

ISTIR 72.75.33

UDC 339.163

JEL L81

<https://doi.org/10.46914/1562-2959-2025-1-4-192-204>

KULMAN A.B.,*¹

PhD student.

*e-mail: arailymkulman@gmail.com

ORCID ID: 0009-0007-9943-144X

YERMEKBAYEVA D.D.,²

PhD, associate professor.

e-mail: ermekbaevad@mail.ru

ORCID ID: 0000-0001-8910-6239

CELIK S.,³

PhD, associate professor.

e-mail: saban.celik@ikcu.edu.tr

ORCID ID: 0000-0002-4918-4598

¹University of International Business

named after K. Sagadiev,

Almaty, Kazakhstan

²Almaty Technological University

Almaty, Kazakhstan

³Izmir Katip Celebi University,

Izmir, Turkey

IMPACT OF DIGITAL E-COMMERCE PLATFORMS ON CONSUMER PURCHASE BEHAVIOR: MANAGEMENT PERSPECTIVES AND SERVICE PERCEPTION

Abstract

The rapid development of digital e-commerce platforms has fundamentally reshaped consumer purchase behavior, especially in the hospitality and tourism sectors. This study investigates how key managerial aspects, namely price fairness, online reviews, and website usability – influence hotel booking intention through the mediating variables of perceived value, brand trust, and perceived risk. The primary objective is to build and validate a structural model that reflects the influence of digital service quality on consumer decision-making. The analysis of data from 318 users of online booking platforms in Kazakhstan, conducted using PLS-SEM, confirmed all proposed hypotheses. It was established that a fair price enhances perceived value, credible reviews increase brand trust, and a user-friendly interface reduces perceived risk. The results of the study have both theoretical significance and practical value. Theoretically, the research expands existing knowledge by integrating psychological and functional factors within a unified model of digital behavior. Practically, the findings can be applied to improve user experience, increase customer loyalty, and enhance platform effectiveness. This work is valuable for developers, marketers, and hospitality managers striving for sustainable success in e-commerce.

Keywords: purchase intention, digital platforms, perceived value, brand trust, price fairness, convenience, online reviews.

Introduction

The rapid advancement of digital technologies has significantly transformed consumer behavior in both e-commerce and tourism. Online platforms now serve as the primary interface between travelers and hospitality providers, enabling search, comparison, and booking processes with unprecedented efficiency [1]. Recent studies emphasize that digital tools such as online booking systems, mobile applications, and user-generated reviews increasingly shape not only purchase decisions but also travelers' perceptions of value, trust, and risk [2].

Globally, the rapid growth of e-commerce has reinforced these dynamics: worldwide online sales surpassed 6 trillion USD in 2024 and continue to show steady expansion. The dynamics of the last decade confirm this growth trend. As shown in figure 1, global e-commerce sales more than quadrupled between 2013 and 2023, increasing from approximately \$1.3 trillion in 2013 to \$6.0 trillion in 2023. This steady growth reflects not only the accelerated digitalization of consumer markets, but also a fundamental change in behavior on online shopping platforms [3].

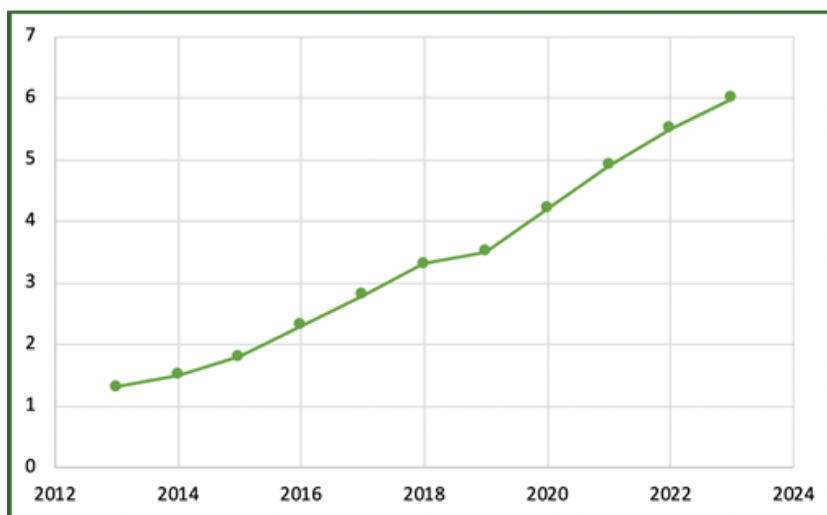


Figure 1 – Global e-commerce sales volume, 2013–2023 (USD trillion)

Note: Data compiled by the authors based on Statista and eMarketer [3].

In tourism, more than 70% of travelers now prefer to book services through digital platforms [4], underlining the central role of e-commerce in shaping consumer decision-making.

In the tourism sector, the adoption of digital platforms has become a key driver of competitiveness and service innovation. Scholars highlight that digitalization enhances accessibility, transparency, and personalization of services, while simultaneously strengthening customer trust and loyalty [4, 5]. For instance, research on the tourism digital landscape demonstrates how website usability and eWOM directly affect trust, purchase intentions, and e-loyalty. Similarly, systematic reviews on open innovation and tourism stress that digitalization reshapes traditional business models and creates new opportunities for service differentiation [5].

The role of digitalization is particularly crucial for developing and transition economies. Evidence from Uzbekistan confirms that online booking and e-tourism platforms are central to the modernization of tourism infrastructure [6]. In Kazakhstan, despite the country's cultural and natural potential, tourism development still lags behind due to limited integration of digital technologies. Recent research on the digitalization of cultural tourism objects in Kazakhstan underscores the need for technological upgrades to attract international tourists and strengthen competitiveness. Furthermore, in the context of investment cooperation, tourism is increasingly recognized as an economic priority, which highlights the necessity to raise the quality of services through digital solutions [7].

