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## MALAYSIAN BABY BOOMER'S PURCHASE INTENTION THROUGH E-COMMERCE PLATFORM POST COVID-19

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MAC 2023



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#### Abstract

Numerous academics have undertaken research regarding consumer's purchase intention, but Malaysian baby boomer's purchase intention through e-commerce platform have received less attention and little investigation. This study's primary objective is to determine Malaysian baby boomer's purchase intention through e-commerce platform post Covid-19. Consequently, this study has three objectives: (i) to determine the relationship between facilitating condition and baby boomer's consumer purchase intention through e-commerce platform; (ii) to determine the relationship between price value and baby boomer's consumer purchase intention through e-commerce platform. In order to investigate the association between the variables, 240 questionnaires were given, and all questions were answered and analysed using, Pearson correlation, and multiple regression methods. This study's findings indicate that facilitating condition, price value and habit have substantial effects on baby boomer's consumer purchase intention. Also covered were recommendations and implications for future study and practice.

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Keyword: baby boomers, facilitating condition, price value, habit

#### Abstrak

Ramai ahli penyelidik telah menjalankan penyelidikan mengenai niat membeli pengguna, namun begitu, kajian tentang niat membeli di kalangan generasi 'baby boomer' di Malaysia melalui platform e-dagang kurang mendapat perhatian dan dikaji oleh para penyelidik. Objektif utama kajian ini adalah untuk mengenalpasti niat pembelian golongan 'baby boomer' di Malaysia melalui platform e-dagang selepas pandemik Covid-19. Oleh itu, kajian ini mempunyai tiga objektif: (i) untuk menentukan hubungan antara faktor pemudahcara dan niat 'baby boomers' membuat pembelian melalui platform e-dagang; (ii) untuk mengenalpasti hubungan antara nilai harga dan niat membeli golongan 'baby boomers' melalui platform e-dagang; dan (iii) untuk menentukan hubungan antara tabiat dan niat membeli pengguna di kalangan 'baby boomers' melalui platform e-dagang. Dalam usaha untuk menyelidik hubungan antara pembolehubah, 240 soal selidik telah diedarkan, dimana semua soalan telah dijawab dan dianalisis menggunakan korelasi Pearson, dan kaedah regresi berganda. Dapatan kajian ini menunjukkan bahawa faktor pemudahcara, nilai harga dan tabiat mempunyai kesan yang ketara terhadap niat membeli pengguna di kalangan generasi 'baby boomers'. Juga, kajian ini meliputi cadangan dan implikasi bagi tujuan kajian dan amalan masa depan. Universiti Utara Malaysia

Kata kunci: 'baby boomers', faktor pemudahcara, nilai harga, tabiat

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#### **CHAPTER 1**

#### INTRODUCTION

#### 1.0 Chapter Overview

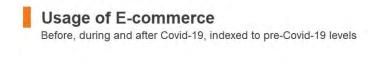
The purpose of this chapter as an entirety is to provide an in-depth introduction to the research topic. The chapter starts off by providing an explanation to the details of the e-commerce platform. This is to give an idea to these readers on what is the role of e-commerce platform during the global pandemic and how it works. Further into the chapter, the background of the study, the problem statement that has been the driving force for this research, objectives of the research, research questions, the limitations & scope of research, significance of the study, definition of the key terms, organization of the thesis and the summary to wrap up the chapter.

#### 1.1 Background of the Study

The Covid-19 pandemic took over the world in 2020. The pandemic hit every country around the globe in the span of a few months and Malaysia was no exception to the case. The follow-on impacts of the global pandemic were brutal to say the least. The biggest impact being the lockdown rule that was enforced throughout the world. Everyone was greatly affected by the rule. This mainly includes business as well as government sectors. The sectors affected include manufacturing, financial, tourism, health, education and many more.

Due to the lockdown that was caused by the pandemic, most people were not able to do their daily life chores. Everyone had no choice but to resort to other options. Chores as mundane as shopping were disrupted due to the pandemic. During this time, people were forced to do online shopping. This was a huge challenge for a lot of people, especially the baby boomers around the world. The Washington Post had shared in the year 2021 that the pandemic has caused for active involvement of the baby boomers in online shopping through e- commerce platforms.

The post has claimed that there has been a 49% increase in the consumers of 65 years and older purchasing goods online (Bhattarai, 2021).



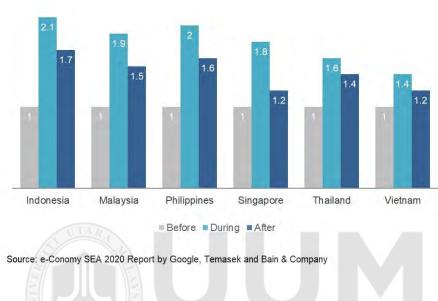


Figure 1.1 Usage of E-Commerce

Since the beginning of the epidemic, there has also been a dramatic increase in e-commerce, particularly in Indonesia, the Philippines, and Malaysia. Online purchasing is here to stay after the epidemic, as more and more customers realize the ease and security it provides. Surprisingly, many ASEAN nations' internet consumers have adopted e-commerce at a higher rate than the global norm and many established marketplaces. The percentage of internet users who made an electronic transaction in Indonesia, the United Kingdom, Thailand, and Malaysia last year was the greatest in the globe at 87%; this was followed by 86% and 84%, respectively. In addition to the Philippines, Singapore, and Vietnam, mainland China is no longer the fastest-growing e-commerce market in the globe.

Most people in this area have never possessed a laptop computer because they were slow to embrace the internet. Instead, mobile devices have replaced desktop computers as the primary means of maintaining internet connections and making purchases. After Thailand (74%) and the Philippines (70%), Indonesia has surfaced as the world's most ardent supporter of mobile e-commerce, with approximately 79% of Indonesia's internet consumers making a purchase online via a mobile device. While mainland China placed sixth in mobile e-commerce utilization, 64 percent of internet users there have made purchases via mobile device. Many ASEAN merchants previously considered e-commerce a nice-to-have rather than a crucial business plan. Companies, including SMEs and importers from Hong Kong, are finding e-commerce to be an efficient avenue to contact local customers or expand their current presence in ASEAN markets as Covid-19 changes buyer behaviour and speeds the shift to online purchasing in the region.

The lockdown lasted a total of two years in Malaysia. During the global pandemic, the people of Malaysia were restricted from doing most kind of daily life things. People were restricted from even going out of the house. This have caused the public to resort to online shopping. The situation has forced everyone to use technology to do the simplest chore such as purchasing groceries whether they like it or not. The pandemic has been an eye-opening experience for a lot people, especially the baby boomers in Malaysia. This is because, baby boomers are well known for being against the technological devices and the internet since the very beginning. The global pandemic has shown that technology is crucial and is helpful at times of needs. This has pushed the baby boomers of this country to get on board without much of a choice. They were also forced to adapt to these changes in order to survive the global pandemic (Wu et al., 2020). Based on gender, the people of Malaysia have different numbers, such as 80% of the male buyers prefer online shopping and 78% of the female buyers tend to shop online. These numbers show that there are more male potential buyers than female ones. As the income of male buyers is more than females, it is possible to imply that more male buyers will be active in future (Wu et al., 2020). Although, the numbers do not differ much but it can be said that

having higher income and university education males are probable to shop more from online market given the variety and quantity of services available.

During the global pandemic, the amount of purchasing through social e-commerce platforms have skyrocketed. Even after the pandemic, most people still prefer purchasing though e-commerce platforms. It is safe to say that the country's economy is now mostly depending on these platforms. The convenience of not having to leave the house and having the products or services arrive at your door without much of a human contact is extremely appealing to a lot of people in Malaysia. The convenience in terms of the payment processes have also contributed to the point of online shopping addiction within a certain group of people. It is safe to say that online purchasing culture is hot among the younger generations in comparison to the baby boomers (Ranjan et al., 2021).

#### 1.2 Problem Statement

The global pandemic has drastically changed the consumer behaviour of people all over the world, especially the Baby Boomer generation in Malaysia. The Baby Boomer generation constitutes a significant segment of the Malaysian population, and their purchasing behaviour has a substantial impact on the economy of the country. According to the Department of Statistics Malaysia (2020), the population of Malaysia is approximately 32.7 million, out of which 11.2 million are Baby Boomers aged between 56 to 74 years. The COVID-19 pandemic has forced consumers to shift towards digital platforms such as e-commerce platforms for their purchasing needs. However, there is limited research on the impact of facilitating conditions, price value, and habit on the purchase intention of Baby Boomers through e-commerce platforms during the pandemic.

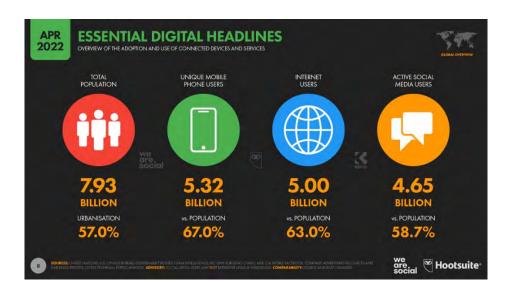


Figure 1.2 Trends in Consumer Behaviour

Trends in consumer behaviour have fluctuated. The proliferation of online trade made those shifts unavoidable. Consumer behaviour had also been drastically altered by the advent of the Coronavirus epidemic. Bain & Company and Facebook predict that by the year 2020, 69% of the population of Southeast Asia will be made up of digital users. Over the past year, the number of internet consumers around the world has grown by nearly 200 million, reaching a total of 5.00 billion. While 63% of the global populace now has access to the internet, the "quality" of that connectivity varies significantly. Today, 58.7 percent of the world's population, or 4.65 billion people, are active on social media platforms. However, if we limit our analysis to 'qualified' groups of individuals aged 13 and up, we find that approximately 75% of the world's internet users are already active on social networks. According to the research, this increase was anticipated for 2025, so the five-year surge seen this year is particularly striking. Company claims that the epidemic brought in a new standard, which in turn spawned new consumer's behaviour and expectations.

