

Digital Media and Online Buying Considerations Among Generation Z in Malaysia

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ABSTRACT

With the rapid development of technologies, the number of users accessing the Internet is rapidly increasing. Many businesses are now expanding their operations through digital media and online commerce platforms. Digital media commerce is defined as a business that is assisted by the Internet to increase the productivity and profitability of a company that revolves around e-commerce. Malaysia is one of the potential countries for digital media commerce as we have a large crowd of internet users which are dominated by the younger generation, especially Generation Z. These groups of people are technology savvy and are more prone to using the Internet. However, the growth in online purchases in Malaysia is still slow compared to the global trend. Hence, understanding their online purchase expectations and intentions can help businesses to improve their business strategy and cater strictly to Generation Z needs. It can also assist online retailers in providing customers with the same assurance that they have when they purchase from physical stores. From the findings, trust, security, and service quality are found to have significant influences on Generation Z's online purchase intention.

Keywords: Digital Media, Generation Z, Online Shopping, Trust, Security, Service Quality

INTRODUCTION

Digital media technology and online shopping preferences are continuously changing; new ideas for businesses are generated, consumers' preferences are shifting, and so are the technologies developing. The proliferation of the e-commerce sector has rapidly increased the number of online shoppers and e-retailers, thereby raising the need to study the online consumer (Sharma, Ahuja & Alavi, 2019). Developments in technology have improved customers' information access through various methods of media such as broadcast, print, and electronic & digital media comprising the internet. It was found that to communicate information to customers in a broader sense, the internet is a useful, flexible, open, free, and interactive tool (Turban, 2006). The latest information can be dispatched to customers speedily, twenty-four (24) hours a day, seven days a week with the internet as a medium regardless of geographical location. There is no doubt that many people are attached to the internet due to its benefits, and the result reveals that young generations are very active in the activities of online shopping (Devi, Das & Baruah, 2019). Digital media and Internet applications are incorporated into many business operations, and consumers have started to make their online purchases through the Internet (Lim, Omar

& Thurasamy, 2015). Thus, there is an increasing trend of Internet usage among organizations and individuals in the last two decades, which have contributed to our perspective of the world as a global village by enabling information exchange worldwide more freely and rapidly, and globalization has had a substantial effect on sectors including business, education, health, entertainment, and social interactions (Dileep & Harvi, 2014). Nonetheless, globalization led to E-commerce and digital media shopping as one of the trading methods worldwide. Digital media has become a critical marketing technique and tool which helps organizations attract the attention of their target audiences and elevate their brand (Remie, 2019).

An early definition of Generation Z was born between 1995 and 2012, which is widely known as the “Digital Natives,” “Me Generation,” “Next Generation” and “Generation N” (Feiertag & Berge, 2008). The latest Pew Research Centre publication in 2019 and the widely used generation age definition of Generation Z are those youngsters who were born between 1997 and 2012 and between 7 and 22 years old in 2019 (Dimock, 2019).

