The impact of security, audio-visual, timesaving orientation, relative advantage and trust in fast food websites on purchase intention

F. M. Mgiba *

Marketing division, School of Business Sciences, University of the Witwatersrand, Johannesburg, South Africa Email:freddy.mgiba@wits.ac.za, ip https://orcid.org/0000-0002-4648-3218

*Corresponding author

G. Pillay

Marketing division, School of Business Sciences, University of the Witwatersrand, Johannesburg, South Africa

ABSTRACT

Background: The marketing value of the characteristics of a website is vital to both business and academia. Several useful characteristics of websites have been investigated independently and mostly for developed economies. Consequently, developing economies have to depend on results obtained outside of their developmental contexts. Fast food website-based marketing and transactions have to a large extent, applied what has been available from disjointed findings based on other industries.

Purpose of the study: The objective of this article was to empirically investigate whether security, audio-visual, time-saving orientation, relative advantage, and trust in fast food websites have an impact on purchase intention in South Africa.

Methodology: Study respondents were selected following the convenience sampling method. About 202 students from a South African university in Gauteng participated in the study. The study used the SPSS 25 and AMOS 28 statistical packages for data analysis.

Results: The results prove that the selected independent variables positively impact fast food purchase intention and thus validated the proposed model.

Implications: These results glaringly invite further academic scrutiny to unearth other characteristics that positively or negatively influence fast food purchase intention. The outcomes could further be qualitatively scrutinized to understand why these characteristics work.

Managerial implications: Enormous opportunities also arise for other industries that use websites for marketing and transactions. This should assist managers in creatively applying limited resources to outperform the competition as will be explained in the text.

Keywords: Security; Audio-visual; Time-saving orientation; Relative advantage; Trust; Purchase intention.

JEL classification: M31; M37; 018; O35

Disclosure statement

There are no potential conflicts of interest to be reported.



INTRODUCTION

Management strategy requires information to better understand client needs and align with their expectations (Soni, 2020), to better fit these expectations (Rosario & Raimundo, 2021). The ideal space to locate most information on client needs is on the Internet (Rosario & Raimundo, 2021), the digitalized source of information (Tappen et al., 2022), due to the global increase in online shopping and its' wide reach (Qalati et al., 2021). Internet technology provides an ideal platform for online transactions (Bergeron et al., 2022) by allowing visibility, access to the market, and easy sales and transactions (Ghesmati et al., 2022). One important application of internet technology is the use of websites (Yudana, & Prapitasari, 2022). Many studies attest to the tremendous growth of this application (Alzoubi et al., 2022; Williamson et al., 2022; Coffey & Coffey, 2022). Websites represent one of the fundamental tools in online business strategies because they provide platforms that present in-store experience and interaction to influence purchase decisions (Kidane & Sharma, 2016), and allow comparisons and decision-making (Ghandour, 2015; Mozas-Moral et al., 2021). Websites also act as channels through which communication between companies and their customers takes place and where information about companies' offerings is displayed (Fernández et al., 2019). Through its website, a company can engage in public relations, sales promotion, and relationship marketing initiatives (Louw & Nieuwenhuizen, 2019), actions that positively impact customers' purchase decisions (Ahmed & Shaker, 2021). It is therefore reasonable to conclude that well-developed websites can give companies a competitive advantage (Kumar & Pansari, 2016; Ahmed et al., 2021).

Another notable trend is that most online transactions are made by young people (generation Y and Z) (Melović et al. 2021; Lathabhavan & Padhy, 2022; Roth-Cohen et al., 2022), the generation that is mostly composed of 18-40 years (Rahmawati, Ratnasari et al., 2022). All these developments happen in the context of the growth in the fast food industry (FFI) as confirmed by both Shahzad et al. (2022) and Zion Market Research (2017). The growth in the FFI can be attributed to the fact that fast food (FF) is easily accessible, inexpensive and attractive, affords people a degree of autonomy and agency (Shahzad et al., 2022), and offers variety, convenience, and availability (Ehsan, 2012). Fast food (FF) is generally associated with consumers' tastes and lifestyles (Akbay et al., 2007). Xue et al, (2019) and Khalid et al., (2019) state that the trend of FF consumption is more pronounced among young people in developing economies. The growth in the purchasing power of the young generation, their shift toward fast food consumption, and the increasing use of website technology make the understanding of their purchasing decisions attractive (Melovic et al., 2021).

PROBLEMS AND PURPOSE OF THE STUDY

Xiao et al, (2018) empirically investigated factors that affect purchase intention amongst Generation Y. The constructs for that study were price, service quality, restaurant environment, and food quality. Further, Jha et al, (2022) conducted a study that dealt with fast food purchase intention for the Generation Z group, and their study only concentrated on how community social involvement influences Generation Z fast food purchase decisions. The above examples illustrate how fragmented the studies for the two generations in the fast food industry are. A gap, therefore, remains to further investigate how other factors might influence both Generation Y and Z fast food consumption behaviours. A call, therefore, by Chang et al, (2019) and Boardman and McCormick (2021) for research into website characteristics that influence purchase intention, especially for these groups (which according to Dwidienawati and Gandasari (2018)) account for more than fifty percent of the world's population is still valid. Subsequently, studies in developed economies have been undertaken (Akpan et al., 2022; Huseien & Shah, 2022). Some studies indicated that websites should be interactive (Nasir et al., 2021; Villasana et al., 2020), useful (Carlos et al., 2021), be of excellent quality (Akgül, 2021; Meade & Dreyer, 2021), contain audio-visual and time-saving elements (Hussein et al., 2022). Valdez-Juárez et al., (2021) brought a different angle to website characteristics by highlighting challenges for website-based transactions. Highlighted issues are website design, security, trust, risk, uncertainty, and satisfaction with online purchases. The common thread among all these website attributes and challenges is that they were investigated in isolation (industry specifications such as buyer type, hospitality industry, etc), in contexts outside of the FFI (Ameen et al., 2021; Kalia & Paul, 2021), and were conducted in a developed economies' contexts. Academics concur that research context matters (Irshaidat et al., 2022; Floyd & Grubbs, 2022) and that effective persuasive features for one group may not be appropriate for another (Nkwo & Orii, 2021). Presently, there is an under-exploration of the antecedents of purchase intention in developing countries' contexts (Xue et al., 2021). Therefore, an investigation into issues applicable to developing countries' technology-inspired antecedents for Generations Y and Z to fast food purchase intention is worthwhile. The present study was conceptualized as a response to these identified knowledge gaps by investigating the antecedents of South African Generation Y and Z's website-inspired fast food purchase decisions. In line with sound academic practice, the researchers gleaned from previous works to identify Audio-visual (AV), Relative advantage (RA, Time saving (TSO), Security (SECURITY), and Trust (TRUST) as possible antecedents to FF purchase intention in South Africa (Hung et al., 2014; Al-Debei et al., 2015; Mohammad et al, 2022). The purpose of the study was to use the Behavioral reasoning theory (BRT) to develop a new research framework applicable to the fast food industry in South Africa and with possible extension to other industries. The validation of the model would hopefully extend the application of the BRT to fast food operations in a developing economy context. The impact of the identified variables on fast food purchase intention could be further investigated in other developing countries and comparisons can be made between what applies to those economies and in South Africa. Comparative studies between developed and developing economies can also be undertaken. The study also holds promise for other businesses that operate in SA. It will assist them when making technology investment decisions, as will be shown below. The rest of the article is organized as follows. The first part deals with the literature review, the second part methodology, followed by data analysis, and lastly, results discussion, implication, and recommendations of the study.

LITERATURE REVIEW

This subsection covers the grounding theory, operationalization of the dependent variable, and hypotheses development.

GROUNDING THEORY

This study is anchored on arguments derived from Behavioral reasoning theory (BRT). Kempen and Tobias-Mamina (2022) describe BRT as a new theory in the field of marketing that links attitudes, beliefs, behaviors, reasoning, and subjective norms in favor of and against consumer purchasing intentions. BRT is one theory that bridges the gap between motives, intentions, barriers, and behavior in the adoption of technology (Claudy et al., 2017). In so doing, it provides a bridge for disjointed technology acceptance theories (Dhir et al., 2021). It, therefore, covers issues related to innovation adoption, persuasion, and possible resistance to acceptance (Kempen & Tobias-Mamina, 2022). This theory adequately caters to the variables for the present study (namely; website audio-visual, relative advantage, website security, trust in the website, and purchase intention) because it deals with both the issues that motivate young people to transact online and those that create barriers to the adoption of website technology. The theory has been successfully applied in other food research contexts such as organic food purchase intention (Leyva-Hernández et al., 2023). It has also been applied in a technology acceptance context such as artificial intelligence (Mariani et al., 2022.). Given the above context, the theory was deemed robust enough to ground the present study.

OPERATIONALIZATION OF THE DEPENDENT VARIABLE (PURCHASE INTENTION)

Consumers purchasing intention (PI) through the Internet is an important phenomenon in the world of marketing (Ali & Aziz, 2022). It can be defined as an individual's subjective possibility that they will perform some behaviour (Fagan et al., 2003; Saprikis et al., 2018). To cater to online PI, Ahmed, Ali, and Top (2021) define purchase intention as the consumers' intention to create a relationship with web retailers online and to make online transactions with them. PI is largely shaped by customers' thoughts and perceptions (Balasudarsun et al., 2022). Its' importance lies in the fact that behavioural intention is viewed as a direct precursor of usage and provides an indication of a person's readiness to perform a specific behavior (Usman & Kumar, 2021). It is, therefore, a significant component of the long-term sustainability of any business (Balasudarsun et al., 2022).

