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Factors Affecting Customers' Online Purchasing Behaviour: The Mediating Role of Purchase Intention

Abdul Kadir Othman¹, Nur Ain Binti Wan Taha², Nur Asmahani Binti Omar³, Nur Fadhilah Binti Radzuan⁴, Siti Noor Afifah Binti Che Mat⁵, Siti Nur Fatanah Binti Mohd Hanipiah⁶

¹Associate Professor, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia
abdkadir@salam.uitm.edu.my

²Master Student, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

³Master Student, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

⁴Master Student, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

⁵Master Student, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

⁶Master Student, Faculty of Business and Management,
Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

Abstract

Online purchasing is a global phenomenon that is growing rapidly. The purpose of this study is to investigate how internet is used as a strategic tool that affects customer online purchasing behaviour among online purchasers in Malaysia. This study used correlational design as it describes the significant variables that relate to customer online purchasing behavior. The method used in this study is a quantitative approach using a questionnaire as a data collection tool. The data were collected using online means and analysed using correlation and regression analyses. The findings of the data revealed that all the independent variables are significant to influence the dependent variable (customer online purchasing behaviour). Purchase intention mediates the relationship between website quality and online purchase behaviour and the relationship between security and online purchase behaviour. This study provides implications to sellers to improvise their methods when selling their products online.

Keywords: customer online purchasing behaviour, purchase intention, security, website quality, usefulness, return policy, trust

1. Introduction

The use of the internet is growing quickly since the last two decades to contribute to advanced economy that is driven by data innovation that has been the main agenda around the globe. According to Kumar (2012), after a long-haul advancement of the web, which has quickly expanded web users and high-speed internet connection, and some new innovation likewise has been created and utilised for web developing, those prompt firms can enhance and upgrade images of products and services online. In this manner, detailed product data and

enhanced services attract an ever-increasing number of individuals to change their buying behaviour from the traditional mode to relying more on the online shopping. Purchasing a product in the online environment is an increasingly common practice for consumers worldwide, especially in those countries with well-developed marketing infrastructure (Kau, Tang & Ghose, 2003). Customers in all age groups use the Internet as a substituting channel for acquiring goods and services. The consistent development of online marketing has created extraordinary enthusiasm to contemplate on online consumer behaviour. Given the noteworthy development in internet shopping, a better comprehension of buyers enables better marketing strategies to be structured. Despite the growing shopping culture, more internet savvy users are currently moving towards online shopping. Then again, the exponential increment in internet shopping and the quick rate of development in the number of retailers moving on the web have created a great degree of extremely competitive marketplace (Vaghela, 2017).

In the business-to-consumer (B2C) web-based business cycle activity, customers utilise the internet for some reasons and purposes. For example, looking for product features, prices or reviews, choosing products and services online, submitting orders, making payments, or other means which are then trailed by the business of the required items through the web, or other different means (Sinha, 2010). E-commerce has become an important marketing site in business transactions. Online shops and services are important sales channels in B2C transactions. During the past decade, studying online shopping behaviour of consumers has been one of the most popular research agendas in e-commerce (Chen, 2009). Online consumer behaviour research has been conducted in multiple disciplines including social science, marketing, information systems, psychology and social psychology (Zhou et al., 2007).

Internet usage has been the fast growing phenomenon globally. An enhanced ICT infrastructure, high penetration rate, faster speed along with affordable prices for internet service have increased the volume of internet users. This also affects the online business community as the online shoppers have increased rapidly over the years. However, there are still some people who are reluctant to shop online. This study is ought to investigate the factors that affect consumer buying behaviour and their intention to shop online. A lot of effort given to grasp online consumers has induced the online sellers to go further in order to understand consumer behaviour. Ramayah and Ignatius (2005) stated that although both government and private sectors have put a lot of effort to prosper the online shopping platform, physical store remains as the main choice for majority of consumers. Previous study by IPSOS Open Thinking Exchange (2012) found that 56 percent of the respondents from 24 countries prefer to shop in a physical store rather than an online store (Marketing Charts, 2012). Even in developed countries such as United States, 63 percent of the consumers would make an online survey before proceeding to purchase the traditional consumer electronics products online, but only half of the consumers will truly purchase online (NPD Group, 2011).

