

The Impact of electronic word of mouth on customer purchase intention: A study on mobile banking with special reference to Western Province in Sri Lanka

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Abstract: *Due to its significance in understanding how customers think, feel, and choose from many possibilities, marketers constantly make efforts to ascertain consumers' purchase intentions. Cultural, social, personal, and psychological aspects are important ones that affect consumers' purchasing intentions. As a result, consumers may be influenced along with what they hear (WOM) from people in their immediate social circle, such as friends, peers, family, etc. The rapid development of the Internet and its enhanced communication capabilities have greatly increased the breadth and scale of word-of-mouth (WOM) communication, creating a favorable environment for electronic word-of-mouth ("e-WOM").*

The study used four theoretical models and the results of empirical research to perform a critical assessment of the literature. The independent variable, e-WOM and its dimensions of information quality, information credibility, website quality, social support and attitudes towards e-WOM are along with the dependent variable of customer purchase intention to develop the conceptual framework and construct the hypotheses. The positivism philosophy, which relies on theory, as well as the deductive method, were both included in the research design. Data were gathered by a survey using a standardized questionnaire.

The result of the data analysis emphasises that information quality, information credibility, website quality, social support and attitudes towards e-WOM have a positive relationship with customer purchase intention and there is an impact of all the independent variables on the dependent variable. Additionally, the results of the data assessment are consistent with the conceptual frameworks and empirical study results described in the literature review. Based on the findings of the current study, feasible recommendations were suggested by the researcher to improve the e-WOM in enhancing customer purchase intention in Sri Lankan mobile banking industry.

Key words: *e-WOM, customer purchase intention, Sri Lankan mobile banking industry*

I. Introduction

Word-of-mouth (WOM) communication is generally recognized to play a considerable role in influencing and forming consumer attitudes and behavioural intentions (Xia & Bechwati, 2008). It is initially considered as a person-to-person conversation between

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consumers about a product/service. Research has shown that WOM communication is more powerful and influential than other modes of communication such as editorial recommendations or advertisements (Bickart & Schindler, 2001; Trusov, et al., 2009). The customer believes and recognizes word of mouth as the most reliable source of information (Bickart & Schindler, 2001; Trusov, et al., 2009). WOM communication has changed rapidly over the years with the development of more sophisticated technologies and new techniques and formed a new way of communication called e-WOM. The widespread use of the Internet has become the fundamental reason for to spread e-WOM (Jalilvand & Samiei, 2012). e-WOM reshapes the traditional WOM to a more virtual way of communication while providing an opportunity for consumers to share information about their consumption experience and to provide advice to peer consumers using social platforms, blogs and consumer review sites. The widespread technology makes e-WOM as the most popular source of information. E-WOM is assumed to be even more effective than WOM communication in the offline world due to its greater accessibility and higher reach (Chatterjee, 2001).

The potential effect of other people's view has expanded considerably as a result of the advent of the Internet (Chevalier & Mayzlin, 2006; Heath & Motta, 2006), and (Stephen & Lehmann, 2009). Consumer communication is evolving as a result of the Internet, which is offering a common platform for people to exchange their ideas and evaluations (Hennig-Thurau & Walsh, 2003). In addition, customer views may be read and acted upon by other consumers all across the globe, giving them a significant potential reach. Studies have proven that online word-of-mouth affects customer behaviour (Chen, et al., 2011) as well as corporate sales (Duan, et al., 2008) in recent years. User-generated content, e-WOM, and other factors are important in generating purchase intention on electronic media platforms. Social networking is becoming more popular (Sulthana & Vasantha, 2019). To get the most up-to-date information about products and services, people are actively participating in a variety of social networking sites and platforms all around the world (Duan, et al., 2008). As well as in the Sri Lankan context this become a very critical point. Using peer-to-peer connections, they may generate and distribute information on products and services (Leong, et al., 2021). User reviews and referrals guide customers to find the most appropriate product/services from among the numerous alternative items that are generally accessible.

II. Research Problem

The positive e-WOM can be considered as a successful communication technique which can be used for promotions (Chu & Kim, 2011; Kwon, et al., 2013). Customers tend to keep trust in the information shared by other customers over the information provided by the marketers (Kim, et al., 2015). Customers seriously evaluate internet evaluations supplied by other customers before adopting any technology (Shankar, et al., 2019). As a result, e-WOM has a significant impact on consumer acceptance of technology-related goods and services (Kim et al., 2015). Following this line of reasoning, academics have claimed that while deciding whether or not to embrace or not adopt technology-related goods and services, customers examine several elements of positive e-WOM (Cheung & Thadani, 2012; Kim, et al., 2015). When deciding whether or not to implement new technology, they examine the legitimacy and value of positive e-WOM, for example (Kim et al., 2015). The Internet has changed consumer buying behaviour (Kamalasena & Sirisena, 2021). According to estimates, the number of active internet users in Sri Lanka has increased in tandem with the global rise in internet users and now stands at around 11.34 million in January 2022 (Digital Sri Lanka, 2022). In addition, a considerable proportion of internet users are social media users. Sri Lanka has 8.20 million social media users in January 2022 (Digital Sri Lanka, 2022).