HYPOTHESES DEVELOPMENT

The subsection covers hypotheses development for the relationship between the independent variables (website audio-visual, website relative advantage, website time-saving, website security, and website trust) and the dependent variable (PI).

Website Audio-visual elements and fast food purchase intention (VA-PI)

Website advertisements should contain audio-visual elements. Advertising aims to inform, persuade, remind (Kotler & Armstrong, 2017), and to give customers a positive perception of the brand (Zeng et al., 2022). The most important people's perception modalities are audio and visual (vision, hearing, taste, touch smell) (Laukkanen et al., 2022). In an attempt to cover these different areas, and with the increased use of the internet, online audio and visual are becoming more popular (Chen & Panyaruang, 2021). Trinanda and Sari (2021) state that website advertisements with audio-visual elements can achieve that. Rodriguez (2021) and Darmawan and Setyani (2021) also showed that the most popular advertisements among young people (18-29) are those with audio-visual elements. Further, Rahayu, (2021) and Darmawan and Setyani, (2021) demonstrated that consumers' perception of the utility of attitude through audio-visual media has a positive impact on consumer buying behavior. Also, Abernethy and Franke, (1996); Poels and Dewitte, (2006) had earlier shown that it improved advertising efficiency in terms of participants' attitudes toward the website food communication (advertisements) and purchase intention, and Herget et al, (2021) also noted that music in an advertisement can have a more positive effect on commercial, product, and brand evaluation, as well as on recall and purchase intentions. Following this logic, for website-based communication, the study hypothesizes that:

H1: Fast food website advertisements with audio-visual elements have a significant positive impact on customers' purchase intention.

Website's Relative Advantage and fast food purchase intention (RA-PI)

Relative advantage refers to the advantage that individuals perceive about the innovation when an innovation comes to life rather than its intellectual dimension (Yaprak et al., 2021). It is advantageous when it comes to life or deaf issues (Hashem & Tann, 2007). Yaprak, et al, (2021) state that Innovation is perceived with relative advantage (degree of an advantage over a precursor), complexity (difficulty perceived by the individual about the innovation), compatibility (consistency of the innovation with past and future), trialability (ease of the trial) and observability (the degree of innovation being transferred from individual to individual). In the present context, relative advantage refers to the perceptions of customers about the importance of purchasing online (Alhaimer, 2022). Japutra et al, (2022) state that customer perception of relative advantage positively influences the behavioral intentions toward a brand. The advent of COVID-19 has presented customers with the possibility of online transactions. This infers that the relative advantage of online purchasing has increased because of its role in protecting people from physical contact (Alhaimer, 2021). Taking the above into consideration, the study posits that:

H2: Perceived relative advantage of a fast food website has a significant positive effect on purchase intention.

Website's Time-saving Perception and fast food purchase intention (TSO-PI)

The use of the website can save time (Tanti et al., 2021). The time-saving deals with delayed and immediacy of service (Bagaïni et al., 2022; Vosburg & Robinson, 2022). Escobar-Rodríguez and Bonsón-Fernández, (2017) state that the time-saving nature of online shopping is a motivational factor. According to Gnanadhas and Sunitha, (2014), time savings can come from the reduction of costs of fuel to drive to shops, the number of options, and ease of access without long queues from anywhere. Ahmed, Ali, and Top (2021) describe time-saving as the reduction and absence of the need to hold in lengthy lines to get your desired product, buyers having access to very tiny details about the

product they desire to purchase resulting in further access to observe other customers' reviews and satisfaction rates on the particular product. Time-saving is one of the factors in purchase intention during the COVID pandemic (Hong et al., 2021). Gleaning from the above discussion, it can be hypothesized that:

H3: Fast food websites perceived as saving customers' time have a significant positive effect on their purchase intention.

Fast food website security and purchase intention (SECURITY-PI)

Security may be defined as defending the information of transactions and clients from internal and external fraud/ crook utilization (Dhingra et al., 2020). Security can be described as the extent to which shoppers consider that their online transactions are free from unauthorized access, use, change, and destruction (Chiemeke; Evwiekpaefe, 2011). Security feelings go hand in hand with perceptions of safety (Ylönen et al., 2022), of both data, physical harm, and loss (Deal & Sambasivam, 2022). It also goes together with online privacy concerns (Mgiba, 2021). It is also a known challenge for online transactions all over the world (Tarhini et al., 2015; Qalati et al., 2021). Tarhini et al. (2015) highlighted that security was the main reason why potential customers were scared to do business online. Hence, the perception of risk concerning internet security has been acknowledged as a concern for all users of internet technologies (Kabango & Asa, 2015). The need for the security and safety of information systems has been identified as a key factor in satisfying the needs of consumers (Valdez-Juárez et al., 2021). It stands to reason that business websites should provide information that highlights the privacy and security features of their websites. Further, Qalati, et al, (2021) and Valdez-Juarez et al, (2021) confirmed that a higher level of website security has a positive and significant effect on online consumer satisfaction. Merhi et al., (2019) also concluded that behavioural intention was influenced by perceived security, perceived privacy, trust, and habit of mobile banking users. In this regard, security must be ensured that online transactions are safe as well as protect consumers' privacy online retailers (Kumar & Dange, 2012). Thus, security is a major predictor of consumers' intention to shop online (Usman & Kumar, 2021). Security and privacy concerns are related to the fear of personal data misuse and hacking (Balta-Ozkan et al., 2013; Attié & Meyer-Waarden, 2022). Building from the literature review, the following hypothesis for fast food purchaser intention is posited:

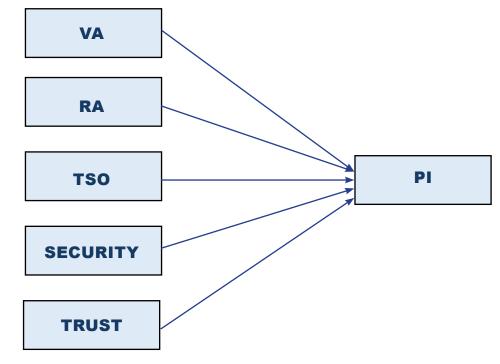
H4: Website security in a fast food website has a significant influence on fast food purchase intention

Trust in the fast food website features and the Intention to purchase (TRUST-PI).

Trust is the core of every human relationship and communication (Thagard, 2021) and a binding force in online shopping between buyer and seller transactions (Qalati et al., 2021; Khan et al., 2015). It comprises three main elements (predictability, reliability, and fairness) and is considered an economic calculation where the values are explored by the comparisons between the relationship, creating and sustaining with the actual costs of serving it (Yuen et al., 2018). To product recommendations on social networking sites such as Facebook, perceived ability, perceived benevolence/integrity, perceived critical mass, and trust in a website were four important antecedents of trust (Kim & Park, 2013). Customers may be reluctant to purchase online due to a lack of trust (Qalati et al., 2021). In the website context, Bauman and Bachmann (2017) affirm that online trust is the most crucial element of business strategy as it lessens perceived risk and creates positive word of mouth. Perceived trust is best defined as having certainty about an online store, having absolute certainty that the quality they advertise is the quality the consumer gets while he/ she purchases (Budur et al., 2019; Torlak et al., 2021). That is why all consumers have some levels of distrust in their minds about buying online (Winand & Pohl, 2000). There are many trust issues among consumers while online shopping, including the quality of the product, the faithfulness of the price, the delivery process, etc. Lastly, it was observed that trust was positively related to online purchase intentions (Ahmed et al., 2021). It can also be concluded when customers perceive a business website to be secure and free from risks, trust in online transactions with that business will also be enhanced. For the South African context, this study, therefore, hypothesizes that:

H5: Trusting a fast food website has a significant impact on purchase intention.

The above set of hypotheses can be summarized in the conceptual framework in Figure 1.



Source: From proposed hypotheses

FIGURE 1: POSITED RESEARCH MODEL

METHODOLOGY

To test the hypotheses, the researchers used the positivist approach as recommended by the literature (Washika et al., 2021; Park et al., 2021), because this approach is both observable and measurable (Washika et al., (2021). The targeted groups were both Gen Y (born in 1981-1995) and Gen Z (1995-2012) (Barhate & Dirani, 2022), the generations largely born at the beginning and the heart of technological advances (Mahmoud et al., 2022). The oldest among these groups is about 40 years old. The reason for targeting these groups was that they are educated (Nour et al, 2022), lavish with money (Saeeid & Azmi, 2019), and are accustomed to transacting online (Deka, 2018). The respondents were all based in a Johannesburg University in South Africa. They are assumed to be technology savvy, driven by technology (Rhoth-Cohen et al., 2022), and able to furnish the required responses to the questionnaire (Bhore & Pandita, 2022). This assumption is supported by other studies (Nguyen et al., 2022; Rhoth-Cohen et al., 2022). Sampling followed examples of recent studies that dealt with technology adoption and used the Non-probability approach (Casstro-Martin et al., 2022). The approach is also in line with studies that used theory (namely TAM) closely related to BRT. (Nasution & Azmin, A2018; Wulandari, 2020). The common elements between TAM and BRT are that they are all applied in the acceptance of technology.

Primary data was collected using a structured questionnaire (Bhore & Pandita, 2022). Each of the six variables was measured using five reflective items adapted from prior studies. Ariffin et al., (2018), and Oghazi et al., (2018) contributed a huge chunk of the construct indicators for the study. The latent constructs were measured using a 5-point Likert scale ranging from 1 = "strongly disagree" to 5 = "strongly agree") to record responses (Nkwo and Orji, 2021; Prasetyo et al., 2021).

