

## FACTORS INFLUENCING ONLINE PURCHASE INTENTION OF MILLENNIALS AND GEN Z CONSUMERS

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### ABSTRACT

This study examines the factors affecting millennials and generation Z's purchase intention in online shopping. The variables under investigation, namely, impulse purchase orientation, quality orientation, brand orientation, online trust, and online purchase experience, were tested. The data collection approach used a web-based questionnaire that was created and distributed to 584 university students in Malaysia. Data were analyzed via the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach to examine the posited research hypotheses. The results revealed that impulse purchase orientation was the strongest predictor of consumers' online purchase intention in Malaysia. This is followed by online trust, and the online purchase experience and quality orientation. Meanwhile, brand orientation did not affect customers' intention to purchase online. The results contribute new and extensive inputs into the marketing theory and expand the emergent literature on consumer intention to shop online in Malaysia, whereby rich multi-ethnic cultures should be fully exploited. Future directions are offered.

**Keywords:** *Online Purchase Intention, Impulse Purchase Orientation, Quality Orientation, Brand Orientation, Online Trust, Online purchase experience.*

### INTRODUCTION

Online shopping is a viable preference for consumers as the Internet has become an essential tool for communication and business worldwide. The Internet World Stats (2020) reported that there were almost 4.57 billion active Internet users as of April 2020, which account for 59% of the global population. Furthermore, e-commerce saves time, saves money, offer convenience to product distribution, shipping, purchasing, and trading, as well as two-way consumer-market interactions (Kuswanto et al., 2019). The most exciting thing about all of this is that many of those opportunities are still largely untapped by large e-commerce firms (Andrew, 2020).

The cultural environment of individuals is found to have a significant impact on one's values, beliefs, and attitudes (Groysberg et al., 2018; Kire & Rajkumar, 2017). The results of Hofstede's research have long been supported by numerous studies in various disciplines (Beugelsdijk et al.,

2017). Hofstede has inspired research on country-level culture in international business since 2006 (Beugelsdijk et al., 2017). However, it has never been fully replicated, while its predictive properties have been challenged and questioned by many scholars (Minkov, 2018; Beugelsdijk et al., 2017). In cross-cultural studies, a country was used as a surrogate for culture by several past scholars, such as Ganguly et al. (2010), Cyr et al. (2008), Lee et al. (2007), and Tan et al. (2007). Still, there is no consensus among authors on the issue and the arguments on measuring cultural values at the individual levels persisted. The notion of national culture construct is based on the assumption that cultural differences between countries are broader than within countries. This topic needs further investigation since consumer behavior is cultural-specific; thus, customers' online purchasing intention in western countries is unclear (Williams, 2019; Durmaz et al., 2011). This also suggests that low uncertainty avoidance in the cultural typology of Hofstede can be applied directly to a cross-cultural context such as in Malaysia, which possesses high uncertainty avoidance as per Hofstede's cultural typology, obviously due to multi-ethnicity and cultural differences (Kwek et al., 2010). A closer look at the literature reveals some gaps and shortcomings.

Nowadays, university students, which were partially represented by Gen Y (the Millennials) and Gen Z have become essential shoppers, as most of them are Internet savvy with high computer literacy (Aldhmour & Sarayrah, 2016; Lissitsa & Kol, 2016). This group is also influenced by their parents' spending patterns while potentially developing their spending habits in the future (Aziz et al., 2018; Handa & Gupta, 2014). Therefore, online retailers need to understand the behavior of this market segment to be able to execute the most appropriate marketing strategies (Huseynov & Yildirim, 2016). Retailers, manufacturers, or service providers merely planning to reuse whatever marketing strategies they have developed for the Millennials on Gen Z needs to rethink their plans (Barclays, 2020). According to statistics by PayPal's payment gateway, which handles online payment transactions, online purchases have increased threefold from 2010 to 2015, whereby the total value of sales in Malaysia increased to MYR5.76 billion from MYR1.82 (Aziz et al., 2018). These statistics include the total expenditure among university students who mostly do not have a fixed income yet. While the literature indicates the importance of university students as a potential market segment (Hemsley, 2016), it is not known to what extent are the effect of factors under investigation on online purchase intentions among university students in Malaysia. It is an area that requires further study and exploration (Aziz et al., 2018).

There have been hundreds of studies surrounding cart abandonment statistics. The average cart abandonment for 2017 is 79%. Over 3/4 of shoppers chose to leave the site without completing a purchase (Maryam, 2020; Serrano, 2019). In other words, for every ten shopping carts created, only about three will be turned into completed transactions. Online retailers have a great opportunity to dramatically increase revenue by transforming these abandoned carts into recovered ones. According to Baymard (2019), the average rate of online shopping cart abandonment is 70%, and that figure is based on 41 different studies. Baymard found a compelling reason for shopping cart abandonment when conducting the investigation. The top reason with the highest percentage (58%) given by respondents was that they were just browsing or not ready to purchase anything (Baymard, 2019). Despite the proliferation of digital markets, online sellers continue to suffer from the tremendous loss caused by shopping cart abandonment. Meir Fox (2019) explained that with USD4 trillion worth of merchandise predicted to be abandoned in digital carts in 2020 alone, cart abandonment had become a burning issue that e-commerce organizations can no longer afford to ignore. Consequently, it is an issue that demands top priority, which needs to be rectified urgently (Pappas et al., 2017; Shield, 2017). Consumers who have an abstract (as opposed to concrete) mindset when shopping online would rate the products they include in the shopping carts to be critical, and more likely to purchase them; hence, reducing shopping cart abandonment (Rubin et al., 2020). Thus, this study helps in understanding consumers' orientation and providing a platform for Malaysian and multinational companies to explore the online shopping potential in a market as huge as Malaysia.

One of the leading theories explaining online shopping behavior, the Online Shopping Acceptance Model (OSAM), was neglected in earlier studies on customers' online purchase intention, particularly in developing countries such as Malaysia. Thus, this research contributes to the understanding of online purchase intention role through the OSAM in Malaysia since the model incorporates the constructs under investigation as factors influencing customers' online purchase intention, aside from what is traditionally stipulated. OSAM, which is an extension of TAM, was the main theory considered for this research as it captures characteristics that are specific to online shopping (Wazzan, 2014). The development of the OSAM involved the incorporation of consumer factors generated from marketing theories and traditional retail. These factors are inherited from the TAM, but OSAM re-examines and aligns them precisely with online shopping. This re-examination involves developing a viable model to predict and explain consumer acceptance of online shopping, which includes seeking product information and purchasing them (Fang et al., 2016). OSAM has been developed to enhance the prediction and explanation of consumers' intention to buy online.

