

Influence of Perceived Risk on Consumer Attitude and Repurchase Intention among Gen Y Online Shoppers in Malaysian

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Consumer purchasing behavior has shifted from the physical store to online stores in recent years. With the rapid development of the internet, conveniences and cost saving; these factors have encouraged a greater number of online shoppers among Malaysian consumers. With more online business available in the e-commerce setting, the online operators are facing difficulty in retaining their customers. Apart from the non-physical stores as one of the challenges faced by the operators, the risk factor of buying online is also an important one that needs attention. Past studies have shown that perceived risks such as product risk, financial risk, non-delivery risk and convenience risk were some of the challenges that hinder consumers online shopping. The influence of consumer's perceived risks on online consumer's repurchase intention has not been examined in depth in the context of Malaysia's e-commerce industry. Hence, the present study is designed to investigate the influence of perceived risks namely Perceived Product Risk, Perceived Financial Risk, Perceived Convenience Risk and Perceived Non-Delivery Risk on online consumer's repurchase intention. An online survey hyperlink was distributed to 200 online shoppers from a fan page group of online shoppers on Facebook. Results indicated that Perceived Non-Delivery Risk and Perceived Financial Risk had an influence on Malaysian online consumer's attitude and the result also revealed that there was a strong influence between online consumer's attitude and repurchase intention.

Keywords: *Perceived product risk, Perceived financial risk, Perceived convenience Risk, Perceived non-delivery risk, Generation Y, repurchase intention.*

Introduction

The E-commerce industry is growing quickly across Southeast Asian countries. In 2015, this industry has contributed US\$10.2 billion revenue and is expected to increase to USD21.6 billion in 2020. This represents huge growing potential in e-commerce which contributes to the potential economic growth in Southeast Asian countries such as Malaysia, Vietnam, Indonesia, Thailand, Philippines, and Singapore. Malaysia possesses huge development potential for the e-commerce market with over 25.08 million internet users out of its 31.83 million total population as per January 2018. This figure is significantly higher than all ASEAN countries behind Singapore. E-commerce currently represents approximately 2% of the total sales in Malaysia and this figure is expected to have a double-digit growth in the coming years. This scenario has attracted both local and global companies to grab their shares in the Malaysian e-commerce market. Based on the report by the Malaysian Communication and Multimedia Commission (MCMC) 2017 Internet Users Survey, the percentage of online shoppers increased to 48.8% (compared to 35.3% in 2015). The Malaysian e-commerce industry is projected to achieve an overall value of USD 3.2 billion by 2019 and a CAGR percentage of 19.5% from 2014 to 2019.

In Malaysia, the government invested huge effort to increase its internet usage. Some of these initiatives include the 1Malaysia Internet Centre (PIIM), Internet Centre Village (PID), Broadband facility for PR1MA Projects 2018, and Sistem Kabel Rakyat 1Malaysia that cover major cities in East and West regions of Malaysia (Malaysian Communications and Multimedia Commission (MCMC)). There are several top e-commerce retailers in Malaysia including 11street, Alibaba, Ebay, Lazada, Lelong, Mudah, and Taobao in 2016. AirAsia for example is a well-known airline start-up, a Malaysian e-commerce success story established in 2001. Air Asia managed to establish its e-commerce platform as a main distribution channel and achieved revenue growth of 14% of RM9.71 billion for the fiscal year of 2017, which is an increase of 8% from the fiscal year of 2016. Another prominent online marketplace, 11street has compiled a series of infographics concerning the Malaysian's consumer behavior in e-commerce.

Even though the Malaysian E-commerce industry has immense growth potential and with Malaysia being a heavy internet user, based on previous research conducted, only 9.3% of internet users have purchased online (Tanadi, Smadi & Gharleghi, 2015). The number of online shoppers in Malaysia has recorded a decrease from four percent in 2001 to about three percent in 2002 (Zulhuda, 2009).