Online shopping is a way where consumers can purchase good or service directly from home without the need to go physically to the store to make a transaction. It has been more than a decade since the e-commerce first evolved and it has been the most useful marketing tool to serve whether for domestic or international transactions. According to Joines, Scherer and Scheufele (2003), the number of internet users is constantly increasing, that explains why online purchasing is increasing rapidly. Nevertheless, Kearney (2013) stated that Malaysia dropped out from the 30th position in top 30th global retail e-commerce ranking in 2015 because of the reluctance of Malaysians to change their behaviour and culture that prevent them from embracing online shopping (Harn, Khatibi & Ismail, 2006). Critical understanding

of consumer behaviour in the e-commerce can be achieved if the factors that affect the purchase decision are clearly identified.

According to Lim and Abdullah (2015), consumers tend to listen to verbal recommendation from close families and friends or even media before making a shopping decision. Therefore, online stores need to maximise their effort in delivering and performing good customer service in order to change their perceptions which results in increasing Malaysians' interest and changing their thinking over e-commerce. The objective of this paper is to investigate factors that influence consumer behaviour to shop online by looking at purchase intention as the mediator.

2. Literature Review

2.1 Customer Online Purchasing Behaviour

Online shopping behaviour refers to the process of purchasing products or services via the Internet. Online shopping became popular in 1990s with the popularisation of the World Wide Web (WWW). Mohd Daud, Nor Mohd, Shamsudin, Zaidan and Mohamed (2016) defined online shopping behaviour as the activity on shopping that is normally performed by a consumer through the computer-based interface, which the computer is connected to, and can interact with the retailer's digital storefront. Adnan and Hooria (2014) stated that online shopping behaviour refers to the activity that involves the purchasing of goods or services over the internet.

According to Singh and Sailo (2013), customer online purchasing behaviour always focuses on individuals or groups or organisations. They used to choose, assure and organise results, services or concepts to fulfil the consumers' needs and also those of groups of society (Kuester & Sabine, 2012). Consumer's behaviour has been measured through variety of dimensions. According to Shahzad (2015), the first dimension begins with purchaser's behaviour that is related to utilitarian motivation (time usefulness, advantages, quality of the goods, assortment of searching and satisfaction) (Gozukara, Ozyer, & Kocoglu, 2014). The second dimension is about hedonic motivation, for instance individuals may be influenced to initiate behaviours which lead to rewards or away from un-benefitted behaviours (pleasure, imagination, escapism, suddenly aware, passion & entertainment), and Baber (2014) mentioned that the third dimension includes perceived ease of use, and functionality. Another dimension is discerning risk which affects purchaser's behaviour towards online shopping.

According to Davis (1989), attitude and behavioural intention towards the online environment have been included in Technology Acceptance Model (TAM). It refers to the user's intention to establish an online information exchange relationship and involves online transaction with a web retailer (Zwass, 1988). Besides, the extent to which using a website can provide a good source of information helps a user to get updated, accurate, and detailed information (Wen, 2012). Today, the modern market encompasses greater range of businesses and services. Most of them are closely related to the electronic commerce (e-commerce) where it is the process of purchases and sales of goods or services that are being conducted over the Internet. Therefore, as people nowadays are closer to the technology, they will prefer to use the online methods to purchase goods or services. Customer online purchasing behaviour can be influenced by certain factors. Then, next following literature review section will discuss one of the factors which is security.

2.2 Security

When purchasing online, the important element that needs to be highlighted is the security of website operations. In online websites, the function of salesperson is substituted with the help of buttons and other features that remove the base of purchasers' trust experience (Lohse, 1998). Purchasers cannot tangibly check the quality of the outcome or check out whether it is safe and secure when sharing financial and personal information while shopping online (Lee & Turban, 2001). The website needs to stress the use of security to secure transactions and it is necessary to execute security procedure (Kriemadis, Kotsovos, & Kartakoullis, 2003). In addition to maximis customers' confidence, an optional link to a security practice page and legal notices for visitors should be provided by the website. However, the relationship between security and customer online purchasing behaviour is consistently low. This is supported by Kriemadis, Kotsovos and Kartakoullis (2009) by saying that security does not really affect customer online purchasing behaviour and that is the reason why they choose to shop online. This why a mediator is needed in this study, which is purchase intention in order to explain the role of security in influencing online purchase behaviour.

2.3 Website Quality

Website quality is the users' evaluation of a website's features in meeting their needs and reflecting overall superiority of the website (Aladwani & Palvia, 2002). As cited by Frederick, Tiangshu, Eric and Young (2017), website quality refers to the most important determinant of an online operation. Besides, it also refers to the extent of which a website's features meet customers' needs hence they all reflect overall superiority of the website. Besides, Parasuraman, Zeithaml and Malhotra (2004) have demonstrated in their study which revealed that the tendency to attract more customers with the use of high quality websites is higher compared to the ones with low quality. After all, website quality plays a very important role in order to give the best interactions and interfaces to the users or customers. This strategy can create competitive edge as technology has become a massive thing in many industries. However, the relationship between website quality and online purchase behaviour is consistently weak, that is why purchase intention is included in the equation.

