Online buying behavioural intention in indonesia: During new normal protocol

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ABSTRACT

This study was conducted to propose and test a conceptual model in resolving research gaps regarding online buying behavioral intention during the new normal protocol, where age and income level are moderating variables. This study adopts UTAUT2 theory as the basis for resolving research gaps by developing new normal protocol variables and internet self efficacy. Data were collected from 479 respondents in various parts of Indonesia, as samples in the study to test the proposed model, using the structural equation modeling (SEM)-PLS software. The main finding of this study is to show that although the new normal protocol creates a new cultural change in online buying behavior, online buying has become an old culture by consumers in Indonesia even before the Covid-19 pandemic, due to the influence of individual consumers not because of the new normal protocol. Other findings related to the moderation test showed that there was no moderating role of age and income level on the relationship between the new normal protocol and online buying behavior

Keywords:

Consumer Behavior, Online Purchasing, New Normal Protocol

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1. Introduction

Widespread concern over the global outbreak of Coronavirus Disease 2019 (Covid-19) in 2020 prompted a shift in societal behavior, leading to the declaration of a pandemic with millions affected across 215 countries (Worldometer, 2020). Governments responded with various policies, including the enforcement of new normal protocols, fostering cultural changes aimed at promoting health-conscious practices in economic activities, including buying behavior. Notably, the new normal era witnessed a significant transition from conventional to online purchasing, influenced by the cultural shift induced by the new normal protocol (Buheji and Ahmed, 2020). The Covid-19 pandemic accelerated the development of online buying behavior, with businesses adapting to online services to meet evolving consumer preferences (Ota et al., 2020; Soto-Acosta, 2020).

The online buying surge during the pandemic, indicated by a demographic survey (BPS, 2020), triggered the need for models to understand the factors influencing online buying behavior. The UTAUT and UTAUT2 models emerged as frameworks integrating technology acceptance and individual characteristics, such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit (Venkatesh et al., 2012; Hew et al., 2015; Eneizan et al., 2019; Soh et al., 2020). Amid the pandemic, it was observed that Covid-19 cases mediated performance expectancy and satisfaction in using online food-ordering applications (Zhao and Bacao, 2020). Additionally, the study explores age and income level as moderating variables in the context of the new normal protocol's impact on online buying intention, considering the socio-economic implications during the Covid-19 pandemic (Nicola et al., 2020). The research aims to build and test a conceptual model of online buying intention, with a focus on the mediation's impact on online buying behavior. The study presents two sets of results, one before and one after considering the mediation of the new normal protocol on online buying behavior intention.

2. Literature Review

The exploration of online buying behavior has garnered significant attention from both researchers and practitioners, as reflected in a plethora of literature (Liao et al., 2010; Jadhav and Khanna, 2016; Pappas, 2016; Rao et al., 2018). Understanding the consumer's perspective on adopting online buying involves delving into the entire process, from product accessibility to the repetitive nature of online transactions (Sahney et al., 2014). Various research models, such as those proposed by Liao et al. (2010) and Jadhav and Khanna (2016), highlight factors like availability, pricing, promotion, convenience, and trust as determinants of online buying behavior. Furthermore, the impact of individual characteristics and technology acceptance is often assessed using the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extension, UTAUT2, incorporating variables like hedonic motivation, price value, and habit (Venkatesh et al., 2012). Amid the Covid-19 pandemic in Indonesia, online sales witnessed a surge, making the study of online buying behavior particularly relevant (Widayat and Arifin, 2020).

In this analysis, UTAUT2 serves as the key model due to its robustness in explaining technology acceptance and individual customer aspects. The research model incorporates additional variables, namely internet self-efficacy and the new normal protocol, deviating from traditional UTAUT2 applications. This deviation is crucial for understanding customer awareness and online purchasing behavior, especially during the pandemic, where the new normal protocol influences citizen behavior, including product purchasing (Nguyen et al., 2020). The study considers the UTAUT2 model's key dependent variable, Behavioral Intention, influenced by predictor variables within the model and external factors like individual ability,

knowledge, and cultural aspects (Sharif and Raza, 2017; Makanyeza, 2017; Sreen et al., 2017; Cakanlar and Nguyen, 2019; Rao et al., 2018).

