

**THE DETERMINANTS OF ONLINE PURCHASE  
INTENTION FOR PERSONAL CARE PRODUCTS:  
ATTITUDE AND TRUST AS MEDIATOR**



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**FACULTY OF BUSINESS, ECONOMICS AND  
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## BORANG PENGESAHAN TESIS

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SAYA NG CHEN AI SESI PENGAJIAN 2015 / 2016

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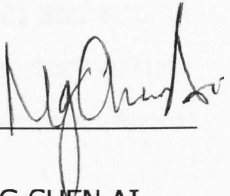
A handwritten signature in black ink, appearing to be "Aisat Igau", written over a horizontal line.



## DECLARATION

I hereby declare that the material in this thesis is my own except for quotations, excepts, equations, summaries and references, which have been duly acknowledged.

08 AUGUST, 2016



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## ABSTRACT

The purpose of this study is to identify the determinants of online purchase intention for personal care products. Four factors (perceived usefulness, perceived ease of use, perceived value, and perceived risk) were examined on consumers' online purchase intention for personal care products with attitude and trust act as mediator to the relationship between perceived usefulness, perceived ease of use, perceived value, perceived risk, and online purchase intention. A total of 360 Malaysian consumers were the target respondents. Questionnaire was used as the instrument to collect data and had been distributed through internet and hard copy. IBM SPSS Statistics were used to examine the descriptive analysis and PLS-SEM were used to test the measurement model and structural model in this study. Measurement model was used to measure the validity of collected data. Then, the structural model (path coefficient) was used to test the hypotheses. Lastly, the findings and suggestion are discussed in detailed towards the end of this dissertation.



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## ABSTRAK

### FAKTOR- FAKTOR PENENTU NIAT PEMBELIAN ONLINE TERHADAP PRODUK PENJAGAAN DIRI: KESAN MEDIASI SIKAP DAN KEPERCAYAAN

*Kajian ini bertujuan untuk mengenal pasti penentu niat pembelian produk penjagaan diri secara online. Empat faktor (persepsi kegunaan, persepsi kemudahan penggunaan, persepsi nilai, dan persepsi risiko) telah diuji pada niat pembelian produk penjagaan diri pelanggan secara online dengan sikap dan kepercayaan sebagai mediasi hubungan di antara persepsi kegunaan, persepsi kemudahan penggunaan, persepsi nilai, persepsi risiko, dan niat pembelian online. Seramai 360 pengguna warganegara Malaysia telah disasarkan sebagai responden sasaran. Borang soal selidik telah digunakan sebagai instrumen untuk mendapatkan data dan telah diedarkan melalui internet dan hard copy. IBM SPSS Statistics telah digunakan untuk memeriksa analisis deskriptif dan PLS-SEM telah digunakan untuk menguji model pengukuran dan model struktur dalam kajian ini. Pengukuran model digunakan untuk menilai kesahihan data tersebut. Selepas itu, hipotesis diuji dengan menggunakan struktur model (path coefficient). Akhirnya, penemuan dan cadangan telah dibincangkan dengan terperinci pada akhir disertasi ini.*

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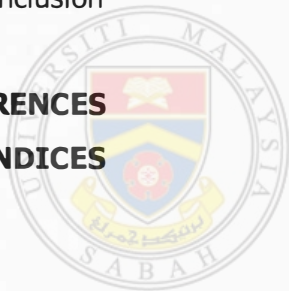
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# CHAPTER 1

## INTRODUCTION

### 1.0 Introduction

In this chapter, the researcher discussed the background of the study, emphasized the problem statement, and indicated the research questions as well as the research objectives. Besides that, the significance of the study, the scope of the study, and definition of the terms used in this study was discussed. The organization of this study was explained at the end of this chapter. Hence, this chapter may give general insight about the subject matter of this research.

