

## Consumer's Motivation toward Purchase Intention on Online Product with Mediating Effect of Trust in Brunei



Theresa Kula<sup>1</sup>, Kamariah Ismail<sup>2</sup>, Salihu Aramide Ibrahim<sup>3</sup>

<sup>1</sup>UTB School of Business, Management, Universiti Teknologi Brunei, Brunei Darussalam

<sup>2</sup>Faculty in Economics, Universiti Teknologi Brunei, Brunei Darussalam

<sup>3</sup>Faculty in Accounting, Universiti Teknologi Brunei, Brunei Darussalam

**ABSTRACT:** This study proposes a conceptual framework for determining the influences of consumers' motivation toward purchase intention on online product in Brunei. Nowadays, purchasing goods via internet is growing rapidly in the whole world and it gives confidence to a researcher to explore what factors influence consumer see at the time of purchase goods via online. However, this study argues that the driver of the motivation on consumer is yet to be fully identified due to lack of studies that investigate the specific influence as a separate phenomenon and has not been tested in Brunei yet. Therefore, this study analyses the Uses and Gratifications Theory and Theory of Trust, to develop the understanding of consumers' motivation and purchase intention on online product. The aim for this study is to explore the factors of consumers' motivation in Brunei such as social media, online customer reviews, social influence and website design/features. This is to examine whether they have relationship between purchase intention and trust as a mediator. The data will be updated by quantitative method where the expected sample of 350 participants in Brunei in order to test the effect of variables. This study provides further insight for future researchers who will benefit to study consumers' motivation for instance, in the e-commerce and social commerce, which may assist business managers' advance their decision-making quality in developing markets.

**KEYWORDS:** *Consumers' motivation, purchase intention, trust, U&G theory, theory of trust*

### 1. INTRODUCTION

As the world become more advanced with technology, it has evolved the way we communicate, work and do business, and with everything getting connected, more and more products and services are also being sold (AITI, 2018). According to Khalid's Global Online Retail Spending – Statistics and Trends Report (2019), global online retail sales are growing and are estimated to reach 8.8% of total retail spending in 2018 as compared to 7.4% in 2016. According to Brunei's Authority for Info-communications Technology Industry survey (AITI) in E-commerce Consumers Report (2018), found out that the major factors which influenced consumers to purchase online was time-saving and convenience. The top three reasons why consumers chose to shop online were the 70% availability to shop anywhere at any time of the day, 67% better prices, and 65% access to a broader range of products.

From 2005 to 2017 internet penetration rate in Brunei has been growing rapidly to use the internet over the past year, and in 2017 it was estimated that approximately 94.87% of the population in Brunei had frequently accessed to the internet according to Statista.com. The growth of online shopping has generated considerable interest among academic researchers (Topaloglu, 2012). In particular, researchers have begun examining the impact of motivations of internet shopping on consumers' intentions (To et al., 2007). Considering the trends in shopping online in the world, it can be suggested that there is a considerable potential for this study to conduct the research of what influences on purchasing intention before the actual purchase happened.

Hence, given the above, the purpose of the research is to investigate the current situation of online businesses in Brunei, consumers' motivation affect purchase intention on online product with trust as the mediator role. Since many companies are starting or have started B2C e-commerce businesses, this study would aid companies in developing marketing strategies that would grow their business (Victoria, 2005). Specifically, the objectives of this study are as follows: (1) To study the relationship between the effect of social media on purchase intention, (2) To study the relationship between the effect of online

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customer reviews on purchase intention, (3) To study the relationship between the effect of social influence on purchase intention, (4) To study the relationship between the effect website designs/features on purchase intention, (5) To examine the mediating effect of trust on the relationship between all the factors of consumers' motivation (social media, online customer review, social influence and website design/features) and purchase intention on online product, (6) To examine whether purchase intention show significant effect to actual purchase. In order to answer these research objectives, this study needs to carry out an appropriate investigation with suitable methods and the needs to explore further for interested businesses to understand and learn about consumers' motivation in Brunei Darussalam.