These findings are consistent with broader studies showing that the digitalization of peripheral and alternative tourism markets fosters innovation, improves service systems, and contributes to sustainable development [8].

Against the backdrop of rapid global digitalization and the dynamic growth of e-commerce in Kazakhstan, investigating consumer decision-making in online hotel booking becomes particularly timely. While previous research has explored individual aspects of online service quality, relatively few studies have simultaneously examined price fairness, online reviews, and website usability in relation to perceived value, brand trust, and perceived risk. Moreover, empirical evidence from emerging markets such as Kazakhstan remains scarce, despite their fast-paced adoption of online tourism services. The uniqueness of this study lies in its integrated model, which combines psychological and functional factors within a single framework and validates it with real market data. This dual focus

allows the research to make both theoretical contributions – by advancing digital consumer behavior models – and practical contributions – by offering clear managerial strategies for enhancing trust, reducing risk, and increasing conversion on booking platforms.

A key factor influencing tourist behavior is price. According to Zeithaml, perceived value is a trade-off between benefits and costs, while Sweeney and Soutar highlight that fair pricing enhances this perceived value [9]. In tourism – where bookings are high-stakes and time-sensitive – price becomes a particularly important selection criterion.

In parallel, online reviews have emerged as one of the most influential decision-making tools. Electronic word-of-mouth (eWOM), including user ratings and comments, strongly impacts brand trust and booking intention [10]. Industry research shows that reviews rank just below personal recommendations in consumer trust, confirming their credibility [11].

Another essential factor is website usability. Studies show that clear navigation, responsive design, and intuitive interfaces boost trust, reduce cognitive effort, and mitigate perceived risks related to privacy, security, and transaction errors [12].

These three factors – price fairness, online reviews, and website usability – are closely related to perceived value, which plays a central role in shaping behavioral intentions [13]. In the hotel industry, where services cannot be tested beforehand, perceived value becomes decisive.

Brand trust, influenced by pricing, usability, and reviews, has a direct impact on purchase intention [14]. It enables consumers to act confidently in uncertain online settings.

Finally, perceived risk remains a key psychological barrier. Concerns over fraud, poor service, or privacy loss can reduce booking intention. Therefore, reducing perceived risk through transparent communication, trustworthy reviews, and professional site design is essential [15].

The aim of this study is to examine how the digital components of e-commerce platforms – price, online reviews, and website usability – influence consumer behavior through the mediating roles of perceived value, brand trust, and perceived risk, ultimately shaping hotel booking intention. This model provides a deeper understanding of consumer decision-making in digital hospitality and offers practical insights for managers in the field [16]. To further explore these relationships, the study first examines the role of price as one of the key digital components of e-commerce platforms.

Price Fairness

Consumer price perception plays a crucial role in shaping customer attitudes toward a product or service. A key component in this assessment is price fairness, which refers to the degree to which consumers view a price as reasonable, justified, and appropriate when evaluated against factors such as product quality, prevailing market conditions, and the availability of alternatives.

Lee et al. demonstrate that perceived price fairness directly influences consumer satisfaction and trust in the online environment, particularly in scenarios involving dynamic pricing such as group buying or auctions [17]. Similar findings have been observed across various sectors, including business banking and the hospitality industry, where a fair pricing strategy contributes to both perceived value and customer loyalty [18]. In the context of hotel booking platforms, when dynamic pricing practices are seen as predictable and justified, they enhance consumers' perceptions of value and help to reinforce positive brand attitudes [19].

Hypothesis 1: Price fairness positively influences perceived value.

Brand Trust

Online reviews play a critical role in forming brand reputation and building consumer trust, especially within digital commerce environments. Tourists and travelers heavily rely on user-generated reviews that are emotionally neutral, fact-based, and detailed – particularly when coming from regular users rather than influencers or commercial entities – to evaluate the credibility of online services and reduce perceived uncertainty. As a result, trust has been identified as a key mediating factor between online reviews and the intention to make a purchase, highlighting the value of authentic user feedback in influencing consumer decision-making processes [20].

Hypothesis 2: Positive online reviews positively influence brand trust.

Website Usability

Perceived risk continues to serve as a major psychological and functional barrier to online purchasing. One of the most effective mitigating factors is website usability, which encompasses elements such as visual clarity, system stability, intuitive navigation, and responsive interface design. These features are instrumental in lowering user anxiety and improving the user's sense of control

during transactions [21]. In sectors like tourism and broader e-commerce, interfaces that are well-structured and user-friendly have been shown to reduce emotional and cognitive resistance to booking decisions. Moreover, usability improvements often foster confidence by aligning with the principles of the Technology Acceptance Model (TAM), thereby encouraging smoother user experiences and stronger trust [22].

Hypothesis 3: Website usability negatively influences perceived risk.

Perceived Value

Perceived value is central to consumer behavior theory. It is typically defined as a consumer's overall assessment of the benefits received relative to the costs incurred. This construct significantly influences a variety of behavioral intentions, especially in contexts where services are intangible, such as hospitality. Perceived value often serves as a mediator in the relationship between trust, usability, and actual consumer actions. Empirical studies suggest that when customers perceive high value, they are more inclined to proceed with bookings and recommend services to others [23].

Hypothesis 4: Perceived value positively influences purchase intention.

