



**COLLEGE OF BUSINESS & ECONOMICS
SCHOOL OF COMMERCE
DEPARTMENT OF MARKETING MANEGEMENT**

**The Effect of Digital Marketing on Consumers Intent to Purchase Digital
Products and Services**

The case selected company in Addis Ababa, Ethiopia

**A Thesis submitted to the Department of Marketing Management of the
Addis Ababa University in partial fulfillment of the requirements for the
award of Masters of Arts degree in Marketing Management**

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Addis Ababa, Ethiopia**

STATEMENT OF CERTIFICATION

This is to certify that Leul Amare carried out this research on the topic entitled
The effect of digital marketing on consumer intent to purchase digital products and
services: The case of Ethiopian company and this work is original in nature and is
suitable for submission for the award of the Master of Arts Degree in Marketing
Management.

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Place: Addis Ababa, Ethiopia

STATEMENT OF DECLARATION

I, Leul Amare, hereby declare that this research paper entitled —The effect of digital marketing on consumer intent to purchase digital products and services: The case selected Ethiopian company || is my original work and has not been used by others for any other requirements in any other university and all sources of information in the study have been appropriately acknowledged.

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THE EFFECT OF DIGITAL MARKETING ON CONSUMERS INTENT TO
PURCHASE DIGITAL PRODUCTS AND SERVICES: The case selected
company in Ethiopia

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Acronyms and Abbreviations

API- Application program interface

ET – Ethio telecom

S&P – Security and privacy

SDP – Service delivery Platform

IP – Internet Protocol

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Abstract

The main objective of this study was to examine the effect of digital marketing on consumers intent to purchase digital products and services, particularly effective digital marketing on consumer purchase intention for digital product and service providers. Though there are many quality dimensions that can be studied in this area, the researcher tried to analyses six, namely reliability, ease of use, access, personalization, security, and credibility. A quantitative research design is applied in the study. With regard to sampling technique, convenience sampling, a non-probability technique were applied to determine the sample size of digital service users. The researcher has used both primary and secondary data. The primary data were collected through structured questionnaires prepared in English and distributed to 376 customers. Whereas the secondary data are gathered from existing literature, previous studies, the company's web site, internal publications, fact sheets, and the internet as well. SPSS Version 25 was used to analyses the collected data with descriptive and inferential statistics and to test the hypotheses put forward. The findings obtained from multiple regression analysis have shown that reliability, ease of use, access, and credibility have a positive and significant correlation with consumer purchase intention, which led to the support of hypotheses one, two, three, and six. While personalization and security were found to be statistically insignificant in impacting digital consumer purchase intention, which led to rejecting hypotheses four and five, Therefore, the company has to work aggressively to improve on personalization and security quality dimensions to improve the experience of its customers so that the number of users of digital products and services can increase. The study highlights more studies to be conducted in the area by broadening the scope, sample size, and variables involved.

Key Words: Ethio telecom, reliability, ease of use, access, personalization, security and credibility

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Digital marketing is a broad term that refers to the use of digital channels and technologies to promote and sell products or services. It encompasses various strategies and methods such as social media marketing, search engine optimization, and content marketing. According to Chaffey and Ellis-Chadwick (2019), digital marketing aims to reach and engage with a targeted audience through online platforms, driving brand awareness, customer engagement, and ultimately, influencing consumer intent to purchase digital products.

The rapid growth of digital technology has revolutionized various aspects of society, including the way consumers make purchasing decisions. With the advent of digital marketing techniques, companies are now able to reach and engage with consumers in ways that were previously unimaginable. As a result, understanding the impact of digital marketing on consumer intent to purchase digital products has become a crucial topic of study.

Chandra & Chandra (2023) suggest examining the diverse ways in which digital marketing influences consumer behavior and, in turn, determines their intention to purchase digital products.

Digital media and technology are no longer new – indeed, it's now more than 34 years since Sir Tim Berners Lee created the World Wide Web. Yet, over this time we have seen huge developments in digital media and marketing technology to provide new ways for businesses to communicate across the customer lifecycle (berners-lee,1999). Over 5.3 billion people around the world now regularly use online services to find products, entertainment, friends and romance, and consumer behavior and the way companies market to both consumers and businesses have changed dramatically (statista,2023).To understand the importance of digital marketing to the future of marketing in general, it's helpful to think about what audience interactions we need to understand and manage. Digital marketing today is about many more types of audience interaction than simply websites(Chaffey & Chadwick-Ellis, 2016).

This is why many businesses now rely heavily on digital marketing (Tailor & Kaur, 2023). Digital marketing offers a global reach, making it possible for even small businesses to access a

worldwide audience. By leveraging digital marketing, businesses can enhance consumer loyalty and drive sustainable growth, which paves way to growth opportunities. Compared to traditional market, which is bounded by geography international marketing can be cost and labor intensive. (Mackey & Bryan, 2013). Ethiopian's online digital product and service wouldn't be an exception in expanding the use of e-marketing. Therefore, it is of crucial importance to understand, explore and to investigate digital service provisioning characteristics (reliability, accessibility, ease of use, personalization, security, and credibility) to huge market potential, competition within the industry is fierce due to the payment mechanisms are now become flexible and telecom companies are willing to provide API systems. With the national popularity of and growing demand for digital service, there are 32 of companies competing with each other, with service ID offering a wide variety of digital service (Game, Music, e-learning, books, Health tips, providing of important information on Ethiopian tourism sites hence, there were product and service online ranging from text-based to massively multiplayer online games in Ethiopia. There are many options in almost every online service domain. To dominate the competition in the online industry, online service developers and publishers are seeking new ways to offer the best online service experience for users, and to induce users to spend money on subscriptions and virtual items.

To achieve this, the student researcher attempted to investigate certain dimensions of service quality (reliability, accessibility, ease of use, personalization, security, and credibility) on customers' intent to purchase digital products and services.

1.2 Statement of the problem

Consumers increasingly rely on digital tools for product research. This reliance is highlighted by Keller & Kotler (2006), who emphasize the significance of digital mediums in gathering product information. Digital marketing, particularly through social media engagement and user-generated content, offers an interactive platform where consumers can seek recommendations and gain social proof before making purchasing decisions (Chaffey & Ellis-Chadwick, 2019). Businesses are therefore encouraged to invest in digital marketing strategies to effectively reach their target audience and boost sales (Riza Aura Febriani et al., 2022). However, the world of digital media is changing rapidly. These evolving technologies are not only transforming how people access information but also how they interact and communicate globally. This shift is significantly impacting consumer behavior, especially in the way they choose and purchase products and services (Ryan and Jones, 2009). The internet, a vast network connecting users worldwide, has fundamentally altered customer expectations regarding convenience, speed, price, product information, and service. As a result, it has provided marketers with new avenues to create value for customers and build lasting relationships (Kotler, Armstrong, Agnihotri, and Haque, 2010). The changing preferences of the younger generation, who are more inclined towards online shopping, further complicate this scenario. Their buying patterns are influenced by digital interactions, necessitating innovative marketing strategies to meet their evolving needs (Tirpude, 2022; Mugaloremutt and Jayadeva, 2022). Social media and email marketing have proven particularly effective in enhancing customer engagement and influencing purchase intent. Overall, digital marketing technologies enable businesses to swiftly and efficiently sell their products, thereby increasing sales volume. Social media platforms, especially Facebook, play a crucial role in facilitating purchase decisions (Varkaris and Neuhofer, 2017). In Ethiopia, Facebook is the most used social media platform, making it a key focus for this research (Social Media Stats Ethiopia, Statcounter Global Stats). Despite the global trend, many online businesses in Ethiopia have not yet fully embraced e-marketing. While nearly half of Kenyan retail businesses utilize e-marketing, Ethiopian businesses lag behind (MAINA, 2016). This gap is further evident in the quality of websites and landing pages, which are often subpar. An effective website should be easy to use, professional-looking, attractive, and useful (Kotler, Armstrong, Agnihotri, and Haque et al., 2010). Moreover, Ethiopian businesses tend to underutilize a broad

range of digital marketing channels. They predominantly rely on social media, neglecting other crucial channels such as content marketing, search engine optimization (SEO), and other digital marketing strategies. This limited use of digital marketing tools reduces their potential to reach a wider audience and optimize their marketing efforts. Additionally, there are significant issues with payment systems, as evidenced by numerous complaints received by the Ethio telecom call center. This challenge hinders the company's ability to provide satisfactory service. Ethio telecom offers both subscription-based and on-demand digital services, but many customers lose their balance due to a lack of understanding of digital subscriptions. This lack of awareness not only affects individual users but also poses challenges for the company in maintaining customer satisfaction.

