

**CONSUMERS ATTITUDE AND INTENTION TOWARDS ONLINE
PURCHASING**

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ABSTRACT

Online shopping is one of buying methods, which has been accepted widely in the world. This method has started to win hearts of Malaysian consumers. Online shopping is online versions of physical retail stores where all transactions and their relevant activities take place in online cyber space. The general objective of the study is to examine the factors that influence consumer, especially Universiti Utara Malaysia (UUM) student's intention to online shopping. While, the specific objectives of this study is to identify whether trust, quality and loyalty to website influence the student intention online shopping. 100 percent of questionnaires were accepted when 84 of questionnaire was distributed randomly to the students. Findings indicate quality and loyalty to website are significantly and positively related to intention to online purchase, contributing 26.8 percent ($R^2 = 0.268$) and 6.1 percent ($R^2 = 0.061$) variance in purchase intention.

ABSTRAK

Pembelian secara online adalah merupakan satu kaedah pembelian yang semakin diterima meluas di dunia. Kaedah pembelian ini mula semakin mengambil tempat di hati kalangan penduduk Malaysia. Pembelian secara online merupakan satu versi online jualan runcit di mana semua transaksi dan aktiviti yang berkaitan mengambil tempat di ruangan siber. Kajian ini secara umumnya adalah bertujuan untuk mengkaji faktor-faktor yang mempengaruhi pelanggan khususnya pelajar Universiti Utara Malaysia (UUM) dalam kecenderungan membuat pembelian secara online. Manakala, objektif khusus bagi kajian ini ialah adalah untuk mengenalpasti sama ada kepercayaan terhadap laman web, kualiti laman web dan kesetian terhadap laman web mempengaruhi pelajar dalam membuat pembelian menerusi internet. Pemulangan sebanyak 100 peratus borang soalselidik diperolehi setelah 84 soal selidik diedarkan secara rawak kepada pelajar. Hasil penemuan menunjukkan bahawa kualiti dan kesetian terhadap laman web adalah signifikan dan berkait secara positif kepada kecenderungan membuat pembelian secara online, dengan menyumbang sebanyak 26.8 peratus ($R^2 = 0.268$) dan 6.1 peratus ($R^2 = 0.061$) varians dalam kecenderungan pembelian online.

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ABBREVIATIONS

WWW - World Wide Web

CHAPTER 1

INTRODUCTION

1.1 Chapter Overview

This chapter consists of five major areas namely i) context of the study research, ii) statement of the research problem iii) statement of the research problem iii) research questions iv) research objectives v) Justification for the research vi) research scope, assumption and limitations, vii) layout of the remaining chapters.

1.2 Context of the study

The explosion of the Internet and World Wide Web (WWW) has influenced a variety of aspects of our daily lives. Today, the Internet becomes a key medium for the purchase of products and services in virtual markets and has effectively linked all countries and business. According to Coupey. (2001), Internet is simply a means of communication between consumers, marketers and millions of other organizations.

The increased globalization of the world economies has created many opportunities for marketers. Marketing through the internet is one such unconventional form of marketing that many companies have turned to. As stated in (Tan.1999) in Boisseau (1995), the Internet market is a huge and growing market with over \$300 billion worth of goods sold in 1995.

Based on UCLA Center for Communication Policy (2001), online shopping has become the third most popular Internet activity after e-mail or instant messaging and web browsing. Another survey that have been done by marketing research firm Taylor Nelson Sofres (TNS), Malaysia is ranked 17th among 27 countries across Europe, Asia-Pacific and North America in terms of the percentage of internet users shopping online.

According to Yoo, Boonghe. and Donthu (2001), “*internet shopping is online versions of physical retail stores where all transactions and their relevant activities take place in online cyber spaces*”. The study from Phau and Poon (2000), predicts that overall e-commerce trade will reach US\$16,538.18 million in 2001 for the Asia Pacific Region. With the rapid growth of E-commerce and online consumer shopping trends, the importance of understanding customer trust, quality and loyalty in website have come into sharper focus. To address this need, this research tries to identify factors that are salient to consumers when forming attitudes and intention to shop through the web.

1.3 Statement of the research problem

The number of web sites has grown even more rapidly than the Internet itself. Ranganathan and Ganapathy (2002) defined website as store houses of information. Base on researchers at Netcraft Computer Surveys and other sources, the number of web sites is currently estimated to be over 30 million. As more people gain access to the web, interest in using the web to conduct

business will increase and the variety of non-business uses will become even greater (Schneider. 2002). A different group of shoppers differ significantly in their online shopping attitudes (Kau, Tang, and Ghose, 2003). This attitude makes a different reaction towards website.

Security is one of the most challenging problems faced by customers who wish to trade in the e-commerce world. Besides, consumers' willingness to purchase on the Internet may vary depending on the attributes that Internet retailers offer for online shopping like site quality, privacy, etc.

1.4 Research questions

- a) Is there a relationship between the website quality and intention to online purchase?
- b) Is there a relationship between the website loyalty and intention to online purchase?
- c) Is there a relationship between the website trust and intention to online purchase?
- d) Is there a relationship between customers' demographic variables and their intentions to online purchase?

1.5 Research objectives

Generally the objectives this study is to explore the factors that influence customer intention to shop through online shopping. Consequently, the specific objectives of this research are:

- a) to examine the relationship between customers' demographic variables and their intentions to online shopping
- b) to examine the relationship between website trust and intention to online purchase.
- c) to examine the relationship between website quality and intention to online shopping.
- d) to examine the relationship between the website loyalty and intention to online purchase.

1.6 Justification for the research

This search should be conducted due to the following reasons:-

- a) The findings of this study will be very useful to the online retailers in order to understand the specific needs and expectations of Internet shoppers (Donthu and Garcia, 1999; Palmer and Griffith, 1998).
- b) To understand the current attitudes of internet users towards buying online that will allow marketing managers to better understand, segment their

market, design appropriate marketing communication strategies and target marketing “internet market” effectively.

After all, Wu (2003) had emphasized that “*attitudes toward online shopping can help marketing managers predict the online shopping rate and evaluate the future growth of online commerce*” (p.37). Because attitudes are easier to change than beliefs or values, they are often the focus of marketing.

- c) Although online shopping in United States or some other developed countries are more popular than in Malaysia, hopefully with this study, the findings will shed more light to this area and enable a comparison to be made between the present findings and those of the previous study that have been done before.
- d) As electronic commerce becomes more and more common in our lives it is necessary for researchers and companies to understand the factors that influence customer behavior online and how it can affect customer intentions to purchase from a website.
- e) To increase research on online shopping among customers in Malaysia.

1.7 Research Scope, Assumption and Limitations

a) Scope

The scope of this study has been limited to the investigation of students who has access to the Internet that means they have been exposed to the Internet. This study is to examine the interaction between consumer attitude (students) toward online shopping and their intention them to buy through online shopping.

b) Assumption

The assumption of this study is that the number of people making purchases over the Internet has remained constant, while the number of people using the Internet has grown substantially. Such number is the indicator of the urgent investigation of consumer's attitude toward online shopping (Muthitacharoen, A, 1999).

The respondents answered questions on the instruments in a careful and honest manner.

c) Limitations

This study is not without limitations. The use of student subjects may limit the generalization of the findings (Yoo., Boonghee and Donthu, 2001) and it may not be representative of the general online customer population.. In addition, university students are often themselves online customers (Koufaris, and Sosa, 2002).

It is possible that people in different generations possess dramatically different propensity. Subjective norm may have stronger effect on purchase intention if older generation subjects were studied (Hofstede, 1983; Triandis, 1994).

The information is gathered among students at Universiti Utara Malaysia (UUM). This study was limited to data collected whereas only the students who have access to Internet were asked.

It was assumed that the subjects of this study would complete the entire questionnaire as accurately as they had experienced. However, some subjects might respond to certain items based on their preference, not on the fact itself.

