

APPLYING THEORY PLANNED BEHAVIOR(TPB) ON
GENERATION Z'S ONLINE SHOPPING PURCHASE
INTENTION.

BY

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

BACHELOR OF BUSINESS ADMINISTRATION (HONS)

UNIVERSITI TUNKU ABDUL RAHMAN
FACULTY OF BUSINESS AND FINANCE
DEPARTMENT OF BUSINESS AND PUBLIC
ADMINISTRATION

MAY 2025

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Preface

Students pursuing a Bachelor of Business Administration (Honors) degree must complete a final year project in order to graduate. The topic of this study is “Applying Theory of Planned Behavior (TPB) on Generation Z’s Online Shopping Purchase Intention.”. This study aims to explore the main factors influencing Generation Z's propensity to make an online purchase.

E-commerce has completely changed how people buy in the current digital age, especially among Generation Z, or "digital natives." Businesses may improve their marketing efforts and optimize the consumer experience by knowing their online shoppers' intentions. By applying the Theory of Planned Behavior (TPB), this research investigates the impacts of convenience, trust, and subjective norms on the online purchase intentions of Generation Z in Malaysia. A great deal of work has been done throughout this study to guarantee a thorough analysis utilizing both the main and secondary sources of information. In order to obtain significant insights that benefit both academia and industry, this study's organized methodology combines theoretical investigation, data gathering, and statistical analysis.

In conclusion, three distinct variables that this study can describe are convenience, trust and subjective norm that may influence Generation Z’s Online Shopping Purchase Intention. Future research is thought to benefit from this study.

Abstract

The rapid development of e-commerce has profoundly impacted the purchasing behaviour of Generation Z. Based on the Theory of Planned Behaviour (TPB), this study examines the effects of convenience, trust and subjective norms on the purchase intention of online shopping of Generation Z in Malaysia.

The study adopted a quantitative research method by administering a structured questionnaire to Malaysian Gen Z respondents and analyzing the data using SPSS. The results show that convenience, trust, and subjective norms significantly influence the purchase intention of Generation Z. The results of this study are summarized below. Specifically, ease of access, security of transaction, and social influence play a crucial role in influencing their purchase decisions. This study contributes to both theory and practice. Theoretically, it expands the application of TPB in digital commerce and provides new perspectives for understanding the shopping behaviors of Generation Z. In practice, the findings provide strategic recommendations for e-commerce platforms and retailers to optimize the website experience, enhance trust mechanisms, and leverage social influence to attract and retain Gen Z consumers more effectively.

Despite the contributions of this study, there are limitations, including sample representativeness and geographic scope. Future research should consider larger, more diverse samples, longitudinal studies, and other influences such as brand loyalty and perceived risk to deepen the understanding of Gen Z online shopping behavior.

Keyword: Online Purchase Intention, E-commerce, Generation Z, Theory Of Planned Behavior (TPB), Malaysia, Convenience, Trust, Subejctive Norms, Big data analytics

Subject Area: HF1-6182 Commerce

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CHAPTER 1 INTRODUCTION

1.0 Introduction

Chapter 1 provides an overview of the factors that affect Generation Z's online shopping purchase intention. We will focus on the research background of Generation Z's online shopping purchase intention by applying the Theory of Planned Behavior (TPB) influencing their purchase intention. In the context of Chapter 1, the study's importance will be briefly discussed, and the chapter structure and summary will be illustrated.

1.1 Research Background

In the era of globalization in the 21st century, competition and trade in the retail industry have undergone significant changes, and the rise of e-commerce has become one of the most important driving factors. As people become busier and busier, the Internet is gradually changing the way consumers shop, switching from physical shopping to online shopping (Singh & Sailo, 2013). E-commerce not only provides convenience and globalization but also greatly improves the efficiency of goods transportation. With the outbreak of the new coronavirus epidemic, global online sales have experienced a significant increase as consumers shift to safer and more convenient shopping methods (Taher, 2021; Alzaidi & Agag, 2022). After the pandemic, the share of online sales worldwide will still increase from 16% in 2021 to 22% in 2025 and will continue to maintain a growth trend, showing the important position and continued influence of e-commerce in the modern retail industry (International Trade Administration, 2024).

E-commerce (online shopping) refers to the transaction of goods and services through the electronic medium (Gupta, 2014). Its rapid development has brought unprecedented competition

to the industry. As consumption patterns change, the marketing model of enterprises has also changed to meet the needs of online shoppers as much as possible to increase sales (Yin, 2022). This shift not only provides consumers with shopping convenience, diverse product selection, and lower costs but also brings benefits such as price differences (Bhatnagar et al., 2000; Khairun & Yasmin, 2010). However, online shopping also faces trust issues, online fraud, perceived risks, and privacy and security issues (Jati et al., 2020; Alzaidi & Agag, 2022). E-commerce has become an important part of modern business, but the development of the e-commerce industry in Malaysia still lags behind other countries. This is because enterprises in developing countries face more challenges in implementing e-commerce than developed countries, such as the lack of Internet and transportation facilities. In addition, although many enterprises recognize that the advantages of e-commerce outweigh its disadvantages, they often fail to clearly define their goals or effectively use the potential of e-commerce in actual business operations. (Kabango & Asa, 2015). Therefore, studying the factors that affect consumers' intention to purchase online shopping can help companies increase sales and profits.

In Malaysia, Shopee and Lazada are the main e-commerce platforms, while online trade on social media platforms such as TikTok, Facebook, and Instagram has also gradually developed. These platforms offer a wide selection of merchandise and a convenient shopping experience. Electronic trade has significant differences compared to physical trade (Yin, 2022). Electronic trade allows consumers to shop at anytime and anywhere, greatly improving convenience and flexibility (Taher, 2021). In contrast, physical trade provides consumers with the opportunity to directly experience goods before purchasing, which helps increase consumer trust and satisfaction (Zhe Jin & Kato, 2007). Both have their advantages, but electronic trade shows greater adaptability and growth potential in a rapidly evolving technological environment.

E-commerce has changed the shopping habits of consumers around the world, especially among Generation Z consumers (born between 1995 and 2010). Generation Z has used technology as its main source of entertainment since childhood, is more inclined to online shopping, and values personalized and innovative experiences (Dabija & Lung, 2019; Mulyani & Chang, 2019). In Malaysia, Generation Z has become the main force in online shopping, this is due to the large population of Generation Z and their increasing purchasing power, they are gradually entering the

labor market and their influence on the market is expanding (Kamardin & Sarif, 2021). It is important to understand Generation Z's online shopping intentions because they are known as "digital natives" and have been exposed to the Internet and various digital devices since childhood, so their shopping habits and decision-making processes are significantly different from previous generations (Priporas et al., 2017).

Even though e-commerce is becoming a significant component of modern business and has expanded rapidly globally, there has not been much research done on the factors influencing consumers' purchase intentions to shop online (Zendehdel et al., 2015). While the number of customers who purchase online is growing, not all of them fully trust e-commerce platforms, and there are significant variances in how convenient they find shopping as well as other external factors (Daroch et al., 2021). Because convenience, trust, and subjective standards are essential characteristics that influence consumers' intentions to make online purchases, we employ them as crucial independent variables when researching consumers' intentions to buy online.

1.2 Problem Statement

With the growth of the Internet, there are noticeable variations in the consumption patterns of Generation Y and Z. According to an article by Bolton et al. (2013), People who experienced birth between 1981 and 1999 are referred to as members of Generation Y. Generation Y grew up at a period of economic prosperity, the rise of social media, and reality TV, and its members are generally tech-savvy, laid-back, and fun-loving (Lissitsa & Kol, 2019b). Generation Y has a larger affinity for online shop purchases than Generation Z because as they become older, their requirements move towards family life and household products. They feel that buying is a type of entertainment and experience, thus marketers must appeal to them emotionally and socially through current technology, or they will be persuaded by peer recommendations and social media comments (Dabija and Lung 2019). In addition, Generation Z's distinct behaviours provide numerous hurdles for marketers. They are adept at using the Internet to find information, have low loyalty to retailers, and are quickly influenced by the ideas of their peers. Furthermore, Generation

Z likes online transactions for simplicity and flexibility in delivery (Dabija and Lung 2019). They mostly use social media to compare products and choose aesthetically beautiful and functional designs such as cosmetics and skincare products, books, and accessories (Faustino & López, 2024). Although both Millennials and Generation Z are tech-savvy and appreciate digital entertainment, Generation Z is more concerned with rapid and efficient buying experiences and has distinct expectations and behaviors from Millennials.

According to Ngah, R et al. (2021), this study shows that generation Y applying Theory planned behavior in online purchasing behavior has long been studied to understand various types of consumers. Further the study also mentions that as e-commerce has grown, the rate of technology adoption among consumers has driven its growth. Numerous studies on Generation Y and millennials have been carried out, but few have been conducted regarding Generation Z (GenZ). Generation Z refers to young people born after 1995. Since Gen Z was born with internet access, they are a tech-savvy generation that behaves differently while making purchases than previous generations. While they grew up in the digital age, their favorite companies have a big influence on their life, and they can communicate with them online. They are focused on technology and have a tendency to use it excessively. Because they are adept at finding information, this generation is intelligent and has a significant impact on household purchases and expenditures. Therefore, they are a smarter generation due to their ability to acquire knowledge. Social media influences nearly 80% of Gen Z's purchasing behavior. There are some previous studies about applying Theory Planned Behavior on generation Y's online purchase intention (McLaughlin et al. ,2020; Kamis et al. ,2021; Senger and Özülkü ,2018 and Hussein, Z. ,2016). However, there is a lack of research on applying theory planned behavior on generation Z's purchase intention in Malaysia.

Moreover, according to Bhatti and Rehman (2020), convenience can be defined as people can easily search for the products we want on the Internet, and place orders on the Internet without going out and have them shipped to their homes by merchants. Such a process is called convenience. The Internet makes our lives easy and convenient. Additional research indicates a significant positive relationship between online purchase intention and convenience. (Bhatti & Rehman 2020). Besides that, Djan and Adawiyyah (2020) also shows their result as positive

significant between convenience and online purchase intention. The research indicates one of the key elements that motivates internet shopping is convenience. There are no traffic obstructions, parking lot difficulties, or long walks between stores for customers to deal with. To locate the products, they desire and place an order, consumers must spend time in front of their laptops and browsing the Internet. Additionally, the study also conducts convenience can be subdivided into access convenience, search convenience, possession convenience and transaction convenience. First, people can simply obtain things attributable to access convenience. Secondly, buyers may easily look for products with search convenience. Then, purchasing transactions can be easily accessed and completed with possession convenience. Finally, transaction convenience offers a simple way to buy and return goods and Products. However, there is an opposite result found in the study by Rasidi and Tiarawati (2021). According to Rasidi and Tiarawati (2021) has found that convenience is insignificant towards online purchase intention. The further study is investigating the impact of trust and convenience on decisions to buy online (on Blibli Platform) and the result shows that convenience is insignificant towards the purchase intention on the Bilibli website's purchasing policy because Blibli clients cannot base their purchases on information technology, time efficiency, or simplicity of operation. In addition to the convenience of information technology, Blibli customers consider additional criteria while making purchase selections.

Next, According to **Ha et al. (2019)**, trust is formed on three separate foundations: competence, integrity, and compassion. Trust is the readiness to accept the potential of unfavorable conditions, perform purchasing deals with online sales organizations, and expect that they will operate in the best interest of consumers. The previous study shows there is a positive significant influence between trust and online purchase intention. Moreover, **Rehman et al. (2019)** also show online purchases and trust are positively correlated. Further study indicate that trust refers to "an individual's inclination to be affected by the actions of another individual because of the belief that that individual will demonstrate particular actions that have become significant to the trustor, irrespective of having the capacity to supervise the actions of the other party". Since trust is a key factor that influences consumers' purchasing decisions, trust matters in online as well as offline shopping. Another study Hamli and Sobaih (2023) also supports that t There is a strong positive correlation between buying intention and trust. However, there is a result that shows an insignificant difference between trust and online purchase intention (Hendrawan & Zorigoo, 2019).

The further study explain that this study focuses on young consumers because they believe that websites that facilitate C2C purchases and sales in Indonesia are reliable sources of fair guidelines that can be used for any kind of transaction or necessity. This implies that regardless of the buyer's identity, the website will not make distinctions based on the type or value of the service.

Lastly, according to the study Ha et al. (2019b), subjective norm may be defined as an individual's feeling of societal obligation to engage in or refrain from a specific actions. Given the conditions of online purchasing, subjective norms refer to customers' perspectives about their utilization of internet buying according to other people's opinions (such friends or coworkers). Further study shows there has been positive impacts on online purchase intention. Additionally, the study written by Prakash et al. (2023) believe that as subjective norm, friends, family, and coworkers positively impact people's online product purchases because Subjective norms are thought of as social factors and are made from of Normative beliefs (NB) and conformity motivation (MC) generate the subjective norm. While MC refers to a person's wish to adhere to the views of significant people, NB conformance refers to an individual's evaluation of the way others—those who are significant to them—would like them to act in a particular situation. Moreover, the study Nguyen et al. (2022) examine that subjective norms have positive impacts on online purchase intention. Despite that, the study conducted by Heptariza (2020), shows that subjective norms are positive but insignificant in online purchase intention.

Besides, the previous studies Rasidi and Tiarawati (2021); (Hendrawan & Zorigoo, 2019); Heptariza (2020) have shown inconsistent results regarding the connection between our independent variable and our dependent variable, the intention to make an online purchase: Convenience, trust and subjective norm. Hence, dependent variable and the three independent variables are confused, and inconsistent outcome will cause the gap to occur. Therefore, our study is conducted in the hopes of filling up this research gap.

This study's objective is to investigate convenience, trust and subjective norm aspects that influence Gen Z 's online purchasing intentions. Some numerous studies have been found a significant relationship between these factors and online purchase intentions.

1.3 Research Objectives

In this research, we will identify the factors that affect online shopping purchase intention in Generation Z by using the Theory of Planned Behavior (TPB).

1.3.1 General Objectives

To study the factors that affect Generation Z's online shopping purchase intention.

1.3.2 Specific Objectives

1. To examine significant relationship between convenience and online shopping purchase intention among Generation Z.
2. To examine significant relationship between trust and online shopping purchase intention among Generation Z.
3. To examine significant relationship between subjective norms and online shopping purchase intention among Generation Z.

1.4 Research Question

The following are the research questions that require an answer, following the outlined objectives of the investigated research:

- a) Is there a significant relationship of convenience on online shopping purchase intention among Generation Z?

- b) Is there a significant relationship of trust between trust on online shopping purchase intention among Generation Z?
- c) Is there a significant relationship of subjective norms on online shopping purchase intention among Generation Z?

1.5 Hypothesis of Study

There are three hypotheses have been developed as shown below:

H1: Convenience has a significant relationship with online shopping purchase intention among Generation Z.

H2: Trust has a significant relationship with online shopping purchase intention among Generation Z.

H3: Subjective norms has a significant relationship with online shopping purchase intention among Generation Z.

