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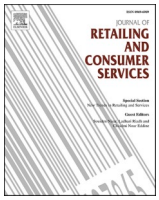

Consumer purchase intention toward POI-retailers in cross-border E-commerce: An integration of technology acceptance model and commitment-trust theory

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ABSTRACT

Consumer purchase intention in cross-border e-commerce (CBEC) has received significant attention in international marketing. However, little research has investigated consumer purchase intention toward smaller resource-constrained retailers who develop country-specific websites, also labeled as partial online internationalization (POI) retailers in CBEC. The Technology Acceptance Model (TAM) and the Commitment-Trust Theory (CTT) are the most influential theories explaining online purchase intention, yet few studies have integrated them. Therefore, the purpose of this study is to integrate the TAM and CTT to shed light on consumer purchase intention toward POI-retailers in CBEC. Based on 364 respondents visiting a real-life POI-retailer's country-specific website and answering a questionnaire, findings reveal that perceived usefulness, ease of use, and trust do not significantly impact purchase intention. Instead, perceived usefulness and ease of use need to be mediated by both trust and commitment, while trust needs to be mediated by commitment to affect purchase intention. This suggests that the path to consumer purchase intention toward POI-retailers differs from the findings of previous studies based on TAM and CTT.

1. Introduction

Cross-border e-commerce (CBEC) – the international online trade across national borders – has significantly expanded the possibilities for consumers and retailers to interact worldwide (Do et al., 2023; Wang et al., 2023). CBEC has witnessed considerable growth in recent years, reaching a value of 785 billion U.S. dollars in 2021 and is expected to exceed 7.9 trillion U.S. dollars by the year of 2030 (Statista, 2023a). A notable advantage of CBEC is the reduced need for heavy investments to access foreign consumers (Ipsmiller et al., 2022). This has given rise to small and medium-sized enterprises (SMEs) developing country-specific websites to reach consumers in a specific country – an approach also known as a retailer pursuing a *partial online internationalization* (hereinafter POI) strategy (Daryanto et al., 2013; Safari and Yamin, 2016; Schu and Morschett, 2017; Swoboda and Sinning, 2022). A POI-retailer is characterized as a smaller resource-constrained retailer who develops a country-specific website based on the country-specific language, domain name, unique resource locators (e.g., ".se" for Sweden), and currency (e.g., "SEK" for Swedish krona) for targeting consumers (Schu and Morschett, 2017; Swoboda and Sinning, 2022). This cost-effective alternative not only helps to overcome language barriers on the website and the liability of foreignness (Swoboda and Sinning, 2022), but also unlocks significant possibilities for resource-constrained retailers to easily access foreign markets in a way that was not possible before the Internet (Safari and Yamin, 2016; Schu and Morschett, 2017). Despite these opportunities, POI-retailers lack sufficient resources to develop a well-known brand name, thereby facing the liability of unfamiliarity (Safari and Yamin, 2016). In this light, recent reports indicate that a large majority of consumers solely purchase from larger, well-known retailers in CBEC (Statista, 2024) because of the difficulty in trusting unfamiliar retailers (Sharma and Klein, 2024). Hence, understanding the drivers of consumer purchase intention is crucial for POI-retailers to properly implement effective marketing strategies to attract and retain consumers. Academic research in international marketing has shown considerable interest in consumer purchase intention in CBEC due to its theoretical and practical insights into consumer purchasing behavior (Huang and Chang, 2019; Zhu et al., 2019; Cui et al., 2020; Chen and Yang, 2021). Consumer purchase intention, referred to as a *consumer's willingness to buy from a retailer*, specifically helps to gain a better understanding of how a retailer can target consumers internationally (Ramkumar and Jin, 2019; Mou et al., 2020a).

However, a review of the literature on consumer purchase intention

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in CBEC reveals two unexplored areas (see Table 1). *Firstly*, there is a lack of studies investigating consumer purchase intention toward POI-retailers. The central focus in the CBEC literature is consumer purchase intention toward domestic online retailers[1] (Safari and Thilenius, 2013; Safari et al., 2013; Huang and Chang, 2019; Ramkumar and Jin, 2019) and familiar global online retailers[2] (Han and Kim, 2019; Zhu et al., 2019; Cui et al., 2020; Chen and Yang, 2021). Some studies suggest that consumers can purchase from POI-retailers; nevertheless, these studies are either conceptual (Safari and Yamin, 2016) or focus on the retailer's online internationalization (Daryanto et al., 2013; Schu and Morschett, 2017; Swoboda and Sinning, 2022). This highlights that theoretical and empirical knowledge on consumer purchase intention from POI-retailers is limited and hence deserves scholarly attention. Overlooking this research inquiry can, in the long-term, hinder the success of these retailers, raising major concerns for the overall growth of CBEC as a global retail landscape (Hazarika and Mousavi, 2021). *Secondly*, from a theoretical point of view, the Technology Acceptance Model (TAM) (Davis, 1989; Gefen et al., 2003; Chi, 2018; Chang and Chen, 2021; Recalde et al., 2024) and the Commitment-Trust Theory (CTT) (Morgan and Hunt, 1994; Eastlick et al., 2006; Mukherjee and Nath, 2007; Mondal and Chakrabarti, 2021) have dominated the marketing field for explaining consumer purchase intention. Yet, few studies have comprehensively integrated them. While the TAM theorizes that purchase intention is based on technological attributes such as the perceived ease of use and usefulness of the retailer's website (Recalde et al., 2024), the CTT theorizes that socio-/psychological attributes such as commitment and trust in the retailer enhance consumer purchase intention (Alcántara-Pilar et al., 2024). Although some studies have connected these frameworks, they only integrate parts of the TAM and CTT, either integrating trust with the TAM (e.g., Tam et al., 2020; Alzaidi and Agag, 2022) or commitment with one component of the TAM (e.g., Van Tonder et al., 2018). In this light, there is a fragmented integration of these frameworks, meaning that the relationships between the key concepts of TAM (i.e., perceived ease of use and perceived usefulness) and CTT (i.e., trust and commitment) remain conceptually underexplored. TAM's focus on technological elements of the website and CTT's emphasis on socio-psychological elements of the retailer itself for studying purchase intention independently are limited in fully providing a comprehensive view on purchase intention in CBEC. Thus, it is important to integrate these theoretical frameworks because it offers a holistic socio-technological view on purchase intention, which is essential for comprehensive insights into consumer purchase intention (Wang et al., 2016; Morgan-Thomas et al., 2020). This is particularly imperative in CBEC because consumer purchasing is neither isolated to the retailer's website nor the retailer itself; rather, both are impacting the purchase intention (Hazarika and Mousavi, 2021). Hence, by integrating TAM and CTT, it offers a socio-technological view by simultaneously shedding light on the roles played by both the retailer's website and the retailer itself in consumer purchasing.

In this paper, the two above-mentioned gaps are addressed. Therefore, the purpose of this study is to integrate the TAM and CTT to shed light on consumer purchase intention toward POI-retailers in CBEC. To address the first gap, this paper differs from previous studies by specifically focusing on consumer purchase intention toward POI-retailers. Studying consumer purchase intention toward these retailers can provide valuable insights and thereby contribute to the broader body of knowledge on purchase intention in CBEC. To approach the second gap, this paper integrates the key concepts of the TAM (i.e., perceived ease of use and perceived usefulness) and CTT (i.e., trust and commitment). Specifically, integrating the TAM and CTT to study consumer purchase intention toward POI-retailers is essential due to the vulnerabilities consumers face in this context. Consumers need to cope with vulnerability in various purchasing contexts (Dellaert et al., 2008; Kim et al., 2017), but vulnerability toward a POI-retailer in CBEC is especially troublesome. Besides the physical absence, language barriers in customer support, and complex product shipments (Hazarika and Mousavi, 2021), it is the POI-retailer's unfamiliarity that hampers consumer purchase intention (Safari and Yamin, 2016). In this paper, it is argued that the integration of the TAM and CTT enables to develop of an alternative path to overcome vulnerability stemming from the POI-retailer's unfamiliarity and enhance consumer purchase intention. Particularly, this paper conceptualizes that the country-specific website's perceived ease of use and usefulness are important drivers for consumer commitment and trust in the POI-retailer in the formation of their purchase intention.

The contribution of this paper is two-fold, having empirical and theoretical contributions. First, from an empirical standpoint, this paper contributes to the CBEC literature by enriching the body of knowledge on consumer purchase intention from retailers that have so far been neglected in the literature, namely POI-retailers. This research is among the few that provide empirical evidence on consumer purchase intention from a POI-retailer. Hence, the findings of this study are expected to help resource-constrained smaller retailers by providing insights on how they can enhance consumer purchase intentions. Second, from a theoretical point of view, this paper offers new insights into consumer purchase intention by integrating the TAM and CTT. In particular, this paper develops and tests the proposed integrated model in the context of purchasing from a POI-retailer. In doing so, it not only adds knowledge on the effects of perceived ease of use, perceived usefulness, trust, and commitment on purchase intention, but also sheds light on the effects of perceived ease of use and perceived usefulness on trust and commitment. This paper specifically enriches our understanding of how successful it is for POI-retailers with their country-specific websites to stimulate trust, commitment, and consumer purchase intention.

The remaining structure of the paper is as follows. A theoretical background of previous research in CBEC, TAM, and CTT is presented. This is followed by the hypothesis development and the conceptual model based on the integration of the TAM and CTT. In the method chapter, the procedure behind this study's research design is demonstrated. This is further followed by the analysis, results, and discussion of findings. Finally, this study concludes with theoretical implications, managerial implications, limitations, and avenues for future research.

2. Theoretical background

2.1. Consumer purchase intention in cross-border e-commerce

The concept of consumer purchase intention has attracted significant attention among marketing scholars and remains a central tenet for understanding consumer purchasing behavior in consumer marketing research (Dodds et al., 1991; Akram et al., 2021; Pop et al., 2023; Pant et al., 2024). In the early 2000s, consumer purchase intention in CBEC was initially discussed by Harrison-Walker (2002) as an afterthought of the birth of the Internet, which had expanded possibilities for retailers and consumers to interact worldwide. He argued that simply developing a website does not increase consumers' willingness to purchase from a foreign retailer; they need to invest resources to reduce consumer vulnerability in CBEC. Over the years, the notion of consumer purchase intention in CBEC has attracted considerable interest among scholars, with particular emphasis on its drivers and antecedents (Han and Kim, 2019; Huang and Chang, 2019; Zhu et al., 2019; Cui et al., 2020; Chen and Yang, 2021). The common discussion is that consumers develop purchase intention in CBEC under vulnerability stemming from country-level factors, such as language barriers, regulations, culture (Mou et al., 2020a), and retailer-level factors, such as payment security, overseas product shipments (delivery and return) (Do et al., 2023),

[1] Also labeled as default online internationalization (DOI) retailers (Yamin and Sinkovics, 2006; Ipsmiller et al., 2022).

[2] Also labeled as active online internationalization (AOI) retailers (Yamin and Sinkovics, 2006; Safari and Yamin, 2016; Ipsmiller et al., 2022).

Table 1
Studies on consumer purchase intention in CBEC.