### 1.1 Background of Study

According to Jin and Osman (2014), today, in this technological era, the growth of Internet had played a significant role in the local and foreign organization in the business context. Internet is no longer an exclusive tool, but common tools which can be accessed by everyone who has the Internet subscription. Thatcher et al. (2007) mentioned that businesses favour the Internet as the internal communication among co-workers in linking department in order to entirely optimize effectiveness and efficiency in the performance of organization and also to link with the business counterparts in the world. On the other hand, Gregoire (2013) stated that internet had become a channel for schools and universities to look up for the latest teaching materials and references to improve students' academic performance. Gregoire (2013) further stated that internet has become a convincing source of inquiries, social networking, and online purchase platform for the public.

As of June 2016, Malaysia has a total population of 31.37 million (Department of Statistics Malaysia, 2016). According to WorldBank (2016), in Malaysia, there are 67.5 internet users per 100 people. This means that currently, in Malaysia, there are

21.1 million internet users. These internet users online for average 5 hours and 36 minutes per day using their desktop or laptop (Asia Pacific Digital Factbook, 2014). Thus, a lot of firms had taken the opportunity to expand their business so that they can earn more profit and increase the sales of the organization.

In order for the Malaysian government to introduce e-commerce to the citizens, Malaysian government had taken a few ways which include giving out internet services to new housing areas (Performance Management and Delivery Unit, 2010) and Malaysian Communications and Multimedia Commission (2012) provided ICT training workshops for the Malaysian citizens. In connection with this, although e-commerce promotional activities were introduced to the Malaysian consumers, the internet adoption by the consumers is still in the premature stage in Malaysia (Lim et al., 2015; Khatibi et al., 2006; Zamri and Idris, 2013). Thus, according to Economic Planning Unit (2010), the government had set up a tele-centre to offer chances to the local community to learn new skills through Internet and it was expected to devote to e-commerce in the future.

Jin and Osman (2014) had reported that consumers' busy lifestyle had forced them to purchase goods online. Jin and Osman (2014) further stated that many firms try to expand their business using the electronic platform in order to reach out to a bigger group of customers instead of using the traditional physical store which the customers are limited to local customers who step in the stores. Internet is a platform which is proven more convenient to consumers as it is time saving (Yulihhasri, Islam, and Daud, 2011).

As referred to the above information, it can be said that e-commerce which included online shopping, online transactions, online bill payments and others is getting common in the country. Lim et al. (2016) stated that as e-commerce is still developing in Malaysia, hence, the factors which will influence consumers' purchase intention are important to be determined. Thus, in this study, the determinant factors of online purchase intention on fast-moving consumers good was studied based on the modification on Technology Acceptance Model (TAM).

## 1.2 Problem Statement

According to NSF International (2008: 1), personal care products is "a non-medical consumable product that is intended to be used in the topical care and grooming of the body and hair and that is rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to a body, human or animal, for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body's structure or functions".

The traditional way of purchasing personal care products was through retail outlets such as department stores, general stores, convenience stores, hypermarkets, supermarkets and shopping malls. As time passed and technology is getting more advanced, online purchase is introduced and some customers prefer to purchase goods through online purchasing.

Before the introduction of e-shopping, consumers can only purchase personal care products by visiting the physical retail stores. It was time consuming and inconvenience for consumers due to the busy lifestyle. Hence, when the e-shopping service is introduced, it had brought advantages to both parties. From the consumers' perspective, it is more convenient, time-saving for them as they do not need to visit the retail store. Hence, they can avoid problems such as traffic jam, limited parking lot, and the busy crowds in the retail stores. From the retailers' perspective, e-shopping actually helps them to gain new market with more potential customers. It had given an opportunity to the retailers to improve their brand image and earn more profit.

However, even though e-shopping is providing such advantages, still the online purchase intention of consumers is still low. Ramayah and Ignatius (2005) reported that Malaysians prefer the traditional way of shopping and reluctant to opt for the online purchasing goods or services as their shopping platform (Syed and Norjaya, 2010; Tan et al., 2010). A study from Neilsen (2008) reported that although the online retailers guaranteed the confidentiality of information, 55% of Malaysian consumers still do not prefer online purchasing and providing their payment details online.

