

Determinants of consumers' online purchase intention in Somalia: Extension of TAM theory



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ABSTRACT

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The rapidly growing world of electronic commerce has transformed consumer buying patterns, yet existing studies in developing economic contexts have largely emphasized IT infrastructure and payment systems, leaving theory-based explanations of consumers' intention to purchase online underexplored. This study aims to investigate the factors influencing the online purchase intention of consumers in Somalia by extending the Technology Acceptance Model with trust and information quality, addressing a gap in theory-driven e-commerce research in developing markets. Data was collected using a structured questionnaire via Google Forms from 260 university students and was analyzed using structural equation modeling with partial least squares (SEM-PLS) to assess relationships among constructs. The findings indicate that perceived ease of use, perceived usefulness, and trust have positive influences on consumers' intention to purchase online, with trust having the strongest influence, while information quality was found to be insignificant in affecting online purchase intention in the Somali context. These results imply that, in the Somali context, consumers prioritize confidence in platforms and seller reliability over the quality of information presented. The study contributes to existing knowledge by demonstrating that trust is a critical factor in emerging digital markets and offers practical implications for online retailers, platform developers, and policymakers by emphasizing the importance of building trust-enhancing features and creating user-friendly systems to support the sustainable growth of e-commerce in developing economies.

Contribution/ Originality: The current study extended the Technology Acceptance Model by adding the dimensions of trust and information quality to the context of online shopping in developing and post-conflict zones. The study presents empirical evidence that trust has a more dominant effect than information quality on purchase intentions in an emerging e-commerce market.

1. INTRODUCTION

More consumers have engaged in online business transactions [1]. Despite the fast growth, our understanding of consumer behavior in online shopping is still insufficient [2]. In contrast to conventional consumers, online shoppers can easily investigate their preferred products, features, and additional information on the internet, greatly enhancing buying convenience. Consequently, innovative theories of consumer behavior will improve firms' understanding of consumers and market segments, thereby increasing their profitability [3].

E-commerce involves the process whereby buying, selling, or exchanging merchandise is carried out through internet networks, facilitated by technology-based devices [4, 5]. According to Hongjojo et al. [6], E-commerce is

described as the process whereby there is interaction between technology, with business operations linking consumers, companies, and society with the use of electronic devices. Išoraitė and Miniotienė [7] define e-commerce as the use of information and communication technology, information management, and security functions aimed at creating transactions for materials, information, products, or services between companies (B2B) or companies and consumers (B2C).

Understanding the mechanisms underlying consumer purchase decision-making is critical to consumer behavior analysis. It typically involves recognizing a need, gathering relevant information, evaluating available alternatives, making the purchase choice, and reflecting on outcomes after the transaction [8]. It means that the process involved in buying decision-making entails those steps necessary for an individual to make a purchase, utilize, and gain from consuming a particular product or service. Consumers make several crucial decisions in the process of buying. These involve identifying or defining precisely the particular product with its respective services to be purchased. Also, identifying their budget or total costs they are willing to spend or incur. Moreover, consumers also have to decide on places to buy their merchandise by choosing, for example, particular shopping centers or websites [9].

E-commerce has become significantly more popular in Somalia during the COVID-19 outbreak. Movement restrictions and the shutdown of physical services necessitated a shift to online marketplaces. During this period, digital platform applications partnered with restaurants, supermarkets, and delivery services to meet consumer demands. Additionally, Somalia's competitive internet data charges, which are the most affordable in Africa, have further propelled the growth of e-commerce in the region [3].