2.4 Usefulness

Perceived usefulness is characterised as the individual's recognition in which using the new technology will upgrade or improve their performance (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989). This study accepts the idea that the power to draw in online customers lies within the technology's ease of use and usefulness. As mentioned by Davis (1989) cited in Ramayah and Ignatius (2005) who characterizes the latter as perceived usefulness (PU), the belief that utilising the application would increase one's performance. In this setting, the performance would be centred on the benefits of obtaining an item through Web retailing minus the trade-off of a physical retailing. Furthermore, the Web retailing ought to be "free from effort", which reflects the previous as the perceived ease of use built within the Technology Acceptance Model (TAM) of Davis (1989). In the past, researchers (e.g. Koufaris, 2002) have approved the role of PU and it was found to affect potential Web customers. Horton et al. (2002) declared the presence of a positive impact of PU in the use of Intranet media. Also, Chau and Hu (2002), Mathieson et al. (2001), Moon and Kim (2001), Ramayah et al. (2002), Venkatesh and Davis (2000) also claimed that PU is critical to emphatically affect the behavioural intent. Applying this definition to the setting of online shopping, usefulness convinces customers to accept using the Web as a medium that will improve their performance or productivity, hence upgrading the result of their shopping experience (Monsuwe, Dellaert,

& Ruyter, 2004). Perceived usefulness is related to the result of the shopping experience (Monsuwe et al., 2004). Detailed data, availability, and speed, as well as accessibility of cheap and convenient purchases, have often been said as the main benefits of online shopping (Khalifa & Limayem, 2003; Shim, Shin, & Nottingham, 2002). For experienced web users who are active in the middle of typical shopping hours, the accessibility and speed of shopping may really be valuable features.

2.5 Trust

Online trust is the basic and essential element for building the relationship with customers. Most people purchase products or services based on their level of trust with the sellers either in the physical stores or online shops. Based on the research from Cassell and Bickmore (2000), the level of online trust is lower than face-to-face interactions in the physical store. The trustworthiness of e-commerce web site depends on how much privacy and security can be provided. For example, a highly technical competence can be a factor to influence the trustworthiness (Singh & Sirdeshmukh, 2000). A study by Ray, Ow and Kim (2011) shows that more than 87% of users were concerned about security and privacy protection in online shopping. Therefore, trust plays a vital role in e-commerce because a lack of privacy and security protection becomes the main reason people refuse to purchase products or services online.

2.6 Return Policy

One of the toughest advantages of ordering online is the Return Back Policy. According to Hoffman and Bateson (1997), customers will think that an organisation is committed to deliver high quality products and service when they offer guarantees to their customers. For example, using money back guarantee for customers will reinforce customer loyalty to an organization that results in forming regular customers in an organization. Thanos, Adreas and Nikos (2009) stated that customers are more likely to purchase product when they know that returning the product will be a minimal difficulty and at no cost. They also added that using convenient returning information to the customer will provide a fair return system which involves low perceived risk in the process between the consumer and the organisation.

Based on the previously mentioned studies by Nguyen, Leeuw and Dullaert (2016), return procedures, return preparation, return options, refunds and return handling are related to return management. Return management refers to the process where damaged, unwanted or faulty products are returned from consumers to retailers. Normally, this process is described as a return policy. The return procedure consists of several steps that need to be followed which an online must go to the retailer to return the product. Return options are also available depending on the channels or retailers whether they can send someone to pick up returned product at home or sending back the returned product through post. The relationship between return policy and customer online purchasing behavior is expected to be consistently weak. That is why a mediator is needed in this study which is purchase intention.

2.7 Purchase Intention

Purchase intention refers to the willingness of customer/consumer/people to buy products or services. According to Mathieson (1991), there are two core theories to test and predict an individual's intention to utilise information systems which are technology acceptance model (TAM) and theory of planned behaviour (TPB). Technology acceptance model (TAM) measures perceived ease of use and perceived usefulness of the customers whereas the theory of planned behaviour (TPB) measures the perceived behavioural control and the sum

of the attitudes from the people surrounding them. He et al. (2008) stated that lack of intention to purchase online is the main obstacle in the development of e-commerce. It is assumed that intentions capture the motivational factors that influence behaviour and when the intention to engage in behaviour is stronger, the more likely should be its performance (Ajzen, 1991).

