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## **ABSTRACT**

The current trend of online shopping among the consumers has shown an enormous growth. It is perpetually changing the way consumers and businesses interact with each other in the marketplace. In this regard, numerous studies could be found that investigated the online shopping of consumer behavior. Given the growing importance of online shopping among consumers, it remains imperative for the businesses to understand the factors that determine consumer behavior toward online shopping. Despite its widely studied, little academic attention is given to the personality traits - variety seeking, need to uniqueness, convenience preference, and innovativeness in the online shopping. Therefore, this study aims to offer insights by examining variety seeking, need to uniqueness, convenience preference, and innovativeness in influencing online purchase intention. In addition, this study extends its model by incorporating perceived trust variable in the personality and online purchase intention relationship. The findings revealed that perceived trust is an important variable that mediates only variety seeking and consumer preference types of consumers. The study also provided empirical support for a positive relationship between variety seeking, convenience preference and innovativeness of personality traits and perceived trust positive on online purchase intention. Need for uniqueness type of consumer was found to have no impact on online purchase intention. The results provide important findings to researchers and marketers by concluding that only certain types of consumer's personality have an influence on online purchase intention. The study also adds to the growing literature on the importance of perceived trust in the online shopping.

**Key Words:** Online purchase intention, Personality traits, Perceived trust.

## INTRODUCTION

Since the introduction of the first internet provider (ISP) Jaring back in 1990, the growth of internet usage in Malaysia has been steadily growing (Adeline, Ali & Hashimuddin, 2006). The internet users have been growing from just a mere number of 90 internet users in 1992 reaching 50,176 users in 1996. In 1997, the internet users have reached 100,103 (Hassan, 1997) and in March 2002, the Malaysian internet users have grown to a staggering 2million users which was 21% of Malaysia's population (Nua, 2002). According to the latest statistics, in 2012, there are 2.4billion internet users that account for 34.3% of the world population. Malaysia's internet users are at 17.7 million people that are 60.7% of Malaysia's total population (Internet World Stats, 2012).

Due to the above facts, the internet is regarded as the most revolutionary marketing tool that has redefined the nature of shopping and communications by acting as the perfect vehicle for online shopping where it has offered convenience like shorter time and less energy spent, less crowd and queues, unlimited space and options.

The emergence of internet and online shopping, have helped bringing businesses right to our doorsteps. According to Griffin & Viehland (2011), the internet has facilitated millions of shoppers' purchases by making it easy and simple. Though online shopping has been slowly accepted in Malaysia as an alternative shopping mode, it is quite a daunting task to convince consumers to shop online.

Consumer's willingness to purchase product online has become very interesting topic to retailers who wish to develop a profitable online business. Researchers have found several approaches that can be used to influence online customer's purchase intention. This study seeks to provide a framework for understanding personality determinants of online shopping behavior. The model described follows the hierarchical approach to personality developed by Mowen (2000). Using data from the online consumer panel, the study develops a hierarchical model of personality useful for predicting consumer intentions to purchase products and services online. This begins with a brief review of the dispositional factors used to explain the willingness to make online purchases. In doing so, the study provides an overview of what is known of the determinants of online shopping.

Personality and normative influences on online shopping behavior have helped to shape consumer's perceptions about the benefits that online shopping offers and these perceptions are the direct determinants of actual online shopping behavior (Chung, 2002). Research in marketing suggests that the effect of personalization on consumer behavior may be moderated by personality traits (Andre and Rist, 2002; Moon, 2002). Regardless of the importance of personality in influencing purchasing behavior, the topic has been under-investigated.

## **Problem Statement**

The buying behavior of online customers relates to how customers make their decisions on the products they purchased online. The internet has greatly influenced on a customer's decision making behavior (Sheth and Mittal, 2004). Due to the rising number of online retailers and internet growth, it is essential to understand consumer's personality and their online behavior as well as other factors that influence the online shoppers. Previous researchers have identified many reasons why people like to shop online.

In the context of preference matching, personality has an important role in choice behavior. Thus by understanding personality, we are able to provide a comprehensive perspective on the direct and moderating effects of personality traits on the effectiveness of preference matching in influencing choice behavior. This paper has examined three widely studied personality traits in choice behavior: need for cognition, variety seeking and need for uniqueness. Need for uniqueness has been anticipated as the key personality trait for strengthening the effect of preference-matched content on choice behavior and variety seeking has a key personality trait for weakening the effect of preference-matched content on choice (Ho, Davern and Tam, 2008). Previous research (Andre and Rist, 2002; Moon, 2002) have suggested that the effect of personalization on consumer behavior may be moderated by personality traits.

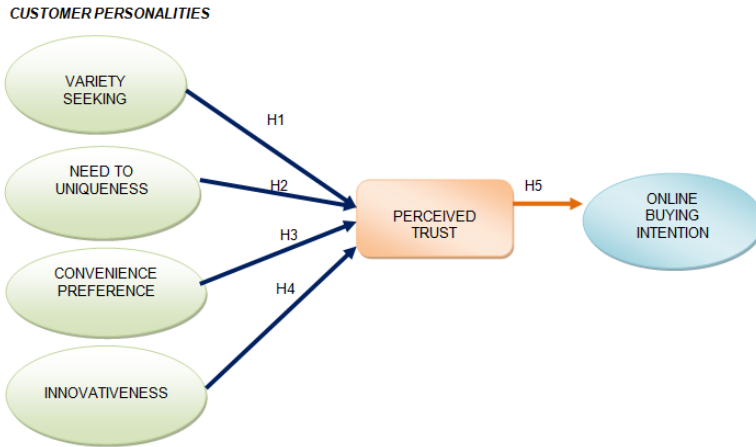
Since there are many different online shopper personality traits, marketing professionals have stressed on the importance to learn each type of traits in order to design a shopping service that are attractive to members of each type of customer. As there are a large number of online retailers, it is essential to woo the online shoppers with an online shopping experience that can tailor to their specific personality type so that they do not look elsewhere for their purchases (Corin, 2013).