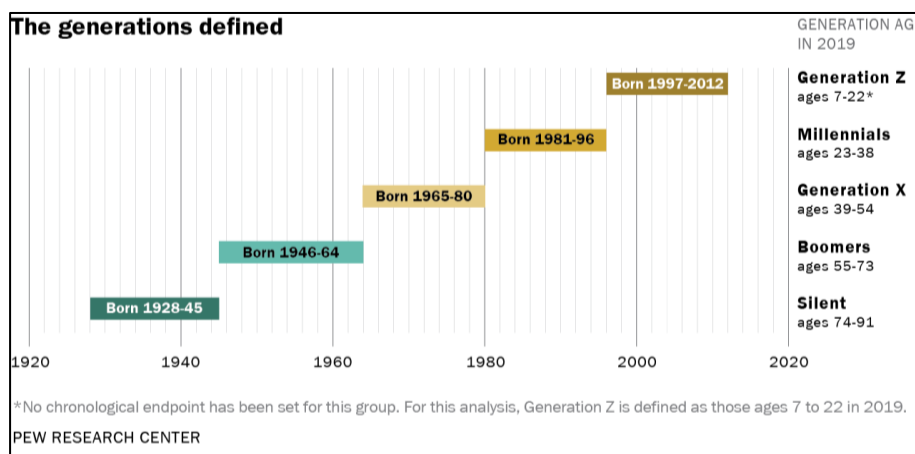


Figure 1: The Generations Defined

In Malaysia, the percentage of internet users from Generation Z in 2018 was 15.6% of the total Malaysian population (MCMC, 2019). Generation Z is true digital natives, having grown up with digital media, social networks, and mobile devices with high-speed Internet access. There is a high prevalence of mobile phone usage among Malaysians, particularly youths, even with most primary school students owning these socially interactive technology gadgets (Mun, Li & Fernandez, 2011). Generation Y and Generation Z are often combined and share many characteristics, most notably savvy with technology and a comfort level with the global world. However, Generation Z will likely show some substantial consumer-oriented differences from Generation Y because of the age of these individuals during periods of economic recession (Wood, 2013). Besides, both generations still prefer shopping in brick-and-mortar stores to online shopping. In contrast, Gen Z mostly prefers shopping online with their smartphones, and Gen Y shops online reasonably frequently, and services are purchased exclusively online by Gen Z (Dabija & Lung, 2019). The Internet has become a platform for transactions between consumers and new start-ups in the local and global markets around the world, with the ability to buy and sell products and services at any time and from anywhere (Remie, 2019). Additionally, Priporas, Stylos & Fotiadis (2017) found that smart technologies have a significant influence on generation Z consumers' experiences, and they expect the technology to enable them to make more informed shopping decisions.

Generation Z is comfortable with mobile activities (Jones & Leonard, 2008), which makes them contribute to high purchasing power compared with other generations. In terms of factors influencing their purchase decision, Generation Z emphasizes product trust, value, security, and service quality before any intention of purchase of any items or services from online retailers. Thus, Generation Z has

been recognized as a new market segment that will bring change to the platform of the internet in an enormously connected world. Moreover, this particular group of consumers expects various new devices and electronic processes to be widely available, thus offering consumers more autonomy and faster transactions (Priporas et al., 2017).

Digital media and online purchases refer to internet buying, electronic shopping, online purchasing, or internet shopping. According to Kim (2004), online purchase is defined as examining, searching, browsing for, or looking at a product to get more information with the possible intention of purchasing on the Internet. Online shopping has rapidly grown in a global marketing environment and has attracted people to purchase the product through the social media platform (Facebook & Instagram) and e-commerce (Remie, 2019). Many companies have transformed and expanded their businesses from traditional physical stores to online stores. Although there is growth in internet usage among Malaysian Generation Z, the increase in online purchases is not in line with the growth in internet users. Malaysia Generation Z consumers do not purchase online heavily, and the purchase statistics are relatively low compared to Generation Z online purchasers from other developed countries such as the United Kingdom. However, far too little attention has been paid to this Malaysian Generation Zs' attitude related to their digital media and e-commerce activities. Besides, most Malaysians are still reluctant to purchase online due to factors such as trust, security, and service quality from digital media and online shopping websites (Lim et al., 2015). Malaysian Generation Z consumers are reluctant to make online purchases compared to Generation Z consumers from developed countries such as the United Kingdom and the United States. Although the number of digital media and online shopping platforms is increasing in Malaysia, not all consumers are willing to participate in online transactions. Yee (2011) findings highlighted trust and security as essential factors influencing customer online purchasing intention. This is due to the absence of physical interaction in the online environment.

Additionally, Generation Z is also most attracted by service quality found in digital media and online shopping platforms that can satisfy their needs. In addition, according to Lim et al. (2015), trust, security, and service quality have a significant influence on generation Z's online purchasing intention. These three variables are perceived to be essential factors in online purchasing. Identifying factors affecting Generation Z online buyers' intention can assist e-marketers in developing appropriate marketing strategies, especially in Malaysia's emerging market of digital media and online shopping platforms. Generation Z may not have high disposable income compared to their millennial and baby boomer predecessors, but they are growing fast and high in number. Generation Z may also influence household spending as their birth rate is increasing, especially in Malaysia since 2014. In 2018, Malaysia Vital Statistics show a decrease of 1.3 per cent as compared to 2017 (DoSM, 2019).

