ONLINE FRAUD: FACTORS AFFECTING CONSUMERS'
ONLINE PURCHASING BEHAVIOUR IN MALAYSIA

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DECLARATION

We hereby declare that:

(1) This undergraduate FYP is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of informationbe they printed, electronic, or personal.

(2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

(3) Equal contribution has been made by each group member in completing the FYP.

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LIST OF ABBREVIATIONS

A	Attitude
DV	Dependent Variable
EU	Perceived Ease of Use
E-WOM	Electronic Word of Mouth
H_0	Null Hypothesis
H_1	Alternative Hypothesis
IV	Independent Variable
OPB	Online Purchasing Behavior
PU	Perceived Usefulness
SET	Social Exchange Theory
SI	Social Influence
SPSS	Statistical Package for Social Sciences
T	Trust
TAM	Technology Accepted Model
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action

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PREFACE

At Universiti Tunku Abudul Rahman (UTAR), a research project is one of the main requirements for graduate students of Bachelor of Business Administration (HONS) to complete their studies. Cik Khairunnisa Bt Ishak is the supervisor of this research project, and the topic of the research is "Online Fraud: Factors Affecting Consumers' Online Purchasing Behaviour in Malaysia". The reason for this study is that we found that although online fraud is increasing in this society, it does not seem to affect people's decision to continue purchasing online. Therefore, we decided to study factors that would influence people's online purchasing behaviour. In the end, through the research, we finally decided to choose trust, social influence, perceived usefulness, and lastly attitude as our research factors. In addition, by enabling individuals to understand the factors that influence their own online purchasing habits, this study will be helpful to all e-commerce consumers. It will also assist owners or sellers in improving the services of their businesses by recognizing the issues that influence consumers' decisions to buy or not buy products, as well as consumer needs. Additionally, it will assist sellers in upholding their company reputation and giving customers superior services.

ABSTRACT

Online purchasing has expanded even more rapidly under the trigger of COVID-19, and this has indirectly attracted many fraudsters to engage in fraud. Despite rising cases of online fraud cases and the number of online purchasing also increased. Hence, this study is aimed to investigate the factors that influence behaviour of consumers to purchase online within Malaysia despite increasing fraud cases in these past few years. The main objective of this study is to determine the factors that affect consumers' online purchasing behaviour in Malaysia. In this research, the factors of trust, social influence, perceived usefulness, and attitude will be discussed. A total of 170 male and 214 female respondents participated in this study, with a total of 44.3% and 55.7%, respectively from Selangor, Kuala Lumpur, and Johor. SPSS software will be utilized to analyze the result of this research by descriptive analysis, scale measurement, as well as inferential analysis. The results showed a positive relationship between all the independent variables of the research (trust, social influence, perceived usefulness, and attitude) with the dependent variable (online purchasing behaviour).

CHAPTER 1: RESEARCH OVERVIEW

1.0   Introduction

In addition to the background, the statement of problem, objectives, questions, hypotheses, significances, as well as the overall layout of research will be explained by this chapter.

1.1   Research Background

Online shopping also known as online purchasing, is an e-commerce activity, usually means the procedure of consumers acquiring related products or services straight from sellers exclusive the involvement of intermediaries through online platforms (Sivanesan, 2017; Daroch et al., 2020). What is e-commerce? The process of exchanging products and services through electronic communication is named as e-commerce also known as electronic commerce or e-business. According to Taher (2021), e-commerce was developed in the 1960s when businesses began to use Electronic Data Interchange (EDI) for exchanging other businesses' information. The public has lack ideas about e-commerce in the early development, they only started to be gotten familiar with e-commerce after it has been in existence for more than 30 years. In other words, e-commerce became popular in 1995 and reflects the rapid development of commercial Internet applications. Today, due to technology advancing rapidly, e-commerce is becoming increasingly common and widespread, and human beings are increasingly dependent on technology.

Malaysia is no exception, Malaysian Communications and Multimedia Commission (2019) stated that in 2018, Malaysians made up 51.2% of e-commerce consumers in Malaysia, which about 16.6 million online purchasers, meanwhile Statista states that Malaysia is the second, most populous e-Commerce consumer nation in the region just after Singapore. Comparing to 2017, the performance of e-commerce businesses' earnings revenue in 2019 grew 22.8% to RM675.4 billion (Department of Statistics Malaysia, 2021). Nevertheless, when everything runs smoothly on their track, a COVID-19 outbreak unexpectedly hit the world at the end of 2019 and has impacted almost all nations around the world. Concurrently, on March 18, 2020, Malaysia deployed the movement control disorder (MCO) to avoid the coronavirus from spreading (Omar et al., 2020). In order to obey the standard operating procedures (SOPs) settled by the government, most individuals could only allow travel to get food and other necessities nearby their living area, therefore online purchasing became a viable option. During Covid-19 pandemic, the Statistics Malaysia Department (DOSM) declared that the e-commerce's total revenue in Malaysia has increased 32.7% from RM 675.4 billion in 2019 to RM 896.4 billion in 2020 (see Figure 1). In 2021, the total revenue from e-commerce transactions exceeded RM1 trillion for the first time, an increase of 21.8% compared with last year with the amount of RM1.09 trillion (Department of Statistics Malaysia, 2021; Mentek, 2022). Furthermore, the Malaysian e-commerce market is still expanding dramatically, as proof, with a turnover of US$6.3 billion in 2021 (about RM28.24 billion), Malaysia has ranked the 35th-largest market for e-commerce in the world, ahead of Israel and behind Denmark ("Ecommerce market Malaysia," n.d.). To illustrate, the most popular e-commerce platform in Malaysia includes Shopee, Lazada, PG Mall, Zalora, eBay, and so on ("Top 10 e-commerce sites," 2021).
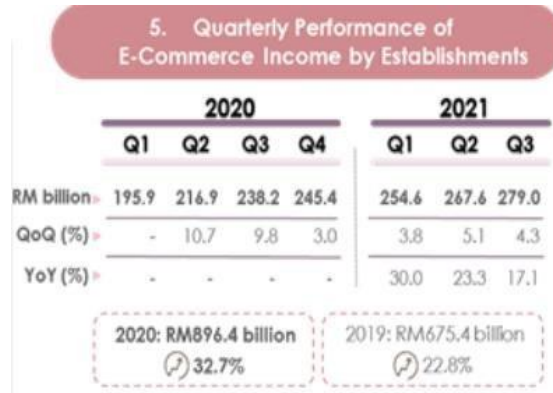
Figure 1.1. The Quarterly and Annually Performance of E-commerce Income in Malaysia for 2020 and 2021. Adopted from Mahidin, M. U. (2021). *Malaysia Digital Economy 2021.* Statistics Malaysia Department.

Therefore, there is no doubt in saying that e-commerce will become one of the common practices in all walks of life in the near future. Anitha and Sathya (2016) state that since consumers today just need to press a few clicks on their smartphones or other devices to make a purchase, it helps people to save much time as it reduces the time spent traveling to the physical stores. Moreover, by purchasing online, consumers are more easily to shop around in different stores and choose lower-cost items with the same quality (Salehi et al., 2012). Thirdly, all of the products are available online for purchase by consumers all the time 24/7 on all platforms, which means that there are totally do not have any restrictions on the time for consumers to check on the products, make orders and pay for the purchases. In addition, online shoppers will also receive exclusive offers and discounts on different platforms, especially during the event days such as the Double 11 event or Pay Day sale in Shopee (Pandey & Parmar, 2019). The rebates, freebies, and quality of e-stores will affect consumers to make up their minds to purchase online.

Consequently, in order to satisfy consumers' desires, the analysis of consumer behaviour is the one the future marketing will be focused on. Consumer behaviour, according to Surapati and Mahsyar (2020) and Peighambari et al., (2016), is defined as the actions or behaviors of individuals who are actively involved in the process of selecting, purchasing, utilizing and disposing products or services. Towards a certain extent, the actions whereby consumers pick and choose things to buy in online commerce or e-commerce is known as online purchasing behaviour. Surapati and Mahsyar (2020) have identified several variables that affect consumer behaviour in research, three factors are the factor of environment, individual differences, and the psychological process. According to Lal (2017), trust will effect on the choice of people to use e-commerce. Consumers are less likely to make online purchases when there is a lack of trust between them and the sellers (Madjid et al., 2018). Furthermore, it highlights that influencing of social was a substantial factor to purchase online. Illustrative, subjective norms positively affect the people's intention to buy. Prakosa and Sumantika (2021), and Rahman and Sloan (2017) also demonstrated that perceived usefulness will affect the behaviours of consumers to purchase online. Similarly, Rattanaburi and Vongurai (2021) contended that emotion and perceived usefulness were key in explaining the use of online purchasing and the desire to utilize it by focusing on perceived value. Other than that, the attitude of consumers toward online purchasing is also a factor that affect consumers' behaviour. Madjid et al. (2018) claimed that attitude toward online purchasing is what customers as a whole believe or feel about either good or bad, positive or negative, profit and loss, whether conducting online buying transactions.

However, obstacles always accompany any advancement, and the number of people who used e-commerce getting risen, and this has indirectly attracted many fraudsters to engage in fraud (Bernama, 2022a). Due to the increasing number of reported incidents, the Malaysian government has recently concentrated its attention on cybercrime. Cybercrime refers to illegal actions carried out through computers, the Internet, and similar technology. Cybercrime frequently involves identity theft,

aggressive attacks, and online fraud (Talib & Rusly, 2020). What is online fraud? Fraud normally happens when a person is defrauded of money by another party (a person or corporation) because the seller has promised to provide a product or service that does not exist, is not planned to be made available, or is misrepresented (Button et al., 2014; Talib & Rusly, 2020). Fraudsters or scammers will provide products or services in exchange for a specific amount of cash with online purchasers. At this time, most of the consumers will proceed to the payment on the spot when placing an order, therefore at that time, the consumers will not be able to realize that the transaction is a fraud. Button et al. (2014) and Talib & Rusly (2020) also state that consumers will only start to realize that they were defrauded only when they do not receive the products purchased, and the sellers ignore their communications.

1.2   Problem Statement

Today, the number of online fraud cases getting higher and higher in Malaysia (Basyir & Harun, 2022). For instance, according to Assistant Superintendent Mohd Sa'adon Sabirin, the Department of Commercial Crime Investigation (CCID) in Bukit Aman (CCID), reports of e-commerce fraud were on the rise, with 3,318 cases and total losses amounting to RM22.39 million in 2019. Since more individuals started making purchases online with the Covid-19 epidemic struck, the situation deteriorated in 2020, resulting in the increase of e-commerce fraud cases to 5,848 cases. As of 31st October 2021, 8,162 instances of e-commerce fraud had been registered countrywide, resulting in losses of RM57.73 million. In short, from 2018 to October 2021, Malaysia's total losses were about RM149 million recorded under e-commerce fraud. Moreover, the director of Meta Malaysia, Nicole Tan also claimed that between 2020 and May 2022, 71,833 fraud incidents were reported to the police's CCID department, resulting in losses of more than RM5.2 billion ("Police: 11,367 cybercrime," 2022). About 68% of

the total cases (48,850 cases) are involved in online scams and 26,213 cases in total were tried in court over the same period (David, 2022).

Not only that, the Ministry of Domestic Trade and Consumers Affairs also received approximately 24,018 complaints during the Covid-19 pandemic from online consumers about online fraud and electronic media fraud, resulting in losses of RM21.7 million. Apart from that, Supt Mohd Sa'adon Sabirin said that these data include individuals who are defrauded and report it, but he believes that there are individuals out there who do not make police records (Bernama, 2021). Additionally, Acryl Sani Abdullah Sani, Inspector-General of Police (IGP) also claims that the cases of e-commerce purchase fraud in 2021 have been increased to 9,569 cases, while as of May 2022, a total of 3,833 cases had been reported (Bernama, 2022b). In "Police: 11,367 cybercrimes" (2022) has mentioned that, from January through July 2022, a total of 5,397 cases out of 11,367 cybercrime cases were reported as e-commerce frauds, resulting in a loss of RM71.6 million ("Police: 11,367 cybercrime," 2022).

Despite rising cases of online fraud cases and the number of online purchasing also increased. As evidence, the "Malaysia e-commerce market" (2022) stated that the e-commerce market in Malaysia expanded by 68% year over the year in 2021 and is projected to reach RM38.2 billion in 2022 (see figure 2). Besides, the number of new digital consumers in Malaysia also increased by 1.2 million between the end of 2021 and the fourth quarter of 2022 (Statista, 2022). Kemp (2022) signified that Malaysia had a 47% increase in the number of online consumers year-over-year, with 14.43 million consumers taking part in the beginning of 2022. Additionally, 90% of Malaysia's internet users have become online purchasers in 2022, and in Southeast Asia, Malaysia followed Singapore's 97% with 90%, ahead of Indonesia with 80%, Vietnam with 71%, and the Philippines with 68% ("Malaysia e-commerce market," 2022). Malaysia had 29.55 million online users in January 2022 which indicates that Malaysia's internet penetration rate at the beginning of 2022 was 89.6% (Kemp, 2022).

