# TO BUY OR NOT TO BUY: CRITICAL FACTORS FOR C2C BUSINESS MODEL IN INTERNET AND SOCIAL COMMERCE

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BY

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A final year project submitted in partial fulfilment of the requirement for the degree of

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# DECLARATION

I hereby declare that:

(1)     This undergraduate FYP is the end result of my own work and that due acknowledgement has been given in the references to ALL sources of information be 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)     Sole contribution has been made by me in completing the FYP.

(4)     The word count of this research report is 9056 words.


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# ACKNOWLEDGEMENTS

# TABLE OF CONTENTS

# LIST OF TABLES

# LIST OF FIGURE

# LIST OF ABBREVIATION

| | |
|---|---|
| PEU | Perceived Ease of Use |
| POU | Perceived Usefulness |
| VC | Vendor's Competence |
| TT | Trust |
| TAM | Technology Acceptance Model |
| TPB | Theory of Planned Behavior |
| C2C | Customer to Customer |
| B2C | Business to Customer |
| SPSS | Statistical Package for Social Science |

# CHAPTER 1: RESEARCH OVERVIEW

## 1.1 Research Background

As time goes by, with the rapid growth and innovation of technology, people are increasingly capitalizing on smartphones or other electronic devices. A lot of electronic platforms such as electronic commerce platforms, social media, and so on are getting popular due to the large usage of smartphones. Business to Customer (B2C), Business to Business (B2B), Customer to Customer (C2C), Customer to Business (C2B), are the four traditional types of business models that the firm typically use in e-commerce. The most well-known e-commerce models are B2B and B2C. Customers today enjoy the benefits of online purchases in almost every nation thanks to the growing digitization of modern life. Due to the rapid global expansion of internet availability and usage, the number of digital buyers continues to increase year after year. Gaining an advantage in the market and among the many excellent e-commerce platforms is difficult due to the industry's rapid growth. The substantial increase in internet usage and the popularity of electronic devices, however, tells a different story about the rise in purchase intent on e-commerce platforms.

Besides the most well-known e-commerce model, which are B2B and B2C, Consumer-to-Consumer (C2C) also emerging throughout the years. Meanwhile, C2C electronic commerce refers to customers selling products to other customers via the Internet (Leonard & Jones, 2021). In fact, the electronic platform includes C2C e-commerce auction sites such as Lelong and eBay MY, and social commerce sites such as Facebook and Instagram, are providing opportunities for consumers to sell goods in Malaysia. According to research was done by Chen et al. (2016), customers buying and selling goods to other customers via social media platforms is known as consumer to consumer (C2C) social commerce. In fact, social commerce is an emerging field of online business that has emerged as a result of an increase in commercial activity on social networking sites. Social commerce is the term for the practice of utilizing online social capital to support business activities and transactions on social media sites. (Liang et al., 2011) Meanwhile, Business to customer (B2C) and Customer to customer (C2C)

social commerce are the two main kinds. (Leung et al., 2019) According to Wang (2021), businesses are taking advantage of social media platforms to build interaction and network with consumers, as well as C2C businesses. Since they are starting to realize the opportunities of doing business on electronic platforms, the C2C business is starting to grow dynamically.

However, with the dynamic growth of the C2C business, they are facing intense competition among numerous competitors in the market as the C2C business industry does not have barriers to entry due to the low cost required to operate a C2C business and trivial switching costs to their customers (Lu et al. 2012). Since users only communicate with electronic devices, attracting new clients and keeping up excellent relations with current ones are the key issues of the e-commerce industry. While in the fiercely competitive and fragmented C2C social commerce business, only a few sellers are successful. (Yahia et al., 2018). According to Lim et al. (2012), 60% of customers had bad experiences shopping online, and 50% of them said they wouldn't do business with the same vendor again. Additionally, this study aims to offer industrial practitioners such as sellers in C2C platforms as well as social commerce, and C2C platform developers practical advice based on a thorough investigation of particular elements that influence consumers' buying intentions, which is able to enhance and improve their business model and marketing activities.

## 1.2 Research Problem

In the first half of 2020, A global epidemic known as COVID-19 has begun to take shape and is affecting people's daily lives all around the planet. Customers now have access to a range of products through e-commerce platforms from the convenience and security of their homes, which has changed the way they make decisions and purchase online (Mason & Narcum et al., 2020). Hence, as e-commerce started to emerge, C2C also started to grow over time. Despite the growing popularity of C2C e-commerce platforms, The aim of this study is to pinpoint the crucial elements that have an impact on the C2C business model in the online marketplace. According to the study done by Chin et al. (2019), Mudah.my, Lelong.my, and Carousell is the most popular C2C e-commerce platforms in Malaysia as each platform has over 1 million active users. On the other hand, C2C social commerce is currently growing quickly and on a larger scale than ever before. This study has mentioned the major reasons why Malaysian consumers choose to purchase from C2C platforms and social commerce, which are related to consumers' purchase intention toward C2C business. Hence, more study is required to determine the elements that affect people's intent to engage in online transactions, the factors that affect consumers' intentions to make purchases, and the best ways to increase sellers' efficacy in C2C transactions.

According to Statista (2022), the market value of E-commerce in Malaysia in 2021 are increased by 10.7 percent as compared with 2020, and the revenue in 2023 is projected to reach USD10.19 billion in 2023 as shown at figure 1 (Statista, 2021).

Figure 1. Market Value of E-commerce in Malaysia



MARKET VALUE OF E-COMMERCE IN MALAYSIA
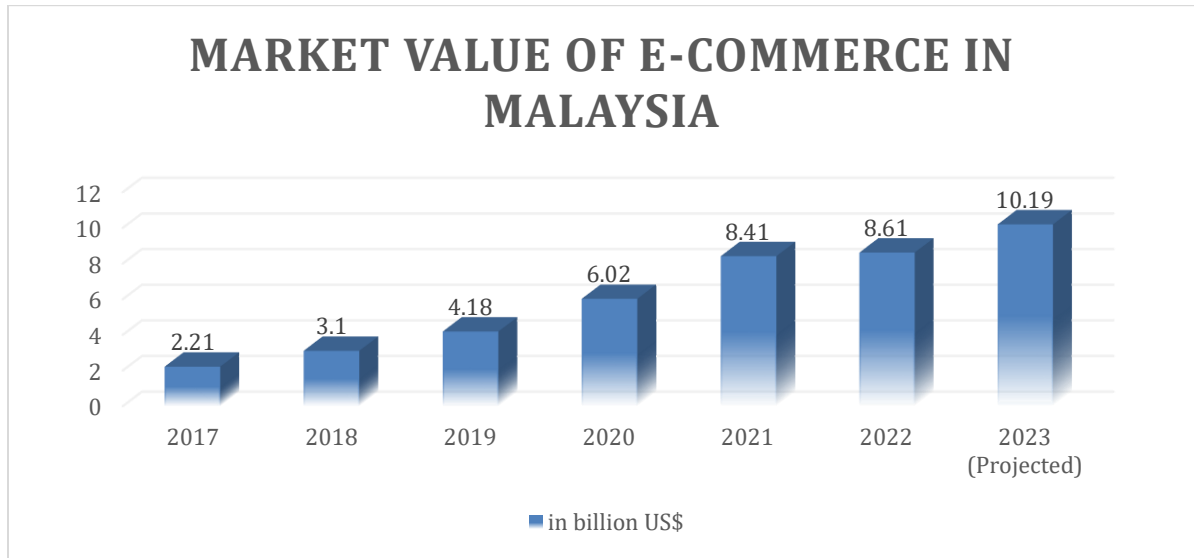
Source: Statista (2022)

In fact, C2C business model can consider as a profitable business opportunity. Hence, as the C2C business is growing extremely especially in the online market, therefore the factors that would affect the customer purchase intention in C2C online business are critical as the purchase intention is one of the key factors to success in business. According to Mirabi et al. (2015), building and expanding long term customer relationships is critical for every business for the success and survival of the business. While some studies have identified the critical factors that need more comprehensive and up-to-date research that considers the unique characteristics of C2C transactions, such as seller reputation, social influence, and platform features.

However, despite the fact that trust and transaction intention in B2C electronic commerce have been the subject of numerous recent publications, very few studies have attempted to explain the factors influencing C2C adoption, and there has been little research into the crucial factors influencing C2C purchase intentions. Hence, this research aims to explore the major determinants of the C2C business model to provide insights that can help improve the effectiveness of C2C marketing strategies and enhance consumer trust and satisfaction.

## 1.3 Research Objective & Research Questions

This study has included 3 research questions which are:

1. What is the relationship between Perceived Ease of Use, Perceived Usefulness, Vendors' Competence, Trust and the Purchase Intention of the customer in C2C businesses?

2. Among Perceived Ease of Use, Perceived Usefulness, Vendors' Competence, Trust, which has the strongest relationship with Purchase Intention?

3. Among Perceived Ease of Use, Perceived Usefulness, Vendors' Competence, Trust, which is the most influential variable against Purchase Intention?

Meanwhile, in order to answer the research questions above, there is 3 major objective in this research which includes:

1. To investigate the relationship between the Perceived Ease of Use, Perceived Usefulness, Vendors' Competence, Trust and the Purchase Intention of the customer in C2C businesses.