Study	Research objective	Theoretical background	Dependent variable	Independent variable	Mediating variable	Moderating variable	Research method	Retailer in focus	Respondents' experience with the retailer
Jian et al. (2023)	To explore the determinants of consumer purchase intention in CBEC in the countries of the Belt and Road Initiative.	Theory of Reasoned Action and Signaling theory	Purchase intention	Product presentation, Platform simplicity, Logistics services, Perceived security, Trust	N/A	N/A	Questionnaire	Global familiar online retailer	Prior experience
Do et al. (2023)	To assess the significance of the moderating effects of CBEC on the logistics service quality–satisfaction–loyalty–repurchase intention consequence chain.	Logistics service quality	(Re)purchase intention	Loyalty, Satisfaction, Personnel Quality, Information Quality, Order quality, Timeliness, Price fairness	N/A	CBEC experience	Questionnaire	N/A	Prior experience
Xu et al. (2023)	To address why and how CBEC consumers employ social commerce platforms to facilitate information processing in CBEC.	Motivation-opportunity-ability framework	Purchase intention	Information seeking, Serendipity, Relaxation, Symbolic motivation, Self-efficacy, Platform empowerment, E-WOM, Time availability, Platform involvement, Product involvement	N/A	N/A	Questionnaire	Global familiar online retailer	Prior experience
Wang et al. (2023)	To investigate the cross-cultural effect of image background on purchase intention in CBEC.	Not specified	Purchase intention	Product image design in CBEC, Cognitive effort, Cultural difference	N/A	Cultural difference (Holistic thinking vs analytical thinking)	Questionnaire, experimental design	Global familiar online retailer	Lacking prior experience
Chen and Yang (2021)	To investigate the mediating effect of network structural embeddedness between customer experience and consumer purchase intention in CBEC.	Social network theory and Technology Acceptance Model	Purchase intention	Perceived ease of use, Website relationship service, Customer cost	Network structural embeddedness (Network density, Network centrality)	N/A	Questionnaire	Global familiar online retailer	Prior experience
Shao et al. (2021)	To establish a theoretical model of the impact of return policy leniency on consumer purchase intention in CBEC.	Signaling theory, Cue utilization theory and Halo effect theory	Purchase intention	Return policy and Tariff refund	Perceived quality and perceived risk	Port of shipment, Product traceability code	Questionnaire, experimental design	Global familiar online retailer	Lacking prior experience
Cui et al. (2020)	To examine the antecedents of consumer trust and relationship commitment in CBEC.	Psychological distance and Commitment-trust theory	Intention to use the cross-border platform	Spatial distance, Temporal distance, Social distance, Communication, Opportunistic behavior, Satisfaction, Investment size, Relationship benefit, Trust, Commitment	N/A	N/A	Questionnaire	Global familiar online retailer	Prior experience
Mou et al. (2020a)	To investigate the impact of product description and involvement on purchase intention in CBEC.	Involvement theory and commitment-involvement theory	Purchase intention	Product description	Product involvement, (Cognitive and Affective involvement), and Platform involvement (Enduring and Situational involvement)	N/A	Questionnaire	Global familiar online retailer	Prior experience

(*continued on next page*)

Table 1 (*continued*)

Study	Research objective	Theoretical background	Dependent variable	Independent variable	Mediating variable	Moderating variable	Research method	Retailer in focus	Respondents' experience with the retailer
Han and Kim (2019)	To identify why and how CBEC consumers develop informedness using IT.	Adaptive structuration theory	Purchase intention	Utilitarian CBEC motivation, Social CBEC motivation, Hedonic CBEC motivation, Exploitive IT use, Explorative IT use, Informedness	N/A	N/A	Questionnaire	Global familiar online retailer	Prior experience
Huang and Chang (2019)	To explore the factors that impact consumer purchase intention in CBEC.	Signaling theory and Perceived value-based model	Purchase intention	Trust, Value, Information index, Information signal, Attachment style, Cost, Benefit	N/A	Past transactions	Questionnaire	Domestic online retailer	Prior experience
Ramkumar and Jin (2019)	To understand the U.S. consumers' behavior of clothing and accessories products at Chinese and U.K. retailers in CBEC.	Commitment-Trust theory, Mental Accounting Theory, Commodity Theory and Model of Customer Delight	Purchase intention	Trust, Transaction utility, Product uniqueness	N/A	The retailer's country image	Questionnaire, experimental design	Global familiar online retailer	Lacking prior experience
Zhu et al. (2019)	To develop a three-stage model to evaluate the impact of product cognition on purchase intention in CBEC.	Hierarchy-of-effects model and commitment-involvement theory	Purchase intention	Product description, Product awareness, Platform involvement	Trust	N/A	Questionnaire	Global familiar online retailer	Prior experience
Safari and Yamin (2016)	To understand key features of consumer purchasing from POI-retailers and domestic online retailers and provide a conceptual framework for examining how vulnerability varies when engaging in exchange relationships with these two types of retailers.	Search and deliberation framework	Purchase intention	Search, Deliberation, Vulnerability, and Trust	N/A	N/A	Conceptual paper	POI-retailer, domestic online retailer, and global familiar online retailer	N/A
Safari and Thilenius (2013)	To provide an understanding of the consumers' cross-border purchasing process by studying the consumers' perceived uncertainty and trust when purchasing from foreign online retailers.	Commitment-trust theory	Purchasing behavior	Uncertainty, Trust, Commitment	N/A	N/A	Narrative interviews	Global familiar online retailer and domestic online retailer	Prior experience
Safari (2012)	To gain a deeper knowledge of the multidimensionality of trust in customer international online trust.	Commitment-trust theory	Purchasing behavior	Trust (toward the retailer's country of origin, website and retailer itself)	N/A	N/A	Focus groups	Domestic online retailer	Prior experience
Singh et al. (2006)	To study international consumers' acceptance and use of multinational enterprises' websites designed specifically for their country.	Technology Acceptance Model	Behavioral intention to use	Perceived usefulness, Perceived ease of use, Cultural adaptation, Attitude	N/A	N/A	Questionnaire	Global familiar online retailer	Lacking prior experience

product quality (Mou et al., 2020b), and unfamiliarity (Huang and Chang, 2019). Several recent studies have discussed that consumer vulnerability on country-level and retailer-level is related to the type of retailer consumers encounter (Cui et al., 2020; Ipsmiller et al., 2022). This is because different retailers invest different resources to reduce consumer vulnerability on these levels (Safari and Yamin, 2016).

Accordingly, a review of the literature (see Table 1) shows that research on consumer purchase intention in CBEC can be categorized into three main areas: (1) Consumer purchase intention toward domestic online retailers – also labeled as *default online internationalization (DOI) retailers* (Ipsmiller et al., 2022). These types of retailers neither invest resources to reduce consumer vulnerability on the country-level nor at the retailer-level. This is because they develop websites based on the domestic country's laws, regulations, language, and consumer preferences (Safari et al., 2013). After all, they only target consumers in the same country as the retailer itself (Yamin and Sinkovics, 2006; Ipsmiller et al., 2022). Nevertheless, foreign consumers can purchase from them if they can understand the language on the website and if the retailer is willing to ship the product overseas. As shown in Table 1, this research area is grounded in CTT, signaling theory, and perceived value-based models to study the antecedents of purchase intention. Hence, the primary focus has been on antecedents such as trust, commitment (Safari, 2012; Safari and Thilenius, 2013), psychic distance (Safari et al., 2013), perceived value, information signal, cost, and benefit (Huang and Chang, 2019). (2) Consumer purchase intention toward familiar global online retailers – also referred to as *active online internationalization (AOI) retailers* (Yamin and Sinkovics, 2006; Ipsmiller et al., 2022). These types of retailers are large and well-known global brands (e.g., ASOS, Amazon, Zalando) that actively invest large resources to reduce consumer vulnerability at the country-level and retailer-level. More specifically, they target consumers from multiple countries and develop multiple multilingual websites based on each targeted country's laws, regulations, and languages (Ipsmiller et al., 2022), thus actively reducing vulnerability at the country-level. They also offer convenient product shipments (e.g., having local warehouses), local payment methods, and customer support with personnel speaking the consumer's native language (Safari and Yamin, 2016; Ipsmiller et al., 2022), with the objective to reduce consumer vulnerability at the retailer-level. The review in Table 1 reveals that this line of research is dispersed across different theoretical foundations, but the dominant ones are TAM, CTT, and signaling theory. Furthermore, this stream of research focuses on antecedents of consumer purchase intention with an emphasis on product-related factors (Zhu et al., 2019; Mou et al., 2020a; Jian et al., 2023; Wang et al., 2023), logistics (Shao et al., 2021; Do et al., 2023; Jian et al., 2023), commitment, trust (Ramkumar and Jin, 2019; Cui et al., 2020), perceived ease of use, and usefulness (Singh et al., 2006; Chen and Yang, 2021). Some have focused on consumer purchase intention when consumers have prior experience with the retailer they encounter (e.g., Cui et al., 2020; Chen and Yang, 2021; Jian et al., 2023; Xu et al., 2023), whereas others have investigated consumer purchase intention toward retailers with whom consumers lack experience (Singh et al., 2006; Ramkumar and Jin, 2019; Shao et al., 2021; Wang et al., 2023). The common results of these studies show that although consumers lack prior experience with that retailer, it is the retailer's familiarity that builds trust and thereby reduces the perception of vulnerability (Han, 2023; Wu et al., 2023).

(3) Consumer purchase intention toward smaller resource-constrained retailers – also labeled as *partial online internationalization (POI) retailers* (Safari and Yamin, 2016). This type of retailers are smaller retailers, who, because of their limited resources, develop country-specific websites to target consumers in specific countries (Schu and Morschett, 2017). POI-retailers partially reduce vulnerability at both the country-level and the retailer-level (Safari and Yamin, 2016; Ipsmiller et al., 2022). In doing so, they develop country-specific websites to overcome language barriers and the liability of foreignness (Schu and Morschett, 2017). Nevertheless, they lack sufficient resources to establish a well-known brand name and hence face the liability of unfamiliarity (Daryanto et al., 2013; Safari and Yamin, 2016). Hence, POI-retailers' resource investment to reduce consumer vulnerability differs from the two retailer types discussed above. In other words, they invest more resources in CBEC than domestic online retailers, but are less than familiar global online retailers (Safari and Yamin, 2016). While domestic online retailers do not invest resources to reduce consumer vulnerability either at the country-level or at the retailer-level, familiar global online retailers actively invest resources at both levels. In this research field, most studies have focused on the retailer's online internationalization (Daryanto et al., 2013; Schu and Morschett, 2017; Swoboda and Sinning, 2022), with relatively little attention to consumer purchasing from POI-retailers. The study by Safari and Yamin (2016) is the only one contributing to foster the growth of the third research area on consumer purchase intention in CBEC by focusing on POI-retailers. Although they contribute to the body of knowledge in this research area, their study is conceptual. Hence, studies related to consumer purchase intention toward POI-retailers are in their infancy, and empirical research remains scarce.

