

Understanding Online Impulsive Buying: A Social Commerce Perspective on Website Quality and Credit Card Usage

***Jyotisman Das Mohapatra**

****Dr. Pallabi Mishra**

Abstract

The impact of website quality on Online Compulsive Buying Behaviour (OCBB), the leading factors of the social commerce on credit card usage (CCU) based online shopping and online impulsive buying behaviour (OIBB) has been investigated in this study. The authors have employed a research model to look at the connections between the components of the study. Primary data on social commerce has been gathered from 350 respondents through an online survey form. The structural research model and data have been analyzed using a covariance-based structural equation modeling technique using AMOS 22.0. According to research, consumers' CCU and OIBB have positively impacted OCBB by the caliber of online shopping websites. Based on the findings, the study has recommended directions for further research and has highlighted factors that have an impact on consumer buying behaviour. By utilizing multiple website quality factors, this study has closed the information gap among CCU, OIBB and OCBB. The authors have created a new model to examine the relationship with the elements of website quality, based on CCU, OIBB and OCBB.

Keywords: Compulsive buying behaviour, Impulse buying behaviour, Social Commerce, Website quality factor.

Introduction

In the market, electronic commerce is now widely used. With online purchasing so accessible, people may become obsessive shoppers. Any online item may be bought at any time, based on earlier research. Important triggers for impulse purchasing include purchase resources (money, time), reasons (hedonic, utilitarian), traits (impulsive buying propensity, sensation-seeking), and marketing signals. Impulsive buying is typically used to acquire inexpensive items, but it can also be used to get expensive ones.

A popular past activity in today's culture is shopping. But when this behaviour turns into compulsive shopping, it might turn into something unwelcome and hazardous. Compulsive shopping has come up for consideration in consumer research. The tendency of customers to be obsessed with frequent shopping without much self-control as compulsive buying. As per the survey one in every twenty persons on average will have compulsive buying behaviours at some time in their lives. Compulsive buyers are inundated with and exposed to a multitude of marketing signals that accompany their online and easy-to-buy pursuits. This is a result of compulsive purchasers' poor self-esteem and their heightened sensitivity to marketing cues.

While it is acknowledged by academics that the primary factors influencing online purchasing

* **Jyotisman Das Mohapatra**, Research Scholar, Department of Business Administration, Utkal University, Odisha, Mail ID: jyotisman7381@gmail.com

** **Dr. Pallabi Mishra**, Assistant Professor, Department of Business Administration, Utkal University, Odisha, mail ID: pallabi.iitkgp@gmail.com

behaviour (OBB) are website quality, credit card use, impulsive and compulsive buying, the interrelationships between these variables have not been investigated in the body of current literature. Thus, it remains unclear how website quality affects compulsive buying habits of consumers. Determining the influence of website quality on online compulsive buying behaviour is therefore the primary goal of our study, given the research gaps in the marketing literature that currently exist. Thus, the relationship between website quality and obsessive buying behaviour has remained unclear.

Our study's main objective is to ascertain the impact of website quality on online compulsive purchasing behaviour in light of the present research gaps in the marketing literature. Again objectives of our study encompass the following:

Objectives of the Study

- (i) Ascertain the mediating influence of credit card usage (CCU) and online impulsive purchasing behaviour (OIBB) on the association between website quality and online compulsive purchasing behaviour (OCBB);
- (ii) Ascertain the direct impact of different aspects of website quality on credit card usage and OIBB;
- (iii) Ascertain, by leveraging credit card usage and OIBB, the indirect impact of different aspects of website quality on OIBB.

Therefore, the five main concerns that we focused on in the current study were as follows:

- i How does the quality of a website affect CCU?
- ii What effect does the quality of a website have on the OIBB of users?
- iii What effect does CCU have on the OIBB of customers?
- iv What impact does a website's quality have on a user's OCBB?

- v What element of website quality influences CCU, OIBB, and OCBB the most or the least?

The effect of website quality on OCBB in underdeveloped nations is another area of interest for this study. Because South Asia is the only varied subcontinent in the world, India, a South Asian nation, was selected as the study's focus . Furthermore, India is a developing nation with a greater pace of Internet subscriber growth than the rest of the globe, and the vast majority of Indian internet users engage in heavy online shopping . Due to shifting consumer preferences, e-commerce businesses in India are expanding quickly to replace traditional marketing channels. Customers are becoming more knowledgeable about and interested in online shopping. A study conducted to measure the popularity of internet purchase and it was found that, internet purchasing is growing more and more popular among Indians. India may thus be a great place for study to validate empirical findings.

