

- Thiede, M. 2005. Information and access to health care: is there a role for trust?. *Social Science & Medicine*, 61: 1452–1462.
- Thom, D.H., Ribisl, A.L. & Steward, D. A. 1999. Luke, and Stanford Trust Study Physicians. Further Validation and Reliability Testing of the Trust in Physician Scale. *Medical Care* 37:510–7.
- Thorn, D., & Campbell, B. 1997. Patient-physician trust: an exploratory study. *The journal of family practice*, 44: 169–176.
- Willemyns, M., Gallois, C., & Callan, V. 2003. Trust me, I'm your boss: trust and power in supervisor-supervisee communication. *International Journal of Human Resource Management*, 14 (1): 117-27.
- Woo, K.-S., and Ennew, C.T. 2005. Measuring business-to-business professional service quality and its consequences. *Journal of Business Research*, 58: 1178-85.
- World Health Organization, 2000. *World health report 2000: health systems: improving performance*. World Health Organisation, Geneva
- World Health Organization, 2009. *Country Profile: Pakistan*. available at <http://www.who.int/hac/crises/pak/en/> accessed on Jan., 2012-01-11.
- 

Sajad Rezaei, Universiti Teknologi Malaysia, Malaysia

mmg.sajad@gmail.com

Muslim Amin, Universiti Teknologi Malaysia, Malaysia

tengkumuslim@yahoo.com

## **Factors Influencing Online Repurchase Behavioral Intention of University Students in Malaysia**

**Keywords:** Online Shopping, Repurchase Intention, Pre-Purchase User Perceptions of Attributes, Pre-Purchase User Attributes, Post-Purchase User Attribute, Malaysia.

### **INTRODUCTION**

Customer's repurchase intention (RI) is considered by both academicians and practitioners to be one of the critical success factors for online retailing with its implications for cost savings and gain profitability for business's stakeholders. Heinemann & Schwarzl, (2010) and Sherman & Topol (1996) found that marketing, retailing and information technologies will be brought together and enjoy positive synergy to create value for business's stockholders. Relatively, a substantial body of research showed customer must purchase four times at an online store to make profits from that customer (Chao-Min, Chen-Chi, Hsiang-Lan, & Yu-Hui, 2009). In this study post-adoption of online shopping and customer retention and loyalty are used interchangeably. "Internet marketing or online marketing could be defined as the entire process of building and maintaining customer relationships through the online activities to facilitate the exchange of ideas, products and services that satisfy the goals of both buyers and sellers or create value for both side" (Muhammad Najib, Zaharah, & Azlina Mohd, 2010).

The development of Multimedia Super Corridor (MSC) in Malaysia has attracted so much attention on the accomplishment and development of internet practice in all industries' performance (Armesh, Salarzahi, Yaghoobi, Heydari, & Nikbin, 2010). According to Yang & Lai (2006) a better understanding of consumer behavior allows marketer to design effective marketing strategies because the Internet provides marketers much more data and information about customers in comparison with offline shopping so, as a result this issue has brought marketing management into a new age. In contrast with previous related studies, the area of this study is a combination of consumer behaviour insight and also strategy related. Grewal & Levy (2007) through a meta-analysis of journal published

between 2002 and 2007 (published 130 found that more study should integrate insights gained from consumer behaviour with the development and implementation of retail strategy. "Post-adoption usage of the online channel is dynamic and multi-dimensional in many ways" (Chuanlan & Sandra, 2010).

Continued usage (continuance) of the information technologies (IT) is a key research issue in the information systems (IS) field (Hsu, Yen, Chiu, & Chang, 2006). It is important to study the factors that influence individuals' post-adoption behavior and attitudes, in regard to the significant influence of continued usage on the long-term viability and profitability of an Information Technology enterprise like online retailers (Blanca, Julio, & Martín, 2011; Blery et al., 2009; Chai Har, Uchenna Cyril, & Nelson Oly, 2011). Besides, researchers seldom study the effect of particular online shopping on undergraduate student (Dan & Xu, 2011). In fact, university students have a higher level of knowledge and access Internet more frequently in the university, they are full of curiosity and are willing to accept new things (Peng, Wang, & Cai, 2008). It is argued that although students are not earning, but they are representative of a future earning population, and so their opinions are valid (Chang & Chen, 2008; Dan & Xu, 2011; Hart, 2008; Talal, Charles, & Sue Vaux, 2011).

