



## **Determinants Of Digital Buying Behaviour: An Empirical Study Of Online Consumer Purchase Decisions**

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### **ABSTRACT**

This fast growth of digital technologies has also had a great influence on consumer buying behaviour and thus, digital buying behaviour is a key field of scholarship and management. This study aims to empirically examine the key determinants influencing digital buying behaviour among online consumers, with specific emphasis on trust, perceived risk, technology acceptance, and electronic word of mouth (eWOM). The research is grounded in quantitative and explanatory research design because primary data will be gathered through a structured questionnaire among 300 online consumers. The descriptive statistics, correlation analysis, and multiple regression analysis were used to analyse data to explore the relationship between the study variables. The results show that trust, technology acceptance and electronic word of mouth have a strong positive impact on the digital buying behaviour, which means that consumers are more willing to use online buying when they believe that digital platforms are trustworthy and convenient and are backed by favourable online reviews and digital interactions. On the other hand, perceived risk is negatively correlated with the digital buying behaviour, and this implies that the issue about security, privacy, and uncertainty remain a deterrent to online purchases albeit to a relatively lower degree. The regression findings prove that the advanced model describes a significant percentage of change in digital purchasing behaviour. The study contributes to the existing literature by providing contemporary empirical evidence on digital consumer behaviour and offers practical insights for online retailers and digital marketers to enhance consumer trust, reduce perceived risk, and leverage technological efficiency and eWOM strategies to strengthen online purchase decisions.

**Keywords:** Digital Buying Behaviour; Trust; Perceived Risk; Technology Acceptance; Electronic Word of Mouth (eWOM)

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### **1. Introduction**

The blistering development of digital technologies has greatly changed the consumer behaviour and altered the conventional buying process. The spread of the internet, mobile technologies and social media platforms has allowed consumers to be able to access information and compare products and make transactions more easily than ever before. Consequently, the concept of digital buying behaviour has emerged as a burning field of research and practice among scholars and practitioners who want to keep up with the changing digital market. Consumer behaviour within the digital setting is an area of scholarship that has received both academic interest and significance, owing to the rising prominence of online shopping in the worldwide markets (Lim et al., 2023).

Digital buying behaviour can be described as the decision making and activities of consumers with regard to the purchase of goods or services online. In contrast to the conventional retail setting, the digital marketplaces are more uncertain because they lack physical touch with the products and sellers. Therefore, online customers are very dependent on the technological infrastructures, credibility of the platform and the third-party sources of information to make their purchasing decisions. According to previous studies, it has been demonstrated

that the complex phenomenon of digital consumer behaviour is affected by a set of psychological, technological, and social factors (Saura et al., 2020).

Online shopping has also been seen to increase in both developed and emerging economies. There is a growing tendency among consumers to move away to online shops and retail stores because of convenience, increased product range, competitive rates and time saving. The experience of the developing markets has shown that online shopping is now part of the daily routine of consumers, especially in younger and more technologically competent demographics (Rahman et al., 2018). Online shopping has seen a rise in the Indian environment due to the rise of internet penetration, smartphone use, and digital payment systems (Thakur, 2021).

Trust is one of the major concerns of digital buying behaviour and it is necessary in determining the readiness of consumers to transact business online. Trust is pertinent to the confidence of the consumers of online platforms, retailers, and systems of transactions. The consumers in the digital environment tend to experience information asymmetry and uncertainty, and trust becomes a major determinant of purchases. Research has demonstrated that marketing approaches that strive to improve transparency and credibility may have a major impact on trust and, thus, online purchasing behaviour (Pappas, 2016). The recent evidence also indicates that trust management practices vary between advanced and emerging markets, which points to the necessity of contextualising the concept of trust in e-commerce environments (Quintus et al., 2024).

Closely to trust is the perceived risk, which is the subjective evaluation of the potential losses that consumers may face when they are making online purchases. The perceived risk in digital purchasing can be associated with privacy, security, quality of products, or money lost. These concerns are usually compounded by the intangible nature of products and services offered online especially when they are first-time customers. The study has shown that perceived risk is a negative factor influencing online buying behavior among consumers, and the risk mitigation strategies, including brand recognition, product awareness, and safe payment gateways, are important (de Paiva and J. R. M. N, 2023). The perception of risk still continues to be critical in explaining the differences in digital purchasing behaviour among consumer groups.

