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FACTORS INFLUENCING ONLINE PURCHASING BEHAVIOR OF GEN Y IN MALAYSIA

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Abstract:
Generation Y are already the biggest group of consumers in the world, with 2 billion people or 25 per cent of the world's population. There is therefore, a need to understand their spending habits. Most of the Gen Y live in Asia, with 400 million in Chine, more than five times the number in the United States. As such, they will shape the global economy in the years to come. In Malaysia, 29 per cent of the population are Gen Y and they spend 1.4 times more than other age groups and they buy mainly online. In this research, the impact of various factors on the online purchasing behavior of Gen Y in Malaysia is assessed. Perceived ease of use, perceived usefulness, self-efficacy, perceived value, trust, price consciousness, flow and habit are included in our framework to explain online purchase intentions. Both direct and mediated relationships are examined using partial least squares structural equation modeling. Our framework satisfies convergent and discriminant validity, and has satisfactory R2, effect size and predictive ability.

Keywords: generation Y, online purchasing intentions, mediation, Malaysia

1. Introduction

Generation Y constitute the biggest slice of the cake for the marketing world because they have 2 billion people, accounting for nearly 25 per cent of the world's population (See-Yan, 2018). Most of these Gen Y are in Asia, with Chine alone with 400 million of them, which is more than five times the number in the United States.

In Malaysia, they constitute a sizable 29 per cent of the population (See-Yan, 2018). A survey conducted by the United Overseas Bank Limited (UOB) Malaysia found that Gen Y spent 1.4 times more than other age groups in Malaysia (Vijaindren, 2017).

There is therefore a pressing need to understand the factors that are contributing to the purchasing behavior of Gen Y in Malaysia. Since they are the biggest group of

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online purchasers in Malaysia, this study will focus on their online purchasing behavior.

Self-efficacy, perceived value, perceived ease of use, perceived usefulness, trust, price consciousness, flow and habit are included in our framework to explain online purchase intentions. We specify both direct and mediated relationships based on previous research findings.

A total of 150 questionnaires were distributed to bachelors' degree students attending the Bachelor of International Business undergraduate program. One hundred and forty usable questionnaires were analysed with SPSS for descriptive statistics and Partial Least Squares Structural Equation Modeling (PLS-SEM) to test hypotheses.

The study reported acceptable construct reliability and validity, discriminant validity, R^2, effect size and predictive validity.

2. Literature Review

In this study, we have seven exogenous variables and one endogenous variable. The exogenous variables are perceived usefulness (PU), perceived ease of use (PEU), perceived value, price consciousness, flow, habit, self-efficacy and trust. Online purchasing intention is the endogenous variable.

2.1 Perceived Usefulness (PU) and Perceive Ease of Use (PEU)

The first two variables in this study, perceived usefulness (PU) are taken from the Technology Acceptance Model (TAM) (Davis, Bagozzi, and Warshaw, 1989). PU refers to the capacity of any system, including an online system, to help man perform his tasks more effectively. PEU on the other hand, refers to the ease of use of a system in performing a task. In their model, Davis et. al. (1988) had proposed that PEU would contribute to PU.

There have been studies that support such a relationship (Lee, Haque and Maulan, 2018; Venkatesh, 2000; Thurasamy and Ignatius, 2005; Yayla and Hu, 2007; Gefen, Karahanna, and Straub, 2003; Amin, Rezaei and Abolghasemi, 2014). Amin, Rezaei and Abolghasemi (2014) also found that PU lead to trust and customer satisfaction, which is related to online purchasing and repurchasing.

Therefore, it is hypothesized that:

Hypothesis 1: There is a positive relationship between PEU and PU.

Hypothesis 2: There is a positive relationship between PU and trust.

2.2 Perceived Value

Perceived value is an important factor in decisions affecting online purchase since online consumers only buy products and services which have the attributes that they are looking for. In short, this can be summed up in the words perceived value. Thus, in a study of a Chinese restaurant, Ryu, Han and Jang (2010) found that the food quality was mediated by customer perceived value which resulted in positive satisfaction and ultimately, positive behavioral intentions towards the restaurant.