Literature Review

Because customers' perceptions of a website's quality have a direct impact on their purchase decisions, website quality is crucial in the e-commerce sector. Website quality has drawn a lot of attention from academics and practitioners due to its crucial role in increasing consumers' purchase intentions (Ongsakul et al., 2020). Customers expect high-quality customer service from e-commerce companies. It was Jeong et al. (2003) that introduced the concept of "website quality" to the hotel sector. According to Li et al. (2017), "website quality" is the whole perfection or usefulness of a website in conveying intended messages to users and consumers. Website quality, according to Jeong et al. (2003), is defined as a website's overall effectiveness or excellence in communicating intended messages to target users and consumers (Ongsakul et al., 2020). Based on interviews with online users and designers as well

as past research, Loiacono et al. (2002) developed the WebQual™ model, which divides website quality into four categories: (1) usability, (2) ease of use, (3) enjoyment, and (4) complementing relationship.

A website's capacity to provide customers with sufficient information about goods and services is determined by how easy it is to use. The website is easy to use and enjoyable for visitors, as evidenced by its entertainment value and simplicity of navigation. The interaction between the website and other sales channels is represented by the complementarity dimension (Loiacono et al., 2002). Website design is a crucial factor in deciding the caliber of service provided to online customers, claim Li et al. (2017).

Consequently, earlier research (Hossain and Rahman, 2021; Hossain et al., 2018) explains that users experience flow due to interactive elements on websites, which influences their intention to make a purchase. Additionally, Bighiu et al. (2015) demonstrate that marketing campaigns benefit from high-quality websites. Customers are more likely to behave impulsively when they purchase online because of the ease of the ordering process, the availability of products that only need a few clicks to order, the speedy delivery, and the absence of social influences. Online shopping fulfils many basic necessities in today's society, including the need for food, clothing, water, and so on, without passing judgment on the goods or services purchased. Impulsive shopping happens a lot, but the causes are rarely investigated. Most customers are unaware of this, particularly in light of the fact that internet shopping has evolved into a socially acceptable addiction (Bighiu et al., 2015). The pervasive and evolving phenomena of impulsive purchase can be influenced by external factors or the fleeting psychological states of a buyer. Previous research (Akram et al., 2018) examined the function of impulsive purchasing in an online setting. The online impulsive buying

depends on the website characteristics, hedonic motives, stimulants, and promotions (Madhu et al., 2023)

Furthermore, according to Hossain and Rahman (2021) certain characteristics of motivation, lack of control, financial impact, and total time commitment suggest that online compulsive purchasing is a unique behavioural disorder. Numerous studies have demonstrated that credit card signals enhance customer expenditure (Wong and Lynn, 2020). One reason for this might be that individuals have become accustomed to expecting credit card stimuli to be merged with goods and services that are paid for using credit cards. According to Wong and Lynn (2020), spending could also be a learnt reaction to credit card cues that have a conditioned motive.

The rise of consumer credit alternatives, including personal loans and bank overdrafts, is paralleled by the growing use of credit cards. Although credit cards give consumers flexibility in their purchases and stimulate spending (Pradhan et al., 2018), they can have a negative impact on society. Spontaneous CCU also affects customers' appreciation of material goods, which increases conspicuous spending. This might lead to a powerful and persuading desire to purchase, which could then cause credit card misuse to create a debt and weaken and erode self-control, ultimately resulting in OCBB (Eaglen and Schofield, 2017). Numerous earlier research (Pradhan et al., 2018) found that a consumer's CCU affects their compulsive behaviour.

The most important OBB driving factors have been identified by research (e.g., Lim et al., 2014), however the existing literature has not addressed the inter-associations among these variables (website quality, CCU, impulsive purchasing, and compulsive buying). However, Akram et al. (2018) examined the moderating impacts of credit card usage and sales promotions in addition to how website quality encourages impulsive online

purchases. Pradhan et al. (2018) looked at the relationship between consumer credit cards and impulsive purchases, consumerism, and compulsive buying. On the other hand, the connection between the calibre of a website and compulsive buying has not been studied.

Conceptual framework

Online product sales are growing in popularity as a means of expanding one's customer base and better satisfying their demands (Prasad and Ghosal, 2021). As such, the number of customers making purchases online is rising quickly due to the proliferation of shopping websites (Sarkar and Ghosal, 2018; Ghosal, 2015). In our research, we explored if the quality of a website had an influence on a user's internal state. Additionally, Akram et al. (2018) found that CCU and OIBB were positively impacted by the quality of the website. Additionally, they claimed that CCU positively affects customer OIBB. Pradhan et al. (2018) state that consumer OCBB is likewise governed by CCU and OIBB. This study came to the conclusion that customer CCU and OIBB are positively impacted by the quality of a website. CCU and OIBB would have an impact on consumer OCBB (Figure 1).

