



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
COLLEGE OF BUSINESS AND ECONOMICS
MASTERS OF MARKETING MANAGEMENT PROGRAM**

**The Impact of digital marketing “non-deliverable Product and Service” to
Consumer Purchase Intention**

The case selected company in Ethiopian

BY

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**ATHESIS SUBMITTED TO SCHOOL OF GRADUATE STUDIES OF ST. MARY'S
UNIVERSITY FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
MASTER OF MARKETING MANAGEMENT**

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JUNE, 2020

ADDIS ABABA

LETTER OF CERTIFICATION

This is to certify that Addisu Amare carried out this research on the topic entitled —The Impact of digital marketing “non-deliverable Product and Service” to Consumer Purchase Intention the case selected company in Ethiopian and this work is original in nature and is suitable for submission for the award of the Master of Arts Degree in Marketing Management.

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STATEMENT OF DECLARATION

I, Addisu Amare, hereby declare that this research paper entitled — The Impact of digital marketing “non-deliverable Product and Service” to Consumer Purchase Intention the case selected company in Ethiopian is my original work and has not been used by others for any other requirements in any other university and all sources of information in the study have been appropriately acknowledged

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ACKNOWLEDGEMENTS

First and foremost glory be to the Lord Jesus Christ he is always been my strength and light throughout this research work and most importantly, throughout my life.

I would like to express my appreciation to my thesis advisor Zemenu Aynaddis (Ass.Prof.) for his valuable comments, guidance, and mentor, consistent follow up via email and phone. I am also very grateful for my lovely wife (Hiwot Girma) for her support and patience throughout my journey and for taking very good care of the kids and myself. I should thank my lovely kids (Yohannes, Haset and Tephlos) too for their understanding and prayers during all my study. And I would like to thanks Trhas for her being with my family during these study. I am very blessed to have you all in my life. Finally, I would like to acknowledge and sincerely thank the Ethio telecom VAS Team, the respondents, my friends, families, colleagues and all others who participated in this study by giving their time, support and valuable insights.

Thank You All!!

Addisu Amare

Jun. 2020

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Acronyms and Abbreviations

API- Application program interface

CPI – Consumer Purchase intention

ET – Ethio telecom

NDP&S – Non-deliverable product and services

S&P – Security and privacy

SDP – Service delivery Platform

SMS – Short message service

SMPP – Short Message peer to Peer protocol

IP – Internet Protocol

DRM – Digital rights management

(C2C) – Customer-to-customer

(C2B) –Customer-to-business

VAS- Value added service

Abstract

The main objective of this study was to examine the impact of digital marketing for non-deliverable product and service, particularly effective digital marketing on consumer purchase intention for digital Non- deliverable p & S providers. Though there are many quality dimensions that can be studied in this area the researcher tried to analyze five quality dimensions namely Access, Website Quality, Trust, Attention and Credibility. A quantitative research design is applied in the study. With regard to sampling technique, a stratified random sampling technique was applied to determine the sample size from the ten website links. The researcher has used both primary and secondary data. The primary data were collected through structured questionnaires prepared in English and distributed to 377customers. Whereas, the secondary data are gathered from existing literatures, previous studies, the company's web site, internal publications, fact sheets and the internet as well. SPSS Version 20 was used to analyze the collected data with descriptive and inferential statistics and to test the hypotheses put forward. The findings obtained from multiple regression analysis have shown that Access, Website interface and Credibility have positive and significant correlation with consumer purchase intention which led to reject of hypothesis one, two and five. While Trust and Attention were found to be statistically insignificant in impacting digital consumer purchase intention which led to supporting of hypotheses three and four. Therefore, the companies has to work aggressively to improve on trust and Attention quality dimensions improve the experience of its customer so that the users of digital service for non-deliverable product and service can increase. The study highlights more studies to be conducted in the area by broadening the scope, sample size and the variables involved.

Key Words: Ethio telecom, Access, Website interface, Trust, Attention, Credibility

CHAPTER ONE

1. Introduction

This chapter will introduce readers on study factors that affect e-marketing practice for non-deliverable product and service in the case of selected company in Ethiopia. It underlines the importance of the research, its objectives and research questions. Moreover, issues related to, significance as well as scope or delimitation of the study and lastly organization of the study.

1.2 Back Ground of the study

Now it is a well-known fact that what we call 'marketing' has undergone substantial changes over the recent years (Petkus, 2010), and the key role in this transformation has been played by internet. Internet "refers to the physical network that links computers across the globe. It consists of the infrastructure of network servers and wide –area communication links between them that are used to hold and transport the vast amount of information on the internet" (Chaffey, 2000: 12). Technology in general and Information Technology (IT) in particular, have touched every aspect of people's life at home, school and work place. While IT has provided both companies and consumers with useful means to handle their decision making problems, among other things, efficiently internet can be easily accessed by users in order to obtain information about anything they want including various products of vendors. Thus, information affects people's purchasing decisions. In the meantime, companies collect information about consumers and their purchasing patterns and habits in order to articulate better strategies.

Accompanied by better decisions (Lin and Hong, 2006). The internet benefits do not stop here, rather companies use the internet for many purposes such as to improve their products and services to consumers. Matter of fact, companies can establish a wide variety of businesses online. This type of business is called e-commerce and the marketing online is called e-marketing. Several studies have addressed the way in which introduction of internet have reshaped the structure and performance of different sectors, e.g. hospitality, travel and tourism and Roehl 1999), health and medicine (Rupert, 2001; Datta, et al., 2008; Gadish, 2007), marketing education (Hollenbeck, et al. 2011). Introduction of internet has changed the rules and marketing practioners have no way

but to adhere to it (Scott, 2009:8). In fact marketing is just one of numerous fields have been substantially revolutionized by internet-based technological innovations. Halloway maintains that "Information and communication technology, as it is now known, has come to play a key role in all elements of the marketing mix, and the new term recognizes the importance of communication in the interface between a business and its customers" (2004).The most prominent point regarding the advent of Internet to the center stage of commerce and marketing is that Internet is not considered merely a new channel of promotion, a new type among other traditional, pre-Internet types of marketing goods and services. Quite contrary, it has brought about a turning point, a complete shift to a new business model, which results in an inevitable reconceptualization of the very nature of marketing (Deighton 1997; Wind and Rangaswamy 2001).In Ethiopia Digital marketing with non-deliverable product and service growing, where online providers aggressively working with stakeholders for rapid expansion of e-marketing throughout the country.

Ethiopian's online non-deliverable product and service wouldn't be an exception in expanding the use of e-marketing. Therefore, it is of crucial importance to understand, explore and to investigate digital service provisioning characteristics (Access, Website Interface, Trust, Attention & Credible) toward digital non-deliverable product and service users, especially in Ethiopia the digital service providers has a huge market potential, competition within the industry is fierce due to the payment mechanisms are now become flexible and telecom companies are willing to provide API systems. With the national popularity of and growing demand for digital service, there are 19 of companies competing with each other, with 10 service ID offering a with wide variety of digital service (Game, Music, e-learning, books, Health tips, providing of important information on Ethiopian tourism sites hence, there were product and service online ranging from text-based to massively multiplayer online games in Ethiopia. There are many options in almost every online service domain. To dominate the competition in the online industry, online service developers and publishers are seeking new ways to offer the best online service experience for users, and to induce users to spend money on subscriptions and virtual items.

To achieve this, the student researcher will attemptsto investigate a certain dimensions of service quality (Access, website interface, Trust, Attention and credible) on companies service to their intention to deliver digital marketing "non-deliverable Product and Service

1.3. Statement of the Problem

Internet technology enables companies to capture new customers, track their preferences and online behaviors, and customize communications, products, services, and price. The mass customization concept, or the one-to-one approach, promoted by writers such as Peppers and Rogers (1993), has become the “mantra” of eCRM (Winer, 2001). A company’s e-commerce Web site integrates marketing, sales/service, and post-sales support seamless front-end to meet customer needs. Therefore, e-commerce Web sites have become viable channels for customer acquisition, sales/service, and retention. The Internet plays an active role in customer acquisition via e-marketing, which emphasizes proactive and interactive communications between companies and their customers. Companies can provide information on products and services on their Web sites for prospective customers.

Advanced searching capability and functions for product and service inquiry can attract new and repeat customers to visit, compare products and prices, and reach decisions for purchase. Companies also create online communities to facilitate social groups among existing and prospective customers. Online product discussions and reviews encourage customer-initiated communications between firms and customers and among fellow customers (Strauss, 2000). These online communities improve customer loyalty, branding, and trust, which can lead to increased sales and improved customer relationships. According to WIS report (2018), 53.3% of the Addis Ababa population use Facebook. As a result, businesses must adapt to the new changes that occur at the Ethiopian market.

Today’s customers have been adequately facilitated in their purchase decision through various social media platforms, particularly; Facebook (Varkaris and Neuhofer, 2017). Facebook was selected for the purpose of this research due to the fact that Facebook is the most used social media platform in Ethiopia. According to Greenwood, Perrin, and Duggan (2016), Facebook is the most popular social media. Unfortunately, this reflects the current situation in Ethiopia even though most online service providers understand the benefits of e-marketing in improving their business practices. As cited by Dr. Lishan (2012) the Ethiopian ICT sector remains underdeveloped as compared to its peers in Africa, such as its neighbors Kenya and Sudan. A study conducted by

MAINA (2016) also reveals that almost a half of the Kenyan retail business use e-marketing in transacting their trading activities. But this is not the case in the Ethiopian online businesses. In addition to this as the student researcher observed and experienced the quality of the website and landing page of the providers. The product and service providers do not seem to be skilled enough and the penetration of e-marketing not internationally standard and the service variety is limited to e- learning and games. At ethiotelecom call center the number of complainers related to payment was too high, this can make it difficult for the company to provide to quality of service without complain. Ethio telecom have two type of digital service engagement platform through SDP:- Subscription based and on demand services within subscription based there is a certain monitored and control mechanisms. But On Demand services charging is not controlled by SDP. Due to such gap most customer face balance lost due to lack of awareness digital subscription. There are also multiple content type's services that cannot be rational on subscription modality.

Thus from the above ground this study is conducted to investigate Impact of digital marketing “non-deliverable Product and Service” to users digital service purchase intention. The researcher will coin the following leading questions.

1.4. Research Question

In line with the above concepts, this research raises the following questions?

- Is there relationship between accessibility of website and purchase intention of customers?
- Is there relationship between quality of the web interface and purchase intention of the customer?
- Is there relationship between trust of digital service and purchase intention of the customer?
- Is there relationship between attention of digital service and purchase intention of the customer?
- Is there relationship between credibility of digital service and purchase intention of the customer?

1.5. Objective of the study

1.5.1. General objective

- This study tries to investigate a certain dimensions of service quality on digital marketing (Access, website Interface, Trust, Attention and credible) on their intention to deliver digital marketing “non-deliverable Product and Service”.

1.5.2. Specific objectives

- Assess the effect of companies website “Access” on consumer digital service purchase intention
- Study the impact of companies “website interface” affect consumer digital service purchase intention
- Examine the impact of companies service “Trust” on consumer digital service purchase intention
- Assess the effect of Companies website “Attention”on consumer digital service purchase intention
- Examine the impact of companies service “Credibility ” on consumer digital service purchase intention

1.6. Scope and limitation

1.6.1. Geographical Scope

The study is limited to Addis Ababa only. This is due to the researcher though most of online buyers and sellers are reigned in Addis Ababa. In fact the digital service providers are only found in Addis Ababa since the provisioning of non-deliverable product and service is new in nature which has less than two year experience thus they are found in Addis Ababa. Second because of time, money to make a countrywide research. . Thus, a sample tries to draw from this city is most likely representative of the population the study

1.6.2. Conceptual Scope

This study tries to involve the adoption of digital-marketing “non-deliverable Product and Service” which enable customer to buying service online like, games, music, e-learning, providing information on tourism site and selling of books. So the researcher is concern on brings value to the society and as well progress of digital market in Ethiopia.

1.6.3. Methodological scope

This study is delimited to a cross-sectional survey design as it is instrumental in collecting data from a population of interest at one point in time and as the main instrument of data collection due to its ability to collect large amount of information in a reasonably quick span of time and economic manner

1.7. Limitation of the study

There are so many factors that may influence on digital marketing “non-deliverable Product and Service” provisioning in Ethiopia However, due to the limitations of time and resource, the research does not cover all factors exhaustively but focuses only on analyzing a certain dimensions of digital service quality (Access, website interface, Trust, Attention and Credibility to digital service users. In addition, the research does not include, products and service which are physically deliverable on transaction.

1.8. Definition of terms

Advertising– means is the action of calling public attention to something.

Digital Marketing – is a marketing practice used to market products and services using the digital channels such as the internet, mobile, TV and other similar technological devices (Kotler et al, 2010).

Header enrichment (HE)– is a protocol which enable the digital content provider to have access to customer information

Non-deliverable product and service– Digital product and service which consumed on line and doesn't have physical characteristic like online music, Games,e-learning..Etc.

Payment API– is a protocol enable to charging on line users and send/receive digital contents

Service delivery platform (SDP)– it is platform used to monitors the overall activity of short code service.it used to protect inappropriate charging while opt & opt.it operate in between partners platform and ET Message Servers

Value added service (VAS)– is a term used in telecommunications to describe non-core features. They are generally marketed as premium features and add-ons to basic core functions. Although they can often operate on a stand-alone basis, they are used by telecommunications companies in order to stimulate demand for core services.

