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FACTORS INFLUENCING INTENTION TO PURCHASE ONLINE APPAREL PRODUCTS AMONG GEN-Y

By

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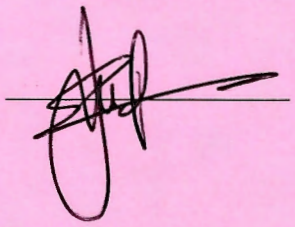

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ABSTRACT

The human lifestyle has interestingly changed since the advancement of internet technology. Access to information and purchasing items have been made easier through online shopping; being able to purchase goods in an online store that is available 24-hours has really made it convenient for people. The availability of online stores has made retailers evolve their services to have multichannel links than just the normal brick-and-mortar store. The global market has seen an increase in demand of online stores and improved the services provided. This in line with the positive online purchases especially among Malaysian consumers had triggered intention to conduct an empirical study in determining factors that influence Gen-Y's intention to purchase online product. The current situation has made this study possible to understand the consumer demand of online products. This study used the extended TAM theory and its variable (perceived usefulness, perceived ease of use, perceived risk, enjoyment and trust) A survey data using purposive sampling method on the Gen Y (20 - 40 years old) was conducted around Klang Valley, forming a total of 373 respondents. Data was then analyzed using SPSS (version 24). Findings showed that all hypotheses were supported (i.e. perceived ease of use, perceived usefulness, perceived enjoyment and perceived trust) except perceived risk and perceived enjoyment was not significantly influence intention to purchase online apparel products among Gen Y. This study will help managers and marketers to understand consumer behavior risk perception and expectation of enjoyment of Gen-Y in online shopping. Finally, this study purposes several recommendations for future research on Gen-Y online apparel shopping.

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ABSTRAK

Gaya hidup manusia telah berubah semenjak pengenalan internet. Akses kepada maklumat dan pembelian telah dipermudahkan dengan pengenalan pembelian atas talian; memungkinkan pembelian barangan melalui kedai online 24 jam telah menyenangkan manusia. Dengan adanya kedai atas talian telah merevolusikan perkhidmatan peruncitan mempunyai berbilang saluran selain mempunyai kedai secara fizikal. Pasaran global melihat peningkatan permintaan kedai atas talian dan pembaikan kualiti perkhidmatan. Ini sejajar pertumbuhan positif dengan pembelian dalam talian terutama kepada pengguna di Malaysia telah menarik minat pengajian emperikal terhadap faktor yang mempengaruhi Gen-Y dalam niat membeli dalam talian. Situasi ini telah memungkinkan pengajian ini dilaksanakan untuk memahami permintaan ppenguna terhadap kedai dalam talian. Kajian ini menggunakan teori TAM yang diperkembangkan dengan pemboleh ubah (kegunaan yang dirasakan, kemudahan pengunaan yang dirasakan, risiko tertampak, kenikmatan yang dirasakan dan kepercayaan yang dirasakan). Kajian tinjauan menggunakan kaedah bertujuan terhadap generasi Y (umur 20-40 tahun) telah dijalankan disekitar Lembah Kelang., dan memperolehi sebanyak 373 responden. Data kemudian dianalisa menggunakan SPSS (versi 24). Penemuan hipotesis mendapati semua hipotesis disokong. (i.e kegunaan yang dirasakan, kemudahan pengunaan yang dirasakan dan kepercayaan yang dirasakan) kecuali risiko tertampak dan kenikmatan yang dirasakan tidak dengan ketara mempengaruhi niat membeli pakaian secara online bagi generasi Y. Kajian ini membantu pengurus dan pemasaran untuk memahami risiko tertampak dan jangkaan keseronokan pengguna dalam pembelian secara talian generasi Y. Akhirnya, kajian ini telah mencadangkan beberapa cadangan kepada kajian dimasa hadapan untuk pembelian secara talian generasi Y.

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List Of Abbreviations

PEOU	Perceived Ease of Use
PU	Perceived Usefulness
TAM	Technology Acceptance Model
PE	Perceived Enjoyment
PT	Perceived Trust
PR	Perceived Risk
TRA	Theory of Reasoned Action
E-Shopping	Electronic Shopping

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CHAPTER 1

INTRODUCTION

1.0 Introduction

Since the introduction of the internet in Malaysia, the number of Malaysians involved in online shopping has increased (Malaysia Communications and Multimedia Communication 2018). The increase of online shopping users has provided opportunities for interesting studies on online shopping in Malaysia to happen. This research was conducted to understand the consumer behavior of Gen Y Malaysians towards online apparel products. By concentrating on online apparel shopping, this chapter is covers the background of the study, problem statement, research objectives, scope and limitation of studies, and a brief explanation of the order of the thesis.

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1.1 Background of the Study

The online purchasing scenario, globally, has been growing since the introduction of the internet. The online retail platform has revolutionized to meet the changing needs of people and has been made easier for customers to make online purchases. Globally, today, as many as 70%internet users have the experience of using online platforms. (Malaysia Communications and Multimedia Communication 2018). Thus, searching for user demand is deemed important in attracting online purchasing. Pyle (1996) mentioned that global connectivity allows business venues to be global where traditional commerce cannot match. Numerous big-name corporations such as HP and Estee Lauder have begun implementing online marketing with a combination of their traditional

business method by creating an official website. Since the cost of creating a website and attractive e-business is low, logistic companies and manufacturers such as Federal Express, IBM, Cisco, Estee Lauder and Mattel have begun selling products online with traditional channels still present (Zhang, 2009). Nowadays, global online purchasing is developing the connection of the consumer and retailer through websites by creating a more user friendly and creative appearance to fulfill the touch gap on online products, especially for apparel products. A study by Kautish and Sharma (2018) revealed that retailers should not focus on product assortment in developing value creation or influence order, but that focus on the visualization of the product is more important. Further testing by Lee, Rothenberg and Xu (2018) showed that human assisted service, virtual fitting rooms and product assortment have the most impact on intention to purchase rather than arranging the website according to product category and channel type.

In Malaysia, the growing number of online activities is concurrently positive to the global online purchasing platform worldwide. The number of internet users has reached 28.7 million; 59% users being male and the remaining 41% is female. 53.3% of users spend of their time shopping online (MCMC, 2018).In the survey, they also found that 84.4% of the online shoppers mentioned that convenience and comfort to access online shopping platforms motivated them to buy items online. This rapid growth of number has attracted many extensive researches. Cham, Cheah, Lim, Memon and Ting (2019) further mentioned that brand effect is positively linked with customer intention to purchase – this is supported by Nikhashemi and Valaei, (2017).

On the other hand, according to the global fashion industry, which is now valued at 3 trillion dollars, the Mckinsey Global Fashion Index estimate that the growth of this year is from 3.5 to 4.5, contributing to the world's Gross Domestic Product (GDP). A study from Mckinsey Global Fashion Industry also mentioned that in the year 2019, the shift of the global economy

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competition to online markets, change of consumer preferences and achieving sustainability will be the main challenges this year, with an estimation that30% of the Asia market will become better. A projection from Statista.com shows that the global apparel market is projected to be led by China, followed by USA and India. Below Table 1.0shows the projection of the apparel market.

Table 1.0
Projected value worldwide 2017 – 2022 (in million U.S Dollars) top 6 countries

Top 6 Countries	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**
China	284,405	295,397	304,227	312,411	319,719	325,572
USA	267,473	270,643	273,954	277,236	280,440	283,625
India	50,188	54,801	59,237	64,332	70,110	76,645
Japan	66,248	66,038	65,945	65,926	65,967	66,035
Germany	63,301	63,370	63,327	63,171	62,974	62,709
United Kingdom	55,107	55,670	56,237	56,800	57,374	57,942

Source: Global Apparel Market

A report made by Mckinsey group from years 2018 to 2019 predicted that apparel shopping will grow in 2019, based on the top 20 fashion companies that contributed to the industry's economic profit. The global fashion industry experienced slow growth (3.5-4.5 percent)in comparison to last year's (4-5 percent) growth. See Figure1.0 below:

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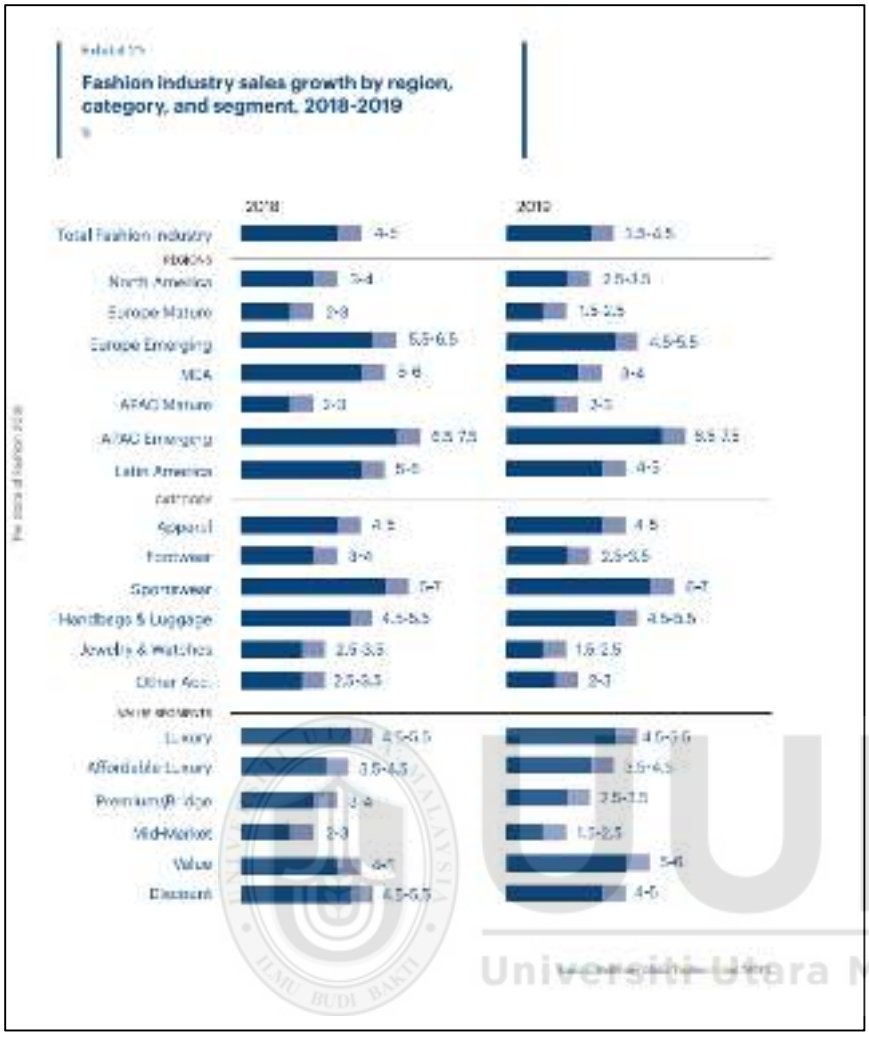

Figure 1.0
Apparel growth as of 2019
Source: McKinsey, The state of Fashion 2019

The online garment global industry has been increasing since the participation of retail companies in online trading. As more and more international companies are starting to take part in evolving in this new trend of businesses, we expect more global online companies to evolve their online services in line with the increase of competition Boter, Leeuw, Minguela-Rata, Sabet, and Siguroardottir (2018) discovered that online apparel retailers achieve efficiency in management, providing accurate info, offering free returns, and multiple return options by decentralizing the gate keeping of products and focusing on speed to reduce the number of

returns, drop sales revenue potential and cost of processing return, as well as customer returns for the online apparel products.

The selection of Gen Y for observation on online shopping behavior is an important study, as most countries in the world are mainly populated by Gen Y. As working generations, these generations have more buying power than other generations. A study on Gen Y found that Gen Y is raised at the start of the internet, like to be independent, do not like authorities, are able to multitask, are educated and optimistic, prefer a balanced work life, focus on results rather than the method, and are self-driven and open minded (Ordun, 2015; Mendryk, 2019). Ezell (2009) further discovered that this generation also likes to purchase items such as fashion and apparel goods online. They would spend on items to decorate rooms, buy sports items, household goods, entertainment, apparel, cars and even do their banking online. A study by Faust and Surchi, (2014), on Gen Y, Italians and Americans' perception of cashmere, found out that the Gen Y are not well informed about cashmere as a fiber but tend to purchase these items because of the quality. However, Gen Y individuals who, for example, experience a greater tendency to represent themselves through a strong personal style also experienced a greater tendency to avoid the use of popular and widely adopted brands (Butcher, Phau and Shimul, 2016).

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Lenhart and Madden, (2007)found that the Gen-Y also found entertainment, leisure and information through the internet. Peter, Schouten and Valkenburg (2006). With many ways of accessing the internet, either by mobile, PC, and laptop, shopping online is easy for them. Czerwinski , Gehrt, O Brien, Rajan and Shainesh (2012), also discovered that some of them gain useable data through the internet which makes knowledge and purchasing intention accessible. They also may have different shopping experiences and expectations, use different devices to do so, and for some prefer to go through long and complicated information seeking before buying

(Angela, Duncan and Neil, 2017), mainly for being self-absorbed and self-reliant with a strong sense to have independency and autonomy (Himmel, 2008). Research by Nikhashemi and Valaei (2017) on Gen-Y's customers found that they are involved with the assessment of the brand from the self-concept point of view (self-identity) and functional point of views (i.e. quality). They may go up to decide the value of a product based on the benefit and cost. The greater quality the brand, and the more similar it is between the product and the consumers' self-concept, the higher the likelihood to generate consumer self-identity which consequently leads to positive formation of attitude (Das, 2014) and purchase intention. (Jin and Ko, 2017). A derived stimulus configuration of Gen Y by Ordun (2015) is as below:

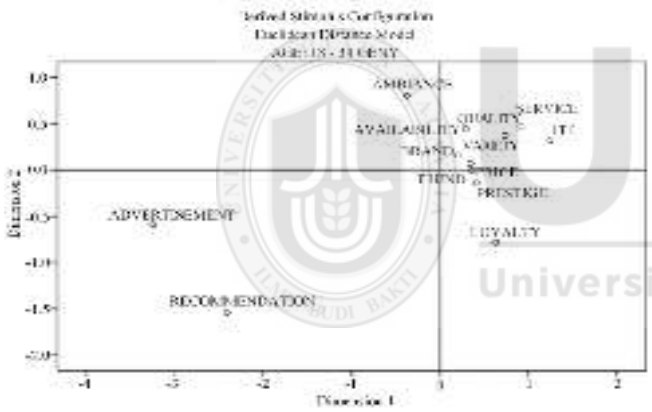

Figure1.1: *Gen Y Ordun findings*

Study made by Ordun, (2015) on generation X, Y and Z stimulus (namely price, trend, loyalty, prestige, brand, fit, quality, recommend, advertisement, ambiance, availability, variety and service) on an online apparel shopping RSQ test discovered that the Gen Y can be affected by brand, quality, variety, service and the fit in comparison compared to prestige and loyalty. Thus, understanding the need in the online purchasing market for Gen-Y is important to understand what the new online market is all about.

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1.2 Problem Statement

Previous findings on the online purchase intention found out by Ariffin, Goh and Mohan, (2017) mentioned that risk involve of online purchase intention to be accustomed by consumer (financial, product security, time and psychological). However Ke, Wong and Wong (2017) discover that perceived risk is more on female who perceived higher risk do shopping online more than male and also that younger individuals are more technologically savvy. On other occasion Jin, Osman, Othman and Romale (2015) found that Younger individuals such as students have a cautions belief when shopping online. However built trust of brand, on research by Cham , Cheah, Ting and Memon (2019), discovers that compulsive buying can be separated by impulsive and obsessive-compulsive buying which both effected positively with brand attachment. Further supported by Cheong, Han, Kuppusamy and Muthaly (2019)Building trust by review of timeliness , review of quantity and review of valence has positive effect on online shopping intention of electrical products. Also mentioned by Nikhashemi and Valaei (2017) that Brand, price, style, social identity and attitude have positive relationship with intention to purchase online

Even though previous studies discovered factors that influence purchase intention is perceived risk by Ariffin, Goh and Mohan, (2017), influence shopping behavior as younger individuals are more technologically savvy. Ke, Wong and Wong (2017), and Jin, Osman, Othman and Romale (2015) cautious belief of student online purchase, the study that focusing on the Gen-Y in developing countries like Malaysia is still lacking. Furthermore, trust, brand, age and product will effect online shopping intention as mentioned above.

Therefore, based on the issues that have been discussed, this study aims to use Generation Y as they are technologically savvy people, plus with use of TAM theory made the findings more

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structured. With selection of Ease of use, usefulness, rust , risk and enjoyment as variables to get structured picture of generation Y studied.

1.3 Research Questions

As explained earlier, there were several questions that needed to be answered by using the TAM theory, which are the research questions to be fulfilled in this research.

1) Is there any positive relationship between perceived risk and intention of online shopping apparel among Gen-Y in Malaysia?
2) Is there any positive relationship between perceived enjoyment and intention of online shopping apparel among Gen-Y in Malaysia?
3) Is there any positive relationship between perceived ease of use and intention of online shopping apparel among Gen-Y in Malaysia?
4) Is there any positive relationship between perceived usefulness and intention of online shopping apparel among Gen-Y in Malaysia?
5) Is there any positive relationship between perceived trust and intention of online shopping apparel among Gen-Y in Malaysia?

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1.4 Research Objectives

The main objective of this research is to understand intention from perceived risk, enjoyment, usefulness and ease of use on the online shopping apparel product. Thus, the objectives are as follows:

1) To examine the positive relationship between perceived risk towards the intention to purchase apparel online.
2) To examine the positive relationship between perceived enjoyment towards the intention to purchase apparel online.
3) To examine the positive relationship between perceived usefulness towards the intention to purchase apparel online.
4) To examine the positive relationship between perceived ease of use towards the intention to purchase apparel online.
5) To examine the positive relationship between perceived trust towards the intention to purchase apparel online

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1.5 Scope of Study

The general purpose of this study is to understand Malaysia's Gen Y consumers' behavior towards online apparel products. The focus on Gen Y was because most of them are currently working and only some are still studying, which would impact online apparel purchases due to their current purchasing power. This study was carried out around Klang Valley. Selection of area of interest was due to easy access of people through the internet that was either through free WiFi made available around Klang Valley i.e.restaurants and paid postpaid internet lines or by making the location ideal as the location of study.

1.6 Definition of Key Terms

The interest of this study concentrates on the use of TAM (Technology Acceptance Model) and extended TAM. The definitions in detail are as follows.

1.6.1 Technology Acceptance model

Davis (1989) founded the technology acceptance model (TAM) which is now famous among researchers. The model was created to understand the factors that influence decisions about how and when users are presented with new technology, focusing on their final decision. The TAM theory consists of PU (perceived usefulness) and PEOU (perceived ease-of-use).

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1.6.2 Perceived Usefulness

According to Davis (1989), respondents from an online shopping research memorize their experience of increasing their capability to shop online, then defined it as "the degree to which a person believes that using a particular system would enhance his or her job performance". A study by Casidy, Hati and Nuryana (2014) also found that by testing the link of fashion consciousness with Gen Y's attitude towards prestigious brands, there is a strong relationship between symbols of success and perceived SMS advertising information usefulness for non-Caucasians. The process of acculturation has shifted many minorities' views of personal achievement in maintaining cultural identity and achieving high social status through material acquisitions, which are of importance to many minorities.

1.6.3 Perceived Ease of Use

Davis (1989) defined perceived ease of use as "the degree to which a person believes that using a particular system would be free from effort". This was further defined by, Berry, Parasuraman and Zeitheml (1996),whereby perceived usefulness (PU) is the mental state that is affected by the modernization of technology that it is easy to use.

