

## Factors Influencing Consumers' Online Purchase Intention: A Study among University Students in Malaysia

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### Abstract

*E-Commerce is one of the crucial trading methods worldwide. Hence, it is important to understand consumers' online purchase intention. This research aims to examine factors that influence consumers' online purchase intention among university students in Malaysia. Quantitative research approach has been adapted in this research by distributing online questionnaires to 250 Malaysian university students aged between 20-29 years old, who possess experience in online purchases. Findings of this research have discovered that trust, perceived usefulness and subjective norm are the significant factors in predicting online purchase intention. However, perceived ease of use and perceived enjoyment are not significant in predicting the variance in online purchase intention. The findings also revealed that subjective norm is the most significant predicting factor on online purchase intention among university students in Malaysia. Findings of this research will provide online marketers with a better understanding on online purchase intention which enable them to direct effective online marketing strategies.*

**Keywords:** E-Commerce, Internet, Malaysia, Online purchase intention, University students.

## **1.0 Introduction**

Internet usage in Malaysia has grown rapidly and has become a common way for transaction of products, services and information (Albarq, 2006). Researchers (e.g., Chang & Chen, 2008; Davis, Eroglu, & Machleit, 2001) have stated that websites are valuable to retail outlets due to its characteristics that is not limited by distance, low cost, order taking and customer feedback conveniences anytime and anywhere. The population of Internet users in Malaysia have increased from 3,700,000 in 2010 to 17,723,000 in 2012 (Internet World Stats, 2013). Thus, many companies have transformed or expanded their businesses from traditional physical stores to online stores (e.g. E-Commerce websites) to focus on transactions of commodities or services through electronic systems such as Internet and other computer networks (Gondwe, 2010).

According to a recent online survey conducted by Wong (2014), 91% of the Internet users in Malaysia shop online regularly, i.e., over half (54%) of them confessed to shop at least once a month online, and the rest (26%) shop once a week online. The Nielsen Company (2011) revealed that Malaysian has spent RM1.8 billion shopping via Internet in 2010. In addition, PayPal has estimated that Malaysian online buyers will spend approximately RM5 billion of online retail sales in Malaysia's E-Commerce market in 2014. These statistics reveal that the size of E-Commerce market is growing and Internet has become a prominent transaction channel for companies. However, PayPal Online and Mobile Shopping Insights Study (2011) reveal that some Malaysians are still reluctant to shop online because of their lack of trust; especially in terms of seller reliability and process security. They hardly believe in online shopping, as they are unable to touch and feel the products before purchasing (Wong, 2014).

This research aims to investigate the factors that influence online purchase intention of Malaysian university students. The current university students are regarded as Net Generation, as they are generally technological savvy and rely strongly on the Internet for various purposes including online shopping (Valentine & Powers, 2013). Undoubtedly, university students are of particular interest to online marketers, especially due to the significant purchasing power and reference group power in the market. Besides, university students are basically heavy Internet users, and have the ability to control digital media and basic knowledge towards E-Commerce. In view of that, it is vital for consumer behaviour researchers and e-retailers to have a deeper understanding on the factors that influence their online purchase intention.

## **2.0 Literature Review**

### **2.1 Online Purchase Intention**

Intention refers to the extent of conscious effort that an individual will follow to approve his/her behaviour; intention is also regarded as one of the motivational components of behaviour (Ajzen, 1991). Purchase intention will occur when an individual plan to buy a particular commodity or service in the future. In the context of E-Commerce, online purchase intention can be defined as a situation when a person desires to buy a particular product or service through the website (Chen, Hsu & Lin, 2010; Fygenson & Pavlou, 2006).