The COVID-19 pandemic has brought unprecedented challenges to businesses worldwide, including Malaysia. Many businesses in Malaysia have shifted their operations to digital platforms, and e-commerce platforms have become critical tools for businesses to survive.

However, the Baby Boomer generation, although a significant contributor to the Malaysian economy, has been slow to adopt these platforms (Goh, 2021). The pandemic has changed this trend, and Baby Boomers have also started to use these platforms for their purchasing needs (Teng et al., 2021). Therefore, it is crucial to understand the factors that influence the purchase intention of Baby Boomers through e-commerce platforms during the pandemic.

Facilitating conditions are defined as the factors that enable or inhibit an individual's behaviour towards a particular technology (Venkatesh et al., 2003). In the context of e-commerce, facilitating conditions include the ease of use, security, and trust in the platform (Haque et al., 2020). Price value, on the other hand, is defined as the perception of a product's quality relative to its price (Dodds et al., 1991). Finally, habit refers to the automatic behaviour that individuals exhibit in response to a specific situation (Verplanken and Wood, 2006). Understanding the impact of these factors on the purchase intention of Baby Boomers through e-commerce platforms can help businesses tailor their marketing strategies to target this group effectively.

In terms of output, Generations X and Y are outpacing the baby boomers 81% of Gen Y sales and 83% of Gen X purchases are made online. Only 73% of baby boomers have ever bought something online. The fact that Generations X and Y were born at a time when technology had already advanced explains why a large percentage of their interactions are conducted online (Xu et al., 2021). Generation Y, who juggle and use their mobile phones for almost everything, a constant and overwhelming flood of information has become the norm. The same reason can be applied to Generation X in terms of online shopping.

Despite the significant impact of Baby Boomers on the Malaysian economy, limited research has been conducted on their purchasing behaviour through e-commerce platforms during the pandemic. Businesses can use this knowledge to design effective marketing strategies and improve their overall e-commerce operations. Additionally, policymakers can use this

information to create policies that promote the adoption of e-commerce platforms among the Baby Boomer generation, thereby facilitating economic growth in Malaysia.

The COVID-19 pandemic has changed the purchasing behaviour of consumers worldwide, including the Baby Boomer generation in Malaysia. As businesses continue to shift towards digital platforms, understanding the factors that drive the purchase intention of Baby Boomers through e-commerce platforms is crucial.

#### 1.3 Research Questions

The questions below are generated based on the research study, to investigate baby boomer's purchase intention through e-commerce platform during global pandemic. The research questions are listed below:

- I. Does facilitating condition affect the Baby Boomer's consumer purchase intention through e-commerce platforms during the global pandemic?
- II. Does price value affect the Baby Boomer's consumer purchase intention through e-commerce platforms during the global pandemic?
- III. Does habit affect the Baby Boomer's consumer purchase intention through ecommerce platforms during the global pandemic?

#### 1.4 Research Objectives

The objectives of this research are:

- I. To determine the relationship between facilitating condition and Baby Boomer's consumer purchase intention through e-commerce platform.
- II. To determine the relationship between price value and Baby Boomer's consumer purchase intention through e-commerce platform.

III. To determine the relationship between habit and Baby Boomer's consumer purchase intention through e-commerce platform.

#### 1.5 Scope of Research

The main objective of this research study is to investigate and understand the Malaysian Baby Boomer's purchase intention through e-commerce platform during global pandemic. Therefore, the research study was carried out to the baby boomers in Malaysia only. The internet has rapidly grown since it first gained popularity in the early 1980s. Unique characteristics like adaptability, engagement, and customization are mainly responsible for this growth. Particularly for digital trade, amusement, education, and communication, the Internet is a very useful tool. From a commercial standpoint, the Internet has changed how companies' function. This is done so that companies can always offer a limitless range of products and services to consumers all over the world. Additionally, it is thought to be the biggest direct marketing channel for the global market. Thanks to the Internet, consumers now have more control over how they learn about products and services (Xu et al., 2021). In light of the nation's growing internet usage, significant growth in online buying, and promising future, it is time to look into Malaysians' baby boomers' objectives for making purchases online. This is precisely what the study at hand is aiming for. Examine the factors that influence why people buy things online. The study's target demographic is Malaysia's baby boomer generation. Consumers are looking for online content. Choose the commercial content, the location, and the time that you want to view it. Additionally, due to the Internet, customers can now access an infinite assortment of products and services from companies all over the world, saving them time and effort while they shop.

#### 1.6 Significance of Research

The findings of this study are believed to help the researcher as well as the reader to understand the Malaysian baby boomer's opinion when it comes to purchasing and shopping through ecommerce platform specifically during the pandemic. The findings will also help to better understand the effect of facilitating condition, price value and habit on the baby boomer's consumer purchase intention. This research study is done based on the point of view of the baby boomers themselves. Therefore, a clear answer to a lot of questions could be answered. Ultimately, the findings of this research study will help to educate the online sellers and business owners in e-commerce platform to improve their strategies in promoting their products and services well to the baby boomers. The findings also aim to inform the companies and brands about the intention and interest of the baby boomers in terms of online purchasing to help them build a strong marketing and business plan. Essentially, this will be really helpful for all types of business owners with baby boomers as target customers to better understand their customers and how to conform to their needs and appeal to them.

#### 1.7 Definition of Key Terms

#### 1.7.1 Consumer Purchase Intention

This is the extent to which a consumer intends to buy a particular good or service in the near future (Gopi & Ramayah, 2007). It is a crucial concept in consumer behaviour research because it sheds light on the variables that impact consumer behaviour and decision-making. A variety of factors influence consumers purchasing intent, such as personal, social, and situational.

#### 1.7.2 Facilitating Condition

Facilitating condition refers to the extent to which external factors make it easy or difficult for individuals to engage in a particular behavior (Ajzen, 1991). In the context of consumer behavior, facilitating conditions can include a wide range of factors, such as the availability of

resources, technological infrastructure, and support from family and friends. Facilitating conditions can have a significant impact on consumer purchase behavior, as they can either facilitate or hinder the adoption of new technologies and behaviors.

#### 1.7.3 Price Value

Price value refers to the consumers' perception of the benefits that they receive from a product or service, compared to its cost (Mishra & Dash, 2020). This perspective affects consumers' overall value of an item or service as well as their readiness to pay for it. Price value can be affected by a variety of factors, including product quality, brand image, and market competition. It is a significant determinant of consumer purchasing behaviour, especially in the context of e-commerce platforms, where consumers have access to a diverse range of products and services from various sellers.

#### 1.7.4 Habit

Habit refers to a learned behaviour that is performed automatically in response to a particular situation (Verplanken & Aarts, 1999). Habits are formed through repeated behaviour in a particular context, and become automatic and unconscious over time. Habits can have a strong influence on behaviour, even when they conflict with conscious intentions or goals. In the context of this study, habit would refer to the extent to which Malaysian Baby Boomers have developed a habitual behaviour of purchasing products or services through e-commerce platforms during the global pandemic.

#### 1.7.5 Baby Boomers

Baby Boomers are individuals born between 1946 and 1964, making them aged between 57 and 75 years old as of 2021 (Smith & Kiefer, 2021). Baby Boomers are a significant demographic group, comprising approximately 22% of the Malaysian population in 2020 (Department of Statistics Malaysia, 2021). They have been identified as an important market

segment for businesses, as they have relatively high levels of disposable income and are active consumers of a wide range of products and services (DiStaso et al., 2014)

#### 1.7.6 E-Commerce Platform

These are online stores that allow companies to offer goods and services (Luo et al., 2021). Online catalogues, shopping carts, and payment processing systems are just a few of the features and capabilities that these platforms offer businesses to make the purchasing and selling process easier. Due to the fact that they provide a simple and secure means of making purchases of products and services, e-commerce platforms have grown in popularity among businesses and customers, especially during the COVID-19 epidemic.

#### 1.8 Organization of the Thesis

The organization of this thesis are as follows:

Chapter 2 introduces the readers to the social platforms and their roles in selling products and services. This chapter also provides understanding on technology as a whole and how the e-commerce culture is slowly taking over the physical retail stores. Then, this chapter will provide understanding on the global pandemic and how it has affected businesses in Malaysia, both small and huge businesses. Then, this chapter will discuss the reliance of the people of Malaysia towards e-commerce platforms during the global pandemic and the participation of the Malaysian baby boomers in shopping and purchasing online in general.

Chapter 3 provides understanding on the type of research that has been carried out in order to satisfy the research questions and achieve the objectives. This chapter also points out the target population and the type of sampling design that has been utilised. The details on the locations that have been chosen are provided in this chapter. The instruments of the research study were also discussed. Then, the chapter provides and shares the data collection method and procedure and a summary to wrap up the chapter.

Chapter 4 provides the findings of the research study and analyses those data. Firstly, this chapter provides demographic analysis such as gender, age and ethnic group. Then, the chapter provides other analyses that have been done on the data obtained though the questionnaires that have been distributed to the respondents.

Chapter 5 highlights the main findings of the research study and discuss whether or not the research objectives have been successfully achieved. This chapter also discusses the implications, and provides suggestions for future researchers on how to make improvements.