1.6 Significance of Study

The purpose of this study is the factors that affect Generation Z's online shopping purchase intention. Given that Generation Z are the generation to have lived exclusively in the digital era, making them unique in their interaction with technology and online platforms. As this generation's purchasing power continues to grow, their preferences will increasingly drive market trends and innovations in e-commerce. In this situation, the consumer intention research in Generation Z is crucial and can provide e-commerce companies with valuable information and a better understanding of consumer needs. Furthermore, by using the knowledge gained from this study, businesses can improve customer satisfaction and loyalty by developing more efficient, customized, and interesting online shopping experiences. Organizations that understand their customers and build close relationships with them will gain a competitive advantage (Wahyuddin

Latunreng, 2019). In addition, this study has used the Theory of Planned Behavior (TPB) to find and evaluate how the independent variables convenience, trust, and subjective norms will affect the dependent variable, which is online shopping purchase intention. TPB theory is widely used to study consumers' online purchasing behavior (Sutisna et al., 2022, Le-Hoang, 2020 and Lee Jing Ru et al., 2021). Applying TPB to Generation Z's online shopping purchase intentions is important to management and business. This study applies TPB to study Generation Z, which can better understand why they shop online and how their intentions translate into actual purchasing behavior. This study makes a significant contribution to the existing literature by integrating TPB with the unique characteristics of Generation Z, a demographic whose online behavior has not been extensively explored in this context. The findings can offer actionable insights for strategic decision-making, enhance marketing effectiveness, drive product innovation, improve customer experiences, and ultimately support sustainable business growth in the digital era.

1.7 Chapter Layout

Chapter 1: Introduction

The industry's overall background is highlighted in Chapter 1, which also introduces the research topic and factors. The problem statement includes the research models and the factors that affect Generation Z's online shopping purchase intention.

Chapter 2: Literature Review

For Chapter 2, we will go into greater detail about this topic using secondary data and researcher-written journal articles. In addition, a conceptual framework illustrating the relationship between the independent and dependent variables will be developed for additional comprehension.

Chapter 3: Methodology

The sampling design, data analysis, and research instrument are covered in Chapter 3 and involve the use of a questionnaire to gather information and data from respondents about our research topic.

Chapter 4: Research Result

In Chapter 4, the data from the questionnaires will be discussed. It includes a descriptive study that categorizes respondents' responses and measures key trends in conceptions. In addition, inferential analysis and scale evaluation will come next.

Chapter 5: Analysis and Conclusion

In Chapter 5, the major findings are discussed. It also offers recommendations for future studies as well as the study's limitations, implications, and conclusions.

1.8 Chapter Summary

In summary, this study has chosen three independent variables for the research, which focuses on how these variables may influence Generation Z's online shopping purchase intention. In the following chapter, we will discuss in detail by using secondary data and journal articles written by researchers to support our investigation.

CHAPTER 2: REVIEW OF LITERATURE

2.0 Introduction

This chapter deepens the discussion on variables, offering a comprehensive understanding through four parts: an introduction to relevant theories, an exploration of previous research with definitions of dependent and independent variables, an explanation of their relationship via a conceptual framework, and a presentation of hypotheses based on the literature review.

2.1 Underlying Theory

Theory of Planned Behavior (TPB)

In this study, we have applied the Theory of Planned Behavior (TPB) to study the factors that influence the online shopping purchase intention of Generation Z. From a study, Le-Hoang, (2020), it is mentioned that in studying the factors that influence online purchase intention, the TPB has been widely used as a theoretical framework for predicting intention and online purchase behavior. In addition, TPB is widely used in research, especially in predicting and changing behavior (Ajzen, 2020). According to Le-Hoang, (2020), TPB was developed by Ajzen in 1991, which builds on the Theory of Reasoned Action (TRA) by adding the factor of "perceived behavioral control" to the original framework. According to TPB theory, three main factors influence an individual's intention to engage in a particular behavior which is attitude towards the behavior, subjective norms and perceived behavioral control (PBC). For online purchases, if consumers have positive beliefs about the benefits and ease of online shopping, their attitude towards it will be positive, thereby increasing their purchase intention. Furthermore, in the context of online shopping, if important others (like friends or family) think that buying online is beneficial or trendy, individuals are more likely to develop a favorable intention towards it. Moreover, the PBC is influenced by past experiences and anticipated obstacles. In online shopping, factors such as website usability,

availability of payment options, and delivery reliability can enhance perceived control and thus increase the intention to purchase online. TPB may provide important insights into the variables that influence Generation Z's online purchase intention such as convenience, trust, and subjective norms. For instance, Ru et al. (2021) mentioned that used the TPB model to conduct the research, and the results showed that there was a significant relationship between the variables that affect a person's attitude and behavior toward online purchase intention.

Online shopping is a clear alternative to traditional shops and has many benefits such as less time-consuming, more flexibility, and less physical exertion (Kasuma et al., 2020). According to TPB that had mentioned about attitude toward the behavior, convenience has significantly affected their willingness to shop directly online. If consumers of Generation Z have a positive attitude towards convenience, it will shape their willingness to buy online. Convenience orientation is positively correlated with customers' willingness to buy online (Kwek et al., 2024). For example, in the study of Ramus and Asger (2005), they used the theoretical framework of the TPB model to find that convenience is the most common motivating factor affecting customers' willingness to buy online. When the desire for convenience is low among Generation Z, they may not choose to shop online because of convenience, so their willingness is likely to be weak. If they are not interested in convenience, they think that offline shopping may be more informative about the product, and their willingness to shop online will be greatly reduced. In addition, some people may prefer to spend time with family or friends when shopping offline, so they will not consider online shopping. In addition, if Generation Z is very dependent on convenience, they will choose online shopping because they do not need to waste more resources to go out shopping when buying the items they need, which saves time and shortens the shopping process. Saving time is crucial in all business operations because customers prefer convenience over other time-consuming practices (Kebah et al., 2019). They can complete the purchase quickly through the Internet platform, saving time for other things or work. In summary, therefore, convenience and attitude in TPB theory explain all behaviors in which people can exercise self-control.

In addition, in the context of online shopping, trust plays a particularly important role in purchase intention. Beliefs about the trustworthiness of online vendors and self-efficacy in navigating online shopping platforms positively affect attitudes and perceived control, which in

turn, influence purchase behavior (George J.F, 2004). If Generation Z trusts the website, this may make Generation Z inclined to shop online. If Generation Z lacks trust, then online shopping transactions will not be realized. Lack of trust is the biggest long-term obstacle preventing customers from realizing the advantages of internet shopping in a virtual environment (Chelvarayan et al., 2022). Their trust in the website stems from the website's ability and reliability in protecting people's rights, especially confidentiality (Martin, 2019). Therefore, when consumers believe that privacy information is protected, this will increase their willingness to buy online (Chiu et al., 2019). However, according to Al Hamli et al., (2023) research, when customers are confident in the reliability of local online infrastructure, they will not be affected by trust when shopping online.

In the TPB paradigm, purchase intention and subjective norms are closely related. Influential people or groups' expectations that a particular behavior will be accepted and encouraged are known as subjective norms. Subjective norms are influenced by people's desire to believe what other people think and how they believe that other people expect them to behave (Ham et al., 2015). The expectations and opinions of others, especially those close to the individual, such as family, friends, and classmates, shape their subjective norms (Ajzen, 1991). Consumers are influenced by subjective norms due to social pressures of intimacy. According to the study Ha et al., (2019b), subjective norms has positive impacts on online purchase intention. However, a study found that subjective norms were found to be insignificant to the consumer purchase intention (Kamalul Ariffin et al., 2019). Descriptive and injunctive norms are barely two instances of the several dimensions in which subjective norms can be measured and understood. Descriptive norms are reflected in people's desire to behave in a certain way in order to blend in (Hmielowski et al., 2019). For example, when consumers influenced by descriptive norms observe that people around them are using online shopping, they will consider whether their behavior is consistent with that of others. When it is inconsistent, they will change their purchase intentions to make up for the difference or even go beyond the difference. In contrast, injunctive norms are reflected in people's need for social approval. When people believe that their behavior is accepted by others, they will be more positive about their online purchase intentions.

2.2 Review of Literature

2.2.1 Dependent Variable-Online Shopping Purchase Intention

Online shopping refers to the purchase of products and services by consumers through e-commerce platforms (also known as e-stores, social networking platforms, online stores, virtual stores, etc.) (Rahman et al., 2018). This process allows consumers to purchase goods and services from different countries or cities at any location. For example, shoppers can easily purchase goods or services from other countries or towns at home (Khairun & Yasmin, 2010; Zuroni & Goh, 2012). Online shopping not only includes consumers searching for and selecting goods or services online, but also covers the entire process of purchasing, using, and handling these goods and services to meet their needs (Tham et al., 2019). The convenience and diversity of this process make online shopping an important way to meet personal needs. Consumers can browse products through e-commerce platforms or social media, from final purchase, and enjoy the entire after-sales service process, which greatly improves the convenience and satisfaction of the shopping experience (Pham et al., 2018).

Different authors have different understandings of purchase intention. Online shopping purchase intention usually refers to consumers' plans or tendencies to make purchases through online channels at a certain point in the future. According to Tunsakul (2020), consumer purchase intention can be defined as their desire to purchase products or services. Pavlou (2003) and Meskaran et al. (2013) believe that online purchase intention can be defined as the situation in which consumers are willing and intend to conduct online transactions. Mirabi et al. (2015) pointed out that purchase intention is the situation in which consumers tend to buy certain products under certain conditions. Ajzen (1991) asserts that consumer intention serves as a measure of people's willingness to engage in actions. Therefore, online shopping purchase intention in this study is defined as the consumer's desire to make online purchases.

Pappas (2016) believes that online retailers should be aware of the importance of consumer purchase intention because intention is defined as the last step in the purchase behavior process. This view emphasizes the key role of purchase intention in the entire shopping process. Purchase intention not only reflects the attitude of consumers after browsing and evaluating products but also is used as a basis for predicting purchase behavior, ultimately affecting purchase decisions (Newberry et al., 2003).

By understanding consumers' purchase intentions, retailers can gain insight into consumers' needs and expectations, thereby optimizing marketing strategies and adjusting product positioning to improve sales performance (Menidjel & Bilgihan, 2022). In addition, purchase intentions can reveal consumers' psychological and behavioral patterns in the decision-making process, enabling companies to formulate promotional activities and personalized recommendations more effectively (Karimi et al., 2018). Therefore, in-depth analysis of consumers' purchase intentions is crucial for online retailers to gain an advantage in the highly competitive market, not only to increase sales, but also to enhance customer loyalty and satisfaction.

2.2.2 Independent Variables-Convenience

Convenience is usually defined as the consumer's feeling of convenience when shopping online in an e-commerce environment (Gulfraz et al., 2022). This includes whether the entire shopping process from browsing products and placing orders to payment and after-sales service is simple, efficient, and timesaving (Seiders et al., 2007). Convenience can be further subdivided into access convenience, search convenience, evaluation convenience, transaction convenience, post-purchase convenience, etc. (Pham et al., 2018; Le-Hoang, 2020).

In the e-commerce environment, convenience is one of the key factors affecting consumers' online shopping purchase intention. Through the Internet, consumers can easily search or browse product information, quickly find the required products, and compare their prices (Jati, et al., 2020). Modern consumers, especially Generation Z, tend to have a fast pace of life and pay attention to time management and efficiency (Nghah et al., 2021; Zekavica, 2022). Therefore, a convenient shopping experience can improve consumer satisfaction and increase online shopping intentions.

Convenient access and payment processes enable consumers to complete shopping more easily, enhancing their purchase intention (Duarte et al., 2018). Search convenience means that consumers can easily and quickly find the products they want. Evaluation convenience means that consumers can easily access detailed information of various products and compare them to continue to choose. Transaction convenience means that transactions can be made or modified quickly and easily without queuing. Post-purchase convenience can be defined as compliance with promises such as returns and warranties and the security of consumer personal data (Jiang et al., 2013).

Many studies have explored the impact of convenience on consumer purchase intention, and generally believe that convenience plays a significant role in improving consumer purchase intention. For example, Seiders et al., 2007; Jiang et al., 2013; Mpiganjira, 2015 found that the convenience of online shopping significantly improved consumers' purchase intention. Yoon and Kim (2007) also showed that simple shopping processes and efficient customer service can enhance consumers' shopping experience and thus improve their purchase intention. However, some studies have shown that the impact of convenience on consumers' online shopping intention is not significant (Al Hamli & Sobaih, 2023).

These research results demonstrate how crucial convenience is to the decision-making process of consumers. For Generation Z consumers, they have higher expectations for a convenient shopping experience, so convenience has a more substantial influence on their purchase intention. The improvement of convenience can not only meet the needs of consumers but also bring competitive advantages to enterprises in the fierce market competition. Therefore, when optimizing their e-commerce platforms, companies should focus on improving convenience to attract and retain more Generation Z consumers (Tunsakul, 2020). Based on the above views, convenience, as an important independent variable, can significantly improve consumers' online shopping intentions in the TPB model by improving their attitudes (Delafrooz et al. (2011)). Understanding and paying attention to the impact of convenience on consumer behavior is crucial for companies to formulate effective market strategies (Le-Hoang, 2020). Nowadays, the development of the Internet Society has brought many conveniences to people, and the group that has benefited the most is Generation Z.

2.2.3 Independent Variables- Trust

Trust is referring to the confidence consumers have in the online shopping platform, the security of their personal and financial information (Marlon Mcleod, 2023). The willingness to online shopping can be influenced by a customer's confidence in the security of online retailers (Sutisna & Handra, 2022). Trust is especially crucial when it comes to online shopping because consumers perceive more risks in transactions when they shop online because they don't have direct contact with the sellers of the products they want to purchase (Jarvenpaa et al., 2020). One of the most common reasons given by customers for not making purchases from online retailers is a lack of trust (Lee & Turban, 2001; Chen & Barnes, 2007). So, trust is important for online shopping (Thamizhvanan & Xavier, 2013; Chen & Barnes, 2007).

The dimensions of online trust are competence, integrity and benevolence (Chen & Dhillon, 2003; Oliveira et al., 2017, Gefen, 2002). Integrity means that a company behaves consistently, trustworthy, and honestly; benevolence means that a company puts the interests of its customers above its own and genuinely cares about the well-being of its customers. These two aspects combined can increase consumers' trust in a company. In addition, security, reliability and privacy also is the dimensions of online trust (Camp, 2001). Consumer trust in the website stems from the website's ability and reliability in protecting people's rights, especially confidentiality (Martin, 2019). According to Milloy et al (2002), the security and privacy concerns that will impact consumer purchase intention. If consumers believe that their privacy information is protected on the online platform, this will increase their willingness to buy online. Online shopping platform providers should prioritize and enforce security and privacy regulations, ensuring their websites are secure and capable of preventing hacker intrusions (Liat & Wuan, 2014). In addition, building online trust and managing the risks associated with online transactions are crucial for enhancing online purchase intention, as these factors are identified as the primary limitations (Meskaran et al., 2013). The higher initial trust is linked to a greater perception of risk and enhances the perception of credibility which in turn increases purchase intention (Kathiarayan, 2023). If consumers perceive online transactions as risky, their trust in online purchases will also decrease. When consumers believe that the online shopping platform is trustworthy and have confidence in the online transaction process, their willingness to buy online will increase (Wijerathne & Peter,

2023). Furthermore, trust may also come from a reliable and satisfying shopping experience such as improved product quality, excellent after-sales service, etc. (Le-Hoang, 2020). According to Rasheed & Abadi (2014), found that trust has a significant relationship to service quality. When consumers shop online, if they receive high-quality products and receive prompt and effective after-sales support when they encounter problems, they will be more inclined to trust the integrity and ability of the online store. By providing consistent high-quality services, online stores can build and consolidate consumer trust, thereby promoting long-term customer loyalty and positive word-of-mouth communication.

