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CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING: A SEM ANALYSIS OF FINANCIAL CAPABILITY

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Abstract

This research adds to our knowledge of how financial capacity impacts online consumer behavior, allowing us to manage our finances more methodically and effectively in an online situation. Also, by integrating consumers' financial capabilities, customer satisfaction with shipping, quality, security, and Customer Purchase Intention as a mediating variable among TPB and TAB and online shopping behavior. The PLS-SEM approach was exercised to investigate data from students and professors. Furthermore, by combining these three pre-established TAM and TPB theory models, convenience, financial capacity, consumer purchase intention, and customer happiness may be used to anticipate actual consumer behavior. Gender directly impacts online buying behavior and considerably moderates the association between customer purchase intention and internet shopping behavior. Customer satisfaction (CS) appears to mediate factors including quality, shipment, and customer online buying behavior (COSB). TAM model and TPB theory both have a substantial and beneficial effect on Consumer Purchase Intention, according to the present study. This research also reveals that Sen's capability theory model significantly influences Customer Online Shopping Behavior. To prevent any causal impact on online buying behavior, this research enhances the association between TPB and TAM components and Customer Purchase Intention by integrating demographic characteristics as control variables in the analysis.

Keywords: Online shopping behavior, Consumer purchase intention, Customer satisfaction, Security, Shipping, Quality, financial capability, TPB, TAM, Sen's capability theory.

Introduction

Thanks to the Internet, people may readily access our world and open regional and global boundaries, which are integral in our everyday lives. However, digital shopping has grown in popularity to procure products. It serves as a solid competitor for conventional retail shopping. Consumers may look for further info and compare

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products and prices, and have more alternatives and convenience. Consumers get greater pleasure and save time when they purchase online (Katawetawaraks & Wang, 2011). However, internet consumer behavior research is still in its establishment (Smith et al., 2013). Though internet shopping is not a new phenomenon, it has become more prevalent. Many academics have been drawn to the unresolved question of what factors influence customers' propensity to buy a product online. Based on Theory Planned Behavior (Ajzen, 1991), Technology Acceptance Model (Davis, 1989), and Stimulus–Organism–Response, researchers found elements impacting consumer buying behavior (Mehrabian & Russell, 1974).

We propose in this research that consumers' financial knowledge and understanding play a critical influence in their purchasing decisions for all items, not only financial ones. As a result, this research aims to look at the impact of customers' financial capabilities on their online purchasing selections in general. Financial aptitude refers to a person's understanding of financial concerns and their capacity to maintain their money and take charge of their finances. The capacity to act (attitudes, self-efficacy skills, motives, confidence, knowledge, and habits) is referred to as financial capability as well as the opportunity to act (e.g., consumers become more aware of essential financial services According to Sen's capacity theory, they must manage their financial life (Collard, 2019). Specialist surveys were utilized in previous studies of financial capacity (Kempson, Collard, & Moore, 2005; Atkinson et al., 2006; Taylor, 2011). In a bank investigation regarding consumers' definite purchasing activities, the current research paper extends the established understanding of the potential strategy of calculating key elements of financial capacity concerned with consumer understanding, risk and financial attitudes, and financial management. While most prior research has focused only on financial capacity in making financial decisions, the present study adds to the amount of information already available by expanding our understanding of financial capability in consumer online purchasing decision making.

A variety of circumstances determines consumer buy intention, and then consumer purchase intention influences consumer purchasing behavior. Normative beliefs and perceived utility get a lot of attention when it comes to increasing buy intent, however the two elements have insignificant connotations on online purchasing behavior (Lim et al.,2016). Furthermore, comprehended utility is an essential component influencing intention and should be noticed while purchasing online (Gao & Bai, 2014; Lim et al., 2016). Additionally, the critical factors of user satisfaction and simplicity of use as well as the technology acceptance model (TAM) (Davis, Bagozzi, & Warshaw,1989), have a significant impact on increasing intention and focusing on these aspects while making purchases online (Akhlaq & Ahmed, 2015; Cho & Sagynov, 2015). According to Yean, Johari, and Sukery (2015), the findings demonstrate that observable behavioral controls have minimal effect on intention, but independent customs and attitudes are essential in forming intention. Attitude, subjective standards (moral, injunctive, and descriptive), perceived behavioral restrictions, and behavioral purpose are all considered by Kashif, Zarkada, and Ramayah (2018).

Meanwhile, while purchasing online, consider perceived utility, subjective standards, and attitude since these elements have a substantial impact on purchase

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intention (Singh & Srivastava, 2018). Perceived ease of use, perceived usefulness, normative beliefs, PBC, and attitude have unclear outcomes, according to the research cited above. As a result, further research into these aspects in relation to purchasing intent is required. Consumers may purchase anywhere whenever you want but exclusive of travel to the shop; consumers might compare numerous websites at the same time to get the same goods at a lower price; shoppers want to avoid feeling pushed while attempting to in person communication with the reseller; consumers would like to resist constraints that can take place on route to the shop, and so on. Consumers gain from online buying because it provides them with more information and the ability to compare goods and pricing, as well as the ease and simplicity of finding what they want (Butler and Peppard, 1998). It has been claimed that online buying gives more delight to modern clients seeking convenience and quickness (Yu and Wu, 2007) When a consumer sees an advertising or a product marketing in an online message, it may increase their curiosity in the promoted products. Before making a purchasing choice, the customer may seek further information. They will seek for information online if there isn't enough, including via online catalogs, websites, or web browsers (Laudon and C. G, 2009)