Lim et al. (2016) mentioned that as e-commerce in Malaysia is still emerging from the current prototype, it is crucial to acknowledge the factors which influence consumers' online shopping intention. However, only few studies were conducted on consumers' online shopping intention in Malaysia and related study towards understanding of online shopping in Malaysia is still lacking (Jamil and Mat, 2011). Thus, this study was carried out in the hope of fill in the gap of the online personal care industry. By examining the determinants which influence the online purchase intention of consumers on personal care products, the personal care online retailers can focus on the source of the problem and solve the problem effectively.

Technology Acceptance Model (TAM) are used frequently by the researchers in order to examine consumers' purchase intention (Heijden et al., 2003; Kim and Song, 2010; Lai and Wang, 2012; Lim et al., 2015; Lim et al., 2016; Roca et al., 2009). Besides that, many researchers had shown in their study that trust is an important factor in order to forecast consumers' online purchase intention (Hsu et al., 2013; Jiang et al., 2008; Limbu et al., 2012; Mukherjee and Nath, 2007; Nor et al., 2010; Salehi, 2012). However, in Malaysia context, the usage of TAM and trust is still new and it is believed that trust and acceptance of online technology are the primary factor which affect consumers' online purchase intention (Chong, 2012).

Hence, this study was designed to identify the determinant factors of online purchase intention of personal care products. Once the determinant factors are identified, retailers eventually can understand and learn about Malaysian consumers' online purchase intention and then use a suitable strategy to overcome this issue.

In conclusion, the determinant factors of online purchase intention of personal care products are uncertain. Therefore, this study is to find the determinant causes that will affect the online purchase intention of personal care products.



### 1.3 Research Questions

Various research questions had been highlighted and the research questions were stated as below:

- i. Does perceived usefulness has a significant relationship with online purchase intention for personal care products?
- ii. Does perceived ease of use has a significant relationship with online purchase intention for personal care products?
- iii. Does perceived value has a significant relationship with online purchase intention for personal care products?
- iv. Does perceived risk has a significant relationship with online purchase intention for personal care products?
- v. Does perceived usefulness has a significant relationship with attitude?
- vi. Does perceived ease of use has a significant relationship with attitude?
- vii. Does perceived value has a significant relationship with attitude?
- viii. Does perceived risk has a significant relationship with trust?
- ix. Does attitude has a significant relationship with online purchase intention for personal care products?
- x. Does trust has a significant relationship with online purchase intention for personal care products?
- xi. Does attitude mediate the relationship between perceived usefulness and online purchase intention of personal care products?
- xii. Does attitude mediate the relationship between perceived ease of use and online purchase intention of personal care products?
- xiii. Does attitude mediate the relationship between perceived value and online purchase intention of personal care products?
- xiv. Does trust mediating the relationship between perceived risk and online purchase intention of personal care products?



## 1.4 Research Objectives

The research objectives of this study were stated as below:

- i. To identify the relationship between perceived usefulness and online purchase intention of personal care products.
- ii. To identify the relationship between perceived ease of use and online purchase intention of personal care products.
- iii. To identify the relationship between perceived value and online purchase intention of personal care products.
- iv. To identify the relationship between perceived risk and online purchase intention of personal care products.
- v. To identify the relationship between perceived usefulness and attitude.
- vi. To identify the relationship between perceived ease of use and attitude.
- vii. To identify the relationship between perceived value and attitude.
- viii. To identify the relationship between perceived risk and trust.
- ix. To identify the relationship between attitude and online purchase intention of personal care products.
- x. To identify the relationship between trust and online purchase intention of personal care products.
- xi. To identify the significant mediating effect of attitude on the relationship between perceived usefulness and online purchase intention of personal care products.
- xii. To identify the significant mediating effect of attitude on the relationship between perceived ease of use and online purchase intention of personal care products.
- xiii. To identify the significant mediating effect of attitude on the relationship between perceived value and online purchase intention of personal care products.
- xiv. To identify the significant mediating effect of trust on the relationship between perceived risk and online purchase intention of personal care products.