#### 1.9 Summary of the Chapter

This chapter provides in-depth explanation on the purpose of this research study. It also provides knowledge on the role of e-commerce platforms during the global pandemic. The purchase intentions of baby boomers in Malaysia through e-commerce platforms are also discussed. The advantages and possible limitations of the approach are also discussed. It provides the readers with the factors that will be closely studied in order to justify the purchase intentions of baby boomers. The research objectives and the problem statement that have prompted this research study were also shared in this chapter.

#### **CHAPTER 2**

#### LITERATURE REVIEW

#### 2.0 Chapter Overview

The chapter provides a comprehensive review of existing research on the topic of online shopping through e-commerce platforms. It includes a literature review, synthesis, and critical evaluation of the existing knowledge on the topic, in order to provide context and background information for the research being proposed. The chapter also includes a theoretical background and the variables of the study.

#### 2.1 Dependent Variable

#### 2.1.1 Consumer Purchase Intention

Consumer purchase intention refers to the likelihood that a consumer will make a purchase of a specific product or service. It is often measured as a construct in marketing research and is thought to be influenced by a variety of factors, including a consumer's attitudes, beliefs, and behaviour. According to Gao et al. (2018), consumer purchase intention is defined as "a consumer's decision to purchase a product or service, or to engage in a specific behaviour". Kim and Ko (2018) define consumer purchase intention as "the likelihood that an individual will engage in a particular purchase behaviour in the future". The purchase intention is considered as a key predictor of actual purchasing behaviour.

Younus (2015) has also defined the purchase intention as the consumer's inclination to purchase a product or service. In other words, buying intention also includes the consumer's decision to buy a product after assessment. Younus (2015) stated that the final selection of purchase is dependent on the consumer's purpose with significant external influences, and many elements influence the consumer's intention when picking the product. According to Shah et al. (2012),

a kind of decision-making called "purchase intention" examines consumers' motivations for purchasing a certain brand. Purchase intention is described by Morinez et al. (2007) as the propensity of a customer to purchase a certain good under a specific circumstance. Stated by Mirabi et al. (2015), making a buying selection is a difficult procedure. Buying intention often correlates with customer behaviour, perceptions, and attitudes. The purchase intention is considered to be a crucial factor in how customers obtain and assess a given product. Purchase intention, and it is a useful instrument for anticipating the purchasing process.

#### 2.2 Consumer Purchase Intention Via E-Commerce Platform Post Covid-19

There has been a significant increase in the use of e-commerce platforms for purchasing during the COVID-19 pandemic, as physical distancing measures and lockdowns have made it more difficult for consumers to shop in person. "Consumers who used social media for purchasing had higher purchase intentions compared to those who did not" (Xu et al., 2021). The authors suggest that e-commerce platforms can serve as an effective channel for marketing and increasing purchase intentions, particularly during times of crisis.

One of the reasons why consumer purchase intention via e-commerce platforms may have increased, is the increased use of e-commerce platforms. The COVID-19 pandemic has led to an increase in the use of social media for communication and information sharing, which may have contributed to an increase in consumer purchase intention via social media (Jiang et al., 2021). Furthermore, it offers convenience as it allows consumers to easily browse and purchase products from their devices (Xu et al., 2021). The purchase intention can also be increased because one can see reviews and recommendations from friends and other trusted sources from e-commerce platforms, which may increase their trust in a product or brand and increase their purchase intention (Yang et al., 2021).

Another study examined the impact of the COVID-19 pandemic on e-commerce purchasing behaviour and found that "consumers' purchase intentions for e-commerce products significantly increased during the pandemic" (Jiang et al., 2021). The authors attribute this increase to the convenience and safety of e-commerce, as well as the availability of a wide range of products online. Numerous other studies have been conducted, such as Wang et al. (2020) found that the COVID-19 pandemic had a significant impact on online purchasing behaviour, with consumers reporting an increase in the use of e-commerce platforms and for purchasing. Another study was stated that the consumers' purchase intentions for products promoted on e-commerce platforms significantly increased during the pandemic (Xu et al., 2021). The research suggested that it is because use of social media for communication and information sharing during the pandemic has been increased.

Yang et al. (2021) has explored the role of e-commerce platforms in influencing consumer purchase intentions during the COVID-19 pandemic and asserted that the e-commerce platforms have a positive impact on consumer purchase intentions, particularly when it is used to provide information about products and services, build trust, and create a sense of community". Furthermore, Gao et al. (2020) have also stated that the pandemic significantly increased consumer purchase intentions through e-commerce platforms. The research asserted that the trust, perceived convenience, and perceived risk played a role in consumer purchase intentions through these channels. Finally, Zhang et al. (2020) have stated that the pandemic significantly increased consumer purchase intentions through both channels including social media and e-commerce sites.

#### 2.3 Independent Variables

#### 2.3.1 Facilitating Condition

Facilitating conditions refer to the external factors that enable or facilitate a behaviour or decision. In the context of consumer purchase intention from e-commerce platforms, facilitating conditions may include things like the availability of a product, the presence of a payment system, the ease of use of the platform, and the presence of a social network. Kim and Ko (2018) have defined the facilitating conditions as the external factors that enable or facilitate a behaviour or decision. Another definition given by Yoo et al. (2019) stated that the facilitating conditions are external factors that affect the likelihood of a consumer making a purchase. Chen et al. (2020) has defined it in terms of purchase intention of consumer and their definition stated that facilitating conditions can be defined as the factors that facilitate the purchase process and increase the likelihood of a purchase. Furthermore, Doan (2020) has defined it as the extent to which a person feels that an institutional and technological framework exists to enable usage of the system.

The UTAUT model suggests that perceived risk and trust are important facilitating conditions in the adoption of new technologies (Erjavec & Manfreda, 2022). In the context of e-commerce and purchases through social media platform, perceived risk and trust may be particularly important because of the uncertainty inherent in internet transactions. Therefore, it is important for research to further investigate the role of trust and risk in shaping user's intentions and behaviour related to e-commerce adoption (Soh et al., 2020). The variable "facilitating conditions" thought to impact the cognitive processes that produce the intention but not necessarily the conduct since it reflects the individual's views rather than actuality. As a result, it becomes vital to review how these conditions affect technology acceptability and to get more

empirical data on how they affect purchase intention in terms of e-commerce (Zhou et al., 2021).

Several studies have examined the relationship between facilitating conditions and consumer purchase intention from e-commerce platforms. For instance, a study published by Kim and Ko (2018) found that facilitating conditions, such as the availability of a payment system and the presence of a social network, had a positive impact on consumer purchase intention from e-commerce platforms. The study that was conducted by Yoo et al. (2019) looked at the impact of facilitating conditions on consumer purchase intention from e-commerce platforms in the context of luxury fashion brands. They discovered that the facilitating conditions for luxury fashion brands have an effect on the consumer's intention to make a purchase through e-commerce platforms. According to the findings of a study conducted by Chen et al. (2020), enabling factors, such as the existence of a social network and the availability of a payment system, had a beneficial influence on the consumer's desire to make a purchase as a result of e-commerce platforms.

#### 2.3.2 Price Value

Price value, in the context of consumer behaviour and marketing, refers to the trade-off that consumers make between the price of a product or service and its perceived benefits or value. In other words, price value represents the extent to which consumers believe that the price of a product or service is justified based on its perceived value or worth. As defined by Song et al. (2017) the price value is a customer's subjective assessment of the monetary worth of a product or service relative to its price. Lili and Li (2017) have defined the price value as the relationship between the price of a product or service and the perceived benefits or value that the customer derives from it. Finally, Chen et al. (2018) have defined the price value as the balance between

the price of a product or service and the perceived benefits or value that the customer derives from it.

The price value is important determining factors of consumer purchasing behaviour, as it affects customer perceptions of a product or service and can influence purchasing decisions. As stated by Santosa et al. (2021), if a customer perceives that the price of a product or service is fair given the value or benefits that they receive from it, they are more likely to make a purchase. On the other hand, if the price is perceived as being too high relative to the value or benefits received, the customer may choose not to make a purchase or may look for a cheaper alternative. In addition to affecting purchasing decisions, price value can also influence customer satisfaction and loyalty (Wang et al., 2020). If a customer feels that they are getting a good deal and that the price they are paying is fair given the value they are receiving, they are more likely to be satisfied with their purchase and more likely to repurchase.

According to Sun et al. (2019), there is a considerable association between the pricing value and the customer behaviour. According to the findings of the research, the price value has a considerable impact on the consumers' inclinations to make a buy. In a separate piece of research, Wang et al. (2020) investigated the connection between pricing value and customer happiness in the context of online shopping and came to the conclusion that price value had a large and beneficial influence on customer satisfaction. Simply put, Yang et al. (2021) have asserted that the consumer will be satisfied while making a purchase, and they will intend to make a purchase, if they feel that investing their money on the product or service will meet their needs and offer them with adequate value for the money that they have paid for it. In other words, if the consumer believes that the product or service will meet their needs and offer them adequate value for the money that they have paid for it, then they will be satisfied while making purchases.

In the context of e-commerce platforms, the research by Zhang et al. (2019) found that social media-based price value (the perceived value of a product or service relative to its price on e-commerce platforms) has a positive effect on consumer purchase intention, and that the effect is stronger for consumers with high needs for social comparison (i.e., those who rely heavily on e-commerce platforms for information and comparisons when making purchasing decisions). Another study by Gao et al. (2019) have also found that both variables are correlated, however, e-commerce platforms word-of-mouth (positive or negative comments about a product or service on e-commerce platforms) moderates the relationship between price value and purchase intention, such that the effect of price value on purchase intention is stronger when e-commerce platforms word-of-mouth is positive.

