

Consumers' motivating intentions of online retail purchases - A study of consumers in Klang Valley Region, Malaysia

Kunasegaran A/L Kumarasamy, CA(M)

Post Graduate Center,

Limkokwing University of Creative Technology, Cyberjaya, Malaysia.

Abstract : Digital technology provides a greater platform for e-commerce development in Malaysia. This becomes a significant trend over the years of online purchases motivating intentions for consumers. This study is intended to exam on consumers' motivation intentions factors from the high populated region of Klang Valley, Malaysia. A total of 384 respondent's data were used to analyze the results. From the four factors of the research objective of this study, only perceived trust and perceived usefulness have a significant positive relationship with Consumers' motivating intentions of online retail purchases. The analysis of data reveals that consumers are still in high concern on risk and ease of use of the online purchase platform. This study provides insights to online service retailers to strategies the consumer's intentions and satisfy the needs.

Index Terms - Perceived trust; perceived risk; perceived usefulness; perceived ease of use; online purchases motivating intentions.

I. INTRODUCTON

Online retail purchases can be described as the activity of purchasing a product or service through an internet channel. According to Further Kotler (2007), the sales of goods and services activity initiated to end consumers are defined as retailing. Retailing in the context of Levy & Weitz (1998) that it is categorized into two channels of the retail flow namely in-store and non-store including online retails. According to Jusoh (2012), online purchase is defined as the purchase activities by consumers to buy services or products on the internet. Online shopping gives consumers the convenience of making purchases without any time restriction.

The development of digital technology infrastructure, creates Malaysia as an attractive competitiveness in the Southeast Asian region for e-commerce. With the increasing use of the internet penetration in Malaysia, e-commerce has become a new practical reality mode of shopping that attracts attention in the daily life of society. According to J.P. Morgan 2019 report regarding e-commerce, reported that the potential total value of e-commerce in Malaysia is RM4 billion with the internet penetration rate of 63.9%. This creates a good platform for the growing of online retailing and specifically the online retail purchases to consumers. According to Kuester (2012), the study of consumer behavior is related to the process in choosing a product or service by an individual who provides experience and comfort needs in this process to consumers and society. From the features of internet development, there are remarkable differences between online and traditional purchases environment with a swing of consumers' intention. Internet provides the bridge to connect consumers and merchants to exchange their information.

The motivating intentions on purchasing decisions for each individual varies according to available options with disruption from psychological state and social drivers (Brassington and Pettitt (2000), Chang, M., K., Cheung, W., Lai, V., S. (2005)). Online marketing provides a different approach and concept with other available marketing channels. This encourages one-on-one communication between sellers and end consumers with 24-hour service. The technology of online shopping innovation provides a wide range of products and services to consumers.

The survey, conducted by the Malaysian Communications and Multimedia Commission (MCMC) found that 51.2% of Malaysians performed transactions in e-commerce platforms whether buying or selling online (MCMC, 2018). According to World Bank Group 2018 report, Malaysia is in a second in terms of the number of e-commerce users among the countries in the Southeast Asian after Singapore. Hence, consumer shopping trends have been changed with the revolution of internet technology. The internet usage growth in Malaysia considered at steady trend since the first Internet Service Provide introduced in 1990 by JARING and follow by TMNET in 1996 to provide a wide range coverage.

1.1 Problem statement

The previous literature shows that various studies have been conducted on online shopping characteristic and behaviors with specific areas. There were few studies focused on demographic, specially urbanized region in Malaysia.

While the development of online shopping is very stimulating, it is necessary to address the intention to enable the attraction of consumer use of online purchasing. This will enable the marketers and online merchants' insights on the needs of consumers. Therefore, the prime purpose of this study is to identify the motivating intentions of online retail purchases among the consumers in Klang Valley region, Selangor. State of Selangor is one of the most populous state in Malaysia with total population is 6.53 million (Department of Statistics Malaysia, 2020). Additionally, Klang Valley is one of the regions highly populated with developed urban region with various facilities surrounding. This study will focus on the Klang Valley with the estimated population of 7.2 million, almost 1/4 of Malaysia's total population.