Following standard COVID-19 protocols, online surveys, in the form of Google questionnaires, were used to collect the data (Singh & Sagar, 2021; Cleave, 2020; Menon & Muraleedharan, 2020). The data was transferred to an Excel spreadsheet and downloaded by the researcher for analysis purposes. The researchers targeted a sample size of 300 respondents but only achieved 202 fully completed questionnaires. This was considered acceptable to cater to both adequate statistical power (Hair & Alarmer, 2022) and SEM's minimum sample size requirements of 200 participants

(Hair et al., 2019). A proper statistical power ensures the satisfactory probability of detecting the effects of interest (independent and dependent variables) for the researchers (Baguley, 2004). Throughout the project, the researchers followed all known ethical requirements of informing the participants of the purpose of the study (Malik et al., 2017) and explaining how their privacy and anonymity would be protected (Mgiba &Chiliya, 202020). No data were collected to identify individual participants, and there were no incentives to encourage their participation. There were also, no reminders to complete the questionnaires (Saleh & Bista 2017). Lastly, the researchers obtained an ethical clearance certificate from a Johannesburg-based institution of higher learning in Johannesburg. The ethical clearance certificate protocol number is H21/05/41.

DATA ANALYSIS

This study applied structural equation modeling (SEM) for data analysis, due to its advantages. SEM is ideal for investigating the relationships among unobserved variables (Mueser et al. 2017). Using the SEM approach, analysis can include latent constructs while accounting for measurement errors in the estimation process (Ledermann & Kenny 2017), and, most importantly, it provides support for examining and validating hypotheses due to its ability to do away with bias and distortion (Avkiran 2018; Naor & Punj 2015). Amos version 25 was applied to analyse both the measurement and the structural models (Kim et al., 2018; Ringle, Wende & Becker 2015), following Gerber's two-step approach (Zhaoa, Xub & Wang 2019). Confirmatory factor analysis (CFA) and path analysis were performed simultaneously (Davari & Rezazadeh 2015). According to (Li et al, (2016 SEM is suitable for evaluating the measurement model's reliability and validity (how well the latent variables are measured by the observed variables). The survey data was analyzed in the following order: demographic information, measurement model accuracy assessment, model fitness tests, and hypotheses testing.

DEMOGRAPHIC INFORMATION DISCUSSIONS

For demographic information analysis, the researchers SPSS. The descriptive statistics are summarized in Table 1.

Information		Frequency	Percentage
Gender	Male	139	68.8
	Female	59	29.2
	Prefer not to say	4	2
Age	18-25	122	60.4
	26-35	36	17.8
	35 and older	44	21.8
Access to internet	Yes	201	99.5
	No	1	0.5

TABLE 1: DEMOGRAPHIC INFORMATION OF PARTICIPANTS

Source: Analysis results.

Please note: The age groups included in the analysis for Generations Y and Z have been given in the document. All the respondents fall within the required age groups.

From the table, the majority of the respondents were males at 68.8%. The female respondents accounted for 29% and "the preferred not to say" 2%. The profiles correspond well with the university population numbers of more males than females as reflected in the gender fact sheet of the South African Department of Higher Education and Training (dhet.org.za). For the age groupings, the majority of the participants were under Generation Z (18-25 years), followed by Generation Y (26-40+). Of those participants, about 99.5% had access to the internet and websites. Judging from the data collected using the online approach, the researchers concluded that all the respondents had some access to these communication technologies. A consumer would not be able to purchase goods online without the ability to access the internet.

ASSESSMENT OF THE MEASUREMENT/INNER MODEL

Before the assessment of the structural model, the inner model's accuracy had to be checked (Qalati et al., 2021), by assessing the reliability, validity of the model, and model fitness (Nhlabathi et al., 2021).

The reliability of a measuring instrument shows the extent to which this measurement can provide relatively no different results when repeated measurements are made on the same subject, as long as the aspects measured in the subject have not changed (Widohardhono et al., 2022). In line with sound academic practice, the reliability of the model, the item-to-total correlation coefficient (ITT), and Chronbach-alpha values were used (Uzun et al., 2022). ITT tests the correlation between any item with the total scores without that Item (Flom, 2022). If the ITT value is greater than 0.3, a good correlation is confirmed. Any item whose ITT value is below 0.3 should be removed (Silva, 2017). Using that logic, some items were discarded before the final model was confirmed. Also, to further confirm the reliability, the Cronbach-alpha should be greater than 0.6 (Hair et al., 2020; Nasution et al., 2021). The values for both ITT and the Chronbach-alpha in Table 2 above confirm the reliability of the measurement model.

Variable	Number of	Mean	Standard	Chronbach	Item to total	Item to total
	items		deviation	alpha		correlation
	3.70	3.70	0.94	0.81	0.68	0.75
Co ouritu	3.12	3.12	1.12	1	0.67	0.82
Security	3.45	3.45	089]	0.65	0.72
	3.97	3.97	0.99]	0.52	0.60
	4.94	4.94	0.65	0.62	0.24	0.44
	4.36	4.36	0.85]	0.30	0.47
Audio-visual	3.94	3.94	1.07]	0.41	0.49
	4.27	4.27	0.79]	0.60	0.80
	4.05	4.05	1.02]	0.36	0.42
	4.36	4.36	0.73	0.74	0.48	0.61
Relative	3.50	3.50	1.03]	0.53	0.61
	3.71	3.71	0.99]	0.56	0.63
advantage	3.82	3.82	0.99]	0.49	0.53
	4.45	4.45	0.65	1	0.48	0.64
	4.17	4.17	0.84	0.81	0.63	0.70
Time equine	3.99	3.99	0.88]	0.54	0.64
Time-saving orientaTION	4.04	4.04	0.86]	0.67	0.75
	4.31	4.31	0.82]	0.54	0.63
	4.17	4.17	0.99	1	0.58	0.64
	4.17	4.17	0.75	0.87	0.46	0.47
	4.42	4.42	0.68]	0.60	0.61
	4.51	4.51	0.67]	0.52	0.53
Dunakasa	3.80	3.80	1.02]	0.50	0.53
Purchase - intention -	3.80	3.80	0.96]	0.53	0.53
	4.22	4.22	0.79]	0.61	0.61
	4.19	4.19	0.75]	0.72	0.79
	3.98	3.98	0.82]	0.67	0.70
ĺ	4.15	4.15	0.78]	0.64	0.74

TABLE 2: RELIABILITY AND VALIDITY ANALYSIS RESULTS

Source: From analysis results

Measuring the validity of the instrument is another requirement for measurement model analysis (Mohajan, 2017). The validity of the model deals with the extent to which the instrument measures what it intends to measure (Mishra et al., 2022). For the present study, both the convergent and discriminant validities were checked. Towards that end, factor loadings (to measure convergent validity) and the correlation matrix (to measure discriminant validity) were used. Factor loadings for the study are represented in Table 2. Factor loadings display the relationship between the indicator variables with their construct (Anderson, 1987). Higher factor loading implies a strong relationship between them (Frye et al., 2020). According to Cho and Sagynov (2015), and Gabe and Jaime (2022) factor loadings of 0.5 are acceptable. The correlation matrix results are displayed in Table 3. The correlation matrix displays the distinctiveness of each construct, which can be confirmed by checking whether each indicator variable uniquely loads on only one construct (Voorhees et al., 2016). Discriminant validity was confirmed because the values obtained on the interconstruct correlation values were below 0.90 (Henseler et al., 2015). According to Cheung, Cooper-Thomas, Lau, and Wang, (2023), the inter-correlation cutoff value to confirm discriminant validity is 0.9.

	VA	RA	TSO	SECURITY	TRUST	PI
VA	1.00					
RA	0.52	1.00				
TSO	0.403	0.752	1.00			
SECURITY	-0.69	0.345	0.278	1.00		
TRUST	0.176	0.435	0.246	0.796	1.00	
PI	0.588	0.663	0.0.579	0.286	0.16	1.00

TABLE 3: INTER-CONSTRUCT CORRELATION MATRIX

Source: Analysis results

MODEL FITNESS TEST RESULTS

Model fitness indices are necessary to judge the adequacy of the hypothesized model (Knekta et al., 2019). In turn, adequacy can be assumed when the data collected supports the hypothesized model (Tabachnic & Fidell, 2013). It can be tested using different indicators (Melovic et al., 2021). To examine the validity of the questionnaire (Ali & Aziz, 2022). Van Laar and Braeken (2022) recommend the use of Chi-squared, CFI, and RMSEA.

All the analysis figures fell within the required threshold as shown in Table 4. It was only after confirming the model fitness that the structural model analysis was undertaken.

TABLE 4: GOODNESS OF FIT INDICES

Indices	Threshold	Current study value	Decision
Chi-square	Less than 3	1.830	Acceptable
CFI	0.8	0.8	Acceptable
RMSEA	0.08	0.064	Acceptable

Source: Analysis results

STRUCTURAL MODEL ANALYSIS RESULTS

Bootstrapping was performed to test the hypotheses and to check the statistical significance of the standardized regression path coefficients. Literature recommended t-values above 1.96 for support for the hypothesis with a p-value of 0.05 (Ali & Aziz, 2022; Gefen et al., 2000; Ayimbila & Pappoe, 2022). The study's outcomes are displayed in Table 5.