Problem statement in this study is "understand attitudes and behaviour of repurchase intention of multiracial university students in Malaysia". Through a meta-analysis "A+" level marketing journals published between 1996 and 2007 (Taylor & Strutton, 2010) proposed future research direction (and also research framework of study) that is the problem statement of this study. Consequently, this study is driven by exploratory and descriptive object in the hope to explore new area of study that's suggested by many scholars like (Chuanlan & Sandra, 2010) and directly by (Taylor & Strutton, 2010). Moreover, the objectives of this study are as follow: 1) To understand factors influencing attitudes and behaviour of repurchase intention of multiracial university students in Malaysia (proposed by Taylor & Strutton (2010) and 2) To examine the impact of pre-purchase user perceptions of attributes, pre-purchase user attributes and post-purchase user attributes on repurchase intention of multiracial university students in Malaysia.

## **THEORETICAL RESEARCH FRAMEWORK**

Drawing upon the literature in internet marketing, online retailing, information systems, information technology, computer in human recourse, this study examines the modelling of consumer shopping behaviour in post adoption era or repurchase tendency of online shoppers. Repurchase tendency represent the customer's self-reported likelihood of engaging in further repurchase behaviour that is the focus of this chapter (Hong-Youl, Swinder, & Siva, 2010).

### **Pre-Purchase User Perceptions of Attributes**

In the following sentences, these attributes are explained to understand their impact on repurchase behaviour intention (BI) of online shopper.

**Perceived Usefulness (PU).** In TAM, PU and PEOU are considered distinct factors influencing a user's attitude toward using that technology (Yuan, 2009). Users may continue using an internet service if they consider it useful, even if they may be dissatisfied with their prior use (Talal, et al., 2011). Clearly, all users of internet are looking to get more productivity and feel useful by moving from market space to marketplace. Perceived usefulness is expected to be influenced by perceived ease of use because, other things being equal, the easier it is to use a system, the more useful it can be (Venkatesh & Goyal, 2010). So, we hypothesize:

**H1.** There is a significant relationship between PU and RI.

**Perceived Ease of Use (PEOU).** Drawn from the technology acceptance model (TAM) that was introduced and developed by Davis et al., (1989) ease of use in website was considered to be one of the influential elements in this research framework. Lu, et al., (2011) support the moderating effect of online shopping experience on the relationships between PEOU, PU, and attitude toward Web sites because users with more Internet experience are usually exposed to more Web sites and they are more

willing to experience different Web services than inexperienced users. We hypothesize:

**H2.** There is a significant relationship between PEOU and RI.

**Perceived Value.** In the last recent years as the concept of customer value has attracted rising attention both for marketing researchers and practitioners, more enterprises started to take customer value strategies in order to increase profits and ensure sustainable development in their core businesses (Tang & Zhang, 2010). “Honesty, integrity, trust and justice are cornerstone values in contemporary business” (Maaja & Krista, 2011). According to Lindman (2010) as value creation for target customers has become an important element in contemporary business management, knowledge about customer value which customers actually perceive becomes a strategic asset to gain strategic competitiveness. How much the customer values the product offering is critical to the success of any firm (Caruana & Ewing, 2010). We hypothesize:

**H3.** There is a significant relationship between Perceived value and RI.

**Perceived Risk.** Pervious literatures show that perceived risk is a key factor that influences purchase and repurchase intention of online shoppers (Peng, et al., 2008). Clearly, the level of perceived risk that a customer associates with a buying decision is higher in online shopping than in traditional shopping (Sonia San, Carmen, & Rebeca San, 2011). The effect of customer trust on purchase intentions is possibly mediated by perceived risk, at least when the e-commerce activity involves inexperienced customers who examine a variety of websites some of which are not well known (Gefen, Karahanna, & Straub, 2003). It is negatively influenced by high perceived risk (Patricia, Victor, & Stanley, 2005). We hypothesize:

**H4.** There is a significant relationship between perceived risk and RI.

#### **Pre-Purchase User Attitudes**

Another key operational variable that has significant impact on online shopper is pre purchase user attitudes. In fact, the online attitudes of user determine their level of shopping both to retain on single online vendor and replace their online shopping portal. Chang Liu, et al., (2005) state little empirical research has been done to examine the relationship among the three constructs-privacy concerns, trust, and behavioural intentions. Accordingly, the theoretical relationship between privacy of personal information and trust has received limited research focus (Mary Ann & Sherry, 2011).

