



# The Behaviour of E-Commerce Users: An Empirical Investigation of Online Shopping

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**Abstract:** This paper investigates the relationship between information and communication used by users on electronic commerce platforms. This study is underpinned by the Theory of Reasoned Action (TRA) to understand the factors contributing to electronic users' intention to use online shopping platforms. The primary data was collected using a self-administrated online survey from 422 respondents of online electronic commerce shopping users and analyzed using Statistical Packages for Social Science (SPSS) version 28. Empirically, this study shows that trust between e-commerce users in the digital platform as a medium, consumers' intention to use the digital platform to make purchases and consumers' behavioural attitudes significantly influence consumers' intention to use online shopping platforms. The study's premises on user trust are beneficial for regulators, online business owners and the government because they help them identify the traits that give customers more confidence to use electronic commerce transactions. This study suggests that users' trust in the information provided when dealing through electronic commerce transactions is vital for the parties involved. This study provides a theoretical framework for future research to examine the effect of these factors and determine the influence of diversification on electronic commerce behaviour.

**Keywords:** Electronic commerce, Behaviour, Intention, Online shopping, Trust.

## 1 | INTRODUCTION

The online shopping trend started in 2012 when the business-to-business concept was introduced. The online platform has tremendously increased and has become a common platform for consumers to purchase goods and services (Chawla & Kumar, 2022). Additionally, the impact of the health crisis of the COVID-19 pandemic was the main factor in electronic shopping becoming a global digital technology platform to promote business activities (Sun, Li, & Sun, 2024). Online business has become popular as technology has speedily improved (Chan, 2024). It is widely acknowledged that online business activity has recently increased because of increases in internet usage worldwide (Alibeigi, Munir, & Asemi, 2021).

The popularity of online shopping is continuously growing because people perceive the platform as more convenient as they can purchase goods anywhere. The Internet and electronic devices are becoming fully available, thus enabling people to access all information conveniently, including shopping and other e-commerce transactions (Putri, Prasetya, Handayani, & Fitriani, 2024). However, online shopping is significantly exposed to uncertainties. In 2023, the Ministry of Communication and Digital revealed that online fraud increased by 23 percent from 15,659 to 19,224 cases. Data from the Royal Malaysian Police's Commercial Crime Investigation Department (CCID) in Bukit Aman demonstrates that the case increased to include an estimated loss of Ringgit Malaysia (RM) 687 million (Sulong, 2023). In addition, the Cyber Incident Response Centre Cyber 999 operated by Cybersecurity Malaysia throughout the past year has recorded a total of 7,292 cyber security incidents (Sulong, 2023).

One possible danger that could happen to its users is online fraud. Online fraud has many repercussions consequently affecting businesses and their users' trust in technology usage in e-commerce (Soren & Chakraborty, 2024). As a result, people's attitudes and perceptions towards digitalization may cause rejection as the users lose their confidence in the authenticity of the products, privacy and confidentiality of their information (Attar, Shanmugam, & Hajli, 2021; Soleimani, 2022). There is an increased possibility of fraud and other illegal activities on the cyberspace platform which is also referred to as cybercrime due to the lack of physical presence required for e-commerce (Bylok, 2022). The risk of disclosure of confidential information such as credit card numbers, home addresses, phone numbers and other confidential information may occur if you purchase online. Intellectual property and personal data theft are commonly debated in accounting and finance (Alibeigi et al., 2021). However, it is essential to note that fraud and cybercrime tactics and techniques can vary and are not identical. Furthermore, the individual and organizational victims may not be affected (Buil-Gil, Miró-Llinares, Moneva, Kemp, & Díaz-Castaño, 2021). These online frauds and cybercrimes can manipulate financial data, transfer electronic ownership, disrupt communication with employees or business partners, steal intellectual property, commit job scams and even halt e-commerce or an entire business (Vaz, Fernandez, Mansori, & Rao, 2021).

In this context, the main aim of this article is to provide further insights into the accountability and trust matters between the vendor (merchant) and buyer using the online platform for business transactions and activities in Malaysia. This study is imperative to society despite their age and profession, fraud or scam is widely acknowledged but people tend to be attracted to the offers made by merchants. Previous studies reported that in certain instances involving online purchasing, e-commerce item buying could be a technique used for fraud (Alibeigi et al., 2021; Buil-Gil et al., 2021) because online shopping can be alluring for its accessibility and relatively cheaper price. For instance, a product purchase from a vendor could be advertised with a well-presented advertisement using e-commerce platforms. However, once purchased, the goods were never delivered to the buyer. Another example is the personal data used to purchase the product. A credit card number and its verification value number also known as the credit verification value (i.e., CVV) required in the process of business transactions are subtle particularly when the e-commerce merchant misuses the data for fraud activities (Aseri, 2021; Mittal & Tyagi, 2019; Zahari, Bilu, & Said, 2019).

The question of this study is: what factors motivate users to continue making decisions to use online applications for shopping. This study is generally focused on shopping application users. Respondents in this study are users of online shopping services aged 18 and above. This study will help business operators improve and provide their services as much as possible to achieve success in their businesses. As a result, this will provide benefits to both parties from the consumer side and business operators. This describes the shift in the e-commerce, online platform environment,

fraud opportunities in Malaysia and trust factors for e-commerce platforms. Next, the research methodology is introduced. A detailed description of the results comprises the penultimate section of the article. Finally, a discussion and conclusion are provided concerning the implications of the findings for practice and academic debate.

