CONSUMER'S BEHAVIOUR TOWARDS ONLINE SHOPPING DURING COVID-19: A STUDY AMONG STUDENTS IN UNIVERSITI MALAYSIA KELANTAN

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Consumer's Behaviour Towards Online Shopping During Covid-19: A Study Among Students in Universiti Malaysia Kelantan

By

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LIST OF ABREVIATIONS

COVID-19   Coronavirus disease

MCO   Movement Control Order

RM   Ringgit Malaysia

TRA   Theory Reasoned Action

Tingkah Laku Pengguna Terhadap Membeli-Belah Dalam Talian Semasa

Covid-19: Satu Kajian Dalam Kalangan Pelajar

Di Universiti Malaysia Kelantan

ABSTRAK

Sektor membeli-belah dalam talian berkembang dengan pesat kerana pengenalan MCO oleh pemerintah, penjual berpusu-pusu untuk menjual dalam membeli-belah dalam talian kerana mereka tidak dapat menjual barang kepada pelanggan dari kedai. Hasilnya, banyak penjual menggunakan kemudahan membeli-belah dalam talian untuk berniaga. Ini memberi banyak kelebihan kepada penjual. Namun, berniaga di dunia maya bukanlah sesuatu yang mudah. Penjual mesti mengetahui faktor-faktor yang mempengaruhi tingkah laku dan niat pelanggan. Tujuan kajian ini adalah untuk mengenal pasti potensi penjualan dalam talian di Shopee oleh menyiasat sikap pengguna terhadap pembelian barang dan niat melalui membeli-belah dalam talian sebagai alternatif untuk mengunjungi kedai fizikal. Untuk menjalankan kajian ini, pengkaji membangunkan rangka kerja penyelidikan dengan menggunakan Teori Tindakan Beralasan dengan sikap sebagai pemboleh ubah bersandar dan niat sebagai pemboleh ubah sederhana. Seramai 150 orang responden di kalangan pelajar Universiti Malaysia Kelantan telah mengambil bahagian dalam kajian ini. Soal selidik dalam talian dijalankan untuk mengumpul data. Hasil kajian menunjukkan faktor dan sikap dianggap mempunyai kesan signifikan ke atas niat pengguna untuk membeli dalam talian. Hubungan antara sikap dan niat membeli-belah dalam talian, faedah yang dirasakan (masa, kos, kemudahan) membeli-belah dalam talian mempengaruhi sikap pengguna terhadap membeli-belah dalam talian semasa COVID-19, pengalaman e-dagang sebelumnya mempengaruhi sikap pengguna terhadap membeli-belah dalam talian semasa COVID-19, gaya hidup pengguna mempengaruhi sikap pengguna terhadap membeli-belah dalam talian semasa COVID-19 dan kepercayaan terhadap peniaga mempengaruhi sikap pengguna terhadap membeli-belah dalam talian semasa COVID-19. Kajian ini penting bagi peruncit dalam talian terutamanya Shopee yang ingin memahami sikap dan niat pelanggan Ketika membeli dalam talian, untuk meningkatkan strategi pemasaran sekali gus meningkatkan bilangan pengguna setia dan berpotensi dalam syarikat perniagaan mereka.

Consumer's Behaviour Towards Online Shopping During Covid-19: A Study

Among Students in Universiti Malaysia Kelantan

ABSTRACT

Sector of online shopping is rapidly expanding due to the government's introduction of MCOs, seller is flocking to sell in online shopping as they are unable to sell goods to customers from stores. As a result, many sellers use online shopping facilities to do business. This gives many advantages to sellers. However, doing business in cyberspace is not easy. Sellers must know the factors that affect the behaviour and intentions of customers. In order to meet customer needs, it is necessary to evaluate and discover the elements that encourage customers to purchase online. The purpose of this study is to identify the potential of online sales on Shopee by investigating consumers' attitudes towards purchasing goods and intention through online shopping as an alternative to visiting the physical shop. To conduct this study, the researcher developed a research framework by using Reasoned Action Theory with attitude as the dependent variable and intention as the moderate variable. A total of 150 respondents among students of Universiti Malaysia Kelantan participated in this study. An online questionnaire was conducted to collect data. The results of the study showed that factors and attitudes were perceived to have a significant effect on consumer's intention to buy online. Relationship between attitudes and intentions of online shopping, perceived benefits (time, cost, convenience) of online shopping influence consumer attitudes towards online shopping during COVID-19, previous e-commerce experience influences consumer attitudes towards buying -online side during COVID-19, consumer lifestyle influences consumer attitudes towards online shopping during COVID-19 and trust in merchants influences consumer attitudes towards online shopping during COVID-19. This study is important for online retailers especially Shopee who want to understand the attitudes and intentions of customers. When buying online, to improve marketing strategies thus increasing the number of loyal and potential users in their business companies.

CHAPTER 1
INTRODUCTION

1.1   Introduction

This chapter presents a description and direction of this research. Briefly discusses the background of the research with an overview of the emergence of COVID-19 and the advancement of online shopping since the existence of COVID-19. This is followed by a problem statement that will briefly discuss the problems arising from the research background. The research questions, objectives and hypothesis of the study will be drawn based on the problem statement which will determine the scope of the research and its limitations. Finally, this chapter will discuss the significance of research based on the research questions, objectives and hypothesis.

1.2   Background Study

1.2.1   Covid-19 Around the World

Coronavirus Disease 2019 (COVID-19) is a novel coronavirus that is currently causing disease. And it is known as the coronavirus that causes severe acute respiratory syndrome. It was discovered amid a respiratory disease outbreak in Wuhan, Hubei Province, China (David J Cennimo, 2020). According to Kimberly Chriscaden (2020), "the COVID-19 pandemic has led to a huge loss of human life global and presents never happen before that challenge to the world of work, public health, and food system".

COVID-19 can cause some symptoms of different seriousness of condition in people. Some of them might have mild symptom, while some of them is ill and need to be hospitalized, need the additional oxygen and use the ventilator. In general, COVID-19 could cause muscle ache, breathlessness, and fatigue, as type of respiratory virus (Gavi,

2020). According to National Centre for Immunization and Respiratory Diseases (NCIRD), Division of Viral Diseases, 2020, "most people with the COVID-19 can recover and back to normal health, but some people could has symptom that can last for weeks or months after cure from the critical ailment". Even some people who is not hospitalized and has mild sickness could experience continuing or symptom late.

The COVID-19 will likely determine how the operation of the business move forward. This changes not only limited to operation of business but how the organization grow and sustain their customer and brand base. The main is how the organization attract the attention of the customer in order to promote their good and services (Holland & Knight Alert, 2020). A business marketing is main focus of its capabilities to grow in the next future. During this pandemic, marketing team stopped of going to the office for implement marketing campaign. This force them to remote work condition and created a new challenge for marketing (Welcome, 2020). Many of the businesses refocused their spends to cause-related marketing, purpose-driven marketing, and mission-based marketing to satisfy customers' inclined media consumption while work from home. There has forty five percent of worldwide customers are concentrating more to social media and increasing of online food and products delivery (Holland & Knight Alert, 2020).

Other than that, COVID-19 impact in financial for most of the businesses. For example, the aviation sector and tourism sector have huge impact due to the COVID-19. the aviation sector needs to reduce their operation as no people are travelling and lay-off their employees. Most of the organization faced the supply chain risk, inventory increasing that lead to obsolescent inventory, cash flow and working capital strained,

inclined the risk of bad debts, worsen the customer relationship, and payment of the employees salary delayed or no payment for the employees (Deloitte, 2020). Many of the employees had lose their job due to COVID-19 and lead to economic crisis (Charlotte Geiger, 2020).

There is a huge drop in financial market. The Financial Times Stock Exchange 100 Index and Dow Jones Industrial Average has declined above three percent due to the pandemic COVID-19 on February 2020, according to BBC News. After the Asia benchmark indices declined, then the Europe has affected and declined. Due to the pandemic, the price of oil is declined while the price of gold is inclined. The stock market has experienced huge declined after the financial crisis in 2008 because of the COVID-19.

1.2.2 Online Shopping Industry Around the World

Online shopping is also known as e-commerce, and nowadays customers have an extremely popular option to obtain things. This is handy, easy and can be done from home with a fast click. Over the years, a world in which people cannot buy on the Internet has become difficult to envision. In fact, it has grown so prevalent that around 85 percent of customers throughout the world have done their shopping online. Furthermore, figures are expected to rise much higher in the future: e-commerce global retail sales are expected to more than quadruple over the next several years, reaching a predicted total of 6.5 trillion US dollars. In the past, customers throughout the world used to be wary about purchasing online, but that opinion has changed dramatically over time, particularly during the coronavirus (COVID-19) epidemic.
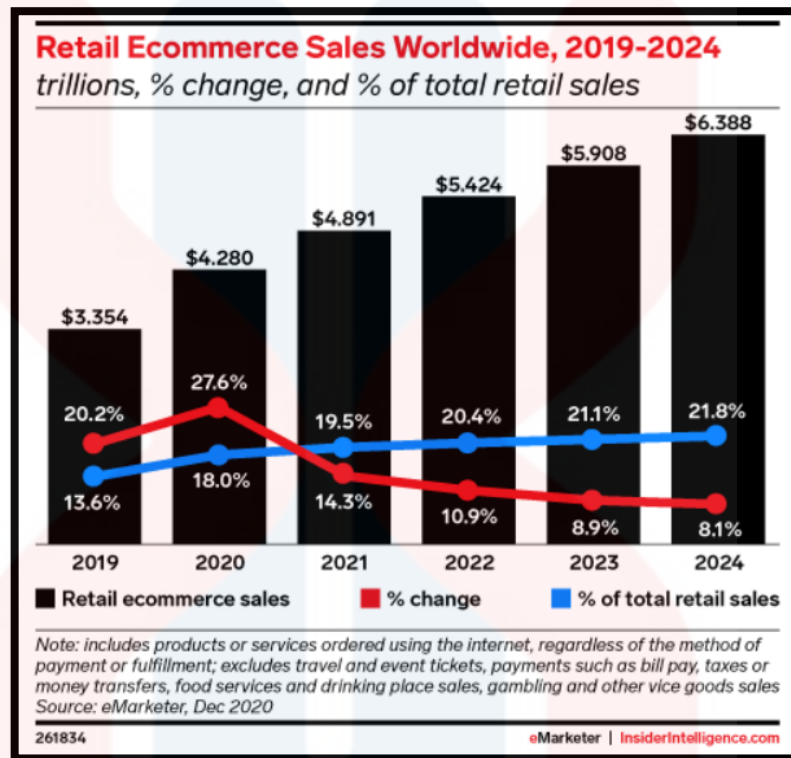
Figure 1.1 : Retail E-Commerce Sales Worldwide, 2016-2021
Sources: eMarketer, 2018

According to eMarketer (2018a), in 2021, the worldwide e-commerce industry is anticipated to reach $4.89 trillion. This figure is expected to rise in the future years, indicating that borderless e-commerce is becoming a profitable venture for online businesses. Only 13.6 percent of sales were made via the internet two years ago. Today, that percentage is predicted to rise to 19.5 percent in 2021, indicating a 45.8 percent growth in ecommerce market share in only two years. Growth is predicted to continue, with a target of 21.8 percent by 2024, meaning a rise of 8.2 percentage points in only five years.