## LITERATURE REVIEW

### *Online Purchase Intention (OPI)*

Customer online purchase intention was one of the most intensive research areas in the existing literature. Customer online purchase intention in the web-shopping environment will determine the strength of a consumer's intention to carry out a specified purchasing behavior via the Internet (Salisbury, Pearson, Pearson & Miller, 2001). Furthermore, the Theory of Reasoned Action suggested that consumer behavior can be predicted from their intentions that correspond directly in terms of action, target, and context to the consumer behavior (Ajzen & Fishbein, 1980). According to Day (1969), intentional measures can be more effective than behavioral measures in capturing customers' mind as a customer may make a purchase due to constraints instead of preference when the purchase is considered. Close and Kukar-Kinney (2010) suggested that online purchase intention originated from purchase intention. Meanwhile, Meskaran et al. (2013) defined online purchase intention as the customers' readiness to purchase through the Internet. Consumers' willingness to buy a product or service via Internet stores is defined as online purchase intention (Mazzini et al., 2016). Other scholars also described online purchase intention as the intention of online shoppers to buy goods and services via the Internet or virtual shopping carts (Close & Kukar-Kinney, 2010; Li & Zhang, 2002; Salisbury et al., 2001). Furthermore, Iqbal et al. (2012) proposed online purchase intentions as the customers' willingness to use internet services, making an actual purchase of goods and services, or comparing the prices of products. Consumer's purchase intention is vital in forecasting consumer behavior that depends on the influencing factors, which make the measurement difficult under different circumstances.

However, Schlosser et al. (2006) revealed that the existence of secure privacy and security statements would not lead to a higher online purchase intention. Purchase intention is frequently used as a measure to predict the customers' actual buying activities. Purchase intention can be classified as one of the components of consumer cognitive behavior on how an individual intends to buy a specific brand. Laroche, Kim and Zhou (2005) asserted that variables, such as consideration to purchase a brand and expectation to buy a brand could be used to measure consumer purchase intention. Based on the argument of Pavlou (2003), online purchase intention is a situation when a customer is keen and intends to become involved in an online transaction. Kaur and Qureshi (2015) explored the reasons for not buying products online. Their study explained the relationship between the interaction of trust and online purchase intentions. It also identified the factors that hindered customers from making online purchases. The study made a valuable contribution, particularly in the Indian context, as Indians were reported to be both

technophobic and uncertainty-avoidant. Wu and Chang (2016) outlined an empirical assessment of various types of online perceived value attached to the multidimensional properties of multichannel integration quality and the corresponding effects on purchase intention of online. Overall, the results offer insights into how land-based retailers could manage their online performance by integrating multiple channels and improving online perceived value. Therefore, it is crucial to evaluate the concept of online purchase intention; hence, this study undertaking. Online retailers must explore the impact of shopping orientations on customers' online purchase intention in triggering customers' desire to shop online.

### *Shopping Orientation (SO)*

Brown, Pope, and Voges (2001) defined shopping orientations as a general predisposition toward the acts of shopping. This predisposition may be demonstrated in different forms, such as information search, alternative evaluation, and product selection. Li, Kuo, and Russell (1999) conceptualized the concept of shopping orientations as a specific portion of lifestyle and operationalized by a range of activities, interests, and opinion statements relevant to the acts of shopping. With the emergence of online shopping activities, customers' online shopping behavior may be different in terms of their shopping orientations. Swaminathan, Lepkowska-White, and Rao (1999) suggested that shopping orientations are one of the essential indicators for online purchases, of which agreed by Ling et al. (2010). Consumers' shopping orientations play a crucial role in their online purchase intention.

Furthermore, Ling et al. (2010) found that brand and quality orientation were positively related to online purchase intention. While the study by Rishi et al. (2017) revealed that shopping orientation has a significant influence on online purchase intention. Thamizhvanan and Xavier (2013) studied the determinants of the intention of online purchases among Indian youth. Factors such as shopping orientations were considered along with online trust and online purchase experience. The study found that shopping orientations and online trust have a significant impact on customers' purchase intention. On the other hand, brand orientation was shown not to have a considerable impact on customers' purchase intention.

Brown et al. (2003) indicated that shopping orientations do not have a direct impact on online purchase intention. With the emerging of diverse retail outlets and increasing competition in the marketplace, online retailers must be able to understand customers' shopping orientations to maximize customers' online purchase intention; thus, leading to increased online sales. Overall, many researchers have demonstrated that shopping orientations have a significant impact on customers' online purchase intention (Gehrt et al., 2007; Vijayasarathy & Jones, 2000; Park, 2002; Brown et al., 2001; Seock, 2003). Shopping orientations are regarded as a multidimensional construct. According to Gehrt et al. (2007), there are seven types of shopping orientations: recreation, novelty, impulse purchase, quality, brand, price, and convenience. However, this study was conducted to explore the three types of shopping orientation that includes impulse purchase orientation, quality orientation, and brand orientation. Accordingly, impulse purchase orientation, quality orientation, and brand orientation were grouped as shopping orientations. Besides, online trust and online purchase experience were also tested as the independent variables for this study on customer online purchase intention in Malaysia.

### *Impulse Purchase Orientation (IPO)*

In studies on impulsive purchases, scholars were more concerned with factors that influenced consumers' behavioral intentions. From a psychological perspective, Rook (1995) found that impulsive purchase was related to the consumers' sudden and strong purchasing desire, and such purchasing desire caused psychological conflicts and struggles to them. The study also confirmed

that consumers often have a strong emotional response to impulsive purchase behavior. Weinberg et al. (1982) measured impulsive purchase from three dimensions: emotion, cognition, and reaction. The study found that impulsive purchase was an unplanned behavior before purchase, and the feeling of eagerness to purchase something immediately. Piron (1991) discovered that impulsive purchase has three characteristics: unplanned, stimulated by external factors, and decisions made temporarily. Interesting findings indicated that happiness promotes consumers' impulse purchasing intention (Chung et al., 2017). Impulse purchase orientation referred to as the act of buying a product unexpectedly, which makes sense when considering an objective assessment and a person's emotional actions towards purchasing preferences (Kwek et al., 2010).

Moreover, Yin et al. (2009) found that anticipated regret before making purchase decision has a significant influence on impulsive purchase. Similarly, Liang et al. (2010) concluded that the number of people in the reference group and their proposal have an impact on impulsive purchase behavior through normative evaluation. Several researchers determined that customers did not view impulse purchase as wrong; instead, customers retrospectively conveyed a favorable evaluation of their behavior (Dittmar et al., 1996; Hausman, 2000; Rook, 1987). Ko (1993) reported that impulse purchase behavior was a reasonable unplanned behavior when it was associated with objective evaluation and emotional preferences in shopping. Wolman (1973) suggested that impulsiveness is a psychological trait that resulted in responding to a stimulus. Meanwhile, Weinberg and Gottwald (1982) stated that impulse purchase generally emanated from purchase scenarios with high emotional activation, less cognitive control, and mostly reactive behavior. Impulse purchasers also tend to be more sensitive than non-purchasers. Karbasivar and Yarahmadi (2011) examined the effect of three external cues (window display, credit card, promotional activities) on consumer impulse buying behavior. The study revealed a positive relationship between those external cues and impulse buying behavior. A study by Hubrechts and Kokturk (2012) found a positive correlation between impulse buying tendency among young customers with in-store product display and product presentation. In their study, Zhang et al. (2007) concluded that impulse purchase is positively related to the customer online purchase intention. Meng et al. (2019) examined factors influencing impulsive purchase from the aspects of the internal attribute, social influence, and product attribute. The study by Kwek et al. (2010) indicated that impulse purchase orientation, quality orientation, brand orientation, and convenience orientation were positively related to online purchase intentions. In sum, most scholars studied impulsive purchase behaviors from the perspective of psychology, while few scholars took the perspective of external factors of online purchase intention. This study recognizes the diverse perspectives on impulse buying and the need to obtain a more comprehensive understanding by combining insights from different research streams. The phenomenon is interesting because it is not only prompted by a variety of internal psychological factors but also influenced by external, market-related stimuli.

