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Analyzing the Effective Use of Online Selling Platforms and moderating role of Brand Trust in Online Marketing

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The objective of the authors is to study the behavioral theories base on the model, Unified Theory of Acceptance and Use of Technology (UTAUT) to examine the adoption and usage of online apps for selling products and recommendations for online marketers in Pakistan. Authors proposed this model on the basis of UTAUT theory. Hypothesis are formulated to test the relationship and empirically validated through SPSS and AMOS. This study investigated the influence of digital interface design on consumer purchase motivation within online selling platforms (OSPs). The findings empirically demonstrated that a well-designed user interface (UI) can cultivate positive user attitudes and behavioral intentions, even when the product's core service functionality is not yet fully experienced by the user. Researchers investigated the role of application design in purchase intention (PI), focusing on its two core components: enabling conditions and perceived enjoyment. Furthermore, it investigated the moderating effect of brand trust on the relationship between purchase intention and the final purchase decision (PD). The analysis further confirmed that PI fully mediates the relationship between the app design factors and PD. Additionally, Brand Trust (BT) was found to significantly moderate the association between PI and PD. The findings of this study luminous the Behavioral Intention BI of online apps users for marketing in Pakistan. These findings will help the IT Developers and OSPs planning to invest in similar services. Additionally, this study will contribute to the brands to understand the importance of brand trust in online markets.

1. Introduction

The COVID-19 pandemic significantly amplified the critical role of online selling platforms (OSPs) in global commerce. OSP were instrumental in sustaining national economies and ensuring the provision of essential goods, thereby supporting livelihoods during the COVID-19 pandemic. On the other hand, in developing countries such as Pakistan, a significant gap exists in the adoption of OSP compared to developed nations (Cruz-Jesus et al., 2023). According to the most recently published United Nations Conference on Trade and Development (UNCTAD) Technology and Innovation Report, Pakistan was ranked 103rd out of 152 countries in the 2022 index (UNCTAD, 2023). These increasing digits represent impressive and noticeable improvement as compared to its previous recorded ranking and this is an indicator of positive progress. Although it is a huge hike but still not enough as a considerable gap can be observed between Pakistan and other advanced nations which are called tech global leaders for the adoption of technology and innovations.

The core objective of this study is to identify and empirically examine the factors behind this huge gap between developed and underdeveloped countries for the adoption of online purchase intention. Previous research frequently indicated that slow adoption of technology was always a major concern in underdeveloped countries (Bhatti et al., 2020; Gupta & Duggal, 2020). This research explored the specific factors affecting online purchase intention and their magnitude empirically. This research is theoretically strengthened by "Unified Theory of Acceptance and Use of Technology (UTAUT). Two core constructs are selected from this model for the investigation. This selection is done on the basis of prior research due to its direct relevance with the behavioral intention of consumers to engage them with digital platforms: Enabling Condition (EC), It represents the beliefs of consumers for the availability of organizational and technical infrastructure to support the users for the use of system. This is derived from the main construct of UTAUT model called Facilitating Condition in advance UTAUT model. Effort Expectancy of novel UTAUT model is also replaced with a more relevant construct for online shopping is called Perceived Enjoyment (PE) in many extended models. This construct reflects the level of enjoyment which consumers gain after experiencing the online apps or webstores Venkatesh et al., 2012). Authors examined empirically the strength of the relationship between these two constructs and online purchase intention.

This study empirically proved that design and functionality of online selling platforms have a critical impact on the user experience and behavior when using online platforms. While focus of prior research was on core constructs like perceived usefulness and ease of use extensively. There is very less exploration of both EC and PE existed in the direct relationship with PD in previous studies. EC refers to the level of degree for perceived availability of infrastructure and technology for the support of consumers and PE represents the level of belief of consumer that at what degree they will receive enjoyment by using it. Both these factors shaped the design of online platforms. There is a clear gap in the empirical investigations given in previous research along with its theoretical relevance for its direct impact on PD, especially in cross nation contexts. The objective

of this current study is to fulfill this gap. Authors of this research explored the untapped angle of digital marketing that how digital platforms itself is playing a critical role in shaping of consumer behavior directly and indirectly. Furthermore, this study also explored deep factors that are the main cause of shaping design of interface of digital platforms. The second more logical objective of this study is to investigate and understand the consumer's nightmare for online shopping, which is trust deficit, in both developing and underdeveloped countries. This research not only highlights the importance of this aspect but also provide an immediate solution to mitigate this fact by using the factor of Brand Trust (BT) in the online shopping environment.

This study also empirically proved that BT can play a vital role as a mitigating agent in the relationship between PI and PD in the online marketing environment. To address these objectives, the current study empirically tests the following model: 1. The direct relationship between enabling conditions and purchase decision. 2. The direct relationship between perceived enjoyment and purchase decision. 3. The mediating role of purchase intention in the relationships above. 4. The moderating role of brand trust on the relationship between purchase intention and the final purchase decision, strengthening the intention behavior link when trust is high. The researchers chose Pakistan as a developing nation where 56% papulation is using internet, Pakistan Telecom Authority (2024). Recent empirical evidence indicates a significant and accelerating trend toward digital commerce adoption among the online population of Pakistan (Ahmad et al., 2023). Pakistani consumers are not only transitioning from offline to online channels (Ali et al., 2023) but are also actively seeking to develop the competencies necessary to engage with digital commerce platforms effectively and securely (Hassan et al., 2023). Therefore, Pakistan is an excellent place for the findings of this current study. The findings of this study provide empirical evidence that the perceived ease of use and an enjoyable interface of online platforms not only foster greater consumer interaction but also mitigate perceived risks associated with online purchasing. As a result of this study, retailers, wholesalers and manufacturers can use these empirically proven findings to improve their sales activities on online platforms. This change in online platforms can contribute as a whole to reducing the gap that exit between developing and developed nations for the online markets.

To achieve all these goals of this research, this study is aligned in the following way. The second section defined the theoretical foundation for conducting this research. This section also discussed the conceptual framework as well as formulated the hypothesis of this study. Third section comprises the methodological approach, research design, data collection procedures and analytical techniques used to conduct this investigation. Fourth Section provided the empirical results which is eventually derived from data analysis and finally, in Fifth Section of this study, the authors provided a comprehensive discussion of the findings, interpretations of these finding for the theoretical and practical implications. This section also described the acknowledgement of this study's limitations and provides suggestions for future research in this same stream of research work.

2. Literature Review

Behavioral intention and a lot of other determinants for the adoption of technology are extensively investigated in prior studies for the understanding of information system research by using the widely accepted theory of UTAUT and its framework is predominantly utilized in the prior research. UTAUT model always provided a strong and well validated ground to understand the phenomena of user intention as well as attitude toward the technological adoption.