Relationship	Hypotheses	Path coefficient	P-value	Decision
VA-PI	H1	0.145	**	Supported and significant
RA-PI	H2	0.163	**	Supported and significant
TSO-PI	H3	0.245	**	Supported and significant
SECURITY-PI	H4	0.254	**	Supported and significant
TRUST-PI	H5	0.560	**	Supported and significant

TABLE 5: STRUCTURAL EQUATION ANALYSIS RESULTS

Source: Analysis results, for 0.05 significant level.

Positive values of the standardized regression coefficients suggest a positive relationship between the observed factors (Knittel & Ozaltun, 2020). The positive correlation coefficients imply that all the independent variables move together with PI. Further, the differences in regression coefficients emphasize that the impacts of the independent construct on PI are not the same (Knittel & Ozaltun.2020), and the higher the path coefficient values, the greater the impact of the factor from which the arrow moves on the factor to which the arrow goes (Melovic et al., 2021).

DISCUSSION

Earlier studies on fast food have not attempted to isolate website characteristics that deal specifically with FF purchase decisions from developing countries' perspectives (Hanaysha, 2022; Chang & Su, 2022; Hossny, 2022). The majority of these studies have been conducted mostly from a developed economies perspective (Hanaysha, 2022; Murillo et al., 2022; Chang & Su, 2022; Hossny, 2022). Consequently, enablers of website-based purchase intentions in developing countries' context are relatively unexplored in literature. As a result, for these economies, academics and fast food business practitioners have been unable to thoroughly conceptualize the factors that encourage the adoption of website technology for businesses. The present study aimed at conceptualizing the relationship between specific factors with customers' purchase decisions in the South African context. Informed by related literature, factors of VA, TA, TSO, SECURITY, and Trust (TRUST) were identified as relevant website traits that impact customers' PI, and five hypotheses were posited (H1, H2, H3, H4, and H5). The hypotheses proposed that all these independent variables are significantly and positively related to online purchase intention. From the quantitative analysis, all five website characteristics were confirmed to be determinants of website-induced fast food PI. These outcomes are all in line with recent earlier studies as a few examples will illustrate.

On the time-saving nature of a fast food website and purchase intention, people would be more inclined to want to purchase from organizations that create time-saving opportunities in addition to them being secure (Pallathadka & Pallathadka, 2022). Also, many other studies confirm the same (Xiong, 2022; Alzoubi et al., 2022).

The Audio-visual nature of fast food websites and purchase intention is also in line with Pilloi, Kim, and Haldorai, (2022)'s conclusion that website audio-visuals enhance website features. This can be explained by its' nature of combining visual aesthetics and semantic information, which has been shown to result in positive customer perception (Alcaraz et al., (2022). This implies that to stimulate customers' fast food purchase intention, company websites should combine visual aesthetics and semantic information. For business practitioners, the layout of their online advertisements websites should provide both succinct product functionality such as health attributes as well as attractive visuals such as good colour mix in containers and store environment. Environment and packaging with high arousal value (Vieira, 2010). Colourful can also act as product or business differentiators (Labrecque & Milne, 2013).

On the relationship between fast food website security and Risk with purchase intention, it is generally accepted that people are concerned about technology's ability to gather sensitive personal data and the possibility of losing control over it (Tran & Nguyen, 2022). When security is perceived as lacking in any prompting for specific behaviours, feelings of the indeterminacy on potential consequences of behavior and eventual failure and dissatisfaction with those results are heightened (Rehman et al., 2020; Farzi et al., 2022; Rehman et al., 2020). These risk perceptions are

even more important for online purchase decisions because, in virtual environments, consumers can't test products physically (Rehman et al., 2020). Both Lin et al, (2020), and Tran and Nguyen (2022) conclude that security and privacy build up trust in online transactions and produce a positive effect on customers' buying decisions.

On the relationship between Trust in fast food websites and purchase intention, when people perceived a website as offering a relative advantage over others, it can naturally lead to feelings of trust (Jadil et al, 2022); Hsu Y Hsu (2014), trusting belief is viewed as the individual's perceptions of online vendor attributes, which are the honesty, integrity, and benevolence of e-retailers. The concept of trust as an attitude can be referred to as positive or negative feelings toward online sellers (Kim, 2012). Finally, Eastlick and Lotz (2011) conceptualized online trusting intentions towards the website as the consumer's willingness to rely on and depend on an online retailer; Several researchers in online shopping examined numerous antecedents of online trust (Agag & El-Masry, 2016; Al-Debei et al., 2015; Hsu & Hsu, 2014; Lim, 2015). For example, one such study that took place in Taiwan found security and privacy to have an important role in predicting trust toward using e-commerce platforms (Hsu & Hsu, 2014). Additionally, Al-Debei et al. (2015) provided useful insights by indicating that online shopping trust was enhanced by electronic word of mouth. Moreover, a study in Malaysia reported that experience in electronic shopping has a considerable effect on consumers' trust perceptions (Agag & El-Masry (2016b; Jadil et al., 2022).

On the Relative advantage of a website offering and the PI, it can be safely concluded there would be many aspects of websites that give a business a competitive edge over its competitors. Al-Abbadi, (2022) and Lim et al, (2022) agree that websites offer relative advantages to businesses. The advantages can flow from many other factors such as those identified in the present study because websites present mental images of food items (Balasudarsun et al., 2022).

IMPLICATIONS OF THE STUDY AND CONCLUDING REMARKS

This study was the first attempt to understand factors that motivate consumers to use website technology in the fast food purchase decision for a developing country like South Africa. It contributes to the extant marketing literature in several ways. First, most of the prior studies in fast food marketing on consumer intention do not specifically isolate relevant website characteristics to fast food businesses in a developing economy context. They, therefore, provide little insight into the reasons for the customer's intention to purchase fast food and to diffuse their brand experience among peers. Building on the BRT framework, the study has proposed a model that links website features and consumers' purchase intention. In so doing, the study enriches the existing collections of website characteristics and thus extends the application boundaries of the BRT to the fast food sector. It, therefore, opens up new avenues for possible qualitative studies that would further interrogate why these factors work in improving their purchase intentions. The study can also be replicated in other developing economies' contexts. For management practitioners, there are positive offshoots as well. Based on the study findings, a business should strive to enact convenient protocols and procedures of payment that are safe and secure (Ali & Aziz, 2022; Farzin et al., 2022). Fast food managers stand to benefit from streamlined issues that need to be in place when using website technology. This should go a long way towards limiting their technology expenditure budgets.

LIMITATIONS, FUTURE SCOPE, AND CONCLUDING REMARKS

As a result of the inclusion of generations Y and Z, and the exclusion of other population groups in this study, future research may include investigations to better understand the similarities and disparities between the perspectives of the various South African generational groups. To further understand the model and increase the quality and reliability of the results, future research could incorporate a qualitative component into the framework described in this paper. Similarly, the other industries can be integrated into the proposed framework and compared before the outcomes can be generalized.

ACKNOWLEDGMENTS

This research has been conducted at the University of the Witwatersrand with no independent funding. The authors are, therefore, grateful to the University for providing library facilities to conclude the work.

REFERENCES

- Abernethy, A.M. and Franke, G.R., 1996. The information content of advertising: A meta-analysis. *Journal of advertising*, 25(2), pp.1-17.
- Agag, G.M & El-Masry A.A. 2016. Understanding consumer intention to participate in online travel community and effects on consumer intention to purchase travel online and WOM: An integration of innovation diffusion theory and TAM with trust Computers in Human Behavior, 60 (2016), pp. 97-111,
- Ahmed, S.Y., Ali, B.J. and Top, C., 2021. Understanding the impact of trust, perceived risk, and perceived technology on the online shopping intentions: case study in Kurdistan. Understanding the Impact of Trust, Perceived Risk, and Perceived Technology on the Online Shopping Intentions: Case Study in Kurdistan Region of Iraq. Journal of Contemporary Issues in Business and Government, 27(3), pp.2136-2153.
- Ahmed, T.A.A., and Shaker, E.S., 2021. Website evaluation of travel agencies class A in Saudi Arabia and Egypt Using extended version of internet commerce adoption model: A comparative study. *International Journal of Economics and Management Engineering*, *15*(4), pp.453-461.
- Akbay, C., Tiryaki, G.Y. and Gul, A., 2007. Consumer characteristics influencing fast food consumption in Turkey. *Food control*, 18(8), pp.904-913.
- Akgül, Y., 2021. Accessibility, usability, quality performance, and readability evaluation of university websites of Turkey: a comparative study of state and private universities. *Universal Access in the Information Society*, 20(1), pp.157-170.
- Akpan, I.J., Udoh, E.A.P. and Adebisi, B., 2022. Small business awareness and adoption of state-of-the-art technologies in emerging and developing markets, and lessons from the COVID-19 pandemic. *Journal of Small Business & Entrepreneurship*, 34(2), pp.123-140.
- Al-Abbadi, L., Bader, D., Mohammad, A., Al-Quran, A., Aldaihani, F., Al-Hawary, S. and Alathamneh, F., 2022. The effect of online consumer reviews on purchasing intention through product mental image. *International Journal of Data and Network Science*, 6(4), pp.1519-1530.
- Alcaraz, A.G., Balmori, G.R.C., Ricalde, J.D.C. and Pantoja, E., 2022. A Study on Utilizing Social Media Advertising through "Instagram Aesthetics" to Drive Purchase Intention. *Journal of Business and Management Studies*, 4(1), pp.167-178.
- Al-Debei, M.M. Akroush, M.N. Ashouri, M.I. 2015. Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web qualityInternet Research, 25 (5) (2015), pp. 707-733, <u>10.1108/IntR-05-</u> <u>2014-0146</u>
- Al-Ghamdi, A.A., Al-Ghamdi, M.S., Ahmed, A.M., Mohamed, A.S.A., Shaker, G.H., Ansari, M.J., Dorrah, M.A., Khan, K.A. and Ayaad, T.H., 2021. Immune investigation of the honeybee Apis mellifera jemenitica broods: A step toward production of a bee-derived antibiotic against the American foulbrood. *Saudi journal of biological sciences*, 28(3), pp.1528-1538.
- Alhaimer, R.S., 2021. The Role of Social Media in the Innovation and Performance of Kuwaiti Enterprises in the Food Sector. *Journal of Theoretical and Applied Electronic Commerce Research*, *16*(6), pp.1960-1972.
- Ali, U.A. and Aziz, A., 2022. The Moderating Impact of Perceived Risk on the Relationship of Website Experience and Online Purchase Intention. *Pakistan Journal of Humanities and Social Sciences*, *10*(2), pp.514-526.

