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To Buy or Not to Buy: Factors that Influence Consumers' Intention to Purchase Grocery Online

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ABSTRACT

The purpose of this study was to determine the factors influencing consumers' online purchase intention towards online groceries. This study will contribute to people such as online sellers, government agencies and consumers themselves. Consumers are most worried about the perishability of the goods they purchase online. This is a barrier for consumers when making decisions about buying grocery online. The purposive sampling technique was most suitable for this study because online grocery shoppers are in a better position to provide the information required for this study. The questionnaires were distributed to 248 respondents in Melaka and Johor Bahru, Malaysia and only 200 were usable for analysis. The outcome of the research indicated that perceived risk, attitude, subjective norm, and perceived ease of use were factors influencing consumers' online purchase intention of online groceries. Therefore, online grocery sellers need to take all these factors seriously to participate in a competitive industry.

Keywords: website trust, online grocery, subjective norm, purchase intention, Malaysia

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INTRODUCTION

The advancement of the internet and information technology has resulted in a new business channel named electronic commerce (E-Commerce). E-commerce means selling and buying activities using the internet. The growth of the Internet has already changed the lifestyle of consumers as well as their shopping behaviour. Due to the web and mobile connectivity in Malaysia, there is a high rate of e-commerce usage in Malaysia. In Malaysia there are 15.3 million online shoppers (50 percent of the population) and 62 percent of mobile users use their devices to shop online. Malaysian consumers are looking for convenience, free shipping and promotion deals that are offered by online stores.

The Institute of Grocery Distribution (IGD) Asia research stated that Asia's online grocery channel is expected to increase by \$176 billion (194%) in 2022. According to the latest data from the international research organization IGD, this is the fastest-growing channel in Asia. This is the first time that IGD has conducted an in-depth study of online channels. It is predicted that online channels will occupy 6.9% of total grocery retail sales in Asia more than double the current 3.2% market share by the year 2022. New research estimates that e-commerce sales of groceries in Asia's top 12 grocery markets will increase from the current \$91 billion to \$267 billion. That means the overall grocery retail market will grow at an annual rate of 6.4% compared to a yearly growth rate of 24.1% to 2022.

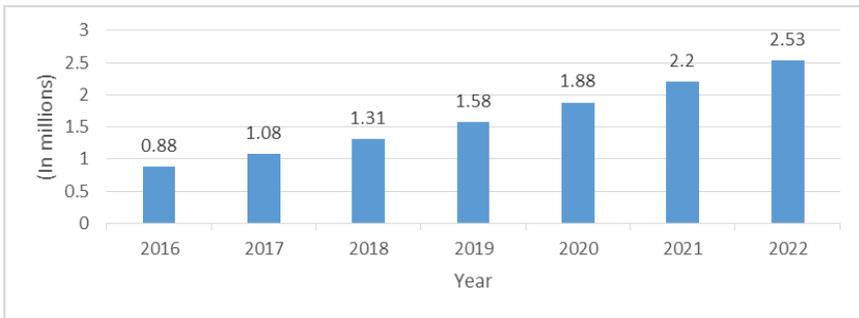
The IGD Asia research shows that South Korea, China and Japan have achieved the highest sales contribution from grocery e-commerce. Although the online grocery market has multiplied in the Southeast Asian market, it is still in the initial stages. There are also some barriers that India and most Southeast Asian countries need to overcome, which are logistics and payment. Table 1 shows the top online grocery markets in Asia by 2022.

Table 1: Top online grocery markets in Asia by 2022

Country	Market share of online grocery in 2017	Market share of online grocery in 2022	Online grocery sales growth 2017-2022 (CAGR)	Increase in online grocery sales 2017-2022 (US\$)
China	3.8%	11.1%	31%	136.8bn
Japan	7.0%	9.8%	7.9%	14.4bn
South Korea	8.1%	13.6%	15.7%	9.9bn
India	0.05%	0.6%	87.0%	5.0bn
Indonesia	0.1%	1.5%	85.0%	4.5bn
Taiwan	4.5%	7.3%	14.9%	1.7bn
Singapore	2.5%	7.8%	29.0%	0.4bn

Source: IGD Asia research

Malaysia currently has a total of 16.53 million online users who are spending \$79.15 on online shopping each year. It is estimated that 21.44 million online users will spend around \$110.04 after four years.

