



**A STUDY ON FACTOR INFLUENCING
ONLINE SHOPPING INTENTION AMONG GENERATION Y IN MALAYSIA**

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**Submitted in Partial Fulfilment of the
Requirement for the
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(International Business)**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
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“DECLARATION OF ORIGINAL WORK”**

I, Siti Nuratirah Binti Mohd Hamdan

Hereby, declare that

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degree
- This project paper is that result of our independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

Signature: _____
(Siti Nuratirah Binti Mohd Hamdan)

Date: _____

LETTER OF TRANSMITTAL

Siti Nuratirah Binti Mohd Hamdan
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29th Disember 2015

Head of Program
Bachelor of Business Administration
Faculty of Business Management
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Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER (IBM 672)

The above matter is referred.

Enclosed herewith is our final project paper titled **“A Study on Factor Influencing Online Shopping Intention among Generation Y in Malaysia”** for your kind perusal.

We hope this project paper will fulfill the requirement of the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours Sincerely,

.....
Siti Nuratirah Binti Mohd Hamdan
(2013589189)

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In the name of Allah SWT, The Most Gracious, The Most Compassionate and The Most Merciful.

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LIST OF ABBREVIATIONS

ICT	Information and Communication Technologies
B2B	Business-to-Business
B2C	Business-to-Consumer
C2C	Consumer-to-Consumer
C2B	Consumer-to-Business
MCMC	Malaysian Communication and Multimedia Commission
SPSS	Statistical Package for Social Sciences
TAM	Technology Acceptance Model
TRA	Theories of Reasoned Action

ABSTRACT

E-Commerce is one of the vital trading platforms to go worldwide. Hence, it is important to recognize consumers' online shopping intention. Thus, the study aims to examine factors that influence online shopping intention among generation Y in Malaysia. Researchers had examined three factors that affecting online shopping intention among generation Y. Factors included trust, perceived of usefulness and subjective norm. This study was a descriptive research study. Quantitative data collection method and convenience sampling method had been used. The target population is generation Y in Malaysia. This study used primary data collection method and secondary data collection method. Journal, internet research and text book had been used as secondary data collection. Questionnaire-based survey was used and 100 sets of questionnaires were distributed to respondents and being analyzed by using SPSS. Descriptive analysis, reliability test, Pearson correlation coefficient test and multiple regression analysis were being chosen as data analysis techniques. The findings of this research have exposed that trust, perceived usefulness and subjective norm are the all significant factors in predicting online shopping intention. The findings also revealed that subjective norm is the most significant predicting factor on online shopping intention among generation Y in Malaysia. Findings of this research will provide online marketers with a better understanding on online shopping intention which enable them to improve effective online marketing strategies to gain profitability.

CHAPTER 1

INTRODUCTION

1.1 Background of Study

In recent years, the internet user in Malaysia has been growing rapidly. According to Shelly (2003) internet is basically a link between networks, whereby networks are connections between computers. But nowadays, the internet not just a networks but it also can be considered as platform to seeking information, communication and entertainment. Due to the evolution of the Internet and gadgets people are more likely to choose e-commerce activities to purchased product rather than go to offline shop. Plus, people like to choose go online shopping because they can get a lot benefit such as save time, convenience, diversity of choices and better price offered.

E-commerce can be defined as buying and selling of products and services through electronic network. According to Cai and Cude (2008) stated that online shopping activity was included finding online retailers and products, searching for product details, selecting payment options, communicating with other consumers, and purchasing products or services. These days, the usage of mobile devices as becomes crucial in the society. Consequently, the m-shopping become popular as one of the tools of e-commerce. Likely, the m-shopping system is a new, easy, handy and price-conscious shopping tool that has placed mobile retailers at the consumers' fingertips and allows them to pay for nearly anything they desire without ever leaving their houses or offices (Barutçu, 2007; Wu & Wang, 2006; Aldás-Manzano et al., 2009; Lu & Su, 2009; Ko et al., 2009)

According to the Internet World Statistic (2015), the populations of the Internet users in Malaysia have increased from 3,700,000 in 2010 to 20,596,847 in 2015. Moreover, Paypal (2014) showed that online shopping is a favourite amongst Malaysians, with 73% of respondents saying that they shop online at least once a month. Besides that, about 46% of respondents said they shopped using their mobile devices at least once a month, indicating how popular such devices are when it comes to e-commerce transactions. In terms of the amount that consumers typically spent, 56% of respondents said they had made purchases over RM200 in the last three months.

Generation Y can be defined as the millennials that are born between 1980 and 1994 (Schiffman & Kanuk, 2010). They are born into the world that surrounded by smart phones, laptops, tablet and the gadgets. In this era, where the growth of online organisation that always attracted by the Generation Y such as Google, Facebook, Twitter, Instagram, Youtube, LinkedIn and Ebay take place. As typically generation Y likely to spent their time through online. They are preferred to communicate more quickly and effectively via email, social networks or text messaging. Meanwhile, Generation X is people that are born 1960's until 1980's usually accepted the diversity that changing time to time.

According to Judy L. (2002) stated that generation X represents a more heterogeneous generation, acceptance social diversity in terms of such characteristics as race, class, religion, ethnicity, culture, language, gender identity, and sexual orientation . The U.S. Census Bureau reports that Generation X holds the highest education levels when looking at current age groups. Gen Xers are less likely to adore leaders and are more likely to work toward long-term institutional and systematic change

through economic, media and consumer action. Meanwhile, the baby boomers are people that born between 1940's and 1960's increase population because of the World War 1 and 2. They are generations that prefer to use traditional ways rather using the internet to communicate. Since the generation X and baby boomers it still adapted the technologies changing environment compared to the generation Y that have the awareness about trend of the technologies.

The Nielsen Company (2011) revealed that Malaysian has spent RM1.8 billion shopping via Internet in 2010. In addition, PayPal has estimated that Malaysian online buyers will spend approximately RM5 billion of online retail sales in Malaysia's E-Commerce market in 2014. These statistics revealed that the size of E-Commerce market is growing in Malaysia. Moreover, Generation Y believed is the biggest group of people who utilised the internet in online purchase and contributed to the growth in e-commerce market (Lim. Omar, and Thurasamy, 2015). Its have been reported by ACNielsen, out of the segment of people who purchased goods and services online in Malaysia in 2010, only 21.2 percent of them are aged between 18 and 29 (Generation Y). This purchase statistics is relatively low compared to the Generation Y in other country. The main purpose of this study is to understand the factor influencing online shopping intention especially among generation Y.

1.2 Problem Statement

E-commerce has potential growth to make online retailers become successfully emerging toward global penetration especially through by e-commerce. This is because e-commerce is the easier and faster ways to develop business in the low cost way compared others kind of penetration globally. This ways can give the retailer the oppurtunities to build their brands and learn about the international consumer preferences.

Due to the globalization era, Malaysia is shifting to knowledge based economy by developed the use of Information and Communication Technologies (ICT). Malaysian Government planning to improve their services to online facilities and e-services. In order to promote Internet usage, government has setup 1Malaysia Internet Centre, mini community broadband Centre, 1Malaysia Community Broadband Library and 1Malaysia Wireless Village both in the West and East Malaysia (Malaysian Communications and Multimedia Commission, 2013).

Desite of that matter, the Malaysian Government wants to balance the gap between the rural and urban population. Malaysia Digital Programmes can enhance the literacy and awarness among the citizen to use the internet and even to shopping through online. Online shopping in Malaysia is a new technology that attracted the young generation to shopping instead from traditional ways. According to Senheng and Everyday On Sale survey, there are more than 50% shop online once and more in a month. Plus, they are more than 85% spend RM500 in a month for shopping online. This survey indicated that Malaysia online shopper is increasing time to time. Kim, Lee and Kim (2004) found out that although online sales have peaked in recent years, there is

evidence that shows a common phenomenon of 'purchase abandonment'. This means that consumers' search on the internet does not necessarily lead to an actual purchase.

