AN EMPIRICAL STUDY ON E-COMMERCE TRUST
OF MALAYSIAN CONSUMERS

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Abstract

The purpose of this study is to explore Malaysian consumers' perceptions regarding their trust on E-commerce, to determine the relationships of website interactivity on consumer brand and product evaluations, and to compare their subsequent purchase intentions in on line/off line context. For this, a descriptive research design was adopted. A questionnaire with Five-point Likert type scale was developed and was used to collect data from a random sample of consumers in shopping centres and universities in Malaysia. Pearson Correlation and Linear Regression were used to analyze the relationship of the variables. Student-consumers demonstrated significantly stronger perceptions of brand than non-student consumers. Malaysian consumer perceptions of interactivity had a 22.0% possibility effect on brand; while a 40.4% possibility effect on evaluations of products. Trust mediated the influence of interactivity on Malaysian consumers online and offline purchase intentions and trust explained a 51.1% possibility effect on evaluation of products.

Keywords: Consumer Behavior, E-commerce, Interactivity, Brand, Trust, Product Evaluation, Purchase Intention

INTRODUCTION

Electronic-commerce (E-commerce) is defined as all aspects of business and market processes enabled by the Internet. E-commerce is rapidly becoming a viable means of conducting business, as evidenced by the tremendous amounts of money spent online. E-commerce industry in Malaysia is expected to reach USD 3.2 Billion by 2019 and grow at a CAGR of 19.5% from 2014 to 2019. In which online travel is the largest segment of E-commerce in Malaysia, followed by retails and deal sites (Ken Research, 2014). Some of the famous online retailers in Malaysia are Agoda, Airasia, Zalora, Lazada, Mudah, My deal and Lelong.

Taking advantages of the growing number of internet users and consumer interest in online shopping, online retailers are investing more on the E-commerce site and finding new ways to improve traffic and online sales (Ingham et al., 2014). However, there are also challenges faced by online retailers like how to gain trust from consumers in order to improve their purchase intention. Hence, the new channel of this study is based on trust by means of developing interactivities on websites that make it different from traditional channels and provides new variable than demographic and geographic variables.

An important challenge in internet marketing is developing a level of trust with consumers; trust plays a critical role in understanding internet consumer behavior. Trust is essential to success in internet marketing (Quinton and Harridge-March, 2006). Moreover, while changes in the competitive environment have stimulated marketers to develop strategies aimed at multiple and complementary channels to serve an increasingly diverse consumer market place, little empirical research has been conducted in this area. Also, little attention has been given to developing trust or to other models of the influence of purchase intentions in a multi-channel context in Malaysia. In addition, internet consumer behavior demands a new model, more variables, empirical evidence, and relation empirical to replace the old model - demographic and geographic variables - for accurately segmenting marketing niches. Besides, little published research has focused on describing the connections between online interactivity and trust among consumers in Malaysia. Moreover, no research has been found to explore the connection of preferred forms of website interactivity with brand and products evaluation among both student and non-student consumers, and comparing their subsequent purchase intentions online and offline contexts in Malaysia to lay the foundation for global marketing. Hence, research exploring these areas was needed.

The purpose of the study was conducted to determine the effects of website interactivity by developing trust models on brand trust and product evaluations in randomly selected student and non-student consumers in Malaysia. The study further examined consumers subsequent purchase intentions in multiple channels (online or offline) in order to lay the foundation of global

marketing for many medium-small enterprises. Another purpose of the study was to determine what similarities and differences exist in perceptions of website interactivity across gender and age.

LITERATURE REVIEW

Trust

In terms of online shopping, consumers constantly depend on images and promises made by web merchants; if no adequate promises are forthcoming, another merchant is just a mouse click away. Doney and Cannon (1997) described the economic literature on trust that suggested that trust is mainly a calculative process, similar to the way an individual or an organization calculates the costs and benefits of a relationship with another party. In the marketing literature, Moorman, Deshpande, & Zaltman, (1993)defined trust as a "willingness to rely on an exchange partner in whom one has confidence". Trust plays a critical role in understanding Internet consumer behavior. An important challenge before marketers involved in web marketing is developing a level of trust with consumers; this is crucial to success in online marketing (Quinton and Harridge-March, 2006). Trust is a central construct and plays a critical role in understanding internet consumer behavior and it is essential to success in internet marketing.

