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Does Electronic Word-of-mouth (EWOM) Matter? Using PLS-SEM Approach to Reveal Generation Z Online Purchase Intention

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Abstract

Online purchases are prevalent prior to COVID-19 and have expanded post-COVID-19. This rising trend is also evident in the context of Malaysia, particularly among the generation Z. Consequently, the purpose of this paper was to examine the impact of trust, privacy and security, perceived benefits, and perceived ease of use on the online purchase intentions of generation Z in Sarawak. In order to improve the association between the hypothesized constructs, eWOM was introduced as a moderator variable. There was a total of 171 respondents in this study. WarpPLS software was utilized to conduct the partial least square - structural equation modelling (PLS-SEM) analysis to analyse relationship between the proposed variables. Privacy and security, as well as perceived benefits, were found to have a positive and significant relationship with online purchase intention. The empirical evidence presented provides online retailers with practical information in developing a marketing strategy to encourage locals to make online purchases.

Keywords: Online Shopping, Purchase Intention, Generation Z, PLS-SEM, Malaysia.

Introduction

Online purchase is an act or practice of acquiring products or services via Internet (Chelvarayan et al., 2021). Globally, it continues to rise as each year passes. Today, most people use the Internet not only as a source of entertainment, but also as a means of acquiring the products they require in their daily activities. According to Ahmed et al (2021), Internet users have demonstrated a strong interest in online purchasing. It is primarily due to the fact that online shopping allows customers to contact a variety of providers for the products they require (Lee et al., 2016). With the Internet's utility in developing and developed countries that enables individuals to communicate globally (Mohamed & Kulathunga, 2019), more people have observed that they can acquire products through online transactions. The

number of internet consumers has expanded substantially around the globe, and Malaysia is no exception (Zainol et al., 2017).

In addition, many businesses have observed a rise in the popularity of purchasing platforms, as consumers transition away from conventional shopping methods and toward online shopping (Primanda et al., 2020). Therefore, corporations and organizations are transitioning from selling things face-to-face to selling products through the online marketplace (Jain et al., 2018), as this on the size of rental their warehouse and the number of people they need to hire. Still, a variety of factors influence consumers' in online purchasing, namely customer reviews, product's pricing in comparison, and the seller's credibility (Primanda et al., 2020). To encourage customers to purchase more of their products, online sellers must identify characteristics that inhibit and encourage online shopping (Ha et al., 2021).

According to a study conducted in India, online trust between buyers and sellers, a favorable online purchasing experience that leads to subsequent purchases, and an impulse purchase orientation all have a positive effect on online purchase intent (Thamizhvanan & Xavier, 2013). They discovered that brand orientation and quality orientation have no positive effect on online purchase intent because respondent are familiar with the brands and quality they purchase. Studies conducted in Vietnam indicate characteristics such as attitude, subjective norms, trust, business competency, behavior control awareness, reference group, utility, and convenience have a positive and statistically significant link with online purchase intent (Le-Hoang, 2020; Ha et al., 2021). Nonetheless, both Vietnam-based studies demonstrate that perceived risk has a negative impact on online purchasing intent. This is because consumers are more likely to deny online purchases when perceived risk is high.

Earlier studies in Sri Lanka (e.g., Mohamed & Kulathunga, 2019; Ranasinghe et al., 2020) has confirmed a positive and substantial association between perceived usefulness, perceived ease of use, attitudes toward behavior, and subjective norms and online purchase intention. Sri Lanka is very new to the transition from physical sales; as a result, internet shoppers tend to be more cautious. However, the outcomes of both studies regarding perceived risk are inconsistent. This is due to the varying perspectives of the respondents, since some believe that having trust in online businesses can allow one to overlook future possible risks. It is also possible that the researchers would misunderstood as believing that recognizing the danger will decrease the likelihood of respondents purchasing products online. In fact, there are dangers and uncertainties associated with online shopping, as internet businesses can go out of business for a period of time. Perceived risk is still a significant aspect to consider when making online transactions (Ranasinghe et al., 2020).

In short, different countries' research on various parts of study has yielded disparate results. Given that factors that affect online purchase intention and the importance of online purchase contribute significantly to a country's GDP.