### **2.2 Trust**

The previous research has 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, Ndubisi, & Uchenna, 2011). Trust refers to the consumer perception towards online retailer's behaviour based on their ability, kindness and honesty (Chervany & McKnight, 2001; Guo, Wang, & Wang, 2012). Besides, security, reliability and privacy are testified as the main dimensions of online trust (Camp, 2001). In the E-Commerce environment, most consumers assume that large companies are more reliable and are

able to influence their trust feeling and purchase intention via online (Koufaris & Sosa, 2004). Consumers' online purchase intention may increase when consumers think that their privacy information are protected and insured (Chui, Lin, & Tang, 2005; Kim & Shim, 2002).

As the online transaction is perceived to be more risky, the sense of trust can reduce the fear of uncertainty in online purchase, thus eliminate the psychological concern of customers about the e-retailers' behaviour (Mohseni & Sreenivasan, 2014). The online merchants should focus on having long-term relationship with their customers by delivering trust and transparency value. In other words, consumers would tend to engage in online purchase behaviour if they perceive the online merchant is trustworthy and confident towards the process of online transaction. Therefore, the first hypothesis is developed to test whether university students possess trust that positively influences purchase intention:

***H1: There is a positive relationship between trust and online purchase intention among university students.***

### 2.3 Perceived Ease of Use

Both perceived ease of use and perceived usefulness of online websites have showed significant impact on consumer intention to shop online (Honarbaksh, Hooi, Kavianpour, & Shadkam, 2013). Perceived ease of use refers to the degree of how consumers believe that retail website can help them to search more information with less effort (Chui et al., 2005). In the E-commerce context, the dimensions of ease of use includes the ease of ordering, functionality, navigation of website and accessibility of information (Reibstein, 2002). Consumers will always visit user-friendly websites that demonstrate an accessible user interface (Chui et al., 2005). A good quality web design might increase customer satisfaction which leads to a higher online purchase intention (Lee & Lin, 2005). In contrast, if users perceive that a website is difficult to use, or the display of the website is complicated and ambiguous, they will show a lower online purchase intention (Green, Pearson, & Pearson, 2007). The second hypothesis is formulated to investigate the influence of perceived ease of use to online purchase intention among university students in Malaysia:

***H2: There is a positive relationship between perceived ease of use and online purchase intention among university students.***

### 2.4 Perceived Usefulness

Perceived usefulness has a direct influence on intention to use Internet as a purchase mechanism (Renny & Siringoringo, 2013). Research also explains that perceived usefulness demonstrates a stronger effect on shopping intention compared to perceived ease of use (Shadkam, Kavianpour, Honarbaksh, & Hooi, 2013). Perceived usefulness is the degree to which a person believes that using Internet system will enhance his/her purchasing performance. Koufaris and Sosa (2004) have also stated that perceived usefulness for online purchases is a consumer's subjective probability thinking that Internet usage will efficiently smoothen the progress of purchase. In this study, perceived usefulness refers to the individual's beliefs about the usefulness of retail websites in their purchase experience (Renny & Siringoringo, 2013). Consumers are more likely to engage with the same retail websites that they deem practical and capable to enhance their purchasing performance in searching desired products or services (Chui et al., 2005). In short, the usefulness of online platforms may induce the consumers' online purchase intention in the future. Hence, the third hypothesis is created to test the influence of perceived usefulness on online purchase intention among university students:

***H3: There is a positive relationship between perceived usefulness and online purchase intention among university students.***

## 2.5 Perceived Enjoyment

Perceived enjoyment is a strong predictor for the acceptance of a new technology that drives the intention to purchase online (Karasavvogloua, Mandilas, Nikolaidisa, & Tsourgiannisa, 2013). Perceived enjoyment can be defined as the level of satisfaction that consumers feel during online purchase on a particular website, in terms of the ability to bring them happiness, while excluding the performance that they will experience. The more enjoyable the online shopping process at a particular website, the more likely consumers will purchase on that website (Carr, Carson, Childers, & Peck, 2001; Dellaert, Monsuwe, & Ruyter, 2004). Research of Koufaris and Sosa (2004) has also shown that positive emotional experience during shopping process and outcome can help the e-retailers to retain their customers. According to the literature analysis, the fourth hypothesis is developed to test whether the university students' satisfaction of spiritual has the influence on their online purchase intention:

***H4: There is a positive relationship between perceived enjoyment and online purchase intention among university students.***

## 2.6 Subjective Norm

Subjective norm refers to consumers' perceived social pressure that might influence them to carry out certain behaviour (Ajzen, 1991). In this research context, subjective norm is referred to the perceived social pressure to make a purchase intention from online stores. Subjective norm is another significant element to predict the behaviour intention among university students' online purchase intention, because they are still at the learning and developing stage of social influence. Thus, most of them will follow opinions from others especially family and friends (Atilgan-Inan & Karaca, 2011). Based on a recent qualitative research conducted in the aspect of online shopping, the findings reveal that subjective norm has a direct impact towards the behavioural intention of online users in online shopping (Ho & Chen, 2014). Furthermore, Yu and Wu's (2007) research used questionnaire survey to examine consumer shopping behaviour and attitudes towards online purchase among 693 college students in Taiwan; the results reveal that subjective norm is positively correlated to the intention to purchase via online. Therefore, the fifth hypothesis is developed as:

***H5: There is a positive relationship between subjective norm and online purchase intention among university students.***

## 3.0 Research Framework

The research framework as illustrated in Figure 1 is combined and adopted from models which were developed by previous researchers (e.g., Gefen & Straub, 2000; Guo, Wang, & Wang, 2012). The independent variables consist of five variables which are Trust, Perceived Ease of Use, Perceived Usefulness, Perceived Enjoyment and Subjective Norm. The dependent variable for this research is Online Purchase Intention.

## 4.0 Methodology

A total of 250 questionnaires have been distributed, and 216 questionnaires were returned. After preliminary data analysis, 15 cases were dropped. As a result, 201 responses were retained for data analysis. This research is specifically targeted on current university students in Malaysia. All the respondents must fulfil few criterions in order to accomplish the objectives, and to increase the accuracy of the research. These criterions are: respondents must be of Malaysian nationality, currently serves as university students, age ranging from 20-29 years old and have prior online purchase experience. Hence, online survey has been chosen to ensure that all potential respondents have accessed to the Internet, thereby increasing the chance to reach the target respondents.

The questionnaire in this research can be divided into four sections: *Section A* of the questionnaire contained social-demographic questions. *Section B* of the questionnaire contained questions to understand respondents' online experience and their online shopping habits. *Section C* aimed to gather responses on the key constructs of the research framework, including trust, perceived ease of use, perceived usefulness, perceived enjoyment and subjective norm. In order to make sure the content of the questionnaire is reliable and valid, all the measurement items were adapted from prior studies related to this research. Trust has been measured with items adapted from a research conducted by Barnes and Chen (2007). Perceived ease of use and perceived usefulness are both measured with items modified based on journal of Chui et al. (2005). Perceived enjoyment is measured with items modified based on journal of Koufaris and Sosa (2004). Subjective norm is measured with items modified based on journal of Huang, Wang & Wu (2011). All the measurement scales were measured using Likert scale, where 1 = Strongly Disagree and 7 = Strongly Agree. *Section D* of the questionnaire contained three questions that aimed to examine university students' current and future intention to purchase via Internet, as well as the level of willingness to recommend online purchase to others. Seven-point Likert scale was also applied into *Section D*, where 1 = Most Unlikely and 7 = Most Likely. The findings and discussions of the data analysis are reported in the next section.

Convenience sampling and snowball sampling approaches have been adopted in this research. These are quick and less expensive methods to obtain respondents' feedbacks. For convenience sampling, self-administered online questionnaires are distributed to initial respondents through social network sites and email. The questionnaires would be completed on the basis of availability. Snowball sampling is then applied to increase the collection rate of the questionnaire, whereby the respondents further recommend their friends and relatives who fulfil the criterions to participate in this research by forwarding a softcopy of the questionnaire to their friends and relatives. Once the questionnaire is completed, respondents are required to return the questionnaire to the researcher's email address. Related researches conducted by Chai, Ling and Piew (2010) and Hanzae and Khodayari (2011) had also used these two sampling methods.