According to Jessica Young in Digital Commerce 360, "global consumers spent close to $4.29 trillion online in 2020 in pandemics, up from about $3.46 trillion the previous year. The worldwide internet sales had a 24.1 percent year-over-year boost, up from 17.9 percent in 2019". After years of slowdown, acceleration was spurred by extraordinary growth on the ecommerce market in the United States, but moderated by less stable performance in China. Digital Commerce 360 estimates, that the total retail sales across all channels last year were $21.21 billion, up 1.0 percent compared with $21.00 billion in 2019. This means that the percentage of online sales in overall retail sales was 20.0 percent with online sales representing more than offsetting reductions in retail growth and profits across the online industry.
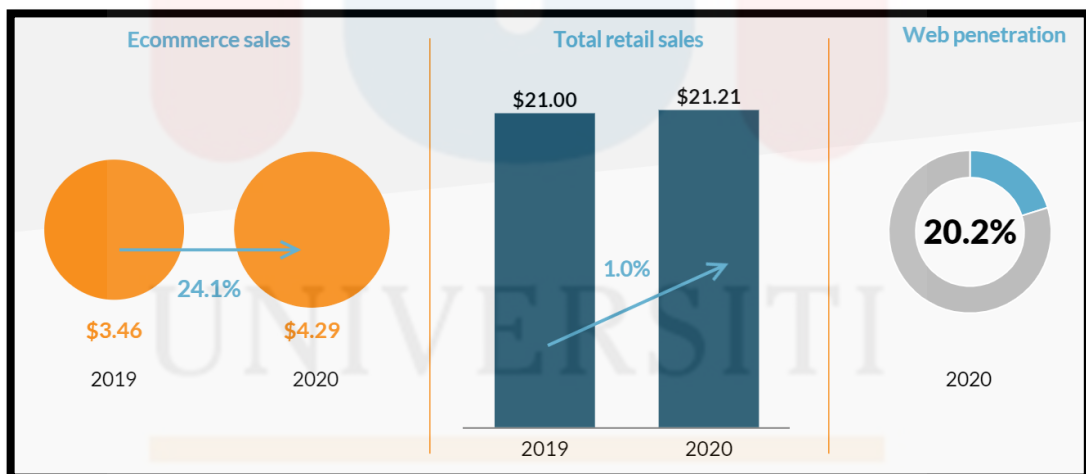
Figure 1.2 : Global Retail Sales in Trillions 2019-2020
Sources: Digital Commerce 360 Estimates; April 2021
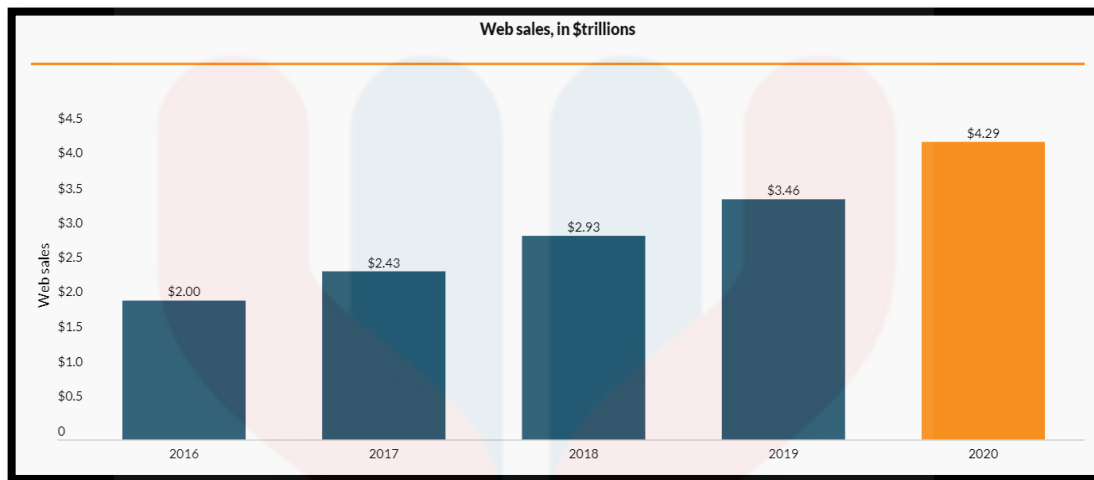
Figure 1.3 : Global E-Commerce Sales 2016-2020
Sources: Digital Commerce 360 Estimates; April 2021

E-Commerce in the previous year, has been possibly increasing in this globalized time, and many successful retailers are especially targeting worldwide penetration and expansion through e-commerce. Because of e-commerce, business may expand easily and quickly in cheap methods. It also offers global merchants options, before expanding or investing in a company or store in certain nations, to expand their businesses and understand more about their customers.

According to MCMC (2013), "the government has established 1 Malaysian Internet Centre, Mini Community Broadband Centre, 1 Malaysia Community Broadband Library and 1 Malaysian Wireless Village in both Western- and East Malaysia, in order to promote internet use". Based on this evidence, the government's purpose was to expand Internet use amongst residents in order to raise the rates of literacy while indirectly boosting the activities of online shopping in Malaysia. With the home.penetration.rate.of.11 percent in 2006 to 31.7 percent in 2009, Malaysia has made tremendous progress in embracing broadband services in a short period of time, exceeding

the 2010 objective of 50 percent penetration (MCMC, 2012). According to Hana, Mike and Parvaneh (2013), "Malaysia was listed 30th among other countries in the 2013 Global Retail E-Commerce Index, with a 36.8 point online market attractiveness score based on total online market size, consumer behaviour, development potential, and infrastructure". This favourable rating might be attributed to the government's efforts to encourage Malaysians to engage in e-commerce.

Electronic Commerce enabled companies to sell without establishing brick store. The manner international trade is carried out has also altered. According to Tekin et al. (2018), "internet companies have gained a new dimension in contact with other companies and organizations". Research by Downing and Liu (2014), "Electronic Commerce has become the usual means of doing business" and support by Qu et al. (2015), "helps much to economic growth through development of social trust". According to Chen and Holsapple (2013), "E-commerce and e-business were study subjects for numerous studies, more than 600 papers were accessible until 2013 studying e-business adoption solely".

Although internet shopping's growing potential is inevitable in Malaysia, it is essential to determine which product has online sales potential. Some earlier research have shown that characteristics of products and categories have an influence attitude and intention when purchase online. Nelson's theory (1974) in Tsang et al., (2009) allows the classification of goods into experience, as well as search products. According to this idea, search products are those that are dominated by characteristics of product information (or product specifications) that customers may get electronically before purchasing them (such as computers, compact disks, books, electronic and electronic items and games).

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Whereas other goods of experience, such as clothing and groceries, may only be appreciated after purchase and use. In addition, a research by Korgaonkar et al. (2006) "indicated that online customer patronage varies depending on the type of product". However, Zuroni et al. (2012), found that the attitude of the products group about online purchasing does not change much.

Currently Shopee is the leading shopping device in seven countries: Singapore, Malaysia, Thailand, Indonesia, Vietnam and the Philippines. Born from many other websites for e-commerce, but Shopee rapidly gained benefits and influences by identifying the client segment and focusing on online buyers and young customers. Shopee was able to download 200 million apps by the time it was officially launched. Besides that, they also have seven million active sellers and seven markets with highly localized features and operations.

The aim of this research is to identify online purchasing capability on Shopee. This research also to find how much the availability and acceptability of customers when shopping online regarding such products and the factors that affect the attitudes of customers. This study also examines whether the consumer's attitude to online shopping is influenced by previous.online.shopping.experience, perceived.benefits,.customer lifestyles and perceived merchant's trustworthiness. All potential factors impossible examined. The aim is to identify the most significant and relevant aspects that can greatly effect online shopping attitudes of the consumer towards this particular product.

1.3   Research Problem

"An growing number and diversity of businesses and organizations are taking advantage of and generating commercial possibilities on the Internet," Liao and Cheung write (2011:299). The statistics above show that the sector of online shopping is rapidly expanding. There is no denying that before this, many seller have become accustomed to online shopping such as Shopee. However, due to the government's introduction of MCOs, seller are flocking to sell in online shopping as they are unable to sell goods to customers from stores. As a result, many seller use online shopping facilities to do business. This gives many advantages to sellers. However, doing business in cyberspace is not easy. Sellers must know the factors that affect the behaviour and intentions of customers. In order to meet customer needs, it is necessary to evaluate and discover the elements that encourage customers to purchase online. For example, seller must know perceived benefits, customer's lifestyle and merchant trustworthiness to customer. This is because internet shopping is a distinct medium especially during COVID-19, consumer behavior in this area is rather diversified in comparison to traditional consumer behaviour, Therefore it is as important to identify which factors attract customers to purchase online. For sellers to compete in the market and make their products more compatible, these factors are important. As a consequence, it's important to comprehend our customers' attitudes toward online shopping and the factors that influence their decision to purchase online. This is because, without purchases from customers, sellers will not be able to last long in online shopping.

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1.4   Research Objectives

i.   To explain if there is any relationship between attitude and online shopping intention

ii. To describe if the perceived benefits (time,cost, conveniences) of online shopping influence consumer's attitude towards online shopping during COVID-19.

iii. To.discuss if prior.e-commerce.experience.influence.consumer's attitude towards online.shopping.during.COVID-19.

iv. To discuss if the consumer's lifestyle influence consumer's attitude towards online shopping during COVID-19.

v.   To examine if the perceived merchant trustworthiness influence consumer's attitude towards online shopping during COVID-19.

1.5   Research Questions

i.   What are relationship between consumer's attitudes and online shopping intentions?

ii. What are relationship between perceived benefits (time,cost, conveniences) and attitude towards online shopping during COVID-19?

iii. What are relationship between prior e-commerce experience and attitude towards online shopping during COVID-19?

iv. What are relationship between consumer's lifestyle and attitude towards online shopping during COVID-19?

v.   What are relationship between perceived merchant trustworthiness and attitude towards online shopping during COVID-19?

1.6   Research Hypothesis

i.   There is positive significant relationship between attitude and online shopping intentions.

ii.   There is positive significant relationship between attitude and online shopping intentions.

iii.   There is positive significant relationship between perceived benefits (time,cost, conveniences) and attitude towards online shopping during COVID-19.

iv.   There is positive significant relationship between prior e-commerce experience and attitude towards online shopping during COVID-19.

v.   There is positive significant relationship between consumer's lifestyle and attitude during COVID-19.

vi.   There is positive significant relationship between perceived merchant's trustworthiness and attitude towards online shopping during COVID-19.

1.7   Research Scope

First, a total of 150 respondents were random, where 120 respondents are degree students, 25 respondents are masters students and 5 respondents are PhD students. The survey respondents were dominated by Kelantan respondents and the findings of this study could be biased towards consumers. Kelantan's consumers are nevertheless not expected to be very different from those in another country. Therefore the generalizability of the results should not be invalidated by any way. Secondly, the sample size is quite small and random, because it could be sampled conveniently, by answering the researcher's questions and not reflecting their true perception, and it might impose a

possible distortion. Thirdly, Malay also dominated the ethnic group, which could also be a source of bias. However, in this Shopee, the researcher valid understanding that Malay makes up of more money in Shopee. Last but not least, it would seem that the design of the website in this survey is very significant but not measured. It is because customers believe that the advantages and trust of their assessment are very significant and the website design can be strongly related to them and ultimately to the attitude and actions of their customers.

1.8   Limitation

The limitations of the current investigation must be recognized. Firstly, as the survey of respondents purchased at Shopee was completed. The results should be regarded with caution, especially about the widespread study findings of Malaysian consumers as a whole. Next, the sample size is rather small. Bigger sample size is desirable to correctly assess the views of Malaysian consumers on online shopping for such products. Thirdly, sample selected a very random. Fourthly, there are additional aspects that may have affected but were not including the design of the website, the pricing, the simplicity of use of the site, confidence, security and payment methods.

Another limitation is that the questionnaire also was distributed via Google Form application, thus there is a possibility that only customers who are familiar with Google Form would decide to participate. Due to inconveniences, customers who are unfamiliar with Google Form application would not participate. Last but not least, encountered throughout the observation period was completing the research within the three-month time constraint. Three months is not enough time to fully comprehend the subject.

1.9   Significance of the Study

First of all, in the Malaysian context, the study results can serve as an indicator or trend that not just specific products can be available online, but also a much broader range. Secondly, the results of this study are expected to help online retailers draw up further   marketing strategy to attract more consumers within   the   Malaysian   context through online shopping on Shopee. They should know their limitations and seek to develop or adjust their marketing plan so they can draw more customers online to visit their website and purchase their goods or services.