Performance Expectancy

Performance expectancy, as conceptualized by Venkatesh et al. (2003), refers to the perceived level of benefit derived from utilizing trusted technologies for successful outcomes. In the realm of online shopping behavior, this concept stems from customers' recognition of the advantages offered by internet transactions. The accessibility of online shopping, facilitated by 24-hour support, underscores the practicality and convenience that can be realized from this mode of commerce, irrespective of location (SivaKumar and Gunasekaran, 2017). Consequently, when users perceive substantial benefits, their intentions to engage in online transactions tend to be high. This notion is supported by findings from Musleh et al. (2015), revealing a positive and significant impact of perceived success on behavioral intent to purchase online. Similar observations have been noted in the context of Malaysia, where customer acceptance and the inclination to buy online are influenced by the perceived performance expectancy (Soh et al., 2020). Furthermore, Celik's (2016) investigation highlighted the strong and pivotal influence of customers' performance expectancy on their behavioral intention to make online retail purchases. In light of these insights, the hypothesis posited in this analysis asserts that there is a significant effect of performance expectancy on the behavioral intention to use online buying applications (H1).

Effort Expectancy

Effort expectancy, defined as the perceived level of ease or difficulty in using a device for human efforts, plays a crucial role in shaping individuals' intentions when engaging in online transactions (Venkatesh et al., 2003). The ease or challenge associated with utilizing a technology influences how individuals strategize their efforts to achieve their objectives in the context of online transactions. Chakraboty and Balakrishnan (2017) emphasized the importance of acquiring programming skills for online transactions, underscoring the centrality of user experience with internet shopping platforms in shaping perceptions of convenience. This sentiment is echoed by Tak and Panwar (2017), who identified the anticipation of effort as a significant factor influencing the intention to use online shopping applications in India. Similarly, in Pakistan, Sair and Danish (2018) found that the planned effort significantly impacts customers' intentions to use mobile commerce software. Furthermore, the study by Musleh et al. (2015) indicated a substantial impact of assumed effort on the behavioral intent to purchase online. Given these insights, the research hypothesis posits that there is a significant effect of effort expectancy on behavioral intention in using online shopping applications (H2).

Social Influence

Social influence, defined as the degree of interference from other individuals or organizations that shapes a person's decision to use technology, holds a significant role in the adoption of technological platforms (Venkatesh et al., 2003). This influence can emanate from various sources within an individual's social sphere, including family, friends, and the workplace, all of which possess the potential to shape an individual's intent to utilize technology (Shen, 2012). The impact of one's social network on influencing actions through communication channels, fostering trust in technology, is captured by the concept of social effect (Wang and Chou, 2014). Research by Soh et al. (2020) highlights the noteworthy influence of social effect on Malaysian customers' expectations, approval, and desire to engage in online shopping, ultimately affecting their behavioral intent. Additionally, Chan and Bishop (2013) emphasize the role of social power in shaping individual choices. Consequently, the

research hypothesis posits that there is a significant influence from social influence on the behavioral intention to use online shopping applications (H3).

Facilitating condition

Facilitating condition, defined as the degree of someone's confidence in an organization's infrastructure and technology to enable the use of technology, plays a pivotal role in shaping technological adoption (Venkatesh et al., 2003). The quality of infrastructure can significantly impact an individual's ease in using technology, influencing their intent for continuous use. For customers to perceive online transactions as superior to offline purchases, the availability of robust infrastructure, such as a strong network and user-friendly interfaces, becomes crucial (Gilly and Wolfinbarger, 2000). Rahi et al. (2019) found that facilitating conditions have a substantial impact on individual intentions to engage in internet banking. Similarly, in the context of online hotel reservations, facilitating conditions were identified to influence the intention of customers (Chang et al., 2019). Considering these insights, the hypothesis in this study suggests that there is a significant effect of facilitating conditions on the behavioral intention to use online shopping applications (H4).

Hedonic motivation

Hedonic motivation, centered around the customer's happiness and emotional satisfaction with a product, becomes a significant driver for the utilization of technology. Satisfaction in the realm of hedonic motivation is derived from the fulfillment of an individual's emotions or happiness when engaging with a particular technology. This emotional connection becomes particularly pronounced when consumers use products that are perceived as special, driving them to optimize their satisfaction and formulate plans for frequent future purchases (Holbrook and Hirschman, 1982). Nguyen et al. (2020) highlighted the substantial impact of hedonic motivation on the intention of Vietnamese consumers to purchase books online, underscoring its influential role in shaping consumer behavior. Hedonic motivation, identified as one of the motivations for online shopping, directly influences consumers' intentions to search for and purchase items through internet platforms (To et al., 2007). In light of these insights, the research hypothesis posits that there is a significant effect of hedonic motivation on the behavioral intention to use online shopping applications (H5).

