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# FACTORS INFLUENCING PURCHASE INTENTIONS IN RECOMMERCE PLATFORMS AMONG MALAYSIAN CONSUMERS

BY

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# DEDICATION

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| | |
|---|---|
| DV | Dependent Variable |
| eCom | E-commerce |
| FinR | Finance Risk |
| FunR | Functional Risk |
| IV | Independent Variable |
| InfQ | Information Quality |
| IS | Information System |
| ISSM | Information System Success Model |
| m-Commerce | Mobile Commerce |
| PerR | Performance Risk |
| ProR | Product Risk |
| PsyR | Psychological Risk |
| PI | Purchase Intention |
| ReCom | Recommerce |
| SerQ | Service Quality |
| SocR | Social Risk |
| SysQ | System Quality |

LIST OF APPENDICES

# PREFACE

The completion of this study marks the fulfilment of the Bachelor of Marketing (HONS) degree from University Tunku Abdul Rahman (UTAR). This investigation, "Factors Influencing Purchase Intentions in Recommerce Platforms among Malaysian Consumers", represents an in-depth examination of the rapidly shifting digital marketplace, especially the increasing popularity of Recommerce, which is a type of electronic commerce that focuses on the online selling of second-hand products. As the Malaysian electronic commerce landscape continues to expand, recommerce platforms growing in popularity among mobile users who seek affordability, convenience, and sustainable consumption practices. Despite this increased interest, there continues to be a gap in understanding the main factors that influence consumer purchase intentions in this field. This study focuses on both the positive and negative factors that influence purchase intention (PI) in the bid to bridge the gap. Specifically, it evaluates how System Quality (SysQ), Information Quality (InfQ), and Service Quality (SerQ) positively impact consumer behaviour, while also considering how Product Risk (ProR), Financial Risk (FinR), and Social Risk (SocR) may discourage purchase decisions. All variables are evaluated through the viewpoint of mobile users in Malaysia, using a 7-point Likert scale to measure their intentions and perceptions. Through employing a quantitative methodology and theoretical frameworks, this study aspires to provide marketers, developers, and recommerce ecosystem stakeholders with valuable insights. The findings of this study will foster the strategic development of recommerce platforms, encouraging sustainable consumer behaviour and enhancing better user experience in the Malaysian context.

# ABSTRACT

The study integrates the Information System Success Model (ISSM) and perceived risk theory to examine Malaysian consumers' purchase intention on Recommerce platforms. The variables proposed are system quality, information quality, and service quality from ISSM, while the product risk, financial risk, and social risk from perceived risk theory, and purchase intention as dependent variables. The target population consisted of mobile users and people who have used or purchased from Malaysian e-commerce platforms. Also, there are 462 respondents made up the final dataset. SPSS was used to analyse the data and predict the consumer purchase intention. The hypotheses results show that system quality, information quality, service quality, and financial risk have significant relationships towards purchase intention. Nevertheless, there was no discernible influence of product risk and social risk. Moreover, the study offers theoretical insights into how perceived risks and system-related benefits interact, as well as practical implications for improving platform efficiency, user trust, and sustainable consumption. Also, the findings provide useful information about Malaysian consumers' purchasing intents on these platforms for both academic researchers and recommerce businesses, including Carousell Malaysia, EasyStore, Mudah.my, Lelong.my, and Malaysia-based Shopify vendor.

Keywords: Refurbished Goods, Repurpose, Resale, Reuse, Sustainability.

Subject Area: HF5482-5482.4 Secondhand trade.

# CHAPTER 1: RESEARCH OVERVIEW

## 1.0 Introduction

This chapter discovers the research background and research problem about the ReCom platforms as well as the research objectives, research questions, along research significance.

## 1.1 Research Background

ReCom can also be called "reverse commerce". It involves selling and buying used or refurbished products (Vakeel & Kaushik, 2020). This process extends the life cycle of used items, such as fashion, furniture and electronics, while contributing to environmental sustainability by reducing waste. In addition, ReCom provides consumers with cost-effective alternatives to new goods, enabling them to get quality goods at lower prices, while providing sellers with the opportunity to recover value from products they no longer need. ReCom platforms including Carousell Malaysia, EasyStore, Mudah.my, Lelong.my, Shopify (Malaysia-based sellers) support more economical and sustainable consumption by operating on dedicated ReCom websites and online marketplaces.

In light of the depletion of Earth's natural resources, modern society must promote self-restrictive behaviours, such as the reuse of products. This has led to second-hand consumption becoming increasingly prevalent worldwide (Sun, 2023). Due to the increasing popularity, the motivation and concept of second-hand consumption through ReCom platforms has been redefined. As Wilts et al. (2021) pointed out, most consumers in the 19th century purchased used products primarily for economic reasons, and transactions were often conducted offline. However, because modern ReCom platforms are more diversified and convenient, used goods are becoming more and more valuable than before.

The used goods industry is gaining popularity in the Asia Pacific region. This is mainly due to the lure of reasonably priced, high-quality goods, as well as increasing consumer awareness of sustainability and environmental issues (Secondhand Goods Industry Analysis in Asia Pacific,

2023). The industry has been driven by the changing perceptions of consumers towards second-hand goods. Marknteladvisors (2023) pointed out that the Asia-Pacific ReCom market is estimated to develop at a compound annual growth rate (CAGR) of roughly 5.85% between 2024 and 2030. Price sensitivity among consumers in Asia Pacific nations is an important driver fuelling the expansion of ReCom in the area. Based on the research by Aman (2021), there have eight out of ten Malaysians have bought second-hand goods. In addition, the report aims to highlight the importance of ReCom and sustainable development in Southeast Asia.

Potentially, the mobile shopping system is a practical, simple and price-sensitive shopping tool that puts mobile retailers at the fingertips of consumers, allowing consumers to buy whatever they want almost without leaving their office or home (Kumar & Bansal, 2021; Hew et al., 2017; Hoh et al., 2022). These bring a lot of convenience to many consumers who want to buy second-hand products in the ReCom platform and stimulate their intention to purchase. On top of that, the benefits are enormous. These shopping platforms provide on-the-go consumers with accurate and real-time product information, making it simple for them to search for products and remain up to date with the most recent information about them quickly and effectively, as well as giving customers the benefits of receiving offers or comparing products (Chen, 2013).

## 1.2 Research Problem

In this study, we are investigating the **negative factors** and **positive factors** that impact consumer PI using the ISSM model and the perceived risk theory. Key components including system quality (SysQ), information quality (InfQ), and service quality (SerQ) are identified by the ISSM model, and the perceived risk theory looks at the possible hazards that customers may encounter, such as product risk (ProR), financial risk (FinR), social risk (SocR). A thorough grasp of the elements influencing customer choices in the ReCom market is offered by these frameworks taken together.

Following this, our study discusses problems related to **negative factors.** Nowadays, consumers' reluctance to purchase used goods is mostly caused by their perception that the items are of **inferior product quality and value than those that are brand-new** (Tiarawati et al., 2022). According to Entrupy's "State of the Fake Report" (2024), this study highlights the prevalence of fake goods in online marketplaces and the risks they pose to both buyers and

sellers. It discusses legal obligations, customer safety concerns, and the importance of advanced authentication technologies in mitigating these risks. Even with the cost reductions, many buyers would rather purchase new goods because they fear that pre-owned items won't live up to their expectations or might be out of style (Wu et al., 2023). Their propensity to purchase used goods is impacted by this view. Thus, the belief that the value and quality have decreased is a major factor in the decline of customer interest in the ReCom industry.

The **dearth of reliable information and evaluations** regarding used products has made many prospective purchasers cautious about the possibility of fraud and the legitimacy of the things (Zavolokina et al., 2019). Recent reports from the South China Morning Post (2024) by Chuang and Chuang claimed that there has been a notable rise in financial fraud, wherein victims suffered large financial losses because of using sloppy or delayed item deliveries. Due to the paucity of authenticity information and evaluations regarding used products, many prospective purchasers are leery of the possibility of fraud and the validity of commodities (Ahn, 2024). One of the primary concerns is that people may receive things that do not match their descriptions, which is made worse by claims of an increase in financial fraud (Tham et al., 2019). These issues emphasise how critical it is for the ReCom sector to increase reliability and openness.

**Social hazards** encompass worries about the opinions of others on consumer decisions. The idea that purchasing old goods will make them less socially acceptable than buying new ones is the specific source of social status risk (Hong et al., 2019). Customers are concerned that their loved ones may think they are less affluent or less discriminating in their selection of second-hand goods (Song et al., 2020). These worries may discourage buyers from participating in the ReCom market when contrasted with the cost reductions provided by used goods (Mukherjee et al., 2020). However, attitudes about consumers have evolved dramatically in recent years, particularly among Generation Z (18–27 years old). According to a recent Amazon survey, 40% of Gen Z consumers expect to purchase 75% of their used items within the next three years (Walker, 2024). The primary drivers of this change are increased environmental awareness and the excitement of finding unique, used products. This generation is leading the charge to shift views, and SocR is becoming less of a barrier for them, even though purchasing used products has historically been stigmatised.

Additionally, our study will then look at the problem statement related to the **positive factors.** Although the quality of the system can establish a good relationship with customers, some

problems are bound to occur. According to Yaseen (2023), the **clumsy navigation and poor browsing experience** of the ReCom platform can quickly deter potential customers from further exploring the relevant website. This is the challenge in any mobile app navigation. Recent reports published by London Daily News (2025) by Asad Hussain, emphasise how bad user experience and navigation, like cluttered menus and ambiguous labelling, can turn off visitors and how crucial smart navigation is to keeping consumers on a website. Additionally, Patel (2020) emphasised that a well-designed and well-developed interface can positively influence perceived trust and enjoyment, which in turn can influence customers' PI. However, poorly designed navigation, difficult product comparisons and long loading times can have a detrimental effect on eCom (Patel, 2020).

The **incomplete descriptions** cause buyer confusion and hesitation to purchase. Some ReCom platforms have incomplete or vague product descriptions, which will make users uncertain about the real condition or actual size of second-hand products (Fan et al., 2013). Mass Market Retailers Reports (2025) discovered how a discrepancy between what customers expect and what they receive—typically brought on by false product descriptions, deceptive images, or missing information—increases the likelihood that they will return an item. In addition, customers often worry that the products they receive are not the same as the images they see online, thus reducing their confidence in buying. According to Hong et al. (2017), the uncertainty of products in the online marketplace, especially second-hand goods, is a major challenge for buyers. The research shows that product uncertainty has a greater impact on trading activity and price premiums than seller uncertainty. The product information signals such as third-party certification, detailed description of the product, product price, and intrinsic characteristics of the product, can also help to increase the PI of the customer.

