

Exploring Trust Building in E-commerce: A Multistage Analysis on Purchase Intention, Actual Purchase and Customer Satisfaction

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ABSTRACT

Purpose- As internet penetration rates have increased; E-commerce has expanded its potential customer base worldwide. Building and maintaining trust must be prioritized by e-commerce platforms and sellers throughout the customer journey. Therefore, this study aims to identify customers' trust in the stages of e-commerce.

Design/Methodology/Approach- The quantitative technique was employed to comprehend the correlation between trust and the stages of e-commerce. A dataset of 325 responses was collected by distributing questionnaires, and partial least square equation modeling was used for analysis.

Findings- The results reveal a critical link between the three stages of e-commerce and trust. Building trust is a key factor for gaining customer confidence in making online purchases. Albeit, customer trust will decline rapidly if the company does not improve customer relations or does not enhance order processing efficiency and transportation logistics.

Practical Implications- The study has unique practical insights for businesses and consumers. Prioritizing elements that promote and uphold trust at each stage of e-commerce is a key factor. Businesses can build trust, increase customer satisfaction and create lasting connections with customers by concentrating on transparency, security, communication, and providing an excellent customer experience.

Originality/Value- The study adds a significant contribution to the existing literature by extending the customer journey. The different stages of e-commerce and customer journey coexist; therefore, three variables are used to describe the stages.

Keywords: E-commerce, Customer Journey, Trust, Purchase Intention, Actual Purchase, Customer Satisfaction

1. INTRODUCTION

E-commerce's explosive expansion in recent years has been a major driver of the development of retail and logistics sectors (Vakulenko et al., 2019). In 2022, sales of the top global online marketplaces increased by about 3%, slightly over \$3.24 trillion. (*Top 100 Online Marketplaces I Digital Commerce 360*, n.d.)

E-commerce is also denoted as a form of business transaction where buyers and sellers interact electronically without any physical interaction. The digital era has brought an enormous jump in online shopping, changing many things, from the intention to purchase to a customer's feedback (Farliana et al., n.d.). According to the World Economic Forum Report: Global Risks Report (2022), the estimated growth of digital economies will be US\$ 800 billion by 2024 (Foro Económico Mundial. et al., 2022) This figure has led us to understand that online marketplaces have enhanced their customer retention policies. This can be done through gaining the trust of the customers. In online transactions where there are no physical interactions, trust plays a critical role in the relationship between vendors and customers (Shin et al., 2013). If visitors or customers have a

poor shopping experience or feel dissatisfied, this could result in decreased trust in the e-commerce site. Customers' trust in an e-commerce platform is a fundamental factor in determining whether e-commerce activities in the market will succeed (Koufaris & Hampton-Sosa, 2004).

The idea of segmenting the customer journey into various discrete phases is used implicitly in business strategies that take a multichannel approach. Previous research has identified different phases of transactions i.e., the information phase, agreement phase, and fulfilment phase. These phases are sequentially followed by customers to complete a purchase.

Despite the fact that there is a considerable amount of literature on trust in both e-commerce and the customer journey, these two topics have typically been examined independently of one another. Also, consumer-centric research is still infrequently and sparsely undertaken. This research elaborates on the juxtaposition of previous studies in the area of the customer journey and transcends this into stages of e-commerce where trust is the primary factor from the perspective of the customer.

2. LITERATURE REVIEW

2.1 Customer Journey

The customer journey in e-commerce refers to the process that a customer goes through when interacting with an online store, from initial awareness of the brand to making a purchase and potentially returning for future purchases. The growing importance of the customer-centric ideology in the realm of marketing has fostered this customer journey to be in the light (Crosier & Handford, 2012). A consumer must take various sequential steps while buying a good or a service from an e-commerce platform. When followed chronologically, these steps are referred to as the customer journey (Følstad & Kvale, 2018a). Theoretically, the customer journey is comprised of three prevailing stages i.e., the pre-purchase, purchase, and post-purchase phases (Wiesel et al., 2011). The literature perceived these stages as the information phase, agreement phase, and fulfilment phase (Bauer et al., 2006; Holzmüller & Schluchter, 2002; Madlberger & Matook, 2017; Pavlou & Chai, 2002). Several pieces of literature extend this model either by adding a fourth stage i.e., the after-sales phase (Bauer et al., 2006; Madlberger & Matook, 2017), or by bifurcating the agreement phase into the intention and contract phase (Anagnostopoulos et al., 2004).