1.6.4 Perceived Risk

Risk is selected as a significant impact on online shopping behaviors (Ali, Ariff, Ismail and Zakuan 2014) as risk directly influences customer intention. Almousa (2011) found that perceived risk will impact the intention to purchase online products negatively; it is a direct impact as the feel of uncertainty on risk level will affect the online purchasing intention. Low perceived risk was also identified as a factor that positively affects intention to purchase by Mohammadi (2014).

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1.6.5 Perceived Enjoyment

Enjoyment is defined as "intrinsic reward from use of technology" (Bagozzi, Davis and Warshaw 1992). Motivation of achieving specific goals or rewards can be the motive of an activity itself. It is the direct influence of the continuous usage of online apparel websites.

1.6.6 Perceived Trust

A major disadvantage of this online retail format, however, is that shoppers cannot physically examine and try products before making purchase decisions like they can do in brick-and-mortar stores.

However, some trust can be built when there is religiosity involved. In the case of the study by Afaq, Aziz, Husin and Husin. (2017), a factor that influences individuals' intention to purchase family takaful is due to the perceived trust.

1.6.7 Intention to Purchase

Purchase intention can be described in two unusual ways. First is looking as one's intention of purchasing in one's behavior (Bush and Martin 2000; Kim, Kumar and Lou, 2009). Second is by looking towards the use of technology development, which is websites. This research uses the first stream to describe intention. Intention, as defined by Cambridge Online (2020), is something you want and plan to do.

1.7 Organization of the Thesis

This research has been organized in five chapters. Chapter One elaborates on the background of the study, problem statement, research questions and objectives, scope and limitations of studies, and definition of key terms. Meanwhile, Chapter Two describes in more detail the literature and theories related to the topic of the thesis, including the (TAM) Theory of Acceptance model and extended versions of it. This chapter also reveals the theoretical framework and hypotheses of

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this research. Chapter Three explains the methodology and techniques use in this study, which includes the research framework, measurement of variables, data collection, sampling and techniques of data analysis.

In Chapter Four, the results and findings are than analyzed and studied in the form of figures, tables and text so that key information are highlighted, while in Chapter Five, a conclusion is made and recommendations are suggested to improve findings and the theory highlighted. Recommendations are made based on the findings for future study.

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CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter explains the literature review of this research from secondary sources that describe the foundation of this research one by one. It starts from previous studies in online apparel shopping, then describes online shopping, continues with the explanation of intention as the selected variable, and later explains TAM (Technology Acceptance Model) on perceived ease of use and usefulness, plus extended TAM on perceived enjoyment, risk and trust. The finale will be on the research's theoretical framework.

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2.1 Previous empirical studies in online apparel shopping

An empirical study is a direct observation of a research item which can be analyzed qualitatively and quantitatively without the support of a theoretical platform. There are a lot of studies that have been done using this kind of research method; they are mainly used to describe the current phenomena, population and others.

Some of the empirical studies in online apparel shopping are summarized below:

Author	Findings
Akmaliah and Maisarah, (2005)	562 public listed, only 4 ecommerce, 62% operable websites – lack e commerce acceptance
Al Ghamdi, Alfarraj and Bahaddad, (2015)	Different stage of e commerce have different attitudes projected.
Ghandour (2015)	Ecommerce website value creation, design, quality attracting targeted visitors. Depends on website offering
Fiegantara, Huarng, Wu and Wu, (2012)	Trust test on web quality, merchandising and customer service
Jenghchung, Rungruengsamrit, Rajkumar and Yen (2013)	Attitude on information quality positive, system quality and service quality depends on situation, thus user satisfaction
Angela, Duncan and Neil (2017)	Shoppers decision making influence by social networks, seek information and less on retailer. As millennials
Ariffin, Goh and Mohan (2017)	There are risk involve to be accustomed by consumer (financial, product security, time, social and psychological) where social risk is not important
Page and Williams (2011)	Generations separation and identity, pre depression, depression, baby boom, gen x, gen y and gen z.
Cheah, Heng, Lim and Ng (2015)	Test Customer website satisfaction on usability, credibility, service quality and on negative is transaction cost
Ha and Stoel, (2009)	Innovative website concentration doesn't increase sales increase, information on website is.

Table 2.0: *Summarize of prior studies on online shopping*

Table 2.0 above shows a few of studies which were done either overseas or in Malaysia. There are a lot of references that date back to the early 90s, which was when the emergence of the internet and online studies happened. However, researchers nowadays only look at the current trend and take the latest studies dated in the 2000s. In most of the studies, it is still quite a dilemma for consumers, since there is a lack of availability for the touch and feel of online apparel as well as other tangible products compared to brick-and-mortar shopping. This, however, has started to shift as studies in the global aspect are concentrating on developing the missing feeling of senses on online apparel shopping by developing virtual images and different

levels of focus to enable websites to overcome the issue of the feeling sense. An example study by Chang, Fowler, Rieke and Velikova (2015), mentioned that body image satisfaction for personal, social and perceived body image affects positively with online apparel shopping. Furthermore, brand familiarity, information availability, eWOM system, online brand experience and brand familiarity, can positively affect online consumer purchasing (Mannan and Rahman 2017).

As a developing nation, studies in Malaysia are still concentrating on building confidence in retailers and consumers to buy online apparel by helping them understand and give a positive impression of the benefits of online shopping to consumers and retailers. As mentioned by Akmaliah and Maisarah (2005), readily available online internet purchases are so little compared to the number of companies in Malaysia. This 'building of confidence' is important to develop more intention in consumers to purchase online. To understand intention to purchase more, the section below will explain further.

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2.2 Prior Studies on Purchase Intention

Intention can be split either as aforethought or specific intention or general intent. A study of this size only uses specific intention on apparel online purchase. As the definition stated in the Cambridge dictionary, intention is something that you want and plan to do and aim. As further described by Searle (1983), intention can be labeled in two: intention-in action and prior intention. For intention-in action, it is based on whether it is carried out or not, while prior intention is unfulfilled nor carried out. In intention to purchase, it can be causally related to many

factors, from external to internal factors: product quality, image, brand, socioeconomic condition; generation factors; or others.

As there are various possibilities of online purchase intention, a lot attention was gained from researchers to study them. Some of it is, as explained by Papas (2017), is where intention can be identified by configurations of causally related sets of factors, and that there is a synergy that exists among trust, privacy, emotions, and experience in explaining intention to purchase. Other studies by Diallo and Siquera (2014) discovered that intention to purchase online can be from positive experiences of the customer itself and that price perception moderately affects buying online for store brands in either the Brazilian or Columbia market, with a perceived risk that explains some consumer's behavior towards store brand quality. Some studies refer to certain perceptions, like one conducted by Aksoy and Abdul fatai (2018) which discovered that there is a positive impact of religiousness and culture on luxury fashion goods purchasing intention from a behavioral study on Nigerian Muslim consumers.

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Cheong, Kuppusamy, Muthaly and Nan, (2019) also conducted a study of online reviews on timeliness, quantity and valence of online products and discovered that showing reviews is significant to their studies -showing reviews is part of the information that are reviewed mostly by the consumer. All these findings are often mixed, but as we are based on the academic theory, the values theory, identity theory and attitude theory, satisfaction theory and other concepts also influence intention. This study of intention is based on TAM theory which derived from Fishbein and Ajzen's model (TRA) Theory of reasoned action. TAM theory created by Davis (1989) is widely use by researcher. The TRA original theory dependent variable where behavioral intention is based on independent variable of subjective norm and attitude towards behavior.

On the other hand, TAM theory independent variable is based on perceived use and its usefulness on dependent attitude is the most frequently research concept studied. As usage of technology is measured using TAM, an added variable such as perceived trust, perceived risk and perceived enjoyment is to add to the research. By adding this new variable based on previous research done by several researcher namely Rama (2015); Bhutani, Goswami and Jain (2014) and Momeni and Pahkavanyali, (2016). This study's target is to use the extended TAM theory to study online apparel shopping intention. Further explanation will be on next title.

2.3 Perceived Variables

In social science, intention is always a frequent variable that is studied by psychologists, researchers and management in relation to consumers. To understand intention, this research breaks antecedents into several variables (ease of use, usefulness, trust, enjoyment, risk). The perceived ease of use and perceived usefulness is based on the TAM theory, which originates from a study by Azjen, (1991), who made the TPB theory based on attitude and subjective norm in TRA (Theory of Reasoned Action) which is then expended into TPB (Theory of Planned Behavior) Theory. Davis(1989) then expended to technological information and created the TAM theory. Thus, this research uses basic TAM to define the variables selected as the theory is developed around the evolvement of internet information technology. The test is to see whether all the variables linked to attitude can define the Gen Y's intention to buy apparel online.

Perceived trust is important, as mentioned by Kaur and Quareshi (2014), to test the trustworthiness of vendors to consumers. Integrity, benevolence, competency, firm image and price awareness are important in building trust. Lack of trust can be cited as the main reason for not buying products online. To build online trust, shopping retailers need to place more emphasis

on building reputation and communicate their goods' benefits and advantages in comparison to traditional retailers. Meanwhile, for perceived enjoyment, Im and Ha (2011) mentioned that enjoyment captures hedonic values for browsing experience by giving valuable insights. People with highly involved interests, for example fashion, will appreciate an enjoyable and informative browsing apparel website than an average website. Perceived trust and perceived risk are essential issues in e-commerce mainly due to the fraudulent activities that occur online every day, as both buyers and sellers are affected. The perceived risk, however, is always known to impact sellers more compared to buyers. As buyers are only involved in a single transaction, sellers are involved in many transactions. However, nowadays, perceived risk is not a big concern anymore as sellers concentrate more on marketing products while the buyers accept the risk as part of the lifestyle of online shopping rather than just concentrating on the risk (Li, Ma, Wei and Zha, 2017). As trust on the intermediary system and bank institution is involved, nowadays, trust is building more and risk is lowering.

Traditional brick-and-mortar shopping can stimulate pleasure, enjoyment and excitement that shoppers also seek to experience whiles hopping online (Fiore, Jin and Kim, 2005). Thus, without perceived enjoyment, consumer's behavior especially on attitude built on online shopping apparel will not be complete as interest to be involved in something is part of the marketing study to introduce products.

Intrinsic motivation such as enjoyment is studied by many scholars (Davis, Bagozzi and Warshaw, 1992; Speier and Venkatesh, 1999). In a study by Dellaert, Monsuwe and Ruyter (2004), split enjoyment into escapism, pleasure and arousal. They found that with the application of the TAM theory, enjoyment has more effect on consumers' attitude in the online shopping

than its usefulness. To understand more on the TAM theory and selection of antecedents, below is the adapted explanation of TAM.

2.4 TAM (Technology Acceptance Model)

Ajzen and Fishbein (1972) theorized measuring attitude from more than 500 different on measuring TRA, in which include measurements of TAM (Technology Acceptance Model) that is found by Davis (1989). Many researchers have used the TAM model to measure technological development, thus, many papers have been done using this theoretical idea. As one of the extensions of TRA (Theory of Reasoned Action) by Ajzen and Fishbein (1972), TAM is a famous theory that is normally used to predict the use of information systems and technology by individual users. As it explains usage behavior on computers, Davis (1989) used the beliefs of usefulness and ease of use on the study of behavior. Later, Davis and Venkatesh (1996) reinvented the TAM model by using the attitude factor. Attitude is then described in perceived ease of use and usefulness as explained below. Figure 2.0 is the original TAM theory that was used to perceive the ease of use and perceived usefulness as part of the attitude measurement.

Below is the TAM original research framework.

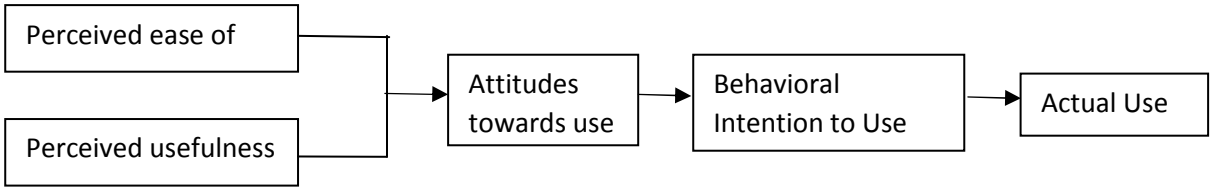

Figure 2.0
TAM (Technology Acceptance Model)
Source: Adapted from Davis (1989)

2.4.1 Perceived ease of use

Perceived ease of use (PEOU) is defined as "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989). For example, when people want to use an e-payment system, it is expected that the user will be able to effortlessly use the system. Findings by Davis and Venkatesh, (2000) which anchoring on perceived ease of use (computer self efficacy; external control; computer anxiety; computer playfulness) and adjustments on (perceived enjoyment and objectives usability) is the key driver of user acceptance and usage of information technology.

2.4.2 Perceived usefulness

Selection of perceived usefulness (PU) is simply to support the TAM Theory. PU was defined by Davis (1989) as "the degree to which a person believes that using a particular system would enhance his job performance". The attitude of consumers using the banking system in India reveals that attitude is highly affected by the usefulness of the system (Bashir and Madhavaiah, 2014). However, due to the support of hedonic and utilitarian studies on intention to purchase apparel online, three other variables were added as part of the studies as explained later in the extended TAM below.

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2.5 Extended TAM (Technology Acceptance Model)

As an adaption from the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM) was created by Davis (1989) to describe the usefulness and ease of use of a computer

system to understand human behavior towards their intention for use. In understanding the use of a computer system, to detect the attitudes of people using the system, he later created 'user motivation' to understand how they achieve their level of usefulness and ease of use in the system. TAM was then extended to TAM 2 by Davis and Venkatesh (2000) then TAM3 by Bala and Venkatesh (2008) and was further developed into the Unified Theory of Acceptance and Use of Technology (UTAUT) by Davis, Davis, Morris and Venkatesh (2003). Adapting from previous research, this research follows on to add perceived risk, perceived enjoyment and perceived trust to the TAM for more variables that are relevant to current online apparel shopping in Malaysia. Below is the explanation of the added antecedents.

2.5.1 Perceived Enjoyment

This is defined by Cambridge online (2020) as the feeling of enjoying something which can be measured based on the satisfaction of, for example, wearing apparel. Consumers may hesitate to buy when product information is not enough, especially through online shopping (Garbariano, Malter and Rosa 2006). Not only is this a tangible product problem, the experience of using the system also plays an important role in keeping customers to continue purchasing online(Damhorst, Lee and Yu, 2012).

The enjoyment of the process of purchasing apparel online can be as small as having 3-D models available in the website which elevate enjoyment, as customers are able to zoom. D rotation, mix-and-match, or 3-D virtual models provide more imagery and sensory product information (Foxx, Funches Kim and Park, 2012). Following Davis, Bagozzi and Warshaw (1989), enjoyment measures the rewards inherent from using new technology.

2.5.2 Perceived Risk

Online shopping is known to be risky (Bergeron, Laroche, Mcdougall and Yang, 2005). Items such as personal information, monetary loss, product difference, loss of self-respect towards oneself, risk of delivery item and many other risks goes on and the probability is high (Ali, Ariff, Ismail, Sylvester and Zakuan, 2017) discovered factors of risk including financial, product, security, time, social and psychological risks. Among all the factors, only social risk was not significant to online purchase intention.

2.5.3 Perceived Trust

Trust is one of the important measurements on online shopping. Labiod, Lin, Hai and Houda (2011) discovered trust as an individual variable which can be determined by integrity, benevolence and competence. Trust, further tested by Akroush, Al-Debei, and Ashouri (2014), has a significantly large effect on the intention of consumers towards online shopping. Trust can also sometimes be related to security. A study by Chawla and Joshi (2018), discovered that an increased security in mobile wallet will increase the trust of consumers to use the system. As further defined by Cambridge Online (2020),trust is "to believe that someone is good and honest and will not harm you, or that something is safe and reliable".

2.6 Research Framework

The research framework for this study involves five independent variables (perceived ease of use, perceived usefulness, perceived risk, perceived enjoyment and perceived trust). The

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dependant variable is Intention to purchase online apparel product. The independent variables of perceived ease of use and perceived usefulness were adopted from Rama (2015). Meanwhile, perceived enjoyment was adapted from Bhutani, Goswami and Jain (2014), followed by perceived trust from Momeni and Pahkavanyali (2016). Below is the research framework:

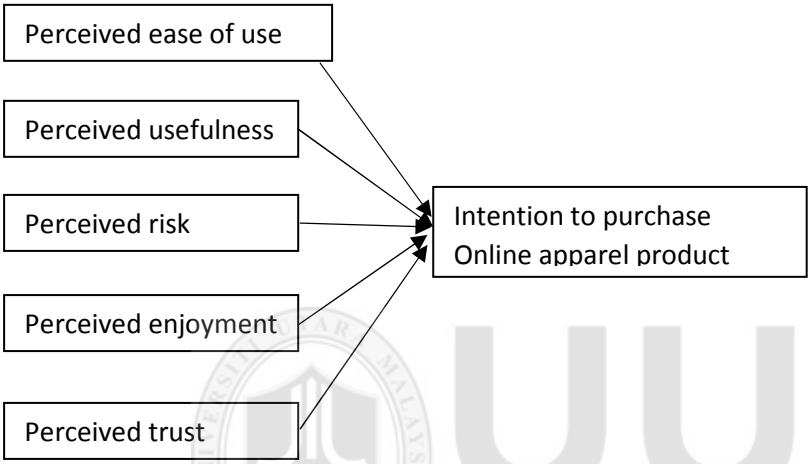

Figure 2.1
Research Framework
Source: Rama (2015); Bhutani, Goswami and Jain (2014) and Momeni and Pahkavanyali (2016).

By examining relevant literature reviews on online apparel shopping, it is learnt that there is a research gap that exists when the findings are not supported by proper theory, as it is one of the important parts of understanding a research through structured findings. On the other hand, the researchers would also like to see the relationship of adapted antecedents built to describe the intention of Gen Y towards online apparel shopping. Thus, we hypothesize that the relevant advantage of the selected antecedents (perceived risk, perceived enjoyments, perceived ease of use, perceived usefulness and perceived trust) is to influence the online shopping intention. Below is the hypothesis testing:

Table 2.1
Hypothesis

Hypothesis	Description
H1	There is a significant positive relationship between perceived risks toward online apparel shopping intention?
H2	There is a significant positive relationship between perceived enjoyments toward online apparel shopping intention?
H3	There is a significant positive relationship between perceived ease of use toward online apparel shopping intention?
H4	There is a significant positive relationship between perceived usefulness toward online apparel shopping intention?
H5	There is a significant positive relationship between perceived trusts toward online apparel shopping intention?

Source: Rama (2015); Bhutani, Goswami and Jain (2014) and Momeni and Pahkavanyali (2016)

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2.7 Conclusion

This chapter discussed previous research made by other researcher in topic related to factors influencing intention to purchase online apparel products among Gen-Y. Gen-Y as selected generation that is currently dominate the working market worldwide. It also explain variables (perceived ease of use, perceived usefulness, perceived risk, perceived enjoyment and perceived trust) from extended TAM theory and the dependant variable of intention to purchase online. Research hypothesis is then developed according to the reviewed literature in this chapter.

CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter explains the research methodology that was used in this research. Quantitative methods was used to answer the research questions as mentioned in Chapter 1. Among the aspects will be discussed in this chapter includes: research design, sampling design, measurement design, data collection procedure, data analysis technique and summary of this chapter.

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3.1 Research Design

Research design is the overall strategy that is used to integrate the components of the study in a coherent way that can effectively address the research problem. The role of descriptive research such as quantitative research is to describe a phenomenon and its characteristics (Nassaji, 2015). Quantitative research method was made to determine the research on intention to purchase online apparel by Gen-Y. By using descriptive result, It aims to answer or describe the online apparel purchase intention of Gen Y.