## **Objectives Of Study**

- To find factors that has influence on consumer online shopping.
- To examine whether personality is one of the factors that influence online purchase intention.
- To understand and examine perceived trust influence on consumer choice of online buying.
- To identify and understand the role of personality that influences perceived trust towards online buying intention.

# Theoretical Framework

Figure 1 Theoretical Framework



## Hypotheses

HYPOTHESES
H1: There is a positive significant of online shopping between variety seeking and perceived trust.
H2: There is a positive significant of online shopping between need to uniqueness and perceived trust.
H3: There is a positive significant of online shopping between convenience preference and perceived trust.
H4: There is a positive significant of online shopping between innovativeness and perceived trust.

## LITERATURE REVIEW

### Personalities

Schiffman and Kanuk (2010) have defined personality as those inner psychological characteristics that both determine and reflect how a person responds to his or her environment. The word personality originated from the Latin word, persona which means mask. According to Wikipedia, personality is a combination of emotion, thought and behavior patterns unique to an individual (Wikipedia, Personality Psychology, 2006). Other definition on personality is an organized pattern of thought and feeling and behavior (Personalityspirituality.net, 2013). According to Funder (1997), personality refers to individuals' characteristic patterns of thought, emotion and behavior together with the psychological mechanisms, whether hidden or not behind those patterns. In other words, personality can be used to explain whole persons. Feist and Feist (2009) further added, personality is a

pattern of relatively permanent traits and unique characteristics that give both consistency and individuality to a person's behavior.

Personality traits are the prominent aspects of a person's personality that determine their behavior and are exhibited across a range of social and personal contexts. The study done by Smith (2006) which included functional intentions like variety, price and convenience found that in the evolution of personality, over time people internalized the challenges they faced socially, their successful behaviors and their traits, and these were then passed on to their children. Though the development of internet has facilitated online shopping, the participation in online shopping depends on different factors and product types marketed through internet (Hemamalini, 2013). In her study, Hemamalini (2013) concluded that the relationship between factors and consumer's attitude towards online shopping can be influenced by products or service type. Thus it is very essential to understand the differences among products or service type which has influence on online shopping.

### **Variety Seeking**

McAlister and Pessemier (1982) have defined variety seeking as a consumer motivation to look for or accept novelty. This personality has been found a critical variable in the studies that examined impulse purchases (Van Trijp, Hoyer and Inman, 1996), purchase timing and brand switching (Chintagunta, 1999), brand loyalty and customer satisfaction (Homburg and Giering, 2001). Variety seekers have a larger variation in their choice behavior and demonstrate less loyalty in their purchases (Tang and Chin, 2007).

According to the theory of Optimal Stimulation Level (Berlyne, 1960; Zuckerman, 1979), every individual has an ideal level of stimulation which is determined by novelty, change, surprise, ambiguity, uncertainty, complexity and incongruity. Past research has examined the used of different criteria in different decision context that led to different evaluation outcomes. Bettman and Sujan (1987) found expert (vs. novice) consumers are influenced by available decision criteria in the case of non comparable (vs. comparable) alternatives. While Chowdhury (2005) study revealed that the decision making process for high (vs. low) variety seekers will use different decision criteria. Marketing researchers have outlined three different behavioral rationales for variety seeking consumers.

Farquhar and Rao (1976) have proposed a deterministic model of choice in which variety seeking allows consumer to optimize the mix of attributes offered by different brands. As for Pessemier (1978) who offered similar view by suggesting consumers could be better handle uncertain tastes by buying a portfolio of products. While Jeuland (1978) and McAlister (1982) proposed a deterministic model of choice where they viewed variety seeking as arising from a satisfaction of one or more attributes on one product, driving the consumer to a dissimilar product.

## **Need For Uniqueness**

According to Nail (1986), need for uniqueness reflects an individual's desire to be different from other people, it is a "counter conformity motivation". Individuals with a high need for uniqueness have a higher tendency to develop and enhance their personal identity through the acquisition, utilization and disposition of consumer goods (Tian, Bearden and Hunter, 2001). The importance of this personality trait has been acknowledged in previous marketing researches. And there has been a well-established scale for measuring need for uniqueness. Simonson and Nowlis (2000) have established that individuals with a high need for uniqueness are less likely to choose compromise options and tend to make unconventional choices. They also prefer unusual choices because they want to use non-obvious grounds and reasons that are novel to express their distinctiveness and uniqueness and to demonstrate their intellect.

One's uniqueness can be enhanced using personalization agents which serve as a mean to express their distinctiveness (Snyder, 1992). Thus individuals with high need for uniqueness are expected to be more favorably disposed to personalized product offerings (Ho, Davern and Tam, 2008). There are three types of consumer behavior that relate to consumers' need for uniqueness (Tian et al. 2001). The first is creative choice-conformity is where consumers purchase goods that express their uniqueness and also are acceptable to others. For these consumers brand names can offer some distinguishing attribute and appeal to consumers and they are known as market mavens (Solomon and Rabolt, 2004, p. 419). The second type of behavior is unpopular choice counter-conformity where they willingly risk social disapproval to establish their uniqueness by selecting products that deviate from group norms. Their risky behavior may increase their self-image as they are not concerned about criticisms from others and tend to make purchase decisions that others might consider to be bizarre (Simonson and Nowlis, 2000). The last type of consumer behavior is avoidance of similarity. The consumers that belong to this group tend to avoid similarity with others and they are inclined to select products or brands that are not likely too popular but that will distinguish them from others. For instance they would maintain their uniqueness by buying discontinued styles, shop in vintage stores or even combine apparel in unusual ways.