Most customers will often seek more detailed product information before making a purchase decision, usually contacting the seller directly to make inquiries (Fetahu et al., 2024). **Poor customer service** has become one of the challenges, especially when customers request detailed product information, but cannot get a timely response from sellers, which will directly affect the user's loyalty and confidence in the platform (Fan et al., 2013). As the number of mobile users and applications continues to increase, the quality of service will continue to be a key issue in the ReCom space (Akıl & Ungan, 2021). According to The Star (2023), Madam Abdul, a 68-year-old Singaporean woman, sold her used kitchenware on a third-party app and lost about S$72,500 in just 15 minutes. The software, which was disguised as a reliable ReCom

platform, was spyware that allowed hackers to gain direct access to her phone and drain her bank account. She immediately notified POSB Bank and the police, but the money was not recovered. Serious weaknesses in ReCom platforms' security and customer service protocols are exposed by this incident, particularly regarding the validation of third-party applications and the reaction to fraud alarms.

Past studies have examined the positive factors towards interest, satisfaction, and loyalty in consumer views of ReCom platforms (Corbos, 2023). Additionally, there is some research (Hristova, 2019) that investigates the negative factors towards financial concerns, uneven quality, and product authenticity in ReCom platforms. These problems discourage consumers and have a detrimental effect on engagement and satisfaction. Even though there are past studies that focused on both the motivators and inhibitors towards intention, their studies did not focus on the ReCom platform. They are mainly focused on eCom (Yang, 2021) which examines how online reviews and seller reputation affect consumer trust in eCom PI.

Based on our research, the study focuses on the difficulties that buyers have in the used goods market, where products are perceived as riskier or inferior even though they are more affordable and frequently overlooked. To comprehend these views and their influence on PI, researchers investigate elements such as perceived value, quality, and platform qualities. Furthermore, the study investigates the relationship between consumer confidence and decision-making and social influence, platform security, and reliability. This may provide information that makes ReCom platforms more appealing and fosters their expansion in Malaysia.

## 1.3 Research Objectives & Research Questions

### 1.3.1 General Objective

The objective of this research is to examine the relationship between ISSM factors and perceived risk factors towards PI. The specific objectives will be shown below.

### 1.3.2 Specific Objectives

i. To examine the positive relationship between SysQ and PI in the ReCom context.
ii. To examine the positive relationship between InfQ and PI in the ReCom context.
iii. To examine the positive relationship between SerQ and PI in the ReCom context.
iv. To examine the negative relationship between ProR and PI in the ReCom context.
v. To examine the negative relationship between FinR and PI in the ReCom context.
vi. To examine the negative relationship between SocR and PI in the ReCom context.

### 1.3.3 General Question

What is the relationship between ISSM factors and perceived risk factors towards PI in the ReCom context? The specific questions will be shown below.

### 1.3.4 Research Questions

i. What is the relationship between SysQ and PI in the ReCom context?
ii. What is the relationship between InfQ and PI in the ReCom context?
iii. What is the relationship between SerQ and PI in the ReCom context?
iv. What is the relationship between ProR and PI in the ReCom context?
v. What is the relationship between FinR and PI in the ReCom context?
vi. What is the relationship between SocR and PI in the ReCom context?

## 1.4 Research Significance

### 1.4.1 Theoretical Academic Field

This study is unique because it thoroughly examines the positive and negative factors that affect Malaysian consumers' PI on ReCom platforms. There is still a lack of knowledge regarding the possible obstacles that prevent customer engagement, even if previous research has mostly concentrated on traditional eCom environments or solely on the advantages of ReCom, such as affordability, sustainability, and platform trust (Corbos 2023; Hristova, 2019; Yang, 2021). To close that gap, this study examines three major ISSM model: SysQ guarantees that the platform is user-friendly and dependable (Casare et al., 2022); InfQ ensures accuracy and relevance (Bouchon-Meunier, 2020); and SerQ delivers effective customer support (Han et al., 2023). Also, three major perceived risks: ProR concerns about quality and authenticity (Liu et al., 2023); FinR is the fear of financial loss (Tham et al., 2019); and SocR is the perceived shame or judgement associated with purchasing used products (Hong et al., 2019).

Furthermore, our research provides localised insights that are frequently missed in larger, international studies by placing the study within Malaysia's distinct digital economy and cultural landscape and concentrating on popular local ReCom platforms like Carousell Malaysia, EasyStore, Mudah.my, Lelong.my, Shopify (Malaysia-based sellers). In addition to offering useful advice for ReCom platform developers,

marketers, and legislators looking to advance sustainable consumption and the circular economy in Malaysia, this dual-focus strategy offers a more comprehensive understanding of consumer behaviour.

### 1.4.2 Practical Field

By integrating findings from studies on SysQ, InfQ, and SerQ, ReCom platforms including Carousell Malaysia, EasyStore, Mudah.my, Lelong.my, Shopify (Malaysia-based sellers) can dramatically improve user experience and increase buy intentions. Through this study, platforms can build a dependable, user-friendly system that enables smooth navigation and transactions, which is essential for guaranteeing high SysQ (Casare et al., 2022). To provide precise, thorough, and current product facts is a sign of high InfQ and is essential to establishing credibility. In addition, PI can be increased even further by providing excellent SerQ, such as prompt customer assistance (Prabowo et al., 2023). By continuously optimizing the SysQ, enhancing the InfQ, and bringing high SerQ to customers, ReCom can enhance its positive image and improve customer PI. On another hand, addressing the negative aspects is just as crucial, though. To lower ProR and regain customers' loyalty in their purchases, ReCom platforms must have robust return policies or guarantees in place (Liu et al., 2023). FinR can be decreased by using secure payment methods and maintaining transparent pricing policies (Tham et al., 2019; Loh et al., 2023). SocR can be reduced by fostering a positive review environment that boosts users' authenticity and reputation (Hong et al., 2019). Through the equitable consideration of these positive and negative factors, ReCom platforms can establish a safer and more enticing purchasing environment.

## 1.5 Conclusion

The research issue has been detailed in depth in Chapter 1 by describing the research background, problem statement, research gap, and the research objectives and questions, as well as the significance of this study.

# CHAPTER 2: LITERATURE REVIEW

## 2.0 Introduction

Chapter 2 covers the underlying theories with the review of variables including System Quality (SysQ), Information Quality (InfQ), and Service Quality (SerQ) as the three positive factors' independent variables (IVs). Additionally, Product Risk (ProR), Financial Risk (FinR), and Social Risk (SocR) as the three negative factors' independent variables. Purchase Intention (PI) as the dependent variable (DV). Also, the proposed conceptual framework along with the hypotheses will be developed.

## 2.1 Underlying Theories

### 2.1.1 Information System Success Model (ISSM Model)

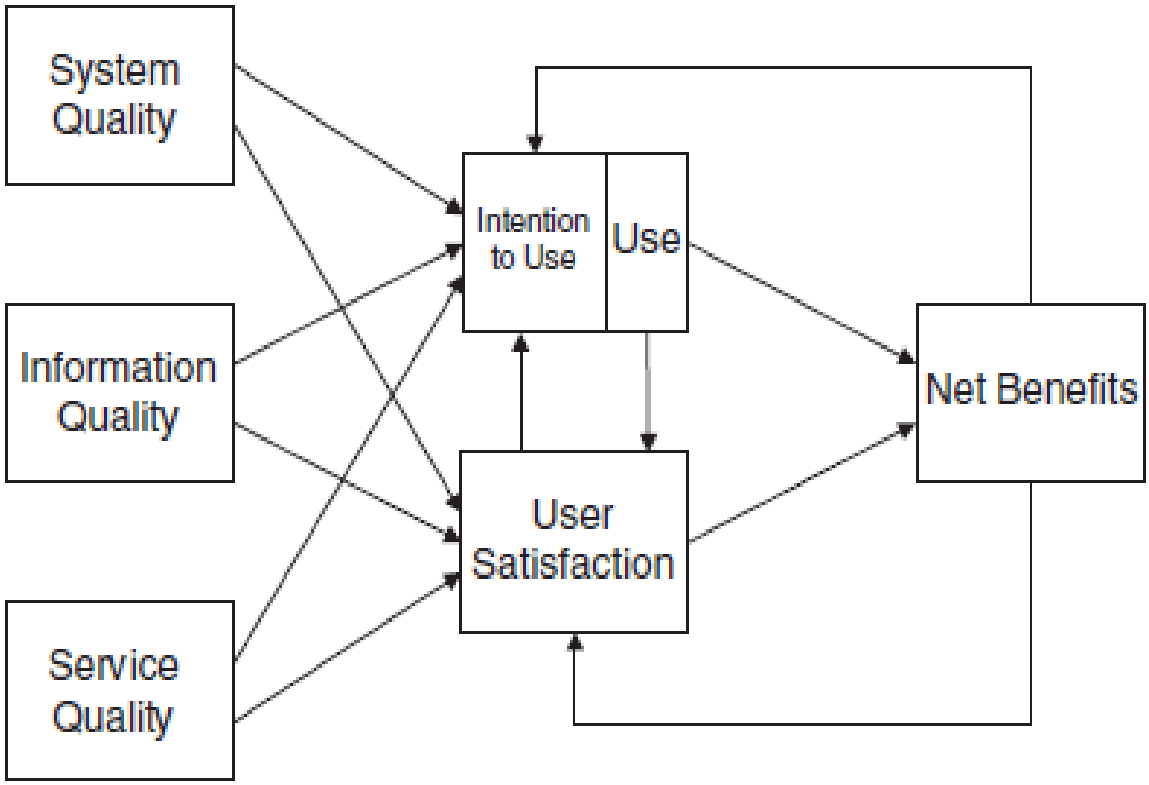

Figure 2.1: *Updated DeLone and McLean IS success model (ISSM) (Delone & McLean, 2003)*
The ISSM provides a framework for evaluating the effectiveness of IS (Refer to Figure 2.1). The model was proposed by DeLone and McLean in 1992 and has become the standard for measuring IS success (DeLone & McLean, 2002). This model identifies six key dimensions of IS success: System Quality (SysQ), Information Quality (InfQ), Service Quality (SerQ), Intention to Use, User Satisfaction, and Net Benefits. DeLone and McLean (2016) emphasize that these variables are not independent, but interdependent and multi-dimensional. Instead of empirically verifying the model, they are seeking further confirmation and improvement of taxonomy.