1.3 Research question

- How does reliability influence consumer intent to purchase digital products?
- How does accessibility impact consumer intent to purchase digital products?
- How does ease of use impact consumers intent to buy digital products?
- How does personalization affect consumer intent to purchase digital products?
- How does security influence consumers intent to purchase digital products?
- How does credibility impact consumers intent to purchase digital products?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study is to investigate the factors influencing consumers' intent to purchase digital products, with a focus on assessing the impact of perceived reliability, accessibility, ease of use, personalization, security, and credibility. Through rigorous methodologies, the research aims to provide insights into the relationships between these independent variables and the intent to purchase digital products, contributing to a deeper understanding of consumer behavior in the digital marketplace.

1.4.2 Specific objectives

- To examine the influence of reliability consumer intent to purchase digital products.
- To evaluate the impact of accessibility on consumers intent to purchase digital products.
- To investigate the impact of ease of use on consumers intent to purchase digital products.
- To analyze the influence of personalization on consumers intent to purchase digital products,
- To evaluate the impact of security on consumers intent to purchase digital products.
- To examine the impact of credibility on consumer intent to purchase digital products.

1.5 Scope and limitation

1.5.1 Geographical scope

The study was limited to Addis Ababa only. This decision was based on the concentration of online buyers and sellers in Addis Ababa. Additionally, digital service providers are exclusively located in Addis Ababa due to the new nature of digital product and service provisioning, with less than 3 years of experience in the field. Secondly, constraints of time and budget prevented conducting nationwide research. Therefore, drawing a sample from this city was deemed most likely to be representative of the population for this study.

1.5.2 Conceptual scope

This study involved the adoption of digital marketing for digital products and services, enabling customers to purchase services online such as games, music, e-learning, accessing tourism information, and buying books. The researcher's focus was on bringing value to society and advancing the progress of the digital market in Ethiopia.

1.5.3 Methodological scope

This study is limited to a cross-sectional survey design as it was instrumental in collecting data from a population of interest at one point in time and served as the main instrument of data collection due to its ability to gather a large amount of information in a reasonably quick span of time and in an economical manner.

1.6 Limitation of the study

There are so many factors that may influence on digital marketing “digital Product and Service” provisioning in Ethiopia. However, due to the limitations of time and resource, the research does not cover all factors exhaustively but focuses only on analyzing a certain dimensions of digital service quality (reliability, accessibility, ease of use, personalization, security, and credibility to digital service users). In addition, the research does not include, products and service which are physically deliverable on transaction.

1.7 Definition of terms

Payment API is a protocol which enable to charging on line users and send/receive digital content.

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

Digital product and service digital product and service which consumed online and does not have physical characteristic like online music ,Games ,e learning etc.

Short codes are numbers shorter than full numbers which can be used to address mobile sms, ussd, app, web and mms messages and voice services from mobile phones and fixed lines.

1.8 Significance of the study

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

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

- Increasing knowledge of "digital Product and Service" in digital marketing and its effects on users of digital services

- Raising awareness of the significance of "digital Product and Service" digital marketing and its function in preserving customer happiness.
- The research's findings should be very helpful to Ethiopia's digital service providers in terms of how e-marketing contributes to and sustains customer happiness.
- Encourage those who are willing but uninformed to engage in digital business.
- Ethiopian Telecom anticipates significant benefits from the research's findings, which will provide insight into how to improve service providing.
- Since little is written about the factors influencing consumer attitudes towards digital-marketing in Ethiopia, the current study provides a state-of-the-art revision in this subject.

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

1.9 Organization of the Research Report

The research report is structured into five chapters. Chapter 1 covers the research background, problem statement, research questions, objective, scope, significance, and organization of the report. Chapter 2 delves into concepts and theories related to the area of study (literature review). Chapter 3 outlines the research design, participants, data sources, and data collection and analysis techniques. Chapter 4 focuses on data analysis, including interpretation and discussion of findings. Chapter 5 concludes the study with a summary of research findings, conclusions, and possible suggestions or recommendations.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 THEORETICAL LITERATURE REVIEW

2.1.1 Digital marketing

Digital marketing is one type of marketing being widely used to promote products or services and to reach consumers using digital channels. Digital marketing extends beyond internet marketing including channels that do not require the use of Internet. It includes mobile phones (both SMS and MMS), social media marketing, display advertising, search engine marketing and many other forms of digital media (Yasmin et al., 2015). Magazine publishers can activate and drive their customers into Internet with e-mails and SMS messages to improve re-subscription rate (Merisavo et al., 2004). Digital marketing has become a ubiquitous and influential aspect of contemporary marketing strategies. It encompasses various techniques and tools employed to promote products or services through digital channels, including search engine optimization (SEO), content marketing, social media marketing, and email marketing. (Chaffey, 2019). The proliferation of digital devices and platforms has revolutionized the way businesses engage with consumers, allowing for personalized and targeted marketing campaigns that can reach a wide audience (Ryan, 2016). With the ability to collect and analyze vast amounts of data, digital marketing enables companies to better understand consumer behavior and tailor their strategies accordingly (Kotler, 2016). As digital marketing continues to evolve, its impact on consumer intent to purchase digital products is an area of growing interest and research

Digital marketing is a blanket term for the targeted, measurable, and interactive marketing of goods or services using digital technologies in order to reach and convert leads into customers and preserve them. The main objective is to promote brands, shape preference and boost sales through several digital marketing techniques. Alternative terms for digital marketing are often: 'online marketing', 'internet marketing' or 'web marketing'. The fundamental concept in digital marketing is based on the inbound marketing approach or generally it's called customer centric approach (Raluca Dania TODOR ,2016).

As changes in marketing environments occur, consumer needs change and marketers must find appropriate communication needs to satisfy their customers (Davidaviciene et al., 2019).

2.1.2 Customer attitude toward digital marketing

To comprehend customer attitudes toward digital marketing, it is crucial to consider various factors that influence these attitudes. Research has shown that customer satisfaction is significantly affected by digital marketing strategy, followed by customer engagement and loyalty (Yachouaityassine et al., 2022). Additionally, the impact of digital marketing on customer loyalty is contingent on critical factors such as digital content and capabilities (Abraheem & Mohammad, 2022). Furthermore, the study by Lee, (2023) found that digital marketing has a positive and significant impact on brand emotional attachment and brand attitude, which in turn affects customer attitudes. This suggests that digital marketing plays a crucial role in shaping customer perceptions and attitudes towards brands.

Moreover, the study by Yaakop et al., (2017) highlights the significance of credibility in Facebook advertising and its influence on consumer attitudes. It indicates that online factors significantly influence consumers' attitudes towards advertising on Facebook, emphasizing the importance of credibility in digital marketing efforts. Additionally, the impact of digital marketing on consumer involvement has been observed during the Covid-19 pandemic, indicating a positive influence on consumer participation in digital marketing activities (Chilekwa & Musawa, 2022).

Furthermore, the role of customer experience in shaping attitudes towards digital marketing is evident in the study by (Luqmansyah et al., 2021) which emphasizes the effect of customer experience on attitudes towards Islamic banking. This suggests that positive customer experiences can lead to favorable attitudes towards digital marketing initiatives.

In conclusion, customer attitudes toward digital marketing are influenced by various factors such as customer satisfaction, brand emotional attachment, credibility, and customer experience. Understanding these influences is crucial for marketers to effectively engage and influence customer attitudes in the digital marketing landscape.

2.1.3. Online Marketing Domains

Kotler and Armstrong (2012) and Chaffey and Smith et al. (2008) classify online marketing domains into four categories.

1. Business-to-consumer (B-to-C) online marketing Businesses selling goods and services online to final consumers.

2. Business-to-business (B-to-B) online marketing Businesses using online marketing to reach new business customers, serve current customers more effectively, and obtain buying efficiencies and better prices. Most major B-to B marketers now offer product information, customer purchasing, and customer-support services online.

3. Consumer-to-consumer (C-to-C) online marketing online exchanges of goods and information between final consumers. C-to-C involves interchanges of information through Internet forums that appeal to specific special-interest groups. Such activities may be organized for commercial or noncommercial purposes. Web logs, or blogs, are online journals where people post their thoughts, usually on a narrowly defined topic. Blogs can be about anything, from politics or baseball to haiku, car repair, or the latest television series.

4. Consumer-to-business (C-to-B) online marketing Online exchanges in which consumers search out sellers, learn about their offers, and initiate purchases, sometimes even driving transaction terms.