Internet Commerce

Over the past ten years, researchers have developed various theories and models of trust that have had a strong impact on internet commerce. Style may be more important than face-to-face demonstration in affecting the decision to purchase. The results from these experiments indicated that through multiple avenues of interaction, individuals developed greater trust in the vendor and better understanding of its products. The literature also states that trust and product/service evaluation carried interactivity influence over not only to online purchase intention, but also to offline purchase intention at a brand-specific business level (Chen et. al., 2005).

Interactivity

Research by Broeckelmann and Groeppel-Klein (2008) investigated the influence on purchase decisions of the reference prices given by an internet site providing comparison prices—a site which could be accessed by shoppers at the point of sale via a mobile device. The research revealed that consumers could recognize differences in price, which influenced their evaluation of the shop price competence, their trust in the shop and their patronage of it. Growing numbers of consumer review websites, including company websites, allow consumers to post their

opinions on products and services. In 2007, Edelman TrustBarometer found that many consumers act on the opinions of their peers. Studies have found that consumers feel a greater tendency toward brand loyalty and confidence in products that have been peer-reviewed. Thus, factors including recommender characteristics, shopping goals, and product characteristics all help consumers in their efforts to make purchase decisions.

Interactivity has been credited with helping generate a wide range of benefits for marketers and consumers, including creation of stronger brand identity (Upshaw, 1995), facilitation of relationship marketing (Cuneo, 1995), conversion of interested consumers to interactive customers (Berthon, Pitt & Watson 1996), and greater control over information search and acquisition (Hoffman and Novak, 1996). Moreover, researchers have studied interactivity as a part of the communication process (Blattberg& Deighton, 1991; Steuer, 1992) and medium features (Hoffman & Novak, 1996).Therefore, in a multi-channel strategy, online or offline, marketers should use interactive and conventional media together to push consumers through the purchase process (Burke, 2002).

In this study, the presence of both student consumers on campuses and non-student consumers in shopping centres in Malaysia helps to highlight the need for marketing academics and practitioners to re-evaluate purchase processes in multi-channel strategies. This includes determining what innovative on line selling strategies should be developed for Malaysia and how to effectively enable online and offline consumers to reach their fullest satisfaction and meet marketing objectives. Some enterprises outside Malaysia have begun adopting such interactive approaches, with some success.

Theoretical Framework and Hypotheses

The theoretical framework of this study is based on the trust normative structure and the transferring effect of interactivity through theory of trust in a multi-channel (i.e., online and offline) setting. The unique approach of this is to manipulate different levels of objective interactivity as means of increasing the variance of perceived interactivity in consumer minds in order to build a new model and more variables to facilitate Internet consumer behavior. The study was supposed to test on the perceived interactivity as the independent variable. Brand and production evaluation as dependent variables. Trust was mediators for both independent variable and dependent variables. The following research questions and hypotheses guided the study.

RQ-1. What differences exist between the perceived website interactivity of student-consumers and the perceived website interactivity of non-student-consumers in Malaysia?

HI-0: There is no difference between the perceived website interactivity of student-`consumers and the perceived website interactivity of non-student-consumers in Malaysia.

RQ-2. What differences exist between the perceived brand of student-consumers and the perceived brand of non-student-consumers in Malaysia?

H2-0: There is no difference between the perceived brand of student-consumers and the perceived brand of non-student-consumers in Malaysia.

RQ-3. What differences exist between the evaluations of products of student-consumers and the evaluations of products of non-student-consumers in Malaysia?

H3-0: There is no difference between the evaluations of products of student-consumers and the evaluations of products of non-student-consumers in Malaysia.

RQ-4. What differences exist in perceived website interactivity of student-consumers in Malaysia based on the following characteristics: a. gender? b. age?

H4a-0: There is no difference between Malaysian student-consumers perceived website interactivity based on their gender.

H4b-0: There is no difference among Malaysian student-consumers perceived website interactivity based on their age.

