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Cybercrime Change Consumers' Purchase Intention in Indonesia: A Moderating Role of Corporate Social Responsibility and Business Law

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Abstract

Consumer intention and satisfaction are necessary for online businesses in this decade. The fear of crime and perceived risk has emerged as a challenge for consumers. The less focus on consumer intention has become a challenge for Indonesian e-businesses that challenge business sustainability. The purpose of this study is to investigate the direct impact of cybercrime and moderating impact of CSR and business law on consumer intention in Indonesian e-businesses. This study is based on the quantitative data collected with a five-point Likert scale questionnaire and a sample size is 560 with a simple random sampling technique. A partial least square (PLS) measurement model and structural model are employed for data analysis of this study. The findings concluded that the direct impact of cybercrime (perceived risk & fear of crime) and moderating impact of corporate social responsibility (CSR) and business law is significant on the purchase intention of consumers. The unique framework is a significant contribution of this research in literature. This research has extraordinary practical contributions critical for increasing the customer's intention to purchase. The study demonstrates that the Indonesian government should develop a strategic policy for the modern laws of e-businesses because many consumers are purchasing from e-businesses. The research has significant future directions that are critically important for scholars to explore the further dark areas in the literature.

Keywords. Cybercrime, purchase intention, corporate social responsibility, business law, fear of purchasing

1. Introduction

This decade has transformed traditional businesses into online businesses because of large market opportunities. In online businesses, a large market can be targeted and the satisfaction of consumers can be achieved (Apau & Koranteng, 2019). The business performance has been influenced by the organizational culture and its

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resources of working (Fu et al., 2022). Traditional organizations were not bound to work under regulations and legal procedures (Cubin, 2019; Masenya, 2022; Mubarak & Noor, 2018). The changing environment and legal policies all over the world have transformed legal businesses to be conducted for corporate social responsibility (CSR) (Orji, 2019). Negative factors have also emerged in online businesses that have changed the traditional trends of working (Nuseir & Aljumah, 2020; Olorogun, 2020; Rumengan et al., 2018; Ullah et al., 2022). The purchasing behavior and intention of consumers are influenced when they believe that the organization is not following CSR and legal practices (Lavuri, 2022; Shao & Ünal, 2019; Sharma et al., 2020; Sheng et al., 2019). The changed attitude of the consumers has become a reason for business failure (He et al., 2021; Khoshtaria et al., 2021; Zhang et al., 2018). Consumers are leapfrogging to get products and services from a secure and reliable online entity that is certified and under the legal regulations of government machinery (Alkaabi, 2021; Amoako, Dzogbenuku, & Abubakari, 2020). The consumer's intention has changed over time and they have realized to purchase products and services only from legally regulated businesses (Alkaabi, 2021; Amoako et al., 2020; Yang et al., 2021). The experience and negative word-of-mouth have changed the consumers' perception of their work (He et al., 2021; Khoshtaria et al., 2021; Wang et al., 2019; Zhang et al., 2018).

Shareef et al. (2018) demonstrated that cybercrime has a challenge for online transactions as most Indonesian consumers are not satisfied with online purchasing. Batmetan et al. (2022) reported that many businesses failed to manage information of transactions and the breach in privacy has shifted the consumers to showrooming purchasing. Kennedy, Holt, and Cheng (2019) added that consumers are less satisfied with online businesses with a breach of their personal information. Jibril et al. (2020) reported that it is also the responsibility of businesses to monitor all information of transactions with privacy to satisfy the consumers in their purchasing. However, the hackers are stealing the information of transactions, and they are misusing this information to steal the amount from consumers' banks (Abidi & Khan, 2019). Consumers are protesting online fraud when a similar link for the transaction is generated by hackers and the amount is transferred to the face accounts (Whittaker & Button, 2020). Blythe, Johnson, and Manning (2020) reported that the business organization must be in the legal bindings of the country, otherwise, the negative attitude of the consumers develops and they avoid purchasing. The legal problems between e-businesses and consumers have shifted their relationship in a negative way that results in a market loss for the business (Jaenudin & Nisa, 2021; Whittaker & Button, 2020). The business practices without legal obligations are not satisfactory for consumers and the shift the other brands for purchasing (Blythe, Sombatruang, & Johnson, 2019).