## 2 | LITERATURE REVIEW AND THEORETICAL FRAMEWORK

### 2.1 | Theory of Reasoned Action

The Theory of Reasoned Action (TRA) was created by Martin Fishbein and Icek Ajzen in 1975. This theory assumes that humans can act on their own will and plan what they will do. According to Copeland and Zhao (2020), the TRA states that the best prediction about a person's behaviour is based on the person's interests. Interest in behaviour is based on two main factors: the individual's belief in the results of the behaviour performed and the individual's perception of the views of those closest to the individual towards the behaviour performed (see Figure 1).

When Fishbein and Ajzen (1975) first commented on attitudes, most researchers thought that attitudes reflected the rational aspects of human nature and that emotions should be controlled rationally and cognitively. In this context, Fishbein and Ajzen (1975) suggest that attitudes have two components, namely, 1) assessment responses about confidence in attitudes and 2) evaluation responses about the possibility that results if the attitude is carried out. A person's attitude towards an object is a feeling of support or favour. The stronger a person's attitude, the stronger the impact on behaviour. On the other hand, subjective norms measure the individual's perception of social reactions to behaviour such as people's perception of whether others will approve or reject the behaviour. Subjective norms consist of normative beliefs and motivation to comply (Ajzen, 1989). Normative belief is an understanding of something significant and preferences about whether one should or should not engage in the behaviour (Conner & Armitage, 1998). The perception of the evaluation of others is influenced by a motivation to follow that is influenced by the evaluation. Studies on obedience demonstrate that behaviour prediction is significantly influenced by students. Therefore, researchers believe that a customer's decision to keep making purchases online can be strongly predicted by their attitude, intention and perception of trust between the buyer and the seller as well as their level of confidence in digital platforms.

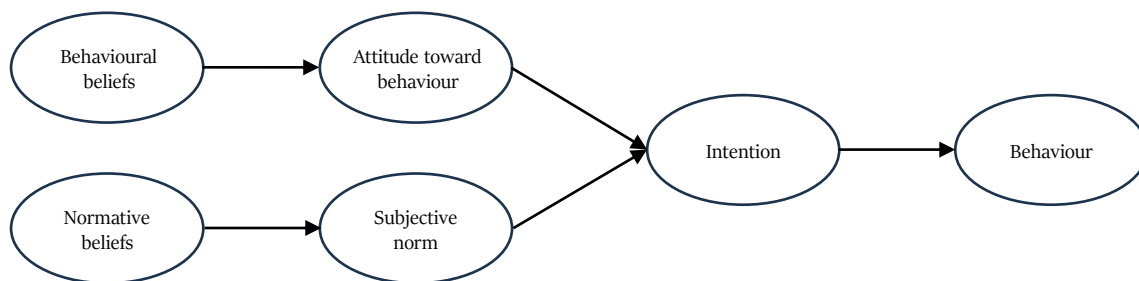


Figure 1: Theory of reasoned action (TRA).

Source: Fishbein and Ajzen (1975).

### 2.2 | Overview of Online Shopping among Malaysian Consumers

The current economy and geopolitical environment have brought unprecedented electronic commerce transaction changes. The COVID-19 pandemic had a significant impact when lockdowns were imposed globally. Most of the preventive measures have been implemented since March 15, 2020 when Malaysia implemented its first national lockdown. Paperless transactions also referred to as e-commerce transactions are carried out online.

The most prevalent technique for people to use when selling, buying, transferring money or information and exchanging goods and services is e-commerce or online shopping due to the development of technology on the Internet (Laudon & Traver, 2020). E-commerce initially changed how businesses operated and completed transactions by using information technology. All users appreciate this business model because it improves operations and business procedures, lowers the need for inventory and storage and saves money on advertising and delivery. In other words, e-commerce enables organizations to save time, be more cost-effective and improve financial performance (Kartiwi, 2006).

E-commerce has implications for more than just internal business processes. The usage of e-commerce is also extended to external transactions for merchants to use the capabilities of the internet in an open network. E-commerce has three main pillars: communication and the Internet, payment and delivery services (Alfuraih, 2008). Thus, e-commerce platform usage has grown tremendously because of its great features. In addition, it is reported that an increase of 1% in the productivity of e-commerce transactions in Asia's service sector would lead to \$12 billion in welfare gains, 0.4% Gross Domestic Product (GDP) growth and a 0.4% increase in wages. Here, the business community and society are increasing cross-border business transactions by using the social and economic benefits of e-commerce.

On the internet, electronic business or online shopping can be conducted in many ways. Sellers and buyers need to interact more physically whether communication is available. Communication between the two parties is possible through the email or conversation channel that is provided (Infante & Mardikaningsih, 2022; Lawrence, Crecelius, Scheer, & Patil, 2019). There are various ways to organise the payment for the transaction. According to Laudon and Laudon (2017), there are at least six electronic payment systems: credit cards, digital wallets, accumulated balances, store value, digital checking and electronic billing. In the context of credit cards, digital wallets and electronic billing, this business transaction will involve a merchant bank and a monetary institute, offering the requirements to complete the business transaction. The speed, dependability and security of every transaction in this payment method are entirely under the control of customers, banks and retailers through the Internet (Ali, Hussin, & Abed, 2019; Bosamia & Patel, 2019). Some examples of this mode of payment gateway are ipay88, Financial Process Exchange (FPX) and Mol Pay.