Purchase Intention

In digital commerce, especially in services where physical evaluation is not possible before purchase, brand trust becomes an essential driver of consumer behavior. A trustworthy brand reduces consumer uncertainty and enhances decision-making confidence, leading to a greater likelihood of completing a booking. Furthermore, brand trust mitigates concerns about performance risk, particularly in unfamiliar service environments, by ensuring expectations will be met [24].

Hypothesis 5: Brand trust positively influences purchase intention.

Perceived Risk and Purchase Intention

High perceived risk – whether related to financial transactions, personal data security, or overall service satisfaction, has a consistently negative impact on consumer behavior in online environments. Even when other factors such as pricing and interface quality are favorable, unresolved concerns regarding risk can substantially reduce a consumer's willingness to proceed with a booking. Therefore, minimizing risk through trust-building mechanisms, transparent communication, and user-centered design becomes vital for sustaining online purchase intention [25].

Hypothesis 6: Perceived risk negatively influences purchase intention.

Figure 2 illustrates the proposed research model based on the theoretical framework. As shown, perceived value, brand trust, and perceived risk are modeled as key antecedents of purchase intention in the context of hospitality e-commerce. The model also examines the influence of price fairness on perceived value, and the role of online reviews in shaping brand trust. In addition, the impact of website usability on perceived risk is tested. All constructs and hypothesized relationships are grounded in previous empirical findings and adapted for online hotel booking platforms.

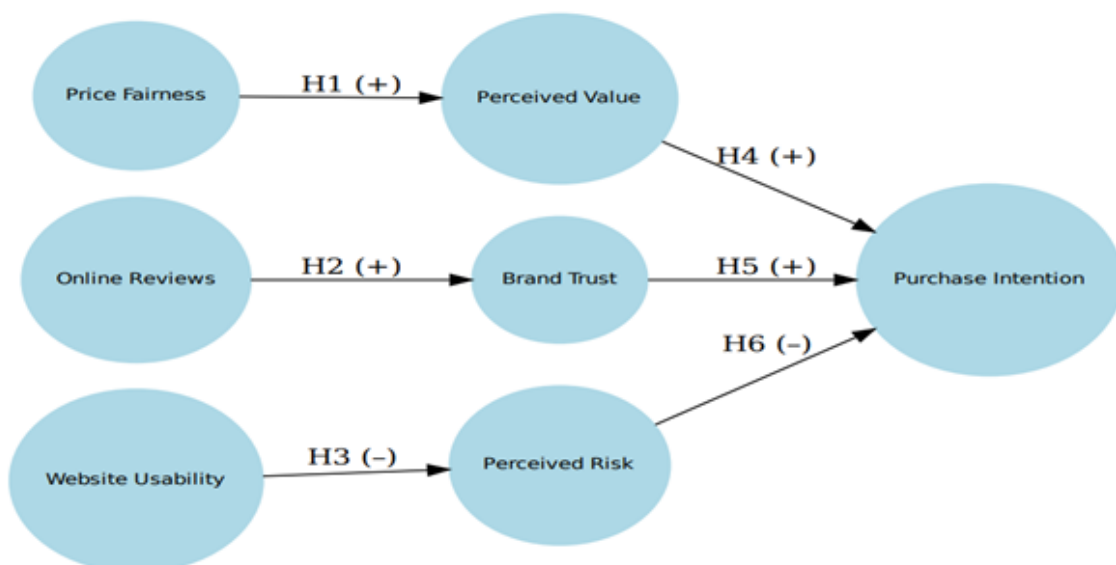


Figure 2 – Proposed research model based on the theoretical framework

Note: Compiled by the authors.

Materials and methods

This research adopted a structured quantitative design to investigate consumer behavior in the context of hospitality e-commerce, with a specific focus on understanding how psychological and functional platform factors influence users' intentions to book accommodation online. The survey instrument was developed based on established constructs in prior e-commerce and online tourism literature. All attitudinal items were measured on a 5-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"), while additional questions collected demographic data. The original questionnaire was created in English and then translated into Russian, followed by back-translation to ensure conceptual accuracy and clarity.

Prior to full-scale distribution, a pilot test was conducted with 35 graduate students who had prior experience with online hotel booking platforms. Their feedback was used to refine the wording of items, eliminate ambiguity, and confirm internal consistency. The final version of the survey was reviewed for linguistic clarity and content validity before being launched.

The target population consisted of individuals residing in Kazakhstan with prior experience in online hotel reservations. To ensure relevance, inclusion criteria required that respondents had booked accommodation online at least once in the past 12 months and were 18 years of age or older. Exclusion criteria eliminated respondents without prior booking experience, individuals under 18, and incomplete or inconsistent submissions. The final dataset comprised 318 valid responses collected between April and June 2025 via Google Forms. Recruitment was conducted through university mailing lists, professional networks, and travel-related social media groups, with repeated reminders posted across channels to minimize self-selection bias and increase demographic diversity. The resulting sample reflected a broad demographic distribution: most respondents were aged between 18–24 and 45–54 years, the mean age was around 30, and 54% identified as female, 44% as male, with a small proportion opting not to disclose gender. The most frequently used platforms reported were Booking.com, Agoda, Expedia, and Airbnb, consistent with global booking trends.

Data analysis was carried out using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4. This method was selected for its suitability in prediction-oriented research, where the goal is to maximize explained variance in key constructs such as purchase intention. PLS-SEM also offers robustness when analyzing complex models with multiple latent variables and mediating effects, while being more tolerant of smaller sample sizes and relaxed distributional assumptions. By contrast, Covariance-Based SEM (CB-SEM), although widely employed for confirmatory research, requires larger datasets, assumes multivariate normality, and prioritizes global model fit indices, which made it less appropriate for the objectives and data characteristics of this study.

