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**FACTORS THAT INFLUENCE ONLINE PURCHASE INTENTION AMONG UUM
POSTGRADUATE STUDENTS**

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UUM
Universiti Utara Malaysia

MASTER OF SCIENCE

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**FACTORS THAT INFLUENCE ONLINE PURCHASE INTENTION AMONG UUM
POSTGRADUATE STUDENTS**

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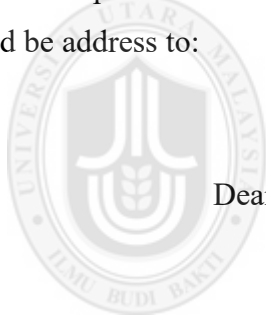
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ABSTRACT

Online market is one of the industry that are currently developing and have many potential to become one of the best market in the world. Many entrepreneur have start to move from plain brick and mortar business to adopt both physical and online shops to set up their business and attract customers. There are also some entrepreneur that only focus on online commerce and only set up online shops to perform their business. Advancement in delivery services that now provided more services and allowed for a heavier and bigger products have made online business more convenience to perform by the entrepreneur and sought after by the consumer. Students are one of the prospects customers that have interest and skills to patronage and use online shopping. This study aim to identify and examine the factors that influence online purchase intentions among postgraduate students. Seven dimensions were used in this study consisting of product, price, promotion, product risk, delivery risk, privacy risk and financial risk. This study was conducted in UUM and 500 questionnaires were distributed and 394 of them were recovered and valid to be used as the sample for the study while 50 were lost and 56 were damaged and excluded from the study. This study reveals that the highest dimensions to affect online purchase intentions are products. Meanwhile delivery and financial risk dimensions are revealed to have no significant relationship with online purchase intentions.

Keyword; online purchase intention, product, price, promotion, perceive risk

ABSTRAK

Pembelian online adalah salah satu industri yang sedang membangun dan mempunyai banyak potensi untuk menjadi salah satu pasaran yang terbaik di dunia. Banyak usahawan telah mula bergerak dari perniagaan berdasarkan kedai fizikal kepada menggunakan kedua-dua jenis kedai iaitu fizikal dan juga kedai online untuk memulakan perniagaan mereka dan menarik pelanggan. Terdapat juga beberapa pengusaha yang hanya memberi tumpuan kepada pembelian online dan hanya membuka kedai online untuk melaksanakan perniagaan mereka. Kemajuan dalam perkhidmatan penghantaran yang kini menyediakan lebih banyak perkhidmatan dan kini membenarkan produk yang lebih berat dan lebih besar telah membuat perniagaan online lebih mudah untuk dilaksanakan oleh usahawan dan digalakkan oleh pengguna. Pelajar adalah salah satu prospek pelanggan yang mempunyai minat dan kemahiran untuk menggunakan perdagangan online. Matlamat kajian ini adalah untuk mengenal pasti dan mengkaji faktor-faktor yang mempengaruhi niat membeli online di kalangan pelajar lepasan ijazah. Tujuh dimensi telah digunakan dalam kajian ini iaitu produk, harga, promosi, risiko produk, risiko penghantaran, risiko privasi dan risiko kewangan. Kajian ini dijalankan di Universiti Utara Malaysia dan sebanyak 500 soal selidik telah diedarkan dan 394 daripada mereka telah dikumpul kembali dan sah untuk digunakan sebagai sampel untuk kajian manakala 50 lagi hilang dalam proses pengedaran dan 56 daripadanya dianggap rosak dan dikecualikan daripada kajian ini. Kajian ini menunjukkan bahawa dimensi yang memberi kesan tertinggi terhadap niat membeli online adalah faktor produk. Sementara itu faktor risiko penghantaran dan risiko kewangan dijumpai tidak mempunyai hubungan yang signifikan dengan niat membeli online.