**Trust.** According to Chiou & Pan (2009) perceived trust of the online customer is very important in retaining shoppers and this issue demonstrated the importance of building asset specificity in increasing customer retention and loyalty. The importance of trust in exchange contexts is being recognized from years ago in marketing context (Andaleeb, 1995). Accordingly, most studies of trust in online business models have tended to focus on trust as an antecedent to initial web usage or acceptance, and “have devoted little attention to its effects on continued usage” (Wang & Chiang, 2009). In short, previous studies on internet trust were remarkable but they did not deal with the development of trust in continuous period of time (Ji-Seok, Jae-Nam, & Hoffmann, 2008). We hypothesize:

**H5:** There is a significant relationship between Trust and RI.

**Privacy Concern.** According to Dinev & Hart (2005) privacy concern is another critical factor in the online area which impact need to be fully understood and adequately studied. Privacy refers to the degree to which the online shopping web site is safe and protects the customers’ information (Badrinarayanan, Becerra, Kim, & Madhavaram, 2010; Chao-Min, et al., 2009). In Malaysia many buyers appear to be afraid to purchase products online due to fears of lack of privacy and possibility that online retailers will misuse their personal information (Chai Har, Uchenna Cyril, & Nelson Oly, 2011). We hypothesize:

**H6.** There is a significant relationship between Privacy concern and RI.

**Internet Interest/Literacy/Affinity.** While IT literacy is an important factor in digital divide research, and studies examine user characteristics with respect to IT literacy, few studies make the process of basic IT literacy acquisition their main focal point (Ferro, Helbig, & Gil-Garcia, 2011). Jones &

Reynolds (2006) states that consumers often switch brands due to boredom despite being highly satisfied and this problem is especially true in retailing and generally results from consumers losing interest and becoming bored with stores. In addition, internet literacy is also closely related to computer literacy, which is now of great importance in everyday life (Dinev & Hart, 2005). We hypothesize:

**H7:** There is a significant relationship between Internet literacy/affinity and RI.

#### **Post-Purchase User Attitudes**

(Román, 2010) found that “learning more about the critical relationship between e-satisfaction and e-loyalty should be a top priority for scholars and practitioners”. Another important factor mentioned is literature and suppose to impact on online customer retention and loyalty is post purchase customer attitudes. In the real world satisfaction is a big issue to be understood by businesses both offline and online. In the following section satisfaction, expectation and experience are explained. According to Dwayne, et al., (2004) “satisfaction is the most critical factor to the explanation of customer retention and loyalty”.

**Satisfaction.** Most studies on customer satisfaction focus just on the forming mechanism and process of satisfaction. Little studies have examined satisfaction concept from its origin (Ye, Zhang, & Zan, 2009). Satisfaction has been seen as the major determinant of subsequent loyalty, with positive consequences for company performance (Finn, Wang, & Frank, 2009). Loyal customers are important because they contribute to the profitability of the service providers. We hypothesize:

**H8:** There is a significant relationship between satisfaction and RI.

### **RESEARCH METHODOLOGY**

The theoretical framework of this study has been built on TAM proposed by Davis (1989) and developed in 2010 by Taylor & Strutton. (Taylor & Strutton, 2010) declared that their model should be use to conduct more study in post adoption online behaviours.

#### **Sampling Method**

The target population of this research were university students (age: 18-31) both male and female to understand and predict e-attitude and e-behaviour in post adoption era. The sampling design was random sampling technique used in this study proposed by (Kwek Choon, Lau Teck, & Tan Hoi, 2010; Tan, Yan, & Urquhart, 2007).

#### **Data Collection Method and Determine Necessary Sample Sizes**

Based on (Hong-Youl, et al., 2010) the important criteria for selecting respondents for the sample are: 1) Minimum of twelve months' experience shopping on the internet 2) At least one purchase within that period and 3) Age 18 to 31. 220 e-mails were sent to respondents from which 180 questionnaire were collected. From this method a total of 43% of data were collected. Secondly, questionnaires were embedded in Facebook for the others who didn't receive the survey via email. Therefore 180 questioners were collected through Facebook (43%). The overall sample size were 318 respondents which were collected within thirty one (31) days.