Additionally, in 2012, online shopping was at the 11th position from the total 15 Internet usage purposes. This showed that the Malaysian consumer's online shopping percentage is still low as compared to advanced-developed nations, particularly the United States of America (USA), and the United Kingdom (UK). Malaysia was ranked on the number seventh spot out of twenty-

five most fraudulent countries. Thus, these circumstances have influenced online shopper's purchase intention, because they feel insecure with shopping online. Past research by (Javadi et al., 2012; Migdadi & Baniabdelrahman 2016) has examined the primary aspects that were affecting the consumer's online shopping behavior and the research has managed to identify several primary perceived risks (financial risk, non-delivery risk, product risk, and convenience risk) that impacted consumer's attitude towards online shopping.

The research aims to identify and examine the influence of perceived risk on customer attitude and repurchase intention among Gen Y online shoppers in Malaysia. To draw the Malaysian Gen Y attention, the marketers must first understand their character, and identify what attract their attention. Thus, through understanding these will assist marketers in addressing the concern of perceived risk among Gen Y. By understanding the online purchases characteristics, this will maximize Gen Y repurchase intention. Specifically, the research objectives for the present study are:

1. To determine the significant influence of perceived product risk on Gen Y online consumer's attitude towards repurchase intention.
2. To identify the significant influence of perceived financial risk on Gen Y online consumer's attitude towards repurchase intention.
3. To understand the significant influence of perceived convenience risk on Gen Y online consumer's attitude towards repurchase intention.
4. To examine the significant influence of perceived non-delivery risk on Gen Y online consumer's attitude towards repurchase intention.

This study can contribute to advanced, further research on the subject matter, with results capable to be used as a guideline for future research in Malaysia concerning Gen Y online consumer's attitude towards repurchase intention. Consumer's attitude towards online shopping behavior was identified as a substantial motivator in making online purchases. Furthermore, perceived risks are real because they would in reality, influence consumers' purchasing behavior. Therefore, consumer's perceived risk towards online shopping should continuously be studied to determine the negative impact towards consumer's shopping behavior and online attitude.

For organizations, the results can act as a fundamental guideline for managers to understand consumer's perceived risks and their online shopping repurchase decisions in order to gain the competitive edge and make their product more compatible. Furthermore, managers can use the data to further analyze and develop their business strategies to assist them in improving their online shopping business.

Literature Review

Concepts and overview of the literature in online business studies

The concept of this study was to inspect the influence of the consumer's perceived risk on consumer's attitude towards repurchase behavior. Consumers' perceived risk can be considered as an important factor that influences online consumers' purchasing behavior. Through this research paper, the research discusses further the dimensions of consumers' perceived risks that were established by confirmatory factor analysis. eg: Perceived Product Risk (PPR), Perceived Financial Risk (PFR), Perceived Convenience Risk (PCR) and Perceived Non-Delivery Risk (PNDR). Subsequently, perceived risk dimensions have affected the consumer's attitude on re-purchasing behavior.

Theory of Planned Behaviour (TPB)

Theory of Planned Behavior (TPB) was a theory which linked the individual's beliefs and behaviour; theorized by Ajzen (1985, 1991) through his article "From intentions to actions". This theory is also an extension of reasoned action (TRA) (Ajzen and Fishbein, 1980). The concept of TPB was developed to predict an individual's intention, and how they will engage in an individual behaviour, including perceived behavioural control. The figure below shows that TPB was the individual's intention to react to a selected behaviour. With regards to TPB, attitude towards the target behaviour, as well as the subjective norms would engage the behaviour through the influence of the individual's intention. Meanwhile, the perceived behaviour controlled the individual's behaviour and also served as a factor that influences intention.

Technology Acceptance Model (TAM) is a variation of the Theory of Reasoned Action (TRA). The Technology Acceptance Model is primarily utilized to evaluate and determine the user's acceptance of information technology (IT). This model is further measured by two beliefs, which consisted of the perceived usefulness, and perceived ease of use (Davis et al., 1989; Al-Mhasnah et al., 2018). Generally, perceived usefulness (PU) was further defined as an individual's belief that through the usage of a system, it would increase their job performance. Perceived ease-of-use (PEOU) was defined as an individual's belief that through the usage of a system, it would be free from effort (Davis, 1989). The present study is adopting both TPB and TAM to further investigate the influence of risk on attitude and purchase intention.