1.2 Research objective

The objective of this research is to study and review the various related literature of consumers' motivating intentions of online retail purchases. Therefore, the following specific research objectives have been described for this study;

1. To exam the relationship between trust and motivating intention of online retail purchases by consumers' in Klang Valley, Malaysia.

2. To exam the relationship between perceived risk and motivating intention of online retail purchases by consumers' in Klang Valley, Malaysia.
3. To exam the relationship between perceived usefulness and motivating intention of online retail purchases by consumers' in Klang Valley, Malaysia.
4. To exam the relationship between perceived ease of use and motivating intention of online retail purchases by consumers' in Klang Valley, Malaysia.
5. To exam the dominant factor on motivating intention of online retail purchases by consumer's in Klang Valley, Malaysia.

II. LITERATURE REVIEW

The internet technology has changed the way of businesses to promote the products and service, and also provide platform to consumers to change the way of communication. According to Gainsbury et al. (2012), many business communities have migrated their businesses with digital marketing through online retailing. Previous study of online purchasing indicated that consumers who have experiences of online product search or purchase most likely repeat the purchase intention in the future (M. Majid et al. (2017). There were several studies supported the characteristics and behaviors as most impacted factors for the consumer's intention of online purchasing (Gehrt et al. (2012) and Lim & Lau (2011)).

According to Close and Kukar-Kinney (2010), the desire to buy online is mainly driven by the intentions of consumers. The intention of purchases is defined as the desire and plan of the consumer to purchase in according to planning period (Howard and Sheth, 1969).

According to Lim & Lau (2011) from the previous research indicated that the most common products that Malaysia purchase through online are books and airline ticket. In Malaysia, the increase of internet penetration rate by 83% among the internet users of 28.7 million (MCMC Internet Users Survey 2018), indicate that internet environment getting very close to users.

Empirical results from previous researchers have upheld the importance of trust and the perceived risk are positively related to consumers intention of purchases (Sin, S.S, Nor, K.M., Al-Agaga, 2012; Kwek et al., 2011; Mansour et al., 2014; Lee and Huddleston, 2010; Zheng et al. 2012). The influence of trust could be established with the adoption of Theory of Planned Behavior (TPB) (Ajzen, 1991) that predict the intention of an individual's behavior. The various factors have been grounded from this theory also could explain the trust perception. Generally, TPB is widely used to predict the online shopping intention of individual person.

In another previous researcher stated that perceived ease of use and usefulness have significantly influence the consumers motivating intentions of online retail purchases (Raptis and Dick, 2007; Monsure et al., 2004; Chu and Lu, 2007; Mathwick et al. 2001). This study is based on Technology Acceptance Model (TAM) by Davis (1989) where tested the users acceptance level of different technology.

Perceived Trust: Consumers in Malaysia still have a negative perception in their confidence and trust in online shopping (Harn et al., 2006). The combination of education level, the price of products and trust in online stores have influenced the frequency of online level of purchases by consumers in Malaysia (Haque and Khatibi, 2006). The action of the consumer decides on the purchase desire which is entirely dependent on the seller and where the action makes the consumer vulnerable is defined as trust in online purchases (Jarvenpaa and Tractinsky, 1999).

Since perceived trust is one of the important variable in determining the influence of consumer intent to buy online, the following hypotheses is proposed.

Hypothesis 1: There is a significant positive relationship between perceived trust and consumers' motivating intentions of online retail purchases

Perceived risk: The combination of uncertainty of an activity and the result from the activity is defined as the possible losses encountered while in the online business (Ko et al., 2004). Risk is a factor that influences the intention of consumers to engage in online purchasing activities and lower chances to buy the products and services (Chen et al., (2010) and Lim (2003). The concern of financial risk in terms of monetary loss (Lim 2003) and loss of the privacy from the personal information (Lee and Huddleston 2010) as associated the roles of consumers' intention of online purchases. In the study of Salo & Karjaluoto (2007) and Zhou et al., (2008), the lack of level to assess the quality of products, the risk of online payment and also the level of knowledge on the use of internet or website are the combination of factors that lead to negative perceptions. According to Zhang et al. (2012), several previous studies have emphasized that perceived risks indicate a negative impact of consumer desire and their intention to use e-commerce. Therefore, the following hypothesis is proposed.