**Figure 1: Number of online shopper in Malaysia (in millions)**

(Source: Statista, e-Commerce Malaysia, User in millions, 2017)

Due to the change of the times, most of the people are shifting from retail store shopping to online shopping. And it is a must to have an online payment system to those consumers who prefer shopping online. Bank transfer is also one of the standard payment methods which is well known in Malaysia that supports consumers to perform money transactions and assist as an electronic alternative to cash payment. Consumers can visit

the different branches of banks to make payments through ATMs or online internet banking in Malaysia. The recipient's name, bank name and account number are required when making bank transfer in Malaysia. 31% of Malaysian shoppers like to make their payment via online banking when they shop online.

Nowadays, more buyers like to shop online instead of going to a physical store. 80% of the population say they have utilized the web to purchase something which they wanted (Chaffey, 2017). There are reasons why people do not prefer to go to the physical store and have decided to shop online. Convenience is the primary driver that motivates consumers to buy online. Other than that, there is always some motivation that drives consumers to shop online which include the online product being cheaper than offline, some products are not available offline, comparison of product or price can be done online, and the latest product is shown online.

LITERATURE REVIEW

Online shopping is an action of purchasing products and services on the Internet. Due to the improvements in technology, more consumers have already changed their purchasing from a retail store to online store. Some retailers have also shifted their business from a retail store to an online store. The reason is that online shopping brings more convenience to consumers. For example, online shopping can save consumer's time, have special offers, enjoy a lower price, compare the different brands or models with others easily, and get detailed information more directly and so on.

Purchase Intention

The origin that motivates and drive consumers' purchase of products and services is known as purchase intention (Moslehpour et al., 2018). Purchase intent is also defined as a decision to study why consumers buy a particular brand (Shah et al., 2012). There is a complex process when the consumer is deciding to purchase any item. Thus, purchase intention is always related to consumer's behaviour, attitudes and perception of them. Purchase behaviour is the main point for consumers to access and assess particular items. Purchase intention is a useful instrument that can forecast the buying process.

According to the research of Lin et al. (2018), internal or external motivation could influence consumers during the purchasing process. Some consumers will think that the quality of the products is not reliable. This is because the consumer always believes that the product is at low cost, little-known items, simple packaging will have a higher risk. For example, when a consumer intends to purchase grocery online, and if the product is set at a lower price, and the product is just packed in a simple way, the consumer will think that it may be a perishable good.

Besides, brand plays a vital role in establishing loyal customers and retaining the market share of a company. It is a compelling way to create a positive image and reputation among customers (Mirabi et al., 2015). The consumer would have the purchase intention if they perceived a positive image from the retail website. For loyal customers, they will not only be loyal towards the brand, repurchase the products, and will also recommend the brand to others. That is, customer loyalty will help retailers to gain more profits when consumers repurchase the products.

Irshad (2012) studied the relationship between consumer's purchase intention and brand equity based on previous research. There is an essential relevance between brand equity and willing to recommend brand purchases to others (Mirabi et al., 2015). Brand image has an impact on male's purchase intention, which was found by (Zeeshan, 2013). Hernández & Küster (2012) also said that attitudes towards brands have a significant impact on consumers' purchase intention.

There are some characteristics on online shopping websites that correspond to support for basic psychological needs. For instance, allowing free browsing of products, voluntary purchase, free evaluation of the products and services offered by sellers, and interaction with others. Therefore, the specification of an online shopping environment can establish an unconstrained relationship in which these basic psychological needs may be necessary for their intrinsic characteristics, and in which case their implementation may result in consumer stickiness and also consumer purchase intention. Also, the satisfaction of psychological needs has not been indeed indicated to be an effective interpretation mechanism in the literature. (Gao, 2018).

