

Factors Influencing Consumer Behaviour towards Online Purchase Intention on Popular Shopping Platforms in Malaysia

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Abstract: - The number of individuals willing to make purchases of goods and services over the internet has steadily increased over the past several years. Additionally, as a result of the pandemic, it has reshaped consumer behavior, making people more hesitant to leave their homes to obtain the things they need. Therefore, the safest method for them is to shop online. Consequently, we need to assess and investigate the quality of Malaysian e-commerce that has the potential to influence a consumer's intention to make an online purchase. This research topic represents a limited investigation into how the standard of e-commerce in Malaysia may impact consumer preferences regarding online shopping. As a consequence of this, the primary goal of this research is to conduct in-depth studies and future research on how e-commerce quality influences customers' intentions to shift from traditional purchases to online ones. It is crucial to conduct further research and explore the intentions of Malaysians to gain a better understanding of customers' motives for making purchases. To obtain respondent samples for the study, researchers employed non-probability sampling strategies such as convenience sampling and snowball sampling. In this study, we also used social media to distribute 384 different sets of online questionnaires to random respondents for data collection purposes. Approximately 350 valid responses were collected from Malaysians who had made online purchases and were under the age of 40 using an online Google form. Subsequently, the Statistical Package for Social Science (SPSS) software was utilized to analyse the gathered data. In the final phase of this study, researchers will summarise and outline all findings from each test. They will then use multiple regression analysis to determine whether each variable (service quality, information quality, e-trust, and performance expectation) significantly affects online purchase intentions.

Key-Words: - Consumer behavior, online shopping platforms, purchase intention, service quality, information quality, performance expectation, Malaysia.

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1 Introduction

In developed countries, electronic commerce (e-commerce) has flourished and brought major economic and social benefits, but in developing countries, the situation is different. E-commerce in these economies has faced many obstacles. E-commerce and Internet use have changed the lifestyles of industrialized consumers. E-commerce—the electronic execution of business

transactions using cutting-edge technologies like electronic data interchange (EDI) and electronic funds transfer (EFT)—was first coined in the early 1990s, [1]. This simplifies business data exchange and electronic transactions. Traditional commercial markets and brick-and-mortar operations will become primitive without technology. Upstream, a company makes and sells products. The process was simple, and the market was small. Electronic commerce involves buying, selling, and sending

money and data over an electronic network, usually the Internet. Business-to-Business (B2B), Business-to-Consumer (B2C), and Consumer-to-Business (C2B) transactions are possible. E-commerce and e-business are interchangeable. Online retail transactions are called e-tail. In the traditional brick-and-mortar market, transactions, sales, and services were always limited by geography, [2]. Office hours, marketing, the need for face-to-face sales and purchases, and a heavy reliance on local client referrals were other constraints. Sales and purchases were restricted to the same local business district. Business-to-consumer (B2C) online shopping resembles shopping at a mall or store. Business-to-business (B2B) online shopping involves businesses buying from each other. The limitation study on how Malaysia's e-commerce quality affects consumer intention to buy online identified this topic's research gaps. Thus, this study's main goal is to investigate how e-commerce quality affects customers' decision to buy online. To better understand the customer's purchase intention, Malaysian behavioral intention must also be studied. First, the quality of the e-commerce experience is the most important and influential factor that requires further research because it can influence consumers' online purchase behavior, [3]. Based on previous studies, we found that e-commerce quality positively affects customer purchase intention, [4]. We also examined how information technology and the internet improve e-commerce quality, [5]. Thus, this study must investigate how e-commerce quality—service quality, information quality, e-trust, and performance expectations—affects Malaysian consumers' online purchase intentions. Performance expectation also positively affects online purchase intention, according to some studies, [6]. Thus, performance expectation influences product or service purchases. Trust also affects e-commerce quality. Risk perception lowers consumer trust and online purchase intention, [7]. However, lack of trust is the biggest long-term barrier to e-commerce's potential, [8], so this study also wants to investigate important factors that affect consumers' online purchase intention, such as information quality and service quality. This study focuses on e-commerce quality and how independent variables like performance expectations, information quality, service quality, and e-trust affect Malaysian consumers' online purchase intentions. The purpose of our research in this study is to determine how Malaysia's E-commerce quality affects the online purchase intention of Malaysians. To be more explicit the research objectives are as Figure 1.