SysQ evaluates and measures the performance of a system, focusing on attributes such as ease of use, reliability, and response time (DeLone & McLean, 2016). The study also shows that the InfQ mainly assesses the accuracy, timeliness, and relevance of the generated information. SerQ is the assessment of the quality of support services related to IS, such as user training and assistance. Moreover, Intention to Use refers to the degree and way users use the IS, while user satisfaction is a measure of users' overall satisfaction with the IS. Last, the net benefit evaluates the positive and negative impacts of the system on both individual and organizational performance (DeLone & McLean, 2016).

Although the initial application of the ISSM model was in the domain of traditional IS, its utilization in eCom has become prevalent with the rapid development of the latter (DeLone & McLean, 2004). The ISSM has been widely used to evaluate the success of m- commerce, and the study adapts to different contexts. In the study of Alqatan et al. (2019), they extended ISSM to travel m-commerce, taking three dimensions of ISSM (SerQ, InfQ, SysQ) as key factors. Additionally, Bahaddad (2017) validated the ISSM in the Arab Gulf States and found that the quality of the system, information, and services significantly affected the intentions to use m-commerce applications. It follows that the structured approach and versatility of the ISSM model make it extremely valuable for improving and evaluating the effectiveness of IS across different domains. It is imperative to conduct research on the generalization of the ISSM in the setting of mobile purchasing. In addition, IS are an integral part of mobile purchases; hence the ISSM serves as an appropriate theoretical foundation (Hanjaya et al., 2019). The ISSM model provides a robust framework with a solid theoretical foundation and empirical research support, which can be used for research in various contexts such as electronic platforms.

In this study, we primarily investigate user intention as the dependent variable, particularly as it relates to purchase behaviour. User intention is a useful and measurable variable that reflects the probability of future system purchase decisions (Li et al., 2023), which also aligns closely with the research objectives. User satisfaction and net benefit are excluded as in consumer-oriented or early-stage systems, users have insufficient experience in evaluating satisfaction and have limited access to net benefit data (Lee & Jeon, 2020; Kalankesh et al., 2020). While both dimensions are still valuable, they are better suited for future studies where outcome measurement and system maturity are more realistic.

Hanjaya et al. (2019) stated that the mobile shopping system technically includes system integration of hardware and software as well as customer-driven services. Thus, the three dimensions of quality (system, information, service) have the potential to directly influence customers' PIs. This study mainly investigates the factors that influence Malaysian consumers' PI in ReCom platforms and adopts the three most appropriate dimensions: SysQ, InfQ, and SerQ of the IS success model for research.

These three dimensions (SysQ, InfQ, SerQ) are important for all eCom. Previous research has shown that if a platform offers simple operation and a clear layout, consumers can quickly adapt to using it, resulting in increased comfort and confidence (Park & Kim, 2003). This highlights the importance of SysQ in m-commerce. According to Milan et al. (2015), InfQ provided by the website is a very important factor for the customer to evaluate the online purchase website, allowing the customer to evaluate the product from the information available. Moreover, Lee (2022) shows that the SerQ provided by eCom platforms and technologies is sufficient to increase customers' willingness to buy. SerQ in the eCom environment includes the responsiveness and reliability of the website. Only continuous optimization of SerQ can make customers feel safe to buy goods online.

### 2.1.2 Perceived Risk Theory


Figure 2.2: *Dimensions of Perceived Risk Theory*

Raymond Bauer is credited with developing Perceived Risk Theory (Refer to Figure 2.2), a key idea in consumer behaviour research, in 1960 (Bauer, 1969). According to this idea, customers consider all the risks and uncertainties involved in their decisions before making a purchase. The understanding of how risk perception affects consumer behaviour was made possible by Bauer's seminal research.

There are five main categories: Financial Risk (FinR), Performance Risk (PerR), Physical Risk (PhyR), Psychological Risk (PsyR), and Social Risk (SocR). The possibility of suffering a financial loss when making a transaction is known as FinR (Tham et al., 2019). PhyR, known as Product Risk (ProR), is the possibility that a product will injure someone physically (Liu et al., 2023). SocR refers to the potential impact of a product on a person's acceptance by others or social standing (Hong et al., 2019). The uncertainty that a product will function as anticipated is associated with PerR (Xu & Li, 2013). Lastly, PsyR is the likelihood that a product may negatively affect a customer's mental health or sense of self (Lee et al., 2021). Together, these factors influence how risk is perceived by consumers when they transact in the market, which in turn affects their intentions and actions when making purchases.

Notably, a study by Geetha et al. (2021) looked at how perceived risks affect consumers' intentions in different purchase scenarios. They recognised IVs including FinR, ProR, and SocR and included the Theory of Planned Behaviour (TPB). Other than that, Carvache-Franco

et al. (2022) conducted a noteworthy study that examined how consumers perceive dangers associated with internet buying and how this affects their adoption of electronic commerce. Additionally, Cozzarin and Dimitrov's (2015) research has examined the impact of device type and perceived risk on customers' online purchase decisions in the setting of m-commerce.

Based on our research, the application of perceived risk theory to investigate the variables influencing the PIs of Malaysian consumers on ReCom platforms entails analysing the effects of three distinct categories of perceived risks on consumer behaviour: ProR, FinR, and SocR. The use of ProR in our study, because it directly affects customer confidence and decision-making, is an important aspect to include in PIs (Chawla, Khan & Pandey, 2019). When it comes to ReCom platforms, ProR includes worries about the reliability, usability, and authenticity of goods (Kupor & Laurin, 2019). Customers' propensity to make a purchase may be strongly impacted by these worries. In our research, we can improve the understanding of how uncertainty impacts consumer behaviour and develop risk-mitigation techniques by analysing ProR, which in turn leads to an increase in PIs.

Not only that, FinR is also a crucial issue in studies on purchasing intentions because it directly influences customers' desire to engage in online transactions (Peong et al., 2021). The possibility of fraud, unapproved charges, or money loss from dishonest sellers is among the FinR that worries customers utilising ReCom platforms (Kumar & Gupta, 2021). These worries may prevent customers from buying anything or cause them to look for more guarantees before completing a deal (Ingaldi & Brozova, 2020). In our study, we can reduce FinR perceptions by improving security measures and providing clear guarantees to increase consumer confidence and loyalty in online transactions.

Last but not least, SocR shows worries about how purchase decisions might affect one's relationships or social standing, it is an important element in the study on PIs (Aboobucker, 2019). This consists of concerns about possible unfavourable comments from peers or social groupings when consumers purchase online ReCom platforms (Hong et al., 2019). These worries may have an impact on their general PIs as well as their desire to participate in transactions. By addressing these social issues with an understanding of SocR, our research can improve privacy and control over social interactions on ReCom platforms to enhance the overall shopping experience.

Since PerR and PsyR are frequently regarded as less important or are subtly covered by other, more general risk categories, they might not be included in our studies. Because used items are frequently the focus of ReCom studies, PerR—which is the worry that a product won't work as intended—is usually incorporated into ProR (Lo & Yu, 2013; Wong et al., 2023). Due to cultural and personal differences in views towards second-hand buying, PsyR—which includes possible harm to a consumer's self-image or emotional discomfort—is more individualised and more difficult to quantify (Hur, 2020). In the context of ReCom, PsyR is less significant because customers are more motivated by pragmatic factors like price, sustainability, and functionality than by aesthetics or emotional fulfilment (Hoonsopon & Puriwat, 2016). This clearly shows that PsyR is less stable in affecting PI in normal ReCom situations since it fluctuates greatly depending on individual values and product kinds, unlike ProR or FinR.

Because ProR, FinR, and SocR have more obvious effects on customer trust and PI, our study may give them priority. It is possible to keep focus and prevent overlap by excluding performance and psychological concerns unless the study explicitly examines emotional or identity-based obstacles.

## 2.2 Review of Variables

### 2.2.1 Purchase Intention (PI)

According to Tiruwa et al. (2016), the probability that a customer will intend to purchase or be willing to purchase a particular good or service depending on their requirements, attitudes, and impressions of the brand or product, is defined as PI. When it comes to eCom, PI refers to how customers behave and make decisions when they explore, assess, and purchase goods and services online using a variety of digital devices like computers, tablets, and smartphones (Komalasari et al., 2021). In m-commerce, PI refers to purchasing and selling activities carried out via mobile devices, providing users with accessibility and convenience (Aamir, 2022). By encouraging recurring encounters and transactions with a business, PI can result in consumer loyalty by building a positive cycle of happiness and trust.

### 2.2.2 Positive Factors in the ISSM Model

#### 2.2.2.1 System Quality (SysQ)

In the internet environment, SysQ is primarily a measure of the desired characteristics of an eCom system (DeLone & McLean, 2004). SysQ is the ideal characteristic of an IS, which is the combination of software and hardware. Guimaraes et al. (2009) stated that SysQ technology itself for measuring IS. According to Delone and McLean (2003), SysQ refers to the degree to which a system is easy to use for certain tasks and meets the virtual retail system users' requirements for reliability, functionality, flexibility, integration and data quality. This is a system in which the desired characteristics of web browsing and mobile device services are deemed to be available to the user (Alkhawaja et al., 2022). From these points of view can be concluded that SysQ is the size of the information system itself, focusing on the interaction between the user and the system.

#### 2.2.2.2 Information Quality (InfQ)

The quality of information meets the needs and requirements of users, which will improve the PI of users. According to Bouchon-Meunier (2020), the multifaceted nature of InfQ includes the quality of the data inherent in the source (completeness and accuracy), trustworthiness, the InfQ content (relevance, trust, and understandability), and the interpretability of the data mining tools. Additionally, InfQ is an important aspect of information management because it determines the quality of information developed and produced in an organization (Azemi et al., 2018). According to DeLone & McLean (2004), InfQ captures the problem of eCom content. Hence, web content should be complete, personalized, easy to understand, relevant, and secure if a potential buyer or vendor initiates a transaction over the Internet and returns to a site regularly.