Short Codes– are numbers shorter than full numbers which can be used to address mobile SMS, USSD, APP, WEB and MMS messages and Voice Services from mobile phones or fixed lines.

Multimedia Messaging Service (MMS) – is a standard way to send messages that include multimedia content to and from a mobile phone over a cellular network. MMS can deliver

1.9. Significance of the study

The Significance of this study stems from the fact that there is a growing use of internet in Ethiopia which provides a developing prospect for digital -marketing, and the relationships between these factors and the type of online buyers, from which they can further develop their marketing strategies to convert potential consumers into active ones, while retaining existent online consumers. Such information may help the owner or managers digital service providers in formulating appropriate marketing strategies to sustain in the turbulent business environment. It

also provides ethiotelecom needed information to enhance their API Payment provisioning platforms and expand their markets to transact with developers across the country

Thus the importance of this study stems from the following reasons:

- Improving the understanding of digital marketing “non-deliverable Product and Service” and impact on digital service customers
- Increasing awareness of the importance of digital-marketing “non-deliverable Product and Service” and its role in maintaining consumer satisfaction.
- Motivate those people which have willing but lack information to engage in digital business
- Results from this research are expected to be of great benefit to the Ethiopian digital service providers regarding the role of e-marketing in improving and maintaining consumer satisfaction.
- Results from this research are expected to be of great benefit to ethiotelecom which give insight to enhance the service provisioning
- Since little is written about the factors influencing consumer attitudes towards digital-marketing in Ethiopia, the current study provides a state of the art revision in this subject.

Furthermore, the study give insight for other researchers to explore and investigate more in the area, in a broader scope and wider context

1.10. Organization of the Research Report

The content of the research have five chapters. The first chapter includes the research Background, problem statement and research questions, objective of the study, scope of the study significance of the study, and organization of the report and followed by the discussion of Concepts and theories related to the area of study (chapter two, literature review). The third Chapter describes the research design, participants of the study, the data source, data collection and analysis techniques and procedures. The fourth chapter deals with data analysis and include Interpretation and discussion of the findings. Finally, chapter five brings an end of the study with summary of the research findings, conclusion and possible suggestion or recommendation

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Theoretical Literature

2.1.1. Introduction

This chapter reviews theories related to digital marketing practices. It discusses the concept of digital marketing, customer attitude toward digital marketing, Type of e- marketing Presence Basic Features of an Effective Web site and Website Advertising Media

2.1.2. Concept of digital marketing

Digital marketing is more than simply adding a Web site address to TV commercials or sending customer service text messages (Will Rowan, 2002). Digital networks are beginning to connect customers' computers to their televisions, phones and games consoles. Business customers are seeing the bottom-line profit benefits of free-flowing information between their company, suppliers and customers.

In the past decade of fledgling digital networks, marketers have experimented with the most effective ways to use these new channels to communicate and sell to their customers. There have been spectacular successes, and the wise and adventurous have learnt from their mistakes. The biggest lesson has been that traditional marketing principles need to change – and that these changes must go to the heart of conventional, pre-digital thinking (Will Rowan, 2002).

2.1.3 An overview of customer attitude toward digital marketing

Kim, Williams and Lee (2003) identified the attitude toward digital marketing as an individual characteristic that may play a role in developing perceptions of a specific website. Yoon (2007) examined attitudes toward the web in terms of cultural differences and consumer's web behavior. In particular, based on data collected from Koreans and Americans through an experimental study between Nike.com and Niketown.com websites. Results indicate that cultural dimensions and two

different consumer's web behavior influence attitudes toward the web when engaging in e-marketing Chen and Chang (2006) found that the critical role of trust as an enabler, especially in a relationship in which the consumer did not have direct control over the actions of a seller and in which marketers seek long-term relations with their consumers. These issues had been widely recognized in both academia and industry. Based on previous studies in multiple disciplines, this study developed a model representing the determinants of consumer trust in an online travel site and reports the results of an empirical investigation for this model. Theoretically, the study advanced the understanding of consumer trust in e-marketing by proposing a model and providing evidence for the major elements contributing to the formation of this construct.

From a managerial perspective, the study provided practitioners with practical insights on how to design e-marketing strategies that can initiate, develop, and maintain consumer trust. Morimoto and Chang (2006) sought to understand consumer attitudes towards two major direct marketing techniques: unsolicited commercial email and postal direct mail. The results indicated that recipients perceived unsolicited e-mails as more intrusive and irritating than postal direct mail. Elliott and Speck (2005) evaluated the effects of six web site factors and two individual difference variables on attitude toward a retail web site. Results indicated that five web site factors (ease of use, product information, entertainment, trust, and currency) affect consumer attitude toward a retail web site. Shergill and Chen (2005) focused on factors, which online New Zealand buyers keep in mind while e-marketing. The study found that website design, website reliability/fulfillment, website consumer service and website security/ privacy are the four dominant factors which influence consumer perceptions of e-marketing. Parissa and Maria (2005) based their study on the fact that marketing offers great opportunities for businesses. Marketing activities supported by mobile devices allow companies to directly communicate with their consumers without time or location barriers.

The results indicated that advertising value and advertising message content have the largest impact on attitude toward advertising via mobile devices. Adam, Mulye, Deans and Palihawadana (2005) discussed the findings of a study designed to increase the generalizability, validity and reliability of earlier studies concerning the relationships between attitude toward the advertising

and aspects of the advertising hierarchy of effects model in the emarketing context. The findings suggested that the Traditional advertising hierarchy of effects model is relevant in the e-marketing environment, and that investment in e-marketing communication can be evaluated using this stable and reliable method. Yang and Lester (2004) in a survey of 11 positive features and 10 discouraging features of emarketing was carried out on 180 students and identified certain behavioral patterns for online shoppers versus non-shoppers. It was found that online shoppers have consistently stronger positive feelings about e-marketing than do non-shoppers. Lee, Eustace, Fellows, Bytheway and Irving (2005) aimed to examine if and how attitude toward the Web Site affects consumer brand choice. The study found that attitude toward the web site is a good predictor of consumer brand choice.

Joon moon (2004) provided an exploratory model to understand the factors that influence consumers to adopt the internet instead of traditional channels for information search and product purchase. Tseng, Johnson, McKenzie, Oster, Hill and Brandon (2004) investigated consumer attitudes toward mobile advertising and the relationship between attitude and behavior. The results of a survey indicated that consumers generally have negative attitudes toward mobile advertising unless they have specifically consented to it, and there is a direct relationship between consumer attitudes and consumer behavior. Jayewardene (2004) applied a value-attitude behavior model to investigate the roles of personal values in e-marketing consumer behavior. Individual attitudes toward e-marketing were a direct predictor of e-marketing behavior and mediated the relationship between personal values and behavior. Smith (2004) reported that emarketing phenomena are governed by a number of factors such as consumer acceptance, behavior, purchasing characteristics, patterns and power. Furthermore, there are several factors that affect what we buy, when we buy and why we buy.

Georgie's, Dupree, Donald and Simintiras (2000) used a sample of 316 Internet users to analyze attitudes toward buying online. The findings indicated that gender and occupation had an influence only on attitudes concerning Perceptions of the competitiveness of the Internet and its impersonal nature. Bhavnagar, Misra and Raom (2000) measured how demographics, vender/service/ product characteristics, and website quality influence the consumers' attitude towards e-marketing and consequently their emarketing behavior. They reported that the convenience the internet affords

and the risk perceived by the consumers are related to the two dependent variables (attitudes and behavior) positively and negatively, respectively. Bellman and Lohs (2000) examined the relationship among demographics, personal characteristics, and attitudes towards e-marketing..

2.1.4. Type of e- marketing Presence

When assessing the relevance and potential of e-marketing for a business, remember that different business types offer different opportunities and challenges. Chaffey *et al.* (2006) identify five main types of online presence or components possible as part of a site:

2.1.4.1. Transactional e-commerce site.

Manufacturers or e-retailers provide products available for purchase online. The main business contribution is through sale of these products. The sites also support the business by providing information for consumers who prefer to purchase products offline. Visit these examples: an end-product manufacturer such as Vauxhall or online retailers such as Amazon .price comparison sites such as Kelkoo follow this model. In B2B, the Covisint and Ariba services referred to above have C2B options. C2B also involves customers developing their own content online, which is known as user generated content (UGC) where businesses facilitate it. For example, many smaller travel companies, such as Sup breaks and Travel Republic have exploited the approach originally adopted by Trip Advisor Do you have a plan for UGC?

2.1.4.2. Services-oriented relationship building web site

Provides information to stimulate purchase and build relationships. Products are not typically available for purchase online. Information is provided through the web site, along with e-newsletters, to inform purchasing decisions. The main business contribution is through encouraging offline sales and generating enquiries or leads from potential customers. Such sites

also help by adding value for existing customers by providing them with information of interest to them. Visit these examples: B2B examples are management consultants such as PricewaterhouseCoopers and Accenture. A B2C example is the UK portal for energy supplier British Gas. Most car manufacturer sites may be services-oriented rather than transactional.

2.1.4.3. Brand-building site

Provides an experience to support the brand. Products are not typically available for online purchase, although merchandise may be. The main focus is to support the brand by developing an online experience of the brand. They are typical for low-value, high-volume, fast-moving consumer goods (FMCG brands). Visit these examples: Tango and Guinness.

2.1.4.4. Portal or media site.

These intermediaries provide information or news about a range of topics. Portal refers to a gateway to information with a range of services such as a search engine, directory, news, shopping comparison, etc. This is information both on the site and links through to other sites. These are the three different types of destination sites described above. Portals have a diversity of options for generating revenue, including advertising, commission-based sales and sale of customer data (lists). Visit these examples: Yahoo! (www.yahoo.com) (B2C) and FT.com (www.ft.com) or Silicon

2.1.4.5. Social network or community site

A site enabling community interactions between different consumers (C2C model). Typical interactions including posting comments and replies to comments, sending messages, rating content and tagging content in particular categories. Well-known examples include Bebo, Facebook, Myspace and Linked-In. Other startups also have a social network element such as

Delicious (social bookmarking orating web pages), Dig (comment on blog postings), Flickr (image tagging), Technorati (blog postings) and YouTube (videos).

In addition to distinct social network sites such as these, they can also be integrated into other site types, in particular into media owned sites. Large social networks such as Facebook or Myspace are effectively media owners and advertising is their main revenue source. Note that these are not clear-cut categories of Internet sites since many businesses will have sites which blend transactional, services-oriented, brand-building, media and social network components, depending upon the range of products they offer. Virgin (www.virgin.com) is an example of one such company.

2.1.5. Basic Features of an Effective Web site

Creating a Web site is one thing; getting people to visit the site is another. To attract visitors, companies aggressively promote their Web sites in offline print and broadcast advertising and through ads and links on other sites. But today's Web users are quick to abandon any Web site that doesn't measure up. The key is to create enough value and excitement to get consumers who come to the site to stick around and come back again. The Internet can be a useful tool for increasing customer intimacy. Because of the social presence effect, customers feel more comfortable in divulging information, and feel closer to the website owner.

There are five dimensions of service quality on the Internet: (Blythe, et al. 2005)

- Access. The website should be easy to access, quick to download and simple to understand
- Website interface. This should be informative, easy to navigate, and engaging for the individual
- Trust. Establishing trust is particularly important, since ordering goods over the Internet involves divulging credit card details. There have been instances of website security being breached, and credit card details being used fraudulently
- Attention. Websites should attract attention, and should also show that attention has been paid to customer needs
- Credibility. Exaggerated claims, small print, and unverifiable statements are likely to detract from the overall credibility of the site.

As per Kotler and Armstrong (2012), at the very least, a Web site should be

- easy to use,
- professional looking,
- And physically attractive.
- Ultimately, however, Web sites must also be useful.

When it comes to Web browsing and shopping, most people prefer substance over style and function over flash. Thus, effective Web sites contain deep and useful information, interactive tools that help buyers find and evaluate products of interest, links to other related sites, changing promotional offers, and entertaining features that lend relevant excitement. (Kotler & Armstrong et al. 2012)

2.1.6 Benefits and Objectives of E-Marketing

2.1.6.1. Benefits of E-Marketing

Benefits for buyers

E-marketing is convenient, easy and private. E-Marketers never close their doors and customers do not have to battle traffic, find parking spaces and track through stores to find products. From the comfort of their homes or offices, they can browse catalogues or company web sites at any time of the day or night. Business buyers can learn about products and services without tying up themselves with salespeople. E-marketing can also give buyers access to a wealth of comparative information about companies, products and competitors. Good websites often provide more information in more useful forms than even the most helpful retail salesperson can. For example, the Amazon.com site offers more info than most of us can digest, ranging from top 10 product lists, extensive product description and expert and user product reviews to recommendations based on customer's previous purchase.

Benefit for Sellers

It is a powerful tool for building customer relationships. Using database marketing, today's marketers can target small group or individual consumers and promote their offers through Personalized communications. Online marketing offers sellers a low cost, efficient, speedy alternative for reaching their markets. On line marketing has grown rapidly in business- to business marketing, partly in response to the ever increasing costs of marketing through the sales force when personal sales calls cost an average of more than \$320 per contact, they should be made only when necessary and to high-potential customers and prospects. Lower cost per contact media like telemarketing, direct mail, and company web sites often prove more cost effective.