A significant gap in the literature is identified that grounded the purpose of this research. The earlier literature has discussed the relationship between cybercrime and online businesses (Farahbod, Shayo, & Varzandeh, 2020), but not a specific study has discussed the relationship developed in the theoretical framework of this study. Rauhala, Tyrväinen, and Zaidenberg (2020) reported that the relationship between cybercrime and consumer attitude is influenced by different other social factors. Kamran and Shaikh (2019) reported that the consumers are purchasing when they assume low-cost comparisons between different businesses. Wang et al. (2019) has discussed the relationship between business CSR and its impact on the performance

of employees. Abdul-Rahim et al. (2022) also discussed the impact of CSR on consumer behavior and customer satisfaction. Brands and Van Doorn (2022) highlighted the relationship between business law and firms' ethical working. Akinbowale, Klingelhöfer, and Zerihun (2020) reported the relationship between CSR and business performance. Eboibi (2021) concluded that business law is necessary for successful business working ethically. Ihnissi and Klaib (2021) asserted that the business performance should be increased productively for better dealing with consumers in a CSR environment. Partin et al. (2022) pointed out that no study has discussed the relationship between cybercrime and consumer intention. The earlier literature has discussed different relationships related to business law, consumer intention, consumer behavior, and CSR (Abidi & Khan, 2019; Di Crosta et al., 2021; Khatri et al., 2022; Widayat et al., 2021). Yet, there is a gap in the literature that has become the objective of this study.

The purpose of this study is to investigate the direct impact of cybercrime and moderating impact of CSR and business law on consumer intention in Indonesian e-businesses. This purpose is to address the gap in the literature related to consumer purchasing intention. The theoretical framework is unique and it is a significant contribution to the body of knowledge and literature. This study has both theoretical as well as practical implications that are necessary for improving the Indonesian consumer purchasing intention for e-businesses by reducing the risk of cybercrime (the breach in their personal transaction information) with CSR and business law implications. This research has remarkable practical contributions important for increasing the Indonesian customer intention to purchase. The study demonstrates that the Indonesian government should develop a strategic policy for the modern laws of e-businesses because many consumers are purchasing from e-businesses. In this regard, the Indonesian regulated e-business would be bound to follow the government policies under the defined laws that would enhance the purchase intention and satisfaction of the consumers. The research has significant future directions that are critically important for scholars to explore the further dark areas in the literature.

2. Review of Literature

2.1 Corporate Social Responsibility

CSR refers to the willingness of an organization to perform its operations as per the requirements of high standards (Lythreathis, Mostafa, & Wang, 2019). The business organizations that are willing to work to increase business performance, CSR is an important factor for these organizations as it facilitates to development of the business competitively (Singh & Misra, 2021). In CSR, the firms are obligated to follow the ethical standard to serve society while considering it as a true means of level increasing (Dathe et al., 2022). Indeed, CSR has changed organizational working because, in the traditional organizational culture, there was less focus on society (Tarighi et al., 2022). Similarly, new startups are established in advanced countries of the world, and the purpose of each startup is to work in a socially responsible way (Abidin & Riswanto, 2012). CSR is necessary to develop the organizational culture for better performance of the employees (Farid et al., 2019). The employees having CSR responsibilities are more motivated to perform their tasks as they consider it a social responsibility (Razafindrambinina & Grace,

2021). Indeed, business organizations are working to increase their performance, but to develop positive word-of-mouth in the market, CSR has an important factor and organizations should adopt this factor (Singh & Misra, 2021). CSR shows the willingness of the organization to work for the community by following the ethical consideration of the organization.

2.2 Cyber Crime

Cybercrime is an online crime that is to harm people related to their information and their transactions (Batmetan et al., 2022). The trend of cybercrime is increased with the spread of the internet (Hamad et al., 2015). A breach in internet security is a way of cybercrime that facilitate hackers to steal the personal information of transaction to misuse it (Blythe et al., 2019). Many businesses have developed their models and best security system for online transactions and payment, that restricts hackers to perform any misfunction on their website (Batmetan et al., 2022). Cybercrime policies are established in all countries and special teams are working on them to protect consumers and citizens from its attacks (Rauhala et al., 2020). Cybercrime has different purposes and natures; some are using it to steal personal information for blackmailing, and others are using it to steal personal information related to transactions to misconduct with people (Akinbowale et al., 2020). The responsibility of the state government of all countries is to protect consumers by establishing effective security for cybercrime. Meanwhile, information technology companies should not have any kind of loop in the security system that could harm the performance of the business and breach the transaction information of the people (van Wegberg et al., 2018). A strong security system and online transaction awareness can get people free from cybercrime.

2.3 Business Law

Business law refers to the rules and regulations related to any business (Holgersson & van Santen, 2018). It contains all the sections of laws that are directly and indirectly linked with the business, firm establishment, transactions, logistic management, agreement, and different multinational business deals (Khudhair, 2021). Business law is necessary because it protects the consumers as well as the organization from any kind of misconduct in the organization. The business firms that are working in any market require the laws because those laws are the regulations that facilitate attractively performing the business (Alawaqleh, 2021). Indeed, the business law of different countries is traditional, and it should be modernized according to the new requirement of the era of digitalization and e-businesses (Mathafena & Msimango-Galawe, 2022). Business law helps consumers to get their rights and involve in fair deals with businesses (Holgersson & van Santen, 2018). Meanwhile, business law helps the organization to regulate their working according to the expected requirement and it also facilitates the organizations to get in touch with the state machinery when there is any kind of breach of this law (Mathafena & Msimango-Galawe, 2022). Modern organizations have developed an appropriate culture of business law that is worthy of better performance and fair deals at both national and international levels.