Moreover, Kearney (2001) found out that around 82% of experienced internet shoppers left the online website without finishing their transactions due to the problems they faced as a result of poor interface features of the website. There was another study carried by Creative Good that clearly indicated that approximately 43% of purchase attempts failed because of poor interface. Research indicates that purchase efforts of consumers often fail because they can't find the right products or they can't complete the online transactions, or they doubt the credibility of the payment procedure.

PayPal Online and Mobile Shopping Insights Study (2011) reveal that some Malaysians are still unwilling to shop online because of their lack of trust; especially in terms of seller reliability and process security. They hardly believe in online shopping, as they are unable to touch and feel the products before purchasing (Wong, 2014). Despite the high potential of online shopping in Malaysia, there is still a lack of thoughtfulness regarding the online shopping and its impact on marketing (Chua, Khatibi, & Ismail, 2006).

Online marketers need to realize that having a web presence is not enough to build up purchase intentions of the customers. The elements like trust in online shopping, perceived usefulness of the website and influence of subjective norms can determine the online shopping intention of consumers. Hence, the Generation Y has knowledge about the e-commerce and has a reference group in the market. In addition, it provides valuable information to the marketers who currently operate brick-and-mortar to change into a virtual stage. Moreover, this will help online marketers and web designers to

develop online environments that can persuade shopper intention to buy the product. In order to increase online shopping among Generation Y in Malaysia, online marketer need to understanding factors influencing online shopping intention that should be given priority.

1.3 Research Questions

This study aims the factors affecting online shopping intention of Malaysian Generation Y who are from 21-37 years old. From the research problem, the research has come out with research question to be test.

- i. What is the level of factors influencing online shopping intention among Generation Y?
- ii. It there any relationship between trusts, perceived of usefulness and subjective norms toward online shopping intention among Generation Y?
- iii. What is the significant predictor variable of the online shopping intention among Generation Y?

1.4 Research Objectives

Three objectives were set up for achieving the goal and to better define the focus of this study. They are:

- i. To identify the level of factor infuencing online shopping intention among Generation Y.
- ii. To determine the relationship for each factors between trusts, perceived of usefulness, and subjective norms towards the online shopping intention among Generation Y.
- iii. To determine the predictor variables of the online shopping intention among Generation Y.

1.5 Hypothesis

Hypothesis is a statement about the relationship between the independent variables and dependent variable which researcher expects to find in the study.

1.5.1 Hypothesis 1: Trust

H0: There is no significant relationship between trust and online shopping intention.

H1: There is significant relationship between trust and online shopping intention

1.5.2 Hypothesis 2: Perceived of Usefulness

H0: There is no significant relationship between perceived of usefulness and online shopping intention.

H1: There is significant relationship between perceived of usefulness and online shopping intention.

1.5.3 Hypothesis 3: Subjective Norms

H0: There is no significant relationship between subjective norms and online shopping intention

H1: There is significant relationship between subjective norms and online shopping intention.

1.6 Significant of study

1.6.1 Significant to E-retailer

E-retailer will be able to estimate the important factors to consumer online shopping intention in order to gain profitability. Moreover, E-retailer could use the information from this study to improve the services and do other adjustment needed in any aspects. Moreover, the E-retailers can make use of information of the study to promote online business in order to enhance the effectiveness of their business and promote the involvement of the customers in buying products online. Through this research, E-retailers will find out what factors that influence online shopping intention among the generation Y.

1.6.2 Significant to Consumer

By doing this research, the consumer will be more aware towards the services and attraction provided by the e-commerce retailer. Moreover, this study will let consumers know the company is concern with their needs and want toward services and the product that they selling. In contrast, there are lots of online retailers truly offer the real benefits for their online shoppers and make them realize that the online shopping has not been difficult as they thought about. The more competitive the online market can reflect the more superior online shopping experience the customers will get.

1.6.3 Significant of Researcher

At the end of this study, the researcher will gain broad knowledge and information regarding online shopping intention and what factors influence the consumer especially among the generation Y. The researcher also hopes that this

study will gain benefit and valuable information to those that are interested to have a better understanding of the topic presented.

1.7 Scope of Study

This research studies the factors influencing consumer online shopping intention among generation Y. The Generation Y in Malaysia age between 21-37 years old were been choose as the population to gain a reliable result. The questionnaire will be distributed to 100 respondents who posses experienced in online purchase to answer the questionnaire provided by the researcher.

1.8 Limitations of Study

There were several limitations of study throughout this research identify by the researcher. In order to interpret the result of the study, it is very important to find out what are the boundaries. The limitations are:

a) Risk of biasness

It might be limitation is the risk of biasness that is caused by the general disavantage during the collection procedure of questionnaires from the targeted population. For example, respondents cannot ask the researchers for immediate assistance when they face difficult in completing the questionnaires.

b) The area of the scope of study is also very small

One of the limitations of this research is the small sample size used is very small compared to the total population of Malaysia users that shopping through online. For this research study the researcher chooses Johor Bahru as study place as it is the one of the metropolis city after Kuala Lumpur. This amount of size may not

be sufficient to represent the perception of large population because only specific at Johor Bahru.

c) Limited Duration

Time is the biggest obstacle in completing this research. The duration given to do the project is less than 4 months. Everything must be done within the time given. Researcher need to waiting questionnaires obtained back for long time. Besides, the researcher needs to submit the research report earlier than expected duration.

1.9 Definitions of Term

1.9.1 E-Commerce

E-commerce is the buying and selling of goods and services, or the transferring of funds or data, over an electronic network. These business transactions occur within business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C) and consumer-to-business (C2B). E-Commerce also referring by a transactional process around online retail (E-tailing)

1.9.2 E-Services

E-services are referring to services that are provided by the organisation to help out the consumer or the individual through online networking system. Example services such as bill payment, delivery of payment and so on.

1.9.3 Brick-and-mortar store

Brick-and-mortar store is a traditional business that possesses in buildings, production facilities, office, infrastructure, or store for operations. Generally, the customer need to come to store and purchased the products.

1.9.4 Information and Communication Technologies (ICT)

Information and Communication Technologies (ICT) is a basically constituents of the Tenth Malaysia Plan, which was formulated to progress the government's vision to turn Malaysia into an advanced country by 2020

1.9.5 Generation Y

Generation Y referring to Millennial Generation. There are no precise dates when the generation starts and ends; most researchers accepted the generations Y are those born between 1978 until 1994.

1.9.6 M-shopping

M-shopping is a mobile shopping. Generally, e-commerce used the technologies and applications through smartphones. Its means by the consumer can use the apps from the smartphones to do the business transaction without open the computer or laptop.

1.9.7 Perceived of usefulness

Perceived usefulness is defined as the level of the individu believes that using a particular system would enhance his or her effectiveness.

1.9.8 Subjective norm

Subjective norm are a persons own estimate of the social pressure to perform the target behaviour. It's also refering to influence others or surrounding.

1.9.9 Trust

Trust is defined as the belief that allows consumers willingness to precede the next action after the consideration.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

A literature review is an evaluative report of information found in the literature related to the selected area of study. The review should describe, summarise, evaluate and clarify this literature. It should give a theoretical base for the research and help researchers determined the nature of the research. In this chapter, the researchers will describe further on the information gained by the previous sources that will supported the objective of this research throughly starting from the dependent variable which is online shopping intention and independent variables on the past research and articles that related to the research.