In addition, E-marketing results in improved efficiency, speedier handling of channel, greater flexibility and gives sellers the access to buyers that they could not reach through other channels. (Kotler, Armstrong, Agnihotri and Haque, et al. 2010) The internet has created a new communications channel and provides an idealmedium for bringing people together cheaply, efficiently and for a wide range of Different reasons. It has also presented opportunities and challenges for the business community. As consumers become more knowledgeable about using the internet to service their needs and wants so the business community has been boosted by the potential the internet presents for extending markets, developing new products and services and achieving a competitive advantage and profitability. New markets quickly emerged based on applications of the internet, most prominently the business-to-consumer (B2C) and business-to-business (B2B) sectors. (Combe et al. 2006)

Firm's

consumer

Ease of access

Ease of access

Ease of use

Ease of use

Access to wider market

Access to market information

Potential economies of scale

Convenience

Marketing economies

Lower prices

Improved logistics

Personalization

Automated processes

Customization

Network externalities

Network externalities

Improved customer knowledge

One-to-one customer service

Lower costs

Access to internet community

Increased Efficiency

Empowerment

The internet has a number of value-adding characteristics for consumers. Gascoyne and Ozcubukcu (1997) as quoted in Combe et al. (2006) highlight the main ones as being:

- Convenience;
- Continuous availability;
- Price transparency;
- Interactivity;
- Wider choice;
- Quicker fulfillment;
- Personalization;
- Customization;
- Access to a huge amount of information.

2.1.6.2. Objectives of E-Marketing

As per Chaffey and Smith (2008), one reason why many new businesses, and in particular new e-businesses, go horribly wrong is often because objectives are not clearly agreed and companies keen to get on with it jump straight to tactical e-tools (such as web sites and banner ads) without first agreeing clearly defined objectives and razor sharp strategies. Companies should examine the kind of clear objectives and goals that will drive them in to good e-marketing. So before making the change to e-marketing first they should be clear with: Why do they want to go online? What are the objectives? What advantages and benefits are expected? And what are the areas on which they want to focus as they improve their e-marketing. Apart from competitive paranoia, there are five broad benefits, reasons or objectives of e-marketing:

- Grow sales (through wider distribution, promotion and sales).
- Add value (give customers extra benefits online).
- Get closer to customers (by tracking them, asking them questions, creating a dialogue, learning about them).

- Save costs (of service, promotions, sales transactions and administration, print and post) and so increase profits on transactions
- Extend the brand online. Reinforce brand values in a totally new medium. All these e-marketing objectives can be summarized as the 5Ss – Sell, Serve, Speak, Save and Sizzle. Once a company has defined (and quantified) ‘_where it is going’ (its objectives), it can then decide ‘_how to get there’ – Strategy. First objectives need to be considered. (Chaffey and Smith et al 2008)

Ryan and Jones (2009) on the other hand focus on **conversion goals**. According to them, all of the digital marketing techniques have one thing in common: they’re designed to drive targeted, pre-qualified traffic to the website. But traffic on its own does nothing but consume internet bandwidth. It’s the website that converts that traffic into prospects and/or customers – taking the numbers and transforming them into something of tangible value to the business. For a digital marketer, website is not just an online brochure to let people know who the company is and what it does. Granted, some of the information provide on its site will serve that purpose – but only in a peripheral capacity. Nor is it simply there to garner search engine mojo ‘and generate huge volumes of traffic. Think of the website primarily as a conversion engine for the traffic a company garner through all of its other digital marketing endeavors. Yes, a company need to provide information about its business, products and services – but always with its conversion goals in mind. Everything on the website should be geared towards achieving those conversion goals, either directly (products and service information, online ordering and sales functionality, sales-focused copy and calls to action, enquiry forms, newsletter sign-up, etc) or indirectly (business and brand information that builds trust, and content that encourages repeat visits and/or establishes authority or reputation).

The conversion goals could be anything from an actual online purchase (a sales transaction), to an online query (lead generation), to subscribing for online

Newsletter (opt-in for future marketing) – or whatever else a company decide is important for its business and appropriate for its customers. A company can, of course, have multiple, tiered conversion goals. The primary goal might be an online huge online store; the important thing is to keep in mind, when a web site is designed (or redesigned), that conversion is the key to

digital marketing success; a company's website, and the user experience it delivers through it, is what will ultimately drive that conversion. (Ryan and Jones, 2009)

2.2. Empirical Literature Review

Garett, Chiu, Zhang and Young (2016) have noted that proper design has become a critical element needed to engage website and mobile application users. However, little research has been conducted to define the specific elements used in effective website. According to them, the design elements mentioned most frequently in the reviewed literature were navigation, graphical representation, organization, content utility, purpose, simplicity, and readability

Internet usage has increased tremendously and rapidly in the past decade (Internet Use over Time, 2014). Websites have become the most important public communication portal for most, if not all, businesses and organizations. As of 2014, 87% of American adults aged 18 or older are Internet users (Internet User Demographics, 2013). Because business-to-consumer interactions mainly occur online, website design is critical in engaging users (Flavián, Guinalú, & Gurrea, 2006; Lee & Kozar, 2012; Petre, Minocha, & Roberts, 2006). Poorly designed websites may frustrate users and result in a high —bounce rate, or people visiting the entrance page without exploring other pages within the site (Google.com, 2015).

On the other hand, a well-designed website with high usability has been found to positively influence visitor retention (revisit rates) and purchasing behavior (Avouris, Tselios, Fidas, & Papachristos, 2003; Flavián, 2006; Lee & Kozar, 2012)

The study uncovered 20 distinct design elements commonly discussed in research that affect user engagement. They were (1) organization – is the website logically organized, (2) content utility – is the information provided useful or interesting, (3) navigation – is the website easy to navigate, (4) graphical representation – does the website utilize icons, contrasting colors, and multimedia content, (5) purpose – does the website clearly state its purpose (i.e. personal, commercial, or educational), (6) memorable elements – does the website facilitate returning users to navigate the site effectively (e.g., through layout or graphics), (7) valid links – does the website provide valid links, (8) simplicity – is the design of the website simple, (9) impartiality – is the information

provided fair and objective, (10) credibility – is the information provided credible, (11) consistency/reliability – is the website consistently designed (i.e., no changes in page layout throughout the site), (12) accuracy – is the information accurate, (13) loading speed – does the website take a long time to load, (14) security/privacy – does the website securely transmit, store, and display personal information/data, (15) interactive – can the user interact with the website (e.g., post comments or receive recommendations for similar purchases), (16) strong user control capabilities– does the website allow individuals to customize their experiences (such as the order of information they access and speed at which they browse the website), (17) readability – is the website easy to read and understand (e.g., no grammatical/spelling errors), (18) efficiency – is the information presented in a way that users can find the information they need quickly, (19) scannability – can users pick out relevant information quickly, and (20) learnability – how steep is the learning curve for using the website. The seven website design elements most often discussed in relation to user engagement were navigation (62.86%), graphical representation (60%), organization (42.86%), content utility (37.14%), purpose (31.43%), simplicity (31.43%), and readability (31.43%). The base for selecting these seven elements was because they exceeded the researchers ‘threshold level of 30% representation in the literature and were included into a short list of website design elements to operationalize effective website design and for facilitating or predicting user engagement. (Garett, Chiu, Zhang and Young, 2016)

In studies, a number of the usability problems for digital marketing sites have been explored. For example, Tilson (2003) as cited by Dr. Marzie et al.2003 in their study discussed major issues such as ineffective communication with shoppers, ineffective feedback given to the users, and lack of easy navigation tools throughout the site. The authors suggested that a good digital service site must provide features such as support for the users‘ control with proactive assistance, simplicity that doesn‘t compromise usability for function, obviousness to make objects and their controls visible and intuitive, feedback to create a feeling of progress and achievement, accessibility to all objects at all time, and flexibility that allows users to customize.

Having an inviting Web site that is easy to navigate and provides necessary information is vital to any organization (as emphasized by Dr. Marzie et al. 2003) People who go online have high expectations regardless of whether they are online for work or personal reasons. As a result, an organization, whether it is a business firm or an educational institution, needs to be very careful about the image that is projects through its Web site. In the digital market, digital service provider use the Internet as a tool for sales their product and service. Digital service provider know that contemporary society use the Internet as an initial tool to shop around for the digital products. The goal of these companies should be to present their contents, services, and opportunities they can offer through their Web sites effectively. A major concern of these digital service provider should be whether their website link are projecting their target market effectively. To address this concern, the initial step is to identify the features and elements of an effective digital service quality parameters

2.3. Conceptual frame work & Hypothesis

2.3.1. Conceptual frame work

As explained by (Blythe, et al. 2005), There are five quality dimensions a company's must possess on digital marketing for it to be effective. It should be Accessible, website interface, trustful, attention and credible. Based on this theory the following conceptual framework is established which take the study through.

Independent Variable

Dependent Variables

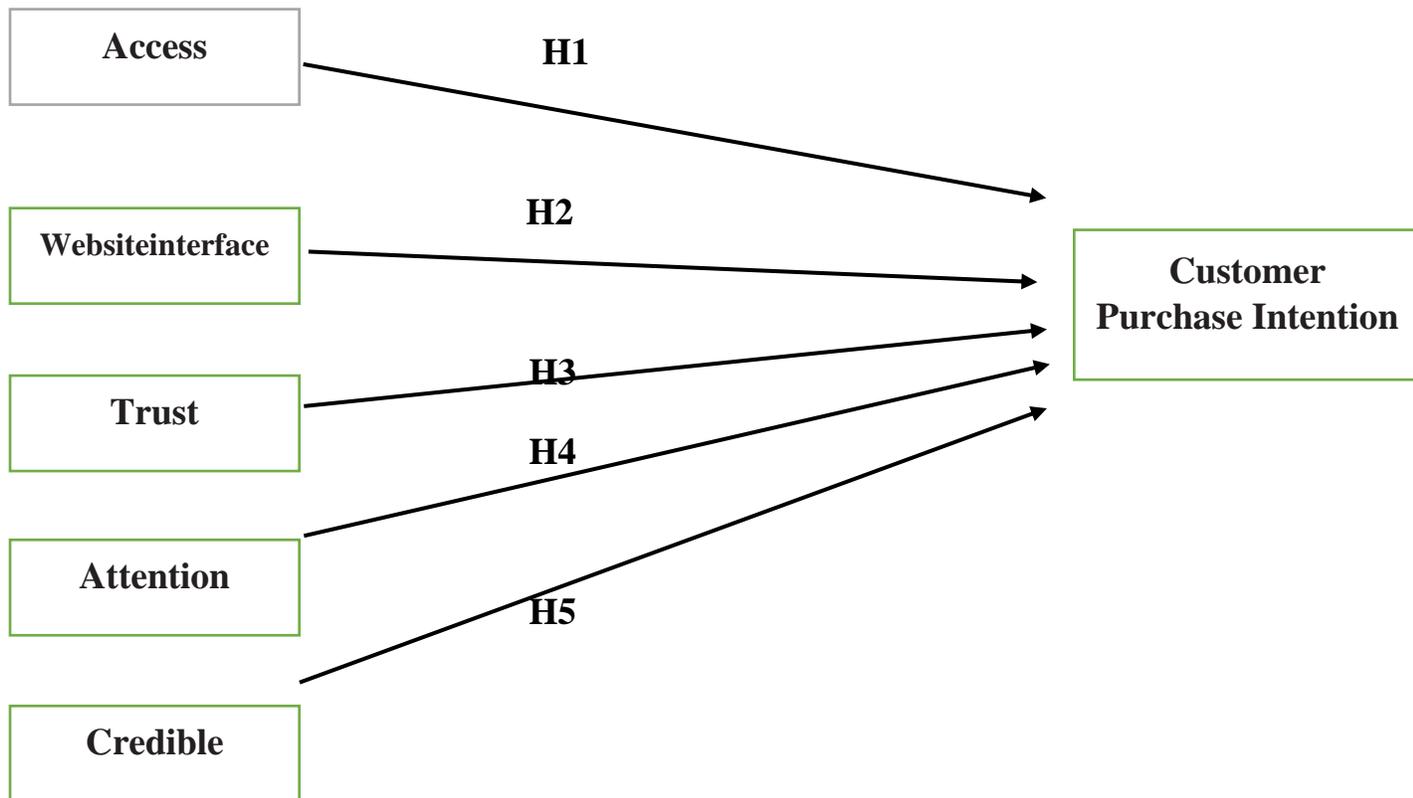


Figure.2.1 Conceptual Framework (Source - Blythe, et al. 2005)

2.3.2. Hypotheses of the Study

According to the above conceptual framework, the below hypotheses are studied in order to show the five quality dimensions. (Access, web interface, Trust, Attention, Credibility and digital consumer purchase intention)

H1. There is **no** significant positive relationship between web site's access and consumer purchase intention.

H2 There is **no** significant positive relationship between web site's interface and consumer purchase intention.

H3: There is **no** significant positive relationship between trust of the service and consumer purchase intention.

H4: There is **no** significant positive relationship between Attention of the service and consumer purchase intention.

H5: There is **no** significant positive relationship between Credibility of the service and consumer purchase intention.

