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Factors influencing purchase intention on a new e-commerce platforms: The case of Ecom SIU (ecom.siu.edu.vn)

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Abstract

In the increasingly competitive landscape of e-commerce, understanding the determinants of consumers' purchase intention has become imperative particularly for emerging platforms such as Ecom SIU. Motivated by this need, the present study aims to develop a theoretical model that captures the factors influencing purchase intention on Ecom SIU, a newly established e-commerce platform operating within an educational ecosystem. The proposed research model is grounded in the integration of three foundational theories: the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and the Expectation-Confirmation Theory (ECT). The key constructs incorporated into the model include Trust, Perceived Risk, Institutional Reputation, Price, Last-Mile Delivery, and Product Quality. A qualitative research approach was employed, involving a literature review and expert interviews, to ensure the model's contextual relevance and theoretical coherence. The findings of this study contribute to a more comprehensive understanding of online purchase intention, particularly within the context of newly launched e-commerce platforms. Moreover, the study offers a theoretical foundation for future research endeavors in this domain, especially in contexts where e-commerce intersects with other sectors such as education.

Keywords: Online purchase intention, new e-commerce platforms, research model

Introduction

In the context of rapid e-commerce growth and intensifying competition, understanding consumer purchase intention is vital for examining online shopping behavior. Purchase intention reflects users' interest in and acceptance of a digital platform and acts as a key precursor to actual buying behavior (Muljani & Koesworo, 2019) ^[29]. Identifying factors influencing this intention, especially on emerging e-commerce platforms, is essential for both theoretical development and practical application. In Vietnam, while dominant platforms like Shopee, Tiki, and Lazada have been extensively studied (Vo Thi Tra My *et al.*, 2021; Kustiwi & Isnalita, 2018) ^[24], platforms like EcomSIU-developed by Saigon International University-are still in their early stages. These internal platforms face challenges in user acquisition, trust-building, and fostering purchase intent (Nguyen Thi Khanh Ly, 2024) ^[32]. Moreover, EcomSIU operates within a university environment where purchase intention is shaped by unique demographic, psychosocial, and technological factors (Koufaris & Hampton-Sosa, 2004) ^[23]. Despite high digital engagement among students, lecturers, and staff, existing literature has yet to adequately explore this academic context, revealing a significant gap in current e-commerce research (Wang *et al.*, 2023; Komalasari *et al.*, 2021) ^[19, 44].

In addition to the practical challenges of developing emerging e-commerce platforms, the academic gap concerning the influencing factors of purchase intention in specific contexts has become increasingly critical. Factors such as trust, perceived risk, institutional reputation, price, product quality, and last-mile delivery services have been recognized as relevant to online purchase intention, yet they have not been systematically tested in the context of newly established internal platforms (Al-Mazied, 2021; Athapaththu and Kulathunga, 2018) ^[2, 5]. Against this backdrop, the present study aims to construct a theoretical

model that captures the factors influencing purchase intention on the EcomSIU e-commerce platform. The research is expected to contribute to the academic understanding of purchase intention in the setting of emerging e-commerce environments and provide a relevant approach for future studies in this domain.

Literature Review

Trust is defined as the extent to which an individual is willing to rely on another party under conditions of risk or uncertainty (Rotter, 1967) [38]. In the context of e-commerce, trust reflects the consumer's willingness to engage in transactions and share personal information on a digital platform, based on the expectation that the platform will act honestly, reliably, and in good faith (McKnight *et al.*, 2002; Gefen *et al.*, 2003) [15, 26]. Trust in the platform's competence, integrity, and transparency enhances consumer confidence, especially in situations where the seller cannot be observed directly (Pavlou, 2003) [35]. For newly established and less proven platforms such as EcomSIU, trust plays an even more critical role in fostering purchase intention (Kim *et al.*, 2008) [18]. In summary, trust in e-commerce can be understood as a consumer's reliance on the platform's ability, honesty, and goodwill in fulfilling commitments and safeguarding user interests.

Perceived risk is a psychological construct that reflects an individual's subjective concern about the potential for negative outcomes when making decisions under conditions of uncertainty (Bauer, 1960; Cox, 1967) [6, 7]. This concept encompasses both the degree of uncertainty regarding the outcome and the severity of potential consequences if the outcome does not meet expectations. In the context of e-commerce, perceived risk is manifested in consumers' concerns about product quality, transaction security, and the lack of transparent information, particularly among individuals with limited online shopping experience (Pavlou, 2003) [36].