Targeted to Consumers

Targeted to Business

Initiated by business	B-to-C (business-to-consumer)	B-to-B (business-to-business)
Initiated by customer	C-to-C (consumer-to-consumer)	C-to-B (consumer-to-business)

Figure 2.1 Online Marketing Domains (source - Kotler and Armstrong, 2012 Chaffey and Smith et al. 2008)

Furthermore, Strauss and Frost et al. (2014) in their book of E- marketing and Combe et al. (2006) have added five more online marketing domains as listed below by adding Government as a third component. • Government-to-Business (G2B)

- Government- to –Consumer (G2C)
- Business-to-government (B2G)
- Consumer-to-government (C2G)
- Government-to-government (G2G)

Note that after B2C and B2B markets, the business-to-government (B2G) and consumer-to-consumer (C2C) markets are where most e-business activity occurs. (Strauss and Frost et al.2014)

	To business	To consumer	To government
Initiated by business	B2B	B2C	B2G
Initiated by consumer	C2B	C2C	C2G
Initiated by government	G2B	G2C	G2G

Figure 2.2 Online Marketing Domains (Source- Strauss and Frost et al. 2014).

2.1.4 Digital Presence Types

Chaffey (2019) categorizes companies' online presence based on objectives and functionality, emphasizing that it encompasses not just various digital channels but also the key functions of digital presence.

2.1.4.1 Transactional e-commerce

This facilitates online product or service purchases, common in retail, travel, and financial services. Business contributions include direct sales and supporting offline customers. Examples: Kia™ (www.kia.com/uk) and Zalando™ (www.zalando.com).

2.1.4.2 Services-oriented relationship-building for lead-building and support

Provides information to stimulate purchases and build relationships, often in B2B or for high-value consumer products. Business contribution lies in encouraging offline sales through inquiries or leads. Examples: Accenture™ (www.accenture.com) and Optimax™ (www.optimax.co.uk).

2.1.4.3 Brand-building

Focuses on supporting the brand through an online experience, typical for FMCG brands. Products are not usually available online. Examples: Durex™ (www.durex.com) and Guinness™ (www.guinness.com).

2.1.4.4 Portal or Media Sites

Provides information or news on various topics, generating revenue through advertising, commission-based sales, and sale of customer data. Examples: Yahoo and MSN.

2.1.4.5 Social network or community

Focuses on enabling community interactions (C2C model), including comments, messages, and content rating. Examples: Facebook, Instagram, LinkedIn, Snapchat, and Twitter. Social networks may also be integrated into other site types.

2.1.5 Quality Determinants in E-commerce

Enhancing e-service quality on the Web is pivotal for online companies seeking effectiveness and appeal, leading to elevated levels of customer satisfaction and retention (GroËnroos et al., 2000)

Yang & Jun, (2002) identifies key factors aligning with Servqual instruments: Reliability, Access, Ease of Use, Personalization, Security, and Credibility.

Reliability: Ensuring timely delivery and consistently meeting customer expectations plays a pivotal role in establishing trust and encouraging repeat purchases (Kim and Lee, 2002). Reliability builds the foundation of e-trust, contributing significantly to customer retention in the competitive landscape of e-commerce (Zhu et al., 2002).

Personalization: Customizing the online shopping experience by providing individualized attention and features such as personalized thank-you notes adds a personal touch that resonates with customers, thereby enhancing their satisfaction and loyalty (Yang and Jun, 2002). Personalization bridges the gap created by the lack of face-to-face interaction in online transactions, fostering a sense of connection between the customer and the e-commerce platform.

Security: Implementing robust security measures, including secure payment methods and stringent privacy policies, is paramount in instilling confidence in consumers and alleviating concerns regarding cyber threats (Rauschnabel et al., 2016). Security concerns are a significant barrier to consumer intent to purchase digital products, making it imperative for e-commerce businesses to prioritize and invest in ensuring the safety of their customers' sensitive information.

Credibility: Establishing credibility by providing accurate and trustworthy information is essential for gaining the confidence of online consumers (Fogg & Tseng, 1999). In an environment where consumers cannot physically assess the products or interact with sellers, credibility serves as a crucial factor influencing their decision-making process.

Ease of Use: Simplifying the online shopping process and minimizing technical difficulties are essential for enhancing the user experience and promoting the adoption of e-commerce platforms (Davis, 1989). A seamless and intuitive interface reduces friction in the purchasing journey, making it more convenient and enjoyable for customers to shop online.

Access: Facilitating easy access to customer support services and promoting knowledge-sharing among consumers contribute to improving overall satisfaction and loyalty (Burke, 1997; Berthon et al., 1996). Providing multiple channels for customers to seek assistance and engage with the brand fosters a sense of inclusivity and support, enhancing the overall e-commerce experience for both purchasers and non-purchasers.

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

- easy to use,
- professional looking,
- And physically attractive.

Ultimately, however, Web sites must also be useful.

2.1.6 Benefit of E marketing

The internet offers businesses opportunities to understand consumer needs, aiding in selective preparation, design, and management of customer experiences (Wiedmann et al., 2002). The swift progress of online computing technology underscores the importance for organizations to prioritize the internet to maintain a competitive edge (Kiang et al., 2000). The fundamental attributes of the internet make integrated online marketing communication imperative and impactful for online organizations (Gurău, 2008). E-marketing, or electronic marketing, has become a pivotal force in the modern business realm, revolutionizing the way buyers and sellers interact (Chaffey & Ellis-Chadwick, 2019). This paradigm shift brings forth an array of benefits that span across different dimensions, fundamentally altering the dynamics of commerce. The following paragraphs delve into the multifaceted advantages of E-marketing.

First and foremost, the global reach facilitated by E-marketing is unparalleled. Businesses can transcend geographical boundaries and tap into a vast, diverse audience. This expansive outreach not only broadens the customer base but also enhances brand visibility on a global scale.

In terms of cost-effectiveness, E-marketing proves to be a strategic boon for businesses. Traditional marketing methods often incur hefty expenses, but digital channels offer more

economical alternatives. Online campaigns, social media promotions, and email marketing can significantly reduce costs, allowing businesses to allocate resources more efficiently.

Moreover, the 24/7 availability characteristic of E-marketing ensures that products and services are accessible to consumers around the clock. This perpetual availability caters to the diverse time zones and lifestyles of the global consumer base, fostering continuous engagement and potential sales opportunities.

Precision-targeted advertising is another noteworthy advantage of E-marketing. Through data analytics and user behavior tracking, businesses can tailor their promotional efforts to specific demographics, ensuring that marketing messages resonate with the intended audience. This targeted approach increases the likelihood of conversion and customer satisfaction.

Data-driven insights derived from E-marketing efforts play a pivotal role in informed decision-making. Analyzing customer behavior, preferences, and engagement metrics provides valuable feedback for refining marketing strategies. Businesses can adapt and optimize their approaches based on real-time data, ensuring agility in the dynamic digital landscape.

Customer engagement is further augmented through interactive platforms inherent in E-marketing. Social media, forums, and online communities provide avenues for direct interaction between businesses and customers, fostering relationships and building brand loyalty.

Lastly, E-marketing streamlines market segmentation methodologies. Businesses can categorize and target specific customer segments with tailored campaigns, addressing diverse needs and preferences effectively.

These benefits collectively underscore the transformative impact of E-marketing on the contemporary business ecosystem, as elucidated in the comprehensive work of (Chaffey and Ellis-Chadwick ,2019).

The Chartered Institute of Marketing defines marketing as the managerial process focused on identifying, anticipating, and profitably satisfying customer requirements. This customer-centric approach necessitates collaboration with various business operations for profitability.

Chaffey and Smith (2017) highlight the significant advantages of digital marketing in realizing these marketing goals:

Identifying: The Internet emerges as a powerful tool for market research, facilitating the understanding of customers' needs and wants.

Anticipating: Digital platforms, as an additional channel, enable customers to access information and make purchases, contributing to effective resource allocation in e-marketing.

Satisfying: E-marketing success hinges on achieving customer satisfaction through electronic channels. Key considerations include website usability, performance, the quality of customer service, and logistics of product dispatch. These elements of customer relationship management are essential in the digital landscape.

2.2. Empirical literature review

The effect of reliability on consumer purchase intention

Reliability in digital marketing, particularly in the context of e-commerce, has been shown to significantly influence consumer purchase intent. Studies highlight that the reliability of digital platforms, including website quality and consistent performance, builds consumer trust and drives purchase intentions (Choshin & Ghaffari, 2017). Reliability is a critical factor in determining consumer purchase intention, particularly in the context of digital products and services. According to Santos (2003), reliability, which includes timely delivery and consistently meeting customer expectations, is pivotal in establishing trust and encouraging repeat purchases. A study by Kim and Lee (2002) further supports this by highlighting that reliability builds the foundation of e-trust, significantly contributing to customer retention in the competitive landscape of e-commerce. Additionally, Lee and Lin (2005) identified reliability as a significant determinant of overall service quality and customer satisfaction, directly influencing customer purchase intentions in online stores.