Literature Review

Theory of Technology Acceptance Model (TAM)

Online purchase has become a preferred purchasing method sort by consumer especially during pandemic COVID-19. With the aid of technology such as using computers and mobile applications it provides a different shopping experience to customer through online purchase (Kei & Chaichi, 2021). The Technology Acceptance Model (TAM) by Davis (1989) has been

widely used to explain consumer behavior when they are exposed to new technology. TAM focuses on the element of perceived ease of use and perceived usefulness that can influence a person's attitude and predict behavioral intention towards new technology such as online purchase (Song et. al., 2021). A person intention toward the use of a new technology will increase when his perception towards technology as useful and simple to use (Hansen et. al., 2018). TAM has been widely used in previous studies in different context including social commerce environment, e-commerce and online shopping (Awa et. al., 2015; Tong, 2010; Ying et. al., 2021) to analyze consumer behavior toward new technologies. This study applied TAM to examine the influence of trust, privacy and security, perceived benefits, and perceived ease of use on online purchase intention among generation Z in Sarawak with eWOM as the moderator.

Generation Cohort Theory

In forecasting individual behavior and intentions, generation theory is one of the most influential sociological theories. A generation cohort is a concept that explain how a group of individuals are homogenous not only because they are born during the same period, but more importantly share similar experiences of some major external events during their late adolescent and early adulthood years also known as formative years or coming-of-age, which about 15 -25 years old (Hiram et al., 2017). Hence, the collective experiences of historical and societal events they have create cohesiveness in values, beliefs, and lifestyles which distinguish one generation cohort from another. According to Strauss and Howe (1991); Rogler (2002), cohorts values and attitudes are shaped and determined by their attachment to the external events when the cohort members come of age, and these values have a significant effect on their lifestyles and tend to stay with them permanently. Since every generation cohort is formed collectively, individuals in the same cohort are expected to share similar value orientations among themselves but which are different from those in other cohorts (Hiram et al., 2017). Despite some possible limitations and confusion over terms, generational cohort theory has been growing in popularity over the past several decades, especially in the field of consumer products marketing. Generation Z in Malaysia to use social media platforms in expressing their experiences with whatever they do and sharing these experiences with others (Marmaya et al., 2018). Growing up in the information technology era, Generation Z consumers in Hong Kong are increasingly involved in information search on social media platforms (Cheung et al., 2020). To advance the literature, we integrate generation Cohort theory to explain generation Z online purchase intention in Sarawak. It is logical to conclude that Generation Z consumers' technology is intricately linked to EWOM.

Trust

Trust is the expectation that those with whom one interacts will not exploit that person's confidence (Mohamed & Kulathunga, 2019). People have a tendency to make assumptions about the nature of trust before taking action. The assumption can be made in a moral, trustworthy, and socially acceptable manner regarding the concerned parties and how they would behave and maintain their promises (Zainol et al., 2017). Loss of trust has been cited as one of the key obstacles to internet shopping by consumers (Le-Hoang, 2020). The significance of trust in a variety of businesses and settings, including online purchases, has been thoroughly investigated. The majority of these studies (Primanda et al., 2020; Isa et al., 2020) focused on the relationship between trust and online purchase intent. Nonetheless, the consumer's perception of transaction risk in the online environment is considerable, making

trust in online shopping particularly important (Ha et al., 2021). Based on the above discussion, the first hypothesis is formulated:

H1: Trust is significant to online purchase intention among generation Z.

Security and Privacy

Additionally, security and privacy are factors that influence online purchase. This is due to customers' persistent fears about security and privacy issues, which is one of the most significant hurdles to e-commerce adoption that can be overcome by technology advances (Zainol et al., 2017). As a result of technical progress, customers are cautious to conduct internet transactions because it is difficult to make purchases online and there are security and privacy issues (Chelvarayan et al., 2021). Due to the existence of third-party individuals, such as cybercriminals and hackers, who have the ability to mishandle user data, privacy was not the only factor that influenced the company's decision to handle customer data (Chelvarayan et al., 2021). Hackers may not only originate from within the organization, but also from external or unknown sources. In the eyes of online shoppers, e-commerce websites must have their own security measures to safeguard them from the possibility of unauthorized use of their information during transactions (Lee et al., 2016). Consequently, the second hypothesis suggested is:

H2: Privacy and security is significant related to online purchase intention among generation Z.