Institutional reputation refers to the public's overall perception of an organization's trustworthiness, competence, and social commitment, shaped by its actual behavior and mediated communication (Fombrun & Shanley, 1990; Gotsi & Wilson, 2001; Walker, 2010) [12, 16, 43]. In the context of this study, the reputation of The Saigon International University (the operating entity behind EcomSIU) is considered a key assurance of the platform's safety, transparency, and reliability. When the owning institution possesses a strong reputation, consumers tend to feel more secure, perceive lower levels of risk, and are more likely to increase their purchase intention on the e-commerce platform managed by that institution (Gotsi and Wilson, 2001) [16].

Price is defined as the cost consumers must incur to obtain a product or service, including financial expenses, time, and effort (Kotler and Keller, 2016) [21]. According to Monroe (1990) [27], price also serves as a value metric for comparing alternatives, while Zeithaml (1988) [45] considers it a key component of perceived value. In e-commerce, price reflects the amount consumers are willing to pay based on perceived quality and experience. When the price is deemed reasonable and commensurate with the benefits received, purchase intention tends to increase.

Last-mile delivery refers to the final stage of the supply chain, transporting goods from the warehouse to the end consumer, and plays a critical role in customer experience and the operational efficiency of e-commerce platforms (Lim *et al.*, 2018). Beyond speed and accuracy, factors such as flexibility and service quality also influence customer satisfaction and loyalty (Boyer *et al.*, 2009). With advancements such as drone

delivery and smart lockers, last-mile logistics is increasingly optimized to meet rising consumer expectations (Huang *et al.*, 2020). Efficient last-mile delivery encourages repeat purchases, whereas delivery failures may reduce purchase intention and drive consumers toward competitors.

Purchase intention reflects the consumer's willingness and motivation to engage in purchasing behavior (Fishbein & Ajzen, 1975) [11]. It serves as an intermediary between attitude and actual behavior, and is considered a reliable predictor of future consumer actions (Morwitz *et al.*, 2007) [28]. This intention is often influenced by perceived value, cost, experience, and brand-related factors (Dodds *et al.*, 1991) [9]. In the context of e-commerce, purchase intention is expressed through the willingness to conduct online transactions, driven by expectations regarding the platform's quality, credibility, and convenience (Alhamdina & Hartono, 2023).

Theoretical Bases

Technology Acceptance Model (TAM) by Davis (1989) [8]

The Technology Acceptance Model (TAM), proposed by Davis (1989) [8], was developed to explain individuals' acceptance and usage of technology. The model centers on two key constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU reflects the extent to which a user believes that a given technology will enhance their performance, while PEOU indicates how effortless the technology is to use. Notably, PEOU also indirectly influences PU, as systems perceived as easier to use are more likely to be viewed as beneficial.

In the context of e-commerce, TAM has been widely applied to explain online shopping behavior. When platforms such as EcomSIU offer a user-friendly interface and simple navigation, consumers are more likely to perceive the platform as convenient (PEOU) and valuable (PU), which in turn strengthens their purchase intention.

Theory of Planned Behavior (TPB) by Ajzen (1991) [1]

The Theory of Planned Behavior (TPB), developed by Ajzen (1991) [1], explains human behavior through behavioral intention, which is shaped by three components: Attitude toward the behavior (ATT), Subjective Norm (SN), and Perceived Behavioral Control (PBC). Behavioral intention tends to be stronger when individuals hold a positive attitude, perceive social support, and believe they have the capability to perform the behavior.

Expectation-Confirmation Theory (ECT) by Oliver (1980) [33]

The Expectation-Confirmation Theory proposed by Oliver (1980) [33], explains consumer satisfaction based on the extent to which initial expectations are confirmed after actual experience. The process involves forming expectations, experiencing the product, comparing outcomes with expectations, and evaluating satisfaction. When the experience meets or exceeds expectations, consumers are satisfied and more likely to repurchase; if it falls short, dissatisfaction arises and purchase intention declines.

In e-commerce, ECT provides a useful framework for understanding customer satisfaction on platforms like EcomSIU, where product quality, delivery performance, and customer service are key factors shaping expectation confirmation and influencing repeat purchase behavior.

