

## Linking trust, perceived website quality, privacy protection, gender and online purchase intentions

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**Abstract:** The purpose of this research is to investigate individual's online purchase intention, Website trust, privacy protection, Website perceived quality and gender. The theory of reasoned action was employed to develop the conceptual framework. The research used a survey approach. Using cluster sampling, the respondents include active postgraduate students at the International Business School Universiti Teknologi Malaysia Kuala Lumpur. Data were analysed using descriptive statistics, reliability test, factor analysis, correlation analysis, and regression analysis. The study found that only Website content quality is significant in online purchase intention. Implications of the research are discussed herein.

**Keywords:** online purchase intentions; trust; website quality; privacy; gender

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### I. INTRODUCTION

The Internet has given rise to a new economy. The growth of revenues through online transaction has been explosive. In 2010, Internetretailer.com reported that global e-commerce sales were increasing at higher than 19% a year and worldwide e-commerce totaled \$572.5 billion. Accordingly, Goldman Sachs predicts the growth of worldwide e-commerce sales will reach nearly \$1 trillion by 2013. Respectively, online commerce is growing almost at the same rate in the United States (U.S.), Europe and Asia. Goldman Sachs predicts that online commerce will grow by 29% in the U.S., 34% in Europe and 27% a year in Asia. Asia is expected to overtake Europe by 2013 as the e-commerce leader. Malaysiacrunch.com reported that, the market size of Malaysia's online purchase was RM 1.8 billion in 2010, and it was set to reach RM 5 billion through 2014. It is predicted that the market size of Malaysia's e-commerce approximate RM 2-3 billion for the current year. Middle and higher income groups (with RM 4,000 and above of monthly income) are included in 70 percent of the total online purchasing. From the total online purchasing, RM 825 million or higher was spent on local merchants and local Websites. In terms of services or products bought online travel products (airline tickets etc.) are still the leader. This is followed by bill payment at second place. Past studies on Malaysian consumer's online purchase intentions suggest that trust (Website trust, trust of Internet Service Provider and Trust of Internet retailer), perceived Website quality (Website content quality, ease of use and entertainment), perceived privacy protection and gender differences were conducted in isolation of each other. A gap exists for the integration of these factors and the effects on consumer online purchase intentions. This research will help in gaining better understanding of the influencing factors on online purchase intention among consumers in Malaysia. The results of this research are expected to benefit Web retailers in formulating a business strategy particularly when targeting consumers in Malaysia.

### II. RESEARCH MODEL AND HYPOTHESES

The research will adopt the Theory of Reasoned Action (TRA) to explain online purchase intention in e-commerce environment. The research will explore individuals' attributes in terms of trust of e-commerce Website, perceived Website quality, privacy and gender differences. The TRA (Ajzen and Fishbein, 1977) has its origin in social psychology setting. The theory states that behavioral intention of a person depends on his/her attitude and subjective norms. Behavioral intention refers to a person's relative intensity of intention to perform a specific behavior. Attitude is made up of beliefs about the outcomes of doing the behavior (Ajzen and Fishbein, 1977). Subjective norm is individual's perceived expectations from relevant groups or their intentions to conform to these expectations (Ajzen and Fishbein, 1977).

#### 2.1 HYPOTHESIS 1: WEBSITE TRUST

In an e-commerce environment Website trust implies the extent to which customers believe the Website is ethical, legal and credible and has the ability to protect their privacy (Wan, 2000). For that reason the person, who trusts a Website may engage in actions which involve risks (Gefen, 2000). Hence, placing trust in a Website includes taking a particular extent of risk. The definition of trust in marketing is perceived reliability of a consumer on the brand, services, or products of a retailer (Flavian et al., 2006). Trust is also a willingness to

rely on an exchange partner in whom one has confidence (Moorman et al., 1993). Again, Morgan and Hunt, (1994) defined trust as existing when a party places confidence in a partner in exchange of partner's integrity and reliability. In general, trust is defined as the tendency of a party to be defenseless to the another party's action on the basis of expectation that the other party will do a special action which is important to trustor, without regard to the ability to control or monitor the other party (Mayer et al., 1995). Another definition of trust is a psychological state including the intention to approve vulnerability on the basis of positive expectations of the behavior or intentions of another (Rousseau et al., 1998). McKnight and Chervany (2002) claim that trust in a Web retailer includes trusting intentions and trusting beliefs, and that these beliefs are a good predictor of trusting intentions. According to their theory, a consumer's belief in a Web retailer that meets his or her expectations regarding competence, integrity, and benevolence leads to a strong intention to trust that retailer, finally ending up purchasing from that retailer.

