



Factors Influencing Online Purchase Intention: A Consumer Behavioral Study on Indonesia

Adi Santoso^a, Utik Bidayati^b, Hendar^c, ^aManagement Doctoral Program (PDIM), Unissula, Semarang, Indonesia, Universitas Muhammadiyah Ponorogo, Indonesia, ^bUniversitas Ahmad Dahlan Yogyakarta, ^cUniversitas Islam Sultan Agung Semarang, Email: ^aadisantoso@umpo.ac.id, ^butik.bidayati@mgm.aud.ac.id, ^chendar010263@yahoo.com

Purpose- The purpose of this study is to find out the factors affecting consumers' purchase intention in online shopping in Indonesia. The foci of this study are the factors that most e-commerce businesses ignore because they do not seem as effective as other factors, such as the benefits, risk etc. This study provides insight into the factors that are affecting online purchase intention.

Design/Methodology/Approach- To test the hypothesis, a sample of 400 consumers was taken both online and offline. Using a random sampling method, this study employed a quantitative approach to do the correlation analysis. The measures of analysis were Cronbach's Alpha Reliability test, Pearson's Correlation Matrix and Linear Regression Analysis. **Findings of the Study-** The findings show a significant and positive relationship between the dependent variable (i.e. Online Purchase Intention) and independent variables (i.e. Hedonic Motivations, Trust Factor, and Website Quality & Design). These were found to be very influential determinants of the consumers' decisions. Hence, the hypothesis of this study was accepted. **Research Limitations** - There are various other variables that may affect the online purchase intention, so these should not be the only focus of the businesses while considering online purchase intention.

Key words: *Online purchase intention, online shopping, trust, hedonic motivation, website design, website quality, online buying behaviour, Indonesia.*



Introduction

After the arrival of the internet, there came a major shift in the way business was done. E-commerce was a concept that was brought up after the internet was introduced. A few years back, marketing was considered as merely selling and advertising; however, the idea of marketing changed, and it brought about a big difference in the business world as well. Marketing became a whole new concept of identifying and fulfilling the needs and wants of the customers (Adnan, 2014). After the evolution of the internet, marketers identified a whole new need that did not exist before, which was e-commerce. After it was introduced, it did not become famous right away. People had to go through a lot to understand e-commerce (Jiang et al. 2015); however, in countries like Indonesia, online shopping is a comparatively newer concept than in the western world. Through this study, we are going to identify the online purchase behaviour of the consumers and compare it with the western world. Close and Kukar-Kinney (2010) stated that online purchase behaviour demonstrates the activity of purchasing goods and services online.

According to a survey conducted by Kearney (2001), 82 percent of people who have intentions to purchase online leave the shopping experience in the middle due to poor interface/lack of features available on the website. Online shopping became a whole new fancy trend due to the convenience and ease attached to it. It no longer requires a specifically mentioned 'time and place of delivery'. Now the delivery can be made upon your customized timings and placed as per your convenience. Also, the payment options now have been upgraded. Companies that are offering their services online have a competitive advantage over those that don't offer it. Similarly, it has not affected traditional shopping severely; however, it has created a whole new market of its own.

Furthermore, the Western world has seen a lot of shift in their online shopping market, but Indonesia is still very behind. Amongst Asian countries, South Korea has ranked among the top 10 countries in the world that are involved in online shopping. As far as Indonesia is concerned, according to a survey done in 2014, Indonesia are still afraid of sharing their credit card information while doing online shopping (Shoppers, M., 2014). Furthermore, Indonesia is a developing country, and developing countries are considered to have more potential in terms of growth and development. We can see how online shopping trends have shifted and big names are involved now in online shopping. Almost every company have their own e-commerce site and their own social media pages as well, which are linked to their e-commerce site.

The big names that we can see in Indonesia for online shopping are Blibli.com, Alibaba, and many others. These are the platforms that offer their customers a wide range of categories along with a number of products. You can find clothing and apparel, gadgets, makeup and a



lot more exciting stuff on these sites and comparatively cheaper to conventional stores. Many big names sell their products through these e-commerce sites. The objective of this study is to explore the factors that lead towards online purchase intention in consumers.

This study is significant to the people involved in online buying and selling. It will be impactful for the businesses and e-retailers to understand the key elements in increasing and boosting their sales through understanding the behaviour of their consumers; however, the data that has been taken for this study is very limited due to the time and resources available. Therefore, its implications will be limited to businesses based in Indonesia. Also, the marketing students can also benefit from it, as online shopping and its digital audience of customers have just begun. So, this study will help marketing students understand the key elements that drive motivation towards online buying.