- Ali, U.A. and Aziz, A., 2022. The Moderating Impact of Perceived Risk on the Relationship of Website Experience and Online Purchase Intention. *Pakistan Journal of Humanities and Social Sciences*, *10*(2), pp.514-526.
- Almousa, M., 2011. Perceived risk in apparel online shopping: a multi-dimensional perspective. *Canadian Social Science*, 7(2), pp.23-31.
- Alshurideh, M., Kurdi, B., Alzoubi, H., Obeidat, B., Hamadneh, S. and Ahmad, A., 2022. The influence of supply chain partners' integrations on organizational performance: The moderating role of trust. *Uncertain Supply Chain Management*, 10(4), pp.1191-1202.
- Alzoubi, H., Alshurideh, M., Kurdi, B., Alhyasat, K. and Ghazal, T., 2022. The effect of e-payment and online shopping on sales growth: Evidence from banking industry. *International Journal of Data and Network Science*, 6(4), pp.1369-1380.
- Alzoubi, H., Alshurideh, M., Kurdi, B., Alhyasat, K, and Ghazal, T., 2022. The effect of e-payment and online shopping on sales growth: Evidence from banking industry. *International Journal of Data and Network Science*, 6(4), pp.1369-1380.
- Ameen, N., Tarhini, A., Reppel, A. and Anand, A., 2021. Customer experiences in the age of artificial intelligence. *Computers in Human Behavior*, *114*, p.106548.
- Andersen, J C. 1987. An Approach for Confirmatory Measurement and Structural Equation Modeling of Organizational Properties.
- Ariff, M.S.M., Sylvester, M., Zakuan, N., Ismail, K. and Ali, K.M., 2014, June. Consumer perceived risk, attitude and online shopping behaviour; empirical evidence from Malaysia. In *IOP Conference Series: Materials Science and Engineering* (Vol. 58, No. 1, p. 012007). IOP Publishing.
- Ariffin, S.K., Aun, T.L. and Salamzadeh, Y., 2018. How personal beliefs influence consumer attitude towards online advertising in Malaysia: To trust or not to trust? *Global Business & Management Research*, *10*(1).
- Attié, E. and Meyer-Waarden, L., 2022. The acceptance and usage of smart connected objects according to adoption stages: an enhanced technology acceptance model integrating the diffusion of innovation, uses and gratification and privacy calculus theories." *Technological Forecasting and Social Change* 176 (2022): 121485.
- Avkiran, N.K. and Ringle, C.M. eds., 2018. *Partial least squares structural equation modeling: Recent advances in banking and finance* (Vol. 239). Cham, Switzerland: Springer.
- Ayimbila, E.A. and Pappoe, A.N.M., 2022. Evaluating the Effect of Multimodal Instructional Approach on Students' Academic Achievement in Classification of Living Organisms. *American Journal of Educational Research*, *10*(3), pp.141-148.
- Bagaïni, A., Liu, Y., Bajrami, A., Son, G., Tisdall, L. and Mata, R., 2022. Age Differences in Economic Preferences: Cumulative meta-analyses of risk, time, and social preferences.
- Baguley, T., 2004. Understanding statistical power in the context of applied research. *Applied ergonomics*, *35*(2), pp.73-80.
- Balasudarsun, N.L., Sathish, M., Venkateswaran, P.S., Byloppilly, R., Devesh, S. and Naved, M., 2022. Predicting Consumers' Online Grocery Purchase Intention Within Middle-Class Families. *Webology*, 19(1).
- Balta-Ozkan, N., Davidson, R., Bicket, M. and Whitmarsh, L., 2013. Social barriers to the adoption of smart homes. *Energy Policy*, 63, pp.363-374.
- Barhate, B. and Dirani, K.M., 2022. Career aspirations of generation Z: a systematic literature review. *European Journal of Training and Development*, 46(1/2), pp.139-157.
- Bauman, A. and Bachmann, R., 2017. Online consumer trust: Trends in research. *Journal of technology management & innovation*, *12*(2), pp.68-79.

- Bergeron, A., Décary-Hétu, D., Giommoni, L. and Villeneuve-Dubuc, M.P., 2022. The success rate of online illicit drug transactions during a global pandemic. *International Journal of Drug Policy*, 99, p.103452.
- Bhore, M. and Pandita, D., 2022, May. An Exploratory Study of The Gen Z and E Generation in the Digital Era for the Modern Business Environment. In 2022 7th International Conference on Business and Industrial Research (ICBIR) (pp. 406-410). IEEE.
- Boardman, R. and Mccormick, H. (2021). Attention and behaviour on fashion retail websites: an eye-tracking study. *Information Technology & People*.
- Budur, T., Faraj, K. M., & Karim, L. A. (2019). Benchmarking operations strategies via hybrid model: A case study of café-restaurant sector, Amozonia Investiga, 8, 842–854.
- Carlos K S, deJager L S & Begley, T H. (2021). Determination of phthalate concentrations in paper-based fast food packaging available on the U.S. market.
- Castro-Martín, L., del Mar Rueda, M. and Ferri-García, R., 2022. Combining Statistical Matching and Propensity Score Adjustment for inference from non-probability surveys. *Journal of Computational and Applied Mathematics*, *404*, p.113414.
- Chang, H.H. and Su, J.W., 2022. Sustainable consumption in Taiwan retailing: The impact of product features and price promotion on purchase behaviors toward expiring products. *Food Quality and Preference*, *96*, p.104452.
- Chang, K.C., Hsu, Y.T., Hsu, C.L. and Sung, Y.K., 2019. Effect of tangibilization cues on consumer purchase intention in the social media context: Regulatory focus perspective and the moderating role of perceived trust. *Telematics and Informatics*, *44*, p.101265.
- Chang, W.H. Chih, D.K. Liou, Y.T. Yang The mediation of cognitive attitude for online shopping Information Technology & People, 29 (2016), pp. 618-646, <u>10.1108/ITP-08-2014-0172</u>
- Chelvaruyan & Hao, 2022
- Chen, C.C., Chang, C.H. and Hsiao, K.L., 2022. Exploring the factors of using mobile ticketing applications: Perspectives from innovation resistance theory. *Journal of Retailing and Consumer Services*, *67*, p.102974.
- Chen, J.L. and Panyaruang, C., 2021. Attitudes of Young Consumers in Chiang Mai, Thailand toward YouTube Online Video and Audio Advertising. *Advances in Management and Applied Economics*, *11*(5), pp.73-86.
- Cheung, G.W., Cooper-Thomas, H.D., Lau, R.S. and Wang, L.C., 2023. Reporting reliability, convergent and discriminant validity with structural equation modeling: A review and best-practice recommendations. *Asia Pacific Journal of Management*, pp.1-39.
- Chiemeke, S.C. and Evwiekpaefe, A.E., 2011. A conceptual framework of a modified unified theory of acceptance and use of technology (UTAUT) Model with Nigerian factors in E-commerce adoption. *Educational Research*, *2*(12), pp.1719-1726.
- Cho, Y.C. and Sagynov, E., 2015. Exploring factors that affect usefulness, ease of use, trust, and purchase intention in the online environment. *International journal of management & information systems*, *19*(1), pp.21-36.
- Claudy, M.C., Aquino, K. and Graso, M., 2022. Artificial Intelligence Can't Be Charmed: The Effects of Impartiality on Laypeople's Algorithmic Preferences. *Frontiers in Psychology*, *13*.
- Cleave, J. and Geijsman, J., 2020. LibraryCraft–How the COVID-19 pandemic led to the growth of the WA libraries' public Minecraft server. *Digital Library Perspectives*, *36*(4), pp.377-388.
- Coffey, M.J. and Coffey, C.E., 2022. The emerging story of emerging technologies in neuropsychiatry. *Dialogues in clinical neuroscience*.
- Demir A, Shawkat S, Majeed BN, Budur T. 2019. Fuzzy AHP and VIKOR to select best location for bank investment: case study in Kurdistan Region of Iraq. In Effective Investments on Capital Markets, Tarczyn'sk W, Nermend K (eds). Springer: Cham; 485-510.

