

**FACTORS INFLUENCING ONLINE PURCHASE  
INTENTION ON APPAREL PRODUCTS IN KOTA  
KINABALU**

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UNIVERSITI MALAYSIA SABAH

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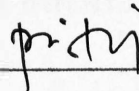


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## ABSTRACT

The purpose of this study is to examine the factors influencing online purchase intention of apparel products. This study also examines the mediating effect of attitude and moderating effect of gender towards online purchasing. In this study, the dimension of the factors influencing online purchasing consists of four dimension attributes (e.g. personal innovativeness, perceived security, perceived usefulness and perceived ease of purchasing). A total of 281 respondents are used for the statistical data requirement. Data that collected through questionnaires are using convenience sampling. The statistical method that adopted in this study is by using SPSS software and SmartPLS software. Based on the result, the factors namely personal innovativeness, perceived security and perceived usefulness shows that there is a relationship towards consumer online purchase intention. Meanwhile, factors namely perceived security, perceived usefulness and perceived ease of purchasing revealed that it had positive influences consumer attitude towards online purchasing. However, the results showed that there are only two factors namely perceived security and perceived ease of purchasing are mediates by attitude towards online shopping. Contribution of this study divided into two which is theoretical finding and managerial contribution. Additional finding that contributed to this study is there is no moderating effect of gender influences between consumer attitude and online purchase intention towards apparel products. The limitation of this study, implication of the study and future research are also included in this study.

## **ABSTRAK**

### **FAKTOR MEMPENGARUHI NIAT PEMBELIAN DALAM TALIAN BAGI PRODUK PAKAIAN DI KOTA KINABALU**

*Tujuan kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi niat pembelian dalam talian bagi produk pakaian. Kajian ini juga mengkaji kesan pengantara bagi sikap dan kesan moderato bagi jantina terhadap niat pembelian dalam talian. Dalam kajian ini, dimensi faktor yang mempengaruhi pembelian dalam talian terdiri daripada empat ciri- ciri dimensi (contoh inovasi peribadi, keselamatan dilihat, manfaat dan tahap kemudahan tanggapan dalam pembelian). Seramai 281 responden yang digunakan untuk keperluan data statistik. Data yang dikumpul melalui soal selidik dengan menggunakan kemudahan persampelan. Kaedah statistik yang diguna pakai dalam kajian ini adalah dengan menggunakan perisian SPSS dan perisian SmartPLS. Berdasarkan keputusan, faktor-faktor iaitu inovasi peribadi, tanggapan keselamatan, dan tanggapan kegunaan telah menunjukkan bahawa terdapat hubungan terhadap pengguna dalam niat pembelian dalam talian. Di samping itu, faktor-faktor seperti tanggapan keselamatan, tanggapan kegunaan dan tanggapan tahap kemudahan dalam pembelian telah memdedahkan bahawa ia mempunyai pengaruh positif sikap pengguna terhadap pembelian dalam talian. Walau bagaimanapun, keputusan menunjukkan bahawa hanya mempunyai dua faktor iaitu tanggapan keselamatan dan tanggapan tahap kemudahan dalam pembelian adalah pengantara oleh sikap terhadap membeli-belah dalam talian. Kesahan menumpu, kesahihan diskriminan, memuatkan silang dan ujian hipotesis dijalankan untuk memeriksa dan menjustifikasikan dapatan kajian ini. Sumbangan kajian ini dibahagikan kepada dua iaitu penemuan teori dan sumbangan pengurusan. Penemuan tambahan yang menyumbang kepada kajian ini adalah tidak ada kesan moderator pengaruh terhadap jantina antara sikap pengguna dan niat pembelian dalam talian terhadap produk pakaian. Batasan kajian ini, implikasi kajian dan penyelidikan masa hadapan adalah juga termasuk dalam kajian ini.*