Ramayah, Rahman and Ling (2018) found that functional and emotional values predict online purchase intention. Thus, when consumers would do online purchasing when the websites they used brought them functional and emotional benefits. Functionality refers to usefulness of the website whereas emotional benefits come from the joy of using the website.

Kuo, Wu and Deng (2009) found that service quality is mediated by perceived value, which contributes to customer satisfaction and finally, post-purchase intention. However, they also found that perceived value had a direct positive relationship with post-purchase intention.

Vinod, Subhash, Tiwari, and Jawed (2015) found that perceived value acted as a mediator between two types of risks, social and delivery, and online purchase decision. Social risk is defined as the purchased product influencing others; opinions of the consumer and delivery risk are interpreted as late or wrong delivery.

Gan and Wang (2017) viewed perceived value in terms of benefits versus risks. They produced evidence to show that benefits and risks both affected purchase intentions. Benefits had direct and indirect effects on purchase intention, through satisfaction. Risk affected purchase intentions only indirectly through satisfaction.

More recent research highlights that perceived value does not have a direct relationship with online purchase. Perceived value is a necessary pre-condition to flow (Kim and Thapa, 2018; Zhang, Li, Liu and Ruan, 2019). Therefore, our hypothesis is that perceived value will have a positive effect on flow.

Hypothesis 3: The effect of perceived value on flow will be positive.

2.3 Price Consciousness

There are research findings supporting the positive relationship between low price consciousness and online purchase intention. For example, Jeng and Lo (2019) found that two types of lowest price guarantees (LPGs), refund depth and refund conditions, increase repurchase intention. Refund depth works by matching other companies' lowest price for a product and companies that exceeded the lowest price received more repurchase intentions. On the other hand, refund conditions worked based on their level of strictness, with strict refund conditions leading to higher repurchase intentions because they made the offer of LPGs more believable.

Price comparison sites are useful for more standardized product categories because gauge more accurately the desired prices to pay for these products (Jung, Cho and Lee 2014). This should presumably promote online purchasing behavior. Lindblom, Lindblom and Wechtler (2018) discovered that price consciousness lead to collaborative consumption attitudes, which in turn contributed to collaborative consumption intentions.

Miao and Mattila (2007) found that found that consumers' price fairness perception s and willingness to pay are more easily influenced by external pricing information when information transparency is high. High transparency promotes consumers' confidence in their price perceptions. Therefore, we would expect a positive

relationship between price consciousness and online purchasing. Therefore, we hypothesize that:

Hypothesis 4: The effect of price consciousness on online purchasing will be positive.

2.4 Flow

The literature is replete with findings that flow is related to online purchase (Wu and Chang, 2005; Hausman and Siekpe, 2009; Lee and Chen, 2010). When in a state of flow, consumers become totally immersed in what they are doing and experience concentration, control and enjoyment.

Lee and Chen (2010) found that two components of flow, concentration and telepresence, were supported to have impacts on the attitude toward purchasing. However, while concentration had a positive impact on purchasing, telepresence had a negative impact. Telepresence refers to a situation where an online system is able to make a user feel that he is present in a place when he actually is not.

Gao and Bai (2014) also demonstrated in their study that flow acts as a mediator between website with features of informativeness, effectiveness and entertainment and behavioral outcomes of purchase intention and satisfaction. Wang and Hsiao (2012) demonstrated that positive flow experience contributed to future shopping.

Other researchers have found that flow lead to addiction. For example, Chou and Ting, 2003 found that flow experiences lead to online gambling addiction. Similar results were replicated in other studies (Hull, Williams and Griffith, 2013; Rau, Peng and Yang, 2006).

Thus, it is hypothesized that flow would have a positive relationship with habit:

Hypothesis 5: There is a positive relationship between flow and habit.

2.5 Habit

Companies rely on repeated purchase by customers in order to increase their sales. One of the important factors that cause repeat purchase is habit. When consumers develop a habit to purchase from a certain brand online, they do it effortlessly, without thinking.