2.2 Online shopping intention (Dependent Variable)

The research on the consumer online shopping intention was discusses and has been done before. The consumer online shopping intention is very important for the e-retailers to gain attention and profit in the market. According to Ajzen (1991), intention refers to the level of conscious effort that an individual will follow to approve his/her behaviour; intention is also regarded as one of the motivational components of behaviour. Intention is an effort of someone that willing to do the desire to achive the outcome. An E-commerce activity is linked to the consumers shopping behaviour which is making purchased through online shopping. Online shopping is a modern medium of trade that takes place on the internet. Khalifa and Limayem (2003), interpret internet purchase behavior as a process of purchasing products, services and information via the

Internet. Meanwhile, online shopping it is a place where customers visit various websites offering different products for sale, select the product, order the products make, makes payments via credit cards and finally seller physically delivered the products (Muhammad, 2014).

Online purchasing intention will determine the strength of a consumer's intention to perform a specific purchasing behavior by means of the internet (Salisbury, Pearson, Pearson and Miller, 2001). Plus, their willingness to make purchases in an electronic store can determine how a person intends to purchased a product or services. The idea of intention to purchase toward particular products or services is the final cognitive step in the decision making process of purchase intention, this statement agreed by most of the previous researchers (Agarwal & Teas, 2002; Erevelles, 1993; Fishbein, 1967; Han, 1990; Pecotich, Pressley, & Roth, 1996). Schiffman and Kanuk (2000) found out that purchase intention shows that consumers will follow need recognition, information search through external environment, evaluation of alternatives, make purchase decision and post-purchase experience.

Moreover, the more experienced customer with online shopping and more satisfied they are towards the latest online trading experiences, purchase larger volume and more likely to purchase again and again (Park and June 2003, Brown et al, 2003). In additional, "marketers are interested to purchase intention because it can help them in market segmentation and support their decision making like where the product should be launch" (Sewall, 1978; Silk & Urban, 1978). This statement showed the important of online shopping intention in the e-tailing industry as it influence the company or the organization prosperity. As the competition in e-commerce is become competitive, is very important for e-retailers to understand about consumer online shopping intention.

The knowledge about customer orientation can be recognized as a valuable business strategy to achieve success in the electronic market.

2.3 The Characteristics of Generation Y

Many studies have accepted Generation Y to be those born between 1978 and 1994 (Christine, 2000; Kotler & Armstrong, 2010, p 98; Solomon, Dann, Dann & Russell-Bennett, 2007, p.477). The most interesting and significant characteristic of Generation Y is that they are technology-savvy (Ang, Leong & Lee, 2009; Kumar & Lim, 2008; Martin, 2005) and highly dependent on complex technology (Evelyn, Eva & Robin, 2011). Furthermore, Generation Y is a heavy user of the Internet, willing to accept new technologies and has the ability to establish and sustain close relationships with others via the Internet (Kumar & Lim, 2008; Syrett & Lammiman, 2004). Another significant characteristic of Generation Y is its high purchasing power compared with other generations (Ang et al., 2009; Farris et al., 2002) and excitement to participate in online purchasing.

Generation Y are familiar with the Internet usage and more interested to the adoption of technological innovations (Kotler & Armstrong, 2010, p. 98; Pricewaterhouse Coopers, 2009). They are very contented with online and mobile activities as well (Jones & Leonard, 2008; Pricewaterhouse Coopers, 2009). It is necessary for marketers to have a clear and distinct conceptualisation of these consumers, by being constantly aware of the changing attitudes and trends in this generation (Hughes, 2008). The rapidity of change in technology makes it necessary to study the consumer behaviour of Generation Y continuously because, as soon as one thinks that one may have an understanding of what this generation wants, those wants will have changed (Kaltcheva & Weitz, 2006). Plus, Generation Y consumers are very likely to spend their cash as

quickly as they obtain it, usually on consumer goods and personal services (McKay, 2008). Compared with their predecessors, members of Generation Y are more likely to be involved in compulsive and impulse buying (Rosenburg, 2008). According to Malaysian Communication and Multimedia Commission (MCMC) internet users survey showed that the highest online users age was 20-24 years old (generation Y) at 24.2% compared to others age.

Furthermore, this generation will not worry about debts and they will just spend it when they have income (Aquino, 2012). The same phenomena happened in Malaysia Generation Y, according to OCBC, Generation Y has characteristic of buy-now-pay-later behaviour, this created a market opportunity for this market segments (The Star, 2013). In term of branding, Generation Y sees a reputable brand as an sign of one's status and is therefore willing to pay extra for a preferred reputable brand (Farris, Chong, & Dunning, 2002; O'Cass & Choy, 2008). In addition, according to Aaker (1997), branding is even more important in Generation Y as this generation use brand to express themselves. In terms of loyalty, bearing in the mind that Generation Y has been exposed to various options and choices in purchasing products or services (Evelyn et al., 2011), this group of consumers is seen to be less loyal to one provider compared with other generations (Greene, 2004; Lazarevic, 2012). However, a study from Oracle indicates that Generation Y is loyal, but only to the brands which can match its interest. Thus, it is important for a company to in still in Generation Y, a sense of commitment and cohesion (An Oracle White Paper, 2009)

2.4 Trust (Independent variables)

Trust is defined as the belief that allows consumers to willingly become vulnerable to web retailers after having taken the retailer's characteristics into consideration (McKnight, 2002). Fusaro (2002) stated that trust is the most important issue that consumers evaluate when acquiring product/service. Plus, trust is difficult to build and easy to lose, consumers always seek trust before purchasing something online (Head & Hassanein, 2002). As a result, trust was examined as a direct predictor of behavioral intentions (Doney & Cannon, 1997; David, Elena & Detmar, 2003). Similarity, Wang, Chen and Jiang (2009) also agreed that there is a positively direct link between trust and online shopping activities. Moreover, some prior studies (e.g. Younes & Talal, 2011; Nuseir, 2010; Park & Kim, 2003; Wang & Emurian, 2004) revealed a significant positive relationship trust toward online purchase. Based on the research done, trust has the significantly impact on the purchase intention of online shopping among young adults Ho Chi Minh City. The findings supported the previous research which is high level of trust is associated with higher willingness to shop online.

There are many research mentioned about the importance of trust in online shopping. However, to establish trust with the consumer in the online environment which is lack of physical clues and physical interaction is tough (Gustavsson & Johansson, 2006). In the E-Commerce market, most consumers assume that large companies are more reliable and are able to influence their trust feeling and purchase intention via online (Koufaris & Sosa, 2004). It has been reported that consumers have a low perception and trust of online merchants, making them unwilling to make purchases online. The results of a survey of 9700 online consumers showed that three out of five respondents did not trust web merchants (Belanger, Hiller, & Smith, 2002). Online Researchers (Jarvenpaa and Tractinsky, 1999; Reichheld and Scheffer, 2000) have

stated that a lack of online customer trust is the main barrier to consumer participation in ecommerce.

According to the McCole and Palmer (2001), online purchasing necessitates online customer trust. Egger (2006) argues that sufficient trust needs to exist when placing an order online and when the customer submit his or her financial information and other personal data in undertaking financial transactions. Gefen (2000) asserts that the present of trust will increase the consumers' belief that the e-retailers will not engage in opportunistic behaviour. It has been demonstrated in the previous research that trust beliefs positively influence customer online purchase intention (Verhagen, Meents, and Tan, 2006; Verhagen, Tan and Meents, 2004; McKnight, Choudhury and Kacmar, 2002; Lim, Sia, Lee and Benbasat, 2001; Jarvenpaa, Tractinsky, and Vitale, 1999). Jarvenpaa and Tractinsky (1999) and Gefen and Straub (2004) conclude that the higher the degrees of consumers' trust, the higher degree of consumers' purchase intentions of consumers.

