

Analyzing Consumer Buying Behavior Through Mobile Shopping Apps: A Case Study of Algerian Consumers

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Abstract:

In light of the surging mobile usage trends, businesses are increasingly recognizing the opportunities presented by m-commerce. This research delves into the realm of mobile shopping applications, a subset of m-commerce, to delve into consumer purchase intent through these platforms. The primary objective is to pinpoint the key factors associated with these applications and investigate how these factors impact consumers' inclination towards mobile shopping. Conducted using quantitative research techniques, this study focuses on Algerian as its focal point. By analyzing survey responses from 80 Algerian mobile shoppers through Partial Least Squares Structural Equation Modeling (PLS-SEM), the study demonstrates that online reviews and e-service quality have a significant effect on behavioral intention, whereas perceived risk negatively impacts consumer purchase intention through mobile applications. This research enriches current knowledge by presenting detailed models that incorporate quality dimensions and risk perception. Practical insights indicate that e-retailers and developers can improve application quality and develop strategies to attract potential users and increase revenue. M-commerce providers should focus on fostering credible and influential online reviews, as these are pivotal in shaping the decision-making process of mobile shoppers.

Keywords: Online Reviews ; Perceived Risk ; e-service quality; Purchase Intention; Mobile Applications.

Jel Classification Codes: D11; M31; M37.

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Introduction

The rise of the internet and digitalization have fundamentally changed communication channels, businesses and consumer behavior, especially how they purchase goods, with online transactions becoming an increasingly preferred method. E-commerce offers convenience, wider selection, and potentially better prices, driving consumer adoption.

With a rapidly expanding global internet user base, exceeding 5 billion users globally, e-commerce sales are expected to surpass \$6.3 trillion in 2024 and continue growing significantly (Koen van Gelde, 2024).

This trend presents significant opportunities for marketers. They can leverage the reach of the internet to target wider audiences, personalize marketing messages, and provide seamless online shopping experiences to capture a growing share of the e-commerce market.

Marketers must adapt their strategies to this evolving landscape, focusing on reaching consumers online and leveraging the opportunities presented by digital commerce. Statista's

Digital Market Insights showcase the surging dominance of mobile commerce, with sales reaching an estimated 1.7 trillion U.S. dollars in 2023 and accounting for over half of all e-commerce revenue. This trend is undeniable, with mobile's share steadily climbing from 43% in 2018 to a projected 63% by 2028 (Department, Statista. R., 2024).

This research delves into a specific segment of mobile commerce (m-commerce): mobile shopping apps. These apps function as self-contained stores (Taylor & Levin, 2014), allowing consumers to browse and purchase products entirely within the app, eliminating the need for desktop websites (Verma, Sharma, & Sheth, 2016). Two key features drive the widespread adoption of m-commerce: mobility and reach. This trend has been further amplified by the COVID-19 pandemic, which accelerated the shift towards online shopping, with mobile devices as the preferred platform. Studies by (Timotius & Octavius, 2021) even suggest that consumers now favor apps over traditional websites for shopping. Understanding the unique characteristics of mobile shopping apps and consumer behavior within this virtual environment is crucial for marketers.

While extensive research explores customer experience and behavior on traditional e-commerce websites (Gudigantala, Bicen, & Eom, 2016); (Ahn, Ik Suh, Lee, & Pedersen, 2014), a growing demand exists for m-commerce research. Evidence suggests a significant shift towards mobile shopping, with many consumers finding the experience positive. Recognizing this trend, e-retailers are actively promoting mobile apps by offering user-friendly features and high-quality service (Thakur, 2018); (Tiwari & Buse, 2007).

Existing literature delves into various concepts and frameworks related to consumer mobile app behavior, drawing on established theories like the Technology Acceptance Model (Davis, 1989), (Vahdat, Alizadeh, Quach, & Hamelin, 2020). However, as (Alnawas & Aburub, 2016) point out, prior research often focused on predicting future mobile app adoption rather than examining how apps directly influence purchase behavior. While significant research exists on initial m-commerce adoption (Bitner, Brown, & Meuter, 2000); (Curran & Meuter, 2005), a gap remains in understanding the factors driving purchase intention within mobile apps.