2.2 Stages of E-commerce

To identify the stages of e-commerce concerning the customer journey, we describe the following phases. In the first and initial stage of e-commerce, the customer explores the e-commerce platforms and their offerings. This stage starts with the willingness of the customers to enter the e-commerce platform and lasts until they decide whether or not to place an order for a product (Wulfert et al., 2019). While browsing, the customer explores the website or app, looks for the products they want to buy, and may evaluate reviews and compare prices before making a final decision (Al-Maghrabi & Dennis, 2011). Customers seek information about the products and services offered by different e-commerce platforms and compare these to find out the best deal for them. Based on the information gathered the customer at this stage makes an intention to purchase through a mental and cognitive process (Wiesel et al., 2011). After the customer has identified a product, they wish to buy, they add it to their cart or wish list. Once the product is selected, the customer then moves on to checkout. Therefore, this stage is termed as BROWSING STAGE.

In the second stage, the customer and seller interact. This stage includes payment authorization, order confirmation, processing, and fulfilment. In this stage, the payment authorization begins, where the information is validated by the payment gateway. The buyer is given different methods to complete a transaction which may include debit cards, credit cards, e-wallets, smart cards, online banking, etc. Once the desired items are in the cart, the customer selects a payment method and enters their personal information (Matook, 2007). Once authorized, the customer receives an order confirmation which includes transaction details and shipping information. Contrary to the initial or ordering stage, the second stage is more tailored to particular requirements, such as product categories or payment preferences (Matook, 2007). Therefore, this stage is called PAYMENT STAGE.

In the third and last stage, the negotiated transactions are fulfilled. The payment for the order results in the delivery of the ordered goods or services. This stage includes delivery, returns, refunds, and after-sales service. In delivery, the shipping carrier delivers the product to the customer's specified shipping address. Competitive advantage can be created and implemented by the delivery time for an e-commerce platform (Muangpan, 2022a). The process usually involves the customer sending the product back to the retailer, who then provides a refund or exchange in return. Satisfying customers can be achieved by promptly responding to their complaints, taking corrective actions to enhance services based on their feedback, and effectively following up with them (Ferraz et al., 2023). Therefore, this stage is named as DELIVERY STAGE.

3. CONCEPT-BASED MODEL AND HYPOTHESIS DEVELOPMENT

PURCHASE INTENTION

Purchase intention refers to the extent to which a consumer is willing to buy a particular product or service from an online marketplace, as indicated by their expressed willingness to engage in specific behaviours

related to the purchase, such as searching for information, comparing options, or adding items to a cart (Lee et al., 2022). This study takes searching and filtering as the indicators of purchase intention. Thus, it can be hypothesized that:

H1: There is a significant positive impact of purchase intention on trust.

H2: There is a significant positive impact of purchase intention on actual purchase.

H3: There is a significant positive impact of purchase intention on customer satisfaction.

H4: The relationship between purchase intention and trust is mediated by actual purchase.

ACTUAL PURCHASE

An actual purchase is the process of completing a purchase on an e-commerce platform. Online transaction is a pillar of e-commerce and is a widely adopted approach. In case the customer cannot find a suitable method of payment, they may decide to abandon their attempt to buy the product (Hirschman, 1979; Humbani & Wiese, n.d.; Tounekti et al., 2020). This study takes ordering and payment as the indicators of actual purchase. Thus, it can be hypothesized that:

H5: There is a significant positive impact of actual purchase on trust.

H6: There is a significant positive impact of actual purchase on customer satisfaction.

H7: The relationship between actual purchase and trust is mediated by customer satisfaction.

CUSTOMER SATISFACTION

In the realm of e-commerce, satisfaction is typically referred to as the level of contentment that customers experience with the purchases, they have made from e-commerce companies, as described by (Anderson & Srinivasan, 2003). This study takes transportation, logistics, feedback, and returns as the indicators of customer satisfaction. Thus, it can be hypothesized as:

H8: There is a significant positive impact of customer satisfaction on trust.

TRUST

Trust refers to a party's willingness to take a risk and rely on the actions of another party, with the expectation that the other party will perform an action that is crucial to the trustor, even if the trustor cannot monitor or control the other party's actions (Mayer et al., 1995). The absence of trust is a considerable factor in influencing the intentions of the customer to make an online purchase (Choon Ling et al., 2011; J. Kim & Lee, 2002; Lu et al., 2010; Wijoseno et al., 2015).