Technology acceptance is another significant factor in digital buying behaviour and it indicates how consumers perceive the ease of use and utility of the digital platforms. The use of online shopping using mobile apps and digital interfaces has made the acceptance of the technology by consumers a central issue that shapes purchase behaviour. It has been shown that an easy-to-use design, efficiency of the system, and smooth navigation contribute greatly to a better online shopping experience of consumers (Pantano and Priporas, 2016). Moreover, the technology acceptance has also been reported to have an indirect effect on the purchase behaviour by affecting purchase intention, which is why technology acceptance is in the centre of digital consumer decision-making (Lim et al., 2016).

In recent years, electronic word of mouth (eWOM) has emerged as a powerful social influence shaping online purchase decision. eWOM refers to consumers' exposure to online reviews, ratings, and opinions shared through social media platforms and digital communities. Unlike traditional word of mouth, eWOM reaches a broader audience and remains accessible over time, amplifying its influence on consumer behaviour. Empirical research demonstrates that eWOM significantly affects online purchase intention, particularly among younger consumers who actively engage with social media content (Ngo et al., 2024). The increasing significance of influencers and digital opinion leaders also contribute to the effect that social information may have on digital buying behaviour (Rachmad, 2024).

Purchase intention and actual purchase behaviour relationship has also been given much scholarly attention in digital commerce studies. Though the intention to buy online among the consumers is high, the actual purchasing behaviour is likely to vary because of intervening factors like perceived risk, trust, or situational constraints. According to cross-cultural studies, the intention-behaviour correlation differs between the marketplaces, which reveals the necessity to investigate the factors that could fill this gap empirically (Peña-García et al., 2020). The problem of how intentions are transformed into real digital purchasing behaviour is one of the most important issues that both researchers and practitioners face.

The pandemic further increased online shopping, which has changed the consumer behaviour of all consumers across the globe. The limitations of the physical mobility and the fear of health safety encouraged people to use digital platforms as a source of both essential and non-essential goods. It was found that digital buying behaviour is situational because the pandemic has affected online purchasing behaviour depending on payment methods, gender, and situational factors (Sajid et al., 2022). These behavioural changes have continued even after the pandemic, which supports the sustainability of digital commerce.

The online shopping experience has also been enhanced due to recent innovations in digital technologies, such as artificial intelligence and data-driven personalisation. The use of AI-based recommendation systems and custom marketing approaches has increased consumer involvement and affected the buying behavior. Reports on the emerging market trends show that technological innovation remains a defining force that is redefining consumer expectations and behaviour within the e-commerce settings (Raji et al., 2024). The above developments highlight the fact that there is a need to carry out continuous empirical studies to determine the manner in which the classical determinants of digital buying behaviour interplay with new technological trends.

Despite the growing body of literature on digital consumer behaviour, there remains a need for integrated empirical studies that simultaneously examine the roles of trust, perceived risk, technology acceptance, and eWOM in shaping digital buying behaviour. Most of the earlier research has been conducted on a single determinant or context making its interpretation less generalisable. Besides, the changing nature of consumer behaviour patterns will require new empirical data to capture the current digital reality. To fill these gaps, this research study aims at empirically exploring the most important determinants of digital buying behaviour based on a comprehensive research model. Through the combination of these aspects, the study will be able to make a contribution to the existing literature and offer useful information to digital marketers, platform designers, and policymakers who may want to improve consumer engagement and trust in online marketplaces.

## 2. Research Methodology

### 2.1 Research Design

The current research paper has assumed a quantitative and explanatory research design to investigate the factors that affect online consumers to purchase products digitally. The quantitative method was deemed suitable since the study aims at quantifying and analysing the consumer perceptions and behavioural reactions based on numerical data. The explanatory purpose of the research questions will establish and describe the interaction between the significant independent variables, trust, perceived risk, technology acceptance, and electronic word of mouth (eWOM) and the dependent variable, which is digital buying behaviour. The research has a cross-sectional survey design; that is, the data were obtained at a particular time on a specific group of online consumers.