Cybercrime and fraud on the Internet are commonly carried out by organised or individual actors which can lead to huge losses (Button & Cross, 2017; Levi, 2017; Mackenzie, 2022). The COVID-19 pandemic has compelled many developing countries to embrace e-commerce in addition to the economic downturn and fierce competition in the corporate sector. Since most businesses and users are entering the online platform business, these people are exposed to cyber-criminals whether they consciously realize it or not. Cybercriminals occur when businesses fail to use technology to secure their systems from cyberattacks by an irresponsible third party. Thus, the cybercriminal manipulates these loopholes by taking advantage of those who cannot mitigate the consequences of the situation (Chan, 2024).

Problems in online shopping platforms occur due to issues with the electronic payment system provided by the respective parties involved and the level of accountability between parties involved in business transactions (i.e., seller and buyer) despite the benefits of e-commerce transactions. The risk associated with e-commerce is dependent on the successful implementation of regulatory and legal measures related to e-commerce (Peña-García, Gil-Saura, Rodríguez-Orejuela, & Siqueira-Junior, 2020). A weak regulatory system can be a factor in cybercrime in a country (Chan, 2024). Moreover, the need to create reliable and trustworthy administrative structures that can inspire users' confidence in order to implement an electronic payment system is disputable (Soren & Chakraborty, 2024).

The social-cultural differences and the country's monetary form also substantially impact the online shopping platform (Ali et al., 2019) because the variation in security needs and productivity levels among individuals adds complexity to online shopping. Additionally, the conventional payment system has earned the buyer's trust making it challenging to adopt new approaches. In this context, new ideas may not gain traction in the global market until consumers' privacy and security are guaranteed. Therefore, using electronic payment systems for online shopping must be up to standard to gain people's trust (Attar et al., 2021; Soleimani, 2022). Another paramount factor that can contribute to cybercrime is data and information security. Within this context, the methodology, practices and technology involved in ensuring data security are imperative to ensure appropriate risk threat detection, process, structure and recovery are ready for users (Attar et al., 2021).

### 2.3 | Trust between E-Commerce Users and Decision to Use Online Shopping Platform

Trust is imperative for the business's success as it is closely tied to various strategic elements including firm performance, satisfaction, competitive edge and other economic sequences (Attar et al., 2021; Soleimani, 2022). Past research suggests that a transaction is more likely to occur in business relationships when there is mutual trust among all parties involved (Bylok, 2022). Trust is particularly crucial in uncertain and risky environments. Thus, if trust is established before business transactions arise and all parties can maintain trust appropriately, this situation can increase satisfaction. Satisfaction contributes to a better relationship between parties in any mutual transactions in the future (Miao et al., 2022).

The effectiveness of e-commerce operations depends mainly on establishing and maintaining trust among all parties involved. Hence, emphasising trust-building and maintenance is essential in e-commerce to improve relationships with stakeholders particularly customers. It is acknowledged that trust plays a critical role in online shopping decisions compared to conventional business transactions (Putri et al., 2024). Online shopping is less controlled by customers because of its virtual features. The parties involved in the business transaction operated through online platforms are likely anonymous to each other. Both parties may be located in the same region or country or in different regions and countries. Even if both parties are in the same country, they probably will never know or meet each other. Therefore, this situation shows that the online shopping platform has high uncertainty and risks (Soleimani, 2022). Customers' online shopping experience is vital to repeat their purchases from a merchant. Customers' actions are likely to be discouraged by a lack of trust (Attar et al., 2021). On the contrary, customers will enjoy and even increase their purchasing frequency through online shopping if they have high trust and confidence and are satisfied with the e-commerce system and processes.

### 2.4 | Trust in the Digital Platform and Decision to Use Online Shopping Platform

The Personal Data Protection Act 2010 protects all personal data in Malaysia. This main law covers electronic transactions in the following industries: real estate, services, banking and financial institutions, insurance, health, travel and hospitality, transportation, education, direct selling and real estate. It also covers pawnbrokers and moneylenders (Chan, 2024). Nevertheless, this legislation does not apply to any personal data process outside Malaysia unless the personal data is intended to be further processed in Malaysia (Alibeigi et al., 2021). Data crime, including password attacks, social engineering schemes and data harm may result from unauthorized individuals or entities manipulating user data processed through electronic commerce transactions due to the poor coverage of data protection. It is worrying as electronic crime activities occur almost every day and are uncontrollable which includes personal privacy issues related to online shopping. The privacy and security of internet users are pertinent because the internet is the easiest way for cybercriminals to commit crimes since everyone can use it and it is free (Lăzăroiu, Neguriță, & Grecu, 2020).

Additionally, cyberspace privacy cannot protect the actions of online criminals, thus making it harder to stop cybercrime (Soren & Chakraborty, 2024). For example, when making financial transactions over the internet, it is acknowledged that the checking account protects customers and the encryption protection certificate protects vendors. Nevertheless, it is difficult for businesses and customers who transact much money over the internet to be relatively safe against cybercrime. The use of the Internet by criminals to commit crimes has become more sophisticated worldwide. Cybercrime is becoming more prevalent and a comprehensive legal system that can precisely execute remedies against cybercriminals (Shafik, 2024). Many parties have urged for strict laws. Many customers were also concerned about their ability to participate in online purchases which could be the primary reason for customers withdrawing from using the e-commerce platform (Lăzăroiu et al., 2020). According to Vaz et al. (2021), attention from Malaysians towards online purchases is still less because consumers prefer to buy goods on premises despite realising the advantages of the Internet in doing daily activities.