Literature Review

Study Model

There are two theories that are being used in this study. First is TRA and the other is TPB. Both of them are related to each other as the latter is the extension of the former.

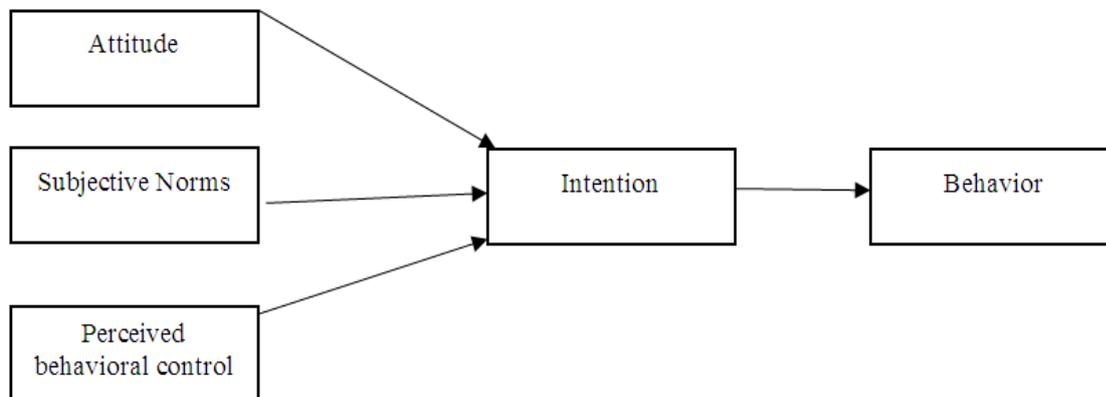
Theory of Reasoned Action

The Theory of Reasoned Action (ToRA or TRA) projects to illustrate the connection among attitudes and behaviours inside human activities. It is principally used to foresee how people will act, dependent on their prior attitudes and behavioural intentions. A person's choice to take part in a specific conduct depends on the results the individual expects will come because of performing the behaviour. Created by Martin Fishbein and Icek Ajzen in 1967, this hypothesis was formed from past research in social psychology, persuasion models, and attitude theories.

Theory of Planned Behaviour

Theory of Planned Behaviour (TPB) was a result of the extension of a previous study known as Theory of Reasoned Action (TRA). This theory was carried out by Icek Ajzen in 1991. The theory intends to explain the behaviours over which individuals can strive self-control. The key part to this model is behavioural intent; behavioural intentions are affected by the frame of mind about the probability that the behaviour will have the assumed result and the abstract assessment of the risks and benefits of that result.

Figure 1. Theoretical Framework



Theory of Planned Behaviour

Independent Variables

To understand the influencing factors affecting online purchase intention, the following literature were reviewed to formulate the hypothesis.

Hedonic Motivations

Singh, D. (2018) discussed in the “Integration of materialism with shopping motivations”, which was based on a profile of Indian mall shoppers, that online shoppers are motivated to shop online due to the hedonistic, materialistic and utilitarian motives attached to it. Further, he stated that hedonic motivation serves as a reward in customers’ perception and it positively influences online buying behaviour. Furthermore, Sramova & Pavelka (2019) stated in their study of “Gender differences and wellbeing values in adolescent online shopping” that in online shopping, hedonic motivation refers to the pleasure of social role, self-gratification, learning trends, bargaining, and stimulation. Likewise, the study shows that the presence of hedonic motivation results as the well-being in the online buying behaviour.

Vieira, Santini, & Araujo (2018) in their study stated that hedonic motivations and utilitarian values are positively correlated with each other and that they have significant and positive relation with customer satisfaction, customer loyalty, intention to buy online, and perceived benefits. In contrast, Barbopoulos & Johansson (2016) in their study, “A multi-dimensional approach to consumer motivation: exploring economic, hedonic, and normative consumption goals”, argued that hedonic motivation plays a vital role in the consumer journey of online buying. It is one of the important factors that builds emotions and sensitivity in the consumer and builds the thrill of engaging in the experience. Hedonic motivation deals with the pleasure and excitement, eliminates and reduces the negative feeling, and increases the chances of intention to buy online.

With the above literature review, we have formulated the following hypothesis:

H1: Hedonic motivations are positively associated with the online purchase intention of consumers.