3. Methodology

The data in this study were collected by using online method. This was due to the target respondents of the study which are online purchasers. The method used in this study was quantitative method by using a multiple choice questions through a questionnaire. The questionnaires were distributed to 190 respondents. Only 131 questionnaires were collected during the study. Convenience sampling was used in this study to select the samples. The data analysis used was a multiple linear regression analysis.

4. Findings

4.1 Demographic Background

In the questionnaires distributed, the respondents' demographic information was gauged through items in section A. The demographic background information of the respondents includes gender, marital status, age, and also educational level. Table 1 shows the frequencies and the percentages of respondent's demographic background information.

Table 1: Demographic Profile of Respondents

Item	Frequency	Percentage (%)
Gender		
Males	30	22.9
Females	101	77.1
Marital Status		
Single	76	58.0
Married	55	42.0
Age		
Less than 20	6	4.6
21-30	70	53.4
31-40	27	20.6
41-50	24	18.3
51 and above	4	3.1
Educational Level		
Certificate	2	1.5
SPM	13	9.9
Diploma	17	13.0
Degree	71	54.2
Master	27	20.6
PhD	1	1.0

In terms of gender, there were a total of 30 (22.9%) male respondents while the other, the female respondents were 101 (77.1%) of the total response. In terms of marital status, the average number of single respondents were 76 (58.0%) against the other 55 (42.0%) respondents who were already married. A total of six respondents (4.6%) were less than 20 years old, 70 respondents (53.4%) were aged 21 to 30 years old, and 27 respondents (20.6%) were 31 to 40 years old. Meanwhile, 24 respondents (18.3%) were 41 to 50 years old, and

four respondents (3.1%) were 51 years old and above. In terms of educational level, based on table 4.1, the highest number of respondents was 71 respondents (54.2%) who have Degree, qualification meanwhile the second highest level were respondents who have Master qualification which was 27 (20,6%) respondents. Other than that, 17 respondents (13.0%) had Diploma qualification, 13 respondents (9.9%) had SPM qualification and two respondents (1.5%) had Certificate qualification. Lastly, the rest of one respondent (1.0%) had PhD.

4.2 Factor Analysis

Table 2: Result of Factor Analysis for Independent Variables (Security, Website Quality, Trust, and Usefulness)

Items	Components			
	1	2	3	4
I buy from online store only if the site content is easy for me to understand.	.867			
I buy from online store only if the information provided is relevant.	.867			
I buy from online stores only if their website is visually appealing and have a well-organised appearance.	.802			
Website quality helps me in searching the products easily.	.779			
I feel that my credit card detail may be compromised and misused if I shop online.		.823		
It is hard to judge the quality of merchandise over the internet.		.754		
I might get overcharged if I shop online as the retailer has my credit card information.		.751		
I might not receive the product ordered online.		.702		
I will have problem in returning product bought online.			.900	
I feel that there will be difficulty in settling disputes when I shop online (e.g. while exchanging products).			.869	
I hesitate to shop online as there is a high risk of receiving malfunctioning merchandise.			.737	
I feel safe and secure while shopping online.				.893
Online shopping protects my security.				.879
% of variance explained	22.358	19.811	18.522	12.963
KMO				.799
Approx. Chi Square				852.282
Df				78
Sig				.000
MSA				.593-.884

Table 2 displays the result of factor analysis of independent variables in this study. A principal component factor analysis with varimax rotation was performed to examine the factor structure of the 18 items related to customer trust, return policy, security, usefulness, and website quality. According to the result, one of the attributes which is usefulness was dropped as it was a complex variable that has high loadings on more than one factor, and this makes interpretation of the output difficult. The result indicates the existence of four distinct structures which explain 73.654% of the variance with each factor explains 22.358, 19.811, 18.522 and 12.963, respectively. The KMO value of .799 indicates that the correlation matrix among the items is sufficient for factor analysis to be conducted. The MSA values range from .593 - .884. The first factor contains four items related to website quality; thus, the name was retained.

The second factor includes four items concerning the factor of trust; therefore, the name was also retained. The third factor holds the three items related to return policy; therefore, the name was also maintained. The fourth factor holds two items concerning on security; hence, the name was kept.