## **Convenience Preference**

According to Ham, Khatibi and Hishamuddin (2006), convenience is the most prominent factor that motivates consumers to shop online. The same reason was concluded by Bagdoniene and Zemblyte (2009) and Forsythe et al. (2006). Ham, Khatibi and Hishammuddin (2006) study found the 24-hour availability of online storefront and the accessibility from almost any location makes online shopping more convenient and provide consumers with an alternative channel for making purchases.



The competitive advantages for online shopping are price, goods information and interaction with goods' suppliers. Consumers who shop online find increase in choices and they have access to much more information when making purchase decisions. They also can save time and find shopping more convenient as online merchants serves their needs individually (Harn, Khatibi and Hishamuddin, 2006). Margherio (1998) suggests that better access to information and lower operating cost lead to reductions in prices or improvements in quality. A study conducted by Swaminathan, Lepkowska-White and Rao (1999) showed that consumers who are motivated by convenience are more likely to purchase online. Those who value social interactions are less interested to shop online. In fact, past research also indicated online shoppers who are concerned with convenience are willing to pay extra to save time (Burke, 1997; Li, Ko and Russel, 1999; Morganosky and Cude, 2000; Syzmanski and Hise, 2000).

## **Innovativeness**

Consumer innovativeness been defined as the degree which an individual adopted an innovation before other members of his or her social system (Rogers and Shoemaker, 1971; Rogers, 2003). As for Hirschman (1980), consumer innovativeness is considered a personality trait that relate to individual's desire to see new stimuli. Hirschman (1980) has classified consumers into three groups with different degree of innovativeness. The first consumer group is called as adopters (consumers who adopt a product), secondly is called vicarious consumers (who seek information on new products) and lastly the users (consumers who apply new uses to existing products).

Joseph and Vyas (1984) have specified two main approaches used to measure innovativeness. The first is called general innovativeness which reflects openness and an individual's search for new experiences. General innovativeness is a significant predictor of shopping intention (Craig and Ginter, 1975; Joseph and Vyas, 1984). The second approach to measure innovativeness is where it is focused on a cognitive perspective encompassing individual's intellectual, perceptual and attitudinal characteristics. Goldsmith and Hofacker (1991) have developed another measurement scale for innovativeness in a specific domain. The specific domain has been applied online shopping and has shown a direct and positive influence of this variable in the search for pre-online purchase information and the decision to purchase through internet (Blake et al., 2003; Citrin et al., 2000; Goldsmith, 2000, 2001).

There are past studies that relate consumer innovativeness and intention to shop online. Eastlick and Lots (1999) have showed that innovators are heavy users of interactive electronic-shopping media. While Limayem, Khalifa and Frini (2000) found that innovativeness does have influences on internet shopping behavior both directly and indirectly through consumers' attitudes and intentions. Goldsmith (2000) has revealed evidence that linked the frequency of online buying and intent to buy online in the future were predicted by general

innovativeness. On the same note, Citrin et al.(2000) has concluded that domain-specific innovativeness along with internet usage directly influences consumers' adoption behavior of internet shopping.

## **Perceived Trust**

Trust is an essential ingredient in the buyer-seller relationships and especially true in the context of online purchases (Jarvenpaa et al., 1998; Zhou et al., 2007; Naveed and Eddaoudi, 2009; Yulihassri, Islam and Daud, 2011; Swidi, Behjati and Shahzad, 2012). McKnight, Choudhury and Kacmar (2002) have defined trust from the context of e-commerce as online consumer beliefs and expectancies of characteristics of the online seller. Kraeuter (2002) has identified trust as the most significant long-term barrier for understanding the potential of e-commerce to consumers in online environment. Kim, Ferrin and Rao (2008) emphasized that people make important buying decisions based on their level of trust in the product, salesperson, and/or the company.

It is found that lack of trust generates negative effect on willingness to purchase online. NECTEC (2006) has revealed that more than 63% of online users do not shop online due to lack of trust. Tariq and Eddaoudi (2009) have concluded that trust has a strong direct effect on online purchase intention. The same conclusion have been derived in Heijden et al. (2003), Kim et al.(2008 and Delafrooz et al.(2011) studies.

A series of models of trust have been developed over the years. Head et al.(2001) have classified trust into soft trust and hard trust. McCord and Ratnasingam (2000) have distinguished trust into technological trust and relational trust. Technological trust relates to an individual's belief that technology infrastructure and control mechanisms of a website can facilitate online transactions. Technological trust can be in the form of website quality, content and appearance. Relational trust refers to the willingness of consumer to accept vulnerability in an online transaction on the basis of positive expectations of the vendor's behavior. Thus this kind of trust is based on the attitudes and behaviours of consumers as they relate to the interface elements like privacy policy, assurance seals and testimonials.

## **Online Shopping Intention**

Pavlou (2003) has defined online purchase intention as a situation where a customer is willing and intends to make online transactions. Fatemah, Zuraini and Bharani (2013) have referred to the term as customer willingness to search, select and purchase product via the internet. The internet affects customer decision-making behavior in all three stages of pre-purchase, purchase and post purchase (Sheth and Mittal, 2004). Therefore, customer online purchase intention in the web-shopping environment will determine the power of a consumer's intention to execute an internet purchase behavior (Salisbury, Pearson, Pearson and Miller, 2001).



Purchase intention refers to a mental state that reflects the consumer's decision to acquire a product and services in the immediate future (Howard, 1989). In the context of online shopping, this would be the decision to use the internet as a new shopping channel.

Ajzen and Fishbein (1980) have demonstrated that behavior can be predicted by intentions. And intentions were determined by attitude and subjective norms. Ajzen and Fishbein (1980) further added that intentions represent the strength of an individual's plans to perform a specific behavior and individual's intention is the main factor in Ajzen and Fishbein's theory of planned behavior. Intentions were assumed to capture the motivational factors that influence a behavior.

Many researchers have attempted to investigate factors influencing the online purchasing process over the past decade (Fatima et al., 2013). In addition, most of the existing studies on online shopping only investigated consumer's purchasing intentions and offered no clear solution to the problems encountered during the actual online shopping.