In other words, there are almost nine out of ten Malaysians use the Internet actively. To sum up, the statistics above are sufficient to demonstrate that the number of online fraud and online shoppers is on the rise at the same time.
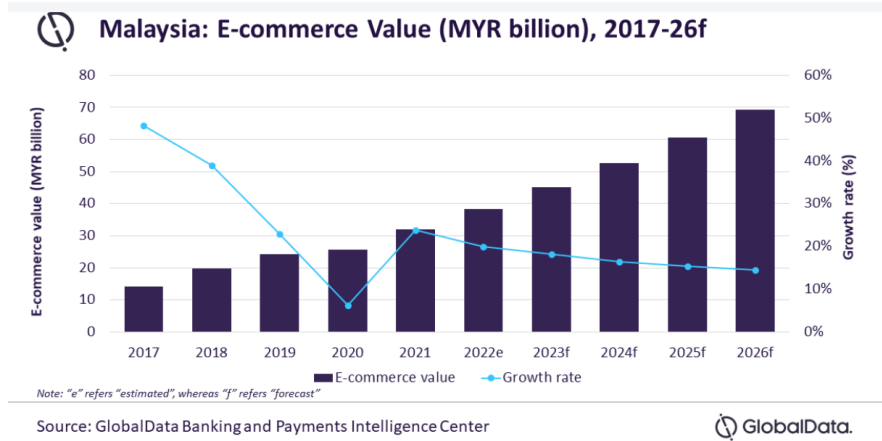
Figure 1.2. The E-commerce Value (MYR billion) in Malaysia, 2017-2026f. Adopted from GlobalData Banking and Payments Intelligence Centre. (2022). *Malaysia e-commerce market to grow by 19.9% in 2022, estimates GlobalData.*

A review of earlier studies shows that there are various researches on the subject of online purchasing behaviors have been published, focusing on various areas including demographics, personal traits, target population, factors, intention to purchase online and so on (Lim et al., 2016; Hasbullah et al., 2016; Zahari et al., 2019; Zheng & Geetha, 2019; Tham et al., 2019; Makmor et al., 2019; Noor et al., 2020; Yeo et al., 2020; Rahim & Kamaluddin, 2021). However, this study has identified a gap where there is no study has been conducted to investigate factors affecting consumers' online purchasing behaviour in the three states with the highest rates of online fraud within Malaysia. Datuk Seri Alexander Nanta Linggi who is the Minister of Domestic Trade and Consumer Affairs pointed out that Selangor, Kuala Lumpur, and Johor are recorded as the three states that consist highest online fraud cases within Malaysia (Bernama, 2022a). Consequently, this research is intended to investigate issues regarding online purchasing behaviour among online consumers who reside in the three Malaysian states

with the highest number of online fraud cases to fill the gap of research. In short, our study will investigate the factors including trust, social influence, perceived usefulness, and attitude that influence behaviour for consumers to purchasing online within Malaysia even under the threat of e-commerce fraud.

1.3 Research Objectives

1.3.1 General Objectives

The main objective of this research is to determine the factors (trust, social influence, perceived usefulness, and attitude) affecting consumers' online purchasing behaviour in Malaysia.

1.3.2 Specific Objectives

i. To determine the relationship between trust and online purchasing behaviour in Malaysia.

ii. To determine the relationship between social influence and online purchasing behaviour in Malaysia.

iii. To determine the relationship between perceived usefulness and online purchasing behaviour in Malaysia.

iv. To determine the relationship between attitude and online purchasing behaviour in Malaysia.

1.4　Research Question

The following question about the factors and online purchasing behaviour in Malaysia was created in accordance with research objectives.

i.　　Does trust affect consumers' online purchasing behaviour in Malaysia?

ii.　　Does social influence affect consumers' online purchasing behaviour in Malaysia?

iii.　　Does perceived usefulness affect consumers' online purchasing behaviour in Malaysia?

iv.　　Does attitude affect consumers' online purchasing behaviour in Malaysia?

1.5　Hypothesis of Study

Hypothesis 1:

H_0: There is a negative relationship between trust and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between trust and online purchasing behaviour in Malaysia.

Hypothesis 2:

H_0: There is a negative relationship between social influence and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between social influence and online purchasing behaviour in Malaysia.

Hypothesis 3:

H_0: There is a negative relationship between perceived usefulness and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between perceived usefulness and online purchasing behaviour in Malaysia.

Hypothesis 4:

H_0: There is a negative relationship between attitude and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between attitude and online purchasing behaviour in Malaysia.

1.6   Significance of the Study

To examine the issues (trust, social influence, perceived usefulness, and attitude) that affect consumers' behaviour of online purchasing in Malaysia and three major significances brought by this study.

Firstly, by determining the factors that affect online purchasing behaviour, all e-commerce users will be benefited from this study. This is due to the reason that it is able to let the consumers understand the factors that affect them to purchase online. For instance, consumers may concern about the trust of the shop before making the purchase. Besides, as mentioned above, the occurrence of COVID-19 has dramatically risen the total number of e-commerce users and e-commerce frauds. Through this study, consumers may be able to realize the reason why they will fall into e-commerce fraud,

after knowing the factor, they will be able to prevent falling into scams in the future. In addition, they may be able to plan their finances well.

Furthermore, the research will be able to assist the owners or sellers to improve the services of their businesses. They can realize the issues that affect consumers to decide whether to buy or not to buy products, and also the needs of consumers. E-businesses will become more effective to plan for their future and provide better services to consumers according to what they prefer. For example, the consumers who attach importance to the trust factor of the business, the sellers can maintain their business reputation in order to attract more consumers.

Additionally, this paper can be a beneficial resource for future research. Earlier researchers have conducted several studies on this topic (Putra et al., 2017; Yang, 2018; Madjid et al., 2018; Zarei et al., 2019; Rehman et al, 2019; Pandey & Parmar, 2019; Pena-Garcia et al., 2020; Maity & Sandhu, 2021; Puspitarini et al., 2021; Nasidi et al., 2021; Laparojkit & Suttipun, 2021). However, in Malaysia, no study has been undertaken to analyze the factors influencing consumers' online purchase behaviors in the three states with the highest online fraud rates. Therefore, this study might be beneficial to future scholars who wish to learn more about e-commerce in Malaysia. In addition, academics can know more about what will affect consumers' decisions while shopping online. The researchers can also conduct identical studies using internet shoppers to compare results in other industries or geographical regions.

1.7 Chapter Layout

Chapter 1: Introduction

The background, the problem statement, objectives, questions, hypotheses, the significance, and as well as the overall layout of research will be discussed in this chapter. This work relates to factors including trust, social influence, perceived usefulness, and attitude that impact behaviour for consumers to purchasing online within Malaysia.

Chapter 2: Literature Review

This chapter consists of the reviews of literature which summarizes theories, the variables, theoretic framework, and development of hypotheses to support this research. The theories help us to support the relationship between trust, social influence, perceived usefulness, and attitude with consumers' online purchasing behaviour within Malaysia.

Chapter 3: Research Methodology

Research approach, how the study will be carried out, and how the data are collected will also be reviewed by this chapter. Creating a questionnaire depends on the information from the journal article.

Chapter 4: Data Analysis

The observation and interpretation of the outcomes associated with the proposed study hypotheses and questions will be examined under this chapter. Inferential analyses, which investigate independent variable and their linkages to other variables, and descriptive analyses, which describe the respondents' demographic profile, will also be addressed throughout this section.

Chapter 5: Discussion, Conclusion, and Implications

Research finding's analysis and conclusion from Chapter 4 are delivered in the last chapter. Here is an overview of the study's findings, significant conclusions, implications, limitations, as well as proposals for further research.

1.8   Conclusion

The e-commerce background, current issues surrounding the research problem topic, objectives, the creation of hypotheses, and the importance of this study are all discussed in the present chapter, which serves as the research overview. The following chapter will analyze previous research works, identify relevant hypotheses, and present the conceptual framework applied to this research.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This chapter studies in detail regarding Malaysia's online consumers purchasing behaviour as the dependent variable and trust, social influence, perceived usefulness and attitude as independent variables. It also outlines the underlying theory, the review literature, the proposed conceptual framework, the hypotheses development and the chapter summary.

2.1 Underlying theories

2.1.1 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) demonstrates an individual's certain behaviour once they have the control towards their behaviour. TPB assumes that the individuals would behave rationally by reflecting on the available information and contemplating the possible consequences of their actions implicitly or explicitly (Ajzen, 1991).

TPB's three determinants are personal in nature, social influence, and issues of control and they are the basic functions for intentions and behaviours. Personal in nature is refers to a positive or negative **attitude** evaluation of an individual to perform a specific behaviour (Ajzen, 2005). TPB stated that attitudes come from individuals' belief. When there are positive feelings regarding a behavioural consequence, an individual is more likely to have the intention to execute the behaviour (Gu & Wu, 2019). **Subjective norm** is the second determinant that describe the social pressure of an individual's decision to perform certain behaviour (Ajzen, 2005). This determinant is correlated with social influence to perform certain behaviour. (Gu & Wu, 2019). TPB developed TRA by adding **perceived behavioural control** element where an individual able to perform their behaviour of interest (Ajzen, 2005). Perceived behavioural control is refers to the factors that allows an individual to execute or inhibit him or her from carrying out that certain behaviour (Gu & Wu, 2019). Azjen (1991) argued that with high perceived behavioural control and intention as well as favourable attitude and subjective norm, it helps an individual to execute the actual behaviour.

Crespo and Bosque (2008) argued that TPB is frequently used among researchers due to its large and established tested theory. Moreover, this theory is simple, involved multiple range of variables and provide the effect of social influence. It has been proven that TPB is the successful model to analytically predict and recognise wide range of behaviours in various circumstances. Although there are several limitations especially on the enunciation of new behavioural and IT adoption models, TPB is still prevalent.

2.1.2 Technology Accepted Model (TAM)

The model of Technology Accepted Model (TAM) is the adaptation of the Theory of Reasoned Action (TRA) by Davis (1986) that particularly aimed to described the computer usage behaviour which is measured with elements such as intention and the influence of attitude, perceived usefulness (PU), perceived ease of use (EU) towards the intention to use. This model is greatly used in research regarding online shopping, mobile commerce, and other fields due to its accuracy, reliable, and strong relevance (Zhang et al., 2015). The concept of TAM is less general compared to TRA where it only mainly affects the computer usage behaviour, but TAM also involves findings accumulated over the decades of IS research and thus, it is especially applicable for modelling computer acceptance (Davis, 1986). TAM is used to explain the method of the users to accept information technology that comprise of behaviour intention, actual behaviour, using attitude, PU, and EU. Behaviour intention is an intellectual activity that explains the readiness of an individual to adopt certain behaviour. As the behavioural intention of an individual increases, the possibility of the action taken will increase as well. Behaviour attitude refers to the negative or positive feelings that an individual hold towards a specific behaviour which will affect their evaluation or ideas about that specific behaviour (Zhang et al., 2015). TAM speculates that PU and EU are highly significance for computer acceptance behaviours. PU refers to the probability to achieve better job performance in the organizational context when potential users use of certain application. Meanwhile, EU refers to the level of easiness for potential users to perform certain target system (Davis et al., 1989).

However, Bagozzi (2007) argued that this model is not suitable to measure and analyse usage behaviour because PU and EU may not be able to accurately examine the usage behaviour. Olushola and Abiola (2017) identified two weaknesses in TAM. Some important theoretical constructs were overlooked, and there was lack of considerations toward users' variety task conditions and limitations. Though, they also identified four strengths that explain the usage of

this theory in many studies. TAM consistently illustrate significant proportion of the variance in usage intentions and behaviours along with a variety of information technologies. The model able to replace subjective norm variable with PU and EU. Moreover, TAM is a powerful and simple model in analysing the acceptance of information technologies within users and many empirical studies had proved the reliability of this model (Olushola & Abiola, 2017).

2.1.3 Social Exchange Theory (SET)

Social exchange theory (SET) was developed by the sociologist, George Homans that focuses on the study of social behaviour in terms of interpersonal exchanges (Laparojkit & Suttipun, 2021). SET refers to the intentional act of an individual that are driven by anticipation of returns from the other party. The fundamental basis of this theory is that individuals are willingly involve in interactions that provide benefits, and beseeching responsibility from the opposite party to respond and provide some benefits in return. The return benefits may include monetary rewards or social benefits. SET's underlying theory supports reciprocated backings (Mbango, 2018). According to Thye et al. (2002, as cited in Mbango, 2018), SET offer feelings of personal obligation, gratitude, and trust among involved parties. In the study of Mbango (2018), this theory is used to explain that when the customers' experience bigger returns on their satisfaction from their respective branded products, the more likely they will be committed towards that product. Due to this fair treatment as part of SET features, consumers have higher possibilities of having repurchase intention. Thus, when there is higher satisfaction level among consumers, there is more possibilities of them to be committed and eventually make a repurchase intention.

SET's underlying notion is based on belief in the propositions of human nature and the human relationship nature. The first proposition means that individuals tend to pursue rewards and evade punishments. Meanwhile, the second proposition is that one of the actors will start the interaction while expecting profit maximization at minimum cost. The third proposition is about reciprocity where the involved parties perceive the reciprocal returns with each other (Laparojkit & Suttipun, 2021).

2.2　Reviews of variables

2.2.1　Dependent Variable

2.2.1.1　Online Purchasing Behaviour

The action of online purchasing through e-commerce can also be referred as online shopping behaviour. Online shopping involves a type of behaviour that an online users use to seek, choose, purchase, and use the final goods or services to fulfil their needs (Tham et al., 2019). Under this process, customers will search products based on their needs before making the final purchase decision. The online purchase is done through their own purchase behaviour experience. Online purchase does not occur based on customers' real-world purchase, but it depends on observable aspects such as brand image, advertisements, and quality information. (Zarei et al., 2019). Individuals will encounter more risk

while making an online purchase compared to purchase in traditional retail (Tham et al., 2019). Thus, majority organization strive to gain customers' trust for them to involve in online based transaction (Zarei et al., 2019). It is important to analyse the attitudes and internal factors that ultimately lead to purchase intention in order to predict consumer behaviour (Pena-Garcia et al., 2020).