#### **Measurement of Variables**

The questionnaire and its scaling were developed and modified based on validated and reliable existing empirical studies carried out by various scholars (See appendix). To measure PEOU, 3 items were adopted from (Chao-Min, et al., 2009), to measure PU 3 items were adopted from (Hausman & Siekpe, 2009), 3 items to measure satisfaction adopted from (Chang & Chen, 2009), to measure trust 3 items were adopted from (Chao-Min, et al., 2009), to measure privacy concern 3 questions adopted from (Yu-Hui & Stuart, 2007), to measure Perceived value 5 items from (Chai Har, et al., 2011), to measure Perceived risk 4 items were adopted from (Sonia San & Carmen, 2009) to measure Internet literacy (IL) 3 questions were adopted from (Dinev & Hart, 2005) and to measure Repurchase intention (RI) 3 questions were adopted from (Chao-Min, et al., 2009).

**Validity and Reliability**

The survey questionnaire was adopted and modified from the questionnaire constructed by validated empirical studies. Subsequently, the reliability analysis was conducted with the results of Cronbach alphas of more than 0.7. Prior to the distribution of the final questionnaires, a pilot study was performed at Multimedia University, Cyberjaya Campus as the pilot study population. Thirty (30) respondents participated in this process.

**RESULTS**

The respondents of this study were under-graduate and post-graduate students from four (4) universities in Malaysia which includes: (1) MMU, (2) UKM, (3) UTM and (4) UPM.

**Table 1 Summary of Demographic Characteristics of Respondents**

	<b>Demographic Profile</b>	<b>Frequency</b>
1	Distribution of Gender	Male: 55% ; Female: 45%
2	Distribution of Age	18 to 24 : 74.8% ; 25 to 31: 24.8%
3	Distribution of Marital Statuses	Single: 73% ; Married: 27%
4	Distribution of Respondents by Race/Nationality	Chinese 27.4%; Malay 23.3%; Indian 11.3%; Iranian 17.9%; Arabian 9.4%; African 8.8% and Other races or nationality 1.9%.
5	Distribution of Town/City	Kuala Lumpur 26.7 %; Cyberjaya 31.1% Serdang 22.0%; Other city or location 12.3% Not Stated 7.9%
6	Distribution of University	MMU: 30% ;UTM: 23% ;UKM: 23% ; UPM: 24%
7	Distribution of Education Level	Undergraduate 67.6% ; Postgraduate 32.4%

**Hypotheses Testing**

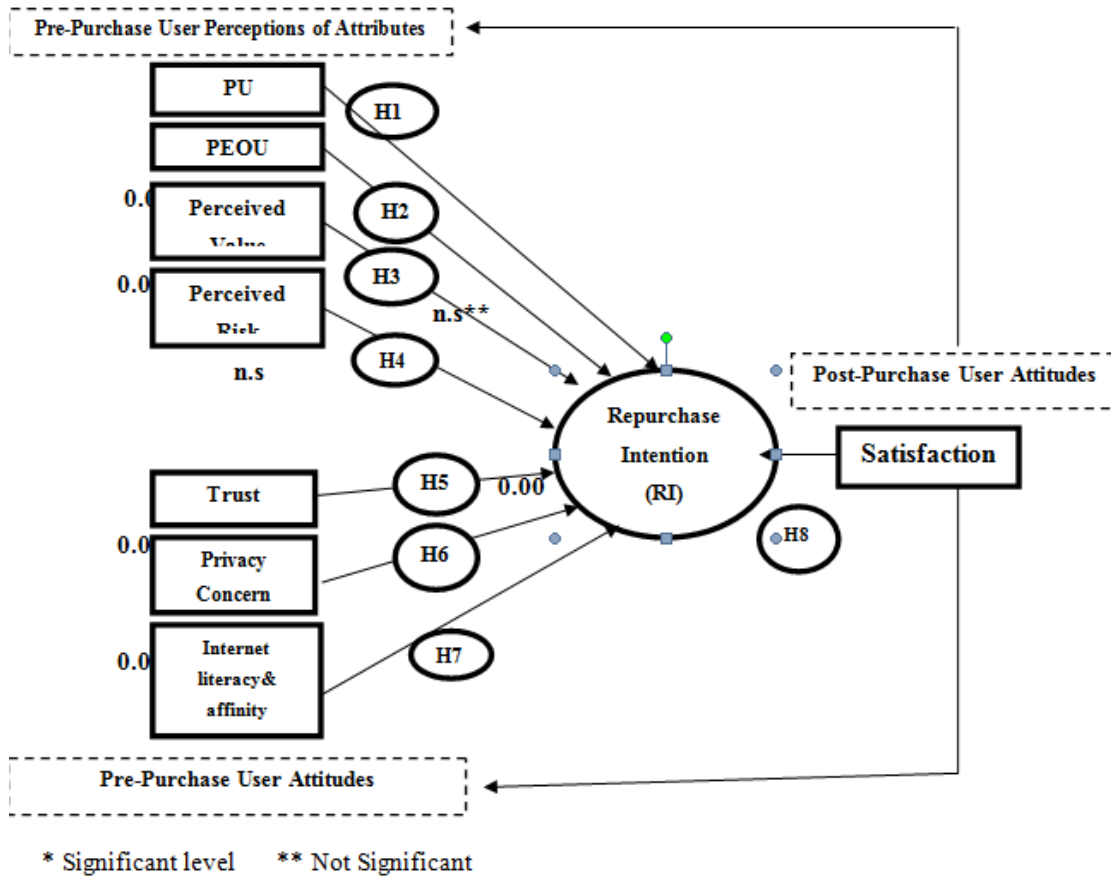
This research seeks to examine the repurchase intention of students who are studying in four major universities in Malaysia. Then the data was analyzed to measure the hypotheses empirically. Table 2 displays the summary of all eight (8) hypotheses tested in the study.

