

# The Relationship Between Disposition to Trust, Initial Trust, And Intention to Purchase Amongst Malaysian Online Shoppers

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## **Abstract**

In the practical dealings of online businesses, the physiological element of confidence plays a significant role. By comprehending e-commerce, people will have a greater sense of confidence, minimize their hesitations about making online purchases, and drive more people into the e-commerce fold effectively. Since consumers' perceptions of risk and security are most salient in an unfamiliar web environment, initial confidence is the starting point for trust-building. Because of its popularity and specific growth stage, this phenomenon has been the subject of numerous studies in various countries to better understand its meaning in various contexts regarding local customer perceptions of online shopping. Since studies of initial confidence among online Malaysian consumers are still in their infancy, this study is timely, especially in light of the government's policies aimed at transforming Malaysia into a regional ICT hub and accelerating the growth of e-commerce. This study aims to identify the factors that influence initial confidence among Malaysian online shoppers. Disposition to trust characteristics of Malaysian online shoppers derived from antecedents such as psychological, risk, credibility, environment, and knowledge. Intention to purchase is a three-factor construct made up of intention, brand consciousness convenience seeking. The initial trust structure of the study was established through the use of a mixed-method technique. The study variables were selected based on a focus group discussion with online shoppers and research on online confidence and online shopping studies. The instrument created using the eight-step instrument creation method. Since this study aims to determine the causal relationships between the determinants of initial trust among online shoppers, the relationship between a disposition to trust and intention to purchase investigated using Structural Equation Modelling (SEM). The study's main findings revealed that five factors, namely psychological, risk, credibility, environment, and knowledge, have a significant impact on the formation of initial confidence among online Malaysian consumers. The findings were intriguing because the proposed model can measure initial confidence for all demographic variables in future studies.

**Keywords:** e-Commerce, Customer Trust, Initial Trust, Malaysian Online Shoppers.

## I. INTRODUCTION

The advent of computers and the internet has brought about new dimensions into the business environment. Compounded with their busy lifestyle, consumers place greater importance on convenience when purchasing goods and services online. Today much of the economic activities globally are dependent on or at least reliant upon some form of information communication technology (ICT)—the ICT, which encompasses computers, software, telecommunication and Internet technologies, and information systems applications. ICT enables people to process, store, retrieve and communicate information in many forms, unconstrained by distance, time and volume. In this modern-day, ICT catalyses creating the information society. Information technology (IT) reaches almost every aspect of social behaviour and relationships. The IT-enabled community is also called the information society, while information economy is a common term used to describe an economy with an increasingly notable role in informational activities (Zhu, 2008). One of the critical features of the information economy is the technology-driven shift from a traditional way of business operation to e-commerce (electronic commerce) or e-business (electronic business). In the era of globalisation, the Internet has become an essential tool to society. Due to hectic lifestyles, people utilise the Internet facilities to shop online as it will save their time for other mundane routines. Commercial activities on the internet are rapidly increasing all over the world. E-Commerce becomes a powerful and easy way of doing rapid business. For organisations, the New Economy brings infinite and exceedingly demanding competition and opportunities on a global scale. E-Commerce is a corporate weapon, and if it is well utilized, it will lead to long-term success in terms of business profitability and competitive advantage in the marketplace (Muhammad, P.D.D, Langove, & Alamgir, 2011). The Internet has made it possible to conduct Business to Consumer (B2C) transactions across an open network (Yadiati & Bong, 2019). E-commerce, also known as e-business, is a new method of doing business that has emerged due to the development of computers and the internet. It allows consumers to purchase products and services from virtual shops while also conducting commercial transactions online. In the electronic commerce era, online services are the top fast-growing market. However, the element of trust becomes one of the critical factors in any online transaction. Whilst trust can take different forms, the initial trust, which is the deciding factor in most online transactions, is seen as the most crucial aspect for successful e-commerce. In online services, it is necessary for all service providers to check out the trust element in a part of which will be provided by them. In the element of trust, the service provider first has to gain the customer's initial trust. The purpose of this initial trust is to ensure that the client has faith in the service provider's service. This is often important, especially to the primary time user that desires to use the web services. When it comes to initial trust in the context of this research, it means the confidence that consumers have in the online services that the service provider offers. Based on the research done by (Rosen & Howard, 2000), e-commerce is mentioned in any business activities for products and services, during which the parties interested to contact electronically instead of by physical contact. The corona virus disease (COVID-19) has a vast impact on online business, innovation, business travel, and the economy. It has just ended the lives of numerous and is likewise taking. Notwithstanding this, each nation follows the lockdown methods as a method for forestalling measures, and Malaysia has likewise received the equivalent. It appears to be that both private and the open segment are failing because of this infection. The truth of the

