


# Factors Influencing Online Purchase Intention in Qatar

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## ABSTRACT

This study investigated the factors influencing consumers' purchase intention from online stores in Qatar. Moreover, it tried to verify if payment method moderates the relationships concerning the suggested factors and online purchase intention. This research extended the theory of reasoned behavior (TRA) with trust as a predictor and payment method as a moderator. A total of 283 valid responses were collected from Qatari residents through an online questionnaire and analyzed the data to test the research hypotheses. The findings of this research indicated that all proposed factors significantly influenced online purchase intention. Results also indicated that there is no moderation effect of payment method on the proposed hypotheses. Further investigations revealed that all proposed factors significantly affect the online purchase intention for customers who prefer to use credit card payment. Managerial implications and recommendations were presented in addition to the study limitations and suggestions for future research.

## KEYWORDS

E-Commerce, Payment Method, Perceived Ease of Use, Perceived Usefulness, Purchase Intention, Qatar, Subjective Norms, Theory of Reasoned Behaviour, Trust

## 1. INTRODUCTION

With the development of technology and the expansion of the Internet, e-commerce became an essential part of today's business environment. E-commerce has become a critical shopping instrument for consumers all over the world due to its ease of use, comfort, and costs efficiency. The preliminary research indicates various factors that influence online shopping's intentions, such as the social nature of e-commerce. At the same time, consumers still treat e-commerce with caution and discretion, especially in less developed countries and rural areas. This can be due to the lack of trust in online purchasing, as consumers have concerns regarding their information privacy and security (Chin, Wafa, & Ooi, 2009). They also doubt the quality of the product displayed online, the transmission of inaccurate information, and the unauthorized use of credit cards (Faqih, 2013).

Although research offers various insights regarding consumers' purchase intention; yet, more research with narrowed and focused insights is needed. Such research can focus on most recent trends, changes, and transformations that are taking place in the global arena regarding changes in consumers' behavior and factors that affect them. Specifically, more research is needed to be conducted in the Middle East region, where online shopping has started to flourish. In particular, this research is focusing on the context of Qatar. With the estimated value of \$ 1.2 billion, the e-commerce market

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in Qatar represents an ideal context for this research especially that Qatar was ranked the 7<sup>th</sup> largest e-commerce market in the MENA region in 2015 (Ministry of Transport and Communications, 2019).

The Qatari market provides an encouraging environment for e-commerce adoption for several reasons. The first is the huge disposable income available for its population. Second, the Qatari population is skewed towards a younger urban population who can support online shopping. Finally, Qatar offers internet with high speed and fixed connectivity (Ministry of Transport and Communications, 2019). All of this makes the context of Qatar to be promising in terms of e-commerce research.

The second reason for conducting this study is the influence of the blockade on the Qatari trade channels, where customers are not enjoying land shipments and even air flights lost some momentum through the closeout of the Saudi Arabia, UAE, and Bahrain routes. Such situation made customer lose trust in delivery system for a while and focused on cash-on-delivery options. The other side is the trust in the system itself, where using online purchasing is easy to use, useful, but needs a high level of trust. Finally, with the Corona virus era, changes are again hitting the region, where shipment is not secured, or at least delayed. Such situation calls for finding more innovative trading options and suitable payment methods.

This study would substantially deepen our understanding of the topic of E-commerce both on the theoretical and practical levels. The theoretical contribution of the study is to present a robust model on the factors influencing the online purchase intention of the consumers in Qatar. It can serve as a foundation for future research. On the practical side, this study would provide businesses in Qatar with useful information that would allow them to target their customers better and understand their customers' motivations. This research will attempt to address two research questions:

RQ1: What factors influence consumers' intention to purchase through online shopping in Qatar?

RQ2: Is there a moderation impact of "payment method" on the relationships between the suggested factors and the intention to purchase through online shopping?

This paper is composed of five sections. The following section summarized the existing research on E-commerce and the determinants of the model used in this study as well as the hypotheses of the study. Section three describes the methodology including the questionnaire design, and data collection. Section four depicts data analysis and results. Finally, in section five, we conclude with the study's implications, limitations and recommendations for future research.

## **2. LITERATURE REVIEW**

The following sub-sections will try to review the literature related to e-commerce, online shopping, technology acceptance theories, and finally, the related literature to each construct in the research model.

### **2.1 Online Shopping**

Nowadays, e-commerce plays an essential role in the promotion and sale of different products through the Internet. Generally, researchers define e-commerce to be the exchange of commercial information through the interaction between data management systems and security and the communication systems (Nanehkaran, 2013). This term is relatively new, as it emerged at the end of the 1970s, but it significantly evolved with the growth of the World Wide Web in 1994 (Nanehkaran, 2013). With the fast development of new technologies and the necessary infrastructure, e-commerce started to play a vital role in business activities.

Online shopping quickly became a valuable part of the entire e-commerce sphere. Nowadays, the popularity of online shopping is not limited to western economies only; it is becoming a phenomenon

in the growing developing economies as well (Bhuian, Al-Share, Muzaffar, Ahmed, Ghaida, & Dorgham, 2013). For instance, the number of online purchases in Qatar is continuously growing due to the high population income, comprehensive and well-organized digitalization of the country, and the changing lifestyle of Qatar's population (Bhuian et al., 2013).

Numerous researchers actively investigate the topic of e-commerce and its development in their studies. In particular, MENA (the Middle East and North Africa) region has a massive potential in the e-commerce development due to the significant growth of the economic prospect of the region and to being one of the fastest-growing Internet emergence and e-commerce markets in the world (Fabre, Malauzat, Sarkis, Dhall, & Ghorra, 2019). Therefore, companies actively develop their online services to increase their competitive advantages in the market. E-commerce became a remarkable tool for business development (Fayad & Paper, 2015). Moreover, e-commerce and e-shopping significantly increase the opportunities for companies to promote products and services for local and global markets as well (Al-Maghrabi & Dennis, 2011; Ganapathi & Abu-Shanab, 2020). The low-cost of the development of e-commerce promoted new ways of communication and interaction between customers and businesses. Moreover, e-commerce applications enabled businesses to operate on a 24/7 basis, where customers can review the web-site and buy specific products or services at any suitable time (Nanehkaran, 2013).

E-commerce offer an opportunity to cut the cost of physical offices and stores, while it also helps in opening new job opportunities and increases the competitiveness of the business on both local and global levels (Soundararajan, 2018). Also, the potential of e-commerce is visible due to its constant growth, where it is estimated that e-commerce will bring to the Middle East a \$49 billion in sales (Nanehkaran, 2013).