Chiu, Hsu, Lai and Chang (2010) found that a model with habit as a control variable, and 3 other variables, familiarity, value and satisfaction, explained 53 per cent of the variance in repeat purchase intention. When habit was included in the same model as a moderator, the explanatory power went up to 56 per cent.

On the other hand, Amoroso and Lim (2017) found that consumer attitudes are a stronger predictor of continuance intention than consumer satisfaction. Consumer satisfaction only had a weak relationship with continuance intention, mediated by habit.

However, Khalifa, Limayen and Liu (2002) found that habit moderated the relationship between satisfaction and repurchase. Tai (2013) discovered that both utilitarian and hedonic motives were mediated by habit which led to increased purchase frequency. Utilitarian motives are concerned with the usefulness of the website while hedonic motives focus on the fun and entertainment aspects of websites.

Lin and Lekhawipat (2013) found that habit contributed to online purchasing, mediated by customer satisfaction. Gefen, Karahanna and Straub (2003) found that habit not only contributed to online purchasing; it also contributed to the perceived usefulness and perceived ease of use of a website. Therefore, it is hypothesized that habit will be positively related to online purchasing intention. Liao, Palvia and Lin (2006) found that habit will engender trust which in turn leads to continuance intention. Thus, doing the same thing could lead to trust and online purchase intention. Thus, our hypothesis is:

Hypothesis 6: The relationship between habit and online purchasing intention will be mediated by trust.

2.6 Self-Efficacy

Self-efficacy is the individual's understanding of his capacity to perform in various situations to achieve specific goals they have set for themselves (Bandura, 1989). It is more than just the skills, knowledge and attitudes that is possessed by an individual since it refers to the individual's capacity to decide how to use their skills, knowledge and attitudes to achieve their goals. Thus, those individuals with high-efficacy will work towards their goals whereas those with low efficacy may not even start to work towards their goals.

Tan, Yan and Urquhart (2007) found positive relationships between self-efficacy and intention to transact and self-efficacy and actual transaction in both China and New Zealand. George (2004) found that efficacy leads to perceived behavioral control and internet purchasing. Faqih (2013) found that self-efficacy led to online shopping intentions through perceived usefulness and perceived ease of use.

Zamzuri, Kassim, Shahrom, Humaidi and Zakaria (2018) found that there is a positive relationship between self-efficacy and online shopping intention. Previous studies by Hoffman and Novak (1996) and Novak, Hoffman and Yung (2000) have shown that skill, which is closely related to self-efficacy, leads to flow. When consumers have control over their skills, knowledge and attitude, they will experience flow. Thus, we hypothesize that:

Hypothesis 7: The relationship between self-efficacy and flow is positive.

2.7 Trust

A study by Lim, Omar and Ramayah (2015) on Malaysian Gen Y online consumers revealed that trust was the most important factor influencing online purchase decision, followed by security, service offered, reputation, experience of purchase and other factors such as price, quality of products, usefulness of website and convenience. Another study on Malaysian Gen Y consumers again found that trust was ranked as the most important variable affecting online purchase, with the remaining factors being customer value, personal innovativeness, website quality and satisfaction (Lok, Vui, Chuen and Wei, 2019). Malaysians prefer brick and mortar shops because they trust only what they can see and touch (Chin, 2016).

Qureshi, Fang, Ramsey, McCole, Ibbotson and Compeau (2009) found that trust fully mediated the effects of vendor-specific factors on customer online purchase intensions. Chang et al. (2008) also found that web site quality and web site brand affect consumers' trust and perceived risk, and in turn, purchase intentions.

Trust has been decomposed into such components as perceived risk, trust in the online store, size of the company and perceived reputation (van der Heijden, Verhagen and Creemers, 2003). Hajli, Sims, Zadeh and Richard (2017) identified the seven characteristics of trust in online purchasing as reputation, size, information quality, transaction safety, communication, economic feasibility and word-of-mouth referrals. Gefen, Karahanna and Straub (2003) found that trust was as important as perceived usefulness and perceived ease of use in explaining a considerable proportion of variance in consumer behavior.