Survey questionnaire is chosen as the data collection can be done within timeframe and the best cost-effective method. (Sekaran, 2003). In this chapter, survey questions derived from previous research of Independent variables such as perceived risk, perceived enjoyment, perceived ease of

use, perceived usefulness and perceived trust will be explained. This include Dependent variable questions that will be explain later in this chapter.

As sub of quantitative research method, Correlation design is used to measure between two variables, to understand and assess the statistical relationship without the influence of extraneous variables (Privitera, 2014). This basically is to understand the relationship between two or more variables and to decide the degree of it. The selection is important as part of finishing this report at master's degree level; more time is needed if using other types of research design which is not in favor of the researcher.

3.1.1 Population and Sample Size

Generation Y born from 1980 - 1999. (Crampton and Hodge, 2009). However, Bolton, Gruber, Hoefnagels, Kabadayi, Loureiro, Migchels and Solnet (2013) further mention that they use Gen-Y as born 1991-1999. Jang and Kim (2014) mentioned that Gen Y as born between 1977-1994. Further mentioned by Forbes, Fugates and Melancon (2015), that generation Y also known as Millenials are individuals born from 1980s to 2000s. In this research, Gen-Y is defined by individuals born within 1980s to 2000s, following studies from Forbes et al (2015).

Malaysia population is estimated at 32.4 million. Those age group of 15-64 is at 22.95 million. Where in Klang valley, there is 8.31 million people estimated. With estimation of 70 percent of the Klang Valley population is working adults. (Department of Statistics Malaysia, 2020).

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3.2 Sampling Design

Sampling design is a mathematical function that gives probability and non-probability of any sample being drawn. Using non-probability sampling, the population is selected randomly by using quota sampling method to search targeted audience of Gen-Y at age between 20-40 years old. Sample that doesn't meet the quota is rejected either before given questionnaire or before process of data.

3.3 Measurement Design

The technique or process used to obtain data describing the factors in this research is using ordinal scales. In the use of non-numeric attributes to find the central tendencies of an answer to calculate it in quantitative data. The understanding of various scales helps the information to be use in the data analysis technique. Using likert scale, which answer option from "totally satisfied" to "totally dissatisfied".

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3.4 Data Collection Procedure

For the purpose of this research, face-to-face and online and online distribution were used. Online surveys is a cheap way to done survey, it is also can be self-administered on the targeted recipient and very low on data errors. With the use of structured questionnaire from previous research (i.e. Rama (2015); Bhutani, Goswami and Jain, (2014) and Momeni and Pahlavanyali, (2016), in which to specifies exact wording and order of the questions for gathering information from respondents.

3.5 Instrument in the Studies

The questionnaire was divided into two sections. Part one consists of demographic profiling so that the Gen Y is described. In Part A, the demographic was designed for participants aged between18to38 years old; this is in line with the definition that those who are from Gen Y are those who are born from 1982 to 2002 (Beekman, 2011;Cekada, 2012; Jarvinen, Ojala, Pyoria, , and Saari, 2017). Education background was then asked to see that the respondents have the basic understanding of the questionnaire and that this study is not only biased to those with a higher level of education. Ethnicity was then asked to separate the respondents to the three most important ethnic groups in Malaysia: Malay, Chinese and Indian. Furthermore, the demographic surveyed also covered their monthly income to see the purchasing power available for the respondents, from respondents who are graduates to those who might have worked part-time or full-time while studying. Selection of graduates was part of the questionnaire as the source of buying apparel might come from PTPTN and from parent's money. This is to further support that Gen Y can influence the buying trend as mentioned previously in the Gen Y definition.

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Part two then consists of instruments to measure all variables of TAM (i.e. Intention, ease of use, usefulness, trust, enjoyment and risk). In part two, the questionnaire was separated according to the variables selected. Further explanation of each variable is mentioned next.

3.5.1 Ease of use

Ease of use is a measurement of knowing or describing the experience by the user on the new technology system, which may vary from the old user to new user of the system. The intended user will see how easy the new system is, then will determine whether they like or dislike the new system. Rama (2015) made several questions for this part. Below is the basic ease of use questions.

Table 3.0
Ease of Use

Variable	**Item Measures**
Ease of Use	Using the internet is easy for shopping.
	It is easy to become skillful at internet shopping to accomplish my tasks
	I find the internet is flexible to navigate for shopping
	It is easy to learn to use the internet for shopping

Source: Rama, (2015)

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3.5.2Usefulness

The perception of people using new technology can result in a lot of thing; one is the usefulness of the technology. As mentioned by Davis (1989), the introduction of new technology and perception of individuals towards it will either enhance or deteriorate his performance. Usefulness of perception in this research is used in several ways, mainly as a basis of knowing the usefulness of online apparel shopping in Malaysia. The questions basically ask the experiences of the user in using the new system. Below are the questions asked.

Table 3.1
Usefulness

Variable	**Item Measures**
Usefulness	Using the internet for apparel/clothing shopping helps me make better decisions
	I find the internet useful in purchasing apparel/clothing products
	Using the internet for my apparel/clothing shopping enables me to accomplish tasks more quickly
	Using the internet makes me efficient while shopping for apparel/clothing

*Source:*Rama, (2015)

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3.5.3 Enjoyment

A personal intention of purchasing apparel online can be affected by the enjoyment of using the sites. As mentioned by Bhutani, Goswami and Jain, (2014), the enjoyment of using the new online system, like making price comparisons and investigating new items to purchase, makes the system interesting. Virtual models, 3D rotation views, and virtual try-ons are some of the experiences that would heighten the enjoyment experience of a user (Forsythe and Kim, 2007). Below are the questions that measure enjoyment.

Table 3.2
Enjoyment

Variable	**Item Measures**
Enjoyment	I shall have fun while purchasing products over internet
	Using the internet to purchase a product would provide me a lot of enjoyment
	I think that purchasing products from internet shall be interesting
	Using the internet to purchase a product would provide me a lot of excitement
	I think that purchasing products from internet shall be interesting

Source: Bhutani, Goswami and Jain, (2014)

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3.5.4 Risk

Consumers make choice involving two main risks; one is about the outcome and the other is the consequences. The risks are mainly about the possible losses that can happen when choices are made. As agreed by Schierz, Schilke and Wirtz (2010), the larger the loss expected, the larger the risk. When purchasing items online, there are a lot of possible risks, especially when involving monetary transactions through websites. Coat, Favier, Huang and Zheng (2012)mentioned that shopping online can have several dimensions (product itself, finance, social impact, psychological, physical and maybe convenience of use). Below are the risks measured in this research.

Table 3.3
Risk

Variable	**Item Measures**
Risk	Online servers may not perform well and process payments incorrectly
	When transactions errors occur, I worry that I cannot get compensation
	It would take me lots of time to learn how to use online shopping system
	I would not feel totally safe providing personal privacy information over the internet
	What are the chances that if I shop through internet, others think less highly of me

Source: Momeni and Pahlavanyali (2016)

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3.5.5 Trust

One of the important things to make consumers use an online shopping system is trust; a website can offer a lot of things and guarantees, but trust is not built in one day. Trust has been identified as important in many social studies on online business interactions (Momeni and Pahlavanyali, 2016; Foster, Styven, and Wallstrom, 2016). Below is the elements of trust that were measured.

Table 3.4
Trust

Variable	**Item Measures**
Trust	The internet shopping site is trustworthy
	I trust in the benefits of the decision of the internet shopping sites
	Internet shopping site keeps its promises and commitments
	I trust Internet shopping site
	Making payments on the Internet is secure

Source: Momeni and Pahlavanyali (2016)

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3.5.6 Intention

When measuring intention as a dependent variable, this research used questions established by Rama (2015) for Gen-Y online shopping. Below are the questions derived from Rama's (2015) research.

Table 3.5
Intention

Variable	Item Measures
Intention	I think it is good to use the internet for apparel/clothing shopping instead of going to store
	It is desirable to use the internet for shopping instead of going to the stores
	It is much better for me to shop apparel/clothing on the internet in addition to shopping at stores
	Using the internet for apparel/clothing shopping is a good idea

Source: Rama (2015)

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3.6 Data Analysis Technique

Data gathering is crucial in research. The use of purposive sampling is important in this research. The purposive sampling technique is the deliberate choice of a participant based on the qualities possesses. (Ilker E., Sulaiman A. B. M., Rukayya S. A. (2016). In this research the participant qualities search for is generation Y specifically. The targeted internet users for this survey were of ages between 20 to 40 years old, which born between year 1980 – 2000 and were selected and given questionnaires as appropriate. For data collection, a total of 400 questionnaires were distributed but one is left as a lot of crucial information was not there leaving 399 data to be processed and achieved 373 minimum sample size data. To obtain accurate results, SPSS (Statistical Package for Social Science) version 24 was used to analyze the data collected. The analysis techniques chosen are detailed as below.

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3.6.1 Missing Value Test

The use of missing test value is to separate the usable data and non-usable data; data that are non-usable are data that have absent information. These missing values are values that are invisible for analysis by SPSS or for editing data. The SPSS user specifies that missing values should be excluded from protocols in calculating SPSS. The significance of data screening is essentially an indispensable stage for conducting multivariate data analysis (Chatfield & Collins, 2013) as it shows the percentage of trusted data that has been processed. The percentage should be more than 50% for the data to be trusted.

3.6.2 Demographic Profiling

Demographic profiling is the first important step to know the characteristics of the population studied. The demographic profile reveals information such as gender, age, education, ethnicity and monthly income in this study. This information is important to know the information provided by customers in the selected generation studies and the possibility of improving services online apparel purchased.

3.6.3 Reliability of Analysis

Reliability test is conducted to determine the reliability and validity of the items used to measure the variables. The Cronbach's Alpha result value that obtained through analysis can be made to identify the reliability results. This value can be explained to see whether data is good and free of bias or not. The method of Cronbach's alpha by Cronbach (1942) is frequently use for internal consistency. The value range of Cronbach's Alpha is mentioned in table below.

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Table 3.6
Cronbach Alpha value

Range in Scale	**Consistency/ Relaiblility**
0.80 – 0.99	Very Good
0.70 – 0.80	Good
0.60 – 0.70	Fair
0.60 and below	Poor

Source: Bougie and Sekaran (2016)

3.6.4 Normality Test

Correlation design statistical method based one assumptions that the observation follows normal (Gaussian) assumption. Assuming population from where the sample collected are normally distributed. For this reason the inferential methods require checking the normality assumption (Das and Imon, 2016). By using Shapiro-Wilk test, it is to estimate that if data obtained greater than 0.05 the data is normal. If it is below 0.05 the data significantly deviate from a normal distribution. Null hypothesis formally test is the sample represents is normally -distributed against alternative hypothesis where data is not normally distributed. To determine the data are normal. Further observation of the histogram, skewness and QQ plot can be observed.

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3.6.5 Multicollinearity

To undermines the independent variable, multicollinearity is tested. The more the error of regression coefficient the less likely the data will be significant. The results can be detected with the value of tolerance and its reciprocal called variance inflation factor (VIF). If value of tolerance is less than 0.1 and value of VIF 10 and above, the multicollinearity is problematic (Kim, 2019). Tolerance is related to VIF value by equation below:

Tolerance = $1 - R^2$

3.6.6 Correlation Analysis

Correlation is a statistical technique used to discover the strength of relation between two variables to each other. The nearer the scatter point, the more the variables are associated with

one another. Hauke and Kossowski (2011) mentioned that Pearson's correlation coefficient is the strength measured between variables. It is further defined in Cauchy-Schwarzine quality by Marvin (1966) on a linear line, where inequal calculation has a value between +1 and -1; where 1 is total positive linear correlation, 0 is no linear correlation, and -1 is total negative linear correlation. Below is Pallant's (2011) degree range of relationship.

Table 3.7
Pearson Correlation Analysis

Corerlation Value (r)	**Degree of Relationship**
± 0.70 or higher	Very High
± 0.50 to ± 0.69	High
± 0.30 to ± 0.49	Moderate
± 0.10 to ± 0.29	Low
± 0.01 to ± 0.09	Very Low
0.00	No Relationship

Source: Pallant (2011)

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3.6.7 Multiple Linear Regression

Multiple regression was used to predict the value of a variable based on two or more variables. The dependent variables were tested such as attitude and intention to predict the outcome of the target variables on an independent variable. Other than to understand the functional relationship of dependent and independent variables, multiple regression was also used to see what caused variation in the dependent variable.

According to Neuman (2014), multiple linear regression analysis was used for mainly two reasons, which is to identify R-squared value and its contribution factor of each variable. R-squared assists the researcher in finding the direction and effect between the independent and dependent variables. R-squared is to measure the fitness of the regression line which is known as coefficient of determination. The value is always between 0 and 100%.

3.6 Summary

Overall, this chapter has described all the methodology used for the data collection and process. It has also explained the selection of sample and sampling method used. Analyzed data is then presented in the next chapter.

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CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.0 Introduction

This chapter present the result and findings for the study. Starting from test on goodness of data by using data screening, reliability analysis, normality test and multicollinearity test. The findings of this study are to test the intention of online apparel shopping from the attitude perspective with independent variables such as ease of use, usefulness, trust, risk and enjoyment towards the Gen Y. As online apparel shopping is new in Malaysia, it is at a development stage. This could be used to describe the basic information of Gen Y consumers towards online apparel shopping. The use of a proper theory such as the TAM theory would suggest better information for future researchers and marketers. However, data screening from 400 collected data left only 373 available data to represent the information despite interesting findings. The data is then processed using SPSS version 24 and interpreted later in the chapter.

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4.1 Goodness of Data

The most important and fundamental characteristic of any measurement procedure is reliability as to have a competent and effective study. It is a valid instrument in proper testing in quantitative analysis (Bajpai and Bajpai, 2015). This paper uses reliability analysis with normality test and multicollinearity on testing goodness of data. Further describe in title below.

4.1.1 Data Screening

Data screening is a process of scanning data to ensure that it is usable, reliable and can be tested. Non-usable data is taken out. The disadvantage of observing direct respondents' survey responses is that respondents have the tendency to miss information and miss answers. Cronbach(1942)reported that bias with respondents is in terms of content, especially when disagreeing or agreeing to the content, which may result in irregular results to be obtained (Berg, 1967; Edwards, 1957). Twenty-six data were found unusable and thus discarded, excluding one that was rejected at first as the gender and name were not filled in; this left the number of usable data at373 to be processed. Using descriptive analysis from SPSS, it was found out that 93.49% of the data are valid. This means that the data available via the questionnaire only has 6.51% missing values, which are mostly information accidentally forgotten to be filled up by respondents. The table below shows the missing value test.

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Table 4.0
Missing Values Test

Dependent	**Cases**			
	Valid		**Missing**	
	N	**Percent**	**N**	**Percent**
Risk_Mean	399	93.49%	26	6.51%
Enjoyment_Mean	399	93.49%	26	6.51%
Ease_Mean	399	93.49%	26	6.51%
Useful_Mean	399	93.49%	26	6.51%
Trust_Mean	399	93.49%	26	6.51%
Intention_Mean	399	93.49%	26	6.51%

Source: SPSS

4.1.2 Reliability Analysis

Table 4.1
Reliability Statistics of Variables

Variable	Number of Items (29 total)	Cronbach's Alpha	Sekaran and Bougie (2016)
Intention	4	0.913	Very Good
Risk	5	0.630	Fair
Enjoyment	5	0.920	Very Good
Ease	4	0.852	Very Good
Useful	4	0.918	Very Good
Trust	5	0.898	Very Good

Source: SPSS

Table 4.2 above shows the values calculated by SPSS version 24. Under the observation of Bougie's and Sekaran (2016) recommendation, all the data seemed to have high reliability or consistency of measure as the result can be repeated if questioned again. According to Bougie and Sekaran (2016), Cronbach's alpha should then be used to measure and analyze the reliability of the independent variable and dependent variable. The results of Cronbach's alpha of all dependent variables and independent variables were very good, as all the data were in 0.80 – 0.99 scales, except for one independent variable which is risk, which shows data of 0.612 (refer Table 3.19), falling under fair reliability. The overall data variable measurements achieved the highest level of consistency and stability.

4.1.3 Normality Test

As basis of statistical procedures, carrying out using this method validate the assumption of normality important concern for analyst, Sim and Yap, (2010). As important part of normality the test are Kolmogorov-Smirnov and Shapiro Wilk Test, histogram, boxplot and Q-Q plot. The skewness and kurtosis also tested for normality test. The skewness value according Anderson, Babin, Black and Hair (2010), the closer to zero the more normally the data is distributed. The data is as below.

Table 4.2
Tests of Normality

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
Risk_mean	.058	364	.005	.991	364	.022
Enjoyment_mean	.065	364	.001	.968	364	.000
Ease_mean	.093	364	.000	.958	364	.000
Useful_mean	.068	364	.000	.984	364	.001
Trust_mean	.063	364	.002	.987	364	.002

a. Lilliefors Significance Correction

Test of normality shows kolmogorov-Smirnov is in significant data however since the data is more than 30, we further see Shapiro-Wilk results. All shapiro-wilk test data as table above shows significant due to value less than 0.05.

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Table 4.3
Skewness and Kurtosis Value for All Variables

Model	Skewness	Curtosis
(Constant)		
Risk-mean	0.079	-0.142
Trust-mean	0.078	0.024
Enjoyment_mean	-0.157	-0.544
Useful_mean	0.039	-0.495
Ease of Use_mean	-0.533	0.289

Source: SPSS

Skewness data for all variable (perceived risk, perceived ease of use, perceived usefulness, perceived trust, perceived enjoyment) is in between ± 1. Histogram chart view is further conformation view of the data is normal distribution. The distribution was normal as the bell-shaped curved can be seen. Confirmation of boxplot view show clear mean and median location in picture below. (Figure 4.1).