2. To investigate the variable that has the strongest relationship with Purchase Intention.

3. To investigate the most influential variable against Purchase Intention.

## 1.4 Research Significance

The results of this study will bring advantages to the following:

1. Sellers in C2C platforms. This study would help sellers in C2C platforms as the results of this study will tell the sellers what the important factors are to develop a C2C business. The results also help sellers to determine in which aspects they should make improvements. Moreover, the results of this study also can help the sellers to choose the most effective platform to sell their products as they can know what would be the determinants of a customer to choose a C2C platform.

2. C2C platform developers. This study would help the C2C platform developers to know what will affect the customers or sellers to choose a C2C platform to buy or sell products, therefore the developers can do some improvements on that particular aspect.

3. To provide insights that can help improve the effectiveness of C2C marketing strategies and enhance consumer trust and satisfaction.

4. To provide reference for future studies in terms of purchase intention of consumers in C2C platforms.

# CHAPTER 2: LITERATURE REVIEW

## 2.1 Underlying theories

### 2.1.1 Theory of planned behavior (TPB)

The theory of planned behavior (TPB) is a commonly employed a model of attitude-behavior interactions called the expectancy-value model, which has had some effectiveness in predicting a variety of behaviours. (Ajzen, 1988, 1991, 1996; Conner & Sparks, 1996; Godin & Kok, 1996). The TPB describes the factors that influence a person's decision to engage in a specific behavior. TPB has also been used as the basis for a number of research projects on internet shopping habits (George, 2002; Khalifa and Limayem, 2003). The act of making purchases of goods, services, and information over the Internet is known as Internet purchasing behavior. According to George (2004), many consumers avoid making online transactions due to worries about the confidentiality of their personal data. In order to investigate online behavior, several earlier studies have used TPB. To compare various customer groups' intents regarding online bookshops, for instance, Wu (2006) uses TPB. According to Wu, the use of online bookshops is largely influenced by two factors: subjective norm and perceived behavioral control. Wu also suggests that reference groups' perspectives have an impact on intention. Liang and Lim (2011) compare traditionalist and adventurous consumers' intentions regarding internet buying using TPB. According to their study, both groups' intentions are favorably impacted by subjective norms and perceived behavioral control.

### 2.1.2 Technology Acceptance Model (TAM)

Davis (1985) TAM was initially presented by Davis (1985) as a modification of the Theory of Reasoned Action (TRA). (Fishbein & Ajzen, 1975). TAM has become a common model when examining variables influencing users' technology acceptance. The TAM assumes that the complex link between system characteristics and potential system utilisation is moderated by two variables known as perceived ease of use and perceived usefulness. According to TAM, the two key factors that influence a user's

propensity to utilise a technology are perceived usefulness and perceived ease of use. Perceived utility, as opposed to perceived ease of use, refers to the user's belief that a technology will be helpful in assisting them in accomplishing their objectives or duties. TAM's predecessors, the theory of planned behaviour (TPB) and the psychology-based theory of reasonable action (TRA), have been crucial in describing how people use technology. Without understanding the beginnings, evolution, modifications, and limitations of the model, there can be no complete and methodical research in the topic. In order to assess experimentally whether the C2C purchase intention can be predicted by the technology acceptance model (TAM), the study examined how well C2C electronic commerce is accepted. This study evaluates each component's relative relevance, determines the elements that are essential to customers' purchase intentions in C2C electronic commerce, and investigates the causal links between the variables and C2C purchase intentions.

### 2.1.3 Website quality

The system quality, information quality, and service quality are the components that make up an information system's quality, according to DeLone and McLean (2003). System quality is a measurement of the calibre of an information system. System quality, according to DeLone and McLean (2003), includes responsiveness, availability, adaptability, and usefulness as well. The output quality of an information system is referred to as information quality. Personalization, thoroughness, relevance, understandability, and security are all features of the material. Finally, assurance, empathy, and responsiveness are components of service quality. Numerous research has included DeLone and McLean's methodology (1992, 2003). For instance, Udo et al. (2010) used DeLone and McLean (1992, 2003) constructs to examine the connections between online service quality, customer happiness, and purpose in an e-business setting. In addition, Wang (2008) evaluated a successful method for B2C electronic commerce systems by following DeLone and McLean (2003). The study's findings showed that perceived system value and user satisfaction are highly influenced by system quality, information quality, and service quality. This illustrated how crucial system, informational, and service quality are to the success of online trade.

## 2.2 Review of variables

### 2.2.1 Purchase intention

According to Dodds et al. (1991), purchase intention refers to the consumers' willingness to buy. While the consumers' willingness to buy is highly affected by consumers' perceptions of value. Research conducted by Blackwell et al. (2001) mentioned that intention is subjective judgements about how they will behave in the future. The consumer's perceived need for the goods, their attitudes towards the product and brand, their perceptions of the advantages and costs of the product, and the availability of substitutes are all elements that can affect their purchase intention. In fact, according to academics, purchase intention refers to a consumer's intent to buy a good or use a business's services. (Shao et al., 2004). Because there is a significant association between a consumer's intention to buy and their actual purchasing behaviour, purchase intention is frequently employed in marketing as a predictor of actual purchasing behaviour. It is crucial to keep in mind that purchase intention is not necessarily a reliable indicator of future behaviour because there may be outside circumstances that affect a consumer's choice to buy or not to buy. Meanwhile, previous research has mentioned that the service quality would affect the consumers' purchase intention (Bitner, 1990; Boulding et al., 1993).

### 2.2.2 Perceived ease of use

The term "users' impression of whether executing a specific technological activity would take a mental effort on his or her side" can be used to describe perceived ease of use (Ajzen &Fishbein, 1980; Rouibah et al., 2011; Amin et al., 2014). The degree to which a person thinks utilising a certain technology would be simple is another way Davis (1989) described perceived ease of use. It is a subjective assessment of how easily a technology is used by a user, and it can be influenced by various factors, including the user's previous familiarity with related technology, the system's design and functionality, and the user's level of technical expertise. The TAM, a popular theoretical framework for comprehending user acceptance and uptake of new technologies, includes perceived ease of use as a critical component. According to

Davis (1985), A user is more likely to have a good intention to use a technology, adopt it, and utilise it more effectively if they believe it to be both beneficial and simple to use. This is in accordance with TAM. Perceived ease of use is commonly seen as a critical factor in determining user attitudes towards a technology because it directly affects the user's impression of the effort needed to comprehend and use the technology. Because of this, perceived ease of use in this study may be seen as the amount of effort consumers should put out to understand and use a new system or technology.

### 2.2.3 Perceived usefulness

The definition of perceived usefulness is how consumers generally evaluate and perceive the usefulness of certain technology (Amin et al., 2014). Additionally, perceived usefulness was defined by Davis et al. (1989) as the degree to which an individual perceives that using a particular system will enhance their performance. The term "perceived usefulness" describes how much a user thinks a certain technology or system will aid them in achieving their objectives or finishing their duties. It is a subjective assessment of a technology's usefulness from the viewpoint of the user, and it can be influenced by a number of elements, including as the system's design and functioning, the user's background and technical expertise, and the environment in which the technology is used. Trust and usefulness are important determinants of intention to utilise social networking websites, according to Braun (2013). According to PU, the primary driver of the industry's adoption of hotel services (Morosan, 2012), as well as behavioural intention for online purchasing (Rezaei and Amin, 2013). According to Davis (1985), TAM argues that the relationship between perceived utility and intention to use is moderated by the user's attitude towards using technology. A user is more likely to adopt technology, utilise it more efficiently, and have a favourable attitude towards utilising it if they have that mentality. As a result, in this study, it is possible to conclude that, perceived usefulness refers to customers' judgement and perception of whether the C2C platform they are using would provide them with any additional benefits.

### 2.2.4 Vendor competence

Since the C2C model is a model of person-to-person transactions, the seller in a C2C setting is very different from the seller in other models. A C2C transaction involves individual buyers and sellers, and the majority of the goods are used or inexpensive. In Lee and Turban's study, given that third-party certification is still in its early stages of development, it was found that the vendor competency variable was a significant determinant. The specifics of the C2C website's transactional features influence how consumers are viewed. According to reviews of earlier studies, conventional sellers' competencies have persisted up until recently in a variety of literary works (Park & Park, 2016; Yeo, Chang, & Kim, 2021). , There aren't many studies on sellers in e-commerce, but those that exist (Zhao, Wang, Sun, Liu, Fan, & Xuan, 2019; Wang, Cai, Xie, & Chen, 2021; Chen, Zheng, Xu, Liu, & Wang, 2018) investigated the merchants' participation in online sales, behaviour, and reputation on the website. None of them looked at how sellers' competencies affected sales and inventive activities. To enable To define expertise as a profession and to understand how these competences translate into practical innovative behaviour, it is critical to identify the necessary abilities of C2C e-commerce sellers in order to build the critical competencies and desired sales performance.