However, a noticeable gap persists in the existing literature, specifically regarding the online purchase of consumers by using the online platforms in the context of EC and PE. UTAUT clearly identified that both constructs are very critical and have direct impact on the online platform's design, which is remain unexplored. These two factors play a vital role in shaping the interface of online e-commerce platforms, such as EC which helps for easy navigation and a hassle-free checkout process, while PE plays its role in engaging consumer features.

Consequently, a salient research question emerges: to what extent do these platform design elements, derived from facilitating conditions and perceived enjoyment, directly attract and influence consumer behavior? Alternatively, the inverse relationship of whether prevailing consumer expectations drive the implementation of these features warrants empirical investigation. This reciprocity between platform design and user attraction represents a fertile area for further scholarly inquiry.

2.1 Enabling Conditions

Enabling conditions (EC) factor refers to the level of belief in the availability of infrastructure to provide technical and all other types of support to the user, which is needed to execute the tasks for using a specific technology, apps, or webstore (Venkatesh et al., 2003). EC has no direct relationship with Purchase Intention (PI) but it is linked with the measures taken to provide technical grounds to the users of online platforms to get easy access and smooth navigation in it (Jung & Lee, 2015). In recent studies, it has been found that slower internet or poor connectivity, lacks of processing and difficulties in understanding interfaces of apps will lead the users toward frustration and less engagement with the apps (Eneizan et. al., 2023). Even strong brands can loss its customer retention due to this lack of EC (Statista, 2023; GSMA, 2023). In this current study authors emphasize the online retailers to enhance the degree of EC for grater intention and retention of consumers for their online apps.

2.2 Perceived Enjoyment

Perceived enjoyment (PE) is a factor that deals with the element of pleasure, fun and intrinsic satisfaction, which is not linked with just utilitarian benefits (Davis et al., 1992). In this current study, the authors investigate these elements in the online retailer's apps and its outcomes in the sense of enhancing user engagement, repeat visits, and ultimately enhance loyalty with the brand (Al-Adwan & Kokash, 2019). In this current study, the authors explore different aspects that can add or increase these said elements to boost the factor of PE. Rewards for revisiting apps, level of memberships like silver, gold and platinum, discounts on repeat purchases or offering interactive challenges like spin wheel and loyalty games can increase fun in utilization of apps (Huotari &

Hamari, 2017). By using the latest technology, apps can offer Virtual-Reality (VR) view, 3D view and 360 ° view of their products to the consumer (Pantano et al., 2022). Incorporate AI in apps that help in the customization of products and provide assistance to choose an accurate product (Li et al., 2023). All the necessary measures taken for the smooth navigation and easy checkouts add pleasure to the user experience (Hassenzahl & Tractinsky, 2023).

2.3 Purchase Intention

The preference of consumers to buy the product or services is called purchase intention (PI) (Younus et al., 2015). In another words, purchase intention has other aspect that the consumer will purchase a product after evaluation. This factor act as a key predictor for the actual purchase process and it can be explained as the willingness or likelihood of users of online stores to purchase from these online platforms (Attar et al., 2023). Many factors affect the consumer's intention while selecting the product and the ultimate decision depends on the consumers' intention with large external factors (Keller, 2001).

This factor is influenced by a lot of other physiological, technological and contextual factors (Chiu et al., 2014). This leads toward the UTAUT theory, impact created by the marketing on social media (Social influence factor from UTAUT theory) (Sheikh et al., 2023), factor of trust and security (Liébana-Cabanillas et al., 2023), modern day technology, included AI to personalize and suggest or recommend, as it can increase 35% interest of consumers in online purchase. According to Dawar & Singh (2023), emergence of smart phones is also one of these which introduce M-commerce (Statista, 2024), online retailers are much more deal with green marketing concept by reducing mediator distributor chains as a result not only cost of shipping reduced but also carbon free shipping attract the Gen-Z for this green marketing concept (NielsenI, 2023), post pandemic effect is also influence the purchase intention due to less human contact and contactless payment McKinsey, 2023.

2.4 Purchase Decision

After evaluating all available alternatives and possibilities available for the customer to choose or select the product through the available platform, the process is called purchase decision which refers to the actual purchase (Song et al., 2023). This is a multistage process which consists of need assessment. Gupta et al., (2023) filter the available information and get recent information, evaluate the alternatives, as in recent studies it is found that consumers are using augmented reality (AR) to evaluate their alternatives and it's help them in better way (Forbes, 2024), after this final stage is completed with the evaluation of security risks associate with payments, privacy, last minute discount vouchers and trust (McKinsey, 2023). As per Karimi et al. (2015), decision-making is a behavioral pattern exhibited by consumers wherein they determine and proceed through a multi-stage decision process to arrive at a choice. The outcome of the consumer's journey through the many stages of the purchase, which include assessing requirements and goals, gathering information, weighing sources of selection against potential alternatives, making a

buying choice, and acting after the purchase (Qazzafi, 2019). In this current study the authors investigated the facts behind this complicated multistage process for online consumers.

2.5 Brand Trust

This construct is very much related to the magnitude of confidence, integrity, reliability and its ability to fulfill its promises with the consumers (Delgado-Ballester & Munuera-Alemán, 2001). Brand trust is a very critical link between consumers and brands which is responsible for the long-term relationship between consumer and brand (Tamrakar et al., 2025). Brand trust influences consumer choices for purchase decisions and create a hindrance during crises for consumers to stick with this specific brand. Brand trust consists of the following key aspects as emotional attachments of consumers, reliability, long term customers concentric approach and consistency in transparency (Gao & Liang, 2025). Brand trust plays role of cornerstone in the relationship between the brand and consumers. Reliability, integrity, and benevolence play role in this relationship across the nations (Gurviez & Korchia, 2002). The emergence of AI and e-commerce increases the span of brand trust. Brand trust is now included in digital trust, ethical branding and transparency (Gefen et al., 2023). In this digital era, the concerns about retention of consumers by gaining their trust as well as maintaining this trust for a long time has become a critical aspect for contemporary marketing research.

2.6 Enabling Condition and Purchase Decision

The concept of enabling condition was first used by Icek Ajzen in his theory named "Theory of Planned Behavior (TPB)" in 1991 (Ajzen, 1991). It relates to all efforts and mechanism that exist in support of users for making their journey easy to purchase something by using this platform. These efforts can be tangible and intangible things done by the providers to support the user. Recent studies deep dive into the TPB and explore specific aspects of Enabling conditions, which are specifically related to online platforms (Algharabat et al., 2020). This is the most fundamental condition. If a website or app is difficult to navigate, slow, or buggy, it creates friction that can abort a purchase (Gupta & Arora, 2020). Consumers must trust that their financial and personal data is safe. The availability of preferred payment methods is also a key enabler. Clear, reliable, and affordable shipping options are a critical enabling condition for physical goods. A sufficient information is required for the decision to buy something. This includes high-quality images, detailed descriptions, and, crucially, customer reviews (Prasad, Gupta & Totala, 2022). A lenient and clear return policy reduces the perceived risk of an online purchase, especially for categories like clothing and electronics (Shin et al., 2023). This is a more basic but essential condition. Access to a reliable internet connection and a functional device (phone, computer) is a prerequisite for accessing the online platform itself (Yakasai et al., 2021). All these enabling conditions directly impact the consumer's purchase decision.