Hypothesis 2: There is a significant positive relationship between perceived risk and consumers' motivating intentions of online retail purchases

Perceived usefulness: Improving work performance by using a particular online system is driven by a user's appetite of usefulness (David et al., 1993). In a study conducted by Rohaizan Ramlan et al., 2011), concluded that usefulness has been the key dominant factor of consumers' intention of online purchases. With the use of the internet as a medium for shopping, consumers believe will enhance the experience by improving the productivity is refers to the usefulness (Monsuwe et al., 2004). Availability of details information of the products description and services and flexible accessibility during the purchasing journey are considering convenient online purchasing (Khalifa & Limayem, 2003). Therefore, the following hypothesis is proposed.

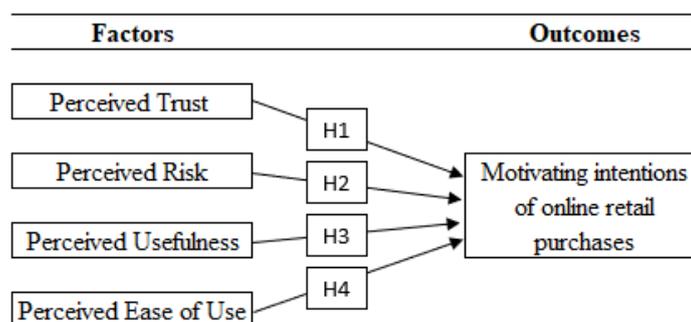
Hypothesis 3: There is a significant positive relationship between perceived usefulness and consumers' motivating intentions of online retail purchases

Perceived ease of use: According to Davis (1993) and Mosure (2004) defined that ease of use is the perception of a user of a new technology with minimum efforts. According to Raptis & Dick (2007), in a previous study by the researcher emphasized that ease of use is one of the factors that drive acceptance of information technology by users. According to Ali Khatibi et al. (2006), convenience is one of the most influencing factors that motivates the intention use of online shopping. This statement is supported by Hanson, W. (1999) where the flexibility of timing and convenience of use at any location and the purchasing processes becomes a prominent factor compared to traditional retail store. There are several researchers revealed that ease of use with various type of connivance become a prime motivating factors for consumers use of online purchases (Seiders et al. (2000); Meuter et al. (2000); Alba et al. (1997). Therefore, the following hypothesis is proposed.

Hypothesis 4: There is a significant positive relationship between perceived ease of use and consumers' motivating intentions of online retail purchases

The conceptual model has been developed and adopted from the previous study in difference perspective conducted by researches.

Figure 1 Research conceptual framework



III. RESEARCH METHODOLOGY

A quantitative approach is used to achieve the objectives of this study. Quantitative approach is very practical to look over the social behavior using the statistical techniques (Laura and Leahey, 2008; Wilson, 2010; Mujis, 2010),

Descriptive research was used to design the research to ensure the results from the data are reliable and valid. This approach has been supported by Malhotra (2004) in the planning of descriptive research by having a clear direction of problem statements and developed the hypothesis to the study.

Considering the essence of time, convenience sampling is used to collect the data from the targeted online consumers in Klang Valley region as one of urbanized and high population region in Malaysia. This study is used Krejcie and Morgan (1970) table to determine the sample size from the large group of population. The adequate sample size of 384 should be used with unknown of population size (Krejcie and Morgan, 1970).

The questionnaire was designed through an online survey method using Google's online survey Form. The data are based on participants located surrounding Klang Valley region as a key criterion as one of the largest populated regions in Malaysia. The questionnaire was distributed using WhatsApps Group, Facebook in targeted users and emails. Total 582 questionnaires were distributed after filtered the targeted respondents in Klang Valley region.