- Dhingra, S., Gupta, S. and Bhatt, R., 2020. A study of relationship among service quality of E-commerce websites, customer satisfaction, and purchase intention. *International Journal of E-Business Research (IJEBR)*, *16*(3), pp.42-59.
- Dhir, A., Koshta, N., Goyal, R.K., Sakashita, M. and Almotairi, M., 2021. Behavioral reasoning theory (BRT) perspectives on E-waste recycling and management. *Journal of Cleaner Production*, 280, p.124269.
- Dwidienawati, D. and Gandasari, D., 2018. Understanding Indonesia's generation Z. *International Journal of Engineering & Technology*, 7(3), pp.245-253.
- Eastlick, M.A & Lotz, S, 2011. Cognitive and institutional predictors of initial trust toward an online retailer
- Ehsan, U., 2012. Factors important for the selection of fast food restaurants: an empirical study across three cities of Pakistan. *British Food Journal*, *114*(9), pp.1251-1264.
- Escobar-Rodríguez, T. and Bonsón-Fernández, R., 2017. Analysing online purchase intention in Spain: fashion e-commerce. *Information Systems and e-Business Management*, *15*(3), pp.599-622.
- Fagan, M.H., Neill, S. and Wooldridge, B.R., 2008. Exploring the intention to use computers: An empirical investigation of the role of intrinsic motivation, extrinsic motivation, and perceived ease of use. *Journal of Computer Information Systems*, *48*(3), pp.31-37.
- Fernández-Caramés, T.M., Froiz-Míguez, I., Blanco-Novoa, O. and Fraga-Lamas, P., 2019. Enabling the internet of mobile crowdsourcing health things: A mobile fog computing, blockchain and IoT based continuous glucose monitoring system for diabetes mellitus research and care. *Sensors*, *19*(15), p.3319.
- Fihartini, Y., Helmi, R.A., Hassan, M. and Oesman, Y.M., Online retailers' ethics and its effect on repurchase intention: The mediating role of perceived risk. *Cogent Business & Management*, *9*(1), pp.1-21.
- Flom, P. 2022. How to Calculate the Item Total & Correlation Coefficients
- Frye, W.D., Kang, S., Huh, C. and Lee, M.J.M., 2020. What factors influence Generation Y's employee retention in the hospitality industry?: An internal marketing approach. *International Journal of Hospitality Management*, 85, p.102352.
- Gabe, K.T. and Jaime, P.C., 2022. Convergent validity and invariance analysis of a scale to measure adherence to eating practices recommended by the Dietary Guidelines for the Brazilian Population. *Revista Brasileira de Epidemiologia*, 25.
- Floyd, C.G. and Grubbs, J.B., 2022. Context matters: How religion and morality shape pornography use effects. *Current Sexual Health Reports*, pp.1-17.
- Gefen, D., Straub, D. and Boudreau, M.C., 2000. Structural equation modeling and regression: Guidelines for research practice. *Communications of the association for information systems*, *4*(1), p.7.
- Ghandour, A., 2015. Ecommerce website value model for SMEs. *International Journal of Electronic Commerce Studies*, 6(2), pp.203-222.
- Ghesmati, S., Fdhila, W. and Weippl, E., 2022. User-Perceived Privacy in Blockchain. Cryptology ePrint Archive.
- Gnanadhas & Sunitha, (2014): Sunitha, C.K. and Gnanadhas, E., 2014. Online shopping-an overview. *B-DIGEST*, *6*, pp.16-22.
- Guru, S., Nenavani, J., Patel, V. and Bhatt, N., 2020. Ranking of perceived risks in online shopping. *Decision*, 47(2), pp.137-152.
- Hanaysha, J.R., 2022. Impact of social media marketing features on consumer's purchase decision in the fastfood industry: Brand trust as a mediator. *International Journal of Information Management Data Insights*, *2*(2), p.100102.

- Hanaysha, J.R., 2022. Impact of social media marketing features on consumer's purchase decision in the fastfood industry: Brand trust as a mediator. *International Journal of Information Management Data Insights*, 2(2), p.100102.
- Hashem, G. and Tann, J., 2007. The adoption of ISO 9000 standards within the Egyptian context: a diffusion of innovation approach. *Total Quality Management*, *18*(6), pp.631-652
- Henseler, J., Ringle, C.M. and Sarstedt, M., 2015. A new criterion for assessing discriminant validity in variancebased structural equation modeling. *Journal of the academy of marketing science*, *43*(1), pp.115-135.
- Herget, A.K., Breves, P. and Schramm, H., 2022. The influence of different levels of musical fit on the efficiency of audio-visual advertising. *Musicae Scientiae*, *26*(1), pp.3-23.
- Hong, C., Choi, H.H., Choi, E.K.C. and Joung, H.W.D., 2021. Factors affecting customer intention to use online food delivery services before and during the COVID-19 pandemic. *Journal of Hospitality and Tourism Management*, 48, pp.509-518.
- Hossny, E.K., 2022. Studying nursing activities in inpatient units: a road to sustainability for hospitals. *BMC nursing*, *21*(1), pp.1-11.
- Hsu, M.H., Chuang, L.W. and Hsu, C.S., 2014. Understanding online shopping intention: the roles of four types of trust and their antecedents. *Internet research*. 24, pp. 332-352, <u>10.1108/IntR-01-2013-0007</u>
- Hung, Y.T. and Cant, M.C., 2017. Is information quality on a shopping website a deciding factor for South African consumers? *Journal of business and retail management research*, *11*(4).
- Hung, Chenn & Huang, 2014
- Huseien, G.F. and Shah, K.W., 2022. A review on 5G technology for smart energy management and smart buildings in Singapore. *Energy and AI*, 7, p.100116.
- Hussain, T., Wang, W., Bouaynaya, N., Fathallah-Shayk, H. and Mihaylova, L., 2022, May. Deep learning for audiovisual emotion recognition. In *Proceedings of the 25th International Conference on Information Fusion (Fusion 2022)*. Institute of Electrical and Electronics Engineers.
- International Conference on Industrial Engineering and Operations Management, Kuala Lumpur, Malaysia, 8–10 March 2016;
- International Journal of Retail & Distribution Management, 39 (2011), pp. 234-255, 10.1108/09590551111117527
- Irshaidat, R., 2022. Interpretivism vs. positivism in political marketing research. *Journal of Political Marketing*, 21(2), pp.126-160.
- Irshaidat, S., Serhan, H.A., Tahir, M.J., Jabbar, A. and Ullah, I., 2022. COVID-19 outbreaks in prisons. *Infection Control & Hospital Epidemiology*, *43*(10), pp.1524-1525.
- Jadil, Y., Rana, N.P. and Dwivedi, Y.K., 2022. Understanding the drivers of online trust and intention to buy on a website: An emerging market perspective. *International Journal of Information Management Data Insights*, *2*(1), p.100065.
- Japutra, A., Molinillo, S., Utami, A.F. and Ekaputra, I.A., 2022. Exploring the effect of relative advantage and challenge on customer engagement behavior with mobile commerce applications. *Telematics and Informatics*, p.101841.
- Jha, A., Kapoor, M., Kaul, K. and Srivastava, K., 2022. Demystifying the influence of CSR perception on the purchase intention of Generation Z in fast food industry. *LBS Journal of Management & Research*, (ahead-of-print).
- Kabango, C.M. and Asa, A.R., 2015. Factors influencing e-commerce development: Implications for the developing countries. *International Journal of Innovation and Economic Development*, 1(1), pp.64-72.

- Kalia, P. and Paul, J., 2021. E-service quality and e-retailers: Attribute-based multi-dimensional scaling. *Computers in Human Behavior*, *115*, p.106608.
- Kanani, R. and Glavee-Geo, R., 2021. Breaking the uncertainty barrier in social commerce: the relevance of seller and customer-based signals. *Electronic Commerce Research and Applications*, *48*, p.101059.
- Kempen, E., & Tobias-Mamina, R.J. (2022) Applying behavioral reasoning theory to South African female consumers' emerging apparel-shopping behavior during COVID-19, Journal of Global Fashion Marketing, 13:3, 221-237, DOI: <u>10.1080/20932685.2022.2033632</u>,
- Khalid, H., Lodhi, R.N. and Mahmood, Z., 2019. Exploring inside the box: a cross-cultural examination of stimuli affecting fast food addiction. *British Food Journal*.
- Khan, F., Rathnayaka, S. and Ahmed, S., 2015. Methods and models in process safety and risk management: Past, present and future. *Process safety and environmental protection*, *98*, pp.116-147.
- Kian, T.P., Loong, A.C.W. and Fong, S.W.L., 2018. Customer purchase intention on online grocery shopping. International Journal of Academic Research in Business and Social Sciences, 8(12), pp.1579-1595.
- Kidane, T.T. and Sharma, R.R.K., 2016, March. Factors Affecting Consumers' purchasing Decision through ECommerce. In Proceedings of the 2016 International Conference on Industrial Engineering and Operations Management Kuala Lumpur, Malaysia (Vol. 8, No. 10, pp. 159-165).
- Kim, S. and Park, H., 2013. Effects of various characteristics of social commerce (s-commerce) on consumers' trust and trust performance. *International Journal of Information Management*, 33(2), pp.318-332.
- Knekta, E., Runyon, C. and Eddy, S., 2019. One size doesn't fit all: Using factor analysis to gather validity evidence when using surveys in your research. *CBE—Life Sciences Education*, *18*(1), p.rm1.
- Knittel, C.R. and Ozaltun, B., 2020. *What does and does not correlate with COVID-19 death rates* (No. w27391). National Bureau of Economic Research.
- Koay, K.Y., 2018. Understanding consumers' purchase intention towards counterfeit luxury goods: An integrated model of neutralisation techniques and perceived risk theory. *Asia Pacific Journal of Marketing and Logistics*.
- Kotler, P., Armstrong, G., Gay, M.G.M. and Cantú, R.G.C., 2017. Fundamentos de marketing.
- Kumar, D. and Dange, U., 2012. A study of factors affecting online buying behavior: A conceptual model. *Ujwala, A Study of Factors Affecting Online Buying Behavior: A Conceptual Model (August 25, 2012).*
- Kumar, V. and Pansari, A., 2016. Competitive advantage through engagement. *Journal of marketing research*, *53*(4), pp.497-514.
- Kyriazos, T.A., 2018. Applied psychometrics: sample size and sample power considerations in factor analysis (EFA, CFA) and SEM in general. *Psychology*, *9*(08), p.2207.
- Lathabhavan, R. and Padhy, P.C., 2022. Role of fear of COVID-19 in the relationship of problematic internet use and stress: A retrospective cohort study among Gen X, Y and Z. *Asian Journal of Psychiatry*, 67, p.102937.
- Laukkanen, T., Xi, N., Hallikainen, H., Ruusunen, N. and Hamari, J., 2022. Virtual technologies in supporting sustainable consumption: From a single-sensory stimulus to a multi-sensory experience. *International Journal of Information Management*, 63, p.102455.
- Labrecque, L. I., & Milne, G. R. (2013). To be or not to be different: Exploration of norms and benefits of color differentiation in the marketplace. Marketing Letters, 24(2), p.165–176.
- Leyva-Hernández, S.N., González-Rosales, V.M., Galván-Mendoza, O. and Toledo-López, A., 2023. Main Factors that Explain Organic Food Purchase Intention. *Innovar: Revista de ciencias administrativas y sociales*, 33(87), pp.93-108.
- Lim, W.M. 2015. Antecedents and consequences of e-shopping: An integrated model Internet Research, 25 (2015), pp. 184-217, <u>10.1108/IntR-11-2013-0247</u>.