H1: Enabling condition is significantly related to online purchase decision.

2.7 Perceived Enjoyment and Purchase Decision

The recent studies explored the link between perceived enjoyment (PE) and purchase decision(PD), specifically in the field of online platforms (Ngo et al., 2025) and found a robust link between perceived enjoyment and purchase decision (Prasetyo et al., 2021; Chin et al., 2025). The hedonic values that are created with the purchasing experience by the consumers significantly enhance the purchase decision process. PE has a deep impact on consumer behaviors as consumers are absorbed in the purchasing processes due to the interested design of the website or app, which provides entertainment for fostering a state of flow (Thongpapanl and Ashraf, 2021). Furthermore, in some other studies, it is also found that by using new technologies like AR, used ones, interactive reviews and gamified elements of purchasing experience provide not only enjoyment but also cause a reduction in perceived risk too (Tamilmani et al., 2021). Some recent studies also explored that PE plays a critical role in mitigating all purchase associate risks in the case of online shopping, where tangible goods do not exist at the time of purchase decision (Zhang et al., 2022).

H2: Perceived enjoyment (PE) has a significant impact on online Purchase Decision (PD).

2.8 Mediating role of Purchase intention in Enabling condition and Purchase Decision

All factors that help the consumers to make their purchase easier and flexible for execution. These elements exist in the environment and are not included in the desire of the consumer but are externally available as opportunities and resources. These factors include financial resources, availability of time and product, technical support as well as social support too (Zhao & Bacao, 2020). Purchase intention (PI) is a set of self-instructions that act as a motivational factor for an individual to purchase a specific product or brand. This act of consumers represents the efforts or willingness of consumers to show how hard it is for someone to make decision to buying something, to choose online platforms instead of other channels (Almeida & Santos, 2023). This is called the behavior of consumers and explained by Ajzen (1991) in his theory of plan behavior. After this behavioral intention, the consumer finally converts this behavior into actual action, which is called a purchase decision (PD). PD is a final stage of a long journey for the consumer where intention converts into behavior (Wang et. al, 2020). Purchase intention (PI) plays a crucial role as a psychological bridge between the enabling condition and the final action (Purchase Decision). Enabling Condition (EC) strengthens the purchase intention (PI) as a result consumer show a positive attitude toward a product, service or brand but still there are a lot of barriers that exist between PI and PD, for example the cost of the product and its availability, etc. (Paul et. al, 2020). Intention exist but in weak form. EC play its role now, to strengthen the purchase intention. Strong intentions will lead to action. Consumers will grab the available opportunities created by the enabling condition and convert their intention to action to complete the process of purchase (Gunden et al., 2020). In a nutshell, EC is not directly responsible for PD (instead of purely impulsive buying behavior) but it passed through cognitive mechanism of intention. This mechanism is responsible for the transformation of vague desires into a concrete plan and at the end, when the right moment comes, it's converted into a decision.

H3a: Enabling condition (EC) has significant impact on Purchase intention (PI)

H3b: Purchase intention (PI) significantly mediates the relationship between enabling conditions (EC) and purchase decisions (PD).

2.9 Mediating role of Purchase intention in Perceived Enjoyment and Purchase Decision

Using of online shopping platforms are more than shopping apps, now a days with the help of AI assistance and AR technology, consumers feel more fun and gain a gaming experience during their shopping process (Davis et al., 1992). Which not only provide fun but also reduce their perceived risk associate with their online purchase. This is called Perceived Enjoyment PE. As a result of this enjoyment and reduced risk of purchase by using this online platform (Smink et al. 2020), users start thinking to purchase this particular product or service which is caused to create purchase intention PE as well (Sun et al. 2023). When these intentions becomes strengthen, user will proceed toward purchase decision PD and user will hit the buy button as a result transaction for purchasing will be completed (Yadav et al. 2022). Therefore processing of purchasing is started with the creation of PI which is created and strengthen with PE and finally converted into PD. Its mean PE directly did not trigger the user to hit the buy button but first strengthen the intention for buying something and as a result of this intention user will lead to complete the purchasing transaction (meta-analysis by Lim, 2023). Perceived Enjoyment is a powerful driver of the consumer decision journey, but it primarily works by first creating a strong Purchase Intention, which is the most immediate precursor to the final Purchase Decision.

H4a: Perceived Enjoyment (PE) has significant impact on Purchase intention (PI)

H4b: Purchase intention (PI) significantly mediates the relationship between Perceived Enjoyment (PE) and Purchase decisions (PD).

2.10 Purchase Intention and Purchase Decision

Purchase Intention is the primary and immediate predictor of Purchase Decision, but their relationship is moderated by situational, psychological, and marketing factors that can interrupt, delay, or negate the translation of intention into a final decision.

Positively and substantially, customers choose to purchase from the Zalora online shop since it offers a full offering. The present study corroborates the findings of Kim et al. (2008) and Indiani et al. (2015), who demonstrated that buying intention exerts a noteworthy and affirmative influence on purchase decisions. As stated by Fishbein and Ajzen (2004), an intention is a plan. It is an awareness of how someone will act in a specific circumstance. According to their suggestions, a person's purpose to act will be determined by two things: the attitudes they have and the way they defend their opinions about the actions they see. Thus, one of the last steps in the decision-making process for consumer purchases is creating intention.

H5: Online-purchase intention significantly affect purchase decision of online buyer.