Negative electronic word of mouth (e-WOM) has a significant influence on consumers' buying choices. It is undeniably true that internet complaint messages about a business may quickly become viral and serve as a deterrent to existing customers, resulting in harm to the enterprise's brand name (Chang & Wu, 2018). As a result, e-WOM seems to act as either an incentive or a barrier for people with

purchase intentions (Xiaorong, et al., 2011). As a service in the banking sector, customer recommendation to use the relevant product, service or brand is very important to others. Even if firms cannot directly control the spread of e-WOM it will highly affect the brand image that leads to a purchase intention. However, there is no considerable attention on this by part of the organization although how much it is critical. However, the main problem of this study is assessing the impact of e-WOM on customer purchase intention. However, there is no considerable attention on this by part of the organization although how much it is critical.

III. Research objectives

To identify the dimensions of e-WOM towards customer purchase intention in the Sri Lankan mobile banking sector.

To analyze the impact of e-WOM on customer purchase intention in the Sri Lankan mobile banking industry.

To provide recommendations through the findings to successfully manage e-WOM to increase customer purchase intention in the Sri Lankan mobile banking industry.

IV. Significance of the Research

The area assessed by the present study is not addressed by any other research earlier. Customer purchase intention is a highly essential component which relies on e-WOM. As a consequence, this will bring major advantages to future researchers to cover the remaining gap today. This study will support other researchers and academics who are investigating or conducting research on a similar subject and scope. In addition, the author will obtain expertise and deeper knowledge in the field of customer purchase intention particular in the banking sector, which will be useful in order to pursue future goals in the appropriate area of scope. The researchers who are searching for literature regarding e-WOM and customer purchase intention will be benefitted through this study. In addition, the current study will be supported to bridge the identified research gap by providing empirical evidence for future researchers.

It is expected that the present research will give a better understanding of how e-WOM impacts customer purchase intention as a consequence of the findings. This will provide a better opinion of how should manage the customers as to no negative effect on the company image. This study will support with information that will benefit financial service providers, the banking industry, the government of Sri Lanka, and other local and international stakeholders in the banking industry in understanding the factors that affect e-WOM in their sectors. As well as this will contribute to marketing strategists, and professionals developing their strategies in this area. The result of the current study will be provided with a better exposure to understanding how to develop and maintain positive e-WOM & what is its impact on customer purchase intention in the banking sector. As a competitive industry, the players will be benefitted from the awareness of the importance with e-WOM and how should deal with it. The current study provides a better insight into developing & maintaining excellent customer perception in the banking sector & how to increase customer purchase intention.

V. Literature review

5.1 Information Quality

The persuasive power of a communication is referred to as information quality (IQ), which is a widely used and recognized predecessor of the main channel. (Cheung & Thadani, 2012). Users usually try to digest every given piece of information in order to determine whether or not a message is true. When these customers feel a point is valid, they think that information is beneficial (Sussman & Siegal, 2003). Previous research indicates that information quality is a significant factor (Aghakhani & Karimi, 2013; Cheung & Thadani, 2012). Information quality was defined in this study as the persuasive power of an e-WOM communication. Prior research has found

that the quality of information has a beneficial impact on purchasing intent (Lee, et al., 2003; Park & Han, 2007). Usually, the precursor of the core route has been information quality, as it is referred to as the persuasive power of a message (Cheung & Thadani, 2012). When these consumers judge an argument to be valid, they think the information to be beneficial (Sussman & Siegal, 2003). Prior research considers information quality to be an essential component (Aghakhani & Karimi, 2013; Cheung & Thadani, 2012). Specifically, past research indicates that the quality of information influences purchase intent favorably (Park & Han, 2007).

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5.2 Information Credibility

Since it is the message recipients' sense of a communication's credibility that drives the peripheral routes, information credibility is considered a vital factor (Cheung & Thadani, 2012). Cheung and Thadani's definition is used in this investigation (2012). Customers are more ready to interact in any type of communication if they believe the content is trustworthy. Consumers in digital spaces have complete opportunity to express their thoughts without having to meet in person, therefore traditional indicators of information reliability do not applicable (Reichelt, et al., 2014). People may potentially be harmed as a result of the incentives offered by businesses. The value of information credibility has been proven by the several studies. According to one research, information credibility is the most important factor in customers' decision-making (Naveen & Arik, 2014). Furthermore, research has proven the impact of information trustworthiness on customers' purchasing intent (Prendergast & Ko, 2010). The findings are in line with earlier research, which suggests that information trustworthiness is critical to information utility (Erkan, 2016).

Due to the fact that it is the message recipients' assessment of a message's credibility, information credibility is regarded as a significant driver of peripheral routes (Cheung and Thadani, 2012). It accepts the definition of Cheung and Thadani in this research (2012). When customers determine that information is reliable, they are more receptive to all forms of communication. In online environments, people have unrestricted ability to express their emotions without face-to-face interactions; hence, conventional indicators of information credibility do not apply (Reichelt, et al., 2014). According to a research, information trustworthiness is the primary factor in customer decision-making (Awad & Ragowsky, 2008). In addition, research have shown the impact of information credibility on customers' purchasing intent (Prendergast et al., 2010).