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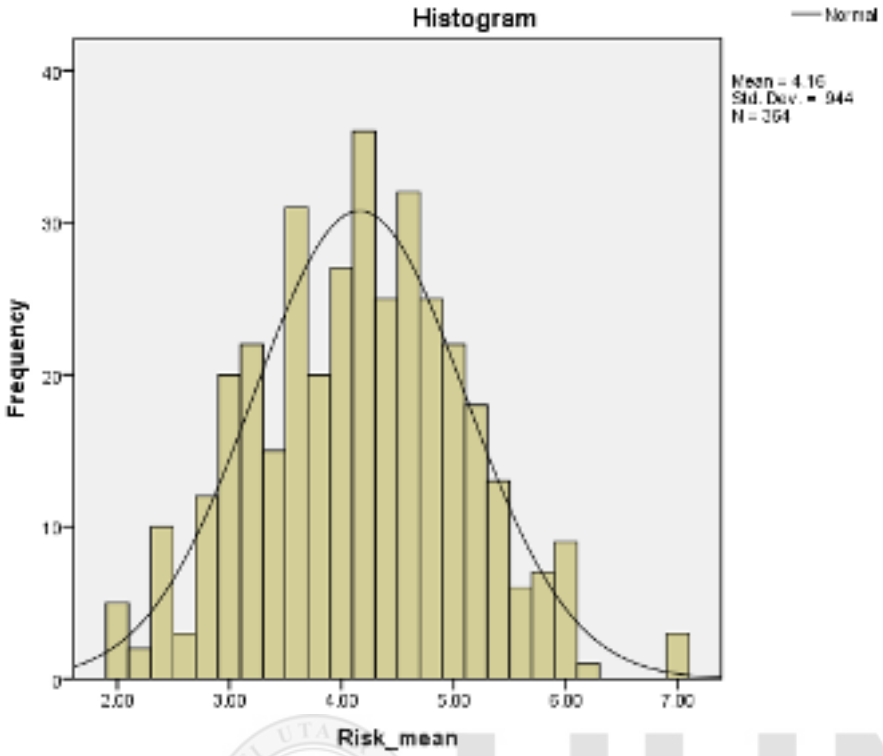

Figure 4.0
Histogram Risk
Source: SPSS

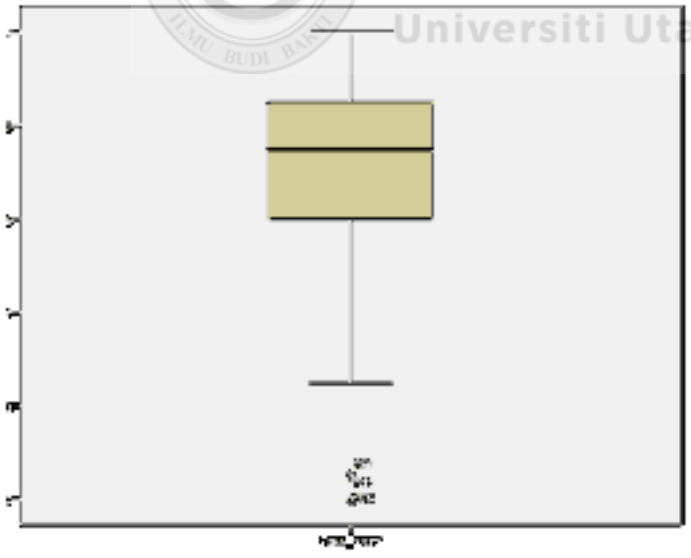

Figure 4.1
Boxplot Risk
Source: SPSS

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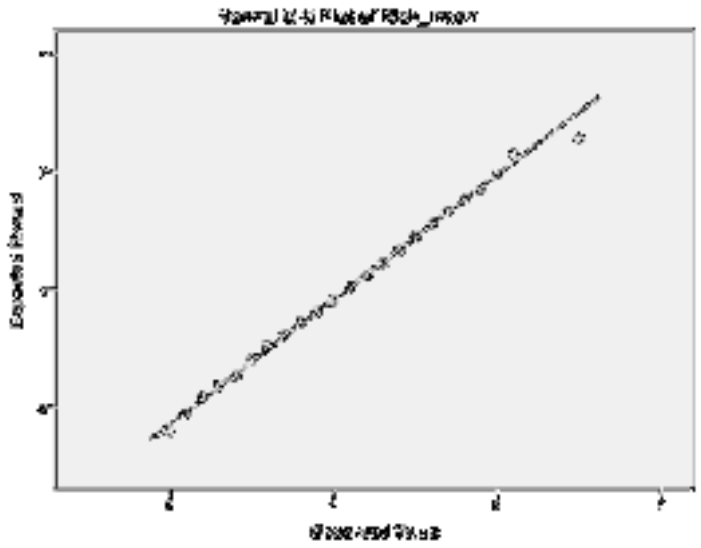

Figure 4.2
Normal Q-Q Plot Risk
Source: SPSS

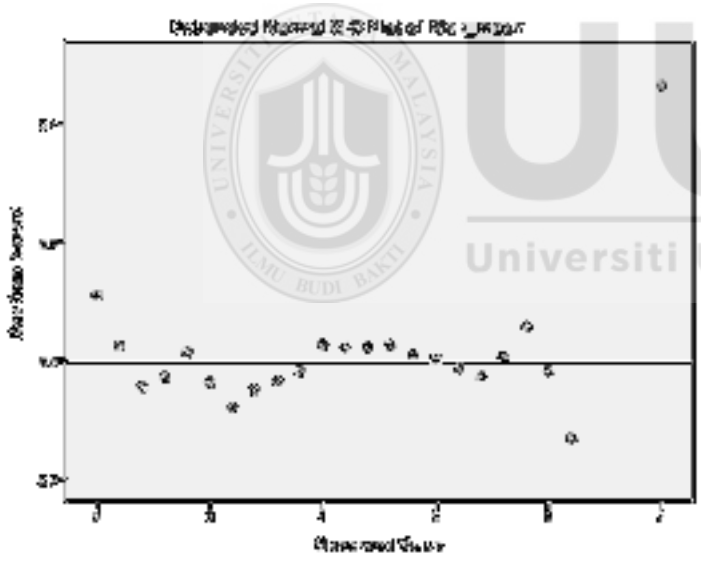

Figure 4.3
Detrended Q-Q Plot Risk
Source: SPSS

Data from normal Q-Q plot shows all (perceived risk, perceived ease of use, perceived usefulness, perceived trust, perceived enjoyment) are in normal line compared to all detrended normal Q-Q plot. As all detrended Q-Q plot is in between ± 0.5 value. All boxplot showing

median and quartile is normal observation except for ease of use for respondent 251, 277 and 304 showing off the scale value.

4.1.4 Multicolinearity

Table 4.4
Multicolinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.072	.415		2.583	.010		
	Risk_mean	-.092	.055	-.063	-1.672	.095	.963	1.039
	Enjoyment_mean	.070	.056	.059	1.245	.214	.604	1.655
	Ease_mean	-.151	.071	-.106	-2.142	.033	.559	1.789
	Useful_mean	.570	.044	.573	12.980	.000	.702	1.425
	Trust_mean	.293	.057	.241	5.187	.000	.632	1.582

Tolerance is percentage of variance in the iv that is not accounted for by the other independent variables. Tolerance values above 0.10 is cited as less problematic. As all tolerance value as table above is more than 0.1 (0.559 - 0.963). VIF further value at less than 10 for all variable. Thus, data shows significant value.

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4.2 Descriptive Analysis

Table4.1
Demographic Profiling

Demographic	Characteristic	Frequency	Percentage %
Gender	Female	222	59.5
	Male	151	40.5
Age	20- 22 years old	95	25.5
	23 – 27 years old	187	50.1
	28 – 32 years old	46	12.3
	33 – 40 years old	45	12.1
Education	Bachelors Degree	116	31.1
	Master Degree& PhD	21	5.6
	Matriculation/Diploma/STPM	198	53.1
	SPM	38	10.2
Ethnicity	Chinese	93	24.9
	Indian	11	2.9
	Malay	249	66.8
	Others	20	5.6
Personal Monthly Income	RM 1000 and below	261	69.9
	RM 1001 – RM 3000	47	12.6
	RM 3001 – RM 5000	35	9.4
	RM 5001 – RM 7000	19	5.1
	RM 7001 and above	11	2.9

*Source:*SPSS

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As per described in Table4.1, the questionnaires were mainly answered by females rather than males; 59.5% of 222 respondents were female while the remaining 40.5% at 151 respondents were male. Most of the research questionnaire seemed to be filled by respondents from ages between 23-27 at 50.1% of the research. It is then followed by ages between 20-22 at 25.5%, while the remaining 12% comprising48 persons are between 28-32 and 33- 40 years of age.

In terms of the education level of the respondents, they mostly are at Matriculation/Diploma/STPM level at53.1% or 198 respondents. Meanwhile, those with Bachelor's degree were at 31.1% or116 people. SPM was 10.2% or38 people and the remaining was 5.6% or21 people with a Masters' degree.

Since ethnicity is separated only to four(Malay, Chinese, Indian and others), 66.8% of respondents were Malays, 24.9% were Chinese, 5.6% were other ethnicities and 2.9% were Indian.

For personal monthly income, most respondents haveRM1,000 and below income which is at 69.9% or261 people. This is then followed by 12.6% or 47 respondents at a salary of RM1,001 – RM3,000. Other remaining salaries were at most 9% and lower.

4.3 Correlation Analysis

Table 4.6
Summary of Pearson Correlation

Variable	Risk Mean	Enjoyment Mean	Ease Mean	Useful Mean	Trust Mean	Intention Mean
Risk Mean	1					
Enjoyment Mean	-0.58	1				
Ease Mean	-0.160	0.592	1			
Useful Mean	-0.094	0.396	0.382	1		
Trust Mean	-0.139	0.411	0.498	0.499	1	
Intention Mean	-0.140	0.330	0.281	0.682	0.507	1

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

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From the correlation results obtained from the SPSS above (refer Table 4.3), all variables have a connection between two other variables. The lowest degree of relationship is obtained on usefulness mean towards risk mean, with the highest on intention mean towards usefulness mean. All variable is positively relationship with each other, however all risk mean degree of relationship is negative to all variables and intention mean. (All data is compared to Table 3.8) to know the degree of relationship.

4.4 Multiple Regression Analysis

Table 4.7
Intention Model Summary

Model	Standardized Coefficients	t-value	Significant
(Constant)		2.583	0.010
Risk-mean	-0.063	-1.672	0.095
Trust-mean	0.241	5.187	0.000
Enjoyment_mean	0.059	1.245	0.214
Useful_mean	0.573	12.98	0.000
Ease of Use_mean	-0.106	-2.142	0.033

Dependent Variable: Intention to Purchase
*Note:** $p<0.05$, $R= 0.716$, $R^2=0.513$, $F=74.865$, $Sig=0.000^b$*

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R value in the model summary represents multiple correlation coefficient. A value of 0.771 indicates a good value. It is further explained by the R square value at 0.513 which shows 51.3% of the variability of the dependent variable to intention. The F ratio in the Anova test is to measure whether the overall regression is a good fit for the data. Where $F(5,356) = 70.822$, $p< 0.05$. This shows that the regression is a good fit for the data. However, Significant value of $p<0.05$ is not supported for perceived enjoyment and perceived risk,. Showing there is no significant relationship of perceived risk and perceived enjoyment to intention to purchase. But, perceived ease of use, perceived trust and perceived usefulness significant value less than 0.05 showing there is significant relationship to intention to purchase.

Estimated model coefficients show that intention = 1.072 - (0.92 x risk) + (0.70 x enjoyment) - (0.151 x ease of use) + (0.570 x usefulness) + (0.293 x trust). The unstandardized coefficients table shows that every increase in attitude will have -0.92 decrease possibility of the answered question for risk. A multiple regression was conducted to predict attitude at maximum value where $F(5,356) = 74.865$, $p < 0.0005$. $R^2 = 0.513$. All variables added (perceived ease of use, perceived usefulness and perceived trust) were significant to the prediction of $p < 0.05$ except perceived enjoyment and perceived risk which valued at 0.214 and 0.095.

F test value, however, shows 74.865 value with significance level of 0.000. On beta unstandardized coefficients, based on Table 4.6, the equation of the regression line is as below:

$Y = 1.072 - 0.92 + 0.70 - 0.151 + 0.570 + 0.293$

$Y = 1.564$

However, this 1.564 is only to show that y exists crossline at 1.564. P value tests further that all variability are less than 0.05 significant level except for perceived risk and perceived enjoyment, which is valued at 0.095 and 0.124 ; this accepts the alternative hypothesis. Interception at Y crossing is different at 1.564, not at 0.

4.5 Summary of Hypothesis

From the data analysis and findings above, the table below shows the summary on the findings of the hypotheses test.

Table 4.8
Hypothesis Testing Result

Hypothesis	Description	Correlation result (relationship)	Multiple Regression result	Result
H1	There is positive relationship between perceived risk towards online apparel shopping intention?	-0.140 (low)	0.095	Not Supported
H2	There is a significant positive relationship between perceived enjoyments toward online apparel shopping intention?	0.330 (moderate)	0.214	Not Supported
H3	There is a significant positive relationship between perceived ease of use toward online apparel shopping intention?	0.281 (low)	0.033	Supported
H4	There is a significant positive relationship between perceived usefulness toward online apparel shopping intention?	0.682 (high)	0.000	Supported
H5	There is a significant positive relationship between perceived trusts toward online apparel shopping intention?	0.507 (high)	0.000	Supported

a:Dependant Variable: Intention_mean

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4.6 Conclusion

Based on the findings in this chapter, all null hypothesis is accepted in all cases, except for perceived risk and perceived enjoyment which accepts the alternate hypothesis. Further conclusion is later discussed in Chapter 5.

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CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter explains the findings from the previous chapter. This includes the individual explanation of the research objectives. The implications and recommendation are also provided for this research based on the findings.

5.1 Objective Discussion

This section will discuss all the research objectives as mentioned before. From the hypothesis testing in Table 4.6, only risk was not determined as risk was not significant from the study. to discuss further, the research objectives are explained below.

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5.1.1 Research Objective 1

Research objective 1 is to examine the positive influence of risk of purchase apparel online. Correlation test result -0.140 and Multiple regression test of 0.095. As correlation shows low degree of relationship to intention plus Multiple regression result not supporting hypothestis. The result compared to findings by Azizi and Javidani (2010) along with the findings of Lu, Hsu, and Hsu (2005) resulting negative relationship and not significant. Also, Pearson correlation shows that risk have negative relationship to all variables in the Pearson correlation calculation. Perhaps it is the same belief that Iranian and Malaysian prefer item to received first then paid, for those item by post. As figured by cultural study by Leo and Martin (2013), the market as failed

to respond to customer perceived uncertainties and risk thus lowering the perception of the online store and reducing consumer awareness.

5.1.2 Research Objective 2

Research objective 2 is on positive influence of perceived enjoyment to online shopping. Taking advantage to motivate more shopping such as convenience, competitive price and easy access are some of the uses of online shopping enjoyment as describe by Carr, Carson, Childers and Peck (2001) and Beynon, Elizabeth and Jones (2003). Compared to previous study by Fiore, Park and Song (2007), by creating perceived enjoyment such as tele-fantasy has made positive influence to online shopping. Data shows moderate Pearson correlation of Enjoyment to other variables except perceived ease of use in high degree of relationship (Refer Table 4.3). Test shows, Moderate value of 0.330 degree of relationship to intention. However, due to the finding for this research as data is not significant in Multiple Regression Analysis valued at 0.214.This maybe contributed by online shopping is a norm this days that enjoyment have to be created, not only relying on the buying system.

5.1.3 Research Objective 3

Research objective 3 is to see positive influence of perceived ease of use to online shopping. As this is directly appeal to the online purchase system itself. According to Davis (1989), ease of use is "the degree to which the users believe that the technology will enhance the performance of an activity". In which on the online purchasing system. Results of Pearson Correlation is positive to all variables and result is significant at 0.033 for Multiple Regression Analysis test. Ease of use

finding by Rama (2015) also producing the same result as positive correlation and significant value in regression.

5.1.4 Research Objective 4

Positive Perceived usefulness variable is objective number 4. Based on Pearson's correlation test, the value drops from high to very low degrees of relationship. Very Low degree of relationship at -0.094 to Risk, moderate relationship to enjoyment (0.396) and ease of use (0.382) but high degree of relationship to intention to purchase (0.682). Further tests on multiple regression reveals value of significant results (0.000) and null hypothesis to be accepted. Therefore, the hypothesis of examining the significant relationship between perceived usefulness towards online apparel shopping intention is accepted. Same finding by Ha and Stoel (2009), that useful internet should be efficient and helpful to consumers to patronage the online apparel websites to make purchasing easier and more useful. Companies should be looking to increase usefulness of information introduced in their website to increase intention to purchase apparel online.

5.1.5 Research Objective 5

Positive Trust value is research objective number 5. Trust in Pearson Correlation test reveals that moderate degree of relationship to perceived enjoyment, perceived ease of use, perceived usefulness and high to intention degree of relationship. However, as usual trust relationship to perceived risk is low. Result in Multiple regression is data perceived trust is significant. Thus hypothesis of positive relationship of perceived trust to intention to purchase is accepted. This findings correlate with findings by Tasin (2017) that online purchase decision relate closely with

trust. As trust can be from the retail brand name, repeated services experience and more. Thus, trust experience proves the willingness to shop on websites and the retailer's website. This allows for customers to have more trust in a brand, reducing the level of perceived risk and making customers feel more comfortable with purchasing items over the internet. Therefore, they should seek to build offline and online performance as well.

5.2 Summary of Findings

The purpose of this experiment is to examine online apparel shopping by consumers from Gen Y and measure intention of use on the online shopping system, using the TAM theory. This study has five research questions to examine the relationship of the independent variable to the variable of attitude and the relationship of attitude to intention. As tests were done, all the independent variables to the dependent variable were found to be positively linked, except for perceived risk which skewed negatively to attitude in this research.

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Hypothesis One described the significant relationship between perceived risks towards online apparel shopping. The result shows that it was not supported as multiple regression values were at 0.095. Which supported the alternate hypothesis that there is no significant relationship between perceived risk and intention to purchase. This finding is same to the findings in the study conducted by Bashir and Madhavaiah (2015), where they found that consumer resistance to perceived risk in India was not due to being able to adapt various technology; specifically, ones which involve financial transaction risks used for online shopping. This result is also consistent with Momeni and Pahlavanyali (2016) that Iran as these barrier has made Iranian people not motivated to shop online.

Perceived enjoyment however is not supported in this research. It is inconsistent in study by Bhutani, Goswami and Jain (2014) as they discover that perceived enjoyment is one of the positive reason for online shopping. Results also inconsistent with the findings from a study by Celik (2008) non the direct influence of perceived enjoyment that motivates customer to use the banking system in Turkey. Perhaps it is the norm of the system to Gen-Y has made the perceived enjoyment less appreciated or not so much enjoyment available in the system.

However, other antecedents (ease of use, usefulness and trust) showed that research by Mohammadi (2014) who found that ease of use and perceived usefulness both affect users' attitude positively on using the mobile banking system in Iran. He suggests that mobile banking systems need to focus on ease of use and usefulness factors which appear to have a more positive effect than other antecedents in using the system.

The trust found in this research is in line with the previous study by Trivedi and Yadav (2017), where both of them used an empirical model in finding customer satisfaction with online shopping and repurchase intention based on trust as validated in India, which reflects our.

In conclusion, the results show that the TAM theory can be used to effectively measure consumer intention to purchase online apparel. The structured findings can be further described and used in future research as it should show a more effective way of measuring consumer behavior.

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5.3 Implication

Implications can be divided into two major contributions; one is to the scientific world and the other to the management world. Both are discussed of its potential as below.

5.3.1 Theoretical Contribution

First, theoretical testing was done to prove the independent variable and dependent variables' connection and significance with one another. By implying the TAM theory, we have discovered some crucial information on Malaysia's Gen Y, as variable risk and enjoyment is not supported to purchase apparel online, and the correlation analysis shows that perceived risk is always negatively correlated with other variables.

Second, this test have use of structured theory has made the findings more supportive of each other. Equal comparison within research using the same structured theory can make the findings more meaningful and important than just empty findings without the support of a structured theory.

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5.3.2 Practical

Due to the success of online shopping and the size of the apparel segment in online sales, online platform stores have interesting opportunities to expand their business in the apparel segment across borders. The experiment shows (perceived ease of use, perceived usefulness and perceived trust) is significant to Gen Y influence of buying online apparel product. The combination of a trusted online platform that is easy to be use and useful information has made

the generation Y to buy online apparel product more. This further support that generation Y is a beneficial age segment in selling apparel product to them as they are used to the internet and have more buying power than other generation. Things such as trust in the system for Gen Y Malaysians is without issue, as perceived trust hypothesis prove it.

However since perceived enjoyment is not supported to this research mainly because the online platform nowadays is a norm to this generation. It is advisable to come up with something interesting to built the enjoyment expectation on online shopping. Further recommendations are that managers should look for more ways to instigate enjoyment on the system by implementing new approach of viewing online product such as tele-fantasy view to increase enjoyment since the 'touch' capability is not there in the system for purchasing apparel online. A micro view or some sort of response to questions such as on the apparel material, etc. could boost the sales margin. Second not significant result is perceived risk. Reducing of consumer perceived risk such as online offering to refund, item return and better privacy communication and information transfer platform, may help in reducing consumer risk level in using online shopping platform.