Kata Kunci; niat membeli online, produk, harga, promosi, persepsi keatas risiko

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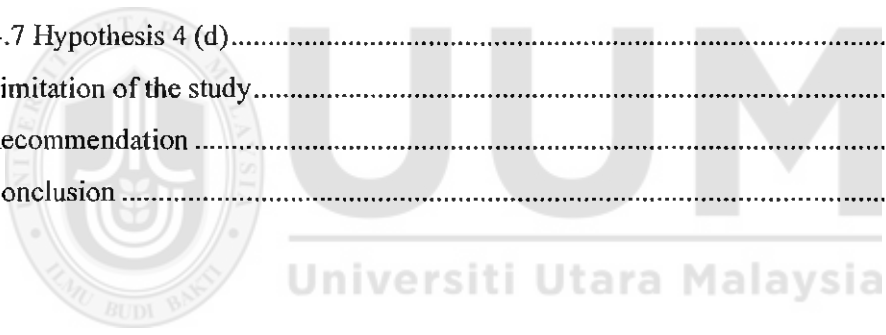
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CHAPTER 1

INTRODUCTION

1.1 Introduction

The use of internet is rapidly gaining users even as time pass. The number of internet user are increasing every year and it's still increasing now. In 2006 the number of internet user in Malaysia are 13,561,710 which further increase in 2011 where it has 17,429,512 users. By 2016 the number of internet user have further increase into 21,090,777. This indicates that the growing trend of Internet users in Malaysia which facilitated the growth of online retailing industry. Due to this, most online vendors have become more aware of this trend and start to create a shopping environment in which prospective consumers perceived as dependable and reliable (Loh, 2014). Internet have long been facilitating in the world and since then have evolve according to the passage of times. Nowadays, Internet exist as a medium for many means such as information sharing, communication and also entertainments. As such many perceived internet as an indispensable element in their life and it has brought many advantages to an individual life as well as on group's life.

Of course, Internet does not come with only advantages as it also has some defects on its own. The most concerning issue regarding internet are virus infiltration which may damage data or software that a user has, risk of personal information theft and spamming. These issues have become a source of concern from many people especially for one that are deeply involved in data management or programmer as

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APPENDIX A

QUESTIONNAIRE



Dear Sir/Madam

You are invited to participate in a survey that constitutes part of my Master of thesis at University Utara Malaysia, Sintok. The purpose of the survey is to identify the factors that influence consumers' intention to shop online. The information you provide will be published in aggregate form only, in my thesis and in any resulting academic publications.

You are invited to participate in this research and your participation is very important to this research. This survey will take approximately 10-15 minutes to complete. If you are a Master or PhD students, I would be grateful if you would take a few minutes to complete the questionnaire and return it to me once you have finished. This research is completely voluntary in nature and you are free to decide not to participate at any time during the process of completing the questionnaire. However, if you complete the questionnaire and returned it to the researcher and it is filed, it is understood that you are a Master or PhD and have consented to participate in this survey.

Complete anonymity is assured in this survey. No questions are asked which would identify you as an individual. All responses will be aggregated for analysis only, and no personal details will be reported in the thesis or any resulting publications.

If you have any questions about this survey, please contact me by email at khairullanuar92@gmail.com. You can also contact my supervisor Dr. Yaty Sulaiman at yaty@uum.edu.my

Yours Sincerely,

Khairull Anuar bin Ismail
Student of Master of Science (Management)
Research Supervisor: Dr. Yaty Sulaiman
Senior Lecturer
Marketing Department,
School of Business Management
College of Business
UUM

A Survey of Consumer Online Shopping Intention among Postgraduate Students at Universiti Utara Malaysia, Sintok

There are four sections in this survey. Please complete all of them as per the instructions. Only summary measures and conclusions from this survey will be reported. Your participation is voluntary and all of your answers will be kept confidential. Section one contain questions regarding your demographic information, Section two ask about the influence of e-marketing on your decision to shop online, Section three ask about the influence of perceived risk on your decision to shop online, and lastly Section four ask about your intention to purchase online.