Trust Factors

Akroush and Al-Debei (2015) discovered an integrated model of factors affecting consumer attitudes towards online shopping. In their study, they found out that trust both directly and indirectly affects the behaviour of online buying and that 26% of the time, the variation in online shopping is caused because of the trust factor. If there is lack of trust, there is significant chances of resistance towards online buying behaviour. Moreover, Chang, et al. (2016) discovered the mediation of cognitive attitude for online shopping. They identified that trust is a mediating factor between the online buying intention and customer satisfaction. If the consumer trusts the e-commerce website, he will likely intend to buy or purchase, which will lead towards the customer satisfaction journey.

Azam (2015), in his study about the investigation of psychological dimensions of trust on e-loyalty, stated that there are various factors affecting e-loyalty and establishing online buying behaviour; however, perception-based and experience-based are the two most important determinants that develops e-trust and lead towards online shopping. Also, Raman, P. (2019) explored the understanding of female consumers' intention to shop online. It showed that trust does not directly affect the decision to engage in online buying but indirectly affects it through attitude.

With the above literature review, we have formulated the following hypothesis:

H2: Trust factors are positively associated with the online purchase intention of consumers.

Website Design & Quality

Tsao, W., Hsieh, M., & Lin, T. (2016), in their study about the intensifying online loyalty and power of website quality and the perceived value of consumer/seller relationship, stated that if the service quality and website quality are effective, it will lead the consumer towards the establishment of trust factor between the e-commerce website and the consumer, which is a moderating factor for online shopping. Furthermore, Akram et al. (2018) explored how website quality affects online impulse buying and demonstrated that website quality is a very strong determinant in establishing online buying behaviour. It is not solely the website quality that influences the online buying behaviour but the entire journey that starts from clicking on

the link of website and lasts until the consumer checks out. The website design, trust factor from the website, service quality provided, and all the features provided encourage the consumer to maintain a relationship with the e-commerce website.

Pandey, S., & Chawla, D. (2016), in their research study, used qualitative research for establishing content validity of e-lifestyle and website quality constructs and found out that website quality is a key driver to engage in online shopping and it is a moderator to boost up the effect of e-loyalty. If the website quality is great, it will not only allow the customer to establish online buying behaviour, but it will also establish loyalty factor. Likewise, another study done by Ahmad, A., Rahman, O., & Khan, M. (2017) about exploring the role of website quality and hedonism in the formation of e-satisfaction and e-loyalty also confirmed the relationship between website quality and online buying behaviour. They discovered that the determining factors of website quality are customer service, customers' privacy, hedonism, e-satisfaction, and website design. If these factors are there, the consumer likely feels responsible enough to engage in the online shopping experience, which builds up e-loyalty.

With the above literature review, we have formulated the following hypothesis:

H3: Website design & quality (Aesthetics and content factors) are positively associated with online purchase intention of consumers.

Dependent Variable

Online Buying Behavior

Akroush, M., & Al-Debei, M. (2015), in their study about an integrated model of factors affecting consumer attitudes towards online shopping, discovered that online buying experience is still considered as an innovation and a discrete function in many parts of the world. Online buying is much easier, more convenient, and is considered as an innovative journey due to benefits attached to it, such as delivery service, convenience, ease of use, etc. Also, Yu, S. (2018) found that the fear of victimization deters online shopping. This study demonstrated that online buying behaviour is at its maximum because of the innovation of technology and its ease of use. You don't even have to sit down for it anymore but can do it anywhere and at any time. Just a tap on the screen, and you can purchase anything from anywhere. This has been made possible due to smartphones and applications. E-commerce websites have started creating their own applications, and this has made online shopping easier than ever.