### *Quality Orientation (QO)*

The quality of products and services in online commerce has a positive impact on customer purchase intention (Vasic et al., 2018). The perceived product quality is defined as consumers' judgment about a product's overall excellence or superiority (Chen et al., 2003). Lin et al. (2011) indicated that minimizing the product cost and maximizing the product quality is to be regarded as significant factors in the success of e-commerce. Online retailers offering excellent service quality fulfilled their customers' expectations; thus, augmenting their satisfaction (Khristianto et al., 2012). Besides, quality products are an essential element that encourages consumers to buy a brand. These types of consumers are quality-oriented. They will always look for better quality than their previous purchases irrespective of the fact which brand is available. They also will go for unbranded products if they perceived the products' condition is better than the branded ones.

The reason being, for consumers, the quality of a product is a manifestation of their expectations when making a purchase. Thus, it is imperative for sellers, especially online sellers, to maintain quality products in order to gain a loyal and substantial customer base (Ling et al., 2010). Quality is regarded as a critical strategic component of competitive advantage, and therefore, enhancing the product or service quality has been a matter of primary concern to firms (Lindsey et al., 2015). In addition, the value-based definition equates quality with a performance at an acceptable price, or conformance at a fair cost. Shoppers expect online retailers to provide all relevant and accurate information about the product. Since online shoppers rarely have the opportunity to touch and feel the products before deciding on a purchase, online retailers have to provide sufficient information. Consumers appreciate information that meets their demands.

Several authors believed that the quality and credibility of information are critical elements in ensuring the quality of service in e-shopping (Vasic et al., 2012). The impact of quality orientation on online purchase intention was well-documented in the existing literature. Bellenger and Korgaonkar (1980) stated that recreational shoppers tended to consider quality, variety of product types, and pleasant store atmosphere as predominant factors when choosing stores. In the context of the web-shopping environment, Gehrt et al. (2007) discovered that customers from the shopping enjoyment segment were positively inclined toward recreation, quality, and impulse orientations when making online purchases. The quality of products and services determined whether customers will develop strong and loyal relationships with online retailers (Vasic et al., 2018). The quality of service is also interpreted as the degree of help offered by online retailers in providing an efficient and useful purchase, shipping, and delivery of products and services (Guo et al., 2012). By delivering and sending information either via formal or informal platforms, online vendors increase the expectations of their customers and add value to their services (Christodoulides et al., 2010). Therefore, it is imperative to manage the quality in business to ensure the best service quality for customers. Service quality is the ability, first, to anticipate, and second, to meet the customers' requirements (Khristianto et al., 2012). Hence, providing service quality is vital in increasing customer purchase intention. Thus, better website quality significantly influences customers' decision to shop online.

### *Brand Orientation (BO)*

Brand orientation concepts prioritize the customers and company growth, but the ways they create, develop, and evaluate the brand are different. Brands coming from internal resources are much stronger, and they create a meaningful relationship with customers, compared to brands that come from external resources, which are fragile and always changing (Rohana, 2015). Moreover, from the identity-driven perspective, brand orientation focused on the internal strategic processes and internal anchorage of a company's brand identity (Urde et al., 2013). Prior investigations on brand orientation have mostly focused on understanding the economic implications of brand orientation to the firm, and most of them established a positive relationship between brand orientation and financial performance (Ciunova-Shuleska et al., 2017; Laukkanen et al., 2016). Firms should perceive their brands as strategic resources to explore their brand potential. Many companies and enterprises believed that branding is an essential factor in their business success (Rohana, 2015). This approach was referred to as brand orientation (Rohana, 2015).

A brand is defined as the identification of products or services offered to consumers (Rowlan, 2019). A more detail definition (Evans et al., 2012) explained a brand as a name, symbol, identification, or packaging design that uniquely distinguishes a product or service of a company from its competitors. The concept of brand orientation is a strategic direction of a company to achieve its goals (Park & Kim, 2014; Urde et al., 2013). This means that a company's product development must be in line with its brand. Therefore, brand orientation brings companies to focus on their brand advantages to achieve sustainable development. Companies gain information

from customers and competitors and then process them to produce a brand value to the buyer. The goal of brand orientation is to build a brand relationship with customers. This is based on the close relationship between the company and its customers. Brand orientation strives to satisfy customers' needs and wants, while it determines what to offer to customers (Urde et al., 2013). Urde et al. (2013) strongly argued that the idea of brand orientation was misinterpreted in past research on market orientation, whereby market orientation was considered to be a decisive factor for brand development.

Consequently, the previous findings contradicted with brand-oriented companies (Rohana, 2015). However, only a few studies focused on brand orientation, and little was written about brand orientation (Huang & Tsai, 2013; Piha & Avlonitis, 2018; Evans, 2004; Gromark & Melin, 2011). Based on the systematic literature review of brand orientation in twenty years, Anees et al. (2016) recommended further advancement of the literature on brand orientation in future research. In short, it is believed that analyzing the phenomenon of brand orientation and its consequences, especially in the context of a less developed market economy, is both a necessary and useful research endeavour (Chovancova et al., 2015). Although brand orientation was introduced more than two decades ago, it is a still-emerging concept and new paradigm for brand management that influence customers' online purchase intention (Baumgarth et al., 2013). Laukkanen et al. (2013) found a direct positive effect of brand orientation on business growth. Results of studies by Reijonen et al. (2014) and Reijonen et al. (2012) indicated that growing and growth-oriented companies were more likely to adopt brand orientation. Similar findings were also reported by Cant et al. (2013). However, Reijonen et al. (2015) found that brand orientation has a negative effect, and entrepreneurial orientation has a positive impact on the market performance of B2B firms. More recent studies suggested that innovation (Brexendorf et al., 2015; Baumgarth et al., 2013; Merrilees et al., 2011) and social media (Kohli et al., 2015; Habibi et al., 2014; Bruhn et al., 2012) have been advocated as complementary capabilities ideally compatible with branding.

### *Online Trust (OT)*

Tolulope (2016) concluded that online shopping model is firmly based on consumer trust since consumers' security and privacy were imperative. It is critical to decoding consumer behavior during a transaction because consumer contribution did not exist. There are numerous interpretations of the concept of trust (Mollering, 2006; Gommans et al., 2001; Fukuyama, 1995; Mayer et al., 1995). Trustor and trustee must exist to develop trust, and vulnerability must be present. Also, trust is a context-sensitive concept (Dietz, 2011; Bachmann, 2010; Cook et al., 2009; Grabner-Krauter & Kaluscha, 2008; Rousseau et al., 1998). Previous research indicated that perceived trust plays a vital role in e-commerce due to the minimal face-to-face interaction between retailers and consumers in the online setting (Mohseni & Sreenivasan, 2014; Chai et al., 2011). Online trust is a prerequisite for social behavior, especially for important decisions in online shopping (Edelman, 2011).

