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The Adoption of Technology Acceptance Model (TAM) and Trust in Influencing Online Purchase Intention During the Covid-19 Pandemic: Empirical Evidence from Malaysia

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Abstract

Online purchasing has been embraced by customers due to its convenience and the raising issues of the Covid-19 pandemic. This research examines the factors influencing customers' online purchase intention during the pandemic. Although a lot of research has been conducted regarding online purchasing, the factors influencing online purchase intention during the Covid-19 pandemic remain limited. Thus, this research incorporates the Theory of Acceptance Model and customer's trust to determine the factors influencing customer purchase intention. The data were collected from 398 customers who purchased products through online platforms during the Covid-19 pandemic. The analysis of the results showed that various factors including "convenience", "security", "perceived ease of use", "perceived usefulness", and "trust" significantly influence customer online purchase intention during the Covid 19 pandemic. The findings of this study could provide practical implications to deploy effective online marketing strategies.

Keywords: Online purchase, Theory of Acceptance Model, Covid-19, Customer Purchase Intention

Introduction

The world has been influenced by the continuous revolution of globalization and technological advancement that was created via the internet which connects people creates a world without boundaries and opens a new electronic commerce market featuring online sales transactions (Cheong et al., 2019).

There are billions of people online and most of them are potential consumers for companies or people providing online sales. The development of the internet has increased the number of sellers and buyers and hence companies wanting to sell products or services have to search for opportunities to promote their products in this fierce competition (Cheong et al., 2019). There are so many potential customers on the Internet, thus it is crucial for us to understand consumers' needs and wants deeper and provide them with better services according to their needs and wants.

The increasing popularity of online shopping has been gradually transformed with the aid of computer equipment including mobile applications in the field of e-commerce which support customer online purchase experience (Li et al., 2020). The development of online shopping has been induced by both customers and retailers. Altogether, the emergence of the Coronavirus-2019 (COVID-19) pandemic has increased the need for customers to purchase online as shoppers are reluctant to visit brick-and-mortar stores (Watanabe & Omori, 2020). Online shopping is a new distribution channel that has no boundaries. It can reach more customers from different countries. Therefore, sellers have made the most of this opportunity to advertise their products and reach a wider range of consumers simply by using the internet. This has intensified the competition between online retailers and thus attaining customers is not easy. Hence, more research should be conducted to highlight the factors influencing customers' purchase intention via online shopping.

Factors Influencing Consumer Online Purchase Intention

Contemporary research has discovered that the COVID-19 pandemic as early as 2020 has changed customer behaviour, shifting from usual purchase to amassed purchase behaviour (Eger et al., 2021). Consumers are placing greater concerns on personal health and are conscious of premises accessibility with the standard operating procedures of social distancing. These issues have led customers to shift their preferences to making online purchases.

The establishment of the Theory of Acceptance Model is to justify user behaviour by using the determinant of computer acceptance model (Davis, 1989). The Theory of Acceptance Model consists of two independent variables, namely perceived usefulness and perceived ease of use, and both will be influenced by external variables. The acceptability of the model would then influence users' attitudes, subsequent behavioural intention, and actual consumption. Thus, TAM would be adopted to explain the causal relationship between customers' perception of usefulness and ease of use and customers' attitude and purchase intention in the context of online purchase.

The convenience factor refers to how easy it is to browse or search for information online compared to the traditional way of retail shopping (Sultan & Uddin, 2011). Online shopping also provides convenience for consumers such as time-saving and search convenience (Wanniarachchi et al., 2017). Moreover, convenience is able to reduce the risk probability as customers can consider the consequences of purchase by avoiding risky decision due to unfamiliar or inconvenience choices (Leong et al., 2019). Chusminah and Sugiyah (2020) have also stated that customers prefer the online purchase experience compared to the in-store purchase experience due to the pressure exerted by salespersons as well as the comfortability of making a purchase online at their own pace. Some of the customers have time constraints and have difficulty going shopping at physical retail stores due to their hectic day-to-day activities (Chiu et al., 2014). Those people would consider online shopping as a convenient option as it saves time by avoiding long queues and reducing the time spent on travelling, which has greatly encouraged customers to purchase online (Anesbury et al., 2016). Furthermore, Al-Debei et al (2015) discovered that convenience could affect customer attitude towards online purchasing as convenience has been identified as the greatest benefit of online purchasing. Raman (2019) recommended that customers make use of the convenience of online shopping to compare a wide range of different brands and prices at the same time. Thus, customers could form a positive attitude towards online shopping due to the reasons of time-saving, availability, and ease of access from any location (Raman, 2019).