#### 2.2.2.3 Service Quality (SerQ)

SerQ is a measure of how well an organization understands the needs of its users and meets their expectations (Riak & Bill, 2022). The study also explained that SerQ is determined by comparing consumers' expectations with their perception of the service they receive and classifying the SerQ as good, excellent, medium, or poor based on this comparison. SerQ is also a consumer's overall perception of a company's services, including the company's strengths or weaknesses. Additionally, SerQ refers to the product quality, service environment and other auxiliary services provided by merchants for consumer shopping (Han et al., 2023). However, the quality of service in eCom is a multi-faceted concept, which is mainly defined as the online evaluation of the services provided by customers in the process of every commerce transaction (Lin et al., 2014). These highlight the importance of SerQ in enhancing the overall effectiveness of information systems success and meeting customer expectations.

### 2.2.3 Negative Factors in the Perceived Risk Theory

#### 2.2.3.1 Product Risk (ProR)

PhyR, also referred to as ProR, is the chance that a product will cause bodily harm to a person (Liu et al., 2023). This is the term used to describe the possible unpredictability and unfavourable outcomes related to a product's performance, safety, dependability, or quality (Aboobucker, 2019). Likewise, Moraes (2020) asserts that most customers would still question the product's quality since they cannot see, touch, or feel the desired item, which narrows their knowledge base. According to Sudibyo et al. (2020), if online sellers neglect to include product details like size, shape, and colour, a customer can start to doubt the product's quality. Another perspective defines ProR as the estimated probability of a product failing and its ensuing effects (Liu et al., 2023). For consumers, ProR is the term to describe the possible bad things that could happen to them when they purchase or use a product (Kupor & Laurin, 2019). This can involve flaws, poor customer service, or not meeting up to expectations. This is linked to the unpredictability and possible adverse consequences of a product's functionality and calibre, which would impact consumer attitudes and buying choices in ReCom environments.

#### 2.2.3.2 Financial Risk (FinR)

FinR is based on factors that strongly predict online shoppers' intentions to make purchases, the frequency of those purchases, and information-seeking behaviour (Aboobucker, 2019). More specifically, customers fear that they may lose money if the delivered product malfunctions, does not suit their needs, or the pre-loved goods do not live up to expectations (Ingaldi & Brozova, 2020). According to Tham et al. (2019), customers may hesitate or refrain from making purchases on online resale platforms because of this anxiety, which may lower their faith in online retailers. Moreover, problems like complicated return rules and possible fraud increase the perceived FinR, which makes customers more cautious when making purchases from ReCom platforms (Ahn, 2024). This could affect their frequency of purchases as well as how much faith they place in online retailers.

#### 2.2.3.3 Social Risk (SocR)

According to Aboobucker (2019), SocR refers to the possibility of unfavourable outcomes or uncertainty because of social interactions and perceptions. This clearly shows the correlation between SocR and self-esteem. Another study defines SocR as the "fear of social disapproval" and the worry that other people would think poorly of the purchase (Hong et al., 2019). People who are uneasy and worry about their peers rejecting the items they ordered are likely to feel a high SocR. This includes the likelihood that a decision will result in unfavourable social judgements or repercussions (Sudibyo et al., 2020). For example, if consumers fear that buying second-hand products from ReCom platforms will be looked down upon by their peers, they might avoid such transactions, even if they are cost-effective or sustainable options (Hong et al., 2019). This could affect the choices and actions of the consumer, which would be met with judgment from others or society.

## 2.3 Conceptual Framework

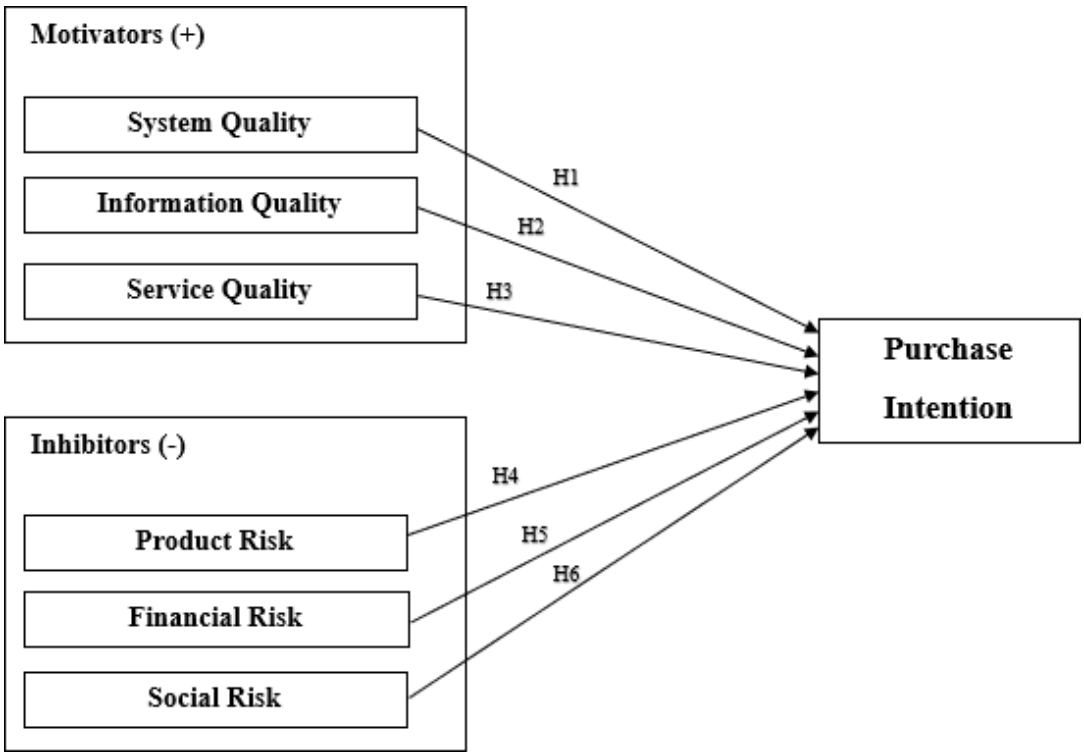


Figure 2.3: *Proposal Conceptual Framework*

*Source: Developed for this research*

As referred to Figure 2.3, the proposed research framework comprises three positive IVs: SysQ, InfQ, and SerQ. Moreover, three negative IVs: ProR, FinR, and SocR. PI is the DV that is used to examine the relationship with the IVs on the intention of ReCom platforms.

## 2.4 Hypotheses Development

### 2.4.1 The Relationship between SysQ and PI

According to Hanjaya et al. (2019), SysQ seems to have the potential to directly influence the PIs of all relevant m-commerce shopping systems. These dimensions also reflect unique and different aspects of SysQ and have a unique impact on customers' PI. Additionally, Jeong and Kim (2022) stated that SysQ has a significant impact on customer PI in mobile shopping. SysQ is an important aspect of mobile applications and services, and it encompasses a variety of characteristics that affect the user experience. The study further shows that the key quality attributes of the system include performance efficiency, usability, functional suitability, context coverage, and reliability, which can better attract customers to the product and make a good impression. In a variety of digital environments, SysQ is a key factor affecting PIs. Research shows that SysQ factors such as flexibility, security and convenience significantly affect users' use of internet shopping and PI (Park et al., 2022).

Therefore, the following hypothesis is proposed:

H1: SysQ has a positive influence on the PI.

### 2.4.2 The Relationship between InfQ and PI

The development of technology has had a significant impact on consumers' behaviour in making online PI through mobile apps developed by eCom companies to better serve consumers and provide better InfQ (Hanjaya et al., 2019). When shopping online, consumers usually rely on the pictures and descriptions provided by the website to understand the product and thus stimulate the desire to buy. The higher the quality of information, the higher the satisfaction of consumers with merchants and products (Han et al., 2023), which in turn increases the PI of consumers and even the tendency to recommend products. Customers seek sufficient and high-quality information before making any purchase so that they can feel comfortable buying the product they want. Thus, this shows that InfQ has a significant impact on the customer PI, the higher

customer PI the better organizational performance in mobile shopping (Jeong & Kim, 2022)

Therefore, the following hypothesis is proposed:

H2: InfQ has a positive influence on the PI.

### 2.4.3 The Relationship between SerQ and PI

SerQ is widely regarded as one of the key factors affecting the formation of consumers' PI in all service environments (Singh, 2020). Spiros et al. (2021) revealed that one of the most important factors in determining PI is the overall quality of service, which ultimately attracts more consumers. Company efficiently provide customers with quick replies will make customers feel that they are being served and thus increase their PI. In the context of m-commerce, Karin (2019) found a significant positive relationship between SerQ and PI. This points to the fact that SerQ is closely related to PI, and the better the SerQ, the stronger the PI of customers. These findings highlight the importance of SerQ driving consumers' PI across different digital platforms.

Therefore, the following hypothesis is proposed:

H3: SerQ has a positive influence on the PI.

### 2.4.4 The Relationship between ProR and PI

In the setting of ReCom, product reliability and quality issues become critical, as products are resold rather than bought brand-new (Ananthakrishnan et al., 2023). When purchasing used goods online, consumers frequently perceive greater risk regarding the product’s quality, functioning, and authenticity; this lowers their intention to purchase (Sudibyo et al., 2020). This further demonstrated that customers' confidence in making purchases declines and reluctance to transact on these platforms as perceived ProR rises (Tham et al., 2019). ProR and online PI were found to be significantly correlated negatively by Liu et al., (2023). The likelihood of completing a transaction was decreased by worries about obtaining defective or misrepresented products. Therefore, these affect consumer behaviour by raising perceived doubts about the dependability and quality of the seller, which lowers customer PI.

Therefore, the following hypothesis is proposed:

H4: ProR has a negative influence on the PI.

### 2.4.5 The Relationship between FinR and PI

The biggest risk that arises from online ReCom for customers is FinR (Aboobucker, 2019). Customers are less likely to make a purchase when they believe there is significant FinR involved, such as the potential for financial loss or the product not being worth the money (Sudibyo et al., 2020). If there are problems—like having trouble getting a refund or an exchange—or if the product does not live up to expectations, customers can start to question if their investment was worthwhile (Tham et al., 2019). This detrimental effect is more evident in ReCom because uncertainty about the quality and authenticity of previously owned goods heightens financial concerns (Pandey et al., 2024). As a result, this fear may prevent customers from interacting with online ReCom platforms, which would decrease their desire to make purchases (Ahn, 2024).

Therefore, the following hypothesis is proposed:

H5: FinR has a negative influence on the PI.