Trust-based marketing Urban (2003) is a marketing theory support on creating consumer relationships through unbiased information and trustworthy dialogue. Trust-based marketing concentrates on customer defense techniques that help consumers in reaching informed purchase decisions on the basis of comprehensive marketplace alternatives and honest advice. The theory asserts that being open and honest is the best way to creating consumer trust and loyalty. This means to give customers increased power by Internet access to competitive pricing and product information. Prior researches investigated the relationship between trust and online purchase intentions. Gefen (2000) suggested that there is positive relationship between trust and people's intentions to inquire or purchase from a Website. Flavian et al., (2006) concluded that there is a direct and positive relationship between trust and Website usability and satisfaction. The customer's trust in a Web retailer is related to the intention to buy from the Website and consequently loyalty to that site (Wu and Chang, 2006; Salo and Karjaluoto, 2007). Eventually, Panayides and Lun, (2009), suggested that trust has positive impact on innovativeness and supply chain performance. In other context, Lee and Teo (2005) found a positive relationship between the level of trust in colleagues with work satisfaction. Hong and Cho (2011) concluded that trust in intermediaries (such as, Internet Service provider) has significant impact on customer's purchase intentions in e-marketplaces. Therefore it is hypothesised that:

**H1a.** There is a relationship between Website trust and online purchase intention among college students in Malaysia.

**H1b.** There is a relationship between trust of Internet Service Provider and online purchase intention among college students in Malaysia.

**H1c.** There is a relationship between trust of Internet retailer Website and online purchase intention among college students in Malaysia.

## **2.2 Hypothesis 2: Website Quality**

Aladwani and Palvia (2002) have identified perception of customers of website quality as evaluation of users about features in a website meeting their needs and impressing the total excellence of that Website. There are many website quality dimensions that clarified by prior researchers and can be sorted into some categories like security, enjoyment, information quality, ease of use, and service quality (Yoo and Donthu, 2001; Aladiwani and Palvia, 2002; Wolfenbarger and Gilly, 2003; Hoffman and Novak, 2009). Website quality is the overall perceived quality of a Website according to the viewpoint of customer (Yoo and Donthu, 2001). Aladwani and Palvia (2002) have defined the perception of Website quality as customer's evaluation about features in a website meeting their needs and affecting strongly the whole excellence of that website. One dominant theoretical model that has appeared from the marketing literature and information systems and can be used to measure the e-commerce Websites quality is the Service Quality (SERVQUAL) model (Zeithaml, 1985). This model is an instrument that includes 22 statements which assess the performance in five dimensions: responsiveness, tangible, reliability, empathy and assurance. Barnes and Vidgen (2000) introduced the WebQual model to measure Website quality. WebQual is established upon quality function deployment (QFD) and includes three main areas: usability, information quality, service quality and interaction. The QFD application is based on capturing the customer's voice using meaningful words to them. These qualities are then resubmitted to the customers and create an evaluation basis of the product/service quality (Barnes and Vidgen, 2000). There are many Website quality dimensions: security, content quality, information quality, ease of use, and service quality, appearance, entertainment value (Yoo and Donthu, 2001; Aladiwani and Palvia, 2002; Loiacono et al., 2002; Wolfenbarger and Gilly, 2003; Hoffman and Novak, 2009). Liu and Arnett (2000) explored the factors impacting on Website success. The results revealed that Web site success in the context of e-commerce is related to four major factors: quality of information and service, system use, playfulness, and system design quality. Wolfenbarger and Gilly (2003) have found that four dimensions of Website quality : Website design, fulfillment or reliability, privacy or security and customer service, have strong impact on customer evaluation of quality and satisfaction, their loyalty and attitudes toward the website. Law and Bai (2008) also found that Website quality impact on online user's purchase intentions through their satisfaction with usability features and

Website functionality. Sin et al., (2012) indicated that 3 factors of ease of use, subjective norm and perceived usefulness have positive impact on buying intention in online social media. Therefore it is hypothesised that:

**H2a:** There is a relationship between Website ease of use and online purchase intention among college students in Malaysia.