## 2.2 Technology Adoption Theories

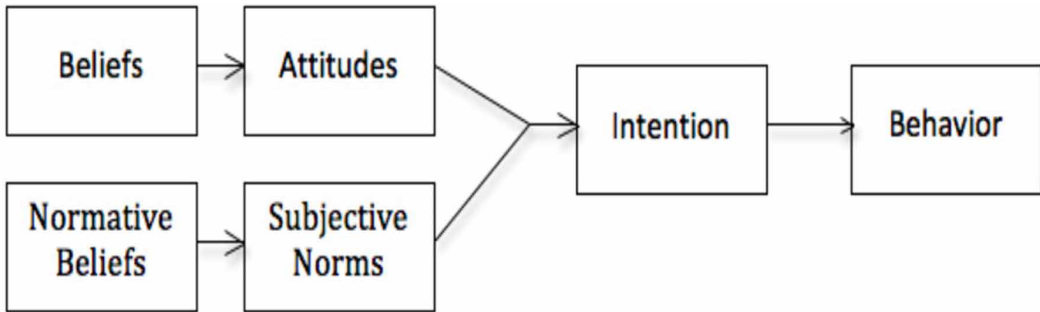
The Theory of Reasoned Action (TRA) is a widely studied model from social psychology to explore the determinant of consciously intended behaviors (Fishbein & Ajzen, 1975; Davis, Bagozzi, & Warshaw, 1989). It originated in 1975 and was established to predict human behavior (Abu-Shanab & Musleh, 2018). Two main elements in TRA are considered as the determinants of human behavior: attitude towards behavior and subjective norm. While the first describes individual's feelings (i.e., negative or positive) about doing a specific behavior, the later represents the individual's perception that the people who are most valued to him/her believe that he/she would do the target behavior or not (Fayad & Paper, 2015). A person's belief determines his/her attitude toward the behavior. While the normative beliefs about the attitude determine the subjective norms towards the behavior. The TRA model is depicted in Figure 1.

However, it is important to remember that TRA is a broad model and it doesn't define the beliefs that are functional for specific behavior of some person (Davis et al., 1989). As a result, researchers who intend to use TRA should recognize the beliefs that are significant for subjects regarding the behaviors which are under the investigation.

The Technology Acceptance Model (TAM) was developed in 1989 as an extension of the TRA theory (Lee, Kozar, & Larsen, 2003). TRA suggests that attitude is a function of beliefs without stating the beliefs that are effective for certain behavior. It was reported by Davis (1989) that the beliefs that are the determinant of attitude are perceived usefulness and perceived ease of use when it comes to using technology (Oni, Oni, Mbarika, & Ayo, 2017).

The TAM model focused more on technology acceptance, where it was investigated and improved by many researchers, and extended with new external variables to resolve and minimize the limitations of the model (Hassan & Abu-Shanab, 2020). Therefore, the TAM became one of the most common models to explore the influence of customers' perceived ease of use and perceived usefulness on attitudes toward using the Internet, actual use, and behavioral intentions (Law, Kwok, & Ng, 2016). The final variant of TAM was proposed and designed by Venkatesh and Davis (1996), and it is represented in Figure 2. It was developed after identifying that both perceived ease of use and

Figure 1. The Theory of Reasoned Action. Source: (Fayad & Paper, 2015).



perceived usefulness have a direct impact on the intention of behavior, hence, removing the necessity for the construct of attitude (Lai, 2017).

### 2.3 Research Model

The proposed research model is an extension of the Theory of Reasoned Action (TRA). The theory proposes that the intention to execute the behavior is determined by the subjective norms and the attitude towards the behavior. TRA suggests that attitude is a function of beliefs without stating the beliefs that are effective for a certain behavior. It was reported by Davis (1989) that the beliefs that are the determinant of attitude are perceived usefulness and perceived ease of use (Oni et al., 2017).

As a result, the model consists of four variables as predictors for online purchase intention. The variables are: perceived usefulness (PU), perceived ease of use (PEOU), trust in e-commerce (T), and subjective norms (SN). The model also includes the moderation effect of another variable which is the payment method on the four proposed relationships. The model is presented in Figure 3.

### 2.4 Constructs of the Study

The analysis of the scholarly evidences demonstrated that perceived usefulness, perceived ease of use, subjective norms, trust, and payment methods, are the factors that significantly impact the e-commerce in general and the online purchase intentions of consumers. The following few sections will review the literature related to the topic.

#### 2.4.1 Perceived Usefulness

Davis (1989) defines perceived usefulness (PU) as the extent to which an individual believes that using a specific system would improve and enhance the performance of his/her job. Perceived usefulness is hypothesized to be the main motivation of behavioral intention to utilize the technology of interest (Hamid, Razak, Bakar & Abdullah, 2016; Hassan & Abu-Shanab, 2020). Perceived usefulness directly

Figure 2. The Technology Acceptance Model. Source: (Lai, 2017).

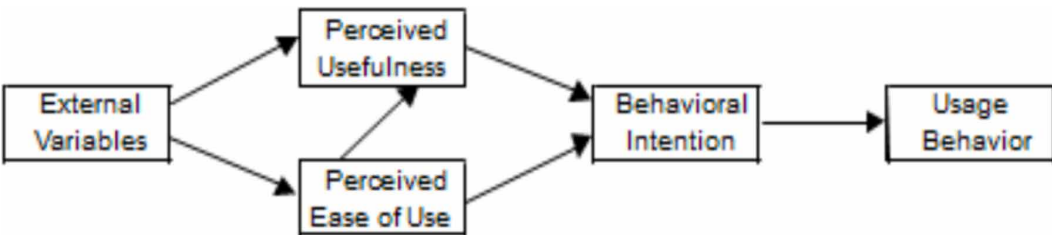
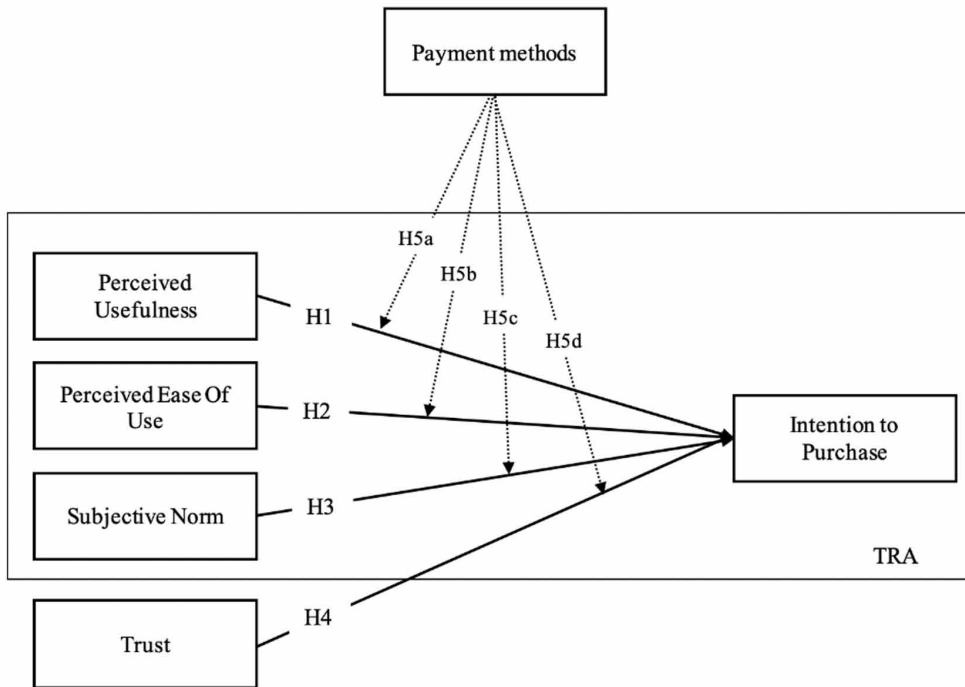


Figure 3. Research Model



correlates with the consequence of the shopping experience. Research considered the usefulness will influence the extent to which consumers regard the Internet as an important medium that would improve productivity and the overall shopping experience. The main characteristics of perceived usefulness are speed, accessibility, and detailed information (Cho & Sagynov, 2015).

