

FACTORS INFLUENCING ONLINE SHOPPING INTENTION AMONG MALAYSIANS: A QUANTITATIVE-BASED STUDY

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Abstract

The study investigated various factors that influenced Malaysian' consumer intention toward online shopping. Technology Acceptance Model (TAM) was adopted as the underpinning theory to develop a conceptual framework to examine the influence of diverse factors on the metropolitan consumer intentions toward online shopping. This study was primarily quantifiable with a self-administered questionnaire to collect data from respondents and analysed using IBM SPSS Statistics Software. A total of 120 samples were used in the study, including individuals from Malaysia's metropolitan districts. Descriptive statistics, correlation coefficients, and multiple regression analyses were conducted, and findings showed that perceived trust has a substantial positive correlation with the factors influencing consumer online shopping intention in Malaysia. The results further revealed that perceived ease of use and perceived risk have marginally significant effects, implying they have a minor impact on Malaysian consumers' online shopping intention.

Keywords: *Online Shopping Intention, Perceived Ease of Use, Perceived Risk, Perceived Trust*

1.0 Introduction

Online shopping has experienced explosive growth in this digital era, which stems from the fact that it is a more cost-effective and reachable substitute for traditional shopping (Chevalier, 2021). Nonetheless, as online shopping has become more sophisticated, consumers have become more vulnerable to the imbalanced discernment of online shopping; it causes more concerns about the virtual environment and indirectly influences online shopping intention (Aziz & Wahid, 2018). The examination of this topic is critical for the ever-evolving online market. E-commerce marketers have delved into the factors that have influenced and constrained consumers' inclination to shop online. Some previous studies (Bucko, Kakalejic, Ferencova, & Len, 2018; Rahman et al., 2018; Nasution, Rossanty, Ariffin, & Zaini, 2019; Wen, Satar, Ishak, & Ating, 2020) examined the surge in consumer intentions toward online shopping, stressed testing the correlations between diverse factors that influence consumers' online shopping behaviours and investigated the consumer's distinct intents and beliefs in the online shopping context from a broader consumer-oriented perspective. However, studies are limited in analyzing the relationship between customer intentions and diverse variables among specific groups of consumers.

This study intends to bridge some antecedent knowledge gaps and contribute to ongoing knowledge implications by examining the factors influencing Malaysians' online shopping intentions aged 25 to 50. The findings intended to aid Malaysia's e-commerce sectors in enhancing and devising new business strategies by indicating the correlation between the variables from the perspective of Malaysia's online shoppers.

2.0 Literature Review

2.1 An Overview of Online Shopping in Malaysia

Online shopping refers to the activity or action of consumers directly purchasing products or services from an e-retailer via the internet using a web browser or an application (Fota, 2022). It's a form of e-commerce. E-commerce plays an instrumental role in facilitating emerging economies by generating economic benefits from trade and contributing positively to national GDP growth (Yasmina, 2019). The low cost of e-commerce has furnished businesses and consumers with new and powerful information and transaction channels. E-commerce has emerged as a pillar of Malaysia's economy, delivering a significant 22.5 % increase to the country's GDP (Mail, 2022). Driven by the higher 91.7% internet access usage rate in Malaysia, online shopping is shifting into the new normal (Star, 2021). The Malaysian e-commerce market has a lot of room for growth (Muller, 2021). Deora and Chudasama (2021) the flourishing of the online market might bring both threats and opportunities to socialise. Still, the Malaysian government has not stifled the growth of the online market. In contrast, the government is establishing and widely deploying e-commerce technology in the industrial and commercial spheres. To some extent, it has prompted the spread of e-commerce. Malaysia's internet penetration rate has risen to 88 %, the highest among many Southeast Asian countries (Department, 2021). The Malaysian government commences taking several initiatives in this regard, which the implementation of My Digital and the development of the digital economy blueprint to sustain the upward momentum of growth (MIDA, 2021). Malaysia Digital Economy Corporation (MDCE) indicates the e-commerce sector prospect to increase 20% of digital economy contribution (Reserve, 2021).

Despite the persistent endeavours and development in this field, e-commerce merchants and marketers have started to encounter numerous challenges that have hindered their growth in Malaysia (Raza & Khan, 2021). Online shopping has become more sophisticated, raising consumers' vulnerability to the imbalanced discernment of online shopping (Bucko, Kakalejic, Ferencova, & Len, 2018). Aziz and Wahid (2018), competent consumers generally have higher expectations for

online purchasing platforms, whereas a sophisticated platform may deter unskilled or potential consumers due to advanced technologies.

