



# Investigating Factors Affecting Customer Acceptance in Using Applications in the Digital Product Marketing Platform

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## Abstract

The purpose of this study is to investigate the factors affecting customer acceptance of using applications in the context of digital marketing of mobile products. This research is a quantitative research with the purpose of application and descriptive survey strategy. The statistical population of the research is Bamilo customers in Tehran. The sample was calculated based on Cochran formula of 384 people. The researcher used random cluster sampling to select the sampling method. The validity of the research questionnaire was obtained through face validity (expert opinion) and construct validity (confirmatory factor analysis test) and its reliability through Cronbach's alpha coefficient. In this research, data analysis was performed by path analysis test. The results showed that overall technology readiness had significant effect on 5 variables of customer attitude, perceived usefulness, ease of use, excellent performance, and perceived compliance. Also, understanding the usefulness has a significant effect on customer attitude and customer desire. In addition, four variables of ease of use, excellent performance, perceived compliance and store reputation have a significant impact on customer attitude. Also, three variables of ease of use, excellent performance and perceived compliance have a significant effect on perceived usefulness.

**Keywords:** Customer attitudes, Customer desire, Ease of use, Store reputation, Technology use.

## Introduction

Today, with the advent of commerce and the elimination of time and space constraints on shopping, as well as ease of access to information on goods and services, shoppers have more choice. The importance of the customer role in web-based sales is not only less important. It is not the traditional methods, but because of the competitive environment and increased customer power and choice, it is these buyers who have the

power and control. Companies that intend to do business electronically first need to identify their potential customers. Then they come to identify their interests and needs and adjust their business conditions to meet their needs and desires (Haji Karimi et al., 2013). An internet-based e-commerce environment allows customers to search for information and purchase goods and services through direct contact with online stores. Online shopping is not based on the actual experience of buying goods, but based on

features such as image, form, qualitative information, and advertising. With the increasing spread of the Internet in various walks of life, one of the topics discussed is attracting customers to make transactions through the Internet, which has attracted the attention of many organizations and customers, and much research has been done to support Internet shopping. E-commerce is the foundation of e-commerce. An online store or online store consisting of different components that can all come together to create a seamless and seamless set-up so that a visitor, like a real shopper, can see among the various options and With the freedom to choose and get enough information, they can choose, buy and deliver the product they want. An online store is a website or set of websites that introduces products (goods or services) online to select or public users and provides an online shopping cart and payment gateway. The Internet provides them with the opportunity to purchase and provides them with various options for delivering goods and services (Rural et al., 2015). So, in this research, the researcher intends to find out what factors affect the customer acceptance of using apps in the mobile platform and consequently the purchase of it in the customers?

### **Background research**

Today, mobile has become one of the most essential tools for customers when shopping, acquiring and exchanging information, online payment and more. Therefore, the significant growth of application applications in this area is an inevitable problem. But many users' concerns about managing apps

can be attributed to the limited space available on mobile phones. Because nowadays users use mobile phones in addition to its intrinsic function of communicating with others as a convenient means of playing, filming, photographing, playing music, all of which require volume and space. So users do not easily download and save applications (Ghazanfari, 1397).

So, after going through the app development phase as well as introducing it, now companies are in the process of focusing on strategies to maintain customer relationships. The sudden collapse of telegram channels, Instagram pages, also shows that people on the Internet are less loyal to the Internet. So, given the high costs involved in developing, producing and updating a good app, this is a constant concern in this field. Therefore, companies should assess the tendency for continuous continuity, which means creating the interest and customer need to continue receiving services from a program (Zare Roosan et al., 2016).