RQ-5. What differences exist in perceived website interactivity of non-student-consumers in Malaysia based on the following characteristics: a. gender? b. age?

H5a-0: There is no difference between Malaysian non-student-consumers perceived website interactivity based on their gender.

H5b-0: There is no difference between Malaysian non-student-consumers perceived website interactivity based on their age.

RQ-6. What is the relationship between Malaysian consumer perceived interactivity and brand?

H6-0: There is no relationship between Malaysian consumer perceived interactivity and brand.

RQ-7. Is there any relationship between Malaysian consumer perceived interactivity and their evaluations of products?

H7-0: There is no relationship between Malaysian consumer perceived interactivity and their evaluations of products.

RQ-8. What is the effect of Malaysian consumer trust on interactivity toward consumer online and offline purchase intentions?

H8a-0: Malaysian consumer trust on interactivity has no impact toward consumer online and offline purchase intentions.

H8b-0: Malaysian consumer trust does not mediate the influence of interactivity on consumer online and offline purchase intentions.

RQ-9. What is the relationship between Malaysian consumer perceived brand and trust?

H9-0: There is no relationship between Malaysian consumer perceived brand and trust.

RQ-10. What is the relationship between Malaysian consumer perceived product evaluation and trust?

H10-0: There is no relationship between Malaysian consumer perceived product evaluation and trust.

METHODOLOGY

The sample consisted of 300 non-student consumers and 300student consumers from six shopping centres and six universities located in Malaysia. A list of all universities was obtained from the Minister of Education. The universities were listed in alphabetical order and a table of random numbers was used to select six universities within Klang Valley. For each university, fifty participant were randomly selected to participate in the study. Similar sampling method was applied to the shopping centres. Therefore, the target samples for a total of 600 consumers will be analyzed.

The questionnaire consists of three parts. Part one concerns consumer demographic characteristics and includes items related to consumer gender, age, education level, monthly income, marital status, and on-line purchase experience. Part two consists of twenty-two items within website interactivity, brand, and product evaluation. Part three contains nine items within trust and re-purchase intention on/off-line. Responses are on a five-point Likert scale. The thirty-one items measure brand, product evaluation, and trust within various aspects of perceived website interactivity. The variables and measurements used in the study were highlighted in Table 1.

Table 1: Variables and Measurements

Variables	Constructs	Measure Items		Literature Reviews
Interactivity	-	1.	Interacting with the website is like having a conversation with a sociable, knowledgeable and warm representative from the company.	Chenet. al. (2005)
		2.	I felt as if the website talk to me while I was navigating.	Chen et. al. (2005)
		3.	I perceive the website to be sensitive to my needs for product information.	Chen et. al. (2005)
		4.	All of the product and service attributes have been successfully digitized online.	Chen et. al. (2005)
		5.	This website understands consumer attitudes and focuses on ease of use, pleasure, and attractiveness.	Joia, & de Oliveira (2008)
Brand	Function	1.	The website provide me with easy and enjoyable internet shopping.	Jiang (2006)
	Symbol	2.	Through website interactivity, I can develop a stronger brand identity and better relationship marketing.	Upshaw (1995)
	Experience	3.	I feel a greater brand loyalty and confidence in products that have been peer-reviewed.	Edelman Trust Barometer (2007)
Product	Product quality	1.	Product display and navigation influence consumer intention to shop online.	Jiang (2006)
		2.	Online shopping offers the best prices and greatest convenience.	Jiang (2006)
		3.	Interactivity gives me greater control over information search and acquisition.	Hoffman & Novak (1996)
	Service quality	4.	The website helps comparison prices and helps make purchase decisions.	Broeckelmann & Groeppel-Klein (2008)
		5.	Consumer review websites permit me to post my opinions.	Edelman TrustBarometer (2007)
		6.	I act on the opinion of the peer reviews.	Edelman TrustBarometer (2007)
		7.	Shopping ease, price, and shopping convenience are perceived benefits of my peer reviews.	Jiang (2006)
		8.	I felt as if this website understood my abilities while I was navigating	Schlosser, White & Lloyd (2006)
		9.	I prefer peer and editorial recommendations, product characteristics, etc., for decision making.	Smith, Menon & Sivakumar (2005)
		10.	The internet allows me to interact with product reviewers.	Chenet. al. (2005)
	Reliability	11.	Managing customers perception of risk is necessary to initiate an online purchase.	Quintonand & Harridge (2006)
		12.	The website provides consumer protection in online transaction.	Schellinck & Popa (2006)
	Promotion	13.	Different types of product reviews enhance trusting beliefs.	Weiquan & Benbasat (2007)
		14.	I was pushed to purchase by interactive media.	Burke (2002)