Literature Review and Research Gap

Trust: Numerous studies have confirmed the critical role of trust in shaping online purchase intention. Komalasari *et al.* (2021)^[19] measured trust through four dimensions: integrity, competence, consistency, and transparency. Athapaththu and Kulathunga (2018)^[5] expanded the concept by proposing seven components: commitment, honesty, business competence, product reliability, message sincerity, credible image, and promise-keeping ability. According to Kustiwi and Isnalita (2018)^[24], trust comprises three core elements: ability, benevolence, and integrity. Wang *et al.* (2023)^[44], adopting a cross-border e-commerce perspective, emphasized trust in product quality, seller reputation, transaction security, and customer service competence.

Synthesizing these studies, trust in e-commerce can be conceptualized through five key dimensions:

(1) Integrity (Athapaththu & Kulathunga, 2018; Kustiwi & Isnalita, 2018); (2)^[5] Professional competence (Komalasari *et al.*, 2021; Wang *et al.*, 2023)^[44]; (3) Reliability (Athapaththu & Kulathunga, 2018); (4)^[5] Transparency and goodwill (Komalasari *et al.*, 2021; Kustiwi & Isnalita, 2018)^[19, 24]; (5) Trust in support systems and security (Wang *et al.*, 2023)^[44]. These components reflect the extent to which consumers are willing to rely on e-commerce platforms under conditions of uncertainty.

Perceived risk: Perceived risk is identified as a key factor influencing online purchase intention. Komalasari *et al.* (2021)^[19] measured perceived risk across six dimensions: financial, performance, time, psychological, source, and delivery risks. Wang *et al.* (2023)^[44] added further dimensions, including risks related to product quality, pricing, usage effectiveness, e-payment, and after-sales service. Kustiwi and Isnalita (2018)^[24] focused primarily on performance and product risks.

Synthesizing these studies, perceived risk in e-commerce can be categorized into five major components: (1) Financial and payment risk (Komalasari *et al.*, 2021; Wang *et al.*, 2023)^[44]; (2) Performance and quality risk (Kustiwi & Isnalita, 2018)^[24]; (3) Delivery and product risk (Komalasari *et al.*, 2021); (4) Source and seller credibility risk (Wang *et al.*, 2023)^[44]; (5) Psychological and after-sales service risk (Komalasari *et al.*, 2021; Wang *et al.*, 2023)^[19, 44]. These dimensions reflect consumers' concerns during the online shopping process and have a direct impact on their transaction intention on e-commerce platforms.

Institutional Reputation: Institutional reputation is considered a crucial factor influencing consumer trust and purchase intention. Koufaris and Hampton-Sosa (2004)^[23] defined institutional reputation based on perceptions of honesty, competence, and customer orientation. Alhamdina and Hartono (2023) measured brand reputation through brand popularity, positive public perception, and integrity. Hess (2008)^[17] further emphasized that reputation also relates to a firm's attentiveness to customer needs, consistent service quality, and reliable behavior in handling situations.

Synthesizing these studies, institutional reputation can be conceptualized through five key dimensions: (1) Brand popularity (Alhamdina & Hartono, 2023); (2) Positive public perception (Hess, 2008); (3) Integrity (Koufaris & Hampton-Sosa, 2004); (4)^[23] Customer orientation (Hess, 2008); (5) Reliable and consistent behavior (Hess, 2008)^[17]. These components reflect the degree of trust consumers place in the organization, thereby influencing their purchasing decisions in the e-commerce environment.

Price

Price is one of the key factors influencing online purchase intention. Muljani and Koesworo (2019)^[29] measured price through four components: fairness relative to quality, affordability, competitiveness, and alignment with perceived benefits. Tran Tue Van *et al.* (2024)^[40] added aspects such as alignment with consumer budgets and eco-friendly pricing. Nguyen Thi Khanh Ly (2024)^[32] and Vo Thi Tra My *et al.* (2021) further clarified dimensions including price comparison, perceived value, and cost savings.

Synthesizing these studies, price can be conceptualized through five key dimensions: (1) Fairness relative to quality and benefits (Muljani & Koesworo, 2019; Nguyen Thi Khanh Ly, 2024)^[32]; (2) Affordability (Tran Tue Van *et al.*, 2024), (3)^[40] Competitiveness compared to alternatives (Muljani & Koesworo, 2019)^[29]; (4) Ease of price comparison (Vo Thi Tra My *et al.*, 2021); (5) Perceived value for money (Nguyen Thi Khanh Ly, 2024)^[32]. These dimensions reflect how consumers evaluate price in relation to the value received, particularly in the e-commerce environment.