## **RESEARCH DESIGN AND METHODOLOGY**

The research is organized, systematic, scientific inquiry or investigation into specific problem, undertaken within the objective of finding answer or solutions. So, in this section researcher focus on the research method and sample design, the subject studied, the administration produce of the questionnaire and measurement used in analyzing data. It shows the flow process in gathering the data start from determining the design of the research used until the data is successfully gathered.

### **Research Design**

Research design is involves a series of rational decision making choices with having identified the variables in a problem situation and to design the research in a way that the requisite data can be gathered and analyzed to arrive at a solution. In this study, the research design that the researcher used is quantitative research. Quantitative research refers to the systematic empirical investigation of quantitative properties and phenomena and their relationships. The objective of quantitative research is to develop and employ mathematical models, theories and/or hypotheses pertaining to phenomena. The process of measurement is central to quantitative research because it provides the fundamental connection between empirical observation and mathematical expression of quantitative relationships.

This study is conducted to determine the relationship between independent variables and dependent variable. It is meant to describe the consumer personalities and behaviorsinfluenceson online purchase intention.

## **Population and Sample Size**

### **Population and Sample**

Population shares a particular characteristic of interest most often that of living in a given geographic area. Population involves amount of people that researcher whom information is needed (Cooper & Schindler, 2003). The population that will be used to collect the data is the consumers that living in Kuala Lumpur. It is the area where the online consumers are more likely at higher rate and near to the researcher place.

This research uses non-probability sampling to gather the data and information. According to (Sekaran, 2010), in non-probability sampling design, the elements in the population do not have any probabilities attached to their being chosen as sample subjects. Under non-probability sampling, this research will use one type of non-probability sampling design which is convenience sampling. This research chooses to use convenience sampling which is one of the ways that fit into the broad categories of non-probability sampling (Sekaran, 2010). Convenience sampling refers to the collection of information from members of the population who are conveniently available to provide it (Sekaran, 2010). With the convenience sampling, every unit of the respondent that visits some place that has been held as a distribution center has a chance of being selected in the sample, and this non-probability can be accurately determined. Moreover, convenience sampling is perhaps the best way of getting some basic information quickly and efficiently (Sekaran, 2010). Convenience sampling is a reliable design and the cheapest and easiest to conduct (Cooper & Schindler, 2003).

However, by using convenience sampling method there will be some sampling bias. This refers to a constant difference between the results from the sample and the theoretical results from the entire population. It is not rare that the results from a study that uses a convenience sample differ significantly with the results from the entire population (Joan Joseph Castillo, 2009). A consequence of having systematic bias is obtaining skewed results (Joan Joseph Castillo, 2009). For this research, the respondent that being selected may be over represented for the sample. Since the sample is not representative of the population, the results of the study cannot speak for the entire population. This results to a low external validity of the study (Joan Joseph Castillo, 2009). But because of the time constraint, convenience sampling is the best way of getting data and information quickly and efficiently.

### **Sample Size**

A sample is a subset of the population. A sample is thus a subgroup or subset of the population. By studying the sample, the researcher should be able to draw conclusions that are generalizable to the population of interest (Sekaran, 2010). This

research has drawn 180 online respondents which have been randomly selected. Out of the 180 respondents, researcher will choose the best 150 questionnaires to draw for a conclusion about the entire population.

## **Questionnaire Design**

The questionnaire consists of two sections which are section A and B. Section A is focused on the demographic data of the respondent including age, education, job position, race, and gender. All the information is measured on a nominal scale. A nominal scale is one that allows the researcher to assign subject to certain categories or group (Sekaran, 2010).

Section B of the questionnaire contains questions based on the objective of the study which is including the assessment of the four consumers' personalities which are variety seeking, need for uniqueness, convenience preference and innovativeness.

The information is measured using a five point Likert scale ranging from strongly agree (5), agree (4), uncertain or neutral (3), disagree (2), strongly disagree (1). The Likert scale is designed to examine how strongly subject agree or disagree with statement on a five-point scale (Sekaran, 2010). Likert scale helps researcher to compare one's respondent score with a distribution of score from a well-defined sample group (Cooper & Schindler, 2003). As stated in Malhotra and Birks (2007), the questionnaire designed should avoid double barreled questions, leading questions or questions that could not be answered by the respondents.

Questionnaire used for this research were based on already tested and well proven research which can be viewed in Table 3.1. However, in order to adapt the questionnaire to meet our specific purpose we improved the questions both in its content and the way the questions were phrased. The constructed questions grasp the true feelings of respondents about the examined factors. A significant work was done to ensure that the questions were understood and were measuring what they were intended to measure.

NO	ITEMS	VARIABLES	AUTHORS
1.	1) I am continually seeking new ideas and experiences. 2) When things get boring, I like to find some new and unfamiliar experiences.	Variety seeking	Neelam K. Arora, Anand K. Chakrabarti (2011)
2.	1) I enjoy shopping products, other than what I used to shop. 2) I get bored with buying the same things even if they are good. 3) I search around a lot just to find out something more about the latest styles	Variety seeking	Shuk Ying Ho, Michael J. Davern, Kar Yan Tam (2008)
3	1) I have sometimes purchased unusual products or brands as a way to create a more distinctive personal image. 2) I actively seek to develop my personal uniqueness by buying special products or brands. 3) I am always on the lookout for new products or brands that will add to my personal uniqueness. 4) I often think of the things I buy and do in terms of how I can use them to shape a more unusual personal image.	Need for uniqueness	Shuk Ying Ho, Michael J. Davern, Kar Yan Tam (2008)
4	1) I shop online as I can shop in privacy of home. 2) I shop online as I do not have to leave home for shopping. 3) I shop online as I can whenever I want. 4) I shop online as I can save myself from chaos of traffic. 5) I shop online as I can save myself from market crowd. 6) I shop online as I can get detailed product information online. 7) I shop online as I get broader selection of products online. 8) Online shopping gives facility of easy price comparison (hence, price advantage). 9) I shop online as I can take as much time as I want to decide.	Convenience preference	Mohammad Hossain, M. A. B. Javed et al. (2012)
5	1) I think I would be the first in my circle of friends to know the sites where I can shop online. 2) I think I would be the first in my circle of friends to shop online. 3) I think I know more about shopping online than my circle of friends. 4) I think I would shop online even if I did not know anyone who had done it before.	Innovativeness	Enrique Siguas, Alicia et al. (2008)
6	1) This website is trustworthy and honest. 2) This website wants to keep promises and obligations. 3) The information on this website is plentiful and sufficient. 4) The infrastructure of this website is dependable.	Trust	Kwak Choon, Ling (2011)
7	1) I will keep use of this online shopping mall in the future. 2) I will frequently use this online shopping in the future. 3) I will recommend others to use this online shopping.	Intention	Dong-Mo Koo and Seonhee Ju (2010)
8	1) I will need to do more online shopping.	Shopping Intentions	Ming-Sheng Wang et al. (2007)

