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## Online Advertisement and Online Purchase Intention among Bangladeshi Domestic Tourists: Trust as a Moderator

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### ABSTRACT

This study investigated between online advertisement and online purchase intention among Bangladesh domestic tourists, especially the moderating effect of trust. The study was based on Theory of Planned Behavior (TPB) framework, and the aim of the study evaluated consumer behavioral intention with regard to domestic tourism. The study was a quantitative and a cross-sectional research design. The results were obtained by conducting a structured questionnaire handed out among 390 domestic tourists whose sample was taken using simple random sampling. The SPSS and SmartPLS statistics were used where the study hypotheses were sore tested by the structural equation model (SEM). The results showed that there was a significant positive correlation between online advertisement and purchase intention online. In addition, the level of trust did not contribute significantly to this relationship, meaning that familiarity with digital devices decreases the level of trust in the context of online purchases made by domestic tourists. The study contributes theoretically by demonstrating that, in emerging markets such as Bangladesh, effective online advertising can directly drive consumer purchase intention. Practically, the results suggest that marketers should pay more attention to the quality and creativity of the advertisement instead of focusing merely on establishing trust. The study provides limitations and future research.

### INTRODUCTION

Over the last few years, online advertisement has become a universal tool that exhibits the ability to drive consumer behavior and this is more so in the travel and tourism segment. Online platforms like Facebook, You Tube and travel websites have seen wide spread use by businesses targeting local tourists in Bangladesh, which is rapidly being turned into a digital landscape. Studies on online advertisement could demonstrate to the marketers how to create adverts that could be perceived as relevant and hugely cultural to the locals in Bangladesh. Bangladesh is very beautiful due to the history of the country and the culturally inherited traditions of the nation. As a multidimensional destination Bangladesh appeals to the people due to the beautiful natural landscape, historical and heritage places, cultural diversity, and interesting lifestyle. The scenery of this country has made it attractive to people over the years. In the 14th century, Ibn Battuta considered beauty on the river as he traveled in a boat between Sonargaon and Sylhet. This sector should receive planning in every aspect in order to develop it. Tourism activities here involve visiting heritage site, old buildings, bungalows, international beach resorts, leisure and sports grounds, woods, tribes and a wide range of wild animals. There are over 4 million who demand and work in and around the tourism industry in Bangladesh. Direct engagement is undertaken by around 1.5 million individuals and indirect engagement by 2.3 million people (Mazed, 2024). In the period of fiscal year 2022-2023, tourists spent approximately 16.9 million US dollars in Bangladesh. This implies that it contributes 0.059 percent

of the nation total economic output and about 2 percent of money that the region got because of foreign tourists. There is an increasing focus among domestic tourists on online advertisement to buy all products and services online. In the present case, they are experiencing a huge problem in obtaining real products and services against fake online advertisements on online spaces. The intention to purchase online has remained a considerable obstacle in different industries of Bangladesh (Rana & Abir, 2022; Sikder *et al.*, 2023). Another important factor in the present study is online purchase intention especially among the domestic tourist of Bangladesh. The online purchase intention can be described as the possibility or readiness of a customer to invest in a service or good on an online medium (Santo & Marques, 2022). Even plain internet shopping experiences like layout of the shopping web page, helping the customer during the purchase process, and after-purchase aftercare could affect the intention of purchase quite profoundly (Doan, 2020; Song *et al.*, 2022). Online advertisement entails the process of conducting a marketing exercise on brands, products or services through the Internet (Shameem *et al.*, 2023). Good advertising may make individuals have a greater level of trust towards the tourist locations and also affect their decision in making the purchase decision (Chu *et al.*, 2020; Manzoor *et al.*, 2020). Online advertising has a significant effect on the purchase behavior of consumers (Holm, 2023). The quality of internet advertising can make the consumers keener in purchasing through their websites. Trust is the fundamental ingredient of any relationship, be it personal or professional one (Alshurideh *et al.*, 2022).