**H2b.** There is a relationship between Website entertainment and online purchase intention among college students in Malaysia.

**H2c.** There is a relationship between Website content quality and online purchase intention among college students in Malaysia.

### **2.3 Hypothesis 3: Website Privacy**

In social practice theory, privacy is defined as “the right to be left alone” (Warren and Brandeis, 1890). Pound (1915) defined privacy in terms of an extension of personhood or personality. Moore (2004) described privacy in terms of information control. Also privacy is explained as an individual’s power to control the conditions by which his/her personal data is obtained and used (Galanxhi and Nah, 2004). Adams (1999) identified three main privacy factors: information sensitivity (Perception regarding the importance and sensitivity of information), information receiver (users’ perceptions of the person or equipment that receives or manipulates the input of information), information usage (users’ perception of how and what their input of information is used in current and future settings) and context (with digitisation, the capture, storage and transmission of information are easier). Prior research established that majority of Internet users are not aware of the possible risks of their usual Web activities like their online purchasing, booking flights/hotels, visiting Websites of social networking and even file transferring. In these activities the user’s privacy is at risk. Personal information of users can be continuously changing hands or even in some situations in the servers, without the user’s permission or notice. This information may even be given to the other parties for market research or profit (Nguyen and Vu, 2011). Prior research investigated the relationship between privacy with other factors. For example, Lallmahamood (2007) explored the influence of perceived privacy and security on the individual’s intention to use Internet banking in Malaysia. It was concluded that security and privacy have significant relationship with the individual’s intention in using Internet Banking. Zailani, et al., (2008) in their investigation on service quality analysis in online ticketing have found that the factor of privacy have significant impact on the service quality in online ticketing. Featherman et al., (2010) in the study of reducing online privacy risk have concluded that reliability and security concerns impact on privacy risk, which in turn, impact on the perceived usefulness of the Website and the intentions of users. Therefore it can be hypothesised that:

**H3:** There is a relationship between privacy and online purchase intention among college students in Malaysia.

### **2.4. Hypothesis 4: Gender Differences**

Many research studies have found the gender behavioural differences in different aspects. Meyers and Maheswaran (1991) have found evidence that the strategies of females and males are different in their information processing. Zeithaml (1985), found gender difference in shopping behaviors, and also gender differences in attitudes and behaviors related to technology (Venkatesh and Morris, 2000; Chiu et al., 2005). Meyers and Sternthal (1991) discovered that gender is frequently used in marketplaces to perform segmentation strategies, due to the fact that gender is one of variables that are required for successful implementation: gender segments are profitable, easily identifiable and approachable. Janda (2008) conducted a research study on online purchase behavior in US, to find how privacy, virtual experience, security, and credibility relate to men/women’s likelihood of purchasing online. The results show that online information credibility and privacy concern impact on purchase likelihood of only female consumers. Compared to men, in general, women have been found to be more cautious about online risks such as fraudulent sites, credit card misuse, shipping problems and privacy loss. Liu and Huang (2008) studied gender differences in the online reading in China. The results indicate that there is a relationship between gender and information behavior. For example, female readers prefer paper reading more than males, they are more dissatisfied with online reading than men. Garbarino and Strahilevitz (2004) suggested that gender is related to both perceptions of recommendations from friends and the risks associated with shopping online in decreasing perceived risk. They found that women perceived more risk to purchase online compared to men. Also, the impact of recommendation from friend is larger in women than men. Mohamed and Ahmad (2012) also conducted an investigation to identify the impact of gender on information privacy concern at a public Malaysian university. The findings revealed that there is significant relationship between gender and information privacy concern. Therefore it is hypothesised that:

**H4.** There is a relationship between gender differences and online purchase intentions among college students in Malaysia. Based on the related theories and research hypothesis, theoretical model is diagrammed as shown in Figure 1.

