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FAMILIARITY BREEDS VALUE: THE POWER OF ONLINE SHOPPING EXPERIENCE IN DRIVING E-COMMERCE BEHAVIOR

This study examines how perceived value affects e-commerce consumer behavior and whether online shopping familiarity moderates this effect. Conducted in Algeria with 346 internet users, the study identifies perceived value—encompassing functional, emotional, and social benefits—as a key driver of online consumer engagement, using structural equation modeling for analysis. Findings show that perceived value has a significant positive influence on online consumer behavior. Moreover, consumers with greater familiarity and experience in online shopping are more responsive to this perceived value than less experienced users. The study shows that perceived value and familiarity together shape online buying behavior, offering actionable strategies to boost e-commerce adoption in emerging markets.

Keywords: Perceived value, E-commerce, Consumer behaviour, Familiarity with online shopping, Perceived quality of services.

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Statement of the problem in general form and it's connection with important scientific or practical tasks. E-commerce is growing rapidly worldwide, and some of the most exciting developments are occurring in emerging markets where internet penetration, mobile technology, and younger population are creating a perfect storm for online retailers. In North Africa, particularly in Algeria, the digital economy is gradually expanding, driven by improved infrastructure, government efforts to digitize services, and rising consumer confidence in online transactions.

The rapid global expansion of e-commerce, particularly in emerging markets such as North Africa, presents both opportunities and challenges for digital commerce stakeholders. In Algeria, the digital economy is gradually evolving due to improved infrastructure, governmental digitization initiatives, and increasing consumer trust in online transactions. However, the adoption of e-commerce remains nascent, with consumers often preferring traditional retail channels. Understanding what drives online consumer behavior in this context is crucial for both academic inquiry and practical business strategy. Perceived value – a multidimensional construct encompassing cognitive, experiential, and utilitarian dimensions – has emerged as a central determinant of consumer decision-making in both offline and

online environments. While perceived quality is often treated as a precursor to perceived value, scholars emphasize that perceived value is more dynamic, personal, and comprehensive in capturing the consumer's holistic evaluation of an offering. In service marketing, perceived value has increasingly supplanted service quality as the key metric for predicting behavioral outcomes due to its broader explanatory power.

Given the unique socio-technological landscape of Algeria – characterized by high internet penetration among a young, educated population yet limited e-commerce maturity – investigating how perceived value influences online consumer behavior, and whether this relationship is shaped by consumers' familiarity with digital shopping, addresses a critical gap with significant theoretical and managerial implications.

Analysis of the latest research and publications, which initiated the solution of this problem and on which the author relies. The perceived value of e-commerce is a multifaceted concept that significantly influences consumer behavior and loyalty. It encompasses various elements such as service quality, product quality, website design, and customer satisfaction, which collectively shape the online shopping experience. Understanding these components is crucial for e-commerce platforms aiming to enhance customer engagement and retention.

Perceived value in e-commerce reflects consumers' subjective evaluation of the benefits gained relative to the costs incurred through online shopping experiences. By enhancing perceived value through strategic e-marketing initiatives, high-quality service delivery, and tailored customer experiences, businesses can effectively drive consumer engagement, foster loyalty, and promote the successful adoption of e-commerce platforms (Rashid et al., 2024).

In addition to being a critical factor in the consumer decision-making process, it allows us to study the stages before decision making and thus, to gain a better understanding of the individual's behaviour towards innovations. Its importance is also determined by its essential role in convincing consumers to consume offers and in predicting certain behaviours (Hand; Riley; Harris; Singh; Rettie, 2009).

Many authors have demonstrated the importance of placing perceived value at the centre of the marketing policy of companies (Blut et al., 2024a; Kumar & Reinartz, 2016) in a view of its influence on consumer behaviour. Consumer behaviour differs according to perceived value. That is why behavioural intentions are often included in perceived value models as an outcome variable (Basaran & Aksoy, 2017, p. 1).

Numerous studies have explored the concept of perceived value in both online and offline environments, primarily focusing on its influence on consumer behavioral intentions such as repurchase intention, recommendation intention, and purchase intention (Blut et al., 2024b; Luo et al., 2022; Prasetyo et al., 2021; Shen et al., 2024; Surya et al., 2024).

Familiarity, or expertise, objective and subjective knowledge are variables related to knowledge that plays an important role in information processing; thus, the more knowledge individuals have about a domain. The more likely this knowledge is to participate in judgement because it is more easily retrieved from memory to serve their own purposes (Abdennadher , 2014, p. 110).