1. To examine the relationship between the trustworthiness of online celebrities and purchase intention.
2. To examine the relationship between the expertise of online celebrities and purchase intention.
3. To examine the relationship between the attractiveness of online celebrities and purchase intention.
4. To examine the relationship between familiarity of online celebrities and purchase intention.
5. To examine the relationship between online celebrities' informativeness about products or services and purchase intention.

Fig.1: Research objectives

2 Review of Literature

In this study, five variables required researchers to review on published academic journals and articles and also further research the definition, concepts as well as the relationship between all variables. Hence, the following are the related information to support each independent variable and dependent variable.

2.1 Online Purchase Intention

Consumers' willingness to make purchases from online retailers is measured by their "online purchase intention," which can be defined as the extent to which they intend to do so, [9]. There are a great many distinct types of research to back up the definition of online purchase intention. According to the findings of a study conducted by Rodriguez, the purpose of conducting an analysis of online purchase intention is to propose a model of the process by which online purchase intention is formed and investigate the factors that determine the success of online fashion retailing. Perceived value, trust, and fashion innovativeness are the primary factors that influence an individual's intention to make a purchase online, [10]. Time savings and perceived security are the primary antecedents that predict perceived value and trust, respectively. Consequently, it is also stated that perceived value, trust, and fashion innovativeness are the primary factors that influence an individual's intention to make a purchase online, [11], [12], [13].

2.2 Service Quality

Service quality refers to the company's assessment of the extent to which the services provided meet customer expectations. This assessment can intuitively respond to the performance of the company, which companies can evaluate to find deficiencies and improve the quality of service timely. The different kinds of literature to support the definition of service quality. The quality of website design and service quality in the E-commerce industry will affect consumers' purchase

intention. Customers tend to buy again when their satisfaction with the design and quality of service is high, [14]. The quality of express delivery services will also have implications for customers and companies, especially with the rapid growth of the E-commerce industry and during the pandemic, [15].

2.3 Information Quality

There are 5 different types of research journals to support Information quality and it mainly refers to the quality of the content of an information system. From a pragmatic standpoint, it is generally described as "the appropriateness of employing the information supplied." It also includes a framework that offers a practical way for assessing and measuring Information Quality. Actually, Information Quality means that the information provided is accurate, relevant, personalized, formatted and easy to understand to encourage purchase intentions. Previous study believed that for organizations, information is a vital resource, [16]. As the corporate climate grows more competitive, businesses are being forced to collect quality data and information in order to remain competitive. The worth of information given by websites as viewed by users is referred to as information quality. Prior research discovered that consumers desire the information supplied to be fully easy to understand, personalized, relevant and secure, so that their trust in carrying out the transactions may be improved, therefore increasing their happiness. There was also study that stated individuals looking for information online are often exposed to poor quality consumer health information, [17]. Those who want to buy products online are not provided with the key information necessary to make an informed decision about its use.

2.4 Trust

The term "trust," which also refers to "electronic trust," refers to a qualified reliance on information obtained by a customer from a website. This provides the customer with the confidence necessary to conduct business online. It is founded on the conviction that a trusted company is one that is dependable and highly honest, and it is linked to characteristics such as consistency, competence, honesty, fairness, and accountability. Trust is an important factor in online shopping in general because customers are less likely to make purchases when they perceive a high level of risk and uncertainty. In order to investigate how consumers, evaluate the credibility of online reviews, this study investigates the factors that determine the credibility

of online reviews and the effect that credibility has on consumers' intentions to make purchases, [18]. Second, this makes it possible for customers located in different parts of the country to give their honest feedback on various products and services, which enables them to make more educated and precise purchasing decisions.

2.5 Performance Expectation

Danish explained that the purpose of the performance expectation is to explore the individual characteristics that motivate consumers to adopt mobile commerce services such as personal innovation. This research is mainly to understand the relationship between performance expectations, effort expectations, personal innovation and behavioural intentions in the Pakistani consumer market, and how individual variables called personal innovation use the framework to adjust performance expectations, effort expectations, personal innovation and behaviour, [18]. A unified theory of the relationship between intent and acceptance and use of technology. Thus, the results of performance expectations may differ from perceived usefulness and explain that performance expectations significantly influence mobile commerce adoption behaviour. There is more evidence in the literature that the same findings regarding performance expectations are important predictors of mobile payment adoption, [19].