Perceived usefulness is one of the important constructs in technology adoption, where research supported its role in influencing mobile payment application adoption (Rootman & Krüger, 2020). Different studies supported the positive and direct relationship between perceived usefulness and online purchase intention in the context of Saudi Arabia (Nathieralbarq, 2014), Jordan (Faqih, 2013), Thailand (He, Lu, & Zhou, 2008), and Malaysia (Lim, Osman, Salahuddin, Romle, and Abdulla, 2016). Based on the previous discussion and the reliable studies mentioned, the hypothesis is stated:

**H1.** Perceived usefulness has a positive influence on consumers' intention to purchase through online shopping.

#### 2.4.2 Perceived Ease of Use

Perceived ease of use (PEOU) is defined as the extent to which an individual thinks that using certain system will be without effort (Davis, 1989). Therefore, if a system is reasonably easy to use, the customers will be more interested in using it and would intend to continue using it in the future. In other words, the perceived ease of use is the extent of easiness of using the Internet as a medium for online shopping (Cho, Y. & Sagynov, 2015; Hassan & Abu-Shanab, 2020). It is believed that the key characteristics of perceived ease of use for the potential customers are simple payment process and convenience (AL-Shukri & Udayanan, 2019).

Research studies illustrate that perceived ease of use is positively related to the continuance intention in regards to Web-based learning (Hamid et al., 2016). Different studies supported the direct positive relationship between perceived ease of use and online purchase intention in different countries. similar to PU, Nathieralbarq (2014) supported its role in the context of Saudi Arabia, and Faqih (2013) in Jordan. Overall, companies and developers of e-commerce services should understand that the easier a technology the more it is used. Therefore, we hypothesize the following:

**H2.** Perceived ease of use has a positive influence on consumers' intention to purchase through online shopping.

#### **2.4.3 Subjective Norms**

Subjective norms (SN) is a significant driver that influence online purchase intention and behavior of customers. Subjective norms represent an individual's perception that people who he/she most values believe he/she should do certain behavior (Raman, 2019). Also, Ajzen (1991) defined subjective norms as the perceived social burden and pressure to do the behavior or not. The definitions of SN describe that the person's decision to execute a particular behavior is influenced by the normative expectations of other people who are important to him/her like family members or friends (Raman, 2019).

Zahid and Din (2019), based on the analysis and evaluation of previous research studies, emphasized the significance of subjective norms on a customer's intention to use online technologies like mobile payment, e-commerce, e-auction, Internet stock trading, and other similar online services. A study conducted in Thailand by Laohapensang (2009) concluded that the SN was the second most valuable reasons to impact the online purchase intention after perceived behavioral control. Another study was conducted in China in which researchers concluded that the recommendation of a third party (subjective norms) is a valuable reason that impacts the online purchase intention as well (He et al., 2008). The understanding of the real importance of subjective norms is vital for the current study, where we state the following related hypothesis:

**H3.** Subjective norms have a positive influence on consumers' intention to purchase through online shopping.

#### **2.4.4 Trust**

E-commerce services is a two-way communication between a business and its customers. Trust is an important belief for e-commerce, where studies supported the favorable effect of trust on clients' intent to buy online (Al-Dwairi, Abu-Shanab & Daradkeh, 2018). Trust can be viewed as the faith that the other party will act in a responsible way and will not try to take advantage of the user's vulnerabilities (Schnalla, Higgins, Brown, Carballo-Dieguez, & Bakkena, 2015). The authors defined two types of trust: The first one is the party trust, which is the trust in the credibility and benevolence of another side. The second one is control trust, which is the trust in the integrity of the medium of the transaction.

The significance of trust is raised when there is a large level of uncertainty, which can happen if the customers are not sure about the privacy and the security of the website (Habibi & Hajati, 2015). The lack of trust and level of risk are among the most cited reasons for customers not to shop online (Cho & Sagynov, 2015). The authors claim that the sales person in the shopping center is perceived as a source of trust (the level of this trust depends on similarity to the customer, likeability and expertise). However, in the online world, everything is different. In e-commerce, trust is shaped based on the impersonal and objective nature of the Internet infrastructure (Hong & Cha, 2013).

A study conducted in Oman, supported the relationship between trust and online purchase intention, where trust positively influenced online shopping intention (Al-Shukri & Udayanan, 2019). Another study in Malaysia in which participants of the study were undergraduate students in a private

university. The researchers concluded that online trust was crucial for participants' purchase intention (Ling, Chai, & Piew, 2010). A similar study was conducted in Malaysia as well and concluded to the same results, but with participants from government and private sector employees. The participants were selected to be those who own credit cards (Chin et al., 2009). Another study supported this relationship in India and concluded to similar results (Ganguly, Dash & Cyr, 2009). Finally, in the context of mobile payment a study concluded that the information provided by businesses to website users will significantly influence initial trust and this influence the use of the e-service and pay online (Talwar et al., 2020).

Trust is a vital element in ensuring effective and successful e-relationship between the involved parties in any commercial transaction, where it influences clients' intention to purchase online. A study of the literature (46 articles) concluded that trust and perceived usefulness are the major significant predictors that define the adoption of a certain payment method (Alkhowaiter, 2020). The inclusion of this construct is crucial in the context of online purchasing, where the following hypothesis can be stated:

**H4.** Trust has a positive influence on consumers' intention to purchase through online shopping.

#### **2.4.5 Payment Method**

The payment method (PM) construct defines the method that consumers use to pay for the services or products, and this method is accepted by the provider. The most common used methods are cash, credit/debit cards, online payment services (i.e., PayPal), checks, bank transfers, and money orders (Business Dictionary, 2019). With the growth of e-commerce and emerging technologies, there is a continuous development of online payment methods and systems (Casado-Aranda, Liébana-Cabanillas, & Sánchez-Fernández, 2018). Providing a safe PM is one of the most vital factors that encourage and attract customers to do online shopping (Bahaddad, Houghton, & Drew, 2013).