As previous studies possess, the greater the consumer concerns toward online shopping, the lower their willingness to shop online. Marketers must understand what motivates and limits consumers' readiness to shop online (Aboobucker, 2019; AL-Hassani, Khakimova, & Alfadaa, 2020; Daroch, Nagrath, & Gupta, 2021).

2.2 Online Shopping Intention

Online shopping intentions derived from individual purchase propensity migrated from traditional shopping to online. Daroch, Nagrath, and Gupta (2021) define online purchase intention as the strength of a consumer's intention to undertake a specified purchasing behaviour via the internet at a given time. Wen, Satar, Ishak, and Ating (2020) affirm that online shopping intention is the essential effect of perceived practicality in an online shopping context. Yet, following the epidemic and uncertainty, customers have formed a new cognitive consuming behaviour toward online shopping; they shop online not only for convenience but also for safety concerns (Eger, Komarkova, Egerova, & Micik, 2021). According to a report from Deloitte, in 2020, more consumers are exposed to online shopping. Existing consumers will shop online constantly, while non-online shoppers forced to change their consumption behaviour under certain situations (movement control order and safety issues) (Deloitte, 2020). Lee, Tan, Choi, Fong, and Goh (2021) imply that government support and soaring development have laid the foundation of online business and fuelled the normative situation.

Despite this, there are consequences to having the highest online shopping intention in Malaysia. In 2020, online shopping fraud cases reached nearly 70% due to most consumers shifting to virtual shopping as the new normal (Hoh, 2020). With the trajectory growth of e-commerce breeding to cyber-crime, various hidden factors also affect consumer willingness to shop online. Malaysian consumer behaviour has undergone significant changes, and consumers' intentions are measured by their concerns about online shopping (Iriani & Andjarwati, 2020). A previous study has indicated that Malaysian customers are still hesitant to shop online because they are aware of the online risks. Basyir (2021) highlighted that Malaysian consumers are still not confident with online shopping as they are frightened of information leaks (credit card information or personal details) when dealing with online retailers. Lăzăroiu, Neguriță, Grecu, Grecu, and Mitran (2020) put it that perceived value, trust in the online retailer, and risk affect the embracement of online shopping. Qalati et al. (2021) emphasise that online retailers' positive reputations may diminish consumer risk, create trust, and foster online consumption. Hansen, Saridakis, and Benson (2018) explain that consumers tend to determine perceived trust and risk based on their shopping practices and generate buying intention. Zuelseptia, Rahmiati, and Engriani (2018) further explain that ease of use of technology enhances consumer practicality, reliability, and trust perception, which leads to perceived value that prompts intention and actual behaviour.

2.3 Perceived Ease of Use

The attitude and consumer behaviour towards online shopping settings vary depending on consumer perception of the activities undertaken on the internet in contrast to traditional shopping. Suhardi and Taufik (2018) efficiency and convenience are the primary factors that impact consumer perception toward online shopping. According to Goundar, Lal, Chand, and Vyas (2020), perceived ease of use defines as the generated beliefs in the use of systems, which online consumers discover that utilising a specific system is effortless, less costly, time-saving, etc. In the virtual environment, perceived ease of use has an inextricable correlation with ease of engagement of online shopping systems (i.e., websites, stores, applications, etc.) (Iriani & Andjarwati, 2020). According to the TAM model,

perceived ease of use of the system will have a dual effect (positive and negative) on perceived usefulness and intentions (AL-Hassani, Khakimova, & Alfadaa, 2020).

Eneizan, Alsaad, Alkhaldeh, Rawash, and Enaizan (2020) affirm that perceived ease of use might, directly and indirectly, affect consumer usage intention of online shopping. Wen, Satar, Ishak and Ating (2020) online services comprehensive service competence help enhance the perceived value and make consumers feel beneficiaries and vice versa. If particular online technologies are challenging to use, consumers will perceive them as ineffectual, thus affecting their trust and intentions in online shopping. Accordingly, based on the above discussions, perceived ease of use has a reciprocal effect on trust and online shopping intention (Iriani & Andjarwati, 2020; Lee, Tan, Choi, Fong, & Goh, 2021).