#### 2.3.3 Habit

As defined by Krasonikolakis (2022), the habit is repetitive behaviour that is performed automatically in response to a specific cue or trigger, and it is thought to be formed through repetition and reinforcement. In the context of consumer marketing, habit refers to a repetitive purchasing behaviour that is performed automatically in response to a specific cue or trigger. Habits are formed through repetition and reinforcement, and they can shape how consumers perceive and evaluate products and services (Gunawan et al., 2019). According to Zhou et al. (2021), the businesses can use the understanding of habit to influence consumer purchase intention by targeting their marketing efforts to consumers who have developed habits related to their products or services. Habit has been found to have a significant impact on consumer purchase intention, with habituated consumers being more likely to make a purchase than non-habituated consumers.

As found by the research of Gunawan et al. (2019), the consumers are more likely to make a purchase if they have developed a habit of buying a particular product or service. When a

consumer who has a habit of buying a particular type of product or service came across any cue from the social media, he may be more likely to make a purchase when they encounter that product or service, even if they are not particularly interested in it. Chen et al. (2022) have stated that there are several factors that can influence the formation of habits, including the frequency of a behaviours, the intensity of the reward associated with the behaviours, and the presence of social influence or normative expectations. For example, a consumer who engages in a behaviour frequently and consistently is more likely to form a habit, as is a consumer who experiences a strong reward (such as pleasure or satisfaction) as a result of the behaviours (Lisanti, et al., 2021).

The relationship between trust, intention, and habit has not yet been explored in the context of online shopping through e-commerce platforms (Sharifi et al., 2019). However, the research and empirical data has shown that habit plays important role in shopping in physical setting, where habit has been shown to predict behavioural intention (Chou & Hsu, 2017). However, the formation of habit is more complex in the online shopping context, which involves higher levels of risk and uncertainty, and may not involve face-to-face interaction. There have been several studies on habit formation in the online context, which have confirmed that habit does have some impact on shopping, which can be direct or in direct. The study by Rydell and Kucera (2021) have asserted that habit as well as trust and switching costs are factors in recurring purchase intention. In particular, we suggest that online buying habit attenuate the impact of trust so that its significance in predicting purchase intention.

Within the context of social media, the habits can be regarded as powerful factor which influence on consumer purchase intention, as they can shape how consumers perceive and evaluate products and services. As stated by Chou and Hsu (2017), even if there are no objectively significant differences between the brands, the habit may lead to improved number

of purchases and more likelihood of purchasing any item. The research by Yang et al. (2019) focuses on the moderating role of habit under the assumption that investigating changes in the influence of the antecedents of purchase intention may explain the role of habit in the contexts being considered.

#### 2.4 Hypothesis Development

# 2.4.1 Facilitating Conditions and Consumer Purchase Intention Via E-Commerce Platform Post Covid-19

A study conducted by Wang et al. (2020) analysed the relationship between facilitating conditions and consumer purchase intention from e-commerce platforms in the context of mobile games, and found that perceived enjoyment, perceived usefulness, and facilitating conditions significantly influence purchase intention on e-commerce platforms" (Wang, Li, & Zou, 2020). Various other studies have confirmed the relationship between facilitating conditions (FC) and user satisfaction with online purchases. The reproach by Alalwan (2020) suggests that if customers have adequate facilities for accessing online purchases, they may feel more comfortable, and this may affect their purchase intention. The relationship between facilitating conditions and purchase intention of consumer using the e-commerce platforms was also supported by study of Maillet et al. (2018) which suggested that the availability and ease of use of online purchases may influence a user's overall purchase intention towards the online purchases using e-commerce platforms.

Similar to it, another study analysed the relationship between facilitating conditions and consumer purchase intention from e-commerce platforms in the context of travel products and found that it is the most significant factors influencing purchase intention on e-commerce platforms (Liu et al., 2020). Yang et al. (2021) also has explored the impact of facilitating conditions on consumer purchase intention from e-commerce platforms in the context of fast

fashion brands, and found that "perceived ease of use, perceived risk, and social influence were found to be the most important facilitating conditions for fast fashion brand purchase intention through e-commerce platforms. Finally, Jiang et al. (2021) also examined the relationship between facilitating conditions and consumer purchase intention from e-commerce platforms in the context of cosmetics products and found that both of them are correlated.

Overall, the studies cited in this section suggest that facilitating conditions play a significant role in predicting consumer purchase intention from e-commerce platforms. Facilitating conditions such as the availability of a payment system, the presence of a social network, perceived ease of use, perceived risk, and social influence have been found to be important factors influencing purchase intention on e-commerce platforms across a variety of product categories and this has been supported by variety of studies which have been cited above (Kim & Ko, 2018; Chen et al., 2020). Yang et al. (2021) have also stated that consumer purchase intention is influenced by various facilitating conditions, highlighting the importance of considering facilitating conditions when designing social media marketing strategies. Thus, based on this, the first hypothesis has been developed.

H1: There is a significant relationship between facilitating conditions and baby boomers' purchase intention through e-commerce platform during global pandemic.

# 2.4.2 Price Value and Consumer Purchase Intention Via E-Commerce Platform Post Covid-19

Regarding the relationship between price and customer purchase intention, in context of e-commerce platforms, the study by Huang et al. (2019) have asserted that e-commerce platform-based price value has a positive effect on consumer purchase intention, and that the effect is stronger for consumers who are more innovative (i.e., those who are more open to new and unique products and ideas). The research by Kim and Kim (2019) also found that e-commerce

platform-based price value has a positive effect on consumer purchase intention, and that this effect is mediated by perceived trust in e-commerce platforms. The study by Park and Kim (2019) also found significantly positive correlation between price value and consumer purchase intention. The research has asserted that if a customer perceives that the price of a product or service is fair given the value or benefits that they receive from it, they are more likely to make a purchase. The research by Kim et al. (2020) have also found that e-commerce platform-based price value has a positive effect on consumer purchase intention.

A lot of studies have found that the price has a substantial influence on brand loyalty, which in turn affects consumers' buy intentions. According to Peng et al. (2019), the price predicts the purchase decision of consumer. Further, the studies have shown that since pricing plays a large role in consumer decision-making, customer satisfaction is significantly impacted by it. Additionally, both price perception and price value have an indirect and direct impact on customer satisfaction and this intention to buy. In a different study, Ahmad et al. (2021), examined how a customer's sense of pricing fairness affected their choice to buy, referring to it the results have reported that it can be considered as an accurate predictor of consumer intention to purchase. Based on these studies, second hypothesis have been developed.

H2: There is a significant relationship between price value and baby boomers' purchase intention through e-commerce platform during global pandemic.

# 2.4.3 Habit and Consumer Purchase Intention Via E-Commerce Platform Post Covid-19

Previous studies have empirically tested the direct influence of habit on online purchase intention such as the research by Amjad-ul-Rahman et al. (2019) have found a significant correlation between habit of consumer and purchase intention of consumer. Another study by Lisanti et al. (2021) have also found that habit was important determining factors of satisfaction

of consumer and the intention to purchase. The research by Dewi et al. (2020), if a person has a habit of buying a particular brand or type of product, they may be more likely to consider purchasing similar products when they see them advertised or recommended on e-commerce platform, and thus the e-commerce platform enhance the purchase intention. Sharifi et al. (2019) have asserted that the e-commerce platform can expose people to a wide range of products and brands that they may not have been aware of or considered purchasing before. When product is advertised on e-commerce platforms, it leads to a purchase intention in response of habitual action. Another study by Farivar et al. (2017) also stated that the strong habit of purchasing a product, they may be more likely to make a purchase on e-commerce platform without consciously thinking about it as it generates habits that are automatic behaviours that are triggered.

The study by Yang et al. (2019) have stated that the past behaviour serves as the basis for defining habitual behaviour; the stronger the habit, the more often the behaviour has been practised in the past. The research has asserted that "the frequency of recurrence of behaviour" may be used to gauge how strong a habit is. The study by Iranmanesh et al. (2022) have highlighted that how good habits lower the requirement for knowledge needed to make decisions and make information search tactics simpler. Furthermore, the studies such as the research by Nel and Boshoff (2019) have discovered that rigid habits could only be briefly ignored in complicated decision-making circumstances in case of online shopping, thus can affect the purchase decision making through e-ecommerce platforms. All in all, the studies from previous literature have shown that the habit can have positive influence on the purchase intention and thus following hypothesis have been developed.

H3: There is a significant relationship between habit and baby boomers' purchase intention through e-commerce platform during global pandemic.

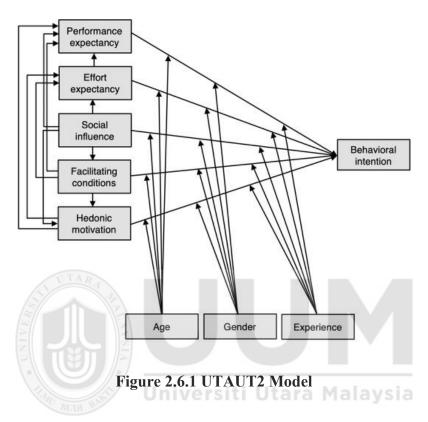
## 2.5 Underpinning Theory

## 2.5.1 Unified Theory of Acceptance and Use of Technology (UTAUT2)

The Unified Theory of Acceptance and Use of Technology (UTAUT2) is a model that aims to explain the factors that influence a person's decision to adopt and use technology (Tamilmani et al., 2021). The UTAUT2 model was used in the current study to develop a framework. The theory was first developed in 2003 by Venkatesh, Morris, Davis, and Davis as an extension of the Technology Acceptance Model (Dwivedi et al., 2020). The original UTAUT model aimed to identify the key factors that influence a person's decision to adopt and use technology, and to provide a comprehensive framework for studying technology adoption and use. In 2012, the UTAUT model was updated and expanded to become the UTAUT2 model. The UTAUT2 model added several new factors to the original UTAUT model, including hedonic motivation and habit. Since its development, the UTAUT2 model has been widely used in the study of technology adoption and use and has been applied in a variety of contexts (Dwivedi et al., 2019). The UTAUT2 model identifies several key factors that influence a person's decision to adopt technology. The theory suggests that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, habit, and age are important factors which predict the adoption and use of any new technology. The current study has taken three variables from the model and intends to find their impact on consumer purchase intention via e-commerce platforms.