CHAPTER 2
LITERATURE REVIEW

2.1   Introduction

This chapter will discuss the literature review of previous studies which are closely related to the current study. Consumer's behaviour are directly influence their intentions to purchase goods on online shopping such as Shopee. Next, this chapter also discuss theorical framework and underpinning theory, variables and the framework.

2.2   Theoretical Framework
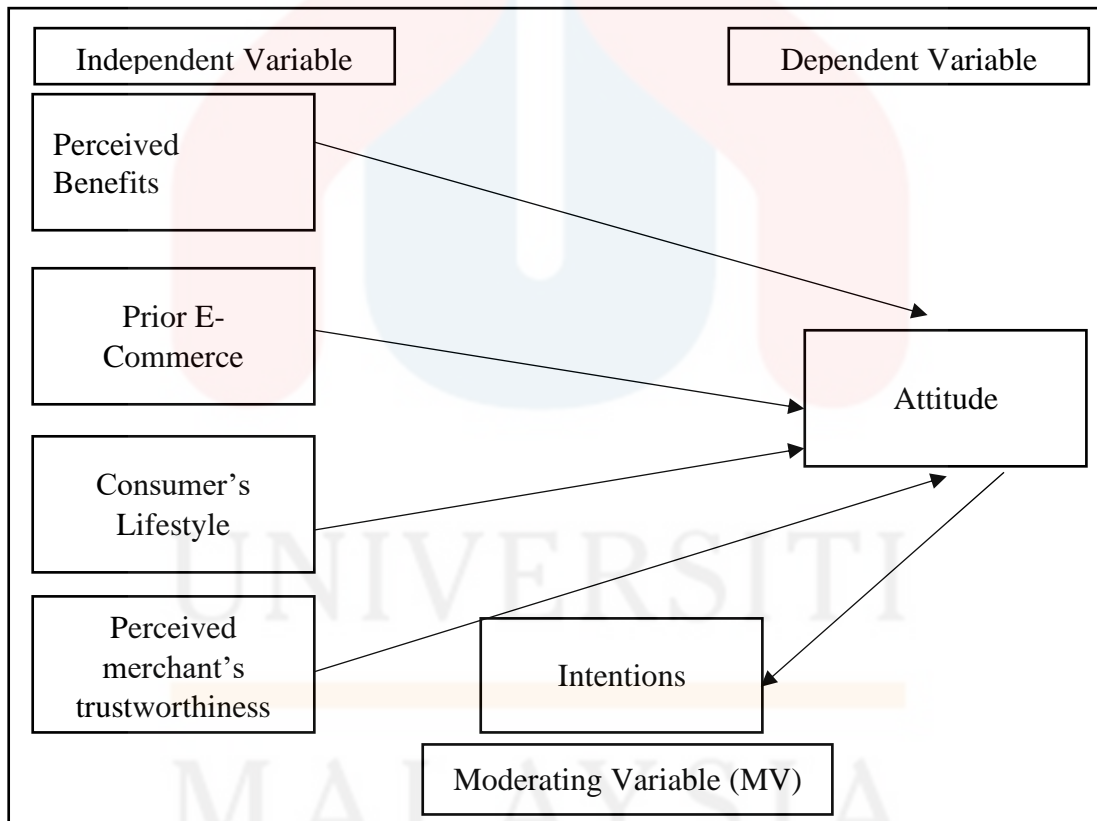
Figure 2.1 : The Theory of Reasoned Action
Sources: Ajzen, 1991

2.3 Underpinning Theory

The theory of planned behavior is an extension of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). The latter theory proposes that behavior is not fully controlled, and thus voluntary action is a matter for the first time in the earlier theory (Ajzen, 1991). TRA said that the positive approach of a person combined with the thinking of the person were for one person's behavioral purpose. In contrast to TRA, the TPB model provides a better understanding of the model of behavior that a person is supposed to carry out particular conduct if he has a real control (Ajzen, 1991). Through the acceration of perceived behavior control and intention and a more positive attitude and intention, the individual will do the real behavior (Ajzen, 1991; Caulfield, 2012). Under the TPB model, behavioral beliefs are expected influence behavioral, as normative beliefs affect the attitude, whereas control beliefs are the basis of behavioral control (Ajzen, 1991). However, some variables remain unclear (Ajzen, 1991).

2.4 Variables

2.4.1 Online Shopping

Customers may be attracted to a shopping website because of its commodity value, quality of service and customer service, convenience, previous online shopping experience, and, privacy and security, according to (Shergill et al., 2005). These variables influence customers' online buying behaviour. The value of commodities comprises product price, selection, availability, and information (Jarvenpaa et al. 1996). Online sellers must offer a wide variety of items to their consumers; this plays a significant part in boosting the likelihood of obtaining customer happiness and satisfying

customer requirements (Szymanski et al., 2000). Furthermore, according to Bakos (1997), Peterson et al. (1997), "website design, product quality, pricing comparison, in order to enhance purchase decisions, online sellers must consider product testimonials (e.g., online reviews) and product demonstration (software download)".

Quality of Service (QoS) covers delivery time, delayed and damaged or missing products, the quality of goods supplied, and the technology used to process and full-fill client orders (Cairns 1996, Consulting et al., 2011). After-sales service, resolving customer inquiries and concerns, and offering return and payment procedures are all examples of customer service. The convenience of the interface with our website and the full transaction procedure is easy to use (including ordering, paying and taking delivery of goods or services). The experience of using websites for shopping online improves the process of shopping online and is linked with personal abilities to shopping websites, which impact the choice of the client to shop (Andam 2003; Kurnia 2006; Kshetri 2008a). The interfaces of websites for purchases online should thus be well-designed and easy-to-use, especially for customers with limited purchasing experience (Griffith et al., 2001).

Boundless (2011) reports that attitude is a psychological characteristic known to affect the consumer's buying decision-making processes, which may be measured by their facial expressions, voice changes and other body language. Any changes in the face, voice or body expressions of consumers are an indication of their impression of specific online stores (Boundless, 2011). In addition, consumer attitude may also be measured according to the amount of consumer happiness and trends (Hidayanto et al., 2012).

In the context of online purchasing, the development and trend of online shopping is equally important. Yulihasri et al. (2011) support this statement, "which led Malaysia

to the fact that attitudes are the most important criteria that impact the intention of university students to make shopping online". Furthermore, the study of Jamil and Mat (2011) revealed that "a positive approach would precede real internet buying in terms of online purchasing intentions". Taylor and Todd (1995) indicate that "once a person has a good attitude regarding buying online, that individual's behaviour propensity is greater".

2.4.2   Purchase Intention and Consumer Attitude

The research on consumer attitudes and behavior regarding online purchasing has lately become e-comerce subject according to Chen (2009) in Mojtaba Nourbakhsh et al. (2012). This can be because of an individual's attitude towards buying a commodity as a major antecedent for the prediction and explanation of consumer preferences in services and goods, including day-to-day products (Honkanen et al., 2006 in Voon et al., 2011). Ajzen (1991) has argued that intentions are assumed to give an indicator of how willing and how many tries individuals are to pursue specific behaviours. The primary impediment to the growth of electronic commerce is the absence of intention of online purchase.

Peter et al. (2002) defines attitudes as an overall assessment of a term, which can range in entire spectrum from very negative to highly favourable. Attitudes tend to rely on personal observations, practical learning, understanding, teammates, sellers and the mainstream media. Previous study by George (2004) and Yang et al. (2007) in Mojtaba Nourbakhsh et al. (2012) reveals that attitude to online shopping is having an important influence on online shopping. This group is the target population in Shwu-Ing (2003) with a more positive approach to online purchasing, because the thinking has a direct effect.

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2.4.3 Perceived Benefits

The perceived benefits of online shopping in   compared   with   conventional shopping are one of the main elements encouraging people to accept this new purchasing medium. The choice of the conduct of a person is construed as indicating an unique consequence of an activity. Consumers' decision-making processes are based on their buying consequences, their experience and their satisfactory performance. The perceived repercussions   for   people's   purchasing   behavior and intention to shop online were analysed by Limayem et al. (2003). In Malaysia, online shoppers look for value such as cost savings, comfort, cheap price, a quick method to access information and 24-hour services (Zuriahti Azura, 2010).

Forsythe et al. (2002) findings show that there is a positive and very significant relation between the perceived benefits of internet shopping and the frequency and amount spent online. According to Shwu-Ing (2003), accessibility , variety of choice, availability of knowledge, webpages and business names that are crucial for the shopping attitude are interpreted as the competitive advantages.

2.4.4 Prior E-Commerce Experience

According to Jarvenpaa et al. (2000), "consumer awareness and repercussions that strengthen consumer behaviour and the way in which consumers interact and moderate consumer beliefs, attitudes and willingness to reach in online shops might have been formed as a result of online shopping". According to a literary study of Ana Teresa Machado's (2005), "previous online shopping interactions have had a direct influence on the internet".

In Monsuwé et al. (2004), research into the motivating factors of online shoppers has also examined that "satisfying prior experience decreased risks for customers related to online shopping, but only amongst non-involved products and services". The results were similar with prior research by Shim et al. (2001), which also indicated that "consumers who positively evaluated their past online experience were motivated to continue purchasing online". In Malaysian context, Haque et al. (2006) found that "consumers who have already been shopping for a product have a better confidence in the online shopping of future products".

2.4.5 Consumer's Lifestyles

The more net-oriented consumer, observed Kim et al. (2000), will experience greater advantages and less risk for online purchase. The lifestyles of the consumer's interests link to Internet usage as a normal way in which e-mails are received and sent, work done, news reads, contact with friends and the family, information searching, leisure activities, etc. Haque et al. (2006) revealed that "weekly Internet use is strongly connected to Malaysian internet users' general buying attitudes".

Razinah et al. (2009) found "to be comparable that part-time students in Malaysia are not in favour of online purchase while studying and working alongside". Similarly, in Ipoh, Zuroni and Goh (2012) could not find any significant relation between hours spent on the internet and attitude towards online shopping. Mahmood et al. (2004) also showed that patterns of lifestyle have an important impact in customer purchase behavior. Moreover, Chu and Lee (2007) regarded the consumers' lifestyles and personalities as crucial determinants for the success or failure of an online retailer. They suggested that

online merchants should be familiar with the consumer's lifestyles to effectively manage a shopping site and to build the businesses that are suited to the consumer's diverse lifestyles.

2.4.6   Perceived Merchant Trustworthiness

Many preceding surveys have consistently found that trust influences internet purchases (Gefen, 2002; Koufaris and Hampton-Sosa, 2004; Koufaris and Hampton-Sosa, 2002 in Syed Shah Alam et al., 2008). Jarvenpaa et al. (2000) also said "trust is linked to a lowered perceived online shopping risk". They also revealed that the confidence level was also favourably connected to the attitude to the online stores. This will influence the preparedness of online businesses which establish a sense of trust amongst consumers to protecting their online shops. They also indicated that customers' perception of the size and credibility of the shop would increase trust, whereby the bigger the size of the store, the more likely the consumer would have a good image of the store. Similarly, shops with a high reputation can draw more business than shops with identical products and pricing but no reputation.