Yulianita (2018) adds a supportive statement, consumers' attitude toward ease of use is they will strive to form their perception based on their experience with online shopping. If customers who have previously used an online shopping platform find it user-friendly and simple to use, they tend to trust it and recurrence the same procedure. Qalati et al. (2021) ease of use should deem an essential feature and function in system development to increase affordability and create commercial benefits that enhance consumer recognition. Wilson, Alvita, and Wibisono (2021) proposed an e-commerce website offers a convenient way to navigate, search and attain needs, which builds consumer trust and intention in online shopping. Therefore, when consumers find it easy to engage with the online shopping system and carry out the online shopping process, consumers are more inclined to shop online (He, Chen, Kitkuakul, & Wright, 2018).

2.4 Perceived Risk

Perceived risk determines a situational or individual construct and signifies the possibility of loss and perception of adverse consequences. A correlated argument from Bhatti and Rehman (2019) proposes risk is a subjective measurement or belief of the loss in an attempt to pursue the desired outcome. Perceived risk defines the degree to which consumers manifest ambivalence toward the services or goods in the online shopping context (Bhatti, Rehman, Kamal, & Akram, 2020). Tham, Dastane, Johari, and Ismail (2019) stated that perceived risk affects online intention. Revathy and Jagadeesan (2020) argue that the greater the risk a consumer perceives, the lesser likely a business transaction is performed.

Wu, Chiu, and Chen (2020) affirm an integrated association between perceived risk and trust; increased probability of consumers selecting the online shopping platform if they perceive high confidence and low risk in the online shopping platform. Park, Amendah, Lee, and Hyun (2018) reveal that the level of perceived risk might magnify in the virtual environment due to limited realistic assessment (i.e., touch, see, feel, etc.). Customers may be sceptical of online shopping websites that provide little or no information about products and services. Again, consumers feel negligible risk when e-retailers demonstrate positive behaviours such as offering appropriate information and a well-designed website (Ventre & Kolbe, 2020). Hence, the preceding arguments reveal the reciprocal relationship between perceived risk and online shopping intention.

Xia and Chaipoopirutana (2020) cited and concluded that the perceived risk concept is a crucial concern in the online environment, as consumers deal with online businesses which have more uncertainty than conventional businesses. Ijaz and Rhee (2018) put forward a relatively constructive remark that online business has less verification and ambiguous exchange policy for products and services. Pei and Paswan (2018) stated that, in a high-level risk environment, consumers tend to rely on reliable sources to evaluate perceived risk in the online shopping environment (e.g., guarantee and warranties policy, feedback, reputation, authenticate status, etc.). However, without a feasible approach to mitigating the risk concerns and undesirable behaviour of online retailers might reduce

consumer online purchase intentions. It shows that perceived risk is a noticeable barrier to consumers' online shopping intentions (Tandon, Kiran, & Sah, 2018; MiguelAlcántara-Pilar, Blanco-Encomienda, Armenskić, & Barrio-García, 2018; Aboobucker, 2019).

Pandey and Parmar (2019) stated online shopping experience has a positive influence on consumers' risk perception; as experience increases, perceived risk decreases. It assumes whether risks (privacy, product, financial, etc.) will accumulate or reduce followed by the online shopping experience (e.g., ease of use) (Pei & Paswan, 2018; Pandey & Parmar, 2019; Revathy & Jagadeesan, 2020).

2.5 Perceived Trust

Perceived trust refers to an assumption about people's current behaviour in the living society. Puspitarini, Purnama, and Dewi (2021) add perceived trust is an established mentality that indicates consumers' readiness or acceptance to be vulnerable to positive expectations that individuals would behave in a certain way. Aziz and Wahid (2018) perceived trust as a risk predictor of online shopping platforms as it enhances consumers' belief and satisfaction with the e-retailers, thereby minimizing harmful behaviour to both. Hidayat, Wijaya, Ishak, and Catyanadika (2021) indicate moral correctness, dependability, integrity, and responsiveness strengthen online shopping trust. Hossain, Zhao, Nurunnabi, and Hussain (2020) suggest online retailers can build relations capital with customers by reinforcing mutual trust, engagement, and recognition. Chetioui, Lebdaoui, and Chetioui (2020), the engagement degree is found to have a direct or indirect impact on online trust in the reliability of online retailers, as well as the impact of the experience aspect on consumer purchase decisions. Rasty, Mirghafoori, Ardekani, and Ajdari (2020) reveal perceived value influences the experience of online trust among online shoppers and their purchase propensity.