### **1.5 Significance of Study**

The main reason for this study being carried out was to investigate the determinants of online purchase intention for personal care products. Today, in Malaysia, most of the citizens are still using the traditional way of purchasing personal care products which is through retail outlets such as department stores, general stores, convenience stores, hypermarkets, supermarkets and shopping malls. Currently, in Malaysia, there are a number of online retailers such as Hermo Malaysia, ZALORA Malaysia, Lazada Malaysia, HiShop Malaysia, and others which provide online purchase for personal care products. However, the number of consumers using the online shopping services are still low as Malaysians prefer the traditional way of shopping (Ramayah and Ignatius, 2005) and reluctant to opt for the online purchasing goods or services as their shopping platform (Syed and Norjaya, 2010; Tan et al., 2010).

This study was significant for the academicians, retailers, and marketers as the main contribution of this study was to offer understanding on the determinants of online purchase intention for personal care products in Malaysia context. By understanding the determinants which will influence consumers' online purchase intention, marketers can fully utilize it in promoting online shopping for personal care products. Besides that, academicians can also add up the knowledge on the determinants of online purchase intention for personal care products.

### **1.6 Scope of Study**

This study was conducted in the form of questionnaire. The close-ended questionnaire was distributed through hardcopy and also online where the questionnaire was built using Google Form. The link was sent out to invite respondents to participate in the survey. The target population of this study was Malaysian consumers. This included the respondents who have the experience of purchase personal care products through online.

## **1.7 Definition of Terms**

The definition of terms used in this study will be explained.

### **1.7.1 Personal Care Products**

According to NSF International (2008: 1), personal care product is "a non-medical consumable product that is intended to be used in the topical care and grooming of the body and hair and that is rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to a body, human or animal, for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body's structure or functions".

### **1.7.2 Perceived Usefulness**

Perceived usefulness is "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989).

### **1.7.3 Perceived Ease of Use**

Davis (1989) defined that perceived ease of use is "the degree to which a person believes that using a particular system would be free of effort".

### **1.7.4 Perceived Value**

The definition of perceived value is "the concern for the price paid relative to quality received" (Lichtenstein et al., 1993).

### **1.7.5 Perceived Risk**

Perceived risk is "the nature and amount of risk perceived by consumers when making a purchasing decision" (Cox and Rich, 1964).

### **1.7.6 Attitude**

According to Ajzen and Fishbein (1980), the definition of attitude is defined as "an index of the degree to which a person likes or dislikes an object".

### **1.7.7 Trust**

Mayer, Davis, and Schoorman (1995) defined trust as “the willingness of an individual to be exposed to the behaviour of another individual based on the expectation that the other will carry out a particular action important to the trustor, irrespective of the capability to invigilate or control that other individual”.

### **1.7.8 Online Purchase Intention**

Salisbury et al. (2001) defined online purchase intention as “the construct that gives the strength of a customer’s intention to purchase online”.

## **1.8 Organization of Study**

This dissertation was divided into five chapters. In Chapter 1, the researcher discussed the background of the study, emphasized the problem statement, and indicated the research questions as well as the research objectives. Besides that, the significance of the study, the scope of the study, and definition of the terms used in this study was discussed.

In Chapter 2, the literature review that had been carried out in previous studies, the main theory adopted by this study, the independent variables, dependent variable, and mediating variable used were discussed.

In Chapter 3, the research methodology for this study was highlighted. Research design, study framework, and theory hypotheses were discussed. Besides that, sampling design, sampling size, data collection method, instrument, and data analysis were covered.

In Chapter 4, the research findings whereby data analysis and the results from the findings were discussed and in Chapter 5, the discussion and conclusion which discussion, conclusion, limitation(s), and suggestion(s) of this study were covered.