Last-Mile Delivery

Last-mile delivery plays a critical role in the online shopping experience and directly influences repurchase intention. Lim *et al.* (2018) identified delivery speed and accuracy as the two most influential factors in customer satisfaction. Nguyen *et al.* (2022)^[32] emphasized low delivery costs, customer support services, and delivery flexibility. Wang *et al.* (2020)^[44] highlighted the role of technologies such as AI and Big Data in predicting delivery times, optimizing routes, and enabling the use of automated pickup stations. Le Minh Anh *et al.* (2023) argued that on-time delivery, intact goods, and doorstep service are essential for maintaining customer loyalty.

Synthesizing these studies, last-mile delivery can be conceptualized through five key dimensions: (1) Delivery speed (Lim *et al.*, 2018); (2) Shipping cost (Nguyen *et al.*, 2022)^[32]; (3) Order tracking transparency (Lim *et al.*, 2018), (4) Service quality during delivery (Le Minh Anh *et al.*, 2023); (5) Flexibility in delivery time and location (Nguyen *et al.*, 2022; Wang *et al.*, 2020)^[32, 44]. These elements significantly enhance user experience and strengthen continued purchase intention on e-commerce platforms.

Purchase Intention: Purchase intention reflects the motivation and readiness of consumers to engage in purchasing behavior. Tran Tue Van *et al.* (2024)^[40] measured intention through readiness, willingness, and the tendency to recommend green products. Vo Thi Tra My *et al.* (2021) and Athapaththu and Kulathunga (2018)^[5] focused on continued platform usage, comfort, and the likelihood of recommending the website. Muljani and Koesworo (2019)^[29], Amri and Prihandono (2019)^[4], and Nazarani and Suparna (2021)^[30] emphasized factors such as purchase planning, desire, behavioral commitment, and confidence in purchase decisions. Synthesizing these studies, purchase intention can be conceptualized through five key dimensions: (1) Purchase planning and desire (Muljani & Koesworo, 2019)^[29]; Nazarani & Suparna, 2021)^[30]; (2) Behavioral commitment (Amri & Prihandono, 2019); (3)^[4] Readiness to act (Tran Tue Van *et al.*, 2024)^[40]; (4) Repeat purchase likelihood (Athapaththu & Kulathunga, 2018); (5)^[5] Recommendation intention (Vo Thi Tra My *et al.*, 2021). These dimensions comprehensively capture both individual motivation and social behavioral tendencies in the context of e-commerce.

The Relationship Between Trust and Purchase Intention

Numerous studies have confirmed that trust plays a vital role in fostering online purchase intention. Al-Mazied (2021) [2] demonstrated a statistically significant and positive impact of trust on purchase intention among Jordanian students ($r = 0.576$, $p < 0.05$). Similarly, Komalasari *et al.* (2021) [19] confirmed a positive relationship between trust and purchase intention in the context of e-commerce in Indonesia ($\beta = 0.282$, $p < 0.001$). Athapaththu and Kulathunga (2018) [5] further reported that trust serves as a key variable that translates technological factors into consumer behavior ($\beta = 0.568$, $p < 0.001$). Kustiwi and Isnalita (2018) [24] found that trust accounted for 51% of the variance in purchase intention and was positively influenced by competence, goodwill, and ease of use. In summary, the literature consistently affirms that trust has a direct, positive, and statistically significant influence on online purchase intention within e-commerce environments.

The Relationship Between Perceived Risk and Purchase Intention:

Empirical studies have shown that perceived risk exerts a negative and statistically significant influence on online purchase intention. Komalasari *et al.* (2021) [19] found that perceived risk negatively affected the purchase intention of young consumers in Indonesia ($\beta = -0.048$, $p = 0.007$), indicating that the more consumers worry about potential risks, the less likely they are to engage in online shopping. Similarly, Wang *et al.* (2023) [44] confirmed a direct negative effect of perceived risk on purchase intention ($\beta = -0.254$, $p < 0.05$), as well as an indirect effect through negative attitudes (mediating effect = -0.091). In sum, the literature consistently identifies perceived risk as a significant barrier that undermines consumers' intention to purchase on e-commerce platforms.

The Relationship Between Institutional Reputation and Purchase Intention:

Institutional reputation has been recognized as a critical determinant of consumer behavior in online environments. Koufaris and Hampton-Sosa (2004) [23] argued that a company's reputation based on perceived honesty, competence, and customer concern, directly fosters initial trust, thereby enhancing purchase intention. Alhamdina and Hartono (2023) found that brand reputation, including perceived credibility and public image, positively influenced consumers' willingness to engage in online transactions. Similarly, Hess (2008) [17] highlighted that consistent service quality and reliable brand behavior reinforce trust and loyalty, both of which are essential to sustaining purchase intention. Taken together, these findings suggest that when consumers perceive the operating organization as reputable and trustworthy, they are more likely to develop confidence in the platform, thereby increasing their intention to purchase.