Table 3: Result of Factor Analysis for Dependent Variables (Customer Online Purchasing Behaviour)

Items	Component
	1
I buy goods and services from many online market platforms.	.898
I buy a wide variety of products and services online.	.897
I often buy goods and services online.	.885
I spend a lot of money when shopping online.	.821
% of variance explained	76.720
KMO	.816
Approx. Chi Square	325.428
Df	6
Sig	.000
MSA	.778-.868

Table 3 displays the result of factor analysis of dependent variable in this study. A principal component factor analysis with varimax rotation was performed to examine the factor structure of the four items related to online purchaser behaviour. According to the result, with cut-off loading of 0.5 and eigenvalues greater than 1.0, none of the items was dropped. The result indicates the existence of one distinct structure, which explains 76.720% of the variance. The KMO value of .816 indicates that the correlation matrix among the items is sufficient for factor analysis to be conducted. The MSA values range from .778 - .868. The factor contains four items related to consumer online buying behaviour; thus, the name was retained.

Table 4: Result of Factor Analysis for the Mediator (Purchase Intention)

Items	Component
	1
I shop online because I get detailed product information online.	.852
I shop online because I get better deals than in traditional retailing stores.	.799
I shop online as I can avoid market crowd.	.779
I shop online because I can avoid embarrassment if I change my mind.	.685
% of variance explained	61.018
KMO	.747
Approx. Chi Square	151.817
Df	6
Sig	.000
MSA	.708-.810

Table 4 displays the result of factor analysis of mediator in this study. A principal component factor analysis with varimax rotation was performed to examine the factor structure of the four items related to purchase intention. According to the result, with cut-off loading of 0.5 and eigenvalues greater than 1.0, none of the items was dropped. The result indicates the existence of one distinct structure which explains 61.018% of the variance. The KMO value of .747 indicates that the correlation matrix among the items is sufficient for factor analysis to be conducted. The MSA values range from .708 - .810. The factor contains four items related to purchase intention; thus, the name was retained.

4.3 Reliability Analysis

According to Salkind (2017), reliability occurs when the same thing is measured repeatedly during a test and the results appear to be similar with the outcomes. Reliability can be achieved if the Cronbach's Alpha coefficient of scale is above 0.7 (Pallant, 2005). If the Cronbach's Alpha is less than 0.6 it is considered poor, if the score is 0.7 it is considered acceptable, while if the Cronbach's Alpha is over 0.8 it is considered good (Sekaran & Bougie, 2013). According to Table 4.5, the highest Cronbach's alpha value is .896 that belongs to consumer online buying behavior and the lowest Cronbach's alpha value is .791 which refers to security. All variables are considered reliable because their Cronbach's Alpha values are above 0.7 (Palant, 2005).

4.4 Correlation Analysis

According to Salkind (2012), correlation refers to a technique used to measure the relationship between two variables by using Pearson Product Moment Coefficient. The relationships of the independent variables (trust, return policy, and security), the mediator (purchase intention), and the dependent variable (consumer online buying behavior) were examined. Purchase intention has high, positive and strong significance correlation value towards consumer online buying behavior ($r = .618, p < 0.01$). Other than that, website quality has moderate, positive and strong significance correlation value towards consumer online buying behavior ($r = .439, p < 0.01$). Next, security has moderate, positive and strong significance correlation value towards consumer online buying behavior ($r = .482, p < 0.01$). Besides, trust has low, positive and the correlation value and is not significant towards consumer online buying behavior and is ($r = .054, p > 0.5$). Furthermore, return policy has low, negative and the correlation value is not significant towards customer online purchasing behavior ($r = -.022, p > 0.5$).

Table 5: Result of Correlation Analysis

No.	Variables	Mean	SD	1	2	3	4	5	6
1.	Website Quality	4.14	.73	(.791)					
2.	Trust	3.73	.87	.158*	(.808)				
3.	Return Policy	3.86	.93	.169*	.588**	(.808)			
4.	Security	3.13	.77	.319**	-.023	-.089	(.867)		
5.	Purchase intention	3.74	.84	.566**	.138	.148*	.358**	(.896)	
6.	Customer Online Purchasing Behavior	3.45	1.01	.439**	.054	-.022	.482**	.618**	(.772)

* Correlation is significant at the level 0.05 (1-tailed)

** Correlation is significant at the 0.01 level (1-tailed)

4.5 Regression Analysis

Table 6: Result of Regression Analysis: Purchase Intention as the Dependent Variable

Variables	Standardized Beta Coefficients
Website Design	.483**
Trust	.025
Return Policy	.070
Security	.210**
R	.602
R ²	.362
Adjusted R ²	.342
F value	17.902
Significant F Value	.000
Durbin-Watson	1.846