Trust

Trust has been extensively studied for many years because it is considered as a critical factor for individuals and organizations. However, trust may be one of the most challenging concepts, where concepts are difficult to be agreed upon by researchers and is one of the main focus of recent technology adoption research (Sun & Chi, 2017). Trust is the confidence that the trustee will show in an advantageous mode. Besides, Saprikis et al., (2018) had stated that trust in e-commerce is a belief that consumers will voluntarily become vulnerable to online retailers after considering the characteristics of retailers.

Trust explains how beliefs held by consumers help them derive their perceptions on specific attributes, such as brand, product and services. For competence, it is explained that agreement will be achieved between sellers and suppliers with their understanding and skills.

Trust plays such an important role in electronic commerce when the consumer is intending to make a purchase. This is because they are made in the face of uncertainty for the purchase decision. This challenge occurs because consumers cannot touch the physical product when they purchase online.

Lai and Wang (2012) also support it, and said that trust has a positive impact on online purchases. In e-commerce, the supplier's responsibility is to provide useful information and help the consumer to complete their tasks successfully. That is, online consumers will be aware of their usefulness by gaining benefits, such as getting information from the website and perceived satisfaction when the online site can be trusted (Chen & Teng, 2013). Therefore, it is hypothesized that trust has a positive relationship to influence purchase intention for the purchase of grocery online. Thus H1 is as follow:

H1: Trust has a positive relationship in influencing the intention of purchasing grocery online.

Perceived Risk

Perceived risk is considered to be one of the key motivators of consumer behaviour. Although Internet shopping is more common now, consumers believe that the risk of Internet shopping is higher than In-store shopping. The consumer can act with trust under uncertainty by searching for information to lower the perceived risk when attending to transactions. Hong (2015), recommended that perceived risk is a performance of (1) the amount involved in the purchase, and (2) the subjective feeling of the consumer after they purchase the goods.

Therefore, compared with a traditional business, e-commerce is more likely to bring uncertainty, resulting in perceived risks (Chiu et al., 2014). Online transaction is an activity that has no face-to-face contact, so the consumer has no chance to test the product before purchasing. It might not be the same information in online trade and the sellers have more details of the product than consumers. (Hong, 2015). Thus, consumers' perceptions of uncertainty may raise concerns about sellers' opportunistic behaviour. It will also reduce consumers' purchase intention when the consumer perceives a high level of risk. Furthermore, e-commerce may raise a serious threat to consumer privacy when it provides convenience to the consumer. The awareness of risk can lead to the success or failure of an e-commerce site (Sullivan & Kim, 2018).

An online purchase may be related to a negative outcome that is not found in a traditional business. For example, the consumer cannot directly evaluate the quality of the product, lack of communication with the salesperson, learn how to use, the cost of the Internet or website, transform from other channels to electronic channels, lack of interaction and social connections with others and the security of payment. The willingness of consumers to purchase a product online will be reduced when they perceive the risks. Muda et al. (2016) stated that some of generation Y people do not prefer online shopping. Consumers are worried about providing personal information and an increase in shipping costs (Muda et al., 2016).

An individual will perceive a high level of risk if the consumer is entering in negative consequences and is also not able to control these consequences (Hong & Cha, 2013). Therefore, there is a higher level of

perceived risk when the results are negative and consumers are not able to control it (Hong & Cha, 2013). Besides that, consumers think that the risk is usually before the purchase. The consumer cannot always make sure that the planned acquisition will make them achieve the purchase target. There is an uncertainty that a consumer feels when they are choosing a product, brand or retailer that defines the nature of the risk.

Due to the openness of online channels, it is almost impossible to prevent abuse. Therefore, consumers may experience some level of risk when they purchase goods online (Faqih, 2016). Apart from this, the internet has the feature of increasing vulnerabilities. The resulting ideas can adversely influence consumers' willingness to participate in internet shopping activities (Faqih, 2013). Therefore, perceived risk may be an essential barrier to online retailing. The perceived risk of online grocery is conceptualized as the degree to which consumers believe that online buying of grocery is unsafe and insecure or may cause a negative result. Thus H2 is as follows:

H2: Perceived risk has a positive relationship in influencing the intention to purchase grocery on line.