Despite increased attention and studies on online purchase intention, few empirical findings for post-conflict and developing economies like Somalia are available. Most existing research for Somalia and other developing nations has focused on IT infrastructure, online payment systems, and general issues regarding trust, rather than theoretical explanations for consumer adoption behaviors [2, 3, 10]. Additionally, while TAM has proven valuable for explaining technology and internet e-commerce adoption, more research is needed [11]. Not enough research regarding its application for developing e-commerce markets has been conducted. This research addresses this gap by adding theoretical dimensions for trust and information quality to TAM, using empirical findings from online purchase intentions of consumers in Mogadishu, Somalia. This approach emphasizes the contextual relevance and novelty of the extended TAM framework in a post-conflict e-commerce environment. The study objectives are:

1. To determine the primary “factors influencing consumers’ online purchase intention” within an extended TAM framework.
2. To examine the effects of ‘trust, information quality, perceived ease of use, and perceived usefulness on intention to purchase online’.

2. LITERATURE REVIEW

2.1. *Perceived Ease of Use*

Perceived ease of use (PEU) is a core element of TAM that has repeatedly been associated with consumers' willingness to buy products from online environments. It significantly influences online purchasing by reducing the effort required to navigate e-commerce platforms, thus encouraging more frequent transactions [12-14]. PEOU refers to a consumer's perception that interacting with a system or service requires minimal effort [15]. According to Li et al. [16], consumers tend to show stronger purchasing intentions when products are user-friendly and convenient.

Recently, studies show that PEOU directly impacts purchase intention and indirectly through perceived usefulness and trust [17, 18]. The e-commerce platform needs to be more user-friendly and intuitive, and transactions should be easier to encourage further use. Research indicates that PEOU plays a substantial role in shaping the intention to purchase [19-21]. Conversely, these findings contradict those from Asnawati et al. [22] in which PEU influenced intention to purchase negatively. According to this literature contradiction, this hypothesis was developed.

H₁: "Perceived ease of use has a positive effect on consumers' purchase intention."

2.2. Perceived Usefulness

PU is considered a key determinant affecting consumer purchasing behavior. It encourages an individual's willingness to adopt new technology. It refers to how consumers believe a product or service helps them perform better or provides overall satisfaction [23].

Yang et al. [24] studied 'Perceived usefulness (PU) of shopping platforms on the internet was analyzed, revealing that consumers with higher perceived usefulness of platform features and product information show increased purchase intentions. This effect is mediated by trust and perceived ease of use, with these variables playing an interrelated role in influencing consumer buying intentions.

According to Pratista and Marsasi [25], PU has a substantial positive influence on consumers' attitudes toward making purchases. Similarly, Khan [26] demonstrated that PU significantly affects willingness to buy sustainable products and interacts with environmentally related knowledge to enhance environmentally friendly product purchase intentions of buyers. To test this relationship, the study suggested this hypothesis:

H₂: "Perceived usefulness has a positive effect on consumers' purchase intention."

2.3. Perceived Trust

Trust emerges as a critical factor, influencing purchase intentions by mitigating perceived risks and enhancing e-commerce reliability, as highlighted in studies focusing on consumer behavior in e-commerce [27-29]. Trust is considered an important determinant of consumers' purchasing intention, whether in online or offline settings [30]. E-commerce transactions rely heavily on trust, as consumers are unlikely to shop online if they do not trust the app. Trust reduces perceived risk and uncertainty, which are natural barriers to purchase intention in general, especially in e-commerce contexts [31, 32]. The literature at present shows that trust influences consumers' transaction intention positively by building confidence in product quality and the safety of transactions [33, 34]. Empirical evidence indicates that trust positively influences consumers' purchase intentions [35-37]. Accordingly, the following hypothesis is proposed.

H₃: "Trust has a positive effect on consumers' purchase intention."

2.4. Information Quality

Information quality reflects how confident consumers feel about making well-informed purchasing decisions. According to Hanjaya et al. [11] and Mustika and Arifin [38] Quality of information refers to how timely, accurate, complete, and relevant the information displayed to customers is. Quality information increases consumers' knowledge of both goods and services and engenders brand trust [36, 39]. For online purchasing, consumers rely on reviews, ratings, and descriptions [40]. Evidence has established that complete, clear, and current information minimizes consumer uncertainty and enhances satisfaction, which translates to greater purchase intention [41]. A wide range of empirical studies has documented that information quality has a positive effect on intention to buy from online [27, 42, 43]. However, a study by Mbete and Tanamal [36] reported no such relationship. Because of this contradiction, this study decided to explore the issue further by developing the following hypothesis.