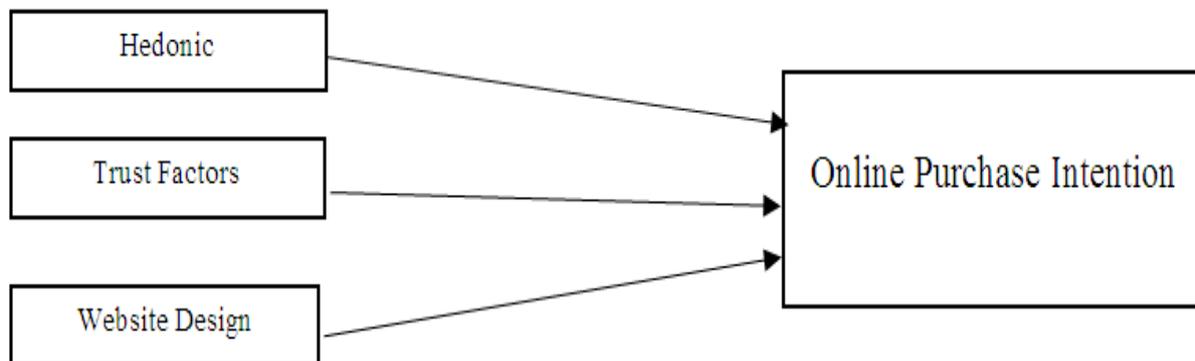
Al-Debei, M., Akroush, M., & Ashouri, M. (2015) studied the consumer attitudes towards online shopping. They found out that online buying behaviour is a relatively fancy term in

Arab countries, which are still behind the developed countries; however, the number of e-commerce websites is increasing day by day, as is their competition, which makes it difficult for the e-commerce website to attract customers and, at the end of the day, survive. Moreover, Sramova, B., & Pavelka, J. (2019) demonstrated the gender differences and wellbeing values in adolescent online shopping. They discovered that the people belonging to Generation X and Generation Z are more likely to engage in online buying and have also developed the behaviour of doing so. This is because they were born in the era that started off with internet and technology and since then, it has been evolving. It is important to learn their psychological behaviour and their key drivers to engage in online buying, as they are the present and future targeted audience.

Proposed Research Framework

Based on the previous studies and literature illustrated above, the following conceptual framework was constructed.

Figure 2. Conceptual Framework



Data & Methodology

To test the hypotheses, which were formulated with the help of prior researches, a sample of data was collected. This study is based on a quantitative approach, so the data was collected from 400 respondents who were from all over the Indonesia. Also, the data used in this study is only primary data; no secondary data has been used. The sampling technique that was used was a random sampling method wherein the samples were randomly sent out to the respondents. The statistical tool for this study was a close ended questionnaire that was based on the 5-point Likert scale, ranging from Strongly Disagree to Strongly Agree. To make sense of this study, we used SPSS to analyse the data and test the hypothesis. As this study is a Correlational study, its focus is to identify the relationship between the dependent variable (i.e. online purchase intention) and independent variables (i.e. hedonic motivations, trust, and website quality and design).

The statistical tests that were applied for this study were the Cronbach Alpha Reliability test, Pearson's' Correlation Matrix, and Linear Regression Analysis. The questionnaire comprised 22 questions, and the study revolves around the factors influencing consumers' online purchase intention. The data was collected from people ranging from 18 years and onwards. The data was collected from Indonesia only, so this study is only applicable in Indonesian context, as the demographics, behaviour, and attitudes of consumers may vary according to region.

Analysis & Results

Respondents' Profile

With the following respondents' profiles, we can analyse the data and see that the majority of the respondents were female, as their ratio is 60% (240 respondents) and the male ratio is 40% (160 respondents). 56% of the respondents were single, which is 224 respondents, and the remaining 44% were married. Also, 88% of the respondents were employed, which is 352 respondents, and the remaining were un-employed. Furthermore, the majority of the respondents had at least a bachelor's degree, with 48% of the respondents being educated at a bachelor's level, 24% educated at a master's level, 22% had a PhD or higher level degree, and the remaining 6 only had college degrees. The majority of the respondents who intend to purchase online were aged between 26-35 (which was 76% of respondents), the second highest was 14% respondents aged between 18-25. Only 4% were aged between 36-45 and 6% were aged 46 or above. The income level of the majority of the respondents (58%) ranged between Rp4000-6000. The second highest was Rp6000-8000, which was 24% of the total respondents. Then, 16% of respondents reported between Rp2000-4000, and only 2% of respondents were earning Rp1000 or below. The next category was preference for online shopping. Highest chosen category was apparel and accessories, which was chosen by 34%

of respondents. The next most chosen category was travel and booking, which resulted to be 28%. Next was 20% for electronics and gadgets, which was followed by 165 others categories, and in the end 2% for books & magazines and cinema tickets each. The final category was spending on online shopping. 58% respondents tended to spend Rp0-500 monthly, whereas 20% of respondents chose Rp501-1000 and 20% chose Rp1500 and above. Only 2% of respondents chose Rp1000-1500. According to the Federation of Indonesia Manufacturers (FIM), the minimum paid salary should be Rp1000 in Peninsular Indonesia and Rp920 in Sabah and Sarawak. And yet, we can see that many people are willing to buy online (source FMM official website).