Hypotheses

(a) Website quality and CCU

Hossain and Rahman (2021) assert that a customer's perception of the quality of a website affects their emotional states, including happiness and anxiety. Online shopping has several benefits that make it both enjoyable and beneficial for customers. The ability to purchase from the comfort of one's home as opposed to going to a physical store is the most important of these benefits: ease of use. The second advantage is the satisfying feeling you get from doing cashless transactions. With the advent of digital money and credit cards, online buying has grown increasingly alluring.

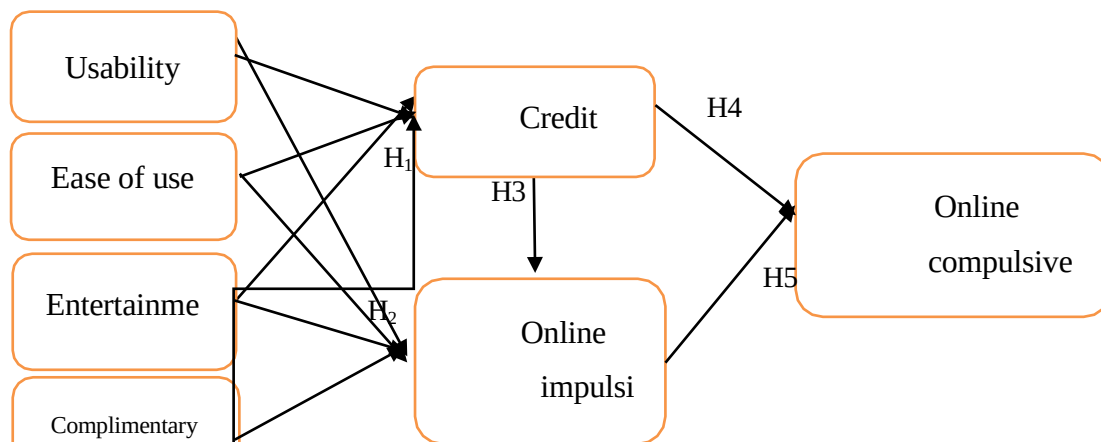
When compared to cash, credit cards enhance fast-food restaurant sales by 50–100% (Akram et al., 2018). Moreover, the perceived cost is decreased when paying with a credit card. Therefore, as website quality rises, credit card purchasing is anticipated to increase in the future (Akram et al., 2018; Pradhan et al., 2018). Drawing on the earlier conversation and focusing on the context of online purchases, we arrived at the following hypothesis:

H1a. Usability positively affects CCU.

H1b. Ease of use positively affects CCU.

H1c. Entertainment positively affects CCU.

H1d. Complementary functions positively affect CCU



(Figure 1)

Source(s): *Conceptual framework*

(b) Website quality and OIBB.

Previous research examined the role of impulsiveness in purchases in the setting of online shopping (Akram et al., 2018). Consumer research has focused a lot on customers' impulsive buying behaviour (Iyer et al., 2020). According to Dey and Srivastava (2017), OIBB is linked to speedier decision-making and fast ownership of products and services. Stern (1962) distinguished four types of impulse buying: "planned" impulse buying, suggestion impulse buying, pure impulse buying, and reminder impulse buying. Pure impulse shopping is the term used to describe situations in which consumers deviate from their regular buying habits and make an impulsive purchase. This is called a "suggested impulsive purchase," which occurs when a client finds out about the newest product and wishes they could have it. Suggested impulse purchasing, as opposed to pure impulse buying, could be more of a relational route than an exhilarating reaction (Stern, 1962).

Ali (2016) asserts that in order to maintain and strengthen customer support, online marketers should emphasize and enhance the quality of their websites, since neglecting to do so may drive away visitors. Hossain and Rahman (2021) examined

consumers' online behaviour and found that well-designed website features significantly influenced the adoption of online buying. We deduced the following assumptions by focusing on online buying and using the previous discussion as a basis:

H2a. Usability positively affects OIBB.

H2b. Ease of use positively affects OIBB.

H2c. Entertainment positively affects OIBB.

H2d. Complementary functions positively affect OIBB.