Online purchase intention is the major predictor for the future's actual purchase, and it depends on the customer's evaluation of the website's quality on whether it presented enough information about products. Online purchase intention focuses on the preference of a customer to repurchase from a particular online store again and that customer is willing to introduce such online store to his or her family members, friends, and colleagues (Zarei et al., 2019). Repurchase happens when consumer obtain a positive experience and satisfaction towards the purchased products. When the customers do not feel any satisfaction or pleasure after the transaction until the product usage, their intention to repurchase might reduce or even disappear (Reil et al., 2022).

Santoso (2018) indicated that people would normally reduce online purchase activities due to common fraud cases. However, it was found that the online purchase rate among Indonesians still increased, and it is more than previous year although they are aware of the rise of fraud cases in online e-commerce.

According to Zarei et al. (2019), there are two complementary perspectives studied under online consumers' behaviour which are consumer-oriented viewpoint and technology-oriented viewpoint. Consumer-oriented viewpoint refers to the consumers' outstanding beliefs on online purchase and its effect on consumers to choose a purchasing channel. Meanwhile, the second perspective is technology-oriented viewpoint that focuses on predicting consumers' online

purchases based on the websites' design, content, and their ability to use a centralized system. Hence, although analysing the two viewpoints separately allows researchers to understand clearer, there will be a better result when there are simultaneous considerations. Thus, to have an accurate analysis of online consumers' behaviour, researchers must consider both approaches.

2.2.2 Independent Variable

2.2.2.1 Trust (T) for Online Purchasing Behaviour (OPB)

Under online purchasing context, trust happens when consumers are willing to rely on other parties who operate their online business ethically and deliver the agreed products and services during online transaction (Madjid et al., 2018). Customers will purchase with familiar seller due to high confidence about their reliability. Hence, trust is built within the customers after several transactions with the online retailer and they believe that the seller will not cheat (Kian et al., 2017).

Trust has become a significant issue in the e-commerce as the consumers are facing challenges in purchasing products or services online from unknown merchants which they cannot physically see and touch the products. Trust plays a huge role in assisting consumers to overcome their perception of risk and insecurity (Yeo et al., 2020). Thus, online merchants need to develop trust and convince consumers that online shopping is better compared to offline shopping as there are many uncertainties and uncertainties in online shopping (Bhatti, 2020)

However, people started to misuse the convenience of online shopping sites because of the increasing amount of online shopping sites. Deceptive acts such as the purchased goods are not delivered to the customers by the seller, the mismatch between the product and photo posted on the shopping sites and contradictory product quality as it is claimed to be, often happen in the community. Due to fraud issues, trust factor is one of the online customers' great concerns (Puspitarini et al., 2021). Rahim & Kamaluddin (2021) indicated that the process of becoming a fraud victim is concerned with the fraudsters luring potential victims for huge gains, building relationship with them, stealing their money, and repeating the same scam process with other fraud victims.

Trust is vital indicator to influence online purchase behaviour, and this can be supported by Akroush and Al-Debei's study (2015). Their study showed that trust is the critical predictor in analysing the online purchasing behaviour. Moreover, Rehman et al. (2019) also agreed that trust plays important role in online purchase of consumers and decrease in trust will reduce the online shopping behaviour. When the consumers have a high trust on online merchants, believing that they do not practice any fraud or unethical practices, they will make the online purchase willingly. Moreover, Bhatti et al. (2021) mentioned that trust factor heightens online shopping behaviour in their study and online merchant need to focus on this factor if they wish to increase online shopping.

2.2.2.2 Social Influence (SI) for Online Purchasing Behaviour (OPB)

Social influence or subjective norms refers to the effect of social pressure for an individual to behave. An individual's thinking, actions and thoughts can be influence by their friends, families, colleagues, peers, or any group of people

who are related to the individual's behavioural intention. When social influence is applied in online shopping, it refers to how an individual can be influenced by other online purchaser on whether he or she should purchase those goods or not (Kian et al., 2017). People will change their views according to the social values and to those people whom they are close to. Based on literature, it is suggested that an individual's online purchase intention will be higher when his or her close ones are in favour of an online purchase (Pena-Garcia et al., 2020).

Online reviews or feedbacks known to have significant impact on a customer's purchasing decision. A survey indicated 82% of respondents agreed that such reviews and ratings directly influence their purchase decision and 75% of respondents stated that they would follow recommendations from customers who have experience on credible information sources. Through the observation from the usage experience of peer customers, the potential customers may reduce product uncertainty which then leads to higher satisfaction and lower product return rates. However, there has been an increased number of evidence that shows companies manipulate the online reviews for certain products or services. Some companies provide deceptive positive evaluations of their own brand or products to enhance their image and there are some companies that make fake negative reviews of their competitors (Ho et al., 2017).

The study of Maity and Sandhu (2021) shown that there is strong positive relationship between social influence and consumers' online purchase intention that consist of recommendations from friends, family or media and they agreed that societal influence plays a vital role on the tendency inclination towards online shopping. It showed that societal influence has positive relationship with consumers' online purchasing in West Bengal, India.

2.2.2.3 Perceived Usefulness (PU) for Online Purchasing Behaviour (OPB)

Perceived usefulness is one of the cognitive determinants that affect the acceptance of IT in TAM. Perceived usefulness defines as an individual's belief that using such new technologies able to provide improvements in performance and productivity. Once the customers realize that online shopping will improve their performance or productivity, they will have positive view on online shopping (Lim et al., 2014). Nasidi et al. (2021) also agreed that perceived usefulness refers to the expectations of the customers towards the modern information technology that will heighten work efficiency. Perceived usefulness become an important reason to motivate customers to embrace online shopping.

In e-commerce website transaction, perceived usefulness factors means that a customer has a favourable and positive impression towards the website because of its effectiveness for buying goods through an online platform. Moreover, perceived usefulness will affect the customer's intention and attitude towards online purchase when they believe that online shopping is useful and time saving (Saleem et al., 2022). According to Wang and Xu (2020), the result of their survey shown that space convenience and time convenience are factors that influence online purchase behaviour.

Lim et al. (2014) conducted a study to examine perceived usefulness and trust factor in influencing online shopping behaviour and found out that, perceived usefulness is the essential factor that contribute a positive effect on online shopping behaviour. Meanwhile, Inegbedion et al. (2016) investigated the factors that influence online shopping under Nigerian context and his study

shown a substantial influence between PU and consumer shopping behaviour in Nigeria.

2.2.2.4 Attitude (A) for Online Purchasing Behaviour (OPB)

Attitude refers to an individual's evaluation regarding certain product. Madjid et al. (2018) stated that attitude to online shopping refers to the consumers' feelings of profit or loss, good or bad, positive, or negative towards online shopping transactions as a whole. Moreover, attitude can affect an individual in choosing certain products in which he or she consider right. Consumers can develop and learn their attitude over a period and has difficulties to change it, but their attitudes can be influenced by satisfying psychological motivation. Once consumers' attitude changes when they learn new concepts regarding the idea or items that they are evaluating (Pena-Gracia et al., 2020).

A customer's attitude plays a vital role in his or her perception and has influence on behavioural intention which then provides an important part in establishing intention to perform certain behaviour. According to Rehman et al., (2019), attitude refers to a customer's thoughts on a particular behaviour and attitude also depends on that customer's previous experience as well. Attitude is an important determinant of the voluntary behaviour of individuals that is propose in TPB theory. In TPB theory, the attitude factor refers to the outcome that is influenced an individual's certain beliefs about the consequences of a definite action in terms of unfavourable or favourable. Attitude has influence on various types of decision making. There are some researchers that indicated that the attitude factor acts as an important role in determining intention and this idea cannot be disregarded (Rehman et al., 2019).

2.3 Proposed Conceptual Framework
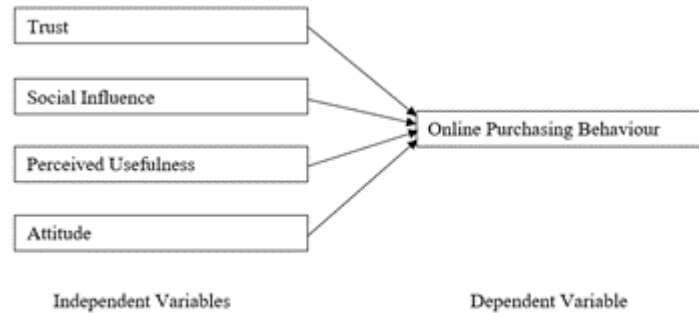
Figure 2: Conceptual framework for this study

Figure above illustrates how four independent variables affect dependent variable, which is online purchasing behaviour. Trust, social influence, perceived usefulness, and attitude are the four independent variables that influence consumers' online purchasing behaviour in Malaysia.

2.4 Hypotheses Development

2.4.1 Relationship between Trust and Online Purchasing Behaviour

Hieronanda and Nugraha (2021) indicated that trust does not affect repurchase behaviour. This is due to the acceptable performance demonstrated by Shopee, which Shopee users found unsatisfactory. Other people's remarks or recommendations can often create ambiguity, and this also provides responses in the online purchase. This situation develops as a result of numerous fraudulent comments made by fake customers. However, Kian et al. (2017) stated that trust has a favourable effect on consumers' online purchase behaviour. It implies that trust of customers in online business will generate purchasing behaviour. Based on Athapaththu and Kulathunga (2018) and Putra, Rochman and Noermijati (2017) mentioned that trust is positively connected to online purchase behaviour. The level of consumer trust in an online store or retailers on social media platforms will influence online purchasing behaviours (Shi & Ismail, 2021). Yeo et al. (2020) examined that the consumers' trust is the foundation of their purchase decision and a vital factor influencing their purchasing behaviour. The strongest consumer trust variable is obtained when consumers gain confidence since they already received appropriate information that they believe valid and motivate them to repurchase the product (Riel, Yacob, & Musnaini, 2022). It was also supported by Hajli et al. (2017) stated that trust had a strong relationship with online purchasing behaviour. The more customers trust the platform, the more frequently people interact in online shopping experiences. Conversely, consumers are less engaged in online purchases when they lack trust. So, buyers are cautiously choosing an online shopping platform they can rely on, one that can reduce risk and ambiguity throughout the payment process (Zheng & Geetha, 2019). Hence, the following hypothesis is developed as follow:

Hypothesis 1:

H_0: There is a negative relationship between trust and online purchasing behaviour in Malaysia.

H$_1$: There is a positive relationship between trust and online purchasing behaviour in Malaysia.

2.4.2 Relationship between Social Influence and Online Purchasing Behaviour

Based on article in Jamil and Mat (2011), there is no direct strong connection between social influence and purchasing behaviour, which demonstrates that personal factors tend to overshadow the social influence. However, Lim et al. (2016) mentioned that the families, close friends, and the media have little effect on individual online purchases. It noted between social influence and purchasing behaviour, with a favourable and significant outcome. Shi and Ismail (2021) also supported the fact that social influence is the most powerful factor that affects purchasing behaviour on online platforms. It is because people will be highly influenced by the individuals that people always stay together. Also, Santoso (2018) proved that social influence is closely associated with online repurchase behaviour. In this study, social influences are assessed using the variables of interpersonal influence and external influence. Furthermore, Maity and Sandhu (2021) revealed that social influence has the strongest positive link with online purchasing behaviour of the customer who are socially affected by group recommendations and suggestions of family and friends. This is because online consumers seem to be socially connected and reactive to interaction with people, and it serves as a significant parameter for analyzing social acknowledgment of online purchases. When a majority of a referent social community plays a similar role, the individual is more likely to do the same. Hence, the following hypothesis is developed as follow:

Hypothesis 2:

H_0: There is a negative relationship between social influence and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between social influence and online purchasing behaviour in Malaysia.

2.4.3 Relationship between Perceived Usefulness and Online Purchasing Behaviour

According to Aghdaie et al. (2011) indicated that perceived usefulness has no influence on consumer purchasing behaviour in Iran. It is because the respondents from wealthy and underdeveloped countries have differing perspectives on the perceived usefulness affect the consumers' online purchasing behaviour. However, Lim et al. (2016) proved that perceived usefulness has a strong and important effect with purchasing behaviour. It stated the customers to obtain relevant information and to easily search through products for purchasing. Otherwise, online buyers would change to their competitors because there are numerous same products for sale in other online shops. In addition, perceived usefulness has a direct significant affect on consumer repurchase intention that is supported by Pratiwi (2019). This is because the individuals are likely to continue using when such usage is considered to be beneficial. Apart from that, there is a positive influence between perceived usefulness and online purchasing behaviour (Kian et al., 2017). It highlights the necessity for online platforms to enhance their functionality and benefit in order to be consumer friendly and offer a pleasurable online purchasing experience. Moslehpour et al. (2018) also mentioned that perceived usefulness is one of the aspects that affect online purchasing behaviour. When consumers find an online platform useful for

purchasing, they will advantageously have a more favourable online purchasing behaviour. As a result, consumers' preference for online purchases will grow in comparison to in-store purchases. The ease of use of the online purchasing software and cheaper product prices lead to buyers' increased interest in making online purchases (Zheng & Geetha, 2019). Hence, the following hypothesis is developed as follow:

Hypothesis 3:

H_0: There is a negative relationship between perceived usefulness and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between perceived usefulness and online purchasing behaviour in Malaysia.