- Lim, X.J., Cheah, J.H., Morrison, A.M., Ng, S.I. and Wang, S., 2022. Travel app shopping on smartphones: understanding the success factors influencing in-app travel purchase intentions. *Tourism Review*.
- Louw, C. and Nieuwenhuizen, C., 2019, January. Online, community-driven E-commerce platforms and the rise of lifestyle commerce: A conceptual study. In *Seventh annual winter global business conference* (Vol. 28).
- M.M. Al-Debei, M.N. Akroush, M.I. AshouriConsumer attitudes towards online shopping Internet Res., 25 (5) (2015), pp. 707-733
- Mahapatra, B. and Irfan, M., 2021. Asymmetric impacts of energy efficiency on carbon emissions: A comparative analysis between developed and developing economies. *Energy*, 227, p.120485.
- Mahmoud, A.B., Ball, J., Rubin, D., Fuxman, L., Mohr, I., Hack-Polay, D., Grigoriou, N. and Wakibi, A., 2022. Pandemic pains to Instagram gains! COVID-19 perceptions effects on behaviours towards fashion brands on Instagram in sub-Saharan Africa: tech-native vs non-native generations. *Journal of Marketing Communications*, pp.1-25.
- Malik, A., Suresh, S. and Sharma, S. (2017). Factors influencing consumers' attitude towards adoption and continuous use of mobile applications: a conceptual model. *Procedia computer science*, 122, 106-113.
- Mariani, M.M., Perez-Vega, R. and Wirtz, J., 2022. Al in marketing, consumer research and psychology: A systematic literature review and research agenda. *Psychology & Marketing*, 39(4), pp.755-776.
- Meade, M.J. and Dreyer, C.W., 2021. An assessment of the treatment information contained within the websites of direct-to-consumer orthodontic aligner providers. *Australian Dental Journal*, 66(1), pp.77-84.
- Melović, B., Šehović, D., Karadžić, V., Dabić, M. and Ćirović, D., 2021. Determinants of Millennials' behavior in online shopping–Implications on consumers' satisfaction and e-business development. *Technology in society*, 65, p.101561.
- Menon, V. and Muraleedharan, A., 2020. Internet-based surveys: relevance, methodological considerations and troubleshooting strategies. *General Psychiatry*, *33*(5).
- Merhi, M., Hone, K. and Tarhini, A., 2019. A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. *Technology in Society*, *59*, p.101151.
- Mgiba, F.M., 2021. The fourth industrial revolution, loyalty intentions and the mediating roles of reputation and previsit experiences for the Vilakazi street precinct in Soweto. *Communitas*, 26, pp.124-151.
- Mohajan, H.K., 2017. Two criteria for good measurements in research: Validity and reliability. *Annals of Spiru Haret University. Economic Series*, 17(4), pp.59-82.
- Mohammad, A., Aldmour, R. and Al-Hawary, S., 2022. Drivers of online food delivery orientation. *International Journal of Data and Network Science*, *6*(4), pp.1619-1624.
- Mozas-Moral, A., Fernández-Uclés, D., Medina-Viruel, M.J. and Bernal-Jurado, E., 2021. The role of the SDGs as enhancers of the performance of Spanish wine cooperatives. *Technological Forecasting and Social Change*, *173*, p.121176.
- Nasir, V.A., Keserel, A.C., Surgit, O.E. and Nalbant, M. (2021). Segmenting consumers based on social media advertising perceptions: How does purchase intention differ across segments? *Telematics and Informatics*, 64, 101687.
- Nasution, S., Sinulingga, S. and Sufika, A., 2021. Perception of Country Tourism on Tourism Quality in Lake Toba North Sumatera 2020. Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol, 4(1), pp.180-188.
- Nhlabathi, M., Mgiba, F.M. and Ligaraba, N., 2022. Social Media Marketing Attributes, Sandton's Rental Market Brand Image, and the Millennials' Rental Preference: An Empirical Study. *Real Estate Management and Valuation*, *30*(1), pp.34-52.

- Nkwo, M., Orji, R. and Ugah, J. (2018). Persuasion for promoting clean and sustainable environment. In Proceedings of the Second African Conference for Human Computer Interaction: Thriving Communities, 1-5.
- Nour Aldeen, K., Ratih, I.S. and Sari Pertiwi, R., 2022. Cash waqf from the millennials' perspective: a case of Indonesia. *ISRA International Journal of Islamic Finance*, *14*(1), pp.20-37.
- Oghazi, P., Karlsson, S., Hellström, D. and Hjort, K. (2018). Online purchase return policy leniency and purchase decision: Mediating role of consumer trust. *Journal of Retailing and Consumer Services*, 41, 190-200.
- Oyibo, K., 2021, June. Investigating the key persuasive features for fitness app design and extending the persuasive system design model: a qualitative approach. In *Proceedings of the International Symposium on Human Factors and Ergonomics in Health Care* (Vol. 10, No. 1, pp. 47-53). Sage CA: Los Angeles, CA: SAGE Publications.
- Oyibo, K., 2021, June. Investigating the key persuasive features for fitness app design and extending the persuasive system design model: a qualitative approach. In *Proceedings of the International Symposium on Human Factors and Ergonomics in Health Care* (Vol. 10, No. 1, pp. 47-53). Sage CA: Los Angeles, CA: SAGE Publications.
- Park, Y.S., Konge, L. and Artino, A.R. (2020). The positivism paradigm of research. *Academic Medicine*, 95(5), 690-694.
- Patwa, N., Sivarajah, U., Seetharaman, A., Sarkar, S., Maiti, K. and Hingorani, K., 2021. Towards a circular economy: An emerging economies context. *Journal of business research*, *122*, pp.725-735.
- Pillai, S.G., Kim, W.G., Haldorai, K. and Kim, H.S., 2022. Online food delivery services and consumers' purchase intention: Integration of theory of planned behavior, theory of perceived risk, and the elaboration likelihood model. *International Journal of Hospitality Management*, 105, p.103275.
- Poels, K. and Dewitte, S., 2006. How to capture the heart? Reviewing 20 years of emotion measurement in advertising. *Journal of Advertising Research*, *46*(1), pp.18-37.
- Poon, W.C. and Tung, S.E.H., 2022. The rise of online food delivery culture during the COVID-19 pandemic: an analysis of intention and its associated risk. *European Journal of Management and Business Economics*.
- Prasetyo, Y.T., Castillo, A.M., Salonga, L.J., Sia, J.A., Chuenyindee, T., Young, M.N., Persada, S.F., Miraja, B.A. and Redi, A.A.N.P., 2021. Factors influencing repurchase intention in drive-through Fast Food: A structural equation modeling approach. *Foods*, *10*(6), p.1205.
- Qalati, S.A., Vela, E.G., Li, W., Dakhan, S.A., Hong Thuy, T.T. and Merani, S.H. (2021). Effects of perceived service quality, website quality, and reputation on purchase intention: The mediating and moderating roles of trust and perceived risk in online shopping. *Cogent Business & Management*, 8(1), 1869363.
- Rahayu, S., 2021. An Analysis Of Code-Mixing Found In Youtube Content" Generassie" By Nessie Judge (Doctoral dissertation, Universitas Islam Riau).
- Rodriguez, S. (2021). YouTube is social media's big winner during the pandemic. Retrieved from: https://www.cnbc. com/2021/04/07/youtube-issocial-medias-big-winner-during-the-pandemic.html.
- Rosário, A. and Raimundo, R., 2021. Consumer Marketing Strategy and E-Commerce in the Last Decade: A Literature Review. *Journal of Theoretical and Applied Electronic Commerce Research*, *16*(7), pp.3003-3024.
- Roth-Cohen, O., Rosenberg, H. and Lissitsa, S., 2022. Are you talking to me? Generation X, Y, Z responses to mobile advertising. *Convergence*, *28*(3), pp.761-780.
- Saleh, A. and Bista, K., 2017. Examining factors impacting online survey response rates in educational research: Perceptions of graduate students. *Online Submission*, *13*(2), pp.63-74.
- Saprikis, V., Markos, A., Zarmpou, T. and Vlachopoulou, M., 2018. Mobile shopping consumers' behavior: An exploratory study and review. *Journal of theoretical and applied electronic commerce research*, 13(1), pp.71-90.