matter is unavoidable that the impact of novel coronavirus will have a considerable impact on the nation, economy, and society. The expanding danger of novel coronavirus is a general wellbeing emergency and hampers the large-scale economy all in all. It has additionally cut off the graceful chain of the business. It is expected that the process of invention and production would be hindered even more. For several companies throughout the world, China serves as their primary assembling centre point. So, any stoppage in China's yield will only have consequences in this case. The online business thinks it is hard to sell their items on the web and confront colossal issues while sourcing their items from China. China, for the most part, manages the apparatus, hardware, instruments, and correspondence-related gear. Any disturbances in these divisions will just influence other nations' business. So also, the Malaysian market is additionally trustworthy upon the China item, and it will exceptionally affect the economy of Malaysia. Further, the lockdown has likewise deterred the import and fare offices in the nation. Everything is the effect of the coronavirus. Notwithstanding web-based business, the car, metals, synthetics, correspondence gear, elastic and plastics, and office apparatus parts are too upset. Numerous online organizations are confronting deficiencies of the items that cannot fulfill the clients' interest over yonder. It may also increase the cost of the goods in the future, assuming that everything is found and returned to its rightful owner. In addition, web-based commercial organizations are trying to deal with the situation as it arises. Consider the Amazon situation, which has agreements with one country or perhaps even with many countries, but it also administers several different countries. Their merchants are mostly from China or Amazon, which puts them at a disadvantage. Other internet businesses will also suffer the effects of the flexible crunch, which everyone will feel. Business to consumer (B2C) is e-commerce between Internet vendors and Internet shoppers. Internet shoppers search and gather information, evaluate and compare, make purchase decisions via a website made available by Internet vendors. Amazon.com is that the earth famous B2C e-commerce that selling books and CDs online via its interactive website. The B2C website in Malaysia includes AirAsia.com, Malaysiaairlines.com, and Maybank2u.com. It offers a platform for air travelers to buy air tickets online and offers individual customers to buy latest financial products and banking services. The web pages' function as an interface between the business and customer, provide all relevant information from the range of enterprise background, description of products offered and services provided, and an outsized extend. Moreover, the web site is embedded with customer purchase function and payment facility. Besides, sites also provide other necessary features such as helpline and search function to help Internet shoppers unravel issues arising from Internet shopping. On the opposite hand, internet vendors that own and operate the website are liable for the planning and presentations, and knowledge published on the web pages. Therefore, the web store won't seem a touch like a regular customer as they usually seem within the physical store due to the visual effect of the Internet-based environment. Moreover, it is imperative to know that access to online pages depends on the web page infrastructure provided by the Internet Service Provider (ISP) independent of Internet vendors. The web business is on edge to supply the customer 24/7- and 365-day's access virtually everywhere within the earth. Similarly, the customer is on edge to perform Internet shopping without physically present at the retail outlet. Theoretically, Internet financial activities should have enjoyed revenue growth and market share expansion by utilizing the convenience of Internet shopping, and The Malaysian business-to-consumer

e-commerce market expected to continue expanding at a slower, but still effective, compound annual growth rate (CAGR) of 17 percent to 2023 after three years of tremendous growth. Further, it describes the financial pressures generated by the COVID-19 pandemic in 2020 and the related trade, manufacturing, and consumption impacts (Morgan, 2020). An Internet users survey in 2018 carried out by the Malaysian Communications and Multimedia Commission (MCMC) reported an increase of 12.5 percent in online banking transactions in 2018 compared to 2016 (MCMC, 2018). Consistent with Gefen, Karahanna, and Straub (2003a), many researchers acknowledged that Internet shoppers' lack of confidence is the most significant factor to discourage them from making purchases from Internet vendors. A consumer's buying behaviour is fundamental that shows his actions in purchasing a product. This literature focuses on people's buying behaviour in Malaysia who go for impulsive buying on digital platforms. There are search engines and social media posts that increase the behaviour of impulsive buying. It is a valuable topic in e-retailing and website shopping in the digitally advanced world. The concept of impulsive buying behaviour is essential for analysing successful consumer behaviour. Impulsive buying behaviour depends on factors like cultural factors, social factors, personal factors, and psychological factors. It is not surprising to listen to people who still do not want to use online services in the E-commerce era. They still like to attend the physical store rather than using online services. These individuals still want to touch merchandise physically and inspect the merchandise features, and a few of them are taking shopping, or we call it shopping, as their hobby. Some studies conducted to acknowledge consumers' concerns about online safety and privacy (Grunert Klaus & Ramus, 2005; Kaur, 2005). These groups of consumers still lack confidence and trust in the web system. These consumers still wanted the physical transaction and see and felt the products physically with their eyes. Additionally, they also worry that they will expose and become a scam victim. However, evidence to show such fear among internet users can be reduced after a better security measure. Other studies by Poddar, Donthu, and Wei (2009) reported that the primary impression delivered through the web site features consisting of a trusted personality nature can give trust users who explore the acquisition the conduct of Internet handling buyer from the method perspective to fast how the tendency to trust the influence of early faith levels. Because of contextual and cultural differences, according to the findings of a study carried out by (John, 2000), the creation of individual cognitive experiences in any online shopping settings will yield a different result and conclusion than previous studies, and this is a clear indication that different people from different backgrounds and nationalities will have a different set of preferences. This research is being carried out based on the model provided by (McKnight et al., 2002), and as a result, the development of the first trust-building model has been made possible due to the idea for creating the conceptual framework. The quantitative technique will be used to evaluate the concept model of this research to ensure that it is genuine from the outside. This also allows for this study to be replicated in some context. This study aims to ascertain the tendency to trust as an independent variable. Initial trust is used as a variable that influences the will to urge among Malaysia's Internet buyers. There is a creating need for new hypotheses, models, and information for virtual purchasing conduct due to the development of the electronic business as it is turning into a fundamental part of client relations and advertising procedure (Close & Kukar-Kinney, 2010). The virtual buying conduct ought to be stress (San Martín & Herrero, 2012); thus, it draws in to upgrade research consideration (Mosteller, Donthu, &