### 2.4.6 The Relationship between SocR and PI

According to Aboobucker (2019), SocR significantly affects customers' willingness to make online ReCom purchases by affecting how likely they are to perceive adverse social repercussions from their transactions. Hur (2020) shows that this kind of risk can appear as worries about other people's perceptions or judgements about the decision to purchase used or resale goods. Sudibyo et al. (2020) stated that customers may be concerned about the stigma attached to buying second-hand products, believing that doing so will make them appear less successful or financially unstable to others. This results in people being scared to make purchases online ReCom for fear of rejection from friends, family, or the community (Hong et al., 2019). When this happens, their self-confidence will be damaged by their friends and family members' unfavourable remarks.

Therefore, the following hypothesis is proposed:

H6: SocR has a negative influence on the PI.

## 2.5 Conclusion

This chapter has discussed the underlying theories, a review of variables, along the development of the proposed conceptual framework and hypotheses.

# CHAPTER 3: METHODOLOGY

## 3.0 Introduction

Chapter 3 explores the research method used in this study. The sampling design has been explained, as well as an explanation of the data collection method and the proposed data analysis tool.

## 3.1 Research Design

The primary purpose of this study is to determine and examine the variables that affect Malaysian consumers' PI on ReCom platforms. ReCom, the buying and selling of second-hand goods, is becoming increasingly popular due to its cost-effectiveness and sustainability. In this study, we have conducted questionnaires, a very useful survey tool that can be used to assess large populations relatively easily (Schulz & Carstens, 2020). In addition, it can also collect large amounts of data quickly and at a low cost (Ramshaw, 2024). According to Sohn and Kim (2020), by understanding the key factors driving PIs, businesses can develop better strategies to optimise the ReCom market and increase consumer engagement.

Since this study aims to describe the relationship between the positive factors (SysQ, InfQ, SerQ), negative factors (ProR, FinR, SocR) and PI, the cross-sectional study provides a clear picture of these interactions at a specific point in time, which examine how the positive and negative factors affect the relationship with consumers' PI. Moreover, the mobile users and those who experienced or purchased on eCom platforms are the study's unit of analysis. The data collection method in this study is a self-administered questionnaire, whereby respondents completed their surveys electronically.

## 3.2 Sampling Design

### 3.2.1 Population Sampling

In ReCom research, targeting mobile users and those who experienced or purchased on eCom platforms in Malaysia is critical since they constitute a major and rising section

of the customer base that actively engages with second-hand marketplaces via mobile platforms (Abir et al., 2021). Due to the enormous number of mobile users, collecting data from the entire population is not practical, necessitating the use of sampling to properly manage resource constraints (Leburi, 2023). By using a smaller, well-chosen sample, researchers can collect accurate and reliable data without the logistical overhead of a full population survey (Turner, 2020). This approach also allows for more targeted analysis and faster findings, which are critical for recognising trends and making educated decisions in the fast-paced ReCom sector.

### 3.2.2 Sampling Procedure

Our study in ReCom lacks a comprehensive sampling frame since mobile user information is so dispersed and different. Many users may not be uniformly accessible or identified due to privacy concerns, varied data sources, and the fluid nature of mobile platforms.

Sampling methods, including non-probability techniques such as judgemental sampling. It helps to streamline the process by allowing researchers to target specific user groups that are most relevant to the research objectives, ensuring that the insights gathered are directly applicable to the market segment under study (Berndt, 2020). Judgemental sampling is used in the ReCom sector because it allows our research to focus on people who fulfil specific criteria, such as being a mobile user and those experienced or purchased on eCom platforms. This enables researchers to concentrate on user groups whose insights are most useful in comprehending behaviours, motivations, and perceived risks, such as tech-savvy consumers, environmentally conscious shoppers, or those who are familiar with second-hand online marketplaces. This method assures that the sample is relevant, and representative of the specific user groups being examined, overcoming the constraints of a random sampling framework, which may not adequately capture the necessary features or demographics (Spolarich, 2023; Loh et al., 2024).

### 3.2.3 Sampling Location

This study focuses on mobile users and people who have used or purchased from Malaysian eCom platforms. Mobile users in Malaysia are included in the sampling area, and information is gathered using an online survey disseminated via many social media channels.

### 3.2.4 Sample Size

According to Population Pyramid (2023), Malaysia's entire population of 34.31 million people. Statista (2024) shows that mobile users represent 89.29% (Refer to Appendix I), which amounted to 30.64 million people. For the analytical study, Comrey and Lee (2013) and MacCallum, Widaman, Zhang, and Hong (1999) recommended a sample size of 300 to ensure statistical validity. Furthermore, Krejcie and Morgan's (1970) table shows that a sample size of 384 is adequate for populations greater than 1,000,000 (Refer to Table 3.1). Thus, a sample size of 384 is considered appropriate for this study.

Table 3.1:

*Krejcie and Morgan Table*

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

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

Adapted from Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and psychological measurement*, *30*(3), 607-610.

## 3.3 Data Collection Method

### 3.3.1 Pre-Test

A pre-test is essential for improving research tools in mobile commerce studies. This contributes to the questionnaire's face and content validity, which means the questions accurately reflect the research aims and are relevant to the topic (Mason et al., 2020). This method also helps to condense the questionnaire, making it briefer and more effective by removing unneeded or ambiguous items. The pre-testing step is often examined by academic specialists to ensure that the final instrument satisfies the study's requirements while maintaining high quality (Silva et al., 2018). Before conducting the pilot test, we sent our research questionnaire to 3 academicians and professionals who related to the ReCom industry.

### 3.3.2 Pilot Study

The initial stage of any research procedure generally involves a pilot study, which is a smaller-scale investigation that helps with the planning and adjustment of the larger study (In, 2017; Hew et al., 2017). According to Kunselman (2024), the purpose of a pilot study is to lower the research errors and to identify the problematic problems. In addition, Lowe (2019) states that the principal aim of a pilot study is not to address research inquiries but rather to avert researchers from initiating a large-scale investigation without an adequate understanding of the proposed methodologies. After setting the research questionnaire, we conducted a pilot study with 10% of the sample size of 384 respondents, which is 38 mobile users to complete the survey (Bujang et al., 2024). Whereafter, we used Cronbach’s Alpha to test our reliability. Based on Table 3.2 shown, SysQ, InfQ, SerQ, ProR, FinR, SocR, and PI are reported as 0.926, 0.941, 0.899, 0.882, 0.850, 0.925, and 0.928 respectively.

Table 3.2:

*Result of Reliability*

| Variable | Cronbach's Alpha | Number of items |
|---|---|---|
| SysQ | 0.926 | 3 |
| InfQ | 0.941 | 4 |
| SerQ | 0.899 | 4 |
| ProR | 0.882 | 3 |
| FinR | 0.850 | 3 |
| SocR | 0.925 | 3 |
| PI | 0.928 | 4 |

Notes:

a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

*Source: Developed for this research*

### 3.3.3 Primary Data

Researchers generally collect data through online surveys because of their efficiency and reach (Burruss & Johnson, 2021). We produce questionnaires using Google Forms, a user-friendly tool for developing and delivering surveys. To guarantee a diverse and representative sample, researchers circulated the survey link to 462 respondents via social media platforms (Facebook, Instagram, Twitter etc.) to disseminate questions directly to their intended respondents who are active on second-hand marketplaces (Quinn et al., 2022). These platforms provide efficient reach to a large audience and can manage enormous volumes of answers. Data collection is managed in real-time using Google Forms, which automatically collects replies into a structured format for analysis (Sandhya et al., 2020). This strategy allows researchers to swiftly collect and analyse vast amounts of data, providing immediate insights into consumer behaviour in the ReCom sector. To ensure adequate response rates and data reliability, the complete data collection process is normally carried out for one month.

### 3.3.4 Final Distribution

Based on our research, we have gathered 500 respondents to provide a representative and varied sample. Nevertheless, 38 respondents with inaccurate or insufficient information (such as missing responses, contradicting answers, or irrelevant data) were found throughout the data-cleaning procedure. These invalid responses were eliminated, bringing the sample size down to 462 respondents while preserving the accuracy and dependability of our dataset, which exceeds the sample size of 384. Following this, we used SPSS software, a well-known statistical analysis tool, to perform data analysis (Padmavat, 2023). As a result, **462 respondents** made up the final dataset, guaranteeing a reliable and consistent sample for additional research.

## 3.4 Variables & Measurement

The survey was conducted using a questionnaire and distributed to 462 respondents. There are three sections to the questionnaire. Section A addressed demographic issues such as gender, age, race, level of education, income, and frequency of use of ReCom platforms.

The study attached survey questions to each DV, and IVs were generated using previous research (Refer to Appendix I). There are a total of twenty-four questions regarding the three positive IVs (InfQ, SerQ, SysQ), three negative IVs (ProR, FinR, SocR), and DV (PI). Both positive and negative IVs are asked in Section B with twenty questions. Lastly, four questions about consumer's PI are asked in Section C.

In the questionnaire, a 7-point Likert scale of non-comparative scaling technique is being used in Sections B and C. Respondents in this survey must select one of seven answers for each question: (1) Strongly Disagree, (2) Disagree, (3) Somewhat Disagree, (4) Neutral, (5) Somewhat Agree, (6) Agree, or (7) Strongly Agree. A seven-point Likert scale allows for a more nuanced assessment of respondents' viewpoints and the degree to which they agree or disagree (Kusmaryono &Wijayanti, 2022). This extended scale can provide more in-depth insights into the variances in respondents' attitudes and can be used to more precisely examine behavioural intentions.

The choice of individual aged 18 and above are more likely to be financially independent, which allows them to engage in the buying and selling of used products. According to Buzdugan & Nepotu (2024), younger adults especially those between the ages of 18 and 24 are more likely to purchase and resale used goods as part of sustainable practices, motivated by things like environmental awareness and fashion trends. Additionally, adults can offer more trustworthy and considerate insights on their ReCom and online shopping habits, which improves the overall calibre of study data (Zhang & Gearhart, 2020).

## 3.5 Data Analysis Technique

### 3.5.1 Descriptive Analysis

Descriptive analysis is the process of organizing, summarizing, and presenting data to highlight the features and trends present in a dataset. It is frequently referred to as the simplest form of data analysis because it only goes so far as to define relationships and trends. This analysis is useful when describing changes over time. It uses patterns as a starting point for further research to inform a variety of decisions (Villegas, 2024). It helps researchers and analysts better understand their data, and all collected data is turned into statistics. The questionnaire results of this study have been presented in the form of graphs SPSS.