1.8 Layout of the remaining chapter

This remaining chapter is organized in the following format. The first chapter gives an overview of the dissertation. In the second chapter, a comprehensive literature review is presented which takes a closer look at the definition of the terms. This is followed by methodology used in the study including subjects, sampling procedures, instrumentation, data collection and analysis procedures. Chapter four presents the research findings obtained from the study and includes a statistical analysis of the hypotheses in the study. Finally, chapter five concludes the study with a summary of the problem, conclusions, implications

of the study, recommendation for further study and personal reflections of the researcher.

CHAPTER 2

LITERATURE REVIEW

2.1 Chapter Overview

This chapter discusses the following topics i) introduction, ii) definition of terms iii) development of E-commerce iv) Demographic factors v) trust vi) quality vii) loyalty and viii) Online purchase intention.

2.2 Introduction

The Internet's World Wide Web (WWW) provides the customers to browse, evaluate order and purchase a product or service. In another words, Internet shopping sites are online versions of physical web stores where all transactions and their relevant activities take place in online cyber spaces (Yoo, Booughee and Donthu, 2001).

According to Li and Zhang (2002), there have been intensive studies of online shopping attitude and intention to online shopping in recent years. Most of them have attempted to identify factors influencing or contributing to online shopping attitude. Research that has been done by Bhatnagar et.al in Li & Zhang show that website quality is one of the factors that influencer the consumer's attitudes toward online shopping. It is believed that consumer attitudes will be related to the intention to shop online.

2.3 Development of Electronic Commerce (E-Commerce)

Recently, we have seen an explosive development in e-commerce. The causes of that development are the Internet and the World Wide Web (WWW), which are making e-commerce much more accessible (Timmers, 1999). The Straits Times (2002) reported that global spending on e-commerce exceeded US\$600 billion in 2001 and an increase of 68 percent over 2000.

Rao, (2000) has defined e-commerce as *“computer to computer, individual to computer or computer to individual business relationship enabling an exchange of information or value”*.

Through the combination of interactivity, networking, multimedia and data processing, Internet electronic commerce offers a tremendously wide variety of electronic business opportunities (Timmers, 1999). E-commerce on the basis of the Internet is set to become a very important way doing business.

Trading over the Internet, mainly in the US and an increasing rate in Europe, is accelerating the pace of change and for the first time providing the conditions for seriously free markets. The Internet provides affordable, accessible technology to bring together buyers and sellers, large and small, right across the globe. E-commerce also provides hitherto unheard of transparency where buyers could be aware of just about all of the sellers out there. People from any location on the planet could enter competitive market.

2.4 Demographic Factors

According to Li and Zhang (2002) study, eight of 35 studies examine the impact of demographics on online shopping attitudes and behavior. These demographics included variables like age, gender, level of education, income and time online. Bellman, Lohse and Johnson (1999) argue that demographics appear to play an important role in determining whether people use the Internet.

The study by Broberg, et al (2001) found that women are showing an increasing willingness to purchase online, although they still lag behind men because they were typically later adopters of the Internet. And E-commerce marketers are eager to target women because they traditionally make the majority of household purchase decisions.

According to studies carried out by Technowledge Asia (see (www.oneknowledge) in 1999 and 2000, internet shoppers in Singapore, Hong Kong, Taiwan and Malaysia were found to be more male than female in the age group 26 to 35 years and have better educated. This result is similar with research that has been done by Donthu and Garcia (1999) in USA, Internet shoppers where mainly males with above average education, income and occupation.

One study in Australia by Chang., Sturt., and Samuel, (2004), indicated that the percentage of males are lower than of females in the categories of purchasing up to four times a year. Nevertheless the frequent online shoppers tend to be male in purchasing more than five times.

However, one of study by Crisp, et. al.(1997) found that age did have a significant impact on intention so do household size. The study also discovered affluent women with advanced degree were likely to develop favorable attitude and greater intention to shopping on the web as male counterparts.

Based on (George, 2002), the more experienced the Internet users, the more trustworthy they are, than those who has little experience toward internet. It can be assumed that less trustworthy customer do less online shopping.

Hoffman and colleagues (1999) noted that experience with the Internet is an important consideration in making on-line purchases. One study have done by (Lohse, and Johnson, 1999) in USA based on findings from panel data (Wharton Virtual Test Market), found that the longer someone has been using the Internet the more likely they are to buy and the more they spend.

Customers get used to the process of searching for information and buying products on the Internet when they have extensive experience in using the Internet. This learning process reduces the reluctance to buying products online

but increasing consumers' online purchase intention (Pedersen, and Nysveen , n.d)

2.5 Attitude Factors

There have been intensive studies of online shopping attitudes and behavior in recent years. Most of them have identified factors influencing or contributing to online shopping attitude. Each of these studies addresses some aspect of online shopping attitudes. Like Bellman, Lohse and Johnson (1999) examine the relationship among demographics, personal characteristics and attitudes towards online shopping.

While, Jarvenpaa, Tractinsky and Vitale (2000) investigate how consumers' perceive store size and reputation influence their trust in the store, risk perception, attitudes and willingness to buy at website.

Online shopping attitude is refers to consumers' psychological state in terms of making purchase on the Internet (Li and Zhang, 2002). According to Muthitacharoen, (1999), protection is one of important attitude factors toward online shopping. Trust is become essential to prevent the shoppers from online purchasing. If an individual believes that Internet anonymous interaction over the Internet is important, he would expect such individuals to have more negative attitudes toward Internet purchasing, as hardly any Internet purchasing can be done anonymously. In short, the more an individual believes in privacy,

in whatever form, the more negative that individual's attitudes toward Internet shopping should be.

Liang and Lai (2000) review website quality factor influencing Internet buying behavior. It has been demonstrated to significantly influence consumers' online shopping attitudes and behavior.

2.6 Trust

Trust is very difficult to define and measure and often defined in terms of expectancies or belief (McKnight and Chervany, 2002)

Trust can be studied from the viewpoint of many disciplines including social psychology, sociology, economics and marketing (Doney and Cannon, 1997) but one of the definitions that has prevailed was provided by Mayer et al. (1995) stated that trust is *"the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor (consumer), irrespective of the ability to monitor or control that other party"*. This definition is general enough to encompass trust in all types of operations and transactions.

In the early stages of Internet development, trust is a critical factor in stimulating purchases over the Internet (Quelch and Kleun, 1996). Ratnasingham (1998) stated that trust in a global market place is not just between a

sending/seller/merchant trading partner to a receiving/buyer/customer trading partner but also to a customer and a bank, a bank and a merchant, a merchant and a customer and a trusted-third party or other trading parties.

Previous studies have identified trust as an important factor influencing customer participation in web-based commerce and have a positive relationship between customers trust in a company and customer retention and intention to buy. Trust is an important determinant of customer retention and intention to buy (Koufaris and Sosa, 2002). Although, the concept of consumers' willingness (intention) to do Internet shopping is not equal to consumers' actual purchase and consumer acceptance. However, George (2002) found that intent was positively associated with actual purchasing.

The finding from research that have be done by Lynch, Kent, and Srinivasan, (2001) found that with respect to e-commerce, trust maybe particularly important in the online buying experience. It was also recognized as one of the main reasons why a high number of consumers are still reluctant to buy on the Internet (Kaluscha, 2003). Lack of trust is one of the most frequently cited reasons for consumers not shopping on the Internet (Borchers, 2001; Cheung and Lee (n.d), Koufaris and Sosa, 2002 and van der Heijden, 2003).

Trust can only exist if the consumer believes that the seller has both the ability and the motivation to deliver goods and services of the quality expected by the

consumer. Since this shopping medium is relatively new and most of them have only little experience with it, that provides a challenge to many consumers. It is believed, the experienced Internet users are more trustworthy than those who has little experience toward internet (George, 2002).