## **5.0 Findings and Discussions**

### **5.1 Respondents' Profile**

As shown in Table 1, the analysis of respondents, profile is presented. 97 male respondents and 104 female respondents have participated in the survey. In terms of age, most of the respondents are between 22-23 years old (32.80%), followed by those who are between 24-25 years old (26.40%). In terms of racial percentage among the respondents, there are 62.60% of Chinese, 26.40% of Indians, 18.40% of Malays, and 4.50% of Ibans and Kadazans. Moreover, over half (55.70%) of the respondents are pursuing bachelor's degree programmes. The results also show that most (36.80%) of the respondents have a monthly income/pocket money between RM 501 and RM 1000.

### **5.2 Respondents' Internet Usage and Online Spending Habits**

Table 2 shows the summary of respondents' Internet usage and online spending habits. More than half of the university students (52.74%) would spend more than 20 hours per week surfing the Internet. This result is consistent with most previous research findings that university students as well as youth groups are heavy Internet users. The results also reveals that university students in Malaysia prefer to purchase entertainment ticket (71.14%), travel related products/services (65.17%), and books/magazines (30.85%). On the other hand, university students seldom purchase CDs (7.46%), DVDs (10.45%) and other products such as cosmetics and clothes (13.43%) online.

### 5.3 Reliability Analysis

As shown in Table 3, the Cronbach's Alpha values for the variables in this research are ranging from 0.701 to 0.907. Overall, the variables surpass the recommended level at 0.70 (Anderson, Black, Hair, & Tatham, 2003), indicating that all items within the six variables being tested in this research meet the statistical requirements for further analyses.

### 5.4 Hypotheses Testing and Discussions

Multiple regression is used to assess the formulated hypotheses in this research. As presented in Table 5, the results of multiple regressions reveal that trust, perceived usefulness and subjective norm are significantly related to online purchase intention among university students in Malaysia. Whereas, perceived ease of use and perceived enjoyment are not considered as predictors of online purchase intention. Besides, Table 6 presents the ranking of importance of each factor to predict online purchase intention of university students. Arranged in order, the ranking of the factors are: subjective norm, perceived usefulness and trust.

The results of multiple regression as summarised in Table 5 show that trust is significantly related to online purchase intention among university students in Malaysia ( $\beta = 0.166$ ; p-value = 0.037). In other words, this shows that trust is significant in explaining the proportion of online purchase intention. Therefore, **H1 is supported**. This result is aligned with the findings of previous studies (e.g. Chai et al., 2011; Mohseni&Sreenivasan,2014), by which trust is one of the significant factors which has a positive impact on Malaysian's online purchase intention.

Next, the results of multiple regressions show that perceived ease of use is insignificant in explaining proportion of online purchase intention ( $\beta = 0.138$ ; p-value = 0.131). Thus, **H2 is not supported**. This result contradicts with previous researches that support the significance of perceived ease of use in influencing consumers' online purchase intention (e.g., Honarbakhsh et al., 2013, Lee & Lin, 2005; Kandampully, Kim, & Kim,2009; Green et al.,2007). Occasionally, the ease of use of a website can only attract consumers to shop and search for the information on products that they desire to know more; however, it does not necessarily means that consumers will purchase the item via online. Most of them may just want to obtain the information online, and then purchase the items at another channel. This proves the finding by Gefen and Straub (2000) that the ease of use is positively affecting students' intention to use websites for reading but not for purchasing books online.