### 2.2 Population and Sample

The study target population is online shoppers who have the prior experience of digital shopping, such as the utilization of e-commerce websites, mobile shopping apps, and online marketplaces. Such consumers are regarded as the right respondents since they have the necessary exposure and experience with the digital purchasing settings. The data were collected using a convenience sampling method because this approach provides an opportunity to reach the respondents who are readily available and can take part in the study. The method is popular in the study of consumer behaviour and online shopping especially when population is vast and distributed across geographical locations. The research relies on 300 valid responses and this is deemed to be a sufficient and solid sample size to conduct quantitative research. The number of respondents is above the generally recommended minimum number of 10 respondents per questionnaire item, and it is enough to guarantee the statistical reliability and the externalisability of the results. The 300 responses are also useful in supporting the credibility of the results and offer great empirical support in analyzing the relationships between the study variables.

### 2.3 Research Instrument

A structured questionnaire was used to gather information on the study and the questionnaire was developed on the basis of a thorough examination of the existing literature on the digital buying behaviour and online consumer decision-making. The questionnaire has been separated into two major sections. The demographic data, in the first section, included gender, age bracket, educational level, and online purchases frequency. The second section was a measure of the important study constructs. Multiple-item scales were used to measure all the variables of the study. The constructs were Trust, Perceived Risk, Technology Acceptance, Electronic Word of Mouth (eWOM) and Digital Buying Behaviour. The constructs were measured with four or five statements, which were based on the previously tested studies, and they were content relevant and conceptually clear. The perception of the respondents was measured through a five-point Likert scale with the scores 1 = Strongly Disagree to 5 = Strongly Agree. The Likert scale was chosen because it is simple, reliable and is largely acceptable in behavioural and marketing research.

### 2.4 Data Collection Procedure

An online survey method was used to collect data and this is appropriate when one is studying digital consumers. The questionnaire was distributed online, via email and social media, which allowed collecting the necessary data efficiently with a wide range of respondents. The process of data collection was conducted within four weeks and this was to allow sufficient time to the respondents to volunteer. The involvement was voluntary and the respondents were told that their input will be considered confidential and will be utilized in the study of academic research only.

### 2.5 Data Analysis Techniques

The data obtained were coded and analysed by descriptive and inferential statistics. Data screening was done initially to eliminate incomplete and inconsistent responses and only 300 questionnaires were useful to be analyzed. In achieving reliability and validity of the measurement tool, items taken in the earlier empirical studies that have validated scales were adopted. The internal consistency was facilitated by proper development

of construct and selection of items. To sum up the demographic profile of respondents and to gain insights into overall response patterns in each construct, descriptive statistics, such as frequencies, percentages, means, and standard deviations were employed. To test the relationships between the study variables, correlation analysis was done to determine the direction and the strength of the relationships among the trust and perceived risk, technology acceptance, eWOM and digital buying behaviour. In addition, regression analysis was utilized to determine the effect of the independent variables on the digital buying behaviour, as well as to test the explanation power of the proposed research model.

### 3. Results and Findings

This part is the empirical findings of the research based on the evaluation of the information gathered on 300 online consumers through a constructed questionnaire. The results are obtained through descriptive and inferential statistics to analyse the relations between trust, perceived risk, technology acceptance, electronic word of mouth and digital buying behaviour. The findings are structured in such a manner that the first part is a description of the demographic profile of the respondents, and the second part is an analysis of descriptive statistics, correlation analysis, and regression analysis. These analyses combined can be used to give empirical data to prove the proposed model of research and to provide insights into the main determinants of online consumer buying decisions.

