

Factors That Drive Consumers to Purchase Halal Goods Online

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Abstract

Online purchase is easy and intriguing but often criticized for the risks of misleading attributes from the advertised products, ambiguous ingredients, unclear of halal status, overrated quality, overpricing issues, scams, delayed delivery and other related issues. However, with the limited physical activities due to the Movement Control Order (MCO) during the COVID-19 pandemic, online purchase is gaining popularity. Hence, this study investigates the factors influencing the public to purchase online. Underpinned by the Technology Acceptance Model (TAM) and the marketing mix, four variables are selected for the quantitative survey. The collected data were analyzed using correlation and regression analysis. According to the findings, all variables; convenience, price, trust, and product quality- have a significant relationship with online purchase, with quality being the most influential factor motivating the public to continue purchasing online. The findings indicate that online purchase is captivating and outweighs the probable disappointing risks.

Keywords: Consumers, marketing mix, online purchase, risk, Technology Acceptance Model (TAM)

Introduction

As COVID-19 proliferated across the globe, the closing of shopping malls and

restricted physical purchasing activities have increased online promotion, marketing, and purchasing. Sellers had to adjust their business using e-commerce platforms and various social media and applications. At the same time, consumers also had to adapt to online shopping as life went on during the pandemic. Everyone had to explore and become an 'expert' in using e-commerce platforms as well as e-payment facilities to meet their needs and wants, during the confined period of COVID-19 pandemic. The public health orders to protect the nation's health and front liner capacity have forced everyone to stay at home and get things running as usual, as far as they could, online. As a result, online trading activity recorded a dramatic upsurge in April 2020, after a month of the Movement Control Order (MCO) beginning in March 2020 (Rafidah, 2020).

Despite the active online trading, unfair, unclear of halal status, misleading, and fraudulent commercial transactions are threatening the customers, placing them in a dilemma and distress in several situations, since physical meetups are strictly prohibited to curb the COVID-19 virus from spreading. In the United States, over 22,000 customer complaints were received between January and April 2020, resulting in a total loss of over USD 22 million. Phishing, malware, and identity

scams, including fake charities and Netflix scam subscriptions, were faced by those consumers. Illegal money lenders were also taking advantage of the desperate financially vulnerable consumers. Health services were also not spared as scams were also reported in hygiene products and fake COVID-19 tests. In the UK and Japan, authorities have been investigating illegal lenders on social media to further contain the situation and protect consumers. The Consumer Affairs Agency of Japan had ordered 64 businesses to rectify false or misleading claims related to health products such as air cleaners and sanitisers. Meanwhile, Canada's Competition Bureau warned businesses to stop making false or misleading claims, especially on COVID-19-related products (www.oecd.org). Similarly, the Consumers Association of Singapore received 4,366 complaints relating to online purchases in 2020, an alarming 95 percent spike from 2,236 complaints in 2019 (todayonline.com).

In Malaysia, similar situations also took place. The National Consumer Complaints Service Center (NCCC) received much dissatisfaction reports about e-commerce or online purchase. A total of 1,520 complaints about online shopping through social media were reported to the NCCC as of November 2020 (FOMCA, 2020). Most claimed to be scammed by sellers, especially with electronic gadgets like handphones and power banks, clothes, watches and women's accessories. Another 1,646 complaints were against retailers and sellers of products related to COVID-19 like face masks, hand sanitizers and health supplements (konsumerkini.net.my).

Despite control measures by the authorities to preserve the rights of consumers, the complaints reflect on consumers' frustration, anger, and helplessness with the provided products or services. According to Hu *et al.* (2006), such feelings are due to the non-existence of a

guarantee regarding the product's quality purchased online, even though customers are provided with testimonies or reviews from other consumers. Another alarming issue is the selling of customers' data on the dark web. Data such as the billing address, a family members' name, or even a credit card number would be sold at a remarkable price on the dark web (Farhan *et al.*, 2016). Additionally, the consumers are also exposed to data security issues (Rughinis & Rughinis, 2014), suspicious retail online businesses, and complex and lengthy procedures to submit orders, including a non-familiar and non-user-friendly interface (Yue, Xiangbin, & Weiguo, 2015). Undeniably, albeit various risks of online purchases, many seem to be unappalled and continue to transact online. This has posed the question of why the public is still transacting online despite the risks that may occur. This study, therefore, investigated the influential factors that motivate the public to transact online.