Table 1…

Trust	Willingness to rely on an exchange partner in whom one has confidence	1.	I will convert interested consumers to interactive customers.	Berthon, Pitt &Watson (1996)
		2.	Different levels of interactivity improve my impression of a website.	Chenet. al. (2005)
		3.	Interactivity developed my trust in the vendor and understanding of products.	Chenet. al. (2005)
		4.	Online interactions increase my consumer trust by providing me information.	Salomon & Koppelman (1992)
		5.	Continuous information flows enhances my consumer trust and encourages my online purchase decisions.	Meeker (1997)
Purchase/ repurchase intention	-	1.	Online interactivity influences me to purchase both online and in store.	Chen et. al. (2005)
		2.	I intend to purchase from the interactive website again.	Chen et. al. (2005)
		3.	I would recommend this shopping channel to friends and family due to its features and quality identified via interactivity.	Parasuraman, Zeithmal & Berry(1985)
		4.	I will be happy to share my purchasing experience.	Parasuraman, Zeithmal & Berry(1985)

The Statistical Package for Social Sciences (SPSS) and Analysis of Moment Structures (Amos) were used to analyze the data obtained from this study. The data collected were used to compute descriptive and inferential statistics, including means, standard deviations, t-tests, factor analysis, correlation, regression (linear), and one-way analyses of variance and the Structural Equation Modeling (SEM) to respond to the research questions and hypotheses.

ANALYSIS AND RESULTS

A total of 591 questionnaires were returned for data analysis. Among the 591 questionnaires, 291 (48.5%) were completed by student consumers, and 300 (50.0%) were completed by non-student consumers. Based on gender, 239 (40.4%) were male and 352 (59.6%) female. For student consumers, 108 (37.1%) were male and 183(62.9%) were female, while for non-student consumers, 131 (43.7%) were male and 169 (56.3%) were female.

Based on age, of the 291 student consumers, there were 217 (74.6%) for aged twenty or under, seventy-one (24.4%) for twenty-one to thirty years old, three (1.0%) for thirty-one to forty years old, and no one aged forty-one to fifty or aged over fifty. While for 300 non-student consumers, there were sixty-seven consumers (22.3%) for aged twenty or under, 131 (43.7%) for aged twenty-one to thirty, sixty-eight (22.7%) for thirty-one to forty, twenty-two (7.3%) for forty-one to fifty years old, and the remaining twelve (4.0%) were those over fifty years old.

The following is a survey results concerning the ten research questions which indicating RQ 2, 5-b, 6, 7, 8, 9, and 10were shown to be statistically significant, hence the null hypotheses have been rejected.

Table 2: Summary of the Hypotheses Testing

Hypotheses	Content	Statistics Method	Result
H1-0	There is no significant difference between the perceived web site interactivity of student-consumers and the perceived web site interactivity of non-student-consumers in Malaysia.	t-test	Accepted
H2-0	There is no significant difference between the brand perception of student-consumers and the brand perception of non-student-consumers in Malaysia.	t-test	Rejected, student consumers demonstrated a significantly stronger brand trust than the non-student consumers.
H3-0	There is no significant difference between the evaluations of products of student-consumers and the evaluations of products of non-student-consumers in Malaysia.	t-test	Accepted
H4a-0	There is no significant difference between Malaysian student-consumers perceived web site interactivity based on their gender.	t-test	Accepted
H4b-0	There is no significant difference among Malaysian student-consumers perceived web site interactivity based on their age.	t-test	Accepted
H5a-0	There is no significant difference between Malaysian non-student-consumers perceived website interactivity based on their gender.	t-test	Accepted
H5b-0	There is no significant difference between Malaysian non-student-consumers perceived website interactivity based on their age.	ANOVA	Rejected, non-student consumers aged 20 or under and 21 to 30 indicated a significantly stronger agreement with interactivity than the consumers aged 31to40.
H6-0	There is no significant relationship between Malaysian consumers perceived interactivity and brand.	Correlation, Regression	Rejected, Malaysian consumer perceived interactivity had a 22.0% effect possibility on brand
H7-0	There is no significant relationship between Malaysian consumers perceived interactivity and their evaluations of products.	Factor, Correlation, Regression	Rejected, interactivity explained a40.4% effect possibility on evaluations of products