## 2.2.5 Trust

Different perspectives have been taken on the idea of trust (Gefen et al., 2003). In consumer-based e-commerce, we examine consumer and online retailer trust. According to Pavlou's (2003a) research, in B2C e-commerce, the concept of trust is what enables customers to freely become exposed to online sellers after taking into account the attributes of the retailers. Similar to past studies, trust is recognised as a prominent belief that incorporates honesty, goodness, and skill. (Bhattacherjee, 2002; Mayer, Davis, & Schoorman, 1995; Mcknight, Choudhury, & Kacmar, 2002a; Suh & Han, 2003). Due to the high level of uncertainty in the e-commerce market, trust is more important (Pavlou, 2003b). Determining if a retailer will keep its promises or protect the confidentiality of private data can be difficult for customers (Mcknight et al., 2002b). Additionally, consumers' worries that hackers or other third parties would jeopardize their financial data or reveal personal data are increased by the unpredictable

nature of the Internet infrastructure (Hoffman, Novak, & Peralta, 1999; Pavlou, 2003c). In e-commerce, where buyers may not have the chance to engage with vendors in person and may be more reliant on online evaluations and comments from other customers, trust is especially crucial. Businesses may foster trust in this environment by offering safe and dependable online platforms for transactions, as well as by actively seeking feedback and resolving customer issues. These worries make them consider internet purchases as being riskier (Pavlou, 2003d). Trust in business can be affected by a number of variables, such as a company's reputation, past interactions with the seller or company, the calibre of the goods or services provided, and the perceived risk level of the transaction. Trust gives customers expectations of successful transactions and helps them overcome perceptions of danger (Mayer et al., 1995; Pavlou, 2003e).

## 2.3 Theoretical/ Conceptual Framework
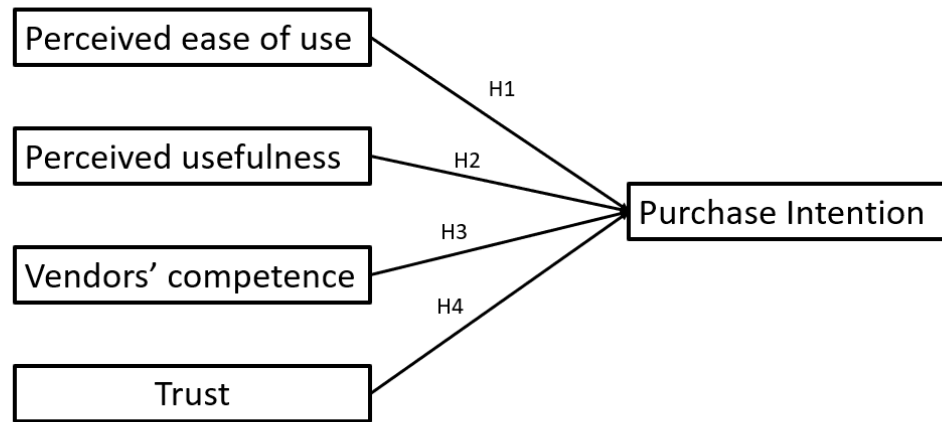


Figure 2.3 Conceptual Framework

## 2.4 Hypotheses Development

H1: Perceived ease of use positively influence the purchase intention of consumers in C2C transaction.

H2: Perceived usefulness positively influence the purchase intention of consumers in C2C transaction.

H3: Vendors' competence positively influence the purchase intention of consumers in C2C transaction.

H4: Trust positively influence the purchase intention of consumers in C2C transaction.

# CHAPTER 3: METHODOLOGY

## 3.1 Research Design

A descriptive technique will be used in this study's research design, whereby this research aims to explore the major determinants of the C2C business model and to generate initial insights and ideas. According to McCombes (2022), descriptive research is used to systematically and accurately describe a situation or phenomenon.

## 3.2 Sampling Design

The measurements of the variables that are shown in Figure 2.3 is made up of 33 questions. The sampling frame for the questionnaire is targeting 160 respondents who are aware of C2C businesses such as Lelong.com, eBay MY, and so on in Malaysia. By doing so, it will show the determinants that are able to affect the purchase intention of consumers in C2C platforms as well as the reason why do people are aware of C2C platforms but not prefer or refuse to purchase or sell goods in C2C platforms. The sample size of 150 is adapted from the previous research which related to C2C electronic commerce that was done by He et al. (2008), the researchers has distributed their questionnaires to 150 students.

According to Statista (2021), eBay MY, Lelong, and Mudah are the 3 leading C2C platforms in Malaysia with huge amounts of visitors throughout the year. This study's goal is to identify the factors that will influence the C2C business model. In addition, purchase intention is one of the key factors of a business successful. Hence, this study is aimed to find respondents that aware of C2C business to investigate he connection between the purchase intention and the constructs mentioned in Figure 2.3. Furthermore, this study has used non-probability sampling which is convenient sampling as the likelihood of any specific population member being selected is unclear. The reason to use this particular sampling technique is that it provides lesser time-consuming, and lesser cost required to obtain the data.

## 3.3 Data Collection Methods

The primary data in this study is using questionnaires covering 160 respondents that aware of C2C platforms as adapted from previous research done by He et al. (2018), which study about the purchase intention in C2C electronic commerce, and the researchers has use a sample size of 150 university students. This study is using an online self-administered questionnaire which is Google Form to collect the responses. The reason for using Google Forms is that it doesn't require any cost, it's easy to observe responses, and is able to provide survey results at a glance with charts and graphs.

This questionnaire is separated into 2 stages, which is demographic questions and scale measurement questions. In the first stage, which is a set of multiple-choice demographic questions that require respondents to choose the one which is the most appropriate for them. The total of 8 demographic questions included the age group, income level, gender, awareness of C2C business, experience of using C2C platform, frequency of using C2C platform, and type of products that they bought or sold in C2C platform as shown at below.

1. Your Gender

   o Male

   o Female


2. Your Age

   o Baby Boomers (born 1946 to 1964.)

   o Generation Jones (born 1955 to 1965)

   o Generation X (born 1965 to 1980)

   o Xennials (born 1977 to 1983)

   o Millennials or Generation Y (born 1981 to 1996)

o Generation Z (born 1997 or 2010)

o Generation Alpha (born 2010 or after)

3. Your income level

   o Below RM 2,500

   o RM 2,500 to RM 3,500

   o RM 3,500 to RM 4,500

   o RM 4,500 and above

4. Do you know what is Customer to Customer (C2C) Business?

   o Yes

   o No

5. Which C2C platform/(s) are you familiar with?

   o Lelong.my

   o ebay.my

   o youbeli.my

   o Carousell

   o Social commerce (Facebook, Little Red Book etc.)

   o Other (specify: _____ )

6. Please select the C2C online platforms that you used the most.

- o Lelong.my

- o ebay.my

- o youbeli.my

- o Carousell

- o Social commerce (Facebook, Little Red Book etc.)

- o Other (specify: _____ )

- o N/A

7. Frequency of doing C2C transaction. (Buying and selling)

- o Everyday

- o 3-4 times a week

- o Once a week

- o Twice a month

- o Once a month

- o I have not done any C2C transaction before.

8. Which product/(s) that you have been purchase or sell in C2C platforms?

- Apparel and accessories product (e.g. Clothing, Shoes etc.)

- Electronics product (e.g. Smartphone, camera etc.)

- Food & Beverages (e.g. Snacks etc.)

- Animal & Pet Supplies

- Cosmetic product (e.g. lipstick, eyeliner etc.)

- Skin care (e.g. toner, moisturizer etc.)

- Album & DVD

The multiple choices provided in question 5 and 6 is the most popular C2C platform in Malaysia based on the previous research done by Chin et al. (2019), which are Mudah, Lelong, and Carousell, and statistics stated in Statista (2022), which stated that beside Mudah, Lelong, the most visited C2C platform was also included eBay MY. Other than that, according to Geibel & Kracht (2023), social commerce is emerging especially after the pandemic, including C2C transactions in social commerce.

The second stage is the scale measurement questions that mainly involve the perceived ease of use, perceived usefulness, vender competence, trust, and purchase intention. The 25 questions in the scale measurements implemented 5-point Likert scale ( 1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5 = Strongly Agree (SA)) for the respondents to choose an answer. The use of 5-point Likert scale is adopted from Rahayu et al. (2020), which is to measure factors such as trust, perceived usefulness, and vendor competence. To guarantee the accuracy of the findings, the questions from the second section are adapted from several researchers, which are shown in Table 3.1.

Table 3.1 Questionnaire Design

| Variables | Questions | Sources |
|---|---|---|
| Perceived of ease of use | PEU.1- I found it easy to use C2C platforms to find what I want to buy. | Smith, T. J. (2008) |
| | PEU.2- My interaction with the vendor and C2C platform was clear. | |
| | PEU.3- I found C2C platforms is easy to use. | |
| | PEU.4 I found buying things from C2C platform is easy to track my order. | Henderson, R., & Divett, M. J. (2003) |
| | PEU.5 I found it does not take a long time to learn to use the C2C platforms. (eg. Lelong.my, mudah.my, social commerce) | Wongkhamdi et al.(2020) |
| Perceived Usefulness | POU.1- Using the C2C platform would improve my performance in shopping or information seeking (e.g. save time or money) | Smith, T. J. (2008) |
| | POU.2- I found the C2C platform very useful in my shopping or information seeking. | |
| | POU.3- Using the C2C platform would enhance my effectiveness in shopping or information seeking (eg. get the best deal or find the most information about a product) | |
| | POU.4- Using the C2C platform would increase my productivity & efficiency in shopping or information seeking (e.g. make purchase decisions or find product information within the shortest time frame). | |
| | POU.5- C2C platforms makes me easier to do online shopping | Herzallah AT, F., & Mukhtar, M. (2016) |
| Vendor competence | VC.1- I believe that vendors/ sellers in C2C platforms has the skills and expertise to provide quality customer service to buyers | Lu, Y. et al. (2010) |
| | VC.2- I believe that  vendors/ sellers in C2C platforms has the skills and expertise to meet most customer needs | |
| | VC.3- I believe that the sellers/ vendors in C2C platform knows about the products that they are selling | Brengman, M., & |

| | | |
|---|---|---|
| | | Karimov, F. P. (2012) |
| | VC.4- I will choose the sellers with good comments on previous transactions in C2C platforms | He et al. (2008) |
| | VC.5- I will choose the sellers with a lot of products on sales. | |
| Trust | TT.1- I expect that the sellers/ vendors in C2C platform has good intentions towards me | Brengman, M., & Karimov, F. P. (2012) |
| | TT.2- I think the sellers in C2C platforms is trustworthy | Herzallah AT, F., & Mukhtar, M. (2016) |
| | TT.3- I cannot rely on C2C e-commerce buyers/sellers to keep the promises that they make | Jones, K., & Leonard, L. N. (2008) |
| | TT.4- A seller that recommended by my friends/family/people close to me in C2C platforms reduces my risk in the transaction | |
| | TT.5- C2C platforms might not perform well and cause problems with my banks. | Rosillo-Díaz et al. (2019) |
| Purchase intention | DV.1- Given a chance, I think that I will purchase something in C2C platform | He et.al (2008) |
| | DV.2- I think that I will purchase in the C2C in near future | |
| | DV.3- I would like to buy the product when I need. | Zhao et al. (2019) |
| | DV.4- I will use C2C platform rather than other types of online shopping platform to keep buying things I want. | Hewei, T., & Youngsook, L. (2022). |
| | DV.5- I would recommend C2C platforms to others | |