Eroglu, 2014). Michael Aldrich developed virtual shopping in 1979. He was a business visionary. Walk 1980; he went to Redifon's Office Insurgency dispatch function, which permitted distributors, providers, customers, and centre men and item and administration organisations to associate with one another online to cause the work or business, everything being equal, to be performed electronically. Firms working in online classification sell their items and administrations through the site. Virtual stores here and there are incredibly illustrative of the new economy, yet they didn't get a solid exact and theoretical examination (Alba et al., 1997). An assessment made by virtual retail estimate in 2013 was that in 2017 complete expenditure of the US will be \$327 billion. Vertical development of 45percent from \$226 billion in 2013and 62percent development from \$202 billion in 2012. In addition to that, most Asian companies saw brands as advertising and styles compared to being competitive weapons. There aren't many companies willing to form high investments during a brand. Thanks to this scenario, branding strategies are not workable in Asian countries compared to Western countries despite the fact that many companies within the West began building their brand equity online in the first 2000s (Rana, Bhat, & Rani, 2019). Whilst some studies investigate online shopping from numerous perspectives, most of these studies explored the factors in isolation without looking into the direct and indirect influences on online purchasing behaviour. The study uses the model proposed by McKnight et al. (2002) Initial Trust-Building Model as the basis for developing the conceptual framework. The specific measurement of disposition to trust, initial trust, and Intention to purchase unlike will be developed using the focus group discussion to ensure these measures are conceptualised in the Malaysian context. The study explores the purchasing behavior of online shoppers from a process perspective for instance how disposition to trust influences the initial trust level and which level leads to the intention to purchase. This study aims to identify the factors that significantly contribute to the Intention to purchase amongst Malaysian online shoppers. The determinants of disposition to trust comprising psychological, risk, credibility, environment, and knowledge. Thus, this study comes in a timely and unique manner to explore the determinants that can lead a customer to be attracted or persuaded to purchase products online, especially during the initial encounters. These findings will assist existing and new online vendors in the online business on the best strategy to build initial trust among the online shoppers. Further, understanding how the purchasing takes place and the factors influencing the decision-making process were very low. This thesis thus focuses on initial trust amongst Malaysian online shoppers and hopefully will contribute significantly to the existing knowledge and acceptance of online business by the Malaysian community. In the context of B2C e-commerce or, more specifically in online shopping, research on initial trust is still in the stage of infancy. Studies are often fraught with conflicting conceptualization, inadequate understanding of the relationship between trust or initial trust, antecedents and consequences, and frequently used instruments that are neither theoretically derived nor rigorously validated. Therefore, the current research offers a framework to identify the factors that significantly contribute to the initial trust of Malaysian online shoppers. The initial line of individual cognitive experience building is that the individual cognitive experience, since consumer's perception of risk and security is most salient in an unfamiliar web setting and attracting consumers depends on the first impression of initial trust engendered by vendors, and persuading consumers to transact with them within the long run, depends on the extent of improvement. Many factors contribute to the expansion of online shopping; however, the

cognitive experience and user confidence level play a significant role in the successful closure of online shopping due to the importance of individual cognitive experience in various contexts and the unique development stage of each individual. In order to better grasp the strategies of individual cognitive experience of local customers in internet buying, many researches were conducted in various countries. However, the study population is limited to Malaysian online shoppers within Klang Valley, purchasing cosmetics at all online platforms that offer services and goods accessible to Malaysians.

## **II. STUDY BACKGROUND**

Coronavirus is considered one of the most irresistible maladies, which fundamentally happens after polluting the human with the thorough, intense disorder of respiratory issues. The specific ailment has been developed like a pandemic general wellbeing emergency as a result of a broad spread inside the number of countries. The pandemic of COVID-19 is quickening its progress towards computerized trade in a critical way. The clients of the country are required to rehearse social distancing. COVID-19 is recognized as a free factor because the economy of the country and the world has been impacted altogether. In view of this specific pandemic, the individuals of the country have forced a more significant level of confinement upon the people just as on the organizations. This infection has caused countless catastrophes in the planet's economy. COVID-19 has been introduced as the free factor in this specific examination since the actual breakout. The economy and the prosperity of the whole populace have depended on this specific pandemic to a more prominent degree. Client Behavior, the conduct of the client, is likewise considered as the independent variable. The principle explanation for its autonomy is that the way the populace will act in light of the specific pandemic of COVID-19. According to the enormous effect of this pandemic, the clients would play it safe and will bound to act likewise. In this manner, the conduct of the client of Malaysia, for the most part, impacts the interest of web-based business exercises, as it were. The buy conduct of the clients would be impacted because of the lockouts in the countries since there would be an absence of accessibility of items and administrations in the different outlets and stores. For this specific explanation, the client ought to rely fundamentally upon the internet business stage so as to satisfy the basic necessities required for their endurance. COVID-19 has developed as one of the pandemic wellbeing hazards. Scientists are attempting to discover the explanations for these pandemic illnesses. According to China, this pandemic sickness can be handled just when reaction control techniques and strategies are applied. This pandemic ailment is compounding the nation's circumstances. The nation gets hampered both as far as wellbeing and financial matters. A large portion of the packs are produced in China, and Malaysia is likewise exceptionally trustworthy upon the china items. With the impact of coronavirus, all the shipments forms are thwarted, which have let down the financial development of the nation. Nations are attempting to bring back their items from other nations separated from China just to proceed with their business procedure. The exploration paper here includes the effect of the coronavirus on the online business of Malaysia. On dissecting, it has been discovered that online organizations are indeed hampered because of this pandemic malady. The nation is seriously enduring as the demise rate is expanding, yet in the coming days, the nation's economy has additionally dropped down. It is required to return and to improve the economy like before it is a lot of

hard. It is likewise much challenging to expand the deals of the nation. It is suggested that scientists must do their examination in regard to the COVID-19 with each possible result.

