

-RESEARCH ARTICLE-

MODERATING ROLE OF ONLINE TRUST ON THE RELATIONSHIP BETWEEN POST PURCHASE FACTORS AND ONLINE PURCHASE INTENTION IN MALAYSIA

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Citation (APA): Alsoud, A. R., Al-masaeed, S., MGM, J., Ab-Yajid, M. S., Abdeljaber, O., Shukri, S. M. (2021). Moderating Role of online Trust on the Relationship between Post Purchase Factors and Online Purchase Intention in Malaysia. *International Journal of eBusiness and eGovernment Studies*, 13 (2), 168-186. Doi: 10.34109/ijejeg. 202113210

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Email: sakinahshukri@msu.edu.my<https://orcid.org/0000-0002-9100-014X>**—Abstract—**

The primary goal of this study was to demonstrate the moderating effect of online trust on post-purchase characteristics and purchase intention. As a result, this study investigated the effect of perceived value, e-store image, and trust on purchase intention. Additionally, the research explored the moderating effect of online trust. The study used a quantitative technique and a cross-sectional design. To collect data, a questionnaire using the Likert 7 scale was developed. The questionnaire was distributed by convenience sampling to clients of Malaysian e-commerce sites. The study's usable response rate was 76.5 per cent. The data were examined using Smart PLS 3. The findings confirm that online trust has a moderating function in the path of e-store image and purchase intention. Whereas the study's direct findings are also confirmed. Policymakers can use the study's findings to understand Malaysian e-commerce users' preferences better.

Keywords: E-Store image, Repurchase Intention, Online trust, perceived Value, Post Purchase Factors

1. INTRODUCTION

The success of a business is contingent upon its marketing strategy. Scholars have placed a premium on the customer perceived value as a predictor of marketing strategy success in recent years. The perceived value is critical in forecasting customers' purchase behaviour. As a result, firms acquire a long-term competitive advantage, positively affecting relationship management. As a result, e-commerce research must emphasise why clients use online mediums (Aulia et al., 2016).

Customers can easily find alternatives in the online world. As a result, developing long-term connections with clients is extremely tough. To foster client loyalty, perceived value is crucial since it reduces the need to seek an alternative (J. F. Hair et al., 2009). Most previous studies on perceived value have been undertaken in offline firms. At the same time, it is more critical to evaluate the effect of.

The business must optimise revenues and compete in a challenging marketplace. As a result, the internet firm must gather critical information about its clients. Thus, these customers can attract their intended audience. For a firm to succeed, its image is vital. Its significance has grown in the online industry. The business's image becomes an asset,

as it aids in establishing a competitive edge and is impossible to replicate by another organisation (Vásquez et al., 2020).

Businesses engaged in online commerce face the challenge of generating revenue from their operations. As a result, they should concentrate on the aspects that contribute to a customer's purchasing intention. Following these identifications, it is critical to focus on their antecedents. When new enterprises enter the internet marketplace, their sales begin to grow (MGM et al., 2020). As a result, the online business is experiencing rapid expansion. Thus, firms must be cognizant of the critical nature of the organisational image that must be developed to compete with competitors. An E-image decreases the likelihood that customers will view the product negatively (Kanade et al.).

Due to the growth of e-commerce activities, it is vital to focus on the elements that influence consumers' purchasing intentions. In recent years, experts have attempted to identify and thoroughly investigate these themes in the context of e-commerce industry. These criteria are critical for internet marketers, online hypermarket shopping, mobile shopping uptake, and online content services. In the context of purchasing decisions, purchase intention is the result of a series of elements (Dewi et al., 2020).

It is critical to quantify customers' purchasing intentions while assessing website shopping behaviour. Because online business transactions entail the exchange of information and acts related to the purchase, the buy intention of customers is influenced by a variety of factors. It is critical to focus on these elements to enhance customer intention to purchase (Peña-García et al., 2020).

Organisations can get a competitive edge by utilising social media analytics. Additionally, firms can use this data to enhance their performance, increase buy intent, and foster customer trust. Researchers have established that customers contact businesses via their websites to obtain information rather than purchase a product or service (Nasrollahzadeh et al., 2020). This is because buyers lack the confidence to make purchases via the website. To build e-commerce, the e-business must grasp the elements affecting e-commerce. The majority of previous research on e-trust has been undertaken in western countries. There are very few studies undertaken in the setting of the ASEAN member states (Watanabe et al., 2020).