As shown in Table 1, previous studies have made important contributions to the CBEC literature on consumer purchase intention. However, research in this field requires more attention for several reasons, particularly related to two noticeable research gaps in the literature. First, most of what is known about consumer purchase intention in CBEC is studied in the context of domestic online retailers (Safari, 2012; Safari and Thilenius, 2013; Safari et al., 2013; Huang and Chang, 2019) and familiar global online retailers (Han and Kim, 2019; Zhu et al., 2019; Cui et al., 2020; Chen and Yang, 2021; Jian et al., 2023). In contrast, research on consumer purchase intention toward POI-retailers has received less attention (Safari and Yamin, 2016). Therefore, little is known about how consumers behave when encountering an unfamiliar POI-retailer and, in particular, how consumers develop purchase intention toward these retailers. Secondly, although TAM and CTT have been previously adopted and partially integrated, no prior study has fully integrated these two theories to propose a socio-technological perspective on consumer purchase intention in CBEC (Table 1). Previous studies, from a technological theoretical perspective, have shown the relevance of the TAM by arguing for the importance of the perceived ease of use and usefulness of the retailer's website in shaping consumer purchase intention (e.g., Singh et al., 2006; Chen and Yang, 2021). Others, from a socio-/psychological theoretical perspective, emphasize the significance of CTT by showing the positive effects of commitment and trust in the retailer for developing consumer purchase intention (e.g., Ramkumar and Jin, 2019; Cui et al., 2020). Although this body of knowledge indicates the significant role of the retailer and its website in consumer purchasing, consumer purchase intention in CBEC is either treated in isolation from the retailer or the retailer's website. In line with other studies (Wang et al., 2016; Morgan-Thomas et al., 2020), this paper argues that consumer purchase intention in the context of purchasing from a POI-retailer is neither isolated from the retailer's website nor the retailer itself; both play vital roles in the consumer's purchasing journey. In a similar vein, some studies in the (domestic) e-commerce literature have tested the combination of these frameworks partially. However, they have either integrated trust with TAM (e.g., Tam et al., 2020; Alzaidi and Agag, 2022) or commitment with perceived usefulness (e.g., Van Tonder et al., 2018; Lucas et al., 2023). Therefore, relatively less attention has been devoted to studying how these frameworks can be fully integrated into a unified model for studying consumer purchase intention. This paper aims to contribute to a unified model by integrating TAM and CTT, offering new theoretical insights about consumer purchase intention in CBEC. This integration is specifically tested in the context of a retailer that has so far been overlooked in the literature, namely POI-retailers.

2.2. Technology Acceptance Model

The Technology Acceptance Model (TAM) was introduced by Davis (1989) in the information system (IS) literature to explain individuals' adoption of new technology where perceived usefulness and perceived ease of use were proposed as the two central antecedents of an individual's behavioral intention. While the first relates to the effortlessness associated with using the technology, the latter refers to the degree to which the usage improves the user's performance (Davis, 1989). Over the last decades, studies have shown that the TAM is a robust framework for studying behavioral intention across different contexts, such as online learning systems (Al-Fraihat et al., 2020), banking technology (Marakarkandy et al., 2017), and artificial intelligence (Chatterjee et al., 2021). Furthermore, Pavlou (2003) and Gefen et al. (2003) are two of the prominent studies that adopted TAM in the e-commerce context. They not only show the relevance of TAM in studying consumer purchase intention in e-commerce, but they also showed the relevance of integrating it with consumer trust. Several other studies have followed this path and adopted TAM to explore consumer purchase intention in e-commerce (Brusch and Rappel, 2020; Recalde et al., 2024), CBEC (Singh et al., 2006; Chen and Yang, 2021) and continued to encompass trust with the TAM (Tam et al., 2020; Alzaidi and Agag, 2022). Therefore, perceived ease of use and usefulness do not only show to significantly impact consumer purchase intention (Chi, 2018; Chen and Yang, 2021; Chang and Chen, 2021; Zerbini et al., 2022; Taufique et al., 2024) but are also essential predictors of consumer trust (Pengnate and Sarathy, 2017; Tam et al., 2020; Alzaidi and Agag, 2022).

Despite the fact that scholars have proposed different extensions of the TAM (e.g., Venkatesh et al., 2003; Venkatesh and Bala, 2008), this paper adopts perceived ease of use and perceived usefulness for two reasons. First, throughout the various modifications of TAM, Zerbini et al. (2022) show in their meta-study that perceived ease of use and perceived usefulness remain core concepts for understanding and predicting online consumer purchase intention. Second, perceived ease of use and usefulness were originally proposed as driving users' behavioral intention toward using unfamiliar technology (Davis, 1989) and were adopted in e-commerce during a time when purchasing on the Internet was still an unfamiliar technology for consumers (Gefen et al., 2003; Zerbini et al., 2022). Although e-commerce and purchasing on the Internet are not new and unfamiliar to consumers nowadays (Taufique et al., 2024), what consumers are unfamiliar with are POI-retailers and their country-specific websites (Safari and Yamin, 2016). Previous studies have argued that ease of use and usefulness are especially important for enhancing trust toward unfamiliar retailers (Pengnate and Sarathy, 2017; Sharma and Klein, 2024). Therefore, TAM, and particularly perceived ease of use and usefulness, still offers a valuable framework for studying consumer purchase intention toward POI-retailers and their country-specific websites. In line with previous studies (Gefen et al., 2003; Chi, 2018; Zerbini et al., 2022), perceived ease of use in this study refers to the degree a consumer perceives the POI-retailer's country-specific website as easy to understand, interact with, and learn to use without putting in much effort. Moreover, perceived usefulness refers to the POI-retailer's country-specific website enhancing consumer performance in searching for, finding, and purchasing products on the website.

2.3. Commitment-Trust Theory

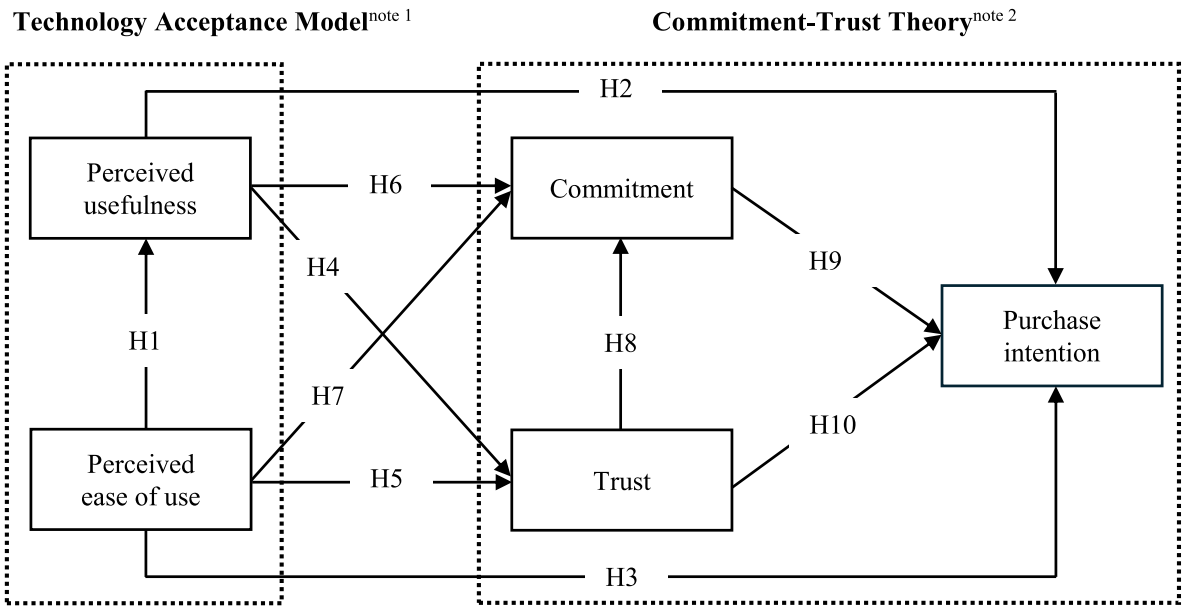
The Commitment-Trust Theory (CTT) was introduced by Morgan and Hunt (1994), arguing that commitment and trust are the central drivers of building and maintaining long-term relationships. Studies by Mukherjee and Nath (2007) and Eastlick et al. (2006) reassessed the CTT in an e-commerce B2C context, suggesting that the central concepts for understanding consumer purchase intention are based on trust and commitment toward the retailer. Accordingly, this emerged as a well-established theory in studying consumer purchase intention, which has been supported by various studies in e-commerce (Wang et al., 2016; Safari and Albaum, 2019; Lin et al., 2023; Soren and Chakraborty, 2024) and CBEC (Ramkumar and Jin, 2019; Cui et al., 2020). The theory proposes that consumer trust helps reduce vulnerability when consumers commit to a retailer, thereby positively contributing to purchase intention (Soren and Chakraborty, 2024). This notion has been supported by various studies showing that trust and commitment jointly impact purchase intention (Giovanis and Athanasopoulou, 2018; Cui et al., 2020; Lin et al., 2023).

Moreover, some have also investigated the effect of trust through commitment on purchase intention (Eastlick et al., 2006; Ramkumar and Jin, 2019; Alcántara-Pilar et al., 2024), while others indicate that trust and commitment can act as mediators between other variables and consumer purchase intention (Wang et al., 2016). As shown in Table 1, CTT is a common theoretical foundation for research on consumer purchase intention in CBEC. These studies suggest that trust and commitment are crucial in consumer purchase intention in CBEC as they reduce vulnerability and encourage consumers to maintain their purchase intentions (Safari and Thilenius, 2013; Cui et al., 2020). In particular, trust, manifested through the retailer's benevolence, integrity, and competence, assures consumers that the retailer has their best interests in mind, is reliable, and will fulfill its given promises (Ramkumar and Jin, 2019). This has positive outcomes for commitment, reflected in recommending and caring about the retailer, which strengthens purchase intention (Cui et al., 2020). Accordingly, the effects of both trust and commitment on consumer purchase intention also increase the likelihood of developing a long-term consumer-retailer relationship (Safari and Albaum, 2019). In this light, fostering trust and commitment is specifically important for POI-retailers to attract and retain consumers in CBEC.

This paper relies on past studies (Safari and Thilenius, 2013; Ramkumar and Jin, 2019; Cui et al., 2020), and argues that the CTT serves as a valuable framework for also studying consumer purchase intention toward POI-retailers. It is vital to investigate whether the theory has predictive power in this context, as suggested by previous studies (Safari and Yamin, 2016). In this study's context, consumers are vulnerable to POI-retailers due to their unfamiliarity. Based on the CTT, commitment and trust in the retailer help consumers reduce their vulnerability, hence strengthening their willingness to purchase from the retailer (Wang et al., 2016; Lin et al., 2023). Consumer commitment in this paper follows Eastlick et al. (2006) and refers to the consumer's willingness to maintain interactions with the retailer, where the consumer engages in supporting, recommending, and choosing to purchase from the retailer over other alternatives. In line with previous studies (Pavlou et al., 2007; Oliveira et al., 2017; Tam et al., 2020), trust in this paper is a multidimensional concept consisting of three dimensions: benevolence, integrity, and competence. These dimensions vary but are interrelated and together form an overall trust in the retailer (Tam et al., 2020). Benevolence refers to the likelihood that a retailer keeps the consumer's interest instead of engaging in opportunistic behavior. Integrity refers to the retailer acting with honesty, reliability, and consistency in fulfilling promises. The third dimension, competence, includes the retailer having the required knowledge and skills to keep its promises to consumers. Thus, trust in this paper is conceptualized based on these three dimensions – benevolence, integrity, and competence – and refers to the consumer's overall trust in the POI-retailer.

3. Conceptual model and hypothesis development

This study integrates the TAM and the CTT to investigate consumer purchase intention toward POI-retailers in CBEC. Hence, Fig. 1 illustrates this study's conceptual model based on the integration of these two theoretical frameworks. There are two main reasons why this study argues for integrating these theories. First, there is a lack of empirical studies on consumer purchase intention toward POI-retailers. Therefore, this study initiates the first step toward increasing both empirical and



Note 1: The core of the Technology Acceptance Model is framed (including purchase intention as the final outcome variable).
Note 2: The core of the Commitment-Trust Theory is framed.