The results of multiple regressions also show that online purchase intention among university students in Malaysia is significantly influenced by perceived usefulness ( $\beta = 0.219$ , p-value = 0.009). Hence, **H3 is supported**. The result is supported by previous findings (Karasavoglou et al., 2013; Rahman, 2013), whereby online users are mostly influenced by the usefulness of the websites or online system instead of its ease of use. Rahman (2013) suggested that the effectiveness of online shopping can be improved by enhancing Malaysian consumers' perceived usefulness. Moreover, Chui et al. (2005) mentioned that when a consumer perceives a particular online store that brings usefulness to them, their online purchase intention in future might increase.

In addition, the results of multiple regression found that perceived enjoyment is insignificant ( $\beta = 0.043$ , p-value = 0.532). Thus, **H4 is not supported**. This result is inconsistent with the findings by Carr et al.(2001) and Karasavoglou et al. (2013)that perceived enjoyment has a positive effect on online purchase intention. The possible reason that perceived enjoyment is not a predicting factor for online purchase intention is

mainly due to the issue of culture. Most of the journals and sources gathered in this research are studies based on the western context; thus, biasness may occur. Furthermore, based on the results of Internet usage of university students, more than half (52.74%) are heavy Internet users, whom are more familiar with website interfaces, navigation, and are equipped with the fundamental knowledge to implement the functions on a website, as well as disregarding the enjoyment when it comes to technology. In other words, the usage of the Internet has become a second nature to them. Hence, they would prefer to gain desired information rather than acquiring the services for enjoyment (Chen & Barner, 2007). Another finding of this research has discovered that subjective norm plays a significant role in influencing university students' online purchase intention in Malaysia ( $\beta = 0.229$ , p-value = 0.000). Hence, **H5 is supported**. Results indicate that subjective norm is ranked as the most important factor to predict university students' online purchase intention. This result is consistent with the viewpoint of Atilgan-Inan and Karaca (2011) who pointed out that university students are the easiest group to be influenced for online purchase intention. In addition, a recent publication on online shopping demonstrated the significant contribution of subjective norms in explaining consumers' trust towards online purchase intention (Ho & Chen, 2014).

## 6.0 Conclusions and Implications

From all the information gathered for this research, it is proven that E-Commerce is one of the crucial trading methods worldwide. This research aims to understand the university students' behavioural intention and expectation towards online purchase channel in the Malaysian context. It is examined using five (5) identified factors from literature review. The results support previous researches in literature review that show Trust, Perceived Usefulness and Subjective Norm have positive effect on university students' Online Purchase Intention. However, perceived ease of use and perceived enjoyment are not significant to predict university students' online purchase intention.

In this research, the researcher found that subjective norm is the most powerful predicting factor that may influence university students' online purchase intention. Moreover, university students commonly believe in the opinions of experts and media. Therefore, collective voice is necessary to encourage consumers to purchase via the Internet. For instance, E-Commerce providers should present a balanced perspective in their websites by including opinions from buyers who have purchased the items previously, as well as opinions from experts on specific areas and so on. Consumers are seeking good testimonials, feedbacks and reviews all the time before they commit in the purchasing activity. E-Commerce providers can also co-operate with Facebook, blogger writers and experts. In addition, E-Commerce providers can propose experts to link the website address to their blogs or post link at certain professional nature websites. Perhaps, E-Commerce providers can also hire them to spread the word of mouth which serves as a popular marketing tool.

The findings also show that perceived usefulness is ranked as second place of significant factor that influence on consumers' online purchase intention. Therefore, E-Commerce providers must make sure that their website condition is always stable and easy to access anywhere and anytime. Maintenance for websites are required to be conducted continuously. Moreover, building the foundation for trust is an essential element to improve the relationship between E-Commerce providers and consumers. This is due to the implication that trust has a significant effect on university students' desire to make transactions via Internet. Logically, consumers prefer to shop in trustworthy online stores or E-Commerce websites. Thus, for the companies that exist in e-commerce market or in preparation to enter into the e-commerce market, they should invest in building trust and reputation of their brands. This solution can reduce the perceived risk of consumers. Besides, e-commerce providers are needed to eliminate factors that may reduce the feeling of

trust. For example, e-commerce providers should focus on content volume. This is because content overload volume will make consumers feel confused; thus, E-commerce providers should organise and screen the content well.