Stouthuysen, Teunis, Reusen, and Slabbinck (2018) emphasise that in a virtual world rampant with ambiguity, consumers use trust and risk as evaluation considerations. Rehman, Bhatti, Mohamed, and Ayoub (2019), consumers always feel insecure and hesitant when shopping online. Marza, Idris, & Abror (2018) possess that when making an online purchase, consumers are unable to make a physical assessment of demanded products. And due to which product is difficult to scrutinise, it becomes hard for consumers to make a purchase decision. So, consumers tend to rely on online sources presented by e-retailer. However, inconsistent, uncertain information and opportunism concerns have led consumers to be sceptical and hesitant to shop online (Rita, Oliveira, & Farisa, 2019). Risks such as privacy violations, unauthorised transactions, uncertainty, unfair pricing, substandard product, product information discrepancy, and other issues instigate consumers' reluctance to shop online. Alharthey (2020) reveals that perceived trust has a mediating function that operates between perceived risk and online shopping intention. Online shoppers' perceived risk determines their trust by evaluating the online sources provided by the e-retailer. Consumers' online shopping intentions are affected by their faith in the web source of e-retailer (Ventre & Kolbe, 2020).

Dogbe, Zakari, and Pesse-Kuma, (2019) online trust reflected consumer confidence in an online retailer's competency, product-related knowledge, marketing adequacy, integrity, transaction policy, etc. Aziz and Wahid (2018) conclude that perceived risk can stem from conditions for establishing business success in online shopping destinations, as risk shapes perceived value and online shopping intention. Improving trust is critical for mediating perceived risk and increasing online shopping intention. Ariffin, Mohan, & Goh (2018) state that perceived trust should put forward all stakeholders' perspectives online (consumer, online retailers, online business, etc.) instead of focusing solely on consumer perspectives. Online retailers will encounter consumer expectations to gain a high level of ease of use and trust throughout the development of e-commerce in the following years (Alharthey, 2020). If online retailers can consider from the overview perspective and deliver more reliable and credible goods and services, it relatively reduces consumers' concerns about online shopping (Balogh & Mészáros, 2020).

3.0 Methodology

The objective of this study is to examine the relationship between perceived ease of use, perceived risk, and perceived trust against online shopping intentions among Malaysian online shoppers. Primary data was congregated through self-governed questionnaires and administered electronically. The questionnaire survey was distributed via internet-mediated platforms to 120 target respondents in Klang Valley, with a 100% response rate. The online shoppers ranged in age from 25 to 50, had a year's worth of shopping experience, and lived in Malaysia's urban districts (Klang Valley). Given the sample frame, this study used a probability random sampling method to collect data though it is the most practical and cost-effective way to reach a wide range of respondents from different districts. A direct-distribution and collection approach was also employed in this study for respondents that could be contacted individually. The questionnaires were collected and followed up three weeks after distribution, increasing the data-gathering process's reliability and validity.

The dependent variables of this study were online shopping intentions, and the predictors were perceived ease of use, perceived risk, and perceived trust. A questionnaire was used to measure the following variables of the study: perceived ease of use (five items), perceived risk (five items), perceived trust (five items), and online shopping intention (five items). The IV and DV measurements were inputted into the survey questionnaire and were adapted from He, Chen, Kitkuakul, and Wright (2018), Marriot and Williams (2018), Bashir, Farah, Ahmad, and Ali (2018), and Omotayo and Adeyemi (2018). A five-point Likert scale was used to inspect all of the measurements.

Below are the items used in the questionnaire to measure the perceived ease of use.

- I feel that the internet is not easy to use when doing online shopping. *
- I feel that doing online shopping or transaction is not easy for me. *
- I feel that interaction with online shopping tools is unclear and confusing (e.g., Website, E-store, E-commerce platform, etc.)
- I feel that online shopping is not easy to get the things I want. *
- I feel that online shopping is complex.

(* *Reverse coded items*)

Below are the items used to measure perceived risk.

- I feel that online shopping is risky.
- I feel that online shopping or transaction is not secure.
- I fear that online shopping companies might disclose my personal information.
- I experienced being overcharged for my online purchase.
- I received a different quality for the product that I purchased.

Below are the items used to measure perceived trust.