**Table 2 Summary of the Hypotheses Testing**

	<b>Hypothesis of Research</b>	<b>Research Objectives</b>	<b>Decision</b>
1	There is a significant relationship between PU and RI	1,2	Reject H0, Accept H1
2	There is a significant relationship between PEOU and RI	1,2	Reject H0, Accept H1
3	There is a significant relationship between Perceived value and RI	1,2	Accept H0 Reject H1
4	There is a significant relationship between perceived risk and RI	1,2	Accept H0 Reject H1
5	There is a significant relationship between Trust and RI	1,2	Accept H0 Reject H1
6	There is a significant relationship between Privacy concern and RI	1,2	Reject H0, Accept H1
7	There is a significant relationship between Internet literacy and RI	1,2	Reject H0, Accept H1

8	There is a significant relationship between satisfaction and RI	1,2	Reject H0, Accept H1
---	---	-----	-------------------------

**Figure 5.1: Research Findings**



### DISCUSSION OF RESULTS

This research focuses on attitudes and repurchases behavioural intention of Malaysian university students and contributes to the literature in assessing and explanation of this issue. Consumer attitudes are often acknowledged to mediate the link between consumer values and behaviour (Hansen, 2008). In this light, this research begins with explanation and drawing literature about online marketing strategy and its relationship with online consumer behavioural intention. Based on literature review and proposed models (Taylor & Strutton, 2010) in consumer behaviour an integrative model was chosen to understand online shopper re purchase behavioural intention. The questionnaire was created based on the modification of tested and validated research instruments obtained from the literature in relevant studies.

#### **Research Contribution**

This study confirms that the Internet marketing capabilities have passed the point where they represent mere nice-to-haves. Instead, such capabilities now represent absolute musts for all kind of businesses in different industry. The reason to state above statement is because among target population (318) of this research, 246 (77%) state they will continue purchasing from their experienced online retail that purchased before but the rest of the respondents (23%) state they will not purchase again on the online retail that they bought within one year. The main contribution of this study is employing an integrated model of online shopping model proposed by Taylor & Strutton

(2010). This study carries out with primary research to examine whether there is a relationship between proven variables that they suggest or not (See Figure 5.1). According to this study the significant relationship were not proven as Taylor & Strutton (2010) suggested in their study. In fact, this study just proved the significant relationship between PU, PEOU, privacy concern, internet literacy, satisfaction with RI. Accordingly, the relationships between perceived value, perceived risk, trust and RI in this study are not proven.

### **Managerial Implications and Recommendations**

This study provides internet marketing managers with useful and important knowledge to increase shoppers' intention toward online shopping. The findings of this study enable a better understanding of online shoppers relevant to market segmentation variables to enhance internet marketing strategy based internet consumer behavioural intention. Manager should target consumers based on prior experience with online vendors as discussed in this study. In addition, targeting solely just Malaysian local students is a mistake. Accordingly, other nationality like Iranian, Arabian and African are also a big segment to be considered in this light. Online retailers' managers should understand that the attitudes of online shoppers are affected by information that they want from customers. For example, online retailers should not get all information about customers that are not necessary. The needed information about targeted customer should be taken, therefore customer will feel better. The marketer could give free information during purchase process of online shopper to make shopper transaction more useful. Opt-in Marketing and Conveniences of post-sales services could influence consumer behaviour intention in this prospect. The best practice ever done is airasia.com.my. Through opt-in marketing airasia.com.my send the information about online discount and new flight schedule to who subscribed before. This way prevents spam e-mail therefore customer perceived useful. The online marketer should understand that perceived Beauty of Simplicity of online shopper should be managed in the right way. The layout and forms of interaction by customer must perceive comfortable.