Attitude

Attitude is a reliable prediction of intention (Gupta & Arora, 2017). Besides that, attitude is described in relation to a person's feeling and the tendency towards an object or an idea. Attitudes structure the way consumers meet the environment and leads the way to how consumers respond to the environment. Attitude lets people build up the mindset for the things which is liked or disliked. For example, many people who have developed the attitude that purchasing online is more convenient than purchasing in-store. The amount of online shopping has increased during these few years compared to traditional shopping. The first step to change and strengthen consumer behaviour is to understand their attitudes and beliefs. It is tough to change a person's attitude (Francis, 2015).

Apart from this, attitude is a multidimensional structure with cognitive, emotional and behavioural components (Fishbein & Ajzen, 1975). The cognitive element is regarding a person's understanding of an object. For

example, the consumer knows that online shopping is a convenient way of shopping. The emotional components are related to the individual who likes or dislikes an object. The consumer must understand the favourite object they want. The behavioural component belongs to an individual's behavioural intention, hidden, public action to an object. Some studies have demonstrated that significant gender differences exist in attitudes towards shopping online (Lin et al., 2018).

Attitude is defined as the degree of a person's positive feelings about participating in online shopping. In most research, there is a positive relationship with online shopping and attitude. Consumers with a positive attitude are more likely to conduct online purchase activities (Hsu et al., 2014). Attitude plays a vital role in forming an intention to take part in online shopping. A large number of previous literature on e-commerce and information systems provide empirical evidence for a positive association between attitude and intention (Reza Jalilvand & Samiei, 2012). Thus, it's believed that consumers who have a more positive attitude, are more likely to conduct online purchase activities. For instance, when consumers have a positive attitude that online grocery shopping is favourable, they will be willing to purchase grocery online. However, when consumers have a negative attitude that online grocery shopping is unfavourable, it is likely that the consumer will not be willing to purchase the grocery online. When a consumer has the willingness to buy grocery online, they must make a decision. It includes choosing a shopping network and location, financial matters, preparing a shopping list, or choosing a product brand (Hanus, 2016).

Besides that, trust also can become one of the attitudes to increase the number of consumers who are willing to purchase products and services online (Hasbullah, 2016). For example, if consumers hold a trusting attitude towards online grocery shopping, they will take the intention to purchase the groceries online. Researchers believe that an online retailer has to build a trustworthy culture into an online business because they have found that consumers will have confidence in purchasing a product and service online as the risk will be reduced.

Furthermore, attitude also seems to differ between male and female internet users. For female, they are more likely to experience internet anxiety

(Joiner, 2005). Although they have some of their friends recommending sites that seem to improve this trend but a female's perceived risk of online shopping is still higher than males (Garbarino & Strahilevitz, 2004). Despite the popularity of Internet-based and online business applications, women and men have different opinions and attitudes towards online shopping. When compared to online shopping, females become less favourable for online shopping since female's attitude basically change compared to males. Attitude allows people to build up the mindset for the things which is liked or disliked. Due to the different types of research in the past, there are some different outcomes from the different analyses. There is a parallel relationship in consumer studies between attitude and purchase intention. For this study, it is critical to inspect the attitude variable and analyze whether attitude has a significant relationship with behavioural intentions. Thus H3 is as follows:

H3: Attitude has a positive relationship to influence the intention to purchase grocery online.

Subjective Norm

Subjective standard has been defined as the degree of social pressure applied to a person to perform or not perform a behaviour (Ajzen & Fishbein, 1980). Subjective norms are a pressure perceived by family members, neighbours, friends or colleagues (Ajzen & Fishbein, 1980). When compared with attitudes as individual beliefs, subjective norms are considered to be completely external factors affecting their behaviour. It is believed that subjective norms will provide a broad perspective for the research of behavioural intentions. According to Hasbullah et al. (2015), subjective norm means that the consumer believes the other persons around them think that he or she will not take any action. There is a positive correlation between subjective norms regarding consumers' intention for online shopping (Hasbullah et al., 2015).