In e-commerce, there is a distinction of payment methods according to delivery timing and options. According to Xu and Riedl (2011), payment methods can be categorized into two categories: The first category is the payment-before-delivery which indicates making the payment before delivering or receiving the products such as credit cards, pre-cards, and online bank transfers. By using this PM, the amount of the purchase will be withdrawn from the cardholder balance immediately (Casado-Aranda et al., 2018). The second category is the payment-after-delivery in which the payment is made after delivering and receiving the product. This category is represented by paying cash on delivery. One of the big advantages of the payment-after-delivery method is that it allows customers to evaluate the product before paying for it. Thus, many customers prefer this method especially when they don't know the seller (Xu & Riedl, 2011). Another reason for preferring the payment-after-delivery is the security issues because of the credit card refund process (difficult) and the credit card information might be hacked or misused by sellers (Xu & Riedl, 2011).

A new PM, third party payment, was introduced to resolve the mistrust between customers and sellers and to avoid credit card fraud (Cheng, Hsu, & Lo, 2017). An example of the third party payment is PayPal which offers a safe way to pay using bank accounts or credit cards without sharing financial information (PayPal Inc., 2019). Using this method, customers create a PayPal account and link their bank accounts or credit cards to it. Then when a purchase happens, PayPal processes the payment in two stages; it collects the money from the customer then sends it to sellers without passing the credit card or bank details (Casado-Aranda et al., 2018). As a result, third party payment (PayPal) guarantees the security of the transactions in an e-commerce environment (Cheng et al., 2017).

The PM choice is one of the most important aspects that was studied by several researchers. For instance, according to Xu and Riedl (2011), the main determinants of consumer PM choice are transaction characteristics (product type, transaction context, product price), the PM characteristics (perceived risk), and consumer characteristics (demography and PM adoption). Also, numerous

studies have supported the significant influence of PM on the purchase intention of the customer. For example, Abu-Shamaa, Abu-Shanab, and Khasawneh (2016) evaluated the factors influencing Jordanians' online purchase intentions with the utilization of TAM and payment methods factors. This study clearly showed that both TAM predictors and payment methods have a significant effect on customers' purchase intention.

The use of credit cards raised numerous concerns among customers about the security and privacy protection of online payments. At the same time, different payment options were introduced such as third-party payment and cash on delivery, which gives the customer more options and opportunities. Thus, the choice of PM is very important in the evaluation of online financial transactions. In this study, the focus will be given to the three main PMs: credit cards, cash on delivery, and third-party payment (PayPal). This study proposes that PM will act as a moderator of the relationships assumed in the research model, with the following hypotheses:

**H5.** Payment method moderates the proposed relationships in the model

**H5a.** Payment method has a moderation influence on the relationship between Perceived usefulness and customers' intention to purchase through online shopping.

**H5b.** Payment method has a moderation influence on the relationship between Perceived ease of use and customers' intention to purchase through online shopping.

**H5c.** Payment method has a moderation influence on the relationship between Subjective norms and customers' intention to purchase through online shopping.

**H5d.** Payment method has a moderation influence on the relationship between Trust and customers' intention to purchase through online shopping.

#### **2.4.6 Purchase Intention**

Purchase intention (PI) can be defined as the situation in which consumers tend to purchase certain products under certain conditions (Mirabi, Akbariyeh, & Tahmasebifard, 2015). The authors declare that purchase intention is a very complex and multi-dimensional process that is related to the attitudes, perceptions and behaviors of the consumers in the short and long terms perspectives. Furthermore, customers are influenced by external and internal motivations in the course of buying process (Mirabi et al., 2015).

Many studies investigated the factors that affect customers' online purchase intention using different models and methodologies in different countries. For example, Athapaththu and Kulathunga (2018) analyzed the factors that influence online purchase intention in Sri-Lanka using the TAM model. The study supported the importance of trust with TAM antecedents (perceived ease of use, and perceived usefulness), and web content in affecting online purchase intention. Similarly, Abu-Shamaa, Abu-Shanab, and Khasawneh (2016) studied the online purchase intention for customers in Jordan using TAM antecedents, and extended it to include the payment methods as another variable and Trust as a moderator for the proposed relationships. The study showed that TAM antecedents and the payment methods positively impact online purchase intention. However, perceived ease of use and the payment methods relationships with the purchase intention were moderated by trust.

In the context of Saudi Arabia, Nathieralbarq (2014) supported the positive effect of TAM antecedents on online purchase intention. Another example is a study conducted in Malaysia by Chin, Wafa, and Ooi (2009), in which researchers asserted that trust and social influence have a positive relationship with the willingness to purchase online. In the context of China, He, Lu, and Zhou (2008) concluded that perceived usefulness, perceived ease of use, introduction by a third party (subjective norms), and vendor's attitude, positively impact the online purchase intention of undergraduate and graduate college students.

There are several related studies that can contribute to further understanding of the research questions. All the above-mentioned constructs significantly influence the customer's purchase intention. These constructs will be used in this study to better realize the online purchase intention of customers in Qatar.



### 3. RESEARCH METHODOLOGY

This study revised the literature and attempted to investigate the factors that could impact online purchase intention. The previous sections were a demonstration of our understanding and recommendations of the critical factors influencing the adoption of online purchasing and its relationship to payment methods. This section will describe the details of research method.

#### 3.1 Research Instrument

This research employs a quantitative research design. A self-administrated online questionnaire was used to collect data. The questionnaire comprises four major sections. It starts by asking respondents to assess whether they shop online or not and their preferred payment method, where surveys with a negative response were excluded (did not know online shopping). The second section included questions about the dependent variable, in which respondents were asked to rate the level of their agreement with the various items based on a five-point Likert scale (1= strongly disagree, 2= disagree, 3= Neutral, 4=agree, and 5=strongly agree). The third section provided respondents with a series of questions that are pertained to the independent variables of the research interest using the same five-points Likert scale. The last section is devoted to collect respondent's demographic profile information. All the questionnaire items were adopted from previous studies (Abu-Shamaa et al., 2016; Abu-Shanab, 2014; Escobar-Rodríguez & Carvajal-Trujillo, 2013; Gefen, Karahanna, & Straub, 2003) with minor adjustments to reflect the Qatari context. The adjustment meant to accommodate the language context (Arabic vs. English) and the cultural differences based on local accent. The questionnaire was prepared in two languages: Arabic and English and offered to respondents using an online platform for data collection.

To ensure the ethical considerations, participants were informed that the participation is voluntary, they can withdraw from the questionnaire at any time, and they can choose to skip any questions they don't wish to answer. They were also informed about the required time to finish the questionnaire which is around five minutes. Moreover, no personal information was required from participants to preserve confidentiality.