Literature Review

E-commerce platforms create opportunities for entrepreneurs to leverage technology to reach customers regardless of their whereabouts. Traditional purchasing provides limited access to customers within a certain locality, but online purchasing reaches customers from different locations. The advantage of customer outreach is supported with e-banking services provided by licensed financial institutions as well as other secure e-payment platforms including Paypal, Apple Pay, Personify, Stripe and others. Besides that, online purchase is a practical solution to keep business running as usual during pandemic when traditional shopping and other physical activities are hindered and not allowed.

On the customer's side, online purchases offer them unlimited time to select items and decide their purchase, unless a timeframe that offers special sale prices.

Online purchase also offers customers direct negotiation with the retailers (Aldhmour & Sarayrah, 2016), thus cutting off other layers of distributors or marketers which may increase the item's price. In addition, there will be no charges for parking or the struggle to find one during prime time or in places with heavy traffic. Customers are also free from transportation costs, including tolls, fuel, or even tickets (Aziz & Wahid, 2018). These are the conveniences offered by online purchases that catch the attention of the customers and entice them to continue online shopping. Nevertheless, customers are not spared from the risks associated with online purchase including scams, undelivered items, issues with products quality, differences from the described information, and no opportunity to feel and touch the items before purchase, including issue related to technology glitches that depend on the stability of internet or devices.

Due to the significant advantages of online purchasing towards entrepreneurs and customers, it is very imperative to understand the determining factors for customers to purchase online. Findings may assist the entrepreneurs to keep abreast with technological advantages and further improvise the online shopping experiences, besides providing insights for the authorities to improve current relevant infrastructures. Furthermore, such findings are also important towards marketers in formulating suitable marketing strategies which can increase sales in the future and accumulate loyal customers (Marzieh & Laily, 2017).

As in halal goods purchase, a research by Naseri et al. (2021a) discovered the importance of market segmentation of online purchase based on gender, age, education level, employment and consumers' attitude. They further found that trust, satisfaction towards web design, security and privacy of the web influenced

the decision to purchase a product. As customers confirmed purchase or even repurchase because they appreciate the product, halal goods are sought after due to customers' desire to use them (Roszi et al., 2021b), especially when Muslims are required to consume halal. Appreciation towards a certain product reflects the perception of worth buying while desire refers to the intangible intention that leads to the tangible purchase either online or offline. A study by Ahmed et al. (2019), whose basis was the Theory of Reasoned Action (TRA) and conducted in Pakistan, discovered that concerns about halal, religiosity, perception of usefulness of halal and product ingredients have a significant impact on the purchase of halal goods. In another study by Awan et al. (2015), customers in Pakistan are also found to rely on several factors including halal marketing, halal branding, personal and societal perception, halal certification and celebrity endorsements when purchasing halal goods (Awan et al., 2015). Besides, as halal consumption is an obligation for Muslims, several studies have established substantial influence of religiosity in halal purchase (Usman et al., 2022; Nurhayati et al., 2020; Abd Rahman et al., 2015).

Based on the Technology Acceptance Model (TAM) theory, this study examines four variables; convenience, trust, price and product quality in influencing online purchase among customers in Klang Valley. TAM is proposed to predict individual's acceptance and use of technological advances in information system towards online shopping, via two of its important factors; perceived ease and usefulness (Surendran, 2012). Meanwhile, the 4Ps of the marketing mix were used to explain product quality and trust to explain online purchases. Marketing practitioners have widely assumed the 4Ps as influential variables towards consumer behaviour resulting in buyer-seller interaction (Kotler & Armstrong, 2001). In tandem with the

assumption, Constantinides (2002) concurs that online purchase can be influenced by the marketing mix of online entrepreneurs.