Trust, in the context of online shopping, is consumers' willingness to depend on others and be vulnerable to the actions of others during the online shopping process, with the hope that the other party will carry out acceptable practices and provide the promised products and services (Zendejdel et al., 2011). Trust refers to consumer perception towards online retailers' behavior based on their ability, kindness, and honesty (Guo et al., 2012; Chervany & McKnight, 2001). As the online transaction is perceived to be riskier, the sense of trust can reduce the fear of uncertainty in online purchases; thus, eliminating the psychological concern of customers about e-retailers' behavior (Mohseni & Sreenivasan, 2014). The online merchants should focus on having a long-term relationship with their customers by delivering trust and transparency. In other words, consumers would tend to engage in online purchase behavior if they perceive online merchants are trustworthy, and they feel confident towards the process of online transactions.

Online trust has been identified as a critical component of a business strategy as it reduces perceived risk and creates positive word-of-mouth, which would impact a customer's decision to buy (Chen & Barnes, 2007; Chiu et al., 2011; Hassanein & Head, 2007; Fan et al., 2005). Aziz et al. (2018) revealed that some Malaysians were still reluctant to shop online due to lack of trust, especially in terms of seller reliability and process security. They tend to distrust online shopping as they were unable to touch and feel the products before purchasing (Rahman et al., 2018; Wong, 2014). Meanwhile, Jeffrey and Hodge (2007) found that consumers were more likely to buy an additional item they did not intend to purchase when they first visited a site. Though there is certain consistency with many experiments on mental accounting, this has incremental external validity because the researchers experimented on the visitors of an active e-commerce site. Conversely, Leerapong and Mardjo (2013) did not find a relationship between consumers' online purchase intentions and consumers' trust attitude as well as trust propensity. The analysis by Bianchi et al. (2012) also revealed that online risk had an inverse relationship with customers' attitude, and attitude has a positive influence on intentions to continue with a purchase. Providing appropriate and sufficient information could help online retailers to address the consumers' concerns and fears regarding a particular product or online shopping. Instead of byte sounds, consumers want access to information that enable them to make informed decisions about products, services, or supplies. Interactive online tools for products and services comparison are considered an essential means of obtaining information that will facilitate the decision-making process of online purchases, and increase consumers' trust (Vasic et al., 2012).

#### *Online Purchase Experience (OPE)*

The online purchase experience is an essential element found in e-commerce literature, and studies have explored the role of consumers' online shopping experience and its relationship with purchase intentions. Kim et al. (2012) identified the importance of online purchase experience. They showed that the various levels of shopping experiences, particularly with a specific brand would affect the consumers' decision-making; whether they will remain with their shopping activities or switch to another shopping method (Ramli & Sjahruddin, 2015). Research shows that online shopping experience strongly influences purchase intentions (Aziz et al., 2018; Hernández et al., 2010; Broekhuizen & Huizingh, 2009, Brown et al., 2003, Gefen et al., 2003, Jayawardhena et al., 2007, Ling et al., 2010, So et al., 2005). The findings also suggested that previous experience of online purchase would reduce consumers' uncertainties. Previous research showed that online purchase experience affects future shopping behavior (Shim et al., 2001), whereby the experience of online purchase changed the intention to seek information and buy products via the Internet. Jayawardhena et al. (2007) showed that the consumers' previous online shopping experience had a significant effect on their future purchase intention to shop online. In other words, if someone ever bought a product online, then the experience will affect their intent to purchase products online. The findings by Ranganathan and Jha (2007) suggested that online shopping experience has a strong influence on the intention to make online purchases in the future. These findings were also supported by Aziz et al. (2018), who found that the online purchase experience has a significant effect on online purchase intention. The novelty of online shopping lies in the ability to browse online portals before and after shopping. Although online shopping begins with browsing, this does not guarantee a transaction, as customers may change their mind. Cho (2004) reported that only one out of four online shoppers actually makes a transaction. Moreover, Huang (2003) referred to the influence of product category and consumers' emotional connection to online shopping on browsing and transactions. Meanwhile, Lynch et al. (2001), Xia (2002), and Huang (2003) examined the role of the website visitors' experience while browsing, which leads to the decision on whether to complete a transaction or abandon the visit.

An empirical study by Jayawardhena et al. (2007) focused on the relationships between shopping orientations, purchase intention, and online shopping experience. They found that while shopping

orientation had no significant effect, the online shopping experience, on the other hand, had a substantial impact on consumers' tendency to shop online. However, Kwek et al. (2010) argued that consumers' involvement in online purchasing is increasingly becoming a significant trend. Their findings revealed a positive relationship between online trust, prior online purchase experience, and purchase intention. The process of pre-purchase information associated with product performance can reduce consumers' online perceived risk. The effect of the experience was found to be significant from different perspectives; whether directly on purchase intention or in its moderating effect on factors influencing purchase intention. The outcomes of shopping experience have been studied in many ways. Factors influencing shopping experience include shoppers' characteristics, characteristics of stores and commercial web sites, features of products and shopping tasks, and other contextual factors. Consumers with past Internet experience and better knowledge of the Internet are more likely to shop online than those who do not have such experience (Park, 2014; Saprikis, 2013; El Ansary & Roushdy, 2013; Gong & Maddox, 2011; Punj, 2011; Wang et al., 2010). More educated consumers are more likely to purchase online (Thamizhvanan & Xavier, 2013; Gong & Maddox, 2011; Punj, 2011). Based on the above discussion, the following hypotheses are developed (Figure 1).

*H1: Impulse purchase orientation will positively impact customer's online purchase intention*

*H2: Quality orientation will positively impact customer's online purchase intention*

*H3: Brand orientation will positively impact customer's online purchase intention*

*H4: Online trust will positively impact customer's online purchase intention*

*H5: Online purchase experience will positively impact customer's online purchase intention*

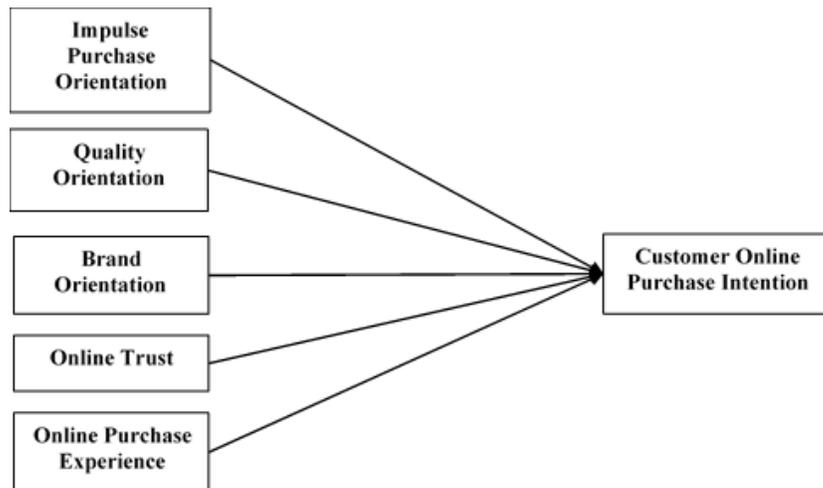


Figure 1. Research Model

## METHODOLOGY

### *Participants and Procedure*

Data were collected using the purposive sampling method through a web-based survey that was broadcasted for four weeks to a group of 700 respondents living in Sabah, Malaysia, in February 2020. The data were gathered from three distinct public universities in Sabah, namely Universiti Teknologi MARA, Universiti Malaysia Sabah, and Politeknik Kota Kinabalu, Sabah. Hair et al. (2014) and Kline (1998) noted that the sample size needs to be at least ten times the items. Given

the total of 31 items used in this study, the minimum sample size required is 310. Of the 700 distributed survey, 584 useable responses were collected and subjected to data analysis; hence, rendering a response rate of 83%.

