

## **Factors Influencing Consumer Intention To Purchase Online: A Study Among Female Consumer in Johor, Malaysia**

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**Abstract:** In Malaysia, despite the fact that the awareness of online shopping is rising its popularity and growing rapidly, yet the studies on factors that influence online purchase intention among female Malaysian consumers are still lacking. In other cases, some of the researchers even claimed that online shopping among Malaysian is still at the infant stage and the potential for its growth is inevitable. This study investigated the applicability of the Theory of Planned Behaviour (TPB) in predicting the female Malaysian consumers on their intention towards online purchasing. The research intended to investigate the influencing factors of attitude, subjective norm and perceived behavioural control towards online purchase intention among female consumers in Johor. The target respondents in this study were Malaysian female who are aged 15 years old and above. A quantitative study was conducted and for data collection, an online questionnaire was distributed to 384 individuals through online.

**Keywords:** Online Shopping, Theory of Planned Behaviour, Female Consumers, Purchase Intention.

### **1. Introduction**

#### **1.1 Research Background**

The Internet brings big changes to everyone's lifestyle, changing the way in which people work, live, and learn (Gates, 2000). Due to the development of World Wide Web it has now become easy to access the products available worldwide without wasting time, money and other resources. Therefore, purchase online is the new mantra of selling products effectively and efficiently nowadays. Purchase

online typically refers to online transactions where products or services are sold to consumers via Internet. As the largest shopping mall globally, the Internet allows consumers today to make online transactions from anywhere at any time by just a few clicks (Kim, Lee and Kim, 2004). The traditional boundaries will soon be replaced by a new intermediary for purchasing goods and services (Paynter and Lim, 2001). Purchase online has become an alternative to how to buy goods as well as online sales evolve in terms of service, effectiveness, security, and popularity (Laohapensang, 2009).

Purchase online are made on their own accord and driven on certain factors. Utilization of purchasing goods and services via internet other than to bring benefits for business but it can benefit by online customers as well. Purchasing online offers consumers some additional advantages, commercial online services, and internet gives consumers access to abundant comparisons information about product details, companies and competitors.

Despite the fact that the role of women in household management is now changing, there are not many studies focused on their purchase behaviour (Kharde and Madan, 2018). A better understanding of women purchasing behaviour would surely facilitate better market penetration in the women segment, but there is a dearth of knowledge in this section of study. This research is oriented towards the study of intention to purchase online among female consumer.

## 1.2 Problem Statement

In Malaysia, online shopping gets more attention from customers. However, each of them has different perception toward purchasing via the internet. This situation occurs because purchasing from internet give many benefits to customers such as shopping from their place; reduce cost of transportation, wide variety of choices and so on. While there are many facilities that are offered in tandem with the speed of internet technology, there are still problems affecting female intentions to purchase online. To increase online purchase in Malaysia, researchers must understand the behaviour that may affect the consumer online purchase intention and the social factors influencing this behavior

Although past studies have been conducted to examine the consumer intention towards online purchase, unfortunately, studies among female in Malaysian environments are limited (Haque, 2006). Attitude was entered in the first step as the independent variable to predict behavioural intention, followed by subjective norms, and perceived behavioural control (Cheung, 1999). Subjective norms are shaped by society and the media, control variables and some other support facilities. Additionally, online customer intentions can be positive towards online purchase behaviour if there is supportive influence by social and family, positive media roles and risk variable controls that increase motivation of online purchases. According to Orapin (2009) Subjective norm was the second most influential factors after perceived behavioural control to influence the purchase intention to shop online. However, study on subjective norm for female intention to purchase online is very limited in Malaysia.

Perceived behavioural control considered useful where the attainment of behavioural goals is dependent on external and internal source factors, for example, access to computers and computer skills as well as the skills of using smart phones and access to internet applications. Zhou (2007) suggested that there is a negative perception surrounding women and technology. It has been reported that female more than men is doubtful about the authenticity of online shopping and sometimes shy away from the unknown. Female can become frustrated by having to navigate the computer, data and internet at once, especially if they are apprehensive about adopting and using technology: it becomes a challenging task. Thus, limitations of study among gender are causing to this research which focusing on female intention to purchase online.

### 1.3 Research Questions

- (i) What is the level of female intention to purchase online?
- (ii) Is there any relationship between attitude and the female intention to purchase online?
- (iii) Is there any relationship between subjective norm and the female intention to purchase online?
- (iv) Is there any relationship between perceived behavioural control and the female intention to purchase online?

### 1.4 Research Objectives

- (i) To determine the level of female intention to purchase online.
- (ii) To determine the relationship between attitude and the female intention to purchase online.
- (iii) To determine the relationship between subjective norm and the female intention to purchase online.
- (iv) To determine the relationship between perceived behavioural control and the female intention to purchase online.