Section 1: Demographic Information

1. Gender	
a) Male	
b) Female	

2. Age	
a) 18 – 20 years old	
b) 21 – 25 years old	
c) 26 – 30 years old	
d) 31 – 35 years old	
e) 36 – 40 years old	
f) Above 40 years old	

3. Monthly Income	
a) Do not have Income	
b) Below RM 1000	
c) RM 1000 – RM 2000	
d) RM 2000 – RM 3000	
e) RM 3000 – RM 4000	
f) Above RM 4000	

4. Education	
a) Master	
b) PhD	

5. Marital Status	
a) Single/ Bachelor	
b) Married	
c) Divorced	

6. Occupation	
a) Student	
b) Teacher	
c) Manager	
d) Businessman	
e) Company Employee	
f) Government Employee	
g) Retired	

Other Occupation (Please state.....)

7. Country of Origin	
a) Local Student (Malaysian)	
b) Foreign Student (Non-Malaysian)	

8. How long have it been since you start to do online shopping?	
a) 1-3 years	
b) 4-6 years	
c) 7-9 years	
d) Above 10 years	
e) Never access online shopping site before	

9. How many hours do you browse internet for online shopping in a day?	
a) 1-3 hours	
b) 4-6 hours	
c) 7-9 hours	
d) Above 10 hours	
e) Never browse for shopping purpose	

Section 2: Influence of products, prices and promotion factors on Online Purchasing Intention

This section is about your thoughts regarding the influence of products, prices and promotions factors towards your intention to perform Online Shopping. Please CIRCLE how strongly you agree or disagree with each of the following statements on a scale of 1 to 5. 1-you strongly disagree, 5-you strongly agree, 3-neutral.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PRODUCTS					
1. Online shopping offers a wide variety of products.	1	2	3	4	5
2. I can buy the products that are not available in nearby retail shops through the Internet.	1	2	3	4	5
3. The packaging of the products accessible only on online channel has increase my intention to purchase online.	1	2	3	4	5
4. The Add-On addition accessible only in the online shops make me want to buy them online.	1	2	3	4	5
5. The products I want are only sold through online channels.	1	2	3	4	5
PRICES	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
6. Price is an important consideration of mine when selecting products online.	1	2	3	4	5
7. Online shopping allows me to save money as I do not need to pay transportation costs.	1	2	3	4	5
8. Online shopping allows me to buy the same, or similar products at a cheaper price than the one at traditional retail stores.	1	2	3	4	5
9. Online shopping offers better value for my money compared to traditional retail shopping.	1	2	3	4	5

10. I think the online stores offers lower prices compared to retail stores.	1	2	3	4	5
PROMOTIONS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
11. Marketing efforts (e.g. advertising, promotion) influenced my decision to make online purchase.	1	2	3	4	5
12. I like the product after I watch the online advertisement related to it.	1	2	3	4	5
13. If there are a discount provided online, I will buy it compare to traditional shop.	1	2	3	4	5
14. E-mail marketing messages provides me with good offers that make me consider online purchase.	1	2	3	4	5
15. Advertising on social media provides enough information for me to make a buying decision on online channel.	1	2	3	4	5

Section 3: Influence on Perceived Risk Factors on Online Purchase Intention

This section is about your thoughts regarding the influence of perceived risk factors towards your intention towards Online Shopping. Please CIRCLE how strongly you agree or disagree with each of the following statements on a scale of 1 to 5. 1-you strongly disagree, 5-you strongly agree, 3-neutral.

PRODUCT RISKS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I might not get what I ordered through online shopping.	1	2	3	4	5
2. It is hard to judge the quality of merchandise over Internet.	1	2	3	4	5
3. I may accidently buy counterfeit products when purchasing it online.	1	2	3	4	5
4. The actual quality of the goods does not match its description.	1	2	3	4	5
5. I can't personally try the products ordered online thus didn't meet my expectations in the products.	1	2	3	4	5
DELIVERY RISKS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
6. I might not receive the product ordered online.	1	2	3	4	5
7. I do not shop online because of non-availability of reliable & well-equipped delivery companies.	1	2	3	4	5
8. After shopping, goods are easily lost.	1	2	3	4	5
9. Express delivery may send the products to the wrong place.	1	2	3	4	5