### 2.5 | Consumer's Intention and Decision to Use Online Shopping Platform

Purchase intention means a person's tendency to own a product or brand or use a specific advertised service (Peña-García et al., 2020). If consumers show a positive attitude towards online shopping, it will drive purchase intention. In addition, another study by Dewi, Mohaidin, and Murshid (2020) and Sun et al. (2024) found that price, trust, product advertising and service quality influence and impact purchase intention. Previous studies have demonstrated that trust has a theoretical and empirical impact on customer intention. Belief in the distinctive characteristics of the purchasing experience or the hedonic component influences attitudes and intentions regarding behaviour (Chetioui, Lebdaoui, & Chetioui, 2021). These factors are the basis for understanding consumer shopping behaviour and lead to the formation of consumer attitudes. In addition, the experience of product knowledge and product trust can minimise online purchase risk perception and thus influence online purchase intention. On the other hand, consumer trust in product risk and ambiguity can arise from uncertain performance, product type, bad experience with the product, lack of information and difficulty checking the product (Peña-García et al., 2020). Online purchases require a guarantee of product quality or trustworthiness which can influence consumers' intentions and perceptions of the seller. Thus, trust is an important indicator that is essential in determining online purchase intention. Further, the implications of the COVID-19 incident have contributed to the niche of online shopping and business transactions and many sellers are taking full advantage of this situation.

Several factors increase customers' online purchases in addition to safety and preventing the COVID-19 virus (Pham, Do Thi, & Ha Le, 2020).

## 2.6 | Consumer's Behavioral Attitude and Decision to Use Online Shopping Platform

Previous studies have found that attitudes strongly influence intentions and behaviour (Ajzen & Fishbein, 1980). This promotes the idea that attitude is a mental variety consisting of beliefs, values, feelings and character related to the tendency to perform in behaviour. They further stated that marketers identify consumer attitudes towards products and services to adapt marketing strategies. Previous studies show that attitude has a positive relationship with purchase and directly affects consumer attitude towards intention (Gong et al., 2023; Putri et al., 2024; Sun et al., 2024). Individual attitudes towards products and services consist of self-transcendence, conservation and self-improvement in certain circumstances due to the value system. Soren and Chakraborty (2024) explained that convenience also affects a person's decision to buy online. In addition, fast, organised and easy internet viewing will make users feel satisfied with what they are doing. This is supported by Lăzăroiu et al. (2020) who also found that online purchases can save the buyer time and effort in getting goods or services. Chetioui et al. (2021) explained that respondents use the internet to buy products online because they believe that it is convenient for them and the term easy includes elements such as time-saving, availability of information, opening hours, ease of use, navigation website, less expensive and shopping pleasure. In addition, the popularity of an online business is a factor in customer trust in online shopping (Miao et al., 2022). The following are the four hypotheses developed for this study based on the above discussion:

**H1:** The trust between sellers and buyers in dealing with business transactions using an e-commerce platform positively affects the decision to use an online shopping platform.

**H2:** Online shoppers' trust in the digital platform as a medium positively affects their decision to use online shopping platforms.

**H3:** The online shoppers' intention to use digital platforms to make purchase is positively affecting their decision to use online shopping platforms.

**H4:** The online consumer's behavioral attitude positively affects their decision to use the online shopping platform.

The proposed conceptual model in this study integrates cybercrime fraud within the context of trust. The trust of the internet medium and trust of online platform users (i.e., sellers and buyers) using the TRA. Figure 2 shows the conceptual model for the study.

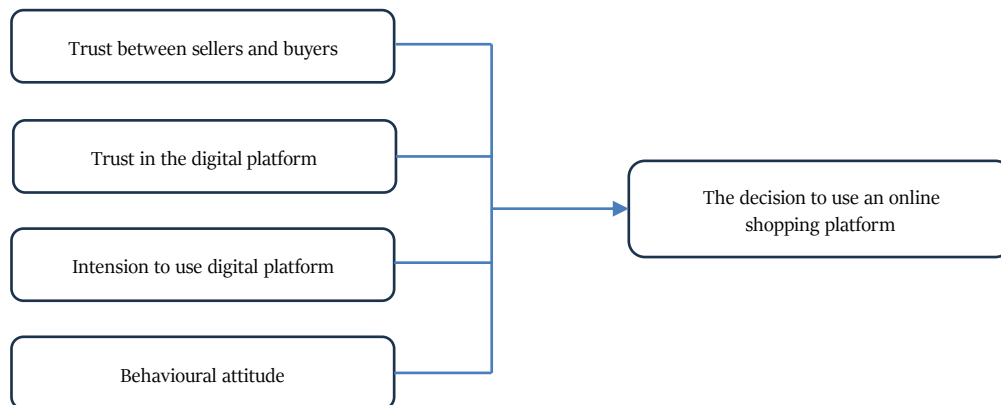


Figure 2: Conceptual model.