This study addresses this gap by investigating four key factors: perceived risk, e-service quality, and online reviews. By analyzing how these factors influence purchase intention, the research aims to identify the key drivers of mobile app purchases in the growing world of mobile retail. Ultimately, this work aspires to provide valuable insights for mobile app developers. By understanding customer needs and purchase motivators, developers can create high-quality, user-centric applications, formulate effective strategies to reduce risk and attract new users, and ultimately drive revenue growth.

Importance of the Study:

The study holds significance in the realm of m-commerce by focusing on consumer purchase intent through mobile shopping applications in the Algerian market. By investigating the key factors influencing consumer behavior in this context, the research contributes to enhancing the understanding of mobile shopping dynamics. The findings are

expected to provide valuable insights for e-retailers and developers to improve application quality, mitigate perceived risks, and leverage online reviews to attract and retain users, ultimately driving revenue growth in the mobile shopping sector. Additionally, the study aims to fill a gap in the existing body of knowledge by offering detailed models that integrate quality dimensions and risk perception, thereby advancing the understanding of consumer behavior in the Algerian m-commerce landscape.

Objectives of the Study:

- To pinpoint the key factors associated with mobile shopping applications in the Algerian market.
- To investigate how these factors impact consumers' inclination towards mobile shopping.
- To determine the influence of online reviews and e-service quality on consumer behavioral intention towards mobile shopping applications.
- To assess the impact of perceived risk on consumer purchase intention via mobile applications.
- To offer detailed models that integrate quality dimensions and risk perception, contributing to the existing body of knowledge.
- To provide practical implications for e-retailers and developers to enhance application quality, attract potential users, and boost revenue in the m-commerce sector.
- To emphasize the importance of prioritizing credible and influential online reviews in the decision-making process of mobile shoppers in Algeria.

Problem Statement:

The study aims to investigate the factors influencing consumer purchase intent through mobile shopping applications in the Algerian market. Therefore, the problem can be formulated as follows :

What is the role of social media content on consumer behavior?

Several sub-questions emerge from this problem, which we summarize as follows :

1. What is the role of online reviews on Purchase Intention?
2. What is the role of Electronic service quality on Purchase Intention?
3. What is the role of perceived risk on Purchase Intention?

Hypothesis:

Based on this information, it seems legitimate to propose the following hypothesis:

- ✓ Hypothesis 1: Online reviews positively influence consumer behavioral intention towards mobile shopping applications.
- ✓ Hypothesis 2: Perceived risk impacts consumer purchase intention through mobile applications.
- ✓ Hypothesis 3: E-service quality affects consumer behavioral intention towards mobile shopping applications.

By examining these hypotheses through quantitative research methods and Partial Least Squares Structural Equation Modeling (PLS-SEM) on data collected from 80 Algerian mobile shoppers, the study aims to contribute to the understanding of consumer behavior in the context of m-commerce. The findings are expected to provide insights for e-retailers and developers to enhance application quality, mitigate perceived risks, and leverage online reviews to attract and retain users, ultimately driving revenue growth in the mobile shopping sector.

I- Literature Review

I.1. Online Reviews:

Online reviews are user-generated assessments of products posted by past purchasers (Chen, 2016). These reviews often combine personal experiences with product evaluations, acting as both informational resources and recommendations (Park, Lee, & Han, 2007). Consumers typically associate review content with product quality and rely heavily on them during decision-making. High-quality reviews are considered clear, relevant and detailed (Zhang et al., 2010).

Consequently, consumers typically perceive online reviews as more credible and useful compared to marketing messages (Dellarocas, 2003; Li et al., 2013; (Park, Lee, & Han, 2007). Studies consistently highlight the significant role of online reviews in boosting sales by shaping customer attitudes and purchase intentions (Chevalier & Mayzlin, 2006; Dellarocas et al., 2007; (Park, Lee, & Han, 2007); (Duan, Gu, & Whinston, 2008); (Zhu & Zhang, 2010), (Fan & Miao, 2019) and (Stambouli & Almi , 2024). As such, we anticipate that the quality of reviews within mobile apps will positively influence consumers' purchase decisions, provided the overall sentiment of the reviews is favorable.