Many studies have explored the impact of trust on consumer purchase intention, and most of the studies show that trust plays a significant role in consumer purchase intention. For example, Ru et al., 2021; Thamizhvanan & Xavier, 2013; Le-Hoang, 2020 found that trust significantly affects consumer purchase intention. In addition, the study of Bulsara & Vaghela, 2023 also showed that different types of trust (website trust or e-retailer trust) have a positive impact on online purchase intention. However, some studies have shown that even if consumers have not established trust on the website, it does not affect their online shopping intention (Dachyar & Banjarnahor, 2017).

As digital natives and prolific online users, the increasing popularity of online shopping and users' concerns about trust are particularly evident among Generation Z. According to Wijerathne & Peter (2023), trust has a significant impact on Generation Z's online purchase intention. Trust affects Generation Z's judgment and decision-making when shopping online. They must trust the honesty of the online community and ensure the security of private information (Achim et al., 2024). So, when Generation Z trusts the online platform, it will increase their willingness to buy (Isa et al., 2020). In addition, in text before mention E-commerce platform should enhance the customer experience by offering high-quality goods and services and ensuring that users can rely on the e-commerce exchange in order to increase consumers' propensity to online purchasing (Nguyen et al., 2023). Lastly, consumer trust comes from the desire to experience, and providing professional services and products can increase consumer trust and willingness to shop online (Le-Hoang, 2020). Consumer trust is essential for companies to develop effective market strategies.

2.2.4 Independent Variables- Subjective Norm

A subjective norm is a consumer's purchasing behavior impacted by the opinions of important persons in the consumer's life (such as relatives, close friends, or neighbors) (Peña-García et al., 2020). Further the study also mentions that subjective norm is a concept that is frequently utilized as a prelude to decision-making. For example, if customers perceive that other people approve of online purchases, they are more likely to buy online. According to Han et al. (2024), this study also mentioned that the pressure a person experiences from a significant social group when considering whether to engage in a particular conduct is referred to as a subjective norm. High hopes and pressure from influential people to adopt a particular conduct will increase a person's willingness to adopt that behavior. Many studies have explored the impact of subjective norms on consumers' purchase intentions, and it is generally believed that subjective norms play a significant role in improving consumers' purchase intentions. For example, Rehman et al. 2019b; Nguyen et al. 2022; Peña-García et al. ,2020 found that the subjective norms significantly increased consumers' purchase intentions. However, there are two authors (Heptariza ,2020; Lim et al. 2016) that have shown that the impact of subjective norms on consumers' online shopping intentions is not significant.

Furthermore, subjective norms are one of the key factors affecting consumers' online shopping purchase intentions. According to Ha et al. (2019), The subjective norm in the environment of online shopping refers to the views of customers about using the Internet for purchasing based on the advice of reference groups (friends or coworkers), proving that reference groups' remarks positively influence consumers' decisions to shop online. Further, the study Noor et al. (2020) also mentions that the perceived social obligation to engage in or refrain from engaging in behavior is known as a subjective norm. Separate societies have distinct effects on a person's conduct due to social pressure. Furthermore, the motivation to conform to others' normative expectations and the perspective of others' normative expectations can be used to quantify subjective norms. Additionally, this study demonstrated that purchasing intention is significantly influenced by subjective norms. In the other hand, Othman and Sudarmin (2022) also show us that the decision to shop on internet platforms is influenced by subjective norms. The study's findings indicate that people with an interest in information systems technology have a

significant impact. They will use the system if the parents of their relatives and colleagues do as well. This indicates that the utilization of friends and family will have an impact on customers' intentions to shop online. According to Liu et al. (2020), the perceived social obligation to engage in or refrain from engaging in a particular conduct is known as a subjective norm. Stated differently, a tourist is more likely to be driven to live up to expectations and engage in a particular action if they feel that significant or close individuals approve of it. In general, when people engage in actions, they frequently consider other people's opinions and act accordingly. Put differently, people's behavior can be readily affected by others. Travelers will thus be more inclined to engage in civilized tourism behavior if they believe that others view it as a worthwhile or beneficial activity.

It is often known that Generation Z's intention to make online purchases is influenced by subjective norms. Research indicates that the decisions made by this generation about their online purchases are greatly influenced by social norms from their close friends and family (Ham et al., 2015b). Subjective norms have a big influence on Generation Z's purchasing behavior since they rely a lot on peer approval and suggestions, especially from social media platforms (Gamama & Quadri, 2020). Research indicates that Generation Z's desire to make online purchases is significantly influenced by peer pressure and social media references. According to Huwaida et al. (2024), Generation Z's purchase intentions are impacted by critical mass and outside factors, but they can also be driven by subjective norms. Because Generation Z tends to foster social networks and interactions, subjective norms are important. Younger than previous generations, Generation Z lacks a job and financial independence and is readily swayed by friends and family. When they see a product they like, they will first ask their parents or see if the price is something they can afford. When anything is inappropriate or their parents object, their ability to make purchases will be impacted. Continuously, Gen Z's desire to make an online purchase is heavily influenced by subjective norms, particularly in social commerce settings. Gen Z's purchasing behavior is driven by subjective norms, which are influenced by social influences including peer evaluations, assessments, and internet interactions. This is in line with the theory of planned behavior, which highlights how decision-making is influenced by perceived social pressure. Studies reveal that purchase intention is strongly increased by favorable marketing and social evidence, particularly when Gen Z is heavily involved in online groups (Nguyen et al., 2023).

Lastly, subjective norms can be measured and interpreted along various dimensions, of which descriptive and injunctive norms are only two examples. Descriptive norms are an individual's views and impressions of the actual conduct of people around them, whereas injunctive norms are an individual's views that others expect or approve of a given behavior (Hmielowski et al., 2019). Descriptive norms, for example, refer to people's opinions on whether their friends and family buy organic food, while injunctive norms are people's beliefs that significant others expect or think they should buy organic food (Han et al., 2017).

2.2.5 Generation Z

Generation Z refers to individuals who were born after 1995 and are characterized by distinct traits and digital nationalism. They know how to use social media and technology well. They also possess distinctive qualities including diversity, pragmatic thinking, social consciousness, and creativity (Jayatissa, 2023). Similarly, Lissitsa and Kol (2019) mentioned the fact that Generation Z, defined as those who are 22 years of age or younger, are the most connected, mobile, and educated consumer cohort to date. They have a natural comfort level in online environments and are also inventive, tech-savvy, socially sensitive, and constantly seeking change. Further, the study also notes that most Generation Z is skilled at navigating the online world via smartphones and tablets, and they have greater access to knowledge than any prior generation. They remain dependent on their parents for financial support, though. As a result, Generation Z is more discerning about how they spend their money and what things they purchase. According to Isa et al. (2020), the study shows us that most university students (generation Z) are internet aware and very computer literate, therefore they have become key shoppers. This group is likewise influenced by their parents' spending habits, and they are likely to form their own in the future. According to PayPal, a payment gateway that conducts online payment transactions, online shopping in Malaysia increased thrice between 2010 and 2015, with total sales rising from RM1.82 billion to RM5.76 billion. This data reflects total spending by university students, most of whom do not yet have a steady salary.

Moreover, according to Laitkep and Stofkova (2021), Generation Z's features include access to the Internet, advanced abilities in online settings, proficiency in online commerce, and reliance on technology for communication and information. Furthermore, information from the study above, a scientist “Dimock” also points out that there are three online consumption characteristics from generation Z which are interest in security and new technologies, ease of usage of goods and services, and momentary reprieve from the realities they encounter. Additionally, Liu (2023) shows that China's short video site "Douyin" has almost 962 million users, with each person spending more than two hours per day. Generation Z accounts for over 342 million active Internet users in China, which makes for a sizable portion of Douyin's user base. Douyin's sophisticated e-commerce features, which include in-app purchases and live video buying, have become the primary source of online purchasing for Generation Z. According to the most recent figures, Douyin's retail sales will reach 1.4 trillion yuan by the middle of 2022. As the Internet era evolved, Generation Z has gradually entered the mainstream of online civilization. So far, this segment of Gen Z consumers has driven a significant amount of e-commerce activity on Douyin. From the above research, we can find that Generation Z has influenced the development trend of online shopping.

2.3 Proposed Conceptual Framework

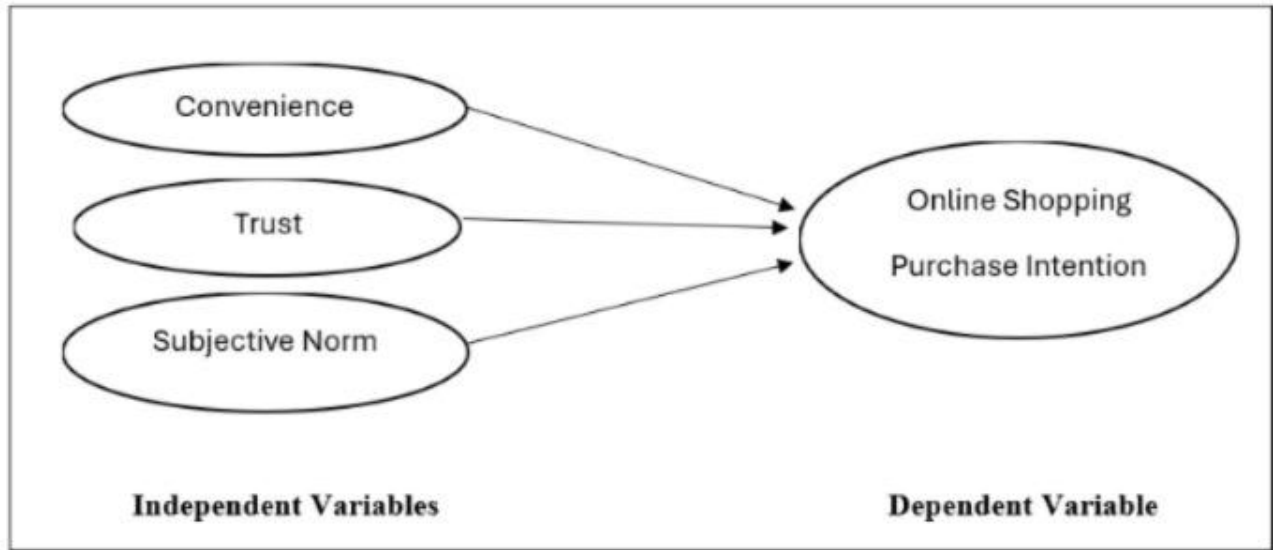


Figure 2.1 Proposed Conceptual Framework

Variable that will be investigated in this study will be represented and understood visually by the theoretical framework that has been constructed based on the literature research. Determining the connection between the three independent factors and the dependent variable (intention to buy anything online) (convenience, trust, and subjective norm) was a main goal of the conceptual framework. Using this theoretical framework, these three independent variables provide hypotheses that investigate the relationships between these characteristics and Malaysian Generation Z's propensity to make online purchases. Further detailed explanations will be proposed in the hypothesis development.

2.4 Hypothesis Development

2.4.1 The relationship between convenience and online purchase intention

According to Bhatti and Rehman (2020), there is a positive significant between convenience and online purchase intention. In this advanced era, the Internet has made our lives convenient,

and it only takes a few seconds to buy the desired products on the Internet. Convenience is the main factor that makes consumers willing to shop online because consumers do not need to go out and are not constrained by time. They can shop online anytime and anywhere. This study demonstrates the positive correlation between online buying habit and convenience.

According to Djan and Adawiyyah (2020), this study also shows convenience and intention to buy online are positively correlated. This study also shows that convenience is among the key justifications for internet shopping. Being able to complete a task without stress or difficulty is referred to as convenience. The Internet also makes online transactions convenient for consumers. Comfortable transactions can be divided into access convenience, which allows consumers to easily find information about the product, search convenience, which is an easy way for consumers to search for the product, and transaction convenience, which is an easy way to purchase and return the product. Besides that, the result of this study conducted by Khan and Khan, 2020, also shows a positive significant between convenience and online purchase intention. The time and effort that clients save when using and making purchases from online services is referred to as convenience.

According to Bhatti and Rehman (2020b), this study shows that convenience has a major influence on consumers' online purchasing decisions and is compatible with the Theory of Planned Behaviour (TPB), which holds the consumer initiatives is greatly increased by purpose. Convenience is a crucial component in evaluating the caliber of online services since it's seen as a measure of consumers' control over the amount of time and effort needed to obtain and utilize services. Customers who shop online are more satisfied when they receive convenient services, which is a key component of online items. Customers' post-purchase behavior is significantly influenced by the convenience of home delivery. The research result is also in same as (Le-Hoang ,2020b; Delafrooz et al. 2011b) showing the positive and significant effect between convenience and purchase intention. Thus, the hypothesis is developed as:

H1: Convenience has a significant impact on online purchase intention among Gen Z

2.4.2 The relationship between trust and online purchase intention

Based on **Le-Hoang, (2020)**, there is a positive significant influence between trust and online purchase intention. Trust is a bridge of communication between consumers and online merchants. Merchants who lack trust will not be attracted by consumers and reach long-term cooperation, and online transactions will not be carried out. Therefore, merchants who buy and sell on the Internet need to give consumers enough trust and integrity to convince them to consume on the seller's online platform and make them permanent customers. Because consumers cannot directly trade meeting in person with internet vendors in a virtual setting to purchase goods, consumers' perception of transaction risks will be higher, and they will be more cautious. Therefore, trust is an important bridge for building transactions between customers and consumers.

The outcome of this investigation by **Ru et al. (2021)**, also states the positive significance between trust and online purchase intention. This study says that trust is a main point in e-commerce because consumers and online sellers cannot conduct face-to-face transactions, so trust becomes the only way to communicate with each other. Consumers who believe that sellers protect consumers' private information will increase their willingness to buy online, so they will trust large organizations more and feel more reliable. This move can strengthen customers' willingness to buy online and build long-term relationships. If consumers' personal information is leaked, they may buy products that are not what they claim they should buy, or their transactions are tracked without authorization or their credit cards are stolen, all of which will reduce their willingness to buy online.