Grasping customers online has received significant attention since it may help you acquire a competitive edge (Tsai and Huang, 2007). When customers are preferred with a specific retail shop on the internet, they will revert for further purchases (Khalifa and Liu, 2007). Consequently, with the ideas of client retaining in both physical and digital firms, customer satisfaction is becoming progressively critical. As a result, it is critical to comprehend elements that impact client happiness and online shop selection (Devaraj, Fan and Kohli, 2012). Purchase decision, information search, alternative evaluation, problem awareness, before and after purchase behavior are the steps of the buying process (Kotler, 1997). Customer satisfaction is dominated by the consumer's involvement at assorted junctures of the buying procedure. Due to the lack of physical experience with the product, online consumers' experiences are merely fashioned on communication provided by online stores (McKinney, Yoon and Fatemeh, 2002), evident that the information published can have an influence on consumers satisfaction, both during the evaluation of alternatives and during the consumer purchase stage. This work substantially adds to the existing literature. To begin with, this paper provides a comprehensive review of Sen's capacity theory (1993) by identifying online consumer behavior and investigating the possible relevance of financial capability in actual buying behavior. By integrating two ideas theories, TAM and TPB, and studying their influence on consumer purchase intent, this research interposed to the collection of knowledge. This article also looks at customer satisfaction to see whether there's a link amid it and particular online purchasing features.

Rationale of Research

The rapid growth of online shopping in recent years has transformed consumer behavior and reshaped the retail landscape. This shift in consumer preferences and purchasing habits has far-reaching implications for businesses, marketers, and policymakers. Understanding the factors that influence consumer buying behavior in the context of online shopping, particularly the role of financial capability, is crucial. This research aims to provide valuable insights into the intricate relationship between consumers' financial capability and their online shopping behavior. By employing

Structural Equation Modeling (SEM) analysis, this study seeks to uncover the underlying dynamics that drive consumers' choices in the digital marketplace. The findings from this research will not only contribute to the academic literature but also offer practical implications for businesses seeking to thrive in the e-commerce sector.

Problem Statement

The advent of online shopping has revolutionized the way consumers make purchasing decisions. Factors influencing consumer buying behavior in the online shopping environment are complex and multifaceted. While prior research has explored various determinants of online shopping behavior, there is a need for a comprehensive analysis that delves specifically into the role of financial capability. Consumer buying behavior is intricately linked to their financial resources, and understanding this relationship is paramount for businesses aiming to optimize their marketing strategies. Therefore, this research addresses the following problem:

- There is a gap in understanding the influence of financial capability on consumer buying behavior in the context of online shopping, necessitating a structured analysis using SEM to unravel this relationship.

Research Question

To address the identified problem and bridge the knowledge gap, this research focuses on the following central question:

- What is the impact of financial capability on consumer buying behavior in the realm of online shopping, and how can this relationship be empirically modeled and analyzed through SEM?

Research Objectives

This study sets out to achieve the following research objectives:

1. To assess the financial capability of consumers and categorize them into distinct segments based on their financial resources.

2. To identify the key determinants of consumer buying behavior in online shopping.

3. To construct a Structural Equation Model (SEM) that represents the relationships between financial capability and various factors influencing consumer buying behavior in online shopping.

4. To analyze and interpret the SEM results to provide insights into the nuanced interactions between financial capability and online shopping behavior.

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Literature Review

Financial Capacity

Financial capacity is a very new concept that has only been around for a decade. According to Sen's capability theory (1993), financial capacity represents people's adeptness to manage their finances by having the correct information, skills, attitude, habits, and motivation, and their ability to access fundamental financial goods and services. According to Taylor (2011), financial competence refers to people's understanding of how to handle and govern their money. Making sound financial choices, gaining knowledge about credit and debt management, and choosing good goods and services are all part of this notion (Xiao, Chen, & Chen, 2014). On the contrary, Despard and Chowa (2014) draw attention to that the phrases "financial capability" and "financial literacy" are often used reciprocally. According to Huston (2010), financial literacy is "the depiction of financial knowledge." McKay (2011) defined financial competence as "the emphasis on financial conduct and reflected the application of financial knowledge," which is similar to Huston's (2010) definition. Financial capacity and financial literacy seem identical at first look (era & Tuzi, 2019; Nguyen & Rozsa, 2019; Shkvarchuk & Slav'yuk, 2019).

On the other hand, financial literacy believes that everyone has an equal opportunity to improve their financial knowledge and abilities, while financial capacity argues that not everyone has the same possibility. Financial competence is also generated due to interactions with and feedback from the environment. Consumers' financial knowledge and abilities are formed in online groups in the online setting. As a result, the idea of According to Sen's capability theory (1993), consumers' financial capacity is described as their attitude, financial management adeptness, and knowledge. A group of academics established the proposed framework and empirical assessments of financial capacity. The Financial Services Authority (FSA) in the United Kingdom performed the first research on financial competence (Atkinson et al., 2006). This study identified five different constructs of financial capability, including (1) making ends meet: reducing problems with financial obligations, (2) managing money: keeping track with control and an overview of expenses, (3) planning ahead: being future-oriented, (4) selecting products, e.g., making prudent financial decisions, and (5) staying informed, e.g., searching for information about financial products. All of the characteristics were directly linked to financial behavior. Then, based on a mix of behavior and result factors, Taylor (2011) constructed a financial competence assessment. He looked at seven financial competence factors in particular. Financial inclusion and financial literacy were studied by Despard and Chowa (2014) as a conjunction of financial capacity. The study aims are to contribute in the standing knowledge about impending ways to measure crucial elements of financial capability regarding consumers' understanding and knowledge of financial affairs, such as their proficiency to take charge of their finances, their approach toward financial jeopardy (Taylor, 2011), and their knowledge of financial contributors and financial advisors (informal source, e.g., newspaper, friends, family; and formal source, e.g., financial agents, banks) (Vyvyan, Blue, & Brimble, 2014).