## 3 | METHODOLOGY

This study used 422 online shopping users in Malaysia. The method used in obtaining data is aligned with the existing literature and adapted to the conditions in the study region. The method selection is premised on the precedent set by other researchers who have used primary data and empirical findings to draw conclusive insights. A set of questionnaire was distributed to the participants. Evaluating information about online users' trust used an investigation unit's technique. The survey uses a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaires were divided into five sections, namely demographics, trust between online sellers and consumers, trust in the digital platform as a medium, consumers' intention to use digital technologies as an online shopping platform, consumer's behavioural attitude towards online shopping and their decision making to use online shopping. The complete questionnaire is presented in the Appendix. The measurement of the variables is adapted from previous studies such as Furnell (2004) and Alam, Bakar, Ismail, and Ahsan (2008) to formulate an instrument. The list of questionnaires has been modified based on the purpose of this study.

Initially, the questionnaire list was pre-tested by twenty participants before distribution. A two-layer modification was made to ensure the validity and reliability of the questions. The final questionnaires were disseminated through email and WhatsApp medium. The data collected from 422 respondents was then analysed using the Statistical Package of Social Science (version 23.0). Pearson's correlation is employed as a statistical analysis tool to see the strength of the linear relationship between independent and dependent variables.

A reliability test shows how much a measure can consistently provide the same results for an individual in comparable groups regardless of the person conducting the test or collecting the data. Cronbach's alpha coefficient was used to determine the reliability and internal consistency of the variables. Table 1 shows the reliability component of the variables and determines their statistical significance to the study. A questionnaire's internal consistency was made possible by calculating Cronbach's alpha. The findings revealed that the Cronbach's alpha values of the variables are as follows: trust between e-commerce users (0.865), trust in the digital platform as a medium (0.606), consumers' intention to use the digital platform to purchase (0.906), consumers' behavioural attitude (0.600) and the decision to use the online shopping platform (0.701). Therefore, the results indicate that all variables have good reliability and internal consistency.

**Table 1:** The reliability component of the variables.

No.	Variables	No. of statements	Cronbach's alpha
1	Trust between e-commerce users	5	0.865
2	Trust in the digital platform as a medium.	5	0.606
3	Consumers' intention to use digital platform.	5	0.906
4	Consumers' behavioural attitude	5	0.600
5	The decision to use online shopping platform	5	0.701

## 4 | FINDINGS

### 4.1 | Demographic Profiles

Table 2 summarizes the demographic profile of the respondents which represents gender and level of education. The result shows that out of 422 respondents, 285 (67.54 per cent) are female while 137 (32.46 per cent) are male. Such a result indicates more than half the difference in the percentage of gender.

**Table 2:** Demographic profiles.

No.	Profile	Frequency (n)	Percentage (%)
1.	Gender		
	Male	137	32.46
	Female	285	67.54
2.	Level of education		
	High school	148	35.07
	Diploma	46	10.90
	Bachelor's degree	94	22.27
	Master	110	26.07
	PhD	24	5.69

The survey questionnaire provides a section to identify the type of online shopping preference and medium of shopping platform to understand the e-commerce users' preferences when using the platform. Table 3 shows that the highest online shopping preference is for fashion with 244 respondents (57.82 per cent) using the online platform to shop for fashion-related items such as clothing, footwear and other fashion accessories. This could be because women are more interested in fashion regardless of their geographic background. Next is an electronic gadget which shows 88 respondents (20.85 per cent) followed by essentials, 64 respondents (15.17 per cent) and finally, food-related items which indicate 26 respondents (6.16 per cent).

In terms of preferred platform, the survey indicates that a significant portion of participants (56.87 percent) support social media platforms such as Instagram, TikTok and Facebook for their online shopping needs (including sellers). This preference is followed by 35.78 percent for online markets like Shopee, Lazada, Amazon, e-Bay and others. On the other hand, personalized websites and WhatsApp applications are 6.40 per cent and 0.95 per cent, respectively. It has been found that social media platforms have become popular places for e-commerce users to sell and shop their products. Social media recommendations from friends and acquaintances can aid the decision to shop. Additionally, the reviews and information available on social media can influence users' decisions. Furthermore, customers are more inclined to consider a brand's products or services if the brand has yet to invest much in social media advertising. Most of the survey respondents were women. Thus, they are more likely to be engaged on social media and brands may better target their ads to these individuals.

**Table 3:** Online preferences segment and platform profiling.

No.	Profile	Frequency (n)	Percentage (%)
1.	Types of online shopping preferences		
	Electronic gadgets	88	20.85
	Fashion	244	57.82
	Food	26	6.16
	Essentials	64	15.17
2.	Medium of online shopping platform		
	Social media	240	56.87
	WhatsApp	4	0.95
	Personalized website	27	6.40
	Online market	151	35.78

### 4.2 | Descriptive Analysis

#### 4.2.1 | Trust between Online Shopping Users in the Digital Platform Experience

In the context of online shopping, users trust the digital platform. Table 4 shows that 67.0% of users have admitted that online sellers often face fraudulent customers based on the users' experience. Then, the respondents expressed their experience with the customers through the possibility of cancellation on pre-orders if the buyer orders without advance payment to the seller (81.9%). Then, users also agreed that the relationship between a seller and a customer is essential (60.7%). As for online customers, the results also reveal that 77% of online buyers often experience dishonest transactions, fraud and scam transactions through their purchases. Nevertheless, most online shoppers are still confident about purchasing online despite being faced with bad experiences with online business transactions (i.e., 77%).