(c) CCU and OIBB

At first, OIBB was thought to be an unexpected outcome unrelated to any underlying problem. Not every unforeseen acquisition stems from online whims. OIBB could also arise as a result of a positive in-store stimulus, such as the availability of credit cards (Pradhan et al., 2018). The availability of money significantly affects impulsive buying. Shah et al. (2016) claim that easing the pain of payments can increase spending and favourable evaluations during the buyer's consideration and acquisition process. Credit cards also have a positive effect on consumers' impulsive

purchases. In particular, credit cards promote careless online buying (Akram et al., 2018). Customers' spontaneous purchase of clothing goods is associated to CCU, according to Akram et al. (2018). Accessible credit cards reduce the requirement for cash on hand to make purchases of goods and services, which leads to higher consumer spending and a rise in the frequency of impulsive purchases (Akram et al., 2018; Pradhan et al., 2018). We developed the following hypothesis in light of this, focusing on the context of online purchases:

H3. CCU positively affects OIBB

(d) CCU and OCBB

One of the addictions of the future is excessive online shopping. But this kind of conduct has been recognized before. German psychiatrist Emil Kraepelin used the word "oniomania" in the early 20th century to refer to the compulsive drive to consume goods (Bighiu et al., 2015). According to McElroy et al. (1994), compulsive buying is a recurring, chronic behaviour that started as a response to negative conditions. O'Guinn and Faber (1989) defined compulsive buying behaviour as a kind of consumer activity that is erroneous, often excessive, and chaotic in the lives of those who are impulsively driven to buy.

Although they are connected, compulsive and impulsive buying are not the same thing. Purchasing on the spur of the moment, such as adding a snack, piece of gum, or a beverage to your shopping basket while standing in line at the register, is known as impulsive buying. But in the case of compulsive shopping, the impulse to purchase comes from within; it might be a desire to feel better or happier, or it could be a sensitivity to anxiety that the individual wants to reduce (Bighiu et al., 2015). Essentially, every prior study that has been conducted has indicated a clear correlation between CCU and website quality and OCBB. As far as we are aware, no study has looked into how

CCU affects OCBB when it comes to online purchases made based on the quality of the website. To close this research gap, this study offers a further hypothesis (H4).

H4. CCU positively affects OCBB.

(e) OIBB and OCBB.

Certain research claims that compulsive conduct is an extreme form of impulsive behaviour. Additionally, compulsive behaviour has been shown to be riskier than impulsive behaviour and to be a cause of ongoing and recurring disappointment in self-control (O'Guinn and Faber, 1989). As a result, impulsive purchase elevates consumer anxiety, which is connected to compulsive behaviour, which is a sort of customer addiction (Darrat et al., 2016). As far as we are aware, no study has looked into how OIBB affects OCBB when it comes to online purchasing depending on the calibre of the website. In order to address this research gap, the following hypothesis (H5) is developed in this work.

H5. OIBB positively affects OCBB.

3. Research Method

The general internet retailers in India were the focus of this study, and the virtual snowball sampling method was used to gather data. Only those who had previously utilized websites and payment cards were included in our study. We employed a snowball sampling strategy because it was quite challenging for us to locate such individuals. Respondents were requested to recommend further individuals by providing their email addresses.

The current study's findings indicate that CCU, OIBB, and OCBB are influenced to differing degrees by various website quality criteria. Consequently, the study fits under the comparative research category, where research issues or questions contrast the dependent variable with one or more explanatory factors. According to Dewasiri et al. (2018), quantitative studies look at

the connection, difference, or relationship between the dependent and one or more independent variables.

The three parts of an online, web-based, structured questionnaire were designed to gather important data on customers' online purchasing experiences.

The majority of the survey's questions were on identifying website and payment card transactions related to online purchases. The questionnaire's next section asked about the respondents' demographics, including their age, gender, marital status, and income (shown in Table 1).

Data Presentation:

Table1: Demographic Profile of the Respondents

Variables	Number	Percentage (%)
<i>Gender</i>		
Male	108	31
Female	242	69
<i>Age</i>		
18-25	48	14
26-35	77	22
36-45	123	35
Above 45	102	29
<i>Education level</i>		
High school or below	66	19
College	108	31
Graduate school or above	176	50
<i>Occupation</i>		
Public servant	66	19
Private job	68	20
Business	99	28
Others	117	33
<i>Length of Internet experience</i>		
1-3 years	156	45
4-6 years	98	28
7-9 years	78	22
Above 9 years	18	5
<i>Hours per week on the Internet</i>		
0-3	72	21
4-8	34	10
9-12	113	32
Above 12	131	37

Source: : Authors'

Important questions were asked in the last section of the survey to find out how respondents felt about the main ideas of the study. As in an earlier study (Akram et al., 2018; Liet al., 2017), four

dimensions—website usability, ease of use, entertainment, and extra services—were used to measure the quality of websites. These aspects were tested using six, four, five, and three questions, respectively. IBB (Darrat et al., 2016)

and CBB (Pradhan et al., 2018) were evaluated using five items, whereas CCU (Pradhan et al., 2018) was evaluated using six and three items, respectively.