It is critical to place a premium on trust characteristics since internet transactions raise concerns about security and privacy. While previous research has investigated the factors influencing online trust, it has been unable to explain the effects of online trust. As such, this study aims to determine the effect of perceived value and e-store image on the purchase intention of customers in Malaysian retail stores. Additionally, this study explored the moderating effect of trust (Vergara, 2020).

2. LITERATURE REVIEW

2.1 Purchase Intention

The purchasing intention in online purchases is one of the most extensively researched issues in the past literature. In the environment of online web shopping, the purchaser's intention determines the purchaser's purpose to engage in a particular type of purchasing behaviour over the internet. Additionally, scientists have claimed that intentions influence and predict the conduct of various individuals ([Naseri, 2021](#)).

According to experts, it is critical to focus on intentional rather than behavioural measures when capturing clients' attention. Few researchers emphasised the importance of purchasing intention as a component of consumer purchase behaviour ([N. Meyer et al., 2020](#)). Additionally, the intention to purchase a certain product can be quantified by the anticipation to purchase and purchasing consideration. According to these comments, researchers defined online intention to buy as the state of mind who is both willing and able to engage in an online transaction ([Law et al., 2016](#)).

Additionally, the online transaction can be thought of as the process through which products are purchased, information is transferred, and retrieved. It is critical to note that the exchange of information and retrieval of information are regarded to be the website's intended use, whereas the purchase of a product is considered to be the circumstance of handling a website intended for purchase. Thus, it is critical to comprehend the concept of online buy intention in order to focus on the aspects that can contribute to a customer's purchase intention ([Abd Aziz et al., 2018](#)).

2.2 Perceived Value

Customer value is defined as a customer's perceived preference. Additionally, it contains the implications associated with the use of specific items that assist users in accomplishing specific goals ([Tolić, 2020](#)). It is the customer's overall appraisal of the product that develops after they use it and a certain sense of what they have to gain in terms of benefit and what they have given up in terms of trade-off. Thus, perceived value in the context of online business is defined as the customer's perceived preference in terms of evaluating the features of the online store that assist the customer in attaining their goals and objectives ([Marbach et al., 2016](#)).

In previous research, the topic of customer perceived value has been examined in terms of hedonic and utilitarian values. Additionally, empirical research have established the validity and reliability of these values' measurement. Thus, in the context of online retail shopping, hedonic and utilitarian values are seen as the fundamental building blocks of perceived worth ([Wu et al., 2016](#)).

The researchers defined perceived value as the customer's willingness to compromise in terms of their overall appraisal of the services or products based on their perceptions.

The customer makes sacrifices that go beyond the monetary cost. It also includes opportunity costs in terms of non-monetary advantages. These opportunity costs include the effort, time, and behavioural cost that customers incur when they use a service or purchase a product (Sharma et al., 2020).

Additionally, it demonstrates the consumer's convenience in terms of the effort and time spent by the customer when utilising the service. This is not a quality associated with any service or product. If customers sense value in the product or service, they will be prepared to pay a premium for it. Whereas they will pay less if a service requires more effort to use. As a result, companies must concentrate their efforts.

2.3 e-Store Image

The image is the customer's mental representation. The store image reflects the customer's mental image of the store. This is contingent upon the seller's website's functionality. Customers' perceptions of establishments are influenced by a variety of things. These factors are collectively referred to as the website's qualities and contribute to the store's image (Soni, 2021).

In studies focusing on retail stores, store image is explored and explained. They addressed the impact of store image on a customer's purchasing choice. Store images convey information about the establishment's ethereal and tangible aspects. The consumer's perception of the store is influenced by the website's intangible and tangible aspects. Thus, the way a customer envisions a store is the store image (Chang et al., 2022).

The store's tangible attributes include the product facilities, display, price, and assortment. Whereas intangible aspects include convenience, the store's atmosphere, and the employees. Numerous previous scholars have discussed various aspects that influence the store image's features (Kennedy et al., 2020). The physical environment of the store consists of the atmosphere, the store's reputation, customer satisfaction following a purchase from the online store, the store's facilities on its website, the store's convenience, the characteristics of staff working at the store, services offered on the website, promotions offered on the website, and merchandise (Chang et al., 2022).