Hypothesis Development

Financial Capacity of Customers and Internet Buying

In today's uncertain environment, consumers increasingly use digital and online settings for shopping and financial transactions. Increased Web access and the development of Online banking have resulted in a substantial surge in internet shopping of products and services (MCEETYA, 2011). In the internet world, consumers are in charge of making choices. They must improve their ability to solve financial problems and prepare for future requirements and desires. Consumers who are more inclined to take charge of their financial position reflect their purchasing behavior and spending, according to Lam and Lam (2017). Because of the differences between Internet-related behaviors and offline buying, researchers should concentrate on customers' financial behavior in online consumer behavior, according to Duroy, Gorse, and Lejoyeux (2014). When it comes to online shopping, the payment procedure through e-banking is quite dangerous. On the Internet, customers may have issues with security and privacy. Because people are concerned with the protection of submitting bank card information over the Internet, these dangers may rise. Furthermore, before making purchasing decisions, most consumers rely on a massive amount of details and advice from traditional channels (i.e., family, friends) as well as traditional sources (i.e., financial professionals or bankers) to gain financial acumen (MCEETYA, 2011). The subsequent hypothesis is proposed based on the preceding discussion:

H_1: The financial capacity of customers impacts internet buying.

Convenience and Online Consumer

Efficiency is the primary driver of online shoppers' motivation, according to authors who have studied the topic (Al-Qeisi et al., 2014). Authors extract execution aspects such as; convenience accessibility, time utilization, portability, avoidance of unpleasantness appropriateness, handiness, and, as well as time, location, acquisition, usage, effort, search, possession, transaction, advantages, and post benefit, among others. The delineated conveniences such as; convenience to assessment, search, access, possession, transaction, and post-purchase convenience are some of the aspects that may be re-grouped and dispersed over different categories. Most of them are still crucial in deciding whether or not to start shopping on a given website, and some of them, such as time, utilization, effort, and advantages, will be significant later. That is the primary reason why these measurements are so crucial right at the start of the purchase process. The accessibility of a website is the first and most critical thing to consider. It is thought to be the most critical factor in influencing how convenient customers view internet buying (AlQeisi et al., 2014).

The study on experiencing online purchasing objectives and online shopping excellence primarily identified four aspects of online shopping quality. Customer service, privacy and security, ambiance and experience, and website functioning and content are among them. The category "ease of shopping," which is based on the literature research, defines the convenience aspect, similar to the shopping quality (Al-Qeisi et al., 2014). These elements are crucial for describing the personas that clients

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develop throughout their initial and subsequent online purchases. It demonstrates how the general perception of convenience as a concept is formed through the customer's actual usage and determines whether they would afterwards accept or reject the specific website.

Convenience and accessibility go hand in hand; in an e-commerce context, this is referred to as "website accessibility" (Al-Qeisi, K. et al., 2014). The ability of a website to be accessed by all users is what draws in new customers and keeps old ones coming back. According to the study by Yu and Wu (Foxall, G. R. 2002), modern consumers who expect speed and convenience when shopping are associated to online shopping.

H_2**:** Convenience has a positive influence on the online consumer.

Customer Satisfaction and Online Consumer

Expectations measure consumer satisfaction to employees to actuality; that is to say, the client is happy when the providing encounters or surpasses their expectations (W. Khristianto, I. Kertahadi and I. Suyadi., 2012). Satisfaction and loyalty are the two most essential aspects that influence the market success idea application (W. Khristianto, I. Kertahadi and I. Suyadi., 2012). However, if the firm met or exceeded their expectancies, customers who are pleased with their purchase will purchase again (T. Ahn, S. Ryu and I. Han., 2005). Customer satisfaction indicators must be identified since they serve as a corporate standard and a road map for future changes (T. Ahn, S. Ryu and I. Han., 2005). According to (X. Guo, K. C. Ling and M. Liu., 2012). product diversity, product quality, service quality, information quality, e-security, payment methods, web design, and service supply are eight criteria that are crucial for customer happiness. (I. E. A. Mustafa., 2002). claims that quality, perceived quality, information quality, and customer interface privacy are all factors that influence consumer happiness.

H_3: Customer satisfaction has an explicit effect on online consumer behavior.

Consumer Satisfaction Mediates the Influence Of Security On Customer Behavior

The capacity of a website to secure users' private information from any unlawful exposure of information during online transfers is characterized as security (Chellappa., 2002). Digital customers see security as indispensable in consideration (Mustafa., 2002). It is due of concerns about security and privacy are fundamental in developing trust during e-transactions (Guo, Ling and Liu., 2012). Since purchasing online entails frequent transactions by bank card, customers may focus their attention on security for the retailer's information (Lim and Dubinsky, 2004).

Consumers' willingness to visit online businesses and make orders is directly proportional to their level of trust in supplying private data and making payments via bank cards (Whysall, 2000). Consumers are heavily inclined to deliver from a reputable seller or a well-known brand (Chen and He, 2003). The highly considered factor determining the triumph or catastrophe of digital merchants is their degree of confidence (Prasad and Aryasri, 2009). Consumers are wary of businesses who would

use their personal information, especially credit card information, to defraud them (Comegys, Hannula and Váisánen, 2009). Therefore they avoid purchasing online because of security concerns. (Laudon and C. G., 2009). According to one research, 70 percent of internet shoppers in the United States are anxious about exploiting their private data and transaction protection (Federal Trade Commission, 2001). Security is separated into two components: The first is about data and payment security, while the second is about client trustworthiness (Guo, Ling and Liu., 2012). The emphasis of attention is on questions of security and privacy. Sixty-one percentile people in said they would exercise internet purchasing if their details were protected (Chellappa, 2002). Thus, all of the preceding highlights the implication of privacy in electronic retail as the indispensable element that customers evaluate when selecting online or not. As a result, websites that assure security win loyally and relish customers.