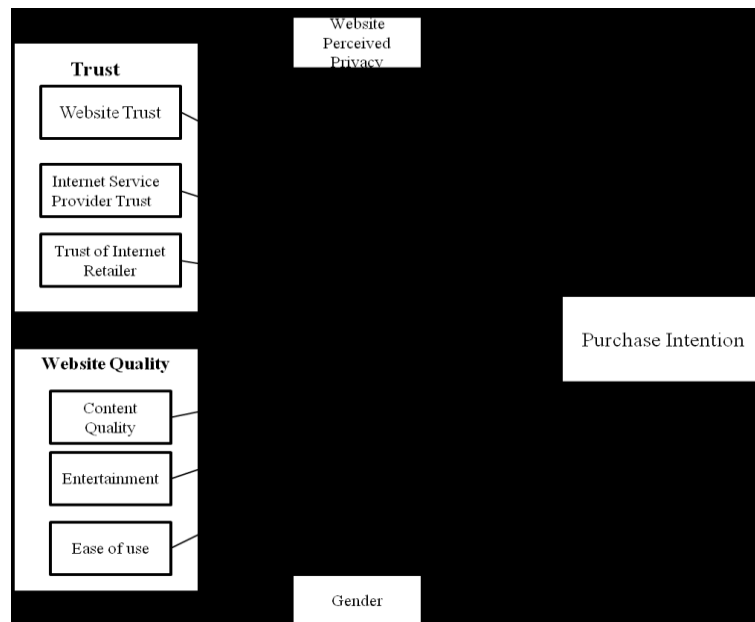


Fig.1. Theoretical Model

### III. RESEARCH METHODOLOGY

Our research measures are mainly adopted from the previous researches (Salisbury et al., 2001; Mayer et al., 1995; Ling et al., 2010; Mukherjee and Nath, 2007; Yoo and Donthu, 2001; Featherman et al., 2010; Aladwani and Palvia, 2002; Loacono et al., 2002). There are overall nine measures connected with the research model. Data were collected by using questionnaires. There are overall five sections in the research questionnaire. The first section contains questions on the profile of respondents including age, gender, online purchase experience. Table 1 shows the demographic of respondents. The other sections contain our Likert-scale questions with 1 representing “strongly disagree” and 5 representing “strongly agree”. A Pilot study was conducted to check for the reliability of survey items. A total number of 40 survey questionnaires were distributed to students for the purpose of pilot test. In fact, reliability analysis will help to determine how the questionnaire items must be designed (Malhotra and Groover, 1998). Scales reliability was estimated by using Coefficient Cronbach’s alpha (Cronbach, 1951). The reliability of all measures were greater than 0.70. Thus, the pilot test shows that all measures are reliable. This suggests that all items can be used in the final distribution of questionnaires. For this study, the population consists of all active postgraduate students at International Business School at Universiti Teknologi Malaysia Kuala Lumpur. The numbers of students are approximately 500. For the sample, the selection will be made in accordance to distribution of population. Students were selected using the cluster sampling method based on class schedule of a particular semester. The number of respondent targeted in the research is 200 postgraduate students. In this research, the “Statistical Package for Social Science” software or SPSS version 19 was used for analyzing the data. The research questions were adopted from prior researches and adapted to suit the context of this research.

Table1: The demographic profile of respondent

		Frequency	Percentage
Gender	Female	103	51.5
	Male	97	48.5
Age	20-29	116	58.0
	30-39	70	35.0
	40-49	9	4.5
	49 and above	5	2.5
Online purchase experience	Yes	169	84.5
	No	31	15.5

### IV. DATA ANALYSIS

#### 4.1 Mean And Factor Analysis

Factor analysis is used to reduce and summarise data by taking a smaller set of components or factors. It will look for groups or clumps between the inter-correlation of variables (Pallant, 2010). As recommended, two factor analysis was run. One is for dependent variable (purchase intention) and two for independent

variables (Website quality, Website trust and privacy). For all the purchase intention variables, the mean score is above 3. This suggests that the majority of respondents have intention to purchase online. The factor loadings for all purchase intention variables are above 0.9. Considering that the cut-off for factor loading is above 0.6, thus all the purchase intention variables are acceptable and will be used for further analysis. The factor loading for items WQ2, WQ10, IRW4, WQ13, WQ11 and WQ1 did not meet the cut-off 0.6, they were removed from subsequent analysis. The mean and factor loading of all items have shown in Table A.1.

#### 4.2 Reliability Analysis

Scales reliability was performed by using Cronbach’s alpha (Cronbach, 1951). For a variable to be reliable, the Cronbach’s alpha should be more than 0.7. The reliability of constructs is shown in Table 2. The reliability of all constructs are higher than 0.70. Thus, the reliability test shows that all measures are reliable.