### 3.5.2 SPSS

SPSS is a widely used software application for statistical analysis and data management (Padmavat, 2023; Hew et al., 2017). It has been a popular choice among researchers and analysts since its beginnings in the late 1960s, due to its user-friendly interface and wide package of statistical capabilities (Rahman & Muktadir, 2021). Based on our research, we used complex statistical data analysis including descriptive analysis, reliability test, normality test, and inferential analysis.

In our study, descriptive analysis was employed to describe the demographic profile of the respondents and analyse the dispersion (standard deviation) and central tendencies

(mean) for every variable, offering an overview of the data distribution (Hew et al., 2017). Moreover, Cronbach's Alpha was utilized in a reliability test to examine the dependability and consistency for a measurement. The criteria that are used of each variable can be considered reliable when the Cronbach's Alpha value is above 0.70 (Shrestha, 2021). As for the normality test, it mainly figures out whether the sample data had been collected from a population that is constantly distributed, the skewness and kurtosis value of the variable are both within ±2 is considered normally distributed (Hahs-Vaughn & Lomax, 2020). Furthermore, inferential analysis such as Pearson correlation coefficient and multiple linear regression are used to test out a research hypothesis and to estimate the characteristics of a big population and multicollinearity tests, particularly when it pertains to regression models. The multicollinearity problem will not be impacted in the study to the extent that the tolerance level is greater than 0.1 and the VIF is less than 5 (Wondola et al., 2020).

Moreover, SPSS appeal arises from its adaptability, which allows users to conduct a wide range of analyses, from simple descriptive statistics to advanced multivariate approaches. It is particularly valued for its capacity to handle large amounts of data and provide detailed reports and visualisations. Regular upgrades and enhancements ensure that SPSS remains relevant and successful in addressing researchers' evolving needs (Rahman & Muktadir, 2021). SPSS is a good choice for this study because of its wide range of applications, particularly for analysing larger datasets and applying a variety of statistical tests.

### 3.5.3 Multiple Linear Regression

Clarifying the exponential relationship between various IVs and the DV overall is the goal of multiple linear regression. It provides helpful insight into the overall framework (Hayes, 2023; Hew et al., 2017). The study's overall reliability level was established at 0.05. R-Square indicates the percentage of variance in DV that the model's group of IVs can comprehend. The effect and descriptive power of the independent variables increase with the value. According to Camm (2016), the research framework is subsequently considered valid once the overall significance of the regression model has been ascertained using the F-test. The T-test confirms the significant link between each IV if the t-value is greater than 1.96 and the p-value is less than 0.05 (Camm, 2016).

## 3.6 Conclusion

This chapter discusses research methods, including research design, sampling design, data collection method, variables and measurement, and data analysis technique.

# CHAPTER 4: DATA ANALYSIS

## 4.0 Introduction

The data was analysed using SPSS software, which we also used for the study of the measurement model and structural model.

## 4.1 Descriptive Analysis

Table 4.1:

*Demographic*

| Characteristics | Description | Count | Percentage (%) |
|---|---|---|---|
| Gender | Male | 274 | 59.3 |
| | Female | 188 | 40.7 |
| Age | 21-30 years old | 210 | 45.5 |
| | 31-40 years old | 101 | 21.9 |
| | 41-50 years old | 101 | 21.9 |
| | 51-60 years old | 50 | 10.8 |
| Level of Education | SPM/O-Level | 143 | 31.0 |
| | STPM/Matriculation/UEC/A-Level/Foundation/Diploma | 63 | 13.6 |
| | Bachelor/Professional Qualification | 252 | 54.5 |
| | Master's/PhD | 4 | 0.9 |
| Income Level | RM2,000 and below | 350 | 75.8 |
| | RM2,001-RM4,000 | 37 | 8.0 |
| | RM4,001-RM6,000 | 54 | 11.7 |
| | RM6,001-RM8,000 | 17 | 3.7 |
| | RM8,001-RM10,000 | 3 | 0.6 |
| | Above RM10,000 | 1 | 0.2 |

*Source: Developed for this research*

Table 4.1 shows the distribution of respondents, which consists of 462 respondents. 274 of respondents are female (59.3%), while 188 (40.7%) respondents are male. Notably, 210 (45.5%) of respondents are between the ages of 21 to 30. Moreover, 101 (21.9%) respondents are in the 31 to 40 age range, while 101 respondents (21.9%) are in the 41 to 50 age range. Furthermore, there are 50 (10.8%) respondents in the 51 to 60 age range.

When it comes to the highest education level, 143 (31%) respondents have an SPM or O-Level, and 63 (13.6%) respondents have an STPM, Matriculation, UEC, A-Level, Foundation or Diploma. Also, there is 252 (54.5%) respondents have a Bachelor or Professional Qualification. In addition, 4 (0.9%) respondents have a Master's or PhD.

According to the statistics, there is 350 respondents (75.8%) receive less than RM2,000 in their income level. 37 (8%) respondents fall into the RM2,001 to RM4,000 range, 54 (11.7%) respondents fall into the RM4,001 to RM6,000 range, and 17 (3.7%) fall into the RM6,001 to RM8,000 range. A lesser percentage falls into the highest allowance category, which ranges from RM8,001 to RM10,000 above which are 3 (0.6%) and 1 (0.2%).

In summary, the target respondents are mostly young, well-educated people who have used ReCom platforms before. Therefore, they have the knowledge and experience to fill up the survey.

## 4.2 Reliability Test

Table 4.2:

*Result of Reliability*

| Variable | Cronbach's Alpha | Number of items |
|---|---|---|
| SysQ | 0.850 | 3 |
| InfQ | 0.872 | 4 |
| SerQ | 0.850 | 4 |
| ProR | 0.871 | 3 |
| FinR | 0.884 | 3 |
| SocR | 0.931 | 3 |
| PI | 0.897 | 4 |

Notes:
a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

*Source: Developed for this research*

A reliability test is conducted with the 462 responses collected, and the research is summarised in Table 4.2. Based on the table shown, SysQ, InfQ, SerQ, ProR, FinR, SocR, and PI are reported as 0.850, 0.872, 0.850, 0.871, 0.884, 0.931 and 0.897 respectively. As a result, all variables are considered acceptable since they all exceed the 0.7 requirement (Shrestha, 2021; Hew et al., 2017).

## 4.3 Normality Test

Table 4.3:

*Normality Test*

| Variable | Skewness | Kurtosis |
|---|---|---|
| SysQ1 | -0.285 | 0.129 |
| SysQ2 | -0.394 | 0.174 |
| SysQ3 | -0.437 | 0.041 |
| InfQ1 | -0.387 | -0.150 |
| InfQ2 | -0.294 | -0.265 |
| InfQ3 | -0.410 | 0.348 |
| InfQ4 | -0.298 | -0.192 |
| SerQ1 | -0.289 | -0.291 |
| SerQ2 | -0.370 | -0.070 |
| SerQ3 | -0.472 | 0.206 |
| SerQ4 | -0.348 | 0.087 |
| ProR1 | 0.567 | -0.043 |
| ProR2 | 0.284 | 0.029 |
| ProR3 | 0.378 | -0.315 |
| FinR1 | 0.334 | -0.306 |
| FinR2 | 0.269 | 0.028 |
| FinR3 | 0.317 | -0.468 |
| SocR1 | 0.120 | -0.807 |
| SocR2 | 0.133 | -0.506 |
| SocR3 | 0.179 | -0.872 |
| PI1 | -0.193 | -0.335 |
| PI2 | -0.194 | -0.839 |
| PI3 | -0.420 | -0.303 |
| PI4 | -0.374 | -0.183 |

Notes:

a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

*Source: Developed for this research*

Table 4.3 shows the skewness and kurtosis values for each variable. According to Hahs-Vaughn and Lomax (2020), if the skewness and kurtosis of the variable are both within ±2, it is considered normally distributed. Based on Table 4.3, every variable falls between -0.437 to 0.120 on the skewness column and between -0.072 to 0.348 on the kurtosis column. Therefore, every variable is regarded as normally distributed.

## 4.4 Inferential Analysis

### 4.4.1 Pearson Correlation Coefficient

Table 4.4:

*Pearson Correlation Coefficient Analysis*

| Variables | SysQ | InfQ | SerQ | ProR | FinR | SocR |
|---|---|---|---|---|---|---|
| **SysQ** | 1.000 | | | | | |
| **InfQ** | 0.791** | 1.000 | | | | |
| **SerQ** | 0.773** | 0.765** | 1.000 | | | |
| **ProR** | 0.377** | 0.338** | 0.379** | 1.000 | | |
| **FinR** | 0.223** | 0.184** | 0.196** | 0.609** | 1.000 | |
| **SocR** | 0.220** | 0.219** | 0.190** | 0.413** | 0.632** | 1.000 |

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

Notes:
a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

*Source: Developed for this research*

A statistical metric, the Pearson Correlation Coefficient, indicates how strongly and in which direction two continuous variables are linearly related (Schober et al., 2018). The correlation coefficients for each variable are shown in Table 4.4. For a multicollinearity problem to be subject to consideration, the value must be higher than 0.9 (El-Fallah & E1-Sallam, 2011). Hence all the values in Table 4.4 fall between 0.184 to 0.791 and the higher coefficient value between SysQ and InfQ (0.791), no multicollinearity problem can be found as these variables

are independent of each other. Moreover, since the correlation coefficient of every variable is between -1 to +1, there are significant correlations between all of the variables.

### 4.4.2 Multiple Linear Regression

Table 4.5:

*Model Summary*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.670 | 0.450 | 0.442 | 0.99347 |

Notes:
a. Predictors: (Constant), SysQ, InfQ, SerQ, ProR, FinR, SocR
b. Dependent Variable: PI

*Source: Developed for this research*

R Square value is reported as 0.450 based on Table 4.5 above. Therefore, 45% of the IVs were able to explain the DV.

Table 4.6:

*ANOVA Test*

| Model | | Sum of Squares | df | Mean Square | F | Sig |
|---|---|---|---|---|---|---|
| 1 | Regression | 366.730 | 6 | 61.122 | 61.928 | <0.001[b] |
| | Residual | 449.077 | 455 | 0.987 | | |
| | Total | 815.807 | 461 | | | |

Notes:
a. Dependent Variable: PI
b. Predictors: (Constant), SysQ, InfQ, SerQ, ProR, FinR, SocR

*Source: Developed for this research*

According to the F-value (61.928) for this study with a P-value <0.001 as indicated by Table 4.6. Moreover, a P-value of <0.05 shows a statistically significant association between IVs and DV. Hence, SysQ, InfQ, SerQ, ProR, FinR, and SocR can demonstrate the variation in the DV.