2.6 Theoretical Framework

Apart from that, Theoretical framework mainly applies a new research model to replace the past research model which makes our research topic more informative and suitable for the next researchers. Therefore, this topic is to discuss how the theories influence the people's behaviour toward the online purchase intention. The theories may include Theory of Reasoned Action (TRA), as well as the Theory of Planned Behaviour (TPB). So, both theories can be applied to our research topic to uncover every individual's behavior based on a particular step.

First, is reasoned action theory (TRA). It studies how attitudes and behaviors affect human action and predicts how people will react to pre-existing attitudes and behavioral intentions, [20]. For instance, a person's decision to perform a behavior depends on the outcome they expect, which will come from performing the behavior, [21]. The 1975-founded and developed the Theory of Reasoned Action, [22]. Studies also found that the Theory of Reasoned Action can help explain how attitudes and beliefs affect individual intentions to

act. The theory of planned behavior states that intention—determined by attitude, subjective norms, and perceived behavior control—affects behavior, [23]. External factors can force or prevent behavior, regardless of intention. Perceived behavioural control matches actual behavioural control, [24].

2.7 Conceptual Framework

After an in-depth literature review and model study. The following is the conceptual framework as shown in Figure 2.

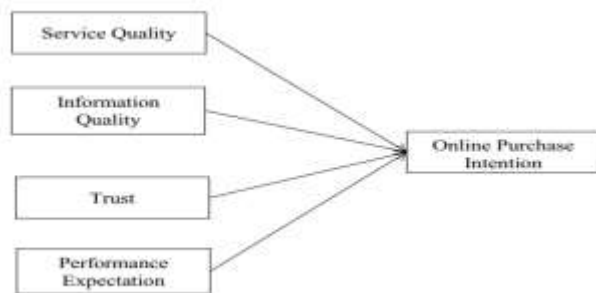


Fig. 2: Conceptual framework

Figure 2 shows the proposed conceptual framework of this study, which was established after reviewing and revising the original theoretical models in previous studies. It contains a series of interrelated concepts that guide the entire research process. Figure 2 above illustrates the relationship between four independent variables and one dependent variable. The independent variables in this study include service quality, information quality, e-trust, and performance expectations, while the dependent variable refers to the online purchase intention. The purpose of this study is to determine the relationship between independent variables and dependent variables, [19].

3 Research Methodology

Participants in this research are Malaysians between the ages of 18 and 40 who have purchased items online. Convenient sampling was selected even though there was only a limited amount of money available for the project since it is the method that can carry out probability sampling in the most cost-effective manner, [24]. The information was gathered via the use of online polls that were conducted in a centralized manner. There was a total of 350 completed questionnaires that were collected. To check whether or not the hypothesis was correct, the data that had been gathered were put through statistical software and examined. A regression test carried out using SPSS is one of the relevant tests

that were carried out to answer the hypothesis. Before we carried out these tests, we examined the data to ensure that they were normal and reliable, and we also did some descriptive analysis of the demographic information provided by the respondents.

4 Data Analysis

In total, researchers sent 384 online questionnaires to various respondents, which may include close friends, family members, colleagues, and strangers from social media. To collect accurate information, we only allow respondents who are aged 40 years old or below to do this online questionnaire, so researchers can collect the real opinions and thoughts from the respondent samples. As a result, 350 out of 384 questionnaires have been collected and will be used for data analysis. However, we also found that 20 respondents were not answered and 14 were not fully answered. So, we will use completed respondent samples (350 data sets) for data analysis. Multiple regression analysis will be used to test the study hypothesis for each independent and dependent variable. Thus, Pearson correlation analysis can measure the strength of association between two continuous variables, [25]. Multiple regression analysis allows researchers to predict the strength of multiple independent variables for the dependent variable, [26]. The correlation coefficient increases accuracy and relationship with relevant variables, [27]. The correlation matrix showed that all four variables are significantly correlated with another variable (online purchase intention), which is 0.40–0.70. However, these four variables have a moderate relationship with the dependent variable and no multicollinearity because all variable correlation coefficients are less than 0.9.