**Table 4:** Frequency and percentage score for the items (Trust between online shopping users).

Question	Statement	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)	Σ
Q1	Online sellers often face fraudulent customers.	5 (1.2%)	16 (3.8%)	28 (6.6%)	90 (21.3%)	283 (67.0%)	422
Q2	The chances of cancellation on pre-orders are higher for buyers who are not making advance payment to the seller.	29 (6.9%)	5 (1.2%)	19 (4.5%)	23 (5.5%)	346 (81.9%)	422
Q3	The relationship between a seller and a customer is important.	8 (1.9%)	18 (4.3%)	43 (10.2%)	97 (23.0%)	256 (60.7%)	422
Q4	Online shopping customers often experience dishonest transactions, fraud and scam transactions through online purchasing.	38 (9.0%)	0 (0%)	4 (0.9%)	55 (13.0%)	325 (77.0%)	422
Q5	As an online user, I am still confident to sell or buy through digital platforms, although I have bad experiences.	38 (9.0%)	0 (0%)	4 (0.9%)	55 (13.0%)	325 (77.0%)	422

#### 4.2.2 | Trust in the Digital Platform as a Medium

The study seeks to uncover the level of trust in using digital platforms for online business activities. The results in Table 5 reveal that 86.7% of the respondents agreed that a trustworthy marketplace is essential for online shopping to thrive. Interestingly, about 72.5% of the respondents needed clarification on insecure payment methods used in online shopping. Moreover, 68.5% of them were willing to save their card details when shopping online on the same platform for their next purchase. A notable fact in this result portrayed neutrality among the respondents. Thus, it is deduced that most respondents (73.2%) are trying to decide whether to trust the digital platform for business or otherwise. Finally, 81.0% of users are willing to use card details online.

**Table 5:** Frequency and percentage score for the items (Trust in the digital platform as a medium).

Question	Statement	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)	Σ
Q1	It is important to have a trustworthy marketplace to trade products.	38 (9.0%)	0 (0%)	9 (2.1%)	9 (2.1%)	366 (86.7%)	422
Q2	It is important to have a secure payment method when selling or purchasing online.	32 (7.6%)	19 (4.5%)	306 (72.5%)	26 (6.2%)	39 (9.2%)	422
Q3	I am willing to save my card details when shopping online for my next purchase on the same platform.	39 (9.2%)	6 (1.4%)	289 (68.5%)	29 (6.9%)	59 (14.0%)	422
Q4	It is important to have a trustworthy marketplace to share card details.	27 (6.4%)	22 (5.2%)	309 (73.2%)	39 (9.2%)	25 (5.9%)	422
Q5	I am willing to use my card details over the Internet.	19 (4.5%)	3 (0.7%)	20 (4.7%)	38 (9%)	342 (81.0%)	422

#### 4.2.3 | Customers' Intention to Use Digital Platforms to Purchase Goods

This study further investigates the customers' intention to purchase through digital platforms based on their trust in online shopping. Table 6 shows that most of the customers strongly agree that using online shopping, i.e., 80.8% is more convenient. The results show the reasons for online shopping are that online customers can get a broader range of variety and options of products while exploring online markets compared to physical shopping (81%). They can shop anytime and anywhere (74.2%). They still prefer to shop online even if the products are available in physical stores (83.4%) and the cost of shipping charges and deliveries is an essential consideration (82.5%).

**Table 6:** Frequency and percentage score for the items (Customers' intention to use the digital platform).

Question	Statement	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)	Σ
Q1	It is more convenient to trade online in the current situation.	25 (5.9%)	10 (2.4%)	16 (3.8%)	30 (7.1%)	341 (80.8%)	422
Q2	I can get a wider range of variety and options of products while exploring online markets compared to physical shopping.	12 (2.8%)	7 (1.7%)	21 (4.9%)	40 (9.5%)	342 (81.0%)	422
Q3	Shopping online enables you to buy products anytime and anywhere.	14 (3.3%)	16 (3.8%)	33 (7.8%)	313 (74.2%)	46 (10.9%)	422
Q4	I prefer to shop online even if the products are available in physical stores.	27 (6.4%)	3 (0.7%)	13 (3.1%)	27 (6.4%)	352 (83.4%)	422
Q5	When purchasing online, shipping charges, delivery time and terms and conditions information are essential.	30 (7.1%)	4 (0.9%)	8 (1.9%)	32 (7.6%)	348 (82.5%)	422

#### 4.2.4 | Consumers' Behavioral Attitude in Online Shopping

Table 7 presents the frequency and percentage score for the consumers' behavioural attitude items. This study reveals that 86.25% of the users strongly agreed that they prefer to explore new websites or online markets when deciding to purchase online to understand the factors contributing to consumers' behavioural attitudes towards online shopping. Second, the consumers strongly agreed to check on the return policy (73.45%) before making online purchases. It was found that 80.5% of the respondents would abandon the online retailer if they were unsatisfied with its product information and return policy. Online consumers are on average comfortable with the online purchase requirement regarding the pre-payment method. 75.4% of users were still determining whether they should read the testimonials or reviews before purchasing. Moreover, 78.4% of users have admitted that they feel comfortable with pre-payment methods (i.e., paying a full or partial deposit) when shopping online. 73.5% of users also agreed that they would check the return and refund policy before purchasing online. Meanwhile, 80.6% of users have abandoned an online purchase because they are satisfied with the retailer's product information and returns policy. In addition, many users strongly agreed that they like to explore new websites or online markets while purchasing online (86.3%).