### 1.1 Problem Statement

In the last decade, online shopping has experienced an explosive growth due to the fact that it represents a more economic and convenient approach to purchasing in comparison to traditional shopping (Nebojša et al., 2019). However, according to e-commerce survey, AITI (2018) in Brunei case is that online shoppers have drastically used shopping websites and social media platforms to shop, bank and pay bills. It has not clarified in detail whether they are motivated to purchase in online and purchase intention on online product. Unfortunately, this issued have been carried in out from various literatures for example, the most common factors identified by past scholars are; perceived eased of use to identify the significant toward the technological and social commerce perspective (Jayani, 2018; Cho & Son, 2019) and perceived usefulness (Chui et al., 2009; Jayani, 2018;) claimed that perceived usefulness has positive effect on purchase intention. However, from this point, few studies identified social media on consumers' motivation toward purchase intention (Irshad & Ahmad, 2019; Cho & Son, 2019), but Cho & Son (2019) examined the effect of social connectedness on social media users' attitudes and intentions towards adopting in social commerce, while, Irshad and Ahmad (2019) considered utilitarian motivation has a direct influence on consumers' attitude towards social media marketing and online purchase intentions. Thus, these arguments revealed only consumers' attitude towards social media which is not in the context on motivation of consumers yet. It is a rare discovery of social media can be motivated consumers on purchase intention in online product because, according to Soebandhi and Sukoco (2018) utilitarian motivation has significantly influenced the intention of searching through social media in the global trade era, and utilitarian has the extent to which users see social media become useful and effective tool to search for products (Mikalef et al., 2013).

One of the scholars discovered that social influence can influence on purchase intention for instance, Teo et al., (2018) studied that social influence in term of word-of-mouth did not show affect to perceive image quality and purchase intention on Social Network Sites of Instagram from Singapore perspective. They studied it based on consumer's perception of quality on Instagram and purchase intention for online shopping, thus the results showed social influence of Instagram is limited. On the contrary, social influence plays an important role in the initial purchase situation (Munkacsi, 2017), and this researcher examined social influence like family, friends and other customers with purchase experience over the Internet, has revealed that social influence is not motivating the customers for purchasing but this later made customers to cross-check gained information which involved in a conscious decision-making process (Munkacsi, 2017). Moreover, website design/features will be the next determinant for this study. Kim et al., (2010) investigated of consumer perceptions on web advertisement and motivation factors to purchase in online, and they associated the mediating role of trust towards websites on customer's purchase intentions. They evaluated the consumers with higher levels of trust toward websites tend to be influenced by perceived entertainment to stay with shopping sites; on the other hand, consumers with low levels of trust in websites tend to be more willing to consider perceived informativeness to minimize environmental uncertainty. However, Nwokah and Ntah (2017) argued that website characteristics such as web design, website quality, vendor reputation; showed no significant relationship between perceived trust and ease of use in Nigeria perspective. Other studies claimed that consumers' trust and their decision are considered as an important element to engage in a web-based business transaction (Koufaris et al., 2004).

Last but not least, online customer reviews will be the determinant for this study. Helversen et al., (2018) investigated older adults did not consider aggregated consumer information and positive reviews focusing on positive experiences with the product but, they are easily swayed by reviews reporting negative experiences from Poland perspective. Other researchers found that consumers review are perceived as more trustworthy because, they are considered as more unbiased than information provided by the company or by experts (Bickart & Schindler, 2001; Smith et al., 2005). That is why consumer reviews play an important role in consumer's motivation toward decision-making. High trusters were more influenced by the reviews of other consumers and only high trusters tended to be influenced by assurance seals (Utz ,2010).

Hence, from these statements can be concluded as the gaps that social media, social influence, website design/features and online customers review play an important role in consumers' motivation toward purchase intention on online product. These are the variables that will be examined in this research.

### 2. PURCHASE INTENTION AND ACTUAL PURCHASE

Firstly, the reasons on purchase intention before the actual purchase in online is because, the purchase intention is the stage before the purchase decision (Nicky, 2017). This makes the purchase intention an important variable for this research. This study will determine purchase intention as a future plan of the consumers' motivation to purchase intention on online product. Such theory that linked trust and intentions to purchase is with the use of Trust Theory and U&G Theory which will further explain of how such intentions could drive the consumers to motivate on buying online product. Theoretic support prove that marketing managers have good reason to use consumers' purchase intention as an indicator of the future plans of consumers in the market place (Morwitz, 2012). Furthermore, this study will be carried out another dependent variable which is actual purchase. The purpose of this is to add another concern for this study, in order to include it; this study will identify the research gap among the past researchers that may be carrying out further. However, past literatures (Stefany, 2014; Chiew et al., 2014; Yi Jin et al., 2016; Silva et al., 2018; Jinghuan et al., 2019; Pe~na-Garcia et al., 2020) as an example, these authors identified their actual purchase as the purchase behavior. , Pe~na-García et al., (2020) have used purchase behavior in their studies as actual purchase. They discovered that purchase behavior as the frequency of purchasing over the Internet and purchase intention was the key variable to be investigated at pre-purchase stage, which was understood as the degree to which a consumer was willing to purchase a product through online store. This shows that, the researchers have been studied purchase behavior as their indicator on consumer's intention thus, people were willing to carry out a specific behavior which defined it as online purchase behavior (Pe~na-García et al., 2020). In contrast, Jinghuan et al., (2019) explored that online consumers' purchase behavior has become the main field of consumer behavior. According to Jinghuan et al., (2019) the study of effect of online reviews on purchase behavior has served as a promising data source to predict online purchase behavior (example risk perception) has affected the purchase intention or decision. It is because, it is the psychological variable that has impact to consumers' decisions. Therefore, in their context, the study has become the main field of online purchase behavior as part online consumers' consumption decisions.

