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The relationship between social media, willingness to interact and purchase intention of young Vietnamese towards an online movie streaming platform: a case study on FPT Play

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Abstract: The aim of this study is to examine the relationship between social media factors, social media interaction, and intention to use online movie streaming services. The survey was conducted among 334 students in Can Tho City. The results of the linear regression model indicate that the factors of social trend, entertainment, personalisation, electric word-of-mouth, and user-generated content all have a positive impact on the willingness to interact among young Vietnamese. Among these factors, user-generated content (UGC) has the strongest impact on willingness to interact. Following UGC, the factors of entertainment, social trend, electric word-of-mouth (eWOM), and personalisation have progressively decreasing impacts on willingness to interact. Additionally, willingness to interact positively influences the purchase intention towards an online movie streaming platform.

Keywords: social media; willing to interact; purchase intention; young Vietnamese.

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1 Introduction

Currently, with the relentless development of communication technology, traditional television is no longer popular among young people. This could be attributed to various reasons such as the lack of quality movies, new releases, and engaging entertainment programs on television. Furthermore, when watching traditional TV, viewers are constrained by the broadcast schedule of their favourite programs. As a result, Vietnamese audiences who wish to watch movies and familiar entertainment programs have turned to online streaming platforms.

FPT Play is currently one of the most popular online entertainment platforms in Vietnam and an intriguing choice for audiences of all ages. The application supports online streaming on a wide range of electronic devices. Additionally, FPT Play offers diverse channel content, a user-friendly interface, and easy accessibility. With over 200 online channels spanning various genres, the application caters to different preferences.

Nevertheless, in the face of rapid technological advancements, FPT Play encounters intense competition, along with other factors influencing user interaction and decision-making. According to Roushi and Jun (2021) and Kim and Johnson (2016),

discussions can have both positive and negative impacts on user atmosphere and emotions within the platform. Therefore, this study aims to provide users with a broader understanding of the FPT Play platform, granting FPT Play greater opportunities for development and a deeper comprehension of customer needs. Consequently, this will foster increased user engagement and service utilisation, promoting future advancements.

However, FPT Play's prominence as an online entertainment platform is not without challenges. Intense competition from rival platforms, as well as other influential factors, affects user interactions and usage decisions. According to Roushi and Jun (2021) and Kim and Johnson (2016), discussions can have positive or negative impacts on the platform's atmosphere and users' emotions. Hence, this research aims to provide a comprehensive view of the behaviour of young consumers regarding online movie streaming services, benefiting both online entertainment platforms in general and FPT Play in particular. This will enable them to adjust their development strategies to better cater to the young audience in the Vietnamese market.

2 Literature review and hypothesis

2.1 Factors affecting consumers' willingness to interact on social networking platform

Several studies have highlighted the influence of social trends on consumers' willingness to interact on social networking platforms. Christopher et al. (2018) found that social trends significantly impacted streaming enrolment among adult students. Naratthawan (2020) also identified that social trends positively influenced consumer word-of-mouth (WOM) regarding online media streaming service subscriptions during the COVID-19 pandemic.

H1 Social trends have a positive impact on willingness to interact on social networks of online movie streaming services.

Entertainment plays a crucial role in driving consumers' interactions on social networking platforms. Enginkaya and Yilmaz (2014) discovered that entertainment was one of the key driving factors behind consumer engagement and discussions on social networks. Chu et al. (2020) further emphasised the higher levels of immersion, emotion, and enjoyment experienced by moviegoers when inspired by events.

H2 Entertainment has a positive impact on willingness to interact on social networks of online movie streaming services.

The impact of personalisation on consumer attitudes and interactions on social networking platforms has been examined by Xu (2016). Their study revealed that personalisation significantly influenced consumer attitudes, indicating its importance in driving consumers' willingness to engage.

H3 Personalisation has a positive impact on willingness to interact on social networks of online movie streaming services.

The influence of WOM on consumer behaviour on social networking platforms is evident. Zhang and Mao (2016) found that positive user-generated content (UGC) shared via Facebook stimulated consumer electronic word-of-mouth (eWOM) behaviour and brand interactions. This indicates that UGC acts as a catalyst for brand-related discussions and interactions.

H4 eWOM has a positive impact on willingness to interact on social networks of online movie streaming services.