Table 1: Respondents' Profile

	Frequency	Percent
Gender		
Male	160	40.0
Female	240	60.0
Marital Status		
Single	224	56.0
Married	176	44.0
Employment Status		
Employed	48	12.0
Un-employed	352	88.0
Qualification		
College graduate	24	6.0
Bachelor Degree	192	48.0
Master Degree	96	24.0
Doctorate Degree or High	88	22.0
Age		
18-25	56	14.0
26-35	304	76.0
36-45	16	4.0
46 or Above	24	6.0
Income		
2001-4000	64	16.0
4001-6000	232	58.0
6001-8000	96	24.0
10000 or Above	8	2.0
Preference of Online Shopping		
Apparel & Accessories	136	34.0
Electronics & Gadgets	80	20.0

Books & Magazines	8	2.0
Cinema Tickets	8	2.0
Travel Booking	112	28.0
Others	56	14.0
Online Shopping Expenditure		
Rp0-500	232	58.0
Rp 501-100	80	20.0
Rp1001-1500	8	2.0
Rp1501 & Above	80	20.0
Total	400	100.0

Descriptive Statistics

In the following table, we can see the mean and standard deviation of the independent and dependent variables and that trust factor has proven to be the most varied one in this case.

	Mean	Std. Deviation
TR	13.1200	3.19208
HD	11.5600	2.15861
WQ	15.8000	2.68024
OPI	15.5200	1.83214

Reliability Analysis

The tool that we have used for determining the reliability is Cronbach's alpha, which determines the internal consistency of data and shows how a set of items are correlated with each other. Thus, in this research, we gauged reliability by using Cronbach's alpha ranging from 0.715 to 0.902. The alpha coefficient generally ranges from 0.0 to 1.0 and an alpha coefficient that is closer to 1 indicates higher consistency. George and Mallery (2003) suggested that an alpha coefficient that is above 0.7 is considered reliable and acceptable. Our test's coefficient is higher than 0.7 and hence shows our test is very consistent and reliable. Thus, the results of the reliability analysis for all items are presented in table III.

Table 3: Results of reliability analysis

Variables	Items	Cronbach's alpha
WQ	4	0.858
TR	5	0.715
HD	4	0.796
Overall	20	0.789

Source: Authors estimation

Correlation & Hypothesis Testing

H1: Hedonic motivations are positively associated with the online buying behaviour of consumers.

The following, table IV, shows that although Hedonic motivations and online buying behaviour are weakly correlated, the value of 0.322 indicates significant positive correlation. The p-value given from the test results appears to be 0.022, which is less than the benchmark of 0.05. Hence, hypothesis 1 is accepted.

Table 4: Correlations Between HD & OPI

Correlations			
		OPI	HD
OPI	Pearson Correlation	1	.322*
	Sig. (2-tailed)		.022
	N	50	50
HD	Pearson Correlation	.322*	1
	Sig. (2-tailed)	.022	
	N	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

H2: Trust factors are positively associated with the online buying behaviour of consumers.

The following, table V, demonstrates that there is strong correlation between online buying behaviour and trust factors. Also, the p-value is less than the benchmark of 0.05 and hence shows significance, meaning hypothesis 2 is also accepted.

Table 5: Correlations Between TR & OPI

Correlations			
		OPI	TR
OPI	Pearson Correlation	1	.766**
	Sig. (2-tailed)		.062
	N	50	50
TR	Pearson Correlation	.766	1

	Sig. (2-tailed)	.032	
	N	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

H3: Website design & quality (Aesthetics and content factors) are positively associated with the online buying behaviour of consumers.

The following, table VI, shows that online buying behaviour is strongly correlated with the website design & quality, since it shows a correlation of 0.782. Also, the p-value is 0.000 which is less than the benchmark, 0.05, showing significance. Hence, hypothesis 3 is accepted and supported.

Table 6: Correlations Between WQ & OPI

Correlations		OPI	WQ
OPI	Pearson Correlation	1	.782**
	Sig. (2-tailed)		.000
	N	50	50
WQ	Pearson Correlation	.782**	1
	Sig. (2-tailed)	.000	
	N	50	50

**.. Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

The following, table VII, shows that there is significant correlation between the independent variables and dependent variable, as we can see the R value is 0.897 or 89.7%. Any result above 70% indicates strong correlation. The adjusted R square determines the contribution of independent variables towards dependent variables. According to our results, 68.5% of the time, our independent variables contributes towards the dependent variables i.e. online purchase intention.