Convenience is one of the factors that enhances online shopping (Farhan *et al.*, 2016). Convenience in online shopping is demonstrated by the ability to purchase goods or services at any time on the internet. These transactions do not require physical contact or geographical restrictions. Furthermore, consumers have the opportunity to search for products or services, read online reviews, or even discuss without having to visit physical stores. Online shopping is time savvy and convenient for customers with packed schedules who do not have time to shop, as the online marketplace is open 24 hours every day without the need to spend some extra costs for fuel and tolls. Convenience is a crucial attraction for online purchases which reflect a variety of options for goods and services, a convenient process of purchase, ease of payment, and front door delivery (Pube, Ridwan, & Murry, 2017). Moreover, a study by Ritwik and Sukjeet (2021) also concluded that the majority of online purchases can be explained by a convenient experience.

According to Suhaila *et al.* (2017), purchasing online is easy and handy because a person merely needs to open a website, browse through the items, select by clicking on the item to purchase, and proceed with payment. What a person needs to do next is just wait for the purchased item to be delivered within two or three days. The next process is the responsibility of the seller in providing the right item, delivering it securely to sustain a business, and leave a pleasant shopping experience among the buyers, which consequently creates a sense of satisfaction and loyalty for repeat purchases in the future.

Customers normally expect online pricing to be lower than price offered in physical

stores. In tandem with the expectation, a study by Liao and Cheung (2001) found that such a perception prompted customers to make purchases online. Similar findings were also reported by Mehta and Kumar (2012). Both studies discover the influence of price towards willingness to purchase online among Singaporeans and Indians respectively, which could be explained by the lower overhead costs of online stores as compared to physical stores. However, a study by Widiyanto and Prasilowati (2015) found that customers often compare online prices with physical stores and do not compare price offered by other online stores offering the same products or services.

Trust is based on what a person believes in (Zuraidah, Nur & Nurul, 2020). Belief is a mental condition based on the situation of a person within his social context. Belief is an important aspect in the a decision-making process, including deciding whether to purchase or not , as consumers will not purchase unless they are confident with the shopping app, seller, online store, product quality including the e-payment services. Such assurance refers to trust which characterized by Ardiansyah & Herry, (2020) as among the most influential factor towards online purchase. Trust is dependent on the popularity of a particular online store (Dedy, 2016) and can entice repeat purchases among consumers of a particular product (Hsu, Chang and Chuang, 2015).

In addition, security plays a critical role in building trust among the customers in using e-commerce platforms, as personal data need to be provided especially during the payment process. Customers will feel secure if there are none of minimal cases of personal data misuse. Security issues are found as among the major limitations of online purchase and shoppers are willing to spend more with the increase of safety measures (Fatemah, Zuraini & Bharani, 2013). Thus, it is imperative for

online stores to consider safety measures to manage risks associated to online purchase in order to build customers' trust. Thus, today's e-commerce platforms have introduced several options such as guarantee extension, cancellation, return or refund, change address including after sales services via chatting which provide security among the customers.

Previous studies indicated that online purchases are still the choice of the consumers (Liao & Cehung, 2001; Mehta & Kumar, 2012; Nor Syahila & Faizatul, 2016). Among the important factors that drive them to purchase online is the quality of products. Online stores provide multiple choices of products with attractive offers and prices, that are comparable across different stores. However, product risks harm online purchases (Bhatti, Saad & Maaruf, 2019). The risks of low quality, fraud, deception, non-delivery and as such are possibilities that consumers have to be aware of. These have prompted some to prefer buying offline. They can touch and feel or even test the products. A study showed that women were found less satisfied with online purchases as compared to men. This is because women

prefer to touch the product and assess it physically before purchasing it (Gatautis, Kazakeviciute, & Tarutis, 2014). This is especially true in the case of fabrics and clothing. However, good reviews and testimonies by other consumers reflect the product's quality and would generally transmit a positive vibe to the general public to buy the product via online store.

The Theoretical Framework

The preceding discussion on the determinants of online shopping postulated the following hypothesis, as illustrated in Fig. 1:

H1: There is a significant relationship between convenience and customers' online purchase.

H2: There is a significant relationship between price and customers' online purchase.

H3: There is a significant relationship between trust and customers' online purchase.

H4: There is a significant relationship between product and customers' online purchase.