- Setyani, W.A. and Darmawan, A.S., 2021, March. The Implementation of Audio Visual Media in Problem-Based Learning Model to Improve the Problem-Solving Skills. In *6th International Seminar on Science Education (ISSE 2020)* (pp. 563-568). Atlantis Press.
- Sevim, O., 2014. Akademik etik değerler ölçeğinin geliştirilmesi: güvenirlik ve geçerlilik çalışmasi. *Electronic Turkish Studies*, *9*(6).
- Shahzad, U., Ferraz, D., Nguyen, H.H. and Cui, L., 2022. Investigating the spill overs and connectedness between financial globalization, high-tech industries and environmental footprints: Fresh evidence in context of China. *Technological Forecasting and Social Change*, *174*, p.121205.
- Singh, S. and Sagar, R., 2021. A critical look at online survey or questionnaire-based research studies during COVID-19. *Asian Journal of Psychiatry*, *65*, p.102850.
- Sobaih, A.E.E. and Elshaer, I.A., 2022. Personal Traits and Digital Entrepreneurship: A Mediation Model Using SmartPLS Data Analysis. *Mathematics*, *10*(21), p.3926.
- Saeed, M. and Binti Abdul Ghani Azmi, I., 2019. The nexus between customer equity and brand switching behaviour of millennial Muslim consumers. *South Asian Journal of Business Studies*, *8*(1), pp.62-80.
- Soni, V.D. Emerging Roles of Artificial Intelligence in ecommerce. Int. J. Trend Sci. Res. Develop. 2020, 4, 223–225.
- Tabachnick, B.G., Fidell, L.S. and Ullman, J.B., 2013. *Using multivariate statistics* (Vol. 6, pp. 497-516). Boston, MA: pearson.
- Tandon, U., Kiran, R. and Sah, A.N., 2018. The influence of website functionality, drivers and perceived risk on customer satisfaction in online shopping: an emerging economy case. *Information Systems and e-Business Management*, 16(1), pp.57-91.
- Tanti, T., Darmaji, D., Astalini, A., Kurniawan, D.A. and Iqbal, M., 2021. Analysis of user responses to the application of web-based assessment on character assessment. *Journal of education technology*, *5*(3), pp.356-364.
- Tappen, R.M., Cooley, M.E., Luckmann, R. and Panday, S., 2022. Digital health information disparities in older adults: a mixed methods study. *Journal of racial and ethnic health disparities*, 9(1), pp.82-92.
- Tarhini, A., Mgbemena, C., Trab, M.S.A. and Masa'Deh, R., 2015. User adoption of online banking in Nigeria: A qualitative study. *The Journal of Internet Banking and Commerce*, *20*(3).
- Thagard, P., 2021. The cognitive science of COVID-19: Acceptance, denial, and belief change. *Methods*, *195*, pp.92-102.
- Torlak, N.G., Demir, A. and Budur, T., 2021. Using VIKOR with structural equation modeling for constructing benchmarks in the Internet industry. *Benchmarking: An International Journal*, 28(10), pp.2952-2976.
- Trinanda, O. and Sari, A.Y., 2021, June. Managing Padang Restaurant's Consumers Trust. In *Sixth Padang International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2020)* (pp. 410-415). Atlantis Press.
- Udhany, D. and Simangunsong, B.A., 2022. The Effects of Health Belief Model and Trust in Media on Vaccination Behavior: Case Study of Generation Y and Z on Muslim Communities in City of Bekasi. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, *5*(1), pp.1959-1971.
- Usman, M.U. and Kumar, P., 2021. Factors influencing consumer intention to shop online in Nigeria: A conceptual study. *Vision*, *25*(4), pp.407-414.
- Valdez-Juárez, L.E., Gallardo-Vázquez, D. and Ramos-Escobar, E.A., 2021. Online buyers and open innovation: Security, experience, and satisfaction. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), p.37.
- Van Laar, S. and Braeken, J., 2022. Caught off Base: A Note on the Interpretation of Incremental Fit Indices. *Structural Equation Modeling: A Multidisciplinary Journal*, pp.1-9.

- Vieira, V. A. (2010). Visual aesthetics in store environment and its moderating role on consumer intention. *Journal* of Consumer Behaviour, 9(5), 364–380. doi:10.1002/ cb.324
- Villasana, M.V., Pires, I.M., Sá, J., Garcia, N.M., Teixeira, M.C., Zdravevski, E., Chorbev, I. and Lameski, P. (2020). Promotion of healthy lifestyles to teenagers with mobile devices: a case study in Portugal. *In Healthcare*, 8(3), 315). MDPI.
- Vosburg, R.W. and Robinson, K.A., 2022. Telemedicine in primary care during the COVID-19 pandemic: provider and patient satisfaction examined. *Telemedicine and e-Health*, *28*(2), pp.167-175.
- Wang, C., Ghadimi, P., Lim, M.K. and Tseng, M.L., 2019. A literature review of sustainable consumption and production: A comparative analysis in developed and developing economies. *Journal of cleaner production*, 206, pp.741-754.
- Rahmawati, R., Ratnasari, S.L., Hidayati, T., Ramadania, R. and Tjahjono, H.K., 2022. What makes Gen Y and Z feel stressed, anxious and interested in doing social tourism when pandemic? *Cogent Business & Management*, *9*(1), p.2084973.
- Washika, O.A., Kiragu, D., Ngunyi, A. and Shano, M., 2021. Financial Risk Management Practices and Business Sustainability: Empirical Findings from Private Hospitals in Nairobi, Kenya.
- Widohardhono, R., Nurhasan, N., Mintarto, E. and Jannah, M., 2022. Developing Model and Psychological Competencies Scale of 100 Meter Runner Student Athletes. *Ijorer: International Journal of Recent Educational Research*, 3(2), pp.192-199.
- Widohardhono, R., Nurhasan, N., Mintarto, E. and Jannah, M., 2022. Developing Model and Psychological Competencies Scale of 100 Meter Runner Student Athletes. *Ijorer: International Journal of Recent Educational Research*, 3(2), pp.192-199.
- Williamson, E.P., Wikle, O.M., Becker, D., Seiferle-Valencia, M., Doney, J. and Martinez, J., 2022. Using static web technologies and git-based workflows to re-design and maintain a library website (quickly) with non-technical staff. *College & Undergraduate Libraries*, 28(2), pp.129-147.
- Winand, U. and Pohl, W., 2000. Die Vertrauensproblematik in elektronischen Netzwerken. In *Wettbewerbsvorteile durch Online Marketing* (pp. 261-277). Springer, Berlin, Heidelberg.
- Wu, L., Chiu, M.L. and Chen, K.W., 2020. Defining the determinants of online impulse buying through a shopping process of integrating perceived risk, expectation-confirmation model, and flow theory issues. *International Journal of Information Management*, 52, p.102099.
- Wulandari, I.R., 2020. Analysis of Behavior Using E-Money With a Tam Approach (Technology Acceptance Model). *Manajemen Bisnis*, *10*(1), pp.24-32.
- Xiao, A., Yang, S. and Iqbal, Q., 2018. Factors affecting purchase intentions in generation Y: An empirical evidence from fast food industry in Malaysia. *Administrative Sciences*, *9*(1), p.4.
- Xiong, Y., 2022. The Impact of Artificial Intelligence and Digital Economy Consumer Online Shopping Behavior on Market Changes. *Discrete Dynamics in Nature and Society*, 2022.
- Xue, J., Zhang, W., Rasool, Z., Khan, M.A., Khan, A.I., Khan, A.A, and Abbas, S.A. (2021). Purchasing Intentions toward Fast Food: The Mediating Role of Consumer Attitudes toward Fast Food. *Journal of Food Quality*, 2021.
- Yaprak, Ü., Kılıç, F. and Okumuş, A., 2021. Is the Covid-19 pandemic strong enough to change the online order delivery methods? Changes in the relationship between attitude and behavior towards order delivery by drone. *Technological Forecasting and Social Change*, *169*, p.120829.
- Ylönen, M., Tugnoli, A., Oliva, G., Heikkilä, J., Nissilä, M., Iaiani, M., Cozzani, V., Setola, R., Assenza, G., van der Beek, D. and Steijn, W., 2022. Integrated management of safety and security in Seveso sites-sociotechnical perspectives. *Safety science*, *151*, p.105741.

- Yudana, I.G.P.H. and Prapitasari, L.P.A., 2022, January. Website-Based School Information System Design and Evaluation at Sma Negeri 1 Marga Tabanan-Bali. In *Conference Series* (Vol. 4, pp. 65-74).
- Yuen, K.F., Wang, X., Wong, Y.D. and Zhou, Q., 2018. The effect of sustainable shipping practices on shippers' loyalty: The mediating role of perceived value, trust and transaction cost. *Transportation Research Part E: Logistics and Transportation Review*, *116*, pp.123-135.
- Zeng, F., Wang, R., Li, S.Y. and Qu, Z., 2022. Social Media Advertising through Private Messages and Public Feeds: A Congruency Effect between Communication Channels and Advertising Appeals. *Information & Management*, 59(4), p.103646.