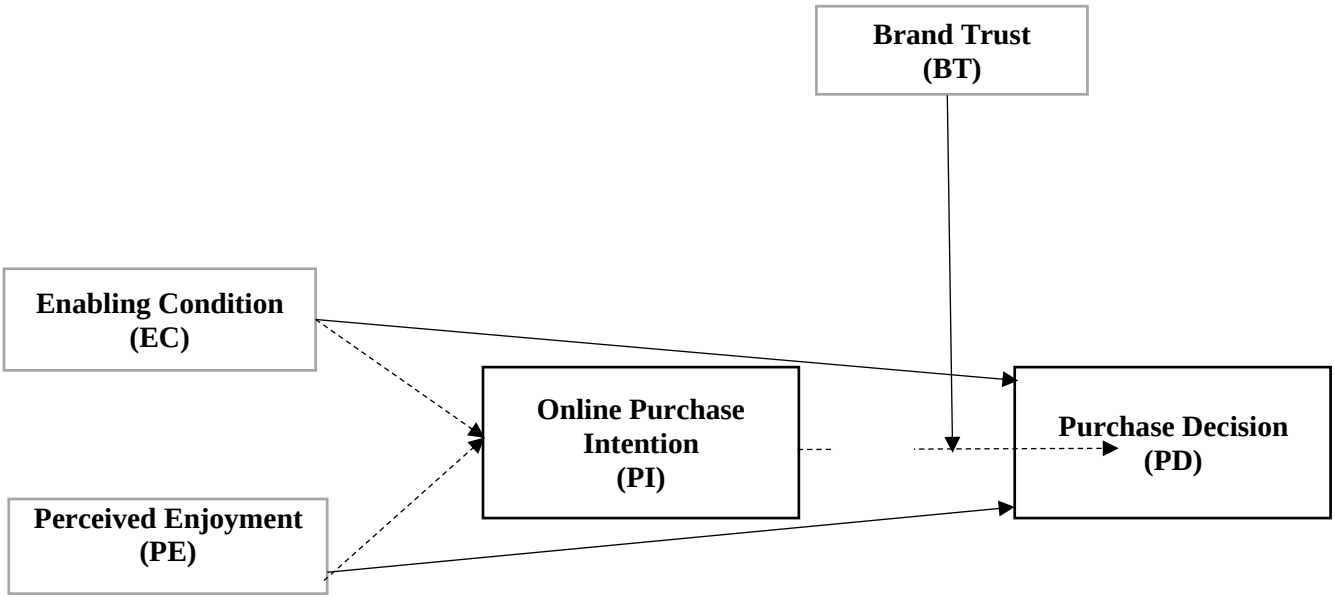
2.11 Moderating role of Brand trust in between of Purchase Intention and Purchase Decision

Brand trust (BT) plays a vital role in increasing the consumer trust in the reliability of the product, integrity and security especially the case of the online purchase process, where heavy trust is required for consumer from brand that a brand will protect consumer's data and also provide fair after sale services to fulfill all given promises (Jahanshahi et al. 2021). Brand trust plays a role of pure moderation between the path of intention and the final decision to buy. As in the case of a strong relationship of intention and decision there may be a little hesitation exist regarding price of product durability and after sale services, etc. Brand trust will overcome this weakness, as a result, intention will lead toward the final purchase decision and the transaction will be completed (Chopra et al. 2022). On the other hand, if brand trust is weak, a great friction will be created as consumer will think about the data privacy of their financial records as well as the delivery of product and after sale service will be as per the commitment or not. In essence, brand trust acts as a catalyst that accelerates the conversion of intention into action, or a barrier that prevents it (Shrestha, 2023). Brand trust acts as a mitigating agent of Perceived Risk in online purchases because in online transaction no physical interaction is involved as well as no face value is existed therefore BT help to reduce the risk of financial loss, product originality, privacy breaches, miss match of product seen and deliver in actual as well as on time delivery (Prentice et al., 2022). Strong BT will help the consumer to decide swiftly to buy their products instead of wasting time on observing reviews of other users and BT will provide a feeling of confidence and safety which act actually as a final push for completing their purchase.

H6a: Brand trust (BT) has significant impact on purchase decision (PD)

H6b: Brand trust (BT) significantly moderates the relationship between purchase intention (PI) and purchase decision (PD)

Figure No. 1: Conceptual Framework



3 Research Methodology

This study is done in developing country, Pakistan. A self-administered survey is used to collect the responses. All respondents were pre-qualified to ensure their knowledge of online buying or shopping. Collected data is analyzed with the help of statistical tools named SPSS-22 and AMOS. This study focused on the purchase decision of consumers in online platforms under the effect of purchase intention as directed by the effect of enabling conditions and perceived enjoyment. This study is carried out on the effect of UTAUT theory also known as universal theory of adoption and use of technology. This theory is very helpful to understand the behavioral intention of consumers and its conversion into final action (Purchase Decision). Population chosen for this study is belongs to the online buyers using different available online platforms for purchasing online products. A non-probability sampling approach is applied for this study. Samples are collected from the major cities of Pakistan by using convince sampling technique. The sample size for this study is selected as per the recommendation of previous studies carried out in this field (Abbas & Raja, 2015; Bouckenooghe, 2015; Jahanzeb & Fatima, 2017). Which is 450. Data is collected through Google Forms and used shuffle question order to enable the randomization of question. These scales used in this study were pre-tested through pilot testing. A Pilot study was conducted with 30 users and minor changes were made on the basis of their feedback.

3.3 Constructs Measurement

All variables used in this study are measured through a scale derived from previous studies. This scale is implemented with minor modifications, according to the special requirements related

to online shopping platforms. Enabling Condition (EC) is measured with items derived from scale proposed by Guillén et al., (2023). The items used to measure the Perceived Enjoyment (PE) are derived from previous studies (Venkatesh, 2000; Park et. al., 2012; Chang et al., 2017; Tsai et al., 2018, Chao, C. M. (2019). Items used to measure the Purchase Intention (PI) are followed by Hernandez et al. (2009). Items used to measure the Brand Trust (BT) is adapted from the studies of Gong et al., 2023; Chen et al., 2020; Delgado-Ballester et al. (2003). Purchase Decision (PD) is measured with the items derived from Mbete et al., (2020).

4 Data Analysis

4.3 Descriptive Analysis

A descriptive analysis of the respondents' demographic traits was done before hypothesis testing. The researchers distributed 500 questionnaires to the respondents out of which 450 valid responses were gathered. For this study, those respondents were only considered for analysis who had experiences of online shopping through websites or web applications. According to Table 1, participants from major Pakistani cities, including Islamabad, Rawalpindi, Lahore, Jhelum, Sialkot, Gujranwala, Peshawar, Quetta, Karachi, and Bahawalpur, made up 66.9% of the respondents (male = 301) and 33.1% of the respondents (female = 149). Data was collected using a structured questionnaire administered to respondents through online and in-person meetings.

In terms of age, 64.4% of respondents were between the ages of 20 & 25, and 27.6% were between the ages of 26 & 30. A small percentage were between the ages of 31 and 35 (3.1%), 36 and 40 (2.2%), 41 and 45 (1.8%), and 46 and 50 (0.9%). 52.7% of the people who answered had graduated from high school, 18% had a Master's degree, 15.8% had an intermediate-level education, 11.3% had an education below intermediate, and 2.2% had MS/PhD qualifications. 50.0% of the people who answered said they had 4–6 years of online shopping experience, 43.3% said they had 1–3 years, and 6.7% said they had 7–10 years. Men's clothing was purchased by the largest percentage of respondents (13.6%), followed by fashion items (12.4%), mobile products (11.6%), and women's clothing (9.6%). Home appliances (8.2%), automation (8.7%), sports (6.9%), watches (6.9%), healthcare (7.3%), computer products (6.0%), and cosmetics (3.1%) were among the other categories in which purchases were made. Additionally, a tiny percentage bought other miscellaneous items (5.1%) and medical products (0.7%).