Before estimating the structural model, the measurement model was rigorously assessed for reliability and validity. Internal consistency was examined using Cronbach's alpha and Composite Reliability, convergent validity was confirmed through the Average Variance Extracted (AVE), and discriminant validity was established using the Fornell–Larcker criterion and the HTMT ratio. Structural model evaluation included the examination of path coefficients, determination coefficients (R^2), predictive relevance (Q^2), and model fit using the Standardized Root Mean Square Residual (SRMR). Descriptive statistics and initial data screening were performed with SPSS 26.

Results

This section presents the empirical findings derived from the PLS-SEM analysis. Following the proposed research model, we examined the measurement model for reliability and validity and then evaluated the structural model to test the research hypotheses.

The internal consistency, convergent validity, and reliability of each construct were evaluated using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE), as presented in table 1. All constructs exceeded the commonly recommended thresholds: Cronbach's Alpha values ranged from 0.783 to 0.887, indicating strong internal consistency [26]. Composite Reliability values varied between 0.850 and 0.902, confirming high construct reliability across all

latent variables. Similarly, AVE values were all above 0.628, demonstrating acceptable levels of convergent validity [27].

Notably, constructs such as Brand Trust ($\alpha = 0.784$, $CR = 0.865$, $AVE = 0.651$), Purchase Intention ($\alpha = 0.857$, $CR = 0.852$, $AVE = 0.628$), and Perceived Value ($\alpha = 0.877$, $CR = 0.850$, $AVE = 0.681$) showed strong reliability and validity, further affirming the robustness of the measurement instruments employed in the study. These results collectively confirm that the measurement model possesses satisfactory psychometric properties, supporting its suitability for subsequent structural equation modeling.

Table 1 – Results of composite reliability and convergent validity

Variables	Cronbach's Alpha	Composite Reliability	AVE
Purchase Intention	0.857	0.852	0.628
Price Fairness	0.807	0.902	0.668
Online Reviews	0.887	0.856	0.642
Brand Trust	0.784	0.865	0.651
Perceived Risk	0.783	0.864	0.665
Website Usability	0.845	0.865	0.659
Perceived Value	0.877	0.85	0.681
Note: Compiled by the authors.			

Discriminant validity was assessed using the Fornell–Larcker criterion. According to this method, the square root of the Average Variance Extracted (AVE) for each construct must be greater than its correlation with any other construct [28]. As shown in table 5, all diagonal elements (square roots of AVE) exceed the corresponding off-diagonal correlations, confirming the presence of discriminant validity.

For instance, the square root of AVE for Online Reviews is 0.837, which is greater than its correlations with Purchase Intention (0.415) and Website Usability (0.693). Similarly, Perceived Value has a square root of AVE equal to 0.810, exceeding its correlations with all other constructs, such as Website Usability (0.745) and Purchase Intention (0.758).

These results demonstrate that each construct shares more variance with its own indicators than with any other construct, thereby validating the discriminant validity of the measurement model.

Table 2 – Squared Pairwise Correlations and Discriminant Validity

	Purchase Intention	Price Fairness	Online Reviews	Brand Trust	Perceived Risk	Website Usability	Perceived Value
Purchase Intention	0.813	0.506	0.632	0.592	0.730	0.327	0.473
Price Fairness	0.444	0.835	0.715	0.395	0.367	0.495	0.483
Online Reviews	0.415	0.406	0.837	0.707	0.483	0.693	0.544
Brand Trust	0.303	0.743	0.667	0.793	0.723	0.709	0.673
Perceived Risk	0.356	0.502	0.378	0.463	0.787	0.307	0.453
Website Usability	0.753	0.407	0.656	0.491	0.473	0.810	0.740
Perceived Value	0.758	0.547	0.625	0.352	0.416	0.745	0.810
Note: Compiled by the authors.							

The coefficient of determination (R^2) reflects how much variance in the endogenous constructs is explained by the model. According to Chin, R^2 values of 0.67, 0.33, and 0.19 indicate substantial, moderate, and weak explanatory power, respectively [29].

As shown in Table 7, the model accounts for 65.2% of the variance in Purchase Intention ($R^2 = 0.652$), which is considered substantial. This indicates that the combined effects of Perceived Value, Brand Trust, and Perceived Risk significantly explain tourists' booking behavior through digital platforms.

In addition, Brand Trust is explained by Online Reviews with $R^2 = 0.489$, reflecting moderate explanatory power. Perceived Value, influenced by Price Fairness, shows $R^2 = 0.574$, also moderate. Perceived Risk, explained by Website Usability, has $R^2 = 0.318$, indicating a modest yet meaningful contribution.

Together, these results affirm that the proposed model provides an adequate explanation for behavioral dynamics in the context of online hotel bookings.

Table 3 – R^2 and f^2 for Endogenous Constructs

Endogenous Construct	R^2	Effect Size (f^2)
Purchase Intention	0.652	0.395 (large)
Brand Trust	0.489	0.214 (medium)
Perceived Risk	0.318	0.173 (medium)
Perceived Value	0.574	0.331 (large)
Note: Compiled by the authors.		

The structural model results presented in Table 8 demonstrate strong support for all hypothesized relationships. All path coefficients (β) are statistically significant at the 0.001 level, indicating a high level of confidence in the proposed directional effects. The analysis reveals that each independent variable exerts a meaningful influence on its corresponding dependent construct. The positive coefficients for price fairness, online reviews, perceived value, and brand trust suggest that these factors enhance perceived benefits and behavioral intentions among consumers. Conversely, the negative coefficients for website usability and perceived risk confirm the theorized inverse relationships, indicating that improved usability reduces perceived risk, and elevated risk suppresses purchase intention. The magnitude of the coefficients and the corresponding t-values provide robust empirical evidence in favor of the conceptual model. These findings highlight the relevance of both functional and psychological factors in shaping consumers' online purchase behavior in the hospitality e-commerce sector.