## Measurement of Variety Seeking, Need for Uniqueness, Convenience Preference and Innovativeness

To measure variety seeking, need for uniqueness, convenience preference and innovativeness, multiple questions were used to measure individuals or personal feelings. The questions were designed in order to capture the respondents 'personal dimension. With the help from a Likert scale, we could get an indication

about the personal feelings, value of knowledge of the respondents by doing this. Questionnaire for these four variable were already tested questionnaire by which can be viewed in Table 1.

### **Measurement of Perceived Trust**

To measure the fifth variable which is perceived trust, questions concerning this issue were constructed. In order to get a general estimate about what a person attracted off and how they give their perception about the perceived trust, it requires a few for this section. Questionnaires for this variable were based on already tested questionnaire by which can viewed in Table 1.

### **Measurement of Online Buying Intention**

To measure the respondents" online buying intention, questions related to online buying intention were produced. In this manner the questions that been constructed by questionnaire that provides us with a comprehensive overview of the respondents' online buying intention. Questionnaires for this variable were based on already tested questionnaire by which can viewed in Table 1.

## **PROCEDURES (DATA COLLECTION METHOD)**

### **Source of Data**

#### **Primary Data**

Primary sources are original materials on which other research is based. They are from the time period involved and have not been filtered through interpretation or evaluation. They are usually the first formal appearance of results in physical, print or electronic format. They present original thinking, report a discovery, or share new information.

In this research, the researchers tend to choose questionnaires method. A questionnaire is paper and pencil instruments that the respondent completes. The researcher use this method because questionnaire are usually cheaper to conduct, relatively easy to administer, because they are standardized, they are relatively free from several types of errors and it is an efficient way of collecting information from a large number of respondents.

#### **Secondary Data**

Secondary sources data collected is done by previous researcher and was an existing data. Common sources of secondary data include censuses, surveys, organizational records and data collected through qualitative and quantitative

research. Secondary sources are not evidence, but rather commentary on and discussion of evidence.

This research uses secondary method because it saves time spent on collecting data. Moreover, quantitative data provides larger and higher-quality databases than would be unfeasible for any individual researcher to collect on their own and much of the background work needed has been already been carried out.

## **Measurement Analysis**

Since this research is using quantitative research method, to test hypothetical generalization and emphasize the measurement and analysis of causal relationship between variables, it is necessary to discuss about validity and reliability score of the constructs.

### **Reliability**

According to (Bryman & Bell, 2003), reliability refers to the degree to which a measure of a concept is stable or measurement procedure yields consistent results over an extended time frame. Moreover, (Sekaran, 2003) said that reliability function as to measure indicates stability and consistency instruments measure to access the “goodness” without bias. Meanwhile, the researcher also uses Cronbach’s alpha to measure internal consistency reliability coefficient.

The computed alpha coefficient would vary between 0 to 1 refers to perfect internal reliability. As the average correlation among items increase and as the numbers of items increase, the value of alpha also increase. According to Sekaran (2003), higher alpha coefficient would indicate a better measuring instrument. High Cronbach’s alpha indicates that the items correlate well while a low Cronbach alpha indicates that the items perform poorly the construct of interest. Alpha equals 1.0 when all items measure only the true score and there is no error component. The figure 0.80 is often used to assess an acceptable level of reliability (Bryman & Bell, 2003). While coefficient alpha score above 0.60 is considered acceptable reliability for experimental research. In their argument that 0.60 threshold value for acceptable reliability is not an absolute standard, and values below 0.60 have been deemed acceptable if research is exploratory in nature which supported by the convention (Nunnally, 1996).

### **Multiple Regressions**

The objective of multiple regression analysis is to allow the researcher to compare the relative effects of independent variables on the dependent variables predict the changes in the dependent variables in response to changes in these several independent variables. Moreover, the multiple regression models with correlated predictors can indicate how well entire bundle of predictors predict the outcome



variable, but it may not give valid results about any individual predictors, or about which predictors are redundant with others. In this situation, the coefficient estimates may change erratically in response to small changes in the model or the data.

## **Factor Analysis**

The purpose of using factor analysis is to summarize patterns of correlations among observed variables, to reduce a large number of observed variables to a smaller number of factor, and to provide an operational definition (a regression equation) for an underlying process (Tabachnick & Fidell, 2007). In other words, if your data contains many variables, you can use factor analysis to reduce the number of variables. Factor analysis groups variables with similar characteristics together. With factor analysis you can produce a small number of factors from a large number of variables which is capable of explaining the observed variance in the larger number of variables. The reduced factors can also be used for further analysis.

## **DATA ANALYSIS AND FINDING**

Data has been gathered regarding the online shopping. This data has been gathered using questionnaire as a tool for data gathering. These questionnaires are distributed to among working colleagues within working organization and friends. Data was collected in the Klang Valley area. This data has been then analyzed by researcher and the finding has been illustrated in this chapter. The researcher will elaborate on the various statistical tests and the interpretation of the results of the analyses, using the SPSS (Statistical Package for the Social Sciences) version 21.0.