The questionnaire in this study was adopted from various literature study to exam the motiving intentions of online purchases. The questionnaire for collection of data is divided into seven difference sections. The first section consists of five questions related to demographic of respondent's information (Table 2) and few closest experiences of online retail purchase questions in section 2 (Table 3). The remaining sections are related to variables questions with six questions of each section. Five-point Likert Scale with the level of measurement from "strongly disagree" to "strongly agree" with ranks from 1 = "Strongly Disagree", 2 = "Disagree", 3 = "Neutral", 4 = "Agree" and 5 = "Strongly Agree" is adopted.

Total 398 respondents were completed the questionnaire and was used to sort the errors of incomplete and targeted respondents' demographic location. Total 384 reliable respondents are used in this survey for data analysis.

The collected survey data is exported to Social Science Statistics Package (SPSS) statistical software version 25 for analysis. Cronbach's Alpha is used to evaluate the reliability factors in this study and commonly used by researchers. The value of 0.695 Cronbach's Alpha is used as acceptable interval consistency (Aziz, et al. 2008).

To determine the relative strength between two or more variables, Correlation analysis is used (Dalgaard, 2008). Regression analysis, on the other hand, tries to explain the dependence of one variable on another variable (Chatterjee and Hadi, 2015). These relationships are mutually influential and can be explained or represented by a mathematic model of linear line equations to predict the relationship of these two variables

3.1 Data analysis

A total of 398 respondents that completed in this study leading to a final response rate of 68.4%. The analysis of respondents in this study shows at below Table 1. Total 384 respondents are taken for this study as per requirement with the size of population using Krejcie & Morgan (1970).

Table 1 Response Rate

Survey description	Total	Percentage (%)
Total number of participants invited	582	100%
Completed questionnaires	398	68.4%
Uncompleted questionnaires	43	7.4%
No response	141	24.2%

Table 2 describes the profile of respondents that participated in this study. They were also asked the relevant questions on most close experiences online retail purchase (Table 3).

Table 2 Respondents' Profile

Characteristics	Frequency	Percentage (%)
Gender		
Male	144	37.50
Female	240	62.50
Age		
Under 18	7	1.82
18-24	74	19.27
25-34	145	37.76
35-44	76	19.79
45-54	50	13.02
Above 55	32	8.33
Education level		
Secondary	136	35.42
Bachelor's degree	203	52.86
Master degree	39	10.16
Above master degree	6	1.56
Monthly income (MR)		
Below RM3,000	202	52.60
RM3,001-RM5,000	77	20.05
RM5,001-RM10,000	74	19.27
RM10,001-RM30,000	20	5.21
RM30,001-RM50,000	4	1.04
Above RM50,000	7	1.82
Occupation		
Student	57	14.84
Service industry	73	19.01
IT industry	19	4.95
Financial industry	117	30.47
Freelancer	5	1.30
Others	113	29.43

Table 3 Respondents' online purchase experiences

Description	Frequency	Percentage (%)
Online purchase experiences		
Yes	365	95.05
No	19	4.95
No of times purchased online		
Never	20	5.21
1-5 times	126	32.81
6-10 times	45	11.72
More than 10 times	193	50.26
Whether online purchases are safe		
Yes	176	45.83
No	34	8.85
Not sure	174	45.31
Online shopping is technologically challenging		
Yes	73	19.01
No	162	42.19
Sometimes	149	38.80
More likely to buy a certain product online or in a retail store		
Clothing & apparels		
Online purchase	120	31.25
Retail store	264	68.75
Electronic & mobile		
Online purchase	90	23.44
Retail store	294	76.56
Books		
Online purchase	211	54.95
Retail store	173	45.05
Foods and beverages		
Online purchase	132	34.38
Retail store	252	65.63
Cosmetics		

Online purchase	126	32.81
Retail store	258	67.19
Grocery & household appliance		
Online purchase	93	24.22
Retail store	291	75.78
Music		
Online purchase	249	64.84
Retail store	135	35.16

The convergent validity was measured using composite reliability (CR) and average variance extracted (AVE). The Cronbach's alpha, CR and AVE are shown in Table 4. All the items' value as presented in Table 4 are above recommended indicator values. The Cronbach's alpha for the factors that motivating intention of online purchases (perceived trust, perceived risk, perceived usefulness and perceived ease of use) measures the compatible reliability of the factors (Table 4). The CR values that measures internal reliability above the 0.7 threshold are considered reliable indicators of this study (Aghekyan et al., 2012). The indicators of AVE for all the items are greater than 0.5 threshold level in this study demonstrated convergent validity of the items (Hair et al., 2013).

