



# “Determinants of consumers’ purchase intention to buy smartphones online”

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# DETERMINANTS OF CONSUMERS' PURCHASE INTENTION TO BUY SMARTPHONES ONLINE

## Abstract

In this technological era, online business is expanding due to increased internet conveniences. Smartphone users are drastically growing in Bangladesh, where it plays a vital role as a strong catalyst for economic development. On the other hand, the success of the online business is associated with creating online purchase tendency by determining influencing factors of consumers' intention. The ultimate purpose of this paper is to identify the influential variables of consumers' purchase intention to buy smartphones on online platforms. To fulfill the aim, a structured questionnaire has been elaborated based on the literature review to find this study's objective. Cronbach's alpha value was used to assess the inner surface of this study. The non-probability convenience sampling method and a 5% significance level are used to accept the hypotheses. Altogether, 350 survey questionnaires were distributed among the online-based social media customers, and finally, 288 responses were received genuinely, where the response rate was 82%. Henceforward, the sample size of the study is n = 288. SPSS version 26.0 has been applied to scrutinize hypothesis tests in this study. This paper also offers implications for online business people and several impactful guidelines for future research studies.

**Keywords** service quality, reference group, perceived usefulness, smartphone

**JEL Classification** M15, M31, M37

## INTRODUCTION

Currently, Bangladesh is regarded as one of the most economically progressive nations in the Asian countries of the world (Tu et al., 2021). The customers' demand is steadily increasing with enhancing the modern technology like the internet. Online customers are the key resources to earning the profit of online shoppers. The customers' needs and demands are changing gradually with the change of technology in the world, and online transaction is one of the famous vital points to buy and sell goods and services. As a result of the technological phenomenon, smartphones capture photographs, send text messages, and access the internet. The lifestyle has changed of Bangladeshi people through the continuous usage of smartphones. Just now, applications of smartphones are very tranquil, like easy handling, flexible size, stress-free access to cyber sources, and other multiple functions (Engidaw, 2020; Kumar et al., 2019). A smartphone is considered an advanced form of mobile phone, which delivers forward-thinking credulity to computing, sound access to the internet, easy and convenient access to relevant financial information, banking data, news on the online transaction, buying and selling different online goods and services, depending on customer demands. Nowadays, most mobile phone users use smartphones to browse the internet and social media, send emails, listen to music, read news, have access to games, finance, health, fitness, calendars, weather forecasts, take notes, and others.

The latest communication is the most mandatory approach to expressing oneself within a single moment. This sector is one of the fastest-growing sectors that have reached more than three billion users worldwide (Aytekin et al., 2019).

Now, Bangladesh is a developing country where smartphone users are growing dramatically due to expanding internet connections. E-commerce has also been gradually introduced to online transactions, mainly electronic products. As a result, smartphone adoption is rising among Bangladeshi people who efficiently perform online-based transactions like mobile banking activities, online shopping, and others. Recently, customers have been buying their smartphones through online platforms. The significant advantages of smartphones are listening to music, sharing photos and videos, visiting social networks, reading e-books, blogging, buying online products, watching online news portals, sending emails, etc. (Bristol et al., 2016). Most customers choose their mobile phones as a smartphone to perform activities. In this concern, smartphone manufacturers ascertain consumers' preferences and forecast consumer intention, which is the key to conquering the online smartphone market. To stay in the competitive online market, smartphone providers are launching new models with new features. Therefore, online producers should know what factors highly impact consumers' purchase intention to buy smartphones online.

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## 1. LITERATURE REVIEW

Numerous research has been shown to determine consumers' purchase intention to buy smartphones from online platforms. In addition, there are different online transactions in Bangladesh like online food, clothes, ticketing, reserving, etc. However, nowadays, online consumption is increasing due to expanding internet services, and they are buying their smartphones from online platforms. Recently, customers' trust has been based on information supplied by online shopping providers due to face-to-face transactions on shopping websites. However, Chew et al. (2012) indicated that some influencing factors affecting online smartphone purchase intention like compatibility, price, and social influence positively affect online smartphone purchase intention.