LITERATURE REVIEW

Online Purchase Intention

Hill, Fishbein & Ajzen (1977) suggested that the Theory of Planned Behaviourism (TPB) is the source of purchase intention that correlates with an individual's behaviour, resulting from the individual's attitude. The TPB proposes that one's intention to act is predicted by attitudes, subjective norms, and perceived behavioural control (Mahmoud, 2018). The emergence of digital media and online shopping platforms has encouraged online purchase intention. The existence of the internet has made digital media and online shopping platforms the most popular activities rather than e-mailing, instant messaging, or even web browsing, as affirmed by Jamali, Samadi & Marthandan (2014); Samadi, Loan & Fah (2015); and Remie (2019). Recent evidence suggests that retailers can enhance consumers' shopping experiences by providing alternative e-channel touchpoints (i.e., specific digital shopping formats) that contribute differently to the online customer journey (Wagner, Schramm-Klein & Steinmann, 2020). Given the opportunity to study the factors affecting the online purchase intention of Generation Z, this research refers to the online purchase intention model proposed by Meskaran, Ismail & Shanmugam (2013) to measure the online purchasing intention of Generation Z. The underlying

theories proposed by the researchers include the Theory of Reasoned Actions (TRA), Theory of Perceived Behaviour (TPB), Technology Acceptance Model (TAM), and other factors affecting directly online purchasing intentions such as behavioural intention, attitude, security, risk, trust, perceived usefulness, subjective norm, and ease of use. Literature reviews have indicated that there was no study on the online purchase intention of Generation Z in Malaysia. It is believed that companies do not only seek an appeal from Generation X or Baby Boomers, who are the older generation and have a strong financial background, but they also find appeal from the younger Generation Z, which is increasing in number. Table 1 shows the list of constructs considered for the proposed model of online purchase intention. Previous research has found that trust, security, and service quality are important factors influencing online purchases. Therefore, in this section, a conceptual framework is developed based on the theoretical framework proposed. The model shows trust, security, and service quality affect Generation Z's online purchase intention.

Table 1: Model of Online Purchasing Intention

Model	Factors	References
Model of Online Shopping	Ease/ attractiveness of website, service quality of a website, website security	Bhatt & Bhatt, 2012
Model of Online Shopping Behaviour of Consumers	Convenience, trust, prices, quality of product and services, purchase experience	Uzun & Poturak, 2014
Model of Customer Satisfaction in Online Stores	Marketing factors (online shopping attitude, perceived risks, consumer innovativeness, impulse purchase, perceived convenience, word-of-mouth), technical factors (information quality, system quality and service quality of target and competitive sites)	Hung, Chen & Huang, 2014
Model of Online Shopping Behaviour	Perceived economic benefits, perceived of merchandise, perceived ease of use, perceived risk in the contact of online transaction, a perceived risk with product service, perceived payment benefits	Khanh & Gim, 2014
Personalized Online Shopping	Trust, Privacy, Emotions and Experience	Pappas, 2018

Trust

Trust is a central element in online transactions in B2C e-marketplaces, where a buyer needs to evaluate intermediary trust as well as seller trust to make a purchase decision (Hong, 2020). Trust is a psychological factor that can gate channels of communication, persuasion, and engagement between individuals and organizations in digital settings, and understanding when and how people trust online entities has become an essential issue for the technology industry (Karmarkar & Jenkins, 2019). The reason more people have yet to shop online or even provide information to Web providers in exchange for access to information is the fundamental lack of faith between most businesses and consumers on the Web today (Hoffman, Novak & Peralta, 1999). The need for trust is not needed if the situation is risk-free website security, privacy, and payment system. Several studies have found that trust is an essential factor in encouraging online shopping on digital media platforms (Ling et al., 2010; Kim et al., 2011; Pappas, 2016; Oliveira et al., 2017; Bashir et al., 2018; Thu, 2019; Alharthey, 2020). Alavinasab (2015) found that fulfilling the goals of new marketing approaches of emerging online businesses depends on a great extent of trust from customers. Early studies by Martin & Camarero (2008) found that satisfaction with previous purchases, Web site security and privacy policies, and service quality are the main determinants of trust. The absence of face-to-face business transactions during the online purchase activity also increases shoppers' risk perception. Many consumers are uncomfortable with the absence of employees to serve them or respond to any inquiries in the online

environment (Lee, 2016). In another study, Hillman & Neustaedter (2017) examined when mobile devices are used for payments within physical stores; trust issues emerge along with pre-purchase anxiety and mental model challenges.

