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FACTORS INFLUENCING CONSUMERS' BEHAVIOURAL INTENTION ON E-COMMERCE ADOPTION IN MALAYSIA

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Abstract

The growth of e-commerce has seen rapid changes and developed higher expectations among retailers and consumers. This is more evident in today's fast growing age of technology-oriented products which demand constant enhancement. The study is aimed at understanding the significant influence of perceived enjoyment, perceived satisfaction, perceived usefulness and perceived service quality factors on the consumers' behavioural intention on e-commerce adoption in Malaysia. This study was based on four hypotheses which were tested to identify their significant level of influence on the dependant variable, the consumers' behavioural intention. The findings and analysis were based on secondary data references and primary data were collected through an administered questionnaire to 500 respondents. This study confirms that consumers look at enjoyment, satisfaction, usefulness and service quality as having significant influence on their behavioural intention in the e-commerce industry.

Keywords: *behavioural intentions, perceived satisfaction, perceived enjoyment, perceived usefulness, perceived service quality, e-commerce consumers.*

JEL Code: *G02, L67, L81*

I. Introduction

The advent of information and technology has extensively encouraged growth and development in the e-commerce business (Norzaidi *et al.*, 2007). Globalisation and

liberalisation have revolutionised the world of ICT, particularly the internet which is believed to be the most cost-efficient tool to compete with other rival business organisations and to attract consumers to their products, services and

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information. E-commerce industry, with its advantages over traits like speed, ease, cost and accessibility, largely contributes to the growth of the global economy (Gibbs & Kraemer, 2004). E-commerce has revolutionised business environment and business establishments are gradually adopting and realising the significance of e-commerce, in pursuing their business goals and aspirations (Chandran *et.al.*, 2001; Mougayar, 1998). However, many organisations in general, irrespective of their size and value, are yet to realise the advantages of e-commerce business. Therefore, this study investigates how consumers' behavioural intention towards e-commerce affects the e-commerce business in Malaysia. The results of this study will equip e-commerce businesses with knowledge and awareness to improve and satisfy consumers' needs and wants.

II. Literature Review

Several surveys prove that many online selling web sites do not provide the basic and useful information in their respective selling web sites that is needed by the consumers to buy online products. Sometimes, when there is lack of product information, consumers hesitate to buy the products as they are unaware of product information. Unlike face-to-face shopping experience, where the consumers can actually discern the actual quality of the product, they are unable to judge the quality of the products while purchasing them online. Therefore, in this study, the researchers studied the information needed by the consumers to buy or purchase online products.

Perceived Enjoyment is one of the attributed factors which influence the adoption of e-commerce business. Perceived Satisfaction is another key feature while considering consumers' needs and wants. Perceived Usefulness is also another major behavioural

belief that influences consumer intention to opt for e-commerce business. Perceived Usefulness encompasses behaviour, attitude and ease of use and generates revenue in e-commerce. Finally, yet another potential factor which influences the e-commerce business is Perceived Service Quality. The web site for the business must be properly organised and user friendly which enable a smooth shopping experience for the online shoppers.

Perceived Enjoyment

Hwang (2010) tested social norms, perceived enjoyment, and their relationships in adopting an e-commerce system and the moderating effects of gender, based on the sociolinguistic literature. It is proved that the influence of social norms is stronger in the female group while the influence of enjoyment is stronger in the male group. When users experience enjoyment gained through the e-commerce business, then shopping via e-commerce will be their preference. According to Timothy (2011), Perceived Enjoyment is a significant predictor of perceived usefulness and intention to use the technology. In short, Perceived Enjoyment affects online shopping intention (Cheema, Rizwan, Durrani & Sohail, 2013), induces trust and loyalty (Akhlaq & Ahmed, 2013) and confirms expectation and involvement (Shiau & Luo, 2013).

Perceived Satisfaction

In recent years, customer satisfaction towards e-commerce business is on the decline. Larry Freed, President and CEO of ForeSee Results, informed ClickZ Stats, in an interview, that when times get tough, some retailers continue to focus on the customers while the others go into the cost-cutting mode. Customers are also more concerned about price than in the past and small companies find it difficult to satisfy the customers. However, there are some

big companies such as Amazon and NetFlix who are doing quite well. According to Norizan and Nor Asiah (2010), Perceived Service Quality exerts significant influence on customer satisfaction. Overall satisfaction gained via e-service satisfaction has a direct or indirect impact on the customers' behavioural intentions (Zeng, Hu, Chen & Yang, 2009), and some other studies also prove that customer satisfaction has a positive influence on the behavioural intentions (Carlson and O'Cass, 2010; Bansal et al., 2004; Collier and Bienstock, 2006).