Table 4: Measurement of reliability and validity

Variables	Cronbach's alpha	CR	AVE
Trust	0.813	0.8034	0.5061
Risk	0.723	0.8666	0.6203
Usefulness	0.838	0.8516	0.5361
Ease of use	0.736	0.8385	0.5114
Motivating Intentions	0.658	0.8356	0.5639

The R value (Table 5) 0.680 has demonstrated a moderate strong correlation between the variables. While, the R² shows 46.2% constructive contribution of the variables and the remaining (53.8%) was contributed by other variables that not in this study.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.680 ^a	0.462	0.456	0.45897

a. Predictors: (Constant), Risk, Usefulness, Trust, Ease

IV. RESULTS AND DISCUSSION

Four hypotheses (H1 to H4) was developed to exam the relationship between the variables in this study. As a result, summarized at Table 6 explains the significant positive relationships between perceived trust (H1), perceived usefulness (H3), and consumers' motivating intentions of online retail purchases. This can be confirmed the hypothesis is supported ($p < 0.05$). The result also indicated that no significant positive relationship between perceived risk (H2), perceived ease of use (H4), and consumers' motivating intentions of online retail purchases.

Table 6 Summary of hypothesis and findings

Hypothesis	Description	t value	p-value	Findings
H1	There is a significant positive relationship between perceived trust and consumers' motivating intentions of online retail purchases	4.022	0.000	Supported
H2	There is a significant positive relationship between perceived risk and consumers' motivating intentions of online retail purchases	-0.605	0.546	Not supported
H3	There is a significant positive relationship between perceived usefulness and consumers' motivating intentions of online retail purchases	10.547	0.000	Supported
H4	There is a significant positive relationship between perceived ease of use and consumers' motivating intentions of online retail purchases	0.577	0.564	Not supported

This study will give a meaningful outcome to online business owners for their online relating platforms. This gives the understanding of consumers expectation on online service according to this study. In this study, few key factors (perceived trust, perceived risk, perceived usefulness and perceived ease of use) have been taken into research and become a measure to determine the level of motivating intentions of each consumer representing Klang Valley region.

From this study, two factors, namely risk and ease of use have been the main concern of consumers in determining their motivating initiation of online purchases. The result indicates significantly negative correlation for perceived trust ($p=0.546$) and perceived ease of use ($p=0.564$).

V. CONCLUSION AND FUTURE SCOPE

This study is aim to identify the major areas of concerns among the consumers in Klang Valley region on online purchases motivating intention. The results from this study can be concluded that consumers are still with high concern of risk and ease of use the online purchases platform provided by the online service retailers. Their concerns are mainly associated with receiving the malfunctioning merchandise, difficulty in settling any disputes, worried of not receiving the product ordered online or delayed, e-payments and personnel information details maybe compromised and misused. Beside that the ordering process not easy in general mainly the product comparisons with related products also their concern. This provides insights to an online service provider to develop the risk free and easy of use experiences and strategies journey to the consumer to motivating of online purchase intention.

This study is mainly focus on consumers from the Klang Valley of Malaysia and not able to represent the motivating intention of overall users of online purchases in Malaysia. Therefore, the collection of data should cover different areas of populated region in Malaysia. Moreover, future study is recommended to exam the critical factor of impact on online retailing service provider to meet the consumers concern of this study.