Further, the technological advancement and continuous dependency on the online platform to make purchases has forced numerous established companies to develop a virtual store (Al-Qirim, 2007). However, one of the concerns in determining the success of the stores is security issues. Security disputes in conducting online purchases have always been a major worrisome matter. Security assurance acts as a prudent denominator in trust creation and anxiety reliever, in all aspects from data protection to possession of secured transactions (Park and Kim, 2006). A proven track record of a secured online purchase platform could instigate customers' acceptability in conducting online purchase transactions with a sense of security. Previous researchers have expressed that a reputable and secured website is the decision initiator for customers' purchase intention (Limbu et al., 2012). Ensuring security is crucial in successfully implementing an online purchase transaction. Jing et al (2021) has underlined that security is one of the elements that could trigger customer behaviour. Hence, security significantly influences customer attitudes.

Perceived ease of use refers to the online shopping experience that has been well facilitated through customers' perception and hence reduced the effort required to shop (Palaez, Chen & Chen, 2017). Singh and Ajmani (2017) discovered that perceived ease of use has significantly influenced customer attitude towards online purchase as customers could easily read and understand the terms and conditions of the purchase on the website itself. Moreover, Changchit et al. (2018) found evidence that customers felt that it was easy to perform purchasing transactions through the internet as it has a functional search button to help customers look for their intended product with detailed product descriptions. Phang and Ming (2018) also discovered that suggestions and feedback provided by bloggers are one of the crucial sources of information for the customers during the product information search process to help in making their online purchase decision, and such recommendations have been discovered to have a positive significant relationship with customer attitude. Thus, it is evident that customer perceived ease of use could influence customer online purchase intention.

One of the core constructs of the Theory of Acceptance Model is perceived usefulness (Davis, 1989). This has provided a clue in reviewing the causal relationship between usefulness perception and behavioural beliefs that are linked to human behaviour. Hence, perceived usefulness refers to the level of customers' belief in completing their purchase task through virtual stores. Past research has produced evidence that the customer's usefulness perception significantly influence customers' intention to use (Trinh et al., 2020). Further, Prakosa and Sumantika (2020) have elucidated their analysis of online shoppers' acceptance of perceived usefulness which has positively affected their attitude towards online purchase transactions. Hence, customer perceived usefulness could influence customer attitude.

Trust is defined as a belief that the trustee will behave according to the trustor's expectations by showing ability, benevolence, and integrity (Mayer et al., 1995). Trust is a critical success factor in a successful service relationship because before conducting any business with a company, consumers need to trust the company (Bryant & Colledge, 2002). Since online shopping is an activity that is related to a computer system, individuals cannot touch or feel the products, thus their decisions are based on the information provided by the online retailer (Yoldas, 2012). Trust is essential in capturing customers' intention to purchase goods and services (Ariffin et al., 2020). Due to the presence of perceived risk in online purchasing, customers require a high level of trust before making any purchase online. As such, it is clear that trust plays an important role in an online business transaction (Jawa & Chaichi, 2015). Hsu, Chuang, and Hsu (2014) revealed that website trust could generate a positive attitude as

trust reduces the perceived risk of customers. Al-Debei et al. (2015) elaborated that a high level of trust could induce changes in customer behaviour to portray a positive attitude.

Attitude

According to Fishbein and Ajzen (1975), attitude is the way customers react either positively or negatively towards a certain object, event, or incentive. It is a very complex structure of human psychological, affective, and behavioural components. Akkaya et al (2017) had reasoned that the positive impact of customer attitude could be induced by providing easily accessible information, various product selection, and timeliness. McSporran and Cho (2017) further added that the perceived quality of the products offered with the degree of trustworthiness would also influence customers' attitudes towards the product, specifically in the online shopping context.

Having positive customers' attitude towards an organization brings numerous advantages to the organization as customers tend to stay loyal to the brand, which could increase the revenue eventually (Trang et al., 2019). Customer attitude showed to have a significant influence on customer purchase intention (Salem & Chaichi, 2018). Therefore, multiple organizations tried to embed positive attitudes among their customers to drive customer loyalty (Kim et al., 2016). In the field of consumer behaviour, customer attitude influences customer behaviour and thus, people with a positive emotional attitude towards a particular online purchasing transaction would affect their purchase demand (Li-Ming et al., 2013).