Price Value

Price value, reflecting the trade-off between perceived program benefits and monetary costs for customers, plays a crucial role in shaping their decisions to use online purchasing applications (Sweeney and Soutar, 2001). If the perceived advantages outweigh the costs associated with utilizing these applications, individuals may opt to continue using them, ultimately abandoning traditional purchasing behaviors. This notion is supported by research such as Escobar-Rodriguez and Trujillo (2014), who found a significant effect of modified price value, emphasizing a price-saving orientation, on intentions to purchase tickets for low-cost carrier aircraft. Similarly, Tak and Anwar (2017) highlighted the influence of price value on the intentions of consumers in India to engage in online purchases. Consequently, the research hypothesis posits that there is a significant effect of price value on the behavioral intention to use online shopping applications (H6).

Habit, characterized by automatic behavior resulting from continuous learning and implementation, plays a pivotal role in shaping individual intentions in daily activities (Venkatesh et al., 2012). When a habit is formed, the intention to continue using it may emerge, especially in the context of online shopping where individuals tend to repeat the behavior (Hsu et al., 2015). Research by Tak and Anwar (2017) in India and Singh and Matsui (2017)

emphasized the influential role of habit on consumer intentions for online transactions and shopping. Additionally, habit was identified as a key predictor influencing the intention to shop online (Singh and Matsui, 2017), as well as the intention to use mobile apps for restaurants (Palau-Saumell et al., 2019). Based on these observations, the research hypothesis suggests that there is a significant influence of habit on the behavioral intention to use online shopping applications (H7).

Internet Self Efficiacy

Internet self-efficacy, defined as individuals' perception of what they can achieve with their technological experience, plays a significant role in shaping their confidence and competence in utilizing online platforms (Alalwan et al., 2015). A strong knowledge of internet technology instills confidence in performing tasks through online systems (Hsu and Chiu, 2004), thereby influencing individual intentions to engage with these technologies. Notably, Escobar-Rodriguez and Trujillo (2014) observed that the intention to shop online for low-cost carrier aircraft is influenced by internet self-efficacy. Similarly, Chen (2012) found that internet self-efficacy in online shopping has a notable impact on the intention to purchase items online and sustain such behavior. In light of these findings, the research hypothesis posits that there is a significant influence from internet self-efficacy on the behavioral intention to use online shopping applications (H8).

New Normal Protocol

The new normal protocol, defined as the emergence of a new culture collectively shaping the behavior of individuals and groups in the aftermath of an extreme event, serves as a crucial variable in this study. Recognizing the significant influence of culture on customer buying behavior, the new normal protocol is examined as a mediating variable in the relationships between independent variables in the UTAUT2 model (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit) and the intention to use online shopping applications. Previous research has emphasized the impact of cultural differences on behavioral intent in UTAUT models, highlighting the role of state culture in mediating various factors on behavioral intention. The integration of cultures has also been shown to affect the usage of educational technology in the UTAUT model. In the context of online buying activity, virtual communities and cultural aspects have been identified as influential in moderating the UTAUT model and activating norms related to the intention to use digital devices. Furthermore, major variables, such as internet self-efficacy, have demonstrated a mediating role in influencing behavioral intention. Consequently, the formulated hypotheses (H9-H16) suggest the potential mediating role of the new normal protocol on various UTAUT2 variables and their impact on the behavioral intention to use online shopping applications.

The socio-demographic factors of age and income level are introduced as moderators in the study, considering their role in influencing the impact of the new normal protocol on behavioral intention in online purchases. These variables have been notably affected from a consumer perspective by the COVID-19 pandemic (Sheth, 2020). The heightened health risks associated with COVID-19 for older individuals (Bruin, 2020) position them as more likely users of online transactions. Therefore, age is proposed as a moderator, influencing the relationship between the new normal protocol and behavioral intentions in online purchases, as older consumers are expected to demonstrate a greater inclination towards online transactions.