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Trust-basing, improving user experience, and maintaining secure transactions are prior moves that have to be taken to increase online purchase intention in an industry. Trust has been defined as the belief or confidence that a person may be relied upon to do something which is honest and ethical as well as being reliable. Trust entails a feeling of protection and the confidence that the fellow individual will not breach their word, nor will they tell anyone and will act in the best interest (Siegrist, 2021). One should take note that individuals hold firm beliefs in terms of the association of the elements and the desire to buy via the internet. The trust factor enhances the presence of user-friendliness, online advertisements and security of being online transactions to the potential tourists. A reputable e-service makes tourists believe that it is user-friendly and reliable, and has no abnormal risks, therefore, they decide to purchase goods on it.

According to the above research, online advertisement affected online purchase intentions in disciplines in Bangladesh (Mustafi & Hosain, 2020; Ghosh, 2024; Sultana *et al.*, 2024). Although online advertising in the tourism industry of Bangladesh is becoming increasingly more active, the local tourists still have reservations about making online purchasing solutions because of the lack of trust. Whereas adverts can effectively attract attention and make people focus on the advert, attracting the interest may not necessarily result to a purchase intention. Available literature has failed to adequately provide the degree to which trust moderated the effect of online advertisements in influencing the purchase behavior of the domestic tourist. The said gap restrains the capacity of both marketers and tourism platforms to develop more effective digital strategy that would result in real bookings and customer loyalty. The study aims and objectives are as follows: (1) to affect online advertisement on online consumers purchase intentions and consumer behavior through trust (2) to make a framework of consumer online purchase intentions and (3) to identify further research areas on this subject.

## LITERATURE REVIEW

### Theory of Planned Behavior

Ajzen (1991) build upon TRA theory that was formulated by (Fishbein & Ajzen, 1977). The Theory of Planned Behavior (TPB) has been a well-used model when it comes to predicting behavior and modifying it in the context of social psychology (Ajzen, 2020). It holds that the attitudes, subjective norms and perception of behavioral control can predict behaviors better and they explain a considerable amount of variance in the actual behavior (Duan & Wen, 2008). Nevertheless, this increase in explanatory variance by measuring intentions does not exhaust the explanation of behavior findings on the one hand; and the variance cannot be explained entirely by intention on the other hand hence prompting theories to moderate the intention measurement (Hohmann & Garza, 2022). Other works have added more variables to the TPB or combined it with other theories to overcome

the shortcomings in describing the impulsive behavior and situational circumstances (Zulfikar *et al.*, 2023). One of the previous authors postulated that TPB theory is good compared to TRA in explaining the behavior of people especially in ethical intentions (Chang, 1998). With regard to the Theory of Planned Behavior (TPB) as developed by Ajzen (1991), the intention of the Bangladeshi domestic tourists to buy online is influenced by the attitude towards the behavior, and subjective norms and the perceived behavioral control. In a TPB prospective, the antecedent role of trust is to reinforce or enhance positive attitudes and to increase the perceived control and indirectly contributes to mediate social norm influence hence exerting paramount influences of the assimilation of advertising effectiveness into behavioral intentions in the Bangladesh domestic tourism setting.

### Hypotheses Development

#### Online Advertisement and Online Purchase Intention

According to theory of planned behavior (TPB), the behavioral intention depends on the attitude, subjective norms and the perceived behavioral control. In this regard, it is argued that online advertisement will affect the attitude of the tourists and consequently their online purchase intention regarding the travel services. Apply the theory of online advertisement and online purchase intention wherein people decipher online advertisements and how they modify their minds to buy online. Internet advertisement ensures consumers know what options they have. Consumers can only develop an interest in the product after getting to know about it. In most cases, advertisements inform the consumer of the capabilities of the product, what it will do, its price and any promotion packages available. Such content enables consumers to make informed and prudent decisions and this can alleviate their concerns, which redefine intentions of consumers on how to purchase. An effective and inspiring ad may enhance the opinion of the consumer about the product and lead to his/her willingness to buy it. Increasing number of research works are employing the objective of the social exchange theory to investigate the effects of online advertising on online buying choice by a potential buyer. Even in the online world where the initial purpose of ads has been compromised, the user-brand familiarity can have a positive impact on user intent to purchase as the study notes when online ads are deemed relevant, useful, and credible (Mo *et al.*, 2023). As the TPB implies, the majority of individuals respond positively to the advertisements when they contain beneficial information and credibility generated in them. In addition, the researchers discovered that individuals are more likely to purchase an item since they observe that online advertising allows them to keep in contact with friends and obtain recommendations of community members (Kim *et al.*, 2010). Consequently, this would mean that relations and interactions have a significant role to play in determining how people respond to advertisements as well as purchase. In a number of aspects, online