But to solve this problem, research shows that the best way to get customers to shop online is by changing attitudes, creating instant excitement, creating needs, stimulating needs and more. In the meantime, affect on attitude has a profound effect on consumer behavior because attitude is a positive, negative reaction to one's beliefs, needs, etc. In fact, attitude is a subjective tendency to act in accordance with or It is against a particular subject (Hazrat, 1979). In other words, attitude is a more or less durable state in one's mental organization that prepares him or her to respond in a certain way to an object or



situation to which he or she relates (Ranjbarian et al., 2007); Researchers believe that attitude has a great impact on one's behavioral preferences (Mentian et al., 2013).

On the other hand, some researchers believe that this reluctance to shop online is due to distrust and lack of understanding of technology and processes of online shopping. They believe that incentives should be created to try online shopping among different groups of customers so that people can use their experiences for future purchases and recommend it to others (Rastegar and Aghamohammadi, 2011). Overall, researchers have shown that accepting or rejecting an application is influenced by factors such as simplicity, perceived usefulness, optimal performance, store reputation and compliance (Roy et al., 2018). From a utilitarian perspective, the motivation to buy efficient access to a product is to buy consumer goods and services over the internet with numerous advantages such as easy and fast access to information, ease of use, and no time and space constraints, a greater variety of products, Cost savings, access to customized goods and services, etc. (Ismail Pour & Goldozian, 2011). On the other hand, successful internet business sites build their sales based on auctions and discounts. While many customers need to shop online, purchasing is not cheaper, and simply being cheaper is not enough motivation for customers to desire an online shopping experience.

(2010) conducted a research on the factors affecting the use of internet banking services

by customers (Case Study: Mellat Bank). This study was conducted by expanding the technology adoption model and the theory of anticipated behavior and trust in the study. Factors affecting the use of information and internet technology in the banking sector in Iran, in particular Internet banking have been addressed by customers at Mellat Bank. The statistical population of the study consisted of all clients of Mellat Bank of Iran who used this bank's Internet banking services. The statistical sample size of this study was considered as 95% confidence interval of 377 persons and 500 questionnaires were distributed among selected members to return to the desired number. The findings of this study show that the variables of trust, ease of use, and profitability have a significant influence on people's attitudes toward the desired behavior (using internet banking) and on the other hand, these factors directly affect Behavioral intention plays an important role in using internet banking services and subjective attitude and norms have a positive and direct effect on one's intention to use internet banking services. Trust has been one of the primary factors affecting one's intention and intention to perform specific behaviors.

Rastegar and Aghamohammadi (2011) examined the factors affecting the acceptance of e-banking. The purpose of this study was to investigate the factors affecting the acceptance of e-banking using the technology adoption model. The research method used is descriptive-correlational. The statistical population of this study is those clients of Mellat Bank who have had an account in this bank and have used e-banking

services. The research model was measured with a sample of 384 clients using a cluster sampling method. Required data were collected from a questionnaire whose validity was tested. This information was analyzed in the LISREL software environment using structural equation modeling and confirmatory factor analysis tests. In this study, the effects of service awareness and benefits, security, internet communication quality, perception of usefulness, ease of use and trust on acceptance of e-banking were investigated. Research findings show that awareness of services and benefits, security, quality of internet connection, ease of use and perception of use are effective on acceptance of e-banking. The findings also show that trust has no effect on customers' attitude towards e-banking.

Mettian et al. (2013) examined the impact of customer perceptions, attitudes, and behavior on the acceptance of internet banking. The purpose of this study is to investigate the factors affecting customers' willingness to accept internet banking. For this purpose, a model based on technology acceptance models, the theory of logical practice, innovation diffusion theory and theory of planned behavior has been developed and investigated. This is a descriptive-analytical study. The statistical population of Melli Bank customers in Sanandaj city was selected from the sample of 152 people by available sampling method and the questionnaire was used for data collection. Its reliability was confirmed by Cronbach's alpha criterion. Data were analyzed by structural equation analysis using the