2.5   The Framework

Independent Variable	**Dependent Variable**
Perceived Benefits	
Prior E-Commerce	Attitude
Consumer's Lifestyle	Intentions
Perceived merchant's trustworthiness	Moderating Variable (MV)
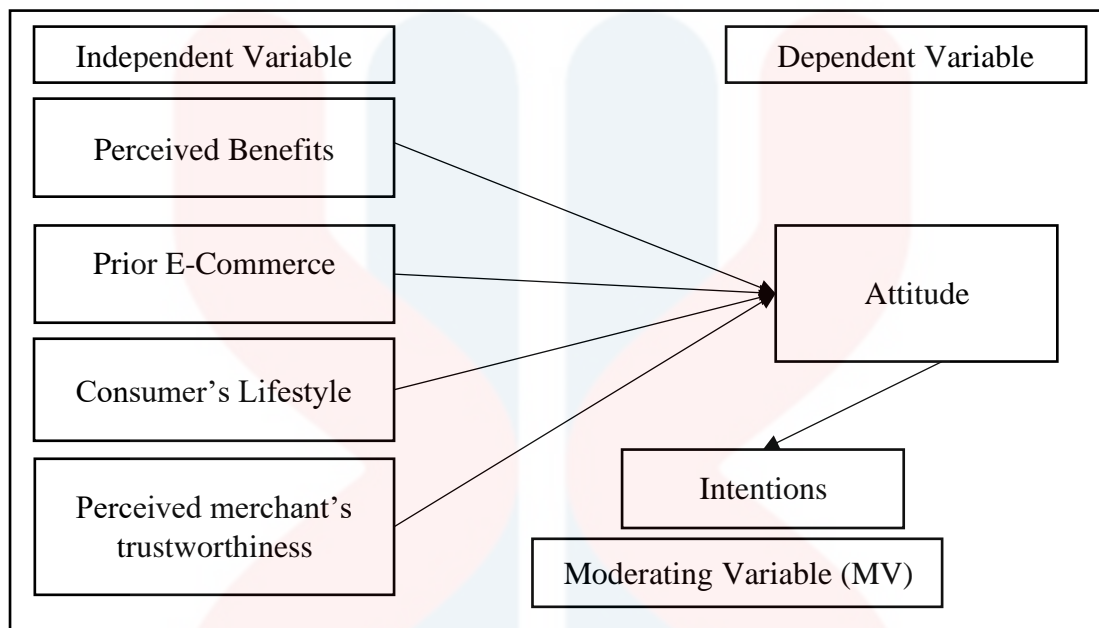
Figure 2.2 : The Framework of Study
Sources: Develop for Study

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CHAPTER 3
RESEARCH METHODOLOGY

3.1 Introduction

The research methodology used in this research is presented in this chapter. It starts with the Research Paradigm, Research Design, Primary and Secondary Data, Population and Sampling Method. After that, discuss about instrument of Data Collection and the Reliability Test, Pilot Test. At the end of chapter will discuss the data analysis and validation and verification of the research.

3.2 Research Paradigm

Paradigm is a concept renowned by (Kuhn, 2012), which indicates that theory and research are fundamentally oriented. "The term paradigm was derived from a Greek word that meaning pattern" (Kuhn, 2012). According to Neuman, the paradigm as a generic think-tank includes basic assumptions, critical issues, quality research models and the methodologies of research that should be employed. The paradigm of research includes a system of interrelated thinking and practice, based on three main paradigms (positivity, interpretivism, and critical theory), as stated by (Terre Blanche & Durrheim, 1999).

According to one of Kuhn's definitions, paradigm are "universally acknowledged scientific accomplishments that offer a community of practitioners with model problems and solutions" (Kuhn, 2012). A paradigm is a collection of essential assumptions that create a common framework to teach the researcher on what to consider as questions of enquiry and how to address these concerns. Therefore, a paradigm functions as a criterion for selecting issues which may be presumed to have a solution, provided that the paradigm is taken for granted. However, in this study the paradigm that has been used is positivism.

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The concept positivism relates to the philosophical branch of the French Philosopher Auguste Comte that was prominent in the early 19th century (Richards, 2003, p. 37). Positivism supposes that reality exists regardless of human beings. It does not interfere with our perceptions and is ruled by unchanging rules. Positivists' ontological viewpoint is realistic. The social world like the natural world are the goal of positivists. In nature, there is a link of cause-effect between the events and they can be anticipated with confidence once they have been established. The same goes for the social sphere for positivists.

According to the Hutchinson analysis (1988) cited in Gall et al. 2003, p. 14, "positivism seem the world being 'out there' and is more or less statically". Positivists think that there exist legislation that regulate social processes, and it is feasible to articulate and convey them by way of factual assertions by employing scientific techniques. The positivism methodology is strongly based on experimentation. The hypotheses regarding the causal and causality relationship between observations are provided in propositional or questional form. The collection of empirical evidence analysed and formulated the mass of empirical data in the form of a theory explaining the influence of an indigenous variable on the dependent variable. The analytical technique is deductive. First, a hypothesis is suggested and then either accepted or rejected according to statistical analysis results.

The objective is to identify, control, predicted, create new laws and causation (Cohen et al., 2007). If proving A is caused B, a theory will be drawn up which shows the causal relationship between A and B: 'A causes B' or 'A leads to B' and so on. In order to do this, the researcher must make sure it was indeed A, not something else, that caused

B. This requires manipulation, as diverse circumstances can always lead to a specific impact in the social environment.

3.3   Research Design

The design of the research is described as an action plan, or the research framework for the research to find answers to the research questions, according to Stacks (2016) dan cited by Kerlinger Dan Lee (2000). The aim of this chapter was to design a research that described the methodology and analysis of information necessary to answer the research question.

According to Zikmund et al. (2013), "a study can either be exploratory, descriptive or hypothesis testing driven". An exploratory study was conducted to explore new knowledge and where information is still lacking while a descriptive study is conducted to study the characteristics of an entire phenomena. Objectives of the study included to explain if there is any relationship between attitude and online shopping intention, to describe if the perceived benefits (time, cost, conveniences) of online shopping influence consumer's attitude towards online shopping during COVID-19, to discuss if prior e-commerce experience affect consumer's attitude towards online shopping during COVID -19, to discuss if the consumer's lifestyle affect consumer's attitude towards online shopping during COVID-19 and to examine if the perceived merchant trustworthiness influence consumer's attitude towards online shopping during COVID-19.

The independent variables in this study are perceived benefits, prior e-commerce, consumer's lifestyle and perceived merchant's trustworthiness. The dependent variable

for this study is attitude during COVID -19 and moderating variable in this study is intentions. In order to collect data, the questionnaire has been sent to respondents.
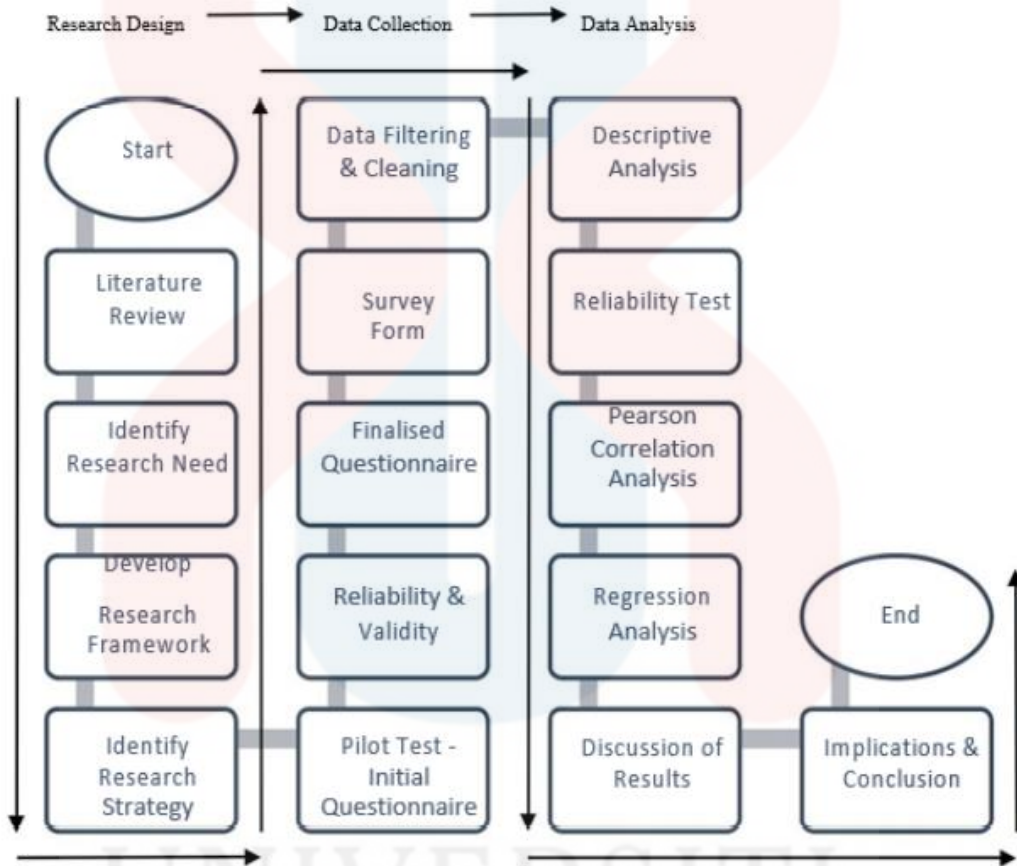
Figure 3.1 : Research Design

3.4   Primary Data

By distributing questionnaires and research instruments, primary data can be acquired and gained. In fact, the researchers organize the primary data to deal with the problem on the basis of specific objectives (Malhotra, 2010). In this research develops

the questionnaire in order for the target respondents to cooperate and clarify. In order to be authentic data, the researcher must sustain collaboration amongst the respondents.

3.5 Secondary Data

Secondary data are previously gathered research data and the researcher can consult or access other sources (Rouse, 2017). Secondary data is normally free, saving time and can provide a strong basis for research, according to Wolf (2016). Nonetheless different from primary data that the data obtained by a researcher directly from its sources. The secondary data is utilized to enhance the study's sample size in a practical way, according to Rouse (2017). General accessibility sources for secondary data were documents and library information, internet searches, case studies carried out by other parties, websites of the company and other (Wolf, 2016). However, secondary data from this study include journals and online articles from previous studies.

3.6 Population

The target population is defined as the people in a group that the researcher is interested and prefers for analysis to gain relevant information based on the research purpose (Sakaran & Bougie, 2016). In this research, the population is students Universiti Malaysia Kelantan (UMK) who buy or at least one time buy goods through online shopping on Shopee. To be more specific, population used in this study is Degree students, Masters students and PhD students who study in UMK Pengkalan Chepa.

3.7   Sampling Method

There are two types of sampling methods, according to Christina (2011): nonprobability sampling and probability sampling techniques. Every person of the population has the same chance of being chosen as an example in probability sampling. In contrast, sampling is not probability selected to reflect the population in the researcher's studies, who may otherwise choose their samples depending on the population.

3.8   Instrument of Data Collection

The main data collecting tool for this study is a self-administered questionnaire being used answer research questions on online shopping on Shopee. For reasons of flexibility, the questionnaire is accessible in both English and Malaysian. The questionnaires were carefully chosen from previous literature on customer attitudes toward online shopping on Shopee. Some questionnaires are adapted to meet the requirements and aims of the research in the context of this survey. Google Form are used to help the survey design, questionnaire format. The survey can be performed online by clicking on the link to the survey form, which can be accessed using the Google Form.

There are two screening questions before the main of the questionnaire. The screening questions aim to ensure that only those who have either purchased goods at Shopee before or at least online shopping shopee participate in the survey. Any respondent who replies 'yes' to any of the screenings questions, the remaining questions will be asked to participate. Those who answer 'no' to both screening questions are not eligible to participate in the survey.

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The questionnaire's main body contains 34 questions in total and is divided into 3 sections (Section A, B and C). Section A consists of seven questions that require respondents to answer questions regarding their socio-demographic background: gender, ethnic group, age group, level of education, residential area, geographic location and monthly income. Part B is composed of eight closed-ended questions and deals with attitudes (four questions) and screening test (two questions) towards online shopping on Shopee. Part C consists of a total of 19 closed-ended questions dealing with independent variables (perceived benefits, previous online purchasing experiences, customer lifestyle and perceived merchant's trustworthiness). More details as follows about the questionnaire in Appendix A.

3.9   Reliability Test

By gathering data from target population of the pilot test, researcher performed this reliability test. Furthermore, the value was evaluated using the SPSS software measure used the Cronbach Alpha. Cronbach's alpha was used to determine the consistency of each construct. In general, for a construct to be considered reliable, it must have an alpha value of at least 0.7. (Pallant, 2001 in Kurnia & Jenny Chien, 2003). For this study, an alpha value of around 0.5 or more is acceptable. The following table summarizes the results of each construct's reliability test for the research.