advertising can have powerful impact on the choice of individuals whether to purchase a given product or not. In frequent studies in the Philippines, Malaysia, Jordan, and Indonesia, online advertising illustrated the positive change in people when making their purchasing decisions (Cabigting *et al.*, 2022; Jerome *et al.*, 2010; Mohammed & Alkubise, 2012; Haloho & Parahyanti, 2020). It has been found out that in the case of advertisements, people are mostly influenced in their intent to purchase by images (Jerome *et al.*, 2010). User-matched advertisements also gain value, and this is the means of enhancing the user intention to purchase (Haloho & Parahyanti, 2020). The other key component in shaping our actions is our salary, internet abilities, the frequency of current internet utilization, advertisement content, and location that advertisement is displayed (Mohammed & Alkubise, 2012). In addition, the involvement in online communities and electronic word-of-mouth significantly influences the desire of a person to purchase a product and remain committed to a brand (Cabigting *et al.*, 2022). The results justify the reason as to why companies ought to consider online advertising to affect customer decisions in various nations. After the study, the hypothesis is proposed to be the following:

H1: Online advertisement has impact on the online purchase intention of tourists.

### The Moderating Effect of Trust

The concept of trust is critical to online buying since it assists in allaying the doubts of consumers and minimizing the risks of purchasing products online through Web-based vendors (McKnight *et al.*, 2002). Therefore, the trust-related behavioral accumulation is the first step that can be taken by the web vendors and consumers. Past research findings revealed that consumers develop more openness to give information, buy products, and connect with others in situations where they got convinced to trust a particular Internet store (Lim *et al.*, 2006). Rehman *et al.* (2019) and other scholars have concluded that trust significantly moderated relationships between consumer purchase intention and online shopping behavior with a positive relationship determined. Certain researchers have been examining the role that trust can play in a person making the decision to buy goods online, including environmentally friendly ones. The greater the reliance reflects on refreshing the urge of people to use social media influencers and social

network sites, the stronger the intention to buy (Khan *et al.*, 2024; Aloqool & Alsmairat, 2022). The management of customer relationships (CRM) indicates the mutual influence of digital marketing, the real trust in these customers, and the desire to make purchases (Yunus *et al.*, 2022). The strength between the trustor on the influencers and the level of credibility of a post based on homophily (Khan *et al.*, 2024). Under the condition of considering the products sustainable, the increased reliance on e-commerce due to its low risk and privacy leads to the increased willingness of customers to buy the products via online shops (Rizomyliotis, 2024). The faith in the social network site establishes a connection between social commerce and internet-purchase purpose (Aloqool & Alsmairat, 2022). Online marketing and e-commerce are dependent on trust, and therefore, in such business models the enterprises ought to attempt to evoke trust to increase the probability of engaging in an online purchase. According to the framework of the social exchange theory, human beings develop a connection with each other primarily by means of acts of mutual support and reciprocity (Chernyak-Hai & Rabenu, 2018). With respect to online advertising, the social exchange theory can be used to demonstrate how consumers and brands are connected because they believe in one another after spending time sharing ideas and activities online, which influence the mind of national tourists in Bangladesh. In case an individual perceives the message and the details in a web-based advertisement as credible and trustworthy, he/she is likely to be more attentive to it. The consumers are not as reluctant to listen to the advertisement and due to this trust will weigh up on whether to buy, which will come later. The fact that tourists believe what they see in a commercial lead to the creation of their inner belief that the message is accurate and encourages them to buy services more readily (Brinson & Lemon, 2023). Faith in a business can improve it only when it is directed by the honesty of its business dealings, good level of customer service and high-level data protection. The firms that pay attention to such strategies can make people more confident travelling, reduce the distance between online promotion and purchase, and strengthen the local tourist business. The hypothesis of the study was the following one:

H2: Trust moderates on the relationship between online advertisement and the online purchase intention of tourists.