Table 1 shows that 32.7% were male, and 67.3% female. The majority (45%) of respondents were in the range of aged between 22 and 24 years old, 38% aged between 19 and 21 years old, and 17% aged 25 years old and over. Meanwhile, most of the respondents were Sabahan (43%), followed by those from Peninsular Malaysia (39.7%), and Sarawakian (17.3%). In terms of ethnic compositions, the respondents were mainly from Sabah native ethnic groups (43.5%), followed by the Malay (23.8%), Sarawak native (19.7%), Chinese (9.2%), and Indian (3.4%). Interestingly, the samples were well-represented by Malaysian university students regardless of race, ethnicity, and language background.

With regards to education level, 71% of the respondents were degree holders, 18% were diploma holders, and the remaining respondents (11%) possessed a Master and PhD degree. In terms of the purchase frequency, nearly half of the participants (41%) indicated that they purchased some products once a month. More than a quarter of the participants (31%) estimated a frequency of once every two weeks, 18% stated they did online purchase three to four times per quarterly, and 10% reported buying products online once every three months (Table 2). Based on the survey, it was discovered that most respondents (89%) had their experience of purchasing products and services online over the Internet. Mobile and gadgets, books and stationery, electronics/digital goods, travel-related products, skincare products/cosmetics, and clothing (73%) were the most popular items purchased by the respondents. Over half of respondents (57%) used a debit card, whereas others used a credit card (44%), as the payment mode for their online purchases.

**Table 1:** Respondents' Characteristics

Demographic	Characteristics of Sample	Frequency	Percentage
Gender	Male	191	32.7
	Female	393	67.3
Age	19-21	222	38.0
	22-24	263	45.0
	25 and above	99	17.0
Place of Origin	Peninsular Malaysia	99	39.7
	Sabah	251	43.0
	Sarawak	101	17.3
Ethnicity	Malay	139	23.8
	Chinese	54	9.2
	Indian	20	3.4
	Sabah Natives	254	43.5
	Sarawak Natives	115	19.7
	Other	2	0.3

Table 2 demonstrates the widely diverse academic and education level of the respondents. The respondents were from numerous faculties, such as the Management, Business, Finance, and Engineering, to encourage variation and fairness in the data collected. The majority of respondents were undergraduate students (88%) represented by Bachelor's Degree students (70.5%), while the majority of the respondents were in the category of the second year of study (31.8%) and final year of study (30.7%), the rest were diploma students (17.6%). The remaining composed of university students in their first-year (17.6%) and third-year (19.9%). The respondents' profile also indicated that more than half of the respondents took Business, Finance,

Economics, and Accountancy studies (55.5%), followed by Engineering (31.5%), and the remaining (13%) took other studies. The respondents of postgraduate students (12%) were mostly from the final and second-year group of students, indicating that more than half of the postgraduate respondents are from the Business and Management background. In sum, most of the respondents were from business studies (60%) background, while the remaining were majoring in non-related business studies (40%).

**Table 2:** Respondents' Academic and Educational Level

Demographic	Characteristics of Sample	Frequency	Percentage
University	UMS	229	39.2
	UiTM	264	45.2
	PKK	91	15.6
Academic Level	Undergraduate	514	88.0
	Postgraduate	70	12.0
Education Level	Diploma	102	17.6
	Bachelor's Degree	412	70.5
	Master Degree	40	6.8
	PhD Degree	30	5.1
Majoring	Business	352	60.0
	Non-Business	232	40.0
Year of Study	First	103	17.6
	Second	186	31.8
	Third	116	19.9
	Final	179	30.7

**Table 3:** Respondents' Internet Experience

Demographic	Characteristics of Sample (N=584)	Frequency	Percentage
Years of Access to the Internet	1-3 years	51	8.7
	4-6 years	139	23.8
	7-9 years	174	29.8
	10 years or more	220	37.7
Daily Internet Browsing	1-3 hours	104	17.8
	4-6 hours	220	37.7
	7-9 hours	126	21.6
	10 hours or more	134	22.9

Malaysia has 80% Internet penetration as of January 2020, with users spending an average of 8 hours and 5 minutes on the Internet. As shown in Table 3, unsurprisingly, most respondents spend between 4 and 6 hours (37.7%) browsing the Internet daily. Astonishingly, some respondents admitted spending more than 10 hours per day (22.9%) on the Internet. Although respondents spent hours on the Internet, most of them only shop online once a month based on their online buying frequency. Furthermore, it was great to know that most respondents have Internet access for the last ten years. Considering that high school students nowadays have the world at their fingertips through the Internet; hence, they have far more information because they can easily access it.

Table 4: Respondents' Online Shopping Experience

Demographic	Characteristics of Sample (N=584)	Frequency	Percentage
Experience in Online Shopping	Yes	522	89.4
	No	62	10.6
Online Shopping Frequency	Once every two weeks	181	31
	Once a month	238	40.8
	Around 3-4 times per quarter	107	18.3
	Once every three months	58	9.9
Online Shopping History (For the last 12 months)	0-2 times	189	32.4
	3-4 times	163	27.9
	5-6 times	92	15.8
	7 times or over	140	23.9
Source of Money	Pocket Money	404	69.2
	Part-Time Job	135	23.1
	Scholarship/ Education Fund	45	7.7
Online Shopping Security	Yes	42	7.2
	Natural	343	58.7
	No	199	34.1

Based on the survey, many of the respondents have an online shopping experience. As shown in Table 4, the majority of the respondents (89.4%) had some experience in purchasing online products and services over the Internet. In contrast, some respondents did not possess much online shopping experience (10.6%). Nowadays, most of the university students depended on their smartphone to access the Internet through subscription from Internet providers. Therefore, it was presumed that this study's participants were familiar with the concept of online shopping; as such, the participants had experience with online shopping. The words 'respondents' means online shoppers; hence, both terms are used in the study.