software. The results of the data analysis showed that the model was appropriately fitted and the findings also showed that perceived ease of use had a significant effect on perceived usefulness and the effect of perceived behavioral control, subjective norms and attitude toward the use of internet banking was also confirmed on the willingness to use internet banking, also the perceived usefulness effect on attitude towards internet banking was also confirmed and the effect between perceived ease of use and perceived consistency on attitude towards using internet banking and usefulness. Perceived on the tendency to use banking The Internet has also been rejected. Preacher (2011) examined the factors affecting the acceptance of customers by Internet banking services. The purpose of this study was to identify the factors affecting customer acceptance of Internet banking services using the Davis Technology Acceptance Model. According to the technology adoption model, the behavior of using information technology is related to the intention to use a particular system, and the intention to use it, in turn, requires the adoption of technology by the degree of usefulness of the technology in view of the consumer and his perceptions of ease. The use of the system and the trust in technology and attitude towards it are determined. In fact, Davis argues that one's perceptions of the usefulness of a particular technology and its ease of use are crucial in adopting the technology in question. This study examined the factors affecting the adoption of Internet banking services, including one's perception of the ease of use and usefulness of Internet



banking services and the degree of customer confidence and attitude towards technology. The findings of this study showed that the technology adoption model is a good model for describing internet banking acceptance and there is a significant relationship between the mentioned variables and customer acceptance.

Alwan et al. (2018) examined the factors affecting Jordanian customers' intentions and acceptance of internet banking. The main purpose of this study is to propose a conceptual model that best explains, what are the key factors for customer intentions and acceptance of Internet banking?

The conceptual model presented is based on the theory of extensibility and the use of technology. This was expanded by adding perceived risk as an external factor. Structural equation modeling was performed to analyze data collected from research questionnaires. The results show that behavioral intention is significantly influenced by performance expectations, effort expectation, pleasant motivation, price value, and perceived risk. However, social influence has no significant effect on behavioral intention.

Roy et al. (2018) conducted a study of predictors of customer acceptance and resistance to smart technologies in the retail sector. Data were collected using quantitative research and analyzed using modeling. The results show the complex relationships between perceived technology readiness, perceived ease of use, perceived usefulness, superior performance, perceived adaptability, and store reputation in influencing customers' attitudes and behavioral

intentions toward smart retail technologies. The findings also show that technology readiness does not directly affect customer attitudes, but also indirectly through perceived innovation characteristics. The findings of the study suggest that retail stores should focus on smart technologies that are simple, but increase purchasing efficiency and increase customer value. The findings also suggest that retail stores can engage in brand management strategies to increase customers' adoption of smart technologies.

Sharif et al. (2018) studied customer acceptance of mobile banking services. Many studies have examined the attitudes and perceptions of consumers to accept mobile banking as a unique public service channel. However, no empirical studies have so far addressed consumer intentions to choose the channel of mobile banking services from a behavioral, technological, social, cultural and organizational perspective. This is a quantitative study of consumer behavior goals for mobile banking adoption in three distinct service stages. The scheme was designed to investigate this behavioral model based on the theoretical concept of the GAM model. In this regard, extensive research has been conducted among the mobile banking service providers in Bangladesh. The results show that the factors affecting consumer behavioral attitudes towards mobile banking adoption in the static stages, interaction and transaction services are significantly different.

The subject mentioned in the present study has been investigated based on the following conceptual model (fig 1).