### 3.3.1 Pilot test

A pilot test is carried out before the main study. This study did a pilot test to make sure our research instrument is consistent and reliable before the researcher conducts the actual study. According to (Griethuijsen et al., 2015; Taber, 2018), the accepted Cronbach's Alpha is >0.70, however, values above 0.6 are also accepted. Hence, based on the table above, all of the variables in the pilot test show very good reliability of $\alpha$=0.80 to 0.95. Previous research has mentioned that when the coefficient alpha value is less than 0.6, it is considered to have poor reliability; when it is between 0.6 and 0.7, it is considered to have fair reliability; when it is between 0.7 and 0.8, it is considered to have good reliability; and when it is between 0.8 and 0.95, it is considered to have very good reliability (Sekaran & Bougie, 2016).

Table 3.3.1 Coefficient Alpha

| Coefficient Alpha | Reliability Level |
|---|---|
| < 0.60 | Poor |
| 0.60 to 0.70 | Fair |
| 0.70 to 0.80 | Good |
| 0.80 to 0.95 | Very Good |

Source: Sekaran & Bougie (2016)

The pilot test in this study is conducted by distributing questionnaires to 30 respondents through Google Forms, and exercise SPSS ver. 25 to run the reliability test for 30 sets of data as shown in the Table 3.3.2 below:

Table 3.3.2: Result of Reliability Test (Pilot test)

| | Variable | Item | Cronbach's Alpha | Reliability |
|---|---|---|---|---|
| Independent Variable (IV) | Perceived Ease of Use (PEU) | 5 | 0.837 | Very Good |
| | Perceived Usefulness (POU) | 5 | 0.887 | Very Good |
| | Vendor competence (VC) | 5 | 0.820 | Very Good |
| | Trust (TT) | 5 | 0.872 | Very Good |
| Dependent Variable (DV) | Purchase Intention (DV) | 5 | 0.873 | Very Good |

## 3.4 Data Analysis Tool

According to Geletto (2018), the process of data analysis aims to turn the data from the questionnaire into information. In order to further explain the data, the collected data were analyzed using Statistical Package for the Social Sciences (SPSS) version 25 to process the data, such as the reliability analysis, Pearson Correlation, and Multiple Linear Regression, that will be used to analyze data in this research. This study are using SPSS as adopted from the previous study done by Hendrawan, & Zorigoo (2019), which used SPSS to analyze the purchase intention of consumers on the C2C platform.

# CHAPTER 4: DATA ANALYSIS

## 4.0 Introduction

After the data collection process was done, there were 167 responses have been collected and only 160 responses are considered valid, excluding the responses that do not know about any of the C2C platforms and businesses.

## 4.1 Descriptive Analysis

The investigation of the respondents' demographic traits is done by using SPSS ver.25 to analyze the frequency and the percentage. Firstly, based on the results, the responses are dominated by men, with the millennials, and the income level among RM2,500 to RM3,500.

### 4.1.1 Gender

As shown in Figure 4.1.1, which represents the gender of the respondents, the 43% of the respondents are women and 57% of the respondents are men.

Figure 4.1.1 Gender
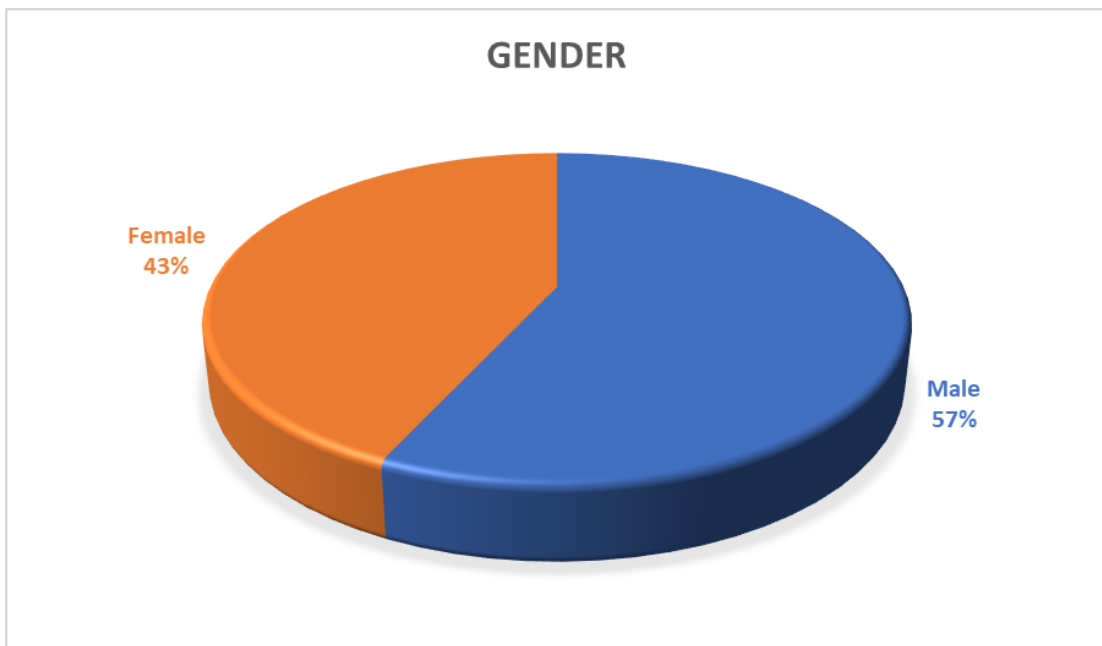


Table 4.1.1 Gender

| Gender | Frequency | Percentage |
|--------|-----------|------------|
| Female | 69 | 43.1 |
| Male | 91 | 56.9 |
| Total | 160 | 100 |

**4.1.2 Age Group**

Moreover, based on the Figure 4.1.2, which shows that the age group of the respondents, among 160 respondents, 51% of the respondents are from millennials, which are born in between year 1981 to 1996, 46% of respondents are from Generation Z, which are born in between 1997 to 2010, 2% of the respondents are from Xennials which born in between 1977 to 1983, and 1% of the respondents are from Generation Jones, which are born in between 1955 to 1965.

Figure 4.1.2 Age Group
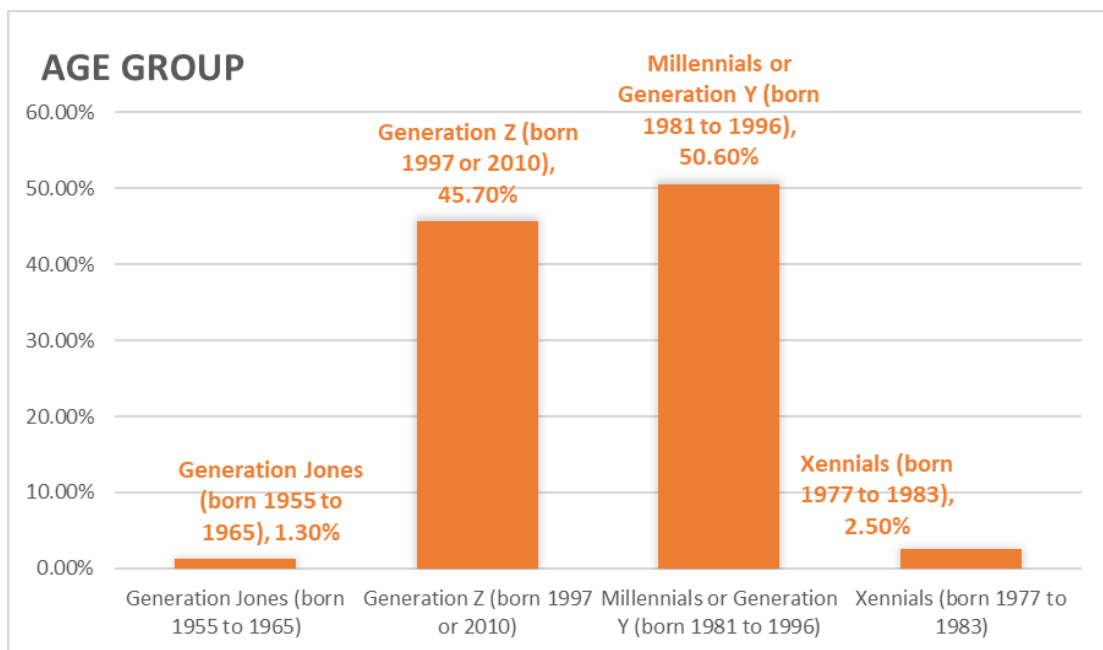


Table 4.1.2 Age Group

| Age Group | Frequency | Percentage |
|---|---|---|
| Generation Jones (born 1955 to 1965) | 2 | 1.3 |
| Generation Z (born 1997 or 2010) | 2 | 1.3 |
| Generation Z (born 1997 to 2010) | 71 | 44.4 |
| Millennials or Generation Y (born 1981 to 1996) | 81 | 50.6 |
| Xennials (born 1977 to 1983) | 4 | 2.5 |
| Total | 160 | 100 |

### 4.1.3 Income Level

Furthermore, half of the respondents are within the income level of RM2,500 to RM3,500, followed by 29% of respondents that income level are below RM2,500, 17.5% of the respondents are having the income level between RM3,500 to RM4,500 and lastly 2.5% of the respondents are having the income that above RM4,500, as shown at Figure 4.1.3.