On the other hand, consumers online purchase intention may increase when consumers think that their privacy information are protected and insured (Chui, Lin, & Tang, 2005; Kim & Shim, 2002). Plus, dimensions of online trust include security, privacy and reliability (Camp, 2001). Security is refered as the extent to which customers trust that the Internet is secure for them to transmit sensitive information to the business transaction (Kim and Shim, 2002). Security plays a crucial role in affecting the consumer attitudes and purchase intentions (Salisbury, et. al., 2001) because the present of perceived risk in transmitting sensitive information such as credit card numbers across the Internet (Janda, Trocchia, and Gwinner, 2002).

Ernst and Young (cited in Lee and Turban, 2001) suggests that consumers may feel uncomfortable to release their personal information such as credit card and social security number through Internet because the consumers cannot physically check the quality of the products or monitor the safety and security of sending sensitive personal and financial information while shopping on the internet. Kim and Shim (2002) stated emphasize that the personal awareness of security has the significant influence on consumer attitudes and online purchase intentions. In addition to that, the findings of the previous study imply that a majority of non-users of online shopping in Malaysia still lack confidence and trust in using the Internet to purchase goods and services. There is also a lack of alertness among the majority of non-users of online shopping that are still reluctant to use the internet to shopping compared to the traditional shopping platform.

2.5 Perceived of usefulness (Independent variables)

In this study, perceived usefulness refers to the individual's beliefs about the usefulness of retail websites in their purchase experience (Renny & Siringoringo, 2013). In perspective of e-shopping, perceived usefulness is customers' perception that by online shopping his or her performance will be enhanced. Perceived usefulness is considered as the utilitarian factor that affects online shopping (Davis, 1989). According to TAM (Davis, 1989) customers tend to use that online website which significantly affects their performance. According to Zhou et al. (2007) it's the customer's probability that online shopping would increase his/her efficiency and this positively affect the entire purchase process.

Moreover, Bhattacharjee (2001) says that customer prefer to acquire a product when such usage is perceived to be useful. Consumers are more likely to engage with the same retail websites that they deem practical and capable to enhance their

purchasing performance in searching desired products or services (Chui et al., 2005). Research also explains that perceived usefulness demonstrates a stronger effect on shopping intention compared to perceived ease of use (Shadkam, Kavianpour, Honarbakhsh, & Hooi, 2013). According to TAM an online shopping web site that is easy to use positively affects perception of usefulness. Many other researchers found that technology that is easy to use increases people's perception of usefulness. When customers find that interaction with an online shopping website is easy and it is effortless to search product information and to pay online, they prefer online shopping. Last but not least, perceived usefulness refers to the extent to which a consumer believes that online purchasing would enhance his or her effectiveness in the purchase of product or services (Velarde, 2012).

2.6 Subjective norm (independent variables)

The other component in the TRA theory affecting behavioral intention is the subjective norm (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). In this study, the subjective norm is referred to as the influence of family and friends. Friends can be characterized as a membership group in which consumers belong to (Assael, 1992). Thus, most of them will follow opinions from others especially family and friends (Atilgan-Inan & Karaca, 2011). Based on a recent qualitative research conducted in the aspect of online shopping, the findings reveal that subjective norm has a direct impact towards the behavioural intention of online users in online shopping (Ho & Chen, 2014).

Furthermore, Yu and Wu's (2007) research used questionnaire survey to examine consumer shopping behaviour and attitudes towards online purchase among 693 college students in Taiwan; the results reveal that subjective norm is positively associated to the intention to purchase via online. Therefore, it is a vital for the e-marketers to

understanding the important of subjective norm that positively affected toward the intention to purchase. This is because family and friend most trusted people that will influence a person to do something. Thus, the subjective norm will help as words-of-mouth marketing agent to persuade others to be influenced.

2.7 Theoretical framework

The theoretical framework referring to elaborates the relationships among the variables and explains the theory underlying these relations and describes the nature and direction of the relationship that are related to the selected area of the study. The theoretical framework that will be use in this study is combined and adapted from the previous researchers taken from Mandilasa et al., 2013; Guo, et al., 2012; Davis, 1986, 1992; Gefen, 2000. But, in this study the researcher only choose three independent variables which are Trust, Perceived Usefulness and Subjective Norm. The dependent variable for this research is Online Shopping Intention. This is because previous study done by Cheng and Yee (2014) found that Perceived Ease of Use and Perceived of Enjoyment are not significant toward online purchase intention. Based on this theoretical framework the researchers can test the hypothesis to examine whether the theory is valid or not. Research framework in this study is being illustrated for the better understanding regarding to the important factor influencing online shopping intention among generation Y.

INDEPENDENT VARIABLES

DEPENDENT VARIABLE

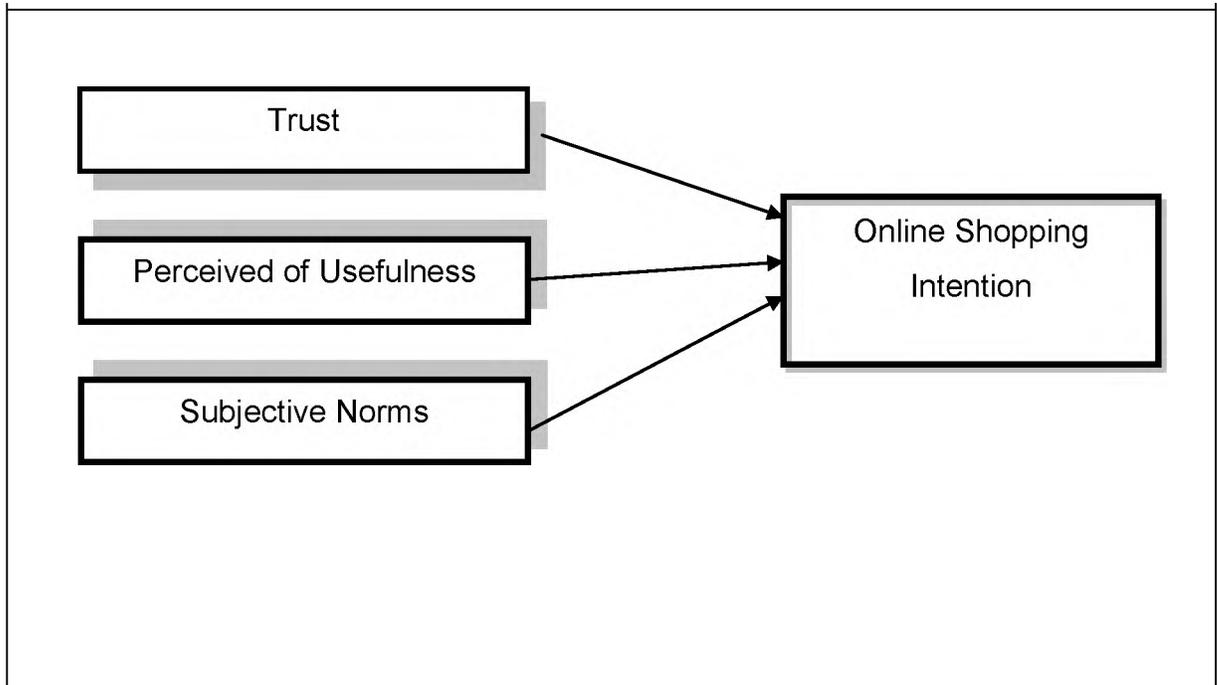


Figure 2.1: Framework from Mandilasa et al., 2013; Guo, et al., 2012; Davis, 1986, 1992; Gefen, 2000.