### **III. COVID-19'S IMPACT ON MALAYSIA'S E-COMMERCE MARKET**

The COVID-19 episode has affected pretty much every part of individuals' lives in Malaysia. With a great many people expected to remain at home more, Malaysians have been adjusting to both the flare-up and the guidelines. In any case, with the earth being so extraordinary to pre- COVID-19 times, how has COVID-19 affected Malaysia's e-commerce industry? Malaysia reported its initially affirmed instances of COVID-19 on January 25th, 2020. As cases started expanding around February, Prime Minister Tun Dr. Mahathir Mohamed reported the Economic Stimulus Package 2020 on February 27th. In March, a noteworthy hop in cases was seen, which prompted the Movement Control Order to be forced on March eighteenth. During the Movement Control Order (MCO), organizations and stores considered unnecessary were requested to suspend activities. All schools, organizations of higher learning, and houses of worship were asked to close during this time period in order to limit the number of people who might congregate in public areas. There is additionally a limitation on a section of every single outside vacationer and guest to the nation. Different guidelines for social separation have additionally been executed, for example, just permitting one individual per family to go out for issues, for example, shopping for food and shutting down streets indifferent to pieces of the nation to confine development. One key thing to note is that e-commerce is considered a virtual assistance in Malaysia. On the bright side, there have been disturbances since early Q1 when China's expansion of Chinese New Year in February postponed e-commerce orders that were put in January. The postponements brought about numerous worldwide internet business dealers with flexible chains from China having stock deficiencies, influencing income and incomes. From that point, the movement limitations forced by numerous nations in March likewise caused a massive drop in airship cargo flexibly as carriers started suspending flights. Ways of managing money likewise changed after the MCO was executed. Individuals started sparing more in the midst of more vulnerability over employer stability and salary and have instead been buying essentially actual merchandise like staple goods, family supplies, and even wellbeing supplements. Pedestrian activity to most physical stores decreased altogether, and unimportant organisations were requested to stop tasks during the MCO. Yet, things aren't all horrid. Malaysians have been investing more energy on the web and have more ability to buy things online at this point. Changes in conduct, for example, expecting to work from home or investigating new side interests while remaining at home likewise present new open doors for Internet business. Envisioning the financial effect of both COVID-19 and the guidelines forced to keep it contained, Malaysia's legislature has declared an upgrade bundle to help the Malaysian economy during these unsure occasions. The improvement bundle has spending saved for activities planned for aiding SMEs and MSMEs, through giving limits on lease and power and one-off instalments to give alleviation to different gatherings. These gatherings incorporate e-hailing drivers, understudies, and those in the M40 and B40 salary gatherings. Development of the executive's Request (MCO) has been broadcasted since the pandemic of COVID-19 unfurl cases overstated drastically. The primary driving force behind the implementation of MCO is a social removal in which only a single individual is permitted to

travel to a destination in search of daily essentials throughout the daytime. Besides, just hand-picked fundamental business is permitted to control with confined hours from 8 am to eight pm. Due to this request; the internet business has gotten a Partner in nursing decision for most clients to meet their needs and needs. This paper presents the specific data that shows the looking-through site that has been mainly visited by the clients all through the MCO section, one Partner, in nursing stage 2, and consequently the impacting elements of hand-picked sites to purchase during MCO. A review was led all through the country along with domain and region misuse of an open-finished structure that was dispersed on the web. A quantitative method with an illustrative examination style was embraced to investigate the data acquired regarding the objective of the exploration. A total assortment of 280 grown-ups from fourteen states gave substantial reactions to the net survey. The discoveries show that the most elevated three looking through a site that has been visited by the shoppers were the Shopee, Lazada, and FoodPanda that sell general day-by-day necessities needed by the clients. The discoveries conjointly showed that the climate of cosy sites addressing the tempting plan, amicable client, having an assortment of the local language, amount of transferred data, and change of the product subtleties were the elements that contribute towards the attractions of customers to be worried in on-line buying. The rise of web innovation improvement has empowered shoppers to purchase products or administrations from the web-retailers and search item data over the Web. On account of the Development, the board Request (MCO) that has been declared all through the COVID-19 pandemic, on-line looking has become the preeminent standard business pattern not exclusively to the customers anyway conjointly to broker. The social separation that has been pushed in MCO required clients or clients to go for a significant time frame to search for any product in actual stores. The MCO sum came about during an adjustment in customer conduct in web-based shopping, prompting the ascent inside the extent of deals including the day-by-day necessities of products, yet additionally including elective things identical to electrical machines, adornments, and clothing. Per a few online brokers like Glad contemporary and Lazada, their deals have misrepresented all through MCO sum (up to 10-15percent) from the ordinary day-by-day business. In the interim, elective online dealers identical to Mydin Store, Tesco On the web, Lazada, My Food merchant, and Cheerful contemporary are communicating that the items with popularity do not appear to be only for day by day needs anyway conjointly epitomise the product instrumentation and pc frill as a result of the development of working from home applied since the execution of MCO. Shrewd line inclusion, speedy web access, and great administrations given by the exchanges are some of the components that added to the example of web-based looking among Malaysian consumers. A review on the web Client in 2017 led by the Correspondence Commission and transmission Asian nation (MCMC, 2017), there were 24.5 million online users in 2016, with a decent phone being the most popular device for surfing the web. Likewise, the expansion of advancing promotions on web-based media conjointly affects the dynamic of the clients. Investment in electronic business or online companies has also underperformed by up to 48.8 percent, thanks to the online bank transfer, which will be the most widely used payment method in Web purchases management in 2016. In this manner, extra purchasers are continuously mindful of the web. In this way, web-based looking is getting standard and acquiring inclination among groups of clients looking for higher worth suggestions regarding data, comfort, costs, and choice.