Figure 4.1.3 Income Level
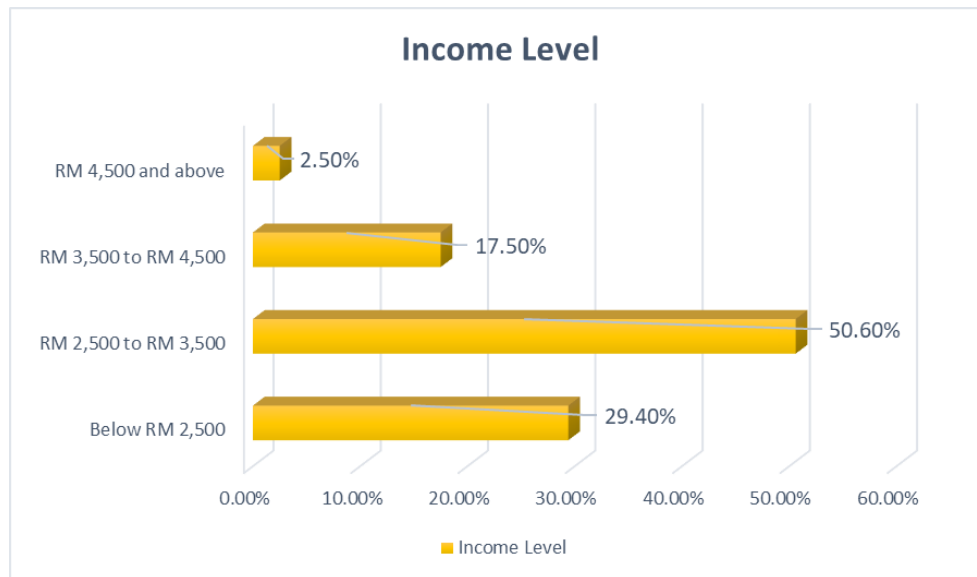


Table 4.1.3 Income Level

| Income level | Frequency | Percentage |
|---|---|---|
| Below RM 2,500 | 47 | 29.4 |
| RM 2,500 to RM 3,500 | 81 | 50.6 |
| RM 3,500 to RM 4,500 | 28 | 17.5 |
| RM 4,500 and above | 4 | 2.5 |
| Total | 160 | 100 |

**4.1.4 Frequency of using C2C platform**

Next, based on the Figure 4.1.4 below, which represent the frequency of respondents using C2C platforms to buy or sell products. The responses are dominated by respondents that use C2C platform to buy or sell products twice a month and once a week which are 33.8% and 33.1%. 23.1% of the respondents is using C2C platform once a month and 5% are 3 to 4 times a week, 1.9% is everyday and 3.1% of respondents do not have any experience in using C2C platform.

Figure 4.1.4 Frequency of using C2C Platform
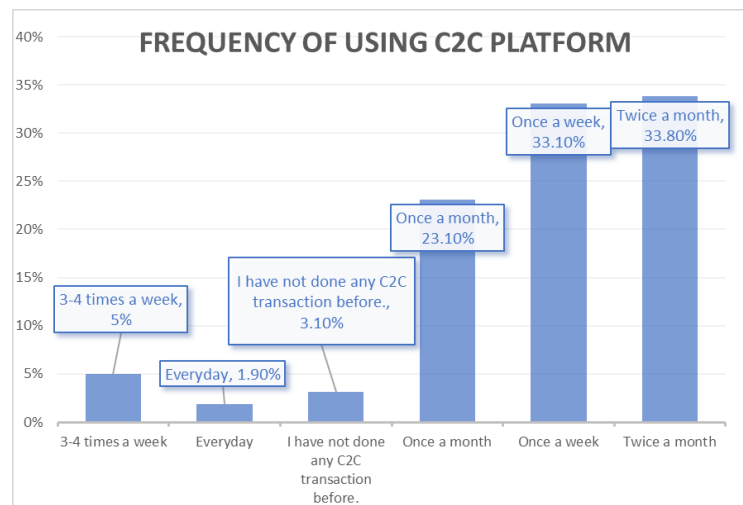


Table 4.1.4 Frequency of using C2C Platform

| Frequency of using C2C platform to buy/sell products | Frequency | Percentage |
|---|---|---|
| 3-4 times a week | 8 | 5.0% |
| Everyday | 3 | 1.9% |
| I have not done any C2C transaction before. | 5 | 3.1% |
| Once a month | 37 | 23.1% |
| Once a week | 53 | 33.1% |
| Twice a month | 54 | 33.8% |
| Total | 160 | 100% |

**4.1.5 C2C platform popularity**

Figure 4.1.5 below indicates that the C2C platform that respondents are familiar with. This is one of the multiple response questions where respondents can select more than one response option for a single question or item. Based on the Figure 4.1.5 below, among 160 sample, the most well-known C2C platform in Malaysia was eBay MY, which is 28%, followed by Lelong.my, and social commerce, which are 22% for each, and Carousell, which is 15% and lastly is youbeli which is 13%.

Figure 4.1.5 C2C Platform/(s) that respondents familiar with
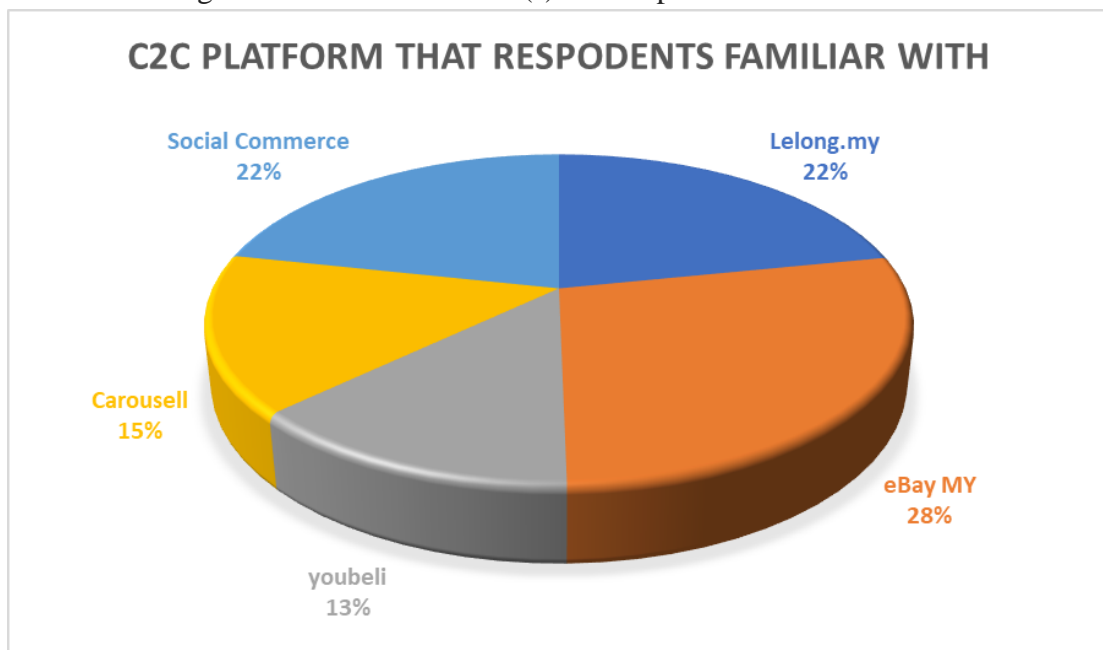


Table 4.1.5 C2C Platform/(s) that respondents familiar with

| Platform | Frequency | Percentage |
|---|---|---|
| Lelong.my | 83 | 21.8% |
| eBay MY | 106 | 27.9% |
| youbeli | 50 | 13.2% |
| Carousell | 59 | 15.5% |
| Social Commerce | 82 | 21.6% |

**4.1.6 C2C platform that have used before**

Meanwhile, the Figure 4.1.6 contains the data of the C2C platform that respondents have used before. Based on the chart, among 160 sample, the majority of the respondents have the experience of using eBay MY which contains of 32%, followed by the social commerce and Lelong.my, which contains 27% and 21%, and the Carousell and youbeli are the least chosen options which contains 11% and 9%.