I. 2. Perceived Risk in Mobile Commerce (PR)

Unlike traditional shopping, online purchases present unique challenges for consumers, including concerns about data privacy, payment security, unclear product details, and quality of product itself. PR refers to a consumer's concern about the possible adverse consequences linked to making an online purchase. (Laroche et al., 2005). Prior research identifies key dimensions of perceived risk, including performance risk (product not meeting expectations), financial risk (losing money), time-related risk (delays or problems with delivery), and psychological risk (embarrassment or social disapproval) (Featherman & Pavlou, 2003). PR is a key element in consumer behavior research, as individuals with higher perceptions of risk tend to make more cautious decisions (Lee & Tan, 2003). Put simply, the higher the perceived risk, the lower the likelihood of a consumer finalizing a purchase (Liu & Wei, 2003). Research such as Sang (2021) emphasizes the direct relationship between perceived risk and mobile app usage, especially in scenarios like mobile banking during the COVID-19 pandemic.

Given the inherently higher perceived risks associated with virtual environments compared to physical stores, understanding consumer risk perceptions is crucial in purchasing through mobile devices. Thus, this study explores the connection between PR and PI in the context of mobile commerce.

I. 3. E-service Quality

E-service quality refers to a system's ability to deliver exceptional online service within a virtual marketplace (**Santos, 2003**). For e-retailers, high-quality service is a critical factor for success (**Yang, 2001**).

a fundamental measurement framework for e-service quality has been established by (**Parasuraman, Zeithaml, & Malhotra, 2005**), covering elements such as fulfillment, system availability, efficiency, and user privacy. studies consistently show a positive link between online purchase intention and e-service quality (Gounaris, Dimitriadis, & Stathakopoulos, 2010); (**Yi & Gong, 2008**). Based on this research, we hypothesize (H3) that e-service quality will positively influence online purchasing in mobile shopping context.

I.4 Purchase intention

In its simplest form, purchase intention refers to how likely someone is to buy something. It's the desire to obtain a particular product or service, either now or in the future. Purchase intention is a stage of decision-making where past experiences, beliefs, and overall feelings lead a consumer to favor a specific product.

We're particularly interested in purchase intention because it acts as a strong predictor of actual buying decisions. Research shows intentions often lead to and influence the final purchase, as demonstrated by (Fishbein, 1980) (Ajzen, 1991) and (Fishbein & Ajzen, 1975). In essence, purchase intention is a tool used to forecast consumer behavior (Chen, 2016) and ultimately, a company's sale (Wang & Chen, p. 99), (SAYAH, 2017, p. 212), (SAYAH, 2017a), (SAYAH, 2020, (SAYAH, 2020a, p. 589), (SAYAH, 2020b), (Sayah, 2019) (SAYAH, 2021, p. 122), (Zouabi & Kammoun, 2016, p. 91) and (Bressoud, 2001, pp. 61-62).

Purchase intention is often defined as the likelihood of someone buying a product or service, or their general openness to doing so in the future. It's considered a reliable indicator of future behavior because it allows individuals to weigh all the important factors that might influence their actual choice (Dodds, Monroe, & Grewal, 1991). Social psychology research even suggests purchase intention is the single best predictor of buying behavior, as it lets people account for all their personal considerations. That said, it's important to remember that stated intentions can vary from true intentions (Bressoud, 2001, pp. 61-62). The influence of family, friends, and the media can also play a role in shaping purchase intention (SAYAH, 2018a); (Lim, Osman, Shahrul Nizam, Romle, & Safizal, 2016).