### 1.5 Significance of Study

This study will give new awakening to the Malaysian researchers in conducting a further analysis to explore further in the issue of female consumer intention to purchase online. The current research is vital to examine the perception or awareness level of the consumers towards purchase online activities especially in Malaysia. Meanwhile, it provides a useful information to the local business both the retailers who currently operate brick-and-mortar or brick-and-click store the possibility to invest money on this virtual platform while contribute to country's socioeconomic development. Aiming on the same threshold, the findings are significant to the international business to start up the online business or penetrate to Johor or Malaysia.

Malaysian government also can take systematic steps in planning strategies in educating the local entrepreneur in consider importance consumer intention to purchase online. Ministry of Woman, Family and Community Development may also apply the results of this study as a reference to improve the female consumer intention to purchase online determining appropriate action to boost the small and medium industries sector to promote their business. Then, the academicians can also use the outcome of this study to explore further on which factors actually influence the female intention to purchase online.

## 2. Literature Review

### 2.1 Online Purchase

The literature review section describes all relevant literature related to the research and critically discussed. This section can be structured based on the stated objectives and focus of the study or any logical order as deemed appropriate. 2.1 Online Purchase

According to Kothalawala (2017), purchase is one of the key functions of a successful business. This function is responsible for gaining quantity and quality of the material available at the time required by the price corresponding to the actual offered price. Meanwhile, Deshmukh (2018) stated that internet is a room or building used to store information and scientific collections used by readers. On the other hand, Sharkey and Catherine (2010), stated that, the internet is a conventional electronic information system or a place to post collected information, arranged in accordance with certain systems for the benefit of the user.

Online purchase is a worldwide phenomenon, and therefore, it has an influence on the spending process for many consumers (Brown and Burt, 2003; Kau, 2003). Validated by Forrester's review in

2012, the number of internet users who purchase online goods and services is on the rise. The use of internet to make purchases has become one of the most important reasons people use internet (Joines, 2003).

## 2.2 Female Purchase Behaviour

According to Zhou (2007), there is a negative perception surrounding women and technology. It had been reported that women more than men are doubtful about the authenticity of purchasing online and sometimes shy away from the unknown. Women can be frustrated by navigating computers, data and the internet at once, especially if they are worried about adopting and using technology which becomes a challenging task. However, information system research did not clearly explain why gender differences between men and women existed but were confirmed by some surveys that women believed less "most people could be trusted" (Terrell and Barrett, 1979; Glaeser, 2000; Alesina and La Ferrara, 2002).

In the internet population, some surveys showed that male internet users exceeded the number of female, but recent surveys show that gender gaps have disappeared. Garbarino and Strahilevitz (2004) indicated that women associate risk with their readiness to shop online, a negative result or experience of using the web would have severe implications on whether they would use this channel to market again.

Women are seen to be looking for more satisfaction or pleasure in purchase goods than men, while men prefer to spend on women. In fact, women with internet access are far from optimistic about online purchase. Alreck and Settle (2002) found a woman prefers to have a family member do purchase for them. In Malaysia, according to survey done by The Internet Users Survey (IUS) conducted by the Malaysian Communications and Multimedia Commission (2017), despite the fact that men exceed the number of women in Internet distribution of 57.4% and 42.6%, the rate of consumption in sex groups has no significant difference with 68.9% of men using the Internet compared to 68.1% women use the Internet.

## 2.3 Online Purchase Intention

Purchase intention is defined as the probability that customers will aim or be disposed to buy any product and service later (Wu, Yeh & Hsiao, 2011). It is a consumers' plan whether to participate in a transaction or not. Consumer is an important source for product development in ensuring the triumph of the product (Filiari & Raffaele, 2003). Based on previous researches, users are the ones who decide whether they want to proceed with the purchase or not (Kim, Donald and Rao, 2008). According to Dedeke (2016), the intention to purchase is the best predictor of actual action. Therefore, it is crucial to investigate the factors that influence the purchase intention.

Jamil and Mat (2011) pointed out that consumer purchase intent has positively influenced the expected online purchase response. Therefore, Kim and Hong (2010) stated that online websites must also understand the behaviour of the purchasing customers to create and maintain good relationships with consumers. In addition, Thamizhvanan and Xavier (2013) stated that online retailers have to pay attention on the factors that influence purchase intention among consumers in order to enhance the chance of actual purchase from consumers. According to Im and Ha (2011), shopping or purchase intention considers one of the most important variables to predict future behavior of consumers. Based on earlier study of Schlosser in the year 2003 (as cited in Im and Ha, 2011) suggested that purchase intention can be a measurement to predict actual consumers purchase behavior. Therefore, possible negative effects will occur on online business if online retailer underestimates consumers shopping or purchase intention since it can predict actual consumers purchase behavior.