Several studies have found that trust in product information in an online store is increasingly demanded among consumers in recent years. Search intention for product information via the online store was the strongest predictor of a consumer's purchase intention via online store (Kim & Park, 2005). Shim, Eastlick, Lotz & Warrington (2001) found that intention to use the Internet to search for information was not only the strongest predictor of Internet purchase intention but also mediated relationships between purchasing intention and other predictors (i.e., attitude toward Internet shopping, perceived behavioural control, and previous Internet purchase experience). Online information seeking among consumers also includes online product reviews. Online consumer product review is becoming increasingly crucial in consumers' purchase decisions (Yu & Billy, 2010). It essentially acts as a passive "sales assistant" for the information seeker, the customer, to determine whether the product matches her unique usages (Yu & Billy 2010). Kwark, Chen, & Raghunathan (2014) also found that online product reviews provide additional information for consumers to mitigate the uncertainty about the quality of a product and its fit to consumers' needs. Thus, excellent product review has also benefited the seller by reducing product uncertainty and the probability of product returns (Sahoo, Dellarocas, & Srinivasan, 2018). The increase in the number of product reviews positively affected sales performance, and an increase in extreme opinions in the product reviews had a positive effect on sales performance (Park, Chung & Lee, 2019). The study by Li, Wu & Mai, (2019) found that online reviews not only contribute to the knowledge of how eWOM impacts product sales but also illustrate how numerical rating and textual reviews interplay while shaping product sales. In practice, the findings help online vendors strategize business analytics operations by focusing on more relevant aspects that ultimately drive sales (Li et al., 2019).

Security

Changchit, Cutshall, Lonkani, Pholwan & Pongwiritthon (2018) found that although the number of people who use the Internet every day and visit various shopping sites increases daily, it is interesting to note that quite a few of them still hesitate to purchase online. Security risk is the main reason why consumers avoid buying online, and without adequate information about security tools in place, purchase intentions will be discouraged (Ariffin, Mohan & Goh, 2018). Security is referred to customers' perception of the safety of online transactions and financial information protection from access without permission in the online retailing context (Roman, 2009). Turban, King, Lee & Viehland (2006) also define security as confidentiality, integrity, authentication, and nonrepudiation of e-transactions and online data. Chang & Chen (2008) also found that the unfavourable online shopping environment causes online websites to be the main target of hackers. Online users can be threatened through network and data transaction attacks or unauthorized access. Lack of trust and assurance from customers that their data and payment is secured and executed with proper authorization affects customers' Internet usage (Urban, Sultan & Qualls, 1999). Similarly, Weber & Roehl (1999) also claimed that security and privacy issues appear to be the most frequent reasons for customers to avoid purchasing online. A recent study examined the antecedents of trust in e-commerce among Malaysian online consumers and found that security leads to higher levels of consumer trust (Falahat, Lee, Foo & Chia, 2019). Therefore, customers' perception of website security has a critical effect on their decision making as it may prevent online purchasing from taking place (Ariff et al., 2013).

A study by Tsai & Yeh (2010) showed that the perceived risk of information security and privacy on a website is strongly related to purchasing intention. Website management must, therefore, be strengthened—first, by upgrading the network security of e-commerce technology, and second, by developing e-commerce security management systems (Tsai & Yeh, 2010). Additionally, Lee, Ariff, Zakuan, Sulaiman & Saman (2016) also discovered that website design, website reliability/fulfilment, website security, privacy & trust, and website customer service positively and significantly influence

the intention of online buyers to continuously purchase via online channels. Online vendors should ensure their website's security as websites are major targets for hackers, fraudsters, and spammers. Mathew, Hajj & Ruqeshi (2010) identify types of cyber-crimes, namely: social engineering-phishing, email spoofing, and pharming. Cybercriminals are attracted to thousands of customers personal and financial information, including credit card details. Cyber threats are becoming more sophisticated with the blending of once distinct types of attacks into more damaging forms (Choo, 2011). An increased variety and volume of attacks are inevitable, given the desire of financially and criminally motivated actors to obtain personal and confidential information (Choo, 2011). Numerous studies have attempted to explain the effect of cyber-crimes on online buyer intention. Ali, Samsuri, Sadry, Brohi & Shah (2016) identify cybercrime as another major barrier to achieving customer satisfaction in online purchase intentions. Corporations should realize that these threats to their online businesses have strategic implications for their business future and take proper measures to ensure that these threats are eliminated or significantly reduced so that consumer confidence in the Internet as an alternative means of shopping is maintained (Smith, 2004). Consumer satisfaction and confidence in digital media online shopping platforms have a significant effect on their loyalty.