REFERENCES

- [1] Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211
- [2] Aziz, A. A., Mohamed, A., Arshad, N., Zakaria, S., Zaharim, A., Ghulman, H.A., & Masodi, M.S. (2008). Application of Rasch model in validating the construct of measurement instrument. *International Journal of Education and Information Technologies*, 2(2), 105-112
- [3] Brassington, F., & Pettitt, S. (2000). *Principles of Marketing*. 2002. Financial Times/Prentice Hall, ISBN, 273644440.
- [4] Chang, M.K., Cheung, W.M. and Lai, V.S. (2005) Literature Derived Reference Models for the Adoption of Online Shopping. *Information and Management*, 42, 543-559.
- [5] Chatterjee, P. (2010). Multiple-channel and cross-channel shopping behaviour: Role of consumer shopping orientations. *Marketing Intelligence and Planning*, 28(1), 9-24
- [6] Chen, Y.H., I. Hsu, & C.C. Lin. (2010). 'Website attributes that increase consumer purchase intention: A conjoint analysis', *Journal of Business Research*, 63(9): 1007-14.
- [7] Chu, C. Lu, H. (2007). Factors influencing online music purchase intention in Taiwan: An empirical study based on the value-intention framework. *Internet Research*, Vol. 17, No. 2, pp. 139-155.
- [8] Close, A.G. & M. Kukar-Kinney. (2010). 'Beyond buying: Motivations behind consumers' online shopping cart use', *Journal of Business Research*, 63(9): 986-92.
- [9] Dalgaard, P. (2008). *Introductory statistics with R*. New York, NY: Springer.
- [10] Davis, F. D. (1989). "Perceived Usefulness, perceived ease of use, and user acceptance of information technology". *MIS quarterly*, Vol. 13 No.3, pp. 319-340.
- [11] Gainsbury, S., Wood, R., Russell, A., Hing, N., & Blaszczynski, A. (2012). A digital revolution: Comparison of demographic profiles, attitudes and gambling behaviour of Internet and non-Internet gamblers. *Computers in Human Behavior*, 28, 1388–1398.
- [12] Gehrt, K. C., Rajan, M. N., Shainesh, G., Czerwinski, D., & O'Brien, M. (2012). Emergence of online shopping in India: shopping orientation segments. *International Journal of Retail & Distribution Management*, 40(10), 742-758.
- [13] Hanson, W. (1999). *Principles of Internet Marketing*. Ohio: South-Western College Publishing
- [14] Harn, A.C.P., Khatibi, A. and Ismail, H. (2006) "E-Commerce: A Study on Online Shopping in Malaysia." *Journal Social Science*, Vol. 13 No. 3, pp. 231-242.
- [15] Howard, J. A., & Sheth, J. N. (1969). *The theory of buyer behavior*. New York: Wiley.
- [16] Jarvenpaa, S. L., Tractinsky, N. (1999). Consumer trust in an internet store: a cross-cultural validation. *JCMC*, Vol. 5, No. 2, pp. 1-35.
- [17] JP Morgan (2019). Complete Annual Report 2019 - JPMorgan Chase - <https://www.jpmorgan.com/pages/detail/1320577003362>
- [18] Jusoh, Z.M. & Ling, G.H. (2012). Factors influencing consumers' attitude towards e-commerce purchases through online shopping. *International Journal of Humanities and Social Science*, 2(4), 223-230.
- [19] Khalifa, M., Limayem, M. (2003). Drivers of internet shopping, *Communications of the ACM*, Vol. 46, No. 12, pp. 233-239.
- [20] Khatibi, A., Haque, A., and Karim, K. (2006). E-Commerce: A study on Internet Shopping in Malaysia. *Journal of Applied Science*, Vol. 3 No. 6, pp. 696-705.
- [21] Kotler, P., K.L.Keller, A.Koshi and M.Jha.(2007), *Marketing Management*, p.422, Pearson Education
- [22] Ko, H., Jung, J., Kim, J., Shim, S. W. (2004). Cross-cultural differences in perceived risk of online shopping. *Journal of Interactive Advertising*, Vol. 4, No. 2, pp. 20-29.
- [23] Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Education and Psychological Measurement*, 30(3), 607-610
- [24] Kuester, S. (2012). *MKT 301: Strategic marketing & marketing in specific industry contexts*. University of Mannheim, 110.
- [25] Kwek, C. L., Daud, D., Tan, H. P., Kay, H. K., & Hassan, P. (2011). Perceived risk, perceived technology, online trust for the online purchase intention in Malaysia. *International Journal of Business and Management*, 6(6), 167–183.
- [26] Lee, H.J. & P.T. Huddleston (2010). 'An investigation of the relationships among domain-specific innovativeness, overall perceived risk and online purchase behaviour', *International Journal of Electronic Marketing and Retailing*, 3(1): 1-4.
- [27] Levy, M., & Weitz, B. A. (1998). *Retailing Management*, NY.
- [28] Lim, N. (2003). 'Consumers' perceived risk: sources versus consequences', *Electronic Commerce Research and Applications*, 2(3): 216-28.
- [29] Lim, Y., & Lau, T. (2011). The effectiveness of online advertising in purchase decision: Liking, recall and click. *Australian Journal of Basic and Applied Sciences*, 5(9), 1517-1524.
- [30] Majid, M. and Firend, A.R. (2017). Social Media, Online Shopping Activities and Perceived Risks in Malaysia. *International Journal of Economics And Financial Management*, 1 (1), 12 - 24.