Perceived Ease of Use

According to the study by Davis (1989), ease of use refers to the amount to which people perceive that learning a new skill is not difficult. In this situation, perceived ease of use will be a criterion indicating that individuals believe they can access information without exerting any effort when using equipment or networks. Consider that the consumer's perception of the outcome of online purchasing experiences is perceived effectiveness, whilst their perception of the process associated to the conclusion is perceived usability. Customers desire a system that is less cumbersome and user-friendly while shopping online (Chelvarayan et al., 2021). However, if users learn that navigating the site is difficult and cumbersome, their desire to shop online will decrease. On the basis of the above debate, the following hypothesis is proposed:

H3: Perceived benefit is significant to online purchase intention among generation Z.

Perceived Benefits

Consumers' perceived benefits are the standard of internet purchasing gains or personal pleasure that fulfil their needs or goals (Delafrooz et al., 2011). By emphasizing the advantages, which are mostly associated with the cost savings of online shopping. This is due to the fact that a physical firm and its online counterpart differ. Customers can buy anything they want seven days a week, twenty-four hours a day, anytime and wherever they want, as long as they have access to the internet (Chelvarayan et al., 2021). In addition, unlike typical shopping, where it appears to be hard for due to the large number of people who enjoy strolling around and searching for desired items, the mall is filled with individuals who enjoy roaming around and looking for intriguing items to buy. With online purchasing, consumers can browse the online market without feeling compelled to make a purchase. Perceived

benefits are the advantages of searching for information online prior to making an online purchase (Ahmed et al., 2021). Therefore, the following hypothesis is formed:

H4: Perceived ease of use is significant to online purchase intention among generation Z.

Electronic Word-of-Mouth

Electronic word-of-mouth has a significant impact on how people perceive a product and their likelihood to purchase it (Jaini et al., 2019). Electronic word-of-mouth is defined as any positive or negative online comment made by purchaser regarding its product, service, or the business itself that is available to a significant number of people (Hennig-Thurau et al., 2004) According to Hanbali (2021), there is a strong association between eWOM and online purchase intent because more online reviews indicate a product's popularity. In addition, there is a dearth of research regarding the impact of eWOM on the relationship between factors and online purchasing desire. Also, businesses will benefit from the moderating influence of eWOM, as they will have new business strategies in place to take use of social eWOM in order to support their sustainable growth (Hanbali, 2021). Therefore, this study utilized eWOM as the moderator variable to explore its potential for strengthening the association between the four independent factors and youth's intention to make an online purchase. Hence, the following hypotheses are developed:

- H5: eWOM is positively moderating the relationship between trust and online purchase intention; such that when eWOM is high, the relationship between trust and online purchase intention will be stronger.
- H6: eWOM is positively moderating the relationship between privacy and security and online purchase intention; such that when eWOM is high, the relationship between privacy and security and online purchase intention will be stronger.
- H7: eWOM is positively moderating the relationship between perceived benefits and online purchase intention; such that when eWOM is high, the relationship between perceived benefits and online purchase intention will be stronger.
- H8: eWOM is positively moderating the relationship between perceived ease of use and online purchase intention; such that when eWOM is high, the relationship between perceived ease of use and online purchase intention will be stronger.

Based on the preceding literature evaluation, the following study framework was presented (see Figure 1).