George, (2002) also found that the respondents would be more willing to make online purchases if they had access to secure ordering process. When do customer trust an online vendor they are much likely to share personal information. However, it is not sufficient to consider consumers' trust in Internet shopping without examining the trust propensity of the consumers concerned (Cheung, & Lee, n.d)

Monuwe, et.al. (2004) as stated in (Lee and Turban, 2001), pointed out that consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet. This condition creates a sense of powerlessness among online shoppers. Therefore trust has an important moderating effect on the relationship between consumers' attitude toward Internet shopping and intention to shop online (Koufaris and Sosa, 2002). Consumer who trust a website tend to perceive less risk when transacting through that website and have more positive attitudes towards the website (Shek, et. al. 2003)

Trust is important in order to help consumers build appropriate favorable expectations of what to expect of the site. In the previous research, (Gefen, 2000) pointed out that experienced consumers will directly affects window-shopping intentions and purchase intentions from and online vendor. Trust also inhibits consumer s from returning for additional purchases.

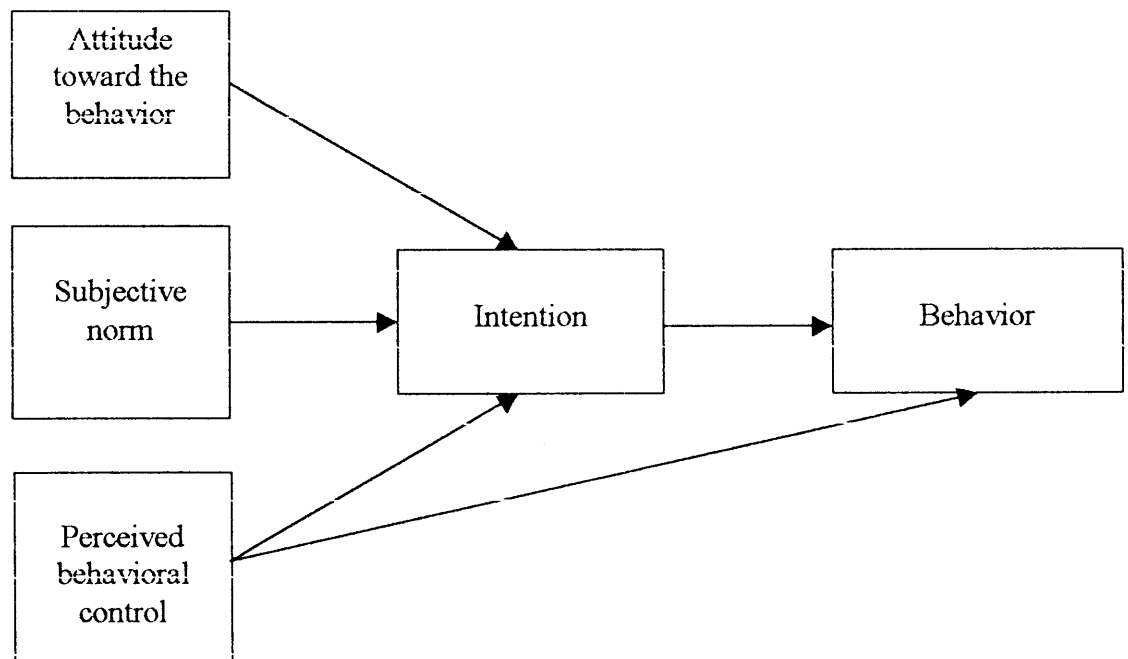
2.6.1 Theory of Reasoned Action and Theory of Planned Behavior

The relationship among attitude, intention, decision-making and online shopping can be based on the theory of reasoned action (TRA). This theory explains the relationship between beliefs, attitudes, intentions and actual behavior. According to the Theory of Reasoned Action (Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (Ajzen, 1985), beliefs affect the person's attitudes, their favorable or unfavorable evaluations of the merchant and the site. The theory emphasizes that attitudes in turn influence behavioral intention, which is a good predictor of actual behavior (i.e., actual purchase)

The theory of planned behavior (TPB) is an extension of the theory of reasoned action (TRA). For TRA and TPB, attitude towards the target behavior and subjective norms, are thought to influence intention but TPB includes perceived behavioral control as an additional factor influencing intention. (See Figure 1 for more detail)

Following aligned the theory of reasoned action, trust creates positive attitudes toward Web retailers that are likely to reduce fears of retailer opportunism and attenuate infrastructure concerns. As a result, trust in a Web retailer is viewed as a salient behavioral belief that, by influencing positive consumer attitudes, has an effect on behavioral intentions for on-line purchase.

Figure 1: Theory of Planned behavior



Sources: Azjen, F. (1991)

2.7 Website quality

There are many different definitions of quality. Some typical definitions of quality are stated in Hardie & Walsh, (1993) and Shewhart (10,pp47-

9,p.262).....*a thing is said to have the positive attribute of conformance to specified standards.*

While, Oxford Advanced Learner's Dictionary (2000) defined quality as the standard of something when it is compared to other things like it.

Website quality plays an important role in getting website effectiveness (Shchiglik and Barnes, 2004) and in differentiating sites (Yoo, Boonghee and Donthu, 2001). It is believe that a high-quality website are likely to attract more consumers and encourage them to purchase their goods and revisit the site (Song, and Zinkhan, 2003).

Increasing competitive among e-retailer make the quality of the sites will becoming more important for survival and success. High quality sites are able to attract more browsers and shoppers than competing low quality sites because quality builds sustainable competitive assets (Yoo, Boonghee and Donthu, 2001). They also found that website with higher quality was rated higher in a variety of consumer attitudes and behaviors, such as site loyalty and purchase intention.

In one study, by Li & Zhang (2002) in Song and Zaheidi (2001), classify website quality elements into five categories according to their purpose: for promotion, service, informational influence, self-efficacy and resources facilitations. These investigators find that each of the five significantly and

positively reinforces the consumers' perceptions in these factors, which in turn positively influence consumer online shopping attitudes and behavior. Better website quality can guide the consumers complete transactions smoothly and attract them to revisit this Internet store. In contrast, low quality sites would hinder their online shopping moves.

Zhang, von Dran, Small, and Barcellos (1999, 2000), and Zhang and von Dran (2000) make an attempt to evaluate website quality from user satisfaction and dissatisfaction perspective. From their studies, they found that website design features can be regarded as hygiene and motivator factors that contribute to user dissatisfaction and satisfaction with a website.

2.8 Loyalty

Customers' intention to revisit the Internet stores is again based on their prior experience and expectation of the future. Czepiel and Gilmore (1987) define customer loyalty as a specific attitude to continue an exchange relationship based on past experiences. This definition implies that levels of customer loyalty can be assessed by attitudinal measures such as the ones based on intentions to repatronize a service provider.

The advent and growth of "business to consumer" (B2C) e-commerce has magnified the importance of building a loyal visitor base to an e-commerce website (e-loyalty) (Gommans, et al., 2001). Customer loyalty has been

recognized by a large number of authors as one of the key topics in Internet that deserves a great deal of attention.

Customers can demonstrate their loyalty in several ways. Clearly they may choose to stay with provider / vendor, whether this continuance is defined as a relationship or not or they may increase the number of purchases or the frequency of their purchases or even both (Rowley and Dawes, 2002).

They also added, ensuring that customers visit their stores repeatedly is especially important for Internet stores because the benefits of loyal customers are clear to the company / vendor that will contribute to the profitability of the service providers (Anderson and Mittal, 2000)

Shultz (2000) describes customer/brand loyalty in cyberspace as an evolution from the traditional product driven, marketer controlled concept towards a distribution driven, consumer controlled, and technology-facilitated concept. In addition, e-loyalty also has several parallels to the “store loyalty” concept (Corstjens & Lal, 2000) such as building repeat store visiting behavior as well as the purchase of established brand name items in the store.

Another study by (Oliva, Oliver, MacMillan 1992; also see Dick and Basu (1994) focus on the comparison between behavioral and attitudinal measures of customer loyalty.