- [31] Mathwick, Charla., Naresh Malhotra and Edward Rigdon. (2001). "Experiential Value: Conceptualization, Measurement and Application in the Catalog and Internet Shopping Environment." *Journal of Retailing* 77: 39-56.
- [32] Malhotra, N. K. (2004). *Marketing research: An applied orientation* (4th ed.). Upper Saddle River, NJ: Prentice Hall
- [33] MCMC (2018). *Industry Performance Report for 2018* - <https://www.mcmc.gov.my/en/resources/industry/industry-performance-report>.
- [34] Meuter, M.L., Ostrom, A.L., Roundtree, R.I., & Bitner, M.J., (2000), "Self-service technologies: Understanding customer satisfaction with technology-based service encounters", *Journal of Marketing*, Vol. 64, No. 3, pp. 50-64.
- [35] Monsuwe, T.P., Dellaert, B.G.C., Ruyter, K.d. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, Vol. 15, pp. 102-121.
- [36] Ramlan, Rohaizan and Omar, Fatimah Z. (2011). A study on factor that influence online shopping in Malaysia. In: 5th International Conference of the Asian Academy of Applied Business (AAAB), 9th - 10th June 2011, Phnom Penh, Cambodia.
- [37] Raptis, M. E., & Dick, G. N. (2007). The Rise of the Silver Suffer: The Use of Computers and the Internet By Seniors – An Opportunity for Continuing Education? *Journal of Information Education Research*, 9(1). 141 – 162.
- [38] Salo, J., Karjaluoto, H. (2007). A conceptual model of trust in the online environment, *Online Information Review*, Vol. 31, No. 5, pp. 604-21.
- [39] Seiders K, Berry LL, Gresham LG. (2000). Attention retailers: how convenient is your convenience strategy? *Sloan Management Review*. 41(3): 79-85
- [40] Sin, S.S.; Nor, K.M.; Al-Agaga. A.M. (2012). Factors Affecting Malaysian young consumers' online purchase intention in social media websites. *Procedia Soc. Behav. Sci.* 2012, 40, 326–333
- [41] The World Bank Group. *World Development Report 2018* <https://www.worldbank.org/en/publication/wdr2018>.
- [42] Zhang, L., Tan, W., Xu, Y., Tan, G. (2012). Dimensions of consumers' perceived risk and their influences on online consumers' purchasing behaviour, *Communications in Information Science and Management Engineering*, Vol. 2, No. 7, pp. 8-14.
- [43] Zheng, L.; Favier, M.; Huang, P.; Coat, F. (2012). Chinese consumer perceived risk and risk relievers in e-shopping for clothing. *J. Electron. Commer. Res.* 2012, 13, 255–274
- [44] Zhou, M., Dresner, M., Windle, R.J. (2008). Online reputation systems: design and strategic practices, *Decision Support Systems*, Vol. 44, No. 4, pp. 785-97.