Whereas, an online store's qualities or factors are distinct from a physical store's. For example, the staffing and parking factors are irrelevant in online businesses and will not affect the e-image. The aspects that contribute to the uniqueness of online retailers are numerous. They are distinct from traditional brick and mortar establishments (Danielle, 2020). The store navigation, information content, website design, privacy, security, and simplicity of use are all variables that might affect the e-store image. Store owners must comprehend the ramifications of their customers' internet shopping behaviour. Numerous previous research have shaped various aspects of an online store's

image, including performance, trust, familiarity, simplicity of use, enjoyment, and usefulness (Lin et al., 2018)

2.4 Trust

Trust is a critical component of developing relationships with clients. Consumer trust is critical in developing customer commitment and loyalty. It resulted in an increase in business options for customers. Because of trust, long-term relationships are created with customers and organisations. Researchers hold divergent views on the concept of trust. According to psychologists, trust refers to an individual's personal trust. According to economists, trust reveals how economic decisions are made (Agag et al., 2017). Scholars have described trust as an individual's impression of others. Additionally, it is characterised as a person's readiness to become vulnerable to others. A person with a high level of trust can resolve issues of uncertainty and improve the activities necessary to complete a task, while also saving time and money, as trust tends to reduce the expense of legal contracts and monitoring (Riquelme et al., 2019).

In previous research, marketing and psychology experts defined trust as an individual's readiness to rely on a partner trade partner in whom they have confidence. Additionally, researchers defined trust as the element that increases when an individual or group believes in the partner's honesty and dependability. Customers' desire to engage in online buying is contingent upon their level of trust. This occurs due to a user sharing sensitive information on a website. If a customer lacks faith in an online firm, he or she may refrain from engaging in an online transaction (Lăzăroiu et al., 2020). One of the most significant impediments to web vendor sales and online transactions is a lack of trust. As a result, the firm must prioritise the growth of online trust among customers. Consumer trust may be increased by concentrating on the variables contributing to customer trust (Mansour et al., 2014). Trust is a critical component of developing relationships with clients. Consumer trust is critical in developing customer commitment and loyalty. It resulted in an increase in business options for customers. Because of trust, long-term relationships are created with customers and organisations. Researchers hold divergent views on the concept of trust. According to psychologists, trust refers to an individual's trust. According to economists, trust reveals how economic decisions are made (Mansour et al., 2014). Scholars have described trust as an individual's impression of others. Additionally, it is characterised as a person's readiness to become vulnerable to others. A person with a high level of trust can resolve issues of uncertainty and improve the activities necessary to complete a task, while also saving time and money, as trust tends to reduce the expense of legal contracts and monitoring (Riquelme et al., 2019).

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3. RELATIONSHIP AND HYPOTHESES BUILDING

3.1 Trust and Purchase Intention

One of the critical components of a buyer-seller relationship is the level of trust between the parties. In e-commerce, it is critical to cultivating online buy intent. The trust factor has a very strong direct effect on the likelihood of making an online purchase (Cho et al., 2015).

If clients have a high level of trust in the seller in the context of an e-commerce firm, there will be a higher level of buy intention. Researchers discovered that trust is critical

in influencing purchasing intention. The same findings are reported by regarding trust and purchase intention (Calvo Porral et al., 2016).

3.2 Perceived Value and Purchase Intention

The majority of purchasing decisions are made based on insufficient information. It affects the customers' perceived value. Customers rely on perceived value to determine whether or not to purchase a particular product. As such, it acts as a guideline for purchase intention. Additionally, it is a collection of characteristics that influence customer perception and contribute to its worth (Gan et al., 2017).

Positive WOM might increase in the product's perceived value. As a result, the customer's purchasing intention is increased as well. Additionally, scholars observed a favourable correlation between perceived value and purchasing intention. If a product lacks perceived value, it will harm buying intent. Whereas, if clients place a high premium on a product, their purchase intention will also be increased (Chen et al., 2017).

Clients who sense a high degree of perceived value develop buy intention and contentment. Users of e-commerce are concerned with both the quality and attributes of the products. They also consider the buying experience. Perceived value is the consumer's net gain from consuming behaviour. As such, it is a powerful signal of purchase intent in the context of both online and physical channels. Perceived value is considered crucial when evaluating products. As a result, it is a more accurate predictor of product quality and intention to purchase (Watanabe et al., 2020).