- I feel that online shopping is not trustworthy.
- I feel that online shopping is not reliable.
- I do not trust the online shopping seller.
- I do not trust the information on online shopping websites. (i.e., buyer feedback, store rating, etc.).
- I hesitate to give my personal information on online shopping websites.

Below are the items used to measure online shopping intention.

- I prefer to buy things online

- I will purchase a product on the internet (soon).
- I frequently shop online for needs.
- I do not intend to shop online whenever appropriate. *
- I do not intend to continue to buy things online. *

(* *Reverse coded items*)

The data collected were analysed using Microsoft Excel and IBM SPSS Statistics Version 26, whereby descriptive analysis, reliability, correlation coefficients, and multiple regression analysis were performed.

4.0 Findings

On the demographic layout of the respondents, out of 120 respondents, 25.8% were male online shoppers, whereas 74.2% were female online shoppers. In the age group, the majority of respondents are between the ages of 25 to 30, accounting for 65.8% of the total. In the income group, the majority of the respondents (44.2 %) belonged to the B40 low-income categories, with a monthly income of less than RM3,000. Low and median salaries attributed to age and a moderate level of education, with only a quarter of respondents having gone beyond a diploma level. In terms of educational attainment, statistics showed most of the respondents were university graduates with diploma programs, i.e., 52.5%. According to the data, exhibited a majority of the respondents were from the emerging area, showed by 39% in Kuala Lumpur, 32% from Hulu Langat, and the remaining respondents from Klang Valley remote district areas. It signifies the majority of respondents resided near the city centre, reflecting a higher cost of living.

Table 1.0 depicts the result from a descriptive analysis of the mean of the perceived ease of use, perceived risk, perceived trust, and online shopping intention items. Scores obtained "I feel that online shopping is complex" items 5 were slightly high, i.e., 3.61 for perceived ease of use measurement items. The items "I experienced being overcharged for my online purchase" and "I received the different quality of the product that I purchased," both with a score of 3.68, obtained the highest scores. Additionally, a substantial score of 3.64 from "I feel that online shopping is not trustworthy" item 1 in perceived trust measurement items. Then, the score of 3.65 obtained "I will purchase a product on the internet (soon)" in the online shopping intention measuring item 2. It indicated a firm intention for online shopping despite the highest perceived risk among Malaysian online shoppers.

The data were subjected to reliability tests to determine the scale's internal consistency with the samples. The reliability test revealed that Cronbach's Alpha for the perceived risk item was 0.805, indicating that the internal consistency reliability of the scale with the sample explained a decent amount of variance. Cronbach's Alpha for perceived trust items was 0.710 and 0.732 for online shopping intention items, respectively, indicating that variables are highly reliable under sufficient conditions, except for perceived ease of use, which has a low Cronbach value of 0.677 but is still within an acceptable range. Overall, the variables' dependability was satisfactory.

Correlation analysis was a method used to provide and describe a numerical indicator of direction and linear relations strength between the study variables. Since the study variables were continuous, Pearson Correlation was found to be appropriate (Saccenti, Hendriks, & Smilde, 2020). The outcome is depicted in Table 2.0 below. All study items - perceived ease of use, perceived risk, and perceived trust showed positive relationships with online shopping intentions. The most substantial relationship is between perceived trust and OSI (0.978), followed by perceived ease of use and OSI (0.369) and perceived risk and OSI (0.298). In other words, the perceived trust item explained 97.5% of the

variance, demonstrating a rather strong positive association with online shopping intentions, whilst perceived ease of use and perceived risk only explained a weak positive correlation.

Finally, multiple regression analysis was conducted to evaluate predictor variables and their contribution to the standard (Emerson, 2020). The R-value of 0.979, as shown in Table 3, suggested a good level of prediction within the variable. The R-Squared value was 0.958, indicating that study variables can explain 95.8% of the variance in online shopping intention, matching the study model's requirements.

Table 1.0: Result of descriptive analysis on items measuring the correlation between perceived ease of use, perceived risk, perceived trust, and online shopping intention.