CHAPTER THREE

3. Research Methodology

3.1 Introduction

This chapter focuses on the theoretical perspective of the research and justifies the selection of the relevant methodology and the methods adopted in achieving the specific aim and objectives of this study. Highlights the methodologies used in the study starting with topics related to research, design, research approach; data type and sources, target population, sampling procedures and sample size, data collection technique, method of data presentation and analysis, issues of reliability and validity and finally the ethical concerns in carrying out this research. The following sections discuss each step in detail.

3.2 Research Approach

The research follows a deductive approach which starts with hypothesis based on existing literature or knowledge. Such research aims at testing an already established theory. Deductive reasoning is a logical process in which a conclusion is given based on the concordance of multiple premises that are generally assumed to be true. It is sometimes referred to as top-down logic (Creswell, 2009). As the aim of this study is to test the effect and relationship digital service provisioning characteristics on digital service users it would be appropriate to employ a deductive research approach. With the use of this approach, the study tries to test an objective theory by examining the relationship among variables and the variables are then measured, typically on instruments so that the numbers can be analyzed using statistical procedures and the final report will have a structure consisting of introduction, literature review, methods, results and discussions (Creswell et al. 2009)

The deductive method operates from —the general to the specific—. A general set of propositions relating to a given phenomenon is narrowed down to a specific set of testable hypotheses or to a single testable hypothesis. Testing the hypotheses requires the application of relevant data which may or may not confirm the original argument in the theory. (Adams, Khan, Raeside, White, 2010)

Based on this, the researcher has established a set of hypotheses and have tested them using the data collected.

3.3 Research design

Studies that establish causal relationships between variables may be termed as explanatory studies. The emphasis here is on studying a situation or a problem in order to explain the relationships between variables. (Saunders, Lewis and Thornhill, 2007)

Hence, with respect to the research design, this study has employed explanatory research design and tried to study the impact and relationship of the independent variables (Access, web interface, Trust, Attention and Credibility and the dependent variable (Consumer intention).

With regard to the nature of data, the research has made use of quantitative data collected through questionnaires.

3.4 Data Sources and Data types

Both primary and secondary data have been used in this study. The primary data are collected from the target groups (digital service users) through survey questionnaires. Whereas, the secondary data sources include books, Journals, research papers, data and from company manuals, fact sheets, brochures, web site and the internet as well.

3.5. Population, Sampling Techniques and Sample Size

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate (Sekaran, 2006)

3.5.1 Target Population and Sample size

A population can be defined as all people or items (unit of analysis) with the characteristics that one wishes to study. The unit of analysis may be a person, group, organization, country, object, or any other entity that you wish to draw scientific inferences about. (AnolBhattacharjee, 2012)

The target population of this study are digital service users or buyers of digital contents. The population size consists of a total of **1,425,326** users from 10 are operational digital service providers.

Table 3.1 Operational digital service website link (Source – Ethio telecom (2019))

Company	Link	Total No of Users
Startups Technology	http://m.gameloft.com/ethiotel_et/	150,000 (10%)
251 Idea	http://english.learn.et	350,000 (24%)
Amir VAS	http://www.amisoft.et	124,231 (9%)
NANA Technology	www.ethio-play.com	163,234 (11%)
RAS Media	http://196.188.104.180	112,234 (8%)
Homeland Technology	http://gamevas.net/trivia	15,200 (1%)
Kiyatech plc.	http://www.kiyatech.com.et	261,203 (18%)
Tak Technology	arif.et/	5231 (0.3%)
Nizel	www.nizzone.com	164,345 (11%)
Hikmaplc.	http://etvas.net	79,648 (6%)
		1,425,326 (100%)

With probability samples the chance, or probability, of each case being selected from the population is known and is usually equal for all cases. This means that it is possible to answer research questions and to achieve objectives that require the researcher to estimate statistically the characteristics of the population from the sample. Consequently, probability sampling is often associated with survey and experimental research strategies. (Saunders, Lewis and Thornhill et al. 2007) In line with this, samples were selected from ten companies' website using a stratified sampling technique which is one of the probabilistic sampling techniques. In stratified random sampling, samples are drawn equally or proportionately from each group termed as "Stratum".

3.5.2 Sample Size

Following the above population size, the sample size is determined based on Yamane 1967 (Taro Yamane), simplified and the most ideal method used when the only thing known about the underlying population is its size.

$$n = \frac{N}{1 + N(e)^2}$$

Where n= the required sample size

N= the total Population Size

e= the acceptable sampling Error (Margin of Error (MoE))

With the desired level of confidence of 95% e would be 5% = 0.05. Hence the total sample size would be 399 which is calculated as below

$$n = \frac{1,425,326}{\quad}$$

$$1 + 1,425,326 \times (0.05) \times (0.05)$$

$$\mathbf{n = 400}$$

If the size of each group varies, it would be appropriate to select samples proportionate to the stratum size. (Adams, Khan, Raeside, White, et al, 2010) so a proportional approach based on the total population proportion is then used to determine the sample size from each website as shown below Table.

Table 3.2 1- Sample Size per website link (Source – Ethiotelcom (2019))

Company	Link	Total No of Users	Sample total
Startups Technology	http://m.gameloft.com/ethiotel_et/	150,000 (10%)	10% (40)
251 Idea	http://english.learn.et	350,000 (24%)	24%(96)
Amir VAS	http://www.amisoft.et	124,231 (9%)	9%(36)
NANA Technology	www.ethio-play.com	163,234 (11%)	11%(44)
RAS Media	http://196.188.104.180	112,234 (8%)	8%(32)
Homeland Technology	http://gamevas.net/trivia	15,200 (1%)	1%(4)
Kiyatech plc.	http://www.kiyatech.com.et	261,203 (18%)	18%(72)
Tak Technology	arif.et/	5231 (0.3%)	3%(8)
Nizel	www.nizzone.com	164,345 (11%)	11%(44)
Hikma plc.	http://etvas.net	79,648 (6%)	6%(24)
		1,425,326 (100%)	400 (100%)

3.6. Data Collection and Procedures

Survey research tries to utilize questionnaires designed to elicit quantitative data and qualitative responses or both. Survey research is often conducted by means of a questionnaire distributed through the mail, by telephone, or in person (Keegan and Green, 2011). As per Saunders, Lewis and Thornhill, the survey strategy is usually associated with the deductive approach. It is a popular

and common strategy in business and management research and is most frequently used to answer who, what, where, how much and how many questions. It therefore tends to be used for exploratory and descriptive research. Surveys are popular as they allow the collection of a large frequently used to answer who, what, where, how much and how many questions.

Accordingly, this research used structured questionnaire consisting of questions with a five point Likert scale labelled from —Strongly Agree —to —Strongly Disagree with a —Neutral option as well. The questionnaire is prepared in English considering the educational level of the users and has two parts For an The first part consists of general introduction and demographical questions (age, gender, educational level, name of application they are using, how often they subscribe) the second part consists of questions relating to the five basic dimension quality of digital marketing (Access, website interface, trust,Attention and credible)

The researcher has followed the following procedures to conduct the survey.

1. First sample number of service users will identified under each of the 10 digital service providers company.
2. Then the questionnaires will distribute to the sample users based on the data obtain from companies or ethio-telecom and will briefly explaining the purpose of the survey and the ethical considerations made to protect their privacy and rights.
3. Respondent users will have chance to fill the questionnaires at their convenient time and place and will return to researcher.

3.7. Data Analysis

As being conducted based on a quantitative survey, focusing on the relationships between the identified variables (Access, website interface, Trust, Attention, and Credibility) and Digital purchase intention of customers, the researcher thought it would be quite appropriate to use regression analysis as the main data analysis technique. In order to do the statistical analysis,

Statistical Package for Social Science (SPSS) software Version 20 was used with statistical description in terms of frequency, mean, standard deviation and inferential statistics: correlation, regression and ANOVA

3.8 Validity and Reliability

3.8.1 Validity

According to Kumar (2005), validity is the ability of an instrument to measure what it is designed to measure. There are two forms of validity; internal and external validity. Internal validity confirms the ability of a research instrument to measure what it is supposed to measure; while external validity is the data's ability to be generalized across persons, setting, and times. (Cooper and Schindler, 2008) Similarly, Campbell and Stanley define internal validity as the ability of a research design to adequately test research hypotheses. (Campbell & Stanley, 1963 as quoted in Bordens and Abbott, 2011). In order to ensure the validity of the research design content and construction validity of the research will check. And whether the attributes are derived from relevant literature to ensure the validity of the questionnaire. Likewise, the content validity will be verified by the respected advisor of this research who will look into the appropriateness of the questions and the scales of measurement. In addition, discussions with present and previous fellow researchers and subject matter experts will be made and the results from the pilot survey will also be used as other ways of ensuring the validity of the research instrument.

3.8.2 Reliability

Reliability refers to the extent to which the items measure accurately and consistently what they intend to measure. Hence, Cronbach's coefficient alpha will be used to measure the reliability and internal consistency of each of the attributes. The coefficient of internal consistency provides an estimate of the reliability of measurement and assumes that items measuring the same construct should correlate (Kinberline and Winterstein, 2008). And higher Alpha coefficients indicate higher

scale reliability. Specifically, Malhotra (2007) suggested that an alpha of 0.60 or greater should be considered adequate whereas Zikmund (2003) suggest that a Cronbach's alpha value of > 0.7 indicates a considerably high reliability.

Accordingly, the variable will be examine its reliability.

As shown in the below table (Table 3.3) Cronbach's Alpha coefficients for the research variables ranged from 0.731 to 0.917. Hence, based on the examination of the research scales and constructs, it can be said that each variable represents a considerably reliable and valid construct

Table 3.3 1 Reliability test (Source: Survey data (2020))

	Cronbach's Alpha
Access	.731
Website	.787
Trust	.823
Attention	.757
Credibility	.917
Customer Purchase intention	.798

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1. Introduction

This chapter presents the results of the data collected in terms of response rate, general info (demographic data in frequency and percentage), descriptive data, Assumptions of regression Analysis (Normality Assumptions, linearity, multicollinearity test), Inferential Analysis of variables (correlation test, test of linear regression, multiple regression analysis and hypothesis testing), and finally interpretation of results.

In an attempt to make the data more representatives of the population, a total of 400 questionnaires were distributed to the customers of the digital Services of the 10 Companies websites in Ethiopia.

From the distributed questionnaires a total of 377 (94%) of these questionnaires were completed and used for the data presentation and analysis

From 400 distributed questionnaires 377 (94%) were completed returned 13 (13%) return incomplete and ten (10) of them unreturned (3%)

4.2. Demographic Characteristics of Respondents

This part discusses the general demographic characteristics of respondents in terms of frequency and percentage against their gender, age, educational background, how they subscribed for the digital service.

4.2.1. Demographic Profile of respondents

The gender, age and level of education of users of the digital Services are presented in the below table for ease of reference.

Table 4.3 1 Demographic Profile of Respondents (Source- Survey data 2020)

Age	Frequency	Percent
Valid 18-25	105	27.6
26-35	242	63.5
36 and above	30	7.9
Total	377	99.0

Table 4.4 1. Demographic Profile of Respondents (Source- Survey data 2020)

gender	Frequency	Percent
Valid Male	269	70.6
Female	108	28.3
Total	377	99.0

Table 4.5 1. Demographic Profile of Respondents (Source- Survey data 2020)

Education

Education		Frequency	Percent
	High school Graduate	109	28.6
	College/University Graduate	234	61.4
Valid	10+2	24	6.3
	10+3	10	2.6
	Total	377	99.0

As shown on the above table, out of the total 377 respondents, 269 (70.6%) of them were male whereas 108 (28.3%) of them were females and this shows that Male took the largest part amounting to more than threefold from the numbers of female.

The age of the respondents is classified in the two ranges and majority of the respondents (63.5%) are in second age group (i.e. 25-35 years) while, the remaining 27.6% are in the first age group (i.e. 18-25 years). As per the data, the respondent users are dominated by second age group (i.e. 25-35 years) and (7.9%) are with in the third age group (36 and above).

Educational level was also assessed as one of demographic profile of respondents. According to the data obtained, relatively majority of the respondents (61.4%) are college or university graduates, (28.6) % are high school graduates and the rest (8.9%) constitute those in 10+2, 10+3 Levels.

4.2.2 How the users subscribed for the service

Presented in this part is the composition of respondents in terms of which how they are subscribed as a customer for the digital service.

Table 4.6 1. No. of respondent for subscription to digital service (Source- Survey data 2020)

How subscribed for the digital service	Frequency	Percent
Through Short code	23	6.0
Through online Advertising	126	33.1
Friend invention	6	1.6
Valid Through website	18	4.7
Get myself unknowingly subscribed	204	53.5
Total	377	99.0

As shown above, how the respondents subscribed for the digital service and accordingly the majority (53.5%) of them unknowingly subscribed, followed by 33.1% through online advertising whereas only 4.8% and 1.6% of them subscribed via website and friend invitation respectively.