H1: There is a significant relationship between reliability of a digital platform and digital consumer purchase intention.

The effect of ease of use on consumer purchase intention

The ease of use of digital platforms plays a crucial role in enhancing user experience and encouraging purchase behavior. Research indicates that user-friendly interfaces and seamless navigation are key determinants of online loyalty and consumer satisfaction, leading to higher purchase intentions (Tsao et al., 2016). Ease of use is pivotal in influencing consumer purchase intentions. A study by Ham and Chung (2021) indicated that user-friendly interfaces significantly increase consumer satisfaction and willingness to purchase. Ease of use is another crucial factor influencing consumer purchase intention. Davis (1989) suggested that simplifying the online shopping process and minimizing technical difficulties are essential for enhancing the user experience and promoting the adoption of e-commerce platforms. The study by Sharma and Tripathi (2023) underscored the importance of an easy-to-use, well-organized, and mobile-optimized website for enhanced user engagement and increased conversion rates. Their research indicated that a poorly designed or confusing website could lead to a detrimental user experience, resulting in a loss of leads or consumers. Conversely, a user-friendly interface can positively influence digital marketing outcomes by making the purchasing journey more convenient and enjoyable.

H2: There is a significant relationship between the ease of use of a digital platform and digital consumer purchase intention.

The effect of access on Consumer purchase intention

Accessibility of digital products and services, including the availability of multiple channels and seamless integration across these channels, significantly impacts consumer satisfaction and purchase intent. Omnichannel marketing, where consumers can access services across different platforms consistently, has been shown to enhance consumer satisfaction and drive purchasing behavior (Ha & James, 1998; Mulhern, 2013; Shi et al., 2020). Accessibility of digital platforms plays a crucial role in shaping consumer purchase intentions. According to Bhatti et al. (2018), easy access to customer support and information significantly boosts consumer confidence and intention to purchase. Access, in the context of digital marketing, refers to the ease with which consumers can reach and utilize digital services. Burke (1997) and Berthon et al. (1996) emphasized that facilitating easy access to customer support services and promoting knowledge-sharing among consumers contribute to improving overall satisfaction and loyalty. This is

supported by the study of Santos (2003), which found that efficient and supportive access significantly impacts consumer attitudes toward e-service quality. Ensuring easy access to information and services can enhance the overall e-commerce experience, thereby influencing consumer purchase intention.

H3: Access of a digital platform significantly impacts digital consumer purchase intention.

The effect of personalization on consumer purchase intention

Personalization in digital marketing, such as customized recommendations and targeted advertising, enhances consumer engagement and purchase intent. Studies show that personalized content increases perceived value and relevance, which in turn boosts consumer loyalty and purchase intentions (Li & Liu, 2017). Personalization in digital marketing has a profound effect on consumer purchase intention. Findings by Ma et al. (2021) show that tailored recommendations and personalized marketing messages enhance consumer engagement and loyalty. Personalization involves tailoring the online shopping experience to meet individual customer needs and preferences. Yang and Jun (2002) highlighted that personalized attention, such as thank-you notes and customized recommendations, adds a personal touch that resonates with customers, thereby enhancing their satisfaction and loyalty. This finding is echoed by Abraheem and Mohammad (2022), who found that digital content and capabilities that cater to individual preferences significantly affect customer engagement and loyalty. Furthermore, the study by Lee (2023) indicated that personalization in digital marketing has a positive and significant impact on brand emotional attachment and brand attitude, which in turn affects customer attitudes and purchase intentions.

H4: Personalization of a digital platform significantly influence digital consumer purchase intention.

The effect of security on consumer purchase intention

Security concerns are a significant factor influencing consumer behavior in digital markets. Effective digital marketing strategies that address security issues, such as secure payment methods and data protection, are crucial in building consumer trust and enhancing purchase intentions (Wu et al., 2017). Security is a fundamental concern for consumers engaging in online transactions. Rauschnabel et al. (2016) stressed the importance of implementing robust security measures, including secure payment methods and stringent privacy policies, to instill confidence

in consumers. A secure online environment alleviates concerns regarding cyber threats, making it imperative for e-commerce businesses to prioritize and invest in ensuring the safety of their customers' sensitive information. Lee and Lin (2005) also identified security as a significant factor influencing overall service quality and customer satisfaction, which in turn impacts customer purchase intentions.

H5: security of a digital platform has a significant impact on digital consumer purchase intention.

The effect of credibility on consumer purchase intention

Credibility of digital platforms, including the trustworthiness of information and transparency in operations, greatly affects consumer purchase decisions. Credible platforms that provide reliable and transparent information are more likely to gain consumer trust and drive purchase intentions (Lu et al., 2017). Credibility refers to the trustworthiness and accuracy of the information provided by the digital platform. Establishing credibility is essential for gaining the confidence of online consumers. A study found that credibility in online advertising, particularly on social media platforms like Facebook, significantly influences consumer attitudes and purchase intentions (Yaakop et al., 2017). Credibility is also a critical determinant of overall service quality and customer satisfaction, directly impacting consumer purchase intentions (Lee & Lin, 2005).

H6: Credibility of information on a digital platform significantly affects digital consumer purchase intention.

2.3 Conceptual frame work& Hypothesis

2.3.1 Conceptual frame work

In the realm of e-marketing, understanding the determinants of consumer intent to purchase digital products and services is crucial. Quality dimensions such as reliability, access, ease of use, personalization, security, and credibility are essential benchmarks in evaluating the overall quality of digital offerings (Yang & Jun, 2002). These dimensions significantly influence consumers' purchasing decisions, shaping their intent and behavior in the digital marketplace.

Independent variable

Dependent variable

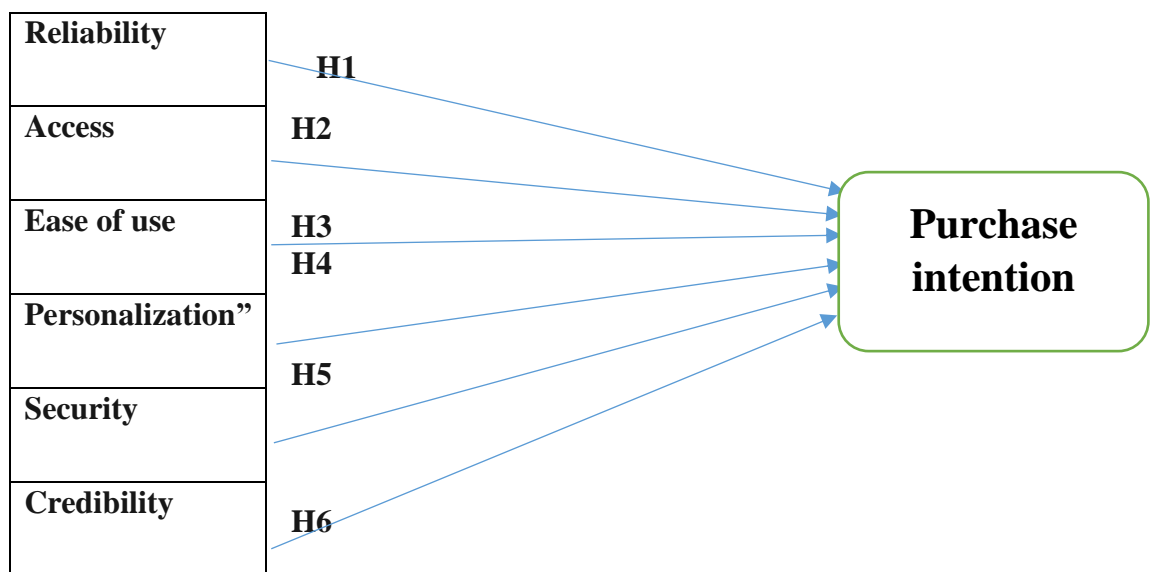


Figure 2.4 conceptual framework (Yang & Jun, 2002)

2.3.2 Hypotheses of the study

According to the above conceptual framework, the below hypotheses are studied in order to show the six quality dimensions (reliability, access, ease of use, personalization, security, credibility and consumer purchase intention)

H1: There is a significant relationship between reliability of a digital platform and digital consumer purchase intention.

H2: There is a significant relationship between the ease of use of a digital platform and digital consumer purchase intention.

H3: Access of a digital platform significantly impacts digital consumer purchase intention.

H4: Personalization of a digital platform significantly influence digital consumer purchase intention.

H5: Security of a digital platform has a significant impact on digital consumer purchase intention.

H6: Credibility of information on a digital platform significantly affects digital consumer purchase intention.