Table 3.1 : Reliability Statistics

| Construct | Reliability Statistics | | No of Item |
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	
Attitude	0.568	0.584	2
Intention	0.843	0.843	2
Perceived Benefits	0.745	0.746	5
Prior E-Commerce Experience	0.454	0.465	2
Consumer's Lifestyle	0.722	0.704	5
Perceived Merchant Trustworthiness	0.679	0.679	5

Sources: Develop for Study

3.10   Pilot Test

A pilot test was performed prior to conducting the survey. According to Kim & Steinfield (2004), "a pilot test of the questionnaire is to validate that the questionnaire items are readable and in logical sequence." Furthermore, a pilot test may assist to confirm that the items are comprehensible and consistent with the research objectives (Osman et al., 2010). This can be accomplished by collecting input from pilot test respondents, suggestions and observations.

According to Johnson and Christensen (2017), as cited by Isaac and Michael (1995), 10 until 30 people can be used as to conduct for a pilot study in this research. However, in this study researcher only used 30 targeted people in targeted location, namely UMK. This specific group of people may provide useful and helpful input, as well as further discussion for future improvement.

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3.11 Data Analysis

The data obtained from the questionnaire was analyzed using the Social Sciences Statistical Package (SPSS for version 25 of Windows). There are three main analyzes, that is, descriptive analysis, Pearson's Correlation Analysis and Multiple Regressions. First, descriptive analysis is conducted on the obtained data using analytical techniques such as frequency, percentage and mean to determine the central tendency of the sample. Secondly, since this study includes hypothesis testing, a correlation analysis is performed to evaluate if the independent variables (factors) influence the dependent variable (attitude during COVID-19). Hence, Pearson Correlation and Multiple Regressions also utilized in this study to accomplish its purpose.

3.12 Data Validation and Verification

According to Fisher (2007) in Muhammad Umar Sultan and MDNasir Uddin (2011), "the validity is the assertion that is designed to actually measures". Since the majority of research question in the field of consumer attitudes toward online shopping are drawn from past literature and are expected to automatically validate their validity. Validity of questionnaire measure on how accurate and precise respondents answered the question given. To discover the study research design and test a questionnaire with select group of students in UMK to discover the effectiveness of attitude will influence the attention of students when. Questionnaire distribute in multi language English and also Malay. In addition, to ensure that respondents answer accurately without any confusing. Clear instructions should be stated in the questionnaire

CHAPTER 4
FINDINGS

4.1   Introduction

This chapter is discusses on demographic of respondents analysis, Pearson's Correlation and Multiple Regressions. All data were obtained from self-distribution questionnaire and some using online questionnaire Google Form. As a result, there are 150 respondents completed the answer as required.

4.2   Findings

4.2.1 Demographic Profile Analysis

The gender distribution of the respondents is relatively equal. For the total number of respondents 150, male respondents are 26 percent and female respondents are 74 percent, as shown in Figure 4.1.
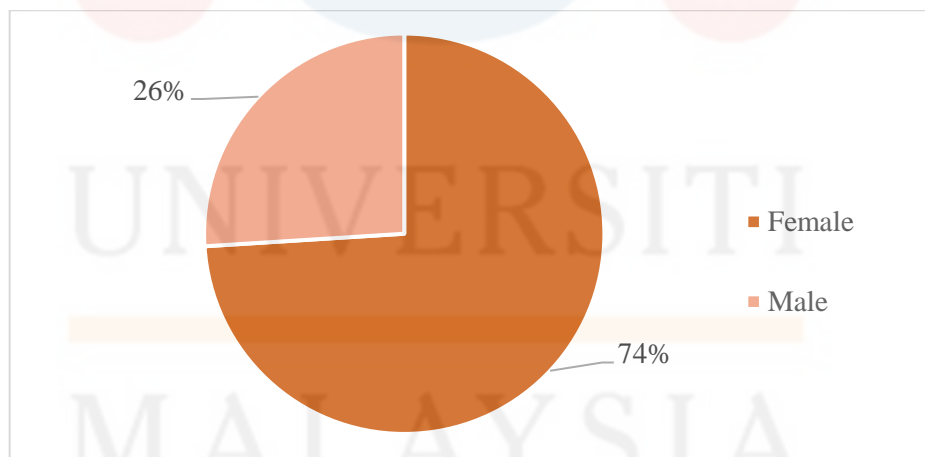
Figure 4.1 : Gender composition of respondents
Sources: Develop for Study

There are a total of seven different categories for the age group. In average, respondents are predominantly young. The higher age belongs to 21-25 (80 percent).

Second higher frequency of respondent belongs to 26-30 (6 percent). Followed by 31-35

(2.0 percent), 36-40 (5.3 percent), 41-45 (2.0 percent), 46-50 (1.33 percent) and 51 years

and above (3.3 percent).

Table 4.1 : Age group of respondents

Age Group	Frequency	Percent	Cumulative Percent
21 - 25	120	80.0	80.0
26 - 30	9	6.0	86.3
31 - 35	3	2.0	84.3
36 - 40	8	5.3	88.7
41 - 45	3	2.0	84.0
46 - 50	2	1.33	82.7
51 years and above	5	3.3	
Total	150	100.0	100.0

Sources: Develop for Study
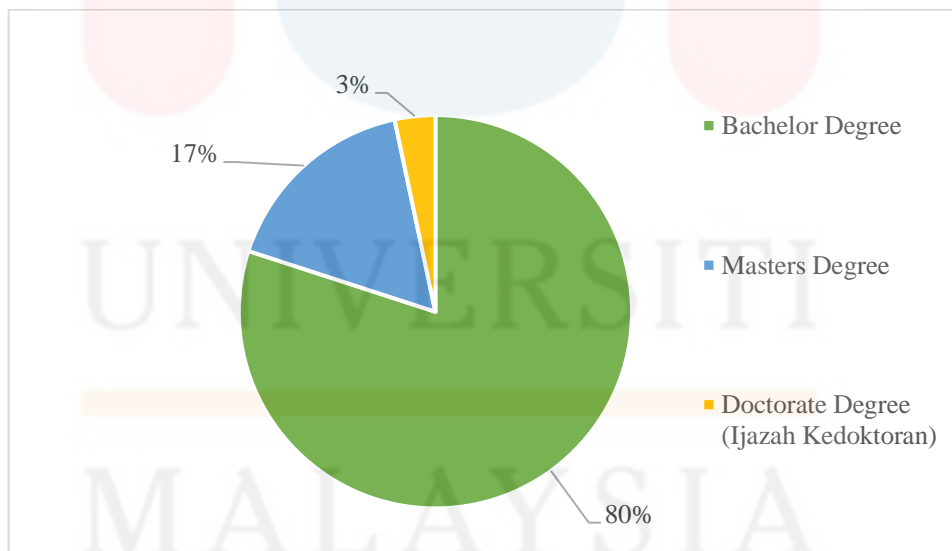
Figure 4.2 : Education level of respondents
Sources: Develop for Study

In terms of education, the majority of respondents went through Bachelor Degree (80 percent), followed by 17 percent Master education and 3 percent PhD education as shown in Figure 4.2.

The respondents' income ranged from RM 1000 to RM 3000, representing for 37 percent of the total in this study. Below RM 1000 only 13 percent. Only 13 percent and 27 percent of respondents respectively had salaries ranging from RM 3000 to RM 5000.and over RM 5000. Respectively as in Figure 4.3.
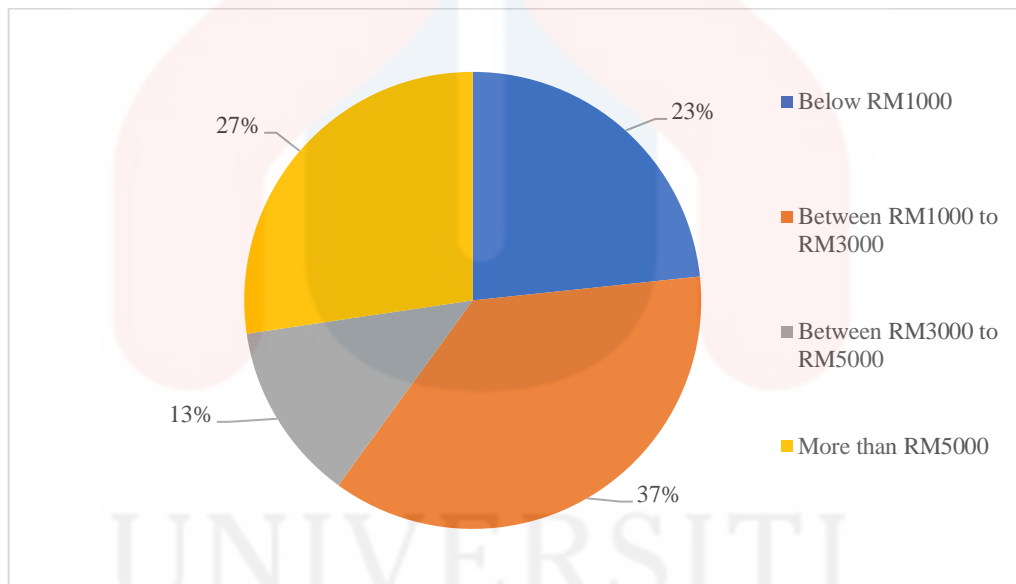
Figure 4.3 : Monthly income of respondents
Sources: Develop for Study

In Table 4.2, it reveals that the majority of respondents are Malay, consisting of 89.3 percent or 134 people and Chinese (6.7 percent or 10 respondents). Indian respondents are just 6 (4 percent).

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Table 4.2 : Ethnic group of respondents

Ethnic Group	Frequency	Percent	Cumulative Percent
Chinese	10	6.7	6.7
Indian	6	4.0	10.7
Malay	134	89.3	100.0
Total	150	100.0	

Sources: Develop for Study

In terms of residential area, respondents from urban and sub-urban areas respectively represent for 51.3 percent and 28 percent. From rural area recorded 20.7 percent only as shown in Table 4.3.

Table 4.3 : Residential area of respondents

Residential Area	Frequency	Percent	Cumulative Percent
Rural	31	20.7	20.7
Sub-urban	42	28.0	30.6
Urban	77	51.3	48.7
Total	150	100.0	100.0

Sources: Develop for Study

As far as the location is concerned, Kelantan respondents represented 40 percent of the highest percentage, followed by Selangor (17.3 percent), Terengganu (10 percent), Johor (7.3 percent), and other locations in Table 4.4.

Table 4.4 : Location of respondents

Location	Frequency	Percent	Cumulative Percent
Perlis	3	2.0	34.0
Kedah	4	2.7	10.0
Perak	4	2.7	32.0

Pulau Pinang	1	7	34.7
Kelantan	60	40.0	92.7
Pahang	7	4.7	29.3
Terengganu	15	10.0	20.0
Melaka	3	2.0	22.0
Negeri Sembilan	4	2.7	24.7
Johor	11	7.3	7.3
Selangor	26	17.3	52.7
Sabah	0	0.0	0.0
Sarawak	1	0.7	35.3
WP Kuala Lumpur	9	6.0	98.7
WP Labuan	0	0.0	0.0
WP Putrajaya	2	1.3	100.0
Total	150	100.0	

Sources: Develop for Study

4.2.2   Online Shopping Experience – Frequency of Shopping on Shopee

The frequency of online shopping is classified into five categories. Category often (once per month) has the most respondents (44 percent with 66 respondents), followed by 1-3 times (32 percent with 48 respondents) and very often (10 percent with 15 respondents). nevertheless, there are 4 percent with 6 respondents never shopping on Shopee before.