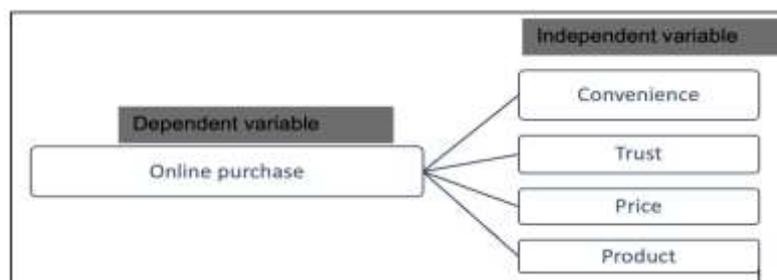


Fig. 1: Theoretical Framework

The above framework explains the hypothesized relationship between the independent and dependent variables. Based on the literature, this study selected four independent variables- convenience, trust, price and product- to determine their influence towards online purchase as the dependent variable.

Methodology

The advantages and risks associated with online purchases raise interest in understanding customers' behaviour regarding online purchase. The study, which employs a quantitative survey, this study seeks answers to the above-

mentioned hypotheses among Klang Valley residents, a Malaysian urban and dense population. An estimated 5.8 million residences live in the area, 384 samples are sufficient for the study (Krejcie & Morgan, 1970). Samples were drawn by simple random sampling method as the population was scattered in a vast area.

Questionnaire was used as the main instrument of data collection where respondents answered questions or statements based on the given Likert scales of 1 = strongly disagree to 5 = strongly agree. The internal consistency of the instrument was tested using Cronbach's Alpha to indicate whether or not the instrument are reliable for the study. Table 1 displays the results of Cronbach Alpha

values for each variable tested for the study.

Due to safety reasons in minimizing the risk of the pandemic COVID-19, the questionnaires were distributed to the respondents online. A google form link blasted to the public through social media platforms. Anyone received the link can respond directly. The data were collected and analyzed descriptively to capture the respondent demographic profiles and online purchase experience. Multiple linear regression was then used to test the relationship between dependent and independent variables. Four independent variables, were tested against a dependent variable. The four independent variables are convenience, price, product and trust.

Table 1: Result of Cronbach's Alpha Coefficient for each variable.

Variable	Cronbach's Alpha	Number of items	Reliability level
Convenience	0.835	4	Good
Price	0.835	4	Good
Trust	0.718	4	Acceptable
Product	0.872	4	Good

Results and Discussion

The following sub-sections present the demographic profile of the respondents and discuss the analysis of the study's findings, which comprises the contributing factors for online purchase and the testing of the hypothesis among the variables.

Demographic Profile of the Respondents

This study managed to collect 300

responses that are usable for analysis. Table 2 shows the demographic characteristics of the respondents. Quite surprisingly, most of the respondents (70.7 percent) are male, and more than half are under 25 years old (59 percent). Only a handful of the respondents are considered senior citizens (over 55 years of age; 5 percent). This might not be surprising because the younger generations are more IT-savvy and tend to give quick response on online surveys.

Table 2: Demographic Profile of the Respondents (N = 300)

Profile	Frequency	Percentage
1. Gender		
Male	212	70.7
Female	88	29.3
2. Age		
Under 25	177	59
26 – 34	53	17.7
35 – 44	22	7.3
45 – 54	33	11
Above 54	15	5
3. Marital Status		

Single	201	67
Married	93	31
Divorced	6	2
4.Occupation		
Students	133	44.3
Employed	120	40
Self-employed	24	8
Unemployed	23	7.7
5.Monthly Income		
Below RM4000	261	87
RM4000 – RM9999	33	11
RM10,000 and above	6	2

As for the respondents' marital status, 67 percent of them are still single while the other 31 percent are married. The data are rather consistent with the respondents' occupational status, and 44.3 percent of them are students. The remaining respondents are either working in the public or private sectors (40 percent) or are unemployed (7.7 percent). Few of them (8

percent) are self-employed by running their businesses. As far as the monthly income is concerned, the majority of the respondents (87 percent) earn less than RM4,000 and only a handful of them earn more than RM10,000 (2 percent).

The respondents are also asked about their online shopping experiences. Data on their online shopping experience are displayed in Table 3.