Chapter Three

Research methodology

3.1 Introduction

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

3.2 Research Approach

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

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

3.3 Research design

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

Hence, with respect to the research design, this study has employed explanatory research design and tried to study the impact and relationship of the independent variables (reliability, ease of use, access, personalization, security and Credibility and the dependent variable (Consumer purchase intention).

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

3.4 Data Sources and Data types

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

3.5. Population, Sampling Techniques and Sample Size

3.5.1 Target Population and Sample size

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

The target population of this study is digital service users or buyers of digital contents offered by companies partnered with Ethio telecom.

3.5.2 Sampling Techniques

The researcher adopts convenience sampling, a non-probability technique, for the study. Convenience sampling refers to researching subjects of a population that are easily accessible to the researcher, affordable, easy, and readily available (Sakaran, 2003). This method is chosen due to its practicality and cost-effectiveness, allowing the researcher to gather data quickly and

efficiently. In explanatory research, convenience sampling is beneficial as it provides an initial understanding of the relationships between variables and helps generate hypotheses. By collecting preliminary data through accessible means, the researcher can explore causal relationships and identify potential patterns or trends. Additionally, convenience sampling enables the researcher to collect a sufficient sample size within the constraints of time and resources, which is crucial for achieving comprehensive insights into the research problem.

3.5.3 Sample Size

The sample size of the total number of digital service users or buyers of digital content offered by companies partnered with Ethio telecom in Addis Ababa is considered infinite. The population size is large. For such a large population, the Cochran formula is used to determine the sample size.

$$N = \frac{Z^2 * P * q}{e^2}$$

where:

n: Sample size

P: estimate proportion of an attribute present in a given population

q: 1-p is the numerical probability of failure.

E: margin of error (assume 0.05 or 5 percent)

According to the cumulative normal probability table, which shows the likelihood that a sample would fail within a particular distribution, the Z=Z value is 1.96. Therefore, the researcher determined a sample size for this study based on the assumptions that the greatest variability, p, is 0.5, the confidence level is 95%, and the precision is ±5%.

Therefore, the sample size was determined as follows:

$$n = \frac{1.96^2 * 0.5 * 0.5}{0.05^2}$$

$$0.05^2$$

$$= \frac{0.9604}{0.0025} = 384.16, \text{ so the sample size is } 385.$$

$$0.0025$$

3.6 Data Collection

Survey research utilizes questionnaires designed to elicit both quantitative data and qualitative responses. Survey research is often conducted through a questionnaire distributed by mail, telephone, or in person (Keegan and Green, 2011). According to Saunders, Lewis, and Thornhill, the survey strategy is usually associated with the deductive approach. It is a popular and common strategy in business and management research and is frequently used to answer who, what, where, how much, and how many questions. It is therefore often used for exploratory, descriptive, and explanatory research. Surveys are popular as they allow the collection of large amounts of data efficiently. Accordingly, this research uses a structured questionnaire consisting of questions with a five-point Likert scale labeled from "Strongly Agree" to "Strongly Disagree," with a "Neutral" option as well. The questionnaire is prepared in English, considering the educational level of the users, and has two parts. The first part consists of a general introduction and demographic questions (age, gender, educational level, name of the application they are using, how often they subscribe). The second part consists of questions relating to the six basic dimensions of digital marketing quality (reliability, accessibility, ease of use, personalization, security, and credibility).

3.7 Procedures

The researcher follows these procedures to conduct the survey:

1. Identification and Outreach:

- Identify potential participants based on accessibility and interest.
- Spread survey details through local channels and social media.

2. Registration and Distribution:

- Allow interested individuals to register or express their willingness.
- Provide questionnaires electronically or in print based on participant preference.

3. Flexible Completion and Follow-Up:

- Let participants fill out questionnaires at their convenience.
- Establish secure methods for questionnaire returns or submissions.
- Address participant questions or concerns through follow-up communication.

3.8 Data Analysis

A quantitative survey was conducted, emphasizing the relationships among identified variables (reliability, accessibility, ease of use, personalization, security, and credibility, and Digital purchase intention of customers). The researcher found it quite appropriate to use multiple regression analysis as the primary data analysis technique. The model equation was: $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \dots + \beta_nX_n + \varepsilon$. This involved examining how several independent variables simultaneously influenced the dependent variable, offering a more comprehensive understanding of the complex interplay between these factors. For statistical analysis, Statistical Package for Social Science (SPSS) software Version 25 was employed, providing statistical descriptions such as frequency, mean, standard deviation, and inferential statistics: correlation, multiple regression, and ANOVA.

3.9 Validity and Reliability

3.9.1 Validity

According to Kumar (2005), validity is the ability of an instrument to measure what it is designed to measure. There are two forms of validity: internal and external validity. Internal validity confirms the ability of a research instrument to measure what it is supposed to measure, while external validity is the data's ability to be generalized across persons, settings, and times (Cooper and Schindler, 2008). Similarly, Campbell and Stanley define internal validity as the ability of a research design to adequately test research hypotheses (Campbell & Stanley, 1963, as quoted in Borden and Abbott, 2011).

To ensure the validity of the research design, both content and construct validity of the research are checked. The attributes are derived from relevant literature to ensure the validity of the questionnaire. The content validity is verified by the respected advisor of this research, who assesses the appropriateness of the questions and the scales of measurement. Additionally, discussions with present and previous fellow researchers and subject matter experts are conducted, and results from the pilot survey are also used to ensure the validity of the research instrument.

3.9.2 Reliability

Reliability refers to the extent to which the items accurately and consistently measure what they intend to measure. Cronbach's coefficient alpha is used to measure the reliability and internal consistency of each of the attributes. The coefficient of internal consistency provides an estimate of the reliability of measurement and assumes that items measuring the same construct should correlate (Kinberline and Winterstein, 2008). Higher alpha coefficients indicate higher scale reliability. Specifically, Malhotra (2007) suggested that an alpha of 0.60 or greater should be considered adequate, whereas Zikmund (2003) suggests that a Cronbach's alpha value of > 0.7 indicates considerably high reliability.

Table 3.1 Reliability test (Source: Survey data 2024)

Variables	Cronbach's alpha	No- of items
Reliability	0.89	4
Ease of use	0.81	4
Access	0.915	4
Personalization	0.923	3
Security	0.77	3
credibility	0.917	2
Consumer purchase intention	0.798	3

3.10. Ethical Consideration

To ensure the quality of the study, ethical issues were considered from the outset and throughout the research process. Anonymity and confidentiality of the participants and their responses were prioritized. Respondents were not required to write their names on the questionnaires and were given the flexibility to fill them out at their convenience to prevent possible disclosure. The questionnaires explicitly assured participants that their responses would be treated with confidentiality and solely used for the intended purpose. Additionally, at the beginning of the questionnaire, respondents were informed about the study's purpose, emphasizing that participation is voluntary and the research is independent and impartial. Furthermore, the questionnaires were designed to be free from leading, biased, and ambiguous questions to the best extent possible. The researcher conducted the research with maximum responsibility and honesty to maintain the integrity of the study.

Chapter Four

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the result of the data collected in terms of response general information (demographic data in frequency and percentage), descriptive data, assumptions of regression analysis (normality assumptions, linearity, homoscedasticity, multicollinearity test), inferential analysis and hypothesis test finally interpretation of results.

In an attempt to make the data more representatives of the population, total of 385 questionnaires were distributed to digital users and a total of 376 (98%) of these questionnaires were completed and used for the data presentation and analysis.

4.2 Demographic characteristics of respondents

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

Table 4.1 Demographic Profile of Respondent (source-survey data (2024))

Gender			Frequency	Precent%
	Valid	Male	222	59.0
		Female	154	41.0
		Total	376	100
Age	Valid	Under 18	17	4.5
		18-25	169	44.9
		26-35	160	42.6
		36and above	30	8.0
		Total	376	100
Education level	Valid	12 th grade or less	9	2.4
		High school graduate	109	29.0
		Some college, no degree	84	22.3
		Bachelor's degree	167	44.4
		Post graduate degree	7	1.9
		Total	376	100

As shown on the table, out of the total 376 respondents, 222(59%) of them were male whereas 154(41%) of them were females and this shows that males took the largest part amounting to more than the number of females. The age of the respondents is classified in the two ranges and

majority of the respondents (44.9%) are in the first age group (i.e. 18-25years) while, the remaining 42.1% are in second age group (i.e. 26-35).as per the data, the respondent trainees are dominated by the younger generation (18-25yearsold) with 43 respondent in the third age group (36 and above) is about 8.0% and under 18 about 4.5%.

Educational level was also assessed as one of demographic profile of respondents. According to zhe data obtained, relatively majority of the respondent (44.4%) are bachelor’s degree,29% are high school graduate and the rest 22.3% are some college no degree, grade 12 or less are 2.4% and finally post graduate are 1.9%.