**Table 2: Reliability Analysis of Constructs**

Constructs	Number of Items	Cronbach’s alpha
Purchase Intention (PI)	3	0.908
Website content quality (WCQ)	7	0.910
Trust of Website and Internet retailer(WT)	6	0.909
Website entertainment quality (WEQ)	5	0.875
Trust of Internet Service Provider (ISP)	5	0.913
Website Privacy (WP)	4	0.950
Ease of use (EOU)	2	0.701

#### 4.3 CORRELATION ANALYSIS

Correlation analysis is used to explain the direction and strength of the linear relationship among variables (Pallant, 2010).The items were summated based on the factor identified earlier. As recommended, correlation analysis was run for all variables including dependent variable (purchase intention) and independent variables (Website content quality, Website trust and Internet retailer, Website entertainment quality, trust of Internet Service Provider, Website ease of use, gender and privacy). Table 3 shows the correlation analysis results.

**Table3: Correlation matrix**

Correlation	PI	WCQ	WT	WEQ	ISP	WP	EOU	Gender
PI	1	–	–	–	–	–	–	–
WCQ	0.295**	1	–	–	–	–	–	–
WT	0.260**	<b>0.497**</b>	1	–	–	–	–	–
WEQ	0.202**	<b>0.484**</b>	0.314**	1	–	–	–	–
ISP	0.204**	<b>0.483**</b>	<b>0.497**</b>	0.365**	1	–	–	–
WP	0.220**	<b>0.582**</b>	<b>0.628**</b>	0.278**	<b>0.445**</b>	1	–	–
EOU	0.252**	<b>0.454**</b>	<b>0.455**</b>	<b>0.557**</b>	0.337**	0.385**	1	–
Gender	0.049	-0.159*	0.40	-0.155*	-0.077	-0.100	-0.022	1

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

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

Pearson product moment coefficient (R) is used to determine the strength of relationship. Based on the correlation matrix, there are weak, modest and significant correlations among the purchase intention, Website content quality, trust of Website and Internet retailer, Website entertainment quality, trust of Internet Service Provider, perceived privacy and ease of use. Purchase intention have weak correlations with Website content quality (R=0.295; P<0.05), Website trust and Internet retailer (0.260), Website entertainment quality (0.202), trust of Internet Service Provider (0.204), perceived privacy (0.220) and perceived ease of use (0.252). In addition, there are modest correlations among some of variables, Website content quality and Website trust (0.497), Website entertainment quality and trust of Internet Service Provider (0.484), Website content quality and trust of Internet Service Provider (0.483), Website trust and trust of Internet Service Provider (0.497), ease of use and Website content quality (0.454), ease of use and Website trust (0.455), perceived privacy and trust of Internet Service Provider (0.445). There are significant correlations among perceived privacy and Website content quality (0.582), perceived privacy and Website trust (0.628), ease of use and Website entertainment quality (0.557) as well. However, gender has no correlation with other variables except for with Website content quality and Website entertainment quality.

#### 4.4 INDEPENDENT SAMPLE T-TEST

According to the correlation analysis there is no gender impact on online purchase intention. To verify this, an independent sample t-test was run in SPSS. The results have shown in Table 4a and 4b. An independent sample t-test is used to compare the mean score value, on some of constant variable, for two or more different groups of participants (Pallant, 2010).

**Table 4a: Results of independent sample t-test**

Group Statistics							
Gender			N	Mean	Std. Deviation	Std. Error Mean	Sig. (2-tailed)
PI	dimension1	female	103	<b>3.3139</b>	.99435	.09798	0.489
		male	97	<b>3.4089</b>	.94097	.09554	

**Table 4b: Results of independent sample t-test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
P	I	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Equal variances assumed		.194	.660	.693	198	.489	-.09502	.13708	-.36533	.17530
	Equal variances not assumed			.694	197.9	.488	-.09502	.13685	-.36489	.17485

There was no significant variance in scores for males (M = 3.409, SD = 0.94) and females (M = 3.314, SD = 0.994; t (198) = 0.660, p = 0.489, two-tailed). The significance of the differences in the means (mean difference = 0.95) was very small. Thus, gender will be not used in regression analysis.