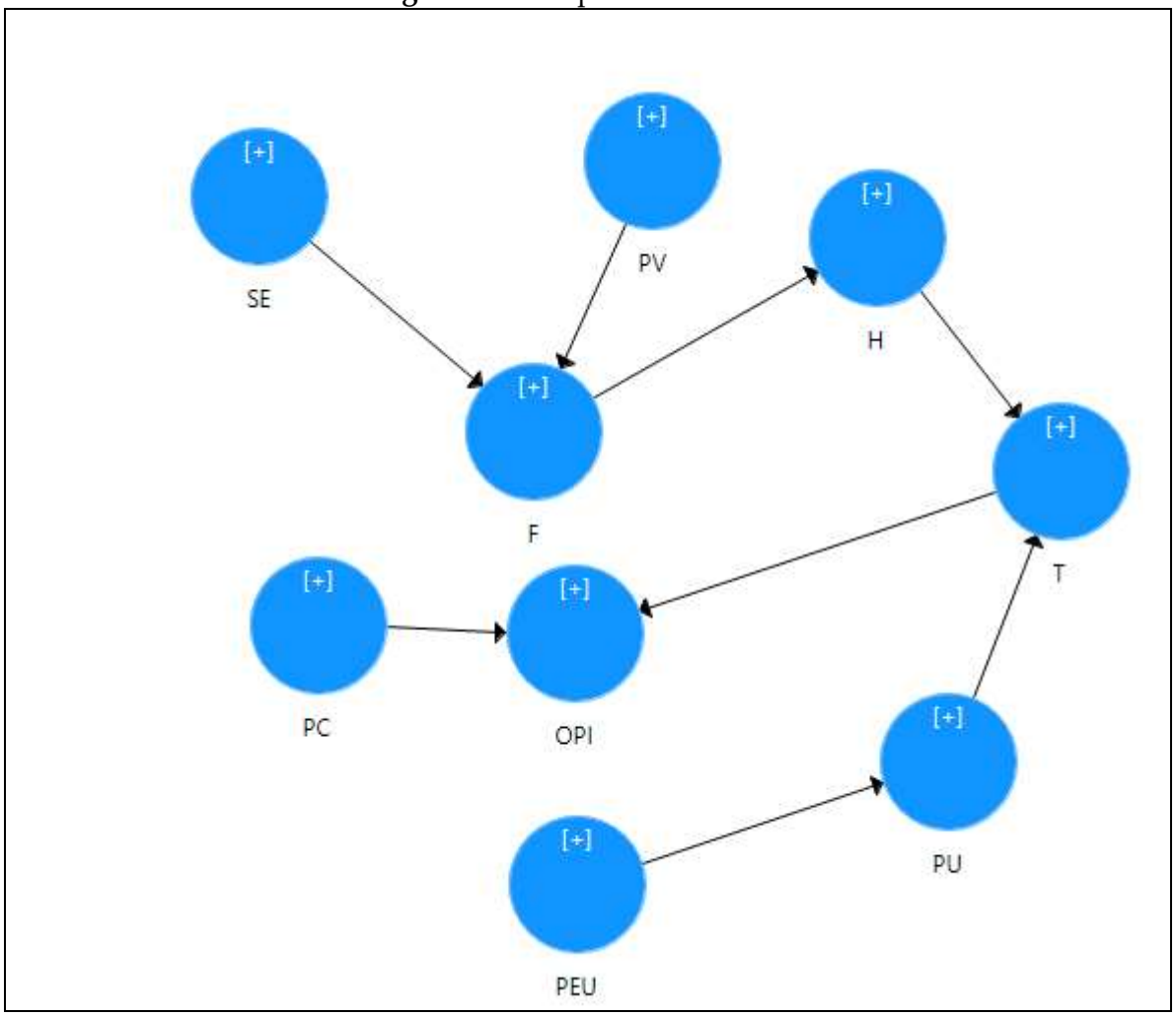
It is not surprising that trust emerged as an important factor in online purchasing. Online consumers do not get to meet their vendors and can only see the products or services they want to purchase online. There is always the possibility that they will not get the products or services they have paid for online or get defective products or services. Overall, the risk and uncertainty in online purchasing is much higher (Lee and Turban, 2001; Gefen and Straub, 2004). Therefore, it is hypothesized that:

Hypothesis 8: There is a positive relationship between trust and OPI.