Repurchase behaviour

Basically, repurchase behavior has been defined as the consumer's behavior through the context of purchasing the same product or services repeatedly, for more than one time. The concept of customer repurchases and the factors influencing the consumers repurchase behavior were considered as one of the popular topics that were studied by many scholars; for

instance: Dick and Basu (1994)- Customer Loyalty: Toward an Integrated Conceptual Framework.; Law, Hui and Zhao (2004)- modelling repurchase frequency and customer satisfaction for fast food outlets. Most of the consumer's purchases have the potential to be repeat purchases (Peyrot & Van Doren, 1994). When repurchase takes part, this was defined as the customer's choice to participate in future actions with the same retailer (Hume, Mort & Winzar, 2007).

Attitude

Attitude was a predisposition to act continuously in either a favorable or unfavorable way to the product, service or the process of commerce (Bansal, 2000). Consumer's online shopping attitude can be associated to their positive and negative feelings when making purchasing decisions (Chiu, Lin & Tang, 2005; Majid et al., 2019). The theory of reasoned action, beliefs, attitude, intentions and behavior worked in a casual chain, in which the beliefs would lead to attitude, and the attitude would lead to intentions and lastly the intention would lead to behavior. Furthermore, the model of attitude-change and behavior also states that consumer's attitudes were affected by their purchasing intention. That statement meant that the consumer's attitude was frequently related to the emotion and attitude that would be affected by their purchasing intention (Fishbein & Ajzen, 1975). Lastly, previous research has indicated that the consumer's attitude to online shopping was an important motivational factor for consumers when making online purchases (George, 2004; Yang et al., 2007; Mechler & McCarroll 2017).

Relationship between Perceived Product Risk (PPR) and Online Consumer's Attitude

Online purchasing involves virtual store shopping, which makes it difficult for the consumers to inspect the quality of the physical good's conditions, before they decide to buy the product. They can only rely on limited data and info on the product itself, and also through limited pictures as shown on the computer screen. Consequently, the products that were sold may not work as originally intended (Kim et al., 2010). In short, the failure to be able to touch, feel, and test the product before purchasing were the main online shopper concerns when purchasing online, and this would directly influence the consumer's online purchase attitude (Saprikis et al., 2010). Based on these finding, the following hypothesis is proposed:

H1: Perceived Product Risk (PPR) has a significant influence on Gen Y's attitude in online shopping setting

Relationship between Perceived Financial Risk (PFR) and Online Consumer's Attitude

Most online shoppers are concerned about the financial risk, especially with regards to online security because whenever they use their credit card at e-commerce websites, they need to reveal their personal information. Therefore, most of the online shoppers would prefer

alternative payment methods, such as cash on delivery (COD), online bank transfer or PayPal. Past studies have indicated that the fear of credit card fraud was considered as one of the top concerns when consumers are shopping online (Saprikis et al., 2010). Thus, this study would like to hypothesize that:

H2: Perceived Financial Risk (PFR) has a significant influence on Gen Y's attitude in online shopping setting

Relationship between Perceived Convenience Risk (PCR) and Online Consumer's Attitude

Perceived convenience risk occurs when the time or effort was wasted whenever a product purchased needs to be replaced or to be further repaired (Hanjun et al., 2004). Convenience risk encompasses the inconvenience occurred during online transactions, such as difficulty in searching for products and submitting the respective order, delays in receiving the product, or hard to perform cancellations once the order is placed (Forsythe et al., 2006). Such inconvenience risk will create a bad shopping experience and influence the consumer's attitude for future online repurchase. Thus, this study would like to hypothesize that:

H3: Perceived Convenience Risk (PCR) has a significant influence on Gen Y's attitude in the online shopping setting

Relationship between Perceived Non-Delivery Risk (PNDR) and Online Consumer's Attitude

Perceived Non-Delivery risk refers to the potential loss that occurs during delivery. For example: loss of goods, damaged goods or goods that have been sent to the wrong address (Zhang, Tan, Xu, & Tan, 2012). When such situations takes place, it will influence the online shopper's attitude, and they may not dare to repeat the online purchase in the future. Consumers also fear that the goods will be damaged during delivery because of poor packaging (Masoud, 2013). Thus, this study would like to hypothesize that:

H4: Perceived Non-Delivery Risk (PNDR) has a significant influence on Gen Y's attitude in the online shopping setting

Relationship between online consumer attitude and repurchase behavior

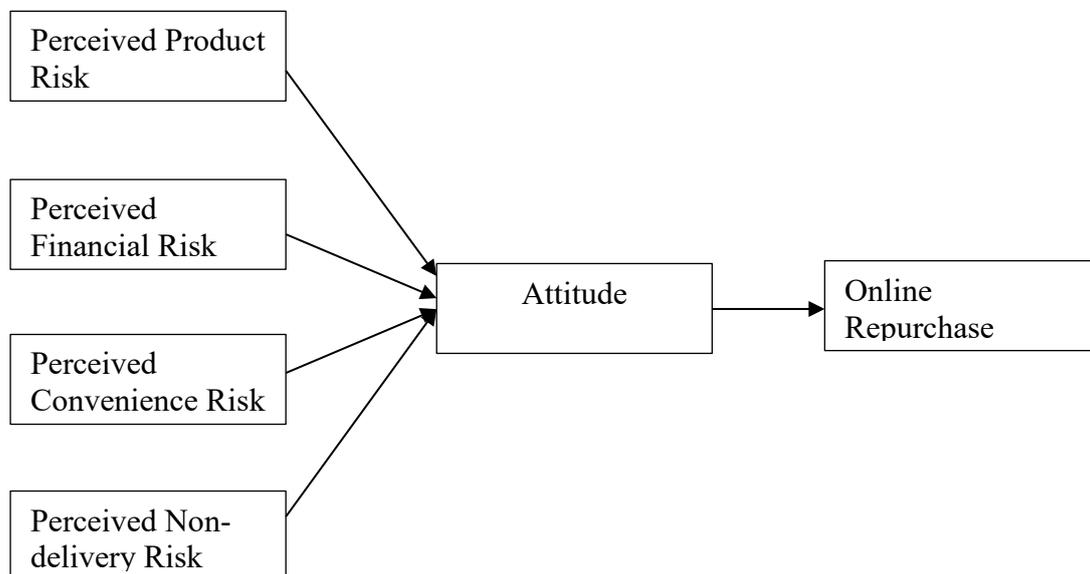
According to Wu, Lee, Fu and Wang (2014), attitude is a psychological inclination, which was further expressed by the degree of favor or disfavor, which was constructed through affective, behavioral and cognitive appraisal. Attitude was determined as the positive or negative cognitive evaluation, emotional feeling, and behavior of consumers during purchasing or when

performing transactions (Lai & Wang, 2012; Perner, 2008). It would influence the consumer's judgment and evaluation during the transaction, and it may further affect the customer's perception towards the retailer (Lai & Wang, 2012). This will impact the consumer's repurchase behavior in the future. Thus, this study would like to hypothesize that:

H5: There is a significant influence between Gen Y's attitude and repurchase intention.

The research framework in this study is built upon the literature review. It is therefore theorized that extrinsic, intrinsic, and interpersonal factors as independent variables which have an influence on students' career choice. Figure 1 depicts the research framework of this study.

Figure 1. Proposed conceptual framework



Research Methodology

Research Design

As proposed, the research design that was chosen for this study, was Quantitative Research. Quantitative research adopts empirical assessments that consist of numerical measurement, as well as analysis that addresses the research objectives (Zikmund, Babin, Carr & Griffin, 2010; Mertoglu, 2018). The target population of this study consisted of online consumers who were born between 1984 and 1990 which represents Generation Y and who have at least 12 months experience of online shopping in Malaysia. The sample size is 200 respondents. In this study, purposive sampling method is applied in choosing the right respondents which means that the participants were chosen based on their best-availability basis, as well as their willingness to respond to the survey (Saunders, Lewis and Thornhill, 2009).

Data Analysis Technique

Statistical Package for SPSS (originally Statistical Package for the Social Sciences) version 20.0 for Windows was used for the data analysis. The data was also tabulated with frequency tables and percentages using MS-Excel 2016. Six variables were examined for their relationship with the online repurchasing behavior using a regression analysis.