### Conceptual Farmwork

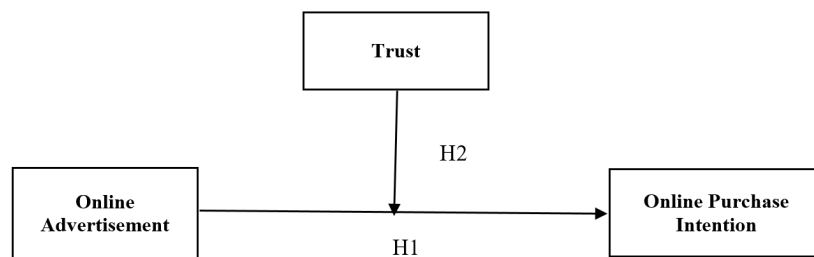


Figure 1: Conceptual Model

**MATERIALS AND METHODS**

The quantitative research design was employed in the study to study the influence of online advertisement on online purchase intention of Bangladesh domestic tourists with trust as a moderating variable. The primary data were collected using cross-sectional survey approach at one moment in time. The desired population was domestic tourists in Bangladesh with the history of the online purchases of purchases or promotions relative to travel. The sampling frame for this study comprised domestic tourists identified through the Bangladesh Tourism Board and other tourism-related organizations operating in Bangladesh (e.g, tour operators, travel agencies, online booking platforms, and hospitality associations). The 390 valid responses gathered were more than the recommended 384 minimum size of the sample size collected as shown in the Krejcie and Morgan (1970) sample size determination table. The primary tool of collecting the data was a structured questionnaire that included closed-ended questions with a five-point Likert scale. The constructs used in the questionnaire were the constructs associated with online advertisement and trust and online purchase intention. The SPSS and SmartPLS were used to explain the data through descriptive analysis, reliability analysis, and structural equation modeling (SEM) where hypothesis testing was applied.

**Measures**

This study looks at the three following variables; Online Advertisement, Trust and Online Purchase Intention. Six items were adapted based on the research of Ducoffe (1995), Izquierdo-Yusta *et al.* (2015), and Liu *et al.* (2012) to gauge online advertisement with respect to adding information, entertainment, credibility, and irritation. The evaluation of trust was done through five items by Gefen & Straub (2004) and Edwards *et al.* (2009) as well as Lim (2015), which distinguish the confidence of consumers in the safety, integrity, and trustworthiness of online websites. The measure of online purchase intention employs 7 items originally developed by Wu *et al.* (2021) and Topalo (2012), which measure the intention and likelihood of the consumer to purchase online.

**RESULTS AND DISCUSSION**

**Demographic Analysis**

There were 390 respondents overall, 55.6 (n = 217) of whom were male, and 44.4 (n = 173) were women, with the slight predominance of males. In the age distribution, the highest numbers were users aged between 31 and 40 years (37.1%, n = 145) and age 30 years and under (36.6%, n = 143), which contributed to almost three-fourth of the entire sample. The 41 50 and above 50 years old respondents had an average of 19.4 percent (n = 76)

**Table 1:** Demographic Profile

Variables	Category	Frequency	Percent (%)
Gender	Male	217	55.6
	Female	173	44.4
Age	30 Years and below	143	36.6
	31-40 Years	145	37.1
	41-50 Years	76	19.4
	Above 50 Years	27	6.9
Education	Associate Degree	59	15.1
	High School/ Secondary School Certificate	49	12.5
	Bachelors' Degree	155	39.7
	Graduate Degree (Master's Degree, Ph.D, etc.)	128	32.8
	Less than 1 Year	99	25.4
Experience (Tourists)	1-5 Years	170	43.5
	6-10 Years	94	24.1
	Above 10 Years	27	6.9

and 6.9 percent (n = 27) respectively, and this reveals that the domestic tourism market comprises dominantly of younger and mid-age people. As far as educational background is concerned, most had a Bachelor degree (39.7%, n = 155), whereas the rest was in possession of graduate degree like a Master or Ph.D. (32.8%, n = 128). The participants (n = 59) who had an associate degree represented 15.1 percent and those who had only a high school or secondary school certificate were 12.5 percent (n = 49). This spread spells out a fairly educated base of

respondents. Regarding the tourism experience, 43.5% of respondents (n =170) had tourism experience of 1-5 years with less than one year taking up a percentage share of 25.4 (n=99). The group of tourists with 6-10 years' experience had 24.1 % (n = 94), and the larger group of 6.9% (n = 27) had above 10 years of experience.