II– Methods and Materials

Methodology

1. Questionnaire Design

Our sample is composed of 80 respondents. The survey was carried out from January 2024 to May 2024. The practical side was assisted on a sample of consumers who make purchases through social media platforms. The questionnaire was designed to assess the

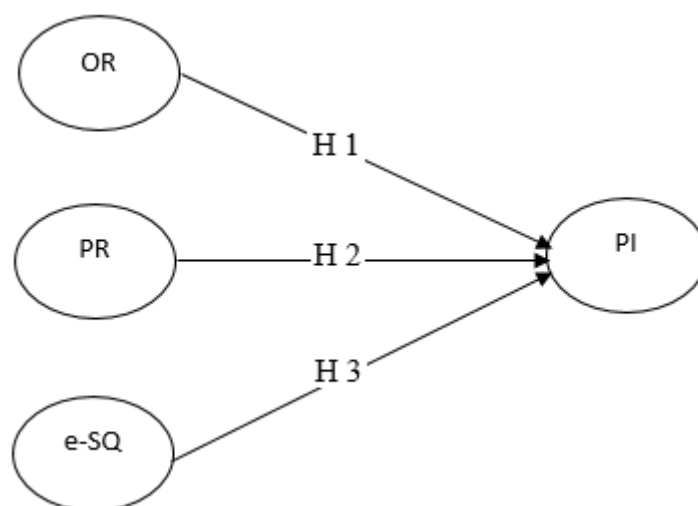
following study variables: E-service quality (5 items) was adapted from (Lai & Chang, 2011); perceived risk (5 items) was derived from (Featherman & Pavlou, 2003), (Masoud, 2013), and (Dai, Forsythe, & Kwon, 2014); and online reviews (4 items) were based on (Bambauer-Sachse & Mangold, 2011) work and consumers' purchase intention (5 items) were developed from (Gefen, 2000; (Kim, Ferrin, & Rao, 2008).

During the questionnaire development, the multiple-item method was employed, with each item evaluated using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

2. Data Collection

The Algerian iteration of the questionnaire was pretested and adjusted according to feedback gathered from the pretest sample ($n = 80$). Participants were recruited for an online survey, selected based on their prior usage or experience with mobile shopping. The primary target respondents included students, academics, and university staff in Oran, as this metropolitan area hosts a significant concentration of online shoppers who are well-acquainted with rapidly advancing m-commerce. The study's data were analyzed using SPSS 22 and PLS Smart 3.0.

Figure 1: Proposed Research Model



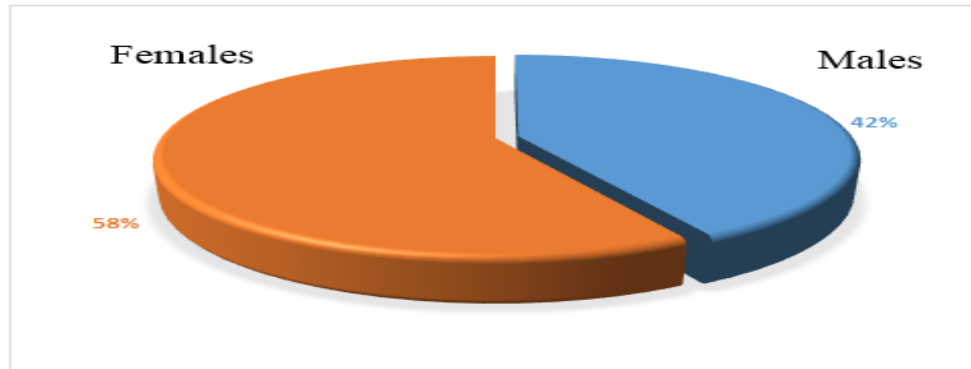
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III- Results and discussion.