UGC has a significant impact on consumer responses and interactions on social networking platforms. Zhang and Mao (2016) demonstrated that positive brand-related UGC shared on Facebook influenced consumer eWOM behaviour and brand interactions. Salomão (2022) further explored the effect of social media (SM) postings of video-on-demand subscription services on engagement levels, revealing that visuals and emotional appeal increased user engagement and interactions.

H5 UCG has a positive impact on willingness to interact on social networks of online movie streaming services.

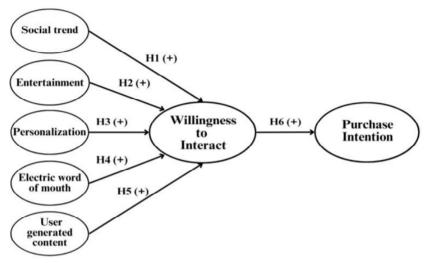
2.2 Relationship between willingness to interact and purchase intention

Several research studies have investigated various factors influencing consumer behaviour and attitudes towards online platforms and services. Lan and Nada (2008) explored the effects of consumers' online reviews, finding that negative assessments were associated with greater importance and diagnosticity, leading to increased personalisation of the information. Huaxia et al. (2011) highlighted the significant impact of WOM from influential users on movie sales. Bulut and Karabulut (2018) identified that eWOM quality and quantity positively influenced online repurchase intention, with the intensity of consumer writing playing a key role. Pedro et al. (2020) emphasised the importance of SM activities, eWOM, and customer-brand identification in improving consumers' willingness to pay in the banking sector. Additionally, Naratthawan (2020) found that content type and social trends positively influenced consumers' willingness to pay for online media streaming services. Nagaraj et al. (2021) highlighted personalised content as a significant driver for consumers' decision to subscribe to over-the-top (OTT) services. Roushi and Jun (2021) discovered that the quality of UGC positively affected purchase intention through the mediating factors of usefulness and trust. Furthermore, Chu et al. (2022) demonstrated a positive relationship between personalisation, perceived creativity, authenticity, and viral behaviour intentions on TikTok. Lastly, Gupta (2023) revealed a positive and significant impact of eWOM on users' attitudes towards OTT streaming video content and subscription intentions. These studies collectively contribute valuable insights into the factors influencing consumer behaviour and highlight the importance of WOM, personalisation, content quality, and social trends in shaping consumer attitudes, intentions, and engagement.

H6 Willingness to interact has a positive impact on purchase intention.

The conceptual framework of this study is depicted in Figure 1.





Source: Proposed by the authors

3 Methodology

3.1 Data collection methods

The survey instrument utilised in this study comprised 41 questions and was evaluated using a five-point Likert scale. To ensure a wider participant pool and cost-effectiveness, the questionnaire was administered online via Google Form (Naratthawan, 2020). This approach offers several advantages, including accessibility to individuals in remote locations, the ability to engage hard-to-reach participants, and the convenience of automated data collection, thereby reducing the time and effort required by researchers (Wright, 2006). Following the conclusion of data collection, a total of 417 participants were screened, and 334 responses were deemed suitable for analysis. The target demographic for this study consisted of students in Can Tho City who already know the FPT Play platform. Students were selected as the target group due to their propensity for consuming entertainment content and active engagement on major social networks. The questionnaire was designed using Google Form and subsequently distributed to participants through two methods: email links and QR code scanning. This data collection method provided respondents with flexibility, as there was no immediate urgency or pressure to provide immediate answers.

3.2 Analytical methods

The study employed descriptive statistics to analyse and provide a comprehensive description of the study sample's characteristics. To assess the reliability of the research model's components, namely brand association, brand quality, and consumer intention,

the Cronbach's alpha test was utilised. Exploratory factor analysis (EFA) was conducted to evaluate the scale's validity by examining the interrelationships among correlated variables. Furthermore, a linear regression model was employed to analyse the linear relationship between the dependent and independent variables. This approach allowed for a systematic examination of the factors influencing the research outcomes within a quantitative framework.

4 Research results

4.1 Analysis of basic characteristics of survey subjects

The research findings indicated that out of the 334 surveyed students, approximately 60% were female and 40% were male, showing a noticeable gender imbalance. This observation aligns with the market reality in Vietnam, where female customers tend to consume online movie streaming services more frequently than their male counterparts. Additionally, the results revealed that female consumers displayed a higher interest in romance films from China and Korea, whereas male consumers exhibited a preference for Western action films. These findings provide valuable insights into the movie genre preferences of the surveyed population based on their gender.