#### *Questionnaire Development and Instrument*

A three-section questionnaire was developed in the English and Malay languages. Section A requested demographic information of the respondent, such as gender, age, race, ethnicity, education level, and income level. Section B required responses to questions regarding experiences in purchasing products online, such as frequency of purchasing per month, type of products purchased in the past twelve months, money spent on online purchases per month, and motivation for buying products or services online. Section C recorded the respondent's perception of online purchasing. The last section comprised of 31 measurement items. The questionnaire items in this study were adopted from various sources of the extant literature. Items for the independent variables, "impulse purchase orientation", "quality orientation", and "brand orientation" were adapted from Gehrt et al. (2007) and Seock (2003). While the items for the independent variable "online trust" were adapted from Chen and Barnes (2007). The items for the independent variable "online purchase experience" were adapted from Brunelle and Lapierre (2008). The items for the dependent variable "online purchase intention" were adapted from Chen and Barnes (2007). All the adopted items had been adjusted to fit the context of online purchasing. Harman's single factor test was performed to establish any evidence of common method bias through unrotated principal component factor analysis on all measurement items via the Statistical Package for the Social Sciences (IBM SPSS) version 21 (Simonin, 1999). The analysis extracted six factors with eigenvalues larger than 1.0, which accounted for 69.78% of the total variance with the first factor accounting for only 42.33% of the variance. Respondents were also assured of anonymity and confidentiality of the responses they furnished (Chang et al., 2010). This result surmises that common method variance was not a noticeable problem in this data set; thus, the reliability of the research increased. In detail, the measurement items comprise four items for impulse purchase intention, four for brand orientation, three for quality orientation, and

four for online purchase experience. The remaining dimensions consisted of eight items for online trust. Eight items were used for the dependent variable, namely, consumers' online purchase intention. These items were measured on a 5-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

### *Statistical Techniques*

The Partial Least Square-Structural Equation Modelling (PLS-SEM) approach supported by Smart-PLS 3.0 was employed to analyze the research model in this study. PLS-SEM has been reported as an effective analytical tool to assess interactions by reducing type II errors and can readily handle formative dimensions (Hair et al., 2014). The statistical experts, such as Hair et al. (2017), Rigdon (2016), and Sarstedt et al. (2017) explain another enormous advantage of PLS-SEM, that is, the approach is nonparametric. This means that there is no requirement for normally distributed data, and the technique can be applied in research with low sample size, and an exploratory study. As such, it helps the researcher to analyze structural models that embrace multiple-item constructs, with direct and indirect paths, to determine the predictor variables.

## **DATA ANALYSIS AND RESULTS**

In keeping with the suggestion of Hair et al. (2018), PLS-SEM is chosen over CB-SEM (covariance-based SEM) mainly due to the philosophy of measurement and the aim of the analysis (i.e., to predict, rather than to confirm). The PLS-SEM approach was executed by assessing the measurement model and the structural model. Therefore, the projected rules of thumb indicate that PLS-SEM is the appropriate statistical method for evaluating the research model of this study.

### *Measurement Model Assessment*

The internal consistency reliability, convergent validity, and discriminant validity of the construct measures in the measurement of the model were examined. The reliability of the constructs was determined using Cronbach's alpha and composite reliability. Table 5 shows the readings of Cronbach's alpha ranges between 0.755 and 0.919, and composite reliability ranges between 0.857 and 0.944, which all surpassed the boundary of 0.70 (Hair et al., 2014), signifying strong reliability among the measures.

Convergent validity was checked through factor item loadings, composite reliability, and average variance extracted (AVE). In this study, the convergent validity was accomplished as the factor item loadings were beyond 0.60, the composite reliability exceeds 0.70, and the AVE was above 0.50 (Hair et al., 2014). One item was deleted for not meeting this criterion, namely the item of impulse purchase orientation (IPO 4: "I plan my online purchase carefully" with loading = 0.341).

Discriminant validity was assessed using the heterotrait-monotrait (HTMT) ratio with a threshold of 0.85, which has been acknowledged as a superior criterion than the Fornell-Larcker criterion (Henseler et al., 2015). Table 6 illustrates the readings of the associations between all factors, which were not above the critical value of 0.85. Further, all constructs had variance inflation factor (VIF) values that were less than the recommended value of 5 (Hair et al., 2017) (ranging from 1.408 to 2.070), suggesting no multicollinearity issues among the predictor constructs. Both findings provide evidence of satisfactory discriminant validity.

The results in Table 5 shed light on the fact that all the relevant requirements had been fulfilled since the composite reliability (CR) values were above 0.7, and there was no average variance

extracted (AVE) values lower than 0.5 (Hair et al., 2014). In conclusion, all the constructs in this study have proven to have adequate Convergent Validity (CV).

Table 5: Reliability and Convergent Validity of the Measurement Model

Construct	Item	Loadings	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
BO	BO-1	0.868	0.882	0.919	0.739
	BO-2	0.868			
	BO-3	0.878			
	BO-4	0.823			
IPO	IPO-1	0.838	0.784	0.874	0.699
	IPO-2	0.820			
	IPO-3	0.849			
OPI	OPI-1	0.820	0.912	0.929	0.620
	OPI-2	0.823			
	OPI-3	0.794			
	OPI-4	0.784			
	OPI-5	0.782			
	OPI-6	0.742			
	OPI-7	0.767			
	OPI-8	0.784			
OT	OT-1	0.797	0.931	0.944	0.677
	OT-2	0.817			
	OT-3	0.815			
	OT-4	0.877			
	OT-5	0.816			
	OT-6	0.837			
	OT-7	0.753			
	OT-8	0.863			
OPE	OPE-1	0.876	0.919	0.943	0.805
	OPE-2	0.908			
	OPE-3	0.919			
	OPE-4	0.884			
QO	QO-1	0.822	0.755	0.857	0.667
	QO-2	0.872			
	QO-3	0.752			

Note: IPO-4 item removed as loading Composite Reliability < 0.708 (Hair et al., 2014)

\*IPO (Impulse Purchase Orientation); QO (Quality Orientation); BO (Brand Orientation); OT (Online Trust); OPE (Online Purchase Experience); OPI (Online Purchase Intention).

Table 6: Heterotrait-Monotrait (HTMT) Matrix

	BO	IPO	OPI	OT	OPE	QO
BO						
IPO	0.535					
OPI	0.483	0.709				
OT	0.509	0.543	0.708			
OPE	0.463	0.437	0.610	0.675		
QO	0.739	0.488	0.610	0.673	0.664	

### Structural Model Assessment

The significance of path coefficients in the structural model was evaluated via the 95% bias-corrected and accelerated (BCa) bootstrap confidence intervals with 5000 re-samples. Based on the blindfolding procedure with an omission distance of 7, a predictive relevance in the structural model is well-secured as a cross-validated redundancy result (the Stone-Geisser test,  $Q^2$ ) of the endogenous variable was greater than 0 ( $Q^2 = 0.349$ ) (Chin, 1998). Furthermore, its overall model fit by using the standardized root mean square residual (SRMR = 0.074), as an index for model validation was below 0.08, and thus, considered satisfactory (Hu and Bentler, 1999). Besides, the  $R^2$  of the endogenous variable was 0.571, signifying that the independent variables explain 57.1% of the variance in consumers' online purchasing intention. Rasoolimanesh et al. (2016) reported that the  $R^2$  value that surpasses 20% is considered high for consumer behavior studies.