2.4 Purchase Intention

The purchase intention of the consumers refers to their intention to purchase any product and service from the market (Widayat et al., 2021). The purchase intention of the consumers is influenced by different factors that are critically important for consumers (Wang et al., 2019). The age, intention, behavior, usefulness, and worth of the products and services affect the purchase intention of the consumers which is critically important to perform better tasks (Khan, Yu, & Farooq, 2022). Consumers are also influenced by the word-of-mouth market to develop their purchase intention for a product or service. Indeed, the intention is not a physical factor to understand, therefore the business organizations work to provide better facilities to the consumers to develop the positive purchase intention that facilitates them in their business performance (Alkaabi, 2021). On the other hand, the purchase intention of consumers is changing over time because of multinational businesses in the market. Moreover, many consumers reported that their purchase intention is changed according to the laws and regulations that are restricting them to purchase when they feel there is no security to their personal information on modern business websites (Khan et al., 2022). However, the purchase intention of the consumers can be developed positively when there is a sense of security in their personal information shared on digital platforms.

2.5 Hypotheses Development

Cybercrime is an important factor in business performance as it has a strong influence on the consumers' intention and their buying behavior (Zhang, Prybutok, & Strutton, 2007). He et al. (2021) reported that the consumers who are affected by cybercrime, avoid purchasing from such organizations that have a little security system. Wang et al. (2019) deliberated that the awareness about cybercrime and personal data information violation on digital platforms has changed the different opinions of consumers to establish their system of working. García-Salirrosas and Rondon-Eusebio (2022) asserted that consumers with a proper sense of information breach on digital platforms avoid purchasing online. Amoako et al. (2020) concluded that the sense of cybercrime has changed online purchase consumers to offline purchase consumers, and they visit the store physically to purchase products and services. Similarly, Alkaabi (2021) reported that the fear of information breaches is not avoidable by the consumers and they are used to avoid such purchases that involve high risk in it. Orji (2019) concluded that the purchase intention of the consumers is highly acceptable when they are willing to avoid online purchases due to the information breach. van Wegberg et al. (2018) reported that cybercrime has a significant influence on the behavior of consumers in any market. Partin et al. (2022) added that the purchase intention of consumers is widely considered by the multinational companies that are working to avoid negative word-of-mouth by ensuring there is no breach in their system for online purchases. Setiawan et al. (2018) concluded that consumers are human beings, and the fear of personal information breaches is restricting them to purchase from online businesses that are working in different markets. Kamran and Shaikh (2019) added that the consumer's intention to purchase a product can be changed when their information is secure by a third-party license. Setiawan et al. (2018) also demonstrated that the sense of fear and information breach develops a negative behavior of the consumers for purchasing from any business.

Hypothesis 1: Cybercrime has an impact on purchase intention.

Zhang, Oo, and Lim (2022) demonstrated that it is the responsibility of the business organization to protect the personal information of the consumers during the transaction. The perceived risk and fear of crime have become a challenge for consumers and they avoid purchasing online when they are encountered such problems (Singh & Misra, 2021). Ya et al. (2022) concluded that socially responsible organizations, these organizations are protection the personal information of the consumers from any breach that affects the consumer purchase intention into the positive way. Latif et al. (2022) reported that most consumers have a positive view about purchasing from Amazon because they believe that their personal information is secure, and they will not face any kind of cyber violence. Tarighi et al. (2022) also concluded that CSR has an important responsibility to the organizations to ensure the personal information of the consumers to develop their positive behavior toward the organization. Dathe et al. (2022) demonstrated that the organizational culture should be improved and there must be an advancement in the business sustainability while protecting the personal information of the consumers and ensuring the products are delivered to them. Zhang et al. (2022) revealed that the secret of successful organizations like Ali Express is based on their information security system that facilitates the organization to protect the information of the consumers. Farid et al. (2019) demonstrated that CSR has a significant impact on the behavior of consumers when they are purchasing online. Dathe et al. (2022) concluded that the CSR approach in multinational organizations has changed their business performance and opened its way to the international markets. Similarly, Razafindrambinina and Grace (2021) concluded that organizations with higher security protection systems are facilitating the people to perform well in the organization by positively motivating their behavior. Lythreathis et al. (2019) deliberated that the impact of CSR on consumer purchasing intention is positive as they consider it as an opportunity to deal with a fair business. Farid et al. (2019) demonstrated that business laws are obligatory for organizations and these laws facilitate governing the business for improving consumer satisfaction.

Hypothesis 2: Corporate social responsibility moderates the relationship between cybercrime and purchase intention.