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5.4 Limitation and Recommendations

A possible limitation of the current study on the Gen Y sample as respondents is that the current purchasing power does not reflect all of the current generations. As selected Gen Y age are around 23-38 years old. The respondents also may have been mostly from the local university, and therefore may not necessarily be suitable to reflect the rest of the Gen Y that are working. It is suggested that future research should obtain as many from the Gen Y as possible from working industry rather than those who are in university as most are students. This can reflect in more

effective results for marketers to develop an online marketing platform. However, as suggested by Gefen et. al (2003) and Wang (2004) suggest that youth can strongly represent the current online population. Yet, this research is still accounted for as effective results for future studies.

Another limitation is due to the lack of studies in the Malaysian perspective. Study on Gen-Y perspective is still increasing, with the knowledge that Gen-Z is coming soon. This future generation is more exposed to the internet. We can only assume that the next generation will be more used to the online platform in ways that will never be known unless more theoretical and empirical studies are done.

This study, while limited by resources with the samples and time taken, was able to produce much valuable information, which hopefully can be continued and added by further research. Finally, since the occurrence of studies in online consumer behavior, the current present study is only a snapshot of the current Gen Y's response and is not a long-term solution. Further and continuous studies are recommended.

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5.5 Conclusion

This research was conducted to assess change in the adoption of online apparel shopping for the Gen-Y in Malaysia. Continuing this research, especially on the newer generation, can provide interesting knowledge of what that generation thinks about regarding online purchasing. Since the Gen-Y is more exposed to the internet since they were young when the internet was first introduced, it would be interesting to see on what basis did these youngsters began using it. Hopefully, Malaysia can catch up with this global phenomenon. It is interesting enough to see that the Gen Y these days can accept online internet risks and give their trust to the system to do

so. With increase of enjoyment online platform, we will surely see more intention to purchase online apparel by these youngsters.

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APPENDIX A

Questionnaire

Part A: Demographic profile of the respondents

For each question please place (√) in the boxes where appropriate or fill in the details in the spaces provided. *(Silatandakan (√) pada jawapananda)*

Demography: Questions about you

1. Gender/ Jantina
   □ Male
   □ Female

2. Age/ Umur
   □ 20-22 years
   □ 23-27 years
   □ 28-32 years
   □ 33-40 years
   □ Others _____

3. Which of the following best describes the highest level of education you have completed? (*Tarafpendidikan yang telahdihabiskan*)
   □ SPM
   □ Matriculation/Diploma/STPM
   □ Bachelor's Degree
   □ Master's Degree & PhD

4. Ethnicity/ Bangsa:
   ☐ Malay
   ☐ Chinese
   ☐ Indian
   ☐ Others

5. Personal Monthly Income/ PendapatanBulanan:
   ☐ RM 1000 and below
   ☐ RM 1001 – RM 3000
   ☐ RM 3001 – RM 5000
   ☐ RM 5001 – RM 7000
   ☐ RM 7001 and above

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PART B (Experiential Values)- Likert Scale (1-7)

Please tick (√) on the answer box that represent your opinion

Totally Disagree *SangatTidak Setuju*	**Mostly Disagree** *KebanyakanTidakSetuju*	**Somewhat disagree** *AgakTidakSetuju*	**Indifference** *TidakKisah*	**Somewhat Agree** *AgakSetuju*	**Mostly Agree** *Kebanyakan Setuju*	**Totally Agree** *SangatSetuju*
1	**2**	**3**	**4**	**5**	**6**	**7**

Risk	Online shopping servers may not perform well and process payments incorrectly. (Pelayanbeliantalianmungkintidakbolehmelakukanpemprosesan pembayaransecarabetul)	1	2	3	4	5	6	7
	When transactions errors occur, I worry that I cannot get compensation(Apabilakesilapantransaksiberlaku, sayabimbangtidakbolehmendapatpampasan)	1	2	3	4	5	6	7
	It would take me lots of time to learn how to use online shopping system(Iamengambil masa yang banyakuntukbelajarcaramenggunakansistemmembeli - belahsecaratalian)	1	2	3	4	5	6	7
	I would not feel totally safe providing personal privacy information over the internet(Saya tidakmerasaselamatmemberikanmaklumatperibadimelalui internet)	1	2	3	4	5	6	7
	What are the chances that if I shop through Internet, others think less highly of me(Apakahpeluangsayadipandangrendahapabilamembelimelalui internet)	1	2	3	4	5	6	7
Enjoyment	I shall have fun while purchasing products over internet (Saya merasaseronokketikamembeliprodukmelalui internet)	1	2	3	4	5	6	7
	Using the internet to purchase a product would provide me a lot of enjoyment(Menggunakan internet untukmembeliprodukakanmemberisayabanyakkeseronokan)	1	2	3	4	5	6	7
	I think that purchasing products from internet shall be interesting(Saya fikirmembeliprodukdari internet akanmenjadimenarik)	1	2	3	4	5	6	7
	Using the internet to purchase a product would provide me a lot of excitement. (Menggunakan internet untukmembeliprodukakanmemberisayabanyakkeseronokan)	1	2	3	4	5	6	7
	I Enjoy surfing the net for the purpose of purchasing product and receiving information(Saya menikmatimelayari internet untuktujuanmembeliproduk dan menerimamaklumat)	1	2	3	4	5	6	7

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Ease of Use	Using the internet is easy for shopping(Adalahmudahmenggunakan internet untukmembelibelah)	1	2	3	4	5	6	7
	It is easy to become skilful at internet shopping to accomplish my tasks. (Iamudahuntukmenjadimahirmembeli - belah di internet untukmencapaitugasansaya)	1	2	3	4	5	6	7
	I find the internet flexible to navigate for shopping(Saya mendapatimelayari internet adalahfleksibeluntukmembeli - belah)	1	2	3	4	5	6	7
	It is easy to learn to use the internet for shopping(Mudahuntukbelajarmenggunakan internet untukmembeli - belah)	1	2	3	4	5	6	7
Usefulness	Using the internet for apparel/clothing shopping helps me make better decisions. (Menggunakan internet untukmembelipakaianmembantusayauntukmembuatkeputusan yang lebihbaik)	1	2	3	4	5	6	7
	I find the internet useful in purchasing apparel/clothing products(Saya mendapati internet bergunauntukmembeliprodukpakaian)	1	2	3	4	5	6	7
	Using the internet for my apparel /clothing shopping enables me to accomplish tasks more quickly(Menggunakan internet untukmembelipakaianmembolehkansayamelakukantugasdengan lebihcepat)	1	2	3	4	5	6	7
	Using the internet makes me more efficient while shopping for apparel/clothing(Menggunakan internet menjadikansayalebihcekapmembeli - belahuntukpakaian)	1	2	3	4	5	6	7
Trust	The Internet shopping site is trustworthy (Lamanmembeli-belah internet bolehdipercayai)	1	2	3	4	5	6	7
	I trust in the benefits of the decision of the internet shopping sites. (Saya percayakepadamanfaatkeputusanmembeli - belah di internet)	1	2	3	4	5	6	7
	Internet shopping site keeps its promises and commitments. (Lamanmembeli - belah internet mengkotakanjanji - janji dan komitmed)	1	2	3	4	5	6	7
	I trust Internet Shopping site. (Saya percayalamanmembeli - belah internet)	1	2	3	4	5	6	7
	Making payments on the Internet Is secure. (Membuatbayaran di Internet adalahselamat)	1	2	3	4	5	6	7
Intention	I think it is good to use the internet for apparel/clothing shopping instead of going to store. (Saya fikiradalahbaikjikamenggunakan internet untukmembelipakaiandaripadapergikegedungpakaian)	1	2	3	4	5	6	7
	It is desirable to use the internet for shopping instead of going to the stores. (Adalahwajaruntukmenggunakan internet untukmembeli - belah dan bukannyapergikegedungpakaian)	1	2	3	4	5	6	7
Intentio	It is much better for me to shop apparel / clothing on the internet	1	2	3	4	5	6	7

n	in addition to shopping at stores. (Lebihbaikbagisayauntukmembelipakaian di internet disampingmembeli - belah di gedungpakaian)							
	Using the internet for apparel/clothing shopping is a good idea. (Menggunakan internet untukmembeli - belahpakaianadalah idea yang baik)	1	2	3	4	5	6	7

THANK YOU

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Appendix

Normality Test

Risk

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Risk_mean	N	Percent	N	Percent	N	Percent
Intention_mean	Mostly Disagree	5	100.0%	0	0.0%	5	100.0%
	2.20	2	100.0%	0	0.0%	2	100.0%
	2.40	10	100.0%	0	0.0%	10	100.0%
	2.60	3	100.0%	0	0.0%	3	100.0%
	2.80	12	100.0%	0	0.0%	12	100.0%
	Somewhat Disagree	20	100.0%	0	0.0%	20	100.0%
	3.20	22	100.0%	0	0.0%	22	100.0%
	3.40	15	100.0%	0	0.0%	15	100.0%
	3.60	31	100.0%	0	0.0%	31	100.0%
	3.80	18	90.0%	2	10.0%	20	100.0%
	Indifference	27	100.0%	0	0.0%	27	100.0%
	4.20	36	100.0%	0	0.0%	36	100.0%
	4.40	25	100.0%	0	0.0%	25	100.0%
	4.60	32	100.0%	0	0.0%	32	100.0%
	4.80	25	100.0%	0	0.0%	25	100.0%
	Somewhat Agree	22	100.0%	0	0.0%	22	100.0%
	5.20	18	100.0%	0	0.0%	18	100.0%
	5.40	13	92.9%	1	7.1%	14	100.0%
	5.60	6	75.0%	2	25.0%	8	100.0%
	5.80	7	77.8%	2	22.2%	9	100.0%
	Mostly Agree	9	100.0%	0	0.0%	9	100.0%
	6.20	1	100.0%	0	0.0%	1	100.0%
	Totally Agree	3	100.0%	0	0.0%	3	100.0%

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Descriptives[a]

	Risk_mean			Statistic	Std. Error
Intention_mean	Mostly Disagree	Mean		5.7000	.48990
		95% Confidence Interval for Mean	Lower Bound	4.3398	
			Upper Bound	7.0602	
		5% Trimmed Mean		5.7222	
		Median		6.0000	
		Variance		1.200	
		Std. Deviation		1.09545	
		Minimum		4.00	
		Maximum		7.00	
		Range		3.00	
		Interquartile Range		1.75	
		Skewness		-.846	.913
		Kurtosis		1.745	2.000
	2.20	Mean		5.6250	.12500
		95% Confidence Interval for Mean	Lower Bound	4.0367	
			Upper Bound	7.2133	
		5% Trimmed Mean		.	
		Median		5.6250	
		Variance		.031	
		Std. Deviation		.17678	
		Minimum		5.50	
		Maximum		5.75	
		Range		.25	
		Interquartile Range		.	
		Skewness		.	.
		Kurtosis		.	.
	2.40	Mean		4.3750	.44292
		95% Confidence Interval for Mean	Lower Bound	3.3730	
			Upper Bound	5.3770	
		5% Trimmed Mean		4.4306	
		Median		5.0000	
		Variance		1.962	

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	Std. Deviation		1.40064	
	Minimum		1.75	
	Maximum		6.00	
	Range		4.25	
	Interquartile Range		2.31	
	Skewness		-.673	.687
	Kurtosis		-.659	1.334
2.60	Mean		4.2500	.25000
	95% Confidence Interval for Mean	Lower Bound	3.1743	
		Upper Bound	5.3257	
	5% Trimmed Mean		.	
	Median		4.0000	
	Variance		.188	
	Std. Deviation		.43301	
	Minimum		4.00	
	Maximum		4.75	
	Range		.75	
	Interquartile Range		.	
	Skewness		1.732	1.225
	Kurtosis		.	.
2.80	Mean		4.3750	.51355
	95% Confidence Interval for Mean	Lower Bound	3.2447	
		Upper Bound	5.5053	
	5% Trimmed Mean		4.4167	
	Median		4.5000	
	Variance		3.165	
	Std. Deviation		1.77898	
	Minimum		1.25	
	Maximum		6.75	
	Range		5.50	
	Interquartile Range		2.06	
	Skewness		-.631	.637
	Kurtosis		.055	1.232
Somewhat Disagree	Mean		3.5375	.31844
	95% Confidence Interval for Mean	Lower Bound	2.8710	
		Upper Bound	4.2040	
	5% Trimmed Mean		3.4306	
	Median		3.1250	

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		Variance	2.028	
		Std. Deviation	1.42412	
		Minimum	2.00	
		Maximum	7.00	
		Range	5.00	
		Interquartile Range	2.44	
		Skewness	.955	.512
		Kurtosis	.345	.992
	3.20	Mean	4.2045	.24266
		95% Confidence Interval for Mean — Lower Bound	3.6999	
		95% Confidence Interval for Mean — Upper Bound	4.7092	
		5% Trimmed Mean	4.1856	
		Median	4.3750	
		Variance	1.295	
		Std. Deviation	1.13818	
		Minimum	1.75	
		Maximum	7.00	
		Range	5.25	
		Interquartile Range	1.56	
		Skewness	.266	.491
		Kurtosis	.994	.953
	3.40	Mean	3.2000	.48807
		95% Confidence Interval for Mean — Lower Bound	2.1532	
		95% Confidence Interval for Mean — Upper Bound	4.2468	
		5% Trimmed Mean	3.1389	
		Median	3.0000	
		Variance	3.573	
		Std. Deviation	1.89029	
		Minimum	1.00	
		Maximum	6.50	
		Range	5.50	
		Interquartile Range	3.75	
		Skewness	.227	.580
		Kurtosis	-1.136	1.121
	3.60	Mean	4.3145	.25080
		95% Confidence Interval for Mean — Lower Bound	3.8023	
		95% Confidence Interval for Mean — Upper Bound	4.8267	
		5% Trimmed Mean	4.3306	

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	Median		4.5000	
	Variance		1.950	
	Std. Deviation		1.39638	
	Minimum		1.75	
	Maximum		6.50	
	Range		4.75	
	Interquartile Range		1.50	
	Skewness		-.280	.421
	Kurtosis		-.693	.821
3.80	Mean		3.9583	.28242
	95% Confidence Interval for Mean	Lower Bound	3.3625	
		Upper Bound	4.5542	
	5% Trimmed Mean		3.9676	
	Median		4.0000	
	Variance		1.436	
	Std. Deviation		1.19819	
	Minimum		1.75	
	Maximum		6.00	
	Range		4.25	
	Interquartile Range		.94	
	Skewness		-.267	.536
	Kurtosis		-.039	1.038
Indifference	Mean		4.1204	.25013
	95% Confidence Interval for Mean	Lower Bound	3.6062	
		Upper Bound	4.6345	
	5% Trimmed Mean		4.1440	
	Median		4.0000	
	Variance		1.689	
	Std. Deviation		1.29972	
	Minimum		1.75	
	Maximum		6.00	
	Range		4.25	
	Interquartile Range		1.75	
	Skewness		-.336	.448
	Kurtosis		-.887	.872
4.20	Mean		3.7083	.18567
	95% Confidence Interval for Mean	Lower Bound	3.3314	
		Upper Bound	4.0853	

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	5% Trimmed Mean		3.6975	
	Median		4.0000	
	Variance		1.241	
	Std. Deviation		1.11403	
	Minimum		1.50	
	Maximum		6.00	
	Range		4.50	
	Interquartile Range		1.00	
	Skewness		.193	.393
	Kurtosis		.105	.768
4.40	Mean		4.2600	.22055
	95% Confidence Interval for Mean	Lower Bound	3.8048	
		Upper Bound	4.7152	
	5% Trimmed Mean		4.2639	
	Median		4.2500	
	Variance		1.216	
	Std. Deviation		1.10274	
	Minimum		2.00	
	Maximum		6.50	
	Range		4.50	
	Interquartile Range		1.88	
	Skewness		-.086	.464
	Kurtosis		-.424	.902
4.60	Mean		3.4453	.19628
	95% Confidence Interval for Mean	Lower Bound	3.0450	
		Upper Bound	3.8456	
	5% Trimmed Mean		3.3889	
	Median		3.5000	
	Variance		1.233	
	Std. Deviation		1.11032	
	Minimum		2.00	
	Maximum		6.00	
	Range		4.00	
	Interquartile Range		1.38	
	Skewness		.490	.414
	Kurtosis		-.170	.809
4.80	Mean		3.3800	.18936
	95% Confidence Interval for	Lower Bound	2.9892	

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	Mean	Upper Bound	3.7708	
	5% Trimmed Mean		3.4250	
	Median		3.2500	
	Variance		.896	
	Std. Deviation		.94681	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-.950	.464
	Kurtosis		1.768	.902
Somewhat Agree	Mean		3.7727	.23660
	95% Confidence Interval for	Lower Bound	3.2807	
	Mean	Upper Bound	4.2648	
	5% Trimmed Mean		3.8283	
	Median		3.7500	
	Variance		1.232	
	Std. Deviation		1.10978	
	Minimum		1.00	
	Maximum		5.50	
	Range		4.50	
	Interquartile Range		1.56	
	Skewness		-.666	.491
	Kurtosis		.625	.953
5.20	Mean		3.4722	.32708
	95% Confidence Interval for	Lower Bound	2.7821	
	Mean	Upper Bound	4.1623	
	5% Trimmed Mean		3.4691	
	Median		3.7500	
	Variance		1.926	
	Std. Deviation		1.38768	
	Minimum		1.00	
	Maximum		6.00	
	Range		5.00	
	Interquartile Range		2.00	
	Skewness		-.284	.536
	Kurtosis		-.575	1.038
5.40	Mean		3.6923	.33030

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	95% Confidence Interval for Mean	Lower Bound	2.9726	
		Upper Bound	4.4120	
	5% Trimmed Mean		3.7553	
	Median		3.5000	
	Variance		1.418	
	Std. Deviation		1.19091	
	Minimum		1.00	
	Maximum		5.25	
	Range		4.25	
	Interquartile Range		1.75	
	Skewness		-.760	.616
	Kurtosis		.652	1.191
5.60	Mean		1.9583	.24509
	95% Confidence Interval for Mean	Lower Bound	1.3283	
		Upper Bound	2.5884	
	5% Trimmed Mean		1.9676	
	Median		2.0000	
	Variance		.360	
	Std. Deviation		.60035	
	Minimum		1.00	
	Maximum		2.75	
	Range		1.75	
	Interquartile Range		.81	
	Skewness		-.489	.845
	Kurtosis		.510	1.741
5.80	Mean		3.0000	.45644
	95% Confidence Interval for Mean	Lower Bound	1.8831	
		Upper Bound	4.1169	
	5% Trimmed Mean		2.9583	
	Median		3.0000	
	Variance		1.458	
	Std. Deviation		1.20761	
	Minimum		1.75	
	Maximum		5.00	
	Range		3.25	
	Interquartile Range		2.25	
	Skewness		.621	.794
	Kurtosis		-.528	1.587

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	Mostly Agree	Mean		4.6111	.79834
		95% Confidence Interval for Mean	Lower Bound	2.7701	
			Upper Bound	6.4521	
		5% Trimmed Mean		4.6651	
		Median		5.2500	
		Variance		5.736	
		Std. Deviation		2.39502	
		Minimum		1.25	
		Maximum		7.00	
		Range		5.75	
		Interquartile Range		5.00	
		Skewness		-.454	.717
		Kurtosis		-1.568	1.400
	Totally Agree	Mean		6.5000	.50000
		95% Confidence Interval for Mean	Lower Bound	4.3487	
			Upper Bound	8.6513	
		5% Trimmed Mean		.	
		Median		7.0000	
		Variance		.750	
		Std. Deviation		.86603	
		Minimum		5.50	
		Maximum		7.00	
		Range		1.50	
		Interquartile Range		.	
		Skewness		-1.732	1.225
		Kurtosis		.	.

a. Intention_mean is constant when Risk_mean = 6.20. It has been omitted.