According to Ha et al. (2019c), this study indicates that TPB can explain consumer intention behavior more well than other theories. TPB believes that "attitude," "subjective norm," and "perceived behavioral control" all influence consumers' "behavioral intention." Experimental studies have shown that the model is appropriate for investigating customer behaviour in online shopping. Further the study also mentions that researchers applied the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB) to incorporate the trust factor into a study of consumers' online purchase intentions. The findings indicate that trust is a significant element influencing customers' propensity to online shopping. In addition, Rameez and Kulathunga (2019) also show that applying TPB with trust in online purchase intention results in a good relationship. Further study shows that among the three classical variables (attitude,

subjective norm, and perceived behavior control) of the TPB model, trust was the most influencing factor on customer intention. Besides that, there is a study result that also shows that there is a positive significance between trust and online purchases. Three factors build trust which are competence, integrity, and empathy. Competence is the confidence the trustee will meet the principal's needs. Trust in the trustee's ability to keep his or her word in good faith is called integrity. Trust that the trustee will look after the trustee's best interests and look out for the trustee is known as benevolence. Regarding internet shopping, trust is defined as the ability to transact with an online seller under unfavorable circumstances because they know that the seller will behave in the client's best interest. Previous findings have shown that trust plays a crucial part in figuring out a person's intention to shop online (**Ha et al., 2019**). The research result is also the same as (**Rehman et al., 2019; Sadiq et al., 2021**) showing the positive and significant effect between trust and purchase intention. Thus, the hypothesis is developed as:

H2: Trust has a significant impact on online purchase intention among Gen Z

2.4.3 The relationship between subjective norm and online purchase intention

The findings of this investigation carried out by Rehman et al. (2019b), also show positive significant between subjective norm and online purchase intention. External variables that impact individual behavior include a sense of obligation from family, friends, and relatives to make a buying decision. Similarly, subjective norms are seen to be a key component of TPB theory. Subjective norms have no direct meaningful association with consumer behavior; however, subjective norms establish intention, which subsequently causes behavior.

According to Nguyen et al. (2022), the study shows that subjective norm is positive significant towards online purchase intention. Subjective norms are the effects and outcomes that the opinions of the referent group have on how customers regard online buying. They separated the internal and external components of subjective norms. The outside subjective norm is impacted by external factors like the media, advertising, etc., whereas the internal subjective norm is composed of close

social networks like compared to family and friends, etc. The research result is also in line with (Peña-García et al. ,2020; Yusuf and Zulfitri ,2021) showing the positive and significant effect between subjective norm and online purchase intention. Additionally, TPB emphasizes the importance of unique salient beliefs in shaping an the behavioral intention of an individual and subsequent behavior. In the nutshell, a person's purpose was influenced by three major factors: attitude, subjective norm, and perceived behavioral control. According to TPB, subjective norms will influence consumer intentions to take part in digital transactions (Rameez & Kulathunga, 2019). Similarly, the studies, Lim et al. (2016b) and Nguyen et al. (2022b) also mention that when a person acts in real behavior when their attitude is more positive, their subjective norm is being met, and their perceived behavioral control and intention are growing. Thus, the hypothesis is developed as:

H3: Subjective norm has a significant impact on online purchase intention among Gen Z

2.5 Chapter Summary

In this chapter, we have deeply discussed the independent variable (Convenience, Trust, Subjective Norm), that influences the dependent variable (Online shopping purchase intention) in Generation Z and the Theory of Planned Behavior (TPB). In chapter three, we will proceed with a description of the research methodology.

CHAPTER 3: METHODOLOGY

3.0 Introduction

The research design, procedure, and methodology used in the study are all explained in this chapter. Determining the target population, sample size, and developing research instruments are all steps in the research process. This chapter delves deeper into the methods used to gather, code, and document the research's data.

3.1 Research Design

According to Asenahabi (2019), the importance of choosing the right framework to guide the research can ensure that the research question is effectively addressed. Quantitative research is often used to assess hypotheses, research questions, or causal study designs. Qualitative research is typically used for idea discovery and in exploratory research using general objects. This study will employ a quantitative research design to examine the factors influencing Generation Z's online shopping purchase intention. The quantitative method is used in similar studies (Baeshen, 2021, Peña-García et al., 2020). This approach is suitable as it allows the evaluation of hypotheses, such as correlations between the independent and dependent variables. In addition, this approach requires a larger sample size to ensure reliable results so in this study using a cross-sectional survey method will be used to collect data from a large sample of Generation Z individuals.

3.2 Data Collection Method

Researchers used a variety of techniques to collect primary and secondary data for this study. This strategy was chosen since information obtained by earlier researchers may have been erroneous or lacking in secondary data on its own. So, primary data also should be adopted to

collect first-hand data from survey forms and from market research. The researchers endeavored to guarantee a more exhaustive and precise dataset for the study by merging primary and secondary data.

3.2.1 Primary Data

The questionnaire will be used to obtain primary data for this study. According to Zhang et al. (2023), since raw data is collected directly from the source, it is guaranteed to be unique to the research objectives and the situation at the time. This simple method improves the relevance and accuracy of the data. According to the study mentioned above, one of the primary data sources is questionnaire surveys. These surveys consist of a written set of items that respondents are presented with and are required to respond to in writing. The respondent is provided with a collection of written items in this instance, and he can check the ones he believes are relevant to react. We will adopt Google Forms as a free tool for our questionnaire survey, which helps to reduce the research costs associated with data collection. The researcher can design, distribute, and analyze the survey without spending a lot of money. We chose the questionnaire survey because it can collect data and information through the responses of individuals, resulting in more accurate and reliable results. According to Marshall (2005) the target geography may be broad, but it may still be precisely defined and characterized, and the majority of respondents are explicit in their responses. Therefore, the researcher can understand the respondents' emotions and requirements on the current topic.

3.3 Sampling Design

3.3.1 Target Population

The target population of this study is Generation Z in Malaysia who were born between 1996 and 2006 and have experience using e-commerce platforms. Born from 1997 to 2012, Gen Z

comprises 26% of Malaysia's population (Selvakumaran, 2024). Generation Z aged between 18 and 28 will be our target population for research. In a research show that with 77.4% of Malaysia is living in urban areas in year 2025 (Worldometers, 2025). According to Department of Statistics Malaysia, the states with the highest population percentage in 2024 are Selangor accounting for 21.6% (Department of Statistics Malaysia, 2024). According to the study, the population of Generation Z in Selangor is estimated to be about 2.97 million, which meets the requirements of Morgan and Krejci table (Alfred & Ping, 2022). Generation Z was selected as the research subject due to their digital fluency, strong purchasing power, and significant influence on e-commerce trends (Priporas et al., 2017). Selecting the Generation Z group as a specific population also helps to improve the accuracy and relevance of the research, because their behaviors and preferences on e-commerce platforms can reflect broader market trends.

3.3.2 Sampling Frame and Location

A sampling frame is the list or database from which a research sample is drawn, ensuring that the sample represents the broader target population. The quality of the sampling frame is crucial, as any incompleteness or bias in it can lead to sampling errors and affect the validity of the study's findings (Etikan, 2016).

The choice of sampling location can affect the accessibility, convenience, and reliability of the data collection. The location should be chosen based on the research objectives and the characteristics of the target population to avoid location-based biases. In this situation, since the number of Generation Z in Selangor is large and diverse, we will focus on collecting data in Selangor to ensure that the information we collect is correct. At the same time, some questionnaires have also been distributed to potential Generation Z respondents through the Internet.

3.3.3 Sampling Elements

Element sampling refers to a method in research where individual elements (such as people, objects, or events) are selected from a larger population to form a sample for study. In our study, the respondents of the target population will be differentiated by criteria such as gender, age, race, education level, income, and source of income. However, since the purchase intention is not related to gender, age, and race, we will not put too much effort into these criteria. To obtain accurate data, we focus on the income of the respondents and their source of income, which may directly affect the online purchase intention of Generation Z consumers.

3.3.4 Sampling Techniques

Sampling techniques can be divided into two main categories: probability sampling, in which each member of the target population has an equal chance of being chosen for the sample, and non-probability sampling, in which the sample population is chosen ad hoc without guaranteeing equal opportunities for all members of the target population (Elfil & Negida, 2017).

There are three types of non-probability sampling such as convenience sampling, judgment sampling, and snowball sampling (Elfil & Negida, 2017). In this study, we used convenience sampling under the non-probability sampling method to collect data from the respondents. Convenience sampling is less expensive, so it allows us to collect data for a faster and more accurate study (Doebel & Frank, 2022). In addition, we will upload the questionnaires on social media for online sampling to find Generation Z in Selangor, as social media can more easily obtain respondents directly.

3.3.5 Sampling Size

In research, choosing the right sample size is essential because it has a direct effect on the validity and generalizability of the study's conclusions. While an excessively large sample size may be needless and waste resources, a sample size that is too small may not fairly represent the population and produce biased results. The sample size should be determined based on the research objectives, the desired level of precision, the population size, and the variability of the data (Taherdoost, 2017). Besides, we use Krejcie and Morgan table (refer to appendix 3.2) to determine our sampling size, assuming a 95% confidence level and a 5% margin of error, a sample size of approximately 384 is sufficient for most research purposes for a population of 100,000 (Krejcie and Morgan, 1970; Bukhari, 2021). Based on this situation, in this study, we will collect around 384 data. We distributed approximately 550 questionnaires, and in the end, we collected a total of 386 questionnaires to conduct our study.

3.4 Research Instrument

3.4.1 Questionnaire

There are many advantages of using questionnaires that help us find a variety of different data (Oppenheim, 1996). The survey results of closed-ended questions are standardized, faster, and easier to analyze (Story & Tait, 2019). A complete questionnaire should include a cover page, demographic factors, influencing factors, online purchase behavior, and a questionnaire conclusion. In this study, we will collect the main information about the factors (Trust, Convenience, Subjective Norms) that influence Generation Z's online purchase intention through an online Google form. To make it easier for respondents to understand, this survey uses a Likert scale for respondents to answer. In Section B to Section E, there are five options, 1 for "strongly disagree", 2 for "disagree", 3 for "neutral", 4 for "agree", and 5 for "strongly agree".

Firstly, Section A of the questionnaire covers demographic information, and there are six questions about gender, age, education level, monthly income, income source, and race. In Section B of the questionnaire, there are five questions to measure the respondents' willingness to purchase online shopping. In Sections C to E of the questionnaire, there are 7 questions, 5 questions, and 6 questions to measure the independent variables (Trust, Convenience, Subjective Norms) that influence respondents' willingness to purchase online shopping.

3.4.2 Pilot Study

A pilot test is a preliminary study conducted before the main study. Conducting a pilot study helps identify problems and challenges that may arise in the main study, such as logistical problems, difficulty in recruiting participants, or complications in the research design (Teijlingen & Hundley, 2002). This pilot testing can identify and solve these problems in advance, improving the smooth conduct of the main study. We will conduct the pilot test in UTAR, KAMPAR because there are many young people from Generation Z here. We decided to collect 35 respondents for our pilot test. Cronbach's Alpha test will be used to test the reliability of the questionnaire. When Cronbach's Alpha value is equal to or greater than or equal to 0.9 it indicates "Excellent", greater than or equal to 0.8 it indicates "Good", greater than or equal to 0.7 it indicates "Acceptable", greater than or equal to 0.6 it indicates "Questionable", greater than or equal to 0.5 it indicates "Poor", and greater than or equal to less than 0.5 it indicates "Unacceptable" (George & Mallery, 2019).

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Construction Measurement (IV & DV)	Cronbach's Alpha	Internal Consistency
DV: Purchase Intention	0.878	Good
IV: Convenience	0.813	Good
IV: Trust	0.848	Good
IV: Subjective Norms	0.771	Acceptable

Table 3.4: Cronbach's alpha

3.5 Constructs Measurement

3.5.1 Origins of Construct Measurement

Variables	Original Questions	Items	Original Sources
DV: Online Shopping	I intend to buy through the Internet in the future.	I intend to do online shopping in the future.	Adopted and adapted (Hasan et al., 2015)

Purchase Intention	It is very likely that I will purchase from this platform.	I will likely purchase from the online platform.	Adopted and adapted (Hussain et al., 2021)
	Shopping online is essential for everyone during COVID-19.	Online shopping is essential for everyone.	Adopted and adapted (Al Hamli & Sobaih, 2023)
	Shopping online makes buyers more active.	Online shopping makes buyers more active.	
	I think shopping online will become popular in the future.	I think online shopping will become popular in the future.	
IV1: Convenience	I find shopping online is convenient.	I find online shopping is convenient.	Adopted and adapted (Gulfraz et al., 2022)
	I can do online shopping at any time.	I can do online shopping at any time.	
	I can do online shopping at any place.	I can do online shopping at any place.	
	While shopping online, I can finish my shopping very quickly.	While online shopping, I can finish my shopping very quickly.	
	I get on-time delivery by shopping online	I get on-time delivery by shopping online	Adopted and adapted (Sultan & Uddin, 2011)
	Detail information is available while shopping online	Detailed information is available while shopping online	
	It is easy to choose and make comparisons with other products while shopping online.	It is easy to choose and make comparisons with other products while shopping online.	

IV2: Trust	This catalog retailer website is safe for online transactions	This catalog retailer website platform is safe for online transactions	Adopted and adapted (Rehman et al., 2019)
	This catalog retailer website will protect consumer personal data	This catalog retailer website platform will protect consumer personal data	
	This catalog retailer website give guarantee against misuses of personal data for commercial purposes	This catalog retailer website platform give guarantee against misuses of personal data for commercial purposes	
	Logos of organizations that give guarantee to consumers that online shopping is secured	Logos of organizations that give guarantee to consumers that online shopping is secured	
	This catalog retailer website gives transparent guarantee policy	This catalog retailer website platform gives transparent guarantee policy	
IV3: Subjective Norms	People who influence my behavior think that I should use the online shopping platform	People who influence my behavior think that I should use the online shopping platform	Adopted and adapted (Tilahun et al., 2023)
	People who are important to me think that I should use the online shopping platform	People who are important to me think that I should use the online shopping platform	

	People very close to me have been helpful in the use of online shopping platform	People very close to me have been helpful in the use of online shopping platform	
	In general, people very close to me supported the use of the online shopping platform	In general, people very close to me supported the use of the online shopping platform	
	I use the online market platform as people around me use this it too	I use the online market platform as people around me use this it too	
	People around me have a positive attitude towards the online market platform	People around me have a positive attitude towards the online market platform	

Table 3.5: Origins of Construct Measurement

3.5.2 Scale of Measurement

A scale is a tool for observing and measuring concepts. It provides a series of numerical values that correspond to different characteristics or characteristic magnitudes. Through the scale, we can distinguish the differences between individuals on a specific variable, and this distinction helps to understand and analyze the concept or phenomenon under study (Dalati, 2018) more accurately.