Fig. 1. Conceptual model

theoretical understanding of how consumers develop purchase intention toward POI-retailers by simultaneously adopting these two dominant theories for investigating purchase intention. In doing so, the conceptual model in Fig. 1 is developed based on the core relationships proposed by both TAM and CTT. In line with the TAM (Davis, 1989; Gefen et al., 2003; Chang and Chen, 2021; Zerbini et al., 2022), this study conceptualizes that the perceived ease of use of a POI-retailer's country-specific website influences perceived usefulness of the website, and they both further affect consumer purchase intention toward the POI-retailer. In addition, based on the CTT (Morgan and Hunt, 1994; Eastlick et al., 2006; Mukherjee and Nath, 2007; Cui et al., 2020; Alcántara-Pilar et al., 2024), it is proposed that consumer trust in the POI-retailer influences commitment, which, in turn, further impacts consumer purchase intention toward the POI-retailer.

Second, another reason for the importance of integrating the TAM and CTT is because it enables to develop an alternative path to understanding how consumers overcome vulnerability stemming from the POI-retailer's unfamiliarity. TAM and CTT have been acknowledged for their strong explanatory power in explaining and predicting purchase intentions (Zerbini et al., 2022; Lin et al., 2023). However, they have typically been used either separately (Chi, 2018; Chang and Chen, 2021; Alcántara-Pilar et al., 2024) or only partially integrated (Van Tonder et al., 2018; Tam et al., 2020; Alzaidi and Agag, 2022). Thus, while these two frameworks are independently focusing on either technological element of socio-psychological elements for studying purchase intention, consumer purchasing in CBEC is rather influenced by both of these elements simultaneously (Hazarika and Mousavi, 2021). This paper goes a step further by being the first to fully integrate both theories and testing them in the context of purchase intentions from POI-retailers in CBEC. In this manner, this integration aims to conceptually explore and empirically verify an alternative path for explaining and understanding how consumers overcome vulnerability stemming from the POI-retailer's unfamiliarity. It is argued that when consumers encounter an unfamiliar POI-retailer, they need to overcome their vulnerability before initiating their trust and commitment toward the retailer. This is addressed by evaluating the perceived ease of use and usefulness of the retailer's website, which thereby have consequences for consumer trust and commitment toward the retailer. Thus, it is proposed that perceived ease of use and usefulness of the website have a significant effect on consumer trust in the retailer (Agag and El-Masry, 2017; Tam et al., 2020; Alzaidi and Agag, 2022), commitment toward the retailer (Bilgihan and Bujisic, 2015; Van Tonder et al., 2018; Lucas et al., 2023), with both affecting consumer purchase intentions (Gefen et al., 2003; Chi, 2018; Zerbini et al., 2022). Moreover, it is also argued that trust should have a positive and significant effect on commitment, and both commitment and trust are antecedents of purchase intention (Eastlick et al., 2006; Cui et al., 2020; Alcántara-Pilar et al., 2024). To summarize, by examining the interplay between the perceived ease of use, perceived usefulness, trust, and commitment in forming consumer purchase intentions, this study takes a further step to fully integrate the TAM and CTT within the context of purchase intention from POI-retailers.

3.1. *Perceived ease of use, perceived usefulness, and purchase intention*

The seminal work by Davis (1989) proposed that the perceived ease of use of unfamiliar technology positively affects its perceived usefulness, and both contribute to the behavioral intention to use the technology. The perceived ease of use and perceived usefulness of a website have shown to play a crucial role in consumer online purchasing (Taufique et al., 2024). A website that enables easy navigation, information search, and finding products contributes to consumers' perception of its usefulness and thereby enhances their purchase intention (Zerbini et al., 2022). Numerous studies have explored the effects of ease of use on usefulness (Chi, 2018; Taufique et al., 2024; Wen et al., 2024) and their joint effect on consumer purchase intention across various e-commerce contexts (Cho and Sagynov, 2015; Chen and Yang, 2021; Taufique et al., 2024). For example, Taufique et al. (2024) empirically demonstrated that perceived ease of use and usefulness positively affect consumers' intention in online purchasing. Brusch and Rappel (2020) showed that perceived ease of use positively affects consumers' perceived usefulness of using instant purchasing. In their meta-analysis, Zerbini et al. (2022) show that perceived ease of use positively affects perceived usefulness, and both positively contribute to consumer purchase intention. Therefore, many studies have both theoretically and empirically supported that ease of use positively affects usefulness (Singh et al., 2006; Chi, 2018; Alzaidi and Agag, 2022; Wen et al., 2024), and both have a significant impact on purchase intention (Cho and Sagynov, 2015; Chen and Yang, 2021; Taufique et al., 2024). In CBEC, consumers encounter

vulnerabilities related to language barriers, which can hinder their ability to easily navigate and utilize the website effortlessly (Huang and Chang, 2019; Chen and Yang, 2021). Nevertheless, POI-retailers have developed a country-specific website based on the consumer's mother tongue to enhance user-friendliness (Safari and Yamin, 2016; Schu and Morschett, 2017). In line with past studies (Cho and Sagynov, 2015; Chen and Yang, 2021; Zerbini et al., 2022; Taufique et al., 2024), the perceived ease of use should positively impact the usefulness of the country-specific website, and both are expected to positively contribute to consumer purchase intention toward the POI-retailer. Hence, the following hypotheses are proposed:

H1. Perceived ease of use of the POI-retailer's country-specific website has a positive effect on the perceived usefulness of the country-specific website.

H2. Perceived usefulness of the POI-retailer's country-specific website has a positive effect on consumer purchase intention from the POI-retailer.

H3. Perceived ease of use of the POI-retailer's country-specific website has a positive effect on consumer purchase intention from the POI-retailer.

3.2. Perceived ease of use, perceived usefulness, and trust

In their seminal works, Gefen et al. (2003) and Pavlou (2003) proposed the integration of trust into the TAM to better explain consumers' online purchase intention. They suggested that trust can mitigate the vulnerabilities consumers perceive in online purchasing and showed that there is a relationship between perceived ease of use and trust. Accordingly, research has supported the positive effect of perceived ease of use and usefulness on trust (Agag and El-Masry, 2017; Tam et al., 2020; Alzaidi and Agag, 2022). For instance, Agag and El-Masry (2017) showed that consumers develop trust in travel websites based on the ease of use and usefulness of the website. A study by Alzaidi and Agag (2022) found the positive effect of perceived ease of use on trust, while Harrigan et al. (2021) demonstrated the positive influence of perceived usefulness on trust in the context of purchasing fashion-related products. In addition, both Pengnate and Sarathy (2017) and Sharma and Klein (2024) indicated that the retailer's website serves as an important facilitator to build trust in an unfamiliar retailer. Thus, although consumers are unfamiliar with the POI-retailer, the initial way for consumers to assess if they can trust the POI-retailer is by evaluating the ease of use and usefulness of the country-specific website. In this regard, consumers need to perceive that the retailer has invested resources to develop a user-friendly website to believe that the retailer keeps the consumer's interest in mind (Tam et al., 2020; Sharma and Klein, 2024). A website that is too difficult to use and less useful can make consumers perceive that the retailer is hiding information, is dishonest, and hence discloses a lack of benevolence and competence (Gefen et al., 2003; Pengnate and Sarathy, 2017; Wen et al., 2024). In line with previous studies (Agag and El-Masry, 2017; Pengnate and Sarathy, 2017; Chang and Chen, 2021), the perceived ease of use and usefulness of the country-specific website is expected to enable consumers to overcome the vulnerability stemming from unfamiliarity with the POI-retailer. Thus, it is expected that they will positively influence trust in the POI-retailer. Therefore, the following hypotheses are proposed:

H4. Perceived usefulness of the POI-retailer's country-specific website has a positive effect on consumer trust in the POI-retailer.

H5. Perceived ease of use of the POI-retailer's country-specific website has a positive effect on consumer trust in the POI-retailer.

3.3. Perceived ease of use, perceived usefulness, and commitment

Consumers have numerous opportunities in CBEC and can easily switch to alternative retailers (Cui et al., 2020). Therefore, it is important for retailers to nurture and strengthen consumer commitment to prevent them from switching to other alternatives (Eastlick et al., 2006; Lin et al., 2023). Some argue that a website that is user-friendly and useful can enhance consumer commitment (Van Tonder et al., 2018; Lucas et al., 2023). For example, Van Tonder et al. (2018) investigated the effect of perceived usefulness on commitment in the context of e-banking and found that perceived usefulness positively contributes to consumers' commitment. Others argue that consumers are more likely to commit to the retailer if the retailer provides a user-friendly website because it contributes to a positive experience (Bilgihan and Bujisic, 2015; Lucas et al., 2023). Although these studies point out that ease of use positively contributes to consumer commitment, to the extent of this study's knowledge, relatively few existing studies have integrated commitment with TAM and empirically examined the effect of perceived ease of use on consumer commitment. In this regard, it is imperative to investigate not only the effect of usefulness on commitment but also the role of the ease of use of the website on consumer commitment toward the retailer. In the context of this study, consumers perceive vulnerability toward the POI-retailer, which can hinder their willingness to commit. Nevertheless, if they perceive the country-specific website as easy to use and useful, it can signal that the retailer has invested resources to provide consumers with a positive experience, thereby enhancing consumer commitment. When consumers can effortlessly navigate through the website's product pages and find information, it reduces the friction in their purchasing experience, which makes them more likely to continue using the website and thereby contributing to their commitment (Wang et al., 2016; Zerbini et al., 2022). Building on the above, it is expected that the perceived usefulness and ease of use of the POI-retailer's country-specific website will positively affect consumer commitment toward the POI-retailer. Hence, the following hypotheses are proposed:

H6. Perceived usefulness of the POI-retailer's country-specific website has a positive effect on consumer commitment toward the POI-retailer.

H7. Perceived ease of use of the POI-retailer's country-specific website has a positive effect on consumer commitment toward the POI-retailer.

3.4. Trust, commitment, and purchase intention

A central tenet in the CTT is the significant effect of trust on commitment (Morgan and Hunt, 1994) and their positive impact on consumer purchase intention (Eastlick et al., 2006; Mukherjee and Nath, 2007). When consumers develop trust and commitment, their purchase intention toward that retailer increases, contributing to the possibility of developing a long-term relationship with the retailer (Eastlick et al., 2006; Wang et al., 2016; Safari and Albaum, 2019; Cui et al., 2020). Trust is fundamental in any purchasing situation because it helps consumers cope with perceived vulnerability when committing to a retailer (Oliveira et al., 2017; Zerbini et al., 2022; Soren and Chakraborty, 2024) Trust is especially crucial when dealing with an unfamiliar retailer, as it reduces consumer vulnerability related to unfamiliarity (Pengnate and Sarathy, 2017). In addition, consumer commitment plays a fundamental role in determining whether consumers' purchasing from a retailer is based on a short-term or long-term orientation (Wang et al., 2016; Safari and Albaum, 2019; Cui et al., 2020). Committed consumers are more likely to choose the retailer and recommend it to others (Eastlick et al., 2006; Cui et al., 2020), hence decreasing their propensity to easily switch to another retailer (Lin et al., 2023). Extensive research has both theoretically and empirically proven the positive impact of trust on commitment (Giovanis and Athanasopoulou, 2018; Cui et al., 2020; Lin et al., 2023; Soren and Chakraborty, 2024) and their significant effect on consumer purchase intention in various purchasing contexts (Wang et al., 2016; Cui et al., 2020; Zhani et al., 2022; Alcántara-Pilar et al., 2024). For instance, a recent study by Soren and Chakraborty (2024) investigated consumer purchasing in the context of over-the-top

platforms and showed that trust positively contributes to consumer commitment. Similarly, Cui et al. (2020) found the positive effect of trust and commitment on consumer purchase intention in CBEC. As such, the notions of trust and commitment should also play a role in consumers' purchase intention toward a POI-retailer. If consumers develop trust in the POI-retailer and commit to the retailer, it is anticipated that this will positively contribute to their willingness to purchase. In line with previous studies (Wang et al., 2016; Zhu et al., 2019; Lin et al., 2023; Alcántara-Pilar et al., 2024; Soren and Chakraborty, 2024), the final hypotheses are proposed:

H8. Trust in the POI-retailer has a positive effect on consumer commitment toward the POI-retailer.