2. Conceptual Framework

The conceptual framework used in our study is shown in figure 1.

Figure 1: Conceptual Framework



Note: PU = perceived usefulness, PEU = perceived ease of use, F = flow, PC = price consciousness, SE = self-efficacy, PV = perceived value, H = habit, T = trust, OPI = online purchase intention.

4. Methodology

4.1 Data Collection

A structured survey with two sections was distributed to 150 Generation Y respondents attending the Bachelor of International Business in Universiti Tunku Abdul Rahman (UTAR), Sungai Long. The first section of the survey form consisted of demographic variables like age, gender and years of education. The second section contained Likert 5 point scale items on the variables of the study which are perceived usefulness (PU), perceived ease of use (PEU), flow (F), price consciousness (PC), self-efficacy (SE), perceived value (PV), habit (H), trust (T) and online purchase intentions (OPI). One hundred and forty usable questionnaires were analysed.

4.2 Measures

Measures were taken from published sources. The first section of the survey form consisted of demographic variables like age, gender, tenure, years of education and managerial grade. The remaining questions contained Likert 5 point scale items, the

items on OPI were from Hausman and Siekpe (2009), the items on perceived usefulness and perceived ease of use were from van der Heijden, Verhagen and Creemers (2003), and the items on perceived value were from Yang and Petersen (2004).

Price consciousness had been measured with items from Noh, Lee, Kim and Garrison (2013), trust and self-efficacy with items from Teoh, Chong, Lin and Chua (2013), habit with items from Chiu, Hsu, Lai and Chang (2012) and flow with items from Gao and Bai (2014).

4.3 Common Method Bias

To reduce common method bias since data are collected from one group of respondents, respondents were informed in the survey form that the survey was anonymous and confidential and to answer as honestly as possible. Secondly, items used to measure variables are taken from published sources with high reliability. Thirdly, a Harman one factor test was conducted. The test showed that the variance explained was only 26.7%, which is well below the threshold value of 50%. Thus, the study is not affected by common method variance.

5. Results

5.1 Data Analysis

SPSS version 23 was used to compute descriptive statistics. SMART PLS was used to test the hypotheses developed for this study.

5.2 Descriptive Statistics

There were a total of 140 undergraduate students in the study. Their ages ranged from 19 to 25, with the mean age being 21. There were 56 males and 84 females in the sample, with 40% males and 60 % females.

5.3 Results of Hypotheses Tests

The hypotheses that have been formulated for this study were tested using SMART-PLS software. Two models had to be assessed, the measurement model and the structural model.

5.4 Measurement Model: Reliability

The internal consistency of the model is measured using composite reliability, which must exceed 0.70. From table 1, we can see that all the values exceed 0.70. Therefore, this study has internal consistency.

Table 1: Composite Reliability of the Variables

Flow	0.772
Habit	0.927
Online Purchasing Intentions	0.868
Price Consciousness	0.843
Perceived Ease of Use	0.840

Perceived Usefulness	0.797
Perceived Value	0.813
Self-Efficacy	0.801
Trust	0.889

5.5 Measurement Model: Convergent Validity

The study must also satisfy convergent validity. Convergent validity is tested using the average variance extracted (AVE), which must exceed the threshold value of 0.5. Table 2 shows that the AVE values all exceed 0.5.

Table 2: Average Variance Extracted

Flow	0.629
Habit	0.810
Online Purchasing Intentions	0.623
Price Consciousness	0.644
Perceived Ease of Use	0.567
Perceived Usefulness	0.568
Perceived Value	0.522
Self-Efficacy	0.576
Trust	0.729

Table 3: Loadings of the Indicators to Constructs

	F	H	OPI	PC	PEU	PU	PV	SE	T
F1	0.815								
F3	0.770								
H1		0.863							
H2		0.908							
H3		0.926							
OPI1			0.838						
OPI2			0.744						
OPI3			0.816						
OPI5			0.756						
PC1				0.885					
PC2				0.839					
PC3				0.667					
PEU2					0.740				
PEU3					0.729				
PEU4					0.777				
PEU5					0.764				
PV3							0.735		
PV4							0.786		
PV5							0.678		
PV6							0.686		
PU3						0.758			
PU4						0.788			
PU5						0.713			

SE1								0.694	
SE2								0.712	
SE3								0.859	
T1									0.874
T2									0.882
T3									0.803

Convergent validity also requires that the outer loadings of the constructs meet the minimum level of 0.708 as recommended by Hair, Hult, Ringle and Sarstedt (2017).