**Reliability Test**

The factor loadings, composite reliability (CR), and average variance extracted (AVE) were relied upon to assess the

construct validity and reliability in this research, so the measurement model is reliable and valid. The loadings of all items in the constructs Online Advertisement (OA), Trust (TR), and Online Purchase Intention (OPI) were between 0.732 and 0.841 and, as such, were beyond the accepted minimum value of 0.70 which is advisable to establish that the indicator reliability is satisfactory (Hair *et al.*, 2022). It means that every item plays a significant role towards its construct. Values of the composite reliability of OA (0.917), TR (0.908), OPI (0.919) were

all found to exceed the recommended cut-off value of 0.70 thus indicating good internal consistency of the items (Hair *et al.*, 2022). In addition, the average variance extracted (AVE) levels of constructs OA (0.649), TR (0.663), and OPI (0.621) exceeded the criterion (0.50), which means that more than 50 percent of the variance in the indicators is explained by constructs, proving to be convergent validity. The findings confirm that the measurement model is reliable and valid and can be used as firm grounds on further analysis of structural model.

**Table 2:** Reliability Test

Constructs	Items	Loadings	Composite Reliability	Average Variance Extracted (AVE)
Online Advertisement (OA)	OA1	0.791	0.917	0.649
	OA2	0.778		
	OA3	0.837		
	OA4	0.779		
	OA5	0.836		
	OA6	0.808		
Trust (TR)	TR1	0.804	0.908	0.663
	TR2	0.809		
	TR3	0.841		
	TR4	0.828		
	TR5	0.787		
Online Purchase Intention (OPI)	OPI1	0.751	0.919	0.621
	OPI2	0.830		
	OPI3	0.830		
	OPI4	0.840		
	OPI5	0.817		
	OPI6	0.732		

**Hypotheses Analysis**

The findings reveal the fact that Online Advertisement (OA) impacts significantly and positively on Online Purchase Intention (OPI) ( $\beta = 0.724$ ,  $t = 2.759$ ,  $p = 0.012$ ). Both the t-value is above the minimum value of (1.96) and the p-value is below 0.05, attesting to the fact that the relationship is statistically significant. This relationship is also affirmed by the fact that the 95% confidence interval (CI) does not contain zero (CI: 0.242 to 0.630). On the other hand, Trust (TR) did not turn out to be a significant moderator of the mutual interaction

of online advertisement and online purchase intention ( $\beta = 0.122$ ,  $t = 0.861$ ,  $p = 0.060$ ). The t-value is less than sufficient at 1.96 and the result is p-value which is greater than the significance level of 0.05 which means that there is no significant lack or addition of meaning or direction in the specific relationship by the interaction term (TR x OA). Also, the 95 percent confidence interval (CI: -0.191 to 0.291) has a numerical range that contains 0 so it shows sufficient evidence that trust does not moderately influence the impact of online advertisement on purchase intention, in this case.

**Table 3:** Hypotheses Analysis

Relationships	Beta ( $\beta$ )	STDV	T Values	P values	2.5%	97.5%	Decision
OA -> OPI	0.724	0.097	2.759	0.012	0.242	0.630	Supported
TR x OA -> OPI	0.122	0.104	0.861	0.060	0.191	0.291	Not Supported

**Discussion**

The findings of the current research establish that online advertisement (OA) and online purchase intention (OPI) are positively significant among Bangladeshi domestic tourists. The study has revealed that online advertisements

in Bangladesh manipulate consumers and create their interest in making purchases on e-commerce websites. In a research study, social media advertisements proved to have a huge influence on the purchasing pattern of the respondents (Saha *et al.*, 2024). It is indicated by Mustafi