2.4.4 Relationship between Attitude and Online Purchasing Behaviour

The study of Noor (2020) noted that attitude had no effect on purchasing behaviour. It proved that a higher customer attitude does not result in a larger purchase behaviour. However, most previous investigations discovered that consumer attitudes have a significant impact on their repurchasing behavior (Harun, 2020). It stated that consumers around the world have different viewpoints toward their purchase behavior, thus it is critical to conduct research on their attitudes, which will highly affect their behaviours. Attitude is a taught predisposition to behave, and it is always used to forecast customer behaviours. Harun (2020) discovered that attitude has a good relationship with online repurchase intentions, implying that when the buyer has a positive attitude, they will be more likely to purchase the goods in the future. For example, if a consumer has previously purchased fraudulent goods and is satisfied with the

product, buyers will have a good attitude toward the goods. They will trust that it is better for them to purchase the cheaper fake goods that seem like the original (Harun, 2020). Wang, Peng, and Lin (2021) highlighted that attitude has a straightforward impact on the repurchase behaviour. It mentioned that the more positive the attitude of a person, the higher the repurchase behaviour. It is generally believed that when the customer's impression of buying online is favourable, the customer's purchase behaviour from online stores would keep increasing (Pena-Garcia et al., 2020). Hence, the following hypothesis is developed as follow:

Hypothesis 4:

H_0: There is a negative relationship between attitude and online purchasing behaviour in Malaysia.

H_1: There is a positive relationship between attitude and online purchasing behaviour in Malaysia.

2.5 Chapter Summary

In summary, this chapter aimed to offer and clarify the underlying theories linked to our current study, which include TPB, TAM, and SET. This chapter also provides a literature review by discussing the dependent variable (online purchasing behaviour) and independent variables (trust, social influence, perceived usefulness, and attitude) that seem to be relevant to this research topic. Following that, the proposed conceptual framework was developed to examine into the interactions between the variables trust, social influence, perceived usefulness, attitude, and online purchasing behaviour. Furthermore, testable hypotheses were developed based on the conceptual framework.

In the following chapter, the hypotheses will be scientifically tested using appropriate statistical techniques to determine whether the theories developed are valid or not.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes how the research is conducted in terms of Research Design, Data Collection Methods, Sampling Design, Research Instrument, Constructs Measurement, Data Processing and Data Analysis. The sample size required is 384 respondents from Selangor, Kuala Lumpur, and Johor. The research instrument used in this research is questionnaire in google form and it will be distributed to social media and email. In addition, this chapter will further explain about the research design method, the way of data collection as well as the processing and analysis of data.

3.1 Research Design

In this research, the researchers used quantitative research method to examine hypotheses or specific research questions. Quantitative research is used in this study because the researchers designed fixed-alternative questions in the questionnaire in which respondents are asked to opt for the alternative that is closest to their point of view based on the given specific and limited-alternative responses. Next, quantitative research is employed because statistical analysis is used to examine the hypothesis. This study applies causal research design to explain the cause-and-effect correlation among trust, social influence, perceived usefulness, attitude and online purchasing behaviour (Sekaran & Bougie, 2019).

3.2   Data Collection Methods

Data collection is the process of gathering information from all relevant sources to look for answers to research questions, test hypotheses and judge the results (Simplilearn, 2023). Primary and secondary data collection methods are used to conduct this study.

3.2.1 Primary Data

Primary data is first-hand data that has not been present before. The primary data collection methods are classified into two types which are qualitative and quantitative. Examples of qualitative data collection methods such as interviews and questionnaires with open-ended questions while the example of quantitative data collection methods include questionnaires with close-ended questions (Duggal, 2023). In this research, quantitative data collection method is used because researchers designed questionnaires with close-ended questions. Questionnaire is a simple and straightforward method of data collection and the researchers designed close-ended questions in the questionnaire because in close-ended questions, respondents are given specific and limited-alternative responses and asked to select the option that is nearest to their viewpoint (Sekaran & Bougie, 2019). Therefore, this will be easier for respondents to give answer and respondents are also more willing to answer the questionnaire.

3.2.2 Secondary Data

Secondary data refers to second-hand data that was gathered by someone else earlier and this data can be easily obtained from different sources (Duggal, 2023). In this research, the methods used to gather secondary data are the internet and online databases. All the secondary data that are relevant to this research topic can be easily acquired from online websites through the internet as well as from journal articles via online databases of UTAR library website such as Elsevier, Emerald, Science Direct, and Google Scholar.

3.3 Sampling Design

3.3.1 Target Population

Target population is referred to the researchers' interest to study and analyse an entire group of people (Sekaran & Bougie, 2019). The main objective of this study is to determine the factors (trust, social influence, perceived usefulness and attitude) affecting consumers' online purchasing behavior in Malaysia. Therefore, the target population in this research are Malaysian online purchasers who above 18 years old.

3.3.2 Sampling Frame and Sampling Location

The list of every person in the population is referred to as the sampling frame. Because of time and cost constraints, researchers are not able to get the target respondents from all the states in Malaysia. Therefore, the researchers decided to select the online purchasers from three states which are Selangor, Kuala Lumpur and Johor as the sampling frame for this research. According to Domestic Trade and Consumer Affairs Minister, Datuk Seri Alexander Nanta Linggi, Selangor recorded the highest number of online fraud cases which is 4,611 cases, followed by Kuala Lumpur and Johor which are 3,601 and 1,272 cases respectively from 1st January to 31st July 2022 (Bernama, 2022). Hence, it is appropriate for the researchers to target the online purchasers from these three states. The respondents are randomly selected from each of three states which are Selangor, Kuala Lumpur, and Johor.

3.3.3 Sampling Elements

The sampling element refers to sampling approach in which each unit has an equal opportunity of being selected into the study sample. In this research, the potential respondents mainly concentrate on the online purchasers from three states which are Selangor, Kuala Lumpur, and Johor. The online purchasers are randomly selected to answer the questionnaire regardless of their background. Hence, all the online purchasers in these three states have the chance to be chosen to answer the questionnaire in this research. In this case, it can help to increase the generalizability of the results (Cherry, 2020). However, due to the large population, time, and cost constraints, not all the online purchasers in these three states will be selected to answer the questionnaire in this study.

3.3.4 Sampling Technique

There are two categories under sampling technique which are probability sampling and non-probability sampling. It is probability sampling when all individual in a population has an equal likelihood to be selected. Meanwhile, in non-probability sampling, individuals are selected in terms of own judgment or easement (Sekaran & Bougie, 2019). In this study, the researchers adopted simple random sampling that is under the probability sampling in the process of collecting primary data. Under the simple random sampling, all the online purchasers in Selangor, Kuala Lumpur and Johor have an equal chance to be selected to participate in this study where being asked to fill up the questionnaire. The respondents are randomly chosen from the three states of Malaysia which are Selangor, Kuala Lumpur and Johor to answer the questionnaire in this study. Simple random sampling is applied when the researchers conduct the research on a large population. It can reduce the selection bias and make generalizations about a population (Horton, 2022) and as a result, achieve the accuracy of representation (Depersio, 2021). Moreover, this sampling method is simple to use, and no special skills are required in using this method, which can also lead to a reliable result (Horton, 2022). Therefore, it is appropriate for the researchers to apply simple random sampling in this research due to the large population, time and cost constraints.

3.3.5 Sampling Size

Sampling size is used to define the number of respondents included in a study to represent the population (Kibuacha, 2021). The target population who are the online purchasers in Malaysia is large, up to 14.43 million in total as of the start

of 2022 (Commission Factory, 2022). It is difficult for the researchers to measure and gather all the data from the target population as a result of the large number of population and also the time and cost constraints. Hence, researchers need to decide the minimum sample size that can represent the whole population. Referring to Krejcie and Morgan (1970) table as shown in Table 3.1, the sample size to represent the entire population is 384 because the target population in this study is over 1,000,000 people. Therefore, in this study, the sample size is 384 respondents from three states which are Selangor, Kuala Lumpur and Johor to represent the whole population.

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—N is population size. S is sample size.
Source: Krejcie & Morgan, 1970

Table 3.1: Krejcie & Morgan Table

Source: http://www.kenpro.org/sample-size-determination-using-krejcie-and-morgan-table/

3.4 Research Instrument

Research instruments are any tools that are used for acquiring, measuring, and analyzing data on the research topic where the data is obtained from respondents that are included in the research (Collins, 2021). In this research, the research instrument used to collect data is the questionnaire because the questionnaire provides a fast, efficient, and inexpensive way to gather large amounts of information from large samples (Cint, 2022). The questions set in this questionnaire are all close-ended questions in which respondents are given specific and limited-alternative responses and asked to select the answer that is nearest to their viewpoint. Close-ended questions will result in a high response rate where respondents are more willing to answer the questionnaire because respondents are not required to provide long answers like in open-ended questions. It is easier and consume less time for the respondents to answer. Hence, the researchers can gather accurate and enough information for this research.

3.4.1 Questionnaire Design

The design of this questionnaire is classified into three sections where Section A is about the demographics and Section B and C cover all the variables in this report. In Section A, there are seven questions about the demographic profile of respondents, for example, gender, age, educational level, basic salary per month, and ethnic group. In Section B, there are five questions that asked about the information regarding the dependent variable which is online purchasing behaviour. Section C consists of total 20 questions asking about the information regarding the four independent variables such as trust, social influence, perceived usefulness, and attitude, where five questions for each variable.

Moreover, the procedures are, first, the researchers will collect the questions from different previous studies and form the questionnaire. Then, the researchers will distribute the questionnaires using google form via social media and email. It will take approximately a few months to collect enough data and information from target respondents due to the large volume of samples in this study. The researchers do not consider hand-delivered questionnaires because even though Malaysia was in the phase of endemic and the cases of the covid-19 pandemic are lesser than in previous, but there is still got a risk to get infected. Therefore, social media and email is the most ideal method for the researchers to approach the target respondents and obtain the data and information needed in this research.

3.4.2 Pilot Study

Before distributing the questionnaires to full study, the researchers will first conduct a pilot test to examine the questionnaires' reliability. According to Iskandarsyah Madjid et al. (2018), 20 respondents is enough to conduct the pilot study. Therefore, the researchers distributed the questionnaires to 20 respondents to check the reliability of the questionnaires in this research. The table below is the reliability test result for pilot study and indicated that the questionnaire in this research is considered as at least fair reliability. Hence, the researchers can use this questionnaire to proceed for full study.

Variable	Cronbach's Alpha (α)	Level of Reliability
Online Purchasing Behaviour	0.828	Very good
Trust	0.825	Very good
Social Influence	0.799	Good
Perceived Usefulness	0.698	Fair
Attitude	0.892	Very good

Table 3.2: Reliability Test Result for Pilot Study

3.5 Constructs Measurement (Scale and Operational Definitions)

Several scales of measurement that are pertinent and effective in getting responses from respondents are used in the questionnaire design.

3.5.1 Origins of Construct Measurement

Variables	Questions	Original Sources	Amendment
Online Purchasing Behaviour	If the opportunity arises, I intend to buy from online stores.	Adopted from Pena-García, N., Gil-Saura, I., Rodríguez-Orejuela, A., & Siqueira-Junior, J. R. (2020). Purchase intention and purchase behavior online: A cross-cultural approach. *Heliyon*, 1-11.	–
	If given the chance, I can predict what I should buy from an online store in the future.		
	I am likely to transact with an online store soon.		
	I am willing to buy products from online stores again.	Adapted from Mao, D. (2010). *A study of consumer trust in internet shopping and the moderating effect of risk aversion in Mainland China* [Bachelor's thesis, Hong Kong Baptist University]. Lib Project. https://libproject.hkbu.edu.hk/ /trsimage/hp/07050526.pdf	Changed the word "website" to "online platform".
	It is very likely that I buy products from online stores in the future.		
Trust	I believe that the online platform is trustable in dealings with me.	Adapted from Mao, D. (2010). *A study of consumer trust in internet shopping and the moderating effect of risk aversion in Mainland China* [Bachelor's thesis, Hong Kong Baptist University]. Lib Project. https://libproject.hkbu.edu.hk/ /trsimage/hp/07050526.pdf	Changed the word "website" to "online platform".
	I believe the online platform would keep its commitments.		
	I believe in the information that the online store provides me.		Changed "web store" to "online platform".
	I am prepared to give private information to the online platform.		Changed the word "website" to "online platform".
	I believe that the online platform would act in my best interest.		

Social Influence	People who are important to me think that I should shop online.	Adopted from Tao, T. (2018). *Attitude, social influence, shopping motivation, and perceived usefulness affecting online shopping satisfaction of chinese consumers in Kunming City, China* [Master's thesis, Bangkok University]. Dspace. http://dspace.bu.ac.th/bitstream /123456789/3768/1/done-合并稿%20TAO%20TAO.pdf	–
	Close friends and acquaintances regularly use their smartphone to shop online.		
	Persons who are very close to me value the benefits of online shopping.		
	People who influence my behavior think that I should use online shopping.		
	I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems.	Adopted from Mohammad Hossein Moshref Javadi, Hossein Rezaei Dolatabadi, Mojtaba Nourbakhsh, Amir Poursaeedi, & Ahmad Reza Asadollahi. (2012). An analysis of factors affecting on online shopping behavior of consumers. *International Journal of Marketing Studies, 4*(5), 81-98.	