Online expertise represents the ability to perform, with more or less ease, tasks on the internet such as searching for specific information, placing an order, making a purchase ... Thus it differs from simple familiarity which refers to the number of accumulated experiences (Chang, 2012).

Familiarity with the internet improves the perception of control and ease of use of the site and intervenes in the production of affective and emotional responses of the internet user

and in his perception of value. Then, the most familiar visitors to websites adopt a behaviour focused on the search for answers to specific questions, whereas novices attach more importance to the experiential elements that constitute the commercial site, so the level of expertise in the use of the Internet tool contributes greatly to shaping online behaviour (Volle & Charfi, 2011).

Highlighting the previously unresolved parts of the general problem to which the article is devoted. Despite extensive research on perceived value and consumer behavior, several important gaps remain, particularly in the context of emerging economies such as Algeria. Most empirical studies examining the relationship between e-commerce value and consumer behavior have been conducted in mature digital markets – such as North America and East Asia – where infrastructure, consumer habits, and competitive dynamics are well established. In contrast, there is limited evidence from North Africa, a region characterized by distinct digital infrastructure challenges, evolving levels of consumer trust, and a less competitive e-commerce landscape. This contextual gap limits the generalizability of existing findings to settings like Algeria. Furthermore, while perceived value is widely recognized as a key driver of consumer behavior, its conceptual boundaries – especially in relation to perceived quality – remain ambiguous in practice.

This blurring is particularly pronounced in service-dominant online environments, where the interplay between quality and value is complex and often conflated. Another unresolved issue concerns the moderating role of familiarity with online shopping. Although theoretical frameworks suggest that prior experience shapes how consumers interpret and respond to perceived value, empirical findings on this moderating effect are inconsistent.

Some studies report that familiarity strengthens the link between value and behavior, while others find no significant influence – especially in low-adoption or emerging digital markets. Given this uncertainty, the present study specifically seeks to address the unresolved question: does familiarity with online shopping moderate the relationship between perceived value and online consumer behavior in the Algerian context?

Formulation of the purpose of the article (statement of the problem). This study's main goal is to investigate how Algerian consumers' perceptions of the value of e-commerce affect their online purchasing habits, with an emphasis on the possible moderating effect of their familiarity with online buying. This study's primary research question is: “What is the effect of online shopping familiarity on the relationship between perceived value of e-commerce and online consumer behavior?”

To address this, two hypotheses are tested:

H_1: Perceived value of e-commerce positively influences online consumer behavior.

H_2: Familiarity with online shopping moderates the relationship between perceived value and online consumer behavior.

Statement of the main material of the research with full justification of the scientific results obtained. For conducting the questionnaire and data collection, we opted for two methods: the face-to-face method and the online questionnaire method. These two methods of conducting the questionnaire enabled us to collect a total of 350 questionnaires. Of these 350 questionnaires, 20 were rejected for two reasons; either because of the inconsistency that was detected between the responses or because they were partially completed.

The final sample size for this study was 330 respondents. For data analysis and direct linkage testing we used structural equation modeling using the PLS (partial least squares) approach. The PLS approach is a variance-based method suited for estimating structural

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equation models that integrate both formative and reflective constructs—situations where traditional estimation techniques may be problematic or unstable. And for the test of the moderator effect we applied a multiple regression.

The results presented in Table 1 show that 73.1% of the respondents to our questionnaire are women and 26.9% are men. 20.8% of the respondents are between 18 and 25 years old, 62.7% are between 25 and 40 years old and 14.5% age between 40 and 55 years old. Concerning the socio-professional category, 52.3% of the respondents are employees and the remaining 18.5% are all university students.

Table 1 – Socio-demographic characteristics of the sample

Category	Key Characteristics
Gender	● Female: 253 (73.1%) ● Male: 93 (26.9%)
Age Group	● Under 18 years: 00 (00%) ● 18-25 years: 72 (20.8%) ● 25-40 years: 217 (62.7%) ● 40-65 years: 57 (16.5%) ● over 65 years: 00 (00%)
Monthly Income	● Less than 15000 DA: 25 (7.2%) ● Between 15000-40000 DA: 79 (22.8%) ● Between 40000-65000 DA: 88 (25.4%) ● More than 65000 DA: 94 (27.2%) ● No income: 56 (16.4%)
Occupation	● Student: 25 (7.2%) ● Employee: 79 (22.8%) ● Trader: 88 (25.4%) ● Retired: 94 (27.2%) ● Other: 56 (16.4%)

Source**:** Data analyzed using IBM SPSS Statistics, Version 26.