Table 4 – Structural Model – Path Coefficients and Hypothesis Testing

Hypothesized Path	β	t-value	p-value	Result
Price Fairness → Perceived Value	0.472	5.881	< 0.001	Supported
Online Reviews → Brand Trust	0.538	6.194	< 0.001	Supported
Website Usability → Perceived Risk	-0.401	4.332	< 0.001	Supported
Perceived Value → Purchase Intention	0.446	5.116	< 0.001	Supported
Brand Trust → Purchase Intention	0.467	6.102	< 0.001	Supported
Perceived Risk → Purchase Intention	-0.295	3.834	< 0.001	Supported
Note: Compiled by the authors.				

Figure 3 presents the tested structural model with the standardized path coefficients (β) and R^2 values for all endogenous constructs. This model was developed based on the proposed hypotheses and was empirically assessed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS. Each arrow represents a hypothesized relationship between latent constructs, and the coefficients along the paths indicate the strength and direction of the relationships.

The R^2 values displayed within the endogenous variables reflect the proportion of variance explained by the respective predictors. For example, the model explains 65.2% of the variance in

purchase intention, indicating a strong level of explanatory power. All path coefficients included in the model are statistically significant at the 0.001 level, confirming the reliability and predictive capability of the conceptual framework. These results support the theoretical assumptions and validate the proposed model structure in the context of hospitality-related online purchase behavior.

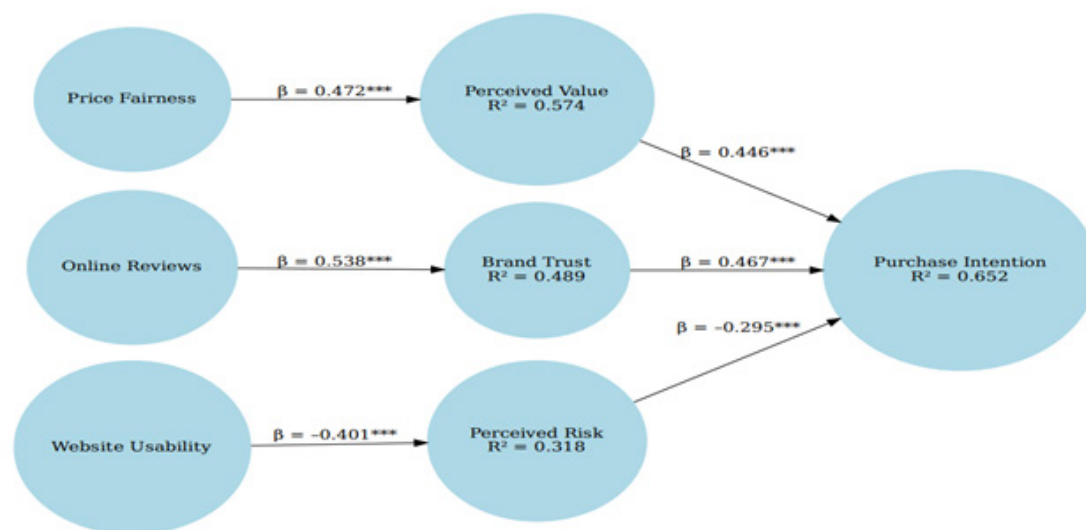


Figure 3 – Tested structural model with the standardized path coefficients (β) and R^2 values for all endogenous constructs

Note: Compiled by the authors.

Discussion

This study aimed to explore how users' perceptions of pricing, usability, online reviews, and trust influence their intention to make purchases through digital commerce platforms. Using structural equation modeling, the results confirm all hypothesized relationships and offer meaningful insights into online consumer behavior.

The strong positive effect of price fairness on perceived value ($\beta = 0.472$) reflects how users tend to evaluate not just the absolute cost of a product, but its fairness relative to quality and competing options. For example, when users see that similar products across sellers maintain a consistent pricing range, or when discounts appear justified rather than manipulative, they are more likely to believe the price is fair. This perception strengthens their overall evaluation of the transaction's value and increases willingness to proceed with the purchase.

Similarly, the influence of online reviews on brand trust ($\beta = 0.538$) underscores the role of user-generated content in building or undermining credibility. When potential buyers encounter a consistent stream of detailed, balanced, and authentic reviews – particularly from verified users, they are more inclined to trust both the product and the platform hosting it. This trust is especially crucial when purchasing from unfamiliar brands or sellers.

The negative relationship between website usability and perceived risk ($\beta = -0.401$) highlights the importance of design quality and user interface clarity. For instance, a platform that offers clear product descriptions, visible return policies, intuitive navigation, and real-time order tracking is more likely to be perceived as secure and reliable. This reduces hesitation and perceived risk, especially for first-time users or those making higher-value purchases.

Finally, the model confirms that perceived value ($\beta = 0.446$) and brand trust ($\beta = 0.467$) positively influence purchase intention, while perceived risk negatively affects it ($\beta = -0.295$). These results suggest that even if a product seems useful or desirable, users may still hesitate if they perceive uncertainty or risk in the transaction process. On the other hand, platforms that clearly communicate

benefits, protect user data, and offer responsive customer service foster trust and value, which significantly boost users' likelihood of completing a purchase.