Table 4.5 : Frequency of shopping on Shopee

Frequency of Shopping on Shopee	Frequency	Percent	Cumulative Percent
Never	0.0	0.0	0.0
Often (Once per month)	66	44.0	44.0
Rarely (Less than once per year)	21	14.0	58.0
Seldom (1-3 times per year)	48	32.0	90.0
Very often (Once per week)	15	10.0	100.0
Total	150	100.0	

Sources: Develop for Study

4.2.3   Lifestyle – Daily Internet Usage Rate

The data show that the majority of respondents use the Internet on a daily basis. In other words, 92 percent of respondents use the Internet for Shopee less than one hour a day, as seen in Table 4.6. The highest number of people surveyed (51.3 percent is the daily usage rate of less than 1 hour, which is followed by 1-2 hours (28.7 percent Each percentage is 10 and 2 percent for 2-3 hours and 3-4 hours. In excess of 4 hours 1.3 percent However, never spent 6.7 percent on Shopee.

Table 4.6 : Daily internet usage rate on Shopee

Daily Internet Usage Rate	Frequency	Percent	Cumulative Percent
1 - 2 hours	3	35.7	35.7
2 -3 hours	15	10.0	40.7
3 - 4 hours	3	2.0	32.7
Less than 1 hours	77	51.3	92.0
More than 4 hours	2	1.3	100.0
Never	0.0	0.0	100.0
Total	150	100.0	

Sources: Develop for Study

4.2.4   Mean and Standard Deviation of Each Variables

In addition to questions 28, 34, all Sections A and B, the Likert scale uses 5-point scale 1 with Strongly Disagree, 2 Disagree, 3 with Neutrals, 4 with Agree, and 5 with Strongly Agree. SA=5, A=4, N=3,D=2,SD=1 is the equivalent abbreviation. Description of the medium and norm difference in each building obtained by SPSS as shown in Table 7. Appendix A contains the raw data and details.

Table 4.7 : Mean and Standard Deviation of Variables

Variables	Mean	Standard Deviation
Attitude	3.150	0.8405
Intention	3.355	1.1525
Perceived Benefits	4.116	0.9366
Perceived Trustworthiness	3.940	1.006
Experiences	4.485	0.9848
Lifestyle	3.522	1.1964

Sources: Develop for Study

Since the mean score of each is greater than 3, it indicates that people in general are interested in online shopping on Shopee, in addition to the existing traditional shopping outlets. As illustrated clearly in Figure 4.4, the dependent variables attitude has the lowest mean score of 3.150. The highest mean scores belong to experinces (4.485), followed by perceived benefits (4.116). Perceived trustworthiness also one of the highest mean by 3.940 where intention and lifestyle exhibited moderate mean score 3.355 and 3.522 respectively.
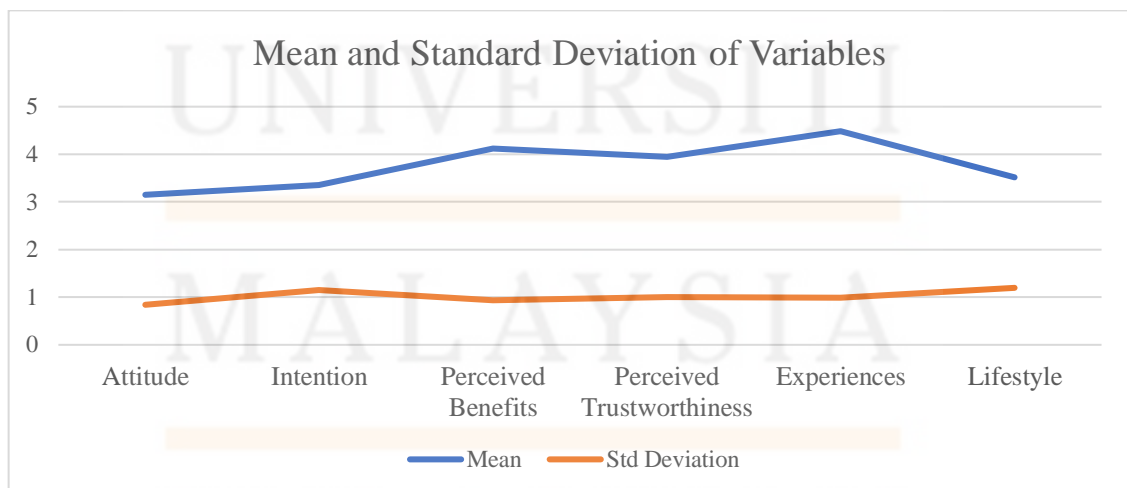
Figure 4.4 : Mean and Standard Deviation of Variables
Sources: Develop for Study

4.3   Hypothesis Testing

This study tested a total of five main hypotheses. To evaluate the relationshipbetween independent variables and dependent variables, Pearson's Correlation Coefficient and Multiple Regressions are performed. Each hypotheses test's results are summarized below. Appendix C (Pearson's Correlation Analysis) and Appendix D (Multiple Regression) include the raw data and details of the statistical analysis

4.3.1   There is positive significant relationship between attitude and online shopping intentions

Pearson Correlation Test was used to investigate the correlation between shopping behaviour and intention. Table 4.8 summarized the outcome of this study. There were obvious correlations between respondents' attitudes and intentions to purchase online (r=0.636, p 0.01), where the significant value is 0.000, which is less than 0.01. Therefore, H1 fail to be rejected. This has affected the intention of consumers to make purchases through online shopping.

4.3.2   There is positive significant relationship between the online shopping perceived benefits and attitude during COVID-19

Pearson Correlation Test was used to analyse the association between perceived benefits and attitude towards shopping online on Shopee The result of this study has been summed up in Table 4.8. The perceived benefits and attitude of respondents to shop online is strongly correlated (r=0.751, p < 0.01) where the significant value is 0.000, which is less than 0.01. Therefore, the rejection of H2 fails. This shows

that perceived advantages have an impact on the willingness of customers to make online shopping transactions.

4.3.3 There is positive significant relationship between prior e-commerce experience and attitude during COVID-19

Pearson Correlation Test was used to analyze the association between prior e-commerce and attitude towards shopping online on Shopee The result of this study has been summed up in Table 4.8. The prior experience of e-commerce and the attitude of respondents to shop online is moderately correlated (r=0.658, p<0.05), where the significant value is 0.004, which is less than 0.01. Consequently, H3 is not rejected. This showed that previous experience with e-commerce has an effect on the attitude of customers to make purchases on Shopee.

4.3.4 There is positive significant relationship between.consumer's lifestyle and attitude during COVID-19

Pearson Correlation Test was used to analyze the association between consumer's lifestyle and attitude towards shopping online on Shopee The result of this study has been summed up in Table 4.8. The lifestyle of the customer and the attitude among the respondents to shop online on Shopee is moderately correlated (r=0.658, p<0.05) where the significant value is 0.001, which is less than 0.01. Thus, H4 fail to be rejected. Analysis has shown that the lifestyle of consumers has an impact on the attitude of consumers towards making purchases through online shopping.

4.3.5 There is positive significant relationship between merchant's trustworthiness and attitude during COVID-19

Pearson Correlation Test was used to analyse the association between perceived merchant's trustworthiness and attitude towards shopping online on Shopee The result of this study has been summed up in Table 4.8. The perceived trustworthiness of the merchant and the attitude among the respondents to shop online on Shopee is strongly correlated (r=0.659, p<0.01) where the significant value is 0.000, which is less than 0.01. Consequently, H5 also fail to be rejected. This showed that the dependability of the customer perceived by the merchant have effect on the attitude of consumers to make online shopping purchases.

Table.4.8 : Summary of Hypothesis Testing

Hypothesis	Summary of Hypothesis Testing				Findings
	Statistical Test	Pearson's Correlation (r)	Significant (p)	Results	Discussion
H1 There is positive significant relationship between attitude and online shopping intentions.	Pearson's Correlation Test	r= 0.636**	0.000	r=0.69, p<0.01	Fail to be Rejected
H2 There is positive significant relationship between the online shopping perceived benefits and attitude during Covid-19.	Pearson's Correlation Test	r= 0.751**	0.000	r = 0.751, p < 0.01	Fail to be Rejected
H3 There is positive significant relationship between prior e-commerce experience and attitude during Covid-19.	Pearson's Correlation Test	r= 0.658**	0.004	(r=0.658, p<0.05	Fail to be Rejected

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H4 There is positive significant relationship between consumer's lifestyle and attitude during Covid-19.	Pearson's Correlation Test	r= 0.658**	0.001	r=0.658, p<0.05	Fail to be Rejected
H5 There is positive significant relationship between merchant's trustworthiness and attitude during Covid-19.	Pearson's Correlation Test	r= 0.659**	0.000	r=0.659, p<0.01	Fail to be Rejected
**Correlations is significant at the 0.01 level (2-tailed)					

Sources: Develop for Study
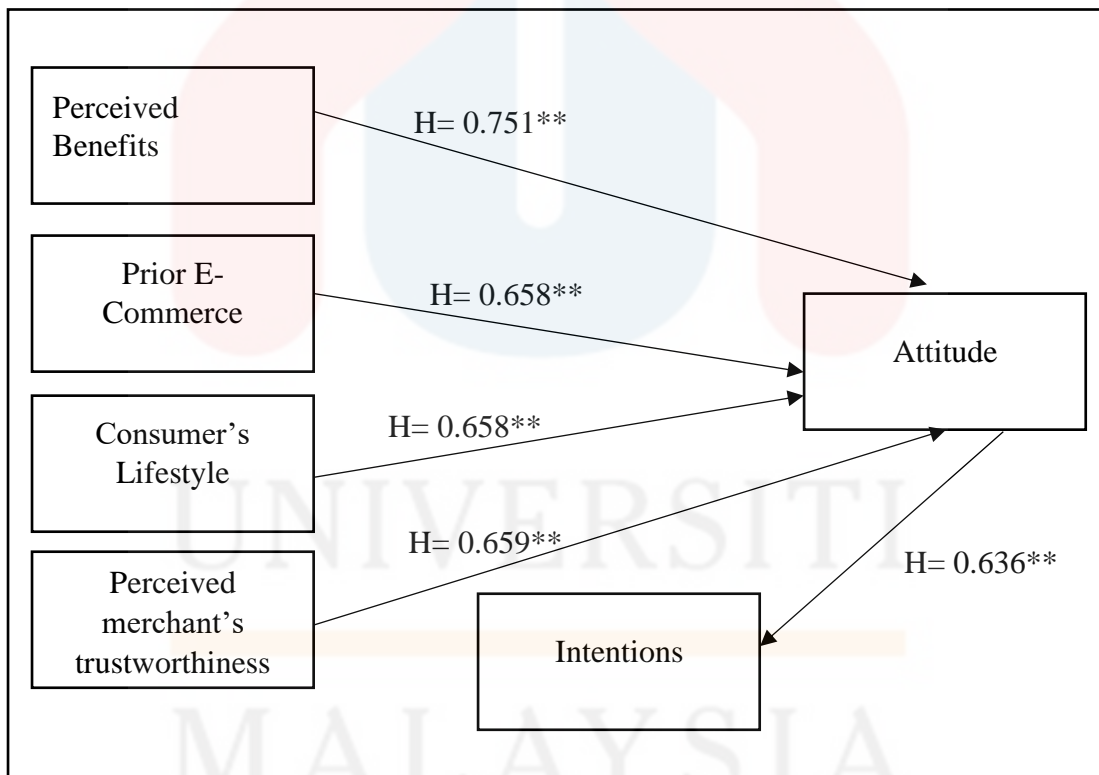
Notes: **. Correlation.is.significant.at.the.0.01.level. (2-tailed)

Figure.4.5 : Framework of Correlation.Coefficient
Sources: Develop for Study

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4.4   Multiple Regression

Table below represents the overall sample of consumer's attitude towards online shopping on Shopee. Based on Anova test, overall of consumer's attitude is significant [F (11,138) =23.380, p < 0.05]. The multiple regression showed perceived benefit (β=0.400, p<0.05), perceived merchant's trustworthiness (β=0.185, p<0.05) and consumers lifestyles is significant related on consumers attitude. That means there is a relationship between perceived benefit, perceived merchants trustworthiness and consumer lifestyles with consumer attitudes. The R2 by 65.1 percent of the consumer's attitude is mainly due to perceived benefit, perceived merchants trustworthiness and consumer lifestyles and the 34.9 percent indicates of other factor. Based on the standardized beta, the perceived benefit is the most influence consumer attitude with 0.400 and the least influence are perceived merchant trustworthiness with 0.185.