Business law is important to factor in organizational culture that facilitates the businesses to grow in the international markets when the positive purchasing behavior of the consumers are developed (Orji, 2019). Partin et al. (2022) reported that the business law facilitates the consumers for their positive behavior of purchasing that helps to grow the business in the positive way that is badly needed to improve the business performance. van Wegberg et al. (2018) concluded that the consumers are internally motivated to purchase from a business that is working on CSR to facilitate the consumers. Setiawan et al. (2018) reported that the intention and purchasing behavior of the consumers is subjective to business law and consumer law. Taj, Rashid, and Bin Tariq (2019) reported that many consumers are only satisfied with business laws and they select the registered organizations for purchasing. Junnonyang (2021) concluded that business performance becomes

important when consumers are looking for legal firms to purchase their intentions. Kolapo, Ayeni, and Oke (2012) deliberated that the business law facilitates the consumers for their purchasing and it is also useful in their business performance. Kato and Charoenrat (2018) reported that consumers in modern times are motivated to purchase legally registered firms because they don't want to avoid any kind of breach of their law. Indeed, Taj et al. (2019) reported that the purchase intention of the consumers is changing and they are satisfied when they find online register firms. Erosa (2018) also concluded that modern consumers are mature and they avoid purchasing until they are ensured that the firm is legal and it follows all the ethical standards of working. Habib and Qayyum (2018) asserted that the firms that have no legal bindings in working are not satisfying the consumers, and there is a big shift of consumers to other firms. Muhammad Siddique (2015) demonstrated that business organizations are required to perform well, ethically, and legally which has a positive impact on consumers purchasing intention in the market. The framework of this study is available in Figure 1.

Hypothesis 3: Business law moderates the relationship between cybercrime and purchase intention.

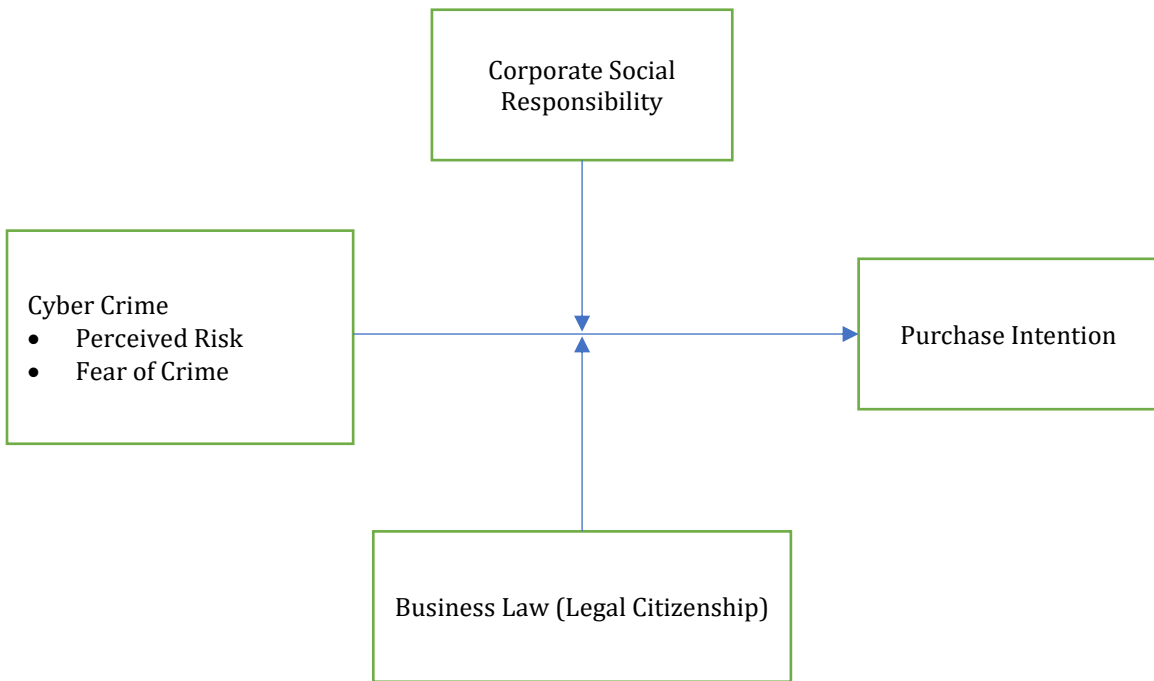


Figure 1. A framework of the Study

3. Methodology

The theoretical framework of this study is designed to provide empirical evidence in the literature. In this way, this study design is quantitative to provide empirical evidence to determine the appropriate results. The scale items for this study are adapted from earlier studies that have credible measurement scales with validity. The questionnaire of this study is based on a five-point Likert scale as this type of questionnaire is widely used in earlier research on consumer behavior and customer intention. The measurement scale for CSR adapted by Yeung (2011) is used in this