H_4: Consumer satisfaction mediates the influence of security on customer behavior toward online buying.

Consumer Satisfaction Mediates The Favorable Influence Of Shipping On Customer Online Activity

Handling shipment is the ability of a supply chain firm, which directly affects the customer's delight (Hedin, Jonsson and Ljunggren, 2006). It is a vital aspect of every business, especially regarding online purchases (Mentzer and Williams, 2001). Product delivery service determines customer satisfaction (Ulaga, 2003). It indicates that the customer would receive the orders on time, which will be correctly packed and therefore, quantity, quality, specifications and the stated delivery time and place will be under the order (Patterson, 1993). The customer expects the shop to provide the offered items timely and dependable (Singh and Sirdeshmukh, 2002). The customer believes he or she has the right to get the actual product in the committed period and on the agreed-upon conditions (Collier and Bienstoc, 2006). According to the author, the delivery process is the most crucial component in achieving the expectations and contentment of e-customers (Wolfinbarger and Gilly, eTailQ, 2003). For online consumers, the most crucial goal is to get a trusted, safe, and timely delivery. [105]. Consumers are increasingly purchasing a specific product commencing the convenience of their residences, demanding a secure, trustworthy, and timely delivery of the desired items to their ultimate destination. Quick and trustworthy delivery is crucial in the online era for meeting clients' expectations and assuring their satisfaction (Chakraborty, Srivastava and Marshall, 2007). As a consequence of the late delivery, the customer may be dissatisfied (Liu, He, Gao, and Xie, 2008). Product delivery that is prompt and reliable encourages new online sales (Ahn, Ryu and I. Han., 2005). The delivery service's quality influences online buyer trust (Reynolds, 2002). With a single touch, customers may move from one site to another whether they are dissatisfied by late or insecure delivery. Consequently, the delivery must meet the consumers' demands. As a consequence, the idea below has been hypothesized:

H_5: Consumer satisfaction mediates the favorable influence of shipping on customer online activity.

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Consumer Happiness Mediates The Influence Of Quality On Customer Online Activity

The quality of commodities and services positively impacts customer satisfaction in online commerce (Lin, Wu and Chang, 2011). Consumers' perceptions regarding overall superiority or brilliance of the product are perceived as product quality (Chen and Dubinsky, 2003. According to Keeney (1999), to succeed in e-commerce, you must cut production costs and improve product quality. According to Patterson (1993), Perceived product performance is an essential satisfaction indicator. Service quality, on the other hand, has a positive contact on customer gratification, according to several studies on online commerce (Kim and Stoel, 2004; Haque, Khatibi and Mahmud, 2009; Seyed, Farzana, Ahasanul, and Ali, 2011). The degree of service offered determines customers' propensity to develop solid and constant relationships with virtual businesses. When online stores give exceptional service, customers' expectations are satisfied, and their pleasure is boosted (Khristianto, Kertahadi and Suyadi, 2012).

Quality of service refers to the level of support offered by online merchants in facilitating the efficient and effective purchase, shipment, and delivery of goods and services (Guo, Ling and Liu, 2012). Online retailers improve customer expectations and add value to their services (Chen and He, 2003). Consequently, quality control in the workplace is vital to deliver the best possible service to clients. Service quality is defined as the adeptness to foresee and then fulfill the demands of consumers (Khristianto, Kertahadi and Suyadi, 2012). Thus, providing excellent service is so important in increasing consumer satisfaction. The quality of a website has a significant influence on a customer's decision to shop online (Kamariah and Salwani, 2005). Based on aforementioned discussion, the subsequent hypothesis has been formed:

H_6: Consumer happiness mediates the influence of quality on customer online activity.

CPI and OSB

Ajzen (1991) asserts that the degree to which people will go and the number of times they will attempt a particular action depend critically on their intention. On the other side, one of the biggest obstacles to online shopping is people's lack of desire (He et al., 2008). According to a prior study on Thai consumers, attitude, subjective norms, and PBC all have an impact on customers' intent to make an online purchase (Laohapensang, 2009), and consumers' purchasing intentions have a significant influence on their decision to make an online purchase. A consumer's intention considerably affects their actual transaction behavior, according to certain past studies (Pavlou & Fygenson,2006; He et al.,2008; Laohapensang, 2009). According to one study, not all consumer desires result in actual purchases (Kim & Jones, 2009).

Contrarily, consumer intention has a significant impact on consumer behavior (Pavlou & Fygenson, 2006; He et al.,2008; Laohapensang, 2009; Kashif, Sarifuddin, & Hassan,2015; Lim et al., 2016). Because some studies reveal a stronger association between intention and conduct and others show a weaker relationship between intention and action, the prior research findings are not conclusive. Furthermore, a

meta-analysis conducted by Sutton (1998) found that the TBP hypothesis explained 40 to 50 percent of the variation in intention and 19 to 38 percent of the variation in behavior. Prior studies have demonstrated that there is a consistent correlation between customer intention and actual behavior, although different moderators may reinforce this connection (Hagger et al., 2002; Elliott, Armitage, & Baughan,2003). According to Miao et al., (2022), a consumer may have behavioral intentions but not actually carry them out. Sutton (1998) contends that intention by itself is insufficient to explain the action and that additional factors are necessary. As a result, the link between these two variables needs to be strengthened. The current study modifies customer buying intention and online shopping behavior using commitment and trust.

H_7: CPI has a favorable and enormous impact on OSB.