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Tests of Normality[c]

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Risk_mean	Statistic	df	Sig.	Statistic	df	Sig.
Intention_mean	Mostly Disagree	.228	5	.200*	.932	5	.607
	2.20	.260	2	.			
	2.40	.272	10	.034	.887	10	.158
	2.60	.385	3	.	.750	3	.000

	2.80	.222	12	.105	.906	12	.187
	Somewhat Disagree	.147	20	.200*	.900	20	.041
	3.20	.151	22	.200*	.969	22	.680
	3.40	.182	15	.193	.907	15	.121
	3.60	.153	31	.063	.944	31	.105
	3.80	.184	18	.108	.927	18	.171
	Indifference	.158	27	.081	.937	27	.103
	4.20	.175	36	.007	.943	36	.062
	4.40	.100	25	.200*	.986	25	.975
	4.60	.122	32	.200*	.932	32	.043
	4.80	.184	25	.029	.901	25	.020
	Somewhat Agree	.107	22	.200*	.954	22	.371
	5.20	.135	18	.200*	.960	18	.603
	5.40	.136	13	.200*	.937	13	.423
	5.60	.198	6	.200*	.952	6	.755
	5.80	.161	7	.200*	.927	7	.526
	Mostly Agree	.174	9	.200*	.860	9	.096
	Totally Agree	.385	3	.	.750	3	.000

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

c. Intention_mean is constant when Risk_mean = 6.20. It has been omitted.

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Enjoyment Mean

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Enjoyment_mean	N	Percent	N	Percent	N	Percent
Intention_mean	1.80	2	100.0%	0	0.0%	2	100.0%
	Mostly Disagree	1	100.0%	0	0.0%	1	100.0%
	2.40	2	100.0%	0	0.0%	2	100.0%
	2.60	4	100.0%	0	0.0%	4	100.0%
	2.80	1	100.0%	0	0.0%	1	100.0%
	Somewhat Disagree	2	50.0%	2	50.0%	4	100.0%
	3.20	8	100.0%	0	0.0%	8	100.0%
	3.40	3	100.0%	0	0.0%	3	100.0%
	3.60	12	92.3%	1	7.7%	13	100.0%

	3.80	12	100.0%	0	0.0%	12	100.0%
	Indifference	32	100.0%	0	0.0%	32	100.0%
	4.20	14	100.0%	0	0.0%	14	100.0%
	4.40	24	100.0%	0	0.0%	24	100.0%
	4.60	18	100.0%	0	0.0%	18	100.0%
	4.80	13	100.0%	0	0.0%	13	100.0%
	Somewhat Agree	36	100.0%	0	0.0%	36	100.0%
	5.20	19	95.0%	1	5.0%	20	100.0%
	5.40	17	85.0%	3	15.0%	20	100.0%
	5.60	14	100.0%	0	0.0%	14	100.0%
	5.80	22	100.0%	0	0.0%	22	100.0%
	Mostly Agree	24	92.3%	2	7.7%	26	100.0%
	6.20	14	100.0%	0	0.0%	14	100.0%
	6.40	10	100.0%	0	0.0%	10	100.0%
	6.60	6	100.0%	0	0.0%	6	100.0%
	6.80	10	90.9%	1	9.1%	11	100.0%
	Totally Agree	42	97.7%	1	2.3%	43	100.0%

Descriptives[a,b]

	Enjoyment_mean			Statistic	Std. Error
Intention_mean	1.80	Mean		1.3750	.37500
		95% Confidence Interval for Mean	Lower Bound	-3.3898	
			Upper Bound	6.1398	
		5% Trimmed Mean		.	
		Median		1.3750	
		Variance		.281	
		Std. Deviation		.53033	
		Minimum		1.00	
		Maximum		1.75	
		Range		.75	
		Interquartile Range		.	
		Skewness		.	.
		Kurtosis		.	.
	2.40	Mean		2.7500	.25000
		95% Confidence Interval for Mean	Lower Bound	-.4266	

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	Mean	Upper Bound	5.9266	
	5% Trimmed Mean		.	
	Median		2.7500	
	Variance		.125	
	Std. Deviation		.35355	
	Minimum		2.50	
	Maximum		3.00	
	Range		.50	
	Interquartile Range		.	
	Skewness		.	.
	Kurtosis		.	.
2.60	Mean		3.1250	.50518
	95% Confidence Interval for	Lower Bound	1.5173	
	Mean	Upper Bound	4.7327	
	5% Trimmed Mean		3.1250	
	Median		3.1250	
	Variance		1.021	
	Std. Deviation		1.01036	
	Minimum		2.25	
	Maximum		4.00	
	Range		1.75	
	Interquartile Range		1.75	
	Skewness		.000	1.014
	Kurtosis		-6.000	2.619
Somewhat Disagree	Mean		5.0000	1.00000
	95% Confidence Interval for	Lower Bound	-7.7062	
	Mean	Upper Bound	17.7062	
	5% Trimmed Mean		.	
	Median		5.0000	
	Variance		2.000	
	Std. Deviation		1.41421	
	Minimum		4.00	
	Maximum		6.00	
	Range		2.00	
	Interquartile Range		.	
	Skewness		.	.
	Kurtosis		.	.
3.20	Mean		3.2188	.20287

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	95% Confidence Interval for Mean	Lower Bound	2.7390	
		Upper Bound	3.6985	
	5% Trimmed Mean		3.2569	
	Median		3.3750	
	Variance		.329	
	Std. Deviation		.57380	
	Minimum		2.00	
	Maximum		3.75	
	Range		1.75	
	Interquartile Range		.69	
	Skewness		-1.499	.752
	Kurtosis		2.636	1.481
3.40	Mean		3.7500	.66144
	95% Confidence Interval for Mean	Lower Bound	.9041	
		Upper Bound	6.5959	
	5% Trimmed Mean		.	
	Median		3.5000	
	Variance		1.313	
	Std. Deviation		1.14564	
	Minimum		2.75	
	Maximum		5.00	
	Range		2.25	
	Interquartile Range		.	
	Skewness		.935	1.225
	Kurtosis		.	.
3.60	Mean		3.7292	.30689
	95% Confidence Interval for Mean	Lower Bound	3.0537	
		Upper Bound	4.4046	
	5% Trimmed Mean		3.7407	
	Median		3.6250	
	Variance		1.130	
	Std. Deviation		1.06311	
	Minimum		1.75	
	Maximum		5.50	
	Range		3.75	
	Interquartile Range		1.69	
	Skewness		-.033	.637
	Kurtosis		-.244	1.232

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	3.80	Mean	2.4792	.32634
		95% Confidence Interval for Mean — Lower Bound	1.7609	
		95% Confidence Interval for Mean — Upper Bound	3.1974	
		5% Trimmed Mean	2.4074	
		Median	2.0000	
		Variance	1.278	
		Std. Deviation	1.13046	
		Minimum	1.25	
		Maximum	5.00	
		Range	3.75	
		Interquartile Range	1.25	
		Skewness	1.134	.637
		Kurtosis	.904	1.232
	Indifference	Mean	3.6484	.20170
		95% Confidence Interval for Mean — Lower Bound	3.2371	
		95% Confidence Interval for Mean — Upper Bound	4.0598	
		5% Trimmed Mean	3.6719	
		Median	4.0000	
		Variance	1.302	
		Std. Deviation	1.14099	
		Minimum	1.25	
		Maximum	6.00	
		Range	4.75	
		Interquartile Range	1.19	
		Skewness	-.555	.414
		Kurtosis	.076	.809
	4.20	Mean	3.6250	.35909
		95% Confidence Interval for Mean — Lower Bound	2.8492	
		95% Confidence Interval for Mean — Upper Bound	4.4008	
		5% Trimmed Mean	3.5417	
		Median	3.5000	
		Variance	1.805	
		Std. Deviation	1.34361	
		Minimum	1.75	
		Maximum	7.00	
		Range	5.25	
		Interquartile Range	1.38	
		Skewness	1.013	.597

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	Kurtosis		2.027	1.154
4.40	Mean		3.3229	.28172
	95% Confidence Interval for Mean	Lower Bound	2.7401	
		Upper Bound	3.9057	
	5% Trimmed Mean		3.3032	
	Median		3.3750	
	Variance		1.905	
	Std. Deviation		1.38014	
	Minimum		1.00	
	Maximum		6.00	
	Range		5.00	
	Interquartile Range		2.25	
	Skewness		.169	.472
	Kurtosis		-.495	.918
4.60	Mean		3.3611	.37225
	95% Confidence Interval for Mean	Lower Bound	2.5757	
		Upper Bound	4.1465	
	5% Trimmed Mean		3.2901	
	Median		3.7500	
	Variance		2.494	
	Std. Deviation		1.57933	
	Minimum		1.00	
	Maximum		7.00	
	Range		6.00	
	Interquartile Range		2.56	
	Skewness		.311	.536
	Kurtosis		.044	1.038
4.80	Mean		3.5577	.29709
	95% Confidence Interval for Mean	Lower Bound	2.9104	
		Upper Bound	4.2050	
	5% Trimmed Mean		3.5224	
	Median		3.5000	
	Variance		1.147	
	Std. Deviation		1.07118	
	Minimum		2.00	
	Maximum		5.75	
	Range		3.75	
	Interquartile Range		1.50	

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		Skewness	.271	.616
		Kurtosis	-.055	1.191
	Somewhat Agree	Mean	4.2083	.15510
		95% Confidence Interval for Mean Lower Bound	3.8935	
		95% Confidence Interval for Mean Upper Bound	4.5232	
		5% Trimmed Mean	4.2068	
		Median	4.2500	
		Variance	.866	
		Std. Deviation	.93063	
		Minimum	2.00	
		Maximum	6.00	
		Range	4.00	
		Interquartile Range	1.50	
		Skewness	-.118	.393
		Kurtosis	-.474	.768
	5.20	Mean	3.1711	.27376
		95% Confidence Interval for Mean Lower Bound	2.5959	
		95% Confidence Interval for Mean Upper Bound	3.7462	
		5% Trimmed Mean	3.0789	
		Median	3.2500	
		Variance	1.424	
		Std. Deviation	1.19330	
		Minimum	1.50	
		Maximum	6.50	
		Range	5.00	
		Interquartile Range	1.75	
		Skewness	1.103	.524
		Kurtosis	2.098	1.014
	5.40	Mean	3.8971	.25997
		95% Confidence Interval for Mean Lower Bound	3.3460	
		95% Confidence Interval for Mean Upper Bound	4.4482	
		5% Trimmed Mean	3.8578	
		Median	3.5000	
		Variance	1.149	
		Std. Deviation	1.07187	
		Minimum	2.50	
		Maximum	6.00	
		Range	3.50	

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	Interquartile Range		2.00	
	Skewness		.435	.550
	Kurtosis		-.982	1.063
5.60	Mean		4.4643	.33135
	95% Confidence Interval for Mean	Lower Bound	3.7485	
		Upper Bound	5.1801	
	5% Trimmed Mean		4.4881	
	Median		4.6250	
	Variance		1.537	
	Std. Deviation		1.23979	
	Minimum		2.50	
	Maximum		6.00	
	Range		3.50	
	Interquartile Range		2.38	
	Skewness		-.271	.597
	Kurtosis		-1.520	1.154
5.80	Mean		4.5341	.25814
	95% Confidence Interval for Mean	Lower Bound	3.9973	
		Upper Bound	5.0709	
	5% Trimmed Mean		4.5366	
	Median		4.0000	
	Variance		1.466	
	Std. Deviation		1.21080	
	Minimum		2.50	
	Maximum		6.50	
	Range		4.00	
	Interquartile Range		2.00	
	Skewness		.193	.491
	Kurtosis		-1.089	.953
Mostly Agree	Mean		4.1875	.25326
	95% Confidence Interval for Mean	Lower Bound	3.6636	
		Upper Bound	4.7114	
	5% Trimmed Mean		4.2153	
	Median		4.5000	
	Variance		1.539	
	Std. Deviation		1.24073	
	Minimum		1.00	
	Maximum		7.00	

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		Range	6.00	
		Interquartile Range	1.44	
		Skewness	-.568	.472
		Kurtosis	1.633	.918
	6.20	Mean	3.7143	.41756
		95% Confidence Interval for Mean — Lower Bound	2.8122	
		95% Confidence Interval for Mean — Upper Bound	4.6164	
		5% Trimmed Mean	3.7103	
		Median	3.3750	
		Variance	2.441	
		Std. Deviation	1.56235	
		Minimum	1.75	
		Maximum	5.75	
		Range	4.00	
		Interquartile Range	2.94	
		Skewness	.073	.597
		Kurtosis	-1.819	1.154
	6.40	Mean	4.8000	.25766
		95% Confidence Interval for Mean — Lower Bound	4.2171	
		95% Confidence Interval for Mean — Upper Bound	5.3829	
		5% Trimmed Mean	4.7917	
		Median	4.6250	
		Variance	.664	
		Std. Deviation	.81479	
		Minimum	3.75	
		Maximum	6.00	
		Range	2.25	
		Interquartile Range	1.63	
		Skewness	.403	.687
		Kurtosis	-1.150	1.334
	6.60	Mean	2.5000	.65192
		95% Confidence Interval for Mean — Lower Bound	.8242	
		95% Confidence Interval for Mean — Upper Bound	4.1758	
		5% Trimmed Mean	2.4444	
		Median	2.2500	
		Variance	2.550	
		Std. Deviation	1.59687	
		Minimum	1.00	

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	Maximum		5.00	
	Range		4.00	
	Interquartile Range		2.50	
	Skewness		.677	.845
	Kurtosis		-.906	1.741
6.80	Mean		4.1000	.28186
	95% Confidence Interval for Mean	Lower Bound	3.4624	
		Upper Bound	4.7376	
	5% Trimmed Mean		4.1111	
	Median		4.2500	
	Variance		.794	
	Std. Deviation		.89132	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		1.81	
	Skewness		-.190	.687
	Kurtosis		-2.058	1.334
Totally Agree	Mean		4.8452	.25360
	95% Confidence Interval for Mean	Lower Bound	4.3331	
		Upper Bound	5.3574	
	5% Trimmed Mean		4.9392	
	Median		5.0000	
	Variance		2.701	
	Std. Deviation		1.64349	
	Minimum		1.00	
	Maximum		7.00	
	Range		6.00	
	Interquartile Range		2.06	
	Skewness		-.691	.365
	Kurtosis		.121	.717

a. Intention_mean is constant when Enjoyment_mean = Mostly Disagree. It has been omitted.

b. Intention_mean is constant when Enjoyment_mean = 2.80. It has been omitted.

Tests of Normality[b,c]

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
Enjoyment_mean	Statistic	df	Sig.	Statistic	df	Sig.

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Intention_mean	1.80	.260	2	.			
	2.40	.260	2	.			
	2.60	.307	4	.	.729	4	.024
	Somewhat Disagree	.260	2	.			
	3.20	.227	8	.200*	.848	8	.090
	3.40	.253	3	.	.964	3	.637
	3.60	.159	12	.200*	.974	12	.951
	3.80	.248	12	.041	.886	12	.104
	Indifference	.215	32	.001	.922	32	.024
	4.20	.176	14	.200*	.923	14	.243
	4.40	.141	24	.200*	.959	24	.428
	4.60	.157	18	.200*	.942	18	.317
	4.80	.202	13	.148	.924	13	.284
	Somewhat Agree	.164	36	.016	.956	36	.166
	5.20	.158	19	.200*	.901	19	.050
	5.40	.174	17	.182	.925	17	.181
	5.60	.165	14	.200*	.903	14	.124
	5.80	.216	22	.009	.923	22	.087
	Mostly Agree	.145	24	.200*	.941	24	.170
	6.20	.223	14	.057	.871	14	.044
	6.40	.144	10	.200*	.918	10	.339
	6.60	.283	6	.144	.859	6	.186
	6.80	.244	10	.095	.802	10	.016
	Totally Agree	.107	42	.200*	.927	42	.010

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

b. Intention_mean is constant when Enjoyment_mean = Mostly Disagree. It has been omitted.

c. Intention_mean is constant when Enjoyment_mean = 2.80. It has been omitted.

Enjoyment Mean

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Ease_mean	N	Percent	N	Percent	N	Percent
Intention_mean	Mostly Disagree	2	100.0%	0	0.0%	2	100.0%

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	2.25	1	100.0%	0	0.0%	1	100.0%
	3.25	2	100.0%	0	0.0%	2	100.0%
	3.50	4	100.0%	0	0.0%	4	100.0%
	3.75	7	100.0%	0	0.0%	7	100.0%
	Indifference	10	100.0%	0	0.0%	10	100.0%
	4.25	15	100.0%	0	0.0%	15	100.0%
	4.50	19	100.0%	0	0.0%	19	100.0%
	4.75	18	100.0%	0	0.0%	18	100.0%
	Somewhat Agree	48	100.0%	0	0.0%	48	100.0%
	5.25	15	88.2%	2	11.8%	17	100.0%
	5.50	34	100.0%	0	0.0%	34	100.0%
	5.75	34	94.4%	2	5.6%	36	100.0%
	Mostly Agree	44	95.7%	2	4.3%	46	100.0%
	6.25	30	100.0%	0	0.0%	30	100.0%
	6.50	22	100.0%	0	0.0%	22	100.0%
	6.75	12	100.0%	0	0.0%	12	100.0%
	Totally Agree	45	97.8%	1	2.2%	46	100.0%

Descriptives[a,b]

	Ease_mean			Statistic	Std. Error
Intention_mean	3.25	Mean		4.0000	1.00000
		95% Confidence Interval for Mean	Lower Bound	-8.7062	
			Upper Bound	16.7062	
		5% Trimmed Mean		.	
		Median		4.0000	
		Variance		2.000	
		Std. Deviation		1.41421	
		Minimum		3.00	
		Maximum		5.00	
		Range		2.00	
		Interquartile Range		.	
		Skewness		.	.
		Kurtosis		.	.
	3.50	Mean		1.7500	.43301
		95% Confidence Interval for Mean	Lower Bound	.3720	
			Upper Bound	3.1280	
		5% Trimmed Mean		1.7500	

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		Median	1.7500	
		Variance	.750	
		Std. Deviation	.86603	
		Minimum	1.00	
		Maximum	2.50	
		Range	1.50	
		Interquartile Range	1.50	
		Skewness	.000	1.014
		Kurtosis	-6.000	2.619
	3.75	Mean	3.7500	.31339
		95% Confidence Interval for Mean	Lower Bound	2.9832
			Upper Bound	4.5168
		5% Trimmed Mean	3.6944	
		Median	3.5000	
		Variance	.688	
		Std. Deviation	.82916	
		Minimum	3.00	
		Maximum	5.50	
		Range	2.50	
		Interquartile Range	.75	
		Skewness	1.957	.794
		Kurtosis	4.250	1.587
	Indifference	Mean	2.8000	.47111
		95% Confidence Interval for Mean	Lower Bound	1.7343
			Upper Bound	3.8657
		5% Trimmed Mean	2.8056	
		Median	3.5000	
		Variance	2.219	
		Std. Deviation	1.48978	
		Minimum	1.00	
		Maximum	4.50	
		Range	3.50	
		Interquartile Range	2.81	
		Skewness	-.306	.687
		Kurtosis	-2.160	1.334
	4.25	Mean	3.2667	.28396
		95% Confidence Interval for Mean	Lower Bound	2.6576
			Upper Bound	3.8757