4.2 Evaluation of research scale

The reliability testing method was employed to assess the reliability of the scales and eliminate any irrelevant variables. The test results demonstrated that the scales for the independent variables were reliable, and all observed variables were statistically significant. The Cronbach's alpha coefficient for all scales exceeded 0.7 [according to Nunnally (1978)]. In terms of the total correlation coefficient, observed variables with a corrected item-total correlation value higher than 0.3 were considered acceptable (Cristobal et al., 2007). Hence, all variables within the five groups of independent factors two groups of dependent factors met the criteria for inclusion in the factor analysis.

The EFA technique was utilised in this study to identify a subset of prominent variables from a larger set of variables for use in multivariate regression analysis. The observed variables were employed to measure five independent factors, namely social trend, entertainment, personalisation, eWOM, and UGC, as well as two dependent variables, willingness to interact and purchase intention. The factor analysis was conducted using the principal components extraction method, extracting factors with eigenvalues greater than 1. The varimax rotation method was employed to minimise the number of variables with high loadings on the same factor. Thus, it enhanced the interpretability of the factors, with observed variables selected based on loading factors equal to or greater than 0.5. Additionally, the Kaiser-Meyer-Olkin (KMO) index was employed to assess the appropriateness of the factor analysis, with a range of 0.5 < KMO < 1 deemed suitable, and a significance level of 95%.

Variable	Code	Corrected item – total correlation
Social trend (ST): Cronbach's $alpha = 0.847$		
When using online movie watching services being able to exchange and share opinions with other audiences is an easy way.	ST1	0.726
When using online movie services it helps to get closer to friends.	ST2	0.647
Use online movie watching services because friends use them widely.	ST3	0.646
Social networks are likely to influence the purchase of online media streaming services.	ST4	0.724
Entertainment (ENT): Cronbach's $alpha = 0.883$		
Contents shown in social media of OTT services seems interesting.	ENT1	0.797
Like the influential and creative content on SM created by OTT services.	ENT2	0.726
Games and/or videos created by OTT services. provide an opportunity for people to have fun over SM.	ENT3	0.704
The entertaining content provided by OTT services on SM positively influences the customer attitudes and company's image.	ENT4	0.680
Display ads about movie streaming services on SNS do not just sell but also entertain.	ENT5	0.686
Personalisation (PER): Cronbach's alpha = 0.908		
Thought about feelings if friends, family or oneself were in that situation when seeing the contents of an online movie streaming service on social media.	PER1	0.715
Thinking about oneself's emotional reactions while seeing contents of online movie streaming services on social media.	PER2	0.729
Thinking about own feeling if the same thing happened to oneself while seeing contents of an online movie streaming service on social media.	PER3	0.723
Feel that contents of online movie streaming services on social media are personalised messages to me.	PER4	0.703
Feel that contents of online movie streaming services on social media are personalised for my usage.	PER5	0.790
Contents of online movie streaming services on social media are personalised.	PER6	0.813

Table 1Results of testing the reliability of the scale

Source: Analysis from the author's survey data

Table 1	Results of testing the reliability of the scale (continued)

Variable	Code	Corrected item – tota correlation
Electric word-of-mouth (eWOM): Cronbach's $alpha = 0.870$)	
Recommend on social media friends become members of online movie streaming services.	eWOM1	0.672
Say positive things about online media streaming services on social media.	eWOM2	0.649
Interact with social media content about online media streaming services posted by friends and relatives on social media.	eWOM3	0.628
Upload/repost content from the movie streaming services on my blog or social media/microblog.	eWOM4	0.654
Recommend and introduce movie streaming services shown in the display ads on SNS to other people.	eWOM5	0.635
Discuss the quality of movie streaming services (the variety. user-friendliness. the security,) on social media.	eWOM6	0.636
Consult other users' online reviews/ratings to help choose the right content to watch on OTT platforms.	eWOM7	0.650
User-generated content (UGC): Cronbach's alpha = 0.874		
The UGC about movie streaming services has a good interaction.	UGC1	0.753
The UGC has a sense of communicating movie streaming services interaction quality information.	UGC2	0.716
The postings and comments that appear on social media describe functions, values, and benefits of the featured movie streaming service.	UGC3	0.698
The postings and comments that appear on social media create a positive atmosphere about the featured movie streaming service and product.	UGC4	0.644
The postings and comments that appear on social media create positive emotions and feelings about the featured movie streaming service and product.	UGC5	0.701
Willingness to interact (WTI): Cronbach's alpha = 0.927		
Social media (SM) is a very convenient tool for the customers to transmit their complaints and suggestions to online movie streaming services.	WTI1	0.752
It is possible to communicate instantly with an online movie streaming service on SM without any time and space boundaries.	WTI2	0.738
Getting in contact with an online movie streaming service is easy through SM because it is simple and free.	WTI3	0.725
The postings would be passed along to contacts on the social media friends list.	WTI4	0.776
The information would be passed along using other platforms of social media.	WTI5	0.708