5 Findings

The researchers divided the interviewees into 4 different age groups, namely: under 20 years old, 21 to 25 years old, 26 to 30 years old, and 36 to 40 years old, of which the 26 to 30 years old age group accounted for the highest proportion. There are a total of 165 respondents, accounting for 47.3% of the total. The second-highest age group is 21 to 25 years old, with a total of 129 respondents, accounting for 37.0% of the total respondents. This is followed by the 36–40 age group, with 54 respondents, accounting for 15.5% of the total respondents. The minimum age group is under the

age of 20, and there is one respondent, accounting for 0.3% of the total. As for the academic qualifications of 349 respondents, the most surveyed are those with degrees, accounting for 179 people, or 50.4%. Then there are the respondents who study master's—57 people, or 16.3%. There are 67 people with secondary education (Sijil Pelajaran Malaysia) degrees, accounting for 19.2% of the total. Finally, there were 49 respondents with a foundation or diploma degree, accounting for only 14% of the total. For the employment status of these 349 respondents, Investigators classified themselves as self-employed, students, and employees (part- or full-time). Employees (part-time or full-time) have the largest number of respondents with 173 respondents, accounting for 49.6% of the total. Students are followed by a total of 109 respondents, accounting for 31.2% of the total number. Finally, self-employed people accounted for the least, with 67 respondents, or 19.2%. From the data collected, most of the respondents have income levels of MYR1,000 and below, and there are 108 respondents, accounting for 30.9% of the total. The second highest proportions among the respondents were from MYR2001 to MYR3000, with a total of 130, or 37.2%. There are 57 respondents with income levels ranging from MYR1001 to MYR2000, accounting for 16.3% of the total. There are 13 people, or 12.3% of respondents, with income levels ranging from MYR3001 to MYR4000. Finally, the group with the lowest number of people has an income level of 4000 MYR or above, with 11 people, or 3.2%. The frequency with which people visit the online shopping website In total, we got 349 responses. Most people visited the online shopping website 1–3 times per month; it took 45.3%. Then 107 out of 349 respondents, or 30.7%, visited the online shopping website 4-6 times per month. 48 people visited an online shopping website 7 to 9 times, accounting for 13.8% of all visits. 8.9% of people visited an online shopping website less than once per month. Only 5 people visited the online shopping website more than 10 times per week, which took 1.4%. The frequency with which people decide to purchase a product or service online Most people shop online 1–3 times a month, which occupies 53.9% of the total. The second highest proportion is the respondents who had shopped online 4-6 times; it took 107 out of 349, or 30.7%. 49 people purchase less than once a month, which represents 14%. Only 1.4% were purchased more than 10 times, which is 5 people. The device that was most commonly used by respondents was a smartphone, with a total of 289 respondents, or 82.8%. Followed by laptops and

desktop, with 50 respondents, or 14.3%. There were only 10 respondents who used tablets for online shopping; it took 2.9%. According to the survey, the most commonly used online shopping website is Shopee, with a total of 154 respondents, or 43.6%. Followed by Taobao and Lazada, which took 64 respondents, or 18.3%, and 58 respondents, or 16.6%, respectively. 75 respondents (21.5%) chose Amazon. What type of product or service do people usually purchase online? The majority of people (32.6% of 309 respondents) purchased fashion-related products such as apparel and accessories. Only 0.2% of people bought books, music, or stationery; the lowest response rate was two. The remaining products from high to low are IT & Mobile (22.1%), Food Ordering (15.3%), Furniture and Homeware (13.6%), Beauty and Health Care (7.4%), Sports Equipment (5.5%), Travel Products and Services (2.8%), and Game-Related Products (0.5%). Of the shopping experience of people in this survey, 239 people thought they had bad online shopping experiences, which occupied 68.5%, and 110 people thought they didn't have bad online shopping experiences, which occupied 31.5%.

5.1 Inferential Analyses

As the p-values (sig) of all variables are as low as 0, which means that the test is statistically significant. As we mentioned earlier, there is a moderate relationship between four variables and online purchase intention, and these are the variable results that indicate that all four variables are significantly related to online purchase intention. For example, Service Quality ($r = 0.519$), Information Quality ($r = 0.526$), E-Trust ($r = 0.470$), and Performance Expectation ($r = 0.641$).

Apart from that, multiple regression analysis will be used to analyze all variables in this study. According to the proposed conceptual framework, online purchase intention is the dependent variable to identify the strength of online shopping intention, and therefore H1, H2, H3, and H4 are the hypotheses formulated to test how service quality, information quality, e-trust, and performance expectations would affect the strength of online purchase intention. However, the following tables will describe the results obtained from each hypothesis test.