2.8 Conclusion

In chapter one, the researcher has provided detailed information about the research background of study until definition of term as overview of the study. Second chapter we have focus on literature review for studied independent and dependent variables. The researcher choose the topic namely to study factor that influence online intention among generation Y. There are a lot of factor that can influence consumer online intention. After evaluation, the researcher selected 3 independent variables to be test in this study. There are perceived of usefulness, trust and subjective norms. The literature review in this chapter can be defined as evaluation from the previous reseachers that are related to the independent variables and dependent variable. This 3 independent variables showed positive significant from the previous studies. The theorical framework has been adapted from previous study Mandilasa et al., 2013;Guo, et al., 2012; Davis, 1986, 1992; Gefen, 2000). Last but not least, this literature review can give knowledge to the others espeacially to the e-retailer and the next reseacher that wants to proceed with this related topic.

CHAPTER 4

FINDING AND ANALYSIS

4.1 Introduction

This chapter will represent finding on the study of factors online shopping intention among Generation Y in Malaysia. A total of 100 questionnaires were distributed through online, all 100 questionnaires were answered and returned. This chapter aims to present and discuss the research findings. Data generated from this research have to be interpreted to be meaningful and this chapter serves this purpose via results and interpretations. The analysis describes the variables as well as the significant relationship that exists among trust, perceived of usefulness, subjective norm toward online shopping intention a result of this study has been produced in the form of reability testing analysis, descriptive analysis, correlation analysis, and also multiple regression analysis. The results generated are solely rely and depends on the researches objectives established by the researchers.

4.2 Reability Test

Table 4.1 Reability Analysis

Variable	No of items	Cronbach's Alpha
Trust	5	.940
Perceived of usefulness	4	.930
Subjective norms	3	.912
Online shopping intention	3	.939

The table 4.1 Reability Analysis show that the reability analysis results. Table 4.1 indicates that Cronbach's Alpha for the trust is 0.94, perceived of usefulness is 0.930, subjective norms is 0.912, and online shopping intention is 0.939. Accordng to Uma Sekaran (2013), reability ranged from 0.7 to 1.0 is considered good. If the reability score is <0.6 indicate poor. Thus, all the internal consistency reliability of the measure used in this study was considered as consistent and stable.

4.3 Profile of Respondents

The profile is intended to provide background information as to the type of respondents under study with respect to personal characteristics. They are discussed under demographic data which includes gender, age, level of education, ethnicity, marital status, income level, average hours spent using the Internet per week, product or services that purchase via Internet and what are the website that you have frequently made purchase online?

Table 4.2: Distribution of Respondents by Demographic Variables

Demographic Variables	Frequency (n=100)	Percent
Gender		
Male	28	28.0
Female	72	72.0
Age (years)		
21 – 24	46	46.0
25 – 28	21	21.0
29 – 32	25	25.0
33 – 37	8	8.0
Ethnicity		
Malays	65	65.0
Chinese	19	19.0
Indians	12	12.0

Others	14	14.0
Marital Status		
Single	64	64.0
Married	36	36.0
Level of Education		
Secondary School	16	16.0
Diploma/Degree	75	75.0
Master/PhD	5	5.0
Professional	4	4.0
Individual monthly income		
Less than RM1000	26	26.0
RM1001-RM2000	38	38.0
RM2001-RM3000	29	29.0
More Than RM3000	7	7.0
Average Hours spent using the Internet per week		
Less than 1 hours/week	2	2.0
2 hours-5 hours/week	33	33.0
6 hours- 10 hours/week	40	40.0
More than 11- 20hours/week	25	25.0
Product or services that purchase via Internet		
Travel/Hotel/Flight ticket related	23	23.0
Books/ Magazines/newspaper	6	6.0
General Consumer Goods	26	26.0
Entertainment Ticket	8	8.0
Technology Gadgets	7	7.0
Jewellery / Watches	6	6.0
Computer software and hardware	5	5.0
Others	19	19.0
What are the website that you have frequently made purchase online?		
eBay,Amazon,Alibaba	12	12.0
Groupon, Lelong.my, Mudah.com	18	18.0
Lazada, Zalora	20	20.0
Social Media	22	22.0
Trivago, Airasia	10	10.0
Others	18	18.0

The demographic profile provides an overall view of the characteristics of the respondent. As depicted in 4.2, there were 72% females as compared to 28% males in the overall sample. The distribution of respondents by their age group shows that most of the respondents were distributed in the age group of 21 - 24 years (49%) as compared to 21% for the age group of 25 - 28 years and 25 % for 29-32 years, and 8 % for those 33-37 years of age.

The distribution of respondents by their ethnicity shows that Malays were the highest at 65% compared to 19% Chinese, followed by Indians 12% and the lowest ethnicity group were others races at 4% only. In this study, marital status also is one of the demographic profiles. As stated in the table 4.3.1, respondent that are single 64% compared to the married status 36%.

Meanwhile, in term of level of education, majority of respondents (75%) have Diploma or Degree, followed by Secondary School (16%), Master/PhD (6%) and Professional Qualification only at 4%. A profile of respondents indicate that majority of the respondents individual monthly income group RM1001-RM2000 (38%), followed by RM2001-RM3000 (29%), and less than RM1000 (26%) and more than RM3000 (7%) only. Furthermore, Average Hours spent using the Internet per week showed that the respondent mostly spent their time 6-10 hours per a week (40%), followed by 2-5 hours per a week (33%) and more than 11-20 hours per a week (25%). Those who have spent less than 1 hour responded the least (2%).

Based on the table 4.3.1, Product or services that purchase via Internet by the respondent majority purchased were general consumer good (26%), followed by Travel/Hotel/Flight ticket related (23%), and others (19%), and entertainment ticket (8%),

and technology and gadget (7%), and shared in the same percentage were Books/ Magazines/newspaper and Jewellery/ Watches at 6%. Meanwhile, the least respondent that purchase via internet were Computer software and hardware.

The distribution of respondents by “What are the website that you have frequently made purchase online?” shows that social media were the highest at 22% compared to 20% Lazada or Zalora, followed by Groupon, Lelong.my, Mudah.com and others website that shared same percentage at 18% and followed by e-Bay, Amazon, Alibaba (12%). The least website that the respondent purchased online was Trivago/AirAsia (10%).

4.4 Research Objective (R01)

To determine the level of influencing online shopping intention among Generation Y

RQ1: What is the level of factors influencing online shopping intention among Generation Y?

Table 4.3: Mean Analysis Trust

Items	Description	Mean	Standard Deviation
TRUST1(T1)	The web site of this web-retailer is trustworthy and honest.	4.31	0.74
TRUST2(T2)	The web site of this web-retailer wants to keep promises and obligations.	4.23	0.75
TRUST3(T3)	The infrastructure of the web site of this web-retailer is dependable	4.22	0.82
TRUST4(T4)	The web site of this web-retailer offers secure personal privacy	4.31	0.88
TRUST5(T5)	The performance of the web site of this web-retailer fulfills my expectation.	4.37	0.83
	Total	4.28	0.80

The table 4.3 showed the mean and standard deviation of items in trust. The highest mean was recorded by item “The performance of the web site of this web-retailer fulfills my expectation.”, at M= 4.37 and standard deviation is 0.83. Meanwhile, the lowest mean is M=4.22 and standard deviation is 0.82, for items T3 “The infrastructure of the web site of this web-retailer is dependable”. Overall, total mean for trust is 4.28.