On the other hand, Malviya et al. (2013) also identified key influencing factors corresponding to brand, price, social influence, and features having a dominant impact on the online purchase decision of customers. However, there is limited research on consumers' influencing factors of buying smartphones on online platforms. A few research have been conducted regarding the influence of brand trust (BT), reference group (RG), service quality (SQ), reasonable price (RP), and perceived usefulness (PU) as determinants of consumers' purchase intention to buy smartphones online. Therefore, there is a research gap in the

existing literature. Moreover, there are still some unknown factors that can influence the customers of Bangladesh to buy their smartphones online. The study also will help smartphone manufacturers, dealers, and sellers to stay in the competitive market by providing better services. Therefore, this paper inspects the impact of brand trust, reference group, service quality, reasonable price, and perceived usefulness on consumers' purchase intention to buy smartphones on online platforms in Bangladesh.

### 1.1. Brand trust

Brand trust is the intrinsic factor of customers that helps create a confidence level, and it aids in fulfilling customers' demands by providing matching goods and services (Pushpakumara, 2020). Individual connectivity and interaction depend on the company's brand trust, where customers' switching intention might also increase if any sufficient level of personal interaction remains (Farah et al., 2018). Likewise, trust also enhances the customer's purchase intention of smartphones in the market (Sahoo & Pillai, 2017). However, brand trust is the critical indicator that establishes and maintains a robust connection between the brand and the customer (Kumar et al., 2016). It assists the identity or symbol of the company that plays a critical part in the marketing context in order to enhance business growth, maintain, and encourage competitive advantage (Afzal et

al., 2010; Wottrich et al., 2017). Several researchers have noted that brand trust has a positive impact on purchase intention (Punyatoya, 2014; Tsai et al., 2015), and there is a positive and significant relationship between these two concepts (Sichtmann, 2007; Zboja & Voorhees, 2006; Wang & Lee, 2016). Besides, brand trust can easily maintain a long-term relationship with consumers (Hegner & Jevons, 2016). It also reduces ambiguity in an environment where consumers feel susceptible to purchasing smartphones (Agustin & Singh, 2005). On the other hand, brand trust can minimize insecurity and information deformity and make consumers experience pleasant purchasing decisions (Chiu et al., 2010).

## 1.2. Reference group

A reference group is considered a credential source of information for a person that straightly or secondarily impacts a person's eagerness and behaviors in purchase intention (Indayani, 2016). The main reason is to accept others' information for evaluation (Lutfi et al., 2020). Reference includes individuals or groups that influence attitudes, behavior, opinions, beliefs, and commitment to customers' buying decisions. Moreover, the impact of a reference group differs, conferring on group behavior, closeness to group members, group affiliation, and positive relations among the individuals (Rehman & Jamil, 2016). Likewise, the group basically consists of family, friends, and colleagues who create inspiration for making buying decisions (Susanto, 2016), while religious groups, professional and commercial groups have a more negligible effect on purchase intention (Bearden & Etzel, 1982). A number of researchers have found that 80% of purchasing decisions depend on another person's referrals (Hsu et al., 2006). In this sense, marketing and social scholars have acknowledged that referent or informant groups might significantly affect the purchase willingness of customers (Khandelwal et al., 2013).

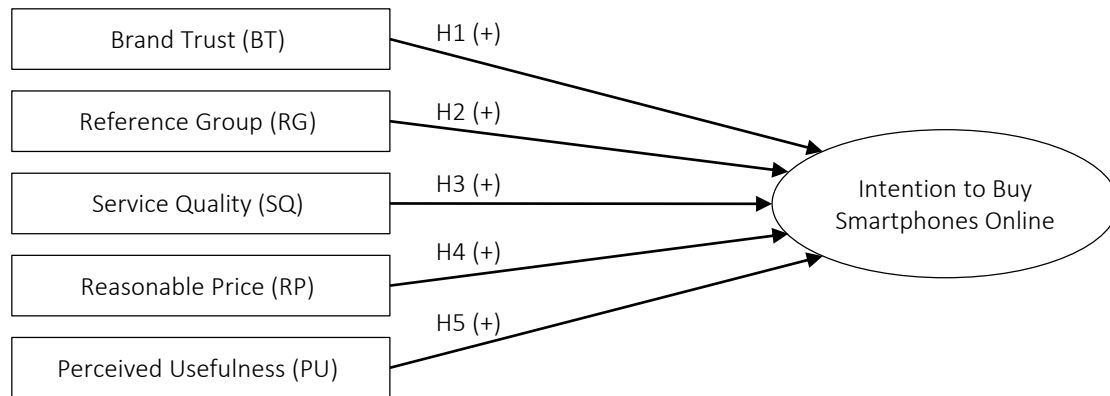
## 1.3. Service quality

The note of service quality has been the modification between what services customers expect and what they understand. Fundamentally, for long service, quality has remained remarkable, and there has been an immense academic research fo-