Table No. 1: Descriptive Table (Profile of Respondents)

	Characteristics	Frequency	%
Gender	Male	301	66.9
	Female	149	33.1
Age	20-25	290	64.4
	26-30	124	27.6
	31-35	14	3.1
	36-40	10	2.2
	41-45	8	1.8
	46-50	4	0.9
Education	Below Intermediate	51	11.3

	Intermediate	71	15.8
	Graduation	237	52.7
	Master	81	18.0
	MS/PhD	10	2.2
Experience	1-3	195	43.3
	4-6	225	50.0
	7-10	30	6.7
Income	10,000-30,000	11	4.4
	31,000-60,000	40	16.1
	61,000-100,000	111	44.8
	100,001-150,000	58	23.4
	151,000-200,000	19	7.7
	200,001-300,000	9	3.6
Product	Men's Wear	61	13.6
	Women Wear	43	9.6
	Fashion	56	12.4
	Home Appliances	37	8.2
	Medical	3	0.7
	Automation	39	8.7
	Beauty	14	3.1
	Computer	27	6.0
	Mobile	52	11.6
	Watches	31	6.9
	Healthcare	33	7.3
	Sports	31	6.9
	Others	23	5.1

4.4 Reliability and ANOVA Results of Study Variables

The Cronbach's Alpha values for all variables demonstrate acceptable to strong internal consistency. As indicated below in Table No.2, all constructs have α values above the minimum recommended threshold of 0.60, and most exceed 0.70 (Hair et al., 2016), suggesting that the items within each variable reliably measure their respective constructs.

Table No. 2: Reliability Values

Variables	Cronbach Alpha	F(Sig)
EC	0.781	23.176(0.000)
PE	0.769	18.342(0.000)
BT	0.896	7.987(0.000)
PI	0.802	14.709(0.000)
PD	0.890	45.859(0.000)

Additionally, the F-statistics with significant p-values (Sig < 0.05) indicate that the model for each variable is statistically significant.

The majority of constructs (PE, BT, PI, PD) exhibit good reliability with α > 0.769, 896, 802, 890, and EC has α = 0.781, which is acceptable for exploratory research while still indicating moderate internal consistency. Every variable demonstrates statistically significant F-values with p < 0.05, indicating that the measured constructs within each model significantly explain variance. Overall, the suitability of the measurement scales employed in this study is supported by the reliability and ANOVA results.

4.5 Composite Reliability

The researchers used SPSS and AMOS software to check the validity and integrity of the research framework. The maximum likelihood estimation analysis was followed for evaluating the structural model. Researchers check the composite reliability (CR) that represents the internal consistency of items within each construct, which is similar to Cronbach's Alpha but thought to be more accurate in structural equation modelling. Table No.3, displays the reliability of all constructs. All values fall between 0.700 and 0.870, surpassing the 0.60 minimum acceptable threshold and getting close to the 0.70 preferred level. Strong reliability and internal consistency across all constructs are confirmed by this (Hair et al., 2016).

The Average Variance Extracted (AVE) assesses the amount of variance captured by each construct relative to measurement error. The percentage of variance captured by each construct in relation to measurement error is evaluated using the average variance extracted (AVE). Enabling Condition (EC = 0.5477), Perceived Enjoyment (PE = 0.5132), Purchase Intention (PI = 0.5819), Brand Trust (BT = 0.6858), and Purchase Decision (PD = 0.5768) all exceed the suggested AVE threshold of 0.50 suggested by Fornell and Larcker (1981). This shows that their respective latent constructs account for more than half of the variance in their indicators, indicating strong convergent validity. Composite reliability (CR) values, which range from 0.700 to 0.870 and all exceed the minimum suggested value of 0.70, provide additional support for these findings by demonstrating consistent and trustworthy internal measurement.

The Fornell-Larcker criterion, which demands that each construct's square root of AVE (√AVE) be greater than its inter-construct correlations, was used to assess discriminant validity. Based on previously discussed results, the √AVE values EC (0.7401), PE (0.7164), PI (0.7628), BT (0.8281), and PD (0.7595) are all sufficiently high and surpass the corresponding correlations among constructs. This satisfies the discriminant validity requirement by confirming that each construct is statistically different from the others and does not exhibit excessive conceptual overlap.

The measurement model is both valid and reliable, according to the combined data from factor loadings, composite reliability, AVE, and discriminant validity. In accordance with the recommendations of Fornell & Larcker (1981) and Hair et al. (2016), the constructs exhibit strong convergent validity, evident discriminant validity, and sufficient internal consistency.

4.6 Confirmatory Factor Analysis

Table No.4 below shows the results of the Confirmatory Factor Analysis (CFA) model fit indices for the measurement model used in this study. Overall chi-square for the measurement model was or CMIN value (CMIN = 382.053) has 142 degrees of freedom and has CMIN/DF ratio of 2.691, indicating that the model has a good fit, given that it is less than the acceptable threshold of three (Hair et al., 2016). The incremental fit index (NFI) and goodness-of-fit index (GFI) both meet the criteria for a strong model fit, as they have values greater than 0.90, indicating good performance (NFI = 0.950, GFI = 0.922). The AGFI provides an acceptable level of absolute fit for the model (AGFI = 0.895).

Table No 3: Reliability and factor loadings

Variables	Indicator	Factor Loading	CR	AVE	√AVE
Enabling Condition	EC1	0.781	0.714	0.5477	0.7401
	EC2	0.738			
	EC3	0.699			
Perceived Enjoyment	PE1	0.753	0.700	0.5132	0.7164
	PE2	0.747			
	PE3	0.644			
Purchase Intention	PI1	0.819	0.726	0.58185	0.7628
	PI2	0.729			
	PI3	0.737			
Brand Trust	BT1	0.817	0.830	0.6858	0.8281
	BT2	0.810			
	BT3	0.835			
	BT4	0.850			
Purchase Decision	PD1	0.606	0.870	0.5768	0.7595
	PD2	0.771			
	PD3	0.776			
	PD4	0.779			
	PD5	0.788			
	PD6	0.818			