**Table 7:** Frequency and percentage score for the items (Consumers' behavioural attitude).

Question	Statement	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)	Σ
Q1	Checking customers' reviews when deciding to make an online purchase is important.	18 (4.3%)	14 (3.3%)	318 (75.4%)	45 (10.7%)	27 (6.4%)	422
Q2	When shopping online, I am comfortable with pre-payment methods (i.e., to pay full or partial deposit).	20 (4.7%)	8 (1.9%)	32 (7.6%)	31 (7.3%)	331 (78.4%)	422
Q3	I will check on the return and refund policy before purchasing online.	23 (5.5%)	11 (2.6%)	42 (10.0%)	310 (73.5%)	36 (8.5%)	422
Q4	I have abandoned an online purchase because I want more from the retailer's product information and returns policy.	15 (3.6%)	9 (2.1%)	34 (8.1%)	24 (5.7%)	340 (80.6%)	422
Q5	I like to explore new websites or online markets while purchasing online.	2 (0.5%)	3 (0.7%)	35 (8.3%)	18 (4.3%)	364 (86.3%)	422

#### 4.2.5 | Correlational Analysis

Further analyses were performed to evaluate the relationships between the independent and dependent variables. A Pearson correlation is used in this study. The analysis results in Table 8 show a positive relationship between trust between e-commerce users (i.e., sellers and buyers) ( $r = 0.589$ ,  $p = 0.000$ ), trust in the digital platform as a medium ( $r = 0.563$ ,  $p = 0.000$ ), consumers' intention to use the digital platform to purchase ( $r = 0.421$ ,  $p = 0.000$ ), consumers' behavioural attitude ( $r = 0.543$ ,  $p = 0.000$ ) and decision in using online shopping platform. Therefore, H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub>, and H<sub>4</sub> were supported.

**Table 8:** Pearson correlation results.

Correlation		1	2	3	4	5
Variables						
1) The decision to use an online shopping platform.	Pearson Correlation	1				
	Sig. (2 tailed)					
	N					
2) Trust between e-commerce users (i.e., sellers and buyers).	Pearson Correlation	0.589**				
	Sig. (2 tailed)	0.000	1			
	N	422				
3) Trust in the digital platform as a medium.	Pearson Correlation	0.563**	0.565**			
	Sig. (2 tailed)	0.000	0.000			
	N	422	422	1		
4) The consumer's intention to use digital platforms to purchase.	Pearson Correlation	0.421**	0.533**	0.525**		
	Sig. (2 tailed)	0.000	0.000	0.000	1	
	N	422	422	422		
5) The consumers' behavioural attitude	Pearson Correlation	0.543**	0.819**	0.541**	0.501**	
	Sig. (2 tailed)	0.000	0.000	0.000	0.000	1
	N	422	422	422	422	

Note: \*\* significant at the 0.001 level.

## 5 | DISCUSSION

The study's objective was to assess the respondents' perceptions of online shopping platform factors and identify the factors influencing consumer decisions to use online shopping platforms. These factors include trust between e-commerce users; trust in the digital platform as a medium, consumers' intention to use the digital platform to purchase and consumers' behavioural attitudes. The study's findings have discovered that trust between e-commerce users, trust in the digital platform as a medium, consumers' intention to use the digital platform to purchase and consumers' behavioural attitudes significantly influence consumers' decision to use online shopping platforms. These findings have been supported by previous studies such as Attar et al. (2021), Bylok (2022), Lăzăroiu et al. (2020) and Soleimani (2022). Online shopping has opened the door to an amazing

new world of shopping. Convenience, user experience satisfaction, security, product uniqueness, price and offer, relevance to social media, delivery speed, digital experience, brand and customer support influence online purchasing decisions (Dewi et al., 2020; Vaz et al., 2021). Product, delivery, and financial risks adversely affect why buyers are cautious about online purchases (Pham et al., 2020).

The results of this study can contribute to the fields of customer management and e-commerce which are catalysts for the business sector. Theoretically, this study validated the predictive value of TRA. This theory assumes that the effect of attitude on behaviour is mediated by the intention to complete an action. According to TRA, the intention to act is determined by the individual's attitude towards the behaviour and the individual's beliefs will determine the individual's attitude towards the behaviour. Therefore, TRA provides a model to explain and predict the actual behaviour of individuals. Miao et al. (2022) state that there is a significant relationship between trust and online shopping in social commerce. Customer trust in online platforms leads to a higher customer intention to buy.

Therefore, researchers suggest that marketers create appropriate programs to attract buyers to make online purchases. These include the position of the website provider, risk privacy, product value, firm reputation and trust. The meaning of belief is a person's will where the individual has confidence in something. Belief is also a mental condition based on a person's situation in their social context. Belief is an essential aspect of making purchasing decisions. If the website is famous, it will attract every user's trust to visit the website. In addition, the seller's reliability in giving confidence and guaranteeing security in transactions will increase users' confidence during the transaction. Suppose there is a feeling of apprehension about making a purchase. In that case, that perception will affect the consumer's purchase because the consumer does not want to purchase without a security guarantee (Alibeigi et al., 2021).