Income level is identified as the second moderating variable in the study, reflecting the economic aspect of the impact of the new normal protocol on behavioral intentions. Individuals with lower income levels may find advantages in adhering to the new standard

procedure for physical transactions. However, the costs associated with online purchases, including shipping fees, often result in higher overall expenses for online shoppers (Aragoncillo and Orus, 2018). The study hypothesizes that income level moderates the influence of the new normal protocol on behavioral intentions, acknowledging the potential economic implications that might shape individuals' preferences for online purchasing. Therefore, hypotheses H17 and H18 propose that the impact of the new normal protocol on behavioral intention is moderated by the aspects of age and income level, respectively.

3. Method, Data, and Analysis

The research methodology involved the distribution of questionnaires to the Indonesian society through the Google Forms platform from September to November 2020. Employing purposive sampling, the study targeted Indonesian citizens aged 20 and above who had utilized online buying applications during the COVID-19 pandemic. A total of 479 respondents from various regions in Indonesia were included in the sample. The data analysis technique employed was Structural Equation Modeling (SEM), specifically Partial Least Squares (PLS). PLS was chosen for its suitability in handling multiple equations simultaneously within the structural equation modeling framework. Additionally, PLS is a predictive analysis method that is easy to apply, not relying heavily on assumptions and accommodating non-normally distributed data (Hair et al., 2012).

The use of SEM-PLS in this study, in conjunction with SEM-CB, was necessitated by the inclusion of the variable "new normal protocol," absent in the original UTAUT2 theory. This incorporation allowed for the development of the existing theory. The SEM-PLS analysis began by assessing the model's feasibility through tests on composite reliability, indicator reliability, discriminant validity, and outer loading. The results indicated satisfactory values for overall reliability, composite validity, and AVE (Average Variance Extracted) above the recommended thresholds of 0.7 and 0.5, respectively. Outer loading results demonstrated that each indicator surpassed the 0.7 threshold. Consequently, the research model was deemed suitable for decision-making in addressing the hypotheses proposed in the study. To ascertain the significance of the influence between exogenous and endogenous variables and address the research hypotheses, direct and indirect effect testing was conducted using the Bootstrapping Method.

Variable	Cronbach	Composite	Discriminant	
	Alpha	Reliability	Validity (AVE)	
Performance Expectancy (PE)	0.770	0.867	0.686	
Effort Expectancy (EE)	0.818	0.892	0.733	
Social Influence (SI)	0.829	0.898	0.746	
Facilitating Condition (FC)	0.796	0.880	0.710	
Habit (H)	0.790	0.876	0.701	
Hedonic Motivation (HM)	0.775	0.870	0.690	
Price Value (PV)	0.755	0.860	0.672	
Internet Self Efficiacy (ISE)	0.803	0.884	0.717	
New Normal Protocol (NNP)	0.884	0.928	0.811	

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Online Buying Behavioral Intention	0.723	0.843	0.642
(OBI)			

Figure 1. Outer Loading Factors



4. Result and Discussion

In the quantitative phase of the research, the emphasis was on data collection, processing, and analysis. The perceptions and assessments of respondents were measured using a nine-level Likert scale. Descriptive analysis was employed to characterize the sociodemographic aspects of the respondents, as presented in Table II. The gender distribution indicated a predominance of female respondents (60.75%) compared to their male counterparts (39.25%). In terms of age, a significant portion (66.39%) fell within the 20 to 30-year age category. The domicile area was predominantly Kalimantan, constituting 73.49% of the respondent pool. The majority of respondents had an undergraduate education. Occupation-wise, the private sector emerged as the most prevalent, accounting for 38.20% of respondents. Regarding income levels, a substantial proportion (51.77%) reported incomes ranging from Rp. 1,000,000 to Rp. 3,000,000.

Table 2. Respondent's Characteristics				
Characteristics of	Description	Frequency	Percentage	
Respondents			(%)	
Gender	Male	188	39.25%	
	Female	291	60.75%	
Age	20-30 year old	318	66.39%	
	31-40 year old	75	15.66%	
	41-50 year old	62	12.94%	
	>51 year old	24	5.01%	