Criticism from customers regarding the business administrations given by vendors is a significant appreciation to deal with the business inside the market. This reality has been proven that the norm in the assistance is staggeringly significant in measuring consumer loyalty towards online getting of goods. At the indistinguishable time, consumer loyalty can affect future buys whether to rehash requests with a similar dealer or not. Nonetheless, the recreation centre guarantees that it is hard to ask for input from clients especially concerning the norm of goods. Hence, online brokers ought to follow genuineness and clear points by giving things that are shrewdly upheld the interest of buyers. Inside the setting of dealers, the most objective of their business is to supply the least difficult item and administrations which may satisfy the clients' needs. It is because the business which can satisfy the clients' requirements with fulfilment turns into extra prosperous and can empower vendee to rehash buys. Inside the setting of merchants, the principal objective of their business is to offer the best item and administrations which may satisfy the clients' needs. It is because the business that can satisfy the clients' requirements with fulfilment turns into extra prosperous and can empower vendee to rehash buys. Had the opportunity to focus on the web composition, well-disposed client care, and site security which are the clients' needs in choosing business sites on the web to perform transactions. What's more, upheld by the examination directed by Lee and Lin, to advertise online getting among buyers, dealers need to affirm the site planned is simple and advantageous for clients to make a purchase. In the meantime, a simple site with an intriguing graphical show and complete menu selection of decisions can work with clients trying} the predefined product or administrations that they're looking for brokers need to deal with their website effectively to suit the clients' needs because this discernment will instigate individuals to purchase online for the essential time which cannot be indistinguishable as those that have repurchasing practices. Nowadays, web-based looking has become an extra standard application inside the web world. Upheld a spic and span overview by PwC in its Absolute Retail Review 2016 report, Malaysian online clients comprise 48 percent of the net looking through extent. The report showed that right around 3-fifths of Asian countries online benefactor's doe's web during the previous three years. In any case, with the many expansions in internet shopping, issues on protection are perceived as the topmost concern and have made Malaysian online purchasers stressed. This is because they dread that their personating arrangement will get lost and is effectively open to others. Chaetal additionally tracked down that the primary explanations behind Malaysian online purchaser's deferring their personal development were because of the absence of certainty and trust in using the web to make their buys, and this can affect the online customer conduct in buying. Protection is characterised as the" customer willing mesosphere data over the Web that licences buy to be finished up."

#### **IV. ONLINE SHOPPING SCENARIO IN MALAYSIA DURING COVID-19**

The Malaysian government has officially assigned the Communications and Multimedia Commission (MCMC) to review and study crucial and significant information about internet user features and related behaviours and to measure required changes to further study in terms of consumers' behaviour and trend. The study that was conducted in 2018 deployed web users with samples of about four thousand hundred and sixty web users throughout the nation and samples were selected based on random sampling (MCMC, 2018).

The findings of the survey concluded that the number of internet users on the rising trend whereby the user increased from 76.9 percent to 87.4 percent in 2018, about 10.5 percent percentage rose. The devices commonly used to access the internet, namely smartphones, smart television, television streaming box, and game console. The Internet has become a crucial medium, particularly social engagement. The latest social engagement networking platform we used was WhatsApp and Facebook. The Internet is frequently used by consumers to carry out banking and financial transactions. Some of the standard services accessed by consumers were viewing and checking statements of accounts and performing fund transfers. The online banking services that increased from 2018 to 2017 in the rise of 12.5 percent. The survey also showed that young users usually shared content, education-related content, and lastly, the content of entertainment. The study also covered areas of web access, web activities, content shared, and the demographic and socio-economy of a web user (MCMC, 2018). The growth of mobile broadband to be mentioned the access 3G and 4G/LTE enable access to the internet. It is the network providers' responsibility to provide the network with a high-quality and extensive development data plan, as well as an appealing and engaging promotional effort. Internet access enables advanced development due to mobile technology and mobile devices. The study also reported that 12.6 percent of non-web users are from the age bracket, whereby 45.3 percent from the age group of 60 and above and 66 percent are made up from the age group of 50 and above. The study shows that internet users who had experience handling the web for more than five years are about 70 percent of them. The rest users are less than five years old. The survey reported the male 6.7 hours daily compared to female 6.6 hours daily. The conclusion is that gender does not significantly influence the time devoted to surfing the internet. Also found that less than 8 hours contributed to the 84 percent of samples. And the majority of them are in their 20s and below 20 years of age (MCMC, 2018). The popular devices to reach the internet; namely, smartphones emerged as a top device. They were then followed by a net or notebook, desktop, tablet, smart TV, and the rest. They will explore the possibility of surfing the internet using Smart TV, TV streaming box, and smart watch. The smart watch is predicted to have steady growth in the coming years. The online activities via e-commerce record healthy growth and compare with the year 2010 with a percentage rate of 4.6 percent to 6.3 percent in the year 2017. The worth of e-commerce activities was 85.8 billion (RM) in 2017 became more substantial than the year 2016 with records of 75 billion (RM) (MCMC, 2018). The vital element influences the rise of web-based shoppers and banking to be named are electronics and mobile wallet. The rising numbers of digital systems possibly enable digital systems like e-commerce. The survey also disclosed that in terms of frequency accessing online banking, the respondents, 52.8 percent stated monthly accessing, weekly access at 28.9 percent, and daily accounted for 10.9 percent. The study also reported that mobile banking is more preferred compared to internet banking, and the percentage is 73.5 percent using smartphones, and the remaining 37.2 percent used the computer to mention personal computer, notebook and the likes. The Internet banking subscription in 2018 stands for 86.9 percent per 100 inhabitants as declared by Bank Negara Malaysia In October 2018 (MCMC, 2018). Some of the preferred online banking activities, if to be listed in order, will be making inquiries accounting for 84.9 percent and looking for responses on account balance, transaction history, and other information, about 80.6 percent, perform fund transfer activities including within the same bank and to another bank. Some customers look for banking services to perform bill payment