## 2.4 Attitude

Attitude theory by Fishbein and Ajzen (1975) suggested that intentions toward the idea of online purchasing are mainly explained by the attitudes toward the idea. There are many different definitions of attitude by scholars. However, through easy-to-understand language, attitude is developed from personal experience, learning with reality, information from friends, sales people and mass media. It comes from direct and indirect experiences that apply in their lives. In short, the perceptions of consumer towards products and services will determine their willingness to accept and adopt products and services or otherwise.

## 2.5 Subjective Norm

The subjective norm variable is taken from one of the constructs of the Theory of Planned Behaviour. It refers specifically to how others whom we care about would feel about us engaging in a particular behaviour and usually indicates the significant referents of individuals, including family and friends. It is about the behaviour of people who are online shoppers and they have their own influencing factors.

According to study done by Verbeke and Vackier, (2005), subjective norms can be classified into three types. The first type is external social norms, such as, government, companies, media and advertising. The second type is internal social norms, such as, their relatives, their parents, their colleagues, and their friends. While the third type is a personal norm which is defined as self-based standard based on personal obligation that guides behaviour. The belief from important people or groups of people will support certain behaviours will lead to subjective norms. According to Ajzen and Fishbein (1980), subjective norms influence us since we have certain beliefs of how the people will react to our behaviour, and whether they will accept it or not. Hansen (2004) also agreed that subjective norms influence consumers' online purchase intention through the attitude consumers have towards online purchase.

## 2.6 Perceived Behavioral Control

Ajzen and Madden (1986) expanded the Theory of Reasoned Action (TRA) into the Theory of Planned Behaviour (TPB) by adding "perceived behavioural control" as the formation of behavioural intentions and behaviour. According to T.P.B. (Ajzen, 1991), considered perceived behavioural control refers to individual's perceptions of not only their ability to perform certain behaviour but also how easy or difficult to perform the behaviour.

Perceived behavioural control is seen in terms of consumer perceptions of their ability to perform the given behaviour. Perceived behavioural control reflects perceptions of internal constraints as well as external constraints on behaviour, such as resource availability. According to Limayem, 2000; George, 2004, this is for measuring whether a person is capable of doing any tasks that he/she needs to accomplish, how confident a person can feel about performing his/her behaviour on tasks and how much a person has control over his/her behaviour on tasks. This variable also refers to the presence of resources and opportunities required for certain behaviours that have been influenced by several factors, such as prior experience relating with the purchase of online services, facility perceptions, financial obstacles, time constraints, and other factors, which increases or decreases qualification level (Dedeke, 2016). This is considered as a determinant of individual intentions and predicts consumer behaviour.

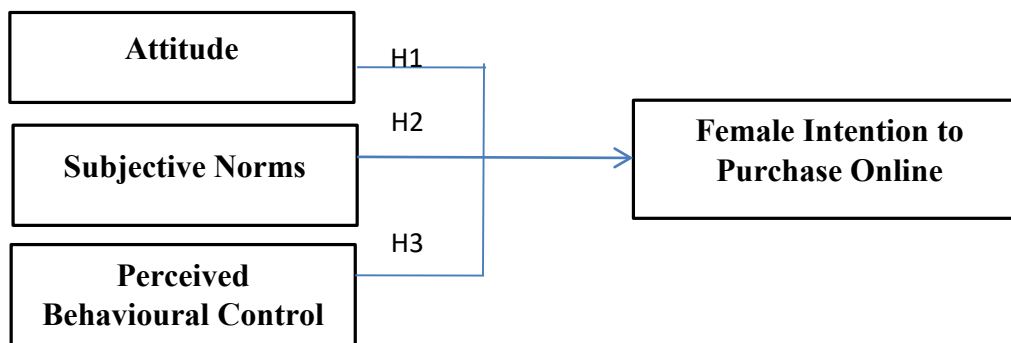
## 2.7 Theory of Planned Behavioral Model

In apply the Theory of Planned Behaviour (TPB) stated that the purchase intention is the key indicator that influence the consumer's buying behaviour (Ajzen, 1991). In 1967, Fishbein proposed the "Theory of Reasoned Action" which only aims to study an individual belief and attitude based on

the behaviour and subjective norm (Fishbein, 1975). Later the theory of reasoned action was formulated into theory of planned behaviour by Icek Ajzen (Ajzen, 1991).

In applying Theory of Planned Behaviour (TPB) claims that the attitude, perceptions, and subjective norm are the main factors that affect the consumer’s purchase intention followed by their actual behaviour. The author has identified the role of purchase intention has significant impact on the consumer’s buying behaviour i.e. perform or not to perform. The theory also defines the consequences of attitude and subjective norms on purchase intention over consumer’s behaviour. These factors (attitude, subjective norm, perceived behavioural control) determined purchase intention, and succeeding in forecasting the consumer’s behaviour.