# 2.6 Framework

# 2.6.1 Theoretical Framework



The theoretical framework that has been for this research study is UTAUT2 model. The model shown in the Figure 2.6.1 describes the theory underpinning the research problem (Ambarwati et al., 2020).

#### 2.6.2 Research Framework

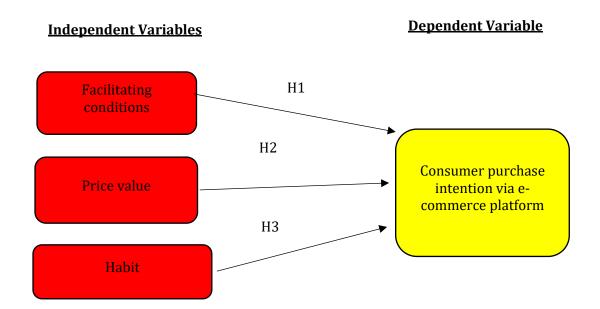


Figure 2.6.2 Research Framework

## 2.7 Summary of the Chapter

In nutshell, shopping through e-commerce platforms has grown in popularity in recent years due to its convenience, variety of products, and competitive prices, and has even reached to the baby boomers. The e-commerce platform usage and purchase intentions may vary among different age groups, including baby boomers (individuals born between 1946 and 1964). Some studies have found that baby boomers may be less likely to use e-commerce platforms and may also have different purchasing habits compared to younger generations. However, it is still possible for baby boomers to have purchase intentions through e-commerce platforms. The tendency to shop through e-commerce platforms among baby boomers has been studied in current study, and thus it has hypothesized that the habit, price value and facilitating conditions impact the purchase intention of consumers.

#### **CHAPTER 3**

#### RESEARCH METHODOLOGY

#### 3.0 Chapter Overview

This chapter provides understanding on the type of research, the population type, the sampling design used for this research, the instruments used, the data collection methods that were put in place and the data statistical analysis done after the data has been collected.

# 3.1 Research Design

#### 3.1.1 Type of Study

For this research study, the researcher has implemented the quantitative research approach. This research approach was used in order to study the relationship between the independent variables and the dependent variable. The quantitative research approach uses the process of collecting and analysing numerical data to satisfy the research objectives and to answer the research questions (Apuke, 2017).

### 3.1.2 Unit of Analysis

The unit of analysis in this research study are the individual. The number of baby boomers that are included in this research study is 20 baby boomers from each of the states in Peninsular Malaysia. Therefore, 240 baby boomers are included in total.

# 3.2 Population and Sample

Population is referred to as the collective number and group of people or subjects chosen for a research study. The study will be conducted on these group of people in order to achieve the goal of the research study. The target population that was chosen for this research study are the baby boomers of the selected supermarkets in each of the states. The table 3.2 below shows the supermarket that have been chosen from each of the states.

Table 3.2

Population of Research Study

States in Peninsular	Supermarkets
Malaysia	
Perlis	Giant Superstore, Kangar
Kedah	Billion, Alor Setar
Penang	Giant Supermarket Penang
	Plaza
Perak	Jaya Grocer, Ipoh Parade
Kuala Lumpur	Cold Storage, KLCC
Selangor	Lotus's, The Mines
Kelantan	Mydin, Kota Bharu
Terengganu	Giant Hypermarket, Kuala
	Terengganu
Pahang	Giant Superstore, Kuantan
Negeri Sembilan	Semarak Supermarket,
	Seremban
Melaka	Family Store, Melaka Mall
Johor	Jaya Grocer, R&F Mall

The table above have given the details on all the supermarkets that have been chosen from each of the states in Peninsular Malaysia and the number of baby boomer respondents that have been picked randomly to fill out the survey questionnaire.

## 3.2.1 Sampling Technique

Non-probability sampling method was used to carry out this research because the respondents chosen are specifically the baby boomers from the listed supermarket from each of the states in Peninsular Malaysia. The non-probability sampling method that was used is purposive sampling (Campbell et al., 2020). In order to get a good idea on the baby boomers' purchase intention through e-commerce platforms during the global pandemic, the most suitable person would be the baby boomers themselves as they are the subjects that are directly involved to the research question proposed in this research study.

Purposive sampling, also known as judgment, selective, or subjective sampling, is a method of sampling in which the researcher uses his or her discretion to pick study participants from the community at large. When "elements selected for the sample are chosen by the judgment of the researcher," this is known as purposeful sampling, which is not a probability sampling technique. It is common for researchers to assume that they can save time and money by simply using their best discretion to select a fair group (Campbell et al., 2020). The most common application of this technique involves television correspondents halting random people on the street to question their thoughts on recent political changes. It should be noted, however, that the TV correspondent must exercise some discretion in choosing which random passers-by to approach and interview; otherwise, the method would merely be a form of random sampling. When a small number of individuals can be interviewed for raw data because of the study's plan and goals, selective selection may be the best option. The researcher may use his or her

own discretion in selecting senior level managers to participate in in-depth interviews for a study examining the effects of personal disaster such as family loss on the performance of senior level managers.

"Purposeful sampling" refers to a collection of non-probability sampling strategies in which units are selected because they have characteristics that you require in your sample. This type of sampling is not considered to be based on probability. To put it another way, units are chosen for inclusion in the sample "on purpose" when selective selection is used. This technique of sampling is also known as subjective sampling because it depends on the discretion of the researcher when recognizing and selecting the individuals, instances, or occurrences that can provide the best information to accomplish the objectives of the study.

In quantitative and mixed methodologies research, it is standard practice to conduct selection with a specific purpose in mind. It is particularly helpful when you need to discover instances that are abundant in information or make the most out of the limited resources you have, but there is a high risk for research errors such as spectator bias when using this method.

## 3.3 Sampling Size

The sampling size of a research study refers to the number of participants or observations included in a study. In this particular research study, the number of participants in total are 240 baby boomer respondents. The table 3.3.1 below shows the details.

Table 3.3.1 Sample Size

States in Peninsular	Supermarkets	Number of respondents	
Malaysia			
Perlis	Giant Superstore, Kangar	20	
Kedah	Billion, Alor Setar	20	
Penang	Giant Supermarket Penang	20	
	Plaza		
Perak	Jaya Grocer, Ipoh Parade	20	
Kuala Lumpur	Cold Storage, KLCC	20	
Selangor	Lotus's, The Mines	20	
Kelantan	Mydin, Kota Bharu	20	
Terengganu	Giant Hypermarket, Kuala	20	
	Terengganu		
Pahang	Giant Superstore, Kuantan	Malaysi 20	
Negeri Sembilan	Semarak Supermarket,	20	
	Seremban		
Melaka	Family Store, Melaka Mall	20	
Johor	Jaya Grocer, R&F Mall	20	
		240	

## 3.4 Instruments

The instrumentation used in this research study is questionnaire. Three variables that were included in this research instrument are **facilitating condition**, **price value** and **habit**. Researcher applies a good range of measurement tools by employing a quantitative research

survey. The researcher distributed questionnaires to all the respondents that have been chosen as the population of this research study. There are 3 key and independent variables in this research study which includes facilitating condition, price value and habit. The dependent variable is the baby boomers' purchase intention through e-commerce platforms during the global pandemic. The questionnaire consists of two parts.

#### 3.4.1 Demographic Profiles

Section A of the questionnaire consists of items that require the respondents' demographic information which includes the gender, age, marital status, ethnic group, and monthly income level as shown in table 3.4.1 below. The questions presented in the Section A of the questionnaire were done by utilising the ordinal scale. Ordinal scale has nominal properties and items in each question can be arranged based on the level of concept owned.

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Table 3.4.1

Section A (Items)

Number	Items
1	Gender
2	Age
3	Marital status
4	Ethnic group
5	Monthly income

#### 3.4.2 Variables

Table 3.4.2

Section B (Items)

Variables	Item	Item Code
	I have a smart phone or a laptop to purchase products/services online	FC1
Facilitating conditions	I have internet connection in my device (phone/laptop) to purchase products/services online	FC2
	I don't have any trouble understanding how to operate my smart phone/laptop	FC3
	It is easy for me to use online platforms to purchase things	FC4
	I find that products and services online are much more expensive	PV1
Price value	The price I pay for online products are not true to the quality and the sellers are mostly scammers	PV2
	The quality of the product are usually not good and I don't feel happy paying for it	PV3
le	I'm used to buying things in physical store than online platforms	HT1
Habit	I do not wish to buy things online because I'm comfortable with buying thing in physical store during the pandemic as well	HT2
	I do not have the desire to learn to buy things online even during pandemic	НТ3
Baby boomers' purchase intention through social	I think it is a good idea to purchase through social media platforms and e-commerce during global pandemic	PI1
media platforms and e-commerce during global pandemic	I have the intention to purchase through social media platforms and e-commerce during global pandemic	PI2

The table 3.4.2 above shows the items that were included in the Section B of the questionnaire to investigate the independent and dependent variables of the research study. The items from the table were adapted from the research paper titled 'Factors affecting online purchase intention: A study of Vietnam online customers' which was published in the year (Doan, 2020).