5.3 Website Quality

Customers' perceptions of a website's performance in retrieving and delivering information are referred to as website quality (Yang, et al., 2012). System and service quality are used to assess the quality of a website. A social networking website's high quality will eventually persuade people to remain using it, particularly as a platform for exchanging information (Ahn, et al., 2020). After reviewing the e-commerce literature, it was discovered that website quality can affect client contact with businesses (McKnight, et al., 2002). Because transactions were conducted through the portal, website quality may have an impact on consumers' perceptions of the sites

(Ahn, et al., 2020). As a result, the current study claims that the quality of websites influences customers' e-WOM participation. There are two aspects to website quality: system and service. They were evaluated using three questions modified from a Liang et al. research (2011).

Prior studies have hypothesized that website quality may have a direct impact on customer satisfaction and purchase intent (Cheung & Thadani, 2012; Erkan, 2016). Only the customer, not the online merchant, can judge if the quality of a website contributes to fun (Ahn, et al., 2020). When the consumer believes that the website quality surpasses their expectations, a sense of fun is produced. Website quality is a crucial term in e-commerce, since client views of website quality directly influence their buy intent (Aladwani & Palvia, 2002).

5.4 Social Support

Previously, many people saw the internet as a unique way to avoid meeting new people. According to several research, the more time a person spends on the internet, the worse his interpersonal ties become (Sanders, et al., 2000). The growth of social networking sites has transformed the internet into a major avenue for consumer contact. Social support is an important social asset that customers may obtain from a variety of online communities. Gottlieb and Bergen (2010) describe social support as "social resources offered by a social group that fosters a sense of warmth, caring, and belonging" (Ali, 2011). Social assistance is a multifaceted concept that varies depending on the situation (Huang, et al., 2010). Given that the internet is a virtual world where interactions are based on information transmission, online social support is intangible, leaving informational and emotional support as the only options (Huang, et al., 2010). In this context, emotional support is being able to confide in and rely on another person, as well as contributing to the sensation of being loved or cared about, or even feeling like a part of a community rather than a stranger (Pfeil and Zaphiris, 2009). Informational assistance, on the other hand, entails sending signals to other customers in the form of recommendations or advice (Liang & Turban, 2011).

In terms of online communities, social media sites provide a platform for users to obtain knowledge through interacting with peers, which may lead to good emotional responses (Lee, et al., 2003). Social support is defined as knowledge that allows people to feel cared for and understood inside a social group. Cobb's (1976) definition is used in this investigation. Various s-commerce research has looked into this type of support (Hajli, 2013; Hajli & Sims, 2015). It's thought to be a multi-faceted construct that combines both educational and emotional assistance in an online situation. Individuals are more likely to acquire educational and emotional assistance in an online setting (Welbourne, et al., 2009) Informational support refers to the giving of counsel, assistance, or relevant information to help consumers overcome obstacles (Liang & Turban, 2011), whereas emotional support refers to the provision of empathy, concern, care, love, understanding, and encouragement to the recipient. These characteristics, in particular, include online social support. When customers feel cared for in an online community, they feel compelled to share their buying experiences with other members of the group. Emotional and informational assistance are two types of social support. The emotional and informational support elements were similarly adopted from Liang et al. (2011).

As social networking has grown in popularity, it has become a vital medium for fostering social connections. Social support has been identified as an important social asset that Internet users might obtain from a variety of online organizations. As a result, social support is described as social resources easily available from members of a social group. Social support is a multidimensional Electronic Word of Mouth Engagement Model 987 construct whose components might vary depending on the circumstance (Lee, et al., 2003). Given that virtual interactions are frequently centered on message exchange, online assistance in s-commerce is typically intangible, leaving only informational and emotional support (Ali, 2011). Surprisingly, the primary motive for customers to join virtual groups is for social support and useful information.

5.5 Attitudes towards e-WOM

The shareable information is known as electronic word of mouth (e-WOM) and may be described as any good or negative comment made by prospective, existing, or past consumers about a product or business that is given access to a large number of individuals and entities over the world wide web (Hennig-Thurau, et al., 2004). All consumers and retailers are capable of generating e-WOM. Among s-commerce users, e-WOM interactions often center on brands (Chu, 2011; Wolny & Mueller, 2013). Yang and Yoo (2004) found that attitude consists of two components: cognitive and emotional attitudes. There was no correlation between the emotional attitude and the intention to utilize the information systems. Ramayah and Suki (2006) concurred that there is a favorable correlation between attitude and behavioral intent. According to Megha Sharma and R. C. Dangwal, e-WOM is the most significant tool in the digital business sector.

Amblee and Bui (2011) discovered that positive e-WOM may aid to enhance online product sales. Customers often question the originality and credibility of e-word of mouth (online reviews and social buzz). Cheung, Lee, and Rabjohn (2008) discovered that even while e-word of mouth increases online purchase intentions, such information must be thorough and relevant. In 2011, Ye, Law, Gu, and Chen discovered that users' intents were positively impacted by electronic word of mouth, as seen by a 10 percent increase in online hotel reservations.