2.9 Intention to online purchase

Li & Zhang (2002) defined consumers' intention to online purchase refers to their willingness to make purchase in an internet store. While Van Heijden et.al (2003) defined intention to online purchase as the degree to which a consumer is inclined to purchase a product or service at a specific website

Usually intention to shop is measured by consumers' willingness to buy and to return for additional purchases (Li & Zhang, 2002). According to Sohn (n.d) customer's intention to purchase is influenced by the characteristics of customers, web pages and products. The characteristics of customer are classified into demographic character and person characteristics.

Many reasons why online shoppers did not made a purchase online; 13.7 percent would buy online if they could speak directly to a customer service representative; 35 percent of online shoppers in the same survey stated they would buy more products online if there was a real-time interaction with a sales person (NFO Interactive, 1999).

According to Koufaris and Sosa, (2002) *“when customers are considering making a purchase they want the web site to be as useful as possible so that their purchase will be a successful one. However, when they are considering whether they will visit the web site in the future, they are more concerned with*

how easy it is to use since that could make future interactions with the site more efficient.”

Beside the trust, quality and loyalty, other variables have also been associated to customers' desires or intentions to make online shopping.

Crisp, and colleagues (1997) study the effect of various individual difference factors on the consumers' beliefs, attitudes and intentions toward Internet shopping using 220 consumers. They found intention to shop on the net was significantly influenced by prior web experience, attitude towards computers, frequency of shopping in direct marketing channels, household size and age.

In recent survey from Ranganathan and Ganapathy, (2002), among 214 of online shoppers, they derived information content, design, security and privacy seem to have an impact on the online purchase intent of consumers.

CHAPTER 3

METHODOLOGY

3.1 Chapter overview

This chapter includes information concerning: a) research design b) sampling process, c) collection of data procedures, d) conceptual framework e) conceptual definition f) questionnaire design g) pilot study h) hypotheses of the study i) statistical analysis j) data analysis techniques

3.2 Research design

A framework for this study is used as a guide for in collecting and analysis data. There are two types of data collected: qualitative and quantitative. But in this study only utilized quantitative method.

Primary research method was employed in this study using a questionnaire. While, secondary data collection was conducted through the study of previous published work on this topic. This was considered as a necessary requirement in order to assess the previous research carried out. This information was needed to support justify the primary data needs.

3.3 Sampling process

The target population in this study are, all students in UUM including post graduate students, graduate students and under graduate students. The size of

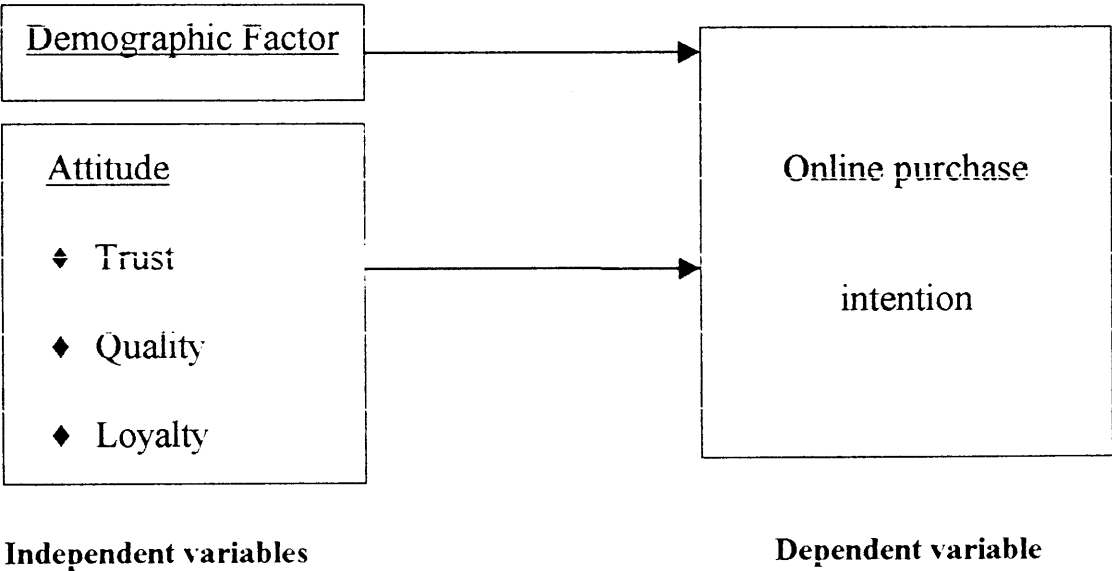
sample depends on the basic characteristic of the population, the type of information required and the cost involved (Chisnall, 1991). In this case, the sample of the study focuses on the students who had browsed any online shopping website.

3.4 Collection of data procedures

Questionnaires were personally distributed to 84 students selected randomly according to undergraduate programs, masters programs and PhD programs. All students returned the completed questionnaires for further analysis.

3.5 Conceptual Framework

Figure 2: Model of the Study



The dependent variable in this study is online purchase intention. The independent variables which are hypothesized to be related to the dependent variable are demographic factors (age, gender, gross household income, internet experience, etc - See Table 4) and attitude (loyalty, quality and trust). For more details see Figure 2 above.

3.6 Conceptual definition

Variables	References
<u>Trust</u> Trust in the Internet store as a consumer's willingness to rely on the seller and take action in circumstances where such action makes the consumer vulnerable to the seller.	Jarvenpaa and Tractinsky (1999)
<u>Quality</u> Terms of the service quality that provided to consumers.	Song, (2003) in Zeithaml et al. (2002)
<u>Loyalty</u> Customer loyalty as a specific attitude to continue in an exchange relationship based on past experiences.	Czepiel and Gilmore (1987)

<u>Intention to online purchase</u>	
Consumer willingness to make purchase in an internet store.	Li & Zhang (2002)

3.7 Pilot study

A pilot test to check on the readability and reliability of the survey instrument was conducted before official data collection. This pilot study is conducted to determine the usability of the questionnaires. The total number of questionnaires distributed is 30. The entire questionnaires were completed and returned. The results of the pilot study are calculated and cronbach alpha readings are above 0.70. (See Table 1).

Table 1: Summary of the Reliability Analysis

SCALE	CRONBACH ALPHA
	Pilot (N= 30)
Trust	0.779
Quality	0.752
Loyalty	0.894
Intention to online purchase	0.851

According to Sekaran (1992), the reliability coefficients measured by Cronbach's Alpha for each set of items to measure a variable will be considered

good if it is 0.8, to be acceptable if in the range of 0.7 and reliabilities less than 0.6 are generally considered to be poor.

3.8 Hypotheses of the study

There are 6 hypotheses as follows:-

- H1a) There is a significant difference on intention to purchase between male and female (gender)
- b) The younger the age, the higher the intention for online shopping (age)
- c) The higher the Internet experience, the higher the intention for online shopping (experience)
- H2 The higher the site trust, the higher the intention for online shopping
- H3 The higher the site quality, the higher the intention for online shopping
- H4 The higher the site loyalty, the higher the intention for online shopping

3.9 Statistical analysis

The data generated were coded and analyzed using the latest version of Statistical Package for the Social Scientists (SPSS).

3.10 Data Analysis Techniques

Both descriptive and inferential statistics were used in this research.

- i) Descriptive Analysis

To analyze the respondents' demographic factors and their responses towards every item, descriptive statistics including mean, frequency and percentage were used to show result.

ii) Inferential Statistics

Inferential statistics used to test hypotheses formulated for the study. Pearson Correlation Analysis, T-Test, analysis of variance (ANOVA) and Stepwise Regression were used to analyze the relationships of the independent and dependent variables. This analysis shows the significance and direction of the relations postulated in the hypotheses.

- Pearson Correlation Analysis

In order to determine the relationship of all variables, the tool to be used is correlation. Using this tool an analysis of relationships could be made for trust with intention, quality with intention and loyalty with intention.