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# CHAPTER 1

## INTRODUCTION

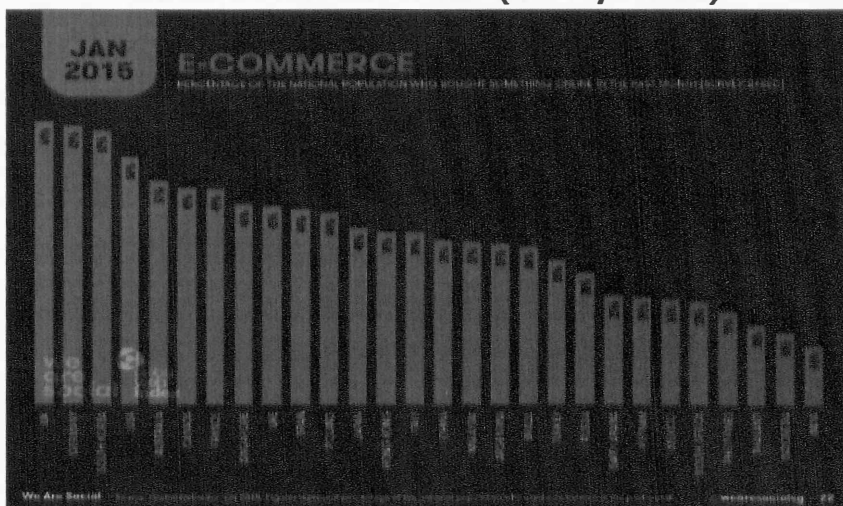
### 1.0 Introduction

In this chapter will discuss on the background of study, problem statement, research question and research objectives, the scope of study, examined the significant of study, and lastly defining the important key terms used in this study.

### 1.1 Background of Study

Based on the Figure 1.0 was showed the percentage of the national population who bought something online in the past month. In this figure shown that Malaysia is still left behind with 37% of the population are involved in the e-commerce usage compared to other countries. The information in this figure also implies several issues as discuss below.

**Figure 1.0: Percentage of the National Population Who Bought Something Online in the Past Month (Survey-Based)**



Source: Kemp, S. 2015. Digital, Social and Mobile Worldwide 2015. Retrieved July 2, 2015 from <http://wearesocial.net/tag/statistics/>

The internet usage has been kept on growing from year to year and now it has become every user's habit everyday on surfing the Internet due to growing popularity of the Internet and changing of the people lifestyles and trend. It has become an important channel to deliver and transfer information, service and goods (Al Ziadat, Al-Majali, Al Muala, & Khawaldeh, 2013). The global internet users have reach to 3 million of users in 2015 stated by Kemp (2015). While, the population of the internet users in Malaysia has been increased from 14.6 million to 18.03 million in year 2012 and 2013 respectively (Ministry of Finance Malaysia) and in 2015 it had been increase to 20.1 million or 66% of internet users (Kemp, 2015). Based on the report by Malaysian Communications and Multimedia Commission, (2013), had indicated that Sabah has about 8.3% or 217, 983 internet users over the Sabah population about 2.6 million in year 2012.

As compared with the internet users and the population in Sabah, the internet users are still low with only 8.3% of the population. Therefore, there is a need to increase the internet users in Sabah. In term of the facilities, the government has providing the free internet access through 1Malaysia Wireless Villages program to the villages. However, the users are still under the average, thus the public needed to motivate themselves in using the internet to purchase online and therefore the study on personal innovativeness, perceived security, perceived of usefulness, ease of purchasing and attitude is required to increase the motivation of public to purchase online.

Electronic commerce or e-commerce plays an important role in the 21<sup>st</sup> century market. Hsu and Bayarsaikhan (2012) had defined that the e-commerce is a process of buying and selling activities take place through the electronic network. Besides that, one of the crucial e-commerce activities is online shopping (Hsu and Bayarsaikhan, 2012). E-commerce can be divided into several categories such as business-to-business (B2B), business to consumer (B2C), government to business (G2B), consumer to consumer (C2C) and consumer to business (C2B) (Andam, 2003; Turban, King, McKay, Marshall, Lee, and Viehland, 2008).