Customer Purchase Intention Mediated By Perceived Utility

The degree to which a user perceives a piece of technology as improving their ability to execute their work is known as perceived usefulness (Davis, 1989; Liao, To, & Liu, 2013). It also has to do with whether online shoppers believe a particular website will enable them to save time and money when they shop online (Hu et al., 2009; Lai & Wang, 2012). The effectiveness of technical features, such as the services provided by an online store to clients and the use of cutting-edge technology to locate things, is typically what determines the perceived utility of a shop's website (Kim & Song, 2010). As is common knowledge, developing nations' internet infrastructure lags behind that of developed nations. For this reason, numerous prior studies on perceived usefulness were carried out in developing nations, including Vietnam (Nguyen & Barrett, 2006), Malaysia (Eri, Islam, & Daud, 2011; Letchumanan & Muniandy, 2013), Iran (Aghdai (Liao et al., 2013), and China (He, Lu, & Zhou, 2008; Lai & Wang, 2012; Zhao & Cao, 2012).The rationale for the increased number of research in developing nations is that information technology in underdeveloped nations is still in its formative stages (Jamil et al.,2022).. Consumers consider purchasing items online since they are believed to be more convenient and want to save time when shopping (Guritno & Siringoringo, 2013). In the present research, the perceived utility was defined as a customer's overall view of internet technology that improves the likelihood of purchasing anything through the internet. The following are the study's suggested hypotheses.

H_8: Customer purchase intention is mediated by perceived utility, which significantly impacts consumer online purchasing behavior.

Customer Purchase Intent Mediated Through Consumer Behavior Toward Online Purchasing And Perceived Ease Of Use

A person or individual's attitude is a crucial component in his or her perception and impacts behavioral intention. As a result, it is critical in forming a desire to engage in a certain action. An individual's attitude refers to their judgment on the effects of a given activity, and their previous experiences influence attitude. According to Ajzen (1991), an attitude refers to one's overall judgment and an appraisal of one's actions. Attitude is a crucial determinant in people's voluntary behavior, initially proposed in TRA (Fishbein & Ajzen, 1975) and then extended in TPB theory (Ajzen, 1991). In

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these two behavior theories, the word attitude refers to the result impacted by a person's ideas about the negative or positive implications of a certain action. Attitude has a role in all types of decision-making (Fazio, Ledbetter, & TowlesSchwen, 2000). Some scholars believe that attitude plays an essential part in defining intention and that this construct should not be overlooked (Kashif et al., 2018; Yakasai & Jusoh, 2015). As a result, the subsequent hypotheses for the present investigation are proposed:

H_9: Consumer behavior toward online purchasing is influenced by perceived ease of use, which is mediated through customer purchase intent.

Conceptual Framework

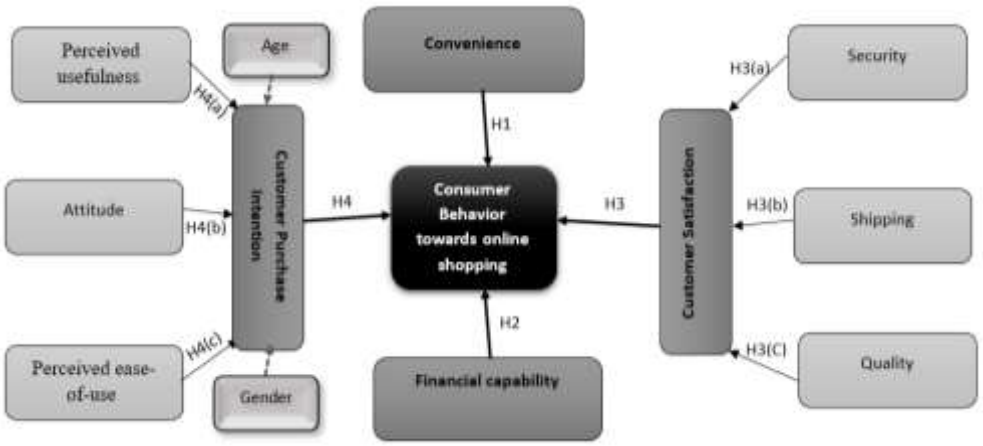


Figure 1: Conceptual Framework

Research Methodology

The implemented approach went through many phases. The measuring scale was constructed first, then an experiment size was chosen, and the study was carried out; finally, the data were measured, and interpreted, and the model validity was determined.

Research Model

Study constructed an integrated conceptual model to investigate the link between the factors shown in Figure 1. It investigates the effects of financial capacity and convenience on online purchase behavior. It also looks into whether customer purchase intent and satisfaction play a role in the relationship between attitude, perceived usefulness, perceived ease of use, subjective norms, security, shipping, quality, pricing, information availability, time, and consumer buying behavior to online shopping.

Data Collection and Instrumentation

This study's theoretical framework consists of 10 factors. Each framework component assesses a variety of factors. Some earlier research employed factors that might be adopted and adapted. Each item was graded on a 5-point scale ranging from strongly disagree (1) to strongly agree (2). (5). Six things make up perceived ease of use, while seven items make up perceived utility, all derived from (Davis et al., 1989). Davis et al. (1989) also created a questionnaire to assess perceived ease of use and utility, and the authors employ or modify Davis' questions in their investigations. Consumer purchase intention comprises three elements taken from Thananuraksakul (2007), while attitude is made up of five things taken from Ajzen (2002).

Respondents Profile (N = 100)		
Gender		
Male	21	21%
Female	78	78%
Age		
18-25	61	61%
above 25	28	28%
less than 18	10	10%

Security, quality, three items each, shipping consists of six items, and customer satisfaction consists of five items. Individuals' financial capability was measured using three factors: a combination of three items, i.e., digital banking usage, attitude towards financial risk, and financial attitude, comprising five statements.