Table 2…

H8a-0	Malaysian consumers trust on interactivity has no significant impact toward consumer online and offline purchase intentions.	**Regression (Linear)**	**Rejected,** Malaysian consumer trust in interactivity had an impact on consumer online and offline purchase intentions.
H8b-0	Malaysian consumer trust does not mediate the influence of interactivity on consumer online and offline purchase intentions.	**Regression (Linear)**	**Rejected,** Malaysian consumer trust mediated the influence of interactivity on online and offline purchase intentions.
H9-0	There is no significant relationship between Malaysian brand and trust.	**Correlation, Regression**	**Rejected,** trust explained a 37.5%effect possibility on brand.
H10-0	There is no significant relationship between Malaysian product evaluation and trust.	**Correlation, Regression**	**Rejected, t**rust explained a 51.1 % effect possibility on evaluation of products.

DISCUSSION

A large number of internationally renowned products flooding into the Malaysia market have created inter-brand competition; product differentiation and product capabilities are becoming more and more difficult, and even product names are becoming increasingly similar. In such a rich environment of selective and repeated products, consumers shopping for products often find their choices based solely on brand considerations. Results of the data analyses indicate student-consumers and non-student consumers in Malaysia have varying perceptions of what brands they might purchase. Student-consumers use computers and find advertisements more often than non-student consumers, meaning that student-consumers have more choice in brand decisions; it is no wonder that student-consumers demonstrated significantly stronger brand perceptions than did non-student consumers.

Female students will have higher purchase intention where they have higher brand perception. The more a site is perceived as interactive, more its users trust that site (Merrilees, Fry, 2003). These findings support the results of the current study showing that, in general, female student consumers showed more active and greater trust in perceived website interactivity than did male student-consumers due to their higher means; this conclusion is reasonable in spite of the results indicating that male and female student-consumers are similar in their perceptions of website interactivity.

The basic demographic characteristic of age is usually a useful variable for segmentation purposes. While older online shoppers search for significantly fewer products than their younger counterparts, they actually purchase as much as younger consumers (Sorce,

Perotti, and Widrick, 2005). Internet users aged 55 years or older were reported to be the least likely to use the internet for activities such as gaming, job searches, and participating in chat rooms (U.S. Department of Commerce, 2002). Non-student-consumers aged twenty or under and aged twenty-one to thirty indicated a significantly stronger agreement with interactivity than did their thirty one to forty year old peers. It is reasonable to conclude that the younger non-student consumers in this study had stronger perceptions of interactivity than did their older counterparts.

Lannon and Cooper (1983) pointed out that brands are part of the culture and allow a kind of shorthand in communication while being part of cultural rituals. Brands are a dialogue between marketers and consumers in which consumers eventually come to own the brand (brand as policy).Customers can come to rely on certain products and develop loyalty, thereby creating brand value. According to Edmonds, Brown, and Hess (2008), adding interactivity to a traditionally non-interactive medium increases brand favor and brand knowledge, driving brand consideration; meanwhile, running the same execution online, in a naturally interactive medium, increases message association and communication—thus interactivity can add significantly to conventional ad effects. This is consistent with the finding from this analysis that "there would be a significant relationship between brand and buyer perceived interactivity, and that interactivity would have a 22.0%possibility effect on brand".