Figure 4.1.6 C2C Platform/(s) hat respondents have used before
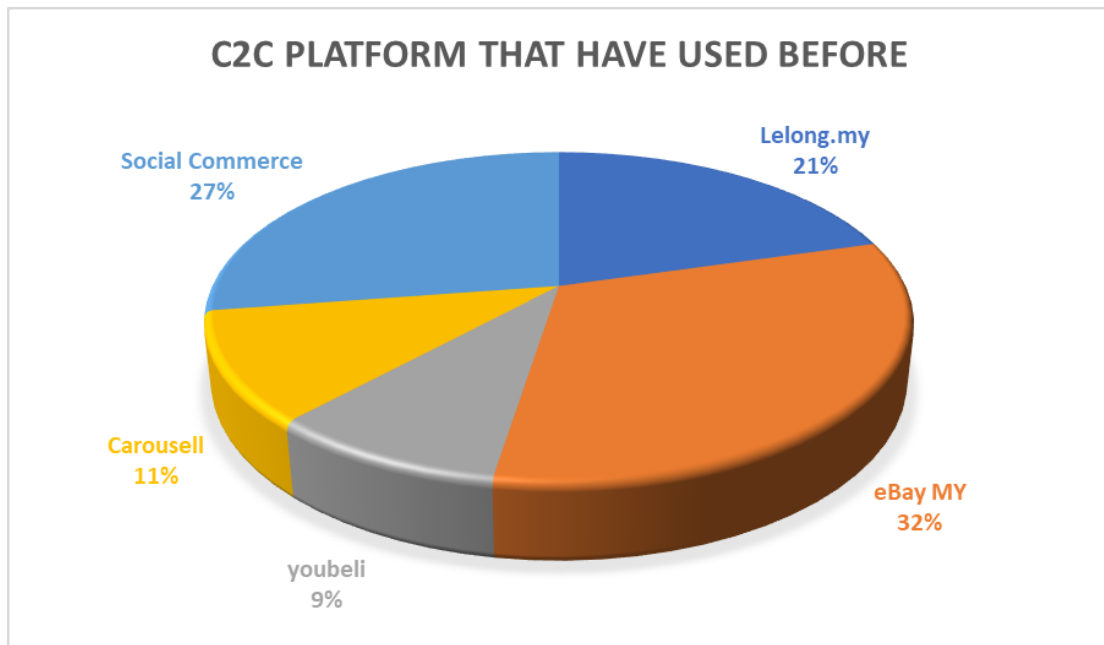


Table 4.1.6 C2C Platform/(s) hat respondents have used before

| Platform | Frequency | Percentage |
|---|---|---|
| Lelong.my | 53 | 20.50% |
| eBay MY | 83 | 32.00% |
| youbeli | 24 | 9.30% |
| Carousell | 28 | 10.80% |
| Social Commerce | 71 | 27.40% |

**4.1.7 Type of products that used to sell or buy in C2C platform**

Based on the Figure 4.1.7 below, among the 160 respondents, the majority of them used to buy or sell apparel products such as clothes, which contains of 29.8%, followed by the electronics products and food and beverages, which contains 18.6% and 17.3%, and after that was skin care products and pet supplies which contains 12.2% and 11.5%. The least chosen type of products was Albums & DVD and books which contains 3.8% and 0.5%.

Figure 4.1.7 Type of Products that used to sell or buy in C2C platform
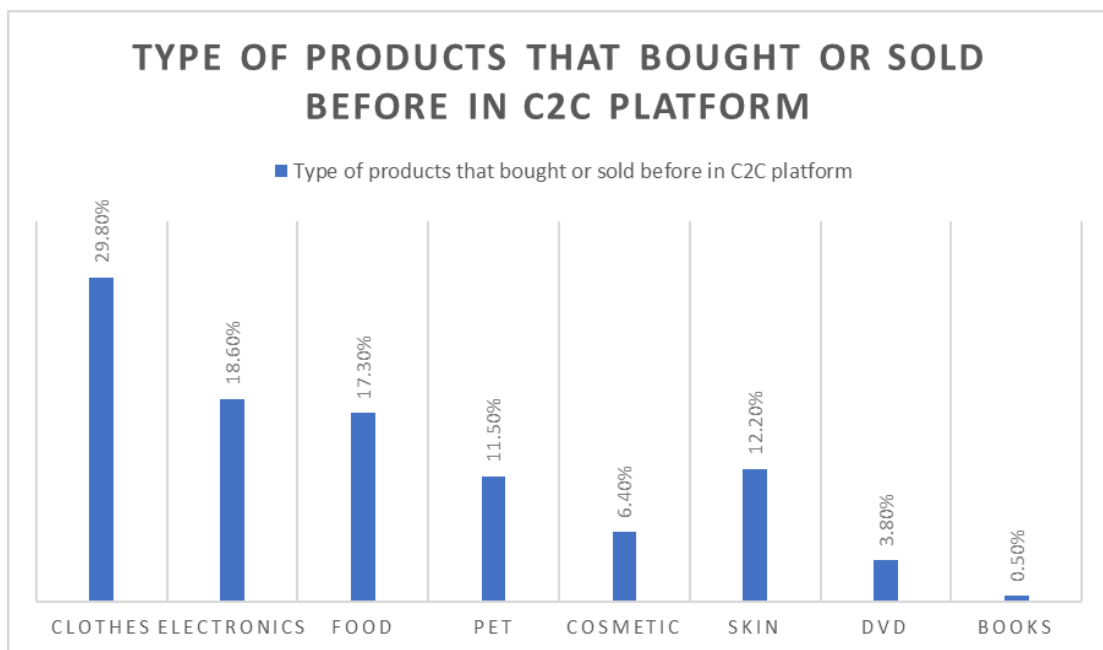


Table 4.1.7 Type of Products that used to sell or buy in C2C platform

| Type of product | Frequency | Percentage |
|---|---|---|
| Apparel and accessories product (e.g. Clothing, Shoes etc.) | 117 | 29.80% |
| Electronics product (e.g. Smartphone, camera etc.) | 73 | 18.60% |
| Food & Beverages (e.g. Snacks etc.) | 68 | 17.30% |
| Animal & Pet Supplies | 45 | 11.50% |
| Cosmetic product (e.g. lipstick, eyeliner etc.) | 25 | 6.40% |
| Skin care (e.g. toner, moisturizer etc.) | 48 | 12.20% |
| Album & DVD | 15 | 3.80% |
| Books | 2 | 0.50% |

## 4.2 Inferential Analysis

### 4.2.1 Pearson's Correlation Coefficient Analysis

Table 4.2.1 Pearson's Correlation Coefficient Analysis

|  | PEU | POU | VC | TT | DV |
|---|---|---|---|---|---|
| **PEU** | 1 | | | | |
| **POU** | .798** | 1 | | | |
| **VC** | .684** | .706** | 1 | | |
| **TT** | .804** | .787** | .771** | 1 | |
| **DV** | .796** | .787** | .800** | .809** | 1 |

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

The Pearson correlation coefficient gauges how strongly the two variables are correlated linearly. (Sedgwick, 2012). The table 4.2.1 above indicates the pearson's correlation coefficient analysis of this study. According to Emerson (2015), the correlation coefficient of 0.5 to 1 indicates that there's strong relationship between 1 variable to another. Based on this table, all of the independent variables which includes PEU (0.796), POU (0.787), VC (0.800), and TT (0.809) have a strong relationship with the dependent variable which is the purchase intention. Meanwhile, since all of the correlation coefficient value (r-value) of all independent variables towards dependent variable, therefore there is positive relationship between each IV to DV.

### 4.2.2 Multiple Regression Analysis

Table 4.2.2 Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .884[a] | 0.782 | 0.776 | 0.25035 |

a. Predictors: (Constant), TT, VC, POU, PEU

According to Akossou (2013), The adjusted R square statistic displays the proportion of a dependent variable's variance in a regression model that can be accounted for by one or more independent variables. In Table 4.11, the coefficient of Adjusted R-squared for multiple regression of dependent variable which is purchase intention are 0.776. This shows that the independent variables which includes PEU, POU, TT, and VC, account for 77.6% of the variance of the dependent variable, purchasing intention., and other 22.4% of the variance are explained by other factors.

Table 4.2.3 ANOVA

**ANOVAª**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 34.756 | 4 | 8.689 | 138.640 | .000[b] |
| | Residual | 9.715 | 155 | .063 | | |
| | Total | 44.471 | 159 | | | |

a. Dependent Variable: DV

b. Predictors: (Constant), TT, VC, POU, PEU

Based on the table above, it shows that the F-value in this research is 138.64, and the significant level (p-value) is lesser than 0.001 which is lesser than 0.05. According to Thiese & Ronna (2016), The link between independent variables (IV) and dependent variables (DV) is statistically significant if the significant level is < 0.05. In other

words, PEU, POU, TT and VC explains the variations in the purchase intention of consumers in C2C platform.

Table 4.2.4 Coefficients

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | -.571 | .228 | | -2.507 | .013 |
| | PEU | .291 | .079 | .260 | 3.670 | .000 |
| | POU | .218 | .079 | .191 | 2.744 | .007 |
| | VC | .430 | .076 | .346 | 5.669 | .000 |
| | TT | .179 | .075 | .182 | 2.384 | .018 |

a. Dependent Variable: DV

Note:

PEU : Perceived Ease of Use

POU: Perceived Usefulness

VC: Vendor's Competence

TT: Trust

DV: Purchase Intention

Table 4.2.4 above shows the coefficient value of this study. Among all of the independent variable, vendor's competence(VC) has the highest unstandardized coefficient B value which is 0.430. According to Norris et al. (2014), The unstandardized coefficient B-value shows how the independent variables' 1-unit values increase while the dependent variable stays the same. Moreover, the higher standardized coefficient B-value refers to higher impact of independent variables to dependent variable (Norris et al., 2014). Meanwhile, the vender's competence (VC) has the highest standardized coefficient B-value which is 0.346.

