

THE EFFECT OF PERCEIVED TRUST, PERCEIVED SECURITY
AND ATTITUDE ON ONLINE PURCHASE INTENTION IN
MALAYSIAN PUBLIC UNIVERSITIES

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To Amin

for his patience, support, love, and for enduring the ups and downs during the completion of this thesis.

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ABSTRACT

The popularity of online shopping in electronic commerce (e-commerce) is significantly tempered with concerns over perceived trust and perceived security in online purchasing. Lack of trust and security issue cause the online users to avoid participating in online purchasing and instead they use the online environment more for non-shopping activities more. Despite the increased awareness of trust and security issues, their antecedents in online purchase intentions have not been adequately examined. This study proposes a conceptual model to evaluate the effects of perceived trust, perceived security, attitude and their antecedents on online purchase intention. A quantitative methodology is used, and questionnaires were sent to students in six public universities in the Klang Valley of Malaysia. A total of 438 Malaysian students participated in this online survey. Structural Equation Modeling was used to evaluate the proposed model. The findings show that attitude, perceived trust and perceived security have a significant direct effect on online purchase intention. Customers' attitude towards online purchasing is the most important factor in predicting online purchase intention. On the other hand, when the website is perceived as secure and trustworthy the intention to do online purchasing will increase. In addition, factors such as reputation, information quality, third party endorsement and familiarity are found to be the antecedents of perceived trust while factors such as controllability, reputation and familiarity are exhibited as antecedents of perceived security. Moreover, perceived ease of use and perceived security are two antecedents of attitude. Attitude mediates the effect of perceived security on online purchase intention partially. Hence, this study concludes that online vendors and online shop managers should give particular attention to online customers' attitude towards online purchasing, their perception of trust, security and their antecedents, for having more potential online customers and increasing intention to do online purchasing.

ABSTRAK

Populariti pembelian dalam talian melalui perdagangan elektronik (e-perdagangan) amat dipengaruhi oleh kepercayaan anggapan dan keselamatan anggapan dalam urusan pembelian dalam talian. Kurangnya kepercayaan dan isu keselamatan menyebabkan pembeli dalam talian tidak mahu membeli dalam talian. Sebaliknya, mereka lebih banyak menggunakan kaedah dalam talian bagi urusan selain dari aktiviti pembelian. Walaupun kepercayaan dan kesedaran terhadap isu keselamatan sudah meningkat, antesedennya dalam kemahuan membeli dalam talian belum diteliti secukupnya. Kajian ini mencadangkan sebuah model konseptual untuk menilai kesan kepercayaan anggapan, keselamatan anggapan, sikap, dan antesedennya terhadap kemahuan untuk membeli dalam talian. Metodologi kuantitatif digunakan, dan borang kaji selidik dihantar kepada siswazah di enam buah universiti awam di Lembah Kelang, Malaysia. 438 orang pelajar warganegara Malaysia terlibat dalam kaji selidik dalam talian ini. Pemodelan Persamaan Struktur digunakan untuk menilai model yang diusulkan. Dapatan menunjukkan bahawa sikap, kepercayaan anggapan, dan keselamatan anggapan mempunyai kesan langsung yang signifikan terhadap kemahuan untuk membeli dalam talian. Sikap pelanggan terhadap pembelian dalam talian ialah faktor terpenting yang meramalkan kemahuan untuk membeli dalam talian. Sebaliknya, apabila laman web berkenaan dianggap sebagai selamat dan boleh dipercayai, kemahuan untuk membeli dalam talian meningkat. Selain itu, faktor seperti reputasi, kualiti maklumat, sokongan pihak ketiga, dan biasanya didapati sebagai anteseden bagi kepercayaan anggapan. Faktor seperti kebolehkawalan, reputasi, dan kebiasaan didapati sebagai anteseden bagi keselamatan anggapan. Selanjutnya, kemudahan anggapan dan keselamatan anggapan merupakan dua anteseden bagi sikap. Sikap menjadi pengantara kesan keselamatan anggapan terhadap kemahuan untuk membeli dalam talian. Oleh itu, kajian ini menyimpulkan bahawa penjual dalam talian dan pengurus jualan dalam talian seharusnya memberikan perhatian khusus kepada sikap pembeli dalam talian terhadap pembelian dalam talian, persepsi mereka terhadap kepercayaan, keselamatan, dan antesedennya bagi mendapatkan lebih banyak pelanggan dalam talian dan bagi meningkatkan kemahuan mereka untuk membeli dalam talian.