Domicile	Java, Bali and Madura	83	17.33%
	Sumatra	14	2.92%
	Kalimantan	352	73.49%
	Sulawesi, NTB, NTT, Maluku and Papua	23	4.80%
Domicile Status	Place of origin/Birth	310	64.72%
	Overseas Area	169	35.28%
Level of Education	Elementary School	1	0.21%
	Junior High School	0	0.00%
	Senior High School	113	23.59%
	D-III	13	2.71%
	D-IV	3	0.63%
	Bachelor	221	46.14%
	Master Degree	99	20.67%
	Doctor	27	5.64%
Occupation	Government Employees	101	21.09%
	Private Sector	183	38.20%
	Entrepreneur	66	13.78%
	Others	129	26.93%
Income Level	< 1 Million	0	0.00%

The Bootstrapping method played a pivotal role in evaluating the significance coefficient of the pathways in Partial Least Squares Structural Equation Modeling (PLS-SEM). Significance levels were assessed using a two-tailed test, with values of 1.65, 1.96, and 2.57 considered satisfactory at probability error rates of 10%, 5%, and 1%, respectively. Decision-making regarding hypothesis testing between the independent and dependent variables relied on the p-value, with significance determined at a probability error rate of 10% (P value < 0.10). The results of the Bootstrapping method, encompassing both direct and indirect testing, are comprehensively presented in Tables 3 and 4, respectively.

Table 3. Direct Influence

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Significance
PE →OBI	0.068	0.066	0.055	1.236	0.217	Not Significance
EE → OBI	-0.039	-0.037	0.051	0.77	0.442	Not Significance
SI → OBI	0.072	0.075	0.042	1.696	0.090*	Significance
FC→OBI	0.111	0.112	0.051	2.189	0.029**	Significance
$\mathrm{PV} \not \rightarrow \mathrm{OBI}$	0.165	0.166	0.046	3.619	0.000***	Significance
H → OBI	0.317	0.319	0.049	6.53	0.000***	Significance
НМ →ОВІ	0.137	0.134	0.057	2.42	0.016**	Significance
ISE → OBI	0.107	0.104	0.043	2.483	0.013**	Significance

Notes: ***, ** and * means the significance at 1%, 5%, and 10% level, respectively.

Table 4. Indirect Influence						
	Original	-		T Statistics		Significance
	Sample	Mean		(O/STD	Values	
	(O)	(M)	(STDEV)	EV)		
$EE \rightarrow NNP \rightarrow OBI$	0.005	0.005	0.006	0.888	0.375	Not Significance
FC → NNP →OBI	0.005	0.004	0.005	0.872	0.383	Not Significance
H → NNP →OBI	0.001	0.002	0.003	0.469	0.639	Not Significance
HM → NNP → OBI	0.002	0.002	0.004	0.541	0.589	Not Significance
ISE →NNP →OBI	0.004	0.003	0.004	0.936	0.349	Not Significance
PE→NNP →OBI	0.008	0.007	0.007	1.121	0.263	Not Significance
PV → NNP →OBI	0.004	0.004	0.005	0.976	0.330	Not Significance
$\mathrm{SI} \mathrm{NNP} \mathrm{OBI}$	-0.003	-0.003	0.003	0.905	0.366	Not Significance
$\mathrm{NNP} \mathrm{Age} \mathrm{OBI}$	0.003	-0.001	0.026	0.114	0.909	Not Significance
NNP→INC → OBI	0.006	0.008	0.032	0.194	0.846	Not Significance

EE NNP OBI	0.005	0.005	0.006	0.888	0.375	Not Significance
FC → NNP →OBI	0.005	0.004	0.005	0.872	0.383	Not Significance

Notes: ***, ** and * means the significance at 1%, 5%, and 10% level, respectively.

The study's results, as presented in Table 3, indicate that performance expectancy and effort expectancy did not significantly affect online buying behavioral intention. However, social influence exhibited a significant effect on behavioral intention at a 10% significance level. These findings diverge from proposed hypotheses and contradict previous studies on the impact of performance expectancy (Musleh et al., 2015; Celik, 2016; Soh et al., 2020) and effort expectancy (Musleh et al., 2015; Tak and Panwar, 2017; Sair and Danish, 2018). The unique context of Indonesia, where online buying was already a widespread and common practice before the COVID-19 pandemic, might explain these results. The country ranked fourth globally in terms of online buyers, with 107 million people (Eshopword, 2018). Social influence, however, played a significant role, potentially influenced by the large number of active online buyers and internet users in Indonesia (Databoks and APJIII, 2020), creating an environment that encouraged individuals to adopt online buying behavior.