## 2.8 Research Framework



**Figure 1: Factor Influencing Female Intention to Purchase Online**

Source: Developed for research (Adapted from Theory of Planned Behaviour (Ajzen, 1991))

Figure 1 shows the research framework. There are three independent variables namely; attitude; subjective norm; perceived behaviour control and one dependent variable which is female intention to purchase online. The main intention of this study is to identify which factor; attitude; subjective norm; perceived behaviour control highly influences the female intention to purchase online.

## 2.9 Research Hypotheses

Hypotheses act as a guidance to structure theoretical framework and predicts the relationship between independent variables and dependent variable. Thus, the independent variables included attitude, subjective norms and perceived behavioural control while dependent variable will intention to purchase online.

(a) Relationship between Attitude and Female Intention to Purchase Online

*H1: Attitude significantly influences the female intention to purchase online.*

(b) Relationship between Subjective Norm and Female Intention to Purchase Online

*H2: Subjective Norm significantly influences the female intention to purchase online.*

(c) Relationship between Perceived Behavioural Control and Female Intention to Purchase Online

*H3: Perceived Behavioural Control significantly influence the female intention to purchase online.*

## 3. Research Methodology

The research methodology in this study includes research design, data collection, sampling design, research instrument, questionnaire design, pilot test, data processing as well as methods of analysis.

### 3.1 Research Design

This research study is design based on quantitative approach which is developed through the conceptual framework from previous literature and tested data analysis (Zikmund, 2003). In this research, the researchers collect information from a large number of representative individuals through distributing survey questionnaires. The researcher also uses descriptive research. A questionnaire will be used to obtain quantitative results since a descriptive study was used (Cavana, 2001). Also, most of the studies in this area have used the questionnaire to gather data, such as Ahn, (2004); George, (2004); Goldsmith and Flynn, (2004) and Lepkowska-White, 2004.

### 3.2 Respondent & Data Collection

This study is focused on the women consumers in Johor as the target population. According to a report by the Ministry of Women, Family and Community Development in 2015, total population of women in Malaysia is 14,831,500. From that figure, the number of women in Johor is 1,687,100. The sample sizes for population more than 1,000,000 at the 95% confidence level are 384 respondents (Saunders, 2009), hence the target respondents are 384 respondents. In respect to that, 374 sets of questionnaires were distributed online to said target population.

In this research study, primary data and secondary data collecting method is used to examine the relationship intention to purchase online with attitude, subjective norm and perceived behavioural control. The method of questionnaire administered electronically using internet (Facebook and email) and hard copy questionnaire have been selected to obtain the primary data in this research study in order to support the research objectives. The researcher conducted preliminary research by reviewing journals related to research topics. Then, hypotheses are summarized based on previous reviews that have been reviewed.

### 3.3 Instrumentation

Self-administered questionnaire is the most common method and been selected in this research study. Questionnaire is a set of questions developed to obtain primary sources to be used in the descriptive and explanatory research (Zikmund, 2003; Saunders, 2009).The questionnaire consists of 3 parts: (A) demographic information, (B) intention to purchase online, (C) attitude, (D) subjective norm and (E) perceived behavioural control. The variables except part of demographic information is assessed using 5-point Likert-type scale (1=strongly disagree, 5=strongly agree). Questionnaire is distributed using simple random sampling technique by convenience sampling through internet.

### 3.4 Data Analysis

The types of analysis methods will be used in conducting this research include descriptive analysis, factor analysis, pilot test and reliability analysis, correlation analysis and multiple linear

#### (a) *Descriptive Analysis*

Descriptive analysis is the term given to the analysis of data that helps to describe, summarize and transform the raw data in a way that the researchers can easily understand, manipulate, evaluate and interpret (Zikmund, Babin, Carr, & Griffin, 2010). In this study, descriptive analysis is used to analysis the demographic data. By doing descriptive analysis, researcher was able to identify the information of demographic respondents in the research study.

#### (b) *Factor Analysis*

Factor analysis is commonly used to identify the validity of factors or dimensions of each of the variables in order to reduce the large number of observed variables on a small set of fundamental factors.

*(c) Pilot Test*

Pilot test will be conducted before the actual distribution of questionnaire to the respondents. Saunders *et al.* (2009) indicated that number of people in the pilot test are depend on research questions, objectives, sample size and other resources such as time and money. Meanwhile, researcher was able to gather some useful opinion regarding the design of questionnaire from target respondent. Moreover, the problem or error at the early stage able to minimize through the pilot test. Pilot test was conducted using 20 sets of questionnaires and were distributed for the reliability analysis purpose and reliability test were conducted by SPSS Version 21.0 software.

*(d) Reliability Analysis*

Reliability test has been conducted to examine the consistency of the instrument used in the research-thirty respondents have been selected for study. Ideally, it is important to ascertain the validity of a given research instrument to ensure that the researcher uses valid instruments in the study.