Items to measure perceived ease of use						
		N	Min	Max	Mean	SD
PEOU1	I feel that the internet is not easy to use when doing online shopping. *	120	1	5	2.11	1.060
PEOU2	I feel that doing online shopping or transaction is not easy for me. *	120	1	5	2.08	1.014
PEOU3	I feel that interaction with online shopping tools is unclear and confusing (e.g., Website, E-store, E-commerce platform, etc.)	120	1	5	2.40	1.008
PEOU4	I feel that online shopping is not easy to get the things I want. *	120	1	5	3.50	0.917
PEOU5	I feel that online shopping is complex. * <i>Reverse-coded item</i>	120	1	5	3.61	0.873
Items to measure perceived risk						
		N	Min	Max	Mean	SD
PR1	I feel that online shopping is risky.	120	1	5	3.42	0.984
PR2	I feel that online shopping or transaction is not secure.	120	1	5	3.46	1.044
PR3	I fear that online shopping companies might disclose my personal information.	120	1	5	3.78	0.812
PR4	I experienced being overcharged for my online purchase.	120	1	5	3.68	1.004
PR5	I received a different quality for the product that I purchased.	120	1	5	3.68	0.918
Items to measure perceived trust						
		N	Min	Max	Mean	SD
PT1	I feel that online shopping is not trustworthy.	120	1	5	3.64	0.818
PT2	I feel that online shopping is not reliable.	120	1	5	3.56	0.887
PT3	I do not trust the online shopping seller.	120	1	5	3.50	0.917

PT4	I do not trust the information on the online shopping websites. (i.e., buyer feedback, store rating, etc.).	120	1	5	3.61	0.873
PT5	I hesitate to give my personal information on online shopping websites.	120	1	5	3.46	0.986

Items to measure online shopping intention

		N	Min	Max	Mean	SD
OSI1	I prefer to buy things online.	120	1	5	3.45	0.986
OSI2	I will purchase a product on the internet (soon).	120	1	5	3.65	0.816
OSI3	I frequently shop online for needs.	120	1	5	3.54	0.916
OSI4	I do not intend to shop online whenever appropriate.*	120	1	5	3.47	0.952
OSI5	I do not intend to continue to buy things online.*	120	1	5	3.58	0.931

* *Reverse coded item*

Table 2.0 Result of Pearson Correlation Analysis.

[1] Pearson correlation between perceived ease of use and online shopping intention

[2]	[3]	[4] Online Shopping Intention
Online shopping Intention	[5] Pearson Correlation	[6] 1
[7]	[8] Sig. (2-tailed)	[9]
[10]	[11]N	[12]120
[13]Perceived Ease of Use	[14]Pearson Correlation	[15].369**
[16]	[17]Sig. (2-tailed)	[18].000
[19]	[20]N	[21]120
[22]Perceived Risk	[23]Pearson Correlation	[24].298*
[25]	[26]Sig. (2-tailed)	[27].001
[28]	[29]N	[30]120
[31]Perceived Trust	[32]Pearson Correlation	[33].978**
[34]	[35]Sig. (2-tailed)	[36].000
[37]	[38]N	[39]120

[40]. Correlation is significant at the 0.00 level (2-tailed)**

[41]*. Correlation is significant at the 0.05 level (2-tailed)

[42]

[43]

[44]

Table 3: Model summary of multiple correlations

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate	R ² Change	Change Statistics			
						F Change	df 1	df2	Sig. F Change
1	.979 ^a	.958	.956	.66902	.958	871.373	3	116	.000
a. Dependent Variable: Online Shopping Intention									
b. Predictors: (Constant), Perceived Ease of Use, Perceived Risk, Perceived Trust									

4.0 Discussion

Findings from the study explicate a reciprocal effect between perceived ease of use, proved by the beta (β) standardized coefficient value. It further suggested that perceived ease of use has a significant direct correlation with online shopping intentions from the perspective of online shoppers in Malaysia. The findings show an increase in online shopping intention among Malaysian online shoppers resulted in minor impacts on perceived ease of use towards online shopping.

Urbanites usually have a certain ability to receive education, and the study findings show that respondents mostly have a higher graduate diploma and degree education level. It indicates they have a certain level of knowledge and aptitude to learn. Next, computer literacy enables consumers to understand the benefits of online shopping and engage in online shopping with ease, it signifies respondents will generally perceive that online shopping is easy to use (Wen, Satar, Ishak, & Ating, 2020; Eneizan, Alsaad, Alkhaldeh, Rawash, & Enaizan, 2020; Lee, Tan, Choi, Fong, & Goh, 2021; Suleman et al., 2021). Wen, Satar, Ishak, and Ating (2020) make relatively supportive statements that perceived ease of use is varied based on consumers' prior experience with online shopping and the ease of interaction level of the online service platform. As online services enhance, consumers' perceptions of ease of use will improve, and their willingness to shop online will increase. Lee, Tan, Choi, Fong, & Goh (2021) found online shopping platforms have matured and advanced in this technological age, in which online marketers compete to entice consumers by providing a platform with simple and easy to use. In this case, consumers' perceptions of ease of use toward online shopping are changing due to these advancements and competitions; consumers may develop a deep-seated belief that online shopping platforms must be easy to use, user-friendly and simple.