Table 7: Result of Regression Analysis: Testing of Mediating Effect

Independent Variables	Without Mediator	With Mediator	Remarks
Website Quality	.323**	.093	PI is the complete mediator for WD and COBB
Trust	.056	.044	PI is not a mediator
Return Policy	-.076	-.110	PI is not a mediator
Security	.373**	.272**	PI is the quasi mediator for Security and COBB
Mediator		.478**	PI is significant at .000
R	.571	.687	
R ²	.326	.472	
Adjusted R ²	.305	.451	
F value	15.520	22.345	
Significant F Value	.000	.000	
Durbin-Watson	-	2.074	

From the results above, it can be said that purchase intention is the mediator for both the relationship between website quality and customer online purchase behaviour and the relationship between security and customer online purchasing behaviour. However, purchase intention is the complete mediator for the link between website quality and customer online purchasing behaviour meanwhile, purchase intention is the quasi mediator for the link between security and customer online purchasing behaviour. Website quality affects purchase intention; hence, it will affect customer online purchasing behaviour but for security, it can directly affect customer online purchasing behaviour either with or without purchase intention as the mediator. The retailer should focus on website quality and security to enhance purchase intention and purchase behaviour.

Trust does not influence purchase intention on customer online purchasing behaviour because the online customers have already trusted the website. This is because an authorised online business should comply with government regulations first upon creating the business. The same reason also goes to return policy. Return policy does not affect purchase intention hence; it would not affect customer online purchasing behaviour as the return policy of online business should be aligned with government regulations. Therefore, the online customers would not feel insecure for both factors as they would have trust when using the website.

5. Recommendations

Online shopping is increasingly gaining reputation among people especially the younger generation but in this new era, it becomes more popular among all age groups of online shoppers similarly all around the world. This research has been conducted to know which factors (security, website quality, trust and return policy) affect customer online purchase behaviour. So, this study has shown that only two factors which are website quality and security significantly affect customer online purchase behaviour. However, there is another factor that mediates the effect of these two factors on customer online buying behaviour which is purchase intention. In this study, we acknowledge that purchase intention mediates the relationship between website quality and customer online buying behaviour. Besides, purchase intention also mediates the relationship between security and customer online buying behaviour.

Therefore, the researcher of this study would like to recommend that all online business retailers or sellers focus more on website quality and security. For website quality, it is good if the online retailers could maintain the functionality of user interface that would give clear guidance to the customers hence, it would also give convenience to them when browsing their website. Besides, they should also improve their website quality in terms of interactions with the website. For example, they could create a website with more attractive and creative ways to promote and to sell their goods or services. This kind of strategy could arouse the attention and interest of the customers to frequently visit and shop through their website. So, it could be said that all online retailers should improve and enhance the effectiveness and efficiency of their website so that customers would love to shop or visit their website and stay loyal.

Besides, the online retailers should also focus on the security. Security is one of the vital aspects that consumers will see before making an online purchase. Having their personal information such as full name, delivery address and date of birth being shared, a consumer would always easily feel anxious that his or her details may get disclosed when they shop online. Therefore, all online retailers should improve their security settings by enabling two-step authentication which can develop consumer trust or assurance that they could safely shop through online shopping websites as they feel their information is secured. After all, the assurance on the security of the website is the major influence for online shoppers to shop online and so, this factor does affect their decision making processes.

Overall, all online retailers should focus more on improving their website quality and security in order to make sure that the online customers would stay loyal to their business. Besides, it can be said that loyal customers are the agents of word-of-mouth to other possible online customers. Therefore, it is a way that online retailers could gain more possible customers. After all, the online customers are the assets to the online business. Thus, in order for the business to stay relevant in the future, they should maintain their customers as they are the reasons for the business profit growth and increase of return on investment of the business.

6. Conclusion

Therefore, it can be said that website quality, and security have relationship with online consumer buying behaviour. The retailers should focus on these factors in order to maintain or improve their online business. The study indicates that out of five variables which are trust, website quality, return policy, security and purchase intention, only purchase intention has high, positive and strong significant correlation with online consumer buying behaviour. After all, many other aspects should be considered in this study. Hence, there are some

recommendations to be proposed. Online shopping sellers should improve their security settings by enabling two-step authentications which can develop consumer trust because they feel their information is secured. Furthermore, the number of studies focusing on product return as an element of consumer behaviour in online retailing is limited. This suggests the potential for developing researches focusing on order-fulfilment elements on product return for future studies.

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