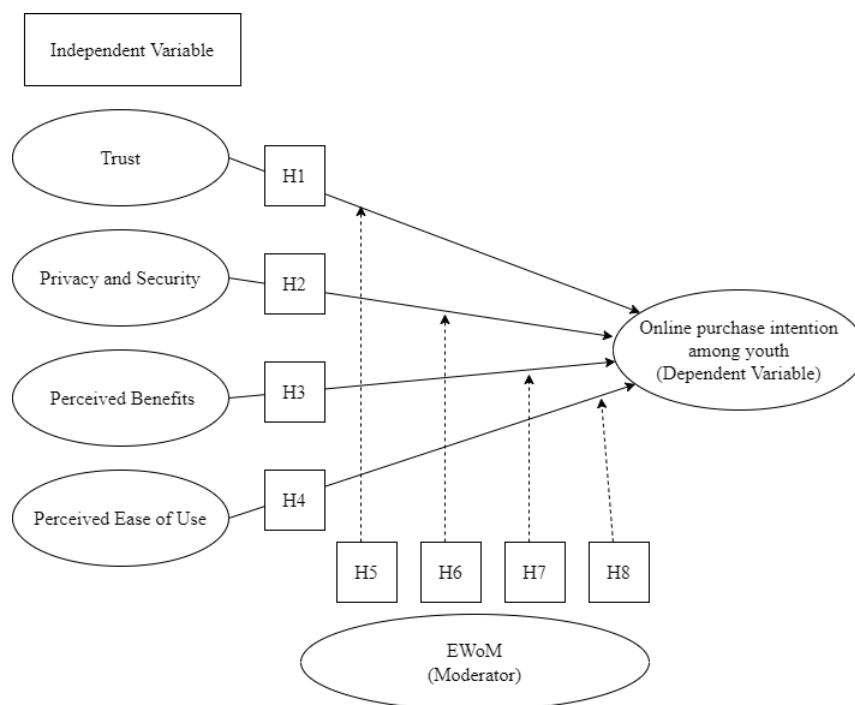


Figure 1: The proposed study framework

Methodology

A closed-ended questionnaire was used to collect data and was constructed using a quantitative approach. A total of 32 items adapted from past studies and modified to fit the Malaysian's context (see Appendix A). In order to collect data from the generation Z between January and March of 2022, questionnaires were converted into Google forms. This study targeted a group of university-educated young now residing in Sarawak, by use of a method of purposive sampling. Within the past three months, respondents must have made at least one online transaction. G*Power (version 3.1.9.2) was used to determine the minimal sample size required for this study. A minimum sample size of 146 is advised, given a significance level of 0.05, a medium effect size of 0.15, and a power of 0.95. Two-hundred replies were gathered in total, however 29 sets were eliminated owing to missing values. As a result, a total of 171 valid replies were utilized for study. Statistical Package for the Social Science (SPSS) version 26.0 and WarpPLS version 8.0 were utilized to analyze the data in this study. The respondents' demographic profile was analyzed using SPSS. Then, both exogenous and endogenous constructs are validated using WarpPLS (Chin & Newsted, 1999).

Data collection and Analysis

Assessment of the Measurement Model

A confirmatory factor analysis (CFA) was utilized to analyze the developed model and assess the reliability, convergent validity, and discriminant validity of the scales. In order to attain consistency and stability, the value must exceed 0.50 (Bagozzi et al., 1991). Composite reliability is used to determine the consistency of a measuring scale (Werts et al., 1974), and the value should be greater than 0.60 (Nunally, 1978), with a value near 0.7 being optimal. The structures were evaluated using the average variance explained (AVE) approach, and the AVE value must be more than 0.5. (Bagozzi & Yi, 1988). Using the act's requirements, the researcher evaluated the research model. Table 1 contains the findings for the initial and final iterations of every construct. In contrast to the final iterations, which produced results

following deletion, the early iterations produced outcomes prior to deletion. The coefficient of determination (R^2) was 0.320, suggesting that the model adequately explains over 32.0% of the variation (Hair et al., 1992).

Table 1

Result of Measurement Model

Model Construct	Measurement Item	Loading	CR^a	AVE^b	Loading	CR^a	AVE^b
		First iteration			Final iteration		
Trust (T)	T1	0.770	0.912	0.633	0.770	0.912	0.633
	T2	0.728			0.728		
	T3	0.824			0.824		
	T4	0.824			0.824		
	T5	0.850			0.850		
	T6	0.771			0.771		
Privacy and Security (PAC)	PAC1	0.877	0.956	0.813	0.877	0.956	0.813
	PAC2	0.899			0.899		
	PAC3	0.924			0.924		
	PAC4	0.916			0.916		
	PAC5	0.892			0.892		
Perceived Benefits (PB)	PB1	0.592	0.827	0.500	0.592	0.827	0.500
	PB2	0.831			0.831		
	PB3	0.857			0.857		
	PB4	0.500			0.500		
	PB5	0.684			0.684		
Perceived Ease of Use (PEOU)	PEOU1	0.880	0.897	0.687	0.880	0.897	0.687
	PEOU2	0.809			0.809		
	PEOU3	0.844			0.844		
	PEOU4	0.779			0.779		
Electronic Word-of-Mouth (EWOM)	EWOM1	-0.029	0.906	0.662	Omitted	0.951	0.794
	EWOM2	0.861			0.861		
	EWOM3	0.869			0.869		
	EWOM4	0.885			0.885		
	EWOM5	0.928			0.928		
	EWOM6	0.911			0.911		
Online Purchase Intention (OPI)	OPI1	0.829	0.864	0.522	0.829	0.864	0.522
	OPI2	0.851			0.851		
	OPI3	0.833			0.833		
	OPI4	0.553			0.553		
	OPI5	0.516			0.516		
	OPI6	0.677			0.677		