In this study, the analysis of Cronbach alpha was performed in order to examine the internal consistency of the research instrument. Sekaran and Bougie (2010) indicated that Cronbach's Alpha range less than 0.60 consider poor; the range above 0.60 and of 0.70 indicate the range at the level of acceptable. Besides that, the range of reliability over 0.8 means there is 80% consistencies in the score and considers good correlation. The instrument used in this study has been validated since the value of Cronbach's Alpha ranged in between 0.767-0.825 indicating satisfactory results which are greater than 0.7.

*(e) Pearson Correlation Analysis*

Saunders (2009) stated that Pearson Correlation Analysis is enabled to quantify the strength of the linear relationship between two numerical or ranked variables. In this study, Pearson Correlation coefficient is used to analyze the relationship between each variable. The coefficient can take on any value between -1 and +1; the value of +1 represents a perfect positive correlation by contrast a value of -1 represents a perfect negative correlation (Saunders, 2009).

*(f) Multiple Correlation Analysis*

According to Hair (2011), a multiple regression model is used when there are several independent variables, and it tests how one of the independent variables affects the dependent variable and also the influence each of the independent variables has on the dependent variable. The relationship between independent variables and dependent variable can be determined using a linear equation. Therefore, this research study will investigate the relationship between independent variables (privacy/ security, website design, customer service and atmospheric/ experiential) towards mediator (e-shopping satisfaction) and dependent variable (e-shopping intention). Through the analysis results, researcher is able to have a better understanding of factors that influence consumers' e-shopping satisfaction and e-shopping intention to establish a better online marketing strategy.

*(g) Linear Regression Analysis*

Linear regression analysis is used in a situation where one independent variable is hypothesized to affect one dependent variable (Sekaran and Bougie, 2010). Therefore, linear regression is used to determine the relationship between mediator (e-shopping satisfaction) and dependent variable (e-shopping intention) in this study.



## 4. Results and Discussion

A total of 384 respondents from were approach to take part to answer questionnaire. However, only 302 of the respondents completed to answer the questionnaire without error and only 278 are experienced online purchase. These responds later were translated into computer data and undergo data analysis using SPSS 21.0.

### 4.1 Profile of Respondents

Section A of the distributed questionnaire required respondents to filling in their demographic information of target respondents which included age, race, highest education attained, income status and “ever bought anything or not.”

#### (a) Age

Amongst the target respondents, majority age falls into the ranges of 30-34 years old (24.8%) which is 75 respondents. In respect to the population age, the study classified age into clusters, which include 15-19 years old comprising of 7.3% of the population, 20-24 years old estimated at 10.9% of the entire population, 25-29 years old represented by 14.2%. Followed by age group between 35-39 years old accounted for 14.6%, 40-44 years old represented 10.9% of the respondents. Moreover, 45-49 years old accounted for 8.6% of the population, 50-54 years old represented 5.6% of the population lastly, the rest of the participants were estimated at 3%.

#### (b) Ethnic Group

In respect to ethnicity of the women participant the largest percentage consisted of the Malay who were estimated at 66.9%, the Chinese accounted for 14.2%, the population of Indians in the study was 14.6% while Bumiputera, Sabah and Sarawak population was quantified at 2.6%. Finally, the other ethnics accounted for 1.7% of the population sampled.

#### (c) Monthly Income Group

For the personal monthly income, majority of the 85 respondents (28.1%) have received monthly income between RM 2,001-RM 3,000. Next group consists of 74 respondents (24.5%) received income between the range of RM 1,001– RM 2,000 monthly, followed by 58 respondents (19.2%) have received income RM 3,001 - RM4,000 monthly, 37 respondents (12.3 %) received income below RM 1,000 and 31 respondents (10.3%) of female respondents earned a monthly income that ranges RM 4,001 - RM 5,000. Lastly 17 target respondent (5.6%) received income more than RM5, 000.

#### (d) Highest Education Attained

93 respondents (30.8%) have completed both for UPSR/PMR/SPM and Degree, 84 respondents (27.8%) have obtained Matriculation / STPM / Diploma, 29 respondents (9.6%) have completed undergraduate degree, 3 respondents (1.0%) completed PHD. Most of the female respondents have attained certain level of qualifications.

#### (e) Purchase Online Experience “Ever Bought Online”

92.1% of the population sampled stated that they have bought something online while only 7.6% suggested they have never bought anything via the internet. At this level, female respondents who have never bought anything online would not proceed to answer next part questions.

### 4.2 Factor Analysis

Factor analysis takes a large set of variables and looks for a way that the data may be ‘reduced’ or summarized using a smaller set of factors or components. Moreover, the intercorrelation can be checked by using Bartlett’s test of sphericity, which “tests the null hypothesis that the original correlation matrix

is an identity matrix.” Furthermore, The Bartlett’s test of sphericity should be significant ( $p < .05$ ) for the factor analysis to be considered appropriate (Pallant, 2005).