3.5.2.1 Nominal Scale

The nominal scale represents the most fundamental level of measurement. It is utilized to distinguish respondents, enabling researchers to categorize and identify them (Sekaran & Bougie, 2019). This scale does not provide any quantitative data or indicate order or differences between variables. Instead, it serves solely to classify and represent distinct attributes of objects or individuals (Weathington et al., 2012; Mishra et al., 2018)

This study mainly used the nominal scale in Part A of the questionnaire, specifically questions 1,4, and 5. These questions are used to measure the gender, age, ethnic group, and income source of the respondents. We can effectively classify the respondents and identify their basic attributes through the nominal scale.

Example of nominal scale in the questionnaire:

1. Gender

- ☐ Male
- ☐ Female

3.5.2.2 Ordinal Scale

An ordinal scale is a ranking scale used to indicate differences among items but does not specify the exact magnitude of the gaps between rankings (Sekaran & Bougie, 2019). In other words, while it establishes the order of observations, it does not measure the precise extent of their differences. Ordinal scales are suitable for questions in Part A of the questionnaire, namely questions 2, 3, and 4, both of age group, higher education level, and monthly income.

Example of ordinal scale in the questionnaire:

2. Age

- 18-20 years old
- 21-23 years old
- 24-26 years old
- 27 or above

3.5.2.3 Interval Scale

Interval scales are the most detailed measurement type, representing the differences between consecutive values. They use numerical values to rank variables, ensuring that the intervals between them are equal (Weathington et al., 2012). To facilitate analysis and correlation, researchers commonly employ Likert scales for measurement. The Likert scale consists of five response categories: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree. In this study, the Likert scale was applied to the questions in Part B, C, D, and E (Buttle, 1996).

3.6 Data Processing

Data processing refers to the process of transforming, analyzing, and organizing data into a usable form for later use. It aims to extract relevant information from raw data to help businesses make predictions and decisions (Khandelwal, 2023).

3.6.1 Data Checking

The questionnaire is the main source of data for the study, so it is necessary to ensure that the questions are consistent with the purpose of the study and avoid grammatical errors. After receiving the questionnaire, it is necessary to check whether it is fully answered, ensure that there are no omissions or errors, and eliminate grammatical problems or inappropriate content (Mohapatra, 2018). If the reliability of the questionnaire is not up to standard, the researcher must

make modifications to improve its reliability.

3.6.2 Data Editing

Data editing refers to the modification of the questionnaire after data checking to correct errors. This step improves the accuracy and reliability of the questionnaire, reduces errors, and reduces deviations from other collected facts.

3.6.3 Data Coding

Data coding is the process of converting qualitative data from a questionnaire or other data collection tool into quantitative data. By assigning a numerical code to each response or category, data coding allows complex data sets to be organized, analyzed, and interpreted. The main purpose of coding is to normalize the data in preparation for further data processing and statistical analysis.

3.6.4 Data Transcribing

Data transcription refers to the application of SPSS statistical software to convert the data of the respondents to the computer for further processing. The main purpose of data transcription is to ensure the accuracy and consistency of the data and prepare it for consecutive analysis and processing (Masuadi et al., 2021).

3.7 Data Analysis

One statistical technique for summarizing and describing a data set's fundamental properties is descriptive analysis. Its main purpose is to provide an overview of the data and help understand the overall distribution, central tendency, and variability of the data (Gupta et al., 2019). Descriptive analysis helps researchers simplify and summarize the data and present this statistical information using tables, graphs, and charts to make it easier to understand and interpret, but it does not involve causal relationships or hypothesis testing between data. This study used SPSS as the main statistical software for data analysis and testing and displayed the frequency distribution by using pie charts. Descriptive analysis can present the demographics of respondents, and this visual summary method makes large data sets easier to understand and present information (Villegas, 2024).

3.7.1 Descriptive Analysis

Descriptive analysis is a statistical method used to summarize and describe the basic characteristics of a data set. Its main purpose is to provide an overview of the data and help understand the overall distribution, central tendency, and variability of the data. Descriptive analysis helps researchers simplify and summarize data and use tables, graphs, and charts to present this statistical information to make it easier to understand and interpret, but it does not involve causal relationships or hypothesis testing between data. This study used SPSS as the main statistical software for data analysis and testing.

3.7.2 Scale Management (Reliability Test)

Reliability analysis is used to evaluate the reliability of a measurement tool or questionnaire to ensure its consistency and stability during repeated measurements (Kennedy, 2022). It mainly includes internal consistency, test-retest reliability, split-half reliability, and rater consistency (Zikmund, 2003). Through these methods, reliability analysis helps ensure the reliability of the measurement tool and improves the accuracy and credibility of the research results. An internal consistency metric called Cronbach's Alpha is frequently used to evaluate a scale's dependability.

Table 3.7.1: Cronbach's Alpha Rule of Thumb

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Cronbach's Alpha Rule of Thumb

Note. Adapted from Psicothema (2022).

3.7.3 Inferential Analysis

From sample data, inferential analysis is performed to determine patterns or population features. It covers techniques like regression analysis, correlation analysis, confidence interval estimates, and hypothesis testing. Researchers can confirm population assumptions by using hypothesis testing (Bhandari, 2022). Confidence intervals give the estimated range of parameters; regression analysis aids in examining and predicting the relationship between variables; and correlation analysis quantifies the strength of that relationship. Using sample data and inferential analysis, researchers can make inferences about the full population and offer decision-making help. The independent sample T-test, one-way analysis of variance, chi-square test, Pearson correlation coefficient, and multiple regression analysis are further inferential statistics (Selvanathan et al., 2020). Multiple regression analysis and the Pearson correlation coefficient analysis were employed in this investigation.

The Scale of Correlation Coefficient	Value
$0 < r \leq 0.19$	Very Low Correlation
$0.2 < r \leq 0.39$	Low Correlation
$0.4 < r \leq 0.59$	Mediates Correlation
$0.6 < r \leq 0.79$	High Correlation
$0.8 < r \leq 1$	Very High Correlation

Table 3.7.2: The Scale of Pearson's Correlation Coefficient

3.8 Chapter Summary

This chapter included the study's design, data collection procedures, sampling strategies, research instrumentation, measurement construction techniques, data processing, and data analysis. The study will provide a general discussion of the data gathered using various techniques of data analysis in the next chapter.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

This chapter will present the results of the data analysis related to the research questions and hypotheses. Through descriptive, reliability, correlation, and regression analyses, the study will examine the effects of the independent variables (convenience, trust, and subjective norms) on the dependent variable (online shopping purchase intention). The results of the analysis will be used to validate the research hypotheses and provide an in-depth understanding of Generation Z's online shopping behavior.

4.1 Descriptive Analysis

This section analyzes the demographic characteristics of the research sample to understand the basic background of the respondents and provide references for subsequent data analysis. Through this analysis, we can more clearly depict the composition of the sample and explore the potential impact of these data in the study.

4.1.1 Respondent Demographic Profile

This study collected a total of 386 demographic data from respondents, covering five aspects: gender, age, race, personal income, and income source. These data help to understand the composition of the sample and provide necessary background support for subsequent hypothesis testing.

4.1.1.1 Gender

		gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	179	46.4	46.4	46.4
	Female	207	53.6	53.6	100.0
	Total	386	100.0	100.0	

Table 4.1.1.1 Respondent's gender (Source: SPSS)

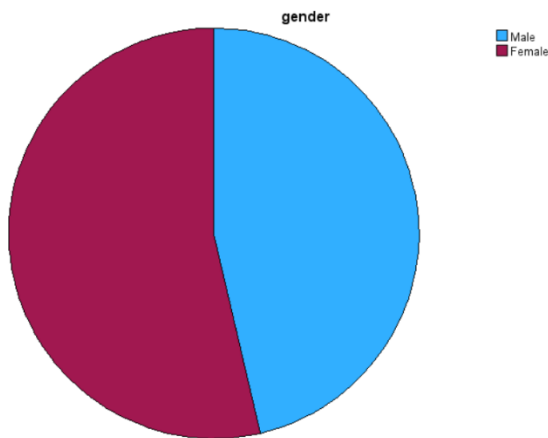


Figure 4.1.1.1 Statistics of Respondent's Gender (Source: SPSS)

Table 4.1.1.1 and Figure 4.1.1.1 show the gender distribution of respondents. There were 179 (46.4%) male respondents and 207 (53.6%) female respondents in the study sample. Overall, the respondents were relatively balanced in terms of gender, but the proportion of female respondents was slightly higher than that of male respondents.

4.1.1.2 Age

age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-20	84	21.8	21.8	21.8
21-23	220	57.0	57.0	78.8
24-26	82	21.2	21.2	100.0
Total	386	100.0	100.0	

Table 4.1.1.2 Respondent's age (Source: SPSS)

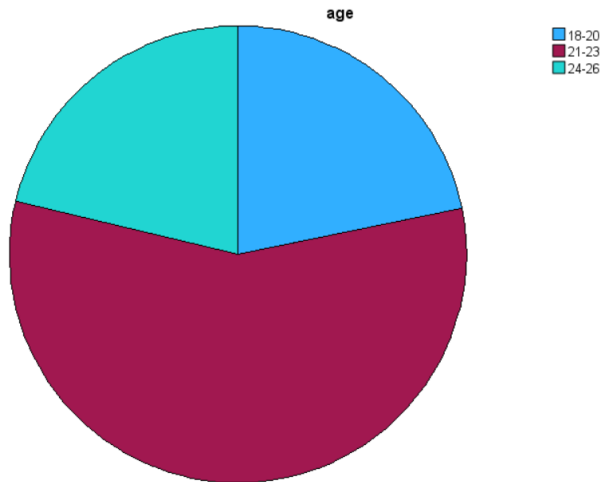


Figure 4.1.1.2 Statistics of Respondent's age (Source: SPSS)

Table 4.1.1.2 and Figure 4.1.1.2 show the age distribution of the respondents. The study sample was mainly concentrated in the age group of 21-23 years with a total of 220 respondents (57%). This was followed by the 18-20 age group with 84 respondents (21.8%), while the 24-26 age group had a smaller number of respondents with only 82 respondents (21.2%).

4.1.1.3 Ethnic group

		ethnic group			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	256	66.3	66.3	66.3
	Malay	96	24.9	24.9	91.2
	Indian	34	8.8	8.8	100.0
	Total	386	100.0	100.0	

Table 4.1.1.3 Respondent's ethnic group (Source: SPSS)

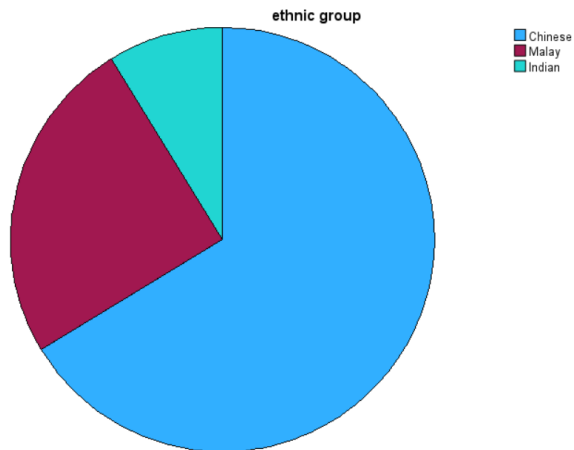


Figure 4.1.1.3 Statistics of Respondent's ethnic group (Source: SPSS)

Table 4.1.1.3 and Figure 4.1.1.3 reflect the ethnic composition of the respondents. Most of the respondents were Chinese with 256 (66.3%), followed by Malays with 96 (24.9%) and Indians with only 34 (8.8%).

4.1.1.4 Personal Income (Per Month)

personal income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less Than RM1000	60	15.5	15.5	15.5
	RM1001 to RM2000	135	35.0	35.0	50.5
	RM 2001 to RM 3000	97	25.1	25.1	75.6
	RM 3001 to RM 4000	61	15.8	15.8	91.5
	RM 4001 to RM 5000	20	5.2	5.2	96.6
	More than RM 5000	13	3.4	3.4	100.0
	Total	386	100.0	100.0	

Table 4.1.1.4 Respondent's personal income (Source: SPSS)

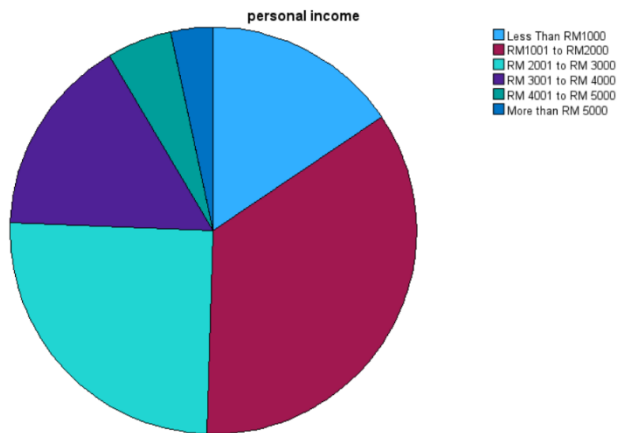


Figure 4.1.1.4 Statistics of Respondent's personal income (Source: SPSS)

Table 4.1.1.4 and Figure 4.1.1.4 show the distribution of monthly personal income of the respondents. It was found that most of the respondents' income was concentrated in RM1001-2000 (135 or 35%) and RM2001-3000 (97 or 25.1%). In addition, 60 respondents (15.5%) earned less than RM1000, while the higher income groups were smaller, with 61 (15.8%) in RM3001-4000, 20 (5.2%) in RM4001-5000, and only 13 (3.4%) above RM5000.

4.1.1.5 Income Sources

		income source			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PTPTN	68	17.6	17.6	17.6
	Parents	113	29.3	29.3	46.9
	Savings	26	6.7	6.7	53.6
	Part-time Job	51	13.2	13.2	66.8
	Full-time Job	128	33.2	33.2	100.0
	Total	386	100.0	100.0	

Table 4.1.1.5 Respondent's income sources (Source: SPSS)

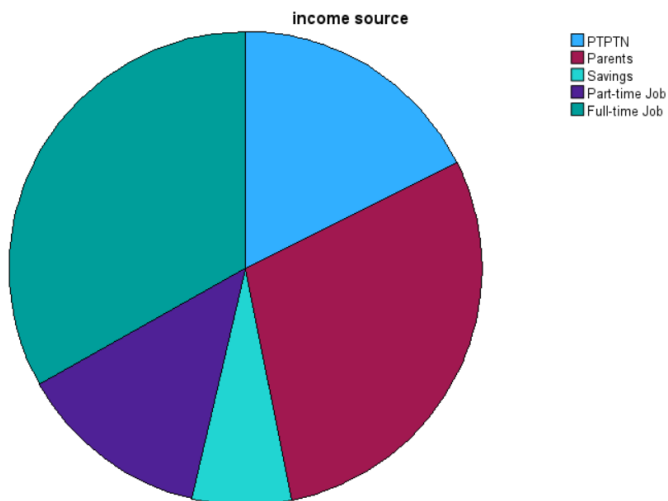


Figure 4.1.1.5 Statistics of Respondent's income sources (Source: SPSS)

Table 4.1.1.5 and Figure 4.1.1.5 show the sources of income of the respondents. Full-time employment was the main source of income for 128 (33.2%) of the respondents. This was followed by financial support from parents for 113 (29.3%) of the respondents and reliance on PTPTN loans for 68 (17.6%) of the respondents. In addition, 51 (13.2%) earned income through side jobs while 26 (6.7%) relied on savings.