10. Express Delivery can easily damage the goods during transfer after the shopping process.	1	2	3	4	5
PRIVACY RISKS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
11. My personal information may not be kept safe.	1	2	3	4	5
12. My email address may be abused by others.	1	2	3	4	5
13. My personal information may be disclosed to other companies without my permission.	1	2	3	4	5
14. My personal phone number may be abused by others.	1	2	3	4	5
15. My bank account information may be disclosed to another parties.	1	2	3	4	5
FINANCIAL RISKS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
16. I may find that I can buy the same product sold online at a lower price from somewhere else.	1	2	3	4	5
17. I was charged with an additional fee for the delivery service.	1	2	3	4	5
18. I might be overcharged when purchasing products online.	1	2	3	4	5
19. When I use the online payment services, I will be charge with an additional fee.	1	2	3	4	5
20. Usually, online shopping may cost more than the traditional store.	1	2	3	4	5

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Section 4: Online Purchase Intention

This section inquire about your own intention to purchase any products via online channel. Please CIRCLE how strongly you agree or disagree with each of the following statements on a scale of 1 to 5. 1-you strongly disagree, 5-you strongly agree, 3-Neutral.

ONLINE PURCHASE INTENTIONS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I have the intention to purchase products through online before.	1	2	3	4	5
2. It's likely that I will purchase products through online in near future.	1	2	3	4	5
3. I'll consider to purchase products through online in near future.	1	2	3	4	5
4. I'll consider to purchase products through online sometimes in the far future.	1	2	3	4	5
5. I will definitely purchase products through online in the near future.	1	2	3	4	5

APPENDIX B

RELIABILITY TEST FOR PILOT TEST

Scale: Product

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.764	5

Scale: Price

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.806	5

Scale: Promotion

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.787	5

Scale: Product Risk

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.636	5

Scale: Deliver Risk

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.902	5

Scale: Privacy Risk**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.911	5

Scale: Financial Risk**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.875	5

Scale: Online Purchase Intention

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.853	5



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APPENDIX C

RELIABILITY TEST FOR REAL TEST

Scale: Product

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.666	5

Scale: Price

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.755	5

Scale: Promotion

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.765	5

Scale: Product Risk

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.774	5

Scale: Delivery Risk

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.892	5

Scale: Privacy Risk

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.893	5

Scale: Financial Risk

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.794	5

Scale: Online Purchase Intention

Case Processing Summary

		N	%
Cases	Valid	394	100.0
	Excluded ^a	0	.0
	Total	394	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.791	5



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APPENDIX D

DESCRIPTIVE STATISTICS - DEMOGRAPHIC

Statistics

	Gender	Age	Income	Education	Marital	Occupation	CoO	YDOS	HDOS
Valid	394	394	394	394	394	394	394	394	394
Missing	0	0	0	0	0	0	0	0	0

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	227	57.6	57.6	57.6
	Female	167	42.4	42.4	100.0
	Total	394	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-25	58	14.7	14.7	14.7
	26-30	184	46.7	46.7	61.4
	31-35	90	22.8	22.8	84.3
	36-40	33	8.4	8.4	92.6
	Above 40	29	7.4	7.4	100.0
	Total	394	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not have Income	156	39.6	39.6	39.6
	Below RM1,000	54	13.7	13.7	53.3
	RM 1,000 - RM 2,000	83	21.1	21.1	74.4
	RM 2,000 - RM 3,000	57	14.5	14.5	88.8
	RM 3,000 - RM 4,000	16	4.1	4.1	92.9
	Above RM 4,000	28	7.1	7.1	100.0
	Total	394	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master	189	48.0	48.0	48.0
	PhD	205	52.0	52.0	100.0
	Total	394	100.0	100.0	

Marital

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single/Bachelor	188	47.7	47.7	47.7
	Married	198	50.3	50.3	98.0
	Divorced	8	2.0	2.0	100.0
	Total	394	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	231	58.6	58.6	58.6
	Teacher	46	11.7	11.7	70.3
	Manager	6	1.5	1.5	71.8
	Businessman	23	5.8	5.8	77.7
	Company Employee	48	12.2	12.2	89.8
	Government Employee	34	8.6	8.6	98.5
	Retired	4	1.0	1.0	99.5
	Others	2	.5	.5	100.0
	Total	394	100.0	100.0	