Table 4.9 : Summary of Multiple Regression

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.914	0.412		2.217	0.028
	Benefit	0.416	0.088	0.400	4.734	0.000
	Trustworthiness	0.162	0.066	0.185	2.444	0.016
	Experience	0.144	0.092	0.122	1.561	0.121
	Lifestyles	0.146	0.057	0.199	2.580	0.011

R Square=0.807, Adjusted R Square =0.623 , F=23.380, Sig=0.000

Sources: Develop for Study

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CHAPTER 5
DISCUSSION AND CONCLUSION

5.1   Introduction

This chapter will go through the research objectives and provide a summary of the entire study. This chapter also aims to give a better understanding of the research findings.

5.2   Discussions on Research Objectives

5.2.1   To explain if there is any relationship between attitude and online shopping intention

To meet the first objective, the Mean Score analysis under findings (Chapter 4) was conducted. Based on the results, the Mean Score for a moderating variable 3.355, with a standard deviation of 1.1525. Based on a five-point Likert scale of 1=(Strongly Disagree), 2=(Disagree), 3=(Moderate), 4=(Agree) and 5= (Strongly Agree), the Mean score shows that the propensity of samples is more towards 'Strongly Agree' with intention to shop online using Shopee during COVID-19.

Pearson Correlation Analysis was conducted in order to answer research question, research hypothesis in order to meet this first research objective. Based on Correlation Analysis result, r=0.636 with a p-value of 0.000 (p<0.01), which indicates a significant relationship between attitude towards online shopping intention. Therefore, it can be concluded that the level of intention people towards shopping online using Shopee is reasonable. Thus, this research also has met the first objective and answered the research question and research hypothesis.

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5.2.2 **To describe if the perceived benefits (time, cost, conveniences) of online shopping influence consumer's attitude towards online shopping during COVID-19**

To meet the second objective, the Mean Score analysis under findings was conducted. Based on the results, the Mean Score for an independent variable 4.116, with a standard deviation of 0.9366. Based on a five-point Likert scale of 1=(Strongly Disagree), 2=(Disagree), 3=(Moderate), 4=(Agree), and 5=(Strongly Agree), the Mean score shows that the propensity of samples is more towards 'Strongly Agree' with perceived benefits to shopping online using Shopee during COVID-19.

Pearson Correlation Analysis was conducted in order to answer research question, research hypothesis in order to meet this second research objective. Based on Correlation Analysis result, r=0.751 with a p-value of 0.000 (p<0.01), which indicates a significant relationship perceived benefits influence customer's attitude towards online shopping. Therefore, it can be concluded that the level of perceived benefits people towards shopping online using Shopee is reasonable.

Not to mention with MCOs, customers are afraid to leave home for fear of being exposed to Covid-19. In addition, people have a lot of time at home and spend time with online shopping, especially Shopee. Also, delivery when shopping online is faster than buying it yourself. Furthermore, it can save costs such as parking and car fuel. Finally, people can keep their distance from each other as told by the government. Thus, this research also has met the second objective and answered the research question and research hypothesis.

5.2.3 To discuss if prior e-commerce experience influence consumer's attitude towards online shopping during COVID-19

To meet the third objective, the Mean Score analysis under findings was conducted. Based on the results, the Mean Score for an independent variable 4.485, with a standard deviation of 0.9848. Based on a five-point Likert scale of 1=(Strongly Disagree), 2=(Disagree), 3=(Moderate), 4=(Agree), and 5=(Strongly Agree), the Mean score shows that the propensity of samples is more towards 'Strongly Agree' with prior e-commerce to shop online using Shopee during COVID -19.

Pearson Correlation Analysis was conducted in order to answer research question, research hypothesis in order to meet this third research objective. Based on Correlation Analysis result, r=0.658 with a p-value of 0.004 (p<0.05), which indicates a significant relationship prior e-commerce experience influence customer's attitude towards online shopping. Therefore, it can be concluded that the level of prior e-commerce experience people towards shopping online using Shopee is reasonable.

This is because, customers really like online shopping especially at Shopee because Shopee provides security and takes good care of customers. For example, if a customer gets damaged goods, the customer needs to report to Shopee without clicking Received Orders. Customers will be assisted by Shopee to get a refund. Besides, the items that customers buy look the same as those shown in Shopee. In general, customers are very satisfied with the service provided by Shopee and will continue to shop at Shopee.

Thus, this research also has met the third objective and answered the research question and research hypothesis.

5.2.4 To discuss if the consumer's lifestyle affect consumer's attitude towards online shopping during COVID-19

To meet the fourth objective, the Mean Score analysis under findings was conducted. Based on the results, the Mean Score for a independent variable 3.522, with a standard deviation of 1.1964. Based on a five-point Likert scale of 1=(Strongly Disagree), 2=(Disagree), 3=(Moderate), 4=(Agree), and 5=(Strongly Agree), the Mean score shows that the propensity of samples is more towards 'Strongly Agree' with prior e-commerce to shop online using Shopee during COVID-19 with consumer's lifestyle to shopping online using Shopee during COVID-19.

Pearson Correlation Analysis was conducted in order to answer research question, research hypothesis in order to meet this fourth research objective. Based on Correlation Analysis result, $r=0.658$ with a p-value of 0.001 ($p<0.05$), which indicates a significant relationship consumer's lifestyle influence customer's attitude towards online shopping. Therefore, it can be concluded that the level of consumer's lifestyle people towards shopping online using Shopee is reasonable.

This is because, a total of 54 Strongly Agree respondents like to browse and search for items on Shopee. Even buying items at Shopee has become one of their favorite activities. Especially when it comes to MCOs, they have a lot of free time and spend their time browsing Shopee. Thus, this research also has met the fourth objective and answered the research question and research hypothesis.

5.2.5   To examine if the.perceived.merchant trustworthiness.influence consumer's attitude towards online shopping during COVID-19

To meet the fifith objective, the Mean Score analysis under findings was conducted. Based on the results, the Mean Score for an independent variable 3.940, with a standard deviation of 1.006. Based on a five-point Likert scale of 1= (Strongly Disagree), 2= (Disagree), 3= (Moderate), 4= (Agree), and 5= (Strongly Agree), the Mean score shows that the propensity of samples is more towards 'Strongly Agree' with perceived merchant trustworthiness to shop online using Shopee during COVID-19.

Pearson Correlation Analysis was conducted in order to answer research question, research hypothesis in order to meet this fifth research objective. Based on Correlation Analysis result, r=0.65 with a p-value of 0.000 (p<0.01), which indicates a significant relationship perceived merchant trustworthiness influence customer's attitude towards online shopping. Therefore, it can be concluded that the level of perceived merchant trustworthiness towards shopping online using Shopee is reasonable.

As discussed in the third research objective, customers are very fond of shopping at Shopee because Shopee provides a guarantee that customers will get the goods safely and get a refund if they get damaged goods. Even so, a total of 72 Strongly Agree respondents would find a reliable and safe store to shop. Thus, this research also has met the fifth objective and answered the research question and research hypothesis.

5.3   Conclusion

This study was designed to identify the potential of Shopee's online shopping by evaluating potential customers' attitudes on such a different method of shopping. It also looked into the correlations between attitude and intention in the context of online

purchasing for such a product. Furthermore, this research examines if perceived benefits, customer lifestyles, and merchant trustworthiness impact the consumer's attitude toward online purchases on Shopee. This study also attempts to capture the interrelation of the dependent and independent variables using Theory Reasoned Action (TRA). The results of this research indicated that customers had high intentions to online shopping. The findings also revealed a substantial and positive relationship between attitudes and intentions. The analysis of the remaining hypothesis indicates that the approach also corresponds to the identified factors.

The key factors are the perceived benefit of online shopping, followed by the perceived merchant trustworthiness, the consumer's lifestyle and last experience in ecommerce. Education, income, ethnicity and location are not significant. It may be argued that this is not a costly product, and any employee or even student may purchase it regardless of economic level or ethnicity as long as the items are desired. The level of education is irrelevant as long as the users are internet users and are familiar with the electronic commerce environment. In addition, as long as internet connection is provided everywhere, the location is not significant.

This study uses the Reasoned Action Theory (TRA) paradigm to enhance literature in the Malay context on internet buying. First of all, the findings of the study can be a sign or a trend whereby not only specific products can be offered online but a much larger variety can also be included in the Malaysian context. Secondly, the findings of this study should enable online retailers to develop a further marketing plan to attract more consumers through online shopping on Shopee within the Malaysian environment. They should be aware of their restrictions and attempt to build or change their marketing

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plan to enable additional customers to visit their website shopping and purchase goods or services. But since perception of the benefits are the major elements which affect the attitude of customers, one of the significant conclusions of this study is that the seller needs to ensure the creation of websites which simplify online shopping for the consumer. Third, the survey showed that shops on Shopee truly support customers.

Chua et al. (2006) found that online Malaysians still have no idea how they use the internet as a commercial medium, since they are extremely concerned about the problem of privacy and confidence in online retailers. Online customers will be favouring sites in the context of Internet marketing that represent a merchant already familiar with the consumer on traditional channels. The merchant therefore must actively encourage its established customers who regularly visit their current retail store to promote his online channel choice. There also highlighted that many people have chances without substantial investment compared with typical merchants to become government-friendly entrepreneurs or tech-entrepreneurs. Malaysia's government is boosting the penetration of broadband and sustained mobile Internet coverage across the country.

The purpose of this study is to enhance the prospective interests of research in e-commerce. For prospective customer reviews, advanced web design is recommended to integrate more or more of the accessible elements. Potential participants might be contacted by means of the genuine website to engage in the survey to assess the features, advantages, convenience of use, safety and credibility with a less of biased but more real perception and feedback. This study is also useful for academics that want to investigate the same subject and can give future researchers a guideline.

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MALAYSIA

KELANTAN

APPENDIX A

QUESTIONNAIRE

QUESTIONNAIRE: A STUDY ON CONSUMER'S ATTITUDE TOWARDS ONLINE SHOPPING ON SHOPEE DURING COVID-19

ENGLISH: THE PURPOSE OF THIS SURVEY IS TO IDENTIFY A CONSUMER'S ATTITUDE TOWARDS ONLINE SHOPPING ON SHOPEE DURING COVID-19.

It is a short survey to understand your views and attitude towards online shopping on Shopee.

There are 3 sections in this questionnaire survey (Section A, B & C).

The survey will take a few minutes of your time and we greatly appreciate your input. All the data recorded only being used for the research purpose only.

Thank you for your co-operation.

BAHASA MALAYSIA: TUJUAN KAJIAN INI ADALAH UNTUK MENGENALPASTI SIKAP PENGGUNA TERHADAP MEMBELI-BELAH DALAM TALIAN DI SHOPEE KETIKA COVID-19.

Ini merupakan kajian yang singkat bagi memahami pandangan dan sikap anda terhadap pembelian dalam talian di Shopee.

Terdapat 3 bahagian dalam soal selidik ini (Bahagian A, B & C).

Kajian ini hanya mengambil beberapa minit sahaja dan kami menghargai respon yang anda berikan. Data yang direkodkan hanya digunakan untuk tujuan penyelidikan sahaja.

Terima kasih atas kerjasama anda.

*Required

SECTION A
(BAHAGIAN A)

SECTION A: Demographic Profiles
Instuctions: For the following items, please select the option that best describe you

BAHAGIAN A: Profil Demografi
Arahan: Untuk perkara berikut, sila membuat pilihan yang paling dekat menggambarkan diri anda

1. Gender (Jantina) *

Mark only one oval.

◯ Male (Lelaki)

◯ Female (Perempuan)

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2. Ethnic Group (Kumpulan Etnik) *

Mark only one oval.