### **Data Analysis**

From the 180 of questionnaire distributed, researcher only chosen the best 150 questionnaires that have been answered correctly by the respondents. The other 30 questionnaires are rejected because of several factors such as missing and unanswered correctly. There are five parts of research finding in this chapter which are on demographic exploratory factor analysis, reliability analysis, demographic profile, descriptive analysis and regression analysis.

### **Exploratory Factor Analysis Results: Consumers' Personalities**

Exploratory Factor Analysis was conducted on the consumers' personalities construct. The objective is to identify underlying components based on a group of items in a scale, hence reducing the number of variables. To assess the structure of these construct measures, twenty-two items were factor analyzed. Two items which are VS1 from "variety seeking" factor and CP9 from "convenience

preference" factor were deleted for having low factor loading. This analysis has yielded the KMO Statistics of Sampling Adequacy result of 0.893 which is above the cut-off level accepted; greater than 0.8 as suggested by Sharma (1996). Also from the same table, Bartlett's Test of Sphericity is significant with value of 0.000 which indicates that the factorability of the correlation matrix was supported (Field, 2002). Table 2 exhibits the results of exploratory factor analysis.

**Table 2 Results for Exploratory Factor Analysis**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		
		0.893
Bartlett's Test of Sphericity		
	Approx. Chi-Square	2757.894
	Df	231
	Sig.	0.000

## Reliability Analysis

Reliability analysis has been used by the researcher in order to know the degree of relationship between the variables. The researcher has measured all constructs using a five point response scale anchored by strongly disagree as 1 and strongly agree as 5.

Cronbach's Coefficient Alpha is used to measure the reliability of psychometric instruments (questionnaire) where it is important to know the reliability and validity of the proposed questionnaire. Sekaran (2003) has recommended Cronbach Alpha which is close to 1 as it indicates a higher internal reliability consistency.

As shown in Table 4.1.2, the result indicates that all the independent variables have achieved the reliability analysis as suggested by Sekaran (2008). All variables have Cronbach Alpha results over than 0.8 and it is considered good as suggested by Uma Sekaran (2003). Thus, the internal consistency reliability of measures used in this study can be considered as acceptable.

**Table 3 Results for Reliability Analysis**

Variables	Alpha Score
Variety Seeking	0.952
Need For Uniqueness	0.827
Convenience Preference	0.896
Innovativeness	0.893
Perceived Trust	0.935
Online Buying Intention	0.874

### Demographic Profile

Researcher has compiled the demographic profile from the 150 respondents. Results from Table 4 shows that 60% of the respondents are female and the average ages of the respondents are between 21 to 50 years old. 78% of them had received their tertiary education where 36% diploma, 38% bachelor's degree and 4% with master level. More than half of the respondents which is 52% of them are working with government or semi government. 66% of them are receiving

their monthly income within RM2,001 to RM5,000. 57.3% respondents are using internet mostly at their workplace with are also 30.7% have experience in online shopping more than 2 years. 44% of them had bought things on the internet and apparels are the highest percentage of purchases with 50% and followed by travel tickets at 40.7%. For the past six months, estimated online expenditure average is between RM50 to RM500 for most of the respondents.

**Table 4 Demographic Profile**

		Research sample (n=150)	
Demographic variables		Frequency	Percent
<b>Gender</b>	Male	60	40.0
	Female	90	60.0
<b>Age</b>	Below 20 years	3	2.0
	21 - 30	78	52.0
	31 - 40	55	36.7
	41 - 50	13	8.7
	51 and above	1	0.7
<b>Education</b>	SPM/ Certificate	33	22.0
	Diploma	54	36.0
	Bachelors degree	57	38.0
	Master	6	4.0
<b>Occupation</b>	Student	7	4.7
	Government / Semi-government	78	52.0
	Self-employed	2	1.3
	Private sector	60	40.0
	Others	3	2.0

<b>Income</b>	Less than RM1,000	10	6.7
	RM1,000 - RM2,000	32	21.3
	RM2,001 - RM5,000	100	66.7
	RM5,001 above	8	5.3
<b>I use internet mostly at</b>	Home	57	38.0
	Work/ School	86	57.3
	Internet Cafe	1	0.7
	Others	6	4.0
<b>How long have you been shopping through online</b>	Less than 6 months	39	25.0
	6-12 months	28	18.7
	1-2 years	37	24.7
	More than 2 years	46	30.7
<b>How many times have you bought things on Internet during past 6 months?</b>	Never	9	6.0
	1-2 times	66	44.0
	3-5 times	38	25.3
	6-10 times	19	12.7
	11-20 times	5	3.3
	21 times or more	6	4.0
	Not sure	7	4.7
<b>What are the items that you frequently purchase thru online?</b>	Apparel	75	50.0
	Electronic goods	28	18.7
	Books	14	9.3
	Cinema tickets / Online movies / Show	40	26.7
	Financial services or banking	38	25.3
	Stuff available only online	26	17.3
	Travel ticket	61	40.7
	Accommodation	42	28.0
	Others	19	12.7
<b>In the past 6 months, what would be your estimate of online expenditure?</b>	RM50 - RM100	27	18.0
	RM101 - RM200	28	18.7
	RM201 - RM300	29	19.3
	RM301 - RM500	36	24.0
	More than RM501 - RM1000	13	8.7

### **Descriptive Statistics**

#### **Variety Seeking**

Variety seeking as a consumer motivation to look for or accept novelty and have a larger variation in their choice behavior and demonstrate less loyalty in their purchases (McAlister and Pessemier, 1982, Tang and Chin, 2007). Table 4.3.4.1 shows the eight items in variety seeking variable. It demonstrates that the finding is consistent based on the items felt by consumers. They feel that they can shop online whenever they want as the highest (mean = 3.95). Followed by shop online that can save from chaos of traffic and gives facility of easy price comparison results a same (mean = 3.87).