Perceived Usefulness	Online shopping enables me to accomplish shopping tasks faster.	Adopted from Tao, T. (2018). *Attitude, social influence, shopping motivation, and perceived usefulness affecting online shopping satisfaction of chinese consumers in Kunming City, China* [Master's thesis, Bangkok University]. Dspace. http://dspace.bu.ac.th/bitstream /123456789/3768/1/done-合并稿%20TAO%20TAO.pdf	–
	Online shopping reduces the time I spend shopping.		
	Online shopping can help me to make better purchasing decisions.		
	Online shopping makes it easier for me to shop.		
	Online stores improve my performance in search and purchase of products or services.	Adopted from Pena-García, N., Gil-Saura, I., Rodríguez-Orejuela, A., & Siqueira-Junior, J. R. (2020). Purchase intention and purchase behavior online: A cross-cultural approach. *Heliyon*, 1-11.	

Attitude	I think online shopping is interesting.	Adopted from Tao, T. (2018). *Attitude, social influence, shopping motivation, and perceived usefulness affecting online shopping satisfaction of chinese consumers in Kunming City, China* [Master's thesis, Bangkok University]. Dspace. http://dspace.bu.ac.th/bitstream /123456789/3768/1/done-合并稿%20TAO%20TAO.pdf	–
	I think online shopping is convenient.		
	I think online shopping is useful.		
	I think online shopping is positive.		
	Buying in online stores is a good idea.	Adopted from Pena-García, N., Gil-Saura, I., Rodríguez-Orejuela, A., & Siqueira-Junior, J. R. (2020). Purchase intention and purchase behavior online: A cross-cultural approach. *Heliyon*, 1-11.	

Table 3.3: Origins of Construct Measurement

3.5.2 Scale of Measurement

The scale of measurement is used to define and categorize the variables in the research. The levels of scale measurement are classified into non-metric and metric. The non-metric scales included the nominal and ordinal scales while the metric scales included the interval and ratio scales.

3.5.2.1 Nominal Scale

The nominal scale shows the most fundamental level of measurement. The nominal scale shows the difference between each respondent and enable the researchers identify and classify the respondents (Sekaran & Bougie, 2019). The nominal scale is mainly applied to the questions in Section A which are Questions 1, 2, 6, and 7.

Example of nominal scale in questionnaire:

2. Gender

(   ) Male

(   ) Female

3.5.2.2 Ordinal Scale

The ordinal scale is a ranking scale but cannot indicate the value of the gap between rankings. In other words, the ordinal scale can show the difference but cannot show the true distance between observations (Sekaran & Bougie, 2019). The ordinal scale is applied to the questions in Section A which are Questions 3, 4, and 5.

Example of ordinal scale in questionnaire:

3. Age

(   ) 18-25

(   ) 26-35

(   ) 36-45

(   ) 46 or above

3.5.2.3 Interval Scale

The interval scale is mainly applied to Sections B and C of the questionnaire. In these two sections, 5-point likert scale is adopted in which the five stages of the level of agreement are represented by five different numbers in order. Each number represents a different meaning from 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree), and 1 (strongly disagree). The respondents are asked to select the most appropriate selection that best indicates their level of agreement about the statements in Sections B and C of the questionnaire (Sekaran & Bougie, 2019).

Example of interval scale in questionnaire:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Online purchasing behaviour					
1.1 If the opportunity arises, I intend to buy from online stores.	1	2	3	4	5
1.2 If given the chance, I can predict what I should buy from an online store in the future.	1	2	3	4	5
1.3 I am likely to transact with an online store soon.	1	2	3	4	5
1.4 I am willing to buy products from online stores again.	1	2	3	4	5
1.5 It is very likely that I buy products from online stores in the future.	1	2	3	4	5

3.6 Data Processing

Data processing is the transformation of data collected into usable and meaningful information. The steps involved in data processing include checking, editing, coding,

and transcribing. Firstly, all the questionnaires received should be checked to see whether there are any incomplete, illogical, or inconsistent responses. Next, in the step of editing, the questionnaires with any incomplete, illogical, or inconsistent responses should be rejected or adjusted to ensure the accuracy of the data. Then, in the step of coding, the numerical codes are allocated to each of the possible responses to each question. Lastly in the step of transcribing, all the coded data are entered into SPSS software for reliability and data analysis (Sekaran & Bougie, 2019).

Example of numerical codes setting in Section A:

1	=	Male
2	=	Female

Example of numerical codes setting in Sections B and C:

1	=	Strongly Disagree
2	=	Disagree
3	=	Neutral
4	=	Agree
5	=	Strongly Agree

3.7 Data Analysis

SPSS software is used in this study to analyse the data gathered from the respondents in the questionnaires. There are several statistical techniques applied in the data analysis which are descriptive analysis, reliability analysis, and inferential analysis.

3.7.1 Descriptive Analysis

Descriptive analysis, also known as descriptive statistic, helps to describe, display, or summarize data points in a constructive manner so that the patterns that fulfil each condition of the data may arise (Ayush Singh Rawat, 2021). The descriptive statistic shows how frequently a certain response is occurred and represent in frequency distribution (Bush, 2020). In graphing frequency distributions, the bar chart is applied to the nominal or ordinal variables, which means that the bar chart can be applied to Section A all questions because it consists of four nominal scale questions and three ordinal scale questions. Other than that, the pie chart is also applied to the nominal variables, therefore, the pie chart can be applied to Questions 1, 2, 6, and 7 in Section A of questionnaire because these are the nominal scale questions (Turney, 2022).

3.7.2 Reliability Analysis

The reliability of the items is measured and determined by testing consistency and stability. Cronbach's alpha is a reliability coefficient that indicates the degree of positive correlation between a set of items. Cronbach's alpha is calculated from the average intercorrelations between items that measure the concepts. The closer the Cronbach's alpha to 1, the higher the internal consistency reliability (Sekaran & Bougie, 2019). Therefore, the researchers use the reliability analysis to measure and test the reliability of the questionnaire. Below table represents the reliability level of measurement.

Coefficient Alpha (α)	Level of Reliability
0.80 to 0.95	Very good
0.70 to 0.80	Good
0.60 to 0.70	Fair
Less than 0.60	Poor

Table 3.4: Coefficient Alpha

Source: Sekaran, U., & Bougie, R. (2019). *Research methods for business: A skill-building approach* (8th ed.). John Wiley & Sons, Inc.

3.7.3 Inferential Analysis

Inferential analysis, also known as inferential statistics, uses analytical tools to test the hypotheses and draw conclusions regarding the population by testing random samples (Bhandari, 2022). In this research, the Pearson Correlation Coefficient test can be applied because it uses to determine the relationship between the independent variable and dependent variable (Sekaran & Bougie, 2019). In this study, the researchers test the relationship between trust and online purchasing behaviour, the relationship between social influence and online purchasing behaviour, the relationship between perceived usefulness and online purchasing behaviour, as well as the relationship between attitude and online purchasing behaviour. This is stated in the hypotheses which are Hypothesis 1, 2, 3, and 4. Also, all the questions in the independent variables and dependent variables are likert scale questions, therefore, it is appropriate for the researchers to use the Pearson Correlation Coefficient to test the hypotheses in this study (Sekaran & Bougie, 2019).

3.8 Chapter Summary

To conclude, this chapter has discussed the sampling design, questionnaire design and scale measurement used in the questionnaire. Other than that, data processing steps including checking, editing, coding, and transcribing are required in the transformation of data collected into usable and meaningful information. Next, SPSS software is used to run the descriptive analysis, reliability analysis, and inferential analysis to analyze the data and test the hypotheses.

CHAPTER 4: RESEARCH RESULTS

4.0 Introduction

The SPSS software will be utilized to key in and analyse the data obtained from respondents in this chapter. There are three types of analyses included in this chapter which are descriptive analysis, scale measurement, as well as inferential analysis.

4.1 Descriptive Analysis

There are 7 questions in total which included in Section A of questionnaire that indicated the demographic characteristics of target respondents which will be analyzed under this section.

4.1.1 Respondent Demographic Profile

The data about the demographic profile of respondents included their online purchasing experience, gender, age, educational level, basic salary per month, ethnic group, and online platforms used.

4.1.1.1 Online Purchasing Experience

Ever Purchased	Frequency	Percentage (%)
Yes	384	100

Table 4.1: Statistics of Respondents' Online Purchasing Experience

Figure 4.1: Statistics of Respondents' Online Purchasing Experience

In this study, the Table 4.1 and Figure 4.1 above show that all 384 respondents (100%) have ever purchased from online platforms.

4.1.1.2 Gender

Gender	Frequency	Percentage (%)
Male	170	44.3
Female	214	55.7
Total	384	100

Table 4.2: Statistics of Respondents' Gender
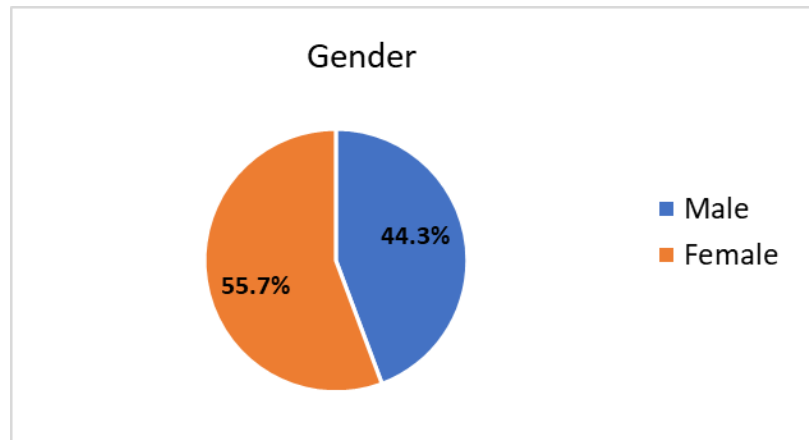
Figure 4.2: Statistics of Respondents' Gender

According to Table 4.2 and Figure 4.2 above, there are 170 male respondents and 214 female respondents participated in this research, with a total of 44.3% and 55.7% respectively.

4.1.1.3 Age

Age	Frequency	Percentage (%)
18-25 years old	170	44.3
26-35 years old	134	34.9
36-45 years old	52	13.5
46 years old or above	28	7.3
Total	384	100

Table 4.3: Statistics of Respondents' Age
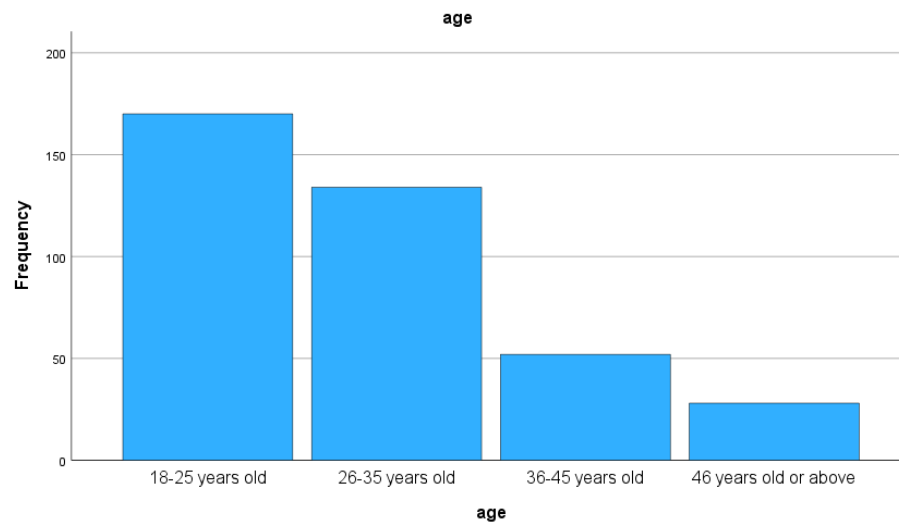
Figure 4.3: Statistics of Respondents' Age

Based on Table 4.3 and Figure 4.3 above, the majority of the respondents who participated in this study are around 18 to 25 years old and 26 to 35 years old, which are 170 respondents (44.3%) and 134 respondents (34.9%) respectively. There are also 52 respondents who are around 36 to 45 years old with a percentage of 13.5%. A minority of the respondents are 46 years old or above, with a total of 28 respondents (7.3%).

4.1.1.4 Educational Level

Educational Level	Frequency	Percentage (%)
Diploma	115	29.9
Bachelor	191	49.7
Master	10	2.6
PhD	11	2.9
Others	57	14.8
Total	384	100

Table 4.4: Statistics of Respondents' Educational Level
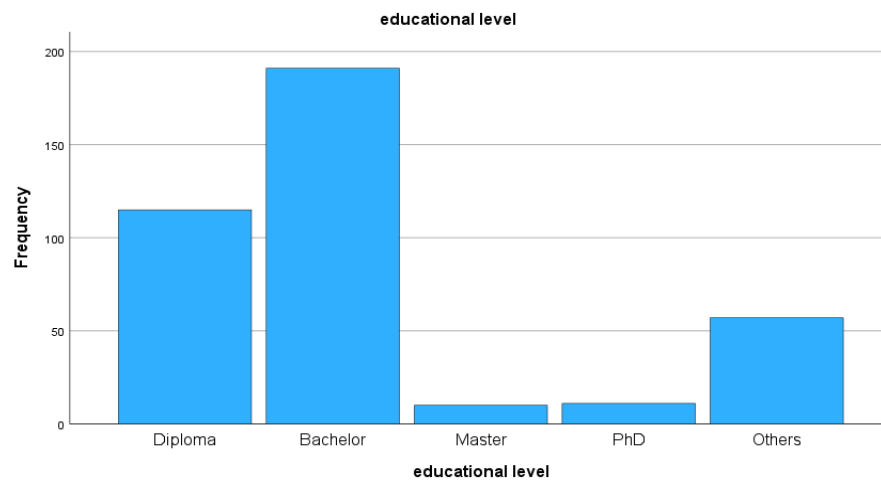
Figure 4.4: Statistics of Respondents' Educational Level

Refer to Table 4.4 and Figure 4.4 above, the majority of the respondents who participated in this research are Bachelor and Diploma holders, which are 191 respondents (49.7%) and 115 respondents (29.9%) respectively. Then followed by others (14.8%), PhD (2.9%), and Master (2.6%).