#### 3.1 Demographic Profile of Respondents

The demographic study was conducted to get an in-depth insight into the background traits of the respondents that took part in the study. Only 300 valid responses were taken to undergo final analysis, which is a sufficient and worthy sample to be analyzed quantitatively. The sample was balanced as it included both males and females, and there was gender equality when it came to the online purchasing activities. This equal representation will help in increasing the generalisability of the results to genders and will show that digital buying behaviour is not limited to a specific group. In terms of age, there was a significant number of respondents in 2130 years and 3140 years age brackets. This observation indicates that young and middle-aged consumers have the highest number of active users of online shopping platforms. These age groups tend to be more technologically savvy, at ease with online purchases, and they are willing to accept digital innovations, a reason why they tend to be more engaged in online purchase behaviors. The representation of older age groups was relatively lower, which implies a relatively low level of exposure to digital purchasing platforms by the elderly consumers. Most of the respondents were graduates and postgraduates in terms of the level of education, which indicated a highly educated consumer population. An increase in educational level is likely to be linked to enhanced digital literacy, enhanced awareness to online platforms and enhanced knowledge about digital transactions, which can have a positive impact on online shopping behaviour. With respect to the frequency of making online purchases, many the respondents said that they shop online at least once a week or higher, which signifies that they are very familiar with the online purchasing settings and involved in online shopping regularly. Overall, the demographic data indicates that the participants have enough experience and exposure to digital shopping, which makes them appropriate in the study of the determinants of digital buying behaviour. The table 1 gives a summary of the demographic characteristics of the respondents used in the study.

**Table 1: Demographic Profile of Respondents**

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	158	52.7
	Female	142	47.3
Age Group	Below 20	36	12.0
	21–30	124	41.3
	31–40	88	29.3
	41–50	34	11.3
	Above 50	18	6.0
Educational Qualification	Higher Secondary	52	17.3
	Graduate	138	46.0
	Postgraduate	90	30.0
	Doctorate / Others	20	6.7
Frequency of Online Purchases	Once a month	54	18.0
	2–3 times a month	86	28.7
	Once a week	92	30.7
	More than once a week	68	22.6

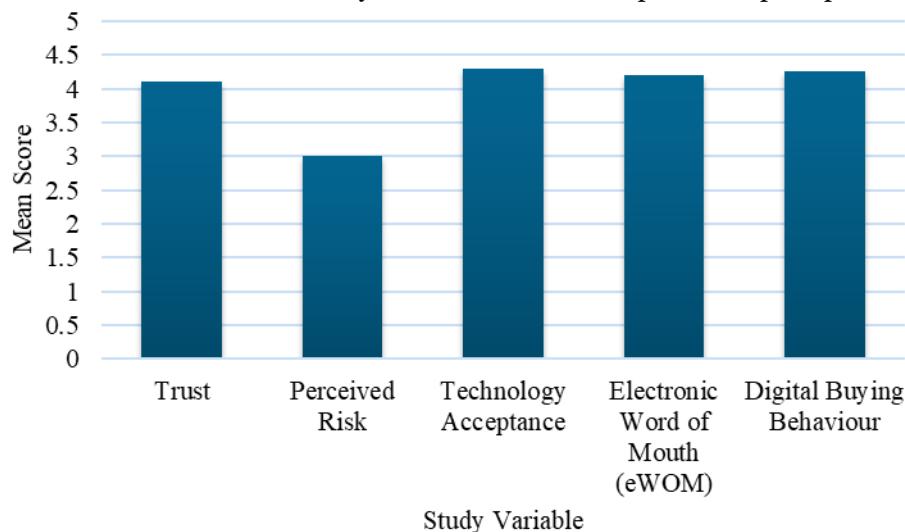
### 3.2 Descriptive Statistics of Study Variables

To examine the respondent's perception of the major study variables i.e. trust, perceived risk, technology acceptance, electronic word of mouth (eWOM), and digital buying behaviour, descriptive statistics were used to determine the overall perception of the respondents regarding the key variables. The findings reveal that the respondents had positive opinions of trust towards online shopping sites. This is a measure of the trust that the consumers have on online sellers, secure payment channels and trustful delivery systems. Trust seems to be one of the key elements that help consumers to be willing to make an online transaction. Table 2 demonstrates the descriptive statistics of the study variables.

**Table 2. Descriptive Statistics of Study Variables**

Variable	Number of Items	Mean	Standard Deviation
Trust	4	3.98	0.62
Perceived Risk	4	3.12	0.71
Technology Acceptance	5	4.15	0.58
eWOM	4	4.08	0.60
Digital Buying Behaviour	4	4.10	0.65

Figure 1 illustrates the mean scores of the study variables based on respondents' perceptions.