The primary data were recorded using a five-point Likert scale that went from 1 (strongly disagree) to 5 (strongly agree). Additionally, the method used to gather the data was modified from earlier studies (Hossain et al., 2018). 2,500 people were sent a survey link (URL), and 475 of them consented to take part. Additionally, the URL for the questionnaire was posted and shared on other social media sites, including as Facebook, WeChat, and IMO. From all sources, 437 responses in total were obtained. 350 final responders were selected for data analysis after all logically missing data had been filtered out and removed. Out of the 350 respondents, 31% of males and 69% of women answered the poll. The majority of the sample (35%) was made up of people between the ages of 36 and 45. Over 50% of the individuals involved had finished their postgraduate studies or other higher education. The majority of respondents (45%) have been using the Internet for one to three years, and 37% spend more than 12 hours a week on it. In total, 33% of respondents were jobless (e.g. retirees, housewives and students); 28% worked in business; 20% worked in private industry; and 19% worked in government. Table 1 displays the percentage of results derived from this demographic profile. To make sure the quality of the data we had acquired was high, we also looked at validity, reliability, and descriptive statistics.

After that we used covariance based structural equation modeling, or CB-SEM, together with AMOS 23.0 to assess the relationships between the research elements in our study model. We used AMOS to conduct structural equation modeling (SEM) in the current study because the partial least square (PLS) analysis method is more stringent when it comes to sample size and residual distribution than AMOS (Nam et al., 2018).

Additionally, Hair et al. (2017) stated that the PLA-based algorithm is not appropriate for covariance-based SEM.

4. Data Analysis and Results:

4.1 Variance inflation factor test and bias in common methods

In self-report surveys and quantitative research, common method bias (CMB) or common method variance (CMV) is a regular occurrence. When one source of survey data is Concurrent microwave background (CMB) occurs. As a consequence, we employed Harman's one-factor test to investigate CMB for our research. Based on the results, all components had eigenvalues larger than one, and the first item only explained 5.095% of the variation. The CMB test led to the conclusion that CMV did not have a substantial role in the current study. Consequently, every construct examined in this study was determined to be trustworthy.

4.2 Analysis of validity and Reliability:

To ascertain if the constructs were internally consistent, dependability was examined and Cronbach's alpha was calculated. The coefficients of dependability between components (shown in Table 1) performed better than the 0.7 cut-off value suggested by Fornell & Larcker (1981). Consequently, every construction value showed suitable dependability. Confirmatory factor analysis (CFA) was also used to calculate the convergent and discriminant validity. Additionally, convergent validity was assessed using three specific metrics, as suggested by Fornell and Larcker (1981) and Hair et al. (2017): reliability, the AVE (average variance extracted), and the CR (composite reliability) of each concept. All indices were computed using the factor loadings (FLs) of the underlying construct (Ali, 2016; Hossain et al., 2018). Table 2 presents the construct's inner consistency and shows that every measurement FL above the lowest criteria (0.7) as stated by Ali (2016) and Hossain et al. (2021). Moreover, the

CR values, which show the range of the indicators of the latent construct, exceeded the minimal value of 0.7 that was specified. (2018) Hossain et al. In addition, the AVE values above the minimal value of 0.5 that was required, indicating the overall variation size in the latent construct indicators (Hossain et al., 2018).

Table 3 shows the shared variance of the research constructs as well as the squared inter-correlations between them. These values do not interfere with the square derivation of the explained standard variance. Consequently, the discriminant validity of the current study is confirmed.

Table 2: Reliability and Factor Loading

Sl. No.	Item	Factors Loadings	Composite Reliability (CR)	Average Variance Extracted (AVE)	Based on
Usability (reliability $\alpha=0.81$)					
1.	UST1	0.90	0.90	0.62	Li et al. (2017)
2.	UST2	0.76			
3.	UST3	0.71			
4.	UST4	0.70			
5.	UST5	0.74			
6.	UST6	0.81			
Ease of use (reliability $\alpha=0.73$)					
7.	EOU1	0.85	0.87	0.68	Li et al. (2017)
8.	EOU2	0.86			
9.	EOU3	0.75			
10.	EOU4	0.72			
Entertainment (reliability $\alpha=0.76$)					
11.	ENT1	0.71	0.86	0.56	Li et al. (2017)
12.	ENT2	0.70			
13.	ENT3	0.84			
14.	ENT4	0.82			
15.	ENT5	0.82			
Complementary functions (reliability $\alpha=0.78$)					
16.	CPY1	0.87	0.86	0.75	Li et al. (2017)
17.	CPY2	0.86			
18.	CPY3	0.81			
Credit card use (reliability $\alpha=0.82$)					
19.	CCU1	0.76	0.86	0.54	Pradhan et al., (2018)
20.	CCU2	0.71			
21.	CCU3	0.74			