- ◯ Malay
- ◯ Chinese
- ◯ Indian

3. Age Group (Kumpulan Umur) *

Mark only one oval.

- ◯ 21 - 25
- ◯ 26 - 30
- ◯ 31 - 35
- ◯ 36 - 40
- ◯ 41 - 45
- ◯ 46 - 50
- ◯ 51 years and above (51 tahun ke atas)

4. Education Level (Tahap Pendidikan) *

Mark only one oval.

- ◯ Bachelor Degree (Ijazah SarjanaMuda)
- ◯ Master Degree (Ijazah Sarjana)
- ◯ Doctorate Degree (Ijazah Kedoktoran)

5. English: Your current residential area is a (Kawasan kediaman semasa anda adalah) *

Mark only one oval.

- ◯ Urban (Bandar)
- ◯ Sub-urban (Pinggir Bandar)Rural
- ◯ (Luar Bandar)

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6. Where are you located (Di mana anda terletak) *

Mark only one oval.

○ Perlis

○ Kedah

○ Perak

○ Pulau Pinang

○ Kelantan

○ Pahang

○ Terengganu

○ Melaka

○ Negeri Sembilan

○ Johor

○ Selangor

○ Sabah

○ Sarawak

○ Wilayah Persekutuan (Putrajaya)

○ Wilayah Persekutuan (K.L)

○ Wilayah Persekutuan (Labuan)

7. Monthly Incomes (Pendapatan Bulanan) *

Mark only one oval.

○ Below RM1000 (Bawah RM1000)

○ Between (antara) RM1000 to RM3000

○ Between (antara) RM3000 to RM5000

○ More than (lebih daripada) RM5000

Screening Test (Ujian Saringan)- 1

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*8. I have been online shopping on Shopee before (Saya pernah membeli-belah atas talian dalam Shopee sebelum ini) *

Mark only one oval.

◯ Yes (Ya)

◯ No (Tidak)

Screening Test (Ujian Saringan)- 2

*9. I like online shopping on Shopee (Saya suka membeli-belah atas talian dalam Shopee) *

Mark only one oval.

◯ Yes (Ya)

◯ No (Tidak)

SECTION B
(BAHAGIAN B)

SECTION B: Atitude and intention
Instruction: Think about how much you agree or disagree with each following statement.

Bahagian B: Sikap dan niat
Arahan: Fikirkan berapa banyak anda bersetuju atau tidak bersetuju dengan setiap kenyataan berikut.

10. I like the idea of using the Internet to shop goods on Shopee (Saya suka idea menggunakan Internet untuk membeli barangan dalam Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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11. I can shop for goods online that are not available at my place (Saya boleh membeli-belah barangan secara online yang tidak terdapat di tempat saya) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

12. Traditional retail stores offer me better services than online stores (Kedai-kedai runcit menawarkan perkhidmatan yang lebih baik daripada dalam talian) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

13. I like the energy and fun of shopping at retail stores for goods (Saya suka dan seronok membeli-belah di kedai-kedai runcit untuk barangan) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

14. I will purchase goods through Shopee next week (Saya akan membeli-belah barangan melalui Shopee minggu hadapan) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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15. The possibility that i will purchase goods on Shopee in the future is high (Kemungkinan bahawa saya akan membeli-belah barangan dalam Shopee adalah tinggi) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

SECTION C
(BAHAGIAN C)

SECTION C: Factors that influence consumer's attitude and intention to shop goods on Shopee
Instructions: Think about how much you agree or disagree with each following statement.

BAHAGIAN C: Faktor-faktor yang mempengaruhi sikap dan niat pengguna untuk membeli-belah barangan di Shopee
Arahan: Fikirkan berapa banyak anda bersetuju atau tidak bersetuju dengan setiap kenyataan berikut.

16. I don't have to leave home for shopping (Saya tidak perlu meninggalkan rumah untuk membeli-belah) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

17. I can shop whenever I want (Saya boleh membeli-belah bila-bila masa saya mahu)

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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22. I like to purchase goods from trustworthy shopee's stores (Saya suka membeli-belah barangan daripada kedai yang boleh dipercayai di dalam Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

23. I have had negative experiences with Shopee purchase in the past (Saya mempunyai pengalaman negatif dengan pembelian di Shopee pada masa lalu) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

24. I have searched for a goods on the Shopee before (Saya pernah mencari barangan di Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

25. I have purchased a goods from Shopee store before (Saya pernah membeli barangan daripada kedai dalam Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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26. The goods that I purchased looks exactly alike (Barangan yang saya beli kelihatansama seperti yang ditunjukkan di dalam Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

27. When shopping on the Shopee, I am satisfied with the service given (Apabila membeli-belah di Shopee, saya berpuas hati dengan perkhidmatan yang diberikan) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

28. How often do you go shopping on Shopee (Berapa kerap anda membeli-belah di Shopee) *

Mark only one oval.

◯ Never (Tidak pernah)

◯ Rarely (Less than once per year) (Jarang-jarang: kurang daripada sekali setahun Seldom

◯ (1-3 times per year) (Jarang: 1-3 kali setahun)

◯ Often (Once per month) (Selalu: sekali sebulan)

◯ Very often (Once per week) (Kerap: sekali seminggu)

29. I like browsing on the Shopee (Saya suka melayari Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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30. I often go to Shopee to preview goods (Saya selalu mencari barangan di Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

31. I usually watch online advertisements for sale announcements (Saya biasa menontoniklan online untuk pengumuman jualan) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

32. Shopping on Shopee is one of my favorite leisure activities (Membeli-belah di Shopee adalah salah satu aktiviti kegemaran saya) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

33. I enjoy buying goods on Shopee (Saya suka membeli-belah barangan di Shopee) *

Mark only one oval.

	1	2	3	4	5	
Strongly Disagree (Sangat Tidak Setuju)	◯	◯	◯	◯	◯	Strongly Agree (Sangat Setuju)

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34. How many hours per day do you use for Shopee? (estimate) (Berapa jam sehari anda gunakan untuk Shopee?) (anggaran) *

Mark only one oval.

- ( ) Never (Tidak pernah)
- ( ) Less than 1 hours (Kurang daripada 1 jam)
- ( ) 1 - 2 hours (jam)
- ( ) 2 -3 hours (jam)
- ( ) 3 - 4 hours (jam)
- ( ) More than 4 hours (Lebih daripada 4 jam)

THANK YOU FOR YOUR CO–OPERATION

APPENDIX B

MEAN AND STANDARD DEVIATION OF CONSTRUCTS

Variable	No	Descriptions	SA	A	N	D	SD	Mean	Std Deviation
Attitude	1	I like the idea of using the Internet to shop goods on Shopee	0%	5.3%	23.3%	38%	33.3%	2.99	0.886
	2	I can shop for goods online that are not available at my place	0%	1.3%	16.7%	31.3%	50.7%	3.31	0.795
								3.150	**0.8405**
Variable	No	Descriptions	SA	A	N	D	SD	Mean	Std Deviation
Intention	1	I will purchase goods through Shopee next week	13.3%	22.7%	33.3%	17.3%	13.3%	2.95	1.214
	2	The possibility that i will purchase goods on Shopee in the future is high	3.3%	8.7%	28%	28.7%	31.3%	3.76	1.091
								3.355	1.1525
Variable	No	Description	SA	A	N	D	SD	Mean	Std Deviation
Perceived Benefits	1	I don't have to leave home for shopping	0.7%	5.3%	18%	32%	44%	4.13	0.939
	2	I can shop whenever I want	2%	3.3%	12%	32.7%	50%	4.25	0.935
	3	Shopping on Shopee would allow me to do my shopping more quickly	4.7%	6%	22%	36	31.3%	3.83	1.083
	4	Shopee reduces the monetary costs of traditional shopping to a great extent – parking fees petrol e	1.3%	3.3%	18%	40.7%	36.7%	4.08	0.894
	5	Shopping on Shopee can reduce my efforts in travelling, walking, parking, waiting and carrying as much as possible	0.7%	2.7%	12%	36%	25.3%	4.29	0.832
								4.116	0.9366

Variable	No	Description	SA	A	N	D	SD	Mean	Std Deviation
Perceived Trustworthiness	1	Shopping on Shopee on known seller is as secure as traditional shopping	3.3%	12%	25.3%	34%	25.3%	3.66	1.086
	2	I like to purchase goods from trustworthy shopee's stores	1.3%	4%	14%	32.7%	48%	4.22	0.926
								3.940	1.006
Variable	No	Description	SA	A	N	D	SD	Mean	Std Deviation
Experiences	1	I have had negative experiences with Shopee purchase in the past	18.7%	30.7%	18%	21.3%	11.3%	2.76	1.294
	2	I have searched for a goods on the Shopee before	0%	1.3%	12%	34.7%	52%	3.37	0.747
	3	I have purchased a goods from Shopee store before	4.7%	3.3%	9.3%	34%	48.7%	4.19	1.052
	4	The goods that I purchased looks exactly alike	2.7%	4%	25.3%	43.4%	24.7%	3.83	0.937
	5	When shopping on the Shopee, I am satisfied with the service given	3.3%	1.3%	28.7%	46.7%	20%	3.79	0.894
								4.485	0.9848
Variable	No	Description	SA	A	N	D	SD	Mean	Std Deviation
Lifestyle	1	I like browsing on the Shopee	4%	8.7%	24%	28%	35.3%	3.82	1.130
	2	I often go to Shopee to preview goods	6%	8.7%	19.3%	28.7%	37.3%	3.83	1.197
	3	I usually watch online advertisements for sale announcements	10.7%	18.7%	33.3%	21.3%	16%	3.13	1.208
	4	Shopping on Shopee is one of my favorite leisure activities	10%	18.7%	28%	23.3%	20%	3.25	1.253
	5	I enjoy buying goods on Shopee	8%	8%	28.7%	28.7%	26.7%	3.58%	11.0031
								3.522	1.1964

APPENDIX C

PEARSON'S CORRELATION ANALYSIS

Correlations

		Attitude	Intention
Attitude	Pearson Correlation	1	.636[**]
	Sig. (2-tailed)		.000
	N	150	150
Intention	Pearson Correlation	.636[**]	1
	Sig. (2-tailed)	.000	
	N	150	150

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

Correlations

		Attitude	Benefit
Attitude	Pearson Correlation	1	.751[**]
	Sig. (2-tailed)		.000
	N	150	150
Benefit	Pearson Correlation	.751[**]	1
	Sig. (2-tailed)	.000	
	N	150	150

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

Correlations

		Attitude	Experience
Attitude	Pearson Correlation	1	.658[**]
	Sig. (2-tailed)		.004
	N	150	150
Experience	Pearson Correlation	.658[**]	1
	Sig. (2-tailed)	.004	
	N	150	150

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

Correlations

		Attitude	Lifestyles
Attitude	Pearson Correlation	1	.658[**]
	Sig. (2-tailed)		.001
	N	150	150
Lifestyles	Pearson Correlation	.658[**]	1
	Sig. (2-tailed)	.001	
	N	150	150

Correlations

		Attitude	Trustworthiness
Attitude	Pearson Correlation	1	.659[**]
	Sig. (2-tailed)		.000
	N	150	150
Trustworthiness	Pearson Correlation	.659[**]	1
	Sig. (2-tailed)	.000	
	N	150	150

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

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APPENDIX D

MULTIPLE REGRESSION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807[a]	.651	.623	.47048

a. Predictors: (Constant), Lifestyles, Residential, Located, Trustworthiness, Experience, Benefit

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	56.927	11	5.175	23.380	.000[b]
	Residual	30.546	138	.221		
	Total	87.473	149			

a. Dependent Variable: Attitude

b. Predictors: (Constant), Lifestyles, Ethnic, Residential, Located, Income, Trustworthiness, Experience, Benefit

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.914	.412		2.217	.028
	Benefit	.416	.088	.400	4.734	.000
	Trustworthiness	.162	.066	.185	2.444	.016
	Experience	.144	.092	.122	1.561	.121
	Lifestyles	.146	.057	.199	2.580	.011

a. Dependent Variable: Attitude