Online shopping is defined as the process of purchasing or transferring the good and services ownership through internet (Zuroni and Goh, 2012; Nurshafiqah and Izian, 2013). Nowadays, online shopping is widely used and increasing because it is convenience and it save the consumers' time rather than wasting time on searching the car park lots in order to go for shopping, traffic jammed and many other challenges' factors for the consumer to shop in the real shopping outlets (Yapp, 2014). Besides that, online shopping or e-commerce is provide wide range selection of items, more affordable price and it has no time limit, where it opens for 365 days and for 24 hours per day (Zuroni and Goh, 2012). Therefore, the online shopping transaction only takes for several minutes by clicking on the mouse without going out from home and even can be done in the midnight (Zuroni and Goh (2012). The consumer can purchase different types of products through the online shopping such as books, clothing, airline ticket, hotel reservation and so on. Nowadays, the most popular website for online shopping of apparel products in Malaysia is Zalora, Groupon, Lazada, Best Buy, Rakuten, Lelong, Fashion Valet and many others (UnitedMY, 2014).

On top of that, the Nielsen survey (2014c) had revealed that the consumers in Malaysia, Indonesia, and Thailand are tend to browse over the internet rather than making online purchasing like the consumers in Singapore, Philippines, Vietnam. Based on the survey done by Nielsen Company, that the most popular categories on online purchased in Asia-Pacific was airline ticket and reservation with 59%, meanwhile it followed by clothing, accessories, and shoes was about 57%. Whereas, tour and hotel reservation was fell to the third popularity with 53% compare to the Statista survey. However, according to the survey by Nielsen Company (2014a), Table 1.0 presents the most popular buying categories in 2014 based on the region.

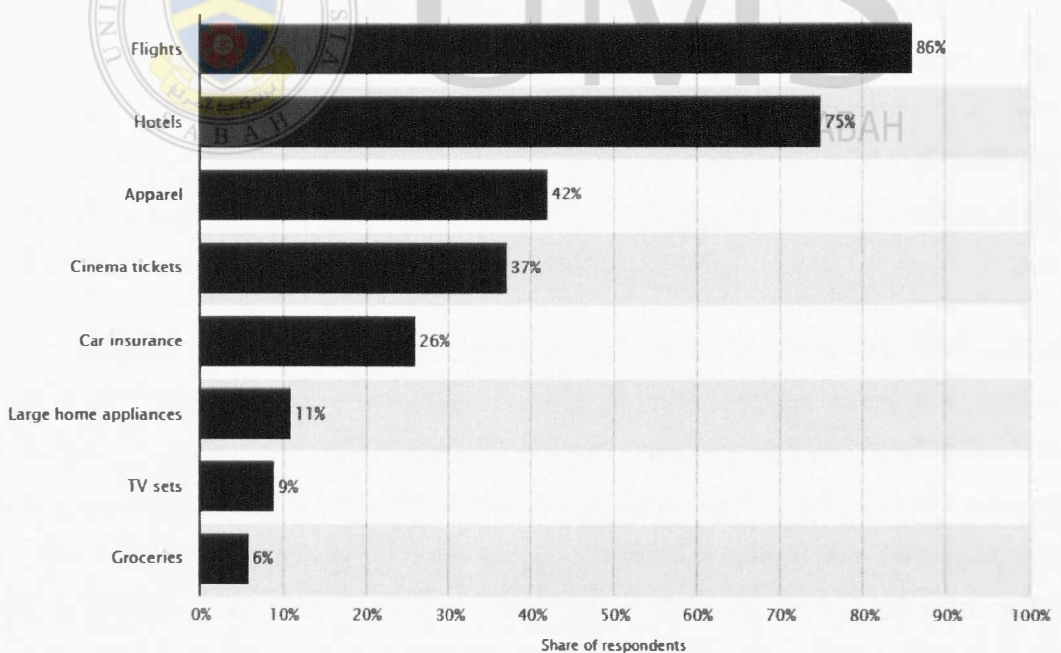
**Table 1.0: Most Popular Buying Categories in Quarter 1, 2014: According to Region.**