study to measure the moderating impact of CSR between cybercrime and purchase intention. The Cronbach's alpha value was also checked for validity and reliability of the study and CSR has $\alpha > 0.89$. The measurement scale for business law adapted by Masoud (2013) used in this study to measure the moderating impact on business law between cybercrime and purchase intention. Meanwhile, Cronbach's alpha value of this measurement scale was also used to understand the validity of the questionnaire, and the business law scale has $\alpha > 0.87$. Furthermore, the measurement scale for cybercrime addressing its two dimensions; perceived risk and fear of crime adapted by Masoud (2013) used in this study to measure the direct impact of cybercrime on consumer intention. The validity of this scale is also checked with Cronbach's alpha value and cybercrime has $\alpha > 0.91$. Finally, the measurement scale for purchase intention adapted by Masoud (2013) is used in this study to measure the purchase intention of consumers in the context of business law and cybercrime. Also, Cronbach's alpha of this scale was checked for the validity of the items, and purchase intention has $\alpha > 0.79$. On the other hand, the factor loadings of each item were also determined and all included items in the study achieved the recommended threshold of 0.60 by Hair et al. (2007).

Since this study is social sciences research and the stakeholders of this study are Indonesian consumers who are purchasing from different online stores. Therefore, the survey-based method was adopted to collect the sample in this research. A survey-based method is widely used in simple random sampling techniques of data collection and this study also used a simple random sampling technique for the collection of data from the respondents. Moreover, the survey-based method is used to save the time and cost of data collection as one can collect data without any major problems by surveying the questionnaire. The earlier studies on consumer behavior and customer satisfaction have a sample size of 300 as appropriate for generalizing the results. Since this study has a large population as many people are purchasing from online businesses, therefore the assumed sample size for this study was 500. 700 questionnaires were distributed with a random sampling technique to collect the data. 569 questionnaire responses were collected and 560 questionnaires were finalized for data analysis for this research. The respondents were appreciated for their time in data collection. This study has used Smart PLS 3.0 for data analysis as it is user-friendly software and helps to analyze the data with measurement models and structural models.

4. Results and Analysis

4.1 Measurement Model

The measurement model for this study is employed to determine the discriminant validity and convergent validity findings. These findings are necessary to test the validity and reliability of the measurement scale and data used in the study. The measurement model is tested with factor loadings, composite reliability (CR), average variance extracted (AVE), and Cronbach's alpha (α). The threshold for CR and AVE is 0.70 and 0.50 (Hair et al., 2007). The threshold of factor loadings is 0.60 and the threshold of α is 0.70 (Hair et al., 2007). The measurement model results of this study (see Table 1) reveal that all thresholds of CR, AVE, α , and factor loadings are achieved. Hence, the study is a valid and reliable measurement scale and data (see Figure 2).