Table 5 Variety Seeking - Descriptive Statistics

Items	Mean	SD
1. I shop online as I can shop in privacy of home	3.70	1.091
2. I shop online as I do not have to leave home for shopping	3.59	1.153
3. I shop online as I can whenever I want (at any time of day or night)	3.95	1.025
4. I shop online as I can save myself from market crowd	3.78	1.104
5. I shop online as I can save myself from chaos of traffic	3.87	1.060
6. I shop online as I can get detailed product information online	3.70	1.067
7. I shop online as I get broader selection of products online	3.65	1.018
8. Online shopping gives facility of easy price comparison	3.87	0.985
<b>Overall mean:</b>	<b>3.76</b>	

Table 5 depicts the results for each of the perception of the need for uniqueness items investigated. Need for uniqueness reflects an individual's desire to be different from other people; it is a "counter conformity motivation" (Nail, 1986). With the four items, continually seeking new ideas and experiences as the highest (mean = 3.81). This shows that consumers are always for some new ideas and experiences around them.

Table 5 Need for Uniqueness Descriptive Statistics

Items	Mean	SD
1. I get bored with buying the same things even if they are good	3.07	1.081
2. I search around a lot just to find out something more about the latest styles	3.69	0.876
3. When this get boring, I like to find some new and unfamiliar experiences	3.66	0.873
4. I am continually seeking new ideas and experiences	3.81	0.822
<b>Overall mean:</b>	<b>3.56</b>	

### Convenience Preference

Table 4.1.4.2 depicts the results for each of the perception of the convenience preference investigated. With the results from the four items investigated, the consumers feel that they would shop online even if did not know anyone who had done it before is the highest among the four items (mean = 3.17).

Table 6 Convenience Preference Descriptive Statistics

Items	Mean	SD
1. I think I would be the first in my circle of friends to know the sites where I can shop online	2.81	1.095
2. I think I would be the first in my circle of friends to shop online	2.70	1.054
3. I think I know more about shopping online than my circle of friends	2.70	1.079
4. I think I would shop online even if I did not know anyone who had done it before	3.17	1.060
<b>Overall mean:</b>	<b>2.85</b>	

### Innovativeness

There were four-items that fall into convenience preference. Table 4.1.4.4 shows the results of the convenience preference items investigated. Out of the four items, consumers that feel they buy and do things in terms of how they can use them to shape a more unusual personal image is the highest (mean = 3.33). It is followed by mean = 3.30, where they always on the lookout for new products or brands that will add to their personal uniqueness.

**Table 7 Innovativeness Descriptive Statistics**

Items	Mean	SD
1. I have sometimes purchased unusual products or brands as a way to create a more distinctive personal image	3.14	1.043
2. I actively seek to develop my personal uniqueness by buying special products or brands	3.25	0.976
3. I'm always on the lookout for new products or brands that will add to my personal uniqueness	3.30	0.995
4. I often think of the things I buy and do in terms of how I can use them to shape a more unusual personal image	3.33	0.967
<b>Overall mean:</b>	<b>3.26</b>	

## Overall Descriptive Statistic

Table 8 shows, in overall, variety seeking has the highest mean at 3.76, followed by need for uniqueness which has mean at 3.56. Convenience preference has the lowest mean at 2.85.

Table 8 shows, in overall, variety seeking has the highest mean at 3.76, followed by need for uniqueness which has mean at 3.56. Convenience preference has the lowest mean at 2.85.

**Table 8 Innovativeness Descriptive Statistics**

Items	Overall Mean
1. <b>Variety Seeking</b>	3.76
2. Need For Uniqueness	3.56
3. Convenience Preference	2.85
4. Innovativeness	3.26

## Regression

Regression analysis is used when independent variables are correlated with one another and with the dependent variables (Sykes, 2002). Multiple regression is a technique that allows additional factors to enter the analysis separately so that the effect of each can be estimated. It is valuable for quantifying the impact of various simultaneous influences upon a single dependent variable.

There are three output of multiple to be analyzed. First, is the analysis between independent variables with perceived trust. Second, is between independent variables with web experiences. Third is between perceived trust and web experiences with online buying intention.



## Hypothesis 1, Hypothesis 2, Hypothesis 3 and Hypothesis 4

Figure 2 Multiple Regressions (H1, H2, H3 and H4)

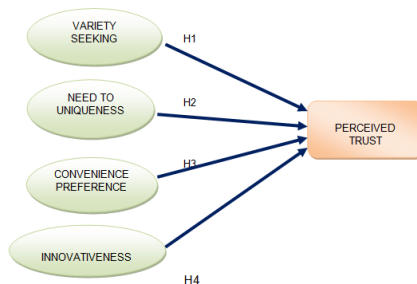


Table 9 Model Summary (H1, H2, H3 and H4)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.592 <sup>a</sup>	.351	.333	.628

a. Predictors: (Constant), Innovativeness, VarietySeeking, ConveniencePreference, NeedForUniqueness

Table 4.2.5.2

### Coefficients<sup>a</sup> (H1, H2, H3 and H4)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.341	.280		4.786	.000
1 Varietyseeking	.315	.066	.377	4.741	.000
1 NeedForUniqueness	.052	.086	.050	.602	.548
1 ConveniencePreference	-.179	.065	-.218	-2.777	.006
1 Innovativeness	.085	.079	.095	1.067	.288

a. Dependent Variable: Perceive Trust

The first table in the output list the four independent variables that are entered into regression model and R (0.592) is the relation of the four independent variables with the moderating variables, after all the inter-correlations among the four independent variables are taken into account (Figure 2).