Conceptual Framework

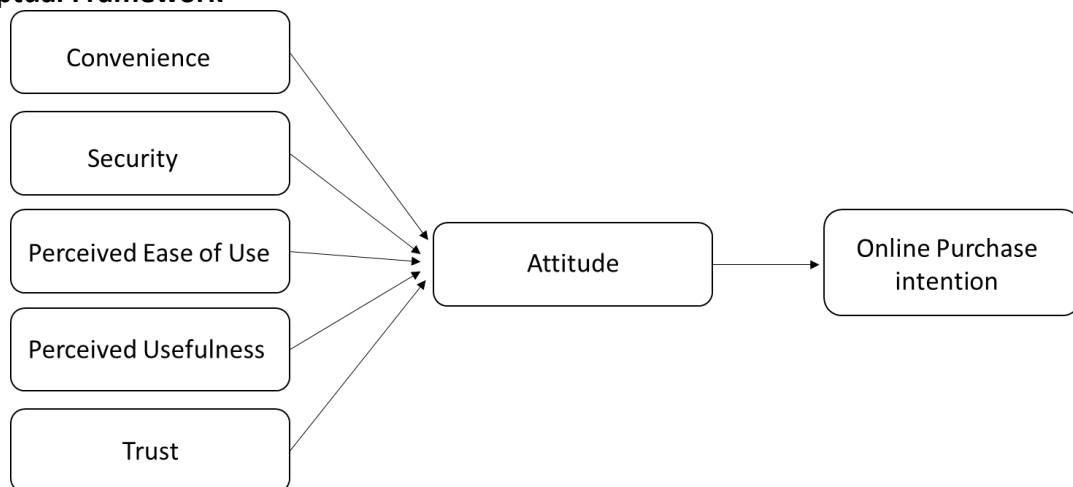


Figure 1: Conceptual Framework of the Research

This research has adopted the Theory of Acceptance Model as the theoretical foundation and added a few variables in the model, namely convenience, security, and trust. A list of independent variables was identified based on the literature review to influence attitude, which are convenience, security, perceived ease of use, perceived usefulness, and trust. Past reviews and the Theory of Acceptance Model have also proved that attitude would eventually influence online purchase intention.

Research Method

The data were collected through an online survey platform, which is the Google form. The online questionnaire was distributed by using the convenience sampling method to reach most respondents during a limited period. A set of filter questions were included in the

questionnaire to ensure the respondents have experience in online purchase. The research instruments used were adapted from various research. A total of 420 responses were collected, but only 398 were useable. The data were interpreted using SPSS software and the method used to determine the relationship between the variables was Pearson's correlation.

Result and Discussion

The data's reliability was tested using the Cronbach's Alpha scales. The results show that all of the variables have an acceptable range of reliability, with all coefficients measuring above 0.7 (Nunnally, 1987). The study also conducted a test of construct validity to ensure the factor loading is above 0.5 through Exploratory Factor Analyses (EFA). The result shows that the KMO of the variable falls within the acceptable range of above 0.5, and the value of Bartlett's test was below 5%.

Among the 398 respondents, 82% were females. On the other hand, most of the respondents were younger generations being in the age range of 19 to 26 years old, and most of them were middle-income earners, earning between RM3001 and RM5000.

The COVID-19 pandemic has shifted customer purchase behaviour from bricks and mortar stores to virtual stores due to numerous reasons such as health issues, standard operating procedures, convenience, government regulations, etc. Considering the changes in customers' behaviour, this research strives to determine the factors influencing online shopping during the covid-19 pandemic with the adaptation of the Theory of Acceptance Model. The adaptation of the model included new factors such as convenience, trust, and security variables. The Pearson correlation results below show the strength of the linear association between the independent variables (convenient, perceived usefulness, perceived ease of use, trust, and security) and customer attitude. Based on the result, all of the relationships are significant.

The convenient factor significantly influences attitude with $r=0.624$, $p=0.000$. Empirically, past research has discovered that convenience has an influence on consumer enjoyment in using new media (Marza et al., 2018). Customers could feel the convenience in adopting the new media that facilitated their purchase intentions and it changes customers' attitudes more subtly through enjoyment. Customers who now have the convenience to shop 24 hours a day have shifted away from the traditional shopping behaviour with restricted time zones, safety issues, and mobility issues. Therefore, the new online shopping system has transferred customer experience in purchasing online with convenience to having a sense of enjoyment. Next, perceived usefulness significantly influence attitude with $r= 0.547$, $p= 0.000$. The result of the analysis between perceived ease of use and attitude also shows a significant relationship with $r= 0.665$, $p = 0.000$. These findings confirmed the Theory of Acceptance Model and previous research (Davis, 1989; Kurnia & Chien, 2003; Nguyen et al., 2019). Customer's belief in adopting the use of new technology to purchase online via the internet has brought positivity to their performance and productivity with minimum effort (Renny et al., 2012). Customer perceived usefulness and ease of use of online purchase has moulded their attitude towards online purchase.