- T-Test

T-Test commonly used method to evaluate the differences in means between two groups. This method will show whether there are different for male and female in intention to online purchase.

- ANOVA

Age and Internet experience was interpreted using this method.

- Regression

The study will be continued with more detail analysis using regression method.

Regression model is created from the study. The model is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 \text{ where,}$$

Y = Intention to online purchase

X_1 = Quality

X_2 = Loyalty

X_3 = Trust

X_4 = Age

a = constant value of the intercept on the Y axis.

3.10.1 Criteria Used

i) Level of Significance

-The 0.05 level of significance is set, a priori, as critical level for decision making.

ii) Decision about the null hypotheses

- Reject the null hypotheses (H_0) if $p < 0.05$

-Accept the null hypotheses (H_0) if $p > 0.05$

iii) Strength of Relationships

- The scale suggested by Davis (1971) was used to describe the relationships between the independent variables and dependent variables.

Coefficient Value (r)	Strength of Relationship
1.0	Perfect relationship
0.70 – 0.99	Very strong relationship
0.50 – 0.69	Strong relationship
0.30 – 0.49	Moderate relationship
0.10 – 0.29	Weak or low relationship
0.01 – 0.09	Negligible relationship
0.0	No relationship

Table 2: Data Analysis Tools

Statistical Tools	Area of Investigation
1.Descriptive Statistic	To describe the demographic profile of respondents.
2. T-Test, ANOVA,	To determine the different and relationship between intention to online purchase with website trust, loyalty, quality and demographic factors.

3.11 Questionnaire design

The questionnaire (see appendix 1) was designed to ensure ease of communication with the respondents.

A total of 28 items were used to capture the subjects' assessment of website trust, loyalty, quality and intention to online shopping. Another item in first part is trust, quality and loyalty. Each of items has a 7 items. Likert scale ranges that from 1 for strongly disagree and 5 for strongly Agree, have been used.

The questionnaire has been structured to deal with the following area:

i) Demographics / students profile

These types of questions were asked for the purpose of defining sample in term of demographic characteristics, such as gender, age, level of education, experience with Internet, size of household and others

ii) Attitude

- Trust website
- Loyalty website
- Quality website

iii) Intention to online purchase

Table 3: Questionnaire items

Statements	Mean	Standard Deviation
TRUST		
1) Trusting online shopping is not difficult	2.978	1.12
2) I have positive experience in using the internet	3.73	0.98
3) I feel safe in my transactions with the website	2.56	0.97
4) I trust the website administration will keep my personal information safe	3.00	.085
5) Internet shopping is unreliable	2.68	0.85
6) Internet shopping cannot be trusted; there are too many uncertainties	2.43	0.83
7) I tend to trust online shopping even though I have little knowledge of it.	2.42	0.84
QUALITY		
1) The likely quality of this site is extremely high	3.56	0.83
2) The site is easy to navigate	3.68	0.79
3) The site is of high quality	3.42	0.78
4) This site must be of very good quality	3.37	0.83
5) This site appears to be of very good quality	3.33	0.72
6) This site creates a memorable experience	3.06	0.81
7) The site is easy to find	3.63	0.89

LOYALTY		
1) I will increase my interest to browse this site when more goods/services are available through them	3.52	0.74
2) I will visit this site even the selection/variety of goods is poor	2.65	0.80
3) I prefer to browse this site	3.49	0.84
4) I will not to shop on other sites as long as I can access this site	3.00	0.88
5) I am loyal to this website	2.93	0.88
6) I consider myself to be loyal to the site that I had browsed	3.11	0.82
7) This site would be my first choice	3.04	0.86
INTENTION TO ONLINE PURCHASE		
1) I will definitely buy products from this site in the near future	3.190	0.80
2) It is likely that I will purchase through this site in the near future	3.32	0.75
3) I expect to purchase through this site in the near future	3.32	0.70
4) I will return to this website in the future	3.29	0.87
5) I will consider purchasing from this website in	3.39	0.74

the longer term		
6) I intended to purchase through this site in the near future	3.29	0.84
7) I will consider purchasing from this website in the short term	3.11	0.84

The details of distribution of questionnaire items are shown in Table 4. The first twelve items in the first part regarding demographic factors is a self-constructed questionnaire. The twelve items were used to gather information of the age, gender, programmed taken, information technology (IT) subject taken, academic qualification, status, employment, numbers of times goods bought on the internet, years of experience with internet, highest academic qualification, household income, acquire a credit card and shopping website that has visited. The respondents were required to fill in the appropriate spaces provided for items 1 to 12.

Table 4: Distribution of Questionnaire

Variables/Indicators	Question No.	Total
Major Area of Interest		
Independent Variables		
i) Demographic Factors		
✓ Gender	1	1
✓ Age	2	1
✓ Programmed taken in UUM	3	1
✓ IT subject taken	4	1
✓ Status	5	1
✓ Employment status	6	1
✓ Number of times product bought on the internet	7 8	1 1
✓ Highest academic qualification	9	1
✓ Gross household income per month	10	1
✓ Acquire credit card	11	1
✓ Shopping website that has visited	12	1
ii) Attitude		
✓ Site Trust	13,15,16,17,18,19,36	7
✓ Site Loyalty	24,25,26,28,33,38,39	7
✓ Site Quality	22,23,27,29,30,31,32	7
Dependent of Variables		
iii) Intention to online purchase	14,20,21,34,35,37,40	7
Grand Total		40

CHAPTER 4

FINDINGS

4.1 Chapter overview

The chapter discusses on i) profiles of the respondents ii) descriptive statistics of the variables in the model of the study iii) reliability of the study and iv) ANOVA, Correlations and Regression results.

4.2 Profiles of the respondents

The demographic information includes the following characteristics of the participants: gender, age, programmed taken in UUM, IT subject taken, status, employment, number of times product bought on the internet, household income per month, internet experience, highest academic qualification and shopping website that respondents have visited. The demographic information is presented in Table 5 as frequency distributions and percentages.

Of the 84 respondents in this study, 40 (47.6 %) are and 44 (52.4 %) are females. The calculated mean age of the respondents is 26 years old. Majority of the respondents are 64.3 percent aged between 20-25 years old, full time students 67.9 percent and 55 percent respondents are unemployed. Only 3.6 percent are taking PhD program, percent Master program 41.6 percent and 54.8 percent are taking degree program.

In addition, 3.6 percent are found to have highest master level education, 39.3 percent with degree education, 31 percent diploma, 13.1 percent certificate and 13.1 percent HSC / STPM. It is also found that 59.5 percent taken IT subject while 40.5 percent have not taken any subject on IT.

About 26.2 percent respondents, have never bought any product on the Internet, 64.3 percent are seldom, occasionally 6.0 percent and often 3.6 percent. Majority of the respondents are having gross household income between RM 2000 – RM 3000.