The researcher evaluated the influence of perceived value in the context of tourism and discovered that perceived value has a considerable effect on customers' behavioural intentions. Other studies indicated that restaurant visitors' perceived value has a beneficial impact on their behavioural intention. (TRAN et al., 2020) discovered the same results when they evaluated the effect of American customers in Korean restaurants. They discovered a positive correlation between these variables (Lien et al., 2015). In this manner, we propose.

3.3 e-Store Image and Purchase Intention

The store's properties determine the store image. When a consumer must choose a store, he or she has numerous options based on the client's mood and the store's features. The customer's choice is also influenced by the store's surroundings, which generates an image in the customer's head (Jain et al., 2020). The store is evaluated based on the features of the store that are present in the store's environment. The store's total experience benefits the customer, which has a beneficial effect on the purchase intention. In the in-store environment, the store's qualities are critical in determining the store's selection. The shop's image has a beneficial effect on the features of the shop that influence the customer's attitude (Balaji et al., 2021).

Numerous prior research has demonstrated a positive correlation between purchase intention and business image. whereas the researcher pays less attention to the interaction between these two variables in the context of internet business. These studies examined the holistic effect of store image on a customer's purchasing intention. For example, these research found that the e-store image had a beneficial effect on customers' functional qualities and buy intention (Arslan et al., 2015). Similarly, the qualities of the store and the buying purpose have a good effect on the purchasing intention of communication, consumer electronics, and computers (Jiao et al., 2021; Lien et al., 2015).

3.4 Trust as Moderator

The intangibility factor of transactions, privacy, and security concerns play a very important role in generating trust or distrust in the context of online shopping. It is because, in the context of the e-commerce marketplace, trust plays a very key role. It is impossible for an e-commerce business to succeed if the customer lacks trust in the enterprise. The trust minimises privacy issues and increases the transactions for the business dealing in the e-marketplace. Different studies identified trust as the factor that impacts risk and attitude. As a result, the willingness of the customers to buy the product is affected by risk and attitude. Thus, trust can generate negativity and positivity among the purchasing activities (Kaur et al., 2020).

H1: Trust has a positive significant relationship with purchase intention.

H2: Perceived value will have a positive effect on purchase intentions

H3: e-Store image will have a positive effect on purchase intentions.

H4: Trust Moderates the relationship between e-store image and PI.

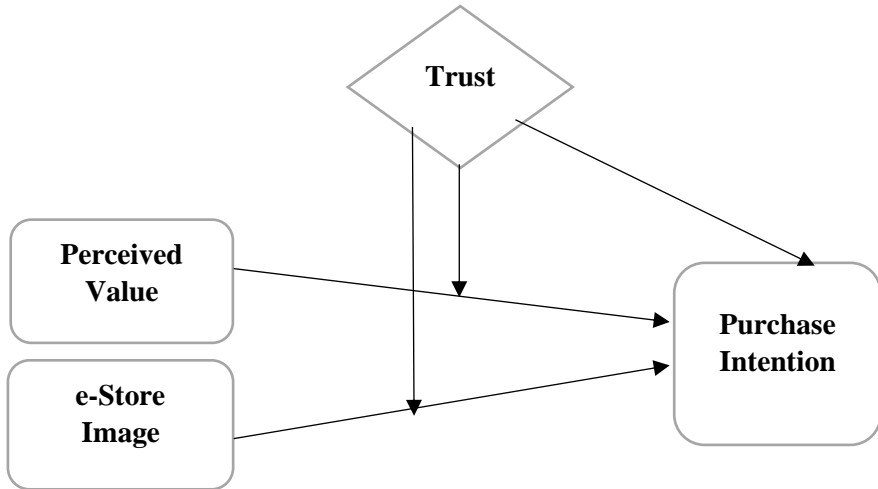
H5: Trust moderate the relationship among PV and PI

4. RESEARCH METHODOLOGY

This study focuses on the intention to make an online transaction. Thus, the primary purpose is to determine the effect of elements such as customer value and image on customer purchase intention. The researcher used a quantitative research approach to accomplish the study's aims. Additionally, the study's research design was cross-sectional. The respondents of this survey were Malaysian residents who were regular users of e-commerce sites. The data collection instrument was a questionnaire developed from previous investigations. The questionnaire was constructed using the Likert 7 scale. On this scale, 1 represents the respondents' "strongly disagree" opinion, while 7 reflects their highly agreed response. The questionnaire was circulated via email and WhatsApp messaging to 350 respondents who were over the age of 18. Convenience sampling was used in this investigation. The respondents completed 268 questionnaires. The current

study has a usable response rate of 76.5 percent. SPSS and PLS were used to analyse the data collected. SPSS 25 was used to analyse the respondents' descriptive statistics. PLS 3 was utilised to investigate the confirmatory factor analysis procedure and the link between the proposed hypotheses.""