4.3 How the users subscribed for the service

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

Table 4.2 No. Of Respondent For Subscription To Digital Service (source-survey data(2024))

		How did you subscribe for the service			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	through short code SMS	78	20.7	20.7	20.7
	through online advertising	47	12.5	12.5	33.2
	friend invitation	18	4.8	4.8	38.0
	Through website	133	35.4	35.4	73.4
	I get myself unknowingly subscribed	100	26.6	26.6	100.0
	Total	376	100.0	100.0	

As shown above how the respondents subscribed for the digital service and accordingly the majority (35.4%) of them through website, followed by 26.6% through I get myself unknowingly subscribed whereas only 20.7% through SMS and through online advertising is 12.5 and 4.8% by their friends.

Do use digital services and products, such as games ,e-learning platforms, music streaming, and others provided by companies partnered with ethiotelecom

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	376	100.0	100.0	100.0

All of them use digital products and services (100%)

4.3 Descriptive data presentation and interpretation

Presented below is the summarized data for the independent and dependent variables. As shown on the below table the highest mean score is that of ease of use with a value of 3.91 with std. Deviation of 0.45. This result in turn indicates that user believe that the digital service have meet ease of use parameters. Next higher mean is that of personalization with a score of 3.84 and std. deviation of 0.517. Again this indicates that customers believe that the service meet personalization Parameter and they are satisfied with it. And followed by security with score 3.81 and std. deviation of 0. 459.The other three independent variables namely credibility (3.73), access (3.65) and reliability (3.61).

Table 4.3. Summarized mean and Standard Deviation (Source-Survey Data (2024)).

Descriptive Statistics					
	N	Minimu m	Maximu m	Mean	Std. Deviation
Reliability	376	1.00	5.00	3.6097	.64351
Ease of use	376	2.00	5.00	3.9089	.44927
Access	376	2.00	5.00	3.6469	.66145
Personalization	376	2.00	5.00	3.8351	.51697
Security	376	2.00	5.00	3.8121	.45881
Credibility	376	2.00	5.00	3.7327	.53389
Consumer purchase power	376	2.33	5.00	3.8812	.46067
Valid N (listwise)	376				

4.4 correlation test between variables

In this topic the researcher analyses the relationship (correlation) of each of the six independent variables with that of the dependent variable. Correlation analysis is a method of statistical evaluation used to study the existence, direction and strength of a relationship between two variables. It's often misunderstood that correlation analysis determines cause and effect, however, this is not the case because other variable that are not present in the research may have impacted on the results, so the researcher used correlation to analyze the presence and direction (direct/indirect) of relationship between the variables. Correlation coefficients take values between -1 and 1 ranging from negatively correlated (-1) to uncorrelated (0) to positively correlated (+). The sign of the correlation coefficient defines the direction of the relationship. The absolute value indicates the strength of the correlation. Dancey and Reidy (2004) state that a correlation result of 0 indicates no/zero correlation, a result which is between 0.1 and 0.3 indicates a weak correlation among variables, a result which is between 0.4 and 0.6 shows a moderate correlation, a result between 0.7 and 0.9 indicates a strong correlation among variables, while a result of 1 indicates perfect correlation. Whereas as per Marczyk, Dematteo and Festinger, 2005, correlations of .10 to .30 are considered small, correlations of .30 to .70 are considered moderate correlations of .70 to .90 are considered large, and correlations of .90 to 1.00 are considered very large. The correlations between each of the independent variables with the dependent variable are presented below on the basis of Karl Pearson's coefficient of correlation.

Table 4.4 Correlations (source-survey data (2024))

		Correlations						Consumer purchase intention
		Reliability	Ease of use	Access	Personalization	Security	Credibility	
Reliability	Pearson Correlation	1	.224**	.209**	.103*	.099	.452**	.474**
	Sig. (2-tailed)		.000	.000	.047	.054	.000	.000
	N	376	376	376	376	376	376	376
Ease of use	Pearson Correlation	.224**	1	.121*	.100	.215**	.330**	.349**
	Sig. (2-tailed)	.000		.018	.053	.000	.000	.000
	N	376	376	376	376	376	376	376
Access	Pearson Correlation	.209**	.121*	1	.090	-.024	.427**	.443**
	Sig. (2-tailed)	.000	.018		.082	.647	.000	.000
	N	376	376	376	376	376	376	376
Personalization	Pearson Correlation	.103*	.100	.090	1	.105*	.017	.068
	Sig. (2-tailed)	.047	.053	.082		.042	.742	.188
	N	376	376	376	376	376	376	376
Security	Pearson Correlation	.099	.215**	-.024	.105*	1	.108*	.117*
	Sig. (2-tailed)	.054	.000	.647	.042		.036	.023
	N	376	376	376	376	376	376	376
Credibility	Pearson Correlation	.452**	.330**	.427**	.017	.108*	1	.863**
	Sig. (2-tailed)	.000	.000	.000	.742	.036		.000
	N	376	376	376	376	376	376	376
Consumer purchase intention	Pearson Correlation	.474**	.349**	.443**	.068	.117*	.863**	1
	Sig. (2-tailed)	.000	.000	.000	.188	.023	.000	
	N	376	376	376	376	376	376	376

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The data suggests several insights regarding the relationships between various independent variables and Consumer Purchase Intention (CPI):

- **Credibility (r=0.863)**: Credibility has the strongest positive correlation with CPI. This indicates that there is a strong association between how credible a product or service is perceived to be and consumer purchase intentions. Enhancing credibility may be highly beneficial for consumer perception.
- **Reliability (r=0.474)** and **Access (r=0.443)**: These variables have moderate positive correlations with CPI. This suggests that there is a moderate association between these factors and consumer purchase intentions. Improving reliability and making products or services more accessible may moderately improve consumer perception.
- **Ease of Use (r=0.349)**: This variable shows a weaker positive correlation with CPI. While ease of use is associated with consumer purchase intentions, the relationship is not as strong compared to credibility, reliability, and access. Enhancing user-friendliness could still have some positive effect on consumer perceptions.
- **Security (r=0.117)** and **Personalization (r=0.068)**: These variables have the weakest positive correlations with CPI. Although there is a positive association, it is relatively minor. While security and personalization are valued by consumers, they are not as strongly associated with purchase intentions as the other factors. The analysis indicates that credibility, reliability, and access are more strongly associated with consumer purchase intentions compared to ease of use, security, and personalization. Therefore, efforts to improve these aspects might be more impactful in terms of enhancing consumer purchase intentions

4.5 Assumptions of Regression Analysis

4.5.1 Normality Assumption

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

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

Table 4.5 Test of Normal Distribution (source-survey data (2024))

	Descriptive Statistics				
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Reliability	376	-.637	.126	.785	.251
Ease of use	376	-.186	.126	.795	.251
Access	376	-.336	.126	-.289	.251
Personalization	376	-.333	.126	.602	.251
Security	376	-.431	.126	1.255	.251
Credibility	376	-.379	.126	.360	.251
Valid N (listwise)	376				

4.5.2 Linearity test

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

4.5.3 Test of Multicollinearity

Multicollinearity is a phenomenon in which one predictor (independent variable) in a multiple regression model can be linearly predicted from the others with a substantial degree of accuracy. It is a state of high inter-associations among the independent variables. Multicollinearity test is used to check whether there are inter-correlations among independent variables. According to Gareth James, the values of Variance Inflation Factor (VIF) for all independent variables should be less than 10 (Gareth James, 2013) for the data to be free from multicollinearity concern. Hence, as per the below results, there is no multicollinearity among the independent variables of this research. Therefore, it is possible to use correlation and multiple regressions analysis.

Table 4.6 Test of Multicollinearity (source-survey data (2024))

Variables	VIF	Tolerance
Reliability	1.281	0.781
Ease of use	1.179	0.848
Access	1.243	0.804
Personalization	1.038	0.964
Security	1.067	0.937
Credibility	1.589	0.629

4.6 Inferential Analysis of variables

4.6.1. Multi linear regression

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

would be accounted for if the model had been derived from the population from which the sample was taken (Field, 2009).