Note: Item EWOM1 was deleted due to low loadings.

Table 2

Discriminant validity of constructs

	T	PAC	PB	PEOU	EWOM	OPI
T	0.795					
PAC	0.158	0.902				
PB	0.197	0.607	0.706			
PEOU	0.095	0.026	0.185	0.829		
EWOM	-0.157	0.027	-0.041	0.039	0.891	
OPI	0.153	0.469	0.519	0.148	0.014	0.723

Note: Square roots of average variances extracted (AVEs) shown on diagonal.

Assessment of the Structural Model

To test the proposed hypotheses, the p-values, t-values, and standardized beta coefficient values were gathered. The results of testing the hypotheses were summarized in Table 3 and Figure 2. For testing hypotheses with one tail, the t-value must be greater than 1.645 ($p < 0.01$). Two of the four direct hypotheses that were proposed and assessed were supported. Surprisingly, none of the four proposed moderating hypotheses were substantiated in the context of Sarawak's teenagers. The statistical analysis therefore supported hypotheses H2 and H3, but not hypotheses H1, H4, H5, H6, H7, and H8. The Q2 value for online purchase intent was 0.373, while the acceptance condition for Q2 was a value greater than zero (Hair et al., 1992).

Table 3

Path coefficients and hypothesis testing

Hypothesis	Relationship	Standard Beta	P-value	t-value	Decision
H1	Trust → Online Purchase Intention	0.03	0.34	0.43	Not supported
H2	Privacy and Security → Online Purchase Intention	0.30	<0.01	4.21**	Supported
H3	Perceived Benefits → Online Purchase Intention	0.32	<0.01	4.42**	Supported
H4	Perceived Ease of Use → Online Purchase Intention	0.04	0.31	0.48	Not supported
H5	Electronic Word-of-Mouth moderates Trust → Online Purchase Intention	-0.03	0.35	-0.38	Not supported
H6	Electronic Word-of-Mouth moderates Privacy and Security → Online Purchase Intention	-0.07	0.17	-0.937	Not supported

H7	Electronic Mouth Perceived Benefits → Online Purchase Intention	Word-of-moderates	0.10	0.10	1.313	Not supported
H8	Electronic Mouth Perceived Ease of Use → Online Purchase Intention	Word-of-moderates	-0.06	0.21	-0.801	Not supported