III.1 Sample Characteristics

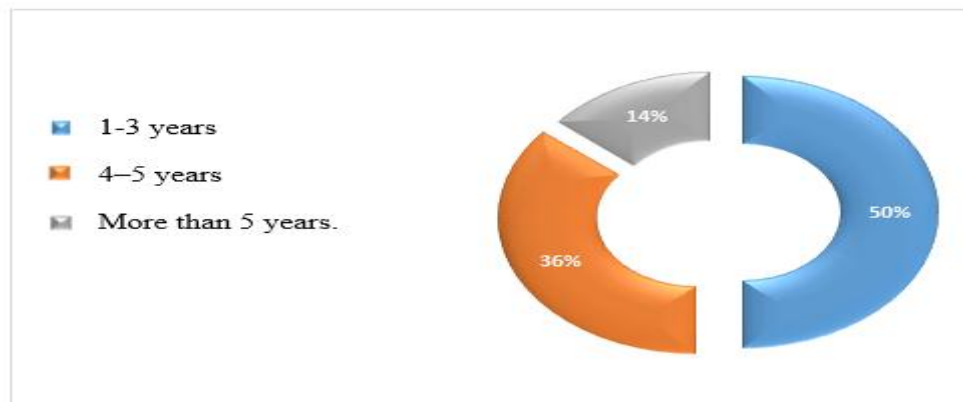
There was a minor difference in the gender distribution among the 80 valid replies, with 42% males and 58% females (**Figure 2**). 42 percent of the respondents were in the 18–24 age range, succeeded by 32 percent in the 25–35 and 22 percent in the 36–45 age group (**Figure 3**). Furthermore, 50% of the individuals reported using mobile shopping applications for 1–3 years, 36% reported using the applications for 4–5 years, and 14% reported using mobile applications for more than 5 years. (**Figure 4**).

Fig.2: Presentation of the sample by gender in percentage



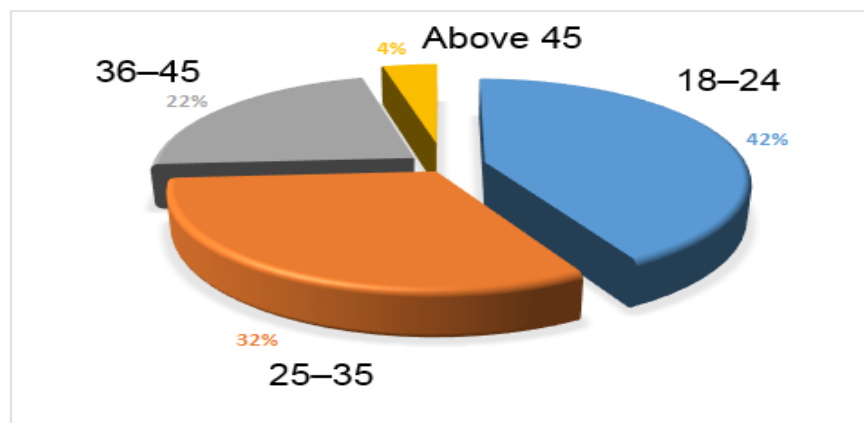
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Fig.3: Distribution of the sample by using Mobile shopping application usage experience in percentage



Source: Author

Fig.4: Sample Presentation by age group in percentage



Source: Author

Table (1) : Participants' Demographical Features

Gender	
Female	58%
Male	42%
Age	
18–24	42%
25–35	32%
36–45	22%
Above 45	4%
Mobile shopping application usage experience	
1–3 years	50%
4–5 years	36%
More than 5 years	14%

Source: Author

III.2. Measurement Model Assessment

Before we can examine the relationships proposed in our model (hypotheses testing), we need to ensure our measures are accurate (measurement model evaluation). We'll achieve this in two steps: first, by conducting an exploratory factor analysis, and then by testing the hypotheses using PLS Version 3, a structural equation modeling software.

Descriptive statistics were computed using SPSS to offer preliminary insights into the dataset. Subsequently, Partial Least Squares (PLS) analysis was conducted using SmartPLS 3.0 to estimate the parameters of both the measurement and structural models. To ensure the robustness of the results, the reliability and validity of the measurement instruments were thoroughly evaluated. Reliability was assessed through Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE).

The findings indicate strong construct reliability and convergent validity. All Cronbach's alpha (α) values fall between 0.758 and 0.816, surpassing the recommended threshold of 0.7 (Hair, Black, Babin, & Anderso, 2010). Similarly, the factor loadings for all constructs exceed the acceptable cutoff of 0.50 (Hair, Black, Babin, & Anderso, 2010). Furthermore, both (AVE) and (CR) values for each construct are above 0.50, providing additional evidence of convergent validity (Fornell & Larcker, 1981).