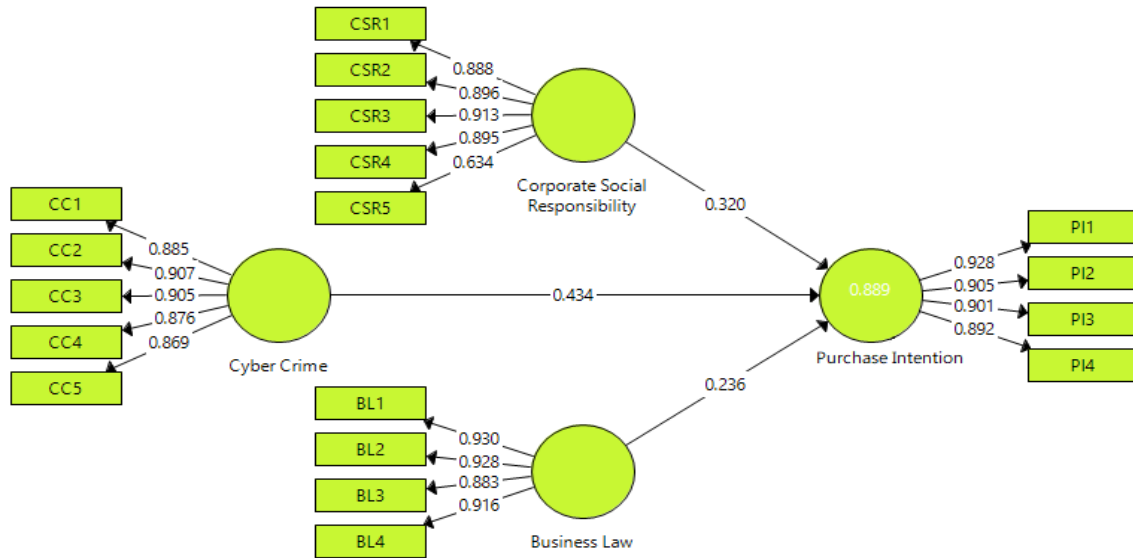


Figure 2. Measurement Model

Table 1. Measurement Test Findings

Constructs	Items	Description	Factor Loadings	α	CR	AVE
Business Law	BL1	The managers of this organization try to comply with the law.	0.930	0.934	0.953	0.836
	BL2	Our company seeks to comply with all laws regulating hiring and employee benefits.	0.928			
	BL3	We have programs that encourage the diversity of our workforce (in terms of age, gender, and race).	0.883			
	BL4	Internal policies prevent discrimination in employees' compensation and promotion.	0.916			
Cyber Crime	CC1	I feel that my credit card number may not be secure.	0.885	0.933	0.949	0.789
	CC2	I can't trust the online company.	0.907			
	CC3	I may not get the product I want.	0.905			
	CC4	I might not get what I ordered through online shopping.	0.876			
	CC5	This website will protect my private information.	0.869			
Corporate Social Responsibility	CSR1	E-businesses are socially responsible.	0.888	0.902	0.929	0.725
	CSR2	E-businesses are satisfying my social needs.	0.896			
	CSR3	E-businesses are trustworthy.	0.913			
	CSR4	E-businesses are reliable for purchasing.	0.895			
	CSR5	E-businesses are providing quality products.	0.634			
Purchase Intention	PI1	I have security on this website.	0.928	0.928	0.949	0.822
	PI2	This site makes me feel comfortable.	0.905			
	PI3	This website provides me with complete information.	0.901			
	PI4	I trust this website for purchasing products.	0.892			

The study further tested the discriminant validity with Heteritrait-Monotrait (HTMT) which is widely used in social sciences for findings (see Table 2). The discriminant validity test is used to measure the difference between the items and data that is collected from the respondents. HTMT method discriminant validity threshold is $HTMT < 0.90$ (Gold, Malhotra, & Segars, 2001). The results of this test demonstrated that this research has apparent discriminant validity in findings.

Table 2. Heteritrait-Monotrait Ratio

	Business Law	Corporate Social Responsibility	Cyber Crime	Purchase Intention
Business Law				
Corporate Social Responsibility	0.783			
Cyber Crime	0.722	0.711		
Purchase Intention	0.717	0.709	0.698	

4.2 Structural Model

The structural model tests are used in this research to determine the findings of the hypotheses. The study has used the structural model as it is widely used in social sciences research with partial least squares (see Figure 3). The recommended threshold for the significant hypothesis is $t > 1.96$ and $p < 0.05$ (Ringle, Da Silva, & Bido, 2015). The findings of this model highlight the impact of cybercrime on purchase intention is significant ($t = 4.891, p = 0$). Similarly, the findings also reveal that the moderation of CSR between cybercrime and purchase intention is significant ($t = 3.409, p = 0.001$). Finally, the findings also reveal that the moderation of business law between cybercrime and purchase intention is significant ($t = 4.535, p = 0$). The results show that all hypotheses of this study are significant (see Table 3).

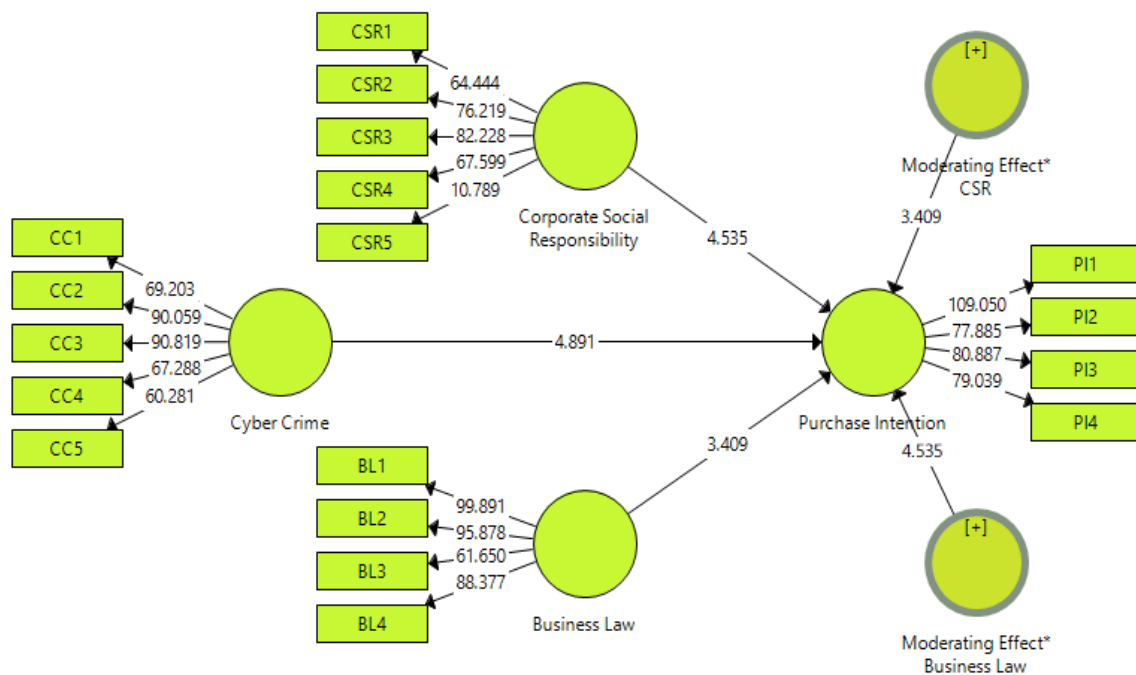


Figure 3. Structural Model

Table 3. Path Coefficient

Path	α	SD	t	p	Results
Cyber Crime -> Purchase Intention	0.434	0.089	4.891	0.000	Significant
Moderating Effect* Business Law -> Purchase Intention	0.236	0.069	3.409	0.001	Significant
Moderating Effect* CSR -> Purchase Intention	0.320	0.071	4.535	0.000	Significant