### 3. DETERMINANTS OF MOTIVATION

#### *Social media*

The first determinant of consumers' motivation is the influence from social media. According to Matthew (2020), social media refers to websites and applications that are designed to allow people to share content quickly, efficiently and in real-time. Social media is basically a social communication tool which started with computers, app in smartphone or tablet. Social networking is one of the services in the social media (See et al., 2012). From this point, this study requires to investigate further of which social media platforms would be most popular to Brunei consumers in online purchase. Laudon and Traver (2010) pointed out that Facebook is a new face of e-commerce in the twenty-first century providing new value of services to Internet users to express themselves and network with others. This is because; the rapid growth of social media platforms has permanently altered the way that numerous consumers interact with each other and organisations (Rodney, 2014). Hence, this has changed the way that organizations attract and retain prospective consumers (Leung et al., 2015). Other authors (example Hudson and Hudson, 2013) used a case study research design to explore the influence of social media example Facebook on music festival consumer decisions. The research confirmed that consumers were actively engaged with the companies after purchase (the top purchase funnel echelon), thereby facilitating brand development. Powers et al. (2012) agreed with the aforementioned sentiments and disclosed that over 20 percent of consumers believed that social media was important for their final purchase decision; while another 20 per cent stated that it helped them to decide what to purchase. Most likely all these authors have revealed that their findings have positive influence on social media as Facebook. Apart from that, there are quite number of studies have examined Instagram as a social media online platform on purchase intention (examples, Amornpashara, 2015; Astuti and Pramesthi, 2018; Jordi and Ramon, 2019). Hence, this study seeks to confirm whether Instagram has a positive or negative effect on consumers' motivation and purchase intention.

#### *Online customer reviews*

Online customer reviews is another influence of consumer's motivation before purchasing in online product. According to Nicky (2017) the digital revolution makes it common for consumers viewing online product reviews during the purchase process. Online customer reviews product evaluations which are placed on a company's or external party website (Mudambi & Schuff, 2010). Online customer reviews for search goods are not really fascinating because the reviews focus on specific, tangible aspects and how the particular search good is performing in different situations (Mudambi & Schuff, 2010). Because of the subjective part of experience goods, this product type has many extreme ratings and only few moderate ratings. Therefore, this study will focus on consumers' experience quality of products in online purchase. Interesting about online reviews for

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experience goods are the findings that objective content is better and reviews with neutral ratings are more helpful comparing with extremely positive or negative reviews (Mudambi & Schuff, 2010). Recommendation is however another option in this study. Online customer reviews have two goals. In the first place the online customer review gives product or service information and secondly online customer review plays the role of a recommendation. Recommendations in general are one of the most important services that are able to send personalized content to users (Wang et al., 2012).

### ***Social influence***

Social influence in this study is another factor that motivates Brunei's consumers to purchase intention on online product. According to the past researchers, young consumers are easily influenced by someone who they value or important to them such as friends, parents, relatives and peers, and this is because of they believe and trust on people they care and value (See et al., 2012). In more specific, they will likely to believe advices given by people, whom they value and will not betray them. It takes a wide variety of forms, including obedience, conformity, persuasion, social loafing, social facilitation, deindividuation, observer effect, bystander effect, and peer pressure (Izuma, 2017). With empirical evidence showing that social influence relates to positive adjustment, it is key to capitalize on the social context and use this time as a period of investment, perhaps especially during middle school when adolescents are thought to be most socially sensitive (Knoll, Magis-Weinberg, Speekenbrink, & Blakemore, 2015; Van Hoorn, Van Dijk, et al., 2016). Nevertheless, young adults also tend to be more involved in socialization practices, such as actively engaging in personal interactions with family and peers, along with an increased use of mass media (Gregorio & Sung, 2010). Peers are more influential as knowing more about the products. When individuals want to be accepted into a peer group, they tend to spend more money while shopping with friends (Huang, Wang, & Shi, 2012). Hence, it creates the motivation of online shopping.