4.1.1.5 Basic Salary Per Month

Basic Salary	Frequency	Percentage (%)
Less than RM2000	126	32.8
RM2000 - RM4000	99	25.8
RM4001 - RM6000	122	31.8
RM6001 - RM8000	32	8.3
RM8001 - RM10000	4	1.0
More than RM10000	1	0.3
Total	384	100

Table 4.5: Statistics of Basic Salary of Respondents
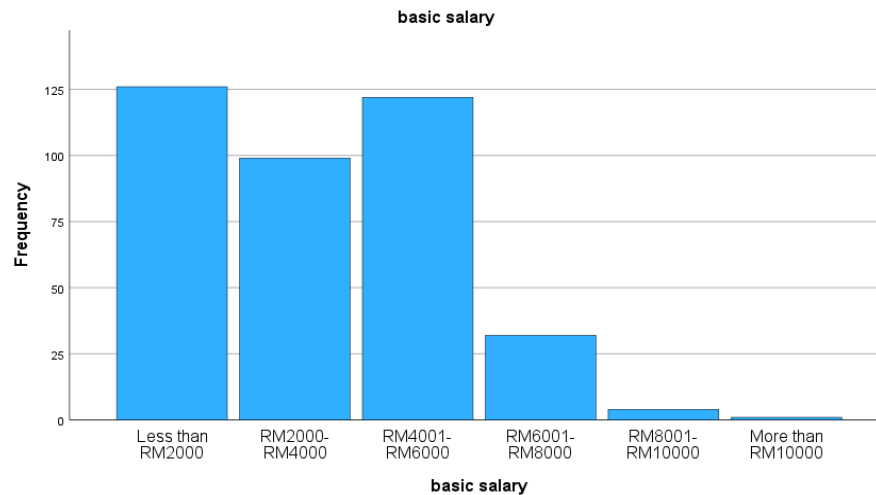
Figure 4.5: Statistics of Basic Salary of Respondents

Refer to Table 4.5 and Figure 4.5 above, the basic salary for majority of respondents who participated in this study is less than RM2000 and in the range of RM4001 to RM6000, which are 126 respondents (32.8%) and 122 respondents (31.8%) respectively. There are also 99 respondents (25.8%) and 32 respondents (8.3%) in the range of RM2000 to RM4000 and in the range of

RM6001 to RM8000 respectively. The minority of respondents, where there are 4 respondents (1.0%) are in the range of RM8001 to RM10000 and also 1 respondent (0.3%) is more than RM10000.

4.1.1.6 Ethnic Group

Ethnic	Frequency	Percentage (%)
Malay	79	20.6
Indian	48	12.5
Chinese	255	66.4
Others	2	0.5
Total	384	100

Table 4.6: Statistics of Respondents' Ethnic
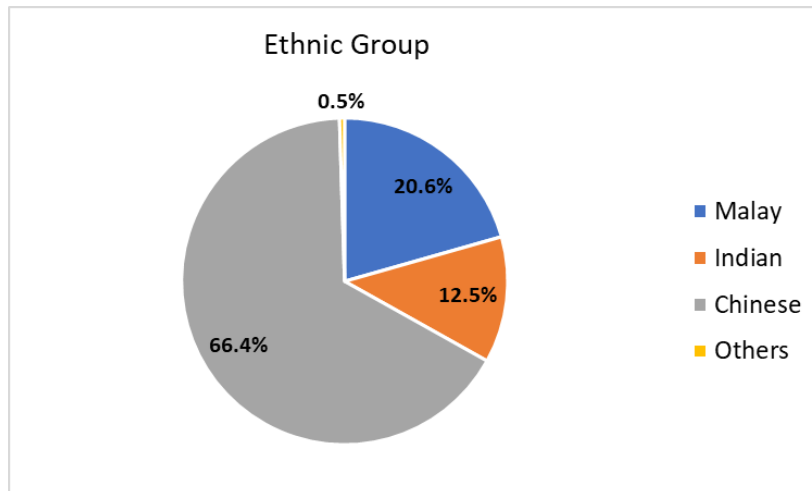
Figure 4.6: Statistics of Respondents' Ethnic

Based on Table 4.6 and Figure 4.6 above, the majority of the respondents who participated in this research are Chinese, which are 255 respondents with a percentage of 66.4%. Then followed by Malay (20.6%), Indian (12.5%), and Others (0.5%).

4.1.1.7 Online Platforms Used

Online Platforms	Number of Responses	Percentage (%)
Shopee	362	41.3
Lazada	322	36.8
Carousell	28	3.2
Mudah.my	25	2.9
eBay	3	0.3
Amazon	16	1.8
Zalora	54	6.2
Sephora	37	4.2
Lelong	1	0.1
PrestoMall	1	0.1
Others	27	3.1
Total	876	100

Table 4.7: Statistics of Online Platforms Used by Respondents
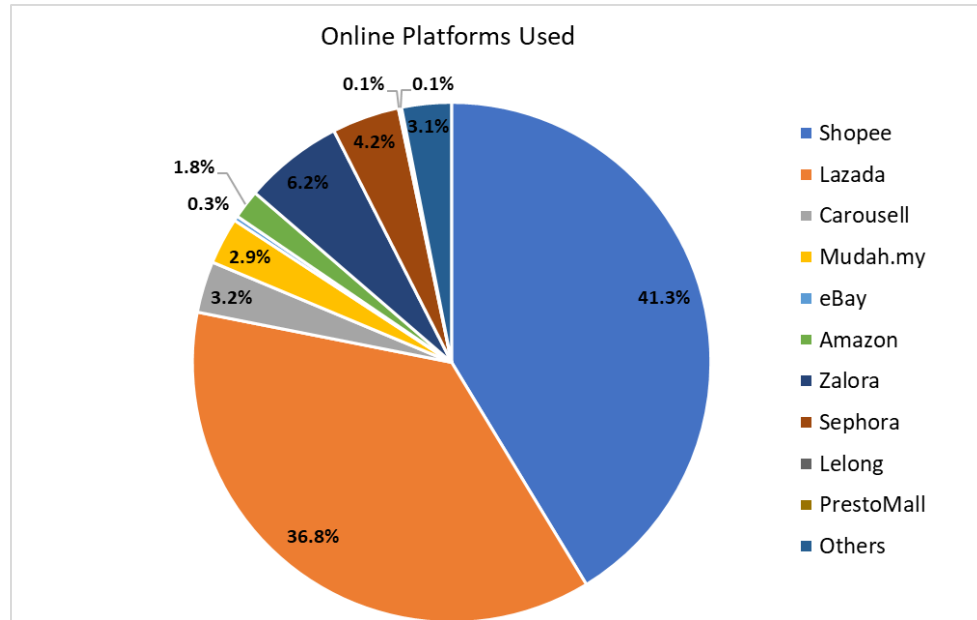
Figure 4.7: Statistics of Online Platforms Used by Respondents

This is a multiple responses question. According to Table 4.7 and Figure 4.7 above, Shopee and Lazada are two of the popular online platforms used among the 384 respondents. There are about 362 respondents and 322 respondents used Shopee and Lazada as the online platform to purchase online with a percentage of 41.3% and 36.8% respectively. Then followed by Zalora (6.2%), Sephora (4.2%), Carousell (3.2%), Others (3.1%), Mudah.my (2.9%), Amazon (1.8%), eBay (0.3%), Lelong (0.1%), and PrestoMall (0.1%).

4.1.2 Central Tendencies Measurement of Constructs

The mean and standard deviation value for the independent (IV) and dependent variables (DV) will compute under this part. The twenty-five questions under section B and C in the questionnaire will be examined by using SPSS software.

4.1.2.1 Trust (T)

Table 4.8:

Central Tendencies Measurement of Constructs of Trust

No.	Items	Mean	Standard Deviation
T1	I believe that the online platform is trustable in dealings with me.	4.0391	0.63083
T2	I believe the online platform would keep its commitments.	3.9766	0.60630
T3	I believe in the information that the online platform provides me.	4.0130	0.74912
T4	I am prepared to give private information to the online platform.	3.6094	1.05143
T5	I believe that the online platform would act in my best interest.	3.9948	0.66228

According to Table 4.8, T1 has the greatest mean value, which is 4.0391, followed by T3 (4.0130), T5 (3.9948), T2 (3.9766), and lastly T4 (3.6094). However, at the same time, the greater standard deviation value is T4, which is 1.05143, followed by T3 (0.74912), T5 (0.66228), T1 (0.63083), and lastly, T2 (0.60630).

4.1.2.2 Social Influence (SI)

Table 4.9:

Central Tendencies Measurement of Constructs of Social Influence

No.	Items	Mean	Standard Deviation
SI1	People who are important to me think that I should shop online.	4.0469	0.71016
SI2	Close friends and acquaintances regularly use their smartphone to shop online.	4.0573	0.58426
SI3	Persons who are very close to me value the benefits of online shopping.	4.0964	0.70328
SI4	People who influence my behavior think that I should use online shopping.	3.9948	0.67012
SI5	I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems.	4.0599	0.58176

Table 4.8 shown that the item with greatest mean value is SI3 (4.0964), then SI5 (4.0599), SI2 (4.0573), SI1 (4.0469), and SI4 (3.9948). Next, the greatest standard deviation value belongs to SI1 which is 0.71016, followed by SI3 (0.70328), SI4 (0.67012), SI2 (0.58426), and SI5 (0.58176).

4.1.2.3 Perceived Usefulness (PU)

Table 4.10:

Central Tendencies Measurement of Constructs of Perceived Usefulness

No.	Items	Mean	Standard Deviation
PU1	Online shopping enables me to accomplish shopping tasks faster.	4.1979	0.64017
PU2	Online shopping reduces the time I spend shopping.	4.0859	0.71567
PU3	Online shopping can help me to make better purchasing decisions.	4.1380	0.68495
PU4	Online shopping makes it easier for me to shop.	4.1510	0.65684
PU5	Online stores improve my performance in search and purchase of products or services.	4.0990	0.57411

Table 4.10 indicates that the greatest mean value item is PU1, which is 4.1979, followed by PU4 (4.1510), PU3 (4.1380), PU5 (4.0990), and PU2 (4.0859). For standard deviation value, the largest value of 0.71567 is under item PU2, then followed by PU3 (0.68495), PU4 (0.65684), PU1 (0.64017), and PU5 (0.57411).

4.1.2.4 Attitude (A)

Table 4.11:

Central Tendencies Measurement of Constructs of Attitude

No.	Items	Mean	Standard Deviation
A1	I think online shopping is interesting.	4.1953	0.62655
A2	I think online shopping is convenient.	4.2083	0.65304
A3	I think online shopping is useful.	4.1719	0.64766
A4	I think online shopping is positive.	4.0391	0.64313
A5	Buying in online stores is a good idea.	4.1510	0.64074

Table 4.11 indicates that the greatest mean value item is A2 (4.2083), after that A1 (4.1953), A3 (4.1719), A5 (4.1510), and lastly A4 (4.0391). Whereas A2 (0.65304) is the greatest standard deviation value, after that A3 (0.64766), A4 (0.64313), A5 (0.64074) and A1 (0.62655) is the lowest value.

4.1.2.5 Online Purchasing Behaviour (OPB)

Table 4.12:

Central Tendencies Measurement of Constructs of Online Purchasing Behaviour

No.	Items	Mean	Standard Deviation
OPB1	If the opportunity arises, I intend to buy from online stores.	4.1068	0.54706
OPB2	If given the chance, I can predict what I should buy from an online store in the future.	4.0755	0.65995
OPB3	I am likely to transact with an online store soon.	4.0391	0.80536
OPB4	I am willing to buy products from online platform again.	4.1224	0.62005
OPB5	It is very likely that I buy products from online platform in the future.	4.1016	0.70255

Table 4.12 indicates that the item with the highest mean value is OPB4 which is 4.1224, followed by OPB1 (4.1068), OPB5 (4.1016), OPB2 (4.0755), and OPB3 (4.0391). For standard deviation value, OPB3 is the item with greatest value of 0.80536, then followed by OPB5 (0.70255), OPB2 (0.65995), OPB4 (0.62005), as well as OPB1 has the lowest standard deviation value of 0.54706.