Table 4.4: Mean Analysis Perceived of Usefulness

Items	Description	Mean	Standard Deviation
PERCEIVED OF USEFULNESS1(T1)	I would find doing online shopping and webbased online transaction easy.	4.55	0.64
PERCEIVED OF USEFULNESS2(T2)	I would find interaction through web pages clear and understandable	4.45	0.70
PERCEIVED OF USEFULNESS3(T3)	I would find it is easy to become skillful at navigating the web pages.	4.41	0.73
PERCEIVED OF USEFULNESS4(T4)	Overall, online shopping or transaction would be easy for me.	4.53	0.68
	Total	4.48	0.68

The table 4.4 showed the mean and standard deviation of items in perceived of usefulness. The highest mean was recorded by item “I would find doing online shopping and webbased online transaction easy”, at M= 4.55 and standard deviation is 0.64. Meanwhile, the lowest mean is M=4.41 and standard deviation is 0.73, for items PU3 “I would find it is easy to become skillful at navigating the web pages”. Overall, total mean for perceived of usefulness is 4.48

Table 4.5: Mean Analysis Subjective Norm

Items	Description	Mean	Standard Deviation
SUBJECTIVE NORMS1(SN1)	Most people who are important to me think I should use online shopping.	3.87	0.88
SUBJECTIVE NORMS2(SN2)	My close friends think I should use online shopping.	4.05	0.84
SUBJECTIVE NORMS3(SN3)	Most member of my family think I should use online	4.17	0.79

	shopping.		
	Total	4.03	0.83

The table 4.5 showed the mean and standard deviation of items in subjective norms. The highest mean was recorded by item “Most member of my family think I should use online shopping.”, at M= 4.17 and standard deviation is 0.79. Meanwhile, the lowest mean is M=3.87 and standard deviation is 0.88, for items SN1 “Most people who are important to me think I should use online shopping”. Total mean for subjective norms is 4.03

Based on table mean analysis trust, perceived of usefulness and subjective norms, the resulted indicated that perceived of usefulness showed the highest mean 4.48 and standard deviation is 0.68. This finding showed that the level perceived of usefulness in online shopping intention among Generation Y was very high compared to other factors. Trust placed second rank which its mean is 4.28 and standard deviation is 0.80. The third rank was subjective norm mean 4.03 and standard deviation 0.83.

4.5 Research Objective (RO2)

To determine the relationship for each factors between trusts, perceived of usefulness, and subjective norms and online shopping intention among Generation Y?

RQ2: It there any relationship between trusts, perceived of usefulness, and subjective norms and online shopping intention among Generation Y?

Table 4.6: Pearson's Correlation Coefficient Results

Variable	Online shopping intention (DV)	Trust (IV)	Perceived of Usefulness (IV)	Subjective Norms (IV)
Online shopping intention (DV)	1			
Trust (IV)	.741**	1		
Perceived of Usefulness (IV)	.721**	.693**	1	
Subjective Norms (IV)	.763**	.718**	.650**	1

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

Based on the table 3.3, that have been used to interpret the strength of the relationship, correlation analysis can be intrepret as below:-

i. Trust and Online Shopping intention

The correlation and coefficient test showed that between the trust and online shopping result was 0.74. It shows that it having a significant high marked relationship between trust and online shopping intention. Below is the hypothesis from the result above.

H0: There is no significant relationship between trust and online shopping intention

HA: There is a significant relationship between trust and online shopping intention

Based on the hypothesis above, H0 is rejected and HA is accepted.

ii. Perceived of Usefulness

The correlation and coefficient test shows that between the perceived of usefulness and online shopping result was 0.72. It showed that it having a significant high marked relationship between perceived of usefulness and online shopping intention. Below is the hypothesis from the result above.

H0: There is no significant relationship between perceived of usefulness and online shopping intention

HA: There is a significant relationship between perceived of usefulness and online shopping intention

Based on the hypothesis above, H0 is rejected and HA is accepted.

iii. Subjective Norm and Online Shopping

The correlation and coefficient test showed that between the subjective norm and online shopping result was 0.76. It shows that it having a significant high marked relationship between subjective norm and online shopping intention. Below is the hypothesis from the result above.

H0: There is no significant relationship between subjective norm and online shopping intention

HA: There is a significant relationship between subjective norm and online shopping intention

Based on the hypothesis above, H0 is rejected and HA is accepted.

4.6 Research Objective (RO3)

To determine the predictor variables of the online shopping intention among Generation Y.

RQ3: What is the significant predictor variable of the online shopping intention among Generation Y?

Table 4.7: Summary of multiple regression analysis

Variable	Standardized Beta	R^2	Sig.	Result
Trust	0.741	0.548	0.000	Supported
Perceived of usefulness	0.721	0.520	0.000	Supported
Subjective norm	0.763	0.581	0.000	Supported

** p-value 00.5

4.6.1 Trust and Online Shopping Intention

Based on table 4.7, it showed that the independent variable which is trust could explain the change in online shopping intention. The value of R^2 is 0.548 (54.8%) can be explained by trusts with online shopping intention, while remaining percentage explain by other factors of online shopping intention. Based on table 4.7, trusts showed have a significant role in influencing

Generation Y online shopping intention ($\beta = 0.741$, $p\text{-value} = 0.000 < 0.005$). Thus, there is a significant relationship between trust and online shopping intention among the Generation Y. It means that the hypothesis is supported. This result is consistent with the viewpoint of Wang, Chen and Jiang (2009) who pointed out that trust has a direct impact on online purchase intention.

4.6.2 Perceived of Usefulness and Online Shopping Intention

Based on table 4.7, it showed that the independent variable which is perceived of usefulness could explain the change in online shopping intention. The value of R^2 is 0.520 (52%) can be explained by perceived of usefulness with online shopping intention, while remaining percentage explain by other factors of online shopping intention. Based on table 4.7, perceived of usefulness showed have a significant role in influencing Generation Y online shopping intention ($\beta = 0.721$, $p\text{-value} = 0.000 < 0.005$). Thus, there is a significant relationship between perceived of usefulness and online shopping intention among the Generation Y. It means that the hypothesis is supported. This result is agreed with the findings in the previous research (Shadkam, Kavianpour, Honarbaksh, & Hooi, 2013).

4.6.3 Subjective Norm and Online Shopping Intention

Based on table 4.7, it showed that the independent variable which is subjective norm could explain the change in online shopping intention. The value of R^2 is 0.581 (58.1%) can be explained by subjective norm with online shopping intention, while remaining percentage explain by other factors of online shopping intention. Based on table 4.7, subjective norm showed have a significant role in

influencing Generation Y online shopping intention ($\beta = 0.763$, $p\text{-value} = 0.000 < 0.005$). Thus, there is a significant relationship between subjective norm and online shopping intention among the Generation Y. It means that the hypothesis is supported. According, Atilgan-Inan and Karaca (2011) that also agreed with the findings stated university students are the easiest group to be influenced for online purchase intention.

Based on table 4.7, the most significant predictor variable of online shopping intention among Generation Y is subjective norm. This can be approved when one unit increase in subjective norm, there will be 58.1% unit increase in dependent variables. Thus, it is the most significant variable for online shopping intention among Generation Y for this research.