### ***Website design/features***

Last but not least, website design or features is another influence of consumers' motivation to purchase intention. According to Ganguly et al. (2010), the quality of website design is very important for any online store to attract customers. On the contrary, internet technology enables retailers not only to sell their products and services online, but also to customize online store atmosphere for specific customers (Vrechopoulos, 2010). While, Ali (2016) claimed that website quality can be beneficial to envisage purchase intention and customer satisfaction. Usability is a superiority feature of a system which evaluates the user crossing point of the system for its ease of use by the users (Pant, 2015). However, (Miraz, Ali, & Excell, 2017) he was found to be true for all the usability factors except those related to the use of graphics. In addition, website design, website usability is also one of the characteristics of different website diversity and considers that the role of web design in usability as a construct for increase purchase intention in online product. From this point, this study intended to study on the visual design, website usability and any possible characteristics to add concern in this study.

## **4. USES AND GRATIFICATION (U&G) THEORY**

Uses and Gratifications Theory is an approach to understanding why and how people actively seek out specific media to satisfy specific needs (Simhah, 2020). Similarly, Bajracharya (2018) explained how people use media to fulfill their needs and gratification of needs is the most important role of media for humans. Correspondingly, Turney (2015) described that the Uses and Gratifications Theory is one of many used to create effective communications programs when it is implemented properly. She also further described it about the relationships formed between the media and its active audience and also, the audience (acting actively, not passively) select and use the media to fulfill their own needs and desires. While Perse (2019), claimed that instead of focusing on what the mass media do to people, it focuses on what people do with the media and uses and gratifications has evolved since its first formal presentation in 1974. However, other authors described differently, for example, Currás-Pérez et al. (2014) mentioned that the uses and gratification approach to media use, was emerged in the late 1940s, which is aim to predict the main motivations and gratifications consumers feel toward social network sites. They clarified that U&G Theory examines the psychological and behavioral utility produced by using mass communication and analyzes the use of motivating and need-satisfying information by audiences. Some research regarding uses and gratifications, the media, and its audience began in the 1940's, but this has expanded in more recent years as the communications landscape has evolved. (Turney, 2015). Therefore, that identifying the users' needs and level of motivations from purchase intention on online product, Medrad and Tajer (2016) argued that it has always been important in knowledge and information science and its theoretical foundations can be improved using the uses and gratification approach, which is an important theory in mass communication. Using this theory the researchers can identify active and passive users based on their degree of activity in relation to the types of information and also personalize information retrieval systems (Mehrad & Tajer, 2016). Others have identified how motivations influenced the intention to use social network sites (Dhir et al., 2017; Han et al., 2015; Wu et al., 2010; Zhou, 2011). However,

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this theory have only been used to measure social network sites intentions to use or use, not as antecedents of purchase intentions (Currás-Pérez et al., 2014; Dermentzi et al., 2016). Given that, to the best of this study knowledge, no previous study have specifically examined the influence of U&G on trust and users' adoption of social media, website design, social influence and online customer reviews in the context of consumers' motivation as antecedents of purchase intentions on online product through trust as a mediator, therefore additional clarification is needed in order to examine the effects of the consumers' motivation on purchase intention among users of online product.

### **5. THEORY OF TRUST**

In considering the theoretical foundations of trust this study firstly reflects on the conceptualizations of trust and clarifying its key components. Trust is a complex construct concerning the relationships between individuals, groups and organizations (Fulmer & Diriks, 2018). The differences between conceptualizations of trust are, as willingness, a belief, confidence, an attitude, a feeling, an intention, or a psychology state (Isaeva et al., 2020). Other researchers such as Fairbrother and Martin, 2013; Paxton and Glanville, 2015, stated that trust has been focus of inquiry across a variety of fields, including sociology, psychology, economics, and political science, but the conceptualization and measurement of trust was much discussed. On the contrary, Hsu (2017) have used Trust Theory which she has investigated about community members' purchase intention on Facebook fan page. She extended the concept of trust to a virtual community setting that included as brand trust and community trust. Hsu (2017) believed that community trust motivates community members to voluntarily seek information that was shared online. While, brand trust defined as the level of willingness consumers have in trusting the products of specific brands. However, Gille et al., (2020) used Trust Theory in the context of artificial intelligence in healthcare. They focused on trust and artificial intelligence on the relationship building process and not on the trait of trustworthiness alone. They defined trust based on their context in artificial intelligence on sound scientific evidence. In summary, this study intended to consider trust theory to develop or forming potential trust to support either positive or negative relationships between the independent variables of this study such as social media, social influence, website design/features and online customer reviews.