As can be seen from table 3, there are a few values which are marginally outside of the recommended threshold value of 0.708. They are PC3, PV 5, PV6 and SE1. However, because the average of PC1 to PC3, PV3 to PV6 and SE1 to SE3 are well above 0.708, the AVE for PV, PV and SE are above the AVE of 0.5. Thus, the requirements for convergent validity have been met. The remaining element of the measurement model is that of discriminant validity.

5.6 Measurement Model: Discriminant Validity

Discriminant validity is established using the Heterotrait-Monotrait (HTMT) Ratio, which must not exceed 0.85 (Kline, 2011). As can be seen in table 4, the values are all below 0.85. Complete bootstrapping with two tail significance was also done to verify that the lower or upper confidence level did not include the value of 1. Thus, this study has achieved discriminant validity. This means that the results of the structural model can be interpreted with confidence.

Table 4: HTMT Results

	Flow	**Habit**	**OPI**	**PC**	**PEU**	**PU**	**PV**	**SE**
Flow								
Habit	0.582							
OPI	0.706	0.593						
PC	0.663	0.269	0.648					
PEU	0.751	0.295	0.541	0.576				
PU	0.718	0.398	0.667	0.636	0.808			
PV	0.501	0.110	0.278	0.395	0.538	0.699		
SE	0.588	0.304	0.606	0.439	0.531	0.687	0.442	
Trust	0.536	0.426	0.354	0.471	0.328	0.447	0.511	0.585

5.7 Structural Model

The first step in the structural model is to ensure that the values are not influenced by collinearity. To do this, we can estimate the Variance Inflation Factor (VIF), which should not exceed 3.3 (Diamantopoulos and Sigouw (2006). As we can observe from table 5, none of our inner VIF values exceed 3.3.

Table 5: Inner VIF Values

	F	H	OPI	PC	PEU	PU	PV	SE	T
Flow		1.000							
Habit									1.095
OPI									
PC			1.141						
PEU						1.000			
PU									1.095
PV	1.087								
SE	1.087								
Trust			1.141						

All path coefficients formulated for this study are significant.. These path coefficients are shown in table 6 and also in diagrammatic form in figure 2.

Table 6: Path Coefficients

	Path coefficient	T Statistics	Significance	Result
F -> H	0.347	3.853	0.000	Supported
H -> T	0.299	4.227	0.000	Supported
PC -> OPI	0.466	7.443	0.000	Supported
PEU -> PU	0.550	10.514	0.000	Supported
PU -> T	0.234	3.048	0.001	Supported
PV -> F	0.215	3.003	0.001	Supported
SE -> F	0.259	3.440	0.000	Supported
T -> OPI	0.134	1.916	0.028	Supported

Note: F = flow, H = habit, PC = price consciousness, PEU = perceived ease of use, PU = perceived usefulness, T = trust, PV = perceived value, SE = self-efficacy, OPI = online purchasing intentions.

As can be seen in figure 2, all the paths are significant. The strongest path is from PEU → PU, which is 0.550, followed by PC → OPI and flow to habit which is 0.347. Indirect impacts are shown in table 7.