Moreover, the bootstrapping procedure shows that the direct effects of all the five variables are significant (attributable to the non-appearance of zero in 95% BCa bootstrap confidence intervals) for the relationship between constructs (see Table 7). Hair et al. (2017) explained that if the confidence interval does not contain the value zero, the path coefficient is significant. On closer inspection, the standardized beta coefficients reveal that impulse purchase orientation was seen to significantly affect consumers' online purchase intention ( $\beta = 0.346$ , bootstrap  $t$ -value = 9.253,  $p < 0.05$ ). Therefore, it is deduced that H1 is supported. Furthermore, as projected, the quality orientation had a positive effect on consumers' online purchase intention ( $\beta = 0.113$ , bootstrap  $t$ -value = 2.700,  $p < 0.05$ ). Thus, H2 is also supported. Further inspection of the standardized beta coefficients shows that brand orientation was not significantly influenced consumers' online purchase intention ( $\beta = -0.008$ , bootstrap  $t$ -value = 0.212,  $p > 0.05$ ), as postulated by H3. In consequence, H3 is not supported. Support is also resilient for H4, which posited that individuals' online trust positively influences their purchasing intention ( $\beta = 0.169$ , bootstrap  $t$ -value = 3.805,  $p < 0.05$ ). Thus, H4 is supported, as predicted. Likewise, online purchase experience positively and significantly affects consumers' purchase intention ( $\beta = 0.324$ , bootstrap  $t$ -value = 7.519,  $p < 0.05$ ); hence, supporting H5.

Additionally, based on the reading of effect size ( $f^2$ ), impulse purchase orientation ( $f^2 = 0.199$ ), and quality orientation ( $f^2 = 0.014$ ) contributed to the explanation of the endogenous constructs with a small effect. Likewise, a small effect was denoted by aspects such as online trust ( $f^2 = 0.037$ ), online purchase experience ( $f^2 = 0.120$ ), and brand orientation ( $f^2 = 0.000$ ) (see Cohen's 1988 guideline). Indeed, in terms of the strength of the interaction effect, impulse purchase orientation has the strongest influence on consumers' online purchase intention in Malaysia, followed by online purchase experience, and online trust. However, the empirical results provided did no support the third hypothesis (H3) because the relationship and interaction effect of brand orientation on consumers' online purchase intention of products and/or services were not significant; thus, an impact was not present.

Table 7: Path Coefficients and Model Quality Assessment

Direct Effect	Beta	S.E.	$t$ -value	LLCI	ULCI	$f^2$	$R^2$	Decision
H <sub>1</sub> : IPO→OPI	0.346	0.037	9.253	0.270	0.413	0.199	0.571	Supported
H <sub>2</sub> : QO→OPI	0.113	0.042	2.700	0.030	0.194	0.014		Supported
H <sub>3</sub> : BO→OPI	-0.008	0.039	0.212	-0.087	0.063	0.000		Not Supported
H <sub>4</sub> : OT→OPI	0.169	0.044	3.805	0.091	0.263	0.037		Supported
H <sub>5</sub> : OPE→OPI	0.324	0.043	7.519	0.240	0.403	0.120		Supported

## DISCUSSION

The standardized beta coefficients revealed that impulse purchase orientation was seen to affect consumers' online purchase intention significantly. Thus, it is deduced that H1 is supported. Marketers and retailers tend to exploit the impulsive shopping urge, which is tied to the desire for instant gratification. Alternatively, impulse buying might occur when a potential consumer spots something related to a product that stirs a particular yearning inside them. Impulse buying could also extend to more expensive items, such as automobiles, couches, and home appliances. Automobiles, in particular, are as much an emotional purchase as a rational one. Some people have a habit of making impulsive purchases; that might sound innocent, but several characteristics go along with this tendency. First, impulse buyers are more social, status-conscious, and image-concerned. Therefore, impulse buyers might buy something as a way to look good in the eyes of others. Second, impulse buyers tend to experience more anxiety and difficulty in controlling emotions, making it harder to resist emotional urges to spend money impulsively. Third, impulse buyers tend to experience less happiness; thus, they may buy something as a way to improve their mood. Lastly, impulse buyers are less likely to consider the consequences of their spending; they just want to have it.

As hypothesized, the quality orientation has a positive effect on consumers' online purchase intention. Therefore, H2 is also supported. A vital key to increasing sales is understanding the customers. Retailers would not be able to motivate customers to buy if the retailers do not know customers' need and want. Retailers can start by identifying their customers by age, gender, race, income levels, and marital and parental status. Retailers could hold a focus group or survey of their customers to discover why they buy a product, if and why they buy competitors' products, and what they would like the retailers to offer. Once retailers know what their market wants, examine the product to determine if it delivers precisely what the buyers want. While retailers might think they know better than their customers, sometimes the public wants less than what they think they need. Thus, retailers have to make sure that the product offers customers what they want, based on the feedback of the focus group and survey. People are motivated to buy products of both high and low-price points. Some consumers want bargains and low prices and will sacrifice some quality to save money. Others are willing to pay higher costs, believing it gets them a better product. Considering the competitors' product pricing, retailers could aim to sell either for less money and higher sales or a higher price and higher profit margins on likely a lower volume. Offer two different versions of the product at various price points to capture both segments of the market. Retailers should sell the benefits as a top priority. Customers are not concerned about the company, the features of the product, or the latest promotion of retail advertising. With regards to quality, customers would be more interested if retailers focus on products' benefits to customers. Once retailers managed to get potential customers interested, more information on the product, such as features, price, awards, or promotions, should be provided.

Further inspection of the standardized beta coefficients shows that brand orientation did not significantly influence consumers' online purchase intention, as postulated by H3. Accordingly, H3 is not supported. Retailers should position a product in the market to appeal to a particular type of customers would motivate consumers to want the product. Trying to be everything to everyone would not make anyone feel special. Position the product as specifically made for a certain type, such as women or men, mature adults or young people, families on a budget or status-conscious adults. The more retailers can niche their product, the more brand loyalty they can build. Retailers may decrease their potential customer base, but they can increase sales by getting a more significant segment of the targeted market. The key in branding is to tell an engaging and relatable story that connects to the audience of the publication. People want to buy products that tell stories, and editors wish to promote products that their customers will relate to on a personal level. With the takeover of social media, influencer marketing has risen to become

a highly effective means of reaching wider audiences. By recruiting influencers, customers are more likely to trust the brand and, as a result, want to own the products above the competitors. Customers connect to brands that are close to them. Thus, being open and honest as a brand will help the customers relate to the retailers on a personal level. In summary, finding products on the website should be simple. No one likes a brand that hides things. It makes retailers look untrustworthy and adds friction to the buyer's journey when they are trying to find answers to their questions. The dispute can be avoided by answering potential questions upfront. It can be done by having a well-filled out FAQ section on the website and all the relevant information about the product on the product pages. For most brands, shipping would be a problem. Therefore, having free shipping will altogether avoid this problem. However, if the retailers are unable to offer free shipping, set it at a threshold. It is crucial to make sure it is visible on the product page or as early as possible.

Support is also resilient, as H4 posited that individuals' online trust positively influences their purchasing intention. Thus, as anticipated, H4 is supported. If the retailers do not gain trust from potential customers, they will buy from someone else. Therefore, the first impression counts. As soon as a visitor lands on the website, customers will make a judgment as to whether or not to trust the retailers, and the first thing they will see is the website design. The website must have a professional appearance and provide a valuable online experience to the visitors; it should look good and highly engaging. People will leave a website if the layout or design is unattractive, which eventually lead to the loss of purchase intention.