Service Quality

Service quality is a website that facilitates effective and efficient shopping, delivery, and purchasing (Parasuraman, Zeithaml & Berry 1985). Rowley (2006) defined service quality as embracing all kinds of interactions, including service delivery, customer services, and information provision. Service quality is also identified as functions in the website that provide customers' usefulness and comfort (Kui, 2013). A website that is well managed and developed with appropriate services to maintain high quality can increase online buying intention, customer return rate, and customer satisfaction (Schaupp & Belanger, 2005; Carlson & O'Cass, 2011; Sharma & Lijuan, 2015).

Table 2: Service Quality Dimension: Parasuraman, Zeithaml, & Berry, 1985

Service Quality Dimension	Definition
Tangible	Not applicable to online retailing as it is operated via internet access
Reliability	Able to deliver promised service accurately and dependably, timely and promptly
Credibility	Trustworthiness, presumptiveness and honesty of service provider
Security	Privacy of sensitive information and safety in transacting online
Ease of Use	Navigation friendly, well-organized with understandable content and smooth transactional process

Jun, Yang & Kim (2004) identified six key online retailing service quality dimensions as perceived by online customers: reliable/prompt responses, access, ease of use, attentiveness, security, and credibility. Online service quality is one of the key determinants of the success of online retailers (Jun et al., 2004). Hung, Chen & Huang (2014) supported that customers' perceived service quality shows that it has the most significant effect on customer satisfaction. They also mentioned that poor e-service quality and the system could increase the possibility of website inaccessibility even though the information provided is attractive. E-service quality can potentially increase attractiveness, hit rate, customer retention, stickiness, and positive word-of-mouth, and can maximize the online competitive advantages of e-commerce (Santos, 2003). In a study by Lee & Lin (2005) analytical results also showed that the dimensions of website design, reliability, responsiveness, and trust affect overall service quality and customer satisfaction. Recently, according to Khan, Zubair & Malik (2019), a study shows that there is a strong positive relationship between e-service quality, e-customer satisfaction, and e-customer loyalty. Furthermore, according to Rita, Oliveira & Farisa (2019), the e-service quality dimension has an impact on customer satisfaction, customer trust, and customer behaviour, building on existing literature on e-service quality in online shopping and overall e-service quality is statistically significantly related to customer behaviour.

Any potential feeling of anxiety or uncertainty that arises within services offered forces consumers' beliefs about the risk and eventually decreases the possibility of consumer repurchase (Khanh & Gim, 2014). Both Chen & Tan (2004) and Udo et al. (2010) claimed that the quality of an enterprise's online services could attract customers' loyalty, satisfaction, and guarantee the reuse of e-services. Due to the positive influence on customers, online service has become a pivotal point in e-business success due to its quality, efficiency, and effectiveness (Madu & Madu, 2002). Therefore, enhancing service quality is significant for the survival and growth of any e-business since the quality of service on the shopping website platform has a positive impact on customer satisfaction (Chen & Chen, 2019). Nevertheless, customer satisfaction influences the profitability of organizations and can maintain competitive advantages (Desmal, Othman, Hamid, Zolait & Kassim, 2019).

METHODOLOGY

With the rise of virtual shopping, the purchasing intentions of customers tend to vary as well. Thus, occupying the profile of online purchasers, which includes their age, online purchasing experience, satisfaction, regularity of purchasing online, and so on, might help e-businesses to market their products well. A descriptive study was used in such a way that essential data could be gathered and analyzed. It is a method used to discover and describe the characteristics of the antecedents of a study of interest (Sekaran & Bougie, 2010). A target population is a definite group of customers that provide information for the research study (Hair, Bush & Ortinau, 2002). The focus area of the population in Klang Valley consists of Generation Z from age 18 to 22 years old, with 377 samples collected during Malaysia Movement Control Order (MCO) from December 2020 to February 2021. The minimum age of 18 years old was selected as they completed their secondary school and began to work. Maximum age of 22 was selected as the Generation Z age defined (Dimock, 2019). A pilot test sample was also collected to ensure the data collected was feasible and valid. Google form is used to collect respondent feedback.