Table 1. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672a	.452	.445	.50402
Predictors: (Constant), Performance Expectation, E-trust, Service Quality, Information Quality				
Dependent Variable: Online Purchase Intention				

The statistical model summary table (Table 1) has shown the regression model's ability to explain the dependent variable's population variance and each predictor variable's strength and direction. Thus, multiple correlation coefficients using all predictors simultaneously were 0.672 ($R^2 = 0.452$), and the adjusted R^2 of this linear regression model is 0.445. explained that performance expectations, e-trust, service quality, and information quality predict 44.5% of online purchase intention variation. Other variables may explain 55.5% of the variance in online purchase intention.

Table 2. ANOVA

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.761	4	17.940	70.620	.000b
	Residual	87.135	343	.254		
	Total	158.895	347			
a. Dependent Variable: Online Purchase Intention						
b. Predictors: (Constant), Performance Expectation, E-trust, Service Quality, Information Quality						

According to Table 2, the statistical table for ANOVA primarily checks the overall regression model's suitability for the data. It also shows that the multiple regression model with two predictors yielded $F(4,343) = 70.620$, and the p-value (Sig) was significant with a value of 0.000, which is less than 0.05. Both of these results are by the fact that the ANOVA table checks the suitability of the overall regression model for the data. As a consequence of this, one can assert that the aforementioned predictors have a considerable impact on the intention to make an online purchase.

Table 3. Coefficients

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error				Lower Bound	Upper Bound
1	(Constant)	.015	.279		.053	.958	-.534	.564
	Service Quality	.389	.124	.351	3.138	.002	.145	.633
	Information Quality	-.323	.138	-.341	-2.336	.020	-.596	-.051
	E-trust	.198	.104	.171	1.915	.056	-.005	.402
	Performance Expectation	.779	.076	.573	10.274	.000	.630	.928
a. Dependent Variable: Online Purchase Intention								

Based on Table 3, provides information to establish multiple regression equations by using service quality, information quality, e-trust, and performance expectations to explain the online purchase intention equation. So, the equation will be expressed as follows:

$$\text{Online Purchase Intention} = 0.015 + 0.389 \text{ Service Quality} + 0.198 \text{ E-Trust} + 0.779 \text{ Performance Expectation} - 0.323 \text{ Information Quality}$$

In addition, the table of coefficients enables researchers to not only understand the positive and negative relationships between the dependent variables and each predictor variable based on the unstandardized coefficients, but also to be aware of the degree to which each predictor influences the dependent variables if the effects of all other predictors are held constant. This is because the researchers can know the degree to which each predictor influences the dependent variables. It is also obvious from the equation that there is a positive relationship between service quality (0.389), e-trust (0.198), and performance expectations (0.779) on the intention to make an online purchase. On the other hand, there is an inverse relationship between the quality of the information and the likelihood of an individual intending to make a purchase online. As a consequence of this, the score of online purchase

intention will also increase by 0.389, 0.198, and 0.779 points, respectively, if the scores for each item of service quality, e-trust, and performance expectations improve. If, on the other hand, the score of each piece of information quality goes down, this will lead to a fall of 0.323 in the intention to make an online purchase.

The regression coefficient also shows the most significant variable on the dependent variable. Performance expectations have the largest unstandardized coefficient value (0.779) of the four factors; hence they influence online purchase intention the most. Hence, performance expectations may strongly influence online buying intention. Performance expectations, service quality (0.389), and e-trust also affect online purchase intention (0.198).

5.2 Hypotheses Testing

Table 3 shows a service quality test p-value of 0.002 (p 0.05). It may reject H1 and accept H1A. This study supported the alternative hypothesis with 95% confidence. Service quality boosts online purchase intent. Table 3 shows that the information quality p-value is 0.020 (p 0.05). It may reject H2 and accept H2A. Thus, the alternative hypothesis is supported by a 95% confidence interval. Thus, information quality boosts online purchase intent. Table 3 showed that E-p-value trust's is 0.056 (p > 0.05). It may not reject H3. Thus, e-trust does not affect online purchase intention at a 95% confidence interval, and the alternative hypothesis is not supported. E-Trust does not significantly improve online purchase intention. Table 3 shows a performance expectation p-value of 0.000 (p 0.05). It may reject H4 and accept H4A. Thus, the alternative hypothesis is strongly supported and the relationship is supported at a 95% confidence interval. Overall, performance expectations boost online purchase intention.

6 Discussion

In this study, we have examined a total of four proposed hypotheses to ascertain whether they can indeed have a significant positive impact on Online Purchase Intention. The outcomes of each of these proposed hypotheses are detailed in Table 4.