Moreover, customer reviews are hugely important and part of building trust. According to research by Nielson (2019), 92% of people trust a recommendation from a peer. In fact, 70% of people trust a recommendation from someone they do not even know. That is how powerful customer testimonials and reviews. With this in mind, retailers have to ensure the customer reviews are easily accessible across their website and on their product pages. Besides, online retailers can strengthen trust by using trust pilot by adding the widget to their website. Customer photos can also make a huge difference as to whether or not a prospect trusts the brand. According to Forbes, Millennials, in particular, feel strongly about affecting change. They expect businesses to be socially responsible. For instance, how the business is contributing to important causes, such as reducing global warming, ensuring gender equality, or raising money for a charity. It will establish the retailers as a compassionate brand that is more than just selling; one that the customers can trust and identify with through its values. Hence, convincing customers to hit the buy button. Although, that trust will be short-lived if the customers cannot easily return the product if it is not right for them. BigCommerce (2019) reported 67% of shoppers checked the returns details before purchasing; therefore, the retailers' return policy can make or break the buyers' trust. Retailers have to make sure the returns process is as smooth and hassle-free as possible and promote this clearly on their website. Last but not least, retailers need to prove to the visitors that their website is safe to make a purchase.

In a similar vein, online purchase experience positively and significantly affects consumers' purchase intention; thus, H5 is supported. Consumers today have more places and ways to shop than before. And they have increasingly shorter attention spans. The retailers need to be able to quickly attract customers' attention and make the shopping experience enjoyable and comfortable. E-commerce businesses have to ensure that the online shopping experience is pleasurable. There are several ways to create a purchasing experience that will have consumers buying and coming back for more. The retailers have to make sure the website loads quickly, whether on a computer or a mobile device. The biggest threat is not a competitor; it is the back button. If the website loads too slowly, customers will not wait around and go elsewhere. In the meantime, studies reveal that nearly two-thirds of cell phone owners in Malaysia now use their smartphones as their primary access to the Internet. As a result, companies need to enable all aspects of the customer relationship from browsing to purchasing to engaging with the brand to have mobile functionality. Today's online customers want the information they need when they

need it, at the click of a mouse or a swipe of a tablet or smartphone, and retailers have only milliseconds to grab their attention and complete the transaction.

In addition, e-retailers need to optimize their websites to guarantee maximum performance regardless of a customer's network connection and location or whether they are on a desktop, tablet, or a mobile device, to keep potential customers on their Web pages. A good photo can be worth a thousand words and maybe a thousand dollars. The retailers should not underestimate the power of high-quality photographs of products. Some companies feel that commonly recognized or generic products might not need that level of visual appeal. Still, online shoppers find images reassuring, not to mention immensely helpful in identifying that they are getting the thing they want by making the online shopping experience as real as possible by providing photos of the product being used. When it comes to content online, the 'less is more' adage often holds true. Too much text or excessive images or videos can quickly clutter the customer's screen and hinder their overall experience, as well as distract them from making a purchase. Brands can significantly improve the customer experience by showcasing product reviews on the website and mobile apps. The study conducted in late 2018, found that more than 86% of consumers see reviews as an essential resource when making purchase decisions, and 56% of shoppers specifically seek out websites with reviews. By making ratings and reviews easily accessible across every touchpoint, brands can ensure a positive online purchase experience (SurveyMonkey, 2019).

## CONCLUSION

The objectives of this study were to examine the causal relationship of online purchase intention, quality orientation, brand orientation, impulse purchase orientation, online purchase experience, and online trust amongst the Millennials and Generation Z's online purchases in Malaysia. The results of the data analysis demonstrated that quality orientation, online trust, online purchase experience, and the impulse purchase orientation had a significant and positive influence on online purchase intention.

Technological developments and Internet growth introduced a new type of consumer, namely the online consumer. Evidently, online consumers possess several distinct characteristics and behave differently from traditional consumers. To understand online consumer behavior and online purchase intention, an analysis of consumer characteristics, environment, and technological trends are necessary. Consequently, this study evaluated past research on relevant factors that have an impact on consumers' online purchase intentions and categorizes these factors according to their similarities. Indeed, this study has established a roadmap for future studies. The current study included both heavily investigated and underestimated dimensions of consumers' online purchase intentions.

Characteristics of online consumers are one of the topics that attract much attention in the literature. The majority of research focused on demographic profiles and technographic of online consumers, particularly gender, age, education, income, culture, Internet usage level, and online purchase experience. Studies revealed that males were more inclined to shop online compared with females. Moreover, studies indicated that younger people make more online purchases than older people because of their level of experience in Internet use. Past research also provided evidence that online purchase experience and high income increased the online purchase tendency of consumers.

From the consumers' perspective, trust, perceived risk, attitude, and personal innovativeness play vital roles in consumers' online purchase intentions. Trust and perceived risk are considered as a challenge in the online environment. If customers trust vendors or websites and think that the environment is risk-free, they would make more online purchases.

Nowadays, companies treat the Web as a sales channel; and service quality and after-service quality are among the most critical dimensions of web channels to increase the satisfaction level of online consumers. Besides, this online environment offers many relative advantages to consumers. These comparative advantages attract consumers to more convenient, more accessible, time-saving, and more enjoyable online shopping. The majority of the studies in this category focused on these points and advantages of online purchasing. Features of a user-friendly website have also received considerable attention in previous research. The most heavily examined topic is the web atmosphere. A website should be aesthetic, reliable, responsive, and include informative, useful, and abundant content. Product type and product characteristics were also intensely studied in past research.

Social media and social media marketing are among the hot topics in the research list due to the development of Web 4.0. Consumers create, share, and disseminate information and communicate with each other on digital platforms. Past research indicated that social media affect consumers' online purchase intentions in this two-way online environment.

#### *Limitation and future recommendations*

The present study offers rather limited generalizability as it focused mainly on students from Malaysia. Consequently, additional work is needed to include students from other continents to increase the generalizability of the findings. Private universities should also be studied and compared with public institutes of higher education. The majority of the respondents in this study were undergraduate students because of the smaller number of postgraduate students. Both undergraduates and postgraduate students are in an equal position to appraise the online purchase intention among university students in Malaysia.

Age is another relevant factor in determining shopping intention; yet, it too has been inadequately researched. Most researchers concentrated on the effect of age on online shopping intention. They tend to ignore other important aspects that may influence consumers' online shopping intention, such as gender, income, and education; thus, there is a need for more studies to include other elements. For instance, are people from different age groups shop for different purposes or does the effect of age on shopping intention changes with the growth of the Internet population. Such studies will fill the information gaps and increase the acceptability and usability of the model.

This study also did not consider the income or socio-economic status of the subjects; the cost-benefit analysis may be different between the group of students who depended solely on educational loans and the group of students who received extra pocket money from their parents. Therefore, it is suggested that future studies consider exploring the moderating effect of socio-economic status that might deliver different results, which are highly sought after; and thus, contributing to a better understanding of consumer behavior towards online shopping.

Future researchers may also perform research based on a comparison study. Comparative studies, such as different genders (different psychological perception), races (cross-cultural study), age group (compare the perception of baby boomers and youth group), as well as online shoppers to non-online shoppers, among others.

These limitations should be addressed in future studies. Further improvements are expected; hence resulting in an improved understanding of customers' online purchase intentions in Malaysia. The findings of future research will provide online marketers with a better understanding of online purchase intention, which allows them to practice effective online marketing strategies, and eventually benefits the consumers in their online shopping ventures.

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