

**THE MEDIATING ROLE OF CONSUMER TRUST IN
PREDICTING INTERNET-BASED SHOPPING
INTENTION: A MALAYSIAN PERSPECTIVE**

By

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DEDICATION

I dedicate my project to ALLAH ALMIGHTY first and then to my actual and spiritual parents... without their support, it was not possible for me to move a simple step of life!

DECLARATION

I do hereby solemnly declare that the above titled thesis submitted by me is a fulfillment of the degree program enumerated above that:

- a. This thesis is written solely for academic purpose and fulfillment of my PhD degree in Marketing. It enlightened academic research principles which can be taken for practical use. However, the researcher does not take the full responsibility of its precise relevance to industry, as the results are merely based on fact and figures available at the time of writing thesis.
- b. This thesis is my original work: except where otherwise acknowledged in the text; in consultation with my study supervisors; and in minor occurrence of a situational or human error e.g., unsure referencing, round figure missing data replacement etc.
- c. This work has not been published earlier and
- d. This thesis shall not be submitted further by me in future for holding any degree from this or another university/institution.

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Signature.....

Date.....

APPROVAL

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ABSTRACT

It is widely known in related literature that consumer's perceived risks act as a chief barrier to their online purchase decision. Though, in such regards, few of the most recent text focused precisely towards a modified fact that the consumer's shopping intention may not only depend on their perceived risks in an online trade; instead, it may likewise depend on their reasonable trust over online transaction counterparts. Still, a very little attention has been kept to this precise concept leaving an academic gap to investigate the mediating function of consumer trust in a web vendor in the relationships between online perceived risk and online purchase intention. Thus, this quantitative research aims at contributing towards closing the research issue as such. By submitting a sample size of 400 Malaysian Internet shoppers, the researchers probe into the total force. The findings uncovered that perceived risk negatively affect the consumer's online purchase intention based on four predictors i.e. performance, financial, psychological and time; moreover, such theoretical relationships are fully mediated by trust in web vendor. Thus, it is reasonably conceived that the controlled efforts made by Malaysian web vendors to decrease certain types of risks will first improve consumer trust, and then ultimately increase the consumer's intention to purchase online. Consequently, the future researches are recommended to be undertaken in order to explore and refine the measurement scales used to measure perceived risk, trust, and online purchase intention. Moreover, a longitudinal study is also recommended to discover how Malaysian consumers' behavioral intention toward the Internet changes over time due to the rapid development of this emerging technology in Malaysia.

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LIST OF ABBREVIATIONS

A	Attitude
BI	Behavioral Intention
CFA	Confirmatory Factor Analysis
E-commerce	Electronic Commerce
EDI	Electronic Data Interchange
FA	Factor Analysis
OPI	Online Purchase Intention
OPI 01	Respondent's intention to buy product(s) from Malaysian online stores
OPI 02	Respondent's intention to frequent visits of Malaysian online stores
OPI 03	Respondent's intention to speak positive about Malaysian online stores
OPI 04	Respondent's intention to recommend Malaysian online stores to others
OPI 05	Respondent's intention to search product information through Malaysian online stores
PBC	Perceive Behavioral Control
PPR	Perceive Performance Risk
PPR 01	Lower in quality than that advertised
PPR 02	Different in appearance than that the picture shown
PPR 03	Different in size than that advertised
PPR 04	Different in color than that advertised
PPR 05	Different in functioning than that advertised
PPR 06	Fake brand
PPR 07	Unsatisfied product return policy
PPR 08	Inability of product feel
PPR 09	Inability of product touch
PPR 10	Inconsistent to self expectations
PFR	Perceive Financial Risk
PFR 01	Credit card number loss
PFR 02	High price in comparison to traditional stores
PFR 03	Low discount in comparison to traditional stores
PFR 04	Product delivery loss
PFR 05	Over-charged fee on online payment
PFR 06	Over-charged fee for product delivery
PFR 07	Sales fraud
PFR 08	Monetary loss
PFR 09	Hidden fee charges
PFR 10	No money back guarantee
PFR 11	Error-based purchase
PFR 12	Wrong purchase
PSR	Perceive Psychological Risk
PSR 01	Imprecise fit to self image

- PSR 02 Specified feature request deny
- PSR 03 Low class offered products
- PSR 04 Unpleasant e-shopping experience
- PSR 05 Psychological uncomforting
- PSR 06 Unnecessary tension
- PSR 07 Too much social isolation
- PSR 08 Low level internet usage skills
- PSR 09 Mental illness while using internet
- PSR 10 Physical illness while using internet
- PSR 11 Disappointment from the frustration of not achieving a buying goal

- PTR Perceive Time Risk
- PTR 01 Too long to search for appropriate web vendor
 - PTR 02 Too long to search the information
 - PTR 03 Too long communication process
 - PTR 04 Too long payment procedure
 - PTR 05 Uncertainty of the delivery time
 - PTR 06 Time loss due to system fluctuations
 - PTR 07 Over long purchase return procedure
 - PTR 08 Over long withdraw time

- PCA Principle Component Analysis
- SMEs Small and Medium Sized Enterprises
- SPSS Standard Package Statistical Software
- SEM Structural Equation Modeling
- SN Subjective Norms
- TPB Theory of Planned Behavior
- TRA Theory of Reasoned Action
- TWV Trust in Web Vendor
- TWV 01 The performance of Malaysian shopping web sites meets respondent's expectations
 - TWV 02 The Malaysian shopping web sites does have sufficient experience in the marketing of the product(s) that it offers
 - TWV 03 The Malaysian shopping web sites knows its users well enough to offer them product(s) adapted to their needs
 - TWV 04 The Malaysian shopping web sites does have the necessary resources to carry out its activities successfully
 - TWV 05 The Malaysian shopping web sites are honest and truthful in their corporate policy implementations
 - TWV 06 The Malaysian shopping web sites are payment secure

- VANs Value-added Networks
- WWW World Wide Web

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CHAPTER 1

INTRODUCTION

1.1 Overview

The term e-business (or e-commerce) refers to the phenomenon in which consumers use the Internet to obtain a product or service through browsing, information collection, information searches, downloads, price comparisons, product buys, order placement and changes, and feedback collection without the need for physical travel (Peterson et al., 1998). Successful e-business can significantly benefit the competitiveness of the firms. Thus, e-business is crucial in the industry development. This thesis addresses the Malaysian consumer's trust related issues in e-business by developing framework, approaches and solutions using mathematical programming techniques. In this regards, the first chapter provides an introduction to the research. It starts by explaining the background on global e-business. The study purpose, questions and objectives are outlined next, followed by brief explanations of the study context of the Malaysian e-business industry. Finally, there are details of the structure of this thesis.

1.2 Research Background

The worldwide e-business emerged in the early 1970s (OECD, 1997). According to Harn et al. (2006) early-stage e-business was arranged through a system of Electronic Data Interchange

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