22.	CCU4	0.73			
23.	CCU5	0.78			
24.	CCU6	0.74			
<i>Impulsive buying behaviour (reliability $\alpha=0.78$)</i>					
25.	IBB1	0.85	0.87	0.67	Darrat et al. (2016)
26.	IBB2	0.76			
27.	IBB3	0.81			
<i>Compulsive buying behaviour (reliability $\alpha=0.89$)</i>					
28.	CBB1	0.75	0.86	0.57	Darrat et al. (2016)
29.	CBB2	0.83			
30.	CBB3	0.84			
31.	CBB4	0.75			
32.	CBB5	0.73			

Source: : Authors‘

Table3: Squared inter-correlation among the Constructs

		1	2	3	4	5	6	7
1.	Usability	0.85						
2.	Ease of use	0.42	0.81					
3.	Entertainment	0.23	0.14	0.79				
4.	Complementary functions	0.06	0.12	0.31	0.77			
5.	Credit card use	0.04	0.03	0.35	0.43	0.81		
6.	Impulsive buying	0.03	0.03	0.04	0.24	0.12	0.75	
7.	Compulsive buying	0.23	0.12	0.05	0.04	0.21	0.04	0.78

Source: : Authors‘

4.3. The Structural Equation Model Analysis

The Chi-square (2) value was 821.19 since there were 362 degrees of freedom (df). This means that the ratio between the Chi-square value and the degree of freedom was 2.28, which is less than the maximum suggested value of 5 (Bagozzi and Yi, 1988). Our inquiry verified an excellent model fit (GFI 5 0.81, AGFI 5 0.86, CFI 5 0.94, IFI 5 0.92, NFI 5 0.91, NNFI 5 0.94, RMSEA 5 0.06) after evaluating all the fit indices of our study model

using the recommended scale of values (Bagozzi and Yi, 1988). All of the standardized route coefficients are significant, as shown in Figure 2. Thus, the results showed a positive relationship between website quality and OIBB and UCC, respectively, supporting our hypotheses H2a to H2d and H1a to H1d. Furthermore, we discover that UCC has a positive correlation with OIBB and OCBB when it comes to online buying, which validates our hypotheses H3 and H4. H5 is also supported since OIBB and OCBB have a favourable relationship. It's interesting to note that website quality, the latent construct in our research

that corresponded to usability, had the highest coefficient in predicting the user's usage of credit cards (0.130), followed by ease of use (0.131), complementary functions (0.128), and entertainment (0.111). Accordingly, the respondent's OIBB was most closely associated

with the usability of the website quality (0.132), followed by entertainment (0.122), complementing services (0.114), and simplicity of use (0.103). In conclusion, the present research also found that the determination of OCBB was more strongly influenced by OIBB (0.101) and UCC (0.114).