The following framework of research is developed from the above literature:



5. ANALYSIS

The data analysis in this work is performed using partial least squares-structural equation modelling (PLS-SEM). This technique is recommended in several well-known research studies, including (Henseler et al., 2009). Generally, this approach consists of two significant steps. These processes include developing an outside model and an interior model, which are also referred to as a measurement model and a structural model. The structural model is used to evaluate the study's proposed relationships. Whereas data consistency and dependability are quantified using a measuring model. Following the structural model is the study's measuring model (Hair et al., 2017).

A preliminary analysis was undertaken prior to evaluating the study's structural and measurement models. At this stage, the data's missing values and correlation were determined. It is established that there are no missing values in the current data. Additionally, the data was free of outliers (J. P. Meyer et al., 2006).

Later in this study, correlation was investigated using clever PLS and the VIF test, also known as Variance Inflation Factor. According to academics, the VIF value must be less than 5 to rule out the possibility of multicollinearity in the data (J. Hair et al., 2009).

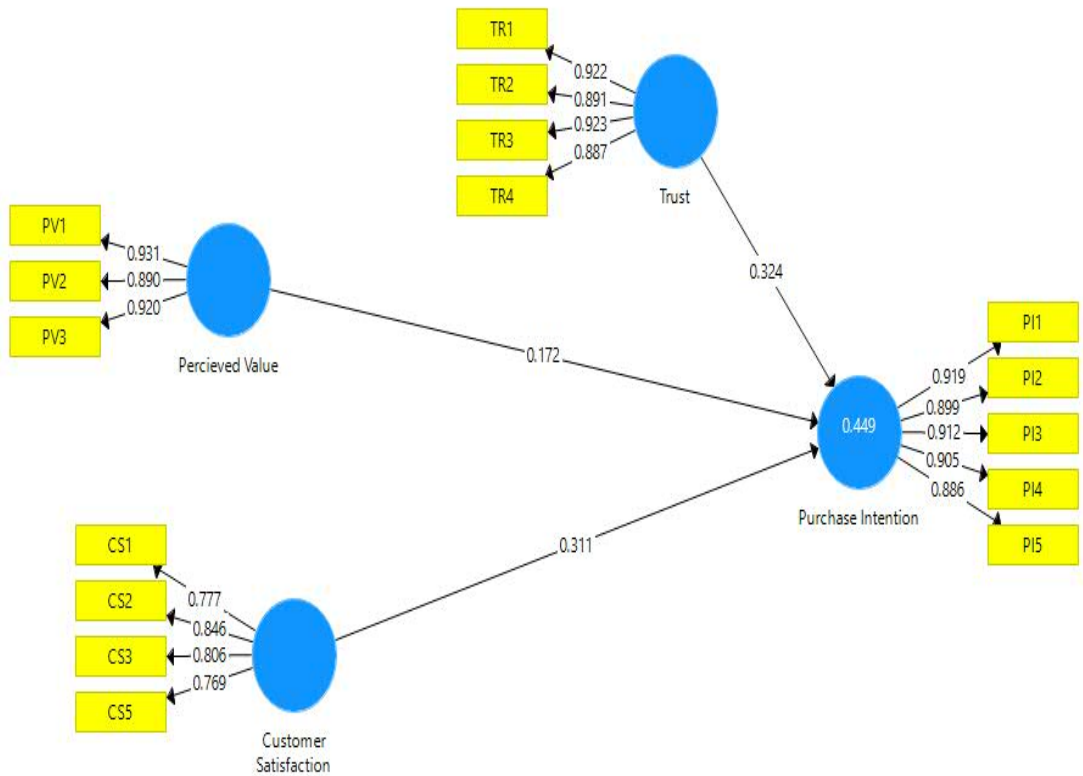


Figure 2. Measurement Model

On the other hand, [Meyers et al. \(2016\)](#) point out that the value of VIF must be less than 10 to rule out multicollinearity. [\(J. Hair et al., 2009\)](#) recommendation image was used in this investigation. The findings in [Table 1](#) indicate that all values are less than 5, indicating that there is no problem with multicollinearity.