4.2 Scale Measurement

4.2.1 Reliability Test

Table 4.13:

Reliability Test of Full Study

Variable	Cronbach's Alpha (α)	Item	Number of Responses
Trust	0.715	5	384
Social Influence	0.795	5	384
Perceived Usefulness	0.782	5	384
Attitude	0.830	5	384
Online Purchasing Behaviour	0.777	5	384

The Cronbach's Alpha results of the reliability test of this research are shown in the Table 4.13. In order to achieve at least fair reliability, the value of Cronbach's Alpha must above or equal to 0.60. Based on Table 4.13, all the Cronbach's Alpha results for the independent and dependent variables of this research are higher than 0.70. There are 5 items for each variable and the result of the reliability test has shown Cronbach's Alpha of trust is 0.715. Followed by online purchasing behaviour (0.777), perceived usefulness (0.782) and social influence (0.795). All of the items mentioned have good reliability as they fall under the range of 0.70 to 0.80. In addition, the result of Cronbach's Alpha for attitude is 0.830, which falls under the range of 0.80 and above, which means that attitude has very good reliability. Throughout the overall interpretation, the researchers can summarize that all the Cronbach's Alpha values of this research are above the good reliability, which is 0.70, therefore this research is reliable.

4.3 Inferential Analysis

4.3.1 Pearson Correlation Coefficient

In this part, Pearson Correlation Coefficient or bivariate correlation is going to be utilized to indicate the variables' relationships. Since both of the variables (IV and DV) are Likert scale, this method is the most appropriate measurement to measure their relationships.

4.3.1.1 Correlation between Trust and Online Purchasing Behaviour

Table 4.14:

Statistic of Correlations between Trust and Online Purchasing Behaviour

Correlations between Trust and Online Purchasing Behaviour			
		Trust	Online Purchasing Behaviour
Trust	Pearson Correlation	1	0.567
	Sig. (2-tailed)		<0.001
	N	384	394
Online Purchasing Behaviour	Pearson Correlation	0.567	1
	Sig. (2-tailed)	<0.001	
	N	384	384

** Correlation is significant at the 0.01 level (2-tailed)

Table 4.14 indicates the bivariate correlation value between trust and online purchasing behaviours is positive 0.567, which means that the relationship between them is positive and since the value lies in the coefficient range of

±0.41 to ±0.70, their relationship is considered as moderate relationship. Besides, there is a significant relationship between trust and online purchasing behaviour as the p-value <0.001 is not more than the alpha value of 0.01.

4.3.1.2 Correlation between Social Influence and Online Purchasing Behaviour

Table 4.15:

Statistic of Correlations between Social Influence and Online Purchasing Behaviour

Correlations between Social Influence and Online Purchasing Behaviour			
		Social Influence	Online Purchasing Behaviour
Social Influence	Pearson Correlation	1	0.681
	Sig. (2-tailed)		<0.001
	N	384	394
Online Purchasing Behaviour	Pearson Correlation	0.681	1
	Sig. (2-tailed)	<0.001	
	N	384	384

** Correlation is significant at the 0.01 level (2-tailed)

The result of Table 4.15 shown that the bivariate correlation value between social influence and online purchasing behaviours is positive relationship with positive 0.681, it lies in the range of moderate relationship. Besides, the p-value <0.001 is showing that they have a significant relationship.

4.3.1.3 Correlation between Perceived Usefulness and Online Purchasing Behaviour

Table 4.16:

Statistic of Correlations between Perceived Usefulness and Online Purchasing Behaviour

Correlations between Perceived Usefulness and Online Purchasing Behaviour			
		Perceived Usefulness	Online Purchasing Behaviour
Perceived Usefulness	Pearson Correlation	1	0.722
	Sig. (2-tailed)		<0.001
	N	384	394
Online Purchasing Behaviour	Pearson Correlation	0.722	1
	Sig. (2-tailed)	<0.001	
	N	384	384

** Correlation is significant at the 0.01 level (2-tailed)

Table 4.16 shown the result of the positive relationship between perceived usefulness and online purchasing behaviours with the value of positive 0.722, and high relationship is showing among them as it lies in the range of ±0.71 to ±0.90. It also shown significant relationship among them as the <0.001 significance level is under 0.01.

4.3.1.4 Correlation between Attitude and Online Purchasing Behaviour

Table 4.17:

Statistic of Correlations between Attitude and Online Purchasing Behaviour

Correlations between Attitude and Online Purchasing Behaviour			
		Attitude	Online Purchasing Behaviour
Attitude	Pearson Correlation	1	0.720
	Sig. (2-tailed)		<0.001
	N	384	394
Online Purchasing Behaviour	Pearson Correlation	0.72	1
	Sig. (2-tailed)	<0.001	
	N	384	384

** Correlation is significant at the 0.01 level (2-tailed)

The result of Table 4.17 indicated that the correlation coefficient value between attitude and online purchasing behaviours is positive and high relationship with the value of 0.720. Besides, the p-value <0.001 is less than the alpha value 0.01 showing that the relationship between attitude and online purchasing behaviour is significant.

4.4 Conclusion

In short, based on the frequency analysis performed with SPSS software, the descriptive analysis analyzed the respondents' demographic profile was explained in this chapter. The research findings support the investigations and show a correlation with the hypotheses. The mean and standard deviation values were also presented above. Furthermore, all reliability tests are over 0.70 alpha value which considered as at least good reliability. Next, Pearson Correlation Analysis was performed to examine the significant relationships among the variables. The details of the research will discuss in the following chapter.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

In chapter 4, researchers had conducted an analysis based on simple random sampling method with 384 respondents. Thus, under this chapter includes an overview of statistical analyses from chapter 4, discussions of key findings, implications of study, limitations of study, recommendation for future research and conclusion of this project.

5.1 Discussions of Major Findings

5.1.1 Trust and Online Purchasing Behaviour

The outcome of this study showed a positive relationship between trust and online purchasing behaviour in Malaysia. This is supported by Santoso (2018) and Hajli et al. (2017) that trust is positive, and author Chelvarayan et al. (2022) supported that trust significantly impacts online purchasing behaviour. Consumers believe that online platforms are trustable, keep commitments, and provide actual information for them. The level of customer trust in online stores or the sellers on social media platforms will affect the desire of consumers to make a purchase (Lu, 2017). Yeo et al. (2020) mentioned customer trust is the belief that online shops would not take advantage of customers and that the online platform is trustworthy enough to allow for risk-free transactions. With time, as customers gain more experience from repeated transactions, the level

of online trust increases. In short, H1 is accepted due to there is a positive relationship between trust and online purchasing behaviour in Malaysia.

5.1.2 Social Influence and Online Purchasing Behaviour

The outcome of this study showed a positive relationship between social influence and online purchasing behaviour in Malaysia. This is supported by Hasbullah (2016) and Singh and Srivastava (2018) that social influence is positive and author Shi and Ismail (2021) supported that social influence significantly impacts online purchasing behaviour. Social influence such as based on people who are important, close and influential to the consumer behaviour that friends or relatives are doing without any problems in online shopping helps in increasing consumers' online purchasing behaviour. This was agreed by author Kian et al. (2017) as based on their study conducted in Malaysia, it highlighted that Malaysian consumers may be affected by the recommendations and suggestions offered from close relationships while in the online purchase. Lim et al. (2016) stated that it became especially significant of Malaysians who were resistant to change and constrained by their cultural traditions. In short, H1 is accepted due to there is a positive relationship between social influence and online purchasing behaviour in Malaysia.

5.1.3 Perceived Usefulness and Online Purchasing Behaviour

The outcome of this study showed a positive relationship between perceived usefulness and online purchasing behaviour in Malaysia. This is supported by Aris et al. (2021) and Iriani and Andjarwati (2020) that perceived usefulness is positive and author Moslehpour et al. (2018) supported that perceived usefulness significantly impacts online purchasing behaviour. The perceived

usefulness affects the consumers' online purchasing behaviour because online shopping is easier, reduces their time, helps them to make better purchasing decisions and improves their performance in search and purchase of products or services. Zheng and Geetha (2019) found that Lee, Kim and Fiore (2006) and Rahman et al. (2014) agree with the findings of perceived usefulness in this study that showed Malaysians believed online purchasing to be more effective and efficient than going out and buying in a store. In short, H1 is accepted due to there is a positive relationship between perceived usefulness and online purchasing behaviour in Malaysia.

5.1.4 Attitude and Online Purchasing Behaviour

The outcome of this study showed a positive relationship between attitude and online purchasing behaviour in Malaysia. This is supported by Abdul Wahab et al. (2019) and Hasbullah (2016) that the attitude is positive and author Lim et al. (2017) supported that attitude significantly impacts online purchasing behaviour. The attitude effects the online purchasing behaviour of consumers due to the individual thinking that online shopping is interesting, convenient, useful, positive, and good ideas for them when they have a lot of experience in buying through online platforms. Sutisna and Handra (2022) noted that customers believe using online purchase is essential for those that tend to have a positive attitude. Furthermore, the customers believe using online platforms would show in better promotions and more successful product searches, they will be more likely to utilize it. In short, H1 is accepted due to there is a positive relationship between attitude and online purchasing behaviour in Malaysia.

5.2 Implications of the Study

5.2.1 Theory implication

This study offers an insight into the relationships between the independent variables of trust, social influence, perceived usefulness, and attitude toward online purchasing behaviour in Malaysia by applying TPB, TAM, and SET.

The results show that the independent factors have a positive impact on Malaysian consumers' online purchase behaviour. Hence, the evidence is consistent with the alternative hypothesis. Trust is a critical factor that can influence the consumers behavior for online buying. Therefore, online retailer may enhance the quality of information and lower perceived risk to increase customer confidence in an online retail business. In terms of behavioural characteristics, social influence may an impact on social norms, which in effect can influence consumer behavior. Thus, retailers can develop social norms campaigns along with to promotional campaigns to improve the consumption. In TAM, the retailers need to be mindful of numerous factors influencing consumer expectations for online purchase, such as user experience. By concentrating on speed, time, and efficiency, they may match these objectives by offering an updated website with a simple but secure style and a smooth purchase experience. Further, consumers feel fulfilled when they efficiently and easily access the details they need online buying. Thus, e-retailers may profit the most by establishing an account on a variety of social media platforms, blogs, forums, and social groups. These online platforms may shift demand and share information rapidly than traditional types of media (Kalia & Kaur, 2022).

5.2.2 Practical implication

5.2.2.1 Trust

According to this study, there is a positive relationship between trust and online purchasing behaviour. Once consumer have high trust towards online shopping platforms, consumers will have high online purchasing behaviour.

Some consumers may still feel that online shopping is risky and untrustworthy. Chaturvedi (2016) argued that trust has strong relationship with loyalty, consumers frequently trust brands more rather than retailers who sell the brands. Consumers unable to develop trust when there is lack of physical interaction with online seller. It is crucial to obtain consumers' trust in order for online retailer to convert potential consumers to actual consumers (Daroch et al., 2020).

Several online payment options such as cash on delivery, Google pay or delivery after inspection can be provided by retailers for consumers who are concerned with sharing their financial details on any websites. With a variety of payment options, consumers' trust on the website will increase and feel comfortable in online financial transactions. Furthermore, transparency in terms of security and private policy, and secure transaction server must be provided by retailers to prevent consumers' anxiety while making online payments (Daroch et al., 2020).

5.2.2.2 Social Influence

In this study, there is a positive relationship between social influence and online purchasing behaviour. The higher the consumers' social influence towards online shopping platforms, the higher the consumers' online purchasing behaviour.

When there are more consumers recommend e-purchase to others, this purchase method will become more popular among consumers (Javadi et al., 2012). Consumers are greatly affected by their social group and word of mouth. Electronic word of mouth (E-WOM) has replaced traditional word of mouth due to technology advancement and E-WOM grows rapidly without any restrictions geographically (Kalia et al., 2022).

Thus, retailer is recommended to implement word of mouth marketing to get their website more well known among consumers (Javadi et al., 2012). Since E-WOM highly influence consumers' intention, retailers should satisfy consumers' demands and expectations on their product quality and cost to prevent any negative feedbacks. Moreover, retailer can build their reputations on different social media platforms, blogs, forums, and social circle because online consumers prefer to acquire information from these sources to determine decisions. Information able to circulate quicker in online media rather than traditional ones (Kalia et al., 2022).

5.2.2.3 Perceived Usefulness

In concern to this study, positive relationship was found between perceived usefulness and online purchasing behaviour. When consumer have high perceived usefulness towards online shopping platforms, their online purchasing behaviour will increase.

Convenience, quick, and enjoyment are leading elements that enhance the interest of online shopping among consumers. Furthermore, due to busy lifestyles and working for long hours, consumers most likely to choose online shopping as convenience and time saving rather than

traditional shopping. Consumers can reduce their travelling expenses and cost, enjoy comfortable shopping experience at home, and make an easy payment. More and more consumers prefer to online shopping rather than traditional shopping because of ease and comfort (Daroch et al., 2020).

Retailer can implement marketing plans that are user friendly such as easy payment systems to fulfil consumers demands like cash on deliveries, return and exchange facilities, quick and immediate deliveries as well as secure websites that allows consumers to have better shopping experience, no difficulties in product searching and easily navigate in the system of the website. Moreover, consumers find it easier when retailer publish complete product and service information such as features and usage descriptions. Consumers will have better experience and decision making when there are pictures, videos and three-dimensional (3D) of the product. Consumers may feel convenient to buy from websites that has reliable retailer who can provide essential support and response all the consumer's queries within 24-hour service availability, (Daroch et al., 2020).

5.2.2.4 Attitude

In concerns to the study, attitude has a positive relationship with online purchasing behaviour. The better the consumers' attitude towards online shopping platforms, the higher the consumers' online purchasing behaviour.

Attitude is the tendency to react favourably or unfavourably on an object, action, or people (Sutisna & Handra, 2022). Numerous studies that argued consumer's positive attitudes to adopt technology play a

significant role in their motivation to switch to online shopping platforms (Hasan et al., 2022). When there are doubts towards a shopping website or platform, consumers have less possibility to complete their transaction (Lal, 2017).