This shows that there is a high percent of users are didn't know how they get the service. These show there is a big privacy concerns with the service

4.3. Descriptive Data Presentation and interpretations

Presented below is the summarized data for the independent and dependent variables. As shown on the below table the highest mean score is that of Trust with a value of 3.97 with std. Deviation of 0.681. This result in turn indicates that user believe that the digital service have meet trust parameters. Next higher mean is that of Access with a score of 3.57 and std. deviation of 0.73. Again this indicates that customers believe that the web site has meet Accessibility Parameter and they are satisfied with it. And followed by Attention with score 3.42 and std. deviation of 0.79. The other two independent variables namely website interface (3.41) and Credibility (3.24) with Table 4.7 1. Summarized mean and Standard Deviation (Source-Survey Data (2020))

	N	Minimum	Maximum	Mean	Std. Deviation
Access	377	1.00	5.00	3.5703	.73003
Website	377	1.00	5.00	3.4138	.67131
Trust	377	1.00	6.00	3.9708	.68160
Attention	377	2.00	4.00	3.4218	.79550
Credibility	377	2.00	4.00	3.2414	.93830
Customer Purchase Intention	377	1.00	4.00	2.7586	1.03275
Valid N (listwise)	377				

standard deviation of 0.67 and 0.93 respectively.

The mean value of the dependent variable i.e. Customer Purchase Intention (2.7586) is the lowest of all with standard deviation of 1.0. Except Access, Trust and Attention, the other two variables Website interface and Credibility of the service have below average mean results. From these

results we can see that respondents were not satisfied with Website interface and Credibility of the service the company providing and have low Customer Purchase Intention.

4.4. Assumptions of Regression Analysis

4.4.1. Normality Assumption

The normality of the data has been tested before running the regression analysis because multiple regressions require the independent variables in the analysis be normally distributed. According to Brooks (2008), if the residuals are normally distributed, the histogram should be bell shaped. From the Histogram figure (refer appendix IV) it can be noted that the data distribution is normal curve, demonstrating that the data matches to the normality assumption. In addition, the normal probability plots were also used to test the normality assumption as shown on the appendix IV. Again the result is normal P P-Plot figure. It shows the residuals were normally distributed around its mean of zero which indicates that the data were normally distributed and it was consistent with a normal distribution assumption. The P P-Plot figures confirmed the normality assumption of the data and imply that inferences made about the population parameters from the sample statistics tend to be valid.

Another common test for normality is to run descriptive statistics to get skewness and kurtosis. Skewness should be within +2 and -2 range, if the data is normally distributed. Kurtosis is the peakedness or flatness of a distribution and this distribution shall also commonly fall between +2 and -2, although a few other authors according to Garson (Garson, 2012), are more lenient and allow kurtosis to fall within +3 and -3. Following the above justification, the normality test was done for the variables on SPSS, which resulted in all the variables 'skewness to fall within +2 and -2 range and all the variables 'kurtosis to fall within +3 and -3 range. Consequently, the data utilized for this research was found to be normally distributed.

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Access	377	-0.5	0.1	0.3	0.2
Website Interface	377	-0.3	0.1	0.8	0.2
Trust	377	-1.3	0.1	0.3	0.2
Attention	377	-0.9	0.1	-0.8	0.2
Credibility	377	-0.4	0.1	-1.6	0.2
Valid N (listwise)	377				

Table 4.8 1 Test of Normal distribution (Source: Survey data (2020))

4.4.2. Linearity Test

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. To determine whether the relationship between the dependent variable and the independent variables is linear; P-P plots (probability–probability plot) of the regression residuals through SPSS software has been used and it is presented in appendix IV. The straight line in this plot represents a normal distribution, and the points represent the observed residuals. Therefore, in a perfectly normally distributed data set, all points lie on the line (Field, 2009). Likewise, as we see in the P-P plot (appendix IV), the dots are closely plotted to the straight line, which indicate a small or no deviation from normality and there are no extreme cases observed. Therefore, the assumption of simple linear regression has been met and it can possibly be assumed that the model is accurate and can probably be generalized to the population.

4.4.3. Test of Multicollinearity

Multicollinearity is a phenomenon in which one predictor (independent variable) in a multiple regression model can be linearly predicted from the others with a substantial degree of accuracy. It is a state of high inter-associations among the independent variables.

Multicollinearity test is used to check whether there are inter-correlations among independent variables. According to Gareth James, the values of Variance Inflation Factor (VIF) for all independent variables should be less than 10 (Gareth James, 2013) for the data to be free from multicollinearity concern. Hence, as per the below results, there is no multicollinearity among the independent variables of this research. Therefore, it is possible to use correlation and multiple regressions analysis.

Table 4.9 1. Test of Multicollinearity (Source: Survey data (2020))

Model	Coefficients'						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.577	.323		-4.888	.000		
Access	-.091	.051	-.064	-1.775	.077	.920	1.087
Website	.529	.055	.344	9.675	.000	.953	1.050
Trust	.079	.056	.052	1.420	.156	.885	1.130
Attention	.065	.056	.050	1.171	.242	.653	1.532
Credibility	.714	.047	.649	15.341	.000	.674	1.483

4.5. Inferential Analysis of Variables

4.5.1. Correlation Test between Variables

In this topic the researcher analyses the relationship (correlation) of each of the five independent variables with that of the dependent variable. Correlation analysis is a method of statistical evaluation used to study the existence, direction and strength of a relationship between two variables. It's often misunderstood that correlation analysis determines cause and effect, however, this is not the case because other variable that are not present in the research may have impacted on the results, so the researcher used correlation to analyze the presence and direction (direct/indirect) of relationship between the variables.

Correlation coefficients take values between -1 and 1 ranging from negatively correlated (-1) to uncorrelated (0) to positively correlated (+). The sign of the correlation coefficient defines the direction of the relationship. The absolute value indicates the strength of the correlation. Dancey and Reidy (2004) state that a correlation result of 0 indicates no/zero correlation, a result which is between 0.1 and 0.3 indicates a weak correlation among variables, a result which is between 0.4 and 0.6 shows a moderate correlation, a result between 0.7 and 0.9 indicates a strong correlation among variables, while a result of 1 indicates perfect correlation.

Whereas as per Marczyk, Dematteo and Festinger, 2005, correlations of .10 to .30 are considered small, correlations of .30 to .70 are considered moderate correlations of .70 to .90 are considered large, and correlations of .90 to 1.00 are considered very large. The correlations between each of the independent variables with the dependent variable are presented below on the basis of Karl Pearson's coefficient of correlation.

Table 4.10 1Correlation Table (Source: Survey Data (2020))

		Access	Website	Trust	Attention	Credibility	Consumer Purchase intention
Access	Pearson Correlation	1	-.038	.050	.281**	.163**	.045
	Sig. (1-tailed)		.232	.169	.000	.001	.189
	N	377	377	377	377	377	377
Website	Pearson Correlation	-.038	1	.166**	-.039	-.091*	.294**
	Sig. (1-tailed)	.232		.001	.226	.038	.000
	N	377	377	377	377	377	377
Trust	Pearson Correlation	.050	.166**	1	.239**	.256**	.285**
	Sig. (1-tailed)	.169	.001		.000	.000	.000
	N	377	377	377	377	377	377
Attention	Pearson Correlation	.281**	-.039	.239**	1	.547**	.386**
	Sig. (1-tailed)	.000	.226	.000		.000	.000
	N	377	377	377	377	377	377
Credibility	Pearson Correlation	.163**	-.091*	.256**	.547**	1	.648**
	Sig. (1-tailed)	.001	.038	.000	.000		.000
	N	377	377	377	377	377	377
Customer	Pearson Correlation	.045	.294**	.285**	.386**	.648**	1
	Sig. (1-tailed)	.189	.000	.000	.000	.000	
	N	377	377	377	377	377	377

** . Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed)

According to the above table, we can see that all of the independent variables i.e. Access ($r=0.45$), Website interface ($r=0.294$), Trust ($r=0.285$), Attention ($r=0.386$) and Credibility ($r=0.648$) have statistically significant and positive correlations with Consumer purchase intention as indicated by $P=0.000$ and the positive r values above.

Access has highly correlated with CPI ($r=0.45$) rejecting Hypothesis 1. While Attention and Credibility are moderately correlated with Consumer purchase intention as indicated by ($r=0.386$) & ($r=0.648$) respectively (rejecting hypothesis 4 & 5), website interface and Trust are found out to have weak correlation with CPI as indicated by $r=(r=0.294)$ and ($r=0.285$) respectively (Rejecting hypothesis 2 & 3).

4.5.2. Multi linear regression

Multi linear regression is the correlation between the observed values of Y and the values of Y predicted by the multiple regression model. Therefore, large values of the multiple R represent a large correlation between the predicted and observed values of the outcome. A multiple R of 1 represents a situation in which the model perfectly predicts the observed data. Coefficient of determination: the proportion of variance in one variable explained by a second variable. It is the Pearson correlation coefficient squared (R^2). Adjusted R^2 is a measure of the loss of predictive power or shrinkage in regression. The adjusted R^2 tells us how much variance in the outcome would be accounted for if the model had been derived from the population from which the sample was taken (Field, 2009).

Table 4.11 1Model Summary (Source: Survey Data (2020))

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.743 ^a	.553	.547	.69534

a. Predictors: (Constant), Credibility, Website, Access, Trust, Attention

b. Depended Variable : Customer purchase intention

Accordingly, the model summary shows R value of 74.3 % which represents the overall correlation between the independent variables Access, website interface, Trust, Attention, and Credibility with the dependent variable i.e.Consumer purchase intention

According to Cohen (1992), R square values of 0.12 or below indicate low, between 0.13 to 0.25 values indicate medium, 0.26 or above values indicate high effect sizes. In this study, the R², which is the coefficient of determination, was found to be 55.3% which indicates that the independent variables account for 55.3% of the variation on the dependent variable. This in turn implies that there are still other factors that can explain the consumer purchase intention towards digital services, but the model used in this study, which includes the five independent variables of Access, website interface, Trust, Attention, and Credibility, can explain close to 55.3% of it. In other words, 44.7% of the variation in Customer purchase intention cannot be explained by these five parameters and that there must be other variables that have influenced the customer purchase towards the digital service.

Table 4.12 1Regression ANOVA (Source : Survey Data (2020)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	221.657	5	44.331	91.689	.000 ^b
Residual	179.378	371	.483		
Total	401.034	376			

a. Dependent Variable: Customer Purchase intention

b. Predictors: (Constant), Credibility, Website, Access, Trust, Attention

The above ANOVA summary table shows the various sums of squares described in the table and the degrees of freedom associated with each. The average sum of squares (the mean squares) is calculated by dividing the sums of squares by the associated degrees of freedom. The most important part of the table is the F-ratio, which is a test of the null hypothesis that the regression coefficients are all equal to zero. In other words, this F statistic tests whether the R proportion of variance in the dependent variable accounted for by the predictors is zero and the table also shows the associated significance value of that F-ratio (Field et al, 2009). For the data under study, F is 91.689, which is significant at $p < 0.001$ (because the value in the column labeled Sig. is less than 0.001). This result tells us that there is less than a 0.1% chance that an F-ratio would happen, if the null hypothesis proposed about F-ratio were true. Therefore, we can say that the regression model has resulted in significantly better prediction about Customer purchase intention toward digital service and that the regression model overall predicts the Purchase intention significantly well. As we see from the above ANOVA table the P value (the value in the column labeled Sig.) is 0.000 which is less than the level of significance or 0.05. Therefore the overall regression model is significant

4.5.3. Linear Regression Test

Multiple regression analysis is a statistical technique used to investigate the relationships between a dependent variable and two or more independent variables (Kothari, 2007). A multiple regression analysis was performed in order to assess relative importance of the previously mentioned antecedents of Customer purchase intention was regressed on the five antecedents namely Access, website interface, Trust, Attention, and Credibility as shown and analyzed below.

Table 4.13 IMultiple Regression (Source: Survey Data (2020))

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Con. Purchase)	-1.577	.323		-4.888	.000
1					
Access	.091	.051	.064	1.775	.077
Website	.529	.055	.344	9.675	.000
Trust	.079	.056	.052	1.420	.156
Attention	.065	.056	.050	1.171	.242
Credibility	.714	.047	.649	15.341	.000

a. Dependent Variable: Customer purchase Intention

Here the values of the regression coefficient b represent the change in the outcome, resulting from a unit change in the predictor (independent variable) and if a predictor is having a significant impact on the ability to predict the outcome, then, this b should be different from 0 (and big, relative to its standard error). And the t-test tells us whether the b -value is different from 0. SPSS provides the exact probability that the observed value of t would occur if the value of b in the population were 0. If the observed significance is less than 0.05, then scientists agree that the result reflects a genuine effect (Field et al, 2009).

In this study, from the five independent variables, Three of them (namely Access, website interface, and Credibility) the probabilities are less than 0.05.

Therefore, we can say that the probability of these t -values or larger occurring, if the values of b in the population were 0, is less than 0.05. Therefore, the b s are different from 0 and we can say that the Access, website interface, and Credibility of the companies services make a significant contribution ($p < 0.05$) in predicting Customer purchase.

The coefficient of Access, website interface, and Credibility is 0.09, 0.52 and 0.714 respectively. This means, if the Access, website interface, and Credibility are increased by one percent each, the customer purchase will be improved by 9.0 %, 52% and 71.4% respectively. On the other hand, the p values for the other two variables (namely Trust and Attention) shows more than 0.05 hence they are found to be insignificant.