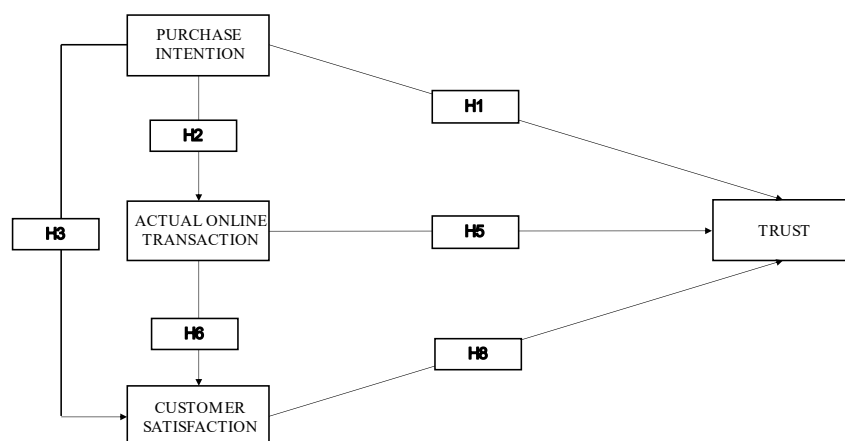


Figure 1: Concept-based Model

4. RESEARCH METHODOLOGY

4.1 Procedure

This study is exploratory in nature and therefore, the first step in this study is a thorough examination of the literature. A comprehensive understanding of previous studies is essential to ensure academic rigor in this research. By analysing and synthesizing all relevant studies, articles, and other published materials relating to this study, various subject elements, such as customer journey, e-commerce, purchase intention, trust, actual purchase, and customer satisfaction, are introduced for this study.

The subsequent step is the collection of data by distributing questionnaires to the customer using e-commerce and distributing questionnaires in an open-source online survey platform where respondents have

easy access. Accordingly, the researchers incorporated constructs from relevant literature into the questionnaire and used a five-point Likert scale. Three industry experts who were knowledgeable and experienced in the field of e-commerce carefully reviewed and evaluated the questionnaire. The questionnaire was revised based on the experts' suggestions, and a pilot study was conducted to assess its effectiveness.

A pilot study with 40 participants was conducted, and the questionnaire statements were modified based on the feedback. After conducting a pilot study, the Cronbach Alpha coefficient was computed to determine the reliability of the questionnaire. Items with a Cronbach Alpha value below 0.70 were either revised or eliminated altogether. The resulting modified version of the questionnaire was then disseminated. The final version of the questionnaire was then distributed to the selected sample to measure each construct, using statements adapted from relevant past literature (Aldas-Manzano et al., 2011; Apau & Koranteng, 2019; Chen & Teng, 2013; Kura et al., n.d.; Lowry et al., 2012; Muangpan, 2022b; Nguyen & Tran, 2022; Rosillo-Díaz et al., 2020; Teoh et al., 2013). In total 347 responses were collected but incomplete ones were removed leaving a final sample of 325 responses for analysis and evaluation of the proposed model. Data was gathered from participants in the Delhi NCR region using a combination of convenience and snowball sampling techniques.

4.2 Statistical Technique

SEM (Structural Equation Modeling) is a statistical analysis technique that originated from regression and path analysis. During the SEM process, three steps are simultaneously performed: confirmatory factor analysis confirms the instrument's reliability and validity, path analysis examines the relationships between variables, and structural model analysis and regression analysis help develop a model that fits the hypothesis. In this study, SmartPLS4 was utilized as the software to process SEM data.

DATA ANALYSIS AND FINDINGS

5.1 Demographics

Demographics are pivotal for research as they provide valuable information about the characteristics and composition of the study. Men accounted for 67.07% of respondents, while women accounted for 33.92%. Over 55.53% of respondents were in the 18-30 age group, followed by 17.23% in the 40-50 age group. Moreover, 41.84% of respondents are in service, while 38.73% are students. Based on the educational level of respondents, 43.69 % of respondents are master's degree holders, and 29.84% are bachelor's degree holders. E-commerce platforms are used once a week by 120 respondents.