H9. Commitment toward the POI-retailer has a positive effect on consumer purchase intention from the POI-retailer.

H10. Trust in the POI-retailer has a positive effect on consumer purchase intention from the POI-retailer.

4. Method

4.1. Research design and data collection

This study aims to investigate consumer purchase intention toward a POI-retailer in CBEC. Hence, it was essential to design the research based on a scenario where the consumer is exposed to an unfamiliar POI-retailer. A POI-retailer was selected beforehand to ensure that respondents were exposed to the specific retailer of interest for this research. In doing so, a POI-retailer was identified based on three criteria: (1) The retailer must have developed a country-specific website using country-specific language, domain name, and currency (Swoboda and Sinning, 2022). (2) To ensure that purchase intention is studied in a CBEC context (Hazarika and Mousavi, 2021), the POI-retailer must be physically located in a separate country from the consumers (respondents) who participated in this study. (3) The POI-retailer must be an SME without the benefit of being a well-known brand name. SMEs in general face knowledge and resource constraints compared to multinational enterprises, which have more resources and knowledge and hence can afford to develop a well-known brand name (Ipsmiller et al., 2022). Following the European Commission (2005), this study classified an SME as a company having fewer than 250 employees and less than 50 million Euros in turnover. Accordingly, a company in Germany was carefully selected as a POI-retailer based on the three criteria above. The German company (hereinafter the Fabric company) sells products such as fabrics and sewing accessories to consumers in Sweden. The Fabric company has developed a Swedish-specific website by using the Swedish language, domain name, and currency (criterion 1), is physically located in Germany (criterion 2), and is a SME (criterion 3).

Furthermore, a questionnaire was designed based on the constructs of interest, and data collection was initiated for this study. The data collection began with recruiting respondents from different Internet channels. The reason for this was that those who use the Internet have Internet experience, and as shown in previous studies, also have a higher likelihood of having experience with purchasing online (Huang and Chang, 2019; Zerbini et al., 2022). The data were collected from Swedish-speaking respondents in Sweden because they are used to online purchasing (Statista, 2023b) and are suitable for this study's focus to investigate purchase intention in CBEC. Respondents interested in participating in the study were given detailed information about the study, including its aim and the procedure for participation. They were free to dropout anytime throughout their participation and were assured anonymity by disregarding any respondent identification information. Thereafter, respondents who consented to participate in the study followed a two-step process. In the first step, they were asked to visit the Fabric company's Swedish website. They were allowed to browse the whole website freely, visiting any parts they wished. Following Zerbini et al. (2022), it was important to expose respondents to a situation where they actually use the website to test the effect of perceived usefulness and ease of use. Therefore, a real-life POI-retailer was selected rather than a fictional retailer to mirror reality as closely as possible. The visiting procedure was set for 10 min, ensuring actual website usage was captured. In the second step, the respondents were asked to answer this study's questionnaire after visiting the website. The questionnaire was distributed directly after vising the website to ensure that the respondents' initial perceptions of visiting the Fabric company's website were accurately captured. The questionnaire began by asking respondents about their demographics (i.e., gender, age, education level, online purchase frequency) and then followed up with the constructs of interest for this study. The items for these constructs were modified and translated into Swedish to adapt to the current research context. Participation was voluntary for all respondents in this study.

4.2. Sample

The primary data were collected from 385 Swedish-speaking consumers in Sweden during the spring of 2022. Respondents who lacked online purchasing experience were excluded; therefore, 21 respondents were removed. This was because if they are hesitant to purchase online (even domestically), then they are not suitable for a study about CBEC because they are, in general, reluctant to use technology for purchasing (Hazarika and Mousavi, 2021). Consequently, the final sample consisted of 364 responses, which were used for the analysis. Table 2 presents the demographics, showing that the final sample includes 209 female and 155 male respondents. The sample represents different ages, educational backgrounds, and online purchasing frequencies.

4.3. Measurements

The operationalization of the constructs was based on previously validated measures. These were modified for the current study, as presented in Table 3. A seven-point Likert scale was used to measure all the items, where 1 = strongly disagree and 7 = strongly agree. Five items from Dodds et al. (1991) were used for measuring purchase intention. Commitment was captured by using six items from Eastlick et al. (2006), while trust was operationalized based on seven items from Pavlou et al. (2007). Perceived usefulness and ease of use were measured by six items, respectively, and were retrieved from Gefen et al. (2003). Four control variables were included in the analysis namely, gender, age, education, and online purchase frequency, which has been suggested by previous research to control for purchase intention (Pavlou et al., 2007; Cui et al., 2020).

Table 2
Sample characteristics N = 364.

Measure	Item	N	Percentage (%)
Gender	Female	209	57.4
	Male	155	42.6
Age	18–29	270	74.2
	30–40	55	15.1
	41–50	20	5.5
	51–60	14	3.8
	Over 61	5	1.4
Education	Doctorate Degree	10	2.7
	Master's Degree	18	4.9
	Bachelor's Degree	85	23.4
	Vocational education	30	8.2
	Upper secondary school	209	57.4
	Elementary school	12	3.3
Online purchase frequency	Few times a day	3	0.8
	Every day	3	0.8
	Every week	33	9.1
	3-4 times a month	89	24.5
	1-2 times a month	158	43.4
	Few times a year	78	21.4

Table 3
Results of the measurement model.

Construct	Item		Mean	Std. dev.	Factor loadings
Purchase intention (α= 0.922; CR= 0.916; mean= 3.35; Std. dev.= 1.608)	PI1	The likelihood of buying from the Fabric company is very high	2.68	1.702	0.751
	PI2	If I were going to buy textile, I would consider buying it from the Fabric company	4.27	1.886	0.709
	PI3	I would consider buying from the Fabric company	3.82	1.938	0.866
	PI4	The probability that I would consider buying from the Fabric company is high	3.25	1.883	0.962
	PI5	My willingness to buy from the Fabric company is high	2.76	1.995	0.835
Commitment (α= 0.929; CR= 0.921; mean= 2.93; Std. dev.= 1.409)	COM1	I am willing to put effort into helping the Fabric company to be successful	2.58	1.570	0.684
	COM2	I would recommend the Fabric company to my friends/ family	3.35	1.710	0.810
	COM3	I would be proud to be a customer at the Fabric company	3.09	1.637	0.806
	COM4	I would be happy to choose the Fabric company over other companies	3.05	1.617	0.905
	COM5	I care about the fate of the Fabric company	2.45	1.602	0.780
	COM6	I think the Fabric company would be among the best to shop from	3.08	1.700	0.882
Trust (α= 0.979; CR= 0.977; mean= 4.52; Std. dev.= 1.684)	TRU1	I believe the Fabric company understands the market they work in	4.37	1.730	0.819
	TRU2	I believe the Fabric company knows a lot about its products	4.62	1.797	0.871
	TRU3	I believe the Fabric company is likely to be reliable	4.54	1.794	0.960
	TRU4	I believe the Fabric company is honest	4.51	1.778	0.978
	TRU5	I think the Fabric company will keep the promises they make	4.46	1.768	0.974
	TRU6	I think the Fabric company has good intentions toward me	4.54	1.820	0.944
	TRU7	I think the Fabric company is well-meaning	4.58	1.828	0.933
Perceived ease of use (α= 0.983; CR= 0.983; mean= 4.56; Std. dev.= 1.617)	PEOU1	The Fabric company's website is easy to use	4.54	1.682	0.953
	PEOU2	It is easy to become skillful at using the Fabric company's website	4.66	1.624	0.962
	PEOU3	Learning to operate on the Fabric company's website is easy	4.61	1.658	0.966
	PEOU4	The Fabric company's website is flexible to interact with	4.49	1.667	0.946
	PEOU5	My interaction with the Fabric company's website is clear and understandable	4.50	1.727	0.945
	PEOU6	It is easy to interact with the Fabric company's website	4.56	1.736	0.938
Perceived usefulness (α= 0.974; CR= 0.976; mean= 4.31; Std. dev.= 1.614)	PU1[a]	The Fabric company's website is useful for searching and buying fabrics	4.66	1.729	–
	PU2	The Fabric company's website improves my performance in fabric searching and buying	4.21	1.703	0.929
	PU3	The Fabric company's website enables me to search and buy fabrics faster	4.40	1.672	0.940
	PU4	The Fabric company's website enhances my effectiveness in fabric searching and buying	4.33	1.678	0.948
	PU5	The Fabric company's website makes it easier to search for and purchase fabrics	4.41	1.680	0.964
	PU6	The Fabric company's website increases my productivity in searching and purchasing fabrics	4.18	1.743	0.933

Notes: [a] = item deleted.

5. Data analysis and results

5.1. Measurement model

In this study, IBM SPSS 29.0 and IBM AMOS 26.0 were used to analyze the data. For the initial statistical analysis, exploratory factor analysis (EFA) with the principal component extraction technique and the varimax method was conducted in SPSS. This was specifically conducted for factor extraction and to detect cross-loadings. As a result, five constructs were extracted as expected. However, one item of Perceived

usefulness (PU1 "The Fabric company's website is useful for searching and buying fabrics") had a high cross-loading and loaded on both Perceived usefulness and Perceived ease of use. Hence, it was decided to remove PU1. All other items measured what they intended to measure; thus, the items loaded onto their expected constructs with factor loadings between 0.654 and 0.885. The sampling adequacy was evaluated using the Kaiser-Meyer-Olkin (KMO) approach, with a cut-off of 0.5 (Sallis et al., 2021). The results showed a KMO value of 0.953, confirming that the sampling adequacy is labeled as "marvelous" since it exceeds 0.9 (Sallis et al., 2021). Furthermore, a confirmatory factor analysis (CFA) was conducted in AMOS to assess the measurement model. As shown in Table 3, all items have strong factor loadings, meeting the cut-off of 0.6 (Tabachnick et al., 2013).

Next, both construct validity and construct reliability were estimated in the measurement model. For the convergent construct validity, it was found that the AVE values of all constructs were above 0.5, hence the convergent validity was supported (Fornell and Larcker, 1981). The discriminant construct validity was assessed by evaluating that the square root of AVE was greater that the inter-construct correlations. The results in Table 4 show that discriminant construct validity was confirmed (Fornell and Larcker, 1981). Thereafter, construct reliability was assessed based on Cronbach's Alpha and composite reliability, following the thresholds of 0.8 (Cortina, 1993) and 0.7 (Fornell and Larcker, 1981) respectively. All constructs show strong Cronbach's Alpha and composite reliability (Table 3), confirming construct reliability.