#### 3.2 Sample and Data Collection Procedure

Individuals living in Qatar, who use online shopping, were requested to participate in the study and asked to complete the online questionnaire. Snowball sampling technique was used to collect data, as the potential respondents were asked to forward the questionnaire link for their families and friends. The questionnaire was distributed electronically via online social channels such as e-mail, WhatsApp, and Facebook. A total of 283 valid responses were used out of 370 responses acquired. The data collection period was from November 9, 2019 to December 12, 2019. Sample demographics are shown in Table 1.

### 4. DATA ANALYSIS

#### 4.1 Descriptive Analysis

Descriptive analysis was done to evaluate the items' means and standard deviations in order to check how respondents perceive each statement. The results are listed in Table 2. When using a 5-point Likert scale, social sciences researchers adopt a classification of mean value into three levels (values between 1-2.33 are considered as low agreement with the statement; values between 2.33-3.66 are considered as moderate agreement; and values between 3.66-5 are considered as high agreement with the statement.)

As shown in Table 2, the majority of the item means for PI, PEOU, and PU are highly perceived (between 3.66-5), which indicates high agreement with the statements listed. While the majority of the item means for SN and T are moderately perceived (between 2.33-3.66), which indicates moderate

**Table 1. Demographics of the respondents**

<b>Gender</b>	<b>Freq.</b>	<b>%</b>	<b>Education</b>	<b>Freq.</b>	<b>%</b>
Male	69	24.40%	High School or less	29	10.20%
Female	214	75.60%	High Diploma	13	4.60%
<b>Age</b>	<b>Freq.</b>	<b>%</b>	Bachelor	177	62.50%
18-20 Years	35	12.40%	Postgraduate	64	22.60%
21-30 Years	108	38.20%	<b>Nationality</b>	<b>Freq.</b>	<b>%</b>
31-40 Years	97	34.30%	Qatari	97	34.30%
41-50 Years	36	12.70%	Non-Qatari	186	65.70%
51 Years or more	7	2.50%	<b>Occupation</b>	<b>Freq.</b>	<b>%</b>
<b>Material Status</b>	<b>Freq.</b>	<b>%</b>	Working	179	63.30%
Single	132	46.60%	Studying	71	25.10%
Married	145	51.20%	Retired	6	2.10%
Other	6	2.10%	Unemployed/seeking employment	27	9.50%

agreement with the statements. It is also shown in Table 2 that within each variable, the standard deviations are similar, which indicated low dispersion. Also, the values of the standard deviations of the variables indicate low variability in respondents' answers.

To measure the internal consistency of the variables in this study, a Reliability analysis was executed using Cronbach's alpha which is a measure of the correlations between the variable items. Although the recommended value for Cronbach's alpha is above 0.8, yet values above 0.6 are considered to be acceptable (Hair, Anderson, Babin, & Black, 2010). The values of Cronbach's alpha for each variable is listed in Table 3. As shown, Cronbach's alpha values for all variables are above 0.6. This indicates that all the study variables are reliable and there is an internal consistency for all items within the same variable.

## 4.2 Correlation Test

A correlation test between the study variables was executed to check the linear relationship between them, and to check if there is multicollinearity issues. Table 4 shows the Pearson's Correlation Matrix results. As shown, all variables are significant at the 0.01 level. Also, there is no risk of multicollinearity as all correlations are less than 0.9 (Hair et al., 2010). The correlation matrix also provides important insights regarding the rationale behind selecting the variables, where all variables were selected based on their importance in previous studies, which is confirmed by this matrix. Each construct selected is a significant predictor of purchase intentions (last line in the matrix).

## 4.3 Regression Tests

To test the model and proposed hypotheses, multiple regression was executed twice. The first execution was for the model without the moderator, which aimed to answer the first research question. The second test was for the model with the moderator, which aimed to answer the second research question. Outlier analysis was performed using regression analysis with a criterion of three sigma values, and 13 outliers were excluded. It is important to report also that only 16 cases chose the third party payment method (i.e. PayPal), such cases were eliminated from the sample for statistical adequacy. The final sample size after cleaning the data and eliminating the mentioned cases is 283.

**Table 2. Item Descriptive analysis**

Code	N	Mean	Std. Dev
<b>Purchase Intention (PI)</b>			
PI1: I intend to buy online in the future	283	4.11	0.764
PI2: I predict that I would buy online in the future	283	4.24	0.590
PI3: I plan to buy online in the future	283	4.09	0.747
Total Construct PI	<b>283</b>	<b>4.15</b>	<b>0.629</b>
<b>Perceived usefulness (PU)</b>			
PU1: Online shopping would enable me to save time compared to traditional shopping	283	4.00	0.922
PU2: Online shopping would save me money	283	3.69	1.025
PU3: Online shopping would enhance the quality of products I buy	283	3.07	0.978
PU4: Online shopping would make it easier to compare and select the right product	283	3.65	0.919
PU5: Online shopping would be enjoyable for me	283	4.03	0.803
Total Construct PU	<b>283</b>	<b>3.60</b>	<b>0.672</b>
<b>Perceived Ease of Use (PEOU)</b>			
PEOU1: Learning to shop online was easy for me	283	3.98	0.734
PEOU2: I would find online shopping sites easy to use	283	4.05	0.700
PEOU3: The online shopping sites are flexible to interact with	283	3.71	0.818
PEOU4: It is easy to become skilful at using online shopping sites	283	4.05	0.715
PEOU5: My interaction with the online shopping sites is clear and understandable	283	3.83	0.740
Total Construct PEOU	<b>283</b>	<b>3.93</b>	<b>0.544</b>
<b>Subjective Norm (SN)</b>			
SN1: People who are important to me think that I should buy online	283	3.22	0.959
SN2: People who influence my behaviour think that I should do online shopping	283	3.19	0.940
SN3: People whose opinions I value think that I should do online shopping	283	3.28	0.917
Total Construct SN	<b>283</b>	<b>3.23</b>	<b>0.804</b>
<b>Trust (T)</b>			
T1: It is easy for me to trust e-commerce sites (online shopping sites)	283	3.00	0.964
T2: I have a desire to trust e-commerce sites	283	3.79	0.819
T3: I tend to trust e-commerce system even if I know little about it	283	2.95	0.982
T4: I highly trust the e-commerce system	283	3.00	0.993
Total Construct T	<b>283</b>	<b>2.99</b>	<b>0.746</b>

#### 4.3.1 Regression Analysis for the Model Without the Moderation Effect

The results of the first regression test for the model without the moderator are shown in Table 5. Results indicate that the prediction of purchase intention is significant with a coefficient of determination  $R^2 = 0.421$  (Adjusted  $R^2 = 0.412$ ) with an F test value = 50.485 and a  $p < 0.001$ . This implies that the overall model is significant, and the four predictors explained the 42.1% of the variance in intention to purchase through online shopping. The strongest predictor is perceived usefulness (PU,  $\beta = 0.350$ ,  $p < 0.001$ ) followed by perceived ease of use (PEOU,  $\beta = 0.233$ ,  $p < 0.001$ ), then subjective