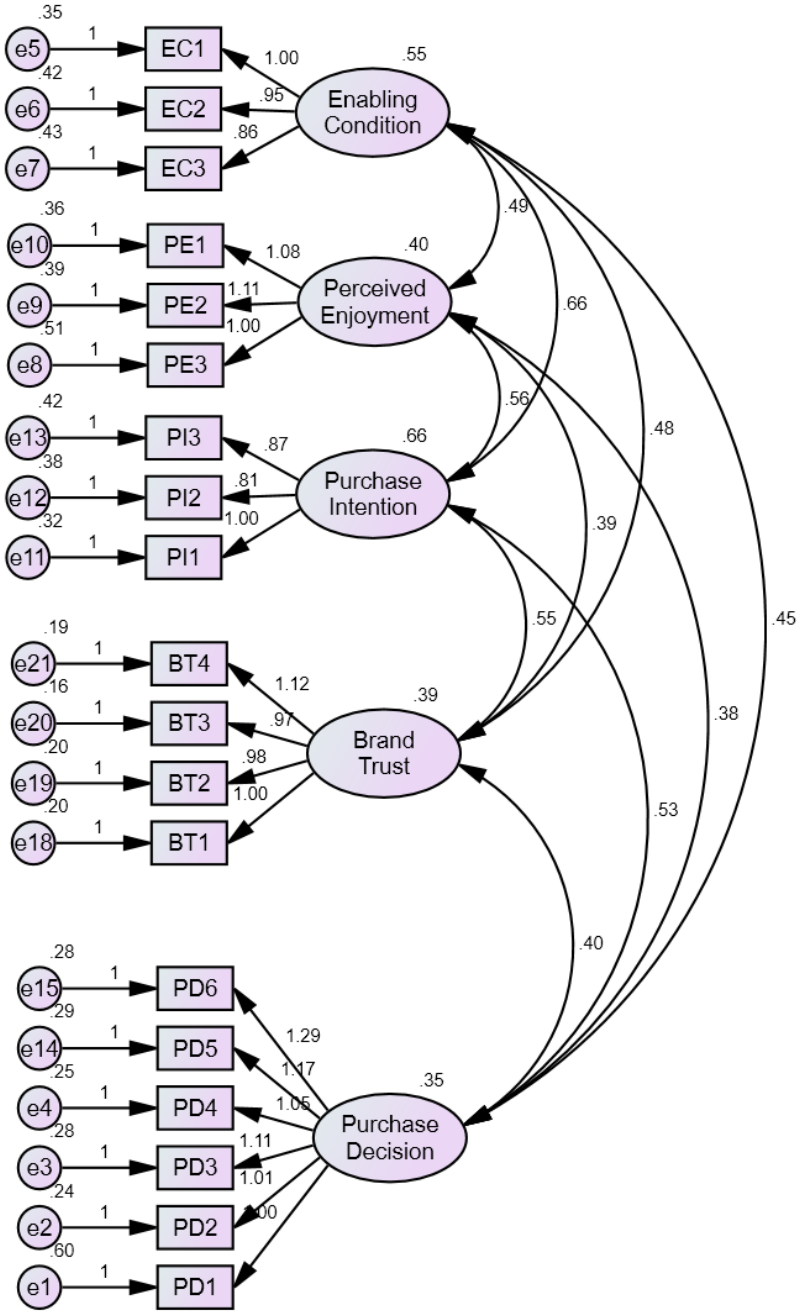
The CFI and TLI have both achieved the preferred value of 0.90 as they are above that minimum threshold, with values indicating an excellent incremental fit to the baseline model (CFI = 0.968, TLI = 0.962). The SRMR provides the lowest figure of residual differences, as SRMR values are well below the recommended upper threshold of 0.08 (actual SRMR = 0.028). Although the RMSEA (RMSEA = 0.061) is in the acceptable RMSEA fit range according to Hair et al.

(2016), with a corresponding PCLOSE (PCLOSE = 0.000), it indicates that the measurement model meets the criteria for proceeding with the path analysis step of CFA reporting.

Table No 4: Goodness of model Fit

Model	CMIN	DF	CMIN/DF	NFI	GFI	AGFI	CFI	SRMR	TLI	PCLOS	RMSEA
Measurement	382.053	142	2.691	0.950	0.922	**0.895**	**0.968**	0.028	0.962	0.000	0.061

Figure No. 2: Results of Structural Modeling Analysis


Enabling Condition
Perceived Enjoyment
Purchase Intention
Brand Trust
Purchase Decision
EC1
EC2
EC3
PE1
PE2
PE3
PI3
PI2
PI1
BT4
BT3
BT2
BT1
PD6
PD5
PD4
PD3
PD2
PD1
e5
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.48
.45
.56
.39
.38
.55
.53
.40
1.00
.95
.86
1.08
1.11
1.00
.87
.81
1.00
1.12
.97
.98
1.00
1.29
1.17
1.06
1.11
1.01

4.7 Correlation

Statistically significant and meaningful relationships were found between all of the study constructs within the correlation matrix which supports both construct validity and the UTAUT-3 conceptual framework. In table No.5, the PD (Purchase Decision) variable indicates a very high, positive correlation with PI (Purchase Intention) ($r = .895$, $p < .01$) and PE (Perceived Enjoyment) ($r = .829$, $p < .01$), suggesting that consumers who are more willing to buy something and to enjoy doing so are more likely to complete a purchase as suggested by Fishbein and Ajzen (1975) and Venkatesh et al. (2012). Additionally, the PD variable also has moderate-high correlations with BT (Brand Trust) ($r = .895$, $p < .01$) and EC (Enabling Conditions) ($r = .860$, $p < .01$), indicating that both trust and enabling conditions play a significant role in consumers' purchasing decisions. Likewise, the PI variable has a strong correlation with the PE variable ($r = .814$, $p < .01$) and moderate correlations with BT ($r = .858$, $p < .01$) and EC ($r = .845$, $p < .01$), which further demonstrates how enjoyment and trust affect users' intentions. Furthermore, the PE variable has moderate-high correlations with BT ($r = .761$, $p < .01$) and EC ($r = .817$, $p < .01$), suggesting that if a user has positive experiences while using a product/service, they will be more likely to trust that product/service as well as feel supported by that product/service.

Table No 5: Correlations

Pearson Correlation	Mean	S.D	PD	PI	EC	PE	BT
PD	**4.3065**	**.69916**	**1**				
PI	**4.0607**	**.85416**	**.895****	**1**			
EC	**4.1156**	**.78370**	**.860****	**.845****	**1**		
PE	**4.0459**	**.77313**	**.829****	**.814****	**.813****	**1**	
BT	**4.4417**	**.75624**	**.895****	**.858****	**.817****	**.761****	**1**

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

4.8 Hypothesis Testing Through Structural Equational Modeling (AMOS)

The measurement model provided evidence of good fit through CMIN=423.816, df=142, CMIN/DF=2.985, NFI=0.807, GFI=0.839, AGFI=0.781, CFI=0.861, SRMR=0.014 meaning that this was valid in determining the appropriate structure. Chawl and Saxena (2016) stated that the optimal CFI value should exceed 0.85 and SRMR must be less than 0.08. All indices including NFI, CFI, TLI and RMSEA were also meet the prescribed criteria.

From the structural model's analyses, the impact of enabling condition ($\beta = 0.042$, $p = 0.003$) and perceived enjoyment ($\beta = 0.054$ $p < 0.001$) on purchase decision outcomes was statistically significant, which support H-1 and H-2. This finding supports the premise that both hedonic and utilitarian factors, as described by Babin et al. (1994), contribute to the quality of decision making processes for completing the purchase through online means.