Only 25 percent have acquired credit card while 75 percent do not have a credit card. <http://www.airasia.com> is the most popular website, where 40.5 percent had visited that website. For more details, see Table 5 below

Table 5: Profile of Respondents

Variables	Number	Valid Percent (N=84)
Gender:		
Male	40	47.6
Female	44	52.4
Age:		
20-25	54	64.3
26-30	17	20.2
31-35	6	7.2
36-40	5	6
41-45	1	1.2
46-50	1	1.2

Mean age = 25.93		
Programmed taken in UUM:		
Doctoral of Philosophy (PhD)	3	3.6
Master	35	41.6
Degree	46	54.8
IT subject taken		
No	34	40.5
Yes	50	59.5
Status		
Full time basis	57	67.9
Part time basis	27	32.1
Employment		
Employed	29	34.5
Unemployed	55	65.5
Number of times product bought on the Internet		
Never	22	26.2
Seldom	54	64.2
Occasionally	5	6.0
Often	3	3.6
Years of experience with Internet		
1 years	1	1.2
2 years	1	1.2
3 years	15	17.8
4 years and more	67	79.8
Highest academic qualification		
Master	3	3.6
Degree	33	39.3
Diploma	26	30.9
Certificate	11	13.1

HSC	11	13.1
Gross household income per month		
Less than RM 2000	26	31
RM 2000 - RM 3000	39	46.4
RM 3001 - RM 4000	15	17.8
RM 4001 - RM 5000	3	3.6
RM 5001 - RM 6000	1	1.2
Credit card		
Yes	21	25
No	63	75
Website		
www.avon.com	7	8.3
www.amazon.com	11	13.1
www.lelong.com.my	1	1.2
www.malaysianmart.com	1	1.2
www.shopping.yahoo.com	7	8.3
www.airasia.com	34	40.5
Others	23	27.4

4.3 Descriptive statistics of the variables in the model of the study

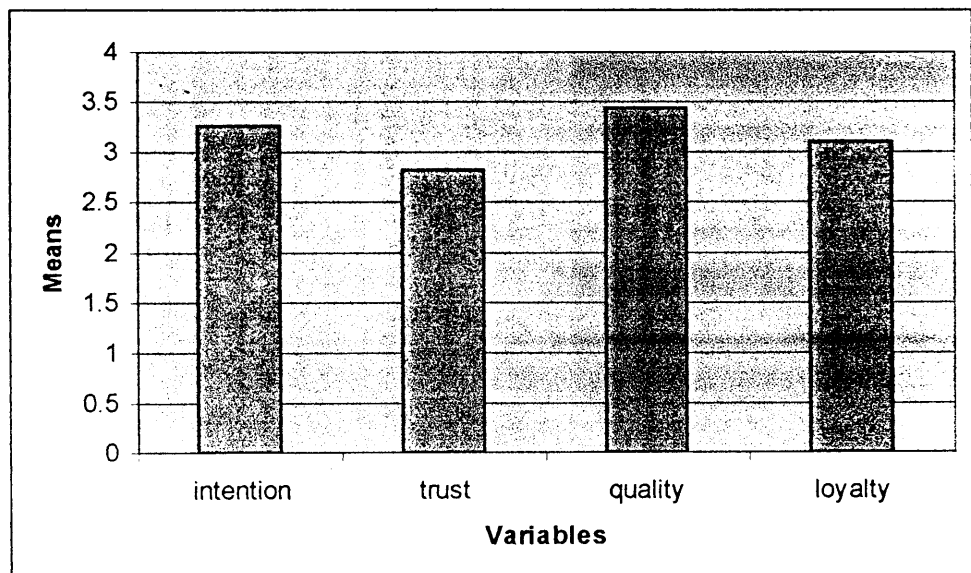
Each variable: intention to online purchase, trust, quality and loyalty contains seven items. From table 6 below, it may be seen that the mean of intention is (3.27 on a 5-point scale), trust (2.83 on a 5-point scale), quality (3.44 on a 5-point scale) and loyalty is about average (3.11 on a 5-point scale). The minimum score for intention to online shopping is 1.00 that indicates there are some who do not intend to online shopping and the maximum score is 4.29 indicates that some are

seriously considering to online shopping. The mean score of measures can be seen in Figure 3

Table 6: Descriptive Statistics of Measures

Variable Type	Variable Name	N	No. of Item	Minimum Score	Maximum Score	Actual Study Means (SD) N=84
Dependent: Y	Intention to online purchase	84	7	1.00	4.29	3.27 (0.54)
Independent:						
X1	Trust	84	7	1.00	4	2.83 (0.50)
X2	Quality	84	7	1.86	5	3.44 (0.52)
X3	Loyalty	84	7	1.86	4	3.11 (0.48)

Figure 3: Weighted mean score



4.4 Reliability of the study

Reliability coefficients of the four variables are presented in Table 7. All alpha coefficients were above the 0.60 level, with two of the four variables having alpha coefficients above the 0.75 level. Therefore the variables were sufficiently reliable to conduct reasonable tests of the hypotheses.

Table 7: Reliability Results

Variable Type	Variable Name	No. of Items	Cronbach Alpha (N=84)
Dependent : Y	Intention to online purchase	7	0.80
Independent: X1	Trust	7	0.60
X2	Quality	7	0.76
X3	Loyalty	7	0.67

4.5 T-Test Results

Table 8: T-Test Result

Gender		N	Mean	Std. Deviation	Std. Error Mean	t	Df	Sig. (2 tailed)
Intention	Male	40	3.2857	0.56775	0.8977	0.221	82	0.826
	Female	44	3.2597	0.51117	0.7706	0.220	78.831	0.827
	Total	84						

T-Test result shows (Table 8) there is no significant between gender (male and female) and intention to online purchase. So, hypothesis 1(c) is rejected.

4.6 ANOVA Results

As can be seen from the table 9 below, age and Internet experience are also not significantly related to intention to online shopping. It means, hypothesis 1 (b) are rejected.

Table 9: Internet experience

INTENT

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.836	17	.284	.989	.481
Within Groups	18.985	66	.288		
Total	23.821	83			

4.7 Correlation Results

Table 10: Correlation Results

Variable Type	Y	X ¹	X ²	X ³	X ⁴
Dependent					
Y= Intention to online shopping	1.00				
Independent					
X ¹ = Trust	0.40**	1.00			
X ² = Quality	0.52**	0.45**	1.00		
X ³ = Loyalty	0.50**	0.43**	0.57**	1.00	
X ⁴ = Age	0.23*	0.28**	0.18	0.26*	1.00

* Correlation is significant at the 0.05 level (2-tailed)

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

The output indicates that there are significant and positive relationship between trust, quality, loyalty and age and intention to online shopping. The relationship between trust and intention is $r = 0.40$. That mean, trust has moderate relationship toward intention. While Quality and loyalty have a strong relationship toward intention with coefficient value $r = 0.52$ and $r = 0.50$. It is different than age that has a weak relationship but significant toward intention to online shopping with $r = 0.23$. Hypothesis 1(b) is supported.

4.8 Regression Results

In the table below (Table 12), quality accounted for 26.8 percent in the variance of Y (intention to online shopping). While, loyalty accounted for 6.1 percent variance of Y. From these results, it was apparent that two dimensions (quality and loyalty) were consistently more significant than the other two dimensions (age and trust). This implies that quality and loyalty are two factors that could influence consumer intention to online shopping.

Table 11: Regression Results

Dependent variable Y = Intention to online shopping

$R = 0.574$

$R^2 = 0.329$

Adjusted $R^2 = 0.313$

F Change = 7.389

Sig. F = 0.008

N = 84

Variables	R²△	B	Beta	T	Sig. t
Constant		1.011		2.796	0.006
Quality	0.268	0.356	0.346	3.119	0.003
Loyalty	0.061	0.334	0.301	2.718	0.008

CHAPTER 5

DISCUSSION

In this final section of the study, discussions of important findings of the study are discussed in term of its significance and support by other research.

The objectives of this study are:

- f) To examine the relationships between customers' demographic variables and their intentions to online shopping
- g) To examine the relationship between website trust toward intention to online purchase.
- h) To examine the relationship between website quality toward intention to online shopping.
- i) To examine the relationship between the website loyalty toward intention to online purchase.

The discussion will include these hypotheses above:

- H1 (a) There is a significant difference on intention to purchase between male and female.
- (b) The younger the age, the higher intention for online shopping
- (c) The higher the Internet experience, the higher intention for online shopping.

The study about a few of demographic factors does not show any relationship in intention to online shopping except age (from correlation results). The willingness to buy through Internet is not influence by demographic factors like gender, and Internet experience. Therefore, hypothesis 1(a) and 1(c) are rejected. Hypothesis 1(b) is supported in this study. Past studies had found similar results Crisp, et.al. (1997).