cus in the scholarly publications (Nambiar et al., 2019). On the other hand, service quality is noteworthy and helps create the customers' purchase intention and satisfaction level in the competitive market (Raza et al., 2020). According to Al-jazzazi and Sultan (2017), it is considered the customer valuation of a specific service and how it fulfills the customers' perceived expectation of the services. In addition, service quality is a requisite instrument of the mobile companies where the companies and the customers can interact (Rahman et al., 2020). Expectations were experienced by the customers' assumptions regarding any service they may experience at the time of transaction. The service could differ because of individuals' information about any product or service (Suresh et al., 2019). Few unknown factors could affect customers' expectations like norms, values, background of customers, previous experience, psychological condition at the time of delivering services, or image of the product offered (Ahrholdt et al., 2017). Service quality is customers' feelings regarding the performance of products or services. Satisfactory service quality creates the purchase intention of customers. Hence, providing excellent service has been a precondition for any business organization to battle in the business (Anouze & Alamro, 2019).

## 1.4. Reasonable price

Price is the essential factor. It means the customer is sympathetic to a product's price when a person compares and critically analyzes product price in comparison with the market price of the identical product in the market (Bashir et al., 2019). Therefore, a perceived fair price is the crucial issue that helps create purchasing intention among the customers. From the previous studies, it can be apparent that trust and price are the key factors in deciding online purchase intention (Kim et al., 2012). However, if the price is higher than the traditional price, customers are not engaged in purchasing smartphones (Bringula et al., 2018). Besides, several studies have found that a fair price significantly affects a person's purchase decision (Vijayasathy, 2004; Mehta & Kumar, 2012). Another study showed that the properties of mobile phones like payment systems, fair price, brand, customer services, and design are considered in buying smartphones (Ozturk & Karakaş,



**Figure 1.** Research model

2016). Likewise, Zahid and Dastane (2016) stated that some factors like perceived quality, perceived price, and social influence significantly affect on-line purchase intention.

### 1.5. Perceived usefulness

Perceived usefulness (PU) is the most crucial factor for smartphone users than non-smartphones users in Bangladesh (Mutahar et al., 2018). Therefore, perceived usefulness (PU) is defined as the potential customers' magnitude to which a mechanism is seen to be helpful in enhancing performance (Venkatesh et al., 2003). Besides, consumers' behavioral willingness is significantly generated by a higher level of perceived usefulness (Raza et al., 2017). However, by the significant degrees of perceived usefulness, smartphone users have adopted higher mobile financial services (Al Khasawneh, 2015). Therefore, the notion of perceived usefulness has been a prime matter of interest for customers to select and buy smartphones (Martins et al., 2019; Negahban & Chung, 2014). Likewise, perceived usefulness positively drives a person's consumption and adoption attitudes regarding purchase behavior (Pai & Huang, 2011). Therefore, it is assumed that perceived usefulness positively affects consumers' purchase intention.

## 2. AIMS AND HYPOTHESES

The main objective is to evaluate whether the five independent variables (brand trust, reference group, service quality, reasonable price, and perceived usefulness) affect consumers' purchase intention to buy smartphones on online platforms.

Unfortunately, few kinds of research have been conducted to examine the influencing factors of consumers' purchase intention to buy smartphones online, especially in the perspective of Bangladesh. Therefore, on the basis of previous studies, the following assumptions were developed:

- H1: Brand trust (BT) has a positive and significant effect on the willingness to purchase smartphones online.*
- H2: Reference group (RG) has a significant impact on the intention to purchase smartphones online.*
- H3: Service quality (SQ) has a significant impact on the intention to purchase smartphones online.*
- H4: Reasonable price (RP) has a significant impact on the intention to purchase smartphones online.*
- H5: Perceived usefulness (PU) has a significant impact on the intention to purchase smartphones online.*

Figure 1 presents the theoretical model of this study based on the prior relevant studies and assumptions.