**4.2.3 Hypothesis testing**

Table 4.2.3 Results of hypothesis testing

| Hypothesis | Results |
|---|---|
| H1: Perceived ease of use (PEU) positively influence the purchase intention of consumers in C2C transaction | Supported |
| H2: Perceived usefulness (POU) positively influence the purchase intention of consumers in C2C transaction | Supported |
| H3: Vendors' competence (VC) positively influence the purchase intention of consumers in C2C transaction. | Supported |
| H4: Trust (TT) positively influence the purchase intention of consumers in C2C transaction. | Supported |

H1: Based on table 4.2.4, since significant level of PEU is lesser than 0.05 which is 0.000, therefore, H1 is supported, which indicates that there is a significant relationship between the perceived ease of use and purchase intention of consumers in C2C transaction.

H2: Based on table 4.2.4, since significant level of POU is lesser than 0.05 which is 0.007, therefore, H2 is supported, which indicates that there is a significant relationship between the perceived usefulness and purchase intention of consumers in C2C transaction.

H3: Based on table 4.2.4, since significant level of VC is lesser than 0.05 which is 0.000, therefore, H3 is supported, which indicates that there is a significant relationship between the vendor's competence and purchase intention of consumers in C2C transaction.

H4: Based on table 4.2.4, since significant level of TT is lesser than 0.05 which is 0.018, therefore, H4 is supported, which indicates that there is a significant relationship between the trust and purchase intention of consumers in C2C transaction.

# CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATION

## 5.1 Discussions of Major Findings

Based on the findings in chapter 4, there are 77.6% of the variance of dependent variable which is purchase intention is explained by the independent variables due to the Adjusted R Square value of 0.776. Besides, based on the analysis above, relationship between independent variables (IV) and dependent variables (DV) is statistically significant as the p-value in the ANOVA table is less than 0.05. In other words, the regression modal statistically significant to predicts the outcome variable. The Figure 5.1 below shows the summary of p-value of each IV to DV. The final findings show that every hypothesis is supported.

Figure 5.1 Summary of p-value results
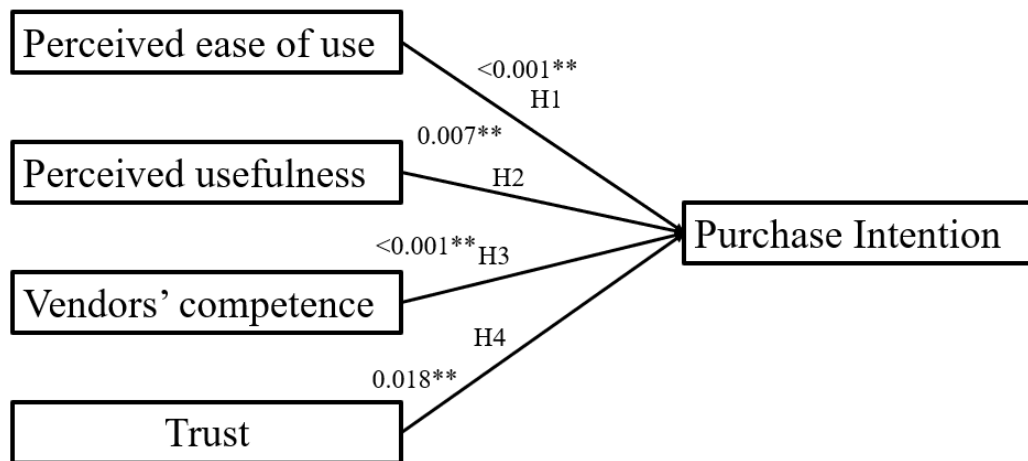
**: p-value < 0.05

### 5.1.1 Perceived ease of use (PEU)

**H1: Perceived ease of use (PEU) positively influence the purchase intention of consumers in C2C transaction.**

The first objective in this study is to investigate the relationship between Perceived Ease of Use (PEU) and Purchase Intention. Based on the findings at previous chapter, PEU and purchase intention have a statistically significant linear relationship with the correlation value of (r-value = 0.796, p-value = <0.001). Therefore, there's a strong and positive relationship between PEU and purchase intention. Moreover, by referring the coefficient table in table 4.2.4, the p-value is <0.001, which is statistically significant. Hence, H1 is supported.

The outcome is aligned with previous study by He et al. (2008), which mentioned that the perceived ease of use have a positive impact towards purchase intention. This is also further support by Keni (2020). According to this research, people or consumers only use or adopt new technologies if they believe that doing so will improve their quality of life or their ability to execute their jobs. For example, only when they believe a new technology will improve the calibre or effectiveness of their work do people tend to adopt or use it. Previous research by Moslehpour et al. (2018) also mentioned that the customers will be encouraged to make online purchases by technologies that are viewed as simple to use. Besides, according to Childers et al. (2001), potential consumers are more drawn to straightforward, easy-to-use online stores than those that take lesser mental work to complete a transaction. Hence, this study is important since online customers have indicated that one of the key elements in a successful virtual store is the ease with which orders can be placed on websites.

## 5.1.2 Perceived of Usefulness (POU)

**H2: Perceived usefulness positively influence the purchase intention of consumers in C2C transaction.**

The second objective in this study is to investigate the relationship between Perceived of Usefulness (POU) and Purchase Intention. Based on the findings at previous chapter, POU and purchase intention have a statistically significant linear relationship with the value of (r-value = 0.787, p-value = <0.001). Therefore, there's a strong and positive relationship between POU and purchase intention. Furthermore, by referring the coefficient table in table 4.2.4, the p-value is 0.007, which is statistically significant. Hence, H2 is supported.

This results also aligned with previous study by He et al. (2008) and Moslehpour et al. (2018). The researchers mentioned that one of the main factors influencing usage and buying intention is POU. This outcome also align with previous study done by Aldás-Manzano (2009), which mentioned that it is a common expectation among online buyers worldwide to looking for the benefits of making purchases online. Customers' perception of an online store's usefulness has a beneficial impact on both their current and future purchasing intentions. The perceived usefulness of technological innovation affects whether consumers will make purchases online (Burton-Jones, 2005).

### 5.1.3 Vendor's competence

**H3: Vendors' competence positively influence the purchase intention of consumers in C2C transaction.**

The third objective in this study is to investigate the relationship between Vendor's competence (VC) and Purchase Intention. Based on the findings at previous chapter, VC and purchase intention have a statistically significant linear relationship with the value of (r-value = 0.800, p-value = <0.001). Therefore, there's a strong and positive relationship between VC and purchase intention. Furthermore, by referring the coefficient table in table 4.2.4, the p-value is <0.001, which is statistically significant. Hence, H3 is supported.

The conclusions of the current study are in conflict with the findings from the earlier research which done by He et al. (2008), which argue that the vendor's competence has indirect impact on purchase intention. The reason of contrary result from the research is possible to be the different demographic sample data as the researchers were collected data from China, while this study was collected data on Malaysia. However, based on the previous research done by Qureshi et al. (2009), the vendor's competence such as the capability of order fulfilment have a positive relationship with the purchase intention.

### 5.1.4 Trust

**H4: Trust positively influence the purchase intention of consumers in C2C transaction.**

The last objective in this study is to investigate the relationship between Trust (TT) and Purchase Intention. Based on the findings at previous chapter, TT and purchase intention have a statistically significant linear relationship with the value of (r-value = 0.809, p-value = <0.001). Therefore, there's a strong and positive relationship between TT and purchase intention. On the other hand, by referring the coefficient table in table 4.2.4, the p-value is 0.018, which is statistically significant. Hence, H4 is supported.

This outcome is aligned with the previous study conducted by He et al. (2008). According to Hone & Cha (2013), trust is one of the key factors that can be influence the purchase intention. It has been revealed that a lack of trust has a detrimental impact on people's desire to engage in online purchase activities (Meskaran, 2013). More than 63 percent of web consumers do not shop online due to lack of trust, according to NECTEC (2006). Previous research by Hong & Cha (2013) argued that the biggest factor affecting whether someone will make an online purchase is trust.

## 5.2 Implication of the Study

### 5.2.1 Theoretical Implication

Based on the results obtained in this study, PEU, POU, VC, and TT positively affect Consumer's purchase intention in C2C platform in direct manner. The results of this study have a considerable impact on the literature and ideas that have been written about the correlations between these variables.

This study aims to comprehend the effects of PEU, POU, VC, and TT as independent factors on consumers' C2C platform purchasing behaviour. The results support the TAM-based research model's assertion that vendor competency, perceived trustworthiness, and perceived ease of use all affect C2C purchase intention. As mentioned above, the TPB theory explains the variables that affect a person's choice to engage in a particular behaviour. The previous study conducted by Hongyao (2013) mentioned that based on the TPB theory, PEU, POU, and Trust are significantly influence the purchase intention in online platforms. For instance, consumers will refuse to purchase in C2C platform due to lack of trust, and vendor's attitude. The findings in this study can help to advance theoretical frameworks, such as the Theory of Planned Behaviour (TPB), and the Technology Acceptance Model (TAM), which have been widely used in the study of consumer behaviour such as the study conducted by Meskaran et al (2013). By testing the applicability of these models in the specific context of C2C platforms, this study can provide new insights into the validity and generalizability of these frameworks.