VI. Methodology

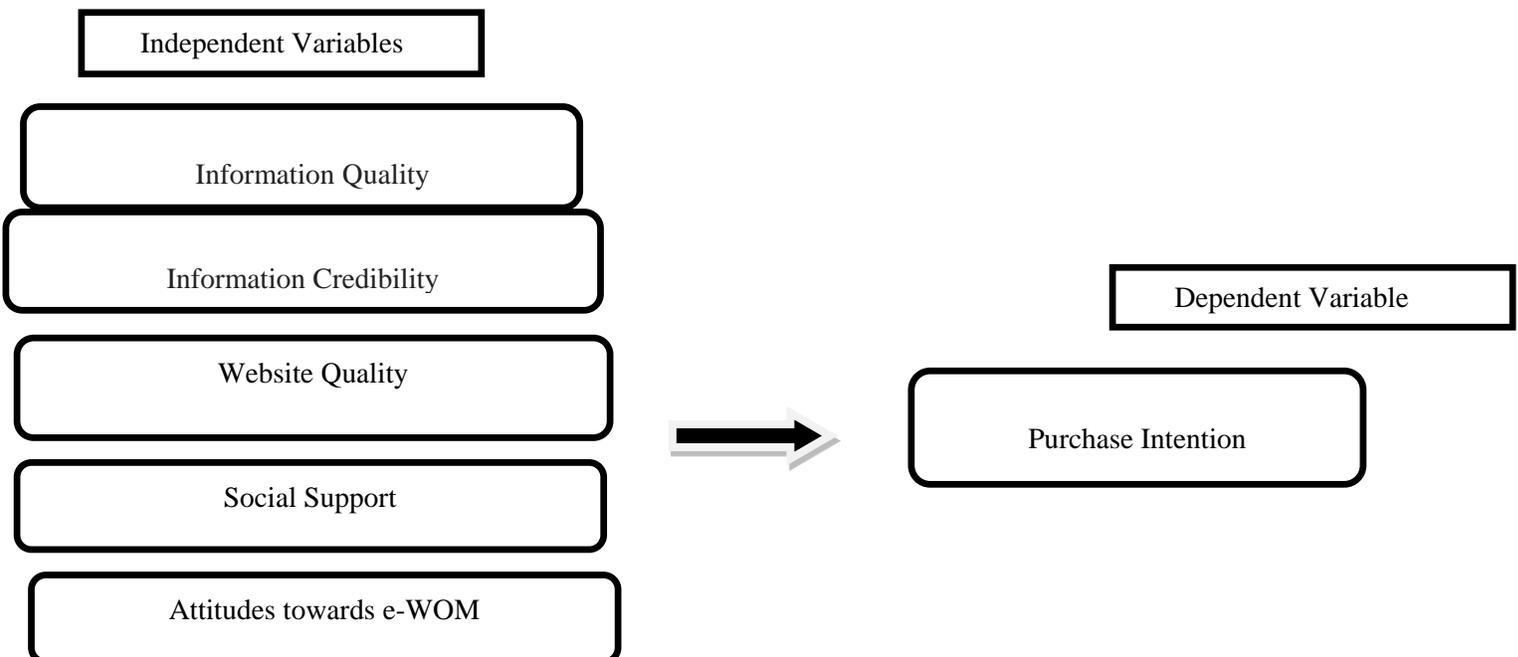
6.1 The conceptual framework and operationalization of concepts

The researcher intends to analyze the following research question:

Identify what is the impact of e-WOM on customer purchase intention in the Sri Lankan banking sector Western province, of Sri Lanka.

The conceptual model is generated with the support of literature review and the hypotheses are developed accordingly.

Figure 1 – Conceptual Framework



H1₁: Information quality has a significant impact on purchase intention of mobile banking sector in Western province

H2₁: Information credibility has a significant impact on purchase intention of mobile banking sector in Western province.

H3₁: Website quality has a significant impact on purchase intention of mobile banking sector in Western province.

H4₁: Social support has a significant impact on purchase intention of mobile banking sector in Western province.

H5₁: Attitudes towards e-WOM has a significant impact on purchase intention of mobile banking sector in Western province.

Operationalization helps removing the ambiguity of written work by defining all relevant variables in a way to be objectively measured as depicted in table 2

Table 01 – Operationalization of variables

	Variables	Indicators
Independent Variables	Information Quality	Understandability of information Clearance of information Perceived quality of information
	Information Credibility	Convenience nature Strength of information Perceived credibility Accuracy of information
	Website Quality	Easiness of access User-friendliness
	Social Support	Belief on friends Relationship with social groups Belonginess to social groups
	Attitudes towards e-WOM	Read of information before buy a product Get support in decision making Confidence in purchasing
Dependent Variable	Customer Purchase Intention	Repurchase Recommend to others Purchase

VII. Research Design & Data Collection

The researcher has followed the sequence and made choices in methodology as elaborated by the “research onion” model of Saunders et al. (2006). Experiment, survey, case study, archival research, ethnography, action research, mixed methods research, grounded theory and narrative inquiry are the research strategies indicated by the research onion. Survey strategy was selected as the research strategy for the current study. It enables the collection of a significant quantity of data from a wide population in a cost-effective manner. These data are often gathered by administering a questionnaire to a sample, and they are standardized, enabling for simple comparison. Because the research is primarily concerned with quantitative data, a survey provides a practical way to gather it (Saunders et al., 2009).