Table 3: Respondents' Online Shopping Experience

Experience	Frequency	Percentage
1. Years of Online Shopping		
Less than a year	60	20
1 – 5 years	186	62
More than 5 years	54	18
2.Frequency		
Once a month	111	37
More than once a month	88	29.3
Once a year	75	25
More than once a year	26	8.7
3.Estimated total spending a month		
Below than RM100	159	53
RM101 – RM500	127	42.3
RM501 – RM1,000	10	3.3
More than RM1,000	4	1.3
4.Medium of Payment		
Debit card	232	77.3
GrabPay	5	1.7
Credit Card	26	8.7
JomPay	37	12.3

It is not surprising that online shopping nowadays is no longer peculiar among consumers, especially when the COVID-19 pandemic struck the global community. Since the whole world is obliged to stay home to maintain safety, online shopping becomes the best option. In this study's findings, more than half of the respondents (62 percent) have one to five years of online shopping experience and 18 percent of them have long experience. Not more

than 20 percent of the respondents can be considered new online shoppers with less than a year's experience. Despite this, respondents are not addicted to online shopping, as the majority of them only shop once a month (37%) or once a year (25%). Only 29.3 percent of shoppers are frequent shoppers, with an average monthly shopping frequency of more than once. Perhaps the male respondents that outnumbered female respondents

contributed to the finding, as it is well-known that females love shopping compared to males. In terms of monthly estimated spending, more than half of the respondents spend less than RM100 a month (53 percent) and 42.3 percent spend around RM101 and RM500 a month. Very few of them spend more than RM500 monthly (4.6 percent). Debit cards seemed to be the most favored medium of payment

(77.3 percent) while GrabPay was the least favored (1.7 percent).

Determinants of Online Shopping

The mean scores for the four determinants of online shopping are displayed in Table 4. The score is derived from the response to each item based on the Likert scale of 1 (strongly disagree) to 5 (strongly agree).

Table 4: Respondents' Mean Scores on Determinants of Online Shopping

Variable	Mean	Std Dev
Convenience	4.09	0.944
Price	4.33	0.829
Trust	3.63	0.886
Product	4.45	0.74

The mean scores indicate that product (mean = 4.45; sd = 0.74) is the main driving force for customers to purchase online. The variety of products offered by online shops at a reasonable quality might be the reasons for the respondents to rate product as the most influencing factor. Price is the second driving force for the respondents to prefer purchasing online (mean = 4.33; SD = 0.829). This is understandable owing to the fact that the prices offered for the products sold online are very much competitive and sometimes even lower than that are offered offline. The aggressive advertising of 11-11 and 12-12 for examples are seen to cause an influx of customers to shop online especially when the discounts given are enticing and appealing. In addition, the easiness for the customers to compare prices of different on-line shops had prompted them to prefer online purchase. Convenience is placed the third factor that influence respondents to purchase online (mean = 4.09; SD = 0.944). Even though

the customers can make online purchase 24 hours a day, they are not going to do so after all. In addition, the existence of many convenient brick-and-wall stores nearby might have caused for this variable to be less influencing. Trust is the least factor that drives the customers to purchase online (mean = 3.63; SD = 0.886). This is not surprising because trust is based on what people perceive and believe, and it cannot be built in an instant. Any single bad review for instance may cause for customers to become disloyal hence losing trust to the product.

Hypotheses Testing

This study hypothesized four possible factors that determine the customers to purchase online despite the risks that they might face. The independent variables of convenience (CON), trust (TRU), price (PRI), and product (PRO) were tested against the dependent variable of online purchase. Table 5 shows the results of multiple regression in testing the hypothesis.

Table 5: Results of Multiple Regression

Variables	Beta	Significance Level
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Constant	1.312	0.012
Convenience	0.350***	0.000
Price	0.216***	0.000
Trust	0.093*	0.161
Product	0.368***	0.000
R-square	0.576	
Adjusted R-square	0.570	
Durbin Watson	1.988	
F Value	100.169	

* Significance level at 0.10% - 90%

** Significance level at 0.05% - 95%

*** Significance level at 0.01% - 99%

Based on the Table 5, it shows that we failed to accept the null hypotheses of convenience, price and product as their p-values < 0.05 at 5 percent confidence level. Hence, we may statistically conclude that there is significant relationship between convenience, price and product on customers' online purchase. As for trust, its

p-value of > 0.05 indicates that we accept the null hypotheses and reject the alternative hypotheses. In other words, there is no significant relationship between trust and customers' online purchase. Therefore, trust is not the significant determinant that contributes to the customers' decisions in purchasing online. The summary of the hypothesis testing results is shown in Table 6.