Other than that, the second type of subjective norm is external influence. In the context of online shopping, if friends or family members do not encourage them to shop online, many consumers will decide not to buy online and purchase online. Subjective norm is one of the essential factors that influences consumer behaviour when they are intending to purchase

online (Lim et al., 2017). Therefore, consumers will be more dependent on social influences for their intention and also the perception of usefulness.

In most of the studies, the analysis shows that subjective norms are positively related to behavioural intentions, such as in the context of autonomous shuttles (Moták, 2017). Thus H4 is:

H4: Subjective norm has a positive relationship to influence purchase intention toward online purchase of grocery.

Perceived Usefulness

Perceived usefulness is the perceived sustainable advantages and benefits perceived by the consumer by shopping online (Moslehpour et al., 2018). Perceived usefulness is one of the main determinants in the technology acceptance model (TAM) model. Perceived usefulness is defined as the degree of belief an individual holds that using new technology will enhance and increase performance (Davis, 1989). Empirical research on different technical applications shows the predictive power of behavioural beliefs, especially the predictive power of usefulness perceptions (Sohn, 2017). Usefulness means that the perception of consumers that the level to which the Internet is used will improve their performance or productivity, thereby increasing their shopping experience in the case of online shopping. Perceived usefulness is identified with the result of the shopping background (Muda et al., 2016). There are also some main benefits always mentioned by the consumer when they shop online. For example, the website provides detailed information, speed when accessing the site, as well as purchase convenience and availability of inexpensive products. Therefore, the accessibility and speed of shopping might be beneficial for experienced internet users who are busy during regular shopping hours. That is, the consumer would only use a website if they believe that using that website will increase their performance (Sullivan & Kim, 2018).

Besides that, perceived usefulness represents the advantage of technology in which consumers perceive that technology is effective in achieving specific tasks. This utilitarian concept reflects the performance gains that consumers get from technology (Shang, Wu & Sie, 2017). Perceived usefulness is characterized as the shoppers' belief that utilizing

a virtual store will expand their effectiveness in the whole buying process, which includes looking for an item, contrasting items, and preparing an order. In previous studies perceived usefulness refers to the extent to which an individual believes that using a mobile device to shop online will improve their job performance (Saprikis et al., 2018). That is, it is an effective element of satisfactory shopping activity by which consumers can improve their performance and productivity in completing their shopping goals is perceived usefulness.

Liao et al. (2013), stated that perceived usefulness can also be defined as a personal perspective; that is, it can improve task performance by using the system. The perceived usefulness of a website typically depends on the efficiency of the technical features, such as the advanced services provided by the advanced search engine and service provider to the consumer (Kim & Song, 2010). Thus, when the consumer needs help in making a decision, the different kinds of information needed and a high quality of item description must be provided to the consumer. In general, consumers' purchase intention will be affected by perceived usefulness under high-risk conditions. Consumers' perceived usefulness of online shopping, must influence their purchase intention behaviour when they have the willingness to purchase grocery online. Thus H5 is:

H5: Perceived Usefulness has a positive relationship to influence the purchase intention of online purchase of grocery.

Perceived Ease of Use

Perceived ease of use improves the consumer's intrinsic motivation in using technology. It is a technical element necessary for perception (Moslehpour et al., 2018). That is, perceived ease of use is concerned with being satisfied or dissatisfied of the process of using the system for a specific output. It is the level to which a particular method will be effort-free (Shang et al., 2017). Based on the experience of Shang et al. (2017), the perceived ease of use and perceived usefulness constructs explain more than 50% of customers' willingness to purchase products online. The ease of use of a technology interface is essential in forecasting consumer shopping intention (Sun & Chi, 2017). Therefore, when consumers perceived ease of use of the Internet, they will have the right attitude when shopping online.