Finally, the model fit was analyzed both for the measurement model and structural model (Table 5). The majority of the indices of the model fit assessment met the recommended values (Ullman and Bentler, 2012). Values of Goodness-of-fit (GFI) were slightly below the recommended threshold, but is not a concern if the overall indices for the model fit meet the thresholds (MacCallum et al., 1996). Accordingly, the results of the model fit confirm that the data fitted well with the measurement- and structural model.

5.2. Common method bias

Common method bias (CMB) was tested in this study as follows. In the first step, CFA was conducted to compare the model fit of the three models. Model A loading all items onto its theoretically assigned latent variable, Model B loading all the items onto a common latent factor (CLF), and Model C loading the items onto their corresponding theorized variables as well as onto the CLF. CMB is an issue when the model fit of Model B is better than the model fit of Model A and Model C (Podsakoff and Organ, 1986; Korsgaard and Roberson, 1995). The results of Model A, the hypothesized model, indicated a good fit with the data ($\chi 2$ (357) = 880.663, $p < 0.000$, RMSEA = 0.064, CFI = 0.966, TLI = 0.962). While Model B showed a poor model fit ($\chi 2$ (367) = 5801.631, $p < 0.000$, RMSEA = 0.202, CFI = 0.649, TLI = 0.611), Model C showed a good fit ($\chi 2$ (328) = 666.673, $p < 0.000$, RMSEA = 0.053, CFI = 0.978, TLI = 0.973). In other words, Model B had a poor fit compared to Model A and Model C, indicating that CMB is not an issue.

In the second step, a common method factor analysis was conducted by comparing the standardized regression weights between Model A and Model C. The recommendation is that the difference between the standardized regression weights in Model A and Model C should not exceed a value of 0.2 (Afthanorhan et al., 2021). Hence, when comparing the standardized regression weights, all values were below the threshold. In the last step, the correlations between the constructs were assessed. In the correlation matrix (Table 4), it shows that all correlations between all constructs are below the threshold value of 0.9 (Pavlou et al., 2007; Mou et al., 2020b). Based on the above analysis for assessing CMB, it can be concluded that CMB is not a threat in this study.

Table 4
Correlation matrix.

	1.	2.	3.	4.	5.
1. Purchase intention	**0.688**				
2. Commitment	0.641**	**0.663**			
3. Trust	0.465**	0.491**	**0.860**		
4. Perceived ease of use	0.462**	0.482**	0.669**	**0.906**	
5. Perceived usefulness	0.437**	0.500**	0.601**	0.781**	**0.889**

Notes: The square root of AVE is presented in the diagonal values in bold, while the other values show the correlation among the constructs.
*p < 0.05, **p < 0.01, ***p < 0.00.

5.3. Endogeneity test

This study tested for endogeneity bias, which occurs when the independent variables are correlated with the error term of the dependent variable (Hult et al., 2018). Following others (Park and Gupta, 2012; Hult et al., 2018; Sarstedt et al., 2020), the Gaussian copula approach was most suitable for this study because it is an instrumental variable (IV)-free method, meaning it does not require a specific IV. Specifically, this approach controls for endogeneity by testing the correlation between the independent variable and the error term of the dependent variable by using a copula (Park and Gupta, 2012; Hult et al., 2018). In line with Hult et al. (2018), this study used PLS-SEM with a 5000-bootstrap technique and tested 15 models with all possible combinations to address endogeneity with the Gaussian copula analysis. Given this study's focus to investigate consumer purchase intention toward a POI-retailer, Purchase intention was used as the dependent variable, with PU (Perceived usefulness), PEOU (Perceived ease of use), COM (Commitment) and TRU (Trust) as the independent variables. In Models 1–4, one copula was used by testing PU, PEOU, COM, and TRU separately. In the rest of the models, multiple copulas were used by testing all possible combinations among PEOU, PU, COM and TRU. In Models 5–10, two different copula combinations were used, whereas Models 11–14 employed three distinct copula combinations. Model 15 assessed all four variables (PU, PEOU, COM, and TRU) with their four copulas simultaneously. The results in Appendix A show that the copula coefficients in all models (Model 1–15) were insignificant, indicating that endogeneity bias is not a concern (Hult et al., 2018).

5.4. Structural model and hypotheses testing

To test the hypotheses in this study, structural equation modeling in AMOS was used. Table 6 and Fig. 2 show the results of the hypotheses testing. The model shows that all the variables' variance explained is considered substantial, as they are higher than 0.26 (Cohen, 1988). More specifically, perceived ease of use (R^2 = 64%), trust (R^2 = 46%), commitment (R^2 = 39%), and purchase intention (R^2 = 48 %) each exhibit substantial explanatory power, indicating robust variance explained within the model. Furthermore, the results show that perceived ease of use has a positive effect on perceived usefulness (β = 0.793, $p < 0.001$), supporting H1. Both perceived usefulness (β = −0.015, p = 0.858) and perceived ease of use (β = 0.106, p = 0.211) lacked a significant effect on purchase intention, showing no support for H2 and H3. Instead, perceived usefulness (β = 0.194, p = 0.007) and perceived ease of use (β = 0.550, $p < 0.001$) had a positive and significant effect on trust, indicating support for H4 and H5. In contrast, while perceived usefulness (β = 0.235, $p < 0.001$) significantly impacted commitment, the impact of perceived ease of use on commitment was insignificant (β = 0.089, p = 0.181). Hence, H6 is supported, while H7 is not. As hypothesized, the impact of trust on commitment was significant (β = 0.234, $p < 0.001$), supporting H8. However, while commitment (β = 0.798, $p < 0.001$) had a positive and significant effect on purchase intention, the effect of trust (β = 0.088, p = 0.155) on purchase intention was not significant. Hence, H9 is supported, whereas H10 is not.

Table 5
Model fit.

Fitting indices	Absolutely indices				Parsimony indices		Incremental indices			
	CMIN/DF	GFI	AGFI	RMSEA	PNFI	PGFI	CFI	NFI	IFI	RFI
Measurement model	2.467	0.859	0.828	0.064	0.831	0.705	0.966	0.945	0.966	0.937
Structural model	2.277	0.848	0.821	0.059	0.839	0.718	0.961	0.933	0.961	0.925
Evaluation criteria values (Ullman and Bentler, 2012)	<3	>0.9	>0.8	<0.08	>0.5	>0.5	>0.9	>0.9	>0.9	>0.9

Table 6
Structural model.

Path				Estimate	S.E	t-value	p-value
H1	Perceived ease of use	→	Perceived usefulness	0.793	0.037	21.454	0.001
H2	Perceived usefulness	→	Purchase intention	−0.015	0.081	−0.179	0.858
H3	Perceived ease of use	→	Purchase intention	0.106	0.085	1.251	0.211
H4	Perceived usefulness	→	Trust	0.194	0.072	2.696	0.007
H5	Perceived ease of use	→	Trust	0.550	0.072	7.596	0.001
H6	Perceived usefulness	→	Commitment	0.235	0.063	3.748	0.001
H7	Perceived ease of use	→	Commitment	0.089	0.066	1.339	0.181
H8	Trust	→	Commitment	0.234	0.047	4.956	0.001
H9	Commitment	→	Purchase intention	0.798	0.083	9.662	0.001
H10	Trust	→	Purchase intention	0.088	0.062	1.421	0.155
	Gender	→	Purchase intention	−0.318	0.149	−2.138	0.033
	Age	→	Purchase intention	0.152	0.085	1.787	0.074
	Education	→	Purchase intention	−0.017	0.064	−0.260	0.795
	Online purchasing frequency	→	Purchase intention	−0.071	0.075	−0.938	0.348

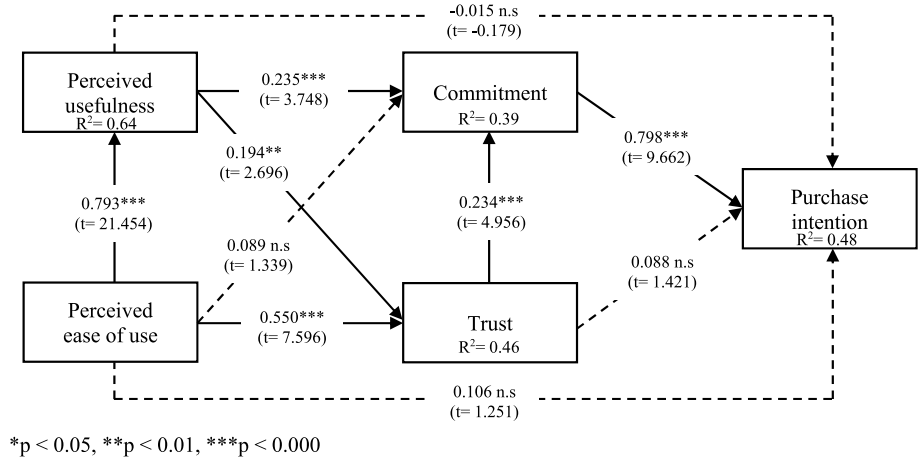


Fig. 2. Results of the structural model

5.5. Mediating effects

As shown in the hypotheses testing, perceived usefulness (H2), perceived ease of use (H3), and trust (H10) did not significantly affect purchase intention. Despite arguments that significant direct effects are a prerequisite for conducting a mediation analysis (Baron and Kenny, 1986), this study conducts a mediation analysis to identify the indirect effects on consumer purchase intention by following the approach of Preacher and Hayes (2008). They suggest that mediating effects can be investigated despite the lack of significant direct impact if there is theoretical interest (Preacher and Hayes, 2008). In this regard, the mediating effects of trust and commitment have shown theoretical relevance and empirical support in previous studies (Wang et al., 2016; Cui et al., 2020). Therefore, following Preacher and Hayes (2008), the mediation analysis was based on a bootstrapping technique in AMOS with 5000 bootstraps to examine the specific indirect effects through trust and commitment.

Given that H2 was not supported, it was tested if trust or commitment could mediate the impact of perceived usefulness on purchase intention. This was done by first examining the separate mediating effect of trust and commitment, and then their joint mediating effect. The results in Table 7 show that the effect of perceived usefulness on purchase intention is not mediated by trust ($\beta = 0.017$, $p = 0.205$), but is rather significantly mediated by commitment ($\beta = 0.187$, $p = 0.004$). Additionally, when considering both trust and commitment as joint mediators, the results display that they significantly mediate the effect of perceived usefulness on purchase intention ($\beta = 0.036$, $p = 0.003$). Furthermore, the same procedure was applied to perceived ease of use because H3 was not supported. Results show that neither trust ($\beta = 0.048$, $p = 0.296$) nor commitment ($\beta = 0.071$, $p = 0.240$) mediates the impact of perceived ease of use on purchase intention. In contrast, the effect of perceived ease of use on purchase intention was significant when mediated by the joint effect of trust and commitment ($\beta = 0.103$, $p = 0.000$). Finally, based on H10, it was found that trust did not significantly affect purchase intention. The mediation analysis shows that the impact of trust on purchase intention is mediated by commitment ($\beta = 0.187$, $p = 0.000$).

Table 7
Mediation analysis (specific indirect effects).