Category	Subcategory	Frequency	Percentage
Gender (n=325)	Male	218	67.07%
	Female	107	32.92%
	Other	-	-
Age (n=325)	18-30 years	174	53.53%
	30-40 years	49	15.07%
	40-50 years	56	17.23%
	50-60 years	40	12.30%
	More than 60 years	6	1.84%
Employment (n=325)	Student	126	38.76%
	Business	20	6.15%
	Services	136	41.84%
	Unemployed	10	3.07%
	Others	33	10.15%
Educational Level (n=325)	High school or less	69	21.23%
	Bachelor's Degree	97	29.84%
	Master's Degree	142	43.69%
	Doctoral Degree	17	5.23%
Usage Frequency (n=325)	More than once a week	66	20.30%
	Once a week	120	36.92%
	2-3 times a month	6	1.84%
	Once a month	61	18.76%
	Less than once a month	72	22.15%

Table 2: Demographics of Respondents

5.2 Background Analysis

Prior to conducting research or making informed decisions, background analysis involves gathering and analysing relevant information and data. This study exhibits that Amazon is the most preferred e-commerce platform with 268 respondents (23.57%) followed by Flipkart with 16.79% of the total respondents. The most

preferred category of product is fashion and beauty with 210 respondents (21.69%). Groceries with 16.52% is the second most preferred category.

Category	Subcategory	Frequency	Percentage
Preferred e-commerce platform (Multiple select) (n=325)	Amazon	268	23.57%
	Flipkart	191	16.79%
	Myntra	159	13.98%
	Goibibo	33	2.90%
	Lenskart	47	4.13%
	Nykaa	86	7.56%
	MakeMyTrip	84	7.38%
	Swiggy	129	11.34%
	OLX	34	2.99%
	Other	106	9.32%
Preferred Category (Multiple select) (n=325)	Electronic Devices	148	15.28%
	Fashion and Beauty	210	21.69%
	Furniture	29	2.99%
	Groceries	160	16.52%
	Education	89	9.19%
	Entertainment	97	10.02%
	Travel	90	9.29%
	Health Care and Fitness	82	8.47%
	Other	63	6.50%

Table 3: Background Analysis

5. MEASUREMENT MODEL

6.1 Reliability and Validity

Following the demographics and the usage of e-commerce, the analysis is done on the constructs used in the proposed model. In this phase, the analysis is performed specifically on those participants who have used e-commerce website(s) at least once. The SEM analysis encompasses various components, such as path diagrams, discriminant validity, goodness of fit models, and hypothesis testing for the measurement model. Convergent validity primarily aims to ensure that the indicators of a multi-item construct are effectively measuring the same underlying construct (Morrison et al., 2017). To evaluate convergent validity, the outer loading value of each indicator on its corresponding latent variable is examined (Teo et al., 2015). To test the reliability of the model, Cronbach's alpha is used, with a threshold value of 0.7, as suggested by (Thorndike, 1995). To achieve reliability and convergent validity, (Fornell & Larcker, 1981) proposed three tests: (a) all individual item factor loadings must be above 0.5; (b) the Composite Reliability (CR) of each item should be above 0.7, and (c) the Average Variance Extracted (AVE) should exceed the threshold value of 0.5. Table 4 shows that all constructs meet the cut-off value set by (Fornell & Larcker, 1981) indicating that the model meets the conditions for reliability and convergent validity.

Constructs	Items	Factor Loadings	Cronbach's Alpha	CR	AVE
Purchase Intention	PI1	0.825	0.876	0.880	0.730
	PI2	0.887			
	PI3	0.893			
	PI4	0.810			
Actual Purchase	AP1	0.764	0.787	0.787	0.610
	AP2	0.802			
	AP3	0.777			
	AP4	0.782			
Trust	T1	0.749	0.839	0.840	0.600
	T2	0.789			
	T3	0.830			
	T4	0.765			
	T5	0.766			
Customer Satisfaction	CS1	0.775	0.814	0.880	0.642
	CS2	0.823			
	CS3	0.845			
	CS4	0.759			

Table 4: Reliability and Convergent Validity

In addition to evaluating reliability and convergent validity, (Fornell & Larcker, 1981) suggested assessing discriminant validity. Fornell and Larcker criteria, Heterotrait Monotrait ratios, and cross-loadings were used to evaluate the discriminant validity of the constructs. Tables 5 and 6 demonstrate the results of these analyses and provide evidence for the discriminant validity of the model. All pairs of variables exhibit a correlation that is less than 0.70, as indicated by the correlation matrix. According to Table 5, the bold diagonal values (representing the square roots of AVE) are larger than the off-diagonal values (representing the correlations among constructs), indicating that the model has acceptable discriminant validity. Table 6 demonstrates that all of the heterotrait-monotrait (HTMT) ratios were less than 0.85, suggesting excellent discriminant validity. The standardized root mean square residual (SRMR) was calculated to be 0.070, which is below the threshold of 0.08, indicating a good model fit (Henseler et al., 2015).