Figure 2: Path Coefficients

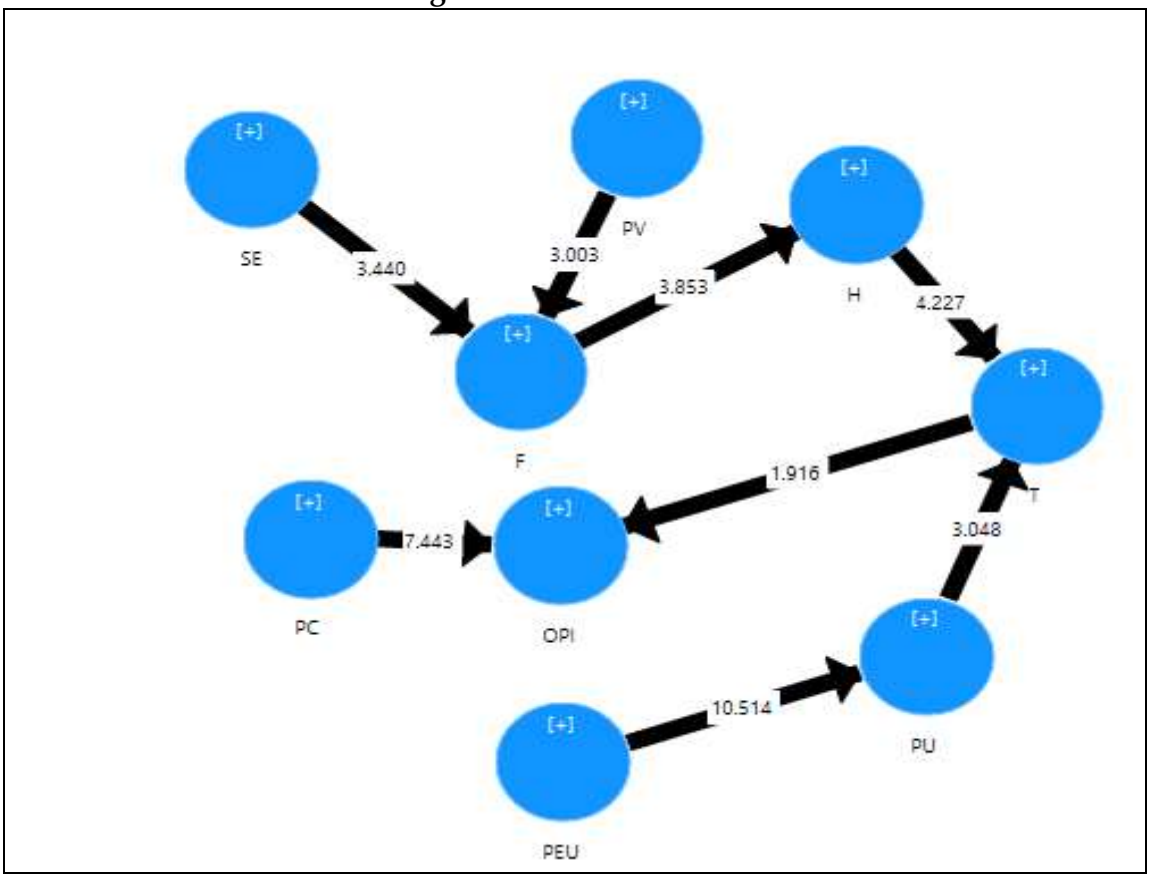


Table 7: Indirect Impacts

	Path coefficient	T Statistics	Significance	Result
PV -> F -> H	0.075	2.33	0.010	Supported
SE -> F -> H	0.090	2.301	0.011	Supported
PV -> F -> H -> T -> OPI	0.003	1.019	0.154	Not Supported
H -> T -> OPI	0.040	1.56	0.060	Not Supported
F -> H -> T -> OPI	0.014	1.277	0.101	Not Supported
SE -> F -> H -> T -> OPI	0.004	0.963	0.168	Not Supported
PU -> T -> OPI	0.031	1.434	0.076	Not Supported
PEU -> PU -> T -> OPI	0.017	1.318	0.094	Not Supported
PV -> F -> H -> T	0.022	1.856	0.032	Supported
F -> H -> T	0.104	2.658	0.004	Supported
SE -> F -> H -> T	0.027	1.718	0.043	Supported
PEU -> PU -> T	0.129	2.657	0.004	Supported

Note: F = flow, H = habit, PC = price consciousness, PEU = perceived ease of use, PU = perceived usefulness, T = trust, PV = perceived value, SE = self-efficacy, OPI = online purchasing intentions.