This study shows, gender is not become an influencer toward online shopping. It is believe, the changes of lifestyle may give an impact to individual rather than gender to make purchase through online shopping (Bellman, Lohse and Johnson, 1999). However, past researches showed there is significant between male and female toward online purchase (Broberg, et.al., 2001; Chang, Stuart and Samuel, 2004).

The finding shows Internet experience does not have any relationship toward willingness to online shopping. It can speculate that as consumer gain experience in Internet, they might be become even more uncertain to intent in online shopping. Another reason, a different customer would have a different priority for Internet shopping.

H2 The higher the website trust, the higher the intention for online shopping.

From the results, it was apparent that this hypothesis was rejected. It was found that the consumers do not trust the website during online shopping. Maybe another factors are very important than trust like types of products. This result however is in contradiction with the result depicted other researchers which, shows trust level may affect

consumers' willingness to purchase and propensity to return to the site (Lynch, Kent, & Srinivasan, 2001).

H3 The higher website quality, the higher the intention for online shopping

The respondents show that quality site is one of factors that make them intent to online shopping. An attractive website makes them easy to navigate the website. The results of Lynch, Kent, & Srinivasan, (2001) also indicated that the site quality explains purchase intentions especially for high touch goods such as t-shirts which is known as experience products but not for low-touch goods such as CD players (search products).

Mostly respondents are visited Airasia website and followed by Amazon website. These website was preference to them maybe of the design that site, which is more user-friendly, attractive appearance or maybe that websites were priority choice to them than others site.

H4 The higher the website loyalty, the higher the intention for online shopping

The finding of the present study supports the hypothesis that loyalty has a positive relation with willingness to online shopping. There is a limited study about loyalty toward intention to online purchase to support this finding. Mostly loyalty was studied along with customers' satisfaction. It can be assumed that when the respondents revisit to the site they will loyal the website. The frequently respondents visit that website, the higher probability to them to buy on that website.

CHAPTER 6

IMPLICATIONS, RECOMMENDATIONS AND CONCLUSIONS

6.1 Chapter Overview

This chapter presents an implication of the study, recommendations and conclusion derived from those findings.

6.2 Implication of the study

6.2.1 Marketer

Findings from such a research study, coupled with the findings from this research will help marketers to devise marketing strategies to inform and attract customer to their e-businesses. Two critical attitudes factors were found to be important factors predicting intension of purchase online visa-vis: quality and loyalty.

Thus, they need to know the two critical factors that will make consumers actually purchase and repurchase from them. For those companies making calculated efforts to target more buyers, these findings will help them to attract more buyers including new customers and retain the customer by designing market to compete globally on the net. Hence, it is essential that companies design web sites that are usable and functional to earn the trust of their customers that meet customer needs and they can do so quicker and with more precision

A better understanding of the consumer attitudes toward online shopping would be useful to business in the formulation of the marketing strategies. In any market, an essential prerequisite for marketing strategy is the identification of target-able segments.

6.2.2 Academician

It is believe that the study will be of interest to academician as well as practitioners in the field of commerce.

6.2.3 Customer

Hopefully, this study will teach companies how to satisfy them and attract them with the intention of online purchase. In addition, customers do not need to have anxiety when performing online shopping.

6.3 Recommendations

To test the strength of this study, researchers might specifically measure the online purchase intentions of only those consumers who actually intend to purchase the goods itself within a future specified time period.

For future studies, the research can be extended in several ways such as focusing on how individual interact with website characteristics in determining purchase intentions. Another research also can be done in the same scope but across different regions. Maybe it will bring a great result. In addition, consumer

attitude is a broad topic and this study is concerned only with one specific element: online purchase intention.

This research was conducted on the business to consumer (B2C) market. It is reasonable to assume that business market would react differently to some of the factors identified in this study. Investigating business to business (B2B) market attitude would improve the understanding managers have of how to attract potential customers to their shopping sites.

In the real world, domestic retail markets offer consumers assurances that their interactions and purchases are covered by national legal and private sector consumer protection. However, in the global electronic marketplace, such protection can not be taken for granted. The lack of face-to-face contact between business and consumers increases the need for a trustworthy electronic marketplace. So with working together, governments, business and consumer representatives can help to ensure that consumers in the electronic marketplace are provided with the same level of protection online that they enjoy in other forms of commerce.

6.4 Conclusion

The main findings in this study shows quality website and loyalty website significantly influence intention to online purchase.

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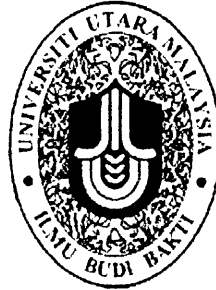
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APPENDIX 1



CONSUMERS ATTITUDE AND INTENTION TOWARDS ONLINE PURCHASING

Congratulation, you are selected to complete this questionnaire. The objective of this study is to determine factors online purchase intention. This questionnaire contains 40 questions. Please take your time and answer all the questions sincerely and accordingly. All the information provided will be treated with strict confidential and will be used for academic purposes only.

Thank you for your cooperation.

Siti Salwani Meor Ahmad
MSc. Management (84080)

BORANG SOAL SELIDIK (QUESTIONNAIRES)

ARAHAN (Instruction):=

Sila tulis atau tandakan jawapan-jawapan anda pada soalan yang relevan dengan anda..
Arahan selanjutnya akan diberikan oleh bahagian masing-masing. Tidak ada jawapan yang BETUL atau SALAH.

(Please kindly write or mark your responses question, which is relevant to you. Further instructions will appear according to each section. There is absolutely a NO WRONG or RIGHT answer, therefore trying to answer them as best as you can.)

Sila tandakan [/] di ruang yang disediakan bagi jawapan pilihan anda.

(Please kindly mark [/] in the box provided which correspond to your chosen answer).

1. Jantina (Gender) :

[] Lelaki (Male)

[] Perempuan (Female)

2. Umur (Age): _____ tahun (years)

3. Program yang diikuti di UUM. (Programmed taken in UUM):

[] Sarjana Kedoktoran (Doctoral of Philosophy)

[] Sarjana Pengurusan Perniagaan (Master of Business Administration)

[] Sarjana Sains Pengurusan (Master of Science in Management)

[] Sarjana Sains Teknologi Maklumat (Master of Science in Information Technology)

[] Sarjana Sains Teknologi Maklumat dan Komunikasi (Master of Science in Information and Communication Technology)

[] Sarjana Sains Ekonomi (Master of Science in Economic)

[] Sarjana Sains Perbankan (Master of Science in Finance)

[] Ijazah Sarjana Muda Pengurusan Perniagaan (Bachelor of Business Administration)

[] Ijazah Sarjana Muda Perakaunan (Bachelor of Accounting)

[] Ijazah Sarjana Muda Teknologi Maklumat (Bachelor of Information Technology)

[] Ijazah Sarjana Muda Komunikasi (Bachelor of Communication)

[] Ijazah Sarjana Muda Perbankan (Bachelor of Finance)

[] Ijazah Sarjana Muda Pengurusan Sumber Manusia (Bachelor of Human Resource Management).