Table (2): Cronbach's Alpha, Composite Reliability, and AVE Scores for Constructs

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Online Review	0.783	0.946	0.674
E-Service	0.802	0.932	0.823
Perceived Risk	0.758	0.954	0.832
Purchase Intention	0.816	0.929	0.803

Source: Author based on the SPSS Outputs

Table (3): Discriminant Validity (Fornell-Larcker Criterion)

	E-Service	Online Review	Perceived Risk	Purchase Intention
E-Service	0.802			
Online Review	0.607	0.879		
Perceived Risk	0.764	0.638	0.865	
Purchase Intention	0.570	0.392	0.489	0.872

Source: Author based smartPLS Version 3 Output

III.3 Structural Model Evaluation and Hypothesis Testing

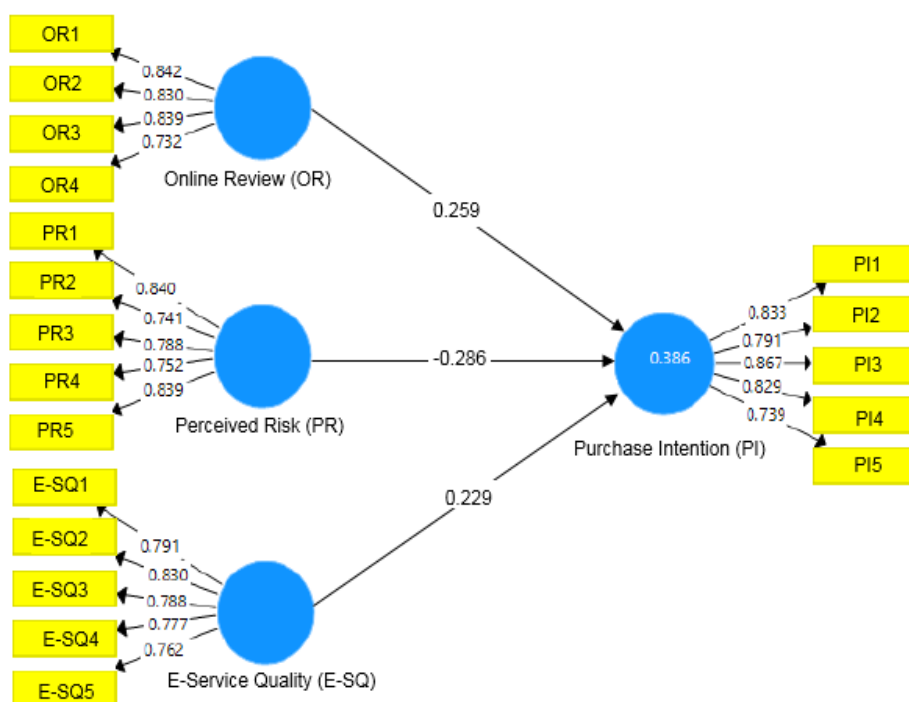
We employed structural equation modeling (SEM) via SmartPLS 3.0 to assess the proposed hypotheses. As depicted in Figure 1 and Table 4, the standardized path coefficients support positive relationships between PR, E-SQ, OR and consumer purchasing PI. Table 4 reveals that OR emerged as the strongest positive influence ($\beta = 0.259$, $p < 0.000$), succeeded by E-SQ ($\beta = 0.229$, $p < 0.000$). Furthermore, Hypothesis 2 (H2), proposing a negative effect of perceived risk on purchase intention, was confirmed ($\beta = -0.286$; $p < 0.000$). Consequently, all hypotheses (H1, H2 and H3) are supported.

Table 4: Structural Model Results

	Hypothesized Direction	Path Coefficient	<i>p</i> -values	Results
Online Review → Purchase Intention	(+)	0.259	0.000	Supported
E-Service → Purchase Intention	(+)	0.229	0.000	Supported
Perceived Risk → Purchase Intention	(-)	-0.286	0.000	Supported

Source: Author based smartPLS Version 3 Output

Fig.5: The conceptual research model



Source: The smartPLS Version 3 Output

Conclusion and Limitations

This study investigates user behavior within mobile shopping applications by developing and evaluating a research model. The model centers on information system quality, specifically focusing on e-service quality and online reviews. The results reveal that OR and E-SQ are the most significant positive predictors of purchase intention within mobile applications. Additionally, perceived risk is found to have a negative influence on consumers' purchase intention when using mobile shopping apps. These results contribute to identifying key factors for designing effective mobile shopping applications and understanding their impact on consumer online shopping behavior.