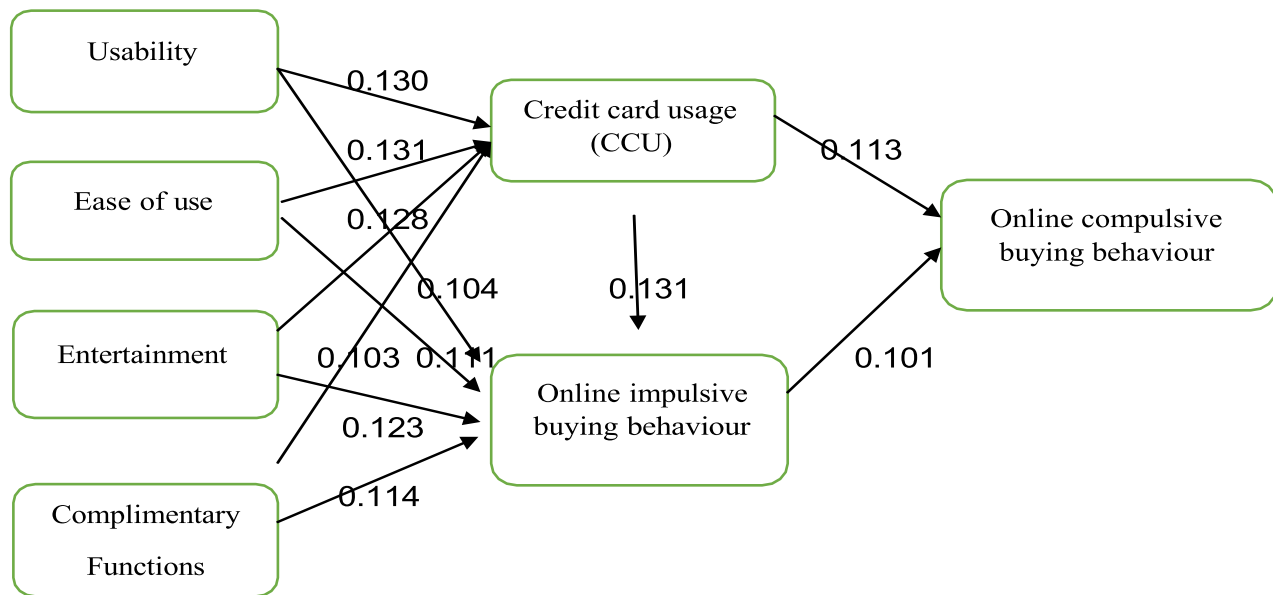


Fig.2. Output of SEM from AMOS 22.0

5. Discussions:

We assessed our study model and looked into the suggested hypotheses using the CB-SEM method. The structural modeling analysis's findings (Figure 2) demonstrated both direct and indirect correlations between the variables under study, providing evidence in favour of our research approach. Based on the results, we found that a number of website quality factors affect customers' OCBB, OIBB, and CCU. Furthermore, our data demonstrated that CCU affected OIBB and OCBB, as well as OIBB influenced OCBB. Moreover, the present investigation revealed that every facet of website excellence influenced users' CCU and OIBB, therefore influencing their OCBB.

6. Conclusion

As internet shopping grows in popularity, marketers have more possibilities to close deals and must contend with a fiercely competitive e-commerce industry. Marketers who can develop high customer OIBB and OCBB may experience higher demand and profitability. The current study assessed and combined website quality, CCU, and OIBB—three crucial elements of online purchasing activities—to ascertain the website's impact on OCBB. Consequently, our results raised some important questions regarding how website quality affects OCBB through CCU and OIBB as well as other crucial aspects of online commerce. Since website quality dimensions have a big

influence on online purchasing activities and those dimensions quickly increase sales levels, developing and supplying a high-quality website is essential for modern businesses engaged in online marketing. Since our research showed that all factors of website quality may affect CCU, OIBB, and OCBB when combined, our results can help online marketers increase profits by providing better website quality.

Additionally, we demonstrate how elements of a high-quality website, such as its usability, ease of use, entertainment value, and complementary features, affect consumers' OIBB (impulsive buying behaviour) and CCU (the latent construct that characterizes consumers' less cautious, more impulsive behaviour, concerns about debt, desire to maintain multiple credit cards, and desire to pay the least amount possible on credit card bills while shopping). We also highlighted that OIBB is impacted by CCU. Last but not the least, CCU and OIBB both had an effect on OCBB, demonstrating that consumers are unhappy with their current purchases, desire to regularly acquire new items, and wish to dump them without using them.

Therefore, to boost website earnings, online marketers should enhance website usability, which is defined as making sure that their website efficiently provides customers with the useful information they want, that customers trust the information provided, that customers can connect with the website and feel secure in transactions, and that the website loads quickly. Easy-to-read language, easily navigable pages, a user-friendly website, and a user-friendly experience for customers are all important aspects of e-commerce websites. Better entertainment should also be provided by the website, which suggests that it is aesthetically pleasing and pleasant, that its design is up to date, and that users are happy when they visit it. In conclusion, the website ought to offer additional free services, implying that it facilitates online transactions that buying through the website

is more convenient than through email, fax, or phone, and that communicating online is more practical.

6.1 Practical Implications:

Our research yields valuable insights for consumers and online advertisers alike, and it may even have global applicability beyond underdeveloped countries. According to our research, online impulsive buying, CCU, and website quality are all related to marketing.

Online obsessive shopping is a pleasant and robust approach. Website users and customers are two different things when they visit a website. Because of this, a website's content and design should prioritize user friendliness and offer information that is specific to the needs of users as well as tools for navigating and finding relevant content. Online marketers should pay special attention to website quality since it plays such a significant role in online obsessive and impulsive purchase. Consequently, our study helps marketers comprehend the crucial earning factors that influence customer OIBB and OCBB.

Our research, however, showed that OIBB, which is connected to OCBB, increases consumers' concerns about using credit cards to make online transactions. It is important for marketers to remember that credit cards increase sales volume, particularly when used for impulsive purchases. Financial organizations should thus use caution when pursuing credit card customers who may start off as impulse shoppers but eventually turn into compulsive purchasers as their buying impulses get stronger. These consumers could overspend as a consequence and be unable to pay back the loan, which would have a detrimental psychological impact on both the clients and society at large. Therefore, it is imperative that the government, regulators, and economists develop appropriate policies to stop credit card theft.

Furthermore, by monitoring their compulsive credit card buying activity, internet consumers can evaluate their susceptibility to unforeseen and risky purchase behaviours. In addition, we created a research model to help marketers assess how website quality affects OCBB based on credit card use and impulsive online buying patterns. This can assist marketers in understanding how credit cards and impulsive buying behaviour impact customers' compulsive purchase intent as well as developing appropriate marketing strategies for conducting business online.