Products are primarily designed to meet customer demands. When encountering competitors, especially now that differentiation in product capabilities is becoming less and less close, the establishment of value-added products is needed to please customers. Currently consumers buy products, they pay attention to product attributes that will benefit them such as performance, appearance, usage, price and ancillary factors like service. These factors will affect consumer decision to buy. In addition, the product attributes and characteristics also provide the basis for consumer choice; they include size, design, color, and packaging, and will affect consumers final purchase decisions. These attributes can be divided into tangible products such as price and guarantee, as well as intangible services, image, comfort and so on. Hence, it is not surprising to find significant relationships among Malaysian consumers between perceptions of interactivity and evaluations of products; perceived interactivity has a greater influence on consumer evaluation of products than other factors— a 40.40% possibility effect in this case.

Trust mediates the effect of interactivity on consumer online purchase intentions(Chen et al., 2005). In 2009, Kim and Jones stated that offline brand trust played a moderating role in the relationship between the interactivity factor of website quality and online purchase intention. Online trust is one of the key obstacles to vendor success on the internet; a lack of trust is likely

to discourage online consumers from participating in E-commerce. In 2007, Chen & Barnes noted that perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customize are the most important antecedents to online initial trust. They also discovered that different levels of trust propensity moderate both perceptions of a given website and online initial trust and both online initial trust and familiarity with online purchasing have a positive impact on purchase intention. The data of this analysis indicated that Malaysian consumer trust on interactivity had a significant impact on consumers online and offline purchase intentions; trust mediated the influence of interactivity on Malaysian consumers online and offline purchase intentions, which were reasonable.

In Yung and Li (2009) study, despite customization, brand image and satisfaction all directly affected customer trust in a vendor in E-commerce, while customization and brand image equally had a stronger direct effect on trust formation. From this it is clear that trust is related to brand, which explains how Malaysian consumers trust explained a 37.5% possibility effect on brand in purchase.

Furthermore, Gammack and Hodkinson (2003) stated that enhanced interactive virtual environments increase consumer involvement and willingness to purchase, that online support pages can enhance trust, that increased trust often leads to purchase decision, and that virtual-reality displays can attract consumer attention, helping them visualize complex products and leading to decreased perceived risk and higher intent to purchase. These results demonstrate that the power of trust lies in its ability to influence consumer satisfaction in evaluation of products and perceived interactivity, both of which are proximate to repurchase intentions. The relationships between Malaysian consumer product evaluations and their trust are thereby supported; Malaysian consumer trust explained a 51.1% possibility effect on the evaluation of products and that is easy to recognize.

In order to further explore Malaysian internet commerce trust and consumers purchase intentions, Malaysian internet vendors should strive to understand and recognize what interactivities Malaysian consumers most perceived are and how interactivity change over time. This understanding should effect a change in approach by which internet vendors may organize interactivities for consumers according to perceived styles or interactive preferences. On such a basis, Internet vendors should seek and provide a diversity of interactivity styles so that consumers can develop a diversity of trust styles. Besides, to create buyer trust and satisfaction, this study also suggests extending knowledge of the process of the generation of customer trust in online contexts to different types of users according to their level of perceived risk.

LIMITATIONS OF THE STUDY

Sample bias might have existed within the responses. Due to the fact that some respondents might have been influenced by their greater degree of experience with online shopping and education and might have answered the questions with greater frequency than those with little experience with online shopping. Besides, in relation to the sample, the study examined only the business-to-consumer sector of E-commerce, hence the implications for examining the business-to-business sector of E-commerce were generalized.

CONCLUSION

Malaysian consumers perceived interactivity had a 22.0% possibility effect on brand; perceived interactivity had a 40.40% possibility effect on evaluations of products; trust explained a 51.1% possibility effect on evaluation of products and a 37.5% possibility effect on brand at purchase. The results data indicate that website interactivity influences behavioral intentions and should be contributed to related enterprises for tailoring interactivity and preparing the trust-building environment. The results may provide a valuable tool that online retailers can use to enhance consumers purchase behavior, either by reducing perceived risk through better online product evaluation or by enhancing consumer enjoyment of the shopping process to increase the number of unique and repeat traffic visitors to the site and ultimately establish an online competitive advantage.

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