The proposed framework in this study may serve as a roadmap for other academics who wish to look into comparable studies in the future. The majority of earlier research has focused on consumers' buy intentions for B2C or B2C e-commerce rather than investigating consumers' purchasing intentions on C2C platforms, therefore the findings from this study may be relevant for both comparable and opposing opinions. Additionally, the data analysis identifies major characteristics that increase the purchase intention, enabling C2C platform developers and sellers to look into future platform advancements.

### 5.2.2 Practical Implications

The findings indicate that online businesses that operate C2C markets on the Internet must offer more user-friendly transaction information searches, online shop designs, and communication techniques in order to improve the perceived ease of use and usefulness throughout the product selection process. The results have a number of implications for market creators and operators as well as C2C e-commerce market vendors. The amount of product information listed by market sellers was first and foremost found to be the most significant indicator of consumers' inclinations to purchase garments. As a result, vendors should create effective listing templates with the necessary apparel product information in order to satisfy client information needs. Other than that, C2C platform developers also can simplify the registration process, as the registration process should be quick and easy, with minimal steps required. Users should be able to sign up using their social media accounts or email addresses, and the platform should automatically fill in their details where possible. Besides, this study also pointed out the importance of increase perceived usefulness. For example, the C2C platform developers should provide responsive customer support as users should be able to easily contact customer support for assistance with any issues they encounter while using the platform. Customer support should be responsive and helpful, providing quick solutions to users' problems.

This study also mentioned the trust of the customers' intention to buy in C2C platform. In order to increase the trust towards the C2C platform and the vendors, platform developers can enhance trust by using secure payment methods, verifying user identities, and implementing policies to protect users from fraud and scams. Besides, the C2C platform developers also could allow users to rate and review sellers to provide social proof of their reliability and trustworthiness. This helps other users to make informed decisions when choosing sellers to buy from. By doing so, vendors also able to show their capability such as order fulfilment capability. Moreover, policy maker also can implement policies that protect buyers from fraud and scams, such as refund policies and dispute resolution processes. This helps to reassure users that they are protected when using the platform. This study also suggests C2C platform developers

to use secure payment methods that protect users' financial information. This can include encryption, two-factor authentication, and fraud detection tools.

On the other hand, this study argued that the vendor's competence has positive and strong relationship with customer purchase intention in C2C platform. Hence, this study suggested that the developers of C2C platforms can develop clear guidelines and policies that outline what is expected of vendors, including rules for product listings, shipping, and customer service. This helps to ensure that all vendors are on the same page and providing consistent quality service. Meanwhile vendor could increase their competence by create detailed and accurate product listings that include high-quality images and descriptions. This helps to attract potential customers and improve the likelihood of sales.

On the other hand, this study also can offer insightful information about the elements that affect consumers' decision-making on Malaysian C2C platforms. This knowledge can assist organisations and groups, like Malaysia Digital Economy Corporation (MDEC), in creating better strategies and regulations to encourage C2C transactions between companies and customers. For example, this study has mentioned the critical determinants of purchase intention on C2C platforms, which can be used to advise policies related to consumer protection, data privacy, and other issues relevant to C2C transactions.

## 5.3 Limitation of study

First and foremost, the target population in this study is too broad which is individuals who are aware of C2C business. While different social group have different perspective, therefore, this could result in a lack of specificity in the findings of your study, which may make it harder to draw meaningful conclusions.

Moreover, the respondents for this study were gathered from just one country, Malaysia. The cultural context of Malaysia may differ from that of other countries or regions, which could influence respondents' attitudes and behaviors regarding purchase intention in C2C platforms. Thus, the cultural bias of this research may limit its transferability to other contexts. The findings may not be representative of the broader population in other countries or regions. Thus, the generalizability of this results to other contexts could be limited. The cultural context of Malaysia may differ from that of other countries or regions, which could influence respondents' attitudes and behaviors regarding purchase intention in C2C platforms. Thus, the cultural bias of this research may limit its transferability to other contexts. As a result, this study may not accurately reflect the purchase intention of consumer in C2C platforms in other nations.

## 5.4 Recommendations for Future Research

First of all, the target population of this study is individuals who are aware of C2C business, hence, future study could focus on a small demographic group such as in Klang Valley or university students. Narrowing the target population allows future researchers to focus on a specific group of individuals who share similar characteristics or experiences. This could improve the accuracy of subsequent studies and aid in better understanding the influences on this particular set of people. It also able to help the researcher to increase the depth and richness of the study findings.

Moreover, the future research could compare purchase intention in C2C platforms between Malaysia and other countries or regions to assess cross-cultural differences. This can help to identify cross-cultural differences in purchase intention and the factors that influence it. For example, researchers could compare purchase intention in

Malaysia with other countries in Southeast Asia, or with Western countries to see how cultural differences impact purchase intention in C2C platforms. It can have important implications for businesses and policymakers operating in different regions.

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# APPENDIX

**Section I: Demographic Question**

Section I questions are multiple-choice single response questions in which optional answers will be given. Kindly choose the one which is the most appropriate for you.

Your Gender *

◯ Male

◯ Female

Your age *

◯ Baby Boomers (born 1946 to 1964)

◯ Generation Jones (born 1955 to 1965)

◯ Generation X (born 1965 to 1980)

◯ Xennials (born 1977 to 1983)

◯ Millennials or Generation Y (born 1981 to 1996)

◯ Generation Z (born 1997 to 2010)

◯ Generation Alpha (born 2010 or after)

Your income level *

○ Below RM 2,500

○ RM 2,500 to RM 3,500

○ RM 3,500 to RM 4,500

○ RM 4,500 and above

Do you know what Customer to Customer (C2C) Business is? *

○ Yes

○ No

Which C2C platform/(s) are you familiar with? *

☐ Lelong.my

☐ ebay.my

☐ youbeli.my

☐ Carousell

☐ Social commerce (Facebook, Little Red Book [Xiao Hong Shu] etc.)

☐ N/A

☐ Other...

Please select the C2C online platform/(s) that you used the most. *

☐ Lelong.my

☐ ebay.my

☐ youbeli.my

☐ Carousell

☐ Social commerce (Facebook, Little Red Book etc.)

☐ N/A

☐ Other…

Frequency of doing C2C transactions. (Buying and selling) *

◯ Everyday

◯ 3-4 times a week

◯ Once a week

◯ Twice a month

◯ Once a month

◯ I have not done any C2C transaction before.

Which type of product/(s) that you have been purchased or sell in C2C platforms? *

☐ Apparel and accessories product (e.g. Clothing, Shoes etc.)

☐ Electronics product (e.g. Smartphone, camera etc.)

☐ Food & Beverages (e.g. Snacks, cake, dessert etc.)

☐ Animal & Pet Supplies

☐ Cosmetic product (e.g. lipstick, eyeliner etc.)

☐ Skin care (e.g. toner, moisturizer etc.)

☐ Album & DVD

☐ Other...

**Section II: Construct instrument**

Section II questionnaire is scale measurement questions that implemented 5-point Likert scales.

( 1= Strongly Disagree (SD), 2= Disagree (D), 3= Neutral (N), 4= Agree (A), 5 = Strongly Agree (SA))

Please mark to what extent do you agree or disagree with the statements based on the scale below:

I found it easy to use C2C platforms to find what I want to buy. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

My interaction with the vendor and C2C platform was clear. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I found C2C platforms are easy to use. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I found buying things from the C2C platforms are easy to track my order. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I found it does not take a long time to learn to use the C2C platforms. (eg. Lelong.my, mudah.my, social commerce) *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

Using the C2C platform would improve my performance in shopping or information seeking (e.g. save time or money). *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I found the C2C platform very useful in my shopping or information seeking. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

Using the C2C platform would enhance my effectiveness in shopping or information seeking *
(eg. get the best deal or find the most information about a product).

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

Using the C2C platform would increase my productivity & efficiency in shopping or information *
seeking (e.g. making purchase decisions or finding product information within the shortest time
frame).

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

C2C platforms make me easier to do online shopping. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I believe that vendors/ sellers in C2C platforms has the skills and expertise to provide quality *
customer service to buyers.

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I believe that vendors/sellers in C2C platforms have the skills and expertise to meet most customer needs. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I believe that the sellers/ vendors in C2C platform know about the products that they are selling. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I will choose the sellers with good comments on previous transactions in C2C platforms. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I will choose the sellers with a lot of products on sale. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I expect that the sellers/ vendors in C2C platform have good intentions toward me. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I think the sellers in C2C platforms are trustworthy. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

I am able to rely on C2C e-commerce buyers/sellers to keep the promises that they make. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

A seller that is recommended by my friends/family/people close to me in C2C platforms reduces my risk in the transaction. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ○ | ○ | ○ | ○ | ○ | Strongly Agree |

C2C platforms will perform well and will not cause problems with my banks. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |

Given a chance, I think that I will purchase something in C2C platforms. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |

I think that I will purchase in the C2C platforms in near future. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |

I would like to buy the product when I need it. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |

I will use C2C platforms rather than other types of online shopping platforms to keep buying    *
things I want.

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |

I would recommend C2C platforms to others. *

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Strongly Disagree | ◯ | ◯ | ◯ | ◯ | ◯ | Strongly Agree |