Source: Analysis from the author's survey data

Variable	Code	Corrected item – total correlation
<i>Willingness to interact (WTI): Cronbach's alpha</i> = 0.927		
When seeing a post from social media of an favourite online movie streaming service would lead to react, comment and share behaviour.	WTI6	0.736
The willingness to provide experiences and recommendations when others want to buy movie streaming services on social networks.	WTI7	0.788
The willingness to recommend which product is worth buying in social media of an online movie streaming service to friends.	WTI8	0.782
Purchase intention (PI): Cronbach's $alpha = 0.893$		
Consider buying an online movie streaming service from brands that have been seen on social media when having intentions.	PI1	0.722
Willingness to buy the OTT services featured on social media is high.	PI2	0.673
Intend to purchase an online movie streaming service recommended by UCG.	PI3	0.720
It is likely to purchase an online movie streaming service featured on social media shortly.	PI4	0.637
Desiring to purchase a particular OTT service pack after having read the reviews about OTT content.	PI5	0.731
Continue subscribing to OTT platforms based on the reviews and recommendations on social media.	PI6	0.800

Table 1 Results of testing the reliability of the scale (continued)

Source: Analysis from the author's survey data

After conducting EFA using the principal component method followed by varimax factor rotation, a total of 27 observed variables were included in the analysis. The results yielded five groups of factors that met the predefined criteria:

- 1 The observed variables demonstrated reliability, with factor loadings exceeding 0.5.
- 2 The model's appropriateness was assessed using the KMO measure, resulting in a value of 0.878, indicating that the factor analysis was suitable for the dataset.
- 3 The Bartlett's test of sphericity on the correlation among the observed variables yielded a significant p-value of 0.000, suggesting a close relationship among the variables.
- 4 The cumulative variance test demonstrated a value of 65.767%, surpassing the 50% threshold, indicating that the selected factors accounted for a substantial proportion of the total variance in the data.

These results validate the robustness and suitability of the factor analysis procedure and provide assurance that the observed variables effectively capture the underlying constructs of interest.

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4.3 The effects of SM on willingness to interact

The linear regression model was employed to measure the impact of the extracted factors, including social trend, entertainment, personalisation, eWOM, and UGC, on the dependent variable, willingness to interact. In the regression analysis model, willingness to interact served as the dependent variable, while the extracted factors from the EFA were considered as the independent variables. This approach allowed for the evaluation of the extent to which the identified factors influenced individuals' willingness to engage and interact.

Factor	Beta	P-value	VIF
Personalisation	0.263	0.000	1.000
eWOM	0.304	0.000	1.000
UGC	0.365	0.000	1.000
Entertainment	0.355	0.000	1.000
Social trend	0.305	0.000	1.000
Adjusted R-square		0.514	
Durbin Watson value		2.323	
P-value		0.000	

Table 2	The regression	model vielded th	e effects of SM	on willingness to interact
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Source: Analysis from the author's survey data

The F-test was conducted to assess the appropriateness of the regression model. The obtained results indicate a very small p-value (0.000), confirming the suitability and applicability of the regression model. Furthermore, the adjusted R-squared coefficient of 0.514 demonstrates that 51.4% of the variance in the dependent variable is accounted for by the independent factors included in the regression model. Regarding the Durbin-Watson statistic, with a value of 2.323 falling within the range of dU – (4-dU), where dU ranges from 1.82 to 2.18, it indicates that the factors explaining the purchase intention influence each other but lack statistical significance. Therefore, we can disregard the presence of autocorrelation in the model. Consequently, it can be concluded that the variables included in the model do not exhibit multi-collinearity.

Hypothesis 1 (H1) Social trends positively impact the willingness to interact on social networks within the context of online movie streaming services.