### **Limitations and Directions for Future Research**

Future research should employ longitudinal study to carry out the relationship that exists between present and future behaviour 2) This study focused on B2C trading and did not consider the other categories of e-commerce (Chang & Chen, 2009). 3) Research proposed that university students as respondents are not representative of all consumers so; future study is needed to filling this gap by targeting both students and professionals in different cultures. 4) This study did not compare shopper continuers and discontinuers. Future studies should examine the behaviour of both groups by using statistical methods.

## **REFERENCES**

- Andaleeb, S. S. (1995). Dependence relations and the moderating role of trust: implications for behavioral intentions in marketing channels. *International Journal of Research in Marketing*, 12(2), 157-172.
- Armash, H., Salarzahi, H., Yaghoobi, N. M., heydari, A., & Nikbin, D. (2010). Impact of Online/Internet Marketing on Computer Industry in Malaysia in Enhancing Consumer Experience. *International Journal of Marketing Studies*, 2(2), 75-86.
- Badrinarayanan, V., Becerra, E., Kim, C.-H., & Madhavaram, S. (2010). Transference and congruence effects on purchase intentions in online stores of multi-channel retailers: initial evidence from the U.S. and South Korea. *Journal of the Academy of Marketing Science*, 1-19.
- Caruana, A., & Ewing, M. T. (2010). How corporate reputation, quality, and value influence online loyalty. [doi: DOI: 10.1016/j.jbusres.2009.04.030]. *Journal of Business Research*, 63(9-10), 1103-1110.
- Chai Har, L., Uchenna Cyril, E., & Nelson Oly, N. (2011). Analyzing key determinants of online repurchase intentions. *Asia Pacific Journal of Marketing and Logistics*, 23(2), 200-221.

- Chang, H. H., & Chen, S. W. (2008). The impact of customer interface quality, satisfaction and switching costs on e-loyalty: Internet experience as a moderator. [doi: DOI: 10.1016/j.chb.2008.04.014]. *Computers in Human Behavior*, 24(6), 2927-2944.
- Chang, H. H., & Chen, S. W. (2009). Consumer perception of interface quality, security, and loyalty in electronic commerce. *Information & Management*, 46(7), 411-417.
- Chao-Min, C., Chen-Chi, C., Hsiang-Lan, C., & Yu-Hui, F. (2009). Determinants of customer repurchase intention in online shopping. *Online Information Review*, 33(4), 761-784.
- Chiou, J.-S., & Pan, L.-Y. (2009). Antecedents of Internet Retailing Loyalty: Differences Between Heavy Versus Light Shoppers. *Journal of Business & Psychology*, 24(3), 327-339.
- Chuanlan, L., & Sandra, F. (2010). Post-adoption online shopping continuance. *International Journal of Retail & Distribution Management*, 38(2), 97-114.
- Dan, S., & Xu, H. (2011). Research on Online Shopping Intention of Undergraduate Consumer in China--Based on the Theory of Planned Behavior. [Article]. *International Business Research*, 4(1), 86-92.
- Dinev, T., & Hart, P. (2005). Internet Privacy Concerns and Social Awareness as Determinants of Intention to Transact. *International Journal of Electronic Commerce*, 10(2), 7-29.
- Dwayne, B., Pedro Simões, C., & Alexandra, M. (2004). The role of communication and trust in explaining customer loyalty: An extension to the ECSI model. *European Journal of Marketing*, 38(9), 1272-1293.
- Ferro, E., Helbig, N. C., & Gil-Garcia, J. R. (2011). The role of IT literacy in defining digital divide policy needs. *Government Information Quarterly*, 28(1), 3-10.
- Finn, A., Wang, L., & Frank, T. (2009). Attribute Perceptions, Customer Satisfaction and Intention to Recommend E-Services. *Journal of Interactive Marketing*, 23(3), 209-220.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Inexperience and experience with online stores: the importance of TAM and trust. *Engineering Management, IEEE Transactions on*, 50(3), 307-321.
- Grewal, D., & Levy, M. (2007). Retailing research: Past, present, and future. *Journal of Retailing*, 83(4), 447-464.
- Hansen, T. (2008). Consumer values, the theory of planned behaviour and online grocery shopping. *International Journal of Consumer Studies*, 32(2), 128-137.
- Hart, M. (2008). *Do online buying behaviour and attitudes to web personalization vary by age group?* Paper presented at the Proceedings of the 2008 annual research conference of the South African Institute of Computer Scientists and Information Technologists on IT research in developing countries: riding the wave of technology.
- Hausman, A. V., & Siekpe, J. S. (2009). The effect of web interface features on consumer online purchase intentions. *Journal of Business Research*, 62(1), 5-13.
- Hong-Youl, H., Swinder, J., & Siva, K. M. (2010). A new understanding of satisfaction model in e-repurchase situation. *European Journal of Marketing*, 44(7), 997-1016.
- Hsu, M.-H., Yen, C.-H., Chiu, C.-M., & Chang, C.-M. (2006). A longitudinal investigation of continued online shopping behavior: An extension of the theory of planned behavior. *International Journal of Human-Computer Studies*, 64(9), 889-904.
- Ji-Seok, Y., Jae-Nam, L., & Hoffmann, J. (2008, 7-10 Jan. 2008). *Trust in Online Shopping: The Korean Student Experience*. Paper presented at the Hawaii International Conference on System Sciences, Proceedings of the 41st Annual.
- Jones, M. A., & Reynolds, K. E. (2006). The role of retailer interest on shopping behavior. *Journal of Retailing*, 82(2), 115-126.
- Kwek Choon, L., Lau Teck, C., & Tan Hoi, P. (2010). The Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience toward Customers' Online Purchase Intention. [Article]. *International Business Research*, 3(3), 63-76.
- Lindman, M. (2010). EXTENDING CUSTOMER KNOWLEDGE: THE VALUE OF CUSTOMER VALUE-BASED APPROACH. [Article]. *Journal of Global Business & Technology*, 6(2), 48-63.
- Liu, C., Marchewka, J. T., Lu, J., & Yu, C.-S. (2005). Beyond concern--a privacy-trust-behavioral intention model of electronic commerce. *Information & Management*, 42(2), 289-304.