Categories	Asia-Pacific (%)	Europe (%)	Middle East/ Africa (%)	Latin America (%)	North America (%)
Clothing, Accessories, and Shoes	57	34	26	28	42
Electronic Equipment	41	25	26	29	30
Tours and Hotel Reservations	53	33	35	32	43
Airline Tickets and Reservations	59	34	39	36	43
Mobile Phone	44	22	28	27	22
Event Tickets	50	33	28	31	35
Computer Hardware	36	23	25	20	29
Hardcopy Books	50	30	22	24	31
Computer Software	33	19	27	18	27
E-books	43	22	29	23	35
Sporting Goods	42	19	20	19	21
Music (Not Downloaded)	33	19	21	19	30
Videos, DVDs and Games	32	21	23	21	33
Cosmetics	43	21	19	20	21
Personal Care	43	17	18	14	16
Groceries	41	14	15	11	14
Toys and Dolls	40	16	18	17	24
Car, Motorcycles and Accessories	20	13	16	11	15
Pet-Related Products	26	15	14	11	19
Baby Supplies	29	12	16	11	12
Flowers	21	11	16	10	21
Alcoholic Drinks	25	9	11	8	10

Source: Nielsen Company. (2014a). *E-Commerce: Evolution or Revolution in the Fast-Moving Consumer Goods World?*. New York. p.9.

Besides, based on the Statista (2014b) had revealed that the most recent online purchase product categories in Malaysia 2014 is purchasing of air ticket showed 86% and followed by online hotel booking or purchasing with 75%. Apparel was showed the recent popularity of online purchased was only about 42% as shown in Figure 1.1 below. This had showed that even though clothing products does not needed higher commitment on making purchasing decision but the purchasing popularity of the apparel products is still low. One of the possible reasons of apparel product is keep low is due to the description about the product with the actual goods may be different including the color, quality and etc. According to Chai (2012), the purchasing of air ticket and books remain high because it involves lower risks as the description of the intangible products and services are suffice their needs to assess of the purchases.

**Figure 1.1: Most Recent Online Purchased Product Categories in Malaysia in 2014**



Source: Statista. (2014b). Most Recently Online Purchased Product Categories in Malaysia 2014. Retrieved April 27, 2015 from <http://www.statista.com/statistics/348785/popular-online-purchases-categories-malaysia/>

## 1.2 Problem Statement

Even though online shopping has been adopted widely across the world but there are issues that faced by the consumers that causes them to doubt on using the services. Based on the comment by Chng (2014) published in Vulcanpost had mentioned that within 5 months in 2014 it had involved 30 cases issues on online shopping in Malaysia. Furthermore, in the most recent case that happened in Malaysia on 11 May 2015, where a woman trapped into a fraud when she bought an Apple iPhone 6 via online website with a cheaper price and lastly she was received box of biscuits instead of a phone, reported by Wahab (2015) published in MalaysianDigest.com.

There are several factors that may increase the consumer fears and doubts on involving on online shopping are the distance between the seller and buyer, the impersonal nature of the online environment, time and space distance and the transaction security (Zarrad and Debabi, 2012). Thus, based on the survey done by Wong (2014) had revealed several reasons on the Malaysians reluctant to shop online. The main concern by the Malaysian is the security issue on preventing on online purchasing. There are 42% of the consumers don't shop online because they can't touch and feel on the apparel products, 37% of the consumers do not trust the security on making transaction through the online shopping and 35% of the consumers do not trust the sellers in the online shopping (Wong, 2014).