Findings

The Coefficients in Table 1 showed that the beta value of the consumers' attitude has positive value in product risk (0.077), financial risk (0.191) and convenience risk (0.027), but have negative value in non-delivery risk (-0.174). In this study, financial risk has more predictive value than other variables because it has scored the highest *B* value with 0.191. As a conclusion, there was significant relationship between consumers' attitude with financial risk ($P = 0.042$) and non-delivery risk ($P = 0.035$). On the other hand, product risk ($P = 0.351$) and convenience risk ($P = 0.724$) do not have significant relationship with the consumers' attitude since *P* value was greater than 0.05.

Table 1: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
(Constant)	3.462	.398		8.696	.000
Product_Risk	.077	.082	.071	.934	.351
Financial_Risk	.191	.093	.160	2.045	.042
Convenience_Risk	.027	.076	.030	.354	.724
Non_Delivery_Risk	-.174	.082	-.182	-2.122	.035

a. Dependent Variable: Attitude

Table 2: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.494	.311		4.806	.000
Re_Purchase_Intention	.603	.076	.490	7.913	.000

a. Dependent Variable: Attitude

The significant B value of the regression coefficients in Table 2 for the consumer's repurchase behavior was .603 and P value .000. It shows that there was a positively correlated and strong relationship between the consumer's repurchase intention and the consumer's attitude. $p < 0.05$ and the data indicated that the regression model was in fact statistically significant, and it has predicted the outcome variable and was suitable for the data.

Table 3: Result of the Hypotheses

Hypothesis	P	Decision
H1: Perceived Product Risk (PPR) has a significant influence on consumer's attitude in online shopping setting	.351	Reject H1
H2: Perceived Financial Risk (PFR) has a significant influence on consumer's attitude in online shopping setting	.042	Accept H2
H3: Perceived Convenience Risk (PCR) has a significant influence on consumer's attitude in online shopping setting	.724	Reject H3
H4: Perceived Non-Delivery Risk (PNDR) has a significant influence on consumer's attitude in online shopping setting	.035	Accept H4
H5: There is a significant influence between online consumer's attitude and repurchase behavior.	.000	Accept H5

Conclusion

This study clearly indicated that perceived risks such as financial risk, as well as non-delivery risk were the key motivational factors that encouraged consumers to shop online. Therefore, online retailers should formulate strategies to minimize these perceived risks for consumers especially gen Y who represent the largest online consumers in Malaysia, and that will ultimately benefit the online retailer as a whole. By fully understanding the reasons that demotivate consumers to shop online, online retailers can act correctly by applying successful remedies such as building a more secure and trustable website, and these remedies can ultimately help reduce the negative perceived risk aspects in the process. Such exercises can help the online retailer to magnify their sales potential in the process, as online consumers would be more willing and eager to purchase from their online store. And with the trust earned,

the online consumers would also be more willing to provide their personal data, as well as other financial information that would be required to complete the credit card transaction (Whysall, 2000).

Consumer risk awareness and their attitude towards online shopping will directly impact their purchasing behavior. Therefore, this study focused primarily on the perceived risks that influence Gen Y online consumers repurchase intention in Malaysia. There were four types of perceived risks that have been acknowledged and identified, namely product risk, non-delivery risk, financial risk, and convenience risk. Out of the four risks, only financial risks, and also non-delivery risks have an influence on the Gen Y consumer's attitude toward repurchase behavior. The major findings concluded that 3 hypotheses were found to be supported - H2, H4 & H5. Meanwhile, the remaining 2 hypotheses were found not supported - H1 & H3. The findings also indicated that the Perceived Product Risk (PPR) and Perceived Convenience Risk (PCR) had no significant influence on online consumer's attitude. Perceived Financial Risk (PFR) and Perceived Non-Delivery Risk (PNDR) showed moderate influence towards online consumer's attitude because P value < 0.05. This study highlighted that there was a strong influence between Gen Y online consumer's attitude and repurchase intention where P value = .000. As a conclusion, this study showed that when the consumers experience less perceived risk, this increases the consumer's attitude and repurchase behavior in online shopping. Therefore, it is imperative to formulate measures to reduce the perceived risks of online shopping to increase and further enhance the online shopping rate in Malaysia.

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