4.1.2 Central Tendencies Measurement of Constructs

➔ Frequencies

		Statistics			
		Convenience AVE	Trust AVE	Subejective Norms AVE	Purchase Intention AVE
N	Valid	386	386	386	386
	Missing	0	0	0	0
Mean		4.4075	4.3057	4.3433	4.4150
Std. Error of Mean		.02654	.03649	.03251	.03127
Median		4.5714	4.6000	4.5000	4.6000
Mode		4.57	4.60	4.67	4.60
Std. Deviation		.52150	.71701	.63879	.61436
Variance		.272	.514	.408	.377
Range		2.57	3.20	3.00	3.00
Minimum		2.43	1.80	2.00	2.00
Maximum		5.00	5.00	5.00	5.00
Sum		1701.29	1662.00	1676.50	1704.20
Percentiles	25	4.4286	4.2000	4.3333	4.4000
	50	4.5714	4.6000	4.5000	4.6000
	75	4.7143	4.8000	4.6667	4.8000

Figure 4.1.2 Statistics of all IV AVE and DV AVE (Source: SPSS)

Table 4.1 Central Tendencies Measurement of Constructs

Variables	Sample size, N	Mean	Standard Deviation
Convenience AVE	386	4.4075	0.52150
Trust AVE	386	4.3057	0.71701
Subjective Norms AVE	386	4.3433	0.63879
Purchase Intention AVE	386	4.4150	0.61436

According to the table, Purchase Intention AVE has an excellent mean score of 4.4150, followed by Convenience AVE with a mean of 4.4075, Subjective Norms AVE with a mean of 4.3433 and lastly Trust AVE with a mean of 4.3057. Standard deviation is important in research because it indicates the mean variation of the data in this study. The Trust AVE with a high departure from the standard deviation which is 0.71701 and followed by the Subjective Norms AVE standard deviation is 0.63879, the departure from the standard deviation of Purchase Intention AVE and Subjective Norms AVE is 0.61436 and 0.52150, respectively.

4.2 Scale Measurement

Variables are defined and categorized using scales of measurement (UNSW SYDNEY, 2023). In our research project, we investigate the Cronbach's Coefficient Alpha by using SPSS software. There are 386 data had been obtained in this validity.

Table 4.2.1 Reliability Test

No.	Variable	Number Of Items	Cronbach's Alpha Value (α)	Result Of Reliability
1	Convenience	7	0.735	Acceptable

2	Trust	5	0.812	Good
3	Subjective Norms	6	0.793	Acceptable
4	Purchase Intention	5	0.724	Acceptable

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 4.2.2: Cronbach's Alpha Rule of Thumb

Note. Adapted from Psicothema (2022).

The results of the validity tests for the independent variable (Convenience, Trust, Subjective Norms) and dependent variable (Purchase Intention) are in the 0.70 to 0.90 level, which indicates that all the elements for each variable are extremely reliable.

4.3 Inferential Analysis

Inferential statistics utilizes statistical techniques for projecting data from a small sample in order to make judgments and derive implications about the population at large. It uses probabilistic concepts and statistical techniques to determine demographic variables and evaluate population hypotheses using sample information. Inferential statistics' main goal is to use sample data to provide knowledge about the complete population. so that the inferences obtained are as precise and reliable as feasible (Masud, 2024).

4.3.1 Pearson Correlation Coefficient Analysis

A statistical instrument to figuring out the direction and intensity of a partnership between two constant factors is Pearson's correlation coefficient (Statistics Solutions, 2021). The correlation coefficient value might range from -1 to +1 or 0 to +1. In the analysis, a -value of 0 indicates no correlation between two random variables. A Pearson correlation coefficient value of +1 indicates significant positive relationship, while a value of -1 indicates a complete negative correlation (Baak et al., 2020). The variety of coefficients is displayed in the table below.

Table 4.3.1: Ranges of Correlation Coefficient

Correlation Coefficient (r)	Description
0.0 to ± 0.2	Very weak correlation
± 0.2 to ± 0.4	Weak correlation
± 0.4 to ± 0.6	Moderate correlation
± 0.6 to ± 0.8	Strong correlation
± 0.8 to ± 1.0	Very strong correlation
± 1.0	Perfect correlation

Source: Wayne (2021)

4.3.1.1 Convenience and Online Shopping Purchase Intention

Correlations

Correlations		Purchase Intention AVE	Convenience AVE
Purchase Intention AVE	Pearson Correlation	1	.834 ^{**}
	Sig. (2-tailed)		<.001
	N	386	386
Convenience AVE	Pearson Correlation	.834 ^{**}	1
	Sig. (2-tailed)	<.001	
	N	386	386

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

Table 4.3.1.1 Convenience and Online Shopping Purchase Intention (Source: SPSS)

H1₀: Convenience has no significant correlation with online purchase intention among Generation Z in Malaysia.

H1₁: Convenience has a significant correlation with online purchase intention among Generation Z in Malaysia.

Based on the result, it shows a positive correlation among convenience and online purchase intention, as demonstrated by the very strong correlation coefficient. The correlation coefficient among convenience and online purchase intention is particularly strong, at 0.834. This result falls in ranges from 0.8 and 1.0, showing a very strong correlation between the 2 variables. In addition, the relationship is classified to be substantial since the 0.001 as the p-value is lower than the 0.05 as the alpha value. So, we can reject hypothesis H1₀.

4.3.1.2 Trust and Online Shopping Purchase Intention

Correlations			
		Purchase Intention AVE	Trust AVE
Purchase Intention AVE	Pearson Correlation	1	.835**
	Sig. (2-tailed)		<.001
	N	386	386
Trust AVE	Pearson Correlation	.835**	1
	Sig. (2-tailed)	<.001	
	N	386	386
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.3.1.2 Trust and Online Shopping Purchase Intention (Source: SPSS)

H2₀: Trust has no significant correlation with online purchase intention among Generation Z in Malaysia.

H2₁: Trust has a significant correlation with online purchase intention among Generation Z in Malaysia.

The data indicates that trust and the intention to make an online purchase are positively correlated, as demonstrated by the very strong correlation coefficient. The correlation coefficient among trust and online purchase intention is particularly strong, at 0.835. The result ranges from 0.8 and 1.0, showing very strong correlation between the 2 factors. In addition, the relationship is classified to be substantial since the 0.001 as p-value is lower than the 0.05 as value of alpha. So, we can reject hypothesis H2₀.

4.3.1.3 Subjective Norm and Online Shopping Purchase Intention

Correlations			
		Purchase Intention AVE	Subejective Norms AVE
Purchase Intention AVE	Pearson Correlation	1	.834**
	Sig. (2-tailed)		<.001
	N	386	386
Subejective Norms AVE	Pearson Correlation	.834**	1
	Sig. (2-tailed)	<.001	
	N	386	386
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.3.1.3 Subjective Norm and Online Shopping Purchase Intention (Source: SPSS)

H3₀: Subjective Norms has no significant correlation with online purchase intention among Generation Z in Malaysia.

H3₁: Subjective Norms has a significant correlation with online purchase intention among Generation Z in Malaysia.

The aforementioned table indicates that subjective norms and the intention to make an online transaction are positively correlated, as demonstrated by the very strong correlation coefficient. The coefficient of correlation among subjective norms and online purchase intention is particularly strong, at 0.834. The result ranges from 0.8 and 1.0, showing very strong correlation between the 2 factors. In addition, the relationship is classified to be substantial since the 0.001 as p-value is lesser than the 0.05 as the amount of alpha. So, we can reject hypothesis H3₀.

4.3.2 Multiple Linear Regression (MLR) Analysis

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.877 ^a	.770	.768	.29588	.770	425.959	3	382	<.001

a. Predictors: (Constant), Subejective Norms AVE, Convenience AVE, Trust AVE

Table 4.3.2.1 Model Summary (Source: SPSS)

According to the table 4.3.2.1, R values represent the correlation coefficient between IVs and DV. We get an R values of 0.877 among IVs and DV. It shows that a strong correlation coefficient among IVs, it includes Convenience, Trust and subjective norm, and DV is online purchase intention.

R square represents the fraction of IV which generates the variance in DV. The above table shows that the R square has a proportion of 77%, meaning that the IV can explain 77% of the variance in DV. As a result, 23% represents other influencing factors not included in the study.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.871	3	37.290	425.959	<.001 ^b
	Residual	33.442	382	.088		
	Total	145.313	385			

a. Dependent Variable: Purchase Intention AVE

b. Predictors: (Constant), Subejective Norms AVE, Convenience AVE, Trust AVE

Table 4.3.2.2: Anova (Source: SPSS)

The total p-value is significant because 0.001 is less than the alpha value of 0.05 that clarifies that it confirms a meaningful relationship. A higher F value indicates that the independent variables together have a significant impact on the dependent variable. The F-statistic displays the model's overall relevance.. As consequently, a sizable portion of the volatility in DV is explained by IVs. As a result, hypothesis about the IVs predicting the DV is supported.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.312	.133		2.349	.019	.051	.573		
	Convenience AVE	.445	.056	.377	7.888	<.001	.334	.555	.263	3.800
	Trust AVE	.237	.052	.276	4.561	<.001	.135	.339	.164	6.100
	Subejective Norms AVE	.259	.058	.269	4.455	<.001	.144	.373	.165	6.047

a. Dependent Variable: Purchase Intention AVE

Table 4.3.2.3: Multiple Linear Regression Coefficient Summary (Source: SPSS)

$$Y = a + b_1(X_1) + b_2(X_2) + b_3(X_3)$$

Y= Online purchase intention

a = constant

X1= Convenience

X2= Trust

X3= Subjective Norms

,

The statistics above table 4.3.7, p-values for all three independent variables (Convenience, Trust, and Subjective Norms) are less than 0.001, which indicates that all three variables significantly influence online purchase intention.

Highest contribution

Convenience had the highest standardized coefficient (0.377) of all the IVs, showing that the dependent variable was most affected by online purchase intention. This indicates that, after accounting for other variables, convenience has a unique and significant role in deciding the gap in online purchase intention.

Second contribution

When compared to the other IVs, such as convenience and subjective norm, trust is the next significant variable that affects the variance of the DV, online purchase intention, with a scaled coefficient value of 0.276. As the consequences of the other prognostic factors in the structure remain constant, trust becomes the second most significant factor contributing to the examination of the distinction in the DV, after online purchase intention.

Lowest contribution

The subjective norm, with a beta value of 0.269, is the smallest IV in interpreting the variance of the dependent variable, online purchase intention, when compared to the other IVs. Therefore, Work environment had a negligible effect on the variance of DV, or online purchase

intention, after adjusting for variance caused by each of the other predictive components in the framework.

4.4 Conclusion

This chapter explores the key factors influencing Generation Z's online purchase intentions through data analyses. The results of the analyses validate the research hypotheses and provide insights into how convenience, trust, and subjective norms influence online purchase intentions. The next chapter discusses the findings and presents scholarly contributions, management ramifications, and suggestions for additional study.

CHAPTER 5: DISCUSSION, CONCLUSION, AND IMPLICATIONS

5.0 Introduction

This chapter summarizes and discusses the key findings of this study, analyses how the findings answer the research questions and tests the research hypotheses. In addition, this chapter will explore the managerial implications of the study, its limitations, and recommendations for future research to provide a more comprehensive research perspective and practical guidance.

5.1 Summary of Statistical Analysis

Chapter 4 has completed the qualitative examination. A total of 386 Gen Z participated in our survey. Our survey showed that 367 out of 386 respondents were very interested in online shopping and liked to shop online. In addition, 53.6% of our respondents were female and the

remaining 46.4 were male. Most of the respondents were between 21 and 23 years old, accounting for 57%, and the remaining respondents were between 18 and 20 years old and 24 and 26 years old, accounting for 21.8% and 21.2%. In addition, our survey collected data from 3 ethnic groups, namely Chinese, Malays and Indians. Most of the respondents were Chinese, accounting for 66.3%. The least number of respondents were Indians, accounting for only 8.8% (34 people). Malays accounted for 24.9%. In addition, we also collected data on the monthly income of the respondents. Most of the respondents had an income between RM1001 and RM2000, accounting for 35%. Between RM2001 and RM3000, accounting for 25.1%, followed by RM3001 to RM4000, accounting for 15.8%. Monthly income below RM1000 accounted for 15.5%, and finally between RM4001 and RM5000 and above RM5000 accounted for 5.2% (20 people) and 3.4% (13 people). The data shows that their highest source of income is from their own full-time job, accounting for 33.2%, followed by from family, accounting for 29.3%. The least source of income comes from savings, accounting for only 6.7% (26 people).

Based on our research, Cronbach's Coefficient Alpha has been selected for the reliability of scale measurement. All the items for each of the variables (purchase intention, convenience, trust and subjective norms) have extremely high reliability, according to the reliability test findings, which vary from 0.70 to 0.85. We selected the Pearson Correlation Coefficient and multiple regression analysis models to complete the inferential analysis of research. The gradient of the path of best fitting can also be calculated with the Pearson correlation coefficient. Determining a connection between both dependent and independent variables is the purpose of this analysis. Moreover, the correlation among convenience, trust, subjective norms and purchase intention is significant since the p-value of $<.001$ is lower than the alpha value of 0.05.

The p-value significant 0.001 is less than the alpha value of 0.05 and the F statistics are significant based on Table 4.3.2.2 (ANOVA). The effect and predictive variables' connections are rightly represented in the research's statistical model. It is important to consider the independent variables (Convenience, Trust, and Subjective Norms) when attempting to understand the variation in Purchase Intention. Based on Table 4.3.2.3 Coefficients, the research stated all significant independent variables towards purchase intention because due to the P-value for each independent

variable is less than the alpha value of 0.05. For study, we also created a regression equation for this research which is $\text{purchase intention} = 0.312 + 0.445 (\text{Convenience}) + 0.237 (\text{Trust}) + 0.259 (\text{Subjective Norm})$. In this research, the Convenience is the greatest averages coefficient with a Beta value which is 0.377. Beta value under the standardized coefficient of Trust and Subjective Norms is 0.276 and 0.269.