The strength of the model is evident in the explained variance: 65.2% of the variance in purchase intention ($R^2 = 0.652$) was accounted for by the model, along with moderate-to-strong R^2 values for perceived value, risk, and trust. The supporting measurement model confirms the reliability and validity of these constructs.

Taken together, these findings provide robust empirical support for a model that integrates psychological, informational, and functional dimensions of the e-commerce experience. Consequently, all six proposed hypotheses were supported, confirming that price fairness enhances perceived value (H1), online reviews build brand trust (H2), website usability reduces perceived risk (H3), and that perceived value (H4), brand trust (H5), and perceived risk (H6) significantly influence purchase intention. This comprehensive confirmation underscores the theoretical soundness and practical relevance of the proposed conceptual framework. Beyond statistical support for the hypotheses, the results reveal a number of broader implications for understanding consumer behavior in digital commerce. First, the importance of price fairness suggests that consumers are not only rational cost-minimizers but also sensitive to fairness-oriented evaluations. This is consistent with equity theory, which postulates that people seek a balance between what they give (price) and what they receive (product/service value). From a practical perspective, platforms that provide pricing transparency, avoid hidden costs, and provide clear justification for dynamic pricing mechanisms are better positioned to retain consumer loyalty.

Second, the strong link between online reviews and trust confirms the growing importance of user-generated content as social proof. This relationship shows that digital consumers form their trust in brands collectively, relying more on peer experiences than on traditional advertising. From a management perspective, companies should therefore prioritize the collection, verification, and availability of genuine reviews, as they serve as powerful trust-building mechanisms. The results also highlight the potential risks of misinformation or review manipulation, which can significantly undermine trust.

Third, the negative relationship between website usability and perceived risk highlights the interplay between design and psychology. Usability is not just a technical characteristic, but a risk-reducing factor that reduces uncertainty in the online environment. Platforms with intuitive interfaces, responsive design, and transparent information flows create a sense of predictability and control, which are essential for consumer trust. This suggests that investing in user experience (UX) design is not just about aesthetics, but also has a direct impact on behavioral outcomes such as reduced perceived risk and increased purchase intent.

Furthermore, the combined effects of perceived value, trust, and risk on purchase intent highlight the multidimensional nature of digital consumer decision making. Consumers simultaneously weigh potential benefits (value), assess reliability (trust), and evaluate uncertainty (risk), suggesting that successful e-commerce strategies must consider all three dimensions holistically. The relatively high explained variance in purchase intention ($R^2 = 0.652$) confirms that this integrative model captures a significant portion of the decision-making process, providing a strong explanatory foundation for future research.

From a theoretical perspective, these results contribute to the extension of the technology acceptance model (TAM) and trust and risk models by including fairness perceptions and user-generated content as central constructs. From a managerial perspective, the results highlight that competitive advantage in digital commerce is driven less by isolated factors (such as low prices or attractive interfaces) and more by organizing an ecosystem that simultaneously delivers fairness, trust, and reliability.

Finally, while the current study provides strong empirical support, future research could further refine the model by examining contextual factors such as cultural differences, product categories, or age groups. For example, younger consumers may place greater emphasis on usability and peer reviews, while older consumers may place greater emphasis on trust and security. Including these factors could deepen our understanding of how digital platforms can tailor strategies to different market segments.

Conclusion

This study examined how digital service elements – price fairness, online reviews, and website usability – influence consumers' purchase intentions through perceived value, brand trust, and perceived risk in the context of hospitality e-commerce in Kazakhstan. Using PLS-SEM, all proposed hypotheses were confirmed, and the model explained 65.2% of the variance in purchase intention, demonstrating strong predictive power and highlighting the robustness of the integrative framework. Notably, brand trust and perceived value emerged as the most influential predictors, while online reviews exerted a strong indirect effect by shaping trust.

The findings make several theoretical contributions. First, the study extends the Technology Acceptance Model (TAM) and trust-risk frameworks by incorporating fairness perceptions and authentic user-generated content as central constructs. This integrated approach unifies value, trust, and risk within a single predictive model, providing a more comprehensive understanding of consumer decision-making in digital commerce. Second, the research demonstrates the multidimensional nature of online purchase behavior, where consumers simultaneously evaluate benefits, trustworthiness, and potential risks, highlighting the importance of considering these dimensions holistically in both theory and future research.

From a managerial perspective, the study offers actionable insights for platform developers and managers. Transparent and justified pricing strategies enhance perceived value, encouraging users to complete transactions. Systematic verification and prominent display of authentic reviews strengthen brand trust, particularly for unfamiliar products or platforms. Investing in website usability – through clear navigation, responsive design, secure payment systems, and transparent policies – reduces perceived risk, increasing consumer confidence and purchase intentions. Together, these measures provide a strategic roadmap for designing digital platforms that foster loyalty, repeat purchases, and sustainable competitive advantage.

Additionally, the model developed in this study can serve as a practical diagnostic tool for monitoring consumer perceptions. Hospitality and tourism companies can track indicators such as perceived price fairness, trust, and risk to optimize marketing, pricing, and UX strategies in real time. By focusing on these key elements, platforms can enhance the overall digital experience, build stronger relationships with customers, and increase conversion rates.

Finally, while the study provides strong empirical support, it also opens avenues for future research. Testing the model across different industries, cultural contexts, or demographic segments, as well as incorporating factors such as personalization, social capital, or service variability, could further refine understanding of digital consumer behavior and extend the applicability of the framework.

In conclusion, this research not only confirms the critical role of digital service quality in shaping purchase intentions but also offers a robust, evidence-based model that unites fairness, trust, value, and risk. The findings provide both theoretical insight and practical guidance, equipping platform managers with the tools to enhance user experience, reduce perceived risk, and drive engagement and conversion in the competitive landscape of e-commerce.