7. Limitations and Scope for Future Research:

There are some limitations of our findings that need to be taken into account in further research. Since our study only examined one developing nation, future research examining multiple nations could enhance the findings, particularly if various nations have distinct technological structures (e.g., credit card usage, Internet cost, and percentage of Internet and/or credit card users). Second, since our sample was self-selected, other practical approaches to studying sample moderation may be evaluated in subsequent research projects.

Third, additional important factors that have been covered in the literature and are related to website quality include system, information, and service quality. We might include these issues in our model.

Fourth, because frequent and infrequent consumers differ greatly from one another, further study is needed to identify them and assess their respective advantages in terms of website quality, CCU, OIBB, and OCBB.

Finally, the term "quality" for a website has several meanings. Only four elements were examined in this study to gauge a website's quality. Future study may thus find even more connections between the idea of a high-quality website and subsequent investigations.

References:

1. Ali, F. (2016), —Hotel website quality, perceived flow, customer satisfaction and purchase intention, *Journal of Hospitality and Tourism Technology*, Vol. 7 No. 2, pp. 213-228, doi: 10.1108/JHTT-02-2016-0010.
2. Bagozzi, R.P. and Yi, Y. (1988), —On the evaluation of structural equation models, *Journal of the Academy of Marketing Science*, Vol. 16 No. 1, pp. 74-94, doi: 10.1007/bf02723327.
3. Bighiu, G., Manolica, A. and Roman, C.T. (2015), —Compulsive buying behaviour on the internet, *Procedia Economics and Finance*, Vol. 20, pp. 72-79. doi: 10.1016/s2212-5671(15)00049-0.
4. Darrat, A.A., Darrat, M.A. and Amyx, D. (2016), —How impulse buying influences compulsive buying: the central role of consumer anxiety and escapism, *Journal of Retailing and Consumer Services*, Vol. 31, pp. 103-108. doi: 10.1016/j.jretconser.2016.03.009.
5. Dewasiri, N.J., Weerakoon, Y.K.B. and Azeez, A.A. (2018), —Mixed methods in finance research: the rationale and research designs, *International Journal of Qualitative Methods*, Vol. 17 No. 1, 1609406918801730.
6. Dewasiri, N.J., Rana, S. and Kashif, M. (2021), —Editorial – theory building in marketing: rationalizing South Asian perspective, *South Asian Journal of Marketing*, Vol. 2 No. 1, pp. 1-4, doi: 10.1108/sajm-03-2021-071.
7. Dey, D.K. and Srivastava, A. (2017), —Impulse buying intentions of young consumers from a hedonic shopping perspective, *Journal of Indian Business Research*, Vol. 9 No. 4, pp. 266-282, doi: 10.1108/JIBR-02-2017-0018.
8. Eaglen, M.A. and Schofield, P. (2017), —Compulsive buying behaviour: re-

- evaluating its dimensions and screening], *Journal of Consumer Behaviour*, Vol. 16 No. 5, pp. 463-473.
9. Fornell, C. and Larcker, D.F. (1981), —Evaluating structural equation models with unobservable variables and measurement error], *Journal of Marketing Research*, Vol. 18 No. 1, pp. 39-50, doi: 10.2307/3151312.
 10. Ghosal, I. (2015), —A demographic study of buying spontaneity on E-shoppers: preference Kolkata (West Bengal)], *Journal of Technology Management for Growing Economies*, Vol. 6 No. 2, pp. 65-75.
 11. Hair, J.F., Hollingsworth, C.L., Randolph, A.B. and Chong, A.Y.L. (2017), —An updated and expanded assessment of PLS-SEM in information systems research], *Industrial Management and Data Systems*, Vol. 117 No. 3, pp. 442-458.
 12. Hossain, M.S. and Rahman, M.F. (2021), —Website quality, perceived flow, trust, and commitment: developing a customer relationship management model], in Ho, R., Hou Hong Ng, A. and Nourallah, M. (Eds), *Impact of Globalization and Advanced Technologies on Online Business Models*, IGI Global, pp. 202-226, doi: 10.4018/978-1-7998-7603-8.ch013.
 13. Hossain, M.S. and Rahman, M.F. (2022), —Detection of potential customers' empathy behaviour towards customers' reviews], *Journal of Retailing and Consumer Services*, Vol. 65, 102881, doi: 10.1016/j.jretconser.2021.102881.
 14. Hossain, M.S., Rahman, M.F. and Zhou, X. (2021), —Impact of customers' interpersonal interactions in social commerce on customer relationship management performance], *Journal of Contemporary Marketing Science*, Vol. 4 No. 2, pp. 161-181, doi: 10.1108/JCMARS-12-2020-0050

= O =