If you need 95% accuracy, you need a sample size of 384. But if you need an accuracy of 90% you

Table 1: Demographic Items

Need a representative sample size of 96%. The sample size selected for the data according to Raza, Jawaid & Hassan, 50 is considered poor, and 300 is good. Due to the covid situation, we had to restrict our sample to 100, which was the limitation. Nevertheless, according to the central tendency method, our accuracy we have a sign would be 90%, and as a limitation, that is fine. We have 90% accuracy as compared to 95%, which is for the sake of research would be acceptable.

Given that age and gender have been shown to have a significant impact on online shopping behavior (Naseri & Elliott, 2011; Punj, 2011; Prasad & Sharma, 2016; Oertzen & Odekerken-Schröder, 2019), To eliminate any possible causal impact on online buying behavior, in the study, these demographic parameters were incorporated as control variables. A conceptual framework may be created using the found links in the literature review and the outcome of the factor analysis, as shown in Fig.1:

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Demographics

In this part, questions on the demographic information of the respondents were explored. Males made up 21% of the responses in our sample, while females made up 78%. According to the age group, sixty-one percent of responders were between the ages of 18 and 25. Twenty-seven percent of responders were above the age of 25, while the rest were under eighteen. Following the collection of replies, the demographic analysis revealed the following data, which is shown in Table 1:

Ethical Considerations:

First and foremost, it was verified that researchers gained participants' confidence and credibility prior to the data-gathering technique. Second, we consider the unique requirements of vulnerable people and maintain their anonymity. Furthermore, throughout the research and initiatives, we preserve the confidentiality of persons, positions, and situations. Finally, we mentioned the sources as well as previous literature investigations.

Data Analysis and Results

The stated assumptions were experimentally evaluated in this study using SmartPLS 3.0. The rationale for utilizing SmartPLS 3.0 is because it produces superior findings and can handle both basic and complicated or extensive research models, with no need for a normalcy test (Hair Jr, Hult, Ringle, & Sarstedt, 2014; Bamgbade, Kamaruddeen, & Nawi,2015). Furthermore, several previous studies show that the PLS-SEM approach produces superior outcomes than the covariance-based performance (Afthanorhan, 2013; Hair Jr et al., 2014).

Table 2: Measurement model results

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Age	1	1	1
Attitude	-0.073	0.484	0.227
Consumer buying behavior towards online shopping	0.189	0.597	0.254
Convenience	-0.081	0.49	0.177
Customer purchase intention	1	1	1
Customer satisfaction	-0.122	0.508	0.205
Financial capability	0.355	0.601	0.246
Gender	1	1	1
Perceived ease of use	0.033	0.482	0.221
Perceived usefulness	0.868	0.672	0.268
Quality	-0.505	0.293	0.285
Security	-0.164	0.266	0.358
Shipping	0.325	0.525	0.172

Table 3: Fornell–Larcker criterion

	Age	A	COSB	C	CPI	CS	FC	Gender	IA	PEU	PU	Q	S	SH
Age	1													
A	0.043	0.476												
COSB	0.012	0.67	0.504											
C	-0.07	0.5	0.673	0.421										
CPI	0.012	0.451	0.41	0.415	1									
CS	-0.09	0.87	0.778	0.644	0.532	0.453								
FC	-0.08	-0.192	-0.372	-0.168	-0.182	-0.297	0.496							
Gender	-0.11	-0.014	-0.012	0.073	0.166	-0.069	0.054	1						
IA	0.013	0.211	0.14	0.172	0.175	0.17	-0.073	-0.08	0.493					
PEU	-0.13	0.446	0.567	0.907	0.399	0.599	-0.094	0.038	0.145	0.47				
PU	0.088	-0.071	-0.21	-0.09	-0.184	-0.165	0.251	0	0.069	-0.011	0.518			
Q	-0.08	-0.232	-0.157	-0.146	-0.237	-0.254	-0.024	-0.037	-0.008	-0.177	0.038	0.534		
S	0.099	-0.101	-0.14	-0.223	-0.132	-0.16	-0.014	-0.053	-0.093	-0.175	0.13	0.078	0.599	
SH	-0.06	0.498	0.516	0.446	0.184	0.588	-0.208	-0.244	0.254	0.456	-0.191	-0.081	-0.02	0.415

Measurement Models:

Discriminant validity, convergent validity, individual item reliability, and Construct reliability have all been tested to assess the competence of the model utilized by the authors in this work. Table 2 demonstrates that the Cronbach's alpha value for the variables age, gender, CPI, and PU is more prominent than 0.7, meeting Hairet al. (2011)'s recommended standard value of Cronbach alpha ought to lead to excessive than 0.7.

As per Straub (1989), the requirements for composite dependability are more prominent than 0.7, and the above-mentioned variables have satisfied these criteria, as indicated in Table 2. Churchill Jr. provides the individual dependability criteria (1979). Each loading should be more than 0.7, according to the established criteria. Table 2 shows that the CPI, age and gender individual reliability requirements have been fulfilled; hence, the instrument's reliability for exploring the variables in this study has been confirmed.

Convergent validity was assessed using the average variance extract (AVE), prescribed by Fornell and Larcker's criterion (1981). According to them, there should be a threshold for each variable of 0.50. Aside from that, Table 2 shows that the AVE values are more than 0.50, confirming the measurement mode's convergent validity. Cross-loading analysis and AVE were used to assess the discriminant validity, as exhibited in Table 3. The values of the square root of AVE in the diagonal form meet Fornell and Larcker's criterion (1981). They believe that the AVE value should be greater than the correlation of the factors. Finally, the Heterotrait–Monotrait ratio of correlations (HTMT) is displayed in Table 5, with values less than 0.85 confirming the validity, according to Henseler et al. (2015) suggested HTMT validity criteria. As a result of the above study, it can be stated that the measurement model demonstrated convergent and discriminant validity. It may now be utilized to derive the structural model, which is the next model.