Perceived Usefulness

Perceived Usefulness positively moderates the relationship between e-service quality, perceived service value, and service satisfaction (Lee, Feng, Wu & Wann, 2011) and positively influences the behavioural intentions (Tarek, 2011; Hernandez et al., 2009; Hernandez et. al., 2010; Chen, Hsu & Lin, 2010; Carlson and O'Cass, 2010; Bruner & Kumar, 2000). Lin and Chou (2009) found that perceived usefulness of the purchase influences the intention. These results prove that cognitive beliefs in search function are important to the overall purchase function. According to Tate (2010), perceived usefulness can influence perceived ease of use, perceived service quality and perceived trust. When the acceptance over a certain product has somewhat satisfied the customer, then trust and perceived quality will follow suit. Overall, Perceived Usefulness considerably indicates and influences attitude (Moses, Wong, Bakar & Mahmud, 2013), positively affects transaction benefits and reputation of a company (Daryanto, Khan, Matlay & Chakrabarti, 2013) and significantly determines the behavioural intention of consumers (Teh, Ahmed, Cheong & Yap, 2014).

Perceived Service Quality

The problems related to the quality of e-commerce business are web site design,

server quality and performance. E-service quality influences the development of positive behavioural intentions and studies show that higher the level of e-service quality, better the behavioural intentions of consumers (Carlson and O'Cass, 2010). According to Tate (2010), Perceived Service Quality and Perceived Usefulness are interrelated. The relevance and timeliness of the information affect the overall quality of service. Therefore, service quality positively influences perceptions, loyalty and satisfaction of consumers (Orela & Karab, 2014; Lianga & Chinga, 2014).

With the above literature review and findings, the researchers tested the factors that influenced the behavioural intention of e-commerce consumers in Malaysia. The theory was tested and analysed that involved 500 survey data.

III. Problem Statement

Many researchers are concerned about consumer satisfaction in e-commerce and encourage further and extensive research in these areas to cover broader range of cultural and social contexts. This would help researchers in contributing to a broader, more varied understanding of the implications in e-commerce. Chai, Uchenna and Nelson (2011) believed that the fast changing internet environment has given rise to a very competitive business landscape which, in turn, provides opportunities and challenges for a wide range of businesses.

IV. Objectives of the Study

The study was conducted to achieve the following objectives:

1. to identify the enjoyment as perceived by the online consumers
2. to provide suggestions and recommendations to manufacturers to further develop their online businesses by enhancing consumer satisfaction

3. to identify the usefulness of online shopping to consumers
4. to identify the quality perceived by the online customers in e-commerce

V. Scope of the Study

The study focused on the four factors that influence consumers' behavioural intention towards e-commerce in Malaysia. The factors included perceived enjoyment, satisfaction, usefulness and service quality. The performance of e-commerce was analysed.

VI. Hypothesis of the Study

Four hypotheses were formulated to test the relationship between the independent and the four dependent variables. The null hypothesis is expressed as no relationship between two variables.

H0: There is no relationship between independent variables and dependent variable.

Wu and Liu (2007) suggested that enjoyment is an important antecedent to both behavioural intention and behavioural attitude. Enjoyment predicts intention. Waleed et al., (2010) also found that shopping enjoyment plays a significant role in the consumers' behavioural intention. Hence the following hypotheses.

H1: Perceived enjoyment has relationship with consumers' behavioural intention.

User satisfaction refers to customers' judgment that the consumption of a particular product or service has provided a pleasurable level of fulfilment and met the customers' needs, desires and goals (Johnson, Sivadas & Garbarino, 2008). Lee and Chung (2009), found that user satisfaction can be used for measuring the effectiveness of the system.

H2: Perceived satisfaction has relationship with consumers' behavioural intention.

Perceived usefulness is strongly correlated to user acceptance (Roosa 2011). Wu (2008) also found that perceived usefulness positively influences the relationship between e-service value and e-service. Jiun and Hsing (2011) found that technological readiness influences perceived usefulness.

H3: Perceived usefulness has relationship with consumers' behavioural intention.

Service quality is deemed as company's core service infrastructure to interact with their customers (Nambison and Watt, 2011). Service quality could be measured by interface design, confident service, prompt service and interesting service. Service quality is referred to as the point of contact represented by the image for the company (Lee and Chung, 2009). According to Liao, Chen and Yen (2007), the website quality can easily influence the online customers' switching behaviour. Today, abundant choices are available for consumers and they can easily switch vendors without incurring any cost (Chien and Chiang, 2009).

H4: Perceived service quality has a relationship with consumers' behavioural intention.

VII. Methods

The primary source of data were obtained by conducting a survey through an administered questionnaire. The sample size of the survey included 500 respondents who were full time students, part time students, professionals, administrators, and sales-coordinators. Convenience Sampling Method was used to collect the data from the respondents. The self-administered questionnaires were distributed via email to 500

individuals in Malaysia and the responses were collected and tabulated with the use of SPSS statistic programme software.