The findings also show that trust is associated with attitude, with $r=0.579$, $p=0.000$. The finding is in line with past research (Hansen et al., 2017; Suki and Suki, 2017). Meanwhile, security has displayed a significant relationship with attitude by generating a statistical result of $r=0.579$, $p= 0.000$. This is in keeping with studies conducted by Tsai and Yeh (2010); customers perception of security issues is one of the factors affecting decision making in online shopping. Thus, data protection and encrypted security measure are the major

concerns affecting customers' attitudes in online purchase intention, which includes the security features and purchase experience.

The results show that customer attitude significantly influences online purchase intention, with $r=0.589$, $p=0.000$. The findings indicate that all of the proposed hypotheses are accepted. This result is consistent with a study conducted by Ma (2010), where the author proved that a positive attitude would lead to a higher intention to purchase online.

| Construct | Pearson Correlation | Sig. (2-tailed) |
|--------------------------------------|---------------------|-----------------|
| Convenient > Attitude | 0.624 | 0.000 |
| Perceived usefulness > Attitude | 0.547 | 0.000 |
| Perceived ease of use > Attitude | 0.665 | 0.000 |
| Trust > Attitude | 0.579 | 0.000 |
| Security > Attitude | 0.518 | 0.000 |
| Attitude > Online purchase intention | 0.589 | 0.000 |

Conclusion

Current research proposed a conceptual framework with the adaptation of the Theory of Acceptance Model and the inclusion of trust, convenience, and security as variables to analyse the association between attitude and customer online purchase intention. The integration of the Theory of Acceptance Model with other variables in the online purchasing context would allow for an in-depth understanding of online sales transactions. Previously, customers can only access all the information supplied by the seller through face-to-face interaction or telecommunication, but nowadays, the facilities offered by online sellers are even more comprehensive which include convenience and ease of information accessibility. Since the demand for interactive websites and online purchasing has increased tremendously, this study is essential as it aims to determine the relationship between the antecedents and dependent variables. Thus, by conducting this research, the potential findings will provide valuable implications for online marketers and sellers to improve their services and then maintain customer satisfaction. The findings show that all of the independent variables (convenient, perceived ease of use, perceived usefulness, trust, and security) are correlated to the attitude which consequently influences customer purchase intention.

Contribution and Implications

The present research contributes to the theoretical approach by proposing a conceptual framework with the adaptation of the Theory of Acceptance Model and the inclusion of trust, convenience, and security as variables to analyse customer attitude and customer online purchase intention during the Covid-19 Pandemic. Previous researchers did adopt the theory of acceptance model in online purchase yet scarce research has been conducted in the era of Covid-19 where the tendency of online purchase increased simultaneously with the government restriction and fear of covid-19. The findings provided a better understanding of customer online intention.

Besides the theoretical contribution, the current study provides practical implications for marketers to promote online shopping and increase customer purchase intention. The findings show that convenience, perceived ease of use, perceived usefulness, trust, and

security are important factors that affect customer attitude and purchase intention. Therefore, marketers and online platform developers should invest in online platform functionality by providing attractive colour schemes, proper taglines, guidance to emphasize the appeal of the platform for visual and make it more convenient and easy to use. Online platform developers need to permit customers to save their carts and make it easy for customers to follow the checkout process. In this way, they can significantly improve customer first impression.

Marketers and developers need to improve the “Search Engine Optimization” and check their online platform functioning on a variety of possible devices that their target customers may be using, such as smartphones, laptops tablets, etc. They also need to consider live chat to assures that customers receive answers to any questions or concerns they might have. In this way, they can gain more trust by overcoming customer’s unfavourable eCommerce experience.

Marketers need to include customers review in their online platform. Customers reviews are considered as a trust signal for the online platform. Developers also recommended installing more security plugins and use Hypertext Transfer Protocol Secure (HTTPS) to keeps customer data more secure. Moreover, they need to offer a very secure payment gateway to customers. This implies that online marketers and online platform developers should ensure that data will be exclusively protected, and security measures have been placed to assure the customers while performing online transactions. Further, online shopping platform developers should ensure the ease of navigation in online shopping to develop a positive customer attitude when purchasing online. Meanwhile, online marketers should utilize marketing strategies involving feedback and word of mouth of customers to gain their trust. Customers that trust the online purchase transaction would eventually develop a favourable attitude and in turn, increase their online purchase intention.

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