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Table 4: Heterotrait–Monotrait Ratio (HTMT)

	Age	A	COSB	C	CPI	CS	FC	Gender	IA	PEU	PU	Q	S	SH
Age														
A	0.203													
COSB	0.453	1.677												
C	0.298	1.105	1.344											
CPI	0.012	0.585	0.642	0.479										
CS	0.361	2.766	2.019	1.371	0.77									
FC	0.204	0.778	0.814	0.568	0.281	0.876								
Gender	0.108	0.283	0.212	0.292	0.166	0.35	0.142							
IA	0.115	0.892	0.684	0.737	0.317	0.917	0.573	0.341						
PEU	0.316	1.095	1.349	2.003	0.464	1.4	0.5	0.259	0.655					
PU	0.127	0.345	0.493	0.287	0.069	0.464	0.604	0.099	0.487	0.258				
Q	0.134	0.831	0.731	0.702	0.338	0.784	0.525	0.152	0.971	0.679	0.362			
S	0.303	1.021	1.004	1.081	0.383	1.02	0.536	0.223	1.002	1	0.37	1.105		
SH	0.255	1.129	1.153	0.87	0.211	1.294	0.65	0.281	0.865	0.863	0.368	0.618	0.908	

Structural Model

The structural model examined the findings by looking at the standardized pathways. Each route correlates to the hypothesis that this study is testing. Table 6 shows the findings of the route analysis, whereas Table 7 shows the mediation analysis results (Figure 2).

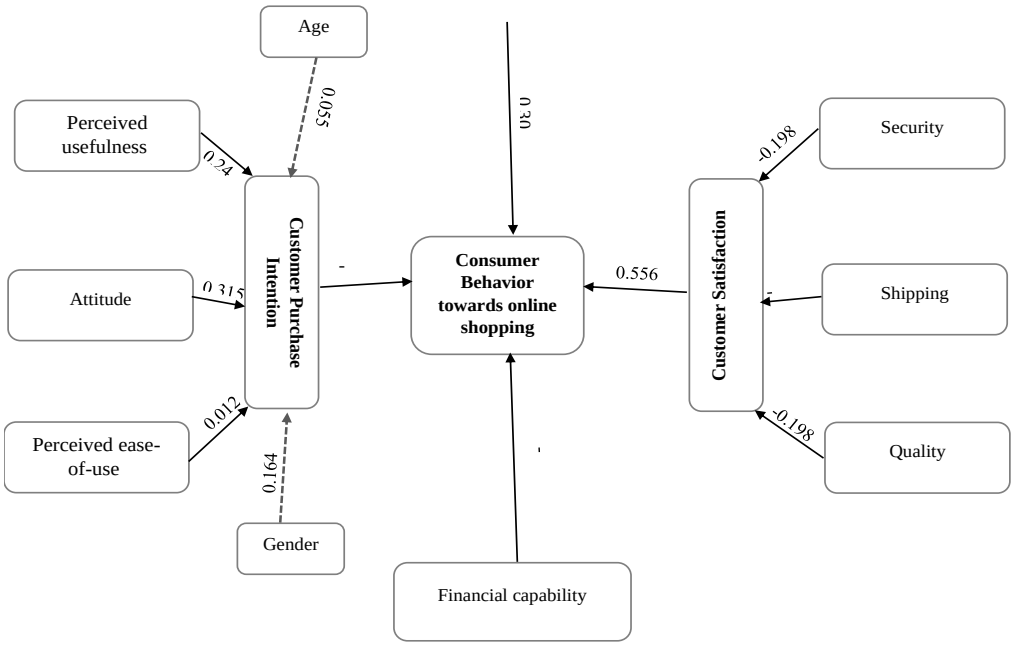


Figure 1: *Path analysis results*

Table 5: Result of path analysis

Regression Path	Effect Type	β	P Values	Remarks
Age -> CPI	Direct Effect	0.055	0.546	Not Validated
A-> CPI	Direct Effect	0.315	0.000	Validated
C-> COSB	Direct Effect	0.304	0.001	Validated
CPI -> COSB	Direct Effect	-0.042	0.622	Not Validated
CS -> COSB	Direct Effect	0.556	0.000	Validated
FC-> COSB	Direct Effect	-0.162	0.046	Validated
Gender -> CPI	Direct Effect	0.164	0.023	Validated
PEU -> CPI	Direct Effect	0.012	0.003	Validated
PU-> CPI	Direct Effect	0.242	0.335	Not Validated
Q-> CS	Direct Effect	-0.198	0.039	Validated
S-> CS	Direct Effect	-0.198	0.206	Not Validated
SH-> CS	Direct Effect	-0.132	0.000	Validated

Table 6: Mediation analysis

Regression Path	Effect Type	β	P Values	Remarks
S -> CS -> COSB	Indirect Effect	-0.074	0.162	Not Validated
SH -> CS -> COSB	Indirect Effect	0.315	0.000	Validated
Age -> CPI -> COSB	Indirect Effect	-0.002	0.766	Not Validated
PEU -> CPI -> COSB	Indirect Effect	-0.01	0.666	Not Validated
A -> CPI -> COSB	Indirect Effect	-0.013	0.65	Not Validated
PU -> CPI -> COSB	Indirect Effect	0.008	0.677	Not Validated
Q-> CS -> COSB	Indirect Effect	-0.11	0.039	Validated
Gender -> CPI -> COSB	Indirect Effect	-0.007	0.607	Not Validated