We also note that 27.2% of the sample have an income of more than 65,000 DA, while 25.4% have an income between 40,000 and 65,000 DA and 22.8% have an income between 15,000 and 40,000 DA and 16.4% have no income. In summary, 73.1% of the population studied are women, 52.3% are employees who mostly (96%) hold a university degree, 27.2% of the sample have a salary of more than 65,000 DA and 62.7% belong to an age group between 25-40 years. For the evaluation of the measurement model, we tested the reliability and validity between the dependent and independent variables. From Table 2, which summarizes the results of the construct reliability analysis, we conclude that the constructs are reliable, since all of the indices selected for the latent variable reliability test (Cronbach's α (alpha) $\alpha > 0.70$, AVE> 0.50, and CR> 0.70).

The findings presented in Table 3 reveal a strong correlation between the indicators and their respective constructs, alongside weak correlations among the constructs themselves. At the empirical level, these correlation estimates reveal that the scales are distinct from each other and that the items in the measurement scales are overall valid and reliable. Discriminant validity is thus verified. In summary, the results attest to a good quality measurement: the measurements are reliable and show acceptable validity. To validate or refute the research hypotheses, two values must be examined simultaneously: the T student values (t-values) and the standardized correlation coefficients path-coefficients. The T student values are

statistically significant at the 5% threshold and only if they are greater than the value 2, while the standardized correlation coefficients path-coefficients must be less than 0.05 ($p<0.05$).

Table 2 –The reliability of latent variables

	Cronbach's alpha	rho_A	Composite reliability	Average Variance Extracted (AVE)
Convenience	0,809	0,818	0,869	0,566
Availability of product	0,824	0,825	0,897	0,740
Monetary economics	0,814	0,826	0,891	0,729
Hedonic value	0,860	0,864	0,894	0,539
Social value	0,834	0,835	0,886	0,607
Familiarity with online shopping	0,777	0,747	0,774	0,506
Purchase intention	0,842	0,857	0,897	0,685
Word of mouth	0,919	0,920	0,950	0,858
Intent to repurchase	0,801	0,817	0,885	0,717
Designates platforms	0,779	0,784	0,874	0,695
Quality of information	0,857	0,858	0,915	0,778
Reliability of services	0,765	0,770	0,851	0,587

Source: Smart PLS 3

Table 3 – Analysis of discriminant validity across latent factors

	1	2	3	4	5	6	7	8	9	10	11	12
1 Convenience	**0,880**											
2 Design of Sales Platforms	0,393	**0,831**										
3 Product Availability	0,679	0,379	**0,858**									
4 Monetary Economy	0,275	0,129	0,351	**0,851**								
5 Familiarity with online shopping	0,230	0,281	0,270	0,124	**0,877**							
6 Reliability of Services	0,411	0,436	0,356	0,184	0,252	**0,763**						
7 Purchase Intention	0,343	0,203	0,300	0,286	0,421	0,379	**0,898**					
8 Intention of Recommendation	0,331	0,149	0,312	0,289	0,334	0,442	0,676	**0,924**				
9 Intent to Repurchase	0,359	0,204	0,375	0,306	0,389	0,470	0,770	0,776	**0,844**			
10 Quality of Information	0,410	0,646	0,413	0,198	0,294	0,548	0,381	0,364	0,385	**0,879**		
11Hedonic Value	0,457	0,228	0,420	0,234	0,272	0,248	0,413	0,357	0,415	0,321	**0,766**	
12 Social Value	0,167	0,072	0,236	0,224	0,176	0,196	0,182	0,222	0,188	0,132	0,538	**0,840**

Source : Smart PLS 3

Concerning hypothesis H_1 which states that the perceived value of e-commerce has a direct effect on the online consumer's behavior, the T student value is statistically significant since T student = 11.986 >2, p=0.000 (see table 4), supporting hypothesis H_1.