Table 1. VIF

	Purchase Intention
CS	1.626
Perceived Value	1.599
Trust	1.477

After completion of preliminary analysis, further analysis was carried out through smart PLS 3. To examine the measurement model, an assessment of validity and reliability was conducted. The measurement model is shown in [figure 2](#). At the first stage of the measurement model, factor loading is examined for which all values are less than 0.50 as mentioned in [table 2 \(J. F. Hair et al., 2009\)](#). Thus, all values are above the threshold level. Therefore, these items are retained.

Table 2. Factor Loading

	CS	PV	PI	TR
CS1	0.777			
CS2	0.846			
CS3	0.806			
CS5	0.769			
PI1			0.919	
PI2			0.899	
PI3			0.912	
PI4			0.905	
PI5			0.886	
PV1		0.931		
PV2		0.890		
PV3		0.920		
TR1				0.922
TR2				0.891
TR3				0.923
TR4				0.887

Cronbach Alpha and composite reliability were used to determine the data's validity and consistency. These values should be more than 0.70, according to Joe (F. Hair Jr et al., 2014). According to Table 3, the CR and Cronbach Alpha are greater than 0.70. Demonstrating the data's veracity. Additionally, (Fornell et al., 1981b) stipulate that the AVE value must be greater than 0.50. This establishes the data's convergent validity. As shown in Table 3, the AVE of all variables is greater than 0.50. (Hair Jr et al., 2014).

Table 3. Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CS	0.813	0.820	0.877	0.640
PV	0.901	0.913	0.938	0.835
PI	0.944	0.945	0.957	0.818
TR	0.927	0.929	0.948	0.820

Additionally, Fornell et al. (1981a) approach is adopted to establish the discriminant validity of the data. For this purpose, the AVE of the square root was calculated as mentioned in table 4.

Table 4. Fornell et al. (1981a)

	CS	PV	PI	TR
CS	0.800			
PV	0.561	0.914		
PI	0.572	0.507	0.904	
TR	0.508	0.496	0.567	0.906

Based on the recommendations of [Henseler et al. \(2015\)](#) HTMT approach was also used in the study for the establishment of discriminant validity. For this purpose, strict criteria were adopted. Following that criteria, all values of the matrix are less than 0.85.

Table 5. HTMT

	CS	PV	PI	TR
CS				
PV	0.658			
PI	0.649	0.546		
TR	0.584	0.539	0.604	

After confirming the measurement model in the present research, scholars moved towards testing direct and indirect hypotheses through the structural model. For this step, the bootstrapping procedure was used under PLS. Bootstrapping is used in PLS to examine the values of T and path analysis.

Table 6. Direct Results

	BETA	Sample Mean (M)	SD	T vALUE	P Values
CS -> PI	0.386	0.382	0.063	6.129	0.000
PV -> PI	0.227	0.222	0.062	3.635	0.000
TR -> PI	0.358	0.358	0.059	6.062	0.000

As per the information gathered from the analysis, the direct results are mentioned in [table 6](#). The values of the table reveal that CS and PI have a significant positive relationship with each other (Beta=0.386, t=6.129) supporting the relationship statistically. Moreover, the PV and PI also have a significant positive relationship (Beta=0.227, t= 3.635) giving statistical support to this relationship. At the end of direct relationships, trust also positively affects the purchase intention (t=0.358, t=6.062). thus, H1, H2 and H3 are supported