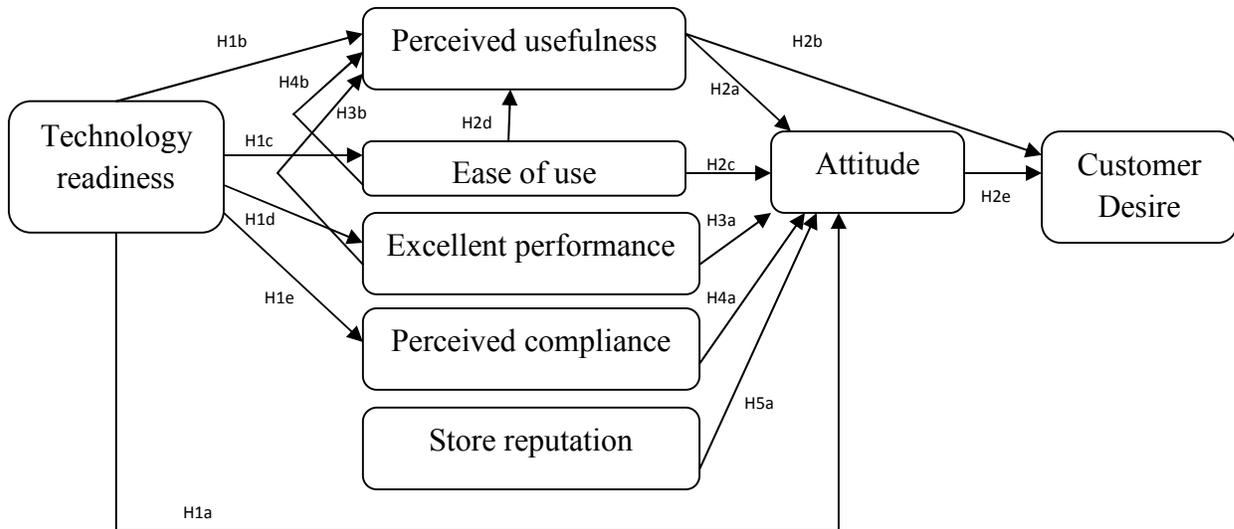


Figure 1. Conceptual mode

### Research method

This research has a practical approach. The research method is descriptive and survey type. The statistical population of this study includes all customers of Bamilo Company in Tehran which is an unlimited community. Given the indefinite size of the statistical population, the Cochran sampling relation for the unlimited population will be used to determine the minimum sample size.

$$n = \frac{Z_{\alpha/2}^2 [p(1 - p)]}{d^2}$$

The statistical sample of the study is 384 people. Also, in this research, due to the size of Tehran province and cultural, economic, social and different areas of the city, the researcher has used cluster random sampling. The cluster random sampling method is actually a sampling method based

on its geographical area. Due to the cultural, economic, and social differences of the 22 districts of Tehran, the researcher divided the province of Tehran into five sections of East, Center, West, North and South and averaged 85 questionnaires from each of the five districts of Tehran. Distributed to collect 384 questionnaires required. For this purpose, the researcher in collaboration with Bamillo site, randomly placed the questionnaire in the orders of each region. Questionnaire was used to collect data in a 5-point Likert scale. In addition, Cronbach's alpha method was used to assess the reliability of the questionnaire and expert approval was used to assess the validity of the questionnaire. The questionnaire consisted of six sections. The following table summarizes the questions that support each of these dimensions.



**Table 1. Questionnaire structure**

Variables	Cronbach's alpha	questionnaire questions
The readiness to use technology	0.86	1 to 3
Understanding the usefulness	0.88	4 to 7
Ease of use	0.90	8 to 11
Excellent performance	0.89	12-15
Perceived compliance	0.84	16 to 18
Store reputation	0.92	19 to 21
Attitude	0.87	22 to 24
Customer willingness	0.86	25 to 28

In this study, SPSS, Lisrel and Excel software were used for data analysis.

Based on the conceptual model, the research hypotheses are:

- H1a: Technology readiness has a significant effect on customer attitude.
- H1b: The readiness to use technology has a significant effect on understanding usefulness.
- H1c: Technology readiness has a significant effect on ease of use.
- H1d: Technology readiness has a significant effect on excellent performance.
- H1e: Technology readiness has a significant effect on perceived compliance.
- H2a: Understanding usefulness has a significant impact on customer attitude.
- H2b: Understanding usefulness has a significant impact on customer desire.
- H2c: Ease of use has a significant impact on customer attitude.
- H2d: Ease of use has a significant effect on understanding usefulness.
- H2e: Customer attitude has a significant effect on customer desire.
- H3a: Excellent performance has a significant impact on customer attitude.