**Figure 1. Mean Scores of Study Variables**

The level of technology acceptance was also rather high, which implies that the respondents found online shopping platforms to be convenient, handy, and productive. The accessibility of online sites, time-saving capabilities, and ease of use appear to increase the acceptance of online shopping technologies by the consumer. This observation is a testimony to the role of the usability of technology in motivating consumers to use and further utilize online shopping sites.

Electronic word of mouth was also perceived to be strong. The respondents recognized the importance of online reviews, ratings and opinions on social media in influencing their purchasing behavior. The dependency on eWOM shows that consumers are eager to find information provided by other consumers to decrease the level of uncertainty and make the right buying decisions. Considering this, perceived risk was moderate and it implied that though the respondents were conscious of issues associated with security, privacy, and product quality, these threats did not completely deter them to make online purchases. Lastly, there was a fairly high level of digital buying behaviour, which indicated frequency of online purchases, preference of online shopping over traditional shopping habits and a desire to make use of digital shopping in future.

### 3.3 Correlation Analysis

The correlations were performed to understand the correlation between the independent variables, namely, trust, perceived risk, technology acceptance and electronic word of mouth and the dependent variables, namely, digital buying behaviour. The findings showed that trust had a positive correlation with digital buying behaviour, which means that the more one has trust with online platforms, the more he or she engages in online purchasing behaviour. This observation highlights the role of trust in minimizing the level of uncertainty and consumer confidence online. Table 3 demonstrates the correlation matrix that indicates the relationship between the most important study variables.

**Table 3. Correlation Matrix of Study Variables**

Variables	Trust	Risk	Tech	eWOM	DBB
Trust	1	-0.32	0.48	0.44	0.56
Risk	-0.32	1	-0.29	-0.26	-0.31
Tech	0.48	-0.29	1	0.52	0.61
eWOM	0.44	-0.26	0.52	1	0.58
DBB	0.56	-0.31	0.61	0.58	1

On the same note, technology acceptance also depicted a positive correlation with digital buying behaviour that consumers who find online shopping easy to use and advantageous tend to have a higher likelihood of making online purchases. There was also a positive relationship between electronic word of mouth and digital buying behaviour as online reviews, ratings, and social interactions played a contributing role in influencing consumers to make an online purchase decision. Conversely, perceived risk showed a negative correlation with digital buying behaviour, which suggests that increased risk perception is likely to decrease online shopping intentions of consumers. Nevertheless, the negative correlation was less strong than the positive ones that were found in trust, technology acceptance, and eWOM. Overall, the outcomes of correlation give an empirical support to the hypothesized relationships between the study variables.

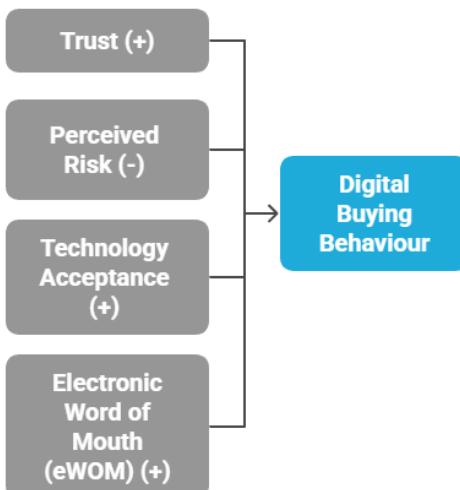
### 3.4 Regression Analysis

To further investigate the foretelling effect of the independent variables on digital buying behaviour, multiple regression analysis was used. The regression findings showed that trust, technology acceptance and electronic word of mouth have a strong positive effect on digital buying behaviour. This implies that consumers tend to make online purchases in case they believe in the digital platforms, they find them convenient and easy to use and are swayed by positive online reviews and social media feedback. Table 4 shows the outcomes of the multiple regression analysis.

**Table 4. Regression Results Predicting Digital Buying Behaviour**

Independent Variable	Standardized Beta ( $\beta$ )	t-value	Significance (p)
Trust	0.28	5.96	0.000
Perceived Risk	-0.17	-3.84	0.001
Technology Acceptance	0.34	7.21	0.000
eWOM	0.31	6.58	0.000

Figure 2 illustrates the regression model depicting the effects of key determinants on digital buying behaviour.