Table 4.7 Model Summary (source-survey data (2024))

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.874 ^a	.764	.761	.22541	1.809

a. Predictors: (Constant), Credibility, Personalization, Security, Ease of use, Access, Reliability

b. Dependent Variable: Consumer purchase intention

Accordingly, the model summary shows R value of 87.4 % which represents the overall correlation between the independent variables reliability, ease of use, Access, personalization, security and Credibility with the dependent variable i.e. Consumer purchase intention According to Cohen (1992), R square values of 0.12 or below indicate low, between 0.13 to 0.25 values indicate medium, 0.26 or above values indicate high effect sizes. In this study, the R², which is the coefficient of determination, was found to be 76.4% which indicates that the independent variables account for 76.4% of the variation on the dependent variable. This in turn implies that there are still other factors that can explain the consumer purchase intention towards digital services, but the model used in this study, which includes the six independent variables of reliability, ease of use, access, personalization, security, and Credibility, can explain close to 76.4% of it. In other words, 23.6% of the variation in Customer purchase intention cannot be explained by these six parameters and that there must be other variables that have influenced the customer purchase towards the digital service.

Table 4.8 Regression Anova(source-survey data(2024))

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.833	6	10.139	199.539	.000 ^b
	Residual	18.749	369	.051		
	Total	79.583	375			

a. Dependent Variable: Consumer purchase intention.

b. Predictors: (Constant), Credibility, Personalization, Security, Ease of use, Access, Reliability

The above ANOVA summary table shows the various sums of squares described in the table and the degrees of freedom associated with each. The average sum of squares (the mean squares) is calculated by dividing the sums of squares by the associated degrees of freedom. The most important part of the table is the F-ratio, which is a test of the null hypothesis that the regression coefficients are all equal to zero. In other words, this F statistic tests whether the R proportion of variance in the dependent variable accounted for by the predictors is zero and the table also shows the associated significance value of that F-ratio (Field et al, 2009). For the data under study, F is 199.539, which is significant at $p < 0.001$ (because the value in the column labeled Sig. is less than 0.001). This result tells us that there is less than a 0.1% chance that an F-ratio would happen, if the null hypothesis proposed about F-ratio were true. Therefore, we can say that the regression model has resulted in significantly better prediction about Customer purchase intention toward digital service and that the regression model overall predicts the Purchase intention significantly well. As we see from the above ANOVA table the P value (the value in the column labeled Sig.) is 0.000 which is less than the level of significance or 0.05. Therefore the overall regression model is significant.

4.6.3. Linear Regression Test

Multiple regression analysis is a statistical technique used to investigate the relationships between a dependent variable and two or more independent variables (Kothari, 2007). A multiple regression analysis was performed in order to assess relative importance of the previously mentioned antecedents of Customer purchase intention was regressed on the six antecedents

namely Access, reliability, security, personalization, ease of use and Credibility as shown and analyzed below.

Table 4.9 Multiple linear Regression Test (source-survey data (2024))

Model		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	.575	.158		3.638	.000		
	Reliability	.067	.020	.094	3.290	.001	.781	1.281
	Ease of use	.062	.028	.061	2.209	.028	.848	1.179
	Access	.062	.020	.088	3.139	.002	.804	1.243
	Personalization	.027	.023	.030	1.177	.240	.964	1.038
	Security	.011	.026	.011	.427	.670	.937	1.067
	Credibility	.656	.027	.761	23.881	.000	.629	1.589

a. Dependent Variable: Consumer purchase intention

Here the values of the regression coefficient b represent the change in the outcome, resulting from a unit change in the predictor (independent variable) and if a predictor is having a significant impact on the ability to predict the outcome, then, this b should be different from 0 and big, relative to its standard error and the t -test tells us whether the b -value is different from 0. SPSS provides the exact probability that the observed value of t would occur if the value of b in the population were 0. If the observed significance is less than 0.05, then scientists agree that the result reflects a genuine effect (Field et al, 2009). In this study, from the six independent variables, four of them (namely reliability, ease of use, Access, and Credibility) the probabilities are less than 0.05. Therefore, we can say that the probability of these t -values or larger occurring, if the values of b in the population were 0, is less than 0.05. Therefore, the b s are different from 0 and we can say that the reliability, Access, ease of use, and Credibility of the companies' services make a significant contribution ($p < 0.05$) in predicting Customer purchase. The

coefficient of reliability, ease of use, access and Credibility is 0.067, 0.062, 0.062 and 0.656 respectively. This means, if the reliability, ease of use, access and Credibility are increased by one percent each, the customer purchase will be improved by 6.7 %, 6.2% ,6.2% and 65.6% respectively. On the other hand, the p values for the other two variables (namely security and personalization) shows more than 0.05 hence they are found to be insignificant.

4.6.4. Hypothesis Testing and Interpretation of Results

Hypothesis One: There is a significant relationship between the perceived reliability of a digital platform and digital consumer purchase intention. Based on the tables and justifications provided in the preceding paragraphs, reliability has significant relationship with the dependent variable (Customer purchase intention), where the t- statistic value was calculated to be 3.290 at p value <0.05 with sig. Value of 0.001. This implies that, reliability has impact on the Customer purchase intention of digital service other factors remaining constant. These results indicate that, if the price of the service has clearly communicated, term and conditions are clearly communicated, the application website has first time password (OTP), the application website has auto repay and double confirmation, the customer will most likely will purchase and use the digital service. The greater the reliability, the greater for the customer to subscribe for digital service online. Therefore, H1 is supported.

Hypothesis two: There is a significant relationship between the ease of use of a digital platform and digital consumer purchase intention. Based on the tables and justifications provided in the preceding paragraphs, ease of use has significant relationship with the dependent variable (Customer purchase intention), where the t- statistic value was calculated to be 2.209 at p value <0.05 with sig. Value of 0.001. This implies that, ease of use has impact on the Customer purchase intention of digital service other factors remaining constant. These results indicate that, if I can easily locate the application page of the website. All information related to application are easily accessible on the website. All application requirements are shown clearly on the web site. The ease of use of the web site encourages to do the application online, the customer will most likely will purchase and use the digital service. The greater the ease of use, the greater for the customer to subscribe for digital service online. Therefore, H2 is supported.

Hypothesis Three: The level of access to a digital platform significantly impacts digital consumer purchase intention. The third hypothesis testing provided that access has significant relationship with the dependent variable i.e., CPI as evidenced by the t- statistic value which was found out to be 3.139 and p value < 0.05 . The p value of access was found to be 0.002 indicating significant relationship with CPI. Therefore, H3 is supported.

Hypothesis Four: Personalization features on a digital platform significantly influence digital consumer purchase intention.

The fourth hypothesis testing provided that personalization has a positive but insignificant relationship with the dependent variable i.e. CPI as evidenced by the t- statistic value which was found out to be 1.177 and p value > 0.05 . The p value of personalization was found to be 0.240 indicating non significant relationship with CPI. This means, even if the company works for personalization toward the digital service The model predicts that no significant number of consumer will decide to use or purchase the digital service, (because of the p value > 0.05) other factors remaining constant.

Therefore, H4 is rejected

Hypothesis Five: Security of a digital platform has a significant impact on digital consumer purchase intention.

Based on the tables and justifications provided in the preceding paragraphs, security of the service has non-significant relationship with the dependent variable (Customer purchase intention), where the t- statistic value was calculated to be 0.427 at p value > 0.05 with sig. Value of 0.427. This implies that, security has no impact on the Customer purchase intention of digital service other factors remaining constant. The model predicts that no significant number of consumers will decide to use or purchase the digital service, (because of the p value > 0.05) other factors remaining constant. Therefore, H5 is rejected

Hypothesis six: Credibility on a digital platform significantly affects digital consumer purchase intention As per the multiple regression results provided that the coefficient of credibility was found out to be 0.656% which indicates that keeping other factors constant, a unit change in credibility will result in a positive effect of 65.6 % increase in customer purchase on digital service. Credibility has significant relationship with the dependent variable Customer purchase

intention, where the t- statistic value was calculated to be 23.881 at p value < 0.05 with sig. Value of 0.000. This implies that, a change in the credibility has significant impact on the customer purchase intention of digital services other factors remaining constant thus if the Company pay more attention to make credibility for information, There is customer support contact center on the application website, I find the service as expected Hence the relationship of the independent factor credibility (at p-value of 0.000) with that of the dependent variable customer purchase is found to be positive and statistically significant, leading us to support H6.

Table 4.10 Summary of hypothesis testing results (Source - Survey Data (2024))

Hypothesis	Independent variable	Dependent variable	t statistics	P- value	Result
There is significant relationship between the reliability of a digital platform and digital consumer purchase intention	reliability	Consumer purchase intention	3.290	0.001	Significant Accepted the hypotheses
There is significant relationship between the ease of use of a digital platform and digital consumer purchase intention	Ease of use	Consumer purchase intention	2.209	0.028	Significant Accepted the hypotheses
The level of access to digital platform significantly impacts digital consumer purchase intention	access	Consumer purchase intention	3.139	0.02	Significant Accepted the hypotheses
Personalization feature on a digital platform significantly affect digital consumer purchase intention	personalization	Consumer purchase intention	1.177	0.240	Not significant Rejected the hypothesis
Security of a digital platform has a significant impact on digital consumer purchase intention	security	Consumer purchase intention	0.427	0.670	Not significant Rejected the hypothesis
Credibility of information on a digital platform significantly affects digital consumer purchase intention	credibility	Consumer purchase intention	23.881	0.000	Significant Accepted the hypotheses

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

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

5.2. Summary of Major Findings

➤ The student researcher administered 385 questionnaires in total but 376 of completed questionnaires representing 98% of response rate have been obtained. The questionnaires contained questions that addressed the objectives of the study.