In addition, E-Commerce providers can focus on the security and privacy policies/regulations. For example, E-Commerce providers must ensure that their websites are protected and are able to prevent intrusion of hackers. E-Commerce providers should be able to identify verified users to maintain the quality of e-commerce environment. Moreover, E-Commerce providers should put more effort to increase their website/online store's awareness in E-Commerce market by using proper marketing tools such as advertising, social media, videos and linking with established websites or Search Engine Optimization (SEO). Since current university students are heavy online users, these advertising tools are suitable to use in reaching the target.

### **7.0 Limitations and Further Study**

One of the limitations of this research is the small sample size used compared to the total population of university students in Malaysia. This amount of sample size may not be sufficient to represent the perception of a wider population. Another limitation is the risk of biasness that is caused by the general disadvantage during the collection procedure of questionnaires from the targeted population. For example, respondents cannot ask the researchers for immediate assistance when they face difficulty in completing the questionnaire.

In order to obtain accurate evaluation of Malaysian university students' perception of online purchase intention, a large sample size, longitudinal study, and focus group interviews are recommended for future research. These improvement strategies can help the researchers to get detailed information and a deeper understanding of each person's perception. This will also enhance the representativeness of the sample. In addition, future researchers can focus on the larger cross section of Internet users in order to get different perspectives such as the business perspective. This will provide equilibrium perspective on research issues. Future researchers can also conduct the research based on the comparison study such as comparison indifferent 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 etc.

In order to better understand consumers' attitude and behaviour in a different way, further research is needed to expand or examine other behavioural model or select other variables that may influence consumers' online purchase intention. For example, Structural Equation Model (SEM) analysis, Multiple Theory Model, Theory of Planned Behaviour Model, E-commerce Service Quality (ESQ), web attributes, consumer attitudes and past related experience that may impact consumers' online purchase and repurchase intentions.

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**Tables**Table 1: *Summary of Respondent's Profile*

<b>Variable</b>	<b>Classification</b>	<b>Frequency</b>	<b>Percent (%)</b>
<b>Gender</b>	Male	97	48.30
	Female	104	51.70
<b>Age</b>	20 – 21	46	22.90
	22 – 23	66	32.80
	24 – 25	53	26.40
	26 – 27	23	11.40
	28 – 29	13	6.50
	<b>Ethnicity</b>	Malay	37
Chinese		125	62.20
Indian		30	26.40
Other		9	4.50
<b>Education</b>	Certificate or below	13	6.50
	Diploma	35	17.40
	Bachelor's Degree	112	55.70
	Master's Degree	32	15.90
	Doctoral Degree	7	3.50
	Professional Qualifications	2	1.00
	Other	-	-
<b>Monthly Income / Pocket Money</b>	Under RM 500	56	27.90
	RM 501 – 1000	74	36.80
	RM 1001 – 1500	38	18.90
	RM 1501 – 2000	12	6.00
	Over RM 2001	21	10.40

Table 2: *Summary of Respondents' Internet Usage and Online Spending Habits*

<b>Variable</b>	<b>Classification</b>	<b>Frequency</b>	<b>Percent (%)</b>
<b>Hours per week surfing on internet</b>	Less than 6 hours/ week	10	4.98
	6 – 10 hours / week	34	16.92
	11 – 15 hours/ week	24	11.92
	16 – 20 hours/ week	27	13.43
	More than 20 hours / week	106	52.74
<b>Products Services Purchase Internet or that via</b>	Travel Related	131	65.17
	Books/ Magazines	62	30.85
	General Consumer Goods	51	25.37
	Entertainment Ticket	143	71.14
	Technology Gadgets	44	21.89
	Computers	28	13.93
	CD	15	7.46
	DVD	21	10.45
	Jewellery / Watches	32	15.92
Others	27	13.43	