## 3. METHODOLOGY

The non-probability random sampling method has been used for this study purpose. This study is quantitative and exploratory and uses only



primary data. The targeted population was online-based customers who purchase their necessary electronic products online. To find out the online-based customers, social media like Facebook, LinkedIn, and Instagram have been visited where different groups buy and sell their additional electronics devices like laptops, desktops, and especially smartphones. The questionnaire has been sent to various messenger group members of social media (customers) after requesting to admin of the mentioned group. Thus, the response has been collected from the respondents to complete this study. There are two parts of the survey questionnaire. The first part consists of some demographic information like gender, age, income level, and marital status. The second part includes an item-wise questionnaire on brand trust, reference group, service quality, reasonable price, and perceived usefulness. For this study purpose, 350 survey questionnaires have been allocated, and a total of 288 responses were received that are considered usable for this study, reflecting an 82% feedback rate. Hence, the sample size was  $n = 288$ . A pilot study was accepted to ensure reliability, and some items were dropped out based on the results.

The “five-point” Likert scale is used to measure an item-wise question where point “1” was understood as “Strongly Disagree,” and point “5” was understood as “Strongly Agree.” The study has only considered those variables that were ideally examined in previous research. In this study, the Cronbach’s coefficient ( $\alpha$ ) score of 0.70 has been used to explore the reliability issues of the survey instrument. The Cronbach ( $\alpha$ ) value of intention of buying the smartphone is 0.895, which is accepted, and this item has been suggested as reliable. The value of brand trust (BT) is 0.728, which is reliable and acceptable for this study. The Cronbach’s coefficient value of other items was also reported as reliable such as for “SQ” the value of  $\alpha = 0.885$ , for “PR” the value of  $\alpha = 0.919$ , for “RG” the value of  $\alpha = 0.866$ , and for “PU” the value of  $\alpha = 0.802$ , respectively. Indeed, Cronbach’s coefficient values of all variables are above 0.70. Since many studies followed the significance level, the 5% significance level ( $p = 0.05$ ) is used for the study purpose. All constructs were found reliable and

valid for further analysis in the study. The SPSS version 26.0 has converted the data into meaningful information and tested all hypotheses. The 5% significance level is considered in this study to accept all assumptions of the tested assumptions.

**Table 1.** Demographic information

Description	Frequency	Percentage
<b>Gender</b>		
Male	167	58.0%
Female	121	42.0%
<b>Age</b>		
18 to 25 years	130	45.1%
26 to 35 years	92	31.9%
36 to 45 years	57	19.8%
More than 46 years	9	3.2%
<b>Income</b>		
Below 20,000 taka	14	4.9%
20,000 to 30,000 taka	31	10.8%
30,001 to 40,000 taka	52	18.1%
40,001 to 50,000 taka	78	27.1%
More than 50,000 taka	113	39.2%
<b>Marital Status</b>		
Single	156	54.2%
Married	132	45.8%

Note:  $n = 288$ .

## 4. RESULTS

### 4.1. Respondents’ demographic statistics

This study measures the influence of brand trust, reference group, service quality, reasonable price, and perceived usefulness on the customer’s online smartphone purchase intention in Bangladesh. The respondents were drawn from the different group members of online social portals like Facebook, Instagram, WhatsApp, or LinkedIn, through the non-probability sampling technique. A total of 350 survey questionnaires were distributed to online-based customers, and the study collected 288 usable questionnaires with an 82% response rate. Out of the respondents, 58% ( $n = 167$ ) were male, and 42% ( $n = 121$ ) were female respondents. In this study, 41% of respondents’ age fell between 18 and 25 years, whereas 32% were between 26 and 35 years, and 20% were between 36 and 45 years. Only nine respondent’s age was more than 46 years of age, which is 3.2%. According to this study, the income of 5% of the respondents was

**Table 2.** Regression analysis

Variables	R <sup>2</sup> Change	F change	$\beta$ value	t-value	p-value	Decision
Brand trust (BT)	0.408	52.909	0.337	5.879	0.001*	Accepted
Reference group (RG)			0.321	5.534	0.002*	Accepted
Service quality (SQ)			0.433	8.866	0.000**	Accepted
Reasonable price (RP)			0.278	4.056	0.04*	Accepted
Perceived usefulness (PU)			0.398	6.964	0.000**	Accepted
Durbin Watson Value	1.786					

Note: n = 288; \*\* p < 0.01; \* p < 0.05.

below 20000 taka, while 11% – 20,000 to 30,000 taka and 18% – 30,001 to 40,000 taka. On the other hand, more than 27% earned 40,001 to 50,000 taka, and lastly, 39% earned more than 50000 taka. Among 288 respondents, the marital status was 54% single (n = 156) and 46% married (n = 132) (see Table 1).