**Table 3. Cronbach's alpha of major variables**

Variable	N	Number of items	Cronbach's alpha
Purchase Intention (PI)	283	3	0.873
Perceived usefulness (PU)	283	5	0.692
Perceived Ease of Use (PEOU)	283	5	0.784
Subjective Norm (SN)	283	3	0.818
Trust (T)	283	4	0.633

**Table 4. Pearson's Correlation Matrix**

variables	(PU)	(PEOU)	(SN)	(T)	(PI)
Perceived usefulness (PU)	1				
Perceived Ease of Use (PEOU)	.532**	1			
Subjective Norm (SN)	.397**	.259**	1		
Trust (T)	.468**	.495**	.355**	1	
Purchase Intention (PI)	.580**	.510**	.370**	.441**	1

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

norms (SN,  $\beta = 0.130$ ,  $p < 0.05$ ), and finally trust (T,  $\beta = 0.116$ ,  $p < 0.05$ ). The overall multiple regression equation:

$$PI = 1.289 + 0.328 PU + 0.269 PEOU + 0.102 SN + 0.098 T + e$$

Therefore, the study's hypotheses  $H_1$ ,  $H_2$ ,  $H_3$  and  $H_4$  are supported by those results. The first study hypothesis  $H_1$  stated that perceived usefulness positively impact the customer online purchase intention. This result support previous studies as well (Cho, Y. & Sagynov, 2015; Faqih, 2013; He et al., 2008; Lim et al., 2016; Nathieralbarq, 2014). The second hypothesis  $H_2$  assumed that perceived ease of use has positive relationship with online purchase intention, which is similar to the results of previous studies (Cho, Y. & Sagynov, 2015; Faqih, 2013; Nathieralbarq, 2014). This indicates that the customer beliefs that the e-commerce system is free of effort will positively impact his/her intention to purchase online. The third hypothesis  $H_3$  presents a positive relationship between subjective norms and online purchase intention, which means that the opinion of important people related to the customer will positively influence his/her intention to online shopping (Figure 4).

This result is also consistent with results of previous studies discussed in the literature (He et al., 2008; Laohapensang, 2009; Lim et al., 2016). Finally, the fourth hypothesis  $H_4$  demonstrates that there is a positive relationship between trust in e-commerce and online purchase intention. This result is reported in many previous studies as well (AL-Shukri & Udayanan, 2019; Chin et al., 2009; Cho, Y. & Sagynov, 2015; Ganguly et al., 2009; Ling et al., 2010).

#### 4.3.2 Regression Analysis for the Model with the Moderation Effect

Multiple regression a robust statistical technique and most suitable technique to be used when you have multiple independent variables and one dependent variable. Based on that, multiple regression is suitable for testing the original research model (reported in section 4.3.1). For the moderation effect, two major directions can be followed as reported in the literature (Hair et al., 2010; Cohen &

Table 5. Multiple regression coefficient table

Variables	Unstandardized Coefficients		Standardized Beta	t	Sig. p	Collinearity Statistics	
	B	Std. Error				Tol.	VIF
(Constant)	1.289	0.222		5.811	0.000		
Perceived usefulness (PU)	0.328	0.054	0.350	6.017	0.000	0.616	1.623
Perceived Ease of Use (PEOU)	0.269	0.066	0.233	4.073	0.000	0.639	1.564
Subjective Norms (SN)	0.102	0.040	0.130	2.557	0.011	0.805	1.242
Trust (T)	0.098	0.047	0.116	2.081	0.038	0.669	1.495

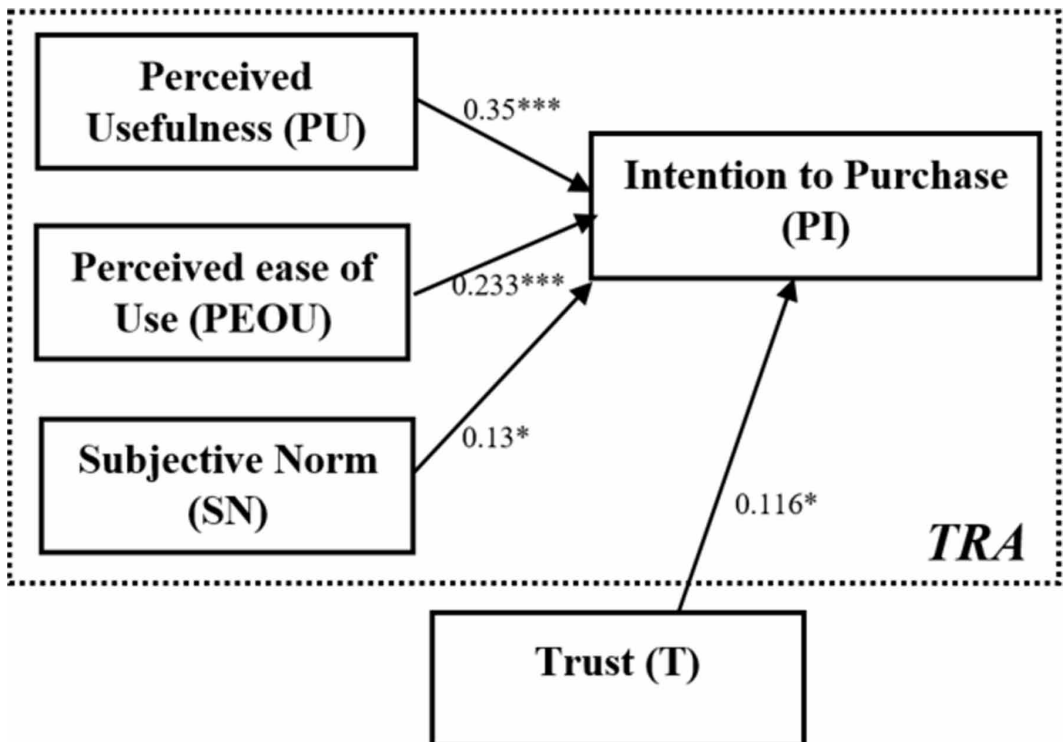
Cohen, 1983). The first is to multiply the moderator with the independent variable in the moderated relationship. Such technique generates an extra predictor, where multiple regression is still the best technique. The second technique overuses the sample, but gives a comparison between two model regression model to see how the two models interact based on the moderator categories.

Based on that, the second regression test considered the moderation influence of payment method, on the previously tested relationships. New moderated variables were created by multiplying the values of the moderator (payment method) by each independent variable. The multiple regression was executed, including all independent variables and all new moderated variables. Results imply that the payment method is not a significant moderator of such relationships (Table 6).

#### 4.3.3 Regression Analyses Based on Preferred Payment Method

To further investigate the differences between the two payment methods (credit cards, and cash on delivery), multiple regression was executed for each payment method separately.