4.7 Conclusion

The findings of this chapter tested the propositions of the research hypotheses. The hypotheses were all statistically supported. The association between trust, perceived of usefulness and subjective norm was demonstrated through hypothesis 1, 2 and 3 denote the positive and significant relationship between the independent variables (trust, perceived of usefulness and subjective norm) with dependent variable (online shopping intention). Based on the result from the regression analysis, all variables were found to be of significance in explaining dependent variable. They were trust, perceived of usefulness and subjective norm. In sum, the results of this survey support that the most significant predictor is subjective norm.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

There are four chapters that have been discussed in this research report. In chapter one, we have provided detailed information about our research from background of study until definition of term as overview of the study. Second chapter we have focus on literature review for studied independent and dependent variables, followed by describes the research methodology in chapter three. For chapter four, we have interpreted all the findings and analysis. Last but not least, in chapter five we conclude for overall of this research report and come out with some recommendation which that gathered from the findings.

5.2 Conclusions

Analysis done on the mean values obtained from the survey. The result indicated that perceived of usefulness showed the highest mean 4.48 and standard deviation is 0.68. This finding showed that the level perceived of usefulness in online shopping intention among generation Y was very high compared to other factors. Trust placed second rank which its mean is 4.28 and standard deviation is 0.80. The third rank was subjective norm mean 4.03 and standard deviation 0.83.

By using Correlation analysis, the researchers found the correlation and coefficient test shows that that between the trust and online shopping result was 0.74. It shows that

it having a significant high marked relationship between trust and online shopping intention. The correlation and coefficient test for perceived of usefulness and online shopping result was 0.72. It shows that it having a significant high marked relationship between perceived of usefulness and online shopping intention. The third variables, correlation and coefficient test shows that subjective norm and online shopping result was 0.76. It shows that it having a significant high marked relationship between subjective norm and online shopping intention. Throughout the study, it found that trust, perceived of usefulness and subjective norm have relationship with online shopping among generation Y in Malaysia.

Based on the result from the regression analysis, all variables were found to be of significance in explaining dependent variable. The predictor variable that influences the most towards online shopping intention among generation Y is subjective norm which result is 58.1%. Thus, it's indicated the subjective norm is high, the online shopping intention will be high. In order to increase the target market that are mostly came from the generation Y, the online marketers should give attention to subjective norms influences factors.

5.3 Recommendation

In order to enhance online shopping intention among generation Y, the marketers should do a few actions. Thus, below are some recommendations the researcher identified which maybe will help in promoting effective application to increase the online intention among generation Y in Malaysia.

5.3.1 Emphasize on the subjective norm

Based on the research result, subjective norm is the most powerful predicting factor that may influence the generation Y online purchase intention in Malaysia. Therefore, the online marketers should recognize the characteristic of generation Y, they commonly know everythings about the internet. These people usually seek for opinions and feedbacks about the product and brand that have been purchased or used. Therefore, E-commerce marketers should provide the website that has buyers' opinion, ratings, testimonials and reviews. Moreover, online marketers can make a collaboration with experts, bloggers writers, social media influencers or celebrities. This collective voice can capture the audience attention about the products and services that are new in the market. This is way easy as the marketing tools for them to spread the news and trends by using word to mouth.

5.3.2 Emphasize on perceived usefulness

The result show that perceived usefulness is ranked as second place of predictor factor that influence on online shopping intention. Therefore, E-Commerce providers must make sure that their website easy to load in everywhere and anytime whether using the computer or mobile device. Then, the maintenance should be monitor continuously. The content of

the websites such as navigations, video and products displayed in effortless to view. For the new customer that shop online, the marketer should consider to provide a good and easy as possible to access the shopping cart or the final checkout area.

5.3.3 Emphasize on trust

Trust is a vital aspect to enhance the relationship between E-Commerce sellers and consumers. E-commerce marketers, they should invest in building trust and reputation of their brands as well as their professional web design. This is because the web design play role to impress and make the customer trust to go shopping further. But not to forget the online sellers should improved their customer privacy information policy. Hence, to avoid the hackers and to secure the customer information given is totally safe. In order to improve the relationship customers and the sellers, the online providers should display their contact information in the websites such as contact number, address, email, number telephones, number serial of business registered. In addition, E commerce providers can set up the link URLs of their Facebook FanPages, Twitter Pages or Instagram this will helps to establish extra trust and credibility furthermore, the E-retailers can build up Frequently Answer (FQA) section in the websites can improve the trust issue between the customer and the seller. Last but not least, the online provider can setup the systems that offer online chat that can answer all the questions about the website and the product to the customer.

5.3.4 Future Research

There are few recommendations for the researchers in the future. First of all, it is recommended to do the research in whole country if time is allowed because it is more accurate instead of just pick one state to do it, such as by including all the state in whole Malaysia. It is suitable to include all the states in the country when conducting the research because it tends to reduce the people in difference demographic will have difference thinking about the online shopping intention.

It is recommend that future research conduct to study by identify others factors that lead to online shopping intention. Future researcher, who intends to study this topic, may use qualitative research, longitudinal study, or focus group interviews. Because there is many more opinion and suggestion can be obtain by doing the study.

Besides that, future researcher can further their study by integrate other independent variables that can determine the factors affecting online shopping intention among generation Y in Malaysia. This is because there are many more factors that influence online shopping intention that are not studied in this research. However, researchers have to be more caution when choosing the independent variables as only the right variable can improved the value of R².

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**A STUDY ON FACTOR INFLUENCING ONLINE
SHOPPING INTENTION AMONG GENERATION-Y
IN MALAYSIA**

Dear Sir/Miss,

I am a student of BBA degree (Hons) International Business UiTM Malacca City Campus is currently conducting research as specified above for my final year. Your responses will be kept confidential. Thank you for your time and cooperation.

Please tick (/) for appropriate answer.

SECTION A : Demographic Background

1. Gender

Male

Female

2. Age

21 years -24years old

25-28 years old

29-32 years old

33-37 years old

3. **Ethnicity**

Malays

Chinese

Indian

Others

4. **Marital status**

Single

Married

Others : _____

5. **Highest education completed**

Secondary School

Diploma/degree

Master/phd

Professional qualification

6. **Individual monthly income**

Less than RM1000

- RM1001-RM2000
- RM2001-RM3000
- RM3000 And above

7. Average Hours spent using the Internet per week

- Less than 1 hours/week
- 2 hours-5 hours/week
- 6 hours- 10 hours/week
- More than 11-20hours/week

8. Product or services that purchase via Internet

- Travel/Hotel/Flight ticket related
- Books/ Magazines/newspaper
- General Consumer Goods
- Entertainment Ticket
- Technology Gadgets
- Jewellery / Watches
- Computer software and hardware
- Others

9. What are the website that you have frequently made purchase online?

- eBay, Amazon, alibaba
- Groupon, lelong.my, mudah.com
- Lazada, Zalora
- Social Media
- Trivago, Airasia
- Others

SECTION B

In this section, we are interested in your perceptions on shopping online intention In Malaysia.