VIII. Findings and Discussions

The respondents' demographic details and information consisted of gender, age, race, education background, occupation and respondent's experience towards e-commerce in Malaysia. 500 respondents comprised of 243 males (48.6%) and 257 females (51.4%). Majority of respondents were in the age range of 21-30 years old (48%). The findings suggested that the younger group of respondents were more active and interested in making purchases online compared to other age groups in Malaysia.

It is evident that many respondents possessed undergraduate qualification and above. On the other hand, the study also classified the racial distribution of respondents against factors on customers' behavioural intention in e-commerce transactions at Malaysia. Majority of respondents, who participated in this study, were Chinese, followed by Indians and Malays. All the respondents mainly represented the three predominant races of Chinese, Malay and Indian with a handful of other ethnic groups.

Respondents' Usage of Internet per month

Table-1 shows that majority of respondents used internet services 1- 5 times in a month to purchase goods and services, which represents 54.6% of the sample. This also means that the internet has become an essential tool for purchasing goods online as it is faster and cheaper. On the other hand, some respondents also used the internet for making purchases more than six times in a month (29.0%). From the result, it is found that 13% or 65 respondents were never involved in any online activities. Moreover, a very small percentage of 2.6% or 13 respondents were identified as frequent users

of internet and they used the services more than 15 times in a month. This shows that there are people who are actively engaged in purchases using the internet every month.

Correlation Analysis

This section examines if there was significant or insignificant relationship between the independent variables (perceived enjoyment, perceived satisfaction, perceived usefulness and perceived service quality) with the dependent variable (consumers' behavioural intention towards e-commerce in Malaysia). The results of correlation analysis are presented in **Table 2**.

The Pearson Correlation of perceived enjoyment was 0.767, which is a positive indication that there was positive relationship between consumers' intention and perceived enjoyment. The significant value of perceived enjoyment was 0.00, which implies that these two variables were significantly correlated. This result was consistent with Zhao, Lu, Wang & Huang's (2011) findings that enjoyment was positively related to online behavioural intention of consumers. Teo and Noyes (2011) also agreed that perceived enjoyment is a significant predictor of consumers' intention in using e-commerce technology. The results indicate that H1 could be accepted and confirmed that perceived enjoyment did exert strong influence over the consumers' intention.

The Pearson Correlation of perceived satisfaction was 0.808 which is a positive indicator that perceived satisfaction was positively related to consumers' intention. The significant value of the perceived satisfaction was 0.00, which confirms their significant correlation. Jamie and Aron (2011) findings are affirmed here that customer satisfaction is a significant predictor of behavioural intentions. The results have proven that H2 is valid and perceived satisfaction strongly influenced the consumers' intention.

The Pearson Correlation of perceived usefulness was 0.791 and this confirms definite relationship with consumers' intention. Besides, the value of the perceived usefulness was significant at 0.000. This shows that these two variables were correlated and influenced the intention and attitude (Teo, 2009), and recorded significant relationship with behavioural intention (Ayo, Adewoye & Oni, 2011). Perceived Usefulness determined consumers' attitude towards usage and their intention in using online technology (Timothy, 2009). According to Chiu, Lin, Sun and Hsu (2009), perceived usefulness and satisfaction influence loyalty and intention towards e-commerce. Therefore, H3 is confirmed that perceived usefulness had a strong influence on consumers' intention.

According to **Table 2**, there was positive relationship between perceived service quality and consumers' intention ($r=0.810$, $p<0.01$). This indicates that perceived service quality has a positive relationship with consumers' purchase intention. This is consistent with a study by Norizan and Norasiah that perceived service quality has significant impact on customer satisfaction. Perceived Service Quality is considered a key determinant for successful online business (Apiwan & Nattharika, 2011). These results show that service quality plays an important role in determining consumers' behavioural intention towards e-commerce. Hence H4 is confirmed that perceived service quality strongly influenced consumers' intention.

Multiple Linear Regression Analysis

Multiple Linear Regression Test helps in identifying the difference in an interval dependent (Kahane, 2001; Milies and Shevlin, 2001). It is also a recommendable test for analysing combined and individual effects of independent variables on a dependent variable

(Pedhazur, 1997). In this study, four hypotheses were tested to determine the significant level of the variables.