Figure 4. Final research model (without moderation)



**Table 6. Multiple regression coefficient - for the moderation effect**

Variables	Unstandardized Coefficients		Stand. Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tol.	VIF
(Constant)	1.304	0.228		5.722	0.000		
Perceived usefulness (PU)	-0.062	0.182	-0.066	-0.341	0.733	0.05	18.25
Perceived Ease of Use (PEOU)	0.445	0.177	0.384	2.517	0.012	0.08	11.26
Subjective Norms (SN)	0.196	0.135	0.251	1.452	0.148	0.06	14.43
Trust (T)	0.245	0.148	0.291	1.659	0.098	0.06	14.85
Perceived usefulness * Payment Method (PU*PM)	0.248	0.110	0.773	2.263	0.024	0.01	56.41
Perceived Ease of Use * Payment Method (PEOU*PM)	-0.108	0.104	-0.343	-1.043	0.298	0.01	52.33
Subjective Norms * Payment Method (SN*PM)	-0.056	0.080	-0.169	-0.694	0.488	0.03	28.48
Trust *Payment Method (T*PM)	-0.110	0.098	-0.271	-1.119	0.264	0.03	28.23

#### 4.3.3.1. Credit Card

This regression test is conducted by selecting only the cases for which the payment method is a credit card. The coefficients' table of regression is shown in Table 7. Results show that the prediction of purchase intention is significant and resulted in an  $R^2 = 0.423$  (Adjusted  $R^2 = 0.406$ ) with an  $F = 25.655$  and a  $p < 0.001$ . This implies that the overall model is significant, and the significant variables explained 42.3% of the variance in the intention to purchase through online shopping.

Results also indicate that the four variables are significant predictors for purchase intention. The strongest predictor is perceived ease of use (PEOU,  $\beta = 0.299$ ,  $p < 0.001$ ). Followed by perceived usefulness (PU,  $\beta = 0.193$ ,  $p < 0.05$ ), then subjective norms (SN,  $\beta = 0.172$ ,  $p < 0.05$ ). Finally trust (T,  $\beta = 0.158$ ,  $p < 0.05$ ). The overall multiple regression equation:

$$PI = 1.099 + 0.191 PU + 0.379 PEOU + 0.146 SN + 0.135 T + e$$

*Therefore, the study's hypotheses H1, H2, H3, and H4 are supported by the results. The results are reasonable as the ease of use is expected to be the strongest predictor for the intention to purchase when it comes to customers who prefer the credit card payment method. Such customers perceived the easiness of the overall shopping process including the payment process as the most important predictor. Also, those customers think that using the online shopping systems with the credit card improves their performance in shopping. Moreover, they think that the opinion of people who are important to them is important. Finally, trust is a significant predictor for them because they use their credit card information during the shopping process.*

#### 4.3.3.2. Cash on Delivery

Similar to the previous test, only the cases for which the payment method is cash on delivery were used, and the regression coefficient table is shown in Table 8. Results show that the prediction of purchase intention is significant and resulted in an  $R^2 = 0.409$  (Adjusted  $R^2 = 0.391$ ) with an  $F = 22.975$  and a  $p < 0.001$ . This implies that the overall model is significant, and the significant variables explained 40.9% of the variance in the intention to purchase through online shopping.

**Table 7. Multiple regression coefficient – cases for credit card payment method**

Variables	Unstandardized Coefficients		Standardized Beta	t	Sig.
	B	Std. Error			
(Constant)	1.099	0.337		3.256	0.001
Perceived usefulness (PU)	0.191	0.088	0.193	2.178	0.031
Perceived Ease of Use (PEOU)	0.379	0.105	0.299	3.599	0.000
Subjective Norms (SN)	0.146	0.066	0.172	2.209	0.029
Trust (T)	0.135	0.067	0.158	2.025	0.045

Results also indicate that only two variables are significant predictors for purchase intention. The strongest predictor is perceived usefulness (PU, beta = 0.488,  $p < 0.001$ ), followed by perceived ease of use (PEOU, beta = 0.184,  $p < 0.05$ ). On the other hand, subjective norms and trust were not significant with  $p > 0.05$  for both.

Therefore, the study's hypotheses  $H_1$  and  $H_2$  are supported. This means that customers perceived the TAM determinants (perceived usefulness and perceived ease of use) as important indicators. While  $H_3$  and  $H_4$  are not supported. This indicates that the subjective norms don't have a relationship with the online purchase intention in this case (i.e., customers who prefer to use the cash on delivery payment method don't think that the opinion of the people who influence them is important). Additionally, trust doesn't have a relationship with the online purchase intention when it comes to customers who prefer to pay through cash on delivery payment method. This result is reasonable because when customers prefer to pay through cash on delivery, this means that they don't trust the system enough to use their credit card information. Thus, trust is not important to them as they will not be charged until they receive and evaluate the products.

## 5. CONCLUSION, LIMITATION AND FUTURE WORK

This research features two main research questions. The first research question aimed to investigate the factors that influence the consumers' intention to purchase through online shopping in Qatar. As e-commerce is gaining momentum for businesses and online shopping became critical with the advancement of the needed technologies. Qatar is one of the countries with high GDP and living standards. In addition, there is a lack of such researches in the MENA region and specifically in Qatar. The Corona virus ban enforced on Qatari residents, and the blockade situation made it important to find ways to benefit from online purchasing channels.

This research was grounded on the Theory of Reasoned Action (TRA), which is one of the most significant theories to study user's acceptance behavior and intention toward information systems adoption. The model of this study was established based on a thorough literature review, where four factors were included as predictors of the intentions to use online purchasing and online payment (perceived usefulness, perceived ease of use, subjective norms, and trust). From the analysis of this study and the discussed previous studies, it was concluded that these factors impact e-commerce significantly in general and online purchase intentions of the consumers in Qatar in particular.

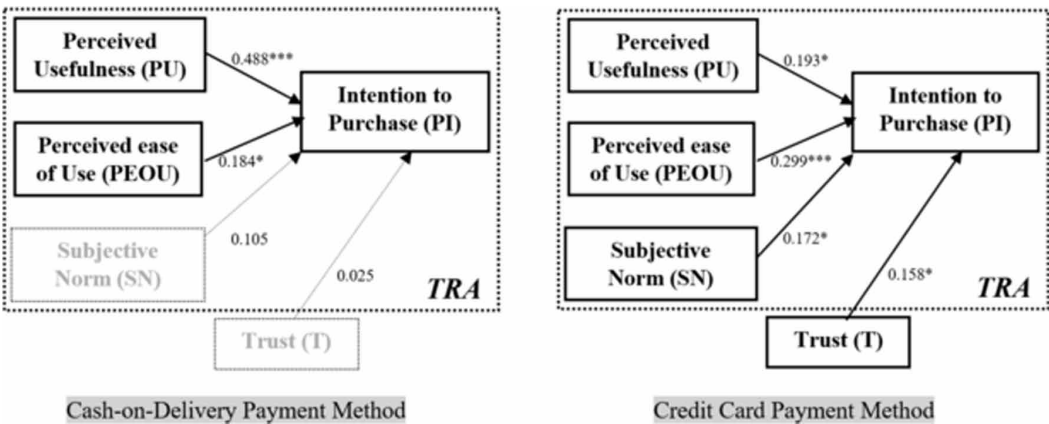
The second research question aimed to investigate if the payment method moderates the relationships between the suggested factors and purchase intention. From the analysis, it was concluded that the payment method does not affect any of the proposed relationships. Thus, there is no moderation effect.