According to Yapp (2014) had revealed that the most concerned issue related to online shopping was the transaction security provide through online transaction. Additionally, based on the survey done by Nielsen Company (2014b) had stated that 52% of the Malaysian is alert to the security issues by making online payment. Besides that, this had been supported by Yapp (2014) stated that out of five Southeast Asia countries include Malaysia, Singapore, Thailand, Philippines, and Indonesia, while Malaysia was showed the great anxiety that concerning about revealing their financial details during online. Next, Philippines consumers are more aware on making online payment with scoring 67% and 62% of Thailand consumers, Indonesia was 60% and Vietnam and Singapore were both score 55% and 41% respectively (Nielsen Company,

2014b). So, poor security of online shopping website may lessen the intention to purchase or making transaction through internet and this associates to the confident and low level of trust (Shafiq, 2014 and Li, 2013). The relationship between perceived security and online purchasing has shown a significant effect supported by Chiu, Lin and Tang (2005), Cha (2011) and Nwosu (2004). While based on the research done by Chen and Teng (2013) showed that there is no significant effect on the relationship between perceived security and online purchasing. Therefore, the relationship between perceived security and online purchasing is still not conclusive and still need for further investigation in Malaysia context.

Personal innovativeness is also become one of the issue because not everyone can accept on the new fashion trend. As an example not every girl likes to wear dress even how beautiful the dress is. In clothing industry, fashion trend is keep changing from season to season, so acceptance of the new fashion is depend on the individual acceptance towards on the product, whether the person is willing to try on the new fashion or not (Bigné-Alcañiz, Ruiz-Mafé, Aldás-Manzano, and Sanz-Blas, 2008). Besides that, online shopping clothes are having wide selection compare to the retail store goods. Due to technology advancement in internet, the consumer is able to buy and view some other apparel with different styles offer from different countries. The relationship between personal innovativeness and online purchasing has shown a significant effect supported by Hsu and Bayarsaikhan (2012) and Thakur and Srivastava (2015). Therefore, the relationship between personal innovativeness and online purchasing is still not conclusive and still need for further investigation in Malaysia context.

Perceived usefulness can be one of the issue to the consumer. This is important for the marketers and entrepreneurs to take into a consideration because when the consumer has a negative attitude towards the online shopping website therefore they won't have intention anymore. This had been supported by Shafiq (2014) that a poor construction of the website or webpage will create a negative attitude and the consumer will not engage because it is not user friendly. Besides that using a difficult command or sophisticated steps required or design of the webpage could be one of

the barriers for the prospects to have intention to purchase due to the time consuming and lose their focus (Li, 2013 and Nurshafiq and Izian, 2013). Li (2013) also added that slow connection could be one of the reasons of people unwilling to involve in online purchase because it involve the security issue during the transaction when the internet is slow. The relationship between perceived usefulness and online purchasing shown a significant effect by Cha (2011), Shafiq (2014), Basak, Gumussoy, and Calisir, (2014), Wang, Yeh, Liao (2013) and Chen and Teng (2013). However, Bhatti (2007) and Nurshafiq and Izian (2013) stated that there is no significant effect between perceived usefulness and online purchasing. Therefore, the relationship between perceived usefulness and online purchasing is still not conclusive and still need for further investigation in Malaysia context.

There are some barriers on ease of purchasing, where it could create negative attitude towards internet as shopping tools such as an inability to use internet, difficult to access and use the webpage (Zarrad and Debabi, 2012). Moreover, the issues such as difficult to access to the webpage may increase the frustration and influence the consumer to have a negative attitude towards the online purchase intention. So, the objective of online shopping and the enjoyment will be reducing due to the challenges faced (Shafiq, 2014). The relationship between ease of purchasing and online purchasing showed a significant effect by Chiu, Lin, and Tang (2005) and Nurshafiq and Izian (2013). However, Cheng and Yee (2014) showed ease of purchasing is insignificant towards online purchase intention. Even though the relationship between ease of purchasing and online purchasing is supported by several researches (Chiu, Lin and Tang (2005) and Nurshafiq and Izian (2013) but still their relationship in purchasing apparel products through online is lack of evident. Therefore, the relationship between ease of purchasing and online purchasing is still not conclusive and still need for further investigation in Malaysia context.