Please circle one number per line to indicate the extent to which you agree or disagree with the following statements by using scale. [(1)=Strongly disagree; (2) = disagree; (3) = neutral; (4) agree; (5) = strongly agree]

TRUST

no	questions	Strongly agree	agree	neutral	disagree	Distrongly disagree
1	The web site of this web-retailer is trustworthy and honest.	5	4	3	2	1
2	The web site of this web-retailer wants to keep promises and obligations.	5	4	3	2	1
3	The infrastructure of the web site of this web-retailer is dependable	5	4	3	2	1
4	The web site of this web-retailer offers secure personal privacy	5	4	3	2	1
5	The performance of the web site of this web-retailer fulfills my expectation.	5	4	3	2	1

PRECEIVED OF USEFULNESS

no	questions	Strongly Agree	Agree	Neutral	Disagree	Distrongly Disagree
1	I would find doing online shopping and webbased online transaction easy.	5	4	3	2	1
2	I would find interaction through web pages clear and understandable	5	4	3	2	1
3	I would find it is easy to become skillful at navigating the web pages.	5	4	3	2	1
4	Overall, online shopping or transaction would be easy for me.	5	4	3	2	1

SUBJECTIVE NORMS

no	questions	Strongly Agree	Agree	Neautral	Disagree	Distrongly Disagree
1	Most people who are important to me think I should use online shopping.	5	4	3	2	1
2	My close friends think I should use online shopping.	5	4	3	2	1
3	Most member of my family think I should use online shopping.	5	4	3	2	1

ONLINE SHOPPING INTENTION

no	questions	Strongly Agree	Agree	Neautral	Disagree	Distrongly Disagree
1	I will frequently use online shopping in the future	5	4	3	2	1
2	I will recommend others to use online shopping	5	4	3	2	1
3	I will keep use online shopping in the future	5	4	3	2	1

Statistics

		Gender	Age
N	Valid	100	100
	Missing	0	0
Minimum		1	1
Maximum		2	4

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	28	28.0	28.0	28.0
	Female	72	72.0	72.0	100.0
	Total	100	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-24	46	46.0	46.0	46.0
	25-28	21	21.0	21.0	67.0
	29-32	25	25.0	25.0	92.0
	33-37	8	8.0	8.0	100.0
	Total	100	100.0	100.0	

Statistics

		Ethnicity	Marital Status	Highest Education Completed	Individual Monthly Income	Average Hours Spent Using The Internet Per/Week	Product or services that purchase via Internet	What are the website that you have frequently made purchase online?
N	Valid	100	100	100	100	100	100	100
	Missing	0	0	0	0	0	0	0

Ethnicity

	Frequency	Percent	Valid Percent	Cumulative Percent
Malays	65	65.0	65.0	65.0
Chinese	19	19.0	19.0	84.0
Valid Indians	12	12.0	12.0	96.0
Others	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	64	64.0	64.0	64.0
Valid Married	36	36.0	36.0	100.0
Total	100	100.0	100.0	

Highest Education Completed

	Frequency	Percent	Valid Percent	Cumulative Percent
Secondary School	16	16.0	16.0	16.0
Diploma/Degree	75	75.0	75.0	91.0
Valid Master/Phd	5	5.0	5.0	96.0
Professional Qualification	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Individual Monthly Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than RM1000	26	26.0	26.0	26.0
RM1001-RM2000	38	38.0	38.0	64.0
Valid RM2001-RM3000	29	29.0	29.0	93.0
More than RM3000	7	7.0	7.0	100.0
Total	100	100.0	100.0	

Average Hours Spent Using The Internet Per/Week

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 1 hours/week	2	2.0	2.0	2.0
2 hours-5 hours/week	33	33.0	33.0	35.0
Valid 6 hours- 10 hours/week	40	40.0	40.0	75.0
More than 11-20hours/week	25	25.0	25.0	100.0
Total	100	100.0	100.0	

Product or services that purchase via Internet

	Frequency	Percent	Valid Percent	Cumulative Percent
Travel/Hotel/Flight ticket related	23	23.0	23.0	23.0
Books/ Magazines/newspaper	6	6.0	6.0	29.0
General Consumer Goods	26	26.0	26.0	55.0
Entertainment Ticket	8	8.0	8.0	63.0
Valid Technology Gadgets	7	7.0	7.0	70.0
Jewellery / Watches	6	6.0	6.0	76.0
Computer software and hardware	5	5.0	5.0	81.0
Others	19	19.0	19.0	100.0
Total	100	100.0	100.0	

What are the website that you have frequently made purchase online?

	Frequency	Percent	Valid Percent	Cumulative Percent
eBay, Amazon,alibaba	12	12.0	12.0	12.0
Groupon,Lelong.my,Mudah.com	18	18.0	18.0	30.0
Lazada, Zalora	20	20.0	20.0	50.0
Valid Social Media	22	22.0	22.0	72.0
Trivago, Airasia	10	10.0	10.0	82.0
Others	18	18.0	18.0	100.0
Total	100	100.0	100.0	

RELIABILITY

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.940	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
T1	17.1300	8.821	.868	.922
T2	17.2100	8.996	.818	.930
T3	17.2200	8.456	.857	.923
T4	17.1300	8.276	.822	.930
T5	17.0700	8.450	.841	.926

Case Processing Summary

		N	%
	Valid	100	100.0
Cases	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.930	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PU1	13.3900	3.897	.810	.917
PU2	13.4900	3.545	.879	.894
PU3	13.5300	3.524	.824	.914
PU4	13.4100	3.679	.836	.908

Case Processing Summary

		N	%
	Valid	100	100.0
Cases	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.912	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SN1	8.2200	2.416	.808	.889
SN2	8.0400	2.382	.889	.818
SN3	7.9200	2.741	.781	.909

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.939	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OS1	8.9900	1.747	.870	.914
OS2	8.9200	1.792	.859	.922
OS3	8.9500	1.826	.892	.898

DESCRIPTIVE STATISTIC

Descriptive Statistics

	N	Mean	Std. Deviation
T1	100	4.3100	.74799
T2	100	4.2300	.75015
T3	100	4.2200	.82364
T4	100	4.3100	.88415
T5	100	4.3700	.83672
Valid N (listwise)	100		

Descriptive Statistics

	N	Mean	Std. Deviation
PU1	100	4.5500	.64157
PU2	100	4.4500	.70173
PU3	100	4.4100	.73985
PU4	100	4.5300	.68836
Valid N (listwise)	100		

Descriptive Statistics

	N	Mean	Std. Deviation
SN1	100	3.8700	.88369
SN2	100	4.0500	.84537
SN3	100	4.1700	.79207
Valid N (listwise)	100		

Descriptive Statistics

	N	Mean	Std. Deviation
OS1	100	4.4400	.71520
OS2	100	4.5100	.70345
OS3	100	4.4800	.67390
Valid N (listwise)	100		

Correlations

		total trust	total perceived	total subjective	total online
total_trust	Pearson Correlation	1	.693**	.718**	.741**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
total_perceived	Pearson Correlation	.693**	1	.650**	.721**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
total_subjective	Pearson Correlation	.718**	.650**	1	.763**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
total_online	Pearson Correlation	.741**	.721**	.763**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

MULTIPLE REGRESSIONS

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	total_perceived ^b		Enter

a. Dependent Variable: total_online

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 ^a	.520	.515	.45885

a. Predictors: (Constant), total_perceived

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	22.312	1	22.312	105.973	.000 ^b
Residual	20.633	98	.211		
Total	42.946	99			

a. Dependent Variable: total_online

b. Predictors: (Constant), total_perceived

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.100	.331		3.319	.001
	total_perceived	.753	.073	.721	10.294	.000

a. Dependent Variable: total_online

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	total subjective ^b		Enter

a. Dependent Variable: total_online

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 ^a	.581	.577	.42828

a. Predictors: (Constant), total_subjective

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	24.970	1	24.970	136.136	.000 ^b
Residual	17.975	98	.183		
Total	42.946	99			

a. Dependent Variable: total_online

b. Predictors: (Constant), total_subjective

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.868	.228		8.203	.000
	total_subjective	.647	.055	.763	11.668	.000

a. Dependent Variable: total_online

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	total_trust ^b		Enter

a. Dependent Variable: total_online

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.741 ^a	.548	.544	.44485

a. Predictors: (Constant), total_trust

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	23.552	1	23.552	119.013	.000 ^b
Residual	19.394	98	.198		
Total	42.946	99			

a. Dependent Variable: total_online

b. Predictors: (Constant), total_trust

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.603	.267		5.998	.000
	total_trust	.670	.061	.741	10.909	.000

a. Dependent Variable: total_online