4.3 Moderating Effect

The moderating hypotheses of this study are significant and have a positive impact on different relationships. The moderation of CSR between cybercrime and purchase intention is positive and it strengthens the relationship between cybercrime and purchasing intention. It means with the presence of CSR cybercrime would have a greater influence on purchase intention. This relationship is demonstrated in Figure 4.



Figure 4. CSR Moderation

Similarly, the moderation of business law between cybercrime and purchase intention is positive and it strengthens the relationship between cybercrime and purchasing intention. It means with the presence of business law cybercrime would have a greater influence on purchase intention. This relationship is demonstrated in Figure 5.

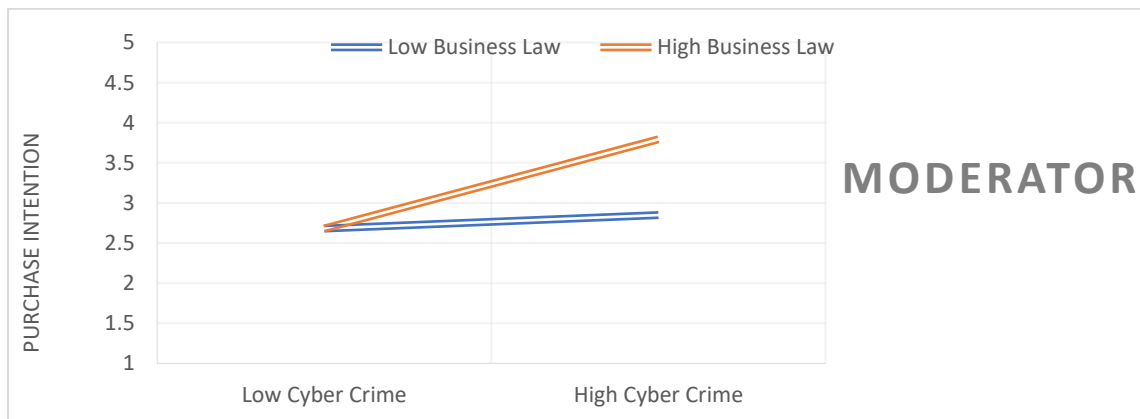


Figure 5. Business Law Moderation

5. Discussion

The objective of this study is achieved as it has all significant results for each hypothesis. The first hypothesis of this research demonstrates the significant impact of cybercrime and purchase intention. The results are lined up with studies on consumer intention and cyber law. van Wegberg et al. (2018) has demonstrated that cybercrime can change the purchase intention of consumers as it is problematic for them. Orji (2019) also demonstrated that the fear of information breach develops negative attitude and intention in consumers and they avoid purchasing online. Rauhala et al. (2020) also validated the results of this study as it demonstrated the relationship between fear of crime and consumer intention has a significant and positive relationship. Setiawan et al. (2018) also highlighted that the impact of cybercrime in online purchasing can change the opinion of consumers for purchasing. Hence, the results of this hypothesis are validated by earlier studies' results.

The second hypothesis of this study demonstrated the significant moderating impact of CSR between cybercrime and purchase intention. Meanwhile, the results of this hypothesis validated the findings of earlier studies. Singh and Misra (2021) concluded that CSR has an important role in organizational performance and it can change the intention of consumers. Zhang et al. (2022) also concluded that the responsibility of organizations is to adopt CSR in operations and satisfy their all needs to improve their intention and behavior for further purchasing. Farid et al. (2019) pointed out that CSR has a significant relationship with firm performance and consumer purchasing intention. Dathe et al. (2022) concluded that the firms with CSR objectives lost the consumers and get a financial crisis. Avotra et al. (2021) deliberated that online businesses should adopt CSR perceptive approach for business performance to satisfy the consumers for their regular and continuous purchases. Furthermore, Zhang et al. (2022) concluded that the CSR goals are reliable and organizations are bound to adopt these goals for developing positive word of mouth and consumers' intentions.