Country of Origin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Student (Malaysian)	194	49.2	49.2	49.2
	Foreign Students (Non-Malaysian)	200	50.8	50.8	100.0
	Total	394	100.0	100.0	

Years Since Doing Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 Years	224	56.9	56.9	56.9
	4-6 Years	101	25.6	25.6	82.5
	7-9 Years	22	5.6	5.6	88.1
	Above 10 Years	2	.5	.5	88.6
	Never Access Online Shopping Site Before	45	11.4	11.4	100.0
	Total	394	100.0	100.0	

Hours Doing Online Shopping in a Day

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-3 Hours	267	67.8	67.8	67.8
4-6 Hours	67	17.0	17.0	84.8
7-9 Hours	6	1.5	1.5	86.3
Above 10 Hours	5	1.3	1.3	87.6
Never Browse for Online Shopping Purpose	49	12.4	12.4	100.0
Total	394	100.0	100.0	



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APPENDIX E

PEARSON CORRELATION

Correlations

		Product	Price	Promotio n	Product Risk	Delivery Risk	Privacy Risk	Financial Risk	Online Purchase Intention
Product	Pearson Correlation	1	.501**	.618**	-.284**	-.289**	-.362**	-.381**	.436**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	394	394	394	394	394	394	394	394
Price	Pearson Correlation	.501**	1	.516**	-.125*	-.124*	-.190**	-.147**	.364**
	Sig. (2-tailed)	.000		.000	.013	.014	.000	.003	.000
	N	394	394	394	394	394	394	394	394
Promotion	Pearson Correlation	.618**	.516**	1	-.254**	-.256**	-.280**	-.338**	.406**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	394	394	394	394	394	394	394	394
Product Risk	Pearson Correlation	-.284**	-.125*	-.254**	1	.615**	.552**	.546**	-.228**
	Sig. (2-tailed)	.000	.013	.000		.000	.000	.000	.000
	N	394	394	394	394	394	394	394	394
Delivery Risk	Pearson Correlation	-.289**	-.124*	-.256**	.615**	1	.669**	.619**	-.175**
	Sig. (2-tailed)	.000	.014	.000	.000		.000	.000	.000
	N	394	394	394	394	394	394	394	394
Privacy Risk	Pearson Correlation	-.362**	-.190**	-.280**	.552**	.669**	1	.531**	-.142**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.005
	N	394	394	394	394	394	394	394	394
Financial Risk	Pearson Correlation	-.381**	-.147**	-.338**	.546**	.619**	.531**	1	-.174**
	Sig. (2-tailed)	.000	.003	.000	.000	.000	.000		.001
	N	394	394	394	394	394	394	394	394
Online Purchase Intention	Pearson Correlation	.436**	.364**	.406**	-.228**	-.175**	-.142**	-.174**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.005	.001	
	N	394	394	394	394	394	394	394	394

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

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

APPENDIX F

MULTIPLE REGRESSION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.505 ^a	.255	.242	2.52023

a. Predictors: (Constant), Financial_Risk, E_Price, Privacy_Risk, E_Promotion, Product_Risk, E_Product, Delivery_Risk

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	840.733	7	120.105	18.910	.000 ^b
	Residual	2451.696	386	6.352		
	Total	3292.429	393			

a. Dependent Variable: Online_Purchase_Intention

b. Predictors: (Constant), Financial_Risk, E_Price, Privacy_Risk, E_Promotion, Product_Risk, E_Product, Delivery_Risk

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.656	1.360		7.102	.000
	E_Product	.255	.059	.264	4.352	.000
	E_Price	.144	.051	.152	2.828	.005
	E_Promotion	.155	.056	.166	2.783	.006
	Product_Risk	-.139	.053	-.155	-2.633	.009
	Delivery_Risk	-.042	.044	-.065	-.950	.343
	Privacy_Risk	.088	.044	.124	1.980	.048
	Financial_Risk	.055	.052	.064	1.052	.294

a. Dependent Variable: Online_Purchase_Intention