In the Model Summary table (Table 4.2.5.1), the R square (0.351), which is the explained variance, is actually the square of the multiple R (0.592). The result of the variance R square is 0.351 means that approximately 35.1% of the variance of perceived trust is accounted for by the model. Thus, this four independent variables are affecting the dependent variable. From the 0.351 equal to 35.1% of the variance in consumer perception on perceived trust was explained by the four variables considered in this study. There is still 0.649 or 64.9% unexplained. In other words, there are other additional variables still important in explaining the consumer perception on perceived trust that has not been considered in this study. So further research might be necessary to explain more of the variance in perceived trust of online shopping.

Based on Uma Sekaran, if the significant level below 0.05, the hypothesis is being accepted in other words the hypothesis is taken into consideration. Through Coefficients table (Table 4.2.5.2), the researcher observed that the significant is at the strong value of being 0.000 for variety seeking and 0.006 for convenience preference. From the research question above, we can answer that for H1, there is strongest significant effect between varieties seeking with consumer perception on perceived trust. Also, we can conclude that convenience preference (H3) have the second significant effect with consumer perception on perceived trust. Meanwhile, there are no significant effect for H2 and H4 to perceived trust.

## **CONCLUSION AND RECOMMENDATION**

In this segment, researcher has provided a brief view of the study conducted. Results of this study have shown reliable, valid, and useful measures of consumers' personality factors that will give influence to perceived trust and web experience towards online purchase intention from the consumer's point of view.

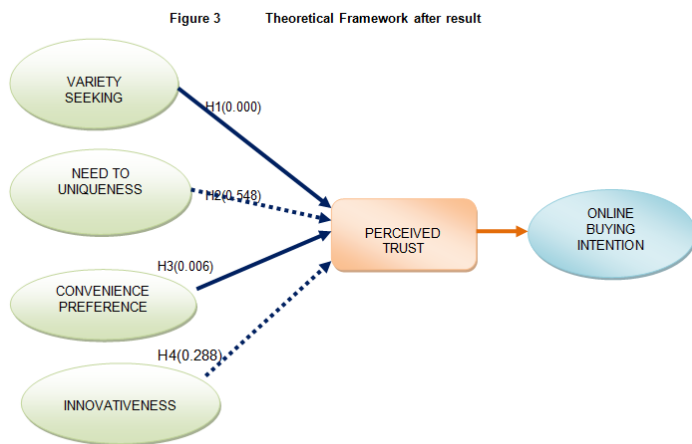
### **Conclusion**

Through the study, researcher is able to answer the research question and meet the research objective. Researcher has run the Cronbach's Alpha test to determine the reliability and validity of the proposed questionnaire. Results from the Cronbach Alpha tests show that all of the variable factors of consumer personality that affect the consumer online buying intention have good value of internal consistency reliability which is variety seeking is at 0.952, need for uniqueness is 0.827, convenience preference is 0.893 and innovativeness is 0.893. Same goes for variable of perceived trust which is 0.935 and web experience which is 0.852. While for the variable of online buying intention, the value of Cronbach Alpha is 0.874.

Through the correlation test, the researcher able to determine there is positive relationship between variety seeking (H1) and convenience preference (H3) with perceived trust with significant value of 0.000 and 0.006 respectively. While, other variables have no positive relationship with perceived trust due to significant values are more than 0.05 which are for need for uniqueness(H2) is 0.548 and innovativeness (H4) is 0.288.

Factors with arrow are significant and factors with dotted arrows are in-significant.

The above results indicate that only two hypotheses are accepted from the four hypotheses.



HYPOTHESES	Status
H1 : There is a positive significant of online shopping between variety seeking and perceived trust.	Supported
H2 : There is a positive significant of online shopping between need to uniqueness and perceived trust.	Not supported
H3 : There is a positive significant of online shopping between convenience preference and perceived trust.	Supported
H4 : There is a positive significant of online shopping between innovativeness and perceived trust.	Not supported

### Limitation

In the process of this project paper being done, researcher have faced many problems and challenges where researcher tried the best to overcome the problems and challenges in the best possible way. When doing this thesis, there are some limitations that have been crossed by researcher. The first limitation in this research was conducted on a small sample size, making it difficult to represent the whole population. This study was limited to consumers in Klang Valley area and did not cover all states in Malaysia. A larger sample size would give a strong result and better significant to this research paper. The strongest result for this research would give a better information on the influences of consumer personalities, perceived trust and web experiences on online buying intention.

Second limitation is time constraint. There are many factors affecting on online buying intention. But in this study because of time constraint researchers did not examine all factors influencing on online buying intention. Due to time limitation, the researcher has considered to use convenience sampling as a sampling method as suggested by (Sekaran, 2008) and (Cooper & Schindler, 2003) where they stated that convenience sampling is perhaps the best way of getting information quickly and efficiently and it is the cheapest and easiest to conduct. However, convenience sampling involves a risk of not capturing the potential respondent knowledge of the measured variable and the respondents may not answer the questions exactly according to what they think and behave.

## **Recommendations**

The results and findings in this research have shown that variety seeking and convenience preference have a positive relationship and can influence perceived trust towards online buying intention. These also regarding motivators and barriers to online shopping clearly indicate that variety seeking and convenience preference can act as strong motivators when present; they can also be strong barriers when absent. Security and privacy concerns were the single biggest barriers to online shopping. Contrary to popular notion, these factors were found to be more important than price.

So, based on the findings, we can say that, online retailers should take note of the perceived trust in order to gain the final purchase intention from consumers. The psychological elements intended for lowering the customer uncertainty by communicating trust and credibility of the online vendor website can be considered.

## **Future Study**

In this study, four factors have only been tested on online buying intention. Researcher can examine others factors affecting on online buying intention with extensive researches. It may be useful to try to develop or find a better interpretative model to explain online shopping, and to identify the major concerns of consumers when it comes to shopping online. However, the present study did not examine the way consumers went about buying specific or particular goods or services there is a suggestion in the findings that consumers may prefer to buy cheaper goods. Perhaps future research could examine online shopping with respect to different classes of goods and services to see whether this and other possible finding obtain.

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