The third and last hypothesis of this study resulted that the moderating impact of business law is significant between cybercrime and purchase intention. No doubt, the findings of this study validated the findings of earlier research conducted on consumer intention (Candranegara, Suryana, & Putri, 2021). Holgersson and van Santen (2018) reported that the business laws are obligatory for consumers and firms that help to develop a positive relationship between both consumers and firms. Alawaqleh (2021) reported that the consumers are satisfied when they recognize the firms are legal and regulated by the government agencies, and their purchase intention is influenced by it. Furthermore, Shao and Ünal (2019) pointed out that business law is necessary as it helps to protect the rights of consumers and reduce the possibility of fear to deal with any business organization. Sheng et al. (2019) also reported that the consumers' intention is subject to their purchasing intention and they can develop a more positive attitude when they would recognize their best behavior. The study García-Salirrosas and Rondon-Eusebio (2022) reported that modern consumers are mature and they avoid the firms that are illegally working in the target market. Setiawan et al. (2018) asserted that the business performance can be improved when the company is regulated by the government as it would develop positive consumer intention with effective word-of-mouth.

6. Conclusion

In a nutshell, the purpose of this research was to determine the direct impact of cybercrime and moderating impact of CSR and business law on Indonesian consumer intention in e-businesses. In this regard, this purpose was to address the gap in the literature related to the consumer purchasing intention that is achieved. The hypotheses of the study are significant. The theoretical framework is unique and it is a significant contribution to the body of knowledge and literature. This study has both theoretical as well as practical implications that are necessary for improving the consumer purchasing intention for e-businesses by reducing the risk of cybercrime (the breach in their personal transaction information) with CSR and business law implications. This research has remarkable practical contributions important for increasing the Indonesian customer intention to purchase. This study is of remarkable significance and its conclusion is lined up with the assumptions of the thesis.

7. Implications

The significant hypotheses of this study are creditable and this study has become worthy theoretically and practically. First, the study has discussed the gap in the literature that was not addressed by the earlier research in the body of knowledge. The relationship between cybercrime and purchase intention has significant implications in literature as it enhanced the literature on purchasing intention. The conclusion of earlier research has not discussed the influence of cybercrime on purchasing intention of consumers in online businesses. Furthermore, this study also introduced two new moderating relationships in literature based on the findings of this study. The study demonstrated that the moderating influence of CSR between cybercrime and the purchase intention of consumers in e-business has enriched the literature as this relationship was not discussed in the existing body of literature. This moderation of CSR is significant in literature and it would enhance the understanding of further research for developing a framework for studies. In addition, theoretically, this study also introduced the moderating role of business law between cybercrime and purchase intention. Similarly, in the earlier literature, this relationship was not discussed, therefore this study has enhanced the earlier literature theoretically and the body of knowledge is filled with this study. In this way, this research has remarkable theoretical implications widely considered for improving the literature. This research has remarkable practical contributions important for increasing the customer intention to purchase. The study demonstrates that the Indonesian government should develop a strategic policy for the modern laws of Indonesian e-businesses because many consumers are purchasing from e-businesses. In this regard, the regulated Indonesian e-business would be bound to follow the Indonesian government policies under the defined laws that would enhance the purchase intention and satisfaction of the consumers. The consumers of the modern time are advanced and they can develop their positive intention to purchase a product when they would realize that their transactions are safe and there wouldn't be any kind of breach of their information. Similarly, the Indonesian consumers can be satisfied with the certificate of information protection on the website because mature consumers are deep digging into the information and their purchasing intention is developing over time. The study demonstrated that the significant influence of CSR can influence

the behavior and intention of Indonesian consumers. The organizations that are working on CSR to improve business performance, the consumers are satisfied with these businesses. Therefore, Indonesian online businesses should be socially responsible to perform different activities according to the recommendations of the consumers to develop their positive intention for purchasing. Indeed, Indonesian consumers are human beings, and their intention can be influenced. Thus, Indonesian e-businesses should enhance the consumers' intention for purchasing with a positive attitude and the best development of goals for their appropriate performance. On the other hand, the intention of consumer behavior can be influenced if the organization is regulated by the government and all of its transactions are monitored by the government. In this way, modern businesses in Indonesia should develop their trends in an advanced way to satisfy the needs of consumers to develop their positive intention for their work.

8. Limitations and Future Directions

The purpose of this study is achieved and the direct impact of cybercrime and moderating impact of CSR and business law on consumer intention in e-businesses are significant. The significant hypotheses of this study are creditable and this study has become worthy theoretically and practically. First, the study has discussed the gap in the literature that was not addressed by the earlier research in the body of knowledge. However, there are some limitations of this study that are required to be addressed by scholars in future research. The first limitation of this study is its sample because the data is collected from the general public. However, it is a fact that there might be a difference in findings if the data would be collected from the management of e-businesses. Thus, future studies should collect data from the employees of e-businesses to validate these findings. The second limitation of this study is its dimensions of cybercrime; perceived risk and fairness of purchasing. Thus, scholars should explore further dimensions of cybercrime to measure its impact on the purchase intention of consumers. The future directions would help to explore the further relationship in literature.

9. References

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