and Hosain (2020) that such valuable, entertaining, and informative online ads make Bangladesh agree to buy mobile phones more often. Moreover, Ismael *et al.* (2025) stated that attractive content and influencer advertisements make more youths interested in purchasing anything online via social media. Accordingly, the issue of online predisposition in the shopping behavior of people in Bangladesh is explicitly evident in this study. The findings show that the relationship between the linkage between online advertisement and online purchase intentions is not highly influenced by trust in the case of domestic tourists in Bangladesh. The interactional effect of trust on the relationship between OA and OPI proved to be non-significant, however. This implies that achieving the relationship between online advertisement and purchase intentions is not as strong when trust is factored in and vice versa. It could be assumed that domestic tourists in Bangladesh might already have a certain minimum level of trust in the online environment, probably as a result of growing internet penetration, digital literacy, and adherence to e-commerce practices. Sadiq *et al.* (2022) cautioned that the factor of trust also plays a significant role in influencing the decision of one person to travel in the case of uncertainty or traveling abroad, but not as much with local travel. Acharjee and Ahmed (2023) found that those visitors who represent the market of Bangladesh do appreciate social media, comments of people, and images in advertisements much more than the reputation of company or the web. When it comes to younger individuals, they are likely to select messages that have a certain sense of adventure, can capture their emotions, and provide them with a good bargain as opposed to those that concentrate on trust. As demonstrated by Karamchandani *et al.* (2025), individuals do not trust ads a lot to purchase them, unless the image of the individual causing influence is also attractive.

### Theoretical Implications

The study can add value to the Theory of Planned Behavior (TPB) given that the study has been able to surpass the speculative existent literature by empirically proclaiming that the direct and significant influence of online advertisement on online purchase intention among domestic tourists in Bangladesh has been found to be accurate. The results confirm the TPB position that outside influences like persuasive communication (online advertisements) may have an impact on the attitude of an individual as it can also influence the tendency to perform an action in the given case buying travel services online. The importance of online adverts is consistent with the attitudinal aspect of TPB implying that effective online advertisements influence the attitudes of tourists positively on a transaction to book domestic travel online. This is given the fact that the level of insight on how digital marketing stimuli can act as antecedents of behavior in the TPB model is higher in a developing country environment.

### Practical Implications

Results of the present study provide some viable recommendations to tourism marketers, travel agencies as well as policymakers in Bangladesh. This is because the linkage between online advertisement and online purchase intention is significant to the point of indicating that tourism businesses must seek to create engaging, informative, and visually appealing digital advertisement campaigns. These results also point out the possibility of off-season and less-visited-destination-specific promotion campaigns towards the development of domestic tourism in the country and resulting in the balanced development of tourism nationwide. Moreover, data analytics allows marketers to attain such data as the segmentation and retargeting of interested tourists to enhance the worth of investments in campaigns.

### Limitations and Future Study

There are a few limitations that can be described to this study. First, it has a cross-sectional design, which restricts the possibility of interpreting the causality. Second, the decision to investigate Bangladeshi domestic tourists limits its applicability to other situations. Third, response bias could be present based on the self-reported data. Fourth, the author considered as moderating variables (only) trust but did not include others and possible moderators (such as perceived risk, or the aspect of digital literacy). Finally, it did not distinguish between the types of online advertisement platforms, which may be taken into account the effectiveness.

In future studies, the design by which causality is supposed to be established by longitudinal designs would likely be used to monitor the change in behavior over a period. It would be more insightful to analyze more moderators and mediators like perceived risk, digital literacy, and past experience. Research can also be related to effectiveness of certain advertising platforms, segment-based or cross-cultural analysis, and qualitative approach aimed at determining the reasons why an element of trust might not be a meaningful element influencing online purchase behavior of domestic tourists in Bangladesh any more.

### CONCLUSION

This paper examined the interconnection between online advertisement and online purchase intentions of Bangladesh domestic tourists and concentrated on the mediating effect of trust in the scope of the Theory of Planned Behavior (TPB). It was concluded that online advertisement impacted positively on the purchase intentions of the tourists and this proves that the online marketing work is very essential in influencing buyer behavior and motivating online purchase of tourism products. The moderator effects of trust were however found to be insignificant, claiming that although trust is usually relevant in e-commerce, it does not change significantly or influence online advertisement in the case. This may point towards a change in behavior amongst consumers with growing familiarity to the digital realms,

the barrier of trust has been lowered particularly when it comes to domestic travelling decision. This study can be useful in the field of entertainment and education as it can be recommended to academics, marketers and policy makers that may be interested in turning on domestic tourism through effective online promotions.

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