Hypothesis 1 is supported by the findings of this study, indicating that social trends play a significant role in shaping users' willingness to engage and interact on social networks when utilising online movie streaming services. Users are inclined to value the opportunity to exchange and share opinions with fellow audiences, particularly through social networking platforms during their engagement with online movie viewing. Furthermore, the presence of social connections and the widespread usage of online movie services among friends serve as influential factors that contribute to users' preference for these platforms. These findings align with the previous research conducted by Naratthawan (2020), thereby reinforcing the notion that social trends exert a significant influence on users' propensity to interact on social networks within the online movie streaming service domain.

Hypothesis 2 (H2) Entertainment has a positive impact on the willingness to interact on social networks within the context of online movie streaming services.

Hypothesis 2 is supported by the findings of this study, indicating that the entertainment factor significantly influences users' propensity to engage and interact on social networks associated with online movie streaming services. Users are particularly captivated by the content showcased on the SM platforms of OTT services, including advertising content, when it provides an engaging, creative, and enjoyable social network experience. The presence of entertaining content offered by OTT services on SM channels positively affects customer attitudes and enhances brand image. These findings are consistent with previous studies conducted by Torres et al. (2018), Enginkaya and Yilmaz (2014), Zhang and Mao (2016), as well as Lastovicka (1983) and Taylor et al. (2011), further supporting the hypothesis that entertainment plays a crucial role in shaping users' willingness to interact on social networks within the realm of online movie streaming services.

Hypothesis 3 (H3) Personalisation has a positive impact on the willingness to interact on social networks within the context of online movie streaming services.

Hypothesis 3 is supported by the findings of this study, indicating that personalisation plays a significant role in influencing users' propensity to engage and interact with content on social networks associated with online movie streaming services. Users are more inclined to interact with content that is tailored and personalised to their individual preferences and interests. Personalised content evokes a sense of relatability, as viewers perceive that the content resonates with their own experiences and those of people in their social circles. The perception that the content shared on social networking platforms of online movie streaming services is specifically created for them fosters a sense of connection and empathy. These findings align with previous studies on personalisation conducted by Lan and Nada (2008) and Xu (2016), further reinforcing the hypothesis that personalisation positively influences users' willingness to interact on social networks within the online movie streaming service domain.

Hypothesis 4 (H4) eWOM has a positive impact on the willingness to interact on social networks within the context of online movie streaming services.

Hypothesis 4 is supported by the findings of this study, indicating that eWOM serves as an effective means for streaming video service providers to convey messages and engage with users on social networks. Users are more likely to interact with posts or shares related to the content offered by online movie streaming platforms on social networks. Moreover, they actively introduce, discuss, and evaluate the features and content of these platforms to their friends within social network environments. These findings are consistent with the research conducted by Naratthawan (2020), Wibowo et al. (2020), Zhang and Mao (2012), Ferguson (2008), Turel et al. (2010), Bulut and Karabulut (2018), Goyette et al. (2010) and Shanu (2023), reinforcing the hypothesis that eWOM has a positive influence on users' willingness to interact on social networks within the realm of online movie streaming services.

Hypothesis 5 (H5) UGC has a positive impact on the willingness to interact on social networks within the context of online movie streaming services.

Hypothesis 5 is supported by the findings of this study, indicating that UGC plays a significant role in fostering quality interaction within movie streaming services. UGC, such as posts, comments, and video reviews, serves as a means for users to express their experiences, describe the features and benefits of the featured movie streaming service, and create a positive atmosphere. UGC contributes to the formation of a positive attitude among customers towards the featured movie streaming service and its offerings. These findings align with the research conducted by Roushi and Jun (2021) and Kim and Johnson (2016), further supporting the hypothesis that UGC has a positive influence on users' willingness to interact on social networks within the online movie streaming service domain.

4.4 The effects of willingness to interact on purchase intention

The results of the F-test confirm the appropriateness of the regression model. The obtained P-value of the model (0.000) indicates that the regression model is suitable and can be effectively utilised for analysis. The adjusted R coefficient value of 0.307 indicates that 30.7% of the variation in the dependent variable can be explained by the independent factors included in the regression model.

In terms of the Durbin-Watson values, the calculated value of 2.014 falls within the acceptable range of dU - (4-dU), where dU takes a value of 1.82 and (4-dU) equals 2.18. This suggests that while there may be some interdependence among the factors influencing the intention to purchase, it is not statistically significant, allowing us to disregard the presence of autocorrelation. Additionally, the variance magnification values of the variables in the model are all below 10, with a value of 1.000. This indicates the absence of multi-collinearity among the included variables, further supporting the robustness of the model.