H₄: Information quality has a positive effect on consumers' purchase intention.

2.5. Purchase Intention

PEU and PU have always been supported in existing literature for their roles in determining online purchase intention [13]. Furthermore, studies in developing economies revealed that trust has become a key predictor in online purchasing decisions [10, 28, 37]. However, some studies report a positive influence of information quality on purchase intention [40, 41] while others find no significant relationship, particularly in early-stage e-commerce

markets or among less experienced users [44]. These inconsistent findings suggest that the influence of information quality is highly context-dependent. In emerging and developing markets, consumers tend to prioritize concerns related to transaction security and system usability over detailed product information. Consequently, integrating trust and information quality into the TAM provides a more comprehensive framework for explaining online purchase intention in developing e-commerce environments.

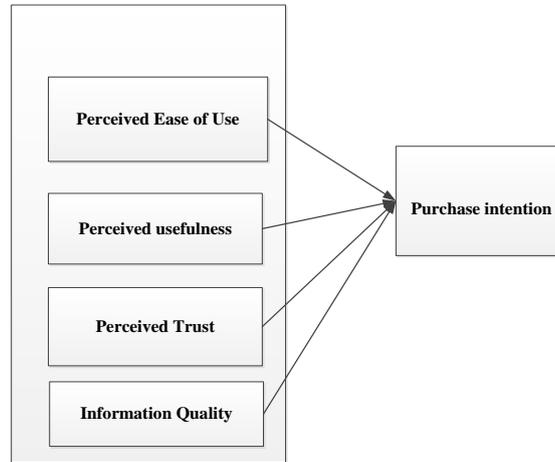


Figure 1. Conceptual Framework of the study.

Figure 1 illustrates the conceptual framework for the research, which explains the variables impacting consumers' purchase intention. The figure shows that perceived ease of use, perceived usefulness, perceived trust, and information quality are the independent variables directly affecting the dependent variable of purchase intention. The research framework is based on TAM theory, with the addition of trust and information quality variables to better understand consumers' online shopping behavior.

3. METHODOLOGY

3.1. Sampling Procedure

This study used a quantitative approach to identify the determinants of consumers' intention to buy online, using a survey. It targets students from three universities in Somalia: SIMAD, SIU, and UNISO. The population comprised students with previous electronic commerce experience. A purposive non-probability sampling technique was employed, which may create selection bias by excluding less interested respondents. To address this, students from various universities with different academic backgrounds were included. The final sample consisted of 260 participants from the three universities.

3.2. Data Collection

To collect data from respondents, a questionnaire was adopted. The survey included several sections, such as demographic and background information, with validated multi-item five-point Likert scales to assess primary constructs: information quality, trust, perceived usefulness, perceived ease of use, and purchase intention. The items were derived from established measures in the literature and validated for content through expert feedback. Trust was measured using five items adopted from the frameworks of McKnight et al. [45] and Eastlick et al. [46]. Information quality was measured using three items adapted from Jiang et al. [47], while PEU of use and PU were each measured using five items adapted from [48]. The participants were contacted via Google Forms on WhatsApp. The survey maintained the confidentiality and identity of respondents. Participants were informed about the study's objective, that their involvement was voluntary, the measures taken to protect their privacy, and that the data collected would be used solely for academic purposes.

4. DATA ANALYSIS

The primary data was analyzed using SEM-PLS. The software allows for the analysis of relationships among variables and their indicators. The data analysis involved two broad steps: measurement model analysis and structural model analysis. The validity and reliability of the constructs were examined, including individual item loadings, composite reliability, convergent validity, and discriminant validity (Fornell-Larcker criterion). After confirming the measurement model's suitability, the structural model was evaluated to analyze the proposed relationships among constructs by examining path coefficients, their significance through bootstrapping, and the coefficient of determination (R-squared).