5.2 Discussions of Major Findings

Hypothesis	Results	Decisions
H1: Convenience has a significant correlation with online purchase intention of Gen Z in Malaysia.	$r = 0.834$ $p = < 0.001$ $(p < 0.05)$	Supported
H1: Trust has a significant correlation with online purchase intention of Gen Z in Malaysia.	$r = 0.835$ $p = < 0.001$ $(p < 0.05)$	Supported
H1: Subjective Norm has a significant correlation with online purchase intention of Gen Z in Malaysia.	$r = 0.834$ $p = < 0.001$ $(p < 0.05)$	Supported

Table 5.2: Summary of findings (Source: SPSS)**5.2.1 Hypothesis 1: Convenience has a significant impact on online purchase intention among Gen Z**

According to Table 5.2, there is a significant relationship among Gen Z's commitment to make online purchases and convenience, with the independent variable's p-value of 0.001 being less than the alpha value of 0.05. The statement had supported by Lina et al. (2022), points out Generation Z's online purchase intention and convenience has a significant relationship using the Theory of Planned Behavior (TPB). Based on study also mention that buyers are inclined to make aggressive online purchases if they have easy access to a wide range of service conveniences such as searching, appraisal, trade and post-possession. Research from Shaqman et al. (2022) also mentioned that due to the convenience of online buying, people are increasingly using it as they have more time for other hobbies and less time for shopping. TPB is a hypothesis that is utilized in many different domains to forecast human behavior because of its great predictive power. It is frequently used to novel issues like marketing (consumer behavior, advertising, and public relations) and entrepreneurship (Heptariza, 2020). The study also explained attituded, subjective norms, and perceived behavioral control (PBC) determine customer behavior and influence online purchasing intentions. Moreover, a study from Anuar and Othman (2024) also proved that convenience significantly increases the likelihood of making an online purchase. Previous study mentioned that an expert highlighted convenience as an essential component in the expansion of e-commerce and concluded that safety, risk, convenience, and delivery accuracy are the most influential variables in online transactions. In addition, consumers like online purchasing more than face-to-face interactions in traditional commerce because it gives them more options and more convenience (Tan et al., 2024b). The research above stated that online commerce has increased as a result of the COVID-19 pandemic as people attempt to escape public places and reduce their chances of contracting the disease. In addition, online shopping also provides customers with the convenience of not having to go out, just order online and wait for the items to be delivered to their door. The outbreak of the virus has also unexpectedly boosted the trend of online shopping. According to Tiwari and Joshi (2020), this research also stated that online purchase is the current trend of

Generation Z. Convenience has positive significant with online purchase intention. Thus, the hypothesis *H1* has been accepted.

5.2.2 Hypothesis 2: Trust has a significant impact on online purchase intention among Gen Z

As shown in Table 5.2, there is a significant relationship on trust and the online purchase intention of Gen Z, with the independent variable's p-value of 0.001 being less than the alpha value of 0.05. According to Vo et al. (2023) shows that the original model is based on the theory of planned behavior (TPB), which examines online users' purchasing intentions and behavior. The research also identifies online trust as a mediator and moderator of purchase intent. Empirical data demonstrate its function in guiding purchasing intention, albeit not simultaneously. Furthermore, the study blends SCT and the deconstructed TPB, with confidence and other TPB variables serving as a framework for further investigation (Vo et al., 2023). Similarly, the Theory of Planned Behavior (TPB) contributes to Generation Z's online buying intentions by emphasizing trust as a critical aspect in lowering perceived risks connected with online shopping (Rohana Ngah et al., 2021). The study also mentioned trust is important in influencing buy intentions because it reduces uncertainty, but peer communication and perceived behavioral control also have an impact on customer decisions in the digital marketplace. According to Purwianti et al. (2024), this study shows that trust has significant factor in determining purchase intention because trust and the impact of society significantly affects consumers' intentions to buy., although cost and data accuracy do not. However, when trust serves as an intermediary, information quality has a direct impact on the desire to finish a transaction. Besides that, trust is really important for people buyers since it provides people feel confidence in what we choose when shopping online (Achim et al., 2024). The study also mention that trust is a psychological reaction that influences how we perceive situations and make decisions. Therefore, as we shop online, we examine whether we can trust the community on the internet and if they are being truthful with us. Similarly, Thomas et al. (2018) further confirmed that trust has a major influence on the intention to make an online purchase. Finding ahead of highlights that trust is a crucial element in the online world. As long

as merchants cannot gain the trust of consumers, transactions will not be successful because there's a lot of unclear in online. So, trust is even more vital because it helps customers to sense secure (Soleimani, 2021). Based on the research Veybitha et al. (2021b) also shows, according to theory-planned behavior, trust significantly influences the intention to make an online purchase. The research also shows that privacy protection is a key component in establishing customer trust so that they do not object to supplying data information. Furthermore, business actors must prioritize the concept of having fun while purchasing online. Consumers buy online for both utilitarian and recreational purposes. Thus, the hypothesis *H2* has been accepted.

5.2.3 Hypothesis 3: Subjective norm has a significant impact on online purchase intention among Gen Z

Table 5.2 shows that there is a significant relationship between subjective norm and the online purchase intention of Gen Z, with the independent variable's p-value of 0.001 being less than the alpha value of 0.05. The statement of applying Theory of Planned Behavior to support the significant impact of subjective norms on online purchase intentions among Generation Z has identified by Heptariza (2020b), Dung et al. (2024b), Harsono et al. (2022) and Anwari (2024). Those research result agree Based to the Theory of Planned Behavior (TPB), attitudes, subjective norms, and perceived behavioral control (PBC) all have an impact consumer behavior, including the desire to buy online. The Theory of Planned Behavior (TPB) and subjective norm provide an effective base for buying intention. Overall, the results show that subjective norm have a favorable and substantial influence in online purchasing intention. According to the statement Benita et al. (2023b) shows that subjective norm has a significant moderating impact on online purchase intentions. The study also highlights that external elements from their social surroundings have a significant impact on an individual's decision to do a specific action. Compliance with external approvals has been discovered to play a vital effect in the intention to acquire a product. Moreover, subjective norm also justified has positive impact on online purchase intention by applying theory planned behavior (Le & Ngoc, 2023). The study pointed out that consumers frequently choose brands to express themselves and achieve social approval, relying on suggestions and expectations

from key reference groups. Their social network influences their brand choices and perceived quality, highlighting the importance of Subjective Norms in favorably impacting purchase intention. Furthermore, the study's conclusions by Han et al. (2024) demonstrated the subjective norms discuss about stress that individuals believe from significant social networks prior to picking out to engage in a specific behavior, because subjective norms are divided into two parts: external and internal. Internal subjective norms are established by local social networks (such as family, spouses, and mentors), whereas external subjective norms are influenced by external factors such as advertising and the media. On the other hand, Hakim et al. (2023) explain the subjective standards of interpersonal relationships have the power to affect conduct in both vertical and horizontal directions. The more powerful the desire to carry out an activity, the greater favorable the subjective criteria are, that is, the more support they receive from those around them. Thus, the hypothesis *H3* has been accepted.

5.3 The Implication of the Study

5.3.1 Managerial Implications

This study provides practical value for e-commerce platforms and retailers to optimize consumers' online shopping experience and enhance purchase intention. The findings show that convenience, trust, and subjective norms significantly affect Gen Z's online shopping purchase intention, and therefore, companies can develop marketing strategies to address these factors to improve competitiveness and sales conversion rates.

The study results show that most respondents agree with the convenience of online shopping, including shopping anytime and anywhere, completing transactions quickly, on-time delivery, accessing detailed product information, and easy product comparison. Previous studies support that convenience is a key factor influencing online shopping behavior, as it reduces the time and effort required for purchases (Pham et al., 2018; Mehmood & Najmi, 2017). Therefore, marketers and policymakers should further optimize the one-click purchase function, simplify the

registration and payment process, and improve the accuracy of search and filtering systems to help consumers efficiently find the products they need (Kumar & Kashyap, 2018). Additionally, ensuring a smooth mobile user experience and supporting personalized recommendations can reduce user churn and increase purchase conversion rates (Reni, 2024; Majumder, 2025)

The results of the study show that most respondents recognize the security of e-commerce platforms in terms of transaction security, personal data protection, and information transparency. However, the increase in online fraud cases in recent years still makes some consumers cautious about online shopping (Malik et al., 2024; Hossain et al., 2024). Therefore, e-commerce marketers need to further strengthen privacy protection (PPP) and security protection (PSP) measures to enhance consumer trust (Kim et al., 2008). It is recommended that platforms adopt stricter data encryption and provide real-time payment security alerts to ensure transaction security (Mahadin et al., 2020). Transaction transparency is equally crucial, with clear fee descriptions, detailed receipts, and real-time updates reducing consumer concerns about hidden fees and unauthorized transactions, further enhancing the sense of security (Wang, 2015; Lee & Lee, 2019). In addition, practitioners displaying third-party safety certification marks and official guarantee statements or considering online seals, warranties, and guarantees can be effective in enhancing consumer trust (Soleimani, 2021). Therefore, policymakers should prioritize strengthening security measures and enhancing transaction transparency to build and maintain consumer trust, thereby increasing their willingness to purchase (Lee et al., 2018).

Lastly, the results of this study suggest that Generation Z consumers are heavily influenced by those close to them in their shopping decisions, including support and recommendations from family, friends, and social circles. Previous studies have demonstrated that subjective norms, including peer influence, have a significant impact on online shopping behavior (Hasbullah et al., 2016). Therefore, e-commerce marketers can implement marketing strategies that leverage social interactions and recommendation mechanisms to attract more consumers (Zhang et al., 2019). Optimizing social sharing functions, such as providing incentives like "friend referral discounts" can encourage users to share their shopping experiences, thereby stimulating a group consumption effect and increasing purchase intentions (Hu & Karacaoglu, 2021). Additionally, collaborating

with micro-influencers and utilizing real user reviews and testimonials can further enhance consumer trust (Abreu, 2019).

5.3.2 Theoretical Implications

This study extends the application of the Theory of Planned Behavior (TPB) by demonstrating how convenience, trust, and subjective norms significantly influence the online purchase intentions of Gen Z consumers. The findings confirm the applicability of TPB in an e-commerce environment and reinforce that an individual's intention to purchase online is shaped by a combination of internal and external factors.

According to the TPB model, individuals must develop perceived behavioral control, attitudes, and subjective norms before shaping purchase intentions (Ajzen, 1991). Specifically, consumers enhance perceived behavioral control after perceiving the convenience of online shopping (Maichum et al., 2016). The establishment of trust not only increases consumers' confidence in e-commerce transactions but also promotes positive attitudes towards online shopping (Nga & Tuan, 2018). Subjective norms meanwhile further shape consumers' purchasing decisions through social expectations and peer influence (Lim et al., 2024). These findings provide empirical support for the inclusion of these variables in the TPB framework, thus providing a more comprehensive explanation of the key factors influencing online shopping intentions.

Although the basic structure of the TPB including attitudes, perceived behavioral control, and subjective norms remains solid, the study shows that adding specific variables like convenience and trust, can make the model even better at predicting online shopping behavior. This is important because in today's world, where technology keeps advancing and people's preferences change quickly, having a flexible and adaptable model helps us better understand why consumers choose to shop online.

Overall, this study enriches the theoretical foundation of TPB in the field of online shopping, extends its application, and validates the influence of key factors on purchase intention. Future research can build on this framework and further explore other variables such as perceived risk, customer loyalty, and platform user experience to gain a deeper understanding of consumer behavior in e-shopping (THAM et al., 2019; Ha, 2020).

5.4 Limitations of the Study

Although this study provided valuable insights into understanding the online shopping purchase intention of Generation Z in Selangor, there are still some limitations that may affect the generalisability and applicability of the findings.

Firstly, in terms of sample size and representativeness, although the sample size of 386 respondents is statistically representative (Krejcie and Morgan, 1970), it is still not sufficient to fully reflect the overall characteristics of Generation Z consumers in Selangor. There is an imbalance in the distribution of different income groups and ethnicities in the sample, especially the Chinese who accounted for 66.3% while Malays and Indians only accounted for 24.9% and 8.8% respectively, which may limit the applicability of the findings to different ethnic groups.

In terms of geographic scope, this study only focuses on data collection in Selangor, which, although economically developed, may have significant differences in its economic structure, cultural background, and consumption habits from other state genera. For example, East Malaysia may differ from West Malaysia in terms of economic structure, logistics infrastructure, and internet penetration, which may influence Generation Z's decision-making when shopping online. As a result, the study's results may not fully represent Generation Z's online shopping behavior in Malaysia as a whole.

In addition, this study used Convenience Sampling, a non-probability sampling method, which is easy, inexpensive, and quick to obtain samples, but may suffer from sample selection bias.

For example, the respondents in this study were primarily from universities and social media users, which may have failed to cover non-student populations or Gen Z consumers who are less likely to use social media. Although social media can quickly capture a large sample, its user base may be skewed towards specific groups or age groups, affecting the diversity of the sample.

Finally, the study was also limited by time and variables. This study was completed within a specific period and is a Cross-Sectional Study, which fails to capture the trend of consumer behavior over time. For example, shopping festivals, changes in the economic environment, and the use of new technologies may affect the shopping behavior of Generation Z, and this study is unable to reflect these long-term trends. In addition, this study only focuses on the influence of convenience, trust, and subjective norms on online shopping purchase intention, while other potentially important factors (e.g., brand loyalty, distribution channel, product quality, etc.) were not included, and future research could further expand the variables to provide a more complete explanation of Generation Z's online shopping behavior.

Despite these limitations, this study provides valuable theoretical foundations and practical insights for understanding Generation Z's online shopping behavior, and future research can further deepen the findings by expanding the sample size, improving the sampling methodology, adding more research variables, and adopting longitudinal studies.

5.5 Recommendation for Future Research

This study provides valuable theoretical support for understanding the online shopping intentions of Generation Z consumers. However, future research can build on these findings to enhance the applicability, depth, and generalizability of the study.

Firstly, future research could replicate and extend this study across different geographical regions to compare differences in consumer purchase intentions across cultural and economic backgrounds. Conducting cross-regional analyses would help to determine whether convenience,

trust, and subjective norms have similar effects on generalized online purchase intentions, or whether they differ by culture- and market-specific factors. To improve the reliability of the data, probability sampling methods, such as stratified sampling, can be used to ensure a more representative sample and thus increase the generalizability of the findings.

Moreover, researchers can include more influential variables to build a more comprehensive model of consumer behavior. Factors such as perceived risk, brand loyalty, product quality, price sensitivity, and social media influence may further influence online shopping decisions. Examining how these variables interact with convenience, trust, and subjective norms could provide more insight into the complexity of Gen Z buying behavior. Also, different product categories can influence consumer decision-making, which can be analyzed in depth for specific categories in the future.

Furthermore, refining the research methodology can also improve the robustness of the findings. Although this study used a cross-sectional design, future research could adopt a longitudinal approach to track changes in the shopping behavior of Generation Z over time. In this way, scholars can observe changing trends, particularly the impact of technological advances and economic changes on e-commerce habits. In addition, a combination of qualitative methods, such as in-depth interviews and focus groups, can provide more insight into consumer motivations, concerns, and expectations than can be captured by quantitative surveys.

In conclusion, future research should expand the scope of the study, refine the research methodology, and explore more influencing factors to deepen our understanding of Generation Z's online shopping behavior. These efforts will contribute to developing more effective e-commerce strategies and provide a more solid theoretical foundation for consumer behavior research in the digital age.

5.6 Conclusion

This study examines the effects of convenience, trust, and subjective norms on Generation Z's online purchase intention and verifies the research hypotheses through data analysis. The findings not only provide e-commerce companies with references for optimization strategies but also provide new insights for academic research. Despite the limitations of this study, we believe it can lay a foundation for future related research and suggest directions for further research.