Facilitating conditions exhibited a significant impact on online buying behavioral intention, supported by the advanced technological infrastructure in Indonesia, particularly high internet network speeds (Akamai, 2017) and widespread smartphone usage. Price value also significantly influenced behavioral intention, indicating that the benefits of online purchases, such as speed and flexibility, outweighed the costs for Indonesian consumers, especially those with lower income levels. The study further revealed that habit, driven by the high intensity of internet use in Indonesia, significantly influenced behavioral intention in using online shopping applications. Hedonic motivation was another significant factor, highlighting the role of online purchasing as a hedonic act for Indonesian consumers during the COVID-19 pandemic. Additionally, internet self-efficacy significantly influenced online buying behavioral intention.

Surprisingly, the study did not find a direct effect of the new normal protocol on behavioral intentions in online purchases. The new normal protocol, designed to instigate cultural changes, was perceived as a preventive measure against the spread of COVID-19, with a primary focus on improving the national economy. The protocol's impact was limited to community activities, particularly outside the house, and did not significantly alter overall consumer behavior. The moderation test results indicated no moderating role of age and income level in the relationship between the new normal protocol and behavioral intention in online purchases. The study suggests a need for new independent variables beyond the model, considering the weak determinant coefficient for the influence of independent variables on the new normal protocol.

Table 5. Determinant Coefficient					
Variables	R Square	R Square Adjusted			
Behavioural Intention	0.589	0.578			
New Normal Protocol	0.299	0.287			

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In summary, the research findings shed light on the complex interplay between cultural changes, consumer behavior, and the online buying landscape in Indonesia during the COVID-19 pandemic. The established habit of online purchasing, coupled with the hedonic motivation and convenience provided by facilitating conditions, has proven resilient to the new normal protocol's influence.

5. Conclusion and Suggestion

Conclusion

The study's results underscored the influential factors on behavioral intention in using online shopping applications in Indonesia, revealing that social influence, facilitating conditions, hedonic motivation, habit, price value, and internet self-efficacy played pivotal roles. Conversely, the variables of performance expectancy and effort expectancy did not exhibit a significant impact. These findings indicated that online purchasing had already ingrained itself as a cultural norm in consumer behavior in Indonesia prior to the COVID-19 pandemic. The absence of the new normal protocol as an intervening variable mediating the relationship between independent variables and behavioral intention further supported this notion. Habit emerged as the most influential variable, reaffirming the stability of online purchasing behavior in the face of external interventions like the new normal protocol.

Theoretical contributions notwithstanding, the study yielded practical implications. Interventions aiming to boost online purchasing intention should focus on enhancing social influences, facilitating conditions, hedonic motivation, habit, price value, and internet self-efficacy. Infrastructure development, including improved connectivity, accessibility of online purchasing platforms, and the establishment of specialized communities, could further amplify online buying intentions. The study's implication also emphasized that the new normal protocol, primarily designed to restrict physical activities, did not significantly impact online buying behavioral intention. Instead, individual consumer factors played a dominant role in shaping online purchasing decisions in Indonesia.

However, the study is not without limitations. The coefficient of determination highlighted the presence of variables outside the research scope that may influence behavioral intention. Future research is encouraged to explore and develop these additional variables. The study's sample collection was skewed towards the Kalimantan region, suggesting the need for a more extensive and balanced sample representation. Additionally, future research avenues could delve into attitudes towards information and communication technology in various contexts during the COVID-19 pandemic, providing a broader understanding of the subject matter.

Suggestion

Based on the study's findings, several suggestions can be offered to practitioners, policymakers, and researchers. For businesses and marketers, a focus on social influence, facilitating conditions, hedonic motivation, habit, price value, and internet self-efficacy can enhance strategies to boost online purchasing intentions. Investing in technological infrastructure, improving connectivity, and creating targeted online communities can contribute to creating a conducive environment for increased online transactions. Policymakers may reconsider the emphasis on the new normal protocol for limiting physical activities concerning online purchasing, acknowledging that individual consumer factors play a more significant role. Furthermore, researchers can explore additional variables beyond the study's scope to gain a comprehensive understanding of the evolving dynamics of online consumer behavior, especially during extraordinary circumstances like the COVID-19 pandemic. A more extensive and regionally balanced sample representation in future research

endeavors would contribute to a more nuanced understanding of the nuances in online buying intentions across diverse demographics and geographical areas.

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