Table 4.7:

*Coefficient*

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | **B** | **Stf. Error** | **Beta** | | | **Tolerance** | **VIF** |
| 1 | (Constant) | 0.351 | 0.342 | | 1.028 | 0.305 | | |
| | SysQ | 0.347 | 0.078 | 0.282 | 4.459 | <0.001 | 0.302 | 3.308 |
| | InfQ | 0.202 | 0.076 | 0.166 | 2.661 | 0.008 | 0.312 | 3.204 |
| | SerQ | 0.340 | 0.075 | 0.274 | 4.555 | <0.001 | 0.334 | 2.997 |
| | ProR | -0.029 | 0.039 | -0.033 | -0.747 | 0.455 | 0.619 | 1.614 |
| | FinR | -0.120 | 0.055 | -0.112 | -2.185 | 0.029 | 0.457 | 2.188 |
| | SocR | 0.102 | 0.052 | 0.092 | 1.957 | 0.051 | 0.545 | 1.836 |

Notes:

a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

b. Dependent Variable: PI

*Source: Developed for this research*

The findings of the regression analysis on the relationship between IV and DV in this study are shown in Table 4.7. Additionally, Table 4.7 also demonstrates that the multiple regression has the following form:

**PI= 0.351 + 0.347 (SysQ) + 0.202 (InfQ) + 0.340 (SerQ) –**

**0.029 (ProR) – 0.120 (FinR) + 0.102 (SocR)**

Wondola et al. (2020) indicate that the problem of multicollinearity will not be impacted in the study to the extent that the tolerance level is greater than 0.1 and the VIF is less than 5. Table 4.7 shows that all the regression coefficient values have a tolerance of more than 0.1 while the VIF is less than 5, which once again concludes that there are not any multicollinearity problems in this research.

## 4.5 Conclusion

This study has proven all the hypotheses. It also proved that there was some relationship between SysQ, InfQ, SerQ, and FinR towards PI.

# CHAPTER 5: FINDINGS AND DISCUSSION

## 5.0 Introduction

A summary of the statistical data and a discussion of the main conclusions will be provided. The implications, limitations, and future recommendations are also mentioned in Chapter 5.

## 5.1 Discussion of Major Findings

Table 5.1:

*Summary of the results of the hypothesis testing*

| Hypothesis | Sig. | Result |
|---|---|---|
| **H1:** SysQ positively influences Malaysian Consumers PI on the Recommerce platforms. | <0.001 | Supported |
| **H2:** InfQ positively influences Malaysian Consumers PI on the Recommerce platforms. | 0.008 | Supported |
| **H3:** SerQ positively influences Malaysian Consumers PI on the Recommerce platforms. | <0.001 | Supported |
| **H4:** ProR negatively influences Malaysian Consumers PI on the Recommerce platforms. | 0.455 | Not Supported |
| **H5:** FinR negatively influences Malaysian Consumers PI on the Recommerce platforms | 0.029 | Supported |
| **H6:** SocR negatively influences Malaysian Consumers PI on the Recommerce platforms. | 0.051 | Not Supported |

Notes:

a. SysQ = System Quality; InfQ = Information Quality; SerQ = Service Quality; ProR = Product Risk; FinR = Financial Risk; SocR = Social Risk; PI = Purchase Intention

*Source: Developed for this research*

### 5.1.1 Discussion of the relationship between SysQ and PI

The finding shows a **significant relationship** between SysQ and PI. The conclusion lines up with past studies by Lee (2022), and Park et al., (2022), showing that the SysQ provided by eCom platforms and technologies is sufficient to increase customers' willingness to buy. Park et al. (2022) further support the results by SysQ factors such as flexibility, security and convenience significantly affect users' use of internet shopping and PI. Additionally, our results also similar to Jeong and Kim (2022), who demonstrated that a well-designed ReCom platform with intuitive and effective navigation can significantly increase users' trust and engagement, ultimately shaping their buying decisions. Our findings support the hypothesis that when customers find ReCom applications simple to deal with and utilise, their PI is greatly influenced.

### 5.1.2 Discussion of the relationship between InfQ and PI

InfQ **significantly influences** Malaysian consumers' PI on the ReCom platforms, which resonated well with the past study (Hanjaya et al., 2019; Han et al., 2023). Aligned with Han et al. (2023), it has been shown that people will be more likely to rely on the pictures and descriptions provided by the website to understand the product and thus stimulate the desire to buy even the tendency to recommend products. Furthermore, our result is in line with that of Hanjaya et al. (2019), whereby they also mentioned that InfQ has a significant impact on consumer's intention to buy, making online display product pictures through mobile apps developed by eCom companies to better serve consumers. For example, when customers get sufficient product information and detailed content in the ReCom platform, they will be assured to buy without facing the physical product. Thereby, the information accuracy and reliability of the second-hand products will strengthen the trust among customers.

### 5.1.3 Discussion of the relationship between SerQ and PI

The result shows a **significant relationship** between SerQ and PI. It demonstrates its consistency with previous studies (Spiros et al., 2021; Alifia & Hartono, 2022; Karin, 2019). As demonstrated by Spiros et al. (2021), the overall SerQ is one of the most

important factors in determining PI, which will ultimately attract more consumers. Moreover, Alifia and Hartono's (2022) findings highlight the importance of improving all aspects of the digital platform SerQ in an eCom environment to improve customer experience and drive PI. In the context of our study, ReCom merchants actively and efficiently provide customers with quick replies, which will make customers feel that they are being served and thus increase their desire to buy products. As a result, when the website or application can provide a complete and good SerQ, the customer's attitude tends to be more positive. This underscores how important personalization and strong service features are in addition to their technical capabilities.

### 5.1.4 Discussion of the relationship between ProR and PI

According to the study's findings, ProR has **no significant influence** towards PI on ReCom platforms. This demonstrates that the findings contradict earlier research (Aboobucker, 2019; Ananthakrishnan et al., 2023; Sudibyo et al., 2020; Liu et al., 2023; Tham et al., 2019). Buyers of ReCom platforms are more tolerant of minor flaws or performance issues since they already expect some degree of wear and tear in used goods (Filho et al., 2020). They believe that the possible flaws are acceptable, therefore worries about ProR are mitigated by the drastically lower price of used goods (Hur, 2020). Thus, our findings may differ from previous research due to the consumer's risk perceptions, which differ from those in conventional retail environments, and their tolerance for product defects.

### 5.1.5 Discussion of the relationship between FinR and PI

The findings show that FinR **significantly** and **negatively influences** Malaysian consumers' PI on ReCom platforms aligns with previous studies discussed in Chapter 2 (Aboobucker, 2019; Sudibyo et al., 2020; Tham et al., 2019; Pandey et al., 2024; Ahn, 2024). Consumers are discouraged from making online purchases because of perceived FinR, such as the possibility of financial loss, overpaying, or fraudulent transactions, which is the reason for this congruence (Sudibyo et al., 2020). According to Wai et al. (2019) study looking at Malaysian consumers' online buying habits, FinR has a big influence on their choices, making them reluctant to make purchases on online

marketplaces. The significance of perceived FinR in influencing consumer behaviour in online marketplaces, such as ReCom platforms, is highlighted by these consistent findings. The results highlight how crucial it is to control perceptions of FinR to improve consumers' purchase intents on ReCom platforms.

### 5.1.6 Discussion of the relationship between SocR and PI

The results revealed that SocR has **no significant influence** towards PI on ReCom platforms. This shows the results are not consistent with prior studies (Aboobucker 2019; Hur 2020; Sudibyo et al., 2020; Hong et al., 2019). This is because the stigma attached to buying used items may have diminished as second-hand shopping has become more accepted, especially among younger, eco-aware buyers (Boyer et al., 2024). The study further shows that the influence of SocR on purchasing decisions may be lessened by this cultural change. These contextual variations might account for the results' discrepancy with previous research, which might have been carried out in environments where second-hand consumption was more socially stigmatised or where ReCom was viewed less favourably by the public (Ahn, 2024). This implies that changing platform dynamics and public attitudes have lessened the stigma attached to ReCom, bringing it more in line with contemporary consumer norms.

## 5.2 Implication of the Study

### 5.2.1 Theoretical Implications

Based on our research, we used the ISSM model and perceived risk theory to examine Malaysian consumers' PI towards ReCom platforms. The primary constructs are SysQ, InfQ, and SerQ as positive factors, adapted by the ISSM model. Meanwhile, ProR, FinR, and SocR as negative factors, adapted by the perceived risk theory. By integrating both theoretical perspectives, this study introduces a comprehensive framework for understanding PI in a re-business environment. It also explores the potential variations in all these relationships under different conditions, which contributes to a deeper theoretical discussion on how system-related benefits interact with the perceived risks that shape consumer decisions.

On top of that, this study makes a significant contribution to both existing and future research by providing a more comprehensive understanding of the factors influencing the PI of ReCom platforms, especially among mobile users in Malaysia. Unlike most studies that focus solely on positive or negative factors, this research uniquely combines the two, examining SysQ, InfQ, and SerQ, as well as ProR, FinR, and SocR. This dual-perspective approach also provides a more realistic and balanced insight into consumer behaviour in the ReCom market.

Additionally, the study involves a highly unexplored area of research, especially in understanding consumer action and risk perceptions in ReCom platforms, making it a valuable reference for future business and academic research. By shining light on key factors in ReCom, this research also can provide a foundation for scholars looking to expand existing knowledge. It offers meaningful insights that can guide future research studies in identifying emerging trends, enhancing user experience, and improving platform efficiency. Moreover, promoting sustainable consumption through ReCom, this study aligns with the United Nations Sustainable Development Goals (SDGs), in particular SDG 12: Responsible Consumption and Production, minimizing resource depletion by encouraging product reuse and reducing waste (Arman & Mark-Herbert, 2021).

### 5.2.2 Managerial Implications

This research provides practical insights for ReCom companies like Carousell Malaysia, EasyStore, Mudah.my, Lelong.my, Shopify (Malaysia-based sellers) to help them improve the user experience and strengthen consumers' desire to purchase. Since positive factors SysQ, InfQ, and SerQ greatly impact consumers' PI, companies must focus on enhancing these factors. We advise ReCom companies to improve SysQ by providing reliable system performance, easy navigation, and an intuitive user interface. Moreover, to better improve InfQ, ReCom platforms should provide complete and accurate product descriptions that are verified to increase credibility. Customer confidence can be further increased by strengthening SerQ through effective customer service, transparent dispute resolution procedures.