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Appendices

Appendix 3.1: Questionnaire

Topic: APPLYING THEORY PLANNED BEHAVIOR(TPB) ON GENERATION Z'S ONLINE SHOPPING PURCHASE INTENTION.

Dear respondents,

We are students of Bachelor of Business Administration (HONOURS) from Universiti Tunku Abdul Rahman (UTAR). The purpose of this study is to research applying the Theory of Planned Behavior (TPB) to Generation Z's online shopping purchase intention". This study can help Malaysia corporations know more about the key factors that affect Generation Z's intention to do online shopping.

There are FIVE (5) sections in this questionnaire. Section A is on demographics. Sections B, C, D, and E cover all the variables in this study. Please read the instructions carefully before answering the questions. Please answer ALL questions in ALL sections. Completion of this questionnaire will take you approximately 5 to 10 minutes.

Your participation in this study is entirely voluntary. There will be no disadvantage if you decide not to complete the attached anonymous questionnaire. You can withdraw at any time without any penalty. You can refuse to answer any question at any time if you feel uncomfortable.

The information collected from you will be kept strictly private and confidential. All responses and findings will be used solely for academic purposes.

Your assistance in completing this questionnaire is very much appreciated. Thank you for your participation. If you have any questions regarding this questionnaire, you may contact us at:

chaijiayu0811@1utar.my (Chai Jia Yu)

huining922@1utar.my (Loong Hui Ning)

Jiarounyeo@1utar.my (Nyeo Jia Rou)

If you decide to complete this attached anonymous questionnaire, this will be taken as you voluntarily agree and formal consent to participate in this study. Thank you very much for your cooperation and willingness to participate in this study.

Yours sincerely,

Chai Jia Yu 21ABB01534

Loong Hui Ning 21ABB00324

Nyeo Jia Rou 22ABB02925

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, Universiti Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

1. Personal data refers to any information which may directly or indirectly identify a person which could include sensitive personal data and expression of opinion. Among others it includes: Name, identity card, place of birth, address, education history, employment history, medical history, blood type, race, religion, photo, personal information and associated research data.

2. The purposes for which your personal data may be used are inclusive but not limited to:

- a) For assessment of any application to UTAR
- b) For processing any benefits and services
- c) For communication purposes
- d) For advertorial and news
- e) For general administration and record purposes
- f) For enhancing the value of education
- g) For educational and related purposes consequential to UTAR
- h) For replying any responds to complaints and enquiries
- i) For the purpose of our corporate governance
- j) For the purposes of conducting research/ collaboration

3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.

4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

6. By submitting or providing your personal data to UTAR, you had consented and agreed for your personal data to be used in accordance to the terms and conditions in the Notice and our relevant policy.

7. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.

8. You may access and update your personal data by writing to us at (huining922@1utar.my)

...

Acknowledgement of Notice *

Mark only one oval.

☐ I have been notified by you and that I hereby understood, consented and agreed per UTAR above notice

☐ I disagree, my personal data will not be processed



Gender *

- ☐ Male
- ☐ Female

Age *

- ☐ 18 to 20 years old
- ☐ 21 to 23 years old
- ☐ 24 to 26 years old

Ethnic group *

- ☐ Chinese
- ☐ Malay
- ☐ Indian
- ☐ Others

Personal Income (Per Month) *

- ☐ Less than RM 1000
- ☐ RM 1001 to RM 2000
- ☐ RM 2001 to RM 3000
- ☐ RM 3001 to RM 4000
- ☐ RM 4001 to RM 5000
- ☐ More than RM 5000

Income Source *

- ☐ PTPTN
- ☐ Parents
- ☐ Savings
- ☐ Part-time Job
- ☐ Full-time Job
- ☐ Others

Section B : Dependent Variable (Online Shopping Purchase Intention)

Based on your buying experience, please circle 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

1. I intend to do online shopping in the future. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

2. I will likely purchase from the online platform. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

3. Online shopping is essential for everyone. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

4. Online shopping makes buyers more active. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

...

5. I think online shopping will become popular in the future. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

Section C : Independent Variable 1 (Convenience)

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

Level of agreement

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

1. I find online shopping is convenient. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

2. I can do online shopping at any time. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

3. I can do online shopping at any place. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

4. While online shopping, I can finish my shopping very quickly. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

5. I get on-time delivery by shopping online. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

6. Detailed information is available while shopping online. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

7. It is easy to choose and make comparisons with other products while shopping online. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

Section D : Independent Variable 2 (Trust)

Please circle the most appropriate option that best indicate your agreement level with the following statements based on your buying experience as a customer.

Level of agreement

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

1. This catalog retailer website platform is safe for online transactions. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

2. This catalog retailer website platform will protect consumer personal data. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

3. This catalog retailer website platform give guarantee against misuses of personal data for commercial purposes. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

4. Logos of organizations give guarantee to consumers that online shopping is secured. *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

5. This catalog retailer website platform gives transparent guarantee policy *

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

Section E : Independent Variable 3 (Subjective Norm)



Please circle the most appropriate option that best indicate your agreement level with the following statements based on your buying experience as a customer.

Level of agreement

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

1. People who influence my behavior think that I should use the online shopping platform. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

2. People who are important to me think that I should use the online shopping platform. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

3. People very close to me have been helpful in the use of online shopping platform. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

4. In general, people very close to me supported the use of the online shopping platform. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

5. I use the online market platform as people around me use this it too. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

6. People around me have a positive attitude towards the online market platform. *

	1	2	3	4	5	
Strongly disagree	☐	☐	☐	☐	☐	Strongly agree

Appendix 3.2: Krejcie and Morgan Table

Table 1: Krejcie and Morgan Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
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	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

Appendix 4.1: SPSS Result (Subjective Norms Reliability Test)

Scale: ALL VARIABLES**Case Processing Summary**

		N	%
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	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
.793	.793	6

Item Statistics

	Mean	Std. Deviation	N
people who influence my behavior	4.3342	.92003	386
people very close to me have been helpful	4.2876	.92733	386
people who are important to me	4.3679	.93108	386
people very close to me supported the use of the online shopping platform.	4.3964	.86843	386
People around me have a positive attitude towards the online market platform.	4.2953	.94571	386
online market platform as people around me use this it too.	4.3782	.86906	386

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.343	4.288	4.396	.109	1.025	.002	6
Item Variances	.830	.754	.894	.140	1.186	.004	6
Inter-Item Covariances	.324	.156	.439	.283	2.818	.006	6
Inter-Item Correlations	.389	.194	.499	.305	2.577	.007	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
people who influence my behavior	21.7254	10.449	.571	.365	.756
people very close to me have been helpful	21.7720	10.561	.542	.398	.763
people who are important to me	21.6917	10.520	.547	.346	.762
people very close to me supported the use of the online shopping platform.	21.6632	11.055	.499	.333	.773
People around me have a positive attitude towards the online market platform.	21.7642	10.103	.614	.446	.745
online market platform as people around me use this it too.	21.6813	11.049	.499	.310	.772

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.0596	14.690	3.83275	6

Appendix 4.2: SPSS Result (Trust Reliability Test)

➔ Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	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
.812	.814	5

Item Statistics

	Mean	Std. Deviation	N
safe for online transactions	4.3472	.87011	386
protect consumer personal data	4.2979	1.02784	386
guarantee against misuses of personal data for commercial purposes	4.2513	.98115	386
logos of organizations give guarantee	4.3497	.91989	386
transparent guarantee policy	4.2824	.93728	386

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.306	4.251	4.350	.098	1.023	.002	5
Item Variances	.900	.757	1.056	.299	1.395	.013	5
Inter-Item Covariances	.418	.293	.521	.228	1.776	.005	5
Inter-Item Correlations	.466	.340	.541	.201	1.590	.005	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
safe for online transactions	17.1813	8.809	.636	.419	.767
protect consumer personal data	17.2306	8.256	.599	.420	.777
guarantee against misuses of personal data for commercial purposes	17.2772	8.476	.598	.412	.777
logos of organizations give guarantee	17.1788	9.010	.543	.341	.792
transparent guarantee policy	17.2461	8.508	.634	.453	.766

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.5285	12.852	3.58503	5

Appendix 4.3: SPSS Result (Convenience Reliability Test)

➔ Reliability

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	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
.735	.735	7

Item Statistics

	Mean	Std. Deviation	N
online shopping is convenient	4.4275	.72876	386
online shopping at any time	4.4534	.85229	386
online shopping at any place	4.4041	.78451	386
finish my shopping very quickly	4.3497	.87056	386
get on-time delivery	4.4119	.84593	386
detailed information is available	4.3912	.87078	386
easy to choose and make comparisons with other products	4.4145	.90837	386

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.407	4.350	4.453	.104	1.024	.001	7
Item Variances	.704	.531	.825	.294	1.554	.010	7
Inter-Item Covariances	.200	.081	.322	.241	3.976	.004	7
Inter-Item Correlations	.284	.130	.411	.280	3.147	.007	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
online shopping is convenient	26.4249	10.983	.375	.179	.719
online shopping at any time	26.3990	10.360	.408	.214	.713
online shopping at any place	26.4482	10.149	.512	.352	.690
finish my shopping very quickly	26.5026	10.043	.458	.267	.702
get on-time delivery	26.4404	10.517	.382	.196	.719
detailed information is available	26.4611	9.896	.488	.297	.694
easy to choose and make comparisons with other products	26.4378	9.613	.513	.308	.688

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
30.8523	13.326	3.65051	7

Appendix 4.4: SPSS Result (Purchase Intention Reliability Test)

Reliability**Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	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
.724	.718	5

Item Statistics

	Mean	Std. Deviation	N
intend to do online shopping in the future	4.3420	1.02547	386
essential for everyone	4.3420	.91291	386
likely purchase from the online platform	4.5311	.76638	386
makes buyers more active	4.4275	.89800	386
become popular in the future	4.4326	.83238	386

Appendix 4.5: SPSS Result (Correlations Test Result)

Correlations

Correlations			
		Purchase Intention AVE	Subejective Norms AVE
Purchase Intention AVE	Pearson Correlation	1	.834**
	Sig. (2-tailed)		<.001
	N	386	386
Subejective Norms AVE	Pearson Correlation	.834**	1
	Sig. (2-tailed)	<.001	
	N	386	386

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

Correlations

Correlations			
		Purchase Intention AVE	Trust AVE
Purchase Intention AVE	Pearson Correlation	1	.835**
	Sig. (2-tailed)		<.001
	N	386	386
Trust AVE	Pearson Correlation	.835**	1
	Sig. (2-tailed)	<.001	
	N	386	386

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

CORRELATIONS

```

/VARIABLES=PurchaseIntentionAVE SubejectiveNormsAVE
/PRINT=TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.

```

Correlations**Correlations**

		Purchase Intention AVE	Convenience AVE
Purchase Intention AVE	Pearson Correlation	1	.834**
	Sig. (2-tailed)		<.001
	N	386	386
Convenience AVE	Pearson Correlation	.834**	1
	Sig. (2-tailed)	<.001	
	N	386	386

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

```

CORRELATIONS
/VARIABLES=PurchaseIntentionAVE TrustAVE
/PRINT=TWOTAIL NOSIG FULL
/MISSING=PAIRWISE.

```

Appendix 4.6: SPSS Result (ANOVA Test Result)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.085	.147		.577	.564	-.204	.375		
	Convenience AVE	.982	.033	.834	29.612	<.001	.917	1.048	1.000	1.000

a. Dependent Variable: Purchase Intention AVE

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Convenience AVE
1	1	1.993	1.000	.00	.00
	2	.007	16.984	1.00	1.00

a. Dependent Variable: Purchase Intention AVE

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Convenience AVE ^b	.	Enter

a. Dependent Variable: Purchase Intention AVE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.834 ^a	.695	.695	.33948	.695	876.853	1	384	<.001

a. Predictors: (Constant), Convenience AVE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.057	1	101.057	876.853	<.001 ^b
	Residual	44.256	384	.115		
	Total	145.313	385			

a. Dependent Variable: Purchase Intention AVE

b. Predictors: (Constant), Convenience AVE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.932	.119		7.837	<.001	.698	1.166		
	Subjective Norms AVE	.802	.027	.834	29.593	<.001	.749	.855	1.000	1.000

a. Dependent Variable: Purchase Intention AVE

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Subjective Norms AVE
1	1	1.989	1.000	.01	.01
	2	.011	13.689	.99	.99

a. Dependent Variable: Purchase Intention AVE

➔ Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Subjective Norms AVE ^b		Enter

a. Dependent Variable: Purchase Intention AVE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.834 ^a	.695	.694	.33964	.695	875.721	1	384	<.001

a. Predictors: (Constant), Subjective Norms AVE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.017	1	101.017	875.721	<.001 ^b
	Residual	44.296	384	.115		
	Total	145.313	385			

a. Dependent Variable: Purchase Intention AVE

b. Predictors: (Constant), Subjective Norms AVE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.334	.105		12.707	<.001	1.128	1.541		
	Trust AVE	.716	.024	.835	29.749	<.001	.668	.763	1.000	1.000

a. Dependent Variable: Purchase Intention AVE

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Trust AVE
1	1	1.986	1.000	.01	.01
	2	.014	12.108	.99	.99

a. Dependent Variable: Purchase Intention AVE

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Trust AVE ^b	.	Enter

a. Dependent Variable: Purchase Intention AVE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.835 ^a	.697	.697	.33839	.697	885.000	1	384	<.001

a. Predictors: (Constant), Trust AVE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.341	1	101.341	885.000	<.001 ^b
	Residual	43.972	384	.115		
	Total	145.313	385			

a. Dependent Variable: Purchase Intention AVE

b. Predictors: (Constant), Trust AVE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.312	.133		2.349	.019	.051	.573		
	Convenience AVE	.445	.056	.377	7.888	<.001	.334	.555	.263	3.800
	Trust AVE	.237	.052	.276	4.561	<.001	.135	.339	.164	6.100
	Subjective Norms AVE	.259	.058	.269	4.455	<.001	.144	.373	.165	6.047

a. Dependent Variable: Purchase Intention AVE

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Convenience AVE	Trust AVE	Subjective Norms AVE
1	1	3.979	1.000	.00	.00	.00	.00
	2	.015	16.032	.55	.00	.07	.02
	3	.003	38.248	.42	.99	.20	.06
	4	.002	41.571	.03	.01	.73	.92

a. Dependent Variable: Purchase Intention AVE

➔ Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Subjective Norms AVE, Convenience AVE, Trust AVE ^b	.	Enter

a. Dependent Variable: Purchase Intention AVE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.877 ^a	.770	.768	.29588	.770	425.959	3	382	<.001

a. Predictors: (Constant), Subjective Norms AVE, Convenience AVE, Trust AVE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.871	3	37.290	425.959	<.001 ^b
	Residual	33.442	382	.088		
	Total	145.313	385			

a. Dependent Variable: Purchase Intention AVE

b. Predictors: (Constant), Subjective Norms AVE, Convenience AVE, Trust AVE