There are various strategies that can be adopted by online retailers to convince potential consumers to do online shopping and to do so, retailers need to identify those negative aspects so that non-online purchasers or irregular online consumers may become regular customer. An online retailer must focus on their product quality, variety, design, and brands (Daroch et al., 2020). Moreover, it is important for retailers to realize factors that can affect the performance expectancies such as experience of a consumer and website quality. Retailer can improve such issues by paying attention on speed, time, and efficiency. For instance, retailers can provide simple and yet secured website with hyperlinks and easy buying procedures to consumers (Kalia et al., 2022).

5.3 Limitations of the Study

This research, however, is subject to some limitations. First and foremost, the target respondents are online purchasers from Selangor, Kuala Lumpur, and Johor. Due to time and cost constraints, researchers are unable to conduct this research in all 13 states of Malaysia. Thus, the online purchasers from Selangor, Kuala Lumpur and Johor will be researchers' main target population to determine the factors that influence high online purchase regardless of fraud cases. Other online purchasers from other states are equally significant in conducting this research because their online purchasing behaviour might be influenced by different factors despite the rise of fraud cases.

The second limitation concerns with the data collection method in this study. Researchers used Google Form to distribute the questionnaires to the target participants

and all the questions given are closed ended questions. Questionnaire is the simplest and quickest way in collecting the data and information from our target respondents in Selangor, Kuala Lumpur, and Johor. However, since all the questions are closed-ended, the respondents can only select the limited answers that is similar to their viewpoint and they might not be able to understand some questions, resulting in answering the questions incorrectly. Thus, the data result will not be accurate.

The third limitation is general study on online platforms. Researchers targeted all respondents from various online platforms rather than one specific online platform. There will be higher accuracy and understandings in determining the factors affecting consumer's online purchasing behaviour by studying one online platform specifically.

Lastly, researchers have the limitation to conduct the study in customer aspect rather than in banking aspect. As the usage of online shopping keep increasing, banks need to provide a secure online payment for customers. However, there are some banks that failed to provide such function. For instance, five local banks in Malaysia were caught to be involved in international fraud (Ram, 2023).

5.4 Recommendations for Future Research

Few recommendations are provided in order to enhance this research for the benefits of better future studies. In the future research, the target population should involve wider geographical areas in Malaysia to obtain different viewpoints from various online purchasers in shopping platforms. In addition, it is recommended to create a multilanguage questionnaires that consist of Malay, Mandarin, and Tamil rather than only English language as some respondents such as the elderly may not know other languages except for their own native language. A multilanguage questionnaire allows the respondents to comprehend the question clearly.

Furthermore, future researchers are advised to implement qualitative and quantitative questions such as close ended questions and open-ended questions. This is because there is greater accuracy and reliability of the data and information obtained. Apart from that, future researchers can take advantage of social medias such as Facebook, WhatsApp, and Instagram to distribute their online questionnaires. As time and cost are precious, this social media can help to reach more target respondents and receive the data easily.

Future researchers may focus on their study on one online platform to accurate results for consumer behaviour on that online platform. For instance, future researchers may conduct their study on Shopee or Lazada as both of these online platforms are mostly used by targeted respondents in this study. Lastly, future researchers is recommended to conduct online purchasing behaviour in banking perspectives. Banks need to provide a secure payment transactions and tighter policy to reduce the scam cases among consumers. Future researchers may focus on the internet banking study because during online shopping, consumers are likely to use internet banking.

5.5 Chapter Summary

Ultimately, this research is aimed to identify the factors that influence high consumers' online purchasing behaviour in Malaysia despite of increasing fraud cases in these past few years. This research revealed that independent variables (trust, social influence, perceived usefulness, and attitude) have positive relationships with the dependent variable (online purchasing behaviour). Although this study has few limitations, future researchers may utilize the recommendations for enhancement in the relevant topics.

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APPENDICES

Appendix 3.1: Permission to Conduct Survey

UNIVERSITI TUNKU ABDUL RAHMAN *DU012(A)*

Wholly owned by UTAR Education Foundation *(200201010564(578227-M))*

Faculty of Business and Finance
Jalan Universiti, Bandar Barat, 31900 Kampar, Perak
Phone: 05-468-8888
https://fbf.utar.edu.my/

3rd October 2022

To Whom It May Concern

Dear Sir/Madam,

Permission to Conduct Survey

This is to confirm that the following students are currently pursuing their Bachelor of Business Administration (Honours) program at the Faculty of Business and Finance, Universiti Tunku Abdul Rahman (UTAR) Perak Campus.

I would be most grateful if you could assist them by allowing them to conduct their research at your institution. All information collected will be kept confidential and used only for academic purposes.

The students are as follows:

Name of Student	Student ID
Chen Li Yin	19ABB02100
Janice Saw Woan Rong	19ABB02949
Karen Ding Zhi Wei	19ABB01474
Lean Ruo Yi	19ABB04694

If you need further verification, please do not hesitate to contact me.

Thank you.

Yours sincerely,

....
Dr Siti Fazilah Binti Abdul Shukor
Head of Department
Faculty of Business and Finance
Email: sitifazilah@utar.edu.my

Administrative Address: Jalan Sg. Long, Bandar Sg. Long, Cheras, 43000 Kajang, Selangor D.E.
Tel: (603) 9086 0288 Fax: (603) 9019 8868 Homepage: https://utar.edu.my/

Appendix 3.2: Survey Questionnaire

Section A: Demographic Profile

Please select the most appropriate option for each of the following:

1. Have you ever purchased from online platform? (If no, then this questionnaire is not relevant to you, thank you for your time.)

( ) Yes

( ) No

2. Gender

( ) Male

( ) Female

3. Age

( ) 18-25

( ) 26-35

( ) 36-45

( ) 46 or above

4. Educational level

( ) Diploma

( ) Bachelor

( ) Master

( ) PhD

( ) Others, please specify: _____

5. Basic salary per month

( ) Less than RM2000

( ) RM2000 - RM4000

( ) RM4001 - RM6000

( ) RM6001 - RM8000

( ) RM8001 - RM10000

( ) More than RM10000

6. Ethnic group

(   ) Malay

(   ) Indian

(   ) Chinese

(   ) Others, please specify: _____

7. Which online platforms do you used to purchase online? (You can select more than one option.)

(   ) Shopee

(   ) Lazada

(   ) Carousell

(   ) Mudah.my

(   ) eBay

(   ) Amazon

(   ) Zalora

(   ) Sephora

(   ) Lelong

(   ) PrestoMall

(   ) Others, please specify: _____

Section B: Dependent Variable

Based on your buying experience, please select the most appropriate option that best indicate your agreement level about the following statements.

Level of agreement

1 - Strongly disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Online purchasing behaviour					
1.1 If the opportunity arises, I intend to buy from online stores.	1	2	3	4	5
1.2 If given the chance, I can predict what I should buy from an online store in the future.	1	2	3	4	5
1.3 I am likely to transact with an online store soon.	1	2	3	4	5
1.4 I am willing to buy products from online stores again.	1	2	3	4	5
1.5 It is very likely that I buy products from online stores in the future.	1	2	3	4	5

Section C: Independent Variables

Based on your buying experience, please select the most appropriate option that best indicate your agreement level about the following statements.

Level of agreement

1 - Strongly disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Trust					
1.1 I believe that the online platform is trustable in dealings with me.	1	2	3	4	5
1.2 I believe the online platform would keep its commitments.	1	2	3	4	5
1.3 I believe in the information that the online store provides me.	1	2	3	4	5
1.4 I am prepared to give private information to the online platform.	1	2	3	4	5
1.5 I believe that the online platform would act in my best interest.	1	2	3	4	5
2. Social influence					
2.1 People who are important to me think that I should shop online.	1	2	3	4	5
2.2 Close friends and acquaintances regularly use their smartphone to shop online.	1	2	3	4	5
2.3 Persons who are very close to me value the benefits of online shopping.	1	2	3	4	5
2.4 People who influence my behavior think that I should use online shopping.	1	2	3	4	5

2.5 I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems.	1	2	3	4	5
3. Perceived usefulness					
3.1 Online shopping enables me to accomplish shopping tasks faster.	1	2	3	4	5
3.2 Online shopping reduces the time I spend shopping.	1	2	3	4	5
3.3 Online shopping can help me to make better purchasing decisions.	1	2	3	4	5
3.4 Online shopping makes it easier for me to shop.	1	2	3	4	5
3.5 Online stores improve my performance in search and purchase of products or services.	1	2	3	4	5
4. Attitude					
4.1 I think online shopping is interesting.	1	2	3	4	5
4.2 I think online shopping is convenient.	1	2	3	4	5
4.3 I think online shopping is useful.	1	2	3	4	5
4.4 I think online shopping is positive.	1	2	3	4	5
4.5 Buying in online stores is a good idea.	1	2	3	4	5

Thank you for your participation.

Appendix 3.3: Reliability Test (Pilot Study)

Scale: Trust

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.825	.835	5

Scale: Social Influence

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.799	.811	5

Scale: Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.698	.717	5

Scale: Attitude

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.892	.898	5

Scale: Online Purchasing Behaviour

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.828	.843	5

Appendix 4.1: Frequency Table (Full Study)

ever purchased

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	384	100.0	100.0	100.0

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	170	44.3	44.3	44.3
	Female	214	55.7	55.7	100.0
	Total	384	100.0	100.0	

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years old	170	44.3	44.3	44.3
	26-35 years old	134	34.9	34.9	79.2
	36-45 years old	52	13.5	13.5	92.7
	46 years old or above	28	7.3	7.3	100.0
	Total	384	100.0	100.0	

educational level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	115	29.9	29.9	29.9
	Bachelor	191	49.7	49.7	79.7
	Master	10	2.6	2.6	82.3
	PhD	11	2.9	2.9	85.2
	Others	57	14.8	14.8	100.0
	Total	384	100.0	100.0	

basic salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM2000	126	32.8	32.8	32.8
	RM2000-RM4000	99	25.8	25.8	58.6
	RM4001-RM6000	122	31.8	31.8	90.4
	RM6001-RM8000	32	8.3	8.3	98.7
	RM8001-RM10000	4	1.0	1.0	99.7
	More than RM10000	1	.3	.3	100.0
	Total	384	100.0	100.0	

ethnic group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	79	20.6	20.6	20.6
	Indian	48	12.5	12.5	33.1
	Chinese	255	66.4	66.4	99.5
	Others	2	.5	.5	100.0
	Total	384	100.0	100.0	

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
$OnlinePlatforms[a]	384	100.0%	0	0.0%	384	100.0%

a. Dichotomy group tabulated at value 1.

$OnlinePlatforms Frequencies

		Responses		Percent of Cases
		N	Percent	
OnlinePlatformsUsed[a]	Shopee	362	41.3%	94.3%
	Lazada	322	36.8%	83.9%
	Carousell	28	3.2%	7.3%
	Mudah.my	25	2.9%	6.5%
	eBay	3	0.3%	0.8%
	Amazon	16	1.8%	4.2%
	Zalora	54	6.2%	14.1%
	Sephora	37	4.2%	9.6%
	Lelong	1	0.1%	0.3%
	PrestoMall	1	0.1%	0.3%
	Others	27	3.1%	7.0%
Total		876	100.0%	228.1%

a. Dichotomy group tabulated at value 1.

Appendix 4.2: Reliability Test (Full Study)

Scale: Trust

Case Processing Summary

		N	%
Cases	Valid	384	100.0
	Excludedᵃ	0	.0
	Total	384	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.715	.754	5

Scale: Social Influence

Case Processing Summary

		N	%
Cases	Valid	384	100.0
	Excludedᵃ	0	.0
	Total	384	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.795	.797	5

Scale: Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	384	100.0
	Excluded[a]	0	.0
	Total	384	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.782	.786	5

Scale: Attitude

Case Processing Summary

		N	%
Cases	Valid	384	100.0
	Excluded[a]	0	.0
	Total	384	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.830	.830	5

Scale: Online Purchasing Behaviour

Case Processing Summary

		N	%
Cases	Valid	384	100.0
	Excludedᵃ	0	.0
	Total	384	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.777	.789	5

Appendix 4.3: Pearson Correlation Coefficient (Full Study)

Correlations

		trust average	online purchasing behaviour average
trust avarage	Pearson Correlation	1	.567**
	Sig. (2-tailed)		<.001
	N	384	384
online purchasing behaviour average	Pearson Correlation	.567**	1
	Sig. (2-tailed)	<.001	
	N	384	384

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Social influences average	online purchasing behaviour average
Social influences average	Pearson Correlation	1	.681**
	Sig. (2-tailed)		<.001
	N	384	384
online purchasing behaviour average	Pearson Correlation	.681**	1
	Sig. (2-tailed)	<.001	
	N	384	384

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		perceived usefulness average	online purchasing behaviour average
perceived usefulness average	Pearson Correlation	1	.722**
	Sig. (2-tailed)		<.001
	N	384	384
online purchasing behaviour average	Pearson Correlation	.722**	1
	Sig. (2-tailed)	<.001	
	N	384	384

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		attitude average	online purchasing behaviour average
attitude average	Pearson Correlation	1	.720**
	Sig. (2-tailed)		<.001
	N	384	384
online purchasing behaviour average	Pearson Correlation	.720**	1
	Sig. (2-tailed)	<.001	
	N	384	384

**. Correlation is significant at the 0.01 level (2-tailed).