5. RELIABILITY AND VALIDITY

This study rigorously considered the reliability and validity of the measurements. Several steps were taken to validate the data. First, the survey instruments used in this data collection were derived from scales that had their reliability and validity tested in prior studies. This means that the measures showed acceptable consistency. Next, Cronbach's alpha coefficients were calculated for each construct to examine the reliability of internal consistency. All constructs demonstrated Cronbach's alpha values exceeding the lower limit threshold of 0.70, reflecting a satisfactory level of reliability. This research checked for both content and construct validity. Content validity was assessed through an extensive review of the literature and judgments by experts in the subject area. This ensured that the items on the survey questionnaire indeed covered the constructs to be measured. The constructs were also defined consistently with established theoretical concepts in the relevant field of study.

6. RESULTS AND DISCUSSION

The study surveyed 260 university students. In terms of gender, 62.7% were male, and 37.3% were female. Most respondents held a bachelor's degree (63.5%), followed by master's degree holders (18.8%). Regarding age, the majority (66.2%) were between 26 and 35 years, indicating that the young generation is the most digital technology adopters. Experience with e-commerce was relatively recent, with 49.6% having less than 1 year and 33.1% with 1 to 5 years. The main occupational groups were employees (56.5%), followed by supervisors (23.1%) and managers (20.4%). This demographic profile provides key information about the consumer profile influencing internet purchasing in the Somali environment. A detailed breakdown of these demographics is provided in Table 1.

Table 1. Respondents' profile.

Item	Classification	Frequency	Percent (%)
Gender	Male	163	62.7
	Female	97	37.3
Education Level	Primary or below	25	9.6
	Secondary	21	8.1
	Bachelor degree	165	63.5
	Master degree	49	18.8
Age	18 to 25 years	20	7.7
	26 to 35 years	172	66.2
	36 to 45 years	54	20.8
	above 45 years	14	5.4
Experience	<1 year	129	49.6
	1-5 years	86	33.1
	6 -10 years	28	10.8
	10-15 years	11	4.2
	15 years	6	2.3
Job Position	Manager	53	20.4
	Supervisor	60	23.1
	Employee	147	56.5

6.1. Evaluation of Measurement Model

Table 2 indicates that all indicator variables are acceptable. Similarly, 'Composite Reliability and Cronbach's Alpha values are greater than the threshold 0.7'. Moreover, AVE values are above 0.5, as indicated in the table.

Table 2. Outer loading, composite reliability, Cronbach's Alpha, AVE values.

Construct	Items	Loadings	Cronbach's Alpha	AVE	CR
IQ	IQ1	0.955	0.840	0.727	1.307
	IQ2	0.838			
	IQ3	0.753			
PEOU	PEOU1	0.818	0.904	0.723	0.905
	PEOU2	0.860			
	PEOU3	0.861			
	PEOU4	0.874			
	PEOU5	0.837			
PI	PI1	0.833	0.900	0.715	0.902
	PI2	0.867			
	PI3	0.850			
	PI4	0.831			
	PI5	0.845			
PT	PT1	0.840	0.899	0.712	0.899
	PT2	0.851			
	PT3	0.858			
	PT4	0.830			
	PT5	0.840			
PU	PU1	0.824	0.892	0.699	0.894
	PU2	0.846			
	PU3	0.858			
	PU4	0.847			
	PU5	0.805			

The AVE values surpass the respective inter-construct correlations presented in the relevant rows and columns. This demonstrates that the requirement for the 'Fornell-Larcker Criterion' is met; each construct is clearly differentiated from other constructs within the model as presented in Table 3.

Table 3. Fornell-Larcker criterion.