**Figure 2. Regression Model Showing Effects on Digital Buying Behaviour**

Perceived risk had negative influence on digital buying behaviour, which validated the fact that the issue of security, privacy and uncertainty can deter consumers to buy online. However, the effect of perceived risk was smaller than the effect of the perceived trust, technology acceptance, and eWOM. The general regression model had a satisfactory explanatory capacity that suggests that the chosen determinants together elucidate a considerable percentage of variance in digital purchasing behaviour among online consumers. These findings demonstrate the synergy of psychological, technological, and social influence of online purchasing decisions. The results of the research indicate that a set of psychological, technological, and social factors have a great impact on digital buying behaviour. Trust, technology acceptance, and electronic word of mouth were the most significant factors in determining online purchase decisions whereas perceived risk was identified to have a negative but relatively weak effect. The findings affirm that the confidence of consumers towards online

platforms, the perceived ease of use of digital technologies and exposure to online reviews and social interactions are found to be critical in influencing online buying behaviour. On the whole, the results present solid empirical evidence to the suggested research model and have valuable information about the critical determinants in influencing consumers to make the purchase decision online in modern digital settings.

#### 4. Discussion

The current research was intended to empirically investigate the determinants of digital buying behaviour with the online consumers with specific reference to the roles of trust, perceived risk, technology acceptance, and electronic word of mouth (eWOM). The results are informative in terms of determining the role of psychological, technological and social factors in determining online purchase decisions made by consumers. In general, the findings can be discussed as consistent with the suggested research model and to a considerable extent with the available literature in the field of digital consumer behaviour.

The positive and significant effects of trust on digital buying behaviour are one of the most important discoveries of the research. The outcome of this finding implies that customers are more likely to buy products via the internet in cases where they find online stores to be credible, transparent, and safe. Trust minimizes the uncertainty that comes with internet-based transactions and increases the confidence of consumers with the sellers and payment systems. This result aligns with the results by Bucko et al. (2018), who indicated that online retailer trust is a critical factor in influencing the desire of consumers to participate in online shopping. The value of trust is especially significant in the digital sphere where there is no physical contact, and the customers are highly dependent on the platform credibility and reputation.

The importance of trust in digital buying behaviour is also supported by the results of Fortes and Rita (2016), who stressed that trust reduces the privacy issues and the perceived uncertainty, thus making consumers share personal and financial data on the Internet. The high power of trust in the framework of the current research can be evaluated as the growing familiarity of consumers with the established e-commerce services and the enhancement of security systems. Trust is one of the key factors that promote a digital buying behaviour as online markets keep on developing.

Another fact that the study unveils is the negative effect of perceived risk on digital buying behaviour, which means that fears of data security, privacy, and quality of the product deter consumers to engage in online buying. The result is consistent with the research by Fortes and Rita (2016), who used perceived risk as a significant obstacle to online shopping, especially the concerns of privacy and financial safety. Buyers that feel the risk levels are high have more hesitation and uncertainty that impact the purchasing behavior adversely.

Negative effect of perceived risk that is seen in this research is also supported by Chawla and Kumar (2022) who emphasized the significance of consumer protection frameworks in decreasing the risks of online transactions. In their research, they focused on the fact that poor regulatory protections and poor consumer grievance channels may increase perceived risk, thus deterring online purchases. The fact that perceived risk will have a relatively weaker effect than other determinants in the current study, however, indicates that consumers might be slowly adjusting to digital conditions and establishing coping strategies, including the use of reliable platforms and verified reviews.

One more important conclusion of the research is that the positive impact of technology acceptance on digital buying behaviour is rather high. It shows that consumers will be more inclined to online shopping when they find online platforms easy to use, useful, and efficient. This finding is in line with the results of Juaneda-Ayensa et al. (2016), who established that the perceived ease of use and perceived usefulness have a significant positive impact on purchase intentions of consumers in both omnichannel and digital retail environments. The current research establishes that the technological convenience and usability are still very significant in the determination of online consumer behaviour.