The results of Multiple Regression are presented in **Table 3** and **Table 4**. The results in **Table 3** show that the regression model was statistically significant and R-square value of 0.745 indicates that approximately 74.5% of the variations in the consumer's behavioural intention could be explained by the four variables. Since all the variables were significantly related to the behavioural intention with insignificant inter-correlation, the regression model was found to be very useful in predicting the behavioural intention. According to **Table 4**, perceived enjoyment ($t=4.867$ $p\text{-value}=0.000$), perceived satisfaction ($t=5.124$, $p\text{-value}=0.000$), perceived usefulness ($t= 4.220$, $p\text{-value}=0.000$) and perceived service quality ($t=4.543$, $p\text{-value}=0.000$) exerted significant influence on consumers' behavioural intention. Besides, no mutli-collinearity problems existed as the Variance Inflation Factor (VIF) values were below 10. The values of the standardized beta coefficients show that perceived satisfaction was the most important predictor of the behavioural intention.

The study indicates that perceived enjoyment recorded significant relationship with the consumers' behavioural intention towards e-commerce. Consumers enjoyed going online and involved themselves in e-commerce transactions as they could see and visualise the products and services. The consumers also enjoyed the colours and the animations in the websites which attracted them to make purchases or gauge the quality of the available products and services. In addition, perceived satisfaction also recorded significant relationship with the consumers' behavioural intention towards e-commerce services. Consumers were satisfied and comfortable with the e-commerce

service which provided accurate and fast information. They were also satisfied to receive confirmations, feedbacks and comments given by the websites after making online transactions. Moreover, the study confirmed that consumers' behavioural intention towards e-commerce was influenced by perceived usefulness. According to the correlation analysis, the study indicated that perceived usefulness recorded significant relationship with consumers' behavioural intention towards e-commerce services. Consumers felt that the e-commerce was useful in providing the respondents with timely and updated information. Furthermore, the respondents preferred online purchasing to the traditional shopping as they could purchase goods and services faster. Thus, purchasing an online ticket was faster and could suit an individual's needs and wants. Furthermore, the present study also showed that perceived service quality recorded significant relationship with the consumers' behavioural intention towards e-commerce services. The consumers believed that the online web sites provided better up to date information on their services and products. The consumers were also given real time information which at times reduced their anxieties, concerns and problems. Hence all the above findings indicate that all the hypotheses could be supported. Therefore, we can infer that e-commerce had developed well in Malaysia, and many people applied this service in their daily life. The study concludes that certain factors contributed and influenced the consumers' behavioural intention towards e-commerce.

IX. Conclusion

Overall, customers were quite positive about e-commerce activities and their roles. Organisation could design their e-commerce activities in a way which is easily accessible to consumers as well as to their employees. Jamie

and Aron (2011) also agreed that consumers' satisfaction is a much better predictor of behavioural intentions whereas e-service quality is more closely related to specific evaluations about the service. E-commerce activities must be enhanced to increase the behavioural intention of consumers' perceived usefulness. Hence building the appropriate service package could boost their intention to go online. This clearly shows that there is continuing improvement in e-commerce usage in Malaysia. Besides, organisations should meet customers' request in an efficient manner, by providing customers with precise, error free and updated information to meet their needs accurately. Thus, behavioural intention of consumers' can be increased further by incorporating the ideas explained in this study.

X. Scope for Further Study

The scope of the current study was limited to only four factors and may have ignored some other important factors that influence customers' behavioural intention. Future studies may consider additional factors such as perceived trust, perceived reputation, security risk and ease of use, in order to study the behavioural intention of consumers.

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Table 1: Number of times purchases made online per month

Attributes	Frequency	Percent
Never	65	13.0
1-5 times	273	54.6
6-10 times	145	29.0
11-15 times	4	0.8
More than 15	13	2.6
Total	500	100

Source : Primary Data

Table 2: Correlation analysis for hypothesis H1, H2, H3,H4

Factors	Consumers' Behavioural Intention	
	Pearson Correlation	Sig-(2 tailed)
Perceived enjoyment	0.767**	0.000
Perceived satisfaction	0.808**	0.000
Perceived usefulness	0.791**	0.000
Perceived service quality	0.810**	0.000

** Correlation is significant at the 0.01 level (2 tailed). Source: Primary data

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F-Sig
1	0.863a	0.745	0.742	0.38257	0.000

a. Predictors (Constant): Perceived Enjoyment, Perceived Satisfaction, Perceived Usefulness, Perceived Service Quality

b. Dependent Variable: Consumers' Behavioural Intention

Source: Primary data

Table 4: Coefficients^a

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.009	0.126		0.068	0.946		
	PE	0.235	0.048	0.220	4.867	0.000	0.254	3.941
	PS	0.304	0.059	0.249	5.124	0.000	0.220	4.556
	PU	0.232	0.567	0.160	4.220	0.000	0.236	3.816
	PSQ	0.262	0.058	0.230	4.543	0.000	0.202	4.942

a. Dependent Variable: consumers' behavioural intention.

Source: Primary data