4.5.4. Hypothesis Testing and Interpretation of Results

*Hypothesis One: There is **no** significant positive relationship between web site's access and consumer purchase intention*

Based on the tables and justifications provided in the preceding paragraphs, *web site's access* has significant relationship with the dependent variable (Customer purchase intention), where the t-statistic value was calculated to be 1.775 at p value <0.05 with sig. Value of 0.077. This implies that, Website Access has impact on the Customer purchase intention of digital service other factors remaining constant. These results indicate that, if the Company pay more attention to make the website site hyperlink speed fast, the application are quickly downloadable and the content are simply understandable, the customer will most likely will purchase and use the digital service. The greater the website access quality, the greater for the customer to subscribe for digital service online. Therefore, H1 is rejected.

*Hypothesis two: There is **no** significant positive relationship between web site's interface and consumer purchase intention*

As per the multiple regression results provided that the coefficient of website interface was found out to be 0.529% which indicates that keeping other factors constant, a unit change in website interface will result in a positive effect of 52.9 % increase in customer purchase on digital service. Website interface has significant relationship with the dependent variable Customer purchase intention , where the t- statistic value was calculated to be 9.675at p value <0.05 with sig. Value of 0.000. This implies that, a change in the website interface has significant impact on the customer

purchase intention of digital services other factors remaining constant thus if the Company pay more attention to make website interface for informative, header and footer layout attractive physical appearance of web interface, the customer will most likely will purchase and use the digital service. Hence the relationship of the independent factor website interface (at p-value of 0.000) with that of the dependent variable customer purchase is found to be positive and statistically significant, leading us to reject H2.

Hypothesis Three: There is no significant positive relationship between trust of the service and consumer purchase intention

The third hypothesis testing provided that Trust has a positive but insignificant relationship with the dependent variable i.e. CPI as evidenced by the t- statistic value which was found out to be 1.420 and p value > 0.05. The p value of Trust was found to be 0.156 indicating non-significant relationship with CPI. This means, even if the company works to be trustful for the digital service The model predicts that no significant number of consumer will decide to use or purchase the digital service, (because of the p value > 0.05) other factors remaining constant. Therefore, H3 is supported.

Hypothesis Four: There is no significant positive relationship between Attention of the service and consumer purchase intention

The fourth hypothesis testing provided that Attention has a positive but insignificant relationship with the dependent variable i.e. CPI as evidenced by the t- statistic value which was found out to be 1.171 and p value > 0.05. The p value of Attention was found to be 0.242 indicating non-significant relationship with CPI. This means, even if the company works for attention toward the digital service The model predicts that no significant number of consumer will decide to use or purchase the digital service, (because of the p value > 0.05) other factors remaining constant. Therefore, H4 is supported.

Hypothesis Five: There is no significant positive relationship between Credibility of the service and consumer purchase intention

Based on the tables and justifications provided in the preceding paragraphs, Credibility of the service has significant relationship with the dependent variable (Customer purchase intention), where the t- statistic value was calculated to be 15.341 at p value <0.05 with sig. Value of **.000**. This implies that, Credibility has impact on the Customer purchase intention of digital service other factors remaining constant. These results indicate that, if the Company pay more attention to make the website site more credible the customer will most likely will purchase and use the digital service. The greater the Credible the service, the greater for the customer to subscribe for digital service online. Therefore, H5 is rejected.

Table 4.13 2 *Summary of hypothesis testing results (Source: Survey Data (2020))*

Hypothesis	Independent Variable	Dependent Variable	Rejected?	Result
<i>There is no significant positive relationship between web site's access and consumer purchase intention</i>	<i>Access</i>	<i>consumer purchase intention</i>	<i>Yes</i>	Regression Result, Sig.0.077 Correlation Results r=0.045
<i>There is no significant positive relationship between web site's interface and consumer purchase intention</i>	<i>Website Interface</i>	<i>consumer purchase intention</i>	<i>Yes</i>	Regression Result, Sig.0.000 Correlation Results r=0.294

<i>There is no significant positive relationship between trust of the service and consumer purchase intention</i>	<i>Trust</i>	<i>consumer purchase intention</i>	<i>No</i>	Regression Result, Sig.0.156 Correlation Results r=0.285
<i>There is no significant positive relationship between Attention of the service and consumer purchase intention</i>	<i>Attention</i>	<i>consumer purchase intention</i>	<i>No</i>	Regression Result, Sig.0.242 Correlation Results r=0.386
<i>There is no significant positive relationship between Credibility of the service and consumer purchase intention</i>	<i>Credibility</i>	<i>consumer purchase intention</i>	<i>Yes</i>	Regression Result, Sig.0.000 Correlation Results r=0.648

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This chapter is dedicated to present summary of the research key findings and to present conclusions drawn from the discussions. It also presents answers for the research questions raised under chapter one. Finally, the possible recommendations were also forwarded.

5.2. Summary of Major Findings

- The student researcher administered 400 questionnaires in total but 377 of completed questionnaires representing 94% of response rate have been obtained. The questionnaires contained questions that addressed the objectives of the study.
- The study findings revealed that Majority of the respondents were male (70.6%) between the age group of 25-35 years. This implies that majority of the digital service users are men. On top of that most of them are educated with their first degree and there were in relevant positions in their organizations and as such could articulate the issues under study.
- The study revealed the registration for subscription were somehow lack transparency accordingly the majority (53.5%) of them unknowingly subscribed, followed by 33.1% through online advertising whereas only 4.8% and 1.6% of them subscribed via website and friend invitation respectively. This implies digital service via Payment API system has privacy issue.

- The regression analysis results show that the consumer purchase intention on digital service is significantly and positively affected by Credibility ($\beta= 0.714$ with $p=0.000$), followed by website interface ($\beta= 0.529$, with $p=0.000$) and Access ($\beta= 0.091$ with $p=0.072$). These figures indicate that if the company services is made to be more Credible, attractive website interface and Accessible features is increased by one percent, the Purchas intention of the service can automatically improve by 71.4%, 52.9% respectively.
- Credibility is found out to be the primarily significant variable followed by website interface
- On the other hand the regression analysis result showed that the other two variables namely Trust and Attention found out to be insignificant with p values of 0.156 &0.242 respectively which are both >0.05 . This implies that any effort to improve these two features will not have any significant impact on consumer purchase for digital service
- The overall regression model is significant and there is 74.3% overall correlation between the dependent (consumer purchase intention) and the independent variables (Access, Website interface, Trust, Attention and Credibility) as shown by R value of 0.743.
- The R2 value is found out to be 0.553 which implies that about 55.3% of variation in consumer purchase intention is expressed by the variation on the independent variables (Access, Website interface, Trust, Attention and Credibility) which is above a half. The remaining 44.7% can be explained by other variables that are not covered in this study
- The mean value of the variable result show that highest mean score is that of Trust with a value of 3.97 and followed by Access 3.57. The lowest mean scores is that of website interface (3.41) and Credibility (3.24). this implies that respondents were not satisfied with Website interface and Credibility of the service the company providing and have low Customer Purchase Intention

5.3. Conclusions

The primary objective of this study was to analyze the Impact of digital marketing “non-deliverable Product and Service” to consumer purchase intention the case selected company in Ethiopian hence the Companies access link were considered. To this end a number of statistical tests were made and based on the findings of the study the following conclusions can be drawn.

- ❖ Credibility of the service has positive and moderate relationship with Consumer purchase intention. This leads to the conclusion that a one unit increase in credibility on the service results in a positive increase in the number of consumer for digital services.
- ❖ Similarly, well designed website interface i.e. with complete service information, Header and footer layout and attractive physical appearance has positive and moderate relationship with Consumer purchase intention. This leads to the conclusion that a one unit increase in website interface results in a significant (52.9%) increase in number of users for digital services
- ❖ Trust and Attention has positive but weak relationship with Consumer purchase intention for digital service. Because of p value > 0.05 a one unit increase in Trust and Attention will have no significant change on Consumer purchase intention for digital service.
- ❖ While Access, Credibility and website interface variables have positive and significant correlation with Consumer purchase intention, Trust and Attention variables have positive

but insignificant correlation with Consumer purchase intention. From this we can conclude that all the four independent variables are positively related with the independent variable under the study

5.4. Recommendations

The purpose of this study was to identify and analyses the Impact of digital marketing “non-deliverable Product and Service” to consumer purchase intention the case selected company in Ethiopian. Based on the research findings the following useful recommendation has been forwarded by the student researcher.

- As shown in composition of respondents in terms of which how they are subscribed as a customer for the digital service. This shows that majority of the customer/users of the service were subscribed without appropriate subscription business model in which a customer has pay a recurring price at regular intervals for access to a product. As such practices are not in line with the ethiotelecom guideline and contractual agreements.

The Company should actively work towards developing proper customer accusation and subscription mode for the service. Inaddtion the application website should have auto replay SMS for conformation

- As identified in the research, one of the issues faced by the respondents is related to Hyperlink speed of the web site. Hence, the company needs to deploy reliable web hosting and system to ensure that the digital services operate smoothly so that it can encourage customer and develop digital market in Ethiopia.
- The Company should actively work towards enhancing the quality of its web site in terms of making attractive graphic design, informative, value proportionate and dedicated 24/7

customer support. Enhancing the quality of the web site would allow to create a customer satisfaction and boost revenue.

- The study revealed the registration for the service lack transparency accordingly the majority (53.5%) of them unknowingly subscribed. ethiotelecom should deploy internet privacy or digital privacy platform to protect the customer from internet offers access to a company which creates opportunities for the companies to charge the customer without his consents

5.5. Limitations of this study and future area of research

This study was conducted using sample size taken from the ten companies digital service subscriber (Start up , 251 idea, NANA , Keyatech, Amir VAS, Comtel) .As mentioned in the scope of the study, samples were not taken from others companies. In addition, the study was focused on five quality dimensions a company's must possess on digital marketing As explained by (Blythe, et al. 2005), Access, Website Interface, Trust, Attention and. As explained in chapter 4, there are other variables that definitely have impacted the Customer purchase intention for digital services. Hence, these facts would limit the research and call for an in depth study to be made on the area. Other researchers can expand this research to investigate the impacts of other unexplained variable such as background, prior use of the internet

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Appendix I-QUESTIONNAIRE

ST. MARY’S UNIVERSITY SCHOOL OF GRADUATE STUDIES Department of Marketing Management

Questionnaire on — The Impact of digital marketing “non-deliverable Product and Service” to consumer purchase intention The case selected company in Ethiopian

Dear Respondent,

As part of the requirement for the award of Masters of Arts degree in Marketing Management, this questionnaire is prepared by Addisu Amare, a graduate student at ST Mary University, to collect data on the digital marketing “non-deliverable Product and Service” to consumer purchase intention the case selected company in Ethiopian. Hence, your kind participation and sincere responses are so vital for the success of the study. Please rest assured that your responses shall be used only for the intended purpose, be accessed by the researcher only and remain strictly confidential. Your volunteer participation is highly appreciated and you do not need to write your name. For questions requiring optional response and for those with rating scales please put ✓ mark under the choice that best fits your answer.

Thank you very much for your time and valuable responses. For any enquiries you may contact me at addisuj@gmail.com, 0911510410

PART I – General Information

1. Gender A. Male B. Female
2. Age A. 18-25 B. 26-35 C. 36 and above
3. Highest Level of Education A. High School Graduate B. College/University Graduate
C. 10+2 D. 10+3 E. Level III F. Level IV
4. In Which online service are you subscribed in?
- A. http://m.gameloft.com/ethiotel_et/
 - B. <http://english.learn.et>
 - C. <http://www.amisoft.et>
 - D. www.ethio-play.com
 - E. <http://www.kiyatech.com.et>
 - F. <http://personality.learn.et>
 - G. <http://etvas.net>
 - H. Arif.et
 - I. www.nizzone.com
 - J. <http://196.188.104.180>
5. How did you subscribe for the service?
- A. Through short code SMS
 - B. Through online advertising
 - C. friend invention

D. Through website

E. get myself unknowingly subscribed

PART II- Dimensions of service quality intention to deliver digital marketing “non-deliverable Product and Service”.

Please indicate, by using ✓ mark, the extent to which you agree or disagree to the below statements digital service website.