#### 4.5 REGRESSION ANALYSIS

Following independent sample t-test, linear regression analysis was run. Linear regression analysis is a technique that allows researchers to investigate the simultaneous impact of two or more independent variables on a single interval weighed dependent variable (Pallant, 2010). The results of regression analysis are in Table 5.a and 5.b.

**Table 5.a: Results of Stepwise Multiple Regression (Model Summary)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
<b>Dimension0 1</b>	.295 <sup>a</sup>	.087	.082	.92686

a. Predictors: (Constant), WCQ

**Table 5.b: Results of Stepwise Multiple Regression (Coefficients<sup>a</sup>)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>1 (Constant)</b>	1.874	.348		5.380	.000
<b>WCQ</b>	.389	.090	.295	4.343	.000

a. Dependent Variable: PI

From Table 5.a, in the first regression model, Website content quality was the only independent variable and this variable explains 87% of the variation in online purchase intention. In identifying the standardised beta values for variables influencing purchase intention (Table 5.b), Website content quality has the only and highest contribution effect on purchase intention. Hence, this study only supports hypothesis H2c. There is a relationship between Website content quality and online purchase intention among college students in Malaysia.

## V. CONCLUSION, RECOMMENDATION AND LIMITATIONS

### 5.1 CONCLUSION AND RECOMMENDATION

The findings provide support for prior research on Website quality (Aladwani and Palvia, 2002) that Website content quality (accuracy, conciseness, currency, clarity, completeness and usefulness) have significant impact on purchase intention of individuals. This positive impact of Website content quality on online purchase intention suggests that the more students perceived Website content accurate, concise, current, clear, complete and useful, the more likely they have intention to purchase via that Website. Hence, to increase the likelihood of consumer's online purchase, it is important for companies and Web retailers to provide more accurate, concise, current, clear, complete and useful contents and information. However, the findings did not provide support for impact of Website entertainment quality and Website ease of use on purchase intention. Thus, this study did not support Sin et al., (2012). The finding is inconsistent with Loacono et al., (2002) who found interactivity had an impact on purchase intention. From the findings, it can be concluded that privacy, trust of Website, trust of Internet Service Provider, Website entertainment quality, Website ease of use and gender did not have significant impact on purchase intention. These findings provide support for prior researches (Kolsaker and Payne, 2002; Njite and Parsa, 2005; Ribbinik et al., 2004; Hong and Cho, 2011; Nguyen and Vu, 2011). Table A.2 summarises the research findings. Furthermore, this study adopted Theory of Reasoned Action that individual's behavior can be predicted from their intentions that linked directly to that behavior (Ajzen and Fishbein, 1980). The theory explained a limited extent of applicability in explaining online purchase intention. The research affirms that, Website content quality can lead to individual's purchase intention. This suggests from practical aspect that Internet retailers should focus on ensuring Website content quality to attract online consumers to their Websites and in turn to encourage online purchase.

### 5.2 LIMITATION AND FUTURE RESEARCH AREAS

This research suffers from some limitations. First, the respondents were selected among postgraduate students at International Business School at Universiti Teknologi Malaysia Kuala Lumpur. This represents a small institution and cannot be generalised to the entire online consumer's population in Malaysia. Also, the sample size of 200 students is small. Further studies may focus on selecting samples at other institutions and other countries.

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**Appendix: Table A.1 Mean and Loading Factor for Constructs**