Kaiser- Meyer-Olkin (KMO) measure the sampling adequacy which should be values must exceed 0.5. KMO returns values between 0 and 1, which using rule of thumb for interpreting the statistic.

The result of KMO and Bartlett’s test for this research is recorded as follow. KMO measure of sampling resulted 0.815, therefore, the sample is adequate for this analysis. The p-value (sig) of .000 less than 0.05, therefore the factor analysis is valid. These two indicators, KMO and Bartlett’s test measure of sampling adequacy was used to examine the appropriate of factor analysis. The approximate of chi-square is 2412.543 with 120 degree of freedom.

#### 4.3 Normality Analysis

Normality test was carried out to determine the data distribution. In this study, the measure of skewness and kurtosis were selected to assess normality of the data as suggested by Hair (2006). Skewness is the measurement of the symmetry or the lack of it in the data while kurtosis is used to determine if the data is heavy-tailed or lightly tailed in a normal distribution.

According to Garson (2012), the data is considered normally distributed when the value of skewness and kurtosis are within  $\pm 3$ . In this study, the values of skewness range in between -0.252 to -0.919 while kurtosis ranged in between -0.506 to 0.569. It indicates the data distributed normally distribution and provide solid justification in order to proceed with parametric statistics.

#### 4.4 Descriptive Analysis

##### (a) *Intention to Purchase Online*

The variable “intention to purchase online” has attained an overall mean and SD of  $(3.48 \pm 0.929)$ , which implies that the participants had a neutral response towards the subject matter. The variable has been subdivided into six sections which are (IPO1) I like to shop through the Internet, (IPO2) I think I will shop online in the near future, (IPO3) It is likely that I will shop online in the near future, (IPO4) I will probably buy a product on the internet (Soon), (IPO5) The internet will probably be the medium I use to do my purchase in the future, and (IPO6) I intend to use the internet to buy a product soon.

An average number of the participants had a neutral response  $(3.39 \pm 1.149)$  when asked whether they liked to shop online. The participants provided a neutral response in statement IPO2, which is denoted by a mean of  $3.42 \pm 1.208$ ). Participants with the likelihood of purchase online in the near future gave a neutral response, which is represented by a mean and SD of  $3.41 \pm 1.245$ . A relatively large section of the participants gave a neutral response  $(3.56 \pm 1.193)$  in respect to purchasing a product on internet soon. The internet will probably be the medium I use to do my purchase in the future attained a mean of  $3.56 \pm 1.248$ ) meaning a fairly large section of the women participants are planning to use online purchase platform in future. The women participants intending to use the internet soon to buy products online provided a neutral response as evident by the mean attained of  $3.47 \pm 1.248$ .

##### (b) *Attitude*

The variable attitude has attained an overall mean and SD of  $3.61 \pm 0.853$ , which illustrate that attitude has a neutral impact on influencing consumer intention to purchase online, especially women in Johor, Malaysia. An average number of participants gave a neutral response  $(3.70 \pm 1.252)$  in response to the variable that purchasing online is a bad idea. A relative large section of the women participant gave a neutral response  $(3.59 \pm 1.174)$  in reference to whether online purchase is a good idea. Nearly half of the participant suggested that purchasing online is enjoyable as evident by the neutral response obtained of  $3.58 \pm 1.135$ ). A relatively large part of the participants enjoy purchase from a website, which is represented by the neutral feedback attained from the participants, which has a mean of  $3.59 \pm 1.107$ .

(c) *Subjective Norm*

The subjective norms are observed to have attained a relatively neutral mean and SD of  $3.47 \pm 0.942$ , which implies that an average number of participant attribute subjective norm as an influencing factor towards their consumer intentions when purchasing online. The variable has been subdivided into three sections (SN1, 2, and 3). The members of my family (relatives, parents, children, and spouse) believe that I should shop online- attained a neutral response of  $3.45 \pm 1.125$ . Furthermore, an average number of the respondents suggested that they are influenced by their colleagues to purchase online as evident by the mean attained of  $3.45 \pm 1.196$ . A fairly large section of the respondents provide a neutral response, which has a mean of  $3.52 \pm 1.200$  in regard to being influenced by their friend to purchase online.

(d) *Perceived Behavioural Control*

Perceived behavioural control has attained an overall mean of  $3.77 \pm 0.985$ , which implies that this particular construct neutrally influences consumer intentions in purchasing online products. A relatively average number of participants gave a neutral response ( $3.711 \pm 125$ ) when ask how difficult it is to navigate through the website.

An average number of participants gave a neutral response when asked if they were capable of purchasing products online, this was evident by the neutral mean attained of  $3.80 \pm 1.085$ . Finally, a relatively large sections of the women interviewed provided a neutral response ( $3.80 \pm 1.066$ ) when they were asked if they knew what to do when they were online.