- H3b: Excellent performance has a significant effect on understanding usefulness.
- H4a: Perceived compliance has a significant impact on customer attitude.
- H4b: Perceived compliance has a significant effect on perceived usefulness.
- H5b: Store reputation has a significant impact on customer attitude.

### **Findings**

To determine which of the statistical tests can be used in SPSS, one should first test the normality of the data. It is also normal to use structural equations. To this end, the hypothesis are related to this part:

H0 = Normal distribution of data

H1 = Data distribution is not normal

The above hypothesis for the research variables was tested by applying the Kolmogorov-Smirnov test (K-S test), the result of which is shown in the following table.

Table 3. Testing the normality of the research variables

Variables	sig	Results
Technology readiness	0.11	is normal
The usefulness	0.15	is normal
Ease of use	0.22	is normal
Excellent performance	0.13	is normal
Perceived compliance	0.11	is normal
Store reputation	0.43	is normal
Attitude	0.21	is normal
Customer sentiment	0.16	is normal

The LISREL method consists of two stages which in the first stage using confirmatory factor analysis seek to confirm the model variables so that the research variables are confirmed or rejected during the factor analysis and in the second stage the researcher tests the research hypotheses using structural model.

After confirming the model in general, using factor analysis, the researcher should now seek to test the research hypotheses using path analysis. To do this, a model is presented that explores the research hypotheses that are explained in more detail below(fig.2):