The strongest indirect paths are PEU → PU → T, followed by flow → habit → trust and SE → flow → habit. However, it is notable that none of the indirect paths to OPI are supported.

The amount of variance explained or R^2 is shown in table 8. As can be seen in the table, this model explained 13.2% of the variance in flow, 11.4% of the variance in habit, 26.8 % of the variance in online purchasing intentions, 29.8% of the variance in perceived usefulness and 17.4% of the variance in trust. Overall, this is a moderately good model.

Table 8: Amount of Variance Explained for Dependent Variables

	R Square	**R Square Adjusted**
F	0.145	0.132
H	0.121	0.114
OPI	0.279	0.268
PU	0.303	0.298
T	0.185	0.174

Note: F = flow, H = habit, PC = price consciousness, PEU = perceived ease of use, PU = perceived usefulness, T = trust, PV = perceived value, SE = self-efficacy, OPI = online purchasing intentions.

Insofar as effect sizes are concerned, Cohen (1988) has mentioned that f^2 values of 0.02, 0.15 and 0.35 as small, medium and large effects. Thus, figure 9 shows that flow has a moderate effect size on habit and price consciousness has a moderate to large effect size on online purchasing intentions. The remaining impacts are small (PV on flow, SE on flow and trust on OPI).

Table 9: Effect Size

	F	**H**	**OPI**
F		0.137	
H			
OPI			
PC			0.264
PEU			
PU			
PV	0.050		
SE	0.072		
T			0.022

Finally, the predictive relevance of this model is shown in table 10, with 0.155 for online purchasing intentions, 0.153 for perceived usefulness and 0.114 for trust.

Table 10: Predictive Relevance

	SSO	**SSE**	**Q^2**
F	280	260.586	0.069
H	420	383.448	0.087
OPI	560	473.149	0.155
PC	420	420.000	
PEU	560	560.000	
PU	420	355.892	0.153
PV	560	560.000	
SE	420	420.000	
T	420	371.973	0.114

4. Discussion and Conclusion

All the hypothesized direct paths in the conceptual framework are significant. The strongest path is from PEU → PU, which is 0.550, followed by PC → OPI and flow to habit which is 0.347. Secondly, it has also identified some indirect impacts are shown in table 7. The strongest indirect paths are PEU → PU → T, followed by flow → habit → trust and SE → flow → habit. However, it is notable that none of the indirect paths to OPI are supported. Thus, it can be concluded that the direct impacts in this conceptual model is greater than that of the indirect impacts. These findings are broadly in line with those found by some previous research.

The model used in the study has explained 13.2% of the variance in flow, 11.4% of the variance in habit, 26.8 % of the variance in online purchasing intentions, 29.8% of the variance in perceived usefulness and 17.4% of the variance in trust. Overall, this is a moderately good model.

In terms of effect size, flow has a moderate effect size on habit and price consciousness has a moderate to large effect size on online purchasing intentions. The remaining impacts are small (PV on flow, SE on flow and trust on OPI). In terms of predictive relevance, the model has produced values of 0.155 for online purchasing intentions, 0.153 for perceived usefulness and 0.114 for trust. These are all acceptable values because they exceed 0 (Hair, Hult, Ringle and Sarstedt, 2017).

This study has made three contributions. First, it has an addition to the meagre literature on online purchasing in Malaysia. Most studies on online purchasing have been done in western countries. It is important to do more studies in non-western settings as part of academic research.

Secondly, the study has demonstrated the importance of mediated relationships in the conceptual framework. This study has found that PEU affects trust through PU, that flow affects trust through habit and SE affects habit through flow. Thirdly, it has acceptable validity and reliability.

However, this study has certain limitations. The first is the cross-sectional design. It would certainly be beneficial to conduct studies with longitudinal designs to improve the validity of results. This is especially true in studies like the present one, where change in consumer behaviors take time for their impacts to be felt.

Studies of online purchasing must take into account the types of organizations operating in different environments. Thus, it may be helpful to make comparisons among organizations in different sectors, such as manufacturing versus service and non-profit sectors in studying impacts of HRM bundles. Sector could be included as a control variable in future studies.

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