#### 3.5 Data Collection Method and Procedure

The two major sources of obtaining data are primary data and secondary data. Primary data refers to the data obtained by the researcher on his/her own by identifying the research subjects and collecting data. Primary data refers to a new set of data obtained specifically for the research topic in question. Some of the most common instruments include distributing questionnaires to the subjects of the research, interviewing the subjects, observations of the behaviour of the subjects, carrying out focus group discussions with the target subjects and experiment. The data collected from the questionnaire is considered as primary data.

The data was collected by distributing questionnaires to **each of the baby boomers** in all the 12 chosen states in the Peninsular Malaysia. The researcher chose this data collection method as it saves time and cost. Furthermore, this method aids the researchers to recognise what is needed and how to measure the variables of the interest.

The researcher distributed the list of questionnaires to the targeted sample of all the supermarkets in each of the states in Peninsular Malaysia. The questionnaire distribution process took about two months. In order to carry out the research study, the researcher had printed out the questionnaires to be distributed at each of the supermarkets. The researcher utilised the weekends to distribute the questionnaires as more people can be seen at the supermarkets. All the questionnaires were filled up completely and returned by the respondents. The participation of the respondents in this survey was entirely deliberate and the responses were anonymous and were highly confidential.

A survey known as a mall-intercept is one in which respondents are approached while they are purchasing in a mall. The procedure entails stopping consumers (Hasan, 2020), determining whether or not they are suitable participants in the survey, and then either conducting the survey there and then or welcoming them to a research facility situated within the shopping centre so

that they can finish the interview. Customers who purchase at purchasing malls make up a significant portion of the market for many products, despite the fact that they are not representative of the population as a whole. Using straight forward yet engaging questionnaires, it assists you in conducting consumer analysis. It is typically much simpler to persuade someone to take part in a survey when speaking with them in person as opposed to doing the same thing over the phone or via email (Wu et al., 2020).

Interviewers can verify that they are speaking with a genuine individual by conducting the conversations in public places like malls. Additionally, the researchers have the ability to administer the questionnaires at a variety of times throughout the day in order to guarantee that they have an accurate representative population.

When customers are just exiting the store, the recollection of the event is still relatively recent in their minds. This indicates that the data obtained through the surveillance conversations in the shopping centre is data of a very high accuracy.

If they are unable to comprehend the question in its entirety, respondents have the option of requesting additional information. When it comes to polls and conversations conducted online, this is not an option. In the same vein, interviewers can pose open-ended inquiries to get a thorough reaction from the person being interviewed (Younas, 2021).

Consumers can be engaged in a conversation through the use of mall surveillance interviews while they are actively purchasing. This provides the opportunity to comprehend their thought process as well as the factors that influence their decision to make a purchase. Interviewers have the ability to validate the biographical information of the individuals they converse with. For instance, information such as age, gender, language, and location can be validated prior to the beginning of the survey. Depending on the circumstances, a skilled interrogator will either

approach sensitive inquiries with caution or will steer clear of them entirely. The internet discussions are not an option for accomplishing this goal.

## 3.6 Data Analysis

The gathered data from the questionnaires distributed were analysed using the Statistical package for Social Science SPSS version 26 in order to test the suggested hypotheses (Parsons et al., 2012).

## 3.6.1 Reliability Analysis

The reliability analysis was done using the Cronbach's alpha measurement which was proposed by Lee Cronbach in the year 1951. The table 3.6.1 below shows the Cronbach's alpha scale and the internal reliability.

Table 3.6.1

Cronbach's Alpha Scale

Cronbuch 3 Alphu Scure				
Cronbach's Alpha Range	Internal Consistency			
$\alpha > 0.90$	Excellent			
$0.80 \ge \alpha \ge 0.90$	Very Good			
$0.70 {\geq \alpha} \geq 0.80$	Good			
$0.60 {\geq \alpha \geq 0.70}$	Fair			
$\alpha < 0.6$	Poor			

# 3.6.2 Pearson's Correlation Analysis

The Pearson's Correlation Coefficient was used to assess the depth of the linear relationship between two variables. In order to determine whether there is negative or positive relationship between two variables, the direction of the relationship between two variables is used (Esezi & Eric, 2018). The Table 3.6.2 shows the description for the Pearson's Correlation analysis.

Table 3.6.2

Pearson's Correlation Analysis

<b>Pearson Correlation</b>	Description
Coefficients (r)	
-1	Perfect negative correlation
0	No relationship between two
	variables
1	Perfect positive correlation

# 3.6.3 Multiple Regression Analysis

The function of the regression analysis is to analyse the relationship between the Independent and Dependent Variables, and this is the last part of the statistical analysis. Multiple regression is used to find out a variety of research questions; ability of a set of variables to forecast a particular outcome, types of variables in a set of variables as the best predictor of an outcome and whether a specific predictor variable is able to predict an outcome when the effects of another variable are controlled (Hasan, 2020). Furthermore, multiple regression could also be used to control statistically an additional variable(s) when discovering the predictive ability of the model (Younas, 2021).

# 3.7 Summary of the Chapter

This chapter provides in-depth information on the methodology used to carry out the research. More specifically, the research type, instruments, types of variables, population and sampling design, data collection procedure, statistical analysis and the research instruments applied relating to the research were discussed.



#### **CHAPTER 4**

#### DATA ANALYSIS AND RESEARCH FINDINGS

## 4.0 Chapter Overview

This chapter showcases all the data that have been collected from the questionnaires that have been distributed to the respondents. The collected data will be analysed using the statistical software SPSS version 26. Based on analysis of the data, the outcomes will be critically analysed and discussed. The data obtained will be analysed based on reliability analysis, multiple regressions analysis and Pearson correlation analysis. The analysis will be showcased in tables and charts. Data analysis is the process of understanding, gathering, compiling and processing a large amount of data.

## 4.1 Demographic Analysis

Demographics are statistics that describe populations and their characteristics. Demographic analysis is the study of a population – based on factors such as age, race and sex. Demographic data refers to socioeconomic information expressed statistically, including employment, education income, marriage rates, birth and death rates and more. Governments, corporations and non – government organizations use demographics to learn more about a population's characteristics for many purposes, including policy development and economic market research. Researcher has distributed 240 questionnaires to the respondents and all of them (100%) questionnaires were filed up completely, returned and used in this research. Researcher has distributed the questionnaires to the selected 240 individual baby boomers with 20 from each state in peninsular Malaysia with a total of 12 states.

Table 4.1.1

Response Rate

	Number /Frequency	
No. of Questionnaire Distributed	240	
No. of Questionnaire Returned	240	
Response Rate	100 %	
No. of usable questionnaire	240	
<b>Effective Response Rate</b>	100 %	

Table 4.1.2 *Gender* 

		Frequency	Percent	Valid percent	Cumulative percen
Valid	Male	116	48.3	48.3	48.3
	Female	124	51.7	51.7	100.0
	Total	240	100.0	100.0 Utara	Malaysia

The above frequency table above shows that the number of the male respondents are 51.7% (n = 124) and the number of the female respondents are 48.3% (n = 116) which female respondents are greater than the male respondents. There is also not much difference in the numbers between male and female. This gave the researcher the choice to evaluate the answers and response of both male and female.

Table 4.1.3

Age

		Frequency	Percent	Valid percent	<b>Cumulative percent</b>
Valid	55-60 years	73	30.4	30.4	30.4
	61-70 years	122	50.8	50.8	81.3
	71-80 years	41	17.1	17.1	98.3
	More than 80 years	4	1.7	1.7	100.00
	Total	240	100.00	100.00	

The above frequency table above shows the number of age of the respondents. The greater number of the respondents are in the range of 61 - 70 years about 50.8 % (n = 122). Next, it is followed by the respondents in the age range of 55 - 60 years with about 30.4 % (n = 73). Then, the respondents in the age range of 71 - 80 years follows about 17.1 % (n = 41). Finally, the respondents in the age range of 81 years and above is about 1.7 % (n = 4).

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Table 4.1.4

Marital Status

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Male	37	15.4	15.4	15.4
	Female	203	84.6	84.6	100.0
	Total	240	100.0	100.0	

The above frequency table above shows that 84.6% (n = 203) were married baby boomers while 15.4% (n = 37) were unmarried at the moment the survey was conducted.

Table 4.1.5

Ethnic Group

		Frequency	Percent	Valid percent	<b>Cumulative percent</b>
Valid	Malay	85	35.4	35.4	35.4
	Chinese	90	37.5	37.5	72.9
	Indian	65	27.1	27.1	100
	Total	240	100.0	100.0	

The above frequency table above shows the ethnic group of the respondents. The ethnic group comprises of Malay, Chinese, Indian and other respondents. The higher respondents are Chinese respondents which comprises about 37.5 % (n = 90), followed by Malay respondents of about 35.4 % (n = 85), then Indian respondents of about 27.1 % (n = 65). The respondents were picked totally at random and the majority of the respondents happened to be Chinese.

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Table 4.1.6

Salary

		Frequency	Percent	Valid	Cumulative
				percent	percent
Valid	Rm2500 and below	88	36.7	36.8	36.8
	Rm2501 to Rm5000	133	55.4	55.6	92.5
	Rm5001 to Rm7500	19	7.9	7.5	100
	Total	240	100.00	100.0	
Total		240	100		

The frequency table above shows that most of the baby boomer respondents were earning a salary of the range of RM 2501 to RM5000 at 55.4% (n = 133). This was followed by the salary

range of RM 2500 and below at 36.7% (n =88). Only about 19 respondents (7.9%) were earning from RM 5001 to RM 7000.