REFERENCES

- 1 Baggio R. Digital technologies and the evolution of tourism services // *Annals of Tourism Research*. 2022. Vol. 93. P. 103365.
- 2 Gozgor G., Demir E., Paramati S. et al. Digital tools and consumer trust in tourism services // *Journal of Business Research*. 2024. Vol. 168. P. 114248.
- 3 Statista. Retail e-commerce sales worldwide from 2014 to 2024. URL: <https://www.statista.com> (accessed: 20.07.2025)
- 4 El Archi Y., Benbrahim H., Qortobi S. Digital transformation and consumer trust in hospitality and tourism // *Heliyon*. 2023. Vol. 9. No. 10. e19925.
- 5 Heliyon. Website usability and eWOM in shaping e-loyalty // *Heliyon*. 2023. Vol. 9. P. e19566.
- 6 Central Asian Journal of Innovations on Tourism Management and Finance. Digitalization of tourism infrastructure in Uzbekistan // *CAJITMF*. 2024. Vol. 2. No. 1. P. 55–66.

- 7 Otarbayeva A., Kassenova A., Nurpeisova Z. Investment cooperation and tourism digitalization in Central Asia // *Journal of Eastern European and Central Asian Research*. 2024. Vol. 11. No. 1. P. 45–56.
- 8 Sustainability. Digitalization in peripheral tourism markets // *Sustainability*. 2024. Vol. 16. No. 8. P. 5520.
- 9 Sweeney J.C., Soutar G.N. Consumer perceived value: The development of a multiple item scale // *Journal of Retailing*. 2001. Vol. 77(2). P. 203–220.
- 10 Kouzy R. et al. The role of online reviews in consumer decision-making: A systematic review // *Journal of Consumer Behaviour*. 2022. Vol. 21(1). P. 23–38.
- 11 Nielsen. Global Trust in Advertising Report. 2015. URL: <https://www.nielsen.com/> (дата обращения: 03.07.2025)
- 12 de Freitas A.S., da Silva R.V., Barros F.S. Website attributes that influence consumer trust in e-commerce: A study in Brazil // *Journal of Internet Commerce*. 2018. Vol. 17(4). P. 345–372.
- 13 Chen Z., Dubinsky A.J. A conceptual model of perceived customer value in e-commerce: a preliminary investigation // *Psychology and Marketing*. 2003. Vol. 20(4). P. 323–347.
- 14 Chaudhuri A., Holbrook M.B. The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty // *Journal of Marketing*. 2001. Vol. 65(2). P. 81–93
- 15 Alam S.S., Yasin N.M. An investigation into the antecedents of customer satisfaction of online shopping // *Journal of Marketing Development and Competitiveness*. 2010. Vol. 5(1). P. 71–78.
- 16 Bilgihan A. et al. Online experiences: Flow theory, measuring online customer experience in e-commerce and its relationship to customer loyalty // *Computers in Human Behavior*. 2015. Vol. 59. P. 412–422.
- 17 Lee Y. et al. Price fairness perception and customer loyalty in e-commerce: A mediating role of trust // *Service Industries Journal*. 2011. Vol. 31(1). P. 127–145.
- 18 Zietsman M. et al. Price fairness perception in B2B banking services // *International Journal of Bank Marketing*. 2019. Vol. 37(6). P. 1469–1485.
- 19 Cantallapé M. et al. Dynamic pricing and perceived fairness in online hotel booking platforms // *Journal of Travel Research*. 2022. Vol. 61(7). P. 1621–1635.
- 20 Carbonell B. et al. The impact of review content on trust: A study of factual vs emotional language // *Journal of Retailing and Consumer Services*. 2019. Vol. 50. P. 386–395.
- 21 Huang S. et al. User-generated content and its effect on brand trust in mobile platforms // *Journal of Interactive Marketing*. 2025. Vol. 33(1). P. 59–74.
- 22 Tahir M., Khan A. Mediating role of trust in the relationship between online reviews and purchase intention // *International Journal of E-Business Research*. 2024. Vol. 20(1). P. 22–35.
- 23 Aboobucker I., Bao Y. What drives consumers to use digital banking services? // *Internet Research*. 2019. Vol. 29(1). P. 107–130.
- 24 Tandon A. et al. Technology acceptance and online shopping: TAM-based evidence from Indian consumers // *International Journal of Retail & Distribution Management*. 2016. Vol. 44(4). P. 389–406.
- 25 Zhang M. et al. Mobile commerce and perceived value: How trust moderates the relationship // *Journal of Business Research*. 2020. Vol. 110. P. 24–35.
- 26 Hair J.F. et al. *Multivariate Data Analysis*. 8th ed. Cengage Learning, 2019. 816 p.
- 27 Fornell C., Larcker D.F. Evaluating structural equation models with unobservable variables and measurement error // *Journal of Marketing Research*. 1981. Vol. 18(1). P. 39–50.
- 28 Chin W.W. The partial least squares approach to structural equation modeling // *Modern Methods for Business Research*. 1998. Vol. 295(2). P. 295–336.
- 29 Cohen J. *Statistical Power Analysis for the Behavioral Sciences*. 2nd ed. New York: Lawrence Erlbaum Associates, 1988. 567 p.

ҚҰЛМАН А.Б.,*¹

докторант.