Table 6: Results of Hypothesis Testing

Hypothesis	Results
H ₀ : There is no significant relationship between convenience and customers' online purchase. H ₁ : There is a significant relationship between convenience and customers' online purchase.	Reject H ₀ and accept H ₁
H ₀ : There is no significant relationship between price and customers' online purchase. H ₁ : There is a significant relationship between price and customers' online purchase.	Reject H ₀ and accept H ₁
H ₀ : There is no significant relationship between trust and customers' online purchase. H ₁ : There is a significant relationship between trust and customers' online purchase.	Accept H ₀ and reject H ₁
H ₀ : There is no significant relationship between product and and customers' online purchase. H ₁ : There is a significant relationship between product and and customers' online purchase.	Reject H ₀ and accept H ₁

R-squared (R^2) is a goodness-of-fit measure for linear regression. This statistic indicates the percentage of the variance in the dependent variable that the independent variables explain collectively. In this study, the R^2 value of .576 (adjusted R^2 of .570) could indicate that the independent variables for the study could explain 57.6 percent of the dependent variable. The difference between the value of R^2 and adjusted R^2 ($0.576 - 0.570 = 0.016$) is small. This indicates that if the

model were derived from the population rather than the sample, it would account for 0.14 percent less variance in the outcome. Hence, validity of the model is contested. If we replace the significant β values into the estimated model, we may define the model as follows:

$$\text{On-line Purchase} = 1.312 + 0.350 \text{ CON} + 0.216 \text{ PRI} + 0.368 \text{ PRO} + \varepsilon \quad (1)$$

The estimated coefficients of CON, PRI and PRO are positive, indicating a positive association between the independent and dependent variables. The estimated coefficient of convenience (CON) at 0.350 tells us that a one percent increase in CON would cause a 35 percent increase in purchasing online. Similarly, the estimated coefficient of product (PRO) at 0.368 tells us that a one percent increase in the goodness of product would cause a 36.8 percent increase in online purchase. As for price (PRI), the positive value in this study does not indicate that an increase in price would increase online purchase. Instead, it refers to competitiveness of the online product price. Hence, the value of price (PRI) at 0.216 implies that a one percent increase in price competitiveness would cause for a 21.6 percent increase in online purchase.

The results of this study could imply that any effort to improve the goodness of products, competitiveness of price and convenience to purchase online would significantly increase the customers' purchase online. A more concerted effort should be taken by online shop owners to build much better image of their products thereby improving the trust of the people to purchase online.

Conclusion

Online purchases by customers particularly during pandemic are undeniably important owing to the fact that everyone have to stay at home to restrict the possibility of virus spreading. Though there could be risks of fraud, scams and other unnecessary risks that the consumers might face, such risks did not hinder the consumers from purchasing online. Several factors have been discovered to influence consumers to buy online. The determinants include price, product, convenience and trust. This study's findings indicate that price, product and convenience are significantly related to the

customers' decisions on online purchase while trust is found to be insignificant. The insignificant relation between trust and online purchases might be explained by the imposed restrictions during pandemic, which forced customers to fulfil their necessities online, as data collection for the study was conducted during the enforced movement control orders. Nevertheless, based on the significant influence of convenience, price and quality to entice online purchase, online shops are recommended to continuously improve their image and profile by providing online sales support as studies have concluded on the subsequent effect of repeat purchase due to confidence and trust among customers. Most importantly, the online shops need to preserve products' quality and ensure competitive price are offered besides preparing user-friendly information and interface which can create conducive and convenient shopping experience. In addition, the online sellers should also improve their marketing strategy to further increase sales in the future. All these attributes are necessary in building good perception thereby strengthening customers intention and decision to purchase online.

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