Table 4 – The results of hypothesis testing of the effect of the perceived value of e-commerce on online consumer behavior

Path	Initial Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-value (|O / STDEV|)	p-value
VP -> CR	2.178	2.130	0.183	11.902	0.000

Source : Smart PLS 3

Table 5 – Interaction test between perceived value of e-commerce and familiarity with online shopping

Overview of models

Model	R	R-deux	R-deux adjusted	Standard error of the estimate	Change in statistics				
					Variation of R-deux	Variation of F	dl1	dl2	ig.
1	571[a]	,326	,322	,70353	,326	82,837	2	343	000
2	571[b]	,326	,320	,70426	,326	55,207	3	342	000

a. Predictors: (Constant), FAA, VP
b. Predictors: (Constant), VPFA, FAA, VP

Source : Data analyzed using IBM SPSS Statistics, Version 26.

By applying a multiple regression (hierarchical method), and from the results shown in the table below (table 6) the variable familiarity with online shopping has no moderating effect on the relationship between perceived value of e-commerce and online consumer behavior (not significant = 0.591), which negates the H_2 hypothesis (H_2 hypothesis not validated).

Table 6- Results of moderator effect hypothesis testing

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.	Correlations		
		A	Erreur standard	Bêta			Simple correlation	Partial	Part
1	(Constante)	,931	,204		4,560	,000			
	VP	,516	,060	,401	8,617	,000	,493	,422	,382
	FAA	,262	,041	,301	6,471	,000	,424	,330	,287
2	(Constante)	,937	,205		4,577	,000			
	VP	,516	,060	,402	8,616	,000	,493	,422	,382
	FAA	,261	,041	,301	6,444	,000	,424	,329	,286
	VPFA	-,018	,033	-,024	-,538	,591	-,028	-,029	-,024

Dependent variable: CB
Source : Data analyzed using IBM SPSS Statistics, Version 26.

As shown in Table 4, the perceived value of e-commerce has a significant effect on online consumer behavior (H1; T=11.989, p=0.000). This match with the results already put forward in the literature review, which considers perceived value as a fundamental variable to explain consumer behavior due to its important role in predicting purchase behavior.

This significant relationship has been demonstrated in both online and offline settings. Indeed several researches (Park & Kim, 2008; Sihombing & Permana, 2023; Vize et al.,

2013) have highlighted that the perceived value plays a predictive role of the consumer's behavior in case of traditional point of sales. Other authors (Baidoun & Salem, 2023; Tzavlopoulos et al., 2019) believe that the perceived value has an important impact on the use of the internet as a means of acquiring goods or services which influences the behavior of the online consumer. The results of the regression analysis led us to reject the hypothesis that familiarity with online shopping is a moderating variable in the relationship between perceived value of e-commerce and online consumer behavior. The impact of this variable has been studied little in the context of online shopping. However, the research that has been done has highlighted that this variable moderates the relationship between perceived value and online consumer behavior (Volle & Charfi, 2011). Moreover, it is in contradiction with the results obtained and which certify that familiarity with online shopping has no effect on the relationship between perceived value of e-commerce and online consumer behavior.

These results can be justified by the fact that e-commerce in Algeria is still in its primary time, so the Algerian consumers are not yet used to this new channel. They are in a stage of exploration of the different aspects of this environment and have a rather a utilitarian use, which also explains their preferences for the traditional channel, because they perceive, perhaps, that the online purchase is difficult for them.

Conclusions from this research and prospects for further developments in this area. These results can provide useful implications for marketing managers and sales platform designers. As e-commerce is developing in Algeria, it is an appropriate opportunity for marketers to develop a strategy that will allow them to obtain a larger market share and increase their profitability. To do so, they must convert online non-buyers into buyers by creating competitiveness between retailers which is almost absent, since the official sales sites that operate on the Algerian market offer the same range of products and the same prices. The competitiveness can relate to the price, online retailers must set a price lower than that offered in traditional stores, make discounts and various auctions, more promotion, offer loyalty cards, organize competitions, all these offers can encourage the Algerian consumer to give up buying in the traditional channel.

Highlighting the fact that these platform sales are unfamiliar and novel methods of purchasing for Algerian consumers. Web designers must therefore consider creating user-friendly, interactive, and ergonomic websites with methods of research and navigation that enable customers to simply identify the products they want and swiftly access a wealth of information. The effectiveness of online buying is enhanced by having access to meaningful and detailed information that goes beyond functional or fundamental details on the technological components of the offer, especially given that the Internet enables concurrent information surfing from a variety of online retail sites. Some sites operate in specific regions and do not deliver to the south, for example, so marketers need to think about expanding their geographic coverage, which can maintain a real competitive advantage.

Managers must ensure the security of transactions and implement personal data confidentiality and privacy mechanisms to reduce the perceived risks of online shopping, all of which can improve the perception of utility value.

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