Constructs	IQ	PEOU	PI	PT	PU
IQ	0.74				
PEOU	0.647	0.755			
PI	0.58	0.584	0.716		
PT	0.705	0.721	0.645	0.734	
PU	0.73	0.698	0.777	0.718	0.744

6.2. Evaluation of Structural Model

Table 4 and Figure 2 provide insights into the path coefficient. It is considered significant if the corresponding p-value is less than 0.05, indicating a significance level of 5%.

Table 4. Structural model-hypothesis testing.

Path/Relationship	Mean value	Std. deviation	t-value	p-value	Outcome
IQ -> PI	0.024	0.041	0.593	0.553	Rejected
PEOU -> PI	0.286	0.089	3.203	0.001	Accepted
PT -> PI	0.416	0.088	4.737	0.000	Accepted
PU -> PI	0.204	0.067	3.056	0.002	Accepted

Note: Bootstrapping (5,000 resamples) with 95% confidence ($\alpha = 0.05$).

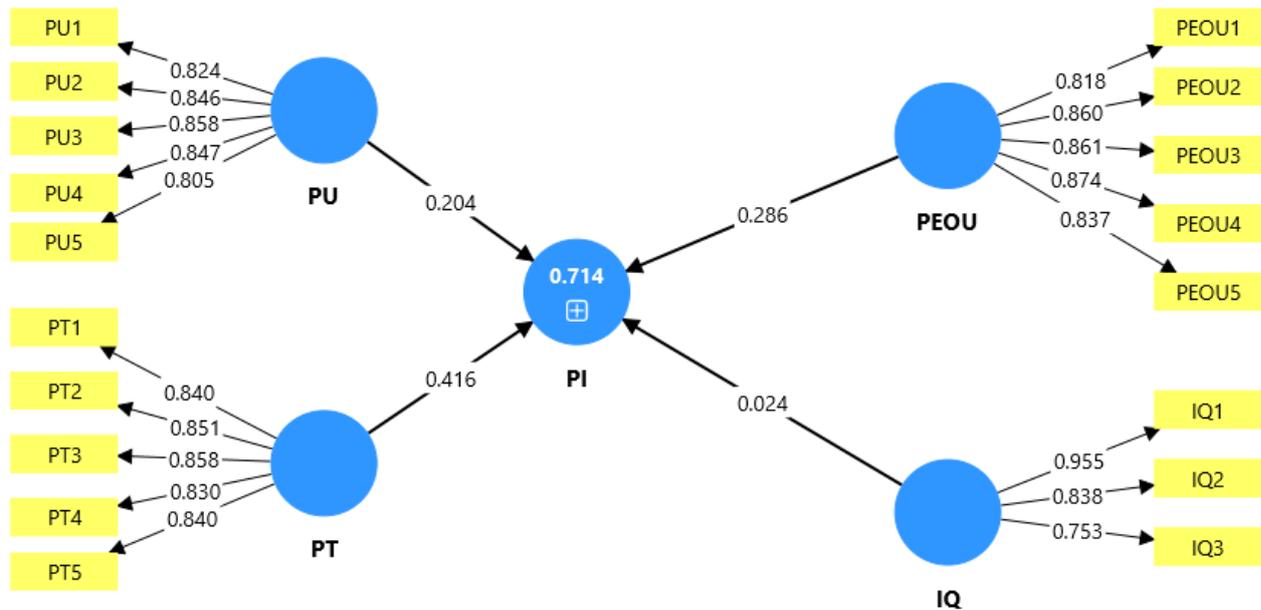


Figure 2. Structural Model Results.

Table 4 shows the result of the structural model Analysis of the study. As presented in the table the result shows a statistically significant impact of the PEU ($\beta = 0.286$, $p = 0.001$), the perceived trust ($\beta = 0.416$, $p < 0.001$), and the PU ($\beta = 0.204$, $p = 0.002$) significantly impacts online purchase intention, with perceived trust showing the highest effect among the variables studied. Information quality has an insignificant impact, with a p-value of 0.553 ($\beta = 0.024$).