Additionally, since FinR is negative and significantly affects PI, ReCom platforms must implement robust privacy protections such as providing transparent privacy policies and strong safety measures such as requiring identity verification for sellers and buyers on platforms to reduce the risk of fraud. Consumer fears can also be resolved by implementing buyer protection rules**,** refund guarantees, and secure data encryption.

Interestingly, the findings show that ProR and SocR do not have a significant relationship with PI, meaning that both factors do not deter consumers in a major way. This implies that either ReCom users are more receptive to used goods or that worries about product hazards have already been reduced by platform features like buyer ratings and return policies (Rosillo-Díaz et al., 2024). Moreover, social factors that might not have a significant impact on consumer behaviour include peer opinions and societal perceptions of second-hand purchasing. However, ReCom companies can still enhance customer trust by providing better product authentication or seller verification to further improve customer confidence.

By addressing both non-significant and significant factors, ReCom platforms can improve their tactics to boost consumer PI. All findings provide valuable guidance for marketers, business owners, and platform developers, enabling them to build well-informed plans that not only correspond with consumer expectations but also promote user trust, improve platform stability, and foster a seamless purchasing experience. Additionally, by utilizing these insights, ReCom companies can make focused

enhancements that fortify their market position and guarantee sustained expansion in the highly competition ReCom industry.

## 5.3 Limitations of the Study & Recommendations for Future Research

One of the limitations of the study is the **inability of cross-sectional research to demonstrate causal links between variables.** It is difficult to ascertain whether one variable precedes or influences another when exposure and result data are gathered concurrently. A cross-sectional study may discover a relationship between consumer attributes like SysQ, InfQ, SerQ, ProR, FinR, SocR, and the inclination to purchase used goods in the setting of ReCom, but it cannot confirm that these criteria are the primary drivers of this behaviour. These studies often measure prevalence rather than incidence, which may add bias, especially if the outcome is short-lived. If there is little consumer interest in certain used goods, this might not fully capture these transient behaviours in ReCom, which could lead to distorted interpretations.

Future researchers can consider conducting this study using a **longitudinal approach**. A longitudinal approach monitors shifts in consumer attitudes, behaviours, and perceptions over time, in contrast to cross-sectional studies. Understanding how risks—like ProR, FinR, and SocR—change as customers get more familiar with ReCom platforms is made easier with the help of this. Additionally, it enables the monitoring of evolving trust, platform loyalty, and the impact of outside variables such as changed economic conditions or heightened environmental consciousness. All things considered, a longitudinal method provides a more thorough understanding of customer choice and sustained involvement in ReCom.

In addition, another limitation of the study is the **limited scope of variables examined**. This research focused only on six IVs (SysQ, InfQ, SerQ, ProR, FinR, SocR) to assess the influence of consumers' PI on ReCom platforms. While these variables are essential in understanding both positive and negative factors that affect consumer buying decisions, the other significant outcome such as user satisfaction and net benefit were not considered in this study. These variables are especially crucial since they extend beyond the risk-related and functional factors, providing insights into the overall perceived value and effectiveness of the ReCom platform from the user's perspective.

Future studies are encouraged to **include user satisfaction and net benefit** to address this gap. User satisfaction reflects the overall advantage and value that users gain by using the ReCom platform, as net benefit refers to the emotional response to the service based on their experience with it. By including these two dimensions, this ReCom research could offer a more complete assessment of the consumer experience, linking risk-related and technical attributes to outcome-based and emotional measures. Moreover, investigating how user satisfaction moderates or mediates the relationship between the initial SysQ and PI could uncover new facts about consumer behaviour and loyalty on the internet-based market.

## 5.4 Conclusion

For analysis and hypothesis testing, a total of 462 sets of questionnaires were utilised. In conclusion, this study has effectively met all its goals by demonstrating important connections among all the constructs. Notably, both positive (SysQ, InfQ, SerQ) and negative aspects (ProR, FinR, SocR) were studied; it was found that SysQ, InfQ, SerQ, and FinR significantly influence PI in ReCom platforms. Nevertheless, there was no discernible influence of ProR and SocR influenced PI in ReCom platforms.

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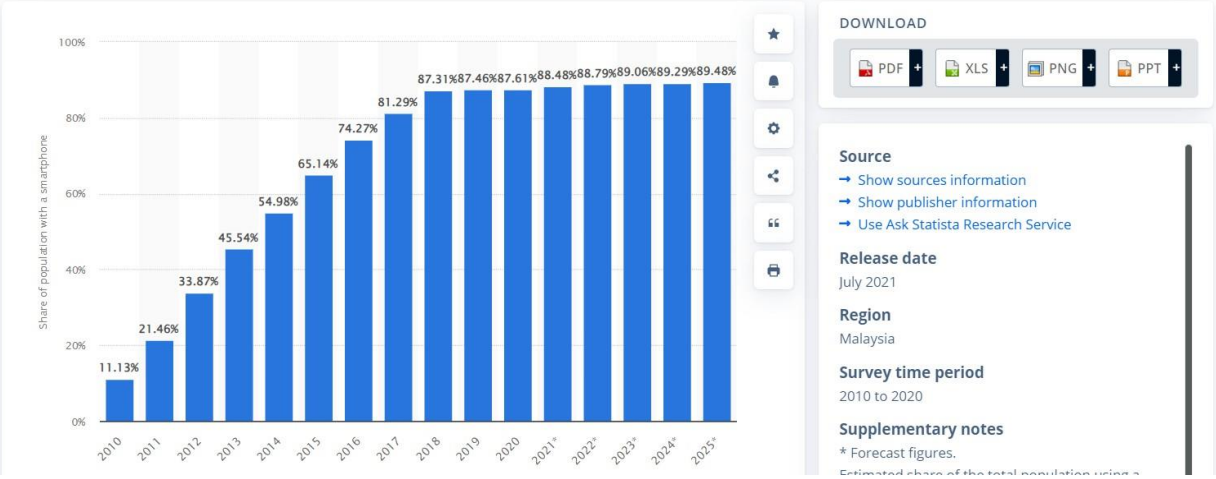
# Appendix

## Appendix I: Smartphone Usage Statistics in Malaysia

Smartphone penetration rate as share of the population in Malaysia from 2010 to 2020 and a forecast up to 2025



**Appendix II: Constructs Variables**

Table 3.3:

*Constructs Variables*

| Constructs Variables | Definition | Citation |
|---|---|---|
| Purchase Intention (PI) | The degree to which consumers would like to purchase a particular product or service offered by shopping platform. | Petter and McLean (2009) |
| System Quality (SysQ) | The degree to which the system is easy to use and complies with functionality, reliability, flexibility, data quality, and integration requirements to accomplish certain tasks. | DeLone and McLean (2003) |
| Information Quality (InfQ) | The quality of the information that the systems produce. | DeLone and McLean (1992) |
| Service Quality (SerQ) | A measure of how an organization delivers its services compared to the expectations of its customers. | DeLone and McLean (2003) |
| Product Risk (ProR) | To describe how a product's performance, safety, dependability, or quality may be unpredictable or have adverse effects. | Bauer (1964) |
| Financial Risk (FinR) | The possibility of losing money on investments or financial endeavours. | Bauer (1964) |
| Social Risk (SocR) | The possible effects that a purchase decision may have on a person's relationships or social position. | Bauer (1964) |

**Appendix III: Survey Questionnaire**

Table 3.4:

*Constructs Measurements*

| Constructs Variables | Item | Measurement | Citation |
|---|---|---|---|
| Purchase Intention (PI) | PI 1<br>PI 2<br>PI 3<br>PI 4 | • "I always feel excited when shopping on the ReCom platform."<br>• "I spend my free time surfing and searching the products on the ReCom platform."<br>• "I intend to purchase through the online ReCom platform in the future."<br>• "I might start purchasing products from the ReCom platform." | Chen and Barnes (2007) |
| System Quality (SysQ) | SysQ 1<br>SysQ 2<br>SysQ 3 | • "I am satisfied with the quickness and general performance on the ReCom platform."<br>• "I believe the system on the ReCom platform constantly yields accurate and reliable findings."<br>• "I am confident that the ReCom platform has easy ordering and payment mechanisms." | Kim and Hyun (2019) |
| Information Quality (InfQ) | InfQ 1<br>InfQ 2<br>InfQ 3 | • "I feel that the information provided by the ReCom platform is up-to-date and relevant."<br>• "The ReCom platform has complete information presentation." | Kim and Hyun (2019) |

| | | | |
|---|---|---|---|
| | InfQ 4 | • "I think the ReCom platform contains information that meets consumer needs."<br>• "I have trust that the information provided by the ReCom platform is accurate and dependable." | |
| Service Quality (SerQ) | SerQ 1<br>SerQ 2<br>SerQ 3<br>SerQ 4 | • "I trust in ReCom seller's ability to deliver high-quality service."<br>• "I appreciate the ReCom seller's promptly reply to my inquiry."<br>• "I value professionalism and politeness from ReCom seller."<br>• "Service that I received from ReCom seller meets my expectations ." | Kim and Hyun (2019) |
| Product Risk (ProR) | ProR 1<br>ProR 2<br>ProR 3 | • "I feel there is a chance the products available on the ReCom platforms are of inferior quality."<br>• "I feel there is a chance the products advertised on the ReCom sites may be not genuine."<br>• "I feel that the product that is being advertised on ReCom platforms could not be exactly what it looks like." | Casner (2020) |
| Financial Risk (FinR) | FinR 1<br>FinR 2<br>FinR 3 | • "I feel there is a discrepancy between the products' quality and price on the ReCom platforms."<br>• "I feel the second-hand items I bought might have been overpriced."<br>• "I think that the second-hand items might not be worth the purchase price." | Tham et al., (2019) |

| | | | |
|---|---|---|---|
| Social Risk (SocR) | SocR 1<br><br><br><br>SocR 2<br><br>SocR 3 | • "I think that the used goods I purchased for my family and friends would be viewed negatively."<br>• "I feel that purchasing used goods makes others reduce my judgment."<br>• "I am concerned that people would assume that buying used goods does not fit my image." | Hong et al., (2019) |