*e-mail: arailymkulman@gmail.com

ORCID ID: 0009-0007-9943-144X

ЕРМЕКБАЕВА Д.Д.,²

PhD, қауымдастырылған профессор.

e-mail: ermekbaevad@mail.ru

ORCID ID: 0000-0001-8910-6239

ЧЕЛИК Ш.,³

PhD, қауымдастырылған профессор

e-mail: saban.celik@ikcu.edu.tr

ORCID ID: 0000-0002-4918-4598

¹К. Сағадиев атындағы

Халықаралық бизнес университеті,

Алматы қ., Қазақстан

²Алматы технологиялық университеті,

Алматы қ., Қазақстан

³Izmir Katip Celebi университеті,

Измир қ., Түркия

ЭЛЕКТРОНДЫҚ КОММЕРЦИЯНЫҢ ЦИФРЛЫҚ ПЛАТФОРМАЛАРЫНЫҢ ТҰТЫНУШЫЛАРДЫҢ САТЫП АЛУ МІНЕЗ-ҚҰЛҚЫНА ЫҚПАЛЫ: БАСҚАРУ ТҰРҒЫСЫНДАҒЫ МҮМКІНДІКТЕР МЕН ҚЫЗМЕТТІ ҚАБЫЛДАУ ЕРЕКШЕЛІКТЕРІ

Андатпа

Цифрлық сауда платформаларының жылдам дамуы тұтынушылардың мінез-құлқына, әсіресе туризм мен қонақ үй салаларына, түбегейлі әсер етті. Бұл зерттеу бағаның әділеттілігі, онлайн пікірлер және веб-сайттың қолайлылығы сияқты негізгі басқарушылық факторлардың қабылданған құндылық, брендке сенім және қабылданған тәуекел арқылы қонақүй брондау ниетіне қалай әсер ететінін зерттейді. Зерттеудің мақсаты тұтынушылардың шешім қабылдауына цифрлық қызмет сапасының ықпалын бейнелейтін құрылымдық үлгіні құру және дәлелдеу болып табылады. Қазақстанда онлайн брондау платформаларын пайдаланатын 318 респонденттің деректері PLS-SEM әдісімен талданды. Барлық алты гипотеза расталды. Әділ баға қабылданған құндылықты арттырады, сенімді пікірлер брендке сенімді күшейтеді, ал интуитивті интерфейс тәуекелді азайтады. Бұл зерттеу теориялық және практикалық тұрғыдан құнды болып келеді. Ғылыми жағынан алғанда, зерттеу цифрлық тұтынушылық мінез-құлықты түсінуге үлес қосады. Басқарушылық тұрғыдан алғанда, тұтынушылардың сенімін арттырып, қолданушы тәжірибесін жақсартуға бағытталған нақты ұсыныстар береді. Бұл жұмыс онлайн коммерцияда жұмыс атқаратын, бәсекеге қабілеттілікті арттыруға ұмтылатын платформа әзірлеушілері мен салалық менеджерлер үшін маңызды.

Тірек сөздер: сатып алу ниеті, цифрлық платформа, қабылданған құндылық, брендке сенім, баға әділеттілігі, қолайлылық, онлайн-пікірлер.

КУЛМАН А.Б.,*¹

докторант.

*e-mail: arailymkulman@gmail.com

ORCID ID: 0009-0007-9943-144X

ЕРМЕКБАЕВА Д.Д.,²

PhD, ассоциированный профессор.

e-mail: ermekbaevad@mail.ru.

ORCID ID: 0000-0001-8910-6239

ЧЕЛИК Ш.,³

PhD, ассоциированный профессор.

e-mail: saban.celik@ikcu.edu.tr

ORCID ID: 0000-0002-4918-4598

¹Университет международного бизнеса

им. К. Сагадиева,

г. Алматы, Казахстан

²Алматинский технологический университет,

г. Алматы, Казахстан

³Университет Izmir Katip Celebi,

г. Измир, Турция

ВЛИЯНИЕ ЦИФРОВЫХ ПЛАТФОРМ ЭЛЕКТРОННОЙ КОММЕРЦИИ НА ПОКУПАТЕЛЬСКОЕ ПОВЕДЕНИЕ ПОТРЕБИТЕЛЕЙ: ПЕРСПЕКТИВЫ УПРАВЛЕНИЯ И ВОСПРИЯТИЕ УСЛУГ

Аннотация

Стремительное развитие цифровых торговых платформ радикально изменило поведение потребителей, особенно в сфере туризма и гостиничного бизнеса. Данное исследование посвящено анализу того, как ключевые управленческие аспекты: справедливость цен, онлайн-отзывы и удобство веб-сайта – влияют на намерение бронирования отеля посредством воспринимаемой ценности, доверия к бренду и воспринимаемого риска. Цель работы – построение и эмпирическая проверка структурной модели, отражающей, как качество цифрового сервиса влияет на принятие решений потребителями. Анализ данных 318 пользователей онлайн-платформ бронирования в Казахстане, проведенный с помощью PLS-SEM, подтвердил все выдвинутые гипотезы. Установлено, что справедливая цена усиливает воспринимаемую ценность, достоверные отзывы повышают доверие к бренду, а удобный интерфейс снижает ощущение риска. Результаты исследования обладают как научной значимостью, так и практической ценностью. Теоретически работа расширяет существующие знания, объединяя психологические и функциональные факторы в рамках единой модели цифрового поведения. Практически полученные выводы могут быть использованы для улучшения пользовательского опыта, роста лояльности и повышения эффективности платформ. Работа полезна для разработчиков, маркетологов и менеджеров гостиничного бизнеса, стремящихся к устойчивому успеху в электронной коммерции.

Ключевые слова: намерение покупки, цифровые платформы, воспринимаемая ценность, доверие к бренду, справедливость цены, удобство, онлайн-отзывы.

Article submission date: 08.07.2025