Based on these findings and considerations, we can conclude that the variables incorporated in the regression model do not exhibit multi-collinearity and are suitable for analysing the relationship between the independent factors and the intention to interact.

Hypothesis 6 (H6) Willingness to interact has a positive impact on purchase intention.

Factor	Beta	P-value	VIF
Willingness to interact	0.556	0.000	1.000
Adjusted R-square		0.307	
Durbin Watson value		2.014	
P-value		0.000	

 Table 3
 The regression model yielded the effects of willingness to interact on purchase intention

Source: Analysis from the author's survey data

Hypothesis 6 is accepted based on the results presented in Table 3, which demonstrate the data findings regarding the factors influencing social network interaction and their impact on the intention to use FPT Play's movie streaming services. The findings reveal that engaging with social networks positively contributes to consumers' purchase intention.

SM platforms serve as convenient tools for customers to voice their feedback, complaints, and suggestions regarding movie streaming services. The ability to communicate instantly with online movie platforms via SM, without any constraints of

time, space, or fees, enhances consumers' willingness to purchase prominent OTT services through these channels. Furthermore, consumers are inclined to share their experiences and recommend products to friends and other SM users once they have purchased a movie streaming service via social networks.

Moreover, consumers often consider purchasing movie streaming services from well-established brands promoted on social networks. The recommendations and content shared on SM by users (UGC) play a significant role in shaping consumers' intentions to purchase and continue subscribing to OTT service packages. These findings are consistent with previous studies conducted by Enginkaya and Yilmaz (2014), Kim and Johnson (2016), Wibowo et al. (2020), Roushi and Jun (2021) and Shanu (2023).

Overall, the evidence supports the positive relationship between willingness to interact on social networks and purchase intention, emphasising the influential role of SM in shaping consumers' decisions and behaviours in the context of movie streaming services. Notably, the findings emphasise the significant and positive impact of SM engagement on consumers' intentions to use these services. The study highlights the role of SM as a platform for instant communication, enabling users to voice their opinions and experiences without constraints. Additionally, recommendations, UGC, and the influence of established brands on social networks emerge as vital factors shaping consumers' intentions. Furthermore, this research aligns with established theoretical frameworks while suggesting practical implications for online movie streaming services, emphasising the need to prioritise SM interaction as a key strategy in the digital age. This study opens avenues for further exploration in understanding consumer interactions and payment intentions in the context of modern technology and SM.

5 Conclusions

This study focuses on examining the relationship between SM and the willingness to interact among Vietnamese youth on the FPT Play online movie streaming platform. The results indicate that all five independent factors, including social trend, entertainment, personalisation, eWOM, and UGC, have a significant impact on the willingness to interact. These vibrant interactions subsequently lead to the intention to pay for online movie streaming services on the FPT Play platform. These findings reinforce the theoretical foundations established by Enginkaya and Yilmaz (2014) and Wibowo et al. (2020) regarding the level of SM interaction readiness, which directly influences customers' future payment intentions. This is in line with the theories proposed by Kim and Johnson (2016), Roushi and Jun (2021), Wibowo et al. (2020) and Shanu (2023).

Furthermore, this study identifies five fundamental factors, namely social trend, entertainment, personalisation, eWOM and UGC, that significantly influence the level of user interaction with SM posts. Specifically, within the film industry, user interaction with brands through these factors generates brand recognition and, consequently, creates a usage purpose.

Moreover, the study recommends that online movie streaming services in general, and FPT Play specifically, should consider SM user interaction as a critical aspect. In the era of technology, SM has become the most valuable tool for reaching various customer segments. Neglecting communication with customers on SM platforms may result in a loss of interest in the brand. It is important to note that this study is not exhaustive, and alongside the proposed hypotheses by the research team, there may still exist other hypotheses that influence customer interactions on SM platforms and their payment intentions.

6 Research limitations

While this study provides valuable insights into the relationship between SM engagement and consumer behaviour in the context of online movie streaming services, it is essential to acknowledge its limitations. One key limitation is the reliance on convenience sampling as the data collection method, which might affect the representativeness of the research outcomes. The analysis predominantly focuses on the overall impact of the entire sample, without delving into potential variations based on demographic characteristics or differences in usage intentions across various electronic wallet platforms. These limitations suggest that future research endeavours should aim for more diverse and comprehensive sampling methods and consider examining usage intentions across different service providers to provide a more nuanced understanding of consumer behaviour in the digital landscape.

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