This study will be based on the "Positivism" philosophy. It is based on the ontological theory that previously acquired knowledge can be generalized. As a result, parameters are examined through a highly structured approach to determine gaps and given fresh information and statistics on e-WOM and customer purchase intention in Sri Lankan mobile banking sector, concept on existing theories. Researcher used deductive approach for this study based on the previous studies done by various researchers to identify whether there is an impact of e-WOM on customer purchase intention in the Sri Lankan mobile banking sector. This study used a quantitative method, primarily a survey with a well-structured questionnaire, to determine the impact of e-WOM on customer purchase intention in Sri Lankan mobile banking sector.

Due to the study being based on a certain timespan on a specific occurrence, the researcher collects data and performs a cross-sectional time horizon (Levin, 2006). Furthermore, since the data is collected at a single moment in time, this research is a low-cost strategy. The survey method was used to collect data in this research, and it was also utilized in the current study. For the sample selection, 4 major commercial banks in Sri Lanka will be selected and will gather data from their customers who use digital banking users. Due to the study limits to Western province, two branches in the Western province from each bank will be selected to derive the sample. The selected banks are NDB, Commercial bank, Sampath bank, and HNB. Based on the internal data from each bank the total population is 17,647.

The sample size was determined by taking into account the population's heterogeneity and time restrictions. Krejcie and Morgan (1970) developed a sampling formula to ensure adequate representation of the population. Accordingly, the sample size is determined as 377 for a 95% confidence level based on Krejcie & Morgan sampling table. A structured questionnaire was used to obtain data from the selected branches of the banks in the Western province. The convenience sampling approach, a non-probability sampling method that takes into account respondents who have picked from the same demographic, was used in the research. The structured questionnaire was developed and made available online through the "Google Form" technology.

Secondary data such as empirical research, theories and models, reports, websites and case studies will be used to corroborate the primary data collected. To analyze and interpret the acquired data, quantitative analysis with SPSS (Statistical Package for the Social Sciences) software will be utilized. The Likert Scale was utilized with the Five Likert Scale, 1-5 scale, with 1 indicating "strongly disagree" and 5 representing "strongly agree."

1– Strongly disagree

2 – Disagree

3 – Neutral (Agree or disagree)

4 - Agree

5 – Strongly agree

Correlation and regression analysis will also be used to examine the hypothesis. Measures of dispersion, skewness, and central tendency approaches will be used to examine the specified variables. As identified by Sekaran and Bougie (2016) a survey or questionnaire is a collection of pre-written questions to which respondents record their responses. The questionnaire of the current study was developed based on the conceptual framework and the operationalization of the research. Sekaran and Bougie (2016) classify the strengths of approaches developed only on the basis of data for reliability as well as validity. Moreover, this test eliminates irrelevant data elements and ensures the presence of the most important characteristics and dimensions.

VIII. Findings

After evaluating the validity and reliability of the measures, as well as demographics, descriptive statistics, and hypothesis testing, the responses received through the structured questionnaire are thoroughly studied in different segments.

Based on the results of the research questionnaire that was sent using Google forms, the data analysis for the primary study was completed. 377 respondents shared the questionnaire to collect the main data, which was then critically analyzed and only 295 of responses were received. This section investigated the obtained sample's demographic variables.

Table 2 - Analysis of demographic factors

Variable	Characteristics	N	%
Gender	Male	153	52.00%
	Female	142	48.00%
Age	18-25	74	25.00%
	26-35	115	39.00%
	36-45	65	22.00%
	45 Above	41	14.00%
Marital Status	Single	121	41.00%
	Married	174	59.00%
Level of Employment	Non-Executive	15	5.00%
	Executive	83	28.00%
	Managerial	53	18.00%
	Senior Managerial	56	19.00%
	Own Business	59	20.00%
	None of the above	29	10.00%
Level of Income	Below 25,000 LKR	18	6.10%
	25,000 – 50,000 LKR	86	29.15%
	50,001 – 100,000 LKR	59	20.00%
	100,001 – 200,000 LKR	66	22.37%
	Above 200,001	66	22.37%
Level of Education	Ordinary Level	15	5.00%
	Advanced Level	83	28.00%
	Diploma	59	20.00%
	Undergraduate	53	18.00%
	Graduate	56	19.00%
	Post Graduate	29	10.00%
Experience with Mobile Banking	Below 1 Year	65	22.00%
	1 to 3 Years	124	42.00%
	3 to 5 Years	65	22.00%
	Above 5 Years	41	14.00%
Frequency of Using Mobile Banking	Rarely	77	26.00%
	Sometimes	130	44.00%
	Frequently	88	30.00%