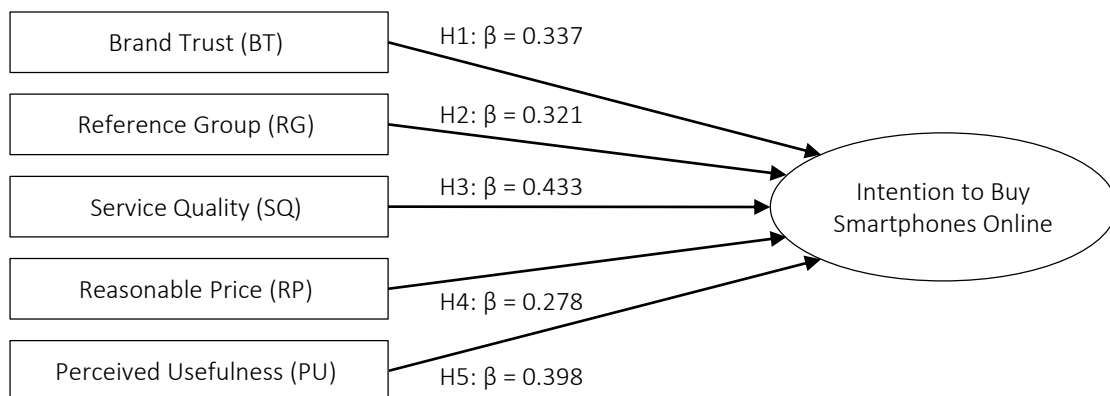
#### 4.2. Testing of hypotheses and regression analysis

Table 2 indicates the “R<sup>2</sup> Change” value is found as 0.408, representing that the research Model inherently illustrates the 40.8% variation to forecast customers’ willingness to buy online smartphones in Bangladesh. Table 2 also shows that the Durbin-Watson tested value was reported as 1.786, which fell under the fair range from 1.5 to 2.5. This fair value is proposed by Durbin and Watson (1950). The study has no multi-collinearity issues since “variance inflation factor” (VIF) all variables have been less than five. Moreover, no multi-collinearity problem exists if the tolerance values are fallen within the permissible range of 0.1 to 1.0 (Kutner *et al.*, 2004), which determines that no multi-collinearity is conveyed in the study context.

**Table 3.** Summary of hypotheses testing

Assumptions	Decision
H1: Brand trust (BT) has a positive and significant effect on the willingness to purchase smartphones online.	Accepted
H2: Reference group (RG) has a significant impact on the intention to purchase smartphones online.	Accepted
H3: Service quality (SQ) has a significant impact on the intention to purchase smartphones online.	Accepted
H4: Reasonable price (RP) has a significant impact on the intention to purchase smartphones online.	Accepted
H5: Perceived usefulness (PU) has a significant impact on the intention to purchase smartphones online.	Accepted

Table 2 and Figure 2 also mention the analysis of the regression coefficient results. In this study, the R<sup>2</sup> value of 0.408 specifies that the research Model indicates 40.8% variance, implicating five independent most variables: brand trust (BT), reference group (RG), service quality (SQ), reasonable price (RP), and perceived usefulness (PU) have described 40.8% variance in determining consumers’ purchase intention toward buying smartphones on online platforms. Since all the hypotheses are accepted at a 5% significance level, Table 2 notices that BT, RG, SQ, RP, and PU have been



**Figure 2.** Regression coefficients

found as significant determinants of consumers' intention to buy smartphones online. The summary of the assumption tests is shown in Table 3.

## 5. DISCUSSION

According to Table 2, the current study has observed the impact of five independent factors on customers' intention to buy smartphones online. On the basis of widespread literature review, five hypotheses were developed and tested through regression analysis. Based on Table 3, if the p-value is less than 5% or 0.05, the assumption is supported. *H1* indicated that brand trust has a positive and significant impact on the intention to buy smartphones online; the hypothesis is accepted at the 5% significance level ( $\beta = 0.337$ ,  $p < 0.05$ ). Here, brand trust will influence customers' intention to buy smartphones online. This study found that if the customers find proper brand trust, they will be highly interested in adopting online purchases. The result is consistent with prior studies. Brand trust positively relates to increasing intention to buy smartphones online, and it helps to fulfill customer demands by providing matching goods and services (Pushpakumara, 2020).