Construc	AP	CS	PI	T
AP	0.781			
CS	0.681	0.801		
PI	0.654	0.625	0.851	
T	0.663	0.540	0.597	0.780

Table 5: Discriminant Validity- Fornell-Larcker criterion

Construc	AP	CS	PI	T
AP				
CS	0.849			
PI	0.788	0.738		
T	0.813	0.652	0.691	

Table 6: Discriminant Validity- Hererotrait-monotrait ratio (HTMT)- Matrix

The significance of the relationships in the model was tested using a bootstrapping procedure with a standard iteration value of 5000. A confidence interval method of bias-corrected and accelerated bootstrap was used with a two-tailed test and a significance level of 0.05 which describes 95% confidence level in Smart PLS4 (Gonzalez-Chica et al., 2015).

6.2 Hypothesis Testing

After analysing the data in the previous stage, path diagrams are carried out using SmartPLS4 as the statistical software of PLS-SEM. The hypothesis that was framed before is tested in this stage. The purpose of hypothesis testing is to determine whether the hypotheses proposed in the theoretical framework are supported or rejected. A positive relationship is expected based on the original sample value, while a value close to -1 suggests a negative relationship. The path coefficient and t-statistic values calculated during the model evaluation stage will be analysed to test the hypotheses. A significant association between variables is indicated by a t-statistics value greater than 1.96 or a p-value less than the significance level of 0.05. Table 8 shows the outcomes of the hypothesis test.

Hypothesis	Research Hypothesis	T- statistic	P values	Result
H1	PI -> T	3.144	0.002	Supported
H2	PI -> AP	15.966	0.000	Supported
H3	PI -> CS	4.020	0.000	Supported
H4	PI -> AP -> T	5.370	0.000	Partial Mediation
H5	AP -> T	5.457	0.000	Supported
H6	AP -> CS	5.812	0.000	Supported
H7	AP -> CS -> T	0.929	0.000	No Mediation
H8	CS -> T	0.977	0.329	Not Supported

Table 8: Path Coefficients

6. DISCUSSION

The paper presents a number of significant discoveries derived from the outcomes outlined below.

Direct Effect

According to the result of the hypothesis, it is confirmed that there is a significant positive influence of purchase intention (H1) and actual purchase (H5) on trust. The results are consistent with previous literature showcasing that building trust is important for a company to attract customers and have a positive perception of the company and its products, leading to higher purchase intention (D. J. Kim et al., 2016; Lakeman et al., 2021; Masri et al., 2021; Phan, n.d.). The likelihood of the customer following through with a purchase is higher when they trust the e-commerce company. Furthermore, purchase intention is confirmed to be a significant contributor to actual purchases (H2) and customer satisfaction (H3), which is in line with previous studies (Baker & Crompton, n.d.; Indiani & Fahik, 2020; Tufail & Anwar, 2021; Villegas, n.d.). Actual

purchase also has a significant positive impact on customer satisfaction (H6). If the transaction process is smooth and efficient, it is likely to result in higher levels of customer satisfaction.

The result of hypothesis H8 shows that there is no significant positive relationship between customer satisfaction and trust which is a bolt from the blue. Previous studies have experienced that customer satisfaction is a support pillar for an enterprise and if customers are not satisfied by the e-commerce platform will not develop trust in it (Firmansyah & Ali, 2019; Juwaini et al., 2022; Kura et al., n.d.). There are various risks involved while engaging with e-commerce and this leads to distrust. The study includes transportation, logistics, feedback, and returns as the indicators for customer satisfaction. Therefore, if the company does not improve customer relations or does not increase order processing efficiency for better transportation and logistics the trust of the customers will decline rapidly. Also, customer feedback provides useful insights, issues, and inputs about their experience with the product or service which can improve the performance of the company and empower a positive change in it, but if the company takes no notice of it, the customers will lack confidence in the e-commerce platform. In the same vein, a customer who returns an item easily and receives a refund or replacement quickly is more likely to be satisfied with the purchase than one who has to go through a lengthy and complicated process. On that account, results show that e-commerce platforms should work on the indicators of customer satisfaction to build the trust of customers.

Mediation

The mediation hypothesis H4 and H7 shows varying results. Hypothesis H4 shows partial mediation, i.e., there is a direct positive relationship between purchase intention and trust as well as actual purchase mediates between them. With the occurrence of an actual purchase, the relationship between purchase intention and trust is mediated. Trust plays a crucial role in shaping purchase intention, and the execution of online transactions plays a role in strengthening or weakening that trust. During the actual purchase and after the customer experiences the seller or the platform for the first time, their initial trust perceptions can be strengthened or altered based on the seller's ability to fulfil expectations, the product quality, the delivery speed, and the customer's overall satisfaction.