The findings further disclosed when an online market saturates with ease of using online shopping platforms, consumers consider ease of use as a required attribute of online shopping; thereby, perceived ease of use may be unable to raise consumer attention, which has slightly affected online shopping intention. However, an online shopping platform that is unfriendly and difficult to use will have the opposite effect on consumers' intention to shop online. Because in an online market flooded with easy-to-use online shopping platforms, it is easy for consumers to perceive the difference between an easy-to-use online shopping platform and one that is not influencing their online shopping intentions. It explained why perceived ease of use had a lower significant correlation with online shopping intentions in the study.

Preceding studies' findings suggest that perceived risk significantly correlates with online shopping intention. Yet, the study findings indicate that perceived risk has a minor but considerable impact on customer intention, $r = 0.298$, $P < 0.05$. Studies from Ijaz and Rhee (2018), Tzavlopoulos, Gotzamani, Andronikidis, and Vassiliadis (2019), and Xia and Chaipoopirutana (2020) explain and elucidated a supportive remark that perceived risk has either an inverse relationship with online shopping intentions or is a mediator between the perceived trust and online shopping intention. The study findings further affirmed that respondents generally have positively perceived trust that has moderated the risk concerns toward online shopping. According to Tobias-Mamina and Maziriri (2019), there are many subgroups of risk in the online shopping environment, with the study findings revealing that financial risk, product risk, and privacy risk all have a substantial correlation with customers' online shopping intention.

The study findings demonstrated that a single perceived risk variable is insufficient to elicit consumer concern. Fihartini, Helmi, Hassan, and Oesman (2021), the reduced significant result of perceived risk could be due to customers' involvement in online buying and finding no major loss. As a result, customers regard online shopping as having little or no risk. Xia & Chaipoopirutana (2020) explain consumers who have had online shopping experiences have a more comprehensive and consistent belief structure. The characteristics of the study sample support the inference; the majority of the study samples were between the ages of 25 and 30, indicating that they were Millennials who often make online purchasing decisions after conducting a prior study.

Rita, Oliveira, and Farisa (2019) discovered that perceived trust and perceived risk have a reciprocal correlation that affects online purchase intentions; as one increases, the other reduces. The study findings indicate that respondents generally with a higher trust inclination and are more likely to shop online. Aziz and Wahid (2018) further explain a rise in trust correlated to an increase in a positive attitude and a reduction in perceived risk. Consumers' risk concerns have lessened with increased transparency in online shopping consumers' rights protection, whereas consumers' perceived trust and online buying intention have increased as they feel more secure. The online shopping platform authentication comprehensive development provides consumers with a sense of trust, thereby increasing their online shopping intentions.

The perceived risk appears to have a substantial role in modulating the link between perceived trust and online purchase intentions. It explains why, in this study, perceived trust showed a substantial positive correlation with online shopping intentions.

5.0 Conclusion

This study investigated the issues surrounding factors that influenced online shopping intentions in Malaysia. This study achieved the objective of identifying determinants and examining the correlation between online shopping outcomes (online shopping intention). Based on the analytical results, perceived ease of use, perceived risk, and perceived trust all had a positive impact on online shopping intentions in Malaysia, with perceived trust having the greatest significant influence. Meanwhile, the findings of the study point to an indirect link between perceived ease of use and online purchasing intent, as well as an inverse association between perceived risk and consumer online shopping intention.

Overall, the study findings suggest that Malaysian online shoppers have a higher level of perceived trust in online shopping, which lowers risk concerns and results in a higher level of online shopping intention. It highlights the importance of trust in the online shopping environment. Still, other determinants, such as perceived ease of use and trust, should not be disregarded. Based on the findings, e-marketers and merchants must strategize to enhance consumer online buying intention without degrading the standards of online shopping platform features and policies to engage Malaysian online shoppers and build a high level of trust.

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