The Relationship Between Price and Purchase Intention

Price is widely regarded as a decisive factor in shaping consumer purchase intention, especially in the context of e-commerce. Muljani and Koesworo (2019) [29] found that perceptions of fair pricing (relative to product quality and consumer benefits) significantly influence purchase behavior. Vo Thi Tra My *et al.* (2021) emphasized that consumers are more inclined to buy when they perceive a good deal, particularly when they can easily compare prices and feel a sense of savings. Tran Tue Van *et al.* (2024) [40] also demonstrated that price suitability with personal budgets and added environmental value contributes positively to

consumers' willingness to engage in transactions. Collectively, these findings indicate that when consumers perceive price as fair, affordable, and aligned with the value received, their intention to make a purchase on e-commerce platforms increases accordingly.

The Relationship Between Last-Mile Delivery Quality and Purchase Intention

Numerous studies have confirmed that last-mile delivery exerts a positive and significant influence on online purchase intention. Lim, Jin, and Srai (2018) found that delivery speed ($\beta = 0.421$), shipping cost ($\beta = 0.312$), and order tracking capability ($\beta = 0.287$) strongly affected purchase intention in the UK. In Vietnam, Nguyen *et al.* (2022) [32] reported that satisfaction with last-mile delivery ($\beta = 0.398$) and delivery flexibility ($\beta = 0.276$) enhanced consumers' willingness to purchase. Similarly, Wang, Zhang *et al.* (2020) [44] emphasized the role of AI and Big Data in optimizing delivery and improving the shopping experience, thereby increasing purchase intention ($\beta = 0.354$ for delivery time prediction). Le Minh Anh *et al.* (2023) further indicated that the quality of delivery personnel services ($\beta = 0.312$) positively influenced repeat purchase behavior. In summary, last-mile delivery quality is a key driver of customer experience and plays a critical role in fostering purchase intention on e-commerce platforms.

Research Gap

A review of the literature reveals two primary research gaps. First, most existing studies have focused on major e-commerce platforms such as Tiki, Shopee, Lazada, or Amazon (Vo Thi Tra My *et al.*, 2021; Wang *et al.*, 2023) [44], while emerging, small-scale, and internally operated platforms such as EcomSIU having remained largely underexplored. Consumer behavior within academic environments, which is shaped by organizational context and interpersonal relationships, requires separate investigation to enhance the theoretical landscape.

Second, there is a notable lack of empirical examination of institutional reputation in the context of internal e-commerce platforms. Whereas previous studies have primarily approached reputation from the perspective of product branding, the reputation of the managing institution may play a significant role in shaping trust and purchase intention within university ecosystems.

This study seeks to address these two gaps by expanding current understanding of consumer behavior in digitized ecosystems and by offering new insights into internal e-commerce dynamics.

Research Hypotheses and Conceptual Model

Trust is a key factor influencing online consumer behavior (McKnight *et al.*, 2002) [26], and it is particularly important for emerging e-commerce platforms like EcomSIU. When consumers trust the product quality, information transparency, the reputation of the operating organization, and transaction security, they are more likely to engage in purchasing behavior (Al-Mazied, 2021) [2]. Trust also mitigates the negative impact of perceived risk and reinforces positive factors such as pricing and convenience (Isnalita, 2018). In educational settings, trust is closely tied to the reputation of the operating institution, making its influence on purchase intention even more significant (Komalasari *et al.*, 2021; Athapaththu & Kulathunga, 2018) [5, 19].

Hypothesis H1

Trust has a positive effect on purchase intention on the EcomSIU e-commerce platform.

Perceived risk is a critical barrier that reduces purchase intention on e-commerce platforms (Pavlou, 2003) [35], especially on new platforms like EcomSIU. In the absence of prior experience or clear information, consumers—particularly students—are more likely to worry about product quality, delayed delivery, personal data breaches, or difficulty in returns (Komalasari *et al.*, 2021; Wang *et al.*, 2023) [19, 44]. Given that EcomSIU is a newly launched internal platform with limited brand awareness and no transparent review system, perceived risk tends to form more easily and negatively affects purchase intention.

Hypothesis H2

Perceived risk has a negative effect on purchase intention on the EcomSIU e-commerce platform.