Shang et al. (2017), suggested that the reduction of physical and mental effort required for the shopping process is the primary motivation for customers to shop online. A consumer who is always using the Internet would likely use it for online shopping. Furthermore, there might be some reason that will prevent a consumer from online shopping. For example, there are some problems when the consumer accesses the website from retailers. For instance, taking too long a time to download a page or too complicated a website and so on. According to Khare & Singh (2012), there is some evidence that perceived ease of use might affect a consumer's perception of online shopping in a positive way. Therefore, a consumer's perceived ease of use of the website could be defined as a website that the consumer perceives as easy to learn, operate, shorter time spent downloading the webpage, easy to search for products, and a product is clearly labelled.

Nathan & Yeow (2011) stated that warm tones such as red, orange, and yellow and fresh colours like light purple, green, and blue are appropriate colours for websites. Times News Roman, Calibri, Arial, etc are better types of text fonts. Graphics and multimedia on their website are values adding features. Thus, the website can be said to be the main entry point for consumers because it plays an essential role in attracting consumers' willingness to access or purchase items from the website.

An individual's belief is a way he/she manages diverse parts of the world and the environment around (Raman, 2014). These form the basis of an individual's conceptual framework and constitutes the information base that sets up a consumer's attitude, intention and behaviour. Some of the research have indicated that perceived usefulness and ease of use determine the likelihood that a person intends to shop online. When consumers perceived the interface of the website as easy to use, they will be able to find useful and meaningful information. This does not only improve their perception of usefulness but also increase a consumer's purchase intention. Thus H6 is :

H6: Perceived ease of use has a positive relationship to influence purchase intention towards online purchase of grocery.

METHODOLOGY

This study employed the non-probability purposive sampling. Purposive sampling was the most suitable for this study because online grocery shoppers are in a better position to provide the information required. Questionnaires were distributed to 248 respondents in the Southern region of Malaysia which comprised of Melaka and Johor Bahru from October 2018 to December 2018. The unit of analysis for this study was the people who have purchased grocery online and also potential customers who are interested in buying grocery online. A total of 223 questionnaires were returned, and only 200 were usable for further analysis. The measures used to operationalize the constructs included in the investigated models and the questionnaires were mainly adapted from previous studies. All items were measured using a 5-point Likert-type scale with anchors on 1=strongly disagree, and 5 =strongly agree respectively.

The Structural Equation Modeling (SEM) technique was employed to test the hypotheses for this study. The Smart-PLS Version 3 analysis tool was used in analysing the data. The PLS-SEM technique involves a separate assessment of the measurement model, and the structural model (Hair, Ringle & Sarstedt (2011)). The evaluation of the measurement model aims to assess the model's reliability and validity; whereas the assessment of the structural model aims at evaluating the significance of the proposed relationships and as well as the amount of variance explained.

RESULTS AND DISCUSSION

In October 2018, 248 survey forms were distributed to the targeted respondents. It took about three months to complete the data collection process and the researchers managed to collect back 223 survey forms. Hence, the response rate was recorded as 89.6%.

The majority of the respondents are female (62.5%), and 69 percent of the respondents are Chinese. Fifty-seven percent of them were aged between 20 – 29 years old, followed by those aged between 30-39 years old (30.6%) and only 1 percent were from above 50 years old. In terms how often respondents shopped online, 43 percent of the respondents spent their

time shopping for groceries online moderately frequently, and 4 percent responded that they do not go online for shopping. Among those who buy online, the majority of them spent between RM101-RM150 (40.5%) Summary of the participants profile is presented in Table 2.

Table 2: Frequencies of Demographic Profile

Demographic Profile	Frequency	Percentage (%)
Gender		
Male	75	37.5
Female	125	62.5
Ethnicity		
Malay	38	19.0
Chinese	138	69.0
Indian	24	12.0
Age		
20-29 Years Old	114	57.0
30-39 Years Old	64	32.0
40-49 Years Old	20	10.0
Above 50 Years Old	2	1.0
How often do you shop for groceries online		
Extremely often	35	17.5
Moderately often	86	43.0
Slightly often	71	35.5
Not at all	8	4.0
How much do you typically spend groceries online per month		
Less tha RM100	69	34.5
RM101-RM150	81	40.5
RM151-RM300	39	19.5
More than RM300	11	5.5