with 72.5 percent. The outstanding loan or mortgage and credit card is also done via online banking and it contributed to 45 percent and some customers also access online banking to perform activities like reloading prepaid, and the percentage is 35.6 percent (MCMC, 2018). Apart from those services, the bank customer seeks online banking facilities to manage investment and insurance, and it is contributed to 21.1 percent. The standing instruction prefers through online banking, and the percentage is about 20.2 percent. Online consumers are basically little aware of the points and rewards program, and this led to only 13.0 percent execute or perform redemption (MCMC, 2018).

## **V. BUYING BEHAVIOUR OF THE PEOPLE OF MALAYSIA ON DIGITAL PLATFORM**

Buying behaviour is the process of making decisions and acts of people involved in buying products. It is typically the purchasing habits of a person. In Malaysia, many people shop online using digital shopping platforms. It is essential to understand that buying behaviour has a significant impact on the retail sector. The people's choice of products and services is an essential factor to analyse in this case (Chung & Park, 2017). Malaysia has several multi-platform users that form a large segment of shopping space. These platforms have half of the digital populations of Malaysia that use the internet a lot. Every person using the internet must have visited the shopping websites in Malaysia. According to Atulkar and Kesari (2018), with digital trends, mobile shopping trends also increased across all demographics. This research paper also suggests that consumer traits have changed over the years in the retailing sector. People are generally focusing on impulse buying habits because it takes less time to decide and plan the right product. Offers and distributions, and packaging facilities are positive sides of the growth of impulse buying behaviour of Malaysian people. According to Ahmad, Alvi, and Ittefaq (2019), online search has increased in recent years that leads to impulsive shopping. Significantly, the young generations are very much associated with impulsive buying behaviour as well. Online purchase is becoming the future of the Malaysian young generation. With the rapid growth of the internet and the presence of digital platforms, online shopping of products and services has drastically increased in a developed country like Malaysia. With a growing number of internet users, the Malaysian e-retailing companies are developing a wide number of offers and discounts on their products. They are trying to understand the customer's buying behaviour in order to offer them the products and services they want. From this concept, the impulse purchasing trend has come into existence as pointed out by (Ahmad et al., 2019). Impulse purchase can be an arbitrary decision of buying and using new products. However, it is the outcome of buying behaviour that is excessively seen in people using the internet. The digital platforms always target people with good internet access for impulse buying (Chung & Park, 2017). In Malaysia, most people are economically stable and can afford impulse buying on digital platforms. The online retailing websites of Malaysia focus on the sale of the products during festive seasons and holidays to promote the sale. It brings out impulse buying behaviour in people of the country, as specified in research by Hasim, Shabi, Shamsudin, and Mohd Ali (2018). The impulse buying behaviour is seen mainly in people between the age of 16 and 30. Young people are generally not aware of the consequences. They do what they think is right according to them. Their buying tendencies are more significant than the buying

tendencies of older people. The main problem is that they do not belong to the earning group and often land up in problems. This is a negative side of impulse buying in young people that are primarily seen in Malaysia. As young people are getting more addicted to the virtual world with the help of the internet, their buying tendencies are drastically changing. It affects their choices of products as well (Atulkar & Kesari, 2018). From various researches, it has been found out that over the years, the Malaysian market has been impacted due to several social reasons, and one of the significant reasons also includes customer's buying behaviour. Over the years, the consumer's preferences and buying decisions have changed so much in the Malaysian digital market. The priorities of Malaysian consumers have evolved, which is another reason for this drastic alteration in the market of Malaysia. They are more aware of digital platforms than physical shopping. They believe that digital shopping saves time and money (Ahmad et al., 2019). Digital shopping is no doubt one of the most hassle-free ways of shopping. However, impulsive buying is not always a good decision for most customers. The young people of Malaysia generally suffer from financial loss due to excessive shopping that is actual impulsive shopping (Atulkar & Kesari, 2018). Most of these consumer activities in terms of buying often get overlooked, primarily due to the absence of enough resources. But with the improvement of technology and market observation tactics, the buying behaviour of Malaysian people is coming into the picture. According to Ramya and Ali (2016), buying behaviours depend on several psychological factors of human beings like a choice of products, habits, etc. The economic factor is also an important one for buying behaviours in people (Chung & Park, 2017). With the increasing popularity of online shopping, most of the country's people are choosing this over offline shopping, and Malaysian people are not behind this (Ahmad et al., 2019). According to the survey and research by Moreno, Lafuente, Carreón, and Moreno (2017), the majority of them rely on online shopping due to the transparency of the pricing of the products. The emergence of Information Technology has convinced buyers to opt for an online system, be it paying bills for electricity or buying groceries; people are finding it convenient and hassle-free (S. H. Lim, Lee, & Kim, 2017). Another big reason why this consumer trend has grown exponentially is that people are able to witness the fancy part of online shopping. For instance, most websites make sure that customers get to see the looks before they buy something; now that the refund and exchange policy has become smooth, people find it more convenient. Shopping takes boredom away, as pointed out by Sundström, Hjelm-Lidholm, and Radon (2019), establishes the fact that young generations are engaging in surfing the internet almost every day. This brings them closer to buying online products and services. They go for digital shopping out of boredom. Various consumer services are introduced to grab consumers' attention towards online products. Young adults are always curious about new fashion products that drive them to impulse shopping (Ahmad et al., 2019). The following drastic change has come through the emergence of social media. It is a known fact that social media influencers can convince customers regarding any sort of products available online. In addition to that, consumers get to see their favourite influencers trying out certain beauty products, or outfits and they automatically get attracted to those products (S. H. Lim et al., 2017). People enjoy the abundance of unique products, and with the help of social media and popular e-commerce sites, the customers are getting more variety in terms of bug brands and the latest trendy things. As Malaysia has more young citizens using the internet and digital shopping platforms, these factors are helping the market grow massively just by displaying something