# 4.2 Reliability Analysis

Table 4.2

Reliability Analysis

Variables	Cronbach's Alpha Value
Facilitating conditions	0.617
Price value	0.964
Habit	0.971
Baby boomer's purchase	
intention through social	
media platforms and e-	1.000
commerce during global	
pandemic	Universiti Utara Malaysia

Reliability analysis allows you to study the properties of measurement scales and the items that compose the scales. The reliability analysis procedure calculates a number of commonly used measured of scale reliability and also provides information about the relationships between individual items in the scale. Reliability refers to the extent to which a scale produces consistent results if the measurements are repeated a number of times. The analysis on reliability is called reliability analysis. Reliability analysis is determined by obtaining the proportion of systematic variation in a scale, which can be done by determining the association between the scores obtained from different administrations of the scale. Thus, if the association in reliability analysis is high, the scale yields consistent results and is therefore reliable. Cronbach's alpha

developed by Lee Cronbach in 1951, it measures reliability or internal consistency. From the table above it is clear that the relationship between the variables is consistent and reliable.

#### 4.3 Pearson Correlation Analysis

Pearson Correlation Coefficient Method is employed to assess the intensity of association between two variables. The variables include the independent variables, and the dependent variable. The correlation is being analysed between the independent variables too. The table 4.3 below shows the correlation between the independent variables and dependent variable. Based on the findings, the correlation between the independent variable facilitating condition (FAC) and the dependent variable purchase intention (PI) shows that there is a significant relationship (p <0.001). Then, there is no significant correlation between the independent variable, Price Value and the dependent variable, purchase intention (PI), as the p-value shown is totally exceeding the boundary value of 0.05, in which its p-value = 0.907. However, the correlation between habit and purchase intention is significant, as the significance value shown is perfectly falling at 0.000 (p < .001).

The correlation between the dependent variable, purchase intention and the independent variable, facilitating condition (FAC) show that there is a positive correlation because the value is (r = .455). Then, the correlation between the dependent variable, purchase intention and the independent variable, Price Value (PV) show that there is positive correlation as well because the value is (r = .008). Finally, the correlation between the dependent variable, purchase intention and the independent variable, habit (Hab) show that there is negative correlation because the value is (r = .906).

Table 4.3

Correlation Coefficient among Variables

		FAC	PV	HAB	PI
FAC	Pearson Correlation	1	010**	434**	.455**
	Sig. (2-tailed)		.881	.000	.000
		240	240	240	240
PV	Pearson Correlation	.010**	1	.017**	.008**
	Sig. (2-tailed)	.881		.798	.907
		240	240	240	240
Hab	Pearson Correlation	434**	.017**	1	906**
	Sig. (2-tailed)	.000	.798		.000
		240	240	240	240
PI	Pearson Correlation	.455**	.008**	906**	1 alavsia
	Sig. (2-tailed)	.000	.907	.000	214 9 014
		240	240	240	240

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

# 4.4 Multiple Regression Analysis

Regression analysis is a way of mathematically sorting out which of those variables does indeed have an impact. Regression is a statistical method used in finance, investing and other disciplines that attempts to determine the strength and character of the relationship between one dependent variable and a series of other variables. Linear regression is the most common form of this technique. Linear regression establishes the linear relationship between two variables based on a line of best fit. Linear regression is thus graphically depicted using a

straight line with the slope defining how the change in one variable impacts a change in the other. The y – intercept of a linear regression relationship represents the value of one variable when the value of the other is zero.

Table 4.4

Multiple Regression Analysis

Hypothesis	Regression weights	В	t	p-value	Hypothesis supported
H1	Facilitating Condition on purchase intention	0.041	2.541	0.000	Yes
112	•	0.015	0.941	0.000	No
H2	Price Value on purchase intention	0.015	0.841	0.000	No
Н3	Habit on purchase	-0.504	-	0.000	Yes
	intention		28.964		
R	.909				_
F (3, 236)	373.198				

The dependent variable (purchase intention) was regressed on predicting variables of facilitating condition, price value and habit. The independent variables significantly predict purchase intention, F(3, 236) = 373.198, p < .000, which indicates that the three factors under the study have a significant impact on baby boomer's purchase intention. Additionally, R = .909 shows that the model explains 90.9% of variance in purchase intention. The table above illustrates the summary of the findings.

## 4.5 Summary of the Chapter

This chapter have presented the data analysis conducted on the hypotheses that has been established in the first chapter of this research study. Outcome of the test revealed that there are significant positive or negative relationship among the variables and all three hypotheses were accepted. The results of the reliability analysis have shown that all three independent variables have a high internal consistency.

#### **CHAPTER 5**

#### DISCUSSION, RECOMMENDATION AND CONCLUSION

### 5.0 Chapter Overview

In the previous chapter, Chapter 4, the researcher has discussed the findings and analysis of those findings. The correlation between the independent variables: facilitating conditions, price value, and habit and the dependent variable: the Malaysian baby boomer's consumer purchase intention through e-commerce platform during the global pandemic have been thoroughly discussed. The baby boomer's purchase intention has been tested and analysed in Chapter 4 through quantitative research method by utilizing the survey questions. Therefore, statistical analysis was carried out to analyse the outcome of the survey questions' answers. The common idea on the outcomes of the research study will be offered under this chapter by the researcher in order for the general practitioners to be able to apply them in the future. This chapter not only provides a well-rounded conclusion, it also provides the readers with some recommendations for future similar researches to avoid some to minimize the limitations of the research study.

#### 5.1 Overview of the Study

The first chapter of this research paper discusses the objectives and the hypothesis of the research study and the main reason as to why the research study is being carried out. The second chapter of the paper aims to provide the readers with a deeper understanding towards the theoretical and factual knowledge of all the different aspects that are closely tied to the research study by utilizing previous research evidences to support the claim. The third chapter provides insights towards the methods and instruments used to carry out the research study to fulfil the research objectives and answer the research questions. The fourth chapter records the results of the research study. The results were obtained through survey questionnaires with baby

boomers from all the different states in Peninsular Malaysia. 20 baby boomers were selected for the survey. The researcher was aware of the language barriers and reading difficulties and guided the baby boomers through the process. The researcher also encouraged the baby boomers to give their honest answer without the need to feel ashamed or guilty. From the outcome of the survey questionnaires, it was clear that most of the baby boomers gave answers of similar fashion to the questions that were asked. The outcomes were analysed deeply and the results have shown that there is a strong positive relationship between the independent variables and the dependent variable.

#### 5.2 Discussion

According to the findings of this research, senior boomers who made purchases using an ecommerce platform during the COVID-19 epidemic suggested that facilitating conditions are correlated with high purchase intention. The independent variable of facilitating circumstance has a substantially favourable association with the dependent variable of purchase intention (r =.455, p .001) in this study. According to the findings of a study that was recently published by Kim and Ko (2018), the existence of facilitating circumstances like the availability of a payment system and the presence of a social network had a positive effect on the inclination of consumers to make purchases from e-commerce platforms. As stated by Gao et al. (2018), the choice to engage in a certain action or purchase a good or service is known as consumer purchase intention. A person's propensity to engage in a specific purchasing activity in the future. Considered to be a major indicator of real purchasing behaviour is the purchase intention. According to Younus (2015), purchase intention is defined as a customer's propensity to buy a good or service. In other words, the consumer's choice to purchase a product following evaluation is included in buying intention. The consumer's ultimate purpose determines the purchasing decision, and there are numerous factors that have an impact on the consumer's intention while choosing the goods. The consumer's ultimate purpose determines the

purchasing decision, and there are numerous factors that have an impact on the consumer's intention while choosing the goods. Thus, facilitating condition such as existence of a social network and the availability of a payment system would lead to high purchase intention among the baby boomers. As per the opinion of Jiang et al. (2021), an increase in social media use for communication and knowledge sharing as a result of the COVID-19 outbreak may have increased consumer purchasing intentions on social media. While consumers can simply explore and buy things via their devices, it also provides convenience. Also, seeing reviews and recommendations from friends and other reliable sources on e-commerce platforms can lead to a consumer having a stronger desire to make a purchase since it increases their trust in the product or business (Yang et al., 2021).

The researchers in previous studies have specified that the reasonable price value does influence baby boomers' intention to make a purchase through an online shopping platform when the Covid-19 epidemic was going on. However, the findings of this study demonstrated that there was not a significant correlation between the price value and purchase intention. The p-value that was shown fell outside of the acceptable range of 0.05, and the r-value was also extremely weakly correlated, which almost indicates that there was no correlation at all (r = .008, p = 0.907). This was demonstrated by the fact that the p-value fell outside of the acceptable range of 0.05. According to Santosa et al. (2021), a consumer is more likely to make a purchase of a product or service if they believe that the price of the product or service is reasonable in relation to the worth or advantages that they receive from using the product or service. As stated by Song et al. (2017), The pricing value is a consumer's subjective estimation of the financial value of a good or service in relation to its cost. On the other side, pricing value describes the connection between the cost of a good or service and the advantages or value that the consumer perceives from it. However, the research that was carried out by Qisthina (2015) and Mirabi (2015) has demonstrated the same result as this study, in which the findings

revealed that there was no substantial association between the market value and purchase intention too. As per the opinion of Santosa et al. (2021), customers are more inclined to buy a product or service if they believe the price is reasonable considering the value or advantages, they will gain from it. On the other hand, if the client feels that the price is excessive for the benefits or value gained, they may decide not to buy the item or hunt for a less expensive option. Price value may impact not just purchase decisions but also customer loyalty and happiness (Wang et al., 2020). This result is comparable to the result that was demonstrated by this study. The reasons can be because the products sold in the e-commerce platform is considered high for the baby boomers, and thus price value can be a barrier for the customers to develop purchase intention to purchase the products on e-commerce platforms. According to Yang et al. (2021), if the customer believes that spending their money on the product or service will fulfil their wants and provide them with an appropriate return on their investment, they will be content when making a purchase and they will plan to do so. In other words, if the customer feels that the good or service will satisfy their wants and provide them with a sufficient return on their investment, then they will be happy while making purchases.