- Lu, Y., Cao, Y., Wang, B., & Yang, S. (2011). A study on factors that affect users' behavioral intention to transfer usage from the offline to the online channel. *Computers in Human Behavior*, 27(1), 355-364.
- Maaja, V., & Krista, J. (2011). The dual value of honesty among Russians in selected former Soviet countries. *Cross Cultural Management: An International Journal*, 18(1), 55-70.
- Mary Ann, E., & Sherry, L. (2011). Cognitive and institutional predictors of initial trust toward an online retailer. *International Journal of Retail & Distribution Management*, 39(4), 234-255.
- Muhammad Najib, R., Zaharah, M., & Azlina Mohd, Y. (2010). Internet business strategies by property companies in Asia. *Property Management*, 28(4), 270-289.
- Patricia, S., Victor, P., & Stanley, W. (2005). Attitude and age differences in online buying. *International Journal of Retail & Distribution Management*, 33(2), 122-132.
- Peng, H., Wang, C., & Cai, J. (2008, 19-19 Dec. 2008). *An Empirical Investigation on the Adoption of Online Shopping of University Students in China*. Paper presented at the Business and Information Management, 2008. ISBIM '08. International Seminar on.
- Román, S. (2010). Relational Consequences of Perceived Deception in Online Shopping: The Moderating Roles of Type of Product, Consumer's Attitude Toward the Internet and Consumer's Demographics. *Journal of Business Ethics*, 95(3), 373-391.
- Sonia San, M., & Carmen, C. (2009). How perceived risk affects online buying. *Online Information Review*, 33(4), 629-654.
- Sonia San, M., Carmen, C., & Rebeca San, J. (2011). Dual effect of perceived risk on cross-national e-commerce. *Internet Research*, 21(1), 46-66.
- Talal, A.-m., Charles, D., & Sue Vaux, H. (2011). Antecedents of continuance intentions towards e-shopping: the case of Saudi Arabia. *Journal of Enterprise Information Management*, 24(1), 85-111.
- Tan, F. b., Yan, L., & Urquhart, C. (2007). The Effect of Cultural Differences on Attitude, Peer Influence, External Influence, and Self-Efficacy in Actual Online Shopping Behavior. *Journal of Information Science & Technology*, 4(1), 3-23.
- Tang, S., & Zhang, M. (2010, 7-9 Nov. 2010). *Differences and Impact Factors between Customer Expected Value and Customer Perceived Value*. Paper presented at the E-Product E-Service and E-Entertainment (ICEEE), 2010 International Conference on.
- Taylor, D. G., & Strutton, D. (2010). Has e-marketing come of age? Modeling historical influences on post-adoption era Internet consumer behaviors. *Journal of Business Research*, 63(9-10), 950-956.
- Venkatesh, V., & Goyal, S. (2010). EXPECTATION DISCONFIRMATION AND TECHNOLOGY ADOPTION: POLYNOMIAL MODELING AND RESPONSE SURFACE ANALYSIS. *MIS Quarterly*, 34(2), 281-303.
- Wang, J.-C., & Chiang, M.-J. (2009). Social interaction and continuance intention in online auctions: A social capital perspective. *Decision Support Systems*, 47(4), 466-476.
- Yang, T.-C., & Lai, H. (2006). Comparison of product bundling strategies on different online shopping behaviors. [doi: DOI: 10.1016/j.elerap.2006.04.006]. *Electronic Commerce Research and Applications*, 5(4), 295-304.
- Ye, J.-h., Zhang, M.-l., & Zan, J.-y. (2009, 14-16 Aug. 2009). *Study on Customer Satisfaction in Benefit/Sacrifice Hierarchy*. Paper presented at the Fuzzy Systems and Knowledge Discovery, 2009. FSKD '09. Sixth International Conference on.
- Yu-Hui, C., & Stuart, B. (2007). Initial trust and online buyer behaviour. *Industrial Management & Data Systems*, 107(1), 21-36.
- Yuan, G. (2009, 10-11 July 2009). *Factors Influencing Perceived Value of and Attitude toward E-commerce among Online Shoppers in China*. Paper presented at the Information Engineering, 2009. ICIE '09. WASE International Conference on.