Item Code	Item	Mean	Loading Factor
PI2	Using the Internet to purchase a product is something I would do.	3.37	0.930
PI3	I could see myself using the Internet to purchase a product online.	3.40	0.922
PI1	I would use the Internet to purchase a product online.	3.32	0.906
WQ5	The Website contents are clear	3.95	<b>0.784</b>
WQ6	The Website contents are current	3.95	<b>0.772</b>
WQ8	The Website contents are accurate	3.695	<b>0.726</b>
WQ4	The Website contents are complete.	3.91	<b>0.711</b>
WQ7	The Website contents are concise.	3.69	<b>0.697</b>
WQ8	The Website contents are useful.	3.695	<b>0.686</b>
WQ9	The Website labels are easy to understand.	3.86	<b>0.615</b>
WQ2	It is easy to search information in the Website.	4.195	0.592
WQ10	Learning to operate the Website is easy for me.	3.93	0.465
T2	I trust the Internet retailer.	3.36	<b>0.793</b>
T3	The Internet retailer can be trusted to handle online transactions faithfully.	3.53	<b>0.793</b>
T1	The Internet retailer is trustworthy.	3.64	<b>0.790</b>
IRW1	The Internet retailer Website is honest and trustworthy.	3.53	<b>0.679</b>
IRW3	The Internet retailer Website is secure.	3.55	<b>0.671</b>
IRW2	The Internet retailer Website keeps to its promises and obligations.	3.52	<b>0.641</b>
IRW4	The Internet retailer Website does not behave opportunistically.	3.37	0.524
WQ17	The Website design is innovative.	3.76	<b>0.846</b>
WQ18	The Website is creative.	3.72	<b>0.829</b>
WQ16	The Website is innovative.	3.74	<b>0.804</b>
WQ19	The Website projects an image consistent with the company's image.	3.81	<b>0.665</b>
WQ15	The Website is visually appealing.	3.71	<b>0.629</b>
WQ13	The Website is visually pleasing.	3.85	0.535
ISP3	The Internet Service Provider is reliable.	3.48	<b>0.814</b>
ISP4	The Internet Service Provider is sincere.	3.43	<b>0.805</b>
ISP5	The Internet Service Provider is trustworthy.	3.42	<b>0.802</b>
ISP2	The Internet Service Provider is honest.	3.37	<b>0.785</b>
ISP1	The Internet Service Provider is dependable.	3.52	<b>0.745</b>
WP2 (Q42)	The Website provides secure communication to secure all payment transactions between the customers and the Internet retailer.	3.85	<b>0.829</b>
WP3 (Q43)	The personal information that I provide on the Website is secure.	3.79	<b>0.807</b>
WP1 (Q41)	The Website protects my privacy.	3.81	<b>0.804</b>
WP4 (Q44)	The monetary information that I provide on the Website is well-protected.	3.83	<b>0.803</b>
WQ12 (Q33)	I find the Website easy to use.	3.89	<b>0.669</b>
WQ14 (Q35)	The Website displays visually pleasing design.	3.75	<b>0.601</b>
WQ11 (Q32)	It would be easy for me to become skillful at using the Website.	3.92	0.586
WQ1 (Q22)	The Website is convenient to use.	4.06	0.542

**Table A.2: Research Findings**

Original hypotheses	Modified hypotheses after factor analysis	Findings after regression analysis	Remarks
H1a. There is a relationship between Website trust and online purchase intention among college students in Malaysia.	H1ac There is a relationship between trust of Website and Internet retailer and online purchase intention among college students in Malaysia.	Not supported	Supports: Manigart et al. (2002), Hong and Cho (2011), Drescher et al. (2012) Not supporting: Gefen (2000), Flavian et al. (2005)
H1b. There is a relationship between trust of Internet Service Provider and online purchase intention among college students in Malaysia.	No change	Not supported	Supports: _____ Not supporting: Hong and Cho (2011)
H1c. There is a relationship between	H1ac There is a relationship between trust		Supports: Manigart et al. (2002), Hong and

trust of Internet retailer Website and online purchase intention among college students in Malaysia.	of Website and Internet retailer and online purchase intention among college students in Malaysia.	Not supported	Cho (2011), Drescher et al. (2012) Not supporting: Gefen (2000), Flavian et al. (2005)
H2a. There is a relationship between Website ease of use and online purchase intention among college students in Malaysia.	No change	Not supported	Supports: Ribbinik et al. (2004) Not supporting: Sin et al. (2012)
H2b. There is a relationship between Website entertainment and online purchase intention among college students in Malaysia.	No change	Not supported	Supports: _____ Not supporting: Loacono et al. (2002)
H2c. There is a relationship between Website content quality and online purchase intention among college students in Malaysia.	No change	Supported	Supports: Aladwani and Palvia (2002), Chang and Chen (2008) Not supporting: _____
H3. There is a relationship between privacy and online purchase intention among college students in Malaysia	No change	Not supported	Supports: Nguyen and Vu (2011) Not supporting: Udo (2001)
H4. There is a relationship between gender differences and online purchase intentions among college students in Malaysia.	No change	Not supported	Supports: Kolsaker and Payne (2002) Not supporting: Zeithaml (1985)