Path							Estimate	S.E	t-value	p-value
PEOU	→	TRU	→	PI			0.048	0.049	0.980	0.296
PU	→	TRU	→	PI			0.017	0.019	0.895	0.205
PEOU	→	COM	→	PI			0.071	0.066	1.076	0.240
PU	→	COM	→	PI			0.187**	0.072	2.597	0.004
TRU	→	COM	→	PI			0.187***	0.045	4.156	0.000
PEOU	→	TRU	→	COM	→	PI	0.103***	0.029	3.552	0.000
PU	→	TRU	→	COM	→	PI	0.036**	0.016	2.250	0.003

*p < 0.05, **p < 0.01, ***p < 0.000.

6. Discussion

This paper aimed to integrate the TAM and CTT to shed light on consumer purchase intention toward POI-retailers in CBEC. In accordance with TAM-related studies (Brusch and Rappel, 2020; Alzaidi and Agag, 2022; Wen et al., 2024), this study found that the perceived ease of use of the POI-retailer's country-specific website significantly affects perceived usefulness. On the contrary, perceived usefulness and ease of use of the country-specific website did not have a significant impact on purchase intention toward the POI-retailer. Previous studies show a significant impact of perceived usefulness and ease of use on purchase intention (Cho and Sagynov, 2015; Chen and Yang, 2021; Zerbini et al., 2022; Taufique et al., 2024); nevertheless, their findings are based on the condition where consumers are familiar with and have previous experience with the retailer. When consumers are unfamiliar with the POI-retailer, results in this study suggest that perceived usefulness and ease of use of the POI-retailer's country-specific website are ineffective in directly affecting consumer purchase intention. Therefore, findings in this study provide partial support for the use of TAM as a framework to understand consumer purchase intention from POI-retailers.

In alignment with the CTT (Morgan and Hunt, 1994; Eastlick et al., 2006; Mukherjee and Nath, 2007; Lin et al., 2023), this study found that trust positively and significantly affects commitment. Additionally, commitment had a positive and significant effect on purchase intention, which is consistent with past research (Wang et al., 2016; Cui et al., 2020; Lin et al., 2023). However, while previous studies suggest the significant influence of trust on purchase intention (Oliveira et al., 2017; Huang and Chang, 2019; Ramkumar and Jin, 2019; Zhu et al., 2019), this study's findings did not find support for this. In other words, the findings in this study suggest that consumer trust in the POI-retailer may not directly influence their purchase intention. An explanation for the lack of impact of trust on consumer purchase intention can be related to the perception of vulnerability stemming from the POI-retailer's unfamiliarity. If trust in a retailer is developed through familiarity, which then drives purchase intention (Han, 2023), the unfamiliarity with the retailer hampers consumers from developing trust, which thereby has consequences for purchase intention. In this light, consumers might be reluctant to easily trust an unfamiliar POI-retailer due to the difficulty of predicting the outcome and hence may develop an unwillingness to purchase. Furthermore, Eastlick et al. (2006) argue that commitment is more essential for purchase intention than trust when the retailer lacks a well-known brand name. Similarly, Cui et al. (2020) showed that commitment had a stronger impact on purchase intention than trust in CBEC. Following this notion, when purchasing from a POI-retailer, consumers need to first have the propensity to commit to the POI-retailer to develop purchase intention. Trust in the POI-retailer is not necessarily enough to motivate their purchase intention because consumers may prefer to purchase from retailers with whom they already have experience to cope with vulnerability. In doing so, consumers want to continue their existing exchanges with known retailers in CBEC instead of purchasing from new ones whom they find difficult to trust.

When integrating TAM and CTT, the results reveal the following findings. First, perceived usefulness and perceived ease of use positively impact trust, consistent with prior studies (Gefen et al., 2003; Agag and El-Masry, 2017; Tam et al., 2020). This suggests that when consumers use the POI-retailer's country-specific website and perceive it as useful and easy to use, it positively influences their trust in the POI-retailer. Previous research has suggested that a lack of familiarity with the retailer makes consumers vulnerable, which decreases the likelihood of developing trust (Huang and Chang, 2019; Han, 2023; Wu et al., 2023). Findings in this study suggest that consumers can overcome their vulnerability related to the POI-retailer's unfamiliarity; it is the ease of use and usefulness of the country-specific website that positively contribute to consumer trust in the POI-retailer. Therefore, regardless of whether the retailer is familiar or unfamiliar, if consumers perceive the retailer's website as easy to use and useful, they will develop trust in the retailer. Second, the impact of perceived ease of use and usefulness on commitment had varied results. Previous research suggested that consumers commit to retailers whose websites are user-friendly and useful (Bilgihan and Bujisic, 2015; Lucas et al., 2023). This study shows that the usefulness of the country-specific website significantly affects commitment toward the POI-retailer, while perceived ease of use did not affect commitment. This suggests that consumers want to commit to the POI-retailer as long as their country-specific website is useful and not necessarily easy to use. In their study, Van Tonder et al. (2018) argue that consumers perceive retailers as providing value when their websites are useful. A useful website offers benefits such as convenience and efficiency since the website enhances consumers' performance in searching and finding products (Agag and El-Masry, 2017). Therefore, a useful website gives consumers a reason to commit to the POI-retailer to further enjoy these benefits and develop purchase intention.

Finally, given the lack of direct impact of ease of use and usefulness on purchase intention, the mediation analysis shows the significant role of trust and commitment. It revealed that trust alone could not mediate the impact of perceived usefulness and ease of use on purchase intention. Similarly, commitment alone did not mediate the effect of perceived ease of use on purchase intention. Although commitment can mediate the relationship between perceived usefulness and purchase intention, trust in the retailer is considered the glue for consumers to mitigate their vulnerability (Pavlou et al., 2007; Safari and Thilenius, 2013; Lin et al., 2023). Therefore, findings in this paper suggest that both commitment and trust are needed to mediate the effect of usefulness and ease of use on purchase intention. This emphasizes the importance for POI-retailers to develop a useful and user-friendly country-specific website because it increases consumer commitment and trust in the POI-retailer, which further influences their purchase intention.

7. Conclusion

7.1. Theoretical implications

This paper has integrated the TAM and the CTT to shed light on consumer purchase intention toward POI-retailers in CBEC. This study is the first empirical study exploring purchase intention toward a POI-retailer and has several theoretical contributions to the CBEC literature. First, previous studies have shown that TAM has predictive power

for explaining consumer purchase intention in various contexts (Chi, 2018; Chen and Yang, 2021; Chang and Chen, 2021; Zerbini et al., 2022; Taufique et al., 2024). Notably, this study shows that TAM is partially effective in explaining consumer purchase intention toward POI-retailers. While this study confirms prior research (Chi, 2018; Wen et al., 2024; Taufique et al., 2024), finding a significant effect of perceived ease of use on perceived usefulness, the effects of perceived ease of use and usefulness on purchase intention in this study diverge from previous studies (Chen and Yang, 2021; Zerbini et al., 2022; Taufique et al., 2024). This study extends the notion by highlighting that the technological attributes of a website do not necessarily enhance consumers' willingness to purchase. Instead, these technological attributes have predictive power to explain trust and commitment and, hence rather indirectly drive purchase intention. Therefore, although these findings deviate from the assumptions of the TAM, this study contributes to the notion that perceived ease of use and usefulness play a different role in consumers' purchasing in the context of POI-retailer and are specifically crucial for developing trust and commitment.

Secondly, previous research has for decades shown support for the CTT in explaining purchase intention in various purchasing contexts (Eastlick et al., 2006; Mukherjee and Nath, 2007; Wang et al., 2016; Cui et al., 2020; Lin et al., 2023). However, this study partially diverges from this notion. Findings in this paper indicate that parts of the CTT, such as consumer commitment, have the strongest predictable effect on purchase intention. What is interesting here is that commitment is the *only* driver of consumer purchase intention in the context of purchasing from POI-retailers. This indicates that consumers are most likely long-term oriented and need to commit in order to develop purchase intention toward a POI-retailer. However, at the same time, it was surprising to detect that trust did not directly affect purchase intention. Historically, trust has been one of the main and direct predictors of purchase intention (Eastlick et al., 2006; Zhu et al., 2019; Zhani et al., 2022; Lin et al., 2023; Alcántara-Pilar et al., 2024) and is a crucial ingredient in the CTT (Eastlick et al., 2006; Mukherjee and Nath, 2007; Alcántara-Pilar et al., 2024). In this light, this study extends the idea that developing trust is time-consuming, especially if the consumer is unfamiliar with the retailer. However, if consumers find that the retailer has invested in the website and find the website useful, then they are more likely to commit to the retailer and develop purchase intention. Nonetheless, this does not necessarily mean that trust is unimportant. Even though the central assumption in the CTT is the direct effect of trust on purchase intention (Lin et al., 2023), this study found a different role for trust in consumer purchase intention toward POI-retailers.

Thirdly, this paper contributes to the literature on consumer purchase intention in CBEC by proposing and testing an integrated model of the TAM and the CTT. Traditionally, the TAM and the CTT have been used separately or with partial integration to explain consumer purchase intention. In this regard, this study is the first to fully integrate these two frameworks and test the proposed model. Although the results diverge from previous studies regarding the lack of a direct effect of trust, perceived ease of use, and usefulness on purchase intention (Chi, 2018; Zerbini et al., 2022), this study extends previous research by uncovering a previously overlooked indirect role of these elements in the integrated model. Therefore, the integration of the TAM and the CTT has made it possible to go beyond previous assumptions of consumer purchasing and understand not only the direct effects but also the underlying indirect effects. Specifically, while perceived ease of use and usefulness may not directly impact purchase intention, this study shows that they still play a vital, albeit indirect, role in influencing consumer purchase intention through trust and commitment.

Finally, since there is a lack of theoretical knowledge about consumer purchasing from POI-retailers, Fig. 3 demonstrates the conceptualization and path of consumer purchase intention toward POI-retailers. The model suggests that commitment is the central prerequisite for predicting and driving consumer purchase intention toward a POI-retailer. This means that consumers' willingness to purchase increases when they commit to the retailer. The model proposes that trust and perceived usefulness are the two ingredients that enable consumers to initiate their commitment. Trust and perceived usefulness can influence commitment either separately or together. This has, notably, important implications because the CTT has historically suggested that consumers will not commit to a retailer unless they develop trust (Mukherjee and Nath, 2007; Cui et al., 2020; Lin et al., 2023). This study's findings suggest that the joint effect of trust and perceived usefulness drives commitment, and that perceived usefulness alone can drive consumers' commitment. The integration of TAM and CTT enables us to unfold how consumers' commitment can be stimulated in CBEC, particularly in the context of POI-retailers. By doing so, retailers can drive consumer purchase intention by stimulating consumer commitment through a useful website. The model further suggests that consumer trust is driven by perceived ease of use and usefulness. Consumers are unfamiliar with POI-retailers, and their trust is built through the perception of a retailer's investment in developing a useful and easy to use website. In this light, the integration of TAM and CTT enables us to go beyond the assumptions of consumer purchasing behavior related to the importance of a retailer's familiarity. This study shows that if the retailer's website is perceived as easy to use and useful, consumers are likely to overcome their vulnerability related to a retailer's unfamiliarity and hence develop trust in the unfamiliar retailer. Furthermore, although perceived ease of use and usefulness lack a direct impact on purchase intention, they indirectly affect consumers' purchase intention through trust and commitment. Based on the above, an alternative path to both trust and commitment is not necessarily through a retailer's familiarity – but rather through the perception of a retailer's investment in developing a website that is easy to use and useful.