[] Ijazah Sarjana Muda Ekonomi (Bachelor of Economic)

[] Ijazah Sarjana Muda Pengurusan Awam (Bachelor of Public Management)

[] Ijazah Sarjana Muda Pengurusan Kerja Sosial (Bachelor of Social Work Management)

[] Ijazah Sarjana Muda Pengurusan Perniagaan Antarabangsa (Bachelor of International Business)

[] Ijazah Sarjana Muda Sains Pengurusan (Bachelor Science Management)

[] Lain-lain (Others)

4. Pernahkah anda mengambil subjek Teknologi Maklumat.? *Have you taken an Information Technology (IT) subject before?*

Tidak (*No*): ☐ []

Ya (*Yes*): ☐ [] Jika YA sila tandakan subjek yang anda telah dan sedang pelajari (*if yes please marks which subject that u have taken or still learning*)

☐ [] Sistem Maklumat Pengurusan (*Management Information System*)

☐ [] Pembangunan Sistem Maklumat (*Information Systems Development*)

☐ [] Sistem Maklumat Sumber Manusia (*Human Resource Information System*)

☐ [] Lain-lain (*Others*)

5. Status (*Status*):

☐ [] Penuh masa (*Full Time basis*)

☐ [] Separuh masa (*Part Time basis*)

6. Pekerjaan (*Employment*)

☐ [] Bekerja (*Employed*)

☐ [] Tidak bekerja (*Unemployed*)

7. Kekerapan barangan dibeli menerusi Internet (*Number of times product bought on the internet*)

☐ [] Tidak pernah (*Never*)

☐ [] Jarang-jarang (*Seldom*)

☐ [] Kadang-kala (*Occasionally*)

☐ [] Selalu (*Often*)

8. Bilangan tahun pengalaman dengan internet..

(*Years of experience with Internet*)

☐ [] Tiada (*None*)

☐ [] 1 tahun (*1 years*)

☐ [] 2 tahun (*2 years*)

☐ [] 3 tahun (*3 years*)

☐ [] 4 tahun atau lebih (*4 years or more*)

9. Kelulusan akademik tertinggi

(*Highest academic qualification*)

☐ [] Sarjana (*Master*)

☐ [] Sarjana Muda (*Degree*)

☐ [] Diploma (*Diploma*)

☐ [] Sijil (*Certificate*)

☐ [] STPM (*HSC*)

☐ [] SPM (*MCE*)

☐ [] Lain-lain (*Others*)

10. Purata pendapatan isirumah (*Gross household income per month*)
- ☐ Kurang dari RM 2000 (*Less than RM 2000*)
 - ☐ RM 2000- RM 3000 (*RM 2000- RM 3000*)
 - ☐ RM 3001-RM 4000 (*RM 3001-RM 4000*)
 - ☐ RM 4001- RM 5000 (*RM 4001- RM 5000*)
 - ☐ RM 5001- RM 6000 (*RM 5001- RM 6000*)
 - ☐ Lebih dari RM 6001 (*More than RM 6001*)
11. Adakah anda memiliki kredit kad? (*Have you acquired a credit card?*)
- ☐ Ya (*Yes*)
 - ☐ Tidak (*No*)
12. Tandakan laman web pembelian yang pernah anda lawati. Sila pilih satu sahaja. :
(*Please marks any shopping website that has u visited. Please choose the best one*):
- | | |
|---|---|
| <input type="checkbox"/> www.avon.com | <input type="checkbox"/> www.amazon.com |
| <input type="checkbox"/> www.tesco.com | <input type="checkbox"/> www.lelong.com.my |
| <input type="checkbox"/> www.malaysianmart.com | <input type="checkbox"/> www.thestar-malaysia.com |
| <input type="checkbox"/> www.shopping.yahoo.com | <input type="checkbox"/> www.airasia.com |
| <input type="checkbox"/> Lain-lain (Sila nyatakan) <i>Others (Please state)</i> | |
-

Arahan (Instruction):-

Sila bulatkan bagi jawapan pilihan anda.

(Please kindly circle the best answer that suited you).

1 = Sangat tidak bersetuju (*Strongly disagree*) 2 = Tidak setuju (*Disagree*)

3 = Tidak pasti (*Not sure*)

4 = Setuju (*Agree*)

5 = Sangat setuju (*Strongly agree*)

Sangat tidak
bersetuju
(*Strongly disagree*)

Sangat
bersetuju
(*Strongly agree*)

13. Mempercayai pembelian secara online bukanlah sesuatu perkara yang susah. (<i>Trusting online shopping is not difficult</i>)	1	2	3	4	5
14. Semestinya saya akan membeli sebarang produk dari laman web ini pada masa akan datang. (<i>I will definitely buy products from this site in the near future</i>).	1	2	3	4	5
15. Saya mempunyai pengalaman yang baik terhadap internet. (<i>I have positive experience in using the internet</i>).	1	2	3	4	5
16. Saya rasa selamat dalam membuat transaksi melalui laman web. (<i>I feel safe in my transactions with the web site</i>).	1	2	3	4	5
17. Saya percaya pihak pentadbir laman web akan merahsiakan segala maklumat peribadi saya (<i>I trust the website administration will keep my personal information safe</i>).	1	2	3	4	5
18. Pembelian secara online tidak boleh dipercayai. (<i>Internet shopping is unreliable</i> .)	1	2	3	4	5
19. Pembelian secara online tidak begitu meyakinkan, terlalu banyak ketidakpastian. (<i>Internet shopping cannot be trusted;</i>	1	2	3	4	5

<i>there are just too many uncertainties).</i>					
20. Kemungkinan, saya akan membuat pembelian melalui laman web ini pada masa akan datang. <i>(It is likely that I will purchase through this site in the near future.)</i>	1	2	3	4	5
21. Saya menjangka untuk membuat pembelian melalui laman web ini pada masa akan datang. <i>(I expect to purchase through this site in the near future).</i>	1	2	3	4	5
22. Kualiti laman web ini sangat bagus. <i>(The likely quality of this site is extremely high).</i>	1	2	3	4	5
23. Laman ini senang dilayari. <i>(The site is easy to navigate)</i>	1	2	3	4	5
24. Saya akan tingkatkan minat saya melayari laman ini bila banyak barang/servis boleh didapati menerusinya <i>(I will increase my interest to browse this site when more goods /services are available through them)</i>	1	2	3	4	5
25. Saya akan melayari laman ini walaupun kepelbagaian barangan yang ditawarkan adalah kurang. <i>(I will visit this site even the selection /variety of goods is poor)</i>	1	2	3	4	5
26. Saya suka melayari laman ini. <i>(I prefer to browse this site)</i>	1	2	3	4	5
27. Laman ini punyai kualiti yang tinggi. <i>(The site is of high quality)</i>	1	2	3	4	5
28. Saya tidak akan membuat pembelian di laman lain selagi saya boleh melayarinya di laman ini. <i>(I will not to shop on other sites as long as I can</i>	1	2	3	4	5

access this site.)

29. Laman web ini sememangnya berkualiti . <i>(This site must be of very good quality.)</i>	1	2	3	4	5
30. Laman web ini kelihatan berkualiti tinggi. <i>(This site appears to be of very good quality).</i>	1	2	3	4	5
31. Laman ini memberi satu pengalaman yang tak dapat dilupakan. <i>(The site creates a memorable experience)</i>	1	2	3	4	5
32. Laman web ini senang dicari <i>(The site is easy to find)</i>	1	2	3	4	5
33. Saya setia pada laman web ini. <i>(I am loyal to this website)</i>	1	2	3	4	5
34. Saya akan kembali melayari laman web yang lepas di masa hadapan. <i>(I will return to this website in the future)</i>	1	2	3	4	5
35. Saya akan mempertimbangkan sama ada untuk membuat pembelian dari laman web ini pada masa hadapan. <i>(I will consider purchasing from this website in the longer term.</i>	1	2	3	4	5
36. Saya cenderung untuk percaya pada pembelian secara online walaupun hanya mempunyai sedikit maklumat terhadapnya. <i>(I tend to trust online shopping even though I have little knowledge of it).</i>	1	2	3	4	5
37. Saya bercadang untuk membuat pembelian melalui laman web ini pada masa hadapan. <i>(I intend to purchase through this site in the near future).</i>	1	2	3	4	5

38. Saya akan pertimbangkan untuk setia pada laman web yang pernah saya lawati. <i>(I consider myself to be loyal to the site that I had browsed)</i>	1	2	3	4	5
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39. Laman web ini merupakan pilihan utama saya. <i>(This site would be my first choice).</i>	1	2	3	4	5
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40. Saya akan mempertimbangkan sama ada untuk membuat pembelian dari laman web ini sekarang.. <i>(I will consider purchasing from this website in the short term.</i>	1	2	3	4	5
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Thank you for your time and full cooperation