type would be a direct effect. The value of f-square that was obtained with this variable of 0.161, which indicates that the effect size for this variable is a medium effect size.

In light of the solid statistical significance observed, we can substantiate the aforementioned hypothesis and consequently deduce that satisfactory user experience has a substantial positive influence on consumer behaviour towards e-commerce retailers. This conclusion was derived based on the observation that the significance value was less than 0.05. The obtained low significance value suggests a limited likelihood of accepting the null hypothesis as true. This allows us to be able to confidently infer that user experience of e-commerce platform can positively influence positive consumer behaviour in e-commerce retailers. This finding provides further support for the notion that the user experience is an integral component of the product that is offered to consumers, as a positive user experience has the potential to elicit favourable behaviours (Luther et al., 2020).

Conclusion

The research study assessing the influences of e-commerce platforms on consumer behaviour has been successfully concluded. This study has revealed that sales and promotion, reputation, after-sales service, and user experience are determinants that can impact consumer behaviour towards e-commerce platforms. However, it has been observed that these factors exert differential levels of influence on consumers. In summary, our assessment of the research study indicates its success with the validation of the proposed hypotheses.

Within the framework of our study, we have made significant contributions to the existing body of knowledge pertaining to consumer behaviour, particularly in terms of elucidating the various factors that can exert an influence on consumer behaviour. This study has made significant contributions to the existing theories on technology acceptance. The results of our study offer empirical evidence to substantiate the proposition that various factors related to technology can exert influence on consumer behaviour towards said technology, thereby contributing substantially to the revenue generated by these businesses.

One of the limitations inherent in our research study pertains to the data collection process, specifically the restriction of data collection to domestic sources. The influence of culture on technology acceptance has been widely acknowledged. Therefore, our study, which fails to consider the cultural variations among consumers in different countries, may result in less accurate findings compared to a study that incorporates cultural diversity. In addition to the aforementioned constraint, another limitation pertains to the temporal dimension. The existence of a time limit has imposed a constraint on our research activities, resulting in a reduced amount of research conducted compared to our initial aspirations. Furthermore, the findings of this study provide researchers with a comprehensive understanding that can be applied to their ongoing and forthcoming research endeavours.

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