The cover page consists of the consent message and an introduction to the identity of the researchers and their area of study. To motivate participants, privacy and confidentiality of information provided by respondents will be assured. The cover page also ends with an appreciation note to participants. Section A requires respondents' demographic information such as gender and age. For section B, it consists of questions examining the online purchasing intentions of Generation Z and variables that affect consumers' purchasing intentions, which include trust, security, and service quality. This is followed by Section C, which caters to non-experienced online users. Both section B and C consists of various question statements regarding their perspective on online purchasing intention and they are asked to rate them based on a Likert scale from 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5=Strongly Agree.

RESULTS AND DISCUSSIONS

Demographic

Table 3: Descriptive Analysis

Variables	Category	Frequency	Valid per cent	Cumulative Percent
Gender	Male	173	45.9	45.9
	Female	204	54.1	100.0
	Total	377	100.0	
Nationality	Malaysian	354	93.9	93.9
	Non-Malaysian	23	6.1	100.0
	Total	377	100.0	
Credit/Debit card user	Yes	309	82.0	82.0
	No	68	18.0	100.0
	Total	377	100.0	

Frequent online purchase	Never	68	18.0	18.0
	Rarely	85	22.5	40.6
	Seldom	129	34.2	74.8
	Often	84	22.3	97.1
	Very Often	11	2.9	100.0
	Total	377	100.0	
Level of the convenience of internet usage for online purchasing	Very Likely	76	20.2	20.2
	Likely	168	44.6	64.7
	Neutral	101	26.8	91.5
	Unlikely	18	4.8	96.3
	Very Unlikely	14	3.7	100.0
	Total	377	100.0	
Attributes affecting online purchase	Trust	130	34.5	34.5
	Service Quality	126	33.4	67.9
	Security	121	32.1	100.0
	Total	377	100.0	

The result section is used to elaborate on the respondent's socio-demographic background, such as their gender, nationality, income, frequent online purchases, and the dependable variables (trust, security, service quality). The outcome of the result will describe based on the data analysis from the questionnaire by using the descriptive statistics, percentages, means, and standard deviations are calculated to report the responses to each multiple-choice survey item for this survey to describe the purchasing intention as an online purchaser. Multiple regression analysis is used to examine the strength of the relationship between the variables. In this research, the questionnaire was distributed to 377 respondents and it was found that female respondents were 54.1% (n=204) while male respondents were 45.9% (n=173). The survey was quite evenly distributed, with only a small percentage of 7.6% of female respondents being more than male. An examination of nationality is presented in Table 3. Most of the respondents were local, yielding a response rate of 93.9%, and only a small percentage of them were non-Malaysian, with 6.1%. With the high percentage of credit or debit card users (82.0%), people are carrying less cash with them. From the data collected, we can predict that more people are subscribing to credit and debit cards. People could transfer their money online easily for payment purposes, as more and more businesses are offering such services, such as online bill payment. On the other hand, only 18% of the respondents do not have any credit or debit cards.

This study also found out how frequently people purchase online. The majority of respondents, 129 in total, rarely make online purchases. People who rarely or often purchase online have almost identical responses of 22.5% and 22.3%. It is also shown that respondents do not purchase online very often as it only yields 2.9%. Although many respondents do not purchase online often, a high percentage (44.6%) of them agreed that using the internet for shopping and banking would ease their lives. Only 32 respondents do not support the idea of online shopping and banking would ease their life. Among trust, service quality, and security, it was found that these 3 variables have almost equal importance in influencing people's willingness to purchase online. However, the element of trust is more significant, with 34.5% of the influence, followed by service quality with 33.4% and security with 32.1%.

Reliability Test

Table 4: Reliability Test of Variables of the study

Factor	Cronbach's Alpha	Result
Online Purchasing Intention	0.983	Excellent
Trust	0.978	Excellent
Security	0.700	Good
Service Quality	0.987	Excellent

Table 4 shows the Cronbach's Alpha value of all the variables is above 0.700. The independent variable, which is the online purchasing intention with an alpha value of 0.983, which is more than 0.900, falls into the excellent range. The other dependent variables of trust and service quality are excellently reliable as well because they both obtained the alpha value of 0.978 and 0.987. Whereas, the dependent variable of security has an alpha value of 0.700, which is considered as good. All variables are found to be reliable, whereby the lowest score is security, with the value of 0.700 has also exceeded the requirement. Therefore, researchers will proceed into the next phase of data analysis using the reliable data provided.