as per their preference (S. H. Lim et al., 2017). A few years ago, people were not sure about the authenticity and value the digital platforms come with. And that made them a little sceptical about trying out new things and splurge. But now that everything's out in the open, the consumers are ready to spend money. Apart from the retail industry, it has been noticed that the travelling industry has also gained a copious amount of profit. With the abundance of attractive discounts and special offers available online, people get to travel more than before, and that's impacting the market in a positive way (Ahmad et al., 2019). The most important thing that cannot be overlooked is the principal amount of profit the Malaysian market earns from the food industry. The youngsters of Malaysia choose to dine out rather than cooking for themselves, so the famous restaurants and even online applications are getting more priority in their fast-paced lives. Although previously most of the people were concerned about getting their comfort food daily, as the famous food services used to offer attractive options only. But the market has evolved now, and by coming up with every kind of food option, they are gaining more profit than ever. Lastly, the buying behaviour of Malaysian people mostly depends on the availability of their basic requirements. With the booming digital industry, they can find almost every necessary item by clicking on the 'buy now' button (Ahmad et al., 2019).

## **VI. THE ONLINE TRUST**

Trust is essentially a reversal method of describing a portion of the danger factors discussed so far, specifically those associated with "people's insecurity in relation to the thought processes, goals, and upcoming actions of others on whom they depend, "they are reliant" (Kramer, 1999). On the off chance that danger exists, shoppers need trust before completing a transaction, and the greater the hidden danger, the greater the need for trust (Grazioli & Jarvenpaa, 2000). According to numerous studies, a lack of confidence in online exchanges and web merchants is a major deterrent to e-shopping market infiltration (Corbitt, Thanasankit, & Yi, 2003; R. Li, Kim, & Park, 2007). Trust is widely recognized as an important facilitator of e-commerce since online transactions often require the divulgence of sensitive personal and financial information (Myoung-Soo & Jae-Hyeon, 2005). Salam, Iyer, Palvia, and Singh (2005) feel that lack of consumer trust is a critical obstacle to the success of transactions. It is much more difficult for online shopping because the parties involved cannot see each other during the transactions. According to Naquin and Paulson (2003), people have lower levels of trust when communication is via the Internet as opposed to the traditional face-to-face interaction. Y. H. Chen and Barnes (2007) concluded that both online initial trust and familiarity with online purchasing have a positive impact on purchase intention. More and more researchers are coming to understand that trust is the grease in the wheels of commerce, and without trust, everything would grind to a halt (Rappa, 2002). One of the recurring problems with trust is that while it has been studied widely, the concept is quite broad and complex. This means that, while some companies have developed seals of approval or trust marks in order to inspire trust on their site, trust remains – a difficult issue to deal with as it cannot be resolved by strictly algorithmic mechanisms (Shepherd, Dhonde, & Watters, 2001). Reichheld and Scheffer (2000) note that trust is the defining attribute of the relationship, determining its very existence and nature, even beyond economic factors such as lower price. This is especially true when an activity involves social uncertainty and risk, which are typically high because the behaviour of an e-vendor cannot be guaranteed or