Customer attitude is very important in influencing them to make a decision. Attitude is a part of individual perception that influences them towards their action to purchase, to use, to visit and etc. on products or services. Research explored that a consumers who has positive attitude towards the apparel products, he or she could has

intention to purchase or to use it (Limbu, Wolf, and Lunsford, 2012). There are many other factors may influencing the consumers' attitude of online shopping such as transaction security, ease of purchasing, convenience of use and etc. Based on the prior studied had shown consumer attitude was the strongest indication on online purchasing. Besides that, it signify the influence of the consumer attitude towards online purchasing (Chiu, Lin and Tang, (2005); Shafiq, (2014); Hsu and Bayarsaikhan, (2012); Park (2003); and Zarrad and Debabi (2012). Even though the relationship between consumer attitude and purchase intention is supported by many researchers (Chiu, Lin and Tang, (2005); Shafiq, (2014); Hsu and Bayarsaikhan, (2012); Park (2003); and Zarrad and Debabi (2012), but their relationship in purchasing apparel products through online is still lack of evident on apparel products and therefore further investigation is required.

Gender differences can be one of the issues to online purchase intention. Based on Eisler, (2013) stated that everyone would have stereotyping on the gender perspective that which gender is mostly contribute more to the online shopping sales. It has become one of the issue because the marketer may be misinterprets that leads to wrong market segment to increase their sales. The relationship between consumer attitude and online purchase intention through moderated by gender had shown a significant effect and female would likely to purchase more (Hansen and Jensen, 2009; Zeeshan, 2013). However, there are several studied showed that there is no significant effect of gender as moderator between attitude and online purchasing (Nysveen, Pedersen and Thorbjørnsen, 2005; Hernández, Jiménez and Martin, 2011). Hence, the moderator of gender between consumer attitude and online purchasing is not conclusive and still need for further investigation in Malaysia context.

The reason of this study being conducted is because the researcher wants to identify the factors that may influence the consumer's attitude on making online purchasing even though there are many risks involved in the cyberspace. Moreover, according to the Statista (2014a) had revealed that the Malaysia online purchasing product and showed that apparel products are the third popular online purchase items. In relation to this, consumers tend to prefer brick and mortar stores rather than online

purchase on apparel products. This is because the consumers are not confident with the online purchasing that associates with the security issue involved in the transaction.

Besides that, this research also may help those entrepreneurs and marketers to segment their market accurately. Moreover, the online shopping website may improve their existing products or security of the webpage to convince the consumer on online purchase. By using decomposed Theory Planned Behavior to investigate the factors that contributing to consumer online purchase intention. As a conclusion, this study is interested to gain better understanding of the perceived and consumer's characteristics that influence the consumer attitude in online purchasing.

Based on the discussion above, the specific problem statements of this research are stated below:

1. There is an urge to investigate the influence of factor (e.g. personal innovativeness, perceived security, perceived usefulness, and perceived ease of purchasing) and online purchase intention.
2. There is an urge to investigate the influence of factor (e.g. personal innovativeness, perceived security, perceived usefulness, and perceived ease of purchasing) and consumer attitude.
3. There is an urge to investigate the influence of consumer attitudes and online purchase intention.
4. There is an urge to investigate the influence of factor (e.g. personal innovativeness, perceived security, perceived usefulness, and perceived ease of purchasing) and online purchase intention with consumer attitude as mediator.
5. There is an urge to investigate the influence of consumer attitude and online purchase intention with gender as moderator.