## **APPENDIX- MEASUREMENT SCALES**

### **1. Pre-Purchase User Perceptions of Attributes**

#### *a. Perceived ease of use (PEOU)*

PEOU1 The web site is flexible to interact with

PEOU2 My interaction with the web site is clear and understandable

PEOU3 The web site is easy to use

*b. Perceived usefulness (PU)*

PU1 Using this website can improve my shopping performance

PU2 Using this website can increase my shopping productivity

PU3 I find using this website useful

*c. Perceived value (PV)*

PV1 I will be attracted to repurchase a product online, if I experience tangible values

PV2 I will repurchase online provided the web site offers good value for money

PV3 Perceive value for time used online will attract me to repurchase a product/service online.

PV4 Greater value-added services provided on the web site would attract me to shop online

PV5 I will repurchase online if the online store provides a promise to refund, or an exchange policy

*d. Perceived risk (RIS)*

RIS1 If I want to buy a product/service online, I fear that the expenditure is worthwhile

RIS2 I am worried about wasting time buying online

RIS3 I want to buy a product/service online I fear not obtaining the desired results

RIS4 I fear that the product/service bought online will not be as I want

**2. Pre-Purchase User Attitudes**

*a. Trust (TR)*

TR1 Based on my experience with the online store in the past, I know it is honest.

TR2 Based on my experience with the online store in the past, I know it cares about its customers.

TR3 Based on my experience with the online store in the past, I know it keeps its promises to its customers.

TR4 Based on my experience with the online store in the past, I know it is trustworthy

*b. Privacy concern (PC)*

PC1 The personal information that I provide on this web site is secure

PC2 The monetary information that I provide on this web site is well protected

PC3 This web site does not apply my personal information for other purposes

*c. Internet literacy (IL)*

Rate the extent to which you are able to do the following tasks:

IL1 Identify and delete a program which you consider intrusive (spyware) and which was installed through the Internet without your knowledge and permission

IL2 Manage virus attacks by using antivirus software

IL3 Communicate through instant messaging or discussion boards.

**3. Post-Purchase User attitudes**

*a. Satisfaction (SAT)*

SAT1 I am satisfied with my decision to purchase from this website

SAT2 If I had to purchase again, I would feel differently about buying from this website

SAT3 My choice to purchase from this website was a wise one

*Repurchase intention (RI)*

RI1 If I could, I would like to continue using the web site to purchase products

RI2 It is likely that I will continue to purchase products from the web site in the future

RI3 I intend to continue purchasing products from the web site in the future

Sources: Adapted from (Chai Har, et al., 2011; Chang & Chen, 2009; Chao-Min, et al., 2009; Dinev & Hart, 2005; Hausman & Siekpe, 2009; Sonia San & Carmen, 2009; Yu-Hui & Stuart, 2007).