Table 7. In-Direct Results

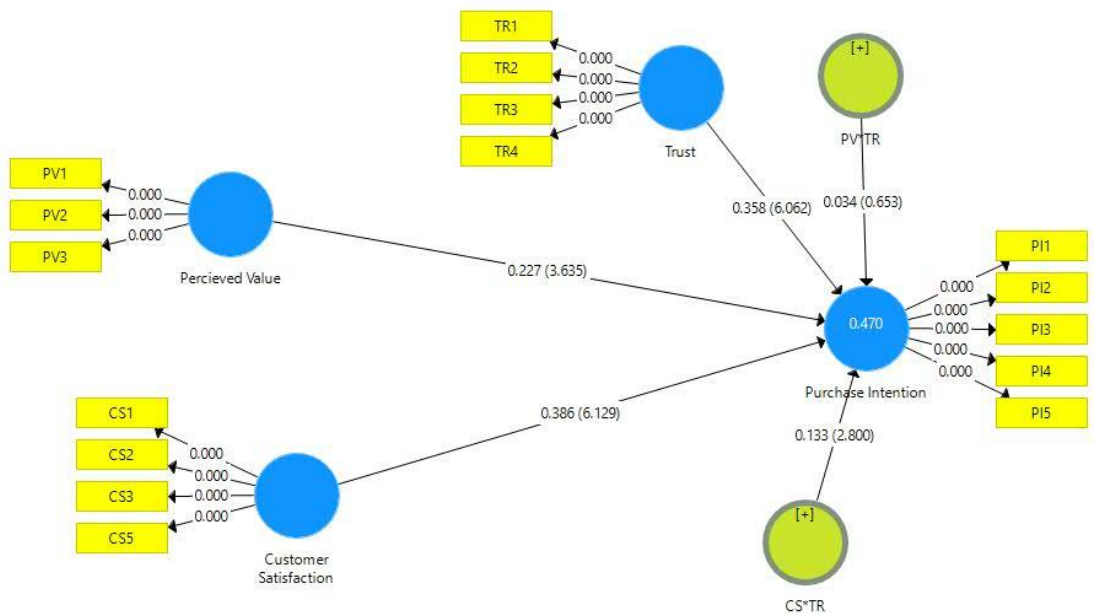
	Beta	Sample Mean (M)	SD	T	P Values
CS*TR -> PI	0.133	0.122	0.047	2.800	0.003
PV*TR -> PI	0.034	0.035	0.052	0.653	0.257

The results of the proposed moderation hypothesis are mentioned in [table 7](#). The results show that Trust moderates the path of customer satisfaction and purchase intention. Whereas the path of perceived value and purchase intention is not supported statistically in this study. Therefore, H4 is supported but H5 is rejected.

Table 8. R Square

	R Square
Purchase Intention	0.449

In the end, the Coefficient of determination (R square) was assessed in the study. According to [Cohen \(1988\)](#), The value of R square 0.02 shows weak, 0.13 is moderate and 0.27 is considered as substantial. According to [table 8](#), R square values in this study are substantial.

**Figure 3. Structural Model**

6. DISCUSSION AND CONCLUSION

Intention is a highly predictive factor in behaviour. It is more critical in e-commerce businesses, particularly e-retail shop outlets. As a result of the Pandemic, most

businesses are moving online. As a result, clients have numerous options. This issue has harmed e-retailers' ability to create long-term connections with their customers. E-retailers must focus on the characteristics that boost customers' buy intention in this situation. Thus, this study examined the effect of the e-image store's and perceived value on the e-store customer's re-purchase intention (Metcalf et al., 2020).

Additionally, this research explored the moderating effect of trust. According to the study's statistical findings, the e-store image is a critical aspect in forming a positive image in customers' minds. The picture is shaped by the store's website's attributes, such as privacy, security, and navigation. Additionally, the quality of the products available online is critical in this regard. These findings corroborate those of Lien et al. (2015).

On the other hand, data confirm that perceived value has a direct beneficial effect on purchase intention. If customers feel at ease and at ease while exploring an e-website, shop's they are more likely to purchase from that store. These findings corroborate those of Lien et al (2015). The studies confirm that trust is the primary reason people buy from an e-retailer. If a buyer has any concerns about privacy or security, he or she will refrain from purchasing from that particular e-retailer. This study's conclusion is comparable to that of Delafrooz, Paim, and Delafrooz et al. (2011). The study's findings suggest that trust plays a moderating role in the relationship between e-store image and buy intention. It demonstrates how customer trust can help strengthen the link between an e-image store's and purchase intention.

The study's findings fill a void left by a dearth of studies examining the factors influencing re-purchase intention. This study aims to close the gap between eCommerce studies conducted in Malaysia. However, this study does have some limitations. The present model should be validated with any mediating variable in future investigations. On the other hand, future studies utilising a similar model may employ a longitudinal research strategy. Finally, the study's conclusions are beneficial for marketing academics and policymakers in Malaysia's retail industry.

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