The high impact of technology acceptance can also be discussed through the prism of the further development of the digital functionality, including mobile applications, personalised recommendations, and the uninterrupted payment systems. The same findings were made by Bucko et al. (2018), who noted that the easy navigation of a web site and effective performance of the system have a positive impact on the online shopping experience of consumers. The level of sophistication of digital platforms has led to an increase in expectations of the consumers towards technological performance, and hence technology acceptance is a major factor influencing digital buying behaviour.

The results also reveal that electronic word of the mouth (eWOM) is a major determinant of digital buying behaviour and therefore social media interactions, ratings, and reviews play a crucial role in consumer decision making. This finding is in line with the research by Erkan and Evans (2016), which established that eWOM increases the credibility of the information and affects the intention to buy the product by enabling the adoption of information. In online stores, customers tend to use peer-to-peer content to judge the quality of products and to lessen the feeling of uncertainty.

Cuong (2024) also substantiates the impact of eWOM by showing that social media- Based reviews and user-generated content are important factors in determining the perceptions and purchase intentions of consumers. The current paper proves the hypothesis that eWOM is an effective social influence tool, especially the situations when the consumers do not have a personal experience with the products. With the further development of the use of social media, the importance of the eWOM in online purchasing behaviour is likely to gain even more significance.

The demographic results of the research indicate that younger and middle-aged consumers are more actively involved in online shopping which can be explained by the increased levels of digital literacy and exposure to

tech. This finding is in line with Goyal (2017), who found out that online shopping is more accepted by younger consumers as they are used to digital technologies. Anand et al. (2023) also emphasized that online consumers have changing shopping behavior due to convenience, accessibility, and availability of information. The general trends in consumer behaviour that were witnessed during and after the COVID-19 pandemic are also reflected in the findings of the study. According to Gu et al. (2021), the pandemic made a tremendous boost to the online purchasing behaviour, as a result of physical movement limitations and shifts in the consumer lifestyle. On the same note, Jílková and Králová (2021) noted that the digital consumer behaviour was intensified in times of crisis and the online shopping practices were adopted in the long term. The prevalence of online shopping noted by the respondents in the current research justifies these findings and underlines the ongoing topicality of online purchasing platforms.

In brief, it is pointed out in the discussion that the digital buying behaviour is influenced by a complex combination of psychological, technological, and social factors. Trust, technology acceptance, and electronic word of mouth are identified as major facilitators of online purchasing and perceived risk remains to be a challenge though with less impact. The results can be used to expand the current literature by offering current empirical data on digital buying behaviour and has significant implications to online retailers, online marketers, and policy makers interested in increasing the level of consumer trust and commitment to digital marketplaces.

## 5. Conclusion

The current paper attempted to examine the predictors of online consumer digital buying behaviour by analyzing effects of trust, perceived risk, technology acceptance, and electronic word of mouth. Based on empirical data gathered with the participation of 300 respondents, the research is useful in understanding the determinants of online purchases by consumers in the modern digital space. The results verify that the multidimensionality of online consumer decision-making can be supported by the complex of psychological, technological and social factors, which affect the digital buying behaviour. The findings show that trust is a vital factor in facilitating online purchases because consumers would be more willing to interact with digital platforms that they see as trustworthy and safe. Technology acceptance also made a robust predictor of digital buying behaviour implying that user-friendly interfaces, perceived usefulness, and technological efficiency are key motivators towards consumers wanting to shop online. Moreover, it was concluded that electronic word of mouth positively affects digital buying behaviour and the increasing role of online reviews, ratings, and social media interactions on consumer perceptions and uncertainty reduction. On the other hand, perceived risk revealed a negative correlation with digital buying behaviour, which means that the issue of privacy, security and quality of the product remains as a hindrance to online purchases. Nevertheless, the relatively less significant effect of perceived risk indicates that the anxieties might be alleviated by the gradual increase in the consumer familiarity with online platforms and a decrease in security risks. In general, the research makes its contribution to the literature of digital consumer behaviour by providing a comprehensive empirical model of digital purchasing behaviour. The results have a practical implication to e-commerce companies, digital marketers, and policymakers as they can improve online purchasing through trust building, better technological usability, and strategic management of the electronic word of mouth to create positive consumer experiences.

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