Sr No.	Parameter of service quality on digital Service	Rating				
		1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
	Access					
1.	I can easily use the service					
2.	The hyperlink speed of the site is fast enough					
3.	The application are quickly downloadable					
4.	Content of the service are simply understandable					
	Website interface					
		1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	The application website has complete service information					
2.	The application website has header and footer layout					
3.	The objective of the service are clearly state for users					

4.	The physical appearance of the web interface is attractive enough to stay on site					
	Trust	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	The price of the service has clearly communicated					
2.	Term and conditions are clearly communicated					
3.	The application website has first time password (OTP)					
4.	The application website has auto repay and double confirmation					
	Attention	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	find the graphic design on the web site attractive and well designed					
2.	The landing pages are informative					
3.	All information related to service are in line with my need					
4.	I find the information on the web site valuable.					
	Credibility	1	2 Disagree	3 Neutral	4 Agree	5

		Strongly disagree				Strongly Agree
1.	There is customer support contact center on the application website					
2.	I find the service as expected					

PART III – Consumer Purchase intention

	Items	1 Strongly disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
1.	I find the website contents are consistently updated					
2.	I find the service provisioning with constant charging					
3.	I am satisfied with the service					
4.	I would recommend the service to others					

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Access	16.8064	7.593	.157	.088	.775
Website	16.9629	7.940	.097	.239	.814
Trust	16.4058	7.103	.327	.120	.823
Attention	16.9549	6.128	.507	.350	.812
Credibility	17.1353	5.367	.577	.587	.782
Customer	17.6180	4.923	.604	.553	.798

Appendix II- PILOT RELIABILITY TEST

As a pilot test, questionnaires were distributed to seven digital service providing companies ‘customers to measure the reliability and consistency of their responses and below is the result

Appendix III- DETAILED MEAN SCORE

- Mean Score of “Access”

	N	Minimum	Maximum	Mean	Std. Deviation
I can easily use the service	377	1.00	5.00	3.5703	.73003
The hyperlink speed of the site is fast enough	377	1.00	5.00	3.3422	.95491
The application are quickly downloadable	377	2.00	5.00	3.3714	.93685

Content of the service are simply understandable	377	1.00	5.00	3.7984	.64552
Valid N (listwise)	377				

Source: Survey data (2020)

- **Mean Score of “Website interface”**

	N	Minimum	Maximum	Mean	Std. Deviation
The application website has complete service information	377	1.00	5.00	3.4138	.67131
The application website has header and footer layout	377	2.00	5.00	3.4350	.60727
The objective of the service are clearly state for users	377	1.00	5.00	3.3687	.86871
The physical appearance of the web interface is attractive enough to stay on site	377	2.00	5.00	3.8674	.72083
Valid N (listwise)	377				

Source: Survey data (2020)

- **Mean Score of “Trust”**

	N	Minimum	Maximum	Mean	Std. Deviation
The price of the service has clearly communicated	377	1.00	6.00	3.9708	.68160

Term and conditions are clearly communicated	377	2.00	5.00	3.9443	.65198
The application website has first time password (OTP)	377	2.00	5.00	4.0955	.71564
The application website has auto repay and double confirmation	377	2.00	5.00	3.3236	.76929
Valid N (listwise)	377				

Source: Survey data (2020)

▪ **Mean Score of “Attention”**

	N	Minimum	Maximum	Mean	Std. Deviation
find the graphic design on the web site attractive and well designed	377	2.00	4.00	3.4218	.79550
The landing pages are informative	377	1.00	5.00	3.5040	.66892
All information related to service are in line with my need	377	2.00	5.00	3.6127	.52455

I find the information on the web site valuable.	377	1.00	5.00	3.2334	.77435
Valid N (listwise)	377				

Source: Survey data (2020)

▪ **Mean Score of “Credibility”**

	N	Minimum	Maximum	Mean	Std. Deviation
There is customer support contact center on the application website	377	2.00	4.00	3.2414	.93830
I find the service as expected	377	1.00	4.00	3.4138	.60020
Valid N (listwise)	377				

Source: Survey data (2020)

▪ **Mean Score of “Consumer purchase intention”**

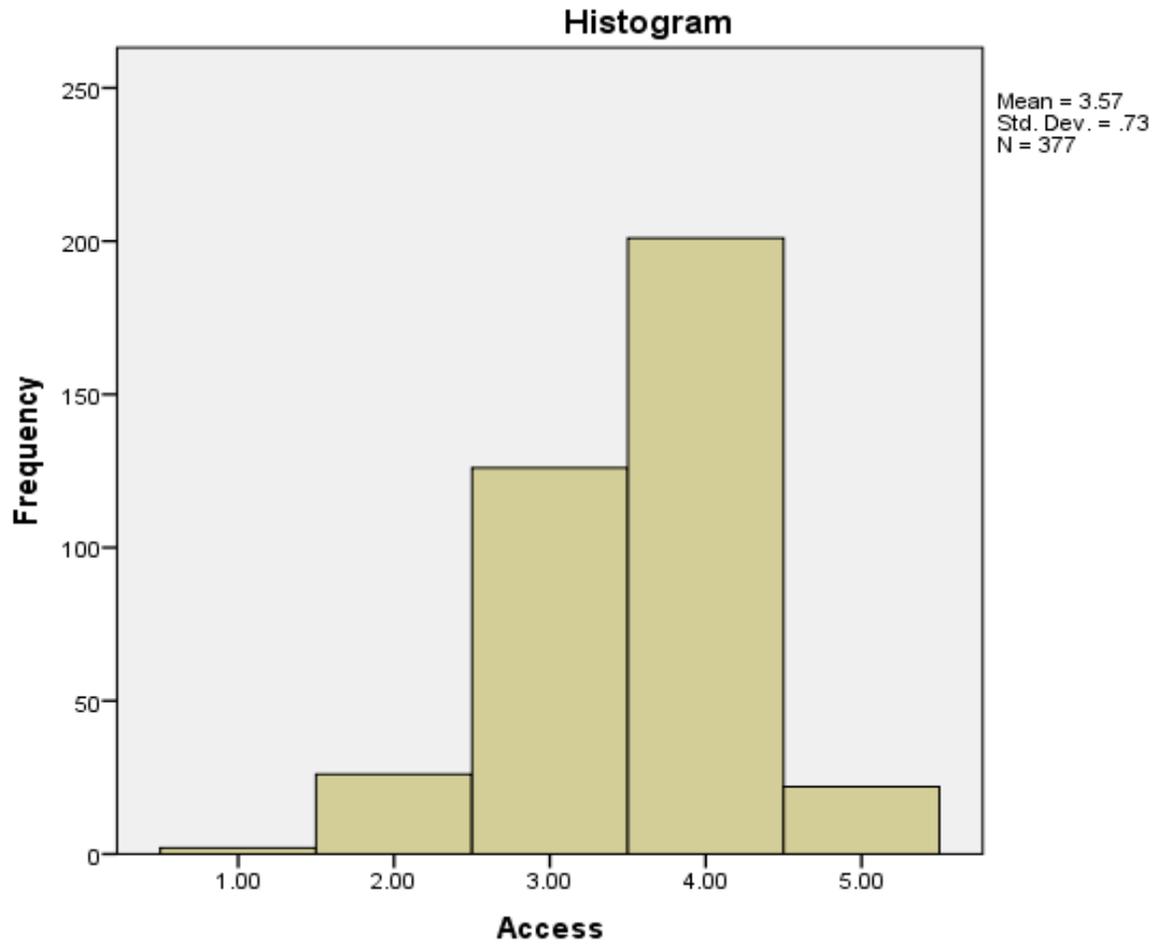
	N	Minimum	Maximum	Mean	Std. Deviation
I find the website contents are consistently updated	377	1.00	4.00	2.7586	1.03275
I find the service provisioning with constant charging	377	1.00	4.00	3.4748	.87521
I am satisfied with the service	377	1.00	4.00	2.7507	1.03985

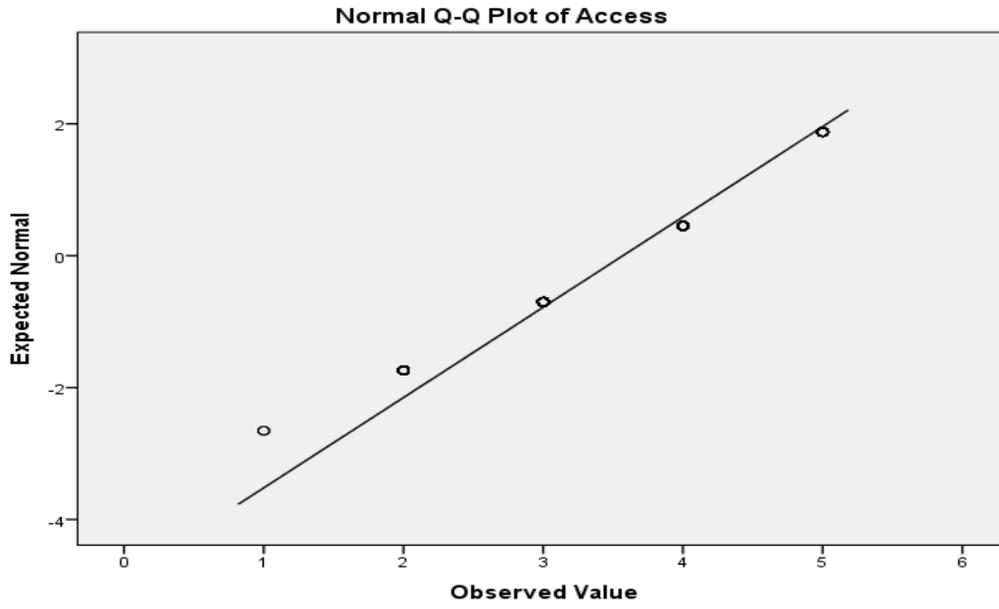
I would recommend the service to others	377	1.00	4.00	2.9098	.84572
Valid N (listwise)	377				

Source: Survey data (2020)