*H2* indicated that the reference group (RG) affects the customer's online purchase intention, and it is accepted based on a regression analysis result of 5% ( $\beta = 0.321$ ;  $p < 0.05$ ). It also explains that the reference group always helps create motivation and inspiration among the consumers, which directly affects purchase intention on online platforms. The result is reliable to previous studies as reference groups directly or indirectly affect one's attitudes and behaviors of customers to buy smartphones on online platforms (Indayani, 2016; Susanto, 2016).

*H3* showed that service quality (SQ) would have a positive and significant impact on the intention to buy smartphones, and it was also supported at a 5%

level ( $\beta = 0.433$ ;  $p < 0.05$ ). Hence, it can be said that high service quality has a stronger impact on online purchase intention. This outcome is consistent with past studies. The service quality has a positive and significant impact on customers' intention to buy smartphones online (Nambiar et al., 2019).

*H4* also identified that reasonable price (RP) is forecast to influence customers' intention to purchase smartphones online, which has a significant positive relationship. As per the result of regression based on 5% ( $\beta = 0.278$ ;  $p < 0.05$ ), *H4* is accepted. Therefore, this result indicates that reasonable prices have a greater influence on the online purchase intention of the customers. This consequence is consistent with prior research as reasonable price is the essential factor, which has a high positive and significant impact on customers' intention to buy online products, especially smartphones (Bashir et al., 2019).

*H5* stated that perceived usefulness (PU) would be a significant predictor of intention to buy smartphones. These hypotheses is accepted at a 5% level of significance ( $\beta = 0.398$ ;  $p < 0.05$ ). Surprisingly, perceived usefulness has a highly positive impact on online purchase intention. It indicates that the higher perceived usefulness level will lead to a higher number of customers' propensity to purchase smartphones online. The outcome of this result is reliable to past studies. Perceived usefulness has positive and significant effects on online purchase intention among the customers (Al Khasawneh, 2015). Therefore, this hypothesis is supported and accepted.

In this study, five variables are found as positive and significant, which predict customers' behavioral intention to buy online products in Bangladesh, and it has become more impressive for the online service providers. It confirms that the online smartphone service providers need to be timely, user-friendly, and flexible to give services to customers.

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## CONCLUSIONS AND IMPLICATIONS

Online transactions are rapidly expanding due to increased internet service in the world. This study intends to determine the influencing factors of customers' buying smartphones from the online platform. Brand trust (BT), reference group (RG), service quality (SQ), reasonable price (RP), and perceived



usefulness (PU) were perceived as the independent variables of the study model, and these variables are considered the crucial factors of buying smartphones online.

The targeted population of this study was online-based consumers, those who purchase electronics items from online platforms. A research model is proposed based on previous literature. To test the assumptions, the regression analysis has been administered. However, from the result of regression analysis, it can be said that brand trust (BT), reference group (RG), service quality (SQ), reasonable price (RP), and perceived usefulness (PU) have a positive and significant impact on consumers' intention to buy smartphones online in a developing country context: Bangladesh. Consequently, online producers should develop consumers' appointments to enhance their purchase intention. This study enhances the literature by examining the relationship between BT, RG, SQ, RP, and PU to buying smartphones online. In this study, it seems that BT, RG, SQ, RP, and PU have detailed 40.8 percent variance in online smartphone purchase intention, which gives exploratory findings in the current body of knowledge. Exceptionally, determining and considering the variables may affect customers' intention to buy smartphones. Additionally, it will undoubtedly help mobile industries to achieve organizational goals by providing attractive features of the online-based product, primarily smartphones.

Several future research directions have been offered in this study. Firstly, in this study, the quantitative method has been used to examine the research model by leveraging the regression method using extensively used SPSS in social science. Therefore, future projects might use the qualitative method to explore new research that enriches the vast literature body. The current paper has analyzed the effect of five significant factors, namely brand trust (BT), reference group (RG), service quality (SQ), reasonable price (RP), and perceived usefulness (PU), on consumers' purchase intention to buy smartphones online. In addition, online sellers should consider different strategies and policies to expand the purchase intention among consumers by considering other variables like attractive websites, perceived security, reliability, easy transactions, and perceived easiness of the system.

## AUTHOR CONTRIBUTIONS

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