➤ The study revealed the registration for subscription were somehow lack transparency accordingly the majority (35.4%) of them through website, followed by 26.6% I get myself unknowingly subscribed through short code SMS (20.7%) whereas only 12.5% and 4.8 % of them through online advertising and friend invitation respectively. This implies digital service via Payment API system has privacy issue.

➤ The regression analysis results show that the consumer purchase intention on digital service is significantly and positively affected by credibility($\beta= 0.656$, with $p=0.001$), followed by reliability ($\beta= 0.067$ with $p=0.000$), access ($\beta=0.062$ with $p=0.02$) and ease of use ($\beta= 0.062$ with $p=0.028$) . These figures indicate that if the company services is made to be more Credible, reliable, Accessible and ease of use features is increased by one percent, the Purchas intention of the service can automatically improve by 65.6%, 6.7%, 6.2%,2.8%respectively.

➤ Credibility is found out to be the primarily significant variable followed by reliability

➤ On the other hand the regression analysis result showed that the other two variables namely personalization and security found out to be insignificant with p values of 0.24 & 0.67

respectively which are both >0.05 . This implies that any effort to improve these two features will not have any significant impact on consumer purchase for digital service

➤ The overall regression model is significant and there is 87.4% overall correlation between the dependent (consumer purchase intention) and the independent variables (reliability, ease of use, Access, personalization, security and Credibility) as shown by R value of 0.8743.

➤ The R² value is found out to be 0.764 which implies that about 76.4% of variation in consumer purchase intention is expressed by the variation on the independent variables (reliability, ease of use, Access, personalization, security and Credibility) which is above a half. The remaining 24.6% can be explained by other variables that are not covered in this study.

➤ The mean value of the variable result show that highest mean score is that of ease of use with a value of 3.91, followed by personalization 3.83, security 3.81, credibility 3.73. The lowest mean scores are that of reliability (3.61) and access (3.65). this implies that respondents were not satisfied with reliability and accessibility of the service the company providing and have low Customer Purchase Intention.

5.3. Conclusions

The primary objective of this study was to analyze the effect of digital marketing on consumer intent to purchase digital Product and Service the case selected company in Ethiopian

To this end a number of statistical tests were made and based on the findings of the study the following conclusions can be drawn.

❖ Reliability of the service has positive and moderate relationship with Consumer purchase intention. This leads to the conclusion that a one unit increase in reliability on the service results in a positive increase in the number of consumers for digital services.

❖ Similarly, with credibility, i.e., the customer support contact center on the application website, I find the service, as expected, has a positive and moderate relationship with consumer purchase intention. This leads to the conclusion that a one-unit increase in credibility results in a significant (65.6%) increase in the number of users of digital services.

❖ personalization and security has positive but weak relationship with Consumer purchase intention for digital service. Because of p value > 0.05 a one unit increase in personalization and security will have no significant change on Consumer purchase intention for digital service.

❖ While ease of use and access variables have positive and moderate correlation with Consumer purchase intention, personalization and security variables have positive but insignificant correlation with Consumer purchase intention. From this we can conclude that all the six independent variables are positively related with the dependent variable under the study.

5.4. Recommendations

The purpose of this study was to identify and analyses the effect of digital marketing on consumer purchase intent to purchase digital product and service the case selected company in Ethiopian. Based on the research findings the following useful recommendation has been forwarded by the student researcher.

➤ As shown in composition of respondents in terms of which how they are subscribed as a customer for the digital service. This shows that majority of the customer/users of the service were subscribed without appropriate subscription business model in which a customer has pay a recurring price at regular intervals for access to a product. As such practices are not in line with the ethiotelecom guideline and contractual agreements. The Company should actively work towards developing proper customer accusation and subscription mode for the service. In addition, the application website should have auto replay SMS for conformation

➤ As identified in the research, one of the issues faced by the respondents is related to Hyperlink speed of the web site. Hence, the company needs to deploy reliable web hosting and system to ensure that the digital services operate smoothly so that it can encourage customer and develop digital market in Ethiopia.

➤ The Company should actively work towards enhancing the quality of its web site in terms of making attractive graphic design, informative, value proportionate and dedicated 24/7 customer support. Enhancing the quality of the web site would allow to create a customer satisfaction and boost revenue.

➤ The study revealed the registration for the service lack transparency accordingly the majority (35.4%) of them through website and I get my self unknowingly subscribed (26.6%). ethiotelecom should deploy internet privacy or digital privacy platform to protect the customer from internet offers access to a company which creates opportunities for the companies to charge the customer without his consents.

5.5. Limitations of this study and future area of research

The study provides valuable insights into digital marketing quality dimensions. However, limitations exist, such as the sample being drawn solely from digital product and service users in Addis Ababa. Moreover, the focus on six quality dimensions, as outlined by Yang and Jun (2002), namely reliability, ease of use, access, personalization, credibility, and security, excludes other potentially influential factors. Additionally, the study does not encompass physical goods delivery, leaving a gap in understanding consumer preferences across different product types. Future research should address these limitations to provide a more comprehensive understanding of consumer behavior in digital markets.

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Appendix I-Questionnaire

Addis Ababa university

School of Commerce

Department of Marketing Management

Questionnaire on — The effect of digital marketing on consumer intent to purchase digital products and services

The case selected company in Ethiopian

Dear Respondent, as part of the requirement for the award of Masters of Arts degree in Marketing Management, this questionnaire is prepared by Leul Amare, a graduate student at Addis Ababa University, to collect data on the effect of digital marketing on consumer intent to purchase digital products and services the case selected company in Ethiopian. Hence, your kind participation and sincere responses are so vital for the success of the study. Please rest assured that your responses shall be used only for the intended purpose, be accessed by the researcher only and remain strictly confidential. Your volunteer participation is highly appreciated and you do not need to write your name. For questions requiring optional response and for those with rating scales please put ✓ mark under the choice that best fits your answer. Thank you very much for your time and valuable responses. For any enquiries you may contact me at 1leulamare4@gmail.com, 0935287596

PART I – General Information

1. Gender

A. Male B. Female

2. Age

A. 18-25 B. 26-35 C. 36 and above

3. Highest Level of Education

A. High School Graduate B. College/University Graduate C. 10+2 D. 10+3 E. Level III

4. Do you use digital services and products, such as games, e-learning platforms, music streaming, and others, provided by companies partnered with Ethio telecom?

(Yes/No)?

5. How did you subscribe for the service?

A. Through short code SMS

B. Through online advertising

C. friend invitation

D. Through website

E. I get myself unknowingly subscribed

PART II- Dimensions of service quality on the effect of digital marketing on consumer intent to purchase digital products and services .Please indicate, by using ✓mark, the extent to which you agree or disagree to the below statements digital service website.

Sr No.	Parameter of service quality on digital Service	Rating				
		1 Strongly disagree	2 disagree	3 neutral	4 agree	5 Strongly agree
	Reliability					
1	The price of the service has clearly communicated					
2	Term and conditions are clearly communicated					
3	The application website has first time password (OTP)					
4	The application website has auto repay and double confirmation					
	Ease of use					
1	I can easily locate the application page of the website.					
2	All information related to application are easily accessible on the website.					
3	All application requirements are shown clearly on the web site.					
4	The ease of use of the web site encourages to do the application online.					
	Access					
1	I can easily use the service					
2	The hyperlink speed of the site is fast enough					
3	The application are quickly downloadable					
4	Content of the service are simply understandable					

	personalization					
1	The Internet retailer gave me a personalized or individualized attention.					
2	The Website had a message area for customer questions and comments.					
3	I received a personal "thank you" note via e-mail or other media after I placed an order.					
	security					
1	I felt the risk associated with online purchase was high.					
2	The security issue of sensitive information was a major obstacle to my online purchase					
3	I felt insecure in providing sensitive information for online purchase.					
	credibility					
1	There is customer support contact center on the application website					
2	I find the service as expected					
	PART III – Consumer Purchase intention					
	Consumer Purchase intention					
1	does the updated website content make you more likely to purchase?					
2	does constant charging for services affect your purchase intention?					
3	would you recommend the service based on your intention to purchase?					

Appendix II Histogram and pp plot