Table 7: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.897	.681	.685	1.09180
a. Predictors: (Constant), WQ, TR, HD				
b. Dependent Variable: OPI				

In the ANOVA, the aim of this analysis is to find out the fitness of the data, or in other words, how well does it define our dependent variable, which is online purchase intention. According to our results, the regression model suggests that the fitness of the data is significantly well, as the significance has turned out to be 0.01, which is less than the benchmark of 0.05 (table VII).

Table 8: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	112.031	5	22.406	18.797	.0001 ^b
	Residual	52.449	44	1.192		
	Total	164.480	49			

a. Dependent Variable: OPI

b. Predictors: (Constant), WQ, TR, HD.

Table IX, which is a co-efficient table, will help us determine the important information to analyse and predict the online purchase intention of our consumers based on hedonic motivation, trust factors, and website quality and design. It helps us define to what extent or level the independent variables contribute statistically towards the dependent variable. As we can see by looking at the 'significance' column, the p-value is less than 0.05. With the help of this table, we can formulate the equation that hedonic motivation, website design, and quality and trust factors are significantly important for online purchase intention in customers.

Table 9: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.796	1.724		2.782	.008
	TR	.055	.075	-.096	-.732	.468
	HD	.025	.103	.029	.240	.812
	WQ	.959	.195	1.403	4.923	.000

a. Dependent Variable: OPI

Conclusion & Recommendations

Discussion

According to our test results, there is a positive relationship with online buying behaviour, but it is very weak. It means that hedonic motivation does play a role in developing online buying behaviour, but it does not play a very major role. Its contribution is statistically very

low. It supported our hypothesis, but it does not play a major role in the contribution towards online buying behaviour.

Moreover, trust is a very important factor when a customer tends to develop a relationship with a product/service; however, when it comes to online buying behaviour, the trust ratio is higher than in traditional shopping. If the e-commerce website is to be trusted, there is higher significance that the customer will tend to buy online, and if not, then vice versa. Our test results also supported the hypothesis and our prior researches. The most important factor amongst trust was found to be word of mouth. If the word of mouth is there in support of a brand, there is a greater chance of online buying behaviour.

Also, according to the prior researches, online buying behaviour is affected by the website quality & design of the website. If the frame and design of the website are not friendly, it is likely that the customer leaves online shopping in the middle. We developed our hypothesis based on the prior researches, and our results tend to be in support of those. A customer leaves in the middle of online shopping if the website design and quality is not very friendly. Also, ease of use of the website has proven to be a significant factor influencing online buying behaviour.

Conclusion

According to the prior researches, hedonic motivation turned out not to be playing a very vital role; however, it was weakly correlated. It affects the online buying behaviour, but the extent of this is not very high. Also, the trust factors tends to be connected with consumers' online buying behaviour. As suggested by the previous studies (Singh et al. 2019; Martínez-López, et al. 2015; and Azam 2015) there are various trust factors that can lead towards online buying behaviour. A few of them are perceived value of the product, personality traits of the consumer, peer pressure, and many more. In our study, we found that the perceived value is the most influential amongst all of the other trust factors. Finally, website quality and design is a factor that a lot of online businesses leave out, but little do they know it plays a crucial and significant role in developing the online buying behaviour in their customers (Tsao et al., 2016; Akram et al., 2018; Pandey et al., 2016; Ahmad et al., 2017).

Recommendations

According to the results of our study and prior researches, we have been able to formulate some recommendations that can be beneficial for the e-commerce website managers and future researchers. As hedonic motivation does not play a very major role, it should be the least concern of the e-commerce website managers, but they should still keep it in the frame, as it is positively related with online buying behaviour. Moreover, trust is one of the most



influential key drivers. Positive word of mouth from consumers should be a way of driving consumers towards their product/service. Finally, website quality and design is of least concern to the managers. It should be an important jet factor. Instead of copying and spending less on the website design, mangers should create distinguishing design that sets them apart from others. Also, the website should be easy to access and use.

Future recommendations that we can derive from this study are:

- The variables upon which this study is based are limited. Researchers can add more variables. For instance, psychological factors, security risk, financial risks, perceived advantages, etc.
- The sample size was 50, as we had limited time. So, the sample size should be increased to have better results and opinions.
- Research can be expanded if more locations are added. Due to the lack of time, not many areas were covered.



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