According to the above table, it indicates the gender composition of the sample and according to that, 52% are male while 48% are female. This implies the majority of females have participated in the research study. Further, 4.2 indicates 39% of the sample represent the age category of 26-35 and 25% represent the age category of 18-25 while 22% and 14% of the sample represent the age categories of 36-45 and 45 above respectively. The majority of the sample is married and it is 59% of the sample while 41% are single. Consumers, regardless of their marital status, consistently rely on the advice and support of their friends, family, and other close relatives to make decisions about purchases (Cam, et al., 2019). Therefore, marital status cannot be considered as an influential factor in e-WOM towards

customer purchase intention. The findings indicate the majority of the sample represents executives and it is 28% of the sample. Meanwhile, 19% of the sample represents senior managers, 18% managers, 20% business owners, 5% non-executives and 10% others. The level of employment can be considered as an important factor in adopting e-WOM and making purchasing decisions based on that. According to figure 4.5, 29% of respondents fall into the group of those with monthly incomes between 25,000 – 50,000. According to Hruska and Maresova's explanation in 2020, socioeconomic factors such as individual income levels affect how much time people spend on social media and how much they plan to spend online. As a result, income level must be taken into account as a key demographic feature when assessing the adoption of e-WOM. Furthermore, the majority of the sample is in the category of advanced level and it is 20% of the sample. Meanwhile, the lowest number of the sample is in the category of ordinary level. The phrase "digital divides" describes structural disparities in society that are mirrored in the unequal distribution of incentives, utilization of potential and essential online technology navigation abilities, and internet use. Comparatively more highly educated and affluent people are able to take advantage of platform-related benefits and increase virtual consumption (Koiranen, et al., 2020). Thus, a key element of the adoption to e-WOM and its influence on customer purchase intention is the population's degree of education. Apart from that, most of the respondents are with mobile banking for 1 – 3 years and it is 40% of the sample. Meanwhile, 22% of the respondents are with mobile banking for 3 – 5 years and another 22% are for below 1 year while 14% are with above 5 years. The experience with mobile banking can be identified as a critical factor in adopting e-WOM towards purchase intention (Zarnadze & Pereira, 2021). The majority of the sample use mobile banking sometimes and it is 44% of the entire sample. Meanwhile, 30% of the sample use mobile banking frequently. The frequency of using mobile banking as well as mobile banking acceptance can be influenced by e-WOM (Zarnadze & Pereira, 2021).

8.2 Analysis of quantitative data collected through 5-point Likert scale

8.2.1 Testing the reliability and validity of data

Statistical testing has been used as part of the validation of dimension attributes with the goal of analyzing the validity and reliability of the primary research.

Test for validity

Test of Uni-dimensionality

Exploratory Factor Analysis (EFA) was used to determine the Uni-dimensionality of measures. The test outcomes are given below.

Table 03 - Factor Analysis

Rotated Component Matrix^a

	Component				
	1	2	3	4	5
Attitude toward e-WOM 1	.965				
Attitude toward e-WOM 2	.973				
Attitude toward e-WOM 3	.969				

Attitude toward e-WOM 4	.959			
Attitude toward e-WOM 5	.963			
Information Quality 1		.923		
Information Quality 2		.943		
Information Quality 3		.922		
Information Quality 4		.902		
Information Quality 5		.942		
Information Credibility 1			.914	
Information Credibility 2			.912	
Information Credibility 3			.798	
Information Credibility 4			.918	
Information Credibility 5			.799	
Website Quality 1				.802
Website Quality 2				.907
Website Quality 3				.907
Website Quality 4				.925
Website Quality 5				.811
Social Support 1				.692
Social Support 2				.678
Social Support 3				.657
Social Support 4				.863
Social Support 5				.874

Table 4.1: Test for Uni-dimensionality of the Main study (Source: Based on final survey data, 2022)

Table 4.1 shows that all of the aforementioned indicators have a value larger than 0.5. A number larger than 0.5 is acceptable, according to Field (2013). As a result, all of the above-mentioned indications were deemed reliable and acceptable.

Test of convergent validity

KMO, Bartlett’s tests of Sphericity, Composite reliability and Average variance extractor are used to measure Convergent Validity. The values for the independent variables and the dependent variable are shown in table 4.2 below,

The KMO values for all variables are more than 0.5, as indicated in table 4.2. At less than 0.01 the Chi-squared value is important. For all variables, the AVE and CR are larger than 0.5 and 0.7, respectively.

Table 04: Results of the convergent analysis and reliability analysis

Variable	Dimensions	KMO	P value of Bartlett’s test	AVE
Independent variable	Information quality	0.774	0.000	0.894
	Information credibility	0.783	0.000	0.839
	Website quality	0.810	0.000	0.851
	Social support	0.726	0.000	0.659
	Attitudes towards e-WOM	0.883	0.000	0.951
Dependent variable	Customer purchase intention	0.763	0.000	0.681

Table 5.1: Test of convergent validity (Source: Developed by author based on final survey data, 2022)

Test of discriminant validity

The degree to which a measure does not correlate with other variables from which it is meant to differ is known as discriminant validity. The value of the squared paired correlation of the respective dimension should be smaller than the corresponding AVE value to assess the feasibility of the discriminant validity successfully (Pituch & Stevens, 2016).