Furthermore, the enabling condition reported that a significant portion of predicting Purchase Intention as indicated by the Path Coefficient $\beta=0.740$ ($p<0.001$) supporting the proposed hypothesis, therefore, H-3a was supported. The result estimate suggested that enabling conditions

positively affects the online purchase intentions of consumers. In line with previous studies, those authors demonstrated that the awareness and atmosphere surrounding the economy shape/guide the intentions formed by consumers (Grewal et al. 1998). These results strengthen the theoretical grounds for providing ease and friendly navigation in apps or online websites increase purchase intention. Hypothesis (H-4a) was supported which states that perceived enjoyment creates a positive and significant impact on the purchase intention of online shopping holders. The Path Coefficient indicated by Perceived Enjoyment (β=0.621) ($p<0.001$), moreover, indicates that like before, hedonic (pleasure-based). Contexts influenced the formation of purchase intentions (Childers et al., 2001). These results are a true reflection of theoretical justification (UTAUT) for the enjoyment and thrill grab the customer's intention for purchase online.

Purchase intention was positively related to purchase decision ($\beta = 0.038$, $p = 0.043$) supporting (H-5) the position held by Ajzen (1991) that intentions are strong predictors of purchase decision confidence and behavioral outcomes. These results strongly support that intention of users leads to the final decision for purchase.

Indirect effects were also found whereby enabling condition has an indirect effect on creating a purchase decision significantly through purchase intention (0.028), therefore H-3b was accepted. Similarly, perceived enjoyment influences purchase decision through purchase intention (0.024) significantly, therefore, H-4b was accepted. Both of these findings are consistent with the structural equation modelling literature that identifies intention as a mediator in consumer decision making processes to purchase online (Baron and Kenny, 1986). These findings are evidence for the existence of bridge role of purchase intention between the motives of purchase and the final purchase decision in online purchase activities.

Brand Trust was found to have a significant direct effect on purchase decision ($\beta = 0.677$, $p <0.001$) consistent with Gefen et al. (2003) findings that trust increases consumers' confidence in their decision making which supports the H-6a. Additionally, the interaction between purchase intention and brand trust on purchase decision ($\beta = 0.22$, $p <0.001$) supported Morgan and Hunt's (1994) conclusion that trust strengthens the link between consumer purchase intentions and purchase decisions by increasing consumer confidence in engaging with the brand, hence hypothesis H-6b is confirmed. These confirmations empirically prove that brand image play a vital role in online purchase also. It helps in mitigating the customer's risks regarding after sales promises of brands. Customers take less time for completing their journey from purchase intention to purchase decision if a strong brand image is involved.

Figure No 3: Test results of Structural Model

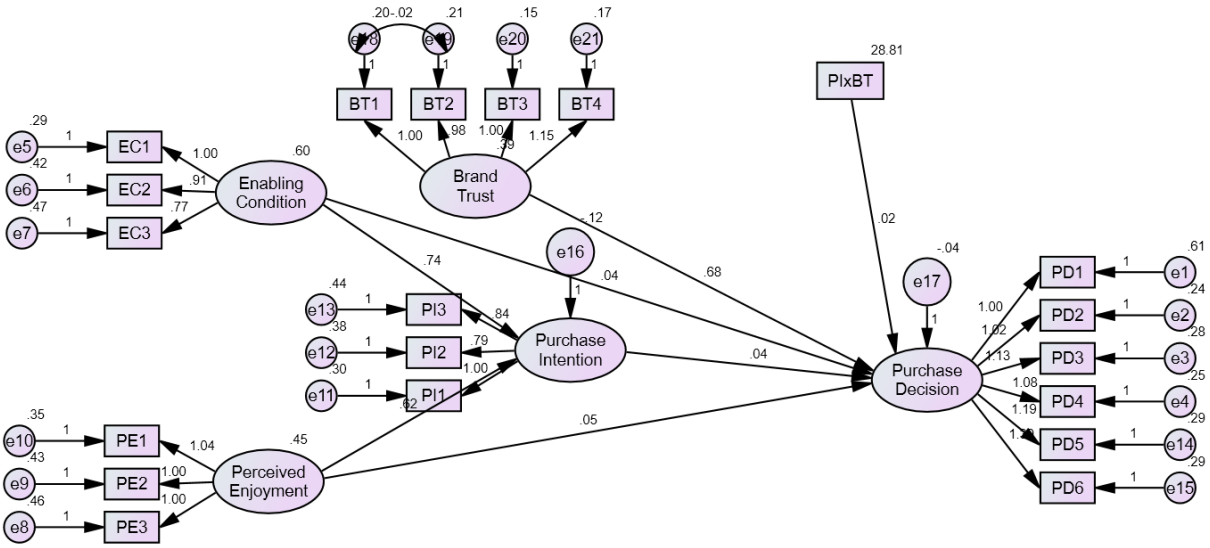

Table No 6: Model Fit

Model	CMIN	DF	CMIN/DF	NFI	GFI	AGFI	CFI	SRMR	TLI	PCLOS	RMSEA
Measurement	423.816	142	2.985	0.807	0.839	0.781	0.861	0.014	0.833	0.000	0.090
	3730.27	162	22.885	0.613	0.654	0.554	0.623	0.090	0.558	0.000	0.221

Table No 7: Results of Path Tests

Path	Standardized Coefficient	Unstandardized coefficient	SE	P
PI ← EC	0.928	0.740	0.042	0.000
PI ← PE	0.673	0.621	0.047	0.000
PD← EC	0.082	0.042	0.014	0.003
PD← PE	0.093	0.054	0.014	0.000
PD ← PI	0.061	0.038	0.019	0.043
PD ← BT	1.073	0.677	0.057	0.000
PD ← PIxBT	0.305	0.022	0.002	0.000
PD ← PI ← PE	0.041	0.024		0.000
PD ← PI ← EC	0.056	0.028		0.000

Table No 8: The Confirmation of Hypotheses

Sr. No.	Hypothesis	Results
H1	Enabling condition is significantly related to online purchase decision.	Supported
H2	Perceived enjoyment (PE) has a significant impact on online Purchase Decision (PD).	Supported
H3a	Enabling condition (EC) has significant impact on Purchase intention (PI	Supported
H3b	Purchase intention (PI) significantly mediates the relationship between enabling conditions (EC) and purchase decisions (PD).	Supported
H4a	Perceived Enjoyment (PE) has significant impact on Purchase intention (PI)	Supported
H4b	Purchase intention (PI) significantly mediates the relationship between Perceived Enjoyment (PE) and Purchase decisions (PD).	Supported
H5	Online-purchase intention significantly affect purchase decision of online buyer.	Supported
H6a	Brand trust (BT) has significant impact on purchase decision (PD)	Supported
H6b	Brand trust (BT) significantly moderates the relationship between purchase intention (PI) and purchase decision (PD)	Supported

5 Conclusion

The primary objective of this research was to elucidate the factors influencing the adoption of digital commerce platforms by online consumers in third-world countries. To this end, the study proposes a theoretical model that integrates Enabling Conditions and Perceived Enjoyment as exogenous variables within the dominant UTAUT framework. This model further investigates the mediating roles of Online Purchase Intention (PI) and Brand Trust (BT) in the relationship between the predictors and the ultimate criterion variable, Purchase Decision (PD), through an analysis of both direct and indirect pathways.