Organizational reputation positively influences purchase intention, especially in the context of EcomSIU—a newly launched internal e-commerce platform that is not yet widely known. Being operated by The Saigon International University allows EcomSIU to inherit trust from the student, faculty, and staff community (Koufaris & Hampton-Sosa, 2004) [23]. Consumers believe the university will ensure transparency, protect user rights, and maintain service quality, which fosters a stronger sense of trust compared to public e-commerce platforms (Alhamdina & Hartono, 2023; Hess, 2008) [3, 17]. Among student users, organizational reputation also serves as a brand guarantee, thereby encouraging purchase intention.

Hypothesis H3: Organizational reputation has a positive effect on purchase intention on the EcomSIU e-commerce platform.

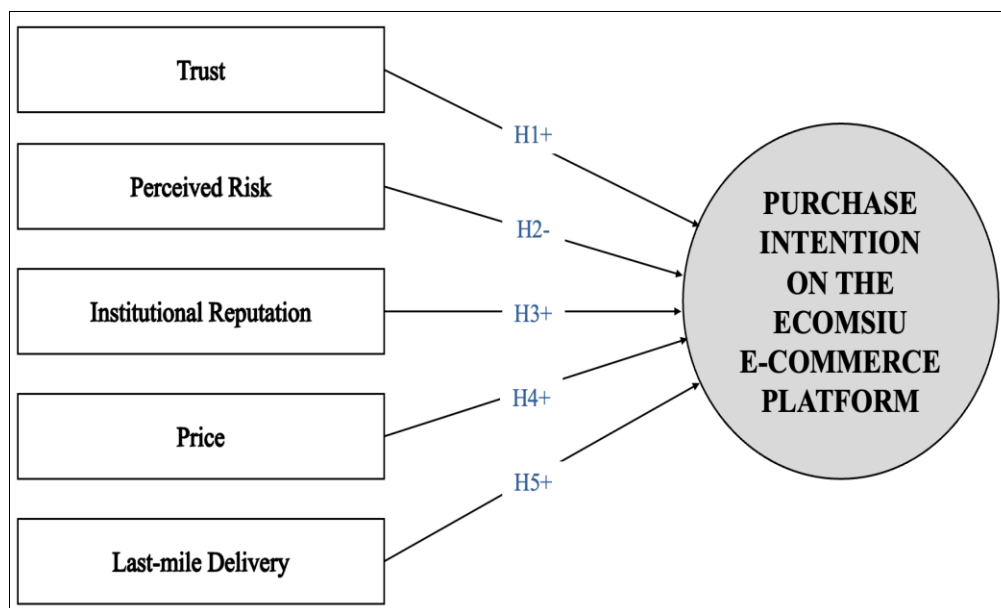
Price has a positive effect on purchase intention, especially among students—a customer group that is highly price-sensitive and has limited income. On an internal e-commerce platform like EcomSIU, reasonable pricing makes products more accessible, creates a sense of savings, and encourages purchasing behavior. Incentives such as free on-campus delivery or student discounts are effective strategies for attracting new users and maintaining repeat purchase intention (Muljani & Koesworo, 2019; Tran Tue Van *et al.*, 2024; Nguyen Thi Khanh Ly, 2024) [29, 32, 40].

Hypothesis H4: Price has a positive effect on purchase intention on the EcomSIU e-commerce platform.

Last-mile delivery plays a crucial role in shaping customer experience and directly influences purchase intention in e-commerce. On platforms like EcomSIU, where reliability and convenience are key to building user trust, factors such as on-time delivery, clear tracking, and flexible delivery options can significantly enhance customer satisfaction and increase the likelihood of repeat purchases (Lim *et al.*, 2018; Nguyen *et al.*, 2022; Wang *et al.*, 2020; Le Minh Anh *et al.*, 2023) [32, 44]. For student users, the ability to receive orders promptly and with minimal effort contributes to a more seamless shopping experience and strengthens their intention to purchase.

Hypothesis H5: Last-mile delivery has a positive effect on purchase intention on the EcomSIU e-commerce platform.

The research model is presented in Figure 1.



Source: Proposed by the author, 2025

Fig 1: Conceptual Model

Conclusion

In conclusion, trust, perceived risk, institutional reputation, price, and last-mile delivery are key determinants of purchase intention on emerging e-commerce platforms like EcomSIU. Understanding these factors provides valuable insights for platform development, user engagement strategies, and future academic research in technology-driven retail environments.

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