The Reflective Measurement Model

The PLS-SEM analysis evaluated the measurement model. As the loadings of all construct indicators shall exceed the recommended value of 0.5 (Hair et al., 2013). The Composite reliability test was used in the PLS-SEM analysis instead of Cronbach's Alpha to assess the consistency of the measurement items employed in this study. The composite reliability (CR) values indicate the extent of the representation of the construct indicators on the latent variables, ranged from 0.878 to 0.935 exceeded the recommended value of 0.7 (Hair et al., 2013). The AVE measured the variance captured

by the construct indicators about the measurement error, and ranged from 0.644 to 0.824, which is greater than 0.50 (Hair et al., 2013). Table 3 reveals that the measurement model had adequate construct validity, as suggested by Hair et al. (2019).

Table 3: Convergent Validity Assessment

Construct	Measurement item	Loading	CR^a	AVE^b
Attitude	A1	0.909	0.934	0.824
	A2	0.942		
	A3	0.872		
Perceived Ease of Use	PEoU1	0.868	0.920	0.741
	PEoU2	0.862		
	PEoU3	0.856		
	PEoU4	0.857		
Perceived Risk	PR1	0.834	0.878	0.644
	PR2	0.816		
	PR3	0.796		
	PR4	0.763		
Perceived Usefulness	PU1	0.831	0.916	0.731
	PU2	0.879		
	PU3	0.822		
	PU4	0.886		
Subjective Norm	SN1	0.835	0.905	0.705
	SN2	0.853		
	SN3	0.872		
	SN4	0.796		
Trust	T1	0.842	0.924	0.710
	T2	0.859		
	T3	0.826		
	T4	0.851		
	T5	0.833		
Purchase Intention	PI1	0.891	0.935	0.783
	PI2	0.871		
	PI3	0.883		
	PI4	0.893		

The Structural Model

Table 5 shows the results of the statistical significance of the path coefficients of the structural model which was determined by using the bootstrap procedure with 5000 resamples. Based on the analysis of the structural model, the path coefficients between perceived risk and purchase intention was 2.042 ($p < 0.05$), attitude and purchase intention 3.586 ($p < 0.01$), subjective norms and purchase intention 4.106 ($p < 0.01$), perceived ease of use and purchase intention 3.320 ($p < 0.01$), thus supporting H2, H3, H4, and H6.

Table 5: Hypotheses Testing

		Std. Beta	Std. Error	T value	Results
H1	Trust -> Purchase Intention	-0.117	0.096	1.217	Not supported
H2	Perceived Risk -> Purchase Intention	0.112	0.055	2.042*	Supported
H3	Attitude -> Purchase Intention	0.361	0.101	3.586**	Supported
H4	Subjective Norm -> Purchase Intention	0.361	0.088	4.106**	Supported
H5	Perceived Usefulness -> Purchase Intention	-0.151	0.114	1.319	Not supported
H6	Perceived Ease of Use -> Purchase Intention	0.378	0.114	3.320**	Supported

Note: ** $p < 0.01$, * $p < 0.05$, Bootstrapping (n=5000)

CONCLUSION

Online shopping is about consumers searching for information and purchasing product that they wanted through an online shopping platform. In online shopping, the government can also contribute when creating the rules and regulations, and implementing policies. The government is one of the important external factors that can influence an online business. There are some government support methods which include tax policy support, government procurement, financial policy, administrative support etc. Online shopping also brings benefits to the government. Growth in online shopping will influence Malaysia's economic growth. At present, e-commerce spending is starting to reach the critical mass and should be part of the national economic database.

In order to make the results more reliable and accurate, it is recommended that future research distribute and collect data from the whole of Malaysia. This study can be extended to a larger sample size. Future researchers should look into the different category of products or services that can have an impact towards consumers' intention to purchase online. Perhaps future research could cover other variables such as customer satisfaction as the mediator to gain valuable insights into online grocery shopping in Malaysia. Thus, this study provides information for those who may want to investigate more on the factors that influence consumers' online purchase intention of groceries in Malaysia.

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