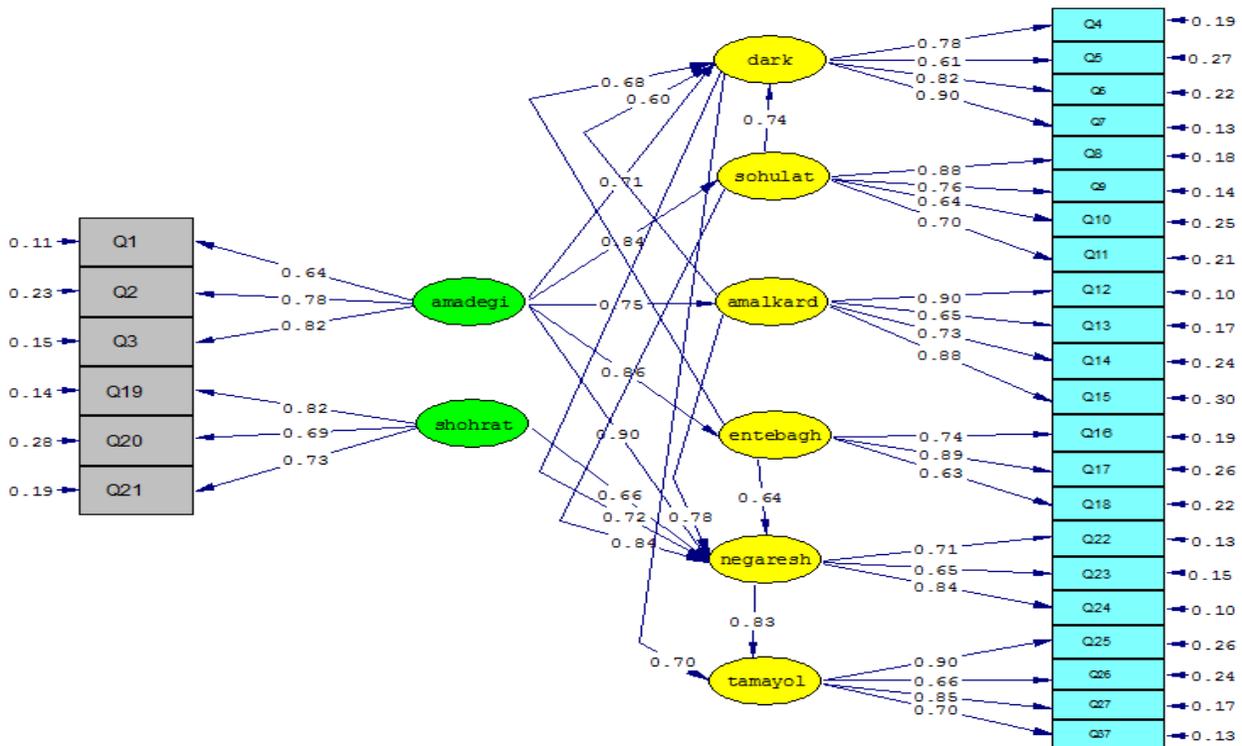


Figure 2. Research Model in Estimation of Significant Coefficients



In order to check the suitability of this research model, certain indices are used. The following table shows the calculated values

of these indices in comparison with the permissible value, which results show the optimal fit.

**Table 4. Comparison of model fit indices with allowable values**

Indicators		The allowable	value of the original	the result of model fitness
The goodness of fit	GFI	Up to 0.9	0.94	well
modified goodness of fit index	AGFI	Up to 0.9	0.92	well
The root mean squared residual	RMR	closer to zero	0.05	well
The root mean square error	SRMR	closer to zero	0.07	well
Normalized fit index (Bentley Bentley)	NFI	Up to 0.9	0.95	well
Incremental fit index	IFI	Up to 0.9	0.97	well
Adaptive fit index	p	closer to zero	0.00	well

A fitting model is good when the calculated coefficients of the above table are within the permissible range, if the coefficients are outside the permissible range, meaning that the index is fitted poorly. The status of structural model indicators is shown in the

table above. Comparison of the coefficients column calculated with the allowed range column shows that the indices are well-fitted. The results of the test hypotheses are as follows.

**Table 5- Results of structural equation modeling analysis**

hypothesis	Independent variable	dependent variable	standard coefficient	significance coefficient	test
1	Technology readiness	Customer Attitude	0.90	8.02	Confirm
2	Technology readiness	Understanding the usefulness	0.71	5.09	Confirm
3	Technology readiness	ease of use	0.84	7.53	Confirm
4	Technology readiness	Excellent performance	0.75	6.82	Confirm
5	Technology readiness	Perceived compliance	0.86	7.98	Confirm
6	Understanding the usefulness	Customer Attitude	0.72	5.24	Confirm
7	Understanding the usefulness	Customer desire	0.70	7.86	Confirm
8	ease of use	Customer Attitude	0.84	7.51	Confirm
9	ease of use	Understanding the usefulness	0.74	5.48	Confirm
10	Customer Attitude	Customer desire	0.83	7.88	Confirm
11	Excellent performance	Customer Attitude	0.78	6.35	Confirm
12	Excellent performance	Understanding the usefulness	0.60	3.41	Confirm
13	Perceived compliance	Customer Attitude	0.64	3.95	Confirm
14	Perceived compliance	Understanding the usefulness	0.68	3.12	Confirm
15	Shop reputation	Customer Attitude	0.66	4.01	Confirm



## **Discussion and conclusion**

The results of the path analysis test showed how much use of the Bamillo app allows customers to have more control over their daily lives, how much easier products and services are available in the Bamillo app, and To what extent the use of the Bamylo app gives customers the freedom to influence a customer's attitude means that customers rate the store as desirable, liked, and good. This may be because people's attitudes towards goods and services are shaped through direct experience and evaluation of goods and services. Recognizing the importance of direct experience, marketers are constantly striving to deliver services and products in a way that customers can easily reach their desired service. This is especially important in digital marketing and cybersecurity because when users of a technology They use it to the extent that they find it easier and more economical for them to influence their opinion and evaluate it positively. When one positively assesses the use of technology, it affects one's perception, in fact, it is the process by which individuals adjust, interpret, and interpret their perceptions of the environment, thereby, They mean it, so the more one feels the use of the Bamillo app makes him / her comfortable and comfortable in life, the more positive his / her interpretation is. There are social and infrastructural requirements for technology readiness, and when one is more prepared to use a technology and find the Bamillo application comfortable and convenient, he understands the ease of use. In today's competitive and changing environment,