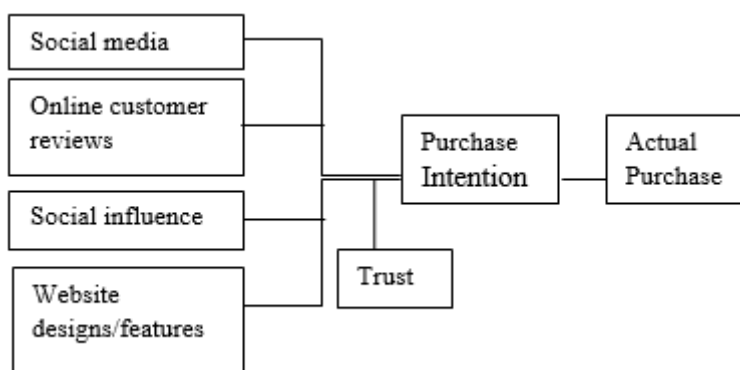
### **6. TRUST**

The role of trust plays a significance effect as a mediating variable in this study, because the aim is to examine the relationship between all the independent variables and purchase intention on online product. Some past studies provided empirical evidence of trust as a mediator. There have been a plethora of papers (Yoon, 2002; Auh, 2005; Sultan et. al, 2005; Dash & Saji, 2006; Chen & Barns, 2007) that conceptualised and empirically verified that the antecedent factors generate trust, and trust, in turn, generates purchase intention. In this case, trust has been use from the past however, there is still important to address that trust as a mediator in this current year or 21<sup>st</sup> century. Take for example, Ganguly et al., (2010) had established the mediating role off trust in website design context. In their study trust was established as a mediator between the focal independent variables (e.g. information design, visual design and navigation design) and purchase intention. Their results showed that trust was mediated to online store with positive effect on purchase intention and negative effect on perceived risk on perceived information design, visual design and navigation design on perceived. Hsuan et al., (2013) argued that consumers' website trust would positively influence the perceived ease of use and perceived usefulness toward the websites but, their study revealed that consumers' website trust was not positively influence the consumers' online booking intention and consumers' website trust were not positively influence the perceived usefulness and consumers' online booking intention. Therefore, this study intended to use trust as a mediator to identify the effect on each factors of consumers' motivation and purchase intention on online product.

### **7. CONCEPTUAL FRAMEWORK**

Based on the literature overview, this paper proposes that acquisition of consumers' motivation and trust are likely to make purchase intention more relevant toward actual purchase. Figure 1 illustrates the influence of four components of consumers' motivation on purchase intention, with trust as the potential mediator.

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**Figure 1: Conceptual Framework**

### 8. METHODOLOGY

The research methodology proposes quantitative approach with the intention to get better understanding of consumers’ motivation and purchase intention on online product and also to investigate how important certain factors for consumers to feel trust toward purchase intention on online product. This study is designed with the online survey platform Google Forms. Prior to publicly sharing the survey, a pilot test will be conducted, and the data proposes to collect from 350 respondents between ages of 16 and 50 above. Table 1 illustrates the measuring instrument variables in this paper.

**Table 2: Conceptual model variables and items**

Variables	Items
Social media	Perceived ease of use
Online customer reviews	Perceived ease of use
Social influence	Perceived that important others believed from family, relatives, friends and peers
Website design/features	System quality Information quality Visual appeal Online behavior: approach-avoidance toward website
Purchase intention	Intention to purchase
Trust	Experience with the online vendor

For this method that need to be measured in this research, the sample size would be small and the population of the study to collect data is from general publics of consumers or shoppers in Brunei Darussalam who are buying online by using convenience sampling. Intendedly, every item is measured with a five – Likert scale (from 1 = “strongly disagree” to 5=“strongly agree”). The measuring instrument is intended to design based on already developed instruments and literature overview.

### 9. CONCLUSION

In this paper the author intended to expand the current understanding of how consumers’ motivation affected to purchase intention through trust in Brunei Darussalam. This study will reveal that consumers’ motivation is associated with psychographics variables. Specifically, it finds that information of social media example Instagram or Facebook, and online customer reviews could be the strong determinant of consumers’ motivation for those consumers most likely to be impacted by social network marketing. Nevertheless, this study intended to reveal the scale in which the following variables – social media, online customer reviews, social influence, and website design/features – affect the dependent variable purchase intention and actual purchase. Likewise, this paper should also provide guidelines to online sellers for better definitions of their marketing strategies.

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