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		5% Trimmed Mean	3.2824	
		Median	3.0000	
		Variance	1.210	
		Std. Deviation	1.09978	
		Minimum	1.25	
		Maximum	5.00	
		Range	3.75	
		Interquartile Range	2.25	
		Skewness	-.005	.580
		Kurtosis	-.769	1.121
	4.50	Mean	3.5000	.22540
		95% Confidence Interval for Mean — Lower Bound	3.0265	
		95% Confidence Interval for Mean — Upper Bound	3.9735	
		5% Trimmed Mean	3.4583	
		Median	3.5000	
		Variance	.965	
		Std. Deviation	.98249	
		Minimum	1.75	
		Maximum	6.00	
		Range	4.25	
		Interquartile Range	.75	
		Skewness	.644	.524
		Kurtosis	2.073	1.014
	4.75	Mean	3.8472	.16806
		95% Confidence Interval for Mean — Lower Bound	3.4927	
		95% Confidence Interval for Mean — Upper Bound	4.2018	
		5% Trimmed Mean	3.8580	
		Median	4.0000	
		Variance	.508	
		Std. Deviation	.71300	
		Minimum	2.50	
		Maximum	5.00	
		Range	2.50	
		Interquartile Range	1.06	
		Skewness	-.306	.536
		Kurtosis	-.463	1.038
	Somewhat Agree	Mean	3.6823	.15978
		95% Confidence Interval for Mean — Lower Bound	3.3609	

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	Mean	Upper Bound	4.0037	
	5% Trimmed Mean		3.7083	
	Median		4.0000	
	Variance		1.225	
	Std. Deviation		1.10696	
	Minimum		1.75	
	Maximum		5.25	
	Range		3.50	
	Interquartile Range		1.88	
	Skewness		-.384	.343
	Kurtosis		-1.249	.674
5.25	Mean		3.7167	.39481
	95% Confidence Interval for	Lower Bound	2.8699	
	Mean	Upper Bound	4.5634	
	5% Trimmed Mean		3.7407	
	Median		3.7500	
	Variance		2.338	
	Std. Deviation		1.52908	
	Minimum		1.25	
	Maximum		5.75	
	Range		4.50	
	Interquartile Range		3.00	
	Skewness		-.105	.580
	Kurtosis		-1.249	1.121
5.50	Mean		3.3162	.16964
	95% Confidence Interval for	Lower Bound	2.9710	
	Mean	Upper Bound	3.6613	
	5% Trimmed Mean		3.2958	
	Median		3.2500	
	Variance		.978	
	Std. Deviation		.98916	
	Minimum		1.75	
	Maximum		5.25	
	Range		3.50	
	Interquartile Range		1.50	
	Skewness		.293	.403
	Kurtosis		-.516	.788
5.75	Mean		3.7574	.18925

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	95% Confidence Interval for Mean	Lower Bound	3.3723	
		Upper Bound	4.1424	
	5% Trimmed Mean		3.8088	
	Median		4.0000	
	Variance		1.218	
	Std. Deviation		1.10352	
	Minimum		1.00	
	Maximum		6.00	
	Range		5.00	
	Interquartile Range		.88	
	Skewness		-1.045	.403
	Kurtosis		1.890	.788
Mostly Agree	Mean		4.3807	.19968
	95% Confidence Interval for Mean	Lower Bound	3.9780	
		Upper Bound	4.7834	
	5% Trimmed Mean		4.3737	
	Median		4.1250	
	Variance		1.754	
	Std. Deviation		1.32451	
	Minimum		1.75	
	Maximum		7.00	
	Range		5.25	
	Interquartile Range		2.00	
	Skewness		.109	.357
	Kurtosis		-.663	.702
6.25	Mean		3.6083	.31842
	95% Confidence Interval for Mean	Lower Bound	2.9571	
		Upper Bound	4.2596	
	5% Trimmed Mean		3.5880	
	Median		3.7500	
	Variance		3.042	
	Std. Deviation		1.74406	
	Minimum		1.00	
	Maximum		7.00	
	Range		6.00	
	Interquartile Range		3.19	
	Skewness		.028	.427
	Kurtosis		-1.157	.833

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	6.50	Mean	4.6023	.27849
		95% Confidence Interval for Mean — Lower Bound	4.0231	
		95% Confidence Interval for Mean — Upper Bound	5.1814	
		5% Trimmed Mean	4.6086	
		Median	4.5000	
		Variance	1.706	
		Std. Deviation	1.30626	
		Minimum	2.00	
		Maximum	7.00	
		Range	5.00	
		Interquartile Range	2.13	
		Skewness	.165	.491
		Kurtosis	-.397	.953
	6.75	Mean	4.4792	.51351
		95% Confidence Interval for Mean — Lower Bound	3.3489	
		95% Confidence Interval for Mean — Upper Bound	5.6094	
		5% Trimmed Mean	4.5185	
		Median	5.0000	
		Variance	3.164	
		Std. Deviation	1.77885	
		Minimum	1.75	
		Maximum	6.50	
		Range	4.75	
		Interquartile Range	3.44	
		Skewness	-.550	.637
		Kurtosis	-1.183	1.232
	Totally Agree	Mean	4.5778	.24539
		95% Confidence Interval for Mean — Lower Bound	4.0832	
		95% Confidence Interval for Mean — Upper Bound	5.0723	
		5% Trimmed Mean	4.6173	
		Median	5.0000	
		Variance	2.710	
		Std. Deviation	1.64612	
		Minimum	1.00	
		Maximum	7.00	
		Range	6.00	
		Interquartile Range	2.88	
		Skewness	-.439	.354

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Kurtosis	-.797	.695
a. Intention_mean is constant when Ease_mean = Mostly Disagree. It has been omitted.		
b. Intention_mean is constant when Ease_mean = 2.25. It has been omitted.		

Tests of Normality[a,b]

		Kolmogorov-Smirnov[c]			Shapiro-Wilk		
	Ease_mean	Statistic	df	Sig.	Statistic	df	Sig.
Intention_mean	3.25	.260	2	.			
	3.50	.307	4	.	.729	4	.024
	3.75	.333	7	.018	.772	7	.022
	Indifference	.290	10	.017	.786	10	.010
	4.25	.136	15	.200*	.962	15	.731
	4.50	.200	19	.044	.898	19	.045
	4.75	.251	18	.004	.932	18	.211
	Somewhat Agree	.155	48	.006	.905	48	.001
	5.25	.136	15	.200*	.934	15	.313
	5.50	.085	34	.200*	.958	34	.209
	5.75	.173	34	.012	.885	34	.002
	Mostly Agree	.113	44	.191	.972	44	.367
	6.25	.155	30	.063	.939	30	.085
	6.50	.122	22	.200*	.971	22	.743
	6.75	.198	12	.200*	.885	12	.101
	Totally Agree	.135	45	.040	.943	45	.028

*. This is a lower bound of the true significance.

a. Intention_mean is constant when Ease_mean = Mostly Disagree. It has been omitted.

b. Intention_mean is constant when Ease_mean = 2.25. It has been omitted.

c. Lilliefors Significance Correction

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Useful Mean

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Useful_mean	N	Percent	N	Percent	N	Percent
Intention_mean	Totally Disagree	5	100.0%	0	0.0%	5	100.0%

	1.50	5	100.0%	0	0.0%	5	100.0%
	1.75	5	100.0%	0	0.0%	5	100.0%
	Mostly Disagree	12	100.0%	0	0.0%	12	100.0%
	2.25	7	100.0%	0	0.0%	7	100.0%
	2.50	9	100.0%	0	0.0%	9	100.0%
	2.75	12	100.0%	0	0.0%	12	100.0%
	Somewhat Disagree	33	94.3%	2	5.7%	35	100.0%
	3.25	17	100.0%	0	0.0%	17	100.0%
	3.50	19	100.0%	0	0.0%	19	100.0%
	3.75	17	100.0%	0	0.0%	17	100.0%
	Indifference	39	95.1%	2	4.9%	41	100.0%
	4.25	18	94.7%	1	5.3%	19	100.0%
	4.50	21	100.0%	0	0.0%	21	100.0%
	4.75	13	86.7%	2	13.3%	15	100.0%
	Somewhat Agree	40	100.0%	0	0.0%	40	100.0%
	5.25	12	92.3%	1	7.7%	13	100.0%
	5.50	20	95.2%	1	4.8%	21	100.0%
	5.75	10	100.0%	0	0.0%	10	100.0%
	Mostly Agree	15	100.0%	0	0.0%	15	100.0%
	6.25	7	100.0%	0	0.0%	7	100.0%
	6.50	4	100.0%	0	0.0%	4	100.0%
	6.75	4	100.0%	0	0.0%	4	100.0%
	Totally Agree	18	100.0%	0	0.0%	18	100.0%

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Descriptives

	Useful_mean			Statistic	Std. Error
Intention_mean	Totally Disagree	Mean		1.3500	.21794
		95% Confidence Interval for Mean	Lower Bound	.7449	
			Upper Bound	1.9551	
		5% Trimmed Mean		1.3333	
		Median		1.0000	
		Variance		.238	
		Std. Deviation		.48734	
		Minimum		1.00	
		Maximum		2.00	
		Range		1.00	
		Interquartile Range		.88	

		Skewness	.756	.913
		Kurtosis	-2.479	2.000
	1.50	Mean	1.7000	.30000
		95% Confidence Interval for Mean Lower Bound	.8671	
		95% Confidence Interval for Mean Upper Bound	2.5329	
		5% Trimmed Mean	1.6944	
		Median	2.0000	
		Variance	.450	
		Std. Deviation	.67082	
		Minimum	1.00	
		Maximum	2.50	
		Range	1.50	
		Interquartile Range	1.25	
		Skewness	-.166	.913
		Kurtosis	-2.407	2.000
	1.75	Mean	1.3000	.12247
		95% Confidence Interval for Mean Lower Bound	.9600	
		95% Confidence Interval for Mean Upper Bound	1.6400	
		5% Trimmed Mean	1.2917	
		Median	1.2500	
		Variance	.075	
		Std. Deviation	.27386	
		Minimum	1.00	
		Maximum	1.75	
		Range	.75	
		Interquartile Range	.38	
		Skewness	1.293	.913
		Kurtosis	2.917	2.000
	Mostly Disagree	Mean	2.6875	.41757
		95% Confidence Interval for Mean Lower Bound	1.7684	
		95% Confidence Interval for Mean Upper Bound	3.6066	
		5% Trimmed Mean	2.5972	
		Median	2.2500	
		Variance	2.092	
		Std. Deviation	1.44649	
		Minimum	1.00	
		Maximum	6.00	
		Range	5.00	

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		Interquartile Range	2.06	
		Skewness	1.087	.637
		Kurtosis	1.160	1.232
	2.25	Mean	3.0357	.48004
		95% Confidence Interval for Mean — Lower Bound	1.8611	
		95% Confidence Interval for Mean — Upper Bound	4.2103	
		5% Trimmed Mean	3.0258	
		Median	2.7500	
		Variance	1.613	
		Std. Deviation	1.27008	
		Minimum	1.75	
		Maximum	4.50	
		Range	2.75	
		Interquartile Range	2.75	
		Skewness	.204	.794
		Kurtosis	-2.408	1.587
	2.50	Mean	2.7778	.45155
		95% Confidence Interval for Mean — Lower Bound	1.7365	
		95% Confidence Interval for Mean — Upper Bound	3.8191	
		5% Trimmed Mean	2.6975	
		Median	2.0000	
		Variance	1.835	
		Std. Deviation	1.35465	
		Minimum	1.75	
		Maximum	5.25	
		Range	3.50	
		Interquartile Range	1.75	
		Skewness	1.492	.717
		Kurtosis	.546	1.400
	2.75	Mean	2.7917	.39866
		95% Confidence Interval for Mean — Lower Bound	1.9142	
		95% Confidence Interval for Mean — Upper Bound	3.6691	
		5% Trimmed Mean	2.7407	
		Median	2.8750	
		Variance	1.907	
		Std. Deviation	1.38101	
		Minimum	1.00	
		Maximum	5.50	

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		Range	4.50	
		Interquartile Range	2.56	
		Skewness	.359	.637
		Kurtosis	-.446	1.232
	Somewhat Disagree	Mean	3.0227	.12890
		95% Confidence Interval for Mean — Lower Bound	2.7602	
		95% Confidence Interval for Mean — Upper Bound	3.2853	
		5% Trimmed Mean	3.0114	
		Median	3.0000	
		Variance	.548	
		Std. Deviation	.74047	
		Minimum	1.75	
		Maximum	4.50	
		Range	2.75	
		Interquartile Range	1.00	
		Skewness	-.017	.409
		Kurtosis	-.348	.798
	3.25	Mean	3.1176	.17031
		95% Confidence Interval for Mean — Lower Bound	2.7566	
		95% Confidence Interval for Mean — Upper Bound	3.4787	
		5% Trimmed Mean	3.1446	
		Median	3.5000	
		Variance	.493	
		Std. Deviation	.70222	
		Minimum	2.00	
		Maximum	3.75	
		Range	1.75	
		Interquartile Range	1.38	
		Skewness	-.837	.550
		Kurtosis	-.973	1.063
	3.50	Mean	3.3158	.32492
		95% Confidence Interval for Mean — Lower Bound	2.6332	
		95% Confidence Interval for Mean — Upper Bound	3.9984	
		5% Trimmed Mean	3.2953	
		Median	3.2500	
		Variance	2.006	
		Std. Deviation	1.41628	
		Minimum	1.00	

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		Maximum	6.00	
		Range	5.00	
		Interquartile Range	2.50	
		Skewness	.084	.524
		Kurtosis	-.672	1.014
	3.75	Mean	3.8088	.29745
		95% Confidence Interval for Mean — Lower Bound	3.1783	
		95% Confidence Interval for Mean — Upper Bound	4.4394	
		5% Trimmed Mean	3.7598	
		Median	3.5000	
		Variance	1.504	
		Std. Deviation	1.22643	
		Minimum	2.00	
		Maximum	6.50	
		Range	4.50	
		Interquartile Range	1.38	
		Skewness	.941	.550
		Kurtosis	.231	1.063
	Indifference	Mean	3.9423	.11885
		95% Confidence Interval for Mean — Lower Bound	3.7017	
		95% Confidence Interval for Mean — Upper Bound	4.1829	
		5% Trimmed Mean	3.9220	
		Median	4.0000	
		Variance	.551	
		Std. Deviation	.74220	
		Minimum	2.75	
		Maximum	5.50	
		Range	2.75	
		Interquartile Range	1.25	
		Skewness	.224	.378
		Kurtosis	-.484	.741
	4.25	Mean	3.8194	.19988
		95% Confidence Interval for Mean — Lower Bound	3.3977	
		95% Confidence Interval for Mean — Upper Bound	4.2412	
		5% Trimmed Mean	3.8272	
		Median	3.8750	
		Variance	.719	
		Std. Deviation	.84803	

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		Minimum	2.50	
		Maximum	5.00	
		Range	2.50	
		Interquartile Range	1.75	
		Skewness	.108	.536
		Kurtosis	-1.440	1.038
	4.50	Mean	3.8095	.22750
		95% Confidence Interval for Mean	Lower Bound	3.3350
			Upper Bound	4.2841
		5% Trimmed Mean	3.8578	
		Median	4.0000	
		Variance	1.087	
		Std. Deviation	1.04255	
		Minimum	1.75	
		Maximum	5.00	
		Range	3.25	
		Interquartile Range	1.63	
		Skewness	-.835	.501
		Kurtosis	-.287	.972
	4.75	Mean	4.0192	.21644
		95% Confidence Interval for Mean	Lower Bound	3.5477
			Upper Bound	4.4908
		5% Trimmed Mean	4.0214	
		Median	4.0000	
		Variance	.609	
		Std. Deviation	.78037	
		Minimum	2.50	
		Maximum	5.50	
		Range	3.00	
		Interquartile Range	1.00	
		Skewness	-.240	.616
		Kurtosis	.522	1.191
	Somewhat Agree	Mean	4.1688	.14108
		95% Confidence Interval for Mean	Lower Bound	3.8834
			Upper Bound	4.4541
		5% Trimmed Mean	4.2014	
		Median	4.0000	
		Variance	.796	

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		Std. Deviation	.89225	
		Minimum	2.00	
		Maximum	5.75	
		Range	3.75	
		Interquartile Range	1.50	
		Skewness	-.510	.374
		Kurtosis	-.219	.733
	5.25	Mean	4.5208	.26195
		95% Confidence Interval for Mean — Lower Bound	3.9443	
		95% Confidence Interval for Mean — Upper Bound	5.0974	
		5% Trimmed Mean	4.4954	
		Median	4.3750	
		Variance	.823	
		Std. Deviation	.90741	
		Minimum	3.50	
		Maximum	6.00	
		Range	2.50	
		Interquartile Range	1.56	
		Skewness	.618	.637
		Kurtosis	-.906	1.232
	5.50	Mean	5.0875	.24148
		95% Confidence Interval for Mean — Lower Bound	4.5821	
		95% Confidence Interval for Mean — Upper Bound	5.5929	
		5% Trimmed Mean	5.1806	
		Median	5.1250	
		Variance	1.166	
		Std. Deviation	1.07995	
		Minimum	2.00	
		Maximum	6.50	
		Range	4.50	
		Interquartile Range	1.56	
		Skewness	-1.228	.512
		Kurtosis	2.267	.992
	5.75	Mean	4.8500	.33993
		95% Confidence Interval for Mean — Lower Bound	4.0810	
		95% Confidence Interval for Mean — Upper Bound	5.6190	
		5% Trimmed Mean	4.8889	
		Median	5.1250	

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		Variance		1.156	
		Std. Deviation		1.07497	
		Minimum		3.00	
		Maximum		6.00	
		Range		3.00	
		Interquartile Range		1.75	
		Skewness		-.773	.687
		Kurtosis		-.718	1.334
	Mostly Agree	Mean		5.3500	.37305
		95% Confidence Interval for Mean	Lower Bound	4.5499	
			Upper Bound	6.1501	
		5% Trimmed Mean		5.3889	
		Median		6.0000	
		Variance		2.088	
		Std. Deviation		1.44482	
		Minimum		3.00	
		Maximum		7.00	
		Range		4.00	
		Interquartile Range		3.00	
		Skewness		-.391	.580
		Kurtosis		-1.214	1.121
	6.25	Mean		4.7143	.29595
		95% Confidence Interval for Mean	Lower Bound	3.9901	
			Upper Bound	5.4384	
		5% Trimmed Mean		4.6964	
		Median		4.7500	
		Variance		.613	
		Std. Deviation		.78300	
		Minimum		3.75	
		Maximum		6.00	
		Range		2.25	
		Interquartile Range		1.25	
		Skewness		.184	.794
		Kurtosis		.156	1.587
	6.50	Mean		5.0625	.25769
		95% Confidence Interval for Mean	Lower Bound	4.2424	
			Upper Bound	5.8826	
		5% Trimmed Mean		5.0556	

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		Median	5.0000	
		Variance	.266	
		Std. Deviation	.51539	
		Minimum	4.50	
		Maximum	5.75	
		Range	1.25	
		Interquartile Range	.94	
		Skewness	.713	1.014
		Kurtosis	1.785	2.619
	6.75	Mean	5.5625	.48278
		95% Confidence Interval for Mean	Lower Bound	4.0261
			Upper Bound	7.0989
		5% Trimmed Mean	5.5833	
		Median	5.7500	
		Variance	.932	
		Std. Deviation	.96555	
		Minimum	4.25	
		Maximum	6.50	
		Range	2.25	
		Interquartile Range	1.81	
		Skewness	-1.002	1.014
		Kurtosis	.984	2.619
	Totally Agree	Mean	5.7917	.24692
		95% Confidence Interval for Mean	Lower Bound	5.2707
			Upper Bound	6.3126
		5% Trimmed Mean	5.8241	
		Median	6.0000	
		Variance	1.097	
		Std. Deviation	1.04758	
		Minimum	4.00	
		Maximum	7.00	
		Range	3.00	
		Interquartile Range	1.94	
		Skewness	-.337	.536
		Kurtosis	-1.337	1.038