companies and businesses are striving to improve their performance in a variety of ways and create lasting competitive advantage. So it's important to pay attention to how comfortable and positive the users are with the Bamillo app. When they have a positive view of the app's performance, they actually rate it as positive. Given the expanding competitive online marketplace and technology-driven online shopping arena, one of the elements that can lead to a better perception of customers and make them feel better understands the needs and personalization of the Bamylo app, which leads to a perceived adaptation. It is becoming increasingly easier because customers can easily find services based on their needs. Customers judge a service by evaluating their services and evaluating their purchase. So, when they feel that using a bamboo app helps them make a more convenient and optimal purchase, it affects their judgment and feelings about the bamboo app. Customers need to make the decision with their intellect and reason. Benefit-driven action, especially in humans, dictates that all actions be based on the material benefit and optimization of time. Therefore, if they find the use of the Bamilo app reasonable and profitable, they will be more likely to continue using the Bamilo app. One of the factors that influence whether or not to use different apps is the ease of use and workflow because customers tend to get everything they want with minimal effort. If this is fulfilled in their use of the Bamillo app, they will consider using the Bamillo app desirable. Internet users are usually looking for a comfortable and hassle-

free user experience, so an easy-to-use user experience impacts their understanding of Bamillo app performance in a way that makes it easy to judge and evaluate its usefulness. Customers are usually encouraged to take action if they have a positive and positive attitude toward using the Bamillo app at first. The performance of a company, institution, etc. is the most prominent area of efficiency and utility of a service or product, which in turn affects customer attitudes. The extent to which customers understand the service and shopping experience of the Bamillo app reflects the importance they received from the Bamillo Company, which impacts on customers' perceived evaluation and desirability. If Bamillo app customers understand their needs and capabilities and consider their shopping limitations, they can make better and easier choices so they find Bamillo Apps more useful to them. The reputation of the company is based on direct or indirect experiences and the information received from the general public, as well as the reputation of the company on the basis of indirect experience. For example, the reputation gained through word of mouth advertising or the media that these factors can influence the attitude of customers in a network of formal and informal relationships. Based on the results of the research, it is suggested to the managers of Bamillo Company;

- Mechanisms of using the Bamilo online store to make it easier and customer-centric.

- Improve user understanding by designing a bamboo app in a very user-friendly and practical way.
- Promote ease of use among users by providing users with the necessary training to use the Bamillo app.
- Provide users with the highest levels of performance in each dimension of technology readiness, including optimism, innovation, discomfort and insecurity.
- Meet specific needs by personalizing user information and offering appropriate suggestions.
- In order to improve the attitude of the customers, consider the demands they have in the relationships between them and the customers.
- Point out the benefits of using the Bamillo app in their ads so that customers are more inclined to use the app.
- To improve customer attitude, provide a good internet support system so that customers can easily use the Bamillo app.
- Impact customer understanding with the user-friendly design of the Bamillo app.
- By identifying factors affecting customer attitude, try to enhance the customer's willingness to use the Bamillo app, for example by conducting customer surveys, telephone interviews, and so on.
- By constantly reviewing the app, fix possible deficiencies in the technical field, etc. This can be achieved by employing a professional support



unit. This leads to a great performance app and its impact on customer attitude.

- Describe the usefulness of using the app by describing the intended uses of the app and highlighting its strengths.
- Offer suggestions by personalizing the Bamillo app, tailored to each customer's features and based on their previous purchasing records.
- By surveying customers online, consider their opinions on what makes the app more effective.
- Share good and positive customer experiences using verbal and internet communication and use their point of view to enhance customer attitudes.

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