On the other hand, there is no mediation in H7 which signifies that customer satisfaction does not mediate the relationship between actual purchase and trust. The relationship between actual purchase and trust can be direct, without the need for mediation. Trust and customer satisfaction are related constructs, but they do not serve as mediators when it comes to the relationship between actual purchases and trust. Instead, the experience of making an online purchase can lead to both customer satisfaction and trust.

7. THEORETICAL IMPLICATIONS

The research adds to the existing literature on marketing by providing useful insights. To elaborate on the contributions of this research the following key points are discussed in detail:

First, we add to the existing literature on e-commerce business models by presenting the idea of customer-centric stages of e-commerce and the customer journey. Previous studies have established fundamental explanations for these concepts and developed several frameworks, categorizations, and research plans to organize, assess, and enhance the customer journey (Følstad & Kvale, 2018b; Tueanrat et al., 2021). This research expands the theory of customer journey and transaction phases and adds to the understanding of past literature. Second, we extend our e-commerce literature by demonstrating the impact of different stages of e-commerce on trust of customers. Previous research theorized on customer journey as pre-purchase, purchase, and post-purchase (Furquim et al., 2022; Lundin & Kindström, 2023; Madlberger & Matook, 2017; Mu & Zhang, 2021; Tueanrat et al., 2021). These stages are identified in this paper as (1) pre-purchase as purchase intention (2) purchase as actual purchase and (3) post-purchase as customer satisfaction.

MANAGERIAL IMPLICATION

This study has implications that can be applied in real-world settings. Firstly, this study can provide a detailed understanding of the behaviour patterns of customers while interacting or transacting with e-commerce platforms. By focusing on improving each stage of the e-commerce journey, managers can enhance the overall customer experience, build trust with customers, and ultimately drive sales and revenue for their business. Secondly, digitalization has brought about significant changes in how businesses operate, especially in e-commerce. It is important for businesses to fully embrace digital technologies and understand how they can be integrated with physical activities to improve operational processes and outcomes in e-commerce.

8. CONCLUSION

The e-commerce industry is experiencing significant growth and there has been a paradigm shift from traditional in-person shopping to online shopping in recent times. Hence, it is crucial to thoroughly examine customer behaviour in order to adapt to the constantly changing e-commerce landscape. The research relates to identifying and evaluating the stages of e-commerce from the customer's perspective through previous theories. Furthermore, the review of the textual corpus was analysed through various marketing theories, particularly those related to the customer journey, which includes the pre-purchase, purchase, and post-purchase phases. The model is framed using constructs used parallel with the customer journey to indicate

the stages of e-commerce. This exploratory research shows that trust is essential for interacting and/or transacting with any e-commerce platform. Companies must prioritize building and maintaining trust with their customers to increase purchase intention, complete transactions successfully, and provide a positive experience leading to customer satisfaction.

The main finding of this study shows that there is a positive relationship between purchase intention, actual purchase, and trust whereas customer satisfaction does not impact trust. If customers lack trust in an e-commerce company, they may have a negative experience, resulting in lower customer satisfaction. A lack of trust can cause customers to feel uncertain about the reliability of the company and may lead to dissatisfaction with the product or the overall e-commerce experience.

Additionally, customer satisfaction does not mediate actual purchase and trust. Hence, organizations should focus on improving successful online transactions as it will build trust and confidence in e-commerce platforms. Customers who trust an e-commerce company believe that their personal and financial information is safe and that the company will deliver the products as advertised. They also believe that the company will provide assistance if needed, such as handling returns or addressing any issues with the product.

9. RECOMMENDATION FOR FUTURE RESEARCH

To complement the article, it is crucial to mention the limitations identified during the course of this research. The study is customer-centric and the other side is yet to be explored in detail. With the expansion of the digital environment, various threats and risks occur in engagement with e-commerce platforms. Variables like risk perception, privacy concern, and security concern can also be incorporated for identifying the actual consumer behaviour. Customer experience and loyalty are integral to e-commerce, and this article limits itself from these variables. This study utilized an online survey as a research method, which faced some limitations such as incomplete questionnaires due to technical difficulties or personal reasons. This study has been done on e-commerce platforms but various other channels like m-commerce and social media commerce have not been tapped into in this research. Subsequent research should expand on these findings and investigate further into stages of e-commerce and the customer journey.

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