Despite the convenience of mobile shopping applications, consumers often perceive them as riskier than traditional shopping channels (Timotius & Octavius, 2021). This (PR) acts as a significant barrier for online shoppers, particularly when considering smartphone purchases (Kim, Ferrin, & Rao, 2008). While prior research has explored the general impact of perceived risk on online decisions, the ubiquity of mobile phones has led to a surge in mobile app usage for online shopping. This shift introduces new concerns for consumers, namely the difficulty in judging product quality and the security of mobile transactions. Our research fills this gap in the existing literature by specifically examining the negative influence of PR within the context of mobile app shopping. By focusing on mobile applications, this result contributes to the existing knowledge on perceived risk in mobile commerce.

This study investigates the primary factors influencing mobile shopping behavior, with a particular emphasis on the well-established constructs of E-Service Quality (E-SQ) and Online Reviews (OR). We differentiate our investigation by examining these constructs specifically within the context of mobile applications, drawing upon insights from information systems literature. The results reveal that online reviews exert the strongest influence on purchase intention. This highlights a crucial opportunity for marketers to leverage online reviews within their marketing communications strategies. In the current e-commerce landscape, consumers place significant reliance on user-generated content (UGC) to inform their purchasing decisions, underscoring the timeliness and relevance of this study. Our research adds to the existing body of literature on online reviews within the context of mobile commerce (m-commerce) by providing a deeper understanding of their influence and offering valuable insights. Consequently, marketers publishing online reviews within their mobile applications should prioritize both the valence (positive or negative sentiment) and quality of the hosted content.

Our findings underscore the significant impact of e-service quality on purchase intention in mobile commerce applications. This supports the increasing scholarly attention on service quality in m-commerce, frequently utilizing the well-established SERVQUAL framework (Salameh & Hassan, 2015). The study provides crucial insights tailored for developers and their clients. By customizing the measurement tools from (Parasuraman,

Zeithaml, & Malhotra, 2005) for the mobile app environment, developers can better identify the advantages and unique value of m-commerce service quality.

This study contributes significantly to both theory and practice in the domain of mobile shopping behavior. We theoretically extend the current understanding of factors influencing user purchase intention within mobile applications. Our research model analyzes the relationships between key constructs, including e-service quality, online reviews, perceived risk, and information quality, and their impact on online consumer behavior. Furthermore, this study offers a novel integration by establishing risk perception and information system quality as key significant predictors of purchase intention within the context of mobile app shopping.

Although previous studies have examined consumer mobile shopping behavior on desktop or mobile sites, as well as the adoption of mobile apps, this study distinctively examines the collective impact of factors associated with mobile shopping applications on consumers' purchase intentions within this specific platform. This focus on in-app purchase intention offers valuable insights for theory and practice in m-commerce.

The findings provide actionable recommendations for service providers and app developers. Our results indicate that managers should focus not only on delivering high-quality information and user reviews but also on improving service quality to provide direct support to users throughout their mobile shopping experience.

Additionally, to mitigate perceived risks associated with errors, payment uncertainty, security, and hackers, it becomes crucial to implement risk-reduction strategies. By addressing these concerns, e-retailers can positively influence potential users who haven't yet adopted m-commerce applications, ultimately increasing revenue.

However, it is important to acknowledge the limitations of this study. First, the convenient sampling method and data collection from Oran limit the generalizability of the findings to the entire national mobile app shopper population. Furthermore, the study focuses on a single mobile shopping application. Future research should be extended to include geographically diverse samples and incorporate various types of m-commerce applications. Second, while this study identifies key information system quality and characteristic indicators, future research should explore additional consumer behavior characteristics as potential determinants of purchase intention within m-commerce applications. Marketers must recognize this shift in consumer behavior and adapt their strategies to target mobile users effectively.

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