Table 05: Results of the convergent analysis

		Information quality	Information credibility	Website quality	Social support	Attitudes towards e-WOM	Customer purchase intention
Information quality		0.894					
Information credibility	Pearson correlation	0.220	0.839				
	Squared correlation	0.048					
Website quality	Pearson correlation	0.276	0.454	0.851			

	Squared correlation	0.076	0.206				
Social support	Pearson correlation	0.325	0.464	0.430	0.659		
	Squared correlation	0.106	0.215	0.185			
Attitudes towards e-WOM	Pearson correlation	0.119	0.206	0.068	0.228	0.951	
	Squared correlation	0.014	0.042	0.005	0.052		
Customer purchase intention	Pearson correlation	0.301	0.616	0.545	0.535	0.330	0.681
	Squared correlation	0.091	0.379	0.297	0.286	0.109	

Table 05: Test of discriminant validity (Source: Based on final survey data, 2022)

The findings of the discriminant validity are summarized in Table 4.3. If the value of each variable's AVE is larger than 0.5 and the value of the Squared Pearson Correlation is less than the value of the corresponding AVE, the variable is considered to have discriminant validity.

As can be seen in Table 4.3, all of the AVE value dimensions are more than 0.5, and all of the Squared Pearson Correlation values are lower than the relevant AVE values. As a result, the independent variables – information quality, information credibility, website quality, social support, and attitudes towards e-WOM and the dependent variable, customer purchase intention evaluated and identified discriminant validity as reached.

Test of reliability

The degree to which a particular measure may be free of error, as well as ensuring that the measurement is constant throughout time, is referred to measure of reliability. The reliability of the current study was examined using Inter-item consistency reliability to see whether the respondents' responses to all of the questions in a measure were consistent.

Cronbach's Alpha was employed to assess the internal consistency, and Cronbach's Alpha coefficient should be larger than 0.7 as a yardstick value (Field, 2013).

Table 06: Results of reliability analysis

Variable	Dimensions	Cronbach's Alpha
Independent variable	Information quality	0.970
	Information credibility	0.952

	Website quality	0.956
	Social support	0.867
	Attitudes towards e-WOM	0.987
Dependent variable	Customer purchase intention	0.880

Table 06: Test of reliability (Source: Developed by author based on final survey data, 2022)

The Cronbach's Alpha values for all of the dimensions are more than 0.7, (shown in Table 4.4). This demonstrates that the variables' internal consistency was verified.

8.4 Hypotheses Testing

Through the conceptual framework, which was created as a consequence of a literature review, the independent and dependent variables were produced. The 5 established hypotheses have been used in the deductive technique to investigate the link between the independent and dependent variables. Table 4.10 shows the allowed level of correlation.

Table 07: Interpretation of correlation values

Correlation value	Interpretation
< 0.4	Low
0.4 – 0.7	Moderate
> 0.7	High

Table 07: Interpretation of correlation values (Source: Taylor, 1990)

Table 08: Results of hypothesis testing for independent variables

Hypothesis	Correlation coefficient	Sig. of the coefficient	Conclusion
H1 ₁ : Information quality has a significant impact on purchase intention of mobile banking sector in Western province.	0.301	0.000	H1 ₁ - Accepted H1 ₀ - Rejected
H1 ₀ : Information quality has not a significant impact on purchase intention of mobile banking sector in Western province.			
H2 ₁ : Information credibility has a significant impact on purchase intention of mobile banking sector in Western province.	0.616	0.000	H2 ₁ – Accepted H2 ₀ - Rejected
H2 ₀ : Information credibility has not a significant impact on purchase intention of mobile banking sector in Western province.			
H3 ₁ : Website quality has a significant impact on purchase intention of mobile banking sector in Western province.	0.545	0.000	H3 ₁ – Accepted H3 ₀ - Rejected

H3 ₀ : Website quality has not a significant impact on purchase intention of mobile banking sector in Western province.			
H4 ₁ : Social support has a significant impact on purchase intention of mobile banking sector in Western province.	0.535	0.000	H4 ₁ – Accepted H4 ₀ - Rejected
H4 ₀ : Social support has not a significant impact 0.330on purchase intention of mobile banking sector in Western province.			
H5 ₁ : Attitudes towards e-WOM has a significant impact on purchase intention of mobile banking sector in Western province.	0.330	0.000	H5 ₁ – Accepted H5 ₀ - Rejected
H5 ₀ : Attitudes towards e-WOM has not a significant impact on purchase intention of mobile banking sector in Western province.			

Table 4.13: Results of hypothesis testing for independent variables (Source: Developed by author based on SPSS Output, 2022)

The correlation coefficient for each independent variable is shown in Table 4.13. All independent variables, information quality, information credibility, website quality, social support and attitudes towards e-WOM, show moderate correlation values, which is within the permissible range for correlations. The table also shows that each correlation value is below the threshold limits' significance level of 0.00, which is shown in the table. The data in the above table shows that the independent variables information quality, information credibility, website quality, social support and attitudes towards e-WOM and the dependent variable customer purchase intention have a positive correlation. As a result, the null hypothesis can be rejected since there is enough circumstantial evidence to support it.