monitored. They opine that trust is generally crucial in many economic activities that can evolve into undesirable opportunistic behaviour. This is even more in the case of e-commerce because the limited web interface does not allow consumers to judge whether a vendor is trustworthy as in a typical face-to-face interaction. Maria (2000) states that her review of marketing literature has repeatedly shown that trust between firms and between firms and consumers is a crucial factor in the move from discrete market transactions to continuous exchange relationships. Although there is a general agreement about the fundamental role of trust in the management of market relationships, she states that there is no complete agreement yet about its definition, or about its measurement. The purpose of the paper was to draw attention to some of the issues that remain unresolved in terms of defining the meaning of the trust concept and identifying its origins and consequences in market relations, as well as to illustrate the various approaches and methodologies that have been used in the measurement of the concept itself. The above discussion indicates that there is a great variety of definitions and measurements in the different contexts studied and, as a consequence, a lack of completely satisfying and widely agreed models and methods of operationalization suitable for evaluating the role of trust in market relationships and its process of generation and growth over time. Evidence indicates that the key reasons people do not buy over the internet are due to online protection and regulation, client efficiency (Gefen, 2000), and online technology. Online trust is a significant indicator of market success for websites (Balasubramanian, Konana, & Menon, 2003; Grabner-Kräuter & Kaluscha, 2003; Marios Koufaris & Hampton-Sosa, 2004; McKnight & Chervany, 2001), and for the preservation of long-term relationship with the customer (Gefen et al., 2003a; Reichheld & Scheffer, 2000). A concept of trust is "a party's readiness to be vulnerable to another party's actions based on the assumption that the other party will carry out a specific action that is significant to the trustor, regardless of the other party's ability to track or control it (Mayer et al., 1995). A greater degree of trust not only promotes and achieves high transaction satisfaction standards of customers but also reduces ambiguity, perceived risks, and interdependencies in most internet transactions (McKnight & Chervany, 2001; Paul, 2003). Moreover, the higher the degree of consumer confidence, the higher the level of consumer purchasing intentions, as well as the simpler it is for businesses to secure customers (Gefen & Straub, 2004; Sirkka L. Jarvenpaa et al., 1999). A problem that is persisting about trust is how it gets more complex as it gets studied more widely; hence the concept becomes broader. Reichheld and Scheffer (2000) stated that the essential quality of trust is a relationship beyond economic aspects such as price, modelling its very existence and nature. This is explicitly correct, especially when an action encompasses social ambiguity and threat caused in general by the behaviour of an e-supplier which indicates untrustworthiness. They preach that trust is commonly vital in many scenarios especially related to economics that evolves into unwanted opportunistic comportment. There are more occurrences of such in the context of e-commerce since the inadequate web interface disallows shoppers to evaluate whether an e-supplier is as honest as the suppliers dealt with during the usual frontal interaction. Myoung-Soo and Jae-Hyeon (2005) mentioned that trust is broadly known as an imperative enabler of e-commerce because web purchases frequently necessitate the disclosure of sensitive personal data as well as financial information. Salam et al. (2005) found that the most significant impediment to the success of transactions is the absence of trust by the customers. The explanation above is the evidence that there are excessive definitions of trust, and there must be measurements

established on the different contexts of trust. According to McKnight et al. (2002), Online Trust Formation Approaches Literatures; there are three methods used to indicate online trust. The cycle approach divides trust into three developmental phases. To understand further on the evolvement of trust over the period (McKnight & Chervany, 2001; McKnight et al., 2002), highlighted the importance to distinguish five constructs that help to comprehend personal and relational trust, which are dispositional trust, institutional-based trust, trusting belief, trusting intentions and trusting behaviour. Fishbein and Ajzen (1975) interpret attitude as three distinct mechanisms that comprise beliefs, attitude, and intention. Belief is described as an individual's emotion that an object has qualities. Attitude refers to an individual's favourable or unfavourable assessment of an object, whereas intention refers to an individual's personal odds that one will behave in question. Fishbein and Ajzen (1975) contended that an individual's real behaviour is driven by their intention. They added that an individual's intention is moulded by his or her attitude that, in return, is influenced by their own belief. As discussed previously, three development stages in trust establishment are Trusting Belief, Trusting Attitude, and Trusting Intention. Passive Confirmative Active Trustors refers to the emotional state about the trustor's self-confidence in the trustor's readiness to be a trustee. There are three effects of this basic taxonomy. The individual attributes of a trustor are his or her own tailored software which is established; henceforth, it may not be subject to any immediate changes. Nevertheless, it is strongly associated with an individual's self-efficacy (Bandura, 1994) and traits (Burke, 2002). According to Mayer et al. (1995), the trust an individual has in another individual or group depends on his or her individual personality. It is not easy to transform personal characteristics; hence it is difficult for online sellers to influence an individual's dispositional trust; one way to try is by implementing the trust-building means. Therefore, online trust plays a key role in creating satisfied and expected outcomes in online transactions (Flavián & Guinaliú, 2006; Gefen & Straub, 2004; Paul, 2003; I.-L. Wu & Chen, 2005; Yousafzai, Pallister, & Foxall, 2003), and when trust continues, it enhances the expectation of customers that e-sellers will not participate in a deceitful activity (Gefen et al., 2003a). Gefen, Karahanna, and Straub (2003b) summarise the conceptualizations of trust from previous studies as:

1. a collection of discrete values comprising of honesty, goodwill, and capacity;
2. a general conviction or trusting desire that another party can be trusted, or an individual's willingness to be vulnerable to anyone's behaviour (Mayer et al., 1995);
3. "Thoughts of confidence and protection in another party's caring approach" (Rempel, Holmes, & Zanna, 1985); and a variation of those factors
4. Yoon (2002) defines online confidence mechanisms such as security assurance, credibility, site search, fulfilment (i.e., customization), design (i.e., site quality), technology, and communications (e.g., e-forums).

Such processes are classified into three components of online trust:

1. Technical: web search, technology, and presentation;
2. Transaction insecurity and security: safety affirmation; and
3. knowledge-based: credibility, fulfilment, and connections.

## VII. CONCLUSION

This study has contributions theoretical to it. Firstly, from a theoretical viewpoint, this study's findings show that psychology, risk, credibility, knowledge, and environment contributed to the formation of initial trust. Security and privacy are a one-dimensional framework. It is also not associated with previous reports. Previous research also differentiated from security and privacy and did not understand whether they function as a one-dimensional structure or in combination to affect the initial trust in Internet shopping. This study, therefore, reviewed the probability of combining security protection and privacy protection as an essential factor viewed by internet shoppers, and it is assumed that it directly affects the institution of initialising trust.

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