4.5 Correlation Analysis

Correlation analysis is a statistical method used to describe the strength and direction of the linear relationship between two variables (Julie, 2001). Cohen (1998) provided a guideline to explain the strength of the relationship between two variables (r) as shown in the below table. In general, the table 1 shows that there were significant and positive relationships between attitude ( $r=0.511$ ,  $p<0.05$ ), subjective norm ( $r=0.593$  and perceived behaviour control (PBC) ( $r=0.557$ ,  $p<0.05$ ): Therefore, demonstrating moderate positive to a strong correlation.

**Table 1: Pearson Correlation Analysis**

	Intention to Purchase Online	Attitude	Subjective Norm	Perceived Behaviour Control
Intention to Purchase Online	1	.511**	.593**	.557**
Attitude	.511**	1	.361**	.523**
Subjective Norm	.593**	.361**	1	.307**
Perceived Behaviour Control	.557**	.523**	.307**	1

4.6 Multiple Regression Analysis

Based on the Table 2, showed the standardized coefficients for attitude is 0.316, subjective norm is 0.209 and 0.228 perceived behavioural control. Besides that, results also showed that all variables are significantly related to intention to purchase online. Unstandardized coefficients values indicated contribute of each independent variable to the intention to purchase online. From the Table 2, all the variables have the positive relationship with intention to purchase online.

**Table 2: Coefficients for Relationship between Dependent Variable and Independent Variables**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.712	0.225		3.166	0.002
	Attitude	0.344	0.062	0.316	5.579	0.000
	Subjective Norm	0.206	0.050	0.209	4.118	0.000
	Perceived Behaviour Control	0.215	0.052	0.228	4.115	0.000

#### 4.7 Linear Regression Analysis

Linear regression analysis is used to examine the significant relationship between intention to purchase online and attitude, subjective norm and perceived behavioural control.

**Table 3: Coefficients for Simple Linear Regression (Attitude)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.472	.201		7.329	.000
	Attitude	.557	.054	.511	10.290	.000

a. Dependent Variable: Intention to Purchase Online

Results of Table 3 showed that attitude is statistically significant contribution to the equation. Standardized coefficients values (Beta value=0.511) indicated a positive contribution.

**Table 4: Coefficients for Simple Linear Regression (Subjective Norm)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.137	.188		11.339	.000
	Subjective Norm	.388	.052	.593	7.403	.000

a. Dependent Variable: Intention to Purchase Online

Results of Table 4 showed that subjective norm is statistically significant contribution to the equation. Standardized coefficients values (Beta value=0.593) indicated a positive contribution.

**Table 5: Coefficients for Simple Linear Regression (Perceived Behaviour Control)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.857	.189		9.845	.000
	Perceived Behaviour Control	.431	.048	.557	8.911	.000

a. Dependent Variable: Intention to Purchase Online

Results of Table 5 showed that perceived behavioural control is statistically significant contribution to the equation. Standardized coefficients values (Beta value=0.593) indicated a positive contribution.

#### 4.8 Hypotheses Testing

Multiple regressions were conducted in order to examine the hypothesized relationship in this study. There are three hypotheses have been established:

*(a) Attitude significantly influences the female intention to purchase online (H1)*

The first hypothesis looks to investigate the effect of attitude towards intention to purchase online. Results showed that attitude has a significant on female consumer intention to purchase products online with a sig. value of 0.002 which is significant at one percent confidence level (0.000). The positive t value (5.579) also shows that the relationship of both variables are positive, which shows that the more favourable the attitude, the higher the intention. Thus, H1 is supported by the hypothesis.

*(b) Subjective norm significantly influences the female intention to purchase online (H2)*

The second hypothesis proposes to investigate the influence of subjective norms on female consumer intentions towards purchasing products online. The result showed that there is indeed a significant positive relationship between subjective norm and consumer intention, which is denoted sig. value of 0.012. In addition, the t value of 4.118 is more than the critical value. Thus, H2 is supported and showed that subjective norm significantly and positively influences female consumer intention in Johor to purchase products online.

*(c) Perceived behavioural control significantly influences the female intention to purchase online (H3)*

The third hypothesis suggests analyzing the influence of perceived behavioural control on female consumer intention to purchase products using internet. The result outlined showed that perceived behavioural control has significant positive relationship with intention, thus accepting H3. The confidence level is significant as illustrated by the sig. value of 0.000, and a corresponding value of t as 4.115 which are above the stipulated threshold as indicated in the table below.

**Table 6: Summary for Hypothesis Testing**

Hypothesis	Result
H1: Attitude significantly influences the female intention to purchase online.	Supported
H2: Subjective norm significantly influences the female intention to purchase online.	Supported
H3: Perceived behavioural control significantly influence the female intention to purchase online.	Supported

### 5. Conclusion

This study will give new awakening to the Malaysian researchers in conducting a further analysis to explore further in the study of consumer intention to purchase online. The aim of this study is to examine whether attitude, subjective norm and perceived behavioural control influencing the female intention to purchase online in Malaysia.