This study further analyses the relationship between the independent variable, habit and the dependent variable purchase intention of baby boomers via e-commerce platform. Pearson correlation between habit and purchase intention showed that there is significantly negative correlation (r = -.906, p < .001) which explains that the habit of baby boomer's buying through e-commerce platform is vice versa towards their purchase intention. As stated by Zhou et al. (2021), By focusing their marketing efforts on customers who have formed habits involving their goods or services, firms may leverage an awareness of habit to influence consumer purchase intentions. The likelihood of a customer making a purchase has been found to be significantly influenced by habit, with habituated consumers being more likely to do so than non-habituated consumers. The study by Rydell and Kucera (2021) have asserted that habit as

a factor in recurring purchase intention. Chen et al. (2022) stated that, the frequency of a behaviour, the strength of the reward connected with the behaviour, the existence of social influence or normative expectations, and other factors can all have an impact on how habits emerge. For instance, a customer who practises a behaviour frequently and consistently, as well as one that results in a significant reward, are more prone to develop habits.

According to Younus (2015), there are a number of variables that influence the meaning the consumer has when selecting the product, and the final purchase decision is based on the consumer's purpose in conjunction with significant external effects. According to Shah et al. (2012), the decision-making process known as "purchase intention" investigates the factors that influence a consumer's preference for a specific brand. According to Morinez et al. (2007), the term "buying intention" alludes to the likelihood that a consumer will make a purchase of a specific product under a specified category of conditions. The procedure of selecting a product from which to make a purchase can be difficult, as stated by Mirabi et al. (2015). The motivation behind a customer's purchase is frequently associated with the customer's behaviour, viewpoints, and feelings. It is commonly believed that a consumer's interest in purchasing a product is one of the most important considerations they make when doing so. The reason for the purchase can be a useful guide in preparing for the subsequent steps of the purchasing procedure.

#### 5.3 Implications of the Study

The created findings based on this study offers the great relationship among the three independent variables (facilitating condition, price value and habit) and the dependent variable which is the baby boomers' consumer purchase intention through e-commerce platform during global pandemic.

This study shows that baby boomers are aware of what is happening around them. They are updated with the current situation and trends. As the world is going tech savvy, this generation of baby boomers are also adapting to the new technologies as well as the usage of e-commerce platform. The result of this study shows that Baby boomers' purchase intention has increased which depicts that they have adapted to trend of online shopping.

These research findings have a practical implication towards the baby boomers. One of the reasons is the positive attitude towards online shopping. The formation of online shopping platform should cultivate a better impression through online shopping among the baby boomers to develop higher purchase intention. Online marketers should educate more Baby Boomers in terms of facilitating conditions such as trustworthiness, low risks, security and privacy, convenience, cost savings, product variety, compatibility, and usefulness which could ease the use of online shopping (Lim et al., 2015).

Lastly, this research shows that there is a negative corelation between purchase intention and habit of the baby boomers. This explains that Baby Boomers tend to struggle to cope up to the high standards of online shopping via e-commerce platforms even when they have high intention to purchase the goods. Therefore, the seller on online platforms should advertise some effective tools that can come in handy for Baby Boomers while shopping online. For example, websites should provide detailed information on what is being offered and how it has to be ordered. E-marketers should design their webs in such a way that Baby Boomers find it attractive, easy, pleasant to browse (Lim et al., 2015). This tends to increase the customer's satisfaction while browsing which facilitates the potential shoppers to click through the platform regularly.

#### 5.4 Limitations of the Study

In the course of performing this investigation, the researchers came upon several limitations that would impact the legitimacy and consistency of this research results. The limitations that had been unearthed are as follows.

The biggest limitation of this research study is the fact that only 20 baby boomers in each of the states are selected in Peninsular Malaysia. Furthermore, only the states in Peninsular Malaysia were chosen for this research study. This limits the opinions of the baby boomers and their feelings towards purchasing online through e-commerce platform. The outcomes of the survey questionnaires of the baby boomers might not provide an accurate general conclusion towards the topic that is being researched.

Another limitation of this research study is the time constraints that the researcher faced as most of the time were lost to travelling few of the states in order to carry out the survey. Therefore, the survey process took a longer time than it was anticipated. Hence, the researcher had to rush through some of the processes. Another limitation is that the survey was done with the baby boomers. Some of them were struggling with the survey questionnaires and had to be assisted in order to keep up with the requirements of the research.

#### 5.5 Recommendations for Future Research

There are definitely room for improvement while carrying out this research study as it will help to legitimize and provide a much stronger base to the conclusions that are being made in this research study. The recommendation will help to make the process of this research smoother and much more effective. The first recommendation is to choose more subjects of baby boomers and include a variety of baby boomers in order to gain a deeper understanding on the topic.

It is also important to provide the baby boomers with some type of reward to get them to be cooperative through the survey process. This will provide the baby boomers with motivation to answer the survey questions asked, effectively.

The researcher also recommends that future researchers to comprise other issues and more reasons as the independent variables which are not considered in this research study since there are other reasons too that could influence the baby boomers' purchase intention through ecommerce platforms during the global pandemic.

#### 5.6 Conclusion

The purpose of this research study is to gain a deeper understanding on the relationships between the independent variables and the dependent variable. As soon as this research study is presented, the researcher has successfully shown that all the independent variables have a significant relationship with the dependent variable. The research study has been performed particularly with the baby boomers being the main subject because the main objective of this research survey is to assess the baby boomers' purchase intention. Therefore, it is safe to say that this research study has provided a fair and acceptable data for future use and improvements.

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#### Appendix A - Questionnaire



## **QUESTIONNAIRE**

# "MALAYSIAN BABY BOOMER'S PURCHASE INTENTION THROUGH E-COMMERCE PLATFORM POST COVID-19"

I am a Master of Science Management student at University Utara Malaysia. As a part of this master programme, I am conducting this research to identify the malaysian baby boomer's purchase intention through ecommerce platform post Covid-19. The purpose of this study is to investigate how facilitating condition, price value, and habit affects baby boomer's purchase intention. Your participation in answering and completing this questionnaire are important in the completion of the study. There is no right or wrong answer, therefore please complete the questionnaire as according to your own opinion or perspective. The questionnaires will take about 5 to 10 minutes. Your information will be kept confidential and will be used only in this research.

Thank you for your participation.

# Questionnaire

# Part A: Personal Details

Please	tick $()$ in the appropriate answer.
1.	What is your gender?
	Male
	Female
2.	Which of the following best describes your age?
	55-60 years
	61-70 years
	71-80 years
	More than 80 years
3.	Marital status:
	Single
	Married Universiti Utara Malaysia
4.	Ethnic group:
	Malay
	Chinese
	Indian
	Others (Please Specify)
_	
5.	What is your monthly salary's range?
	RM 2500 and below
	RM 2501 to RM 5000
	RM 5001 to RM 7500
	RM 7501 and above.

# Part B:

IV: Facilitating conditions	Strongly	Disagree	Neutral	Agree	Strongly		
	Disagree				Agree		
1. I have a smart phone or a	1	2	3	4	5		
laptop to purchase							
products/services online							
2. I have internet connection in	1	2	3	4	5		
my device (phone/laptop) to							
purchase products/services							
online							
3. I don't have any trouble	1	2	3	4	5		
understanding how to operate							
my smart phone/laptop							
4. It is easy for me to use online	1	2	3	4	5		
platforms to purchase things							
Universiti Utara Malaysia							

IV: Price value	Strongly	Disagree	Neutral	Agree	Strongly
	Disagree				Agree
1. I find that products and	1	2	3	4	5
services online are much more					
expensive					
2. The price I pay for online	1	2	3	4	5
products are not true to the					
quality and the sellers are					
mostly scammers					
3. The quality of the product are	1	2	3	4	5
usually not good and I don't					
feel happy about it					

IV: Habit	Strongly	Disagree	Neutral	Agree	Strongly
	Disagree				Agree
1. I'm used to buying things in	1	2	3	4	5
physical store than online					
platforms					
2. I do not wish to buy things	1	2	3	4	5
online because I'm					
comfortable with buying things					
in physical store during the					
pandemic as well					
3. I do not have the desire to	1	2	3	4	5
learn to buy things online even					
during pandemic					

DV: Baby boomers' purchase	Strongly	Disagree	Neutral	Agree	Strongly
intention through social media	Disagree				Agree
platforms and e-commerce during					
global pandemic					
BUDI BIBLE Uni	versiti l	Jtara Ma	laysia		
1. I think it is a good idea to	1	2	3	4	5
purchase through social media					
platforms and e-commerce					
during global pandemic					
2. I have the intention to purchase	1	2	3	4	5
through social media platforms					
and e-commerce during global					
pandemic					

THANK YOU FOR YOUR PARTICIPATION....

# Appendix B

# Correlations

		FAC	PV	Hab	PI
FAC	Pearson Correlation	1	010	434**	.455**
	Sig. (2-tailed)		.881	.000	.000
	N	240	240	240	240
PV	Pearson Correlation	010	1	.017	.008
	Sig. (2-tailed)	.881		.798	.907
	N	240	240	240	240
Hab	Pearson Correlation	434 <sup>**</sup>	.017	1	906**
	Sig. (2-tailed)	.000	.798		.000
	N	240	240	240	240
PI	Pearson Correlation	.455**	.008	906**	1
	Sig. (2-tailed)	.000	.907	.000	
	N	240	240	240	240

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (2-tailed).