Further analysis was done to get more insights about the payment method in which the model was tested for each payment method separately. Results revealed that for the customers who prefer to use

**Table 8. Multiple regression coefficient – cases for cash on delivery payment method**

Variables	Unstandardized Coefficients		Standardized Beta	t	Sig.
	B	Std. Error			
(Constant)	1.504	0.306		4.913	0.000
Perceived usefulness (PU)	0.426	0.069	0.488	6.178	0.000
Perceived Ease of Use (PEOU)	0.196	0.084	0.184	2.338	0.021
Subjective Norms (SN)	0.075	0.049	0.105	1.512	0.133
Trust (T)	0.023	0.071	0.025	0.324	0.746

**Figure 5. Comparison between the regression models based on payment methods**



the credit card, all proposed factors (perceived usefulness, perceived ease of use, subjective norms, and trust) significantly affect their intention to purchase through online shopping. On the other hand, for customers who prefer to use cash on delivery, only perceived usefulness and perceived ease of use significantly affect their intention to purchase through online shopping while subjective norms and trust do not have any effect on them.

This study contributes to a better understanding of the factors influencing online purchase intention in Qatar. Answering the research questions and reaching the mentioned objectives helped to make this study more objective, up-to-date, and valuable. The results of the literature review were confirmed, as the similar variables and factors were mentioned in the academic sources of the literature review.

### 5.1 Recommendations and Implications

This study delivers significant insights with regard to customer's online purchasing habits in Qatar. It offers e-commerce researchers and practitioners various implications. Research focused on the predictors of mobile/online payments with no verification to payment methods. Payment methods is explored by diverse studies and found to be a significant predictor of adoption (Alkhawaiter, 2020). The results of moderation failed to indicate a significant influence, but when comparing the two samples (based on payment method preference) and as shown in Figure 5, we concluded that a major difference exists based on payment method. Qatari residents who use credit card think that PU, POU, trust and SN are major predictors of adoption on online purchasing. On the contrary, for cash on delivery users, only PU and PEOU are the significant predictors. It looks like trust influence



diminishes when subjects use cash on delivery option. They feel that they can buy from any source and they will pay money when the product is delivered. This means that trusting a service provider is not a big issue.

For practice, the study's results clearly indicate that online businesses in Qatar should provide information about their products and services (Talwar et al., 2020). They should show detailed information about the product and well-described characteristics and benefits to have a positive effect on perceived usefulness. Moreover, online platforms should be designed, and its constituents should be organized in a way to convince people that online shopping helps them save time and money compared to traditional shopping. In addition, businesses need to improve customers' perceptions of the website and make it easier to select and compare products or services.

This research also suggests that online businesses need to focus on investing in the design and the implementation of their website to ensure its ease of use. Nowadays, all websites are designed in a very interactive and creative way, so it is highly important for companies to consider the overall interaction and flexibility of their websites. The online shopping platform should be organized in a way that possible clients use it without significant efforts as customers do not want to spend a long time to understand how to make a purchase. An important part of being easy to use is to have a user-friendly design, which means that when a particular person sees it, he/she knows what to do to avoid focusing on elements that are unrelated to their tasks. Also, they should provide 24/7 support to their customers by providing clear and understandable responses within a short-time period.

It is also important to take into consideration the significance of showing repetitive advertising messages that will promote online services as a very reliable, high quality, time-saving, and inexpensive alternative to traditional shopping. In addition, they should endorse the flexibility, ease of use, and interaction with the websites. Marketing messages and campaigns should positively highlight different advantages of the utilization of online services. Furthermore, online companies should focus more on their reputation, where positive reviews of customer's relatives or friends (people who are important to the customer) are among the main reasons that influence new customers. In this regard, online businesses can take the initiative to motivate people by providing different bonuses or gifts to leave reviews about the online platform and/or a certain product. Those bonuses might be points that can be collected and exchanged with the value of money in the store or with gifts from the store.

Finally, Qatari businesses need to increase the security of their online platforms, as privacy concerns are among the main reasons that prevent customers from online shopping. Also, it is vital to improve the security of payment through the implementation of new technologies or utilization of the assistance of well-known and reputable payment processing platforms (for example, PayPal, Authorize.Net, Google Checkout, and many others). Taking into consideration that businesses must contribute to increased customer awareness about those platforms and their characteristics as it was noticed that customers in Qatar lack awareness about those platforms.

## 5.2 Limitations and Future Work

This study has some limitations that can provide opportunities for future studies. Future studies can be done to improve the study generalizability for the GCC region. Moreover, this study is a cross sectional study, where it investigated the intention of customers to shop online at a single point of time. However, the intention and perceptions change over time because of many reasons such as the increase in individuals' experiences, changes in the online shopping industry, changes in shopping patterns, and the changes in trends and technologies. Thus, longitudinal studies can be conducted to have better validation of the research model and provide great insights regarding the research context with time.

Another limitation of the study is the new perception and proposition of the payment method as a moderator for the relationships assumed in the model. This research failed to support the role of payment method as a moderator between the independent variables and purchase intentions. Future research might validate such proposition and test with a larger sample. Also, trust can be tested as

a moderator for the research relationships (as reported by Abu-Shamaa et al., 2016). Utilization of other propositions and models is needed to see which will lead to better prediction.

Furthermore, one of the payment methods was eliminated from this study due to the small number of cases related to it. This payment method is the third-party payment method (i.e. PayPal). Therefore, the study was tested using only two payment methods, including credit cards and cash on delivery. Future studies might be conducted using a more suitable sampling technique to ensure the satisfactory inclusion of respondents who use and prefer the third-party payment method. Also, another study might be conducted as well to investigate customers' perceptions toward the payment methods and the reasons behind not preferring the third-party method.

Examining other potential moderators such as demographic-related factors could form another interesting research line to investigate. For example, one can argue that online purchase intention would vary among different genders.

This research provides guidelines for future researchers related to the online purchase intention for customers in Qatar. As the number of launched online stores that target the region are increasing. Such type of research and studies are becoming essential for the companies and customers' benefits. Many studies can be conducted in the same field to improve the findings and explore more variables and conclusions which will enhance the online businesses in the country.

### **Conflicts of Interest**

We wish to confirm that there are no known conflicts of interest associated with this publication and there has been no significant financial support for this work that could have influenced its outcome.

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