Note: $t > 1.645$, $p < 0.05^*$; $t > 2.33$, $p < 0.01^{**}$

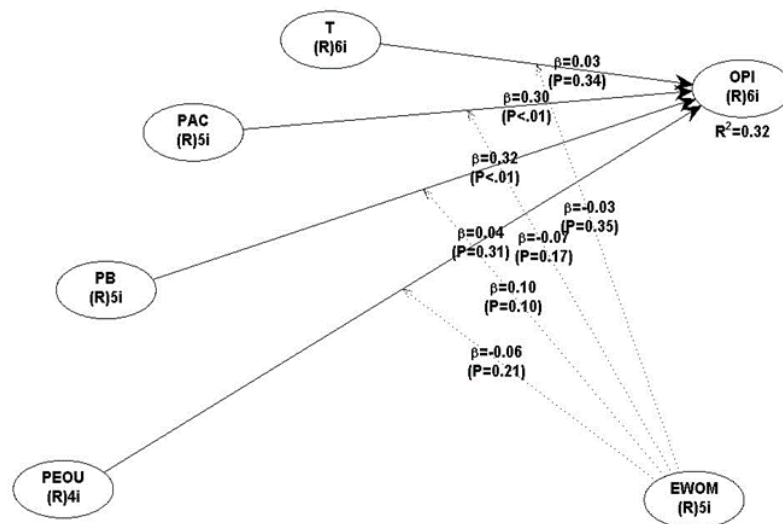


Figure 2: Research model with path coefficient and p-values

Findings and Discussions

The findings of testing Hypothesis 1 found that trust had no significant effect on online purchase intent ($\beta = 0.03$; $p = 0.34$; $t = 0.48$). Contrary to previous research, which revealed a significant association between trust and online purchase intent, the current findings do not support this conclusion (e.g., Mohamed & Kulathunga, 2019; Rahayu et al., 2020). The key reason for the lack of significance between trust and online purchase intent is that respondents had trust difficulties with online businesses. Respondents trust are based on consultation customer evaluations prior to making purchases while buying online. Even if there are excellent reviews for the product, responders will be concerned that they will be the unlucky individual who is duped, driving them to cease purchasing online. Likewise, Boardman and McCormick (2021) found that a consumer's attention and behavior may vary depending on the content, function, and purpose of each web page during their shopping journey.

Privacy and security were found to have a substantial impact on online purchase intention ($\beta = 0.30$; $p < 0.01$; $t = 4.21^{**}$). According to previous research (e.g., Naradin et al., 2020), there is a significant association between trust and online purchase intent. As result, to the high cost of internet shopping, discourages consumers'. Internet users place a high value on privacy and security in order to feel at peace and protect their private data. They believe a robust privacy and security system will make them feel more at ease and secure while purchasing products online. Bansal and Zahedi (2014) according to their research on frugal

customers, when security concerns were high, customers preferred to transact sensitive information on only trusted websites, thus indicating a higher perception of risk.

Hypothesis 3 was validated by the finding that perceived benefits had a significant connection with online purchase intention ($\beta = 0.32$; $p < 0.01$; $t = 4.42^{**}$). This is exactly the same as prior research (Ahmed et al., 2021) that found a favorable and statistically significant association between perceived benefits and online purchase intent. According to their research in Pakistan, internet buying is steadily adjusting to modern culture, especially among young people, who are more prone to utilize it. On the other hand, previous research (Aziz & Wahid, 2018) demonstrates a positive and statistically significant correlation between perceived benefits and online purchase intent. Based on their research, consumers will act accordingly with their past purchasing history and behavior. When consumers have had a positive online shopping experience in the past, they are more inclined to continue this behavior. Mathew Liu et. al (2012) stated that in a competitive market, consumers are likely to turn to retail stores or buy items individually online if they do not comprehend the value of discount gained from group buying.

No significant association was discovered between perceived ease of use and online purchase intention ($\beta = 0.04$; $p = 0.31$; $t = 0.48$); therefore, hypothesis 4 was not supported. In contrast to the previous study (Chelvarayan et al., 2021), this study reveals a significant link between perceived ease of use and online purchase intent. Other research (Zainol et al., 2017; Primanda et al., 2020) demonstrates that perceived ease of use has a positive and statistically significant association with online purchase intent. If consumers learn that utilizing the site is difficult and cumbersome, online shopping are least of preference. The primary reason for the lack of a significant association between perceived ease of use and online purchase intent is respondents do not believe online shopping to be easy to use. Upon analyzing the questionnaires, majority of respondents do not find online shopping to be user-friendly, as the majority of online shopping platforms tend to hold customers' purchases when they are using a smartphone, requiring them to sign in through laptops using a smartphone's QR code to protect users' information. Therefore, respondents tend to prefer in-person transactions since they are simpler and direct. Growth in online shopping will be influenced in part by potential obstacles and risks, including the security of personal data, dissatisfaction with products, and delivery of goods that does not meet customer expectations and so on. (Liao et al., 2012).