IX. Conclusion

The widespread use of the Internet has become the fundamental reason for to spread e-WOM. e-WOM reshapes the traditional WOM to a more virtual way of communication while providing an opportunity for consumers to share information about their consumption experience and to provide advice to peer consumers using social platforms, blogs and consumer review sites. The widespread technology makes e-WOM as the most popular source of information. E-WOM is assumed to be even more effective than WOM communication in the offline world due to its greater accessibility and higher reach. User-generated content, e-WOM, and other factors are important in generating purchase intention on electronic media platforms. Social networking is becoming more popular. To get the most up-to-date information about products and services, people are actively participating in a variety of social networking sites and platforms all around the world. As well as in the Sri Lankan context this becomes a very critical point. Using peer-to-peer connections, they may generate and distribute information on products and services.

The current study was conducted with the major aim of to assess the impact of e-WOM on customer purchase intention in the Sri Lankan mobile banking sector Western province, of Sri Lanka. The research was conducted in the deductive approach by implementing four theoretical models in the literature review namely A Dual-Process Model of Electronic Word-of-Mouth Participation, Conceptual framework of determinants of e-WOM influence, Information acceptance model, e-WOM engagement model.

The information quality, information credibility, website quality, social support and attitudes towards e-WOM have been recognized as important aspects or characteristics connected to the customer purchase intention for mobile banking. A conceptual framework and hypotheses were constructed taking into account the data. Analysis of the data gathered via the questionnaire revealed that there are

strong correlations between all of the independent and dependent variables. The quantitative research revealed that information credibility is the independent variable that has the greatest impact on customer purchase intention. Secondly, website quality and social support indicate a moderate relationship with customer purchase intention. Moreover, the independent variables of information quality and attitudes towards e-WOM have been proved that contribute to stimulating customer purchase intention. The research's results would thus enable the discovery of other elements that might affect customer purchase intention in the Sri Lankan mobile banking sector.

X. Implications and Recommendations

Based on the findings of the current study, information quality was identified as an important factor in e-WOM towards influencing customer purchase intention. As per the customer response understandability of the information plays a vital role in delivering quality information. The banks should deliver their information in a way which the customers can understand them clearly and simply. As well as the customers feel the information shared in social media is high in quality because some others are verified. The banks should be attention in whether they have negative meaning about their services. If there is something in negative about the bank's service, they should make sure the customers are not perceived them as quality information. As well as the banks can encourage people to share quality information about the products and services of the bank.

According to the findings of the current study, the credibility of the information shared in social media has a great impact on customers' decisions on purchasing. People trust others' opinions on social media heavily. Therefore, banks can get the advantage of this through third parties. They can use community pages on social media to promote their products and services. It will be more influential than direct promotions by the bank. As well as the shared information should be stronger. As well as the banks can use different influencers to make news about the products and services of the bank on social media because it is stronger. In addition, the information shared by them should be more accurate. Otherwise, customers will share their negative feedback as they perceived against what they expect.

Based on the final outcome of the research, it can be identified that website quality has a significant impact on customer purchase intention in Sri Lankan mobile banking industry. The bank can influence customers via their own social media pages through e-WOM. For that, they should develop the website to a high-quality level. The website should be user-friendly, easy to access, effectively functioning, interactive and should have a higher loading speed. As well as the third-party social media platform used by the bank should also include these qualities.

The findings of the current study reveal that there is a significant impact of social support on customer purchase intention in the Sri Lankan mobile banking industry. With that, the banks should operate with the concern of social support obtained by the customers via social media. Then they can get the advantage towards increasing the customer purchase intention towards their products and services. Here, the companies can influence customers through different community groups on different social media platforms such as Facebook, and WhatsApp. Because the customers highly rely on friends' groups on social media in their decision-making towards purchasing. Therefore, the banks can use this kind of social groups in influencing customers to purchase a product or service.

According to the findings of the research, a significant impact of attitudes towards e-WOM can be identified on customer purchase intention in Sri Lankan mobile banking industry. The bank should be followed the attitudes of customers when they try to use e-WOM via social media for the promotion purposes. In general, most of customers have an attitude of trusting others' opinions in digital platforms in their day today life. Because they make customers confident in their purchase decisions. The banks should make available

information when customers are searching more details regarding their services. Because according to the findings of the current study, most of the customers have an attitude of searching information more over when they expose to e-WOM.

The research can be expanded to a wider sample to test whether the findings of the study are the same or are there any differences or is there any additional factors to be considered as influential.

A qualitative study can be conducted to get a deeper response from the customers or can be used as a mixed method to get more insights into the research area. Although the current study is based on the B2C market, future researchers can be conducted the same research relevant to the B2B market. Other factors can be identified as the dimensions of e-WOM and can measure the impact on customer purchase intention. As well as the impact of e-WOM can be measured on another dependent variable. The same study can be conducted in another industry. Especially in the product sector, it can be obtained a totally different response.

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