The results derived from this empirical investigation shed light on our understanding of consumer behavior for the adoption of online platforms and extend our theoretical knowledge about the technology adoption behavior of people in developing countries. These contributions of this study will also guide the online marketers in formulating their policies and strategies to increase the consumer's interaction with online platforms.

5.3 Theoretical Contribution

This current research enhances the literature for online markets in developing countries with the support of several theoretical assumptions. In prior research, the main focus of researchers were on impulsive buying behavior and the impact of brand trust as a moderator (Akram et al., 2018; Jahanshahi et al., 2021), and the direct relationship between EC and PD is empirically tested in conventional marketing media (Prasad, Gupta, & Totala, 2022). The direct link between the quality of online platforms and general online buying behavior is not fully explored yet. There was little theoretical justification for this untapped link.

This current research work is fully centered on the relation of online platforms quality and online buying behavior and ultimately its impact on purchase decision through the mediating impact of consumers' purchase intention (PI). This research investigate this untapped link with the precise systematic approach as first establish the link in quality of online platforms with consumers

intention by using the widely accepted theory of UTAUT for the understanding of consumers behavior for using technology.

This current study enhances the theoretical knowledge in four new dimensions. First it introduce new model to test the consumer behavior for online purchase. Second, it shed a light on concept of online platforms design and its direct impact on online purchases. This phenomenon is achieved by increasing the purchase intention first and then increasing the consumers' confidence with the help of brand trust, as a result, purchase intention converts into a purchase decision more swiftly. This empirical evidence fills the gap for understanding consumer behavior in online shopping for manufacturers and retailers. Third, by using the empirical tests, this study proves that all theoretically new included factors, which are responsible for the improvement of the online platform's design, such as EC and PE, positively increase the consumer's intention for online buying. Fourth this, research open new avenues for researchers to identify more factors that can enhance the design of online apps. This research proved that, how user friendly and attractive interface of the online platforms can increase consumer intentions for online buying.

5.4 Practical Implementation

The outcomes of this study are really helpful for both online marketers and online buyers. These findings are already well implemented in developed nations globally, but not in developing nations. For online marketers, these findings disclose the importance of user friendly and attractive designs of online platforms, which increase consumer intentions for buying with just visiting these products even without its user experience. This study further assists marketers to focus on specific elements that are directly responsible for the good online platforms like EC and PE. These elements have a positive direct influence on PI which ultimately leads these consumers to final purchase. Prioritizing these elements will results in converting the general visitors into loyal customers. The Design of online platforms can be enhance by integrating AI tools, product related information, 3D pictures of the product, and usability experience with the help of virtual Reality (VR). This research forced the marketers to identify all those drivers that can play vital role in the quality of design for online platforms. These steps will not only help marketers but also help consumers to get updated accurate information about products as per their demand for better and swift decision making.

Furthermore, this study also finds out this fact as when consumer's intention is created for purchasing something, another hesitation is created for consumers to choose the online channel for buying their desired product due to a trust deficit. In this scenario, this research really helps the online marketer to prove that this hesitation can be reduced by introducing the brand trust (BT). If the products on online channels have strong brand support, consumers will easily bypass this hesitation to purchase the product. If companies want to use the online marketplace, they should come up with fair policies for sale and they must win the trust of consumers in their brands. Fairness in online marketing is compulsory for increasing the sales volume in the online marketplace. This study also compels the government and other regulatory authorities to formulate of strict rules and regulations for companies to use the online platforms with honest and fair means

to protect the consumer's right to gain accurate information for their desired product. These steps will help to increase the trust of consumer in using of online platforms fearlessly and confidently.

This study also provides the ease for online consumers, as by using AI and other associated tools with the online platforms, consumers can track their buying patterns and keep themselves safe from rushed or risky purchases. This study also gives direction to businesses on online platforms by providing a model. This model will help them to measure that how well an online platform is well designed and how easy it is to use for consumers. This will decide whether either user will purchase or not from this platform. This model will tapped it in two key factors one is for providing ease to use and navigate called EC and other will engage consumers by providing them joyful environment in online platform called PE. Ultimately these factors will build purchase intention in visitors and then another factor will play its role to overcome the hesitation for buying after purchase intention which is called BT. Finding of this study proved that how much brand trust is important for easy conversion of PI into final PD. In a nutshell, this study provides a road map for online marketers to improve their sales, which will also ultimately reduce the gap that exists in developing and developed nations for the use of online shopping platforms.

5.5 Limitations and future research

This research work has numbers of limitations that provide important opportunities for future fruitful research. The first focus of this study was on only one developing nation. There should be cross-national research work for increasing the generalizability of the results of this research. This will help to explore these factors under the divergent technological facilities, such as accessibility of internet resources, user behavior for online platforms and cost.

Second, sampling techniques may affect the results, as this research work is done on a self-selected sample. All respondents were well aware of the use of online platforms, which may cause selection bias. Other bias-free sampling techniques for future research may help to get a more effective response, which can help to understand the buying behavior of consumers.

Third, more precise and focused research can be conducted by introducing new critical elements in the existing conceptual framework, such as age, gender, income, education level, system quality, information quality and service quality, which were not included in the current investigation. Inclusion of these elements can bring more clarity and effectiveness in the results.

Fourth, the sample of this study was taken as a homogeneous group of online buyers. These buyers can be further divided into several groups as per their buying patterns, like regular versus infrequent buyers. A comparison of these groups under the impact of these factors can help to understand the buying behaviors of online buyers more precisely. This analysis will also help the researcher to find out the impact of design of online platforms on the behavior of both groups.

Fifth, this research work is done with the two elements of quality of platforms for online shopping, which is very limited in understanding how the design quality impact on online purchase intention. Future research must be done with the inclusion of more elements related to the design

quality of online platforms. This will help to understand the real importance of the design quality of online platforms for shopping.

Sixth, this research model can be enriched with the inclusion of emerging trends such as comparison of consumer behaviors in post pandemic period (Sheth, 2020), conversion of economies into digitalization (Lim, 2022), consumer thinking about manufacturer (Hossain and Rahman, 2022; Hossain et al., 2022), emotional and motivational attachments (Pashchenko et al., 2022), social status sensitivity (Hossain et al., 2022).

Finally, future research should be conducted on more practical aspects for a better understanding of buying behavior, like the use of credit cards, online payment methods and other hedonic values that provide pleasure to consumers for online buying and how these actually affect the consumer intentions for purchase.

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