Table 4. Summary of Hypotheses Testing Results

Hypotheses	P-Value	Results
H1:Service Quality has a significant positive influence on Online Purchase Intention.	P=0.002	Supported
H2:Information Quality has a significant positive influence on Online Purchase Intention.	P=0.020	Supported
H3:Trust has a significant positive influence on Online Purchase Intention.	P=0.056	Not Supported
H4:Performance Expectation has a significant positive influence on Online Purchase Intention.	P=0.000	Supported

Thus, service quality affects online shopping site use and consumer intent to buy online. Service quality affects online purchase intention, [28]. Thus, this may support the theories of reasoned action and planned behavior, which focus on a person's intention to act. Table 4 shows that the information quality p-value is 0.020, below 0.05. Thus, information quality—a measure of data's accuracy, integrity, consistency, reliability, and freshness—can also influence online purchase intention. Information quality strongly affects online purchase intention. As information quality p-value is 0.056, higher than 0.05. Trust has no significant positive effect on online purchase intention, and the dependent variables are negatively correlated. This result could be due to customers' online shopping experiences or the questionnaire design being too complicated for respondents. The study's limitations required us to improve journal research while giving readers and business people a discussion topic on how to improve e-impact trust on online purchase intention. Thus, other researchers can explain why e-trust does not positively affect online purchase intention, and we can understand why. Performance expectations are the most important factor affecting online shopping site use and purchase intention. Expectations and perceived performance define performance expectations. Thus, if the product or service performs poorly, the customer will be dissatisfied, but if it meets or exceeds expectations, the customer will be thrilled, [29]. Thus, better performance makes customers happier.

From a management perspective, we propose and test a comprehensive model of electronic reliability improvement measures, recognizing that electronic reliability is influenced by multidimensional factors such as electronic fulfillment, electronic trust, and electronic retail quality. To gain a holistic understanding of e-commerce quality, we aim to encompass the entire purchasing experience, going beyond website usability or framework quality. We break down e-commerce quality into four elements:

satisfaction/reliability, network architecture, security and protection, and responsiveness.

Our findings indicate that improvements in e-commerce are influenced by both e-fulfillment and e-Trust. Notably, there is a significant connection between e-trust and e-fulfillment. Certain aspects of e-commerce quality exert distinct effects on electronic fulfillment and electronic trust. For instance, satisfaction assessment and reliability impact electronic performance, just as electronic trust does. The emphasis on the web portfolio contributes to electronic fulfillment, while security and protection positively influence electronic trust. Surprisingly, contrary to our initial assumptions, responsiveness does not significantly impact either electronic fulfillment or electronic trust, [30].

In this study, we've identified several flaws in our previous research, any of which could potentially compromise the overall quality of the study. First and foremost, there's a concern that the method we used to collect data might limit the applicability of our results. Our survey gathered responses from a total of 350 young consumers in Malaysia, which is a relatively small sample size. Consequently, our findings may not accurately represent the online shopping intentions of the broader Malaysian population. Moreover, a significant portion of our study participants were undergraduate students working towards bachelor's degrees, with the majority being of Chinese-Malaysian descent. This particular demographic skew may further limit the generalizability of our results, which, in turn, has a direct impact on how we interpret and assess these findings.

Given these limitations, we suggest several areas for improvement in future research to better understand the impact of e-commerce on online purchase intentions in Malaysia. Subsequent studies should prioritize gathering larger sample sizes to ensure more representative, accurate, and reliable findings. This implies that researchers should be afforded extended timeframes to effectively collect larger samples.

The rise of e-commerce has fundamentally altered consumers' shopping habits. They no longer rely solely on physical cues when making purchase decisions. Our study developed and tested a research model that delves into the factors influencing online purchase intentions in e-commerce and e-trade. This conceptual framework encompasses various elements related to online commerce, including Service Quality, E-Trust, Information Quality, and Performance Expectations. Specifically, our research focused on examining how website

characteristics impact online purchase intentions, with E-Trust serving as an intermediary factor.

To stay competitive, merchants should place greater emphasis on improving website quality by enhancing site usability, design, and information quality. These factors are likely to significantly affect consumers' intentions to make online purchases. Importantly, merchants must also work on building consumer trust in their services. In some measure, the findings of our study may offer valuable insights and relevance to e-commerce professionals.

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Conflict of Interest

The authors have no conflict of interest to declare.

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