7.2. Managerial implications

The lack of empirical research on consumer purchasing from POI-retailers underscores this paper's contribution to enriching the body of knowledge on consumer purchase intention toward POI-retailers in CBEC. Although previous studies have contributed with knowledge on

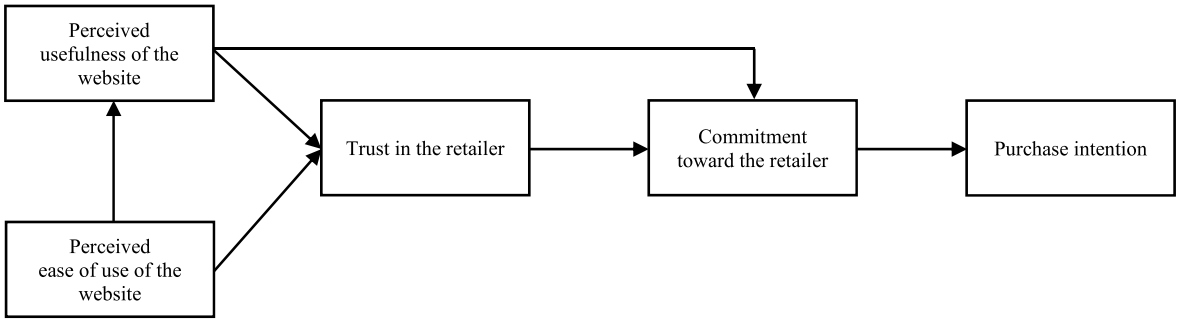


Fig. 3. Conceptualization of consumer purchase intention in CBEC.

consumer purchase intention in CBEC, these studies have focused on the context of domestic online retailers (Safari and Thilenius, 2013; Safari et al., 2013; Huang and Chang, 2019; Ramkumar and Jin, 2019) and familiar global online retailers (Zhu et al., 2019; Cui et al., 2020; Chen and Yang, 2021). It was important to shed light on consumer purchase intention specifically from POI-retailers, given the different resource investments these retailers make into their websites in CBEC (Daryanto et al., 2013; Schu and Morschett, 2017; Swoboda and Sinning, 2022; Ipsmiller et al., 2022). Therefore, this study has managerial implications, especially for managers of SMEs. Firstly, SMEs that want to internationalize through the Internet to access consumers in other countries but lack resources can benefit from this study's findings. In a cost-effective way, they can invest resources into developing country-specific websites and adopt consumers' native language on these websites. This study shows that if SMEs pursue a partial online internationalization, consumers are willing to purchase from their country-specific website and perceive the website as user-friendly because they understand the language.

Secondly, the retailer's investment in the website plays an important role in building trust and commitment to overcome consumer vulnerability related to unfamiliarity with the retailer. For managers in firms that lack the benefit of being a familiar brand, this study suggests investing resources into the website to make it easy to use and useful, as it signals the retailer's commitment to consumers. The former can be done by making the website clear, understandable, and easy for consumers to learn how to use it. The latter means that the website should be useful for consumers to search for, find, and productively purchase products. Although these two aspects do not necessarily directly influence consumer purchase intention, they still play an important role in developing commitment and trust. Building trust is critical when there is a physical absence and unfamiliarity with the retailer. This is because trust determines whether consumers want to demonstrate their commitment and thus develop purchase intention. In addition, commitment makes consumers long-term oriented and hence, retailers need to strengthen and nurture this as it predicts consumers' willingness to purchase from the retailer. Based on this study's results, managers in CBEC need to address the following questions: How does the ease of use and usefulness of our country-specific website contribute to building consumer trust and commitment? Do we invest enough, or do we need to invest more? How can we, in the long-term, invest in the user-friendliness of our country-specific website to build trust and commitment to drive consumers' purchase intention? What other implementations can we introduce or develop to enhance the website's ease of use and usefulness to build consumer trust and commitment in the long-term?

Finally, this study has important implications for consumers engaging in CBEC. Given the number of alternatives and opportunities consumers have in CBEC, they are still vulnerable when purchasing from smaller retailers with whom they lack familiarity. Hence, this study increases consumers' understanding that, although some retailers do not have a known brand and are not familiar with them, it is important to evaluate the website. This can be the ease of use and usefulness of the website, but also what language, currency, and domain it uses. These aspects can signal that the retailer is serious, competent, and not necessarily one that is dishonest, and will engage in opportunistic behavior.

7.3. Limitations and future research

This study makes several contributions but is not without limitations that need to be further explored in future research. Firstly, this study is limited to Swedish consumers and a German POI-retailer who developed a Swedish-specific website. The results might not be generalizable to other consumers and POI-retailers from other countries. Therefore, future studies are recommended to test the integrated conceptual model proposed in this study in other contexts. Given that this is the first study investigating consumer purchasing behavior from a POI-retailer, future studies are recommended to further explore consumer purchasing from other POI-retailers selling other products and services. In addition, this study suggests using other concepts to shed light on consumer purchase intention, to complement, challenge, and advance the suggested theoretical model for purchase intention toward POI-retailers. Given the partial support of TAM and CTT in this study, future research is recommended to adopt other theories. As noted in this study, commitment from CTT was found to be the strongest predictor of consumer purchase intention. Hence, future research can adopt other relational concepts to develop a relational approach and enhance the body of knowledge with insights into consumer purchasing behavior in this context. This study adopted gender, age, education, and online purchasing frequency as control variables for purchase intention. Future studies are recommended to test for other control variables that can influence purchase intention toward a POI-retailer, such as cultural differences between the consumer and the POI-retailer. Although this paper considered actual website usage, it investigated consumer purchase intention and thus did not consider the actual purchase. Accordingly, future studies are recommended to study the actual purchase from POI-retailers in CBEC. This would contribute to understanding whether purchase intention predicts the actual purchase decision, as suggested by previous studies.

Another suggestion is to consider other methods, such as conducting interviews, which can provide a deeper understanding of the consumers' perceptions of the POI-retailer's country-specific website, including their commitment and trust in the retailer. Given that respondents in this study lacked previous experience with the chosen POI-retailer, it would be interesting to investigate consumers who have previous experience. This can shed light on the understanding of the process of purchasing from a POI-retailer. In this way, it can reveal how website usage affects consumer commitment and trust when they have experience with purchasing from a POI-retailer. Lastly, this study has focused on the exchange between consumers and a POI-retailer from the consumers' point of view. Future studies are recommended to study POI-retailers' behavior in developing a country-specific website. One suggestion is to investigate what resources and knowledge are important for building consumer trust and commitment. This would provide an in-depth and dual understanding of the exchange between consumers and POI-retailers in CBEC.

CRediT authorship contribution statement

Ugné Wistedt: Writing – review & editing, Writing – original draft, Software, Methodology, Investigation, Formal analysis, Data curation, Conceptualization.

Declaration of competing interest

There is no conflict of interest.

Data availability

Data will be made available on request.

Appendix A. Results of the endogeneity test based on the Gaussian copula approach

Test	Construct	Coefficient	p-value
Gaussian copula Model 1 (One copula; PU)	PU	0.036	0.829
	PEOU	0.123	0.107
	COM	0.531	0.000
	TRU	0.102	0.153
	^{C}PU	−0.021	−0.021
Gaussian copula Model 2 (One copula; PEOU)	PU	0.014	0.836
	PEOU	0.136	0.136
	COM	0.532	0.000
	TRU	0.101	0.155
	^{C}PEOU	−0.012	0.913
Gaussian copula Model 3 (One copula; COM)	PU	0.013	0.855
	PEOU	0.124	0.111
	COM	0.706	0.108
	TRU	0.104	0.148
	^{C}COM	−0.195	0.689
Gaussian copula Model 4 (One copula; TRU)	PU	0.017	0.807
	PEOU	0.124	0.112
	COM	0.535	0.000
	TRU	0.183	0.163
	^{C}TRU	−0.084	0.459
Gaussian copula Model 5 (Two copulas; PU, PEOU)	PU	0.032	0.856
	PEOU	0.131	0.393
	COM	0.531	0.000
	TRU	0.101	0.154
	^{C}PU	−0.017	0.916
	^{C}PEOU	−0.006	0.956
Gaussian copula Model 6 (Two copulas; PU, COM)	PU	0.049	0.773
	PEOU	0.126	0.102
	COM	0.728	0.104
	TRU	0.104	0.146
	^{C}PU	−0.035	0.828
	^{C}COM	−0.220	0.656
Gaussian copula Model 7 (Two copulas; PU, TRU)	PU	−0.024	0.900
	PEOU	0.122	0.112
	COM	0.537	0.000
	TRU	0.200	0.152
	^{C}PU	0.040	0.827
	^{C}TRU	−0.100	0.448
Gaussian copula Model 8 (Two copulas; PEOU, COM)	PU	0.013	0.850
	PEOU	0.140	0.331
	COM	0.709	0.108
	TRU	0.103	0.148
	^{C}PEOU	−0.014	0.900
	^{C}COM	−0.198	0.686
Gaussian copula Model 9 (Two copulas; PEOU, TRU)	PU	0.017	0.808
	PEOU	0.102	0.503
	COM	0.535	0.000
	TRU	0.192	0.163
	^{C}PEOU	0.019	0.876
	^{C}TRU	−0.092	0.456
Gaussian copula Model 10 (Two copulas; COM, TRU)	PU	0.016	0.821
	PEOU	0.125	0.109
	COM	0.738	0.091
	TRU	0.190	0.151
	^{C}COM	−0.225	0.643
	^{C}TRU	−0.089	0.439
Gaussian copula Model 11 (Three copulas; PU, PEOU, COM)	PU	0.047	0.796
	PEOU	0.129	0.399
	COM	0.727	0.105
	TRU	0.104	0.147
	^{C}PU	−0.033	0.846
	^{C}PEOU	−0.003	0.977
	^{C}COM	−0.219	0.659
Gaussian copula Model 12 (Three copulas; PU, PEOU, TRU)	PU	−0.019	0.923
	PEOU	0.110	0.482
	COM	0.537	0.000
	TRU	0.202	0.162
	^{C}PU	0.035	0.849
	^{C}PEOU	0.011	0.927
	^{C}TRU	−0.103	0.457
Gaussian copula Model 13 (Three copulas; PU, COM, TRU)	PU	−0.011	0.956
	PEOU	0.124	0.107
	COM	0.725	0.104
	TRU	0.200	0.153

(*continued on next page*)

(*continued*)

Test	Construct	Coefficient	p-value
	^{C}PU	0.026	0.888
	^{C}COM	−0.210	0.671
	^{C}TRU	−0.099	0.458
Gaussian copula Model 14 (Three copulas; PEOU, COM, TRU)	PU	0.016	0.822
	PEOU	0.105	0.494
	COM	0.736	0.093
	TRU	0.198	0.152
	^{C}PEOU	0.018	0.881
	^{C}COM	−0.224	0.645
	^{C}TRU	−0.096	0.439
Gaussian copula Model 15 (Four copulas; PU, PEOU, COM, TRU)	PU	−0.004	0.984
	PEOU	0.109	0.487
	COM	0.727	0.103
	TRU	0.204	0.161
	^{C}PU	0.019	0.917
	^{C}PEOU	0.014	0.909
	^{C}COM	−0.213	0.667
	^{C}TRU	−0.102	0.463

Notes: ^{C} = Copula; PU= Perceived usefulness; PEOU= Perceived ease of use; COM= Commitment; TRU = Trust.

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