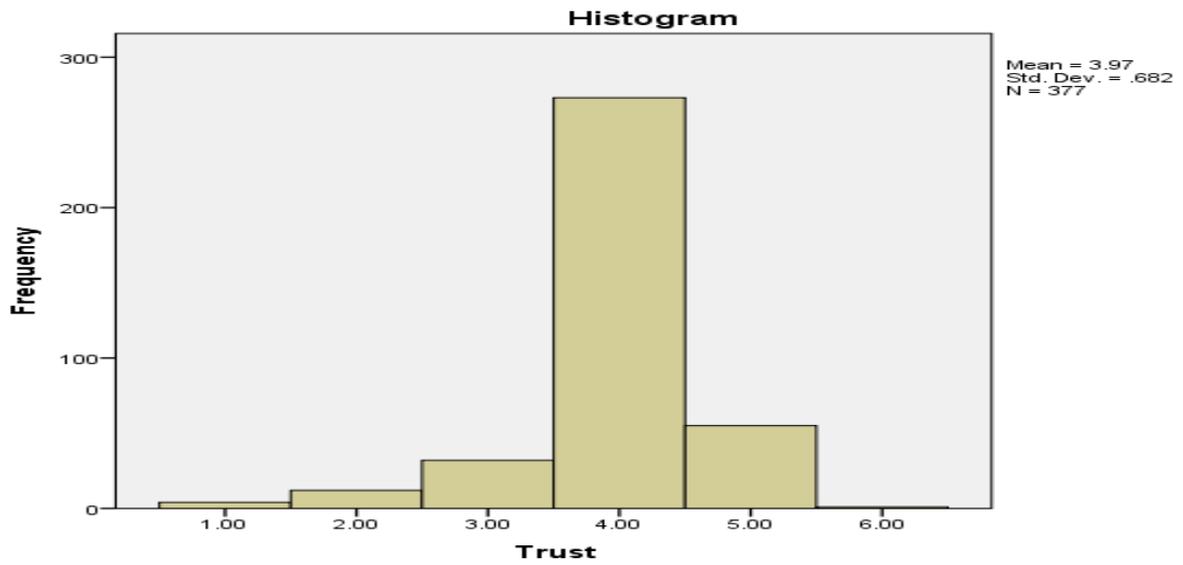
APPENDIX IV. HISTOGRAM and P-P PLOT

Access

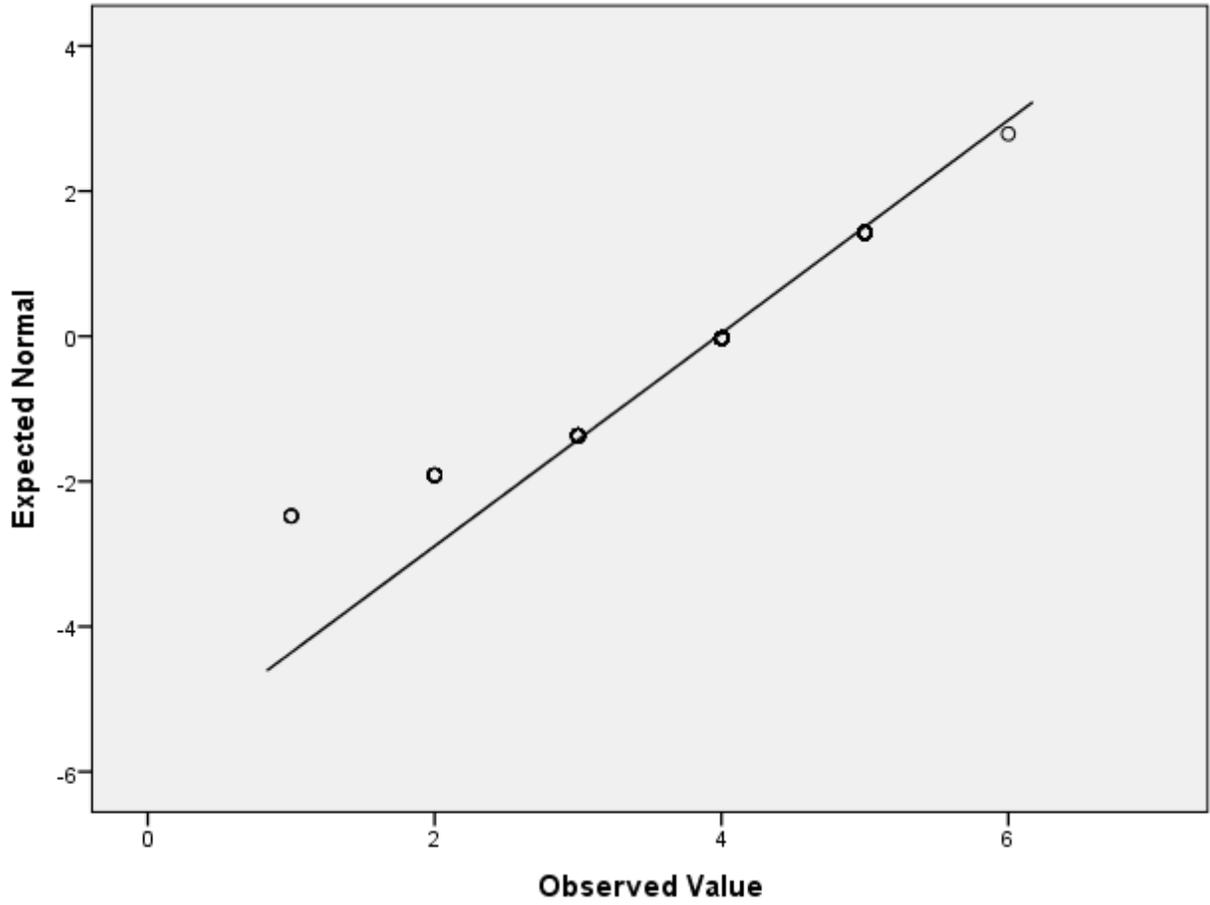




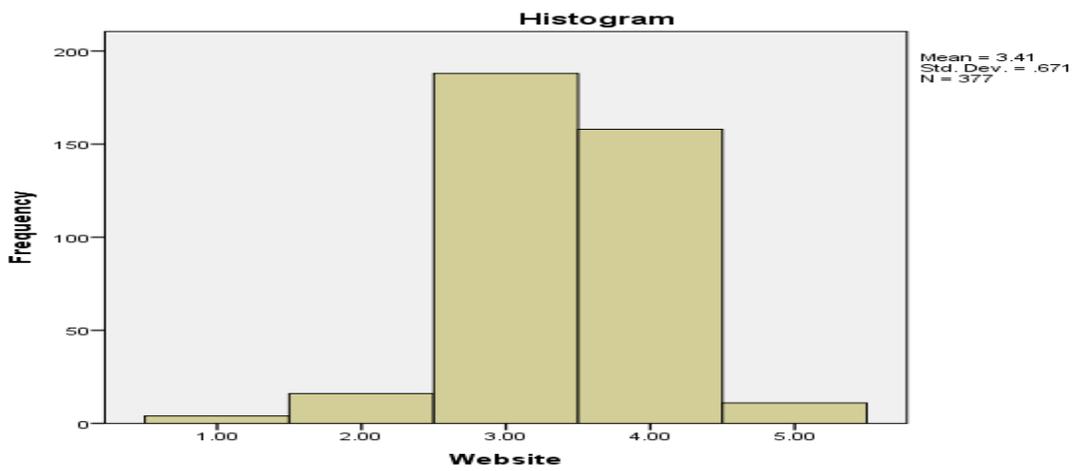
Trust

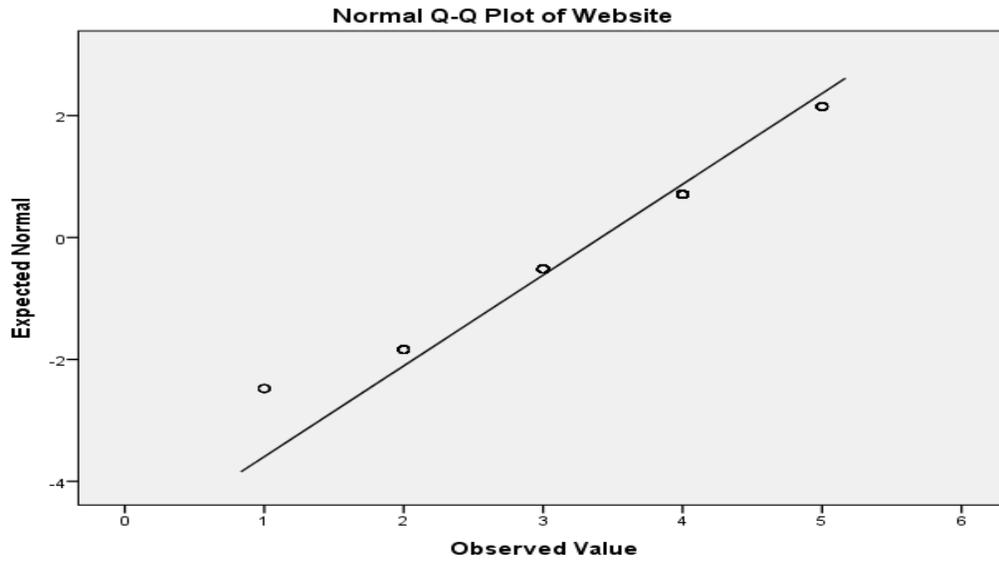


Normal Q-Q Plot of Trust

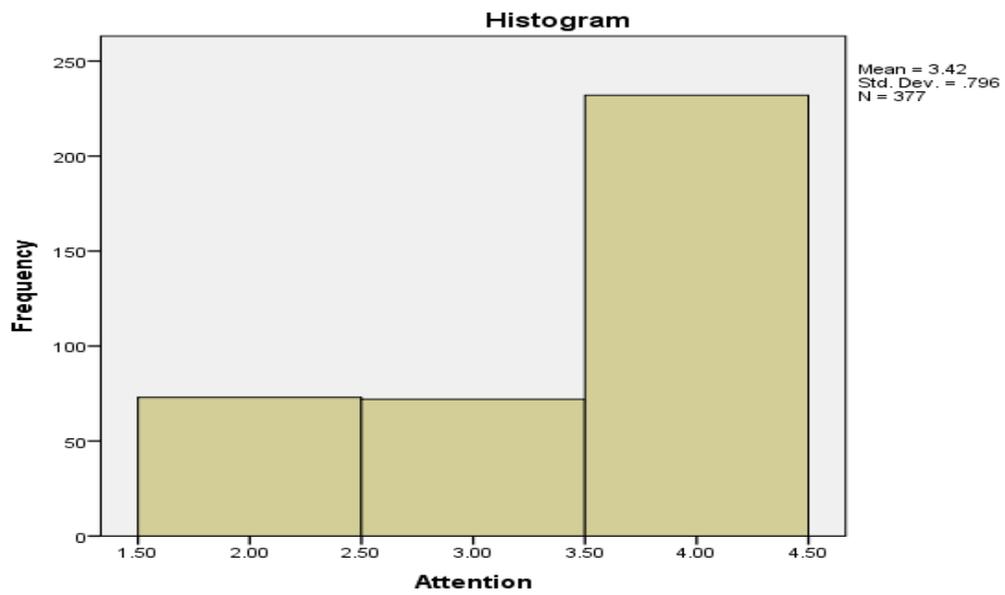


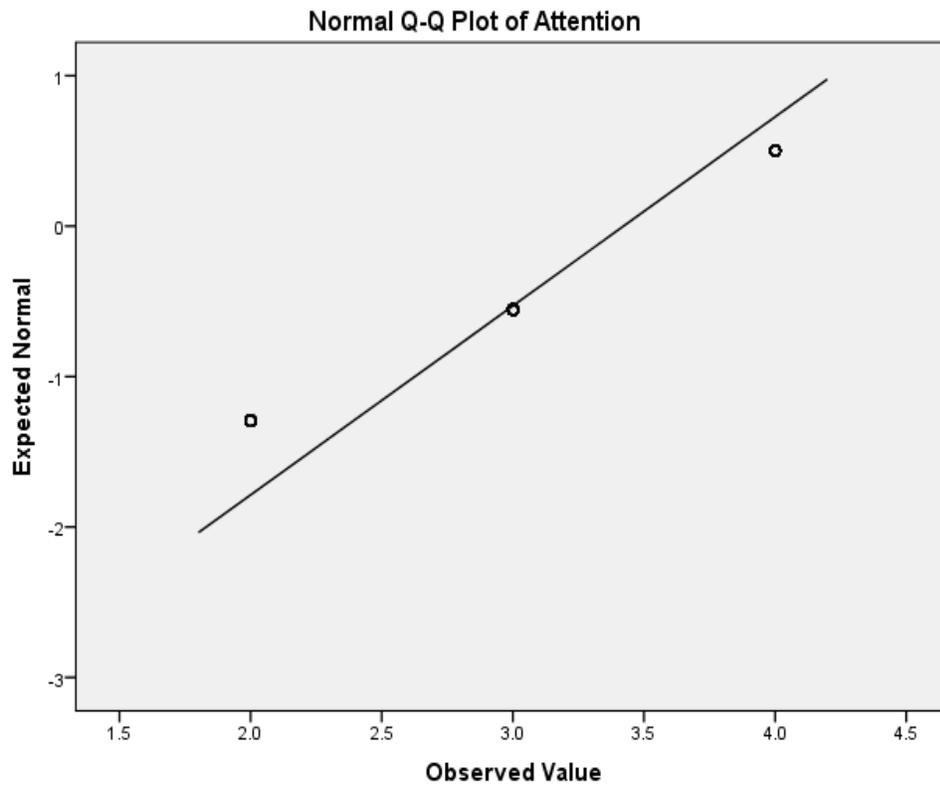
Website Interface



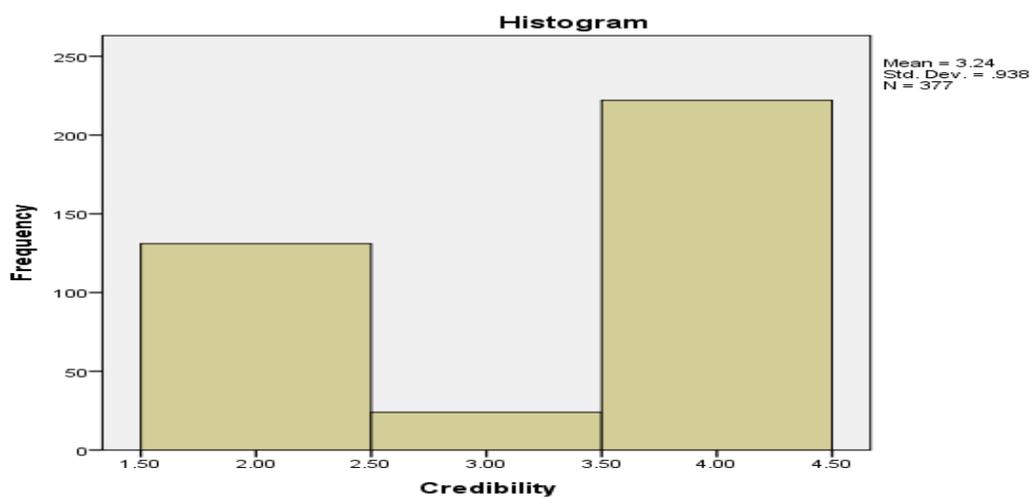


Attention

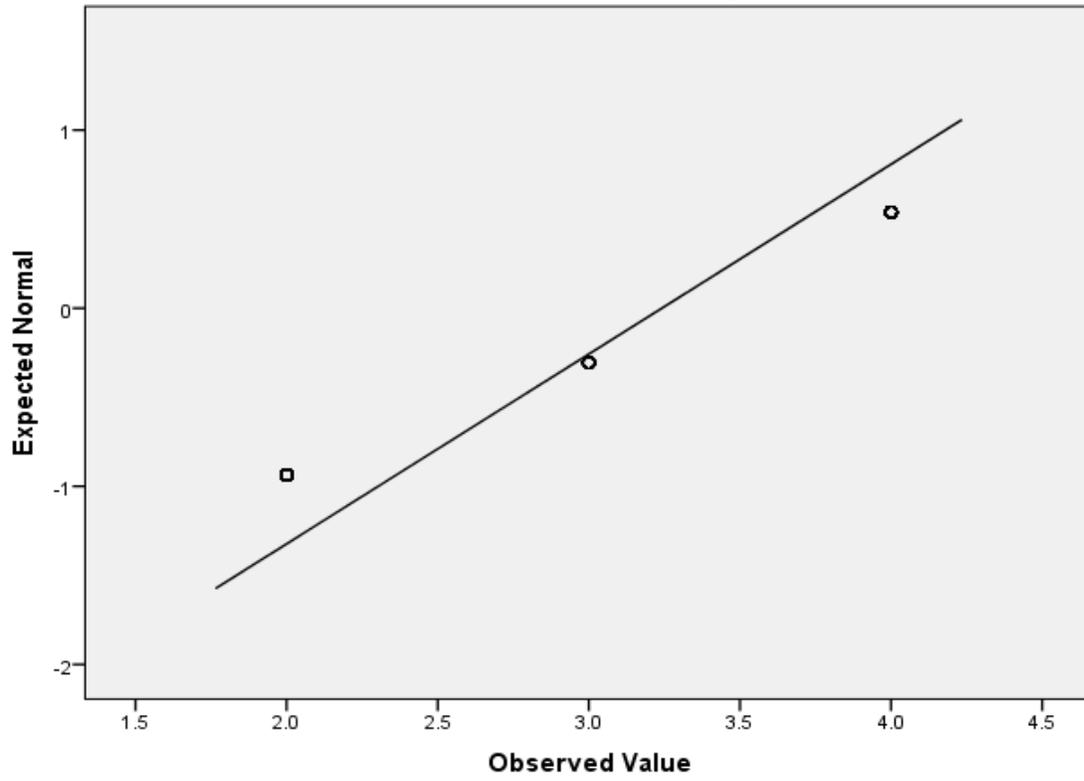




Credibility



Normal Q-Q Plot of Credibility



Customer Purchase Intention