Correlation

Table 5: Results of Pearson's Product Moment Correlation Coefficient (PMCC)

Variables	Type of data	Trust	Security	Service Quality
Online purchase intention	Pearson Correlation	.951	.954	.950
	Sig. (2-tailed)	.000	.000	.000
	N	377	377	377

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

Table 5 shows the relationships among variables that are investigated using Pearson product-moment correlation coefficients. As depicted in Table 4, there is a significant relationship between trust and online purchasing intention ($r = 0.951$, $p < 0.05$). The p-value of trust ($p = 0.000$) is less than 0.05. Therefore, the research concludes the relationship between trust and online purchasing intention is positive and very high. Security and online purchasing intention have a significant relationship as well ($r = 0.954$, $p 0.05$). The p-value of security is less than the p-value for security is ($p = 0.000$), which is less than 0.05. Therefore, it can be suggested that security is related to online purchasing intention. Service quality and online purchasing intention also have a significant relationship ($r = 0.950$, $p 0.05$). The p-value of service quality is $p = 0.000$, which is less than 0.05. Therefore, service quality has a positive and very high relationship with online purchasing intention.

Multiple regression analysis was conducted to understand and examine the magnitude between the independent variables; trust, security, service quality, and the dependent variable; online purchase intention. The analysis is used to identify which independent variable has the most influence on the dependent variable compared to other variables. It is also an extension of the correlation test.

Regression & Coefficient

Table 6: Regression Model Summary

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.962 a	.925	.924	.40289

According to the results generated and shown in Table 6, the change in online purchasing intention is explained (92.5%) by a combination of various independent variables, including trust, security, and service quality. The high percentage of R square value explains that the model closely fits the data.

Table 7: Coefficients

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.017	.047		.364	.716
Trust	.284	.073	.272	3.901	.000
Security	.405	.069	.393	5.872	.000
Service Quality	.311	.063	.307	4.907	.000

From Table 7, it can be understood that security has the most significant independent variable with the most extensive beta coefficient (0.393), followed by service quality (0.307) and trust (0.272). This is also supported by Szymanski & Hise (2000) and Yoo & Donthu (2001), who empirically found that customers' perception of online security played an essential role in their satisfaction and online purchase intention. Customers usually have a tremendous concern about online credit card transaction security and the perceived violation of personal information (O'Cass & Fenech, 2003; Madu & Madu, 2002).

Hypothesis

Table 8: Hypothesis Result

Hypotheses	Relationship statement between IV and DV	Multiple linear regression analysis	Sig.	Result
H1	Trust is positively related to online purchasing intention among generation Y in Malaysia	.272	0.000 < 0.05	Accepted
H2	Security is positively related to online purchasing intention among generation Y in Malaysia	.393	0.000 < 0.05	Accepted
H3	Service quality is positively related to online purchasing intention among generation Y in Malaysia	.307	0.000 < 0.05	Accepted

The significant value representing trust in Table 7 is ($p < 0.000$), which means it is less than 0.05. Thus, there is a meaningful positive relationship between online purchasing intention and trust. Previous research has consistently found that trust has a significant relationship with consumers' online purchase intentions (Gefen, 2002; Koufaris & Hampton-Sosa, 2004). The findings of this study are also consistent with the result of (Harn et al., 2006), who concluded that online consumers in Malaysia still have trust and privacy issues in utilizing the internet as a shopping platform. From the analysis, security has a significant value of ($p < 0.000$), which is less than 0.05. Thus, there is a significant positive relationship between online purchasing intention and security. This finding is supported by previous research that has also shown a significant positive correlation between security and online purchase intention (Ranganathan & Ganapathy, 2002). Online customers are still concerned about security issues when purchasing online despite the technological advancements in internet security, such as cryptography, digital signatures, and certificates (Swaid & Wigand, 2007).