Consumers are often influenced by reviews and purchase experiences shared on social media which can influence their decision to purchase a particular product (Sun et al., 2024). Enjoyable digital experiences, intuitive interfaces and fast feedback can increase consumer satisfaction and influence purchasing decisions. Brands that have a good reputation and have been recognised by consumers tend to gain trust ultimately influencing consumer purchasing decisions (Gong et al., 2023). The seller should provide quality services based on the accuracy of the product shown the actual product and the data security policy if transacting online. Positive experiences will motivate the buyers to repeat the purchase. At the same time, they will share the experience with friends or family members (Dewi et al., 2020). Responding quickly and accurately and managing customer comments and inquiries can shape the positive image of sellers in the eyes of customers (Soren & Chakraborty, 2024).

The concept of trust is fundamental to the online purchase process. According to Attar et al. (2021), buyer's confidence in the brand significantly impacts online purchasing decisions. Buyers who make purchases online are usually brand and fashion-conscious. They always demand the latest and most in-trend products. The nature of wanting to be included is a reason to always look for the latest information and find new tastes (Gong et al., 2023). Accordingly, the quality of service in the online environment is essential in determining the success or failure of electronic commerce. In general, service quality results from interaction between users and sellers through websites or applications to provide users with an efficient online shopping experience. Studies by Gajewska, Zimon, Kaczor, and Madzik (2020) show that service quality factors positively and significantly influence purchasing decisions through social networking sites. The government also needs to establish a national anti-scam centre involving several agencies such as the Royal Malaysian Police, the Malaysian Banks Association, the Association of Islamic Banking and Financial Institutions Malaysia, the Malaysian Communications and Multimedia Commission, the Attorney General's Office, the National Cyber Security Agency Malaysia, Cyber-security Malaysia and the Ombudsman for Financial Services. The users must also purchase from sellers with a good reputation among online shoppers. They need to read the reviews of buyers. Sometimes, a retailer with a good reputation may face service problems such as slow delivery or poor-quality product sales. Thus, it is essential to know the reviews of online retailers to avoid online purchase issues.

## 6 | CONCLUSIONS

The convenience of online purchases is increasing today. It is no longer something new since the Movement Control Order (MCO) to curb the spread of the COVID-19 epidemic. Online purchases are chosen as an easy and safe way to meet the needs and wants of consumers. Online shopping has changed how nations shop by providing convenience and a satisfying user experience. In a nutshell, online shopping activities have become a lifestyle in today's modern society. Factors such as convenience, security, product uniqueness, price and offers, social media, delivery speed, digital experience, brand and customer support are some of the factors that influence online purchasing decisions (Attar et al., 2021; Bylok, 2022; Lăzăroiu et al., 2020; Soleimani, 2022). In the growing virtual world, understanding these factors is the key to having a satisfying shopping experience.

Suggestions for future research: the researchers are advised to expand the study sample and diversify methods such as qualitative interviews and observation. Moreover, future researchers are encouraged to examine the differences in buyer background factors. For instance, female consumers prefer to buy online compared to males due to flexible purchase times and millennials often make online purchases compared to previous generations (Melović, Šehović, Karadžić, Dabić, & Čirović, 2021).

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### Institutional Review Board Statement:

The Ethical Committee of the Universiti of Teknologi MARA, Malaysia has granted approval for this study on 14 January 2022 (Ref. No. FERC/AC/04/2022).

### Transparency:

The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

### Competing Interests:

The authors declare that they have no competing interests.

### Authors' Contributions:

All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.



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## APPENDIX

### Questionnaire Items

#### Trust Between Online Shopping Users

1. Online sellers often face fraudulent customers.
2. Chances of cancellation on pre-orders are higher for buyers who need to make advance payments to the seller.
3. The relationship between a seller and a customer is important.
4. Online shopping customers often experience dishonest transactions, fraud, and scam transactions through online purchasing.
5. As an online user, I am still confident to sell or buy through digital platforms, although I have had experienced.

#### Trust in the Digital Platform as a Medium

1. It is essential to have a trustworthy marketplace to trade products.
2. It is essential to have a secure payment method when selling or purchasing online.
3. I am willing to save my card details when shopping online for the next purchase from the same platform.
4. It is essential to have a trustworthy marketplace to share card details.
5. I am willing to use my card details over the Internet.

#### Customers' Intention to Use Digital Platforms

1. It is more convenient to trade online in the current situation
2. I can get a broader range of variety and options of products while exploring online markets compared to physical shopping
3. Shopping online enables you to buy products anytime and anywhere.
4. I prefer to shop online even if the products are available in physical stores.
5. When purchasing online, shipping charges, delivery time, and terms and conditions information are essential.

#### Consumers' Behavioural Attitude

1. Checking customer reviews when deciding to make an online purchase is essential.
2. When shopping online, I am comfortable with pre-payment methods (i.e., to pay full or partial deposit).
3. I will check on the return/refund policy before purchasing online.
4. I have abandoned an online purchase because I want more from the retailer's product information and returns policy.
5. I like to explore new websites or online markets while purchasing online.

#### Decision To Using Online Shopping Platform

1. I am likely to use online shopping platforms for the next 5 years.
2. Most of my favourite items will be purchased via the online shopping platform.
3. I will purchase using the online platforms provided by the retailer if it is easy to operate and understand.
4. The continuous reminder from the regulators about shopping using electronic platform and website scam makes me feel secure to use the online platform.
5. The existence of security features, privacy policy and third-party security seals makes me feel confidence to shop online.