Figure 2 shows an R^2 value of 0.714 indicates that 71.4% of the variance in purchase intention is explained by PEU, PU, trust, and information quality, with trust contributing most strongly ($\beta = 0.416$), while information quality does not have a significant effect.

6.3. The Effect of 'Perceived Ease of Use on Purchase Intention'

PEU shows a statistically significant effect on purchase intention with $p = 0.000$, which is less than 0.05, hence $t = 3.203$, and the H1 hypothesis is accepted. The analysis indicates that PEU significantly influences consumers' intention to engage in online purchasing. Consumers, before making any online purchase, perceive ease of use, simplicity, and convenience. Ease of use, simplicity, and expediency attract consumers while shopping online.

Findings from the above research support those from previous studies [49, 50]. This indicates that simplicity in platform design increases consumers' willingness to purchase.

6.4. Perceived Trust and Its Effect on Purchase Intention

Perceived trust has a positive effect on the intention to purchase, as indicated by its p-value of 0.000. The empirical results support hypothesis H3, confirming that perceived trust significantly influences the intention to buy in the context of online shopping.

Findings from this research are highlighted by Diskhamarzeweny et al. [51] and Qalati et al. [52]. This indicates that those with high perceived trust in business have a high willingness to purchase.

6.5. Information Quality and Purchasing Intention

It is observed from the analysis that information quality is not a significant predictor of the intention to purchase, as indicated by its p-value of 0.593, which exceeds the significance level of 0.05. Therefore, there is no support for hypothesis H4. The result suggests that information quality in e-commerce applications has not played a significant role in shaping purchase intentions in e-commerce.

Findings from this research confirmed those from Christiarini et al. [53] and Mbeté and Tanamal [36], in which 'purchase intention' is not influenced by information quality. These results proved to contradict studies from Habib et al. [54], Ikhlah and Khorí [55], and Wang et al. [56] in which information quality proved to have a substantial influence on willingness to buy online.

The fact that there is no significant relationship between information quality and purchase intention can be explained by the nature of the study population and the fact that e-commerce development in Somalia is still in its early stages. The study targeted university students in Mogadishu, Somalia. Although they are digitally literate, their engagement with online shopping platforms remains limited. The concerns of such customers are trust and ease of use of the website, but they focus less on the information quality of the products.

7. CONCLUSION

This paper contributes to technology adoption literature by confirming that trust is a critical determinant of online purchase intention in developing economic contexts like Somalia. Although PEU and PU remain important predictors of TAM, their influence is substantially conditioned by trust. These findings highlight trust as a central determinant of online purchase intention within developing e-commerce contexts. This study therefore, extends TAM theory.

Practically, the study findings suggest that the development of e-commerce in Somalia primarily depends on the ability of platforms to establish and maintain consumer trust. They should promote secure transaction procedures, efficient platform policies, and foster platform credibility. Also, policymakers should establish legal frameworks that protect online consumers to create a more trustworthy and enabling environment for the growth of e-commerce businesses.

There are limitations to this research. Cross-sectional analysis and purposive sampling affect causality analysis and generalizability. It was conducted on students in universities, specifically in Mogadishu, so it is not generalizable to other demographic samples. It applied to specifically defined constructs in the TAM model, which might have excluded other elements, such as cultural or external environment factors.

Future studies should apply longitudinal designs and probability sampling methods to enhance generalizability in breadth. Extending research to different demographics will yield more insights into consumer behavior. Future research could include variables like cultural constructs, social mechanisms, or technology infrastructure.

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Institutional Review Board Statement: This study was approved by the Institutional Review Board of SIMAD University, Somalia, under protocol number (IRB No. EC000185), dated (May 03, 2025.). Informed verbal consent was obtained from all participants, and all data were anonymized to protect participant confidentiality.

Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

Competing Interests: The authors declare that they have no competing interests.

Authors' Contributions: Both authors contributed equally to the conception and design of the study. Both authors have read and agreed to the published version of the manuscript.

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