Service quality has a corresponding p-value of ($p < 0.000$), which is smaller than the alpha value of 0.05. The positive research results on service quality and online purchase intention are also supported by Ling et al. (2010). This part of the study provides the main findings and enables the

researchers to examine the proposed hypotheses. The research objective was to discover whether there was a significant relationship between the independent and dependent variables. This research aims to create a better understanding of Generation Z's intentions toward online shopping on digital platforms and the impact that each independent variable has on the dependent variable. From the summary of the data analyzed, it is found that trust, security, and service quality have a significant impact on online purchase intentions among Generation Z in Malaysia.

RECOMMENDATION

A few recommendations are suggested based on the overall results of this research. At first, a larger sample size could allow an increase in the inaccuracy of the data. Thus, the outcome would be more reliable in a sense when these results are applied to an entire industry or market which is reasonably populated. Secondly, only a quantitative method was conducted for this research. Other researchers would be recommended to utilize a mixed method of quantitative and qualitative techniques. By using both methods, researchers can work off the weaknesses and strengths of each method. The quantitative method is conducted based on the previous research and results of the study. While using the qualitative method, researchers can investigate the purchasing intentions of consumers deeply and ask follow-up questions that can expand the content of the finding.

Furthermore, all variables discussed are dynamic. It may vary according to other external factors that affect consumers' online purchasing intentions such as product preference, the credibility of the e-commerce platform, knowledge of online purchasing, price factors, convenience, and many others. Based on the limitation of this study, they are other possible contributing factors that are affecting customers from purchasing online. Further research is essential to gain more insights and information which would be helpful for the marketers in marketing strategies formulation by understanding the market purchasing intention more thoroughly.

The findings and results of this research have been analyzed and show that security has the greatest effect on consumers' online purchase intentions, followed by the other two factors. The second most effective factor is service quality, and the last one would be trust. The explanation of the overall results indicates that E-commerce businesses should increase consumers' security online in terms of privacy or personal information. Businesses need to provide enough information to consumers on how their data and online transactions will be provided with security measures. In delivering so, companies will gain consumers' trust to purchase online, and thus it also adds value to its service quality. The factor of service quality refers to the website's features and other additional services that add value to consumers. Many consumers agree that purchasing online is convenient. As the finding shows, this factor is the second most important. E-commerce businesses should create website navigation that is easy to use for consumers. The trust factor plays the least essential role among the other two elements. Based on the data provided in this research, most of the respondents have online purchasing experience.

LIMITATION

However, this study should be viewed in light of some limitations. First, the sample size is small. Due to budget constraints faced during the research, this study was not tested on a sample size that represents the whole population of Malaysia. The results obtained from the research may not reflect the purchasing intentions of the entire country. Higher generalization could be achieved if the sample size were bigger. Secondly, the study was not based on specific e-commerce and digital media platforms. The results of the findings may not apply to prominent e-commerce platforms such as Lazada and Shoppe, which have high service quality ratings and trust from online customers. Thirdly, this study did not investigate the type of products that consumers prefer. Hence, consumers' purchase intentions may vary based on their product preferences.

CONCLUSION

Understanding Generation Z's online purchasing expectations and intentions might assist organizations in improving their company strategy and catering to their specific demands. It can also help online companies provide clients with the same level of assurance that they experience when purchasing from physical stores. Thus, this study was conducted to examine the correlation between trust, security, and service quality on the online purchase intention of Malaysian Generation Z consumers. Much of the existing literature was based on developed countries such as the United States and the United Kingdom, while little on developing countries such as Malaysia. The reason behind choosing Malaysia as the research target is because of the extensive growth of the internet and online users amongst Generation Z, which can be a high potential for online business. Thus, it is important for online retailers to differentiate themselves from one to another and to become the market leader they need to present themselves well to consumers (Alam, Ali, Omar & Hussain, 2021). Besides, Malaysian Generation Z consumers are techno-savvy, yet they perform online purchases way lesser compared to consumers that reside in the United States and the United Kingdom. Hence this study has been our interest in exploring the factors affecting the online purchase intention of Malaysian Generation Z. In addition, to combat the pandemic, the Malaysian government, like other countries, imposed a movement control order (MCO). Therefore, COVID-19 has changed the behaviour of customers to online shopping (Shamim, Siddique, Noor & Hassan, 2021). The results of this study will help E-commerce or web-store businesses to identify which factors are more relevant and efficient if they want to sell online products to consumers. Thus, when E-commerce businesses have enormous information, it will be more credible for them to adapt or retain activities in the industry to capture and survive in the post-COVID-19 market.

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