#### 5.1 Discussion

The discussion of the finding of this study would be based on the research objectives as presented in chapter one. Discussion would be focused on the relationship between female intention to purchase online with attitude, subjective norm and perceived behavioural control.

*(a) Female Intention to Purchase Online and Attitude*

Research Objective: To determine the relationship between attitude and the female intention to purchase online.

Research Question: Is there any relationship between attitude and the female intention to purchase online?

H1: Attitude significantly influences the female intention to purchase online.

Results that attitude has a significant on female consumer intention to purchase products online with a sig. value of 0.002 which is significant at one percent confidence level (0.000). The positive t value (3.166) also shows that the relationship of both variables is positive, which shows that the more favourable the attitude, the higher the intention. Thus, H1 is supported.

The attitude toward online shopping was expected to be positively related to the online purchase intention. Hence, the more positive an individual is about shopping online, the higher the probability that the individual will shop online. This factor was also the most crucial and influential of all the factors on the online shopping intention, which is not that surprising actually, because a negative attitude would lead to a lower probability to shop online. In more detail, the fact that the attitude was by far the most important factor shows that the underlying factors that influence the attitude are of special interest.

*(b) Female Intention to Purchase Online and Subjective Norm*

Research Objective: To determine the relationship between subjective norm and the female intention to purchase online.

Research Question: Is there any relationship between subjective norm and the female intention to purchase online?

H2: Subjective norm significantly influences the female intention to purchase online.

The result showed that there is indeed a significant positive relationship between subjective norm and consumer intention, which is denoted sig. value of 0.012. In addition, the t value of 5.579 is more than the critical value. Thus, H2 is supported.

The subjective norm of a participant was expected to exert a positive influence on the online purchase intention. Hence, the higher the subjective norm of an individual, the higher their online purchase intention. The fact that the subjective norm was only relevant for the moderate and low but not high intention cluster, could be interpreted as a finding that consumers consider the held norms around them regarding the topic at hand, hence online shopping, as more important, when they are not persuaded yet, and try to look at people they trust, such as their friends and families. In other words, this finding shows that for participants that already have a high intention to buy online, the influence of friends and family played no significant role.

*(c) Female Intention to Purchase Online and Perceived Behavioural Control*

Research Objective: To determine the relationship between perceived behavioural control and the female intention to purchase online.

Research Question: Is there any relationship between perceived behavioural control and the female intention to purchase online?

H3: Perceived behavioural control significantly influences the female intention to purchase online.

The result outlined showed that perceived behavioural control has significant positive relationship with intention. The confidence level is significant as illustrated by the sig. value of 0.000 and a corresponding value of  $t$  as 4.115 which are above the stipulated threshold. Thus, H3 is supported.

The perceived behavioural control was also expected to have a positive influence on the intention to buy online. Meaning that individuals that regard themselves as capable to shop online would also have a higher intention to shop online. The results showed that the proposed positive relation between the perceived behavioural control and online purchase. There are two possible explanations for this finding: (1) online shopping is nowadays a normal way to purchase products and services, which in turn means that most consumers are capable of it and see no problem in the act itself, but might not see it as more beneficial, convenient or enjoyable; (2) furthermore, the sample in this study is representative for Johor female population, which means that they are online affine and use the Internet regularly, which might imply that they see no problems using the Internet for purposes as online shopping.

## 5.2 Implication of Study

This study proves that the role of attitude, subjective norm and perceived behaviour control influences have an influence that can be used as a determining factor in the decision towards online purchase among female consumer by using theory of planned behaviour (TPB) is considered limited in Malaysia study.

The study is also aimed to raise attention of other scholars that there were needs for them to conduct further research in this field. On the other hand, this study hoped could provide input and guidelines to the further researchers in the same field of study in future.

## 5.3 Conclusion

In summary, all the objectives of the study have been successfully achieved and the entire hypotheses were found to be significant. Apart from it all the hypotheses were accepted. The results obtained demonstrated that the female consumer have shown moderate level toward intention to online purchase activities. In other words, female consumer is moving towards adopting online shopping as the shopping platform when they positively intention on performing online purchases. This research looks forward to providing Malaysia government, retailers both operated online business and traditional business as well as the consumers that consisted of female consumer some informative findings concerning online shopping. This research hopes to assist this group of people obtains some positive outcomes from online purchase while contributes to country's socioeconomic. The findings can contribute some useful literature on attitude, subjective norm and perceived behavioural control particularly in the context of female consumer in Johor. Since the current study focused on one specific state, it would be interesting if future research could conduct research on other states in Malaysia and included also focusing on different gender into the future study.

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