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Tests of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Useful_mean	Statistic	df	Sig.	Statistic	df	Sig.
Intention_mean	Totally Disagree	.364	5	.029	.753	5	.032
	1.50	.273	5	.200*	.852	5	.201
	1.75	.372	5	.022	.828	5	.135
	Mostly Disagree	.218	12	.119	.898	12	.151
	2.25	.221	7	.200*	.827	7	.075
	2.50	.359	9	.001	.689	9	.001
	2.75	.159	12	.200*	.937	12	.456
	Somewhat Disagree	.215	33	.000	.928	33	.030
	3.25	.295	17	.000	.778	17	.001
	3.50	.129	19	.200*	.965	19	.674
	3.75	.203	17	.062	.900	17	.067
	Indifference	.172	39	.005	.947	39	.066
	4.25	.193	18	.073	.913	18	.097
	4.50	.144	21	.200*	.891	21	.024
	4.75	.182	13	.200*	.968	13	.871
	Somewhat Agree	.149	40	.025	.948	40	.064
	5.25	.150	12	.200*	.894	12	.134
	5.50	.168	20	.142	.906	20	.053
	5.75	.199	10	.200*	.882	10	.137
	Mostly Agree	.207	15	.083	.885	15	.056
	6.25	.232	7	.200*	.897	7	.311
	6.50	.298	4	.	.926	4	.572
	6.75	.224	4	.	.949	4	.712
	Totally Agree	.153	18	.200*	.901	18	.061

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Trust Mean

Case Processing Summary

		Cases					
		Valid		Missing		Total	
	Trust_mean	N	Percent	N	Percent	N	Percent
Intention_mean	1.40	7	100.0%	0	0.0%	7	100.0%
	1.80	2	100.0%	0	0.0%	2	100.0%
	Mostly Disagree	2	100.0%	0	0.0%	2	100.0%
	2.20	6	100.0%	0	0.0%	6	100.0%
	2.40	3	100.0%	0	0.0%	3	100.0%
	2.60	4	100.0%	0	0.0%	4	100.0%
	2.80	8	100.0%	0	0.0%	8	100.0%
	Somewhat Disagree	11	100.0%	0	0.0%	11	100.0%
	3.20	18	100.0%	0	0.0%	18	100.0%
	3.40	35	94.6%	2	5.4%	37	100.0%
	3.60	21	100.0%	0	0.0%	21	100.0%
	3.80	27	100.0%	0	0.0%	27	100.0%
	Indifference	24	100.0%	0	0.0%	24	100.0%
	4.20	27	93.1%	2	6.9%	29	100.0%
	4.40	16	100.0%	0	0.0%	16	100.0%
	4.60	34	100.0%	0	0.0%	34	100.0%
	4.80	17	100.0%	0	0.0%	17	100.0%
	Somewhat Agree	17	100.0%	0	0.0%	17	100.0%
	5.20	15	100.0%	0	0.0%	15	100.0%
	5.40	13	100.0%	0	0.0%	13	100.0%
	5.60	12	100.0%	0	0.0%	12	100.0%
	5.80	10	100.0%	0	0.0%	10	100.0%
	Mostly Agree	16	100.0%	0	0.0%	16	100.0%
	6.20	3	100.0%	0	0.0%	3	100.0%
	6.40	4	100.0%	0	0.0%	4	100.0%
	6.60	1	100.0%	0	0.0%	1	100.0%
	Totally Agree	9	100.0%	0	0.0%	9	100.0%

Descriptives[a]

	Trust_mean			Statistic	Std. Error
Intention_mean	1.40	Mean		1.2857	.20722
		95% Confidence Interval for	Lower Bound	.7787	

	Mean	Upper Bound	1.7928	
	5% Trimmed Mean		1.2341	
	Median		1.0000	
	Variance		.301	
	Std. Deviation		.54827	
	Minimum		1.00	
	Maximum		2.50	
	Range		1.50	
	Interquartile Range		.25	
	Skewness		2.403	.794
	Kurtosis		5.966	1.587
1.80	Mean		3.5000	1.50000
	95% Confidence Interval for	Lower Bound	-15.5593	
	Mean	Upper Bound	22.5593	
	5% Trimmed Mean		.	
	Median		3.5000	
	Variance		4.500	
	Std. Deviation		2.12132	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.	
	Skewness		.	.
	Kurtosis		.	.
Mostly Disagree	Mean		2.5000	.50000
	95% Confidence Interval for	Lower Bound	-3.8531	
	Mean	Upper Bound	8.8531	
	5% Trimmed Mean		.	
	Median		2.5000	
	Variance		.500	
	Std. Deviation		.70711	
	Minimum		2.00	
	Maximum		3.00	
	Range		1.00	
	Interquartile Range		.	
	Skewness		.	.
	Kurtosis		.	.
2.20	Mean		3.4583	.34410

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		95% Confidence Interval for Mean	Lower Bound	2.5738	
			Upper Bound	4.3429	
		5% Trimmed Mean		3.4259	
		Median		3.3750	
		Variance		.710	
		Std. Deviation		.84286	
		Minimum		2.50	
		Maximum		5.00	
		Range		2.50	
		Interquartile Range		1.00	
		Skewness		1.342	.845
		Kurtosis		2.819	1.741
	2.40	Mean		2.9167	.08333
		95% Confidence Interval for Mean	Lower Bound	2.5581	
			Upper Bound	3.2752	
		5% Trimmed Mean		.	
		Median		3.0000	
		Variance		.021	
		Std. Deviation		.14434	
		Minimum		2.75	
		Maximum		3.00	
		Range		.25	
		Interquartile Range		.	
		Skewness		-1.732	1.225
		Kurtosis		.	.
	2.60	Mean		3.1875	.54367
		95% Confidence Interval for Mean	Lower Bound	1.4573	
			Upper Bound	4.9177	
		5% Trimmed Mean		3.1806	
		Median		3.1250	
		Variance		1.182	
		Std. Deviation		1.08733	
		Minimum		2.25	
		Maximum		4.25	
		Range		2.00	
		Interquartile Range		1.94	
		Skewness		.046	1.014
		Kurtosis		-5.737	2.619

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	2.80	Mean		2.2813	.49650
		95% Confidence Interval for Mean	Lower Bound	1.1072	
			Upper Bound	3.4553	
		5% Trimmed Mean		2.2153	
		Median		1.8750	
		Variance		1.972	
		Std. Deviation		1.40431	
		Minimum		1.00	
		Maximum		4.75	
		Range		3.75	
		Interquartile Range		2.44	
		Skewness		.776	.752
		Kurtosis		-.633	1.481
	Somewhat Disagree	Mean		4.0682	.25021
		95% Confidence Interval for Mean	Lower Bound	3.5107	
			Upper Bound	4.6257	
		5% Trimmed Mean		4.0619	
		Median		4.0000	
		Variance		.689	
		Std. Deviation		.82984	
		Minimum		2.75	
		Maximum		5.50	
		Range		2.75	
		Interquartile Range		1.25	
		Skewness		-.031	.661
		Kurtosis		-.379	1.279
	3.20	Mean		3.0417	.24526
		95% Confidence Interval for Mean	Lower Bound	2.5242	
			Upper Bound	3.5591	
		5% Trimmed Mean		3.0880	
		Median		3.1250	
		Variance		1.083	
		Std. Deviation		1.04054	
		Minimum		1.00	
		Maximum		4.25	
		Range		3.25	
		Interquartile Range		1.69	
		Skewness		-.689	.536

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		Kurtosis	-.632	1.038
	3.40	Mean	3.2500	.17693
		95% Confidence Interval for Mean — Lower Bound	2.8904	
		95% Confidence Interval for Mean — Upper Bound	3.6096	
		5% Trimmed Mean	3.2579	
		Median	3.2500	
		Variance	1.096	
		Std. Deviation	1.04670	
		Minimum	1.25	
		Maximum	5.00	
		Range	3.75	
		Interquartile Range	2.25	
		Skewness	-.150	.398
		Kurtosis	-1.216	.778
	3.60	Mean	3.1905	.21678
		95% Confidence Interval for Mean — Lower Bound	2.7383	
		95% Confidence Interval for Mean — Upper Bound	3.6427	
		5% Trimmed Mean	3.2242	
		Median	3.5000	
		Variance	.987	
		Std. Deviation	.99343	
		Minimum	1.00	
		Maximum	4.75	
		Range	3.75	
		Interquartile Range	1.25	
		Skewness	-.614	.501
		Kurtosis	-.131	.972
	3.80	Mean	3.7500	.21225
		95% Confidence Interval for Mean — Lower Bound	3.3137	
		95% Confidence Interval for Mean — Upper Bound	4.1863	
		5% Trimmed Mean	3.7809	
		Median	3.7500	
		Variance	1.216	
		Std. Deviation	1.10288	
		Minimum	1.00	
		Maximum	5.75	
		Range	4.75	
		Interquartile Range	1.50	

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		Skewness		-.165	.448
		Kurtosis		.583	.872
	Indifference	Mean		3.6354	.21120
		95% Confidence Interval for Mean	Lower Bound	3.1985	
			Upper Bound	4.0723	
		5% Trimmed Mean		3.6296	
		Median		3.8750	
		Variance		1.071	
		Std. Deviation		1.03467	
		Minimum		1.50	
		Maximum		6.00	
		Range		4.50	
		Interquartile Range		.94	
		Skewness		-.169	.472
		Kurtosis		.602	.918
	4.20	Mean		4.1019	.21444
		95% Confidence Interval for Mean	Lower Bound	3.6611	
			Upper Bound	4.5426	
		5% Trimmed Mean		4.0648	
		Median		4.0000	
		Variance		1.242	
		Std. Deviation		1.11428	
		Minimum		2.00	
		Maximum		7.00	
		Range		5.00	
		Interquartile Range		1.25	
		Skewness		.586	.448
		Kurtosis		.785	.872
	4.40	Mean		4.2500	.25207
		95% Confidence Interval for Mean	Lower Bound	3.7127	
			Upper Bound	4.7873	
		5% Trimmed Mean		4.3194	
		Median		4.7500	
		Variance		1.017	
		Std. Deviation		1.00830	
		Minimum		2.00	
		Maximum		5.25	
		Range		3.25	

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		Interquartile Range	1.69	
		Skewness	-.906	.564
		Kurtosis	-.264	1.091
	4.60	Mean	3.6397	.23818
		95% Confidence Interval for Mean — Lower Bound	3.1551	
		95% Confidence Interval for Mean — Upper Bound	4.1243	
		5% Trimmed Mean	3.6144	
		Median	4.0000	
		Variance	1.929	
		Std. Deviation	1.38880	
		Minimum	1.25	
		Maximum	7.00	
		Range	5.75	
		Interquartile Range	2.56	
		Skewness	-.007	.403
		Kurtosis	-.401	.788
	4.80	Mean	4.6324	.27630
		95% Confidence Interval for Mean — Lower Bound	4.0466	
		95% Confidence Interval for Mean — Upper Bound	5.2181	
		5% Trimmed Mean	4.6332	
		Median	4.7500	
		Variance	1.298	
		Std. Deviation	1.13921	
		Minimum	2.75	
		Maximum	6.50	
		Range	3.75	
		Interquartile Range	2.00	
		Skewness	-.008	.550
		Kurtosis	-1.167	1.063
	Somewhat Agree	Mean	4.1765	.21837
		95% Confidence Interval for Mean — Lower Bound	3.7135	
		95% Confidence Interval for Mean — Upper Bound	4.6394	
		5% Trimmed Mean	4.2239	
		Median	4.5000	
		Variance	.811	
		Std. Deviation	.90037	
		Minimum	2.00	
		Maximum	5.50	

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		Range		3.50	
		Interquartile Range		.88	
		Skewness		-1.048	.550
		Kurtosis		1.290	1.063
	5.20	Mean		3.8500	.28536
		95% Confidence Interval for Mean	Lower Bound	3.2380	
			Upper Bound	4.4620	
		5% Trimmed Mean		3.8056	
		Median		3.5000	
		Variance		1.221	
		Std. Deviation		1.10518	
		Minimum		2.50	
		Maximum		6.00	
		Range		3.50	
		Interquartile Range		1.00	
		Skewness		1.191	.580
		Kurtosis		.307	1.121
	5.40	Mean		3.7692	.46294
		95% Confidence Interval for Mean	Lower Bound	2.7606	
			Upper Bound	4.7779	
		5% Trimmed Mean		3.7575	
		Median		3.0000	
		Variance		2.786	
		Std. Deviation		1.66915	
		Minimum		1.75	
		Maximum		6.00	
		Range		4.25	
		Interquartile Range		3.50	
		Skewness		.231	.616
		Kurtosis		-1.689	1.191
	5.60	Mean		4.8750	.42137
		95% Confidence Interval for Mean	Lower Bound	3.9476	
			Upper Bound	5.8024	
		5% Trimmed Mean		4.9028	
		Median		5.0000	
		Variance		2.131	
		Std. Deviation		1.45969	
		Minimum		2.25	

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		Maximum	7.00	
		Range	4.75	
		Interquartile Range	2.19	
		Skewness	-.233	.637
		Kurtosis	-.350	1.232
	5.80	Mean	5.8000	.26822
		95% Confidence Interval for Mean — Lower Bound	5.1932	
		95% Confidence Interval for Mean — Upper Bound	6.4068	
		5% Trimmed Mean	5.8333	
		Median	5.8750	
		Variance	.719	
		Std. Deviation	.84820	
		Minimum	4.00	
		Maximum	7.00	
		Range	3.00	
		Interquartile Range	1.13	
		Skewness	-.897	.687
		Kurtosis	1.342	1.334
	Mostly Agree	Mean	5.0938	.40303
		95% Confidence Interval for Mean — Lower Bound	4.2347	
		95% Confidence Interval for Mean — Upper Bound	5.9528	
		5% Trimmed Mean	5.1597	
		Median	5.5000	
		Variance	2.599	
		Std. Deviation	1.61213	
		Minimum	2.00	
		Maximum	7.00	
		Range	5.00	
		Interquartile Range	1.88	
		Skewness	-.951	.564
		Kurtosis	-.069	1.091
	6.20	Mean	6.1667	.16667
		95% Confidence Interval for Mean — Lower Bound	5.4496	
		95% Confidence Interval for Mean — Upper Bound	6.8838	
		5% Trimmed Mean	.	
		Median	6.0000	
		Variance	.083	
		Std. Deviation	.28868	

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		Minimum		6.00	
		Maximum		6.50	
		Range		.50	
		Interquartile Range		.	
		Skewness		1.732	1.225
		Kurtosis		.	.
	6.40	Mean		5.6250	.07217
		95% Confidence Interval for Mean	Lower Bound	5.3953	
			Upper Bound	5.8547	
		5% Trimmed Mean		5.6250	
		Median		5.6250	
		Variance		.021	
		Std. Deviation		.14434	
		Minimum		5.50	
		Maximum		5.75	
		Range		.25	
		Interquartile Range		.25	
		Skewness		.000	1.014
		Kurtosis		-6.000	2.619
	Totally Agree	Mean		5.1667	.36084
		95% Confidence Interval for Mean	Lower Bound	4.3346	
			Upper Bound	5.9988	
		5% Trimmed Mean		5.1296	
		Median		4.7500	
		Variance		1.172	
		Std. Deviation		1.08253	
		Minimum		4.00	
		Maximum		7.00	
		Range		3.00	
		Interquartile Range		1.50	
		Skewness		1.266	.717
		Kurtosis		.286	1.400

a. Intention_mean is constant when Trust_mean = 6.60. It has been omitted.

Tests of Normality[c]

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		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Trust_mean	Statistic	df	Sig.	Statistic	df	Sig.
Intention_mean	1.40	.383	7	.003	.606	7	.000
	1.80	.260	2	.			
	Mostly Disagree	.260	2	.			
	2.20	.314	6	.066	.882	6	.278
	2.40	.385	3	.	.750	3	.000
	2.60	.306	4	.	.782	4	.074
	2.80	.204	8	.200*	.871	8	.155
	Somewhat Disagree	.195	11	.200*	.963	11	.804
	3.20	.206	18	.042	.903	18	.065
	3.40	.141	35	.076	.940	35	.057
	3.60	.191	21	.045	.929	21	.132
	3.80	.174	27	.035	.944	27	.152
	Indifference	.196	24	.018	.944	24	.199
	4.20	.114	27	.200*	.966	27	.508
	4.40	.272	16	.003	.849	16	.013
	4.60	.161	34	.025	.945	34	.087
	4.80	.181	17	.141	.950	17	.452
	Somewhat Agree	.187	17	.117	.914	17	.116
	5.20	.246	15	.015	.823	15	.007
	5.40	.216	13	.099	.863	13	.042
	5.60	.201	12	.196	.949	12	.619
	5.80	.176	10	.200*	.942	10	.575
	Mostly Agree	.166	16	.200*	.880	16	.039
	6.20	.385	3	.	.750	3	.000
	6.40	.307	4	.	.729	4	.024
	Totally Agree	.339	9	.004	.777	9	.011

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

c. Intention_mean is constant when Trust_mean = 6.60. It has been omitted.

Correlations

		Risk_mean	Enjoyment_mean	Ease_mean	Useful_mean	Trust_mean	Intention_mean
Risk_mean	Pearson Correlation	1	-.058	-.160**	-.094	-.139**	-.140**

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	Sig. (2-tailed)		.266	.002	.072	.008	.008
	N	369	369	368	368	364	362
Enjoyment_mean	Pearson Correlation	-.058	1	.592**	.396**	.411**	.330**
	Sig. (2-tailed)	.266		.000	.000	.000	.000
	N	369	373	369	371	366	365
Ease_mean	Pearson Correlation	-.160**	.592**	1	.382**	.498**	.281**
	Sig. (2-tailed)	.002	.000		.000	.000	.000
	N	368	369	369	368	364	362
Useful_mean	Pearson Correlation	-.094	.396**	.382**	1	.499**	.682**
	Sig. (2-tailed)	.072	.000	.000		.000	.000
	N	368	371	368	371	366	365
Trust_mean	Pearson Correlation	-.139**	.411**	.498**	.499**	1	.507**
	Sig. (2-tailed)	.008	.000	.000	.000		.000
	N	364	366	364	366	366	364
Intention_mean	Pearson Correlation	-.140**	.330**	.281**	.682**	.507**	1
	Sig. (2-tailed)	.008	.000	.000	.000	.000	
	N	362	365	362	365	364	365

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

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

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1	.716[a]	.513	.506	.97263	2.010

a. Predictors: (Constant), Trust_mean, Risk_mean, Enjoyment_mean, Useful_mean, Ease_mean

b. Dependent Variable: Intention_mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	354.112	5	70.822	74.865	.000[b]
	Residual	336.777	356	.946		
	Total	690.889	361			

a. Dependent Variable: Intention_mean

b. Predictors: (Constant), Trust_mean, Risk_mean, Enjoyment_mean, Useful_mean, Ease_mean

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.072	.415		2.583	.010	.256	1.887					
Risk_mean	-.092	.055	-.063	-1.672	.095	-.201	.016	-.140	-.088	-.062	.963	1.039
Enjoyment_mean	.070	.056	.059	1.245	.214	-.040	.180	.331	.066	.046	.604	1.655
Ease_mean	-.151	.071	-.106	-2.142	.033	-.290	-.012	.281	-.113	-.079	.559	1.789
Useful_mean	.570	.044	.573	12.980	.000	.484	.656	.683	.567	.480	.702	1.425

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Trust_mean	.293	.057	.241	5.187	.000	.182	.404	.507	.265	.192	.632	1.582

a. Dependent Variable: Intention_mean

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