Discussion

The route analysis findings are shown in Table-5. In Table-6, there are ten direct hypotheses and eight indirect hypotheses. The findings show that 8 out of 12 direct connection hypotheses are validated, whereas 2 out of 8 indirect hypotheses are validated. Customer satisfaction (CS) is not affected by security (S) (-value -0.198 and p>0.05), Customer satisfaction (CS) is significantly influenced by shipping (SH) (-value -0.132 and p0.05), Customer satisfaction (CS) is strongly influenced by quality (Q) (-value -0.198 and p 0.05), and Perceived Usefulness (PU) has a non-significant but favorable effect on the Consumer Price Index (CPI) (-value 0.242) and as (=0.012 p 0.05), Perceived Ease of Use (PEU) has a substantial and favorable relationship on CPI. Furthermore, with a beta value of 0.513 and a p-value less than 0.05, Attitude (A) has a positive and significant effect on CPI. Meanwhile, convenience (value 0.304 and p 0.05) shows a favorable and substantial relationship with consumer online shopping behavior (COSB). Finally, financial capacity (FC) shows a positive and significant relationship with consumer online purchasing behavior (COSB) (value = -0.162 and p 0.05). Gender also has a favourable and substantial impact on COSB (beta value = 0.164 p 0.05). Despite this, age has a negligible impact on OSB (value =0.055 and p> 0.05). Customer Satisfaction (CS) positively and substantially influences the association between Quality (Q) and Consumer Online Purchasing Behavior (COSB)

as (β= 0.115 and p 0.05). Customer Purchase Intention (CPI), on the other hand, does not operate as a mediator between Perceived Usefulness (PU) (β= 0.008 and p0.05), Perceived Ease of Use (PEU) (β= -0.01 and p> 0.05), and Consumer Online Purchasing Behavior (COSB). Customer Satisfaction (CS) does not mediate between Security (S) and Customer Satisfaction (CS) (β= -0.075 and p> 0.05).

Conclusion

According to the findings, perceived ease of use and attitude have a favorable and substantial impact on customer purchase intent. In contrast, the perceived utility has a negligible impact on customer purchasing intent (CPI). Consumer purchase intention (CPI) is a mediator between two constructs: attitude and perceived ease of use and consumer online buying behavior (OSB). Consumer buying intent is heavily influenced by convenience and financial capabilities. Customer satisfaction (CS) also acts as a mediator between shipping (SH), quality (Q), and online purchase behavior (OSB).

On the other hand, customer satisfaction does not operate as a mediator between security (S) and customer online buying behavior (OSB). The sample data is acquired via a survey-based questionnaire, and the data is analyzed using the PLS approach. Being financially competent increases the likelihood of a person conducting financial transactions remotely (online purchasing), underlining the need for its implementation. Customers would continue to purchase online if the research contributed to a better understanding of the factors of actual consumer behavior. This research also adds to the body of knowledge on perceived utility, ease of use, attitude, and Customer Purchase Intention. As a result, according to TPB theory, CPI has a crucial influence in determining OSB.

Theoretical implication

This research makes an important theoretical addition by critically examining the impact of two theories' aspects, the TBP theory, and the TAM model, on online purchasing behavior via consumer purchase intention. The research then looks at the role of CPI in mediating the relationship between the TPB and TAM factors and online buying behavior(Jalees et al., 2015). Although the TPB theory is the best at forecasting consumer behavior, it does have several flaws, such as ignoring the impact of perceived dangers, convenience, financial capabilities, customer happiness, financial resources, and previous consumer experience. This research utilized two characteristics, convenience, and financial capacity, to assess online buying behavior using the TPB theory and TAM model. Because the TAM and TPB models overlook the effect of age and gender on consumer behavior, this research incorporates demographic factors as a moderator factor connecting consumer purchase intention and online purchasing behavior. The majority of the theoretical model in the present research is based on TPB theory, which better predicts consumer behavior. This is one of the first studies to employ the mediating effects of CPI and CS and the moderating effects of age and gender to estimate consumer OSB.

Practical implication

The results of the current study have various applications for online stores. The TAM model and the TPB theory both have a significant and advantageous effect on customer purchase intent, according to the current study (jianget al., 2018). Consumer purchase intention has a significant mediating role in the relationship between OSB and the TAM model, TPB theory factors, and other variables. This study reveals that perceived utility, perceived usability, attitude, convenience, and financial capacity are factors that online merchants throughout the world should take into account if they want to boost their online purchasing sales over the long run. Sutton (1998) asserts that because other factors have a substantial impact on consumers' online buying behavior, considering consumer purchase intention alone is insufficient to effectively anticipate consumer behavior. To distinguish between client purchase intention and online purchasing behavior, we used two moderating variables in this study: convenience and financial capability Khan, S., Rashid, A., Rasheed, R., & Amirah, N. A. (2022). The findings of the current study indicate that if online retailers want to enhance their consumers' online purchasing behavior, their website's user interface must be straightforward. The TPB theory asserts that there is no definite connection between attitude and purchase intention. Therefore, in this study, we first examined the effects of these variables on consumer buy intention before examining the effects of consumer intention on online shopping behavior. The current research thus supports the TPB hypothesis. The findings of this research are applicable in Pakistan and around the globe since TPB theory and TAM model are generally accepted around the world and because there are challenges with convenience and financial capability everywhere.

Limitations and suggestions

This study, like others before it, has a number of limitations that must be recognized in research using similar constructs in the future. While the current study focused on the direct effects of PU, PEU, attitude, subjective norms, and PBC on CPI, future research will need to take into account some mediating or moderating factors (such as hedonic motivation, electronic satisfaction, and awareness) between TAM and TPB components and CPI. Furthermore, there is a need to combine TAM and TPB parts of research with OSB in both emerging and developed countries.

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