Table 3: Descriptive Analysis

	Mean	Std. Deviation	Skewness	Kurtosis
Trust	5.6142	.89664	-.245	-.748
Perceived Ease Of Use	5.7104	.77171	-.177	-.502
Perceived Usefulness	5.6746	.79612	-.140	-.807
Perceived Enjoyment	5.2624	.85394	.025	-.704
Subjective Norm	5.2550	.84037	-.285	-.396
Online Purchase Intention	5.5058	.74617	-.085	-.789

Table 4: Summary of Reliability Analysis

Constructs	Measurements	Cronbach's Alpha (significant level, $\alpha > 0.65$ )
Trust	Trust1, Trust2, Trust3, Trust4, Trust5, Trust6, Trust7, Trust8, Trust9	0.907
Perceived Ease Of Use	PEOU1, PEOU2, PEOU3, PEOU4, PEOU5	0.816
Perceived Usefulness	PU1, PU2, PU3, PU4, PU5	0.854
Perceived Enjoyment	PE1, PE2, PE3, PE4	0.829
Subjective Norm	SN1, SN2, SN3, SN4	0.701
Online Purchase Intention	OPI1, OPI2, OPI3	0.863

Table 5: Result of Multiple Regressions

Model (R <sup>2</sup> = 0.327)	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.536	.419		3.669	.000
Trustnew	.138	.066	.166	2.106	.037**
PEOUnew	.133	.088	.138	1.515	.131n.s.
PUnew	.205	.077	.219	2.644	.009***
PEnew	.038	.061	.043	.626	.532n.s.
SNnew	.204	.055	.229	3.725	.000***

Notes: The dependent variable is Online Purchase Intention, where  $R^2 = 0.327$ , Adjusted  $R^2 = 0.310$ ,  $F = 18.939$ ,  $sig=0.000$ ; \*\*\* represents significant at 1% significance level, \*\* represents significant at 5% significance level, n.s. represents not significant.

Table 6: Ranking of Importance of Each Factor for Predict the Online Purchase Intention

Variables	Ranking	Beta Value
Subjective Norm	1	0.229
Perceived Usefulness	2	0.219
Trust	3	0.166
Perceived Ease of Use	*Cannot consider as predictor factor	0.138
Perceived Enjoyment	*Cannot consider as predictor factor	0.043

Notes: \* perceived ease of use and perceived enjoyment cannot consider as predictor factors because the results of multiple regression showed that both variables are not significant effect on online purchase intention.

### Figure

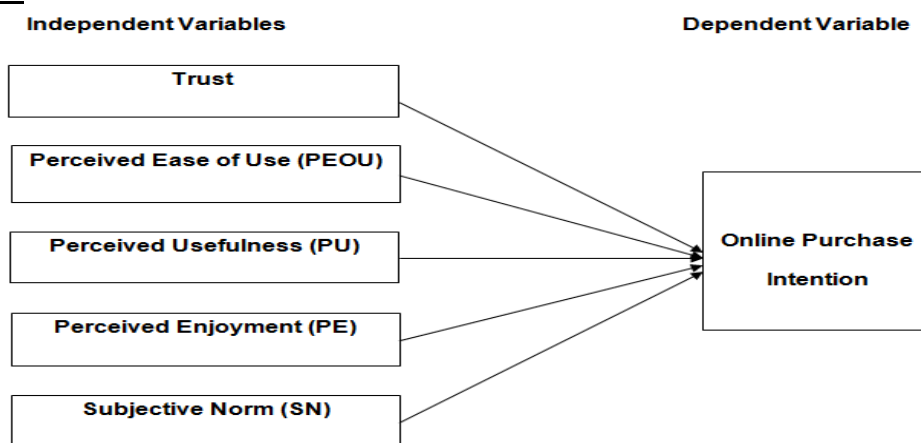


Figure 1: Research Framework

(Sources: Mandilasa et al., 2013; Guo, et al., 2012; Davis, 1986, 1992; Gefen, 2000)