The statistical results for Hypothesis 5 indicated that eWOM did not influence the relationship between trust and online purchase intention ($\beta = -0.03$; $p = 0.35$; $t = -0.38$), thus showing that Hypothesis 5 was not supported. Previous research (Hanbali, 2021) revealed that eWOM can moderate the variable, however this is not the case for teenagers in Sarawak. The primary reason why eWOM is not found to strengthen the association between the examined IV and DV is because respondents are generally willing to make online purchases; hence, eWOM is not a problem for them. Moreover, the majority of responders are able to purchase their essentials online. When respondents are interested in purchasing online-sold things, they will not be influenced by electronic word-of-mouth reviews.

The assessment of Hypothesis 6 revealed that eWOM did not have a significant impact on privacy and security and online purchase intention ($\beta = -0.07$; $p = 0.17$; $t = -0.94$), indicating

that Hypothesis 6 was not supported. Jaini et al (2019) found that eWOM moderates the relationship between independent and dependent variables. However, this is a unique example because the location differs from previous research. The primary reason eWOM did not moderate because revealing buyer information is a fundamental requirement for online transactions and shopping. Vendors to deliver to buyers, purchasers must supply their name, address, and even mobile phone number. This will leave a copy of the buyers' information in the hands of the vendors. As a result, most transactions will occur on online buying platforms, which will preserve their privacy and security. They found that only 25% of consumers seem to recognize privacy and security seal features on web sites. Bansal and Zahedi (2014) reported in their study on frugal customers that when security concerns were high, the customers preferred to transact sensitive information to only trustworthy websites, thus suggesting the higher risk perceptions.

The analysis of Hypothesis 7 revealed that eWOM had no significant effect on perceived advantages and online purchase intention ($\beta = 0.10$; $p = 0.10$; $t = 1.31$), indicating that Hypothesis 7 was not supported. According to Yin and Ching (2012), the association between electronic word of mouth as moderators and the respondents' propensity to repurchase online is considerable. In this study, however, researchers discovered that eWOM has a negligible moderating effect on perceived benefits and online purchase intent. The primary explanation is that respondents' purchasing decisions are typically influenced by their own consumer perceptions. They will not be influenced by eWOM because they are aware of the benefits of online shopping. Despite report from eWOM stating that online purchasing is fraught with unforeseen scenarios, consumers will continue to shop online. Thus, personality trait, trust can be considered to be relatively stable characteristics that are shaped by developmental and social factors that are external to the given situation (Webster & Martocchio, 1992).

Hypothesis 8 was not supported by the results of the investigation ($\beta = -0.06$; $p = 0.21$; $t = -0.80$). This is due to the fact that online shoppers will face a variety of challenges when making purchases. For instance, the inability to connect to a bank's website owing to updates or enhancements. As opposed to face-to-face purchases, online transactions and after-sales services require additional procedures from the purchasers. As it is difficult for vendors to provide after-sale care for online purchases, the majority of respondents prefer buying in person. Therefore, there may be concerns regarding the flow of personal information between online consumers and websites, as well as concerns regarding how personal information is managed by websites (Hong & Thong, 2013). A survey of online shoppers reported to grow confidence in e-commerce (Saunders, 2004). One of reason that was given by one of the consumer or buyer that increase their confidence despite the privacy concern as a consumer demand used to with the transaction it increase their awareness of possible threats (Raja et al., 2016).

Implication of the Study

This research concludes by presenting quantitative data on the impact of numerous variables on online purchasing intent. In the context of generation Z in Sarawak, neither the independent nor the dependent variable connections were modified by eWOM. Privacy and security, as well as perceived rewards, are the only two characteristics that significantly influence the desire to purchase online. As a result, this study contributes significantly to the

effect of online retailers and the government. Additionally, the finding provides online retailers with actionable information for developing a marketing strategy to encourage locals to make online purchases. The government can use this data to help citizens have a greater knowledge of and support for internet shopping.

Limitation and Future Research

As with any other research, this study has limitations. The research is conducted in Sarawak, Malaysia, which is the primary disadvantage. The economic, sociocultural, and environmental perspectives may vary according on the research location. The study's conclusions may not be applicable to other locations in Sarawak or even other states. eWOM, which serves as a moderator, is another limitation of this study. Various moderating variables, such as personal behavior and psychological thought, could also be adopted and incorporated into the research model to examine the relationships. There could be other observable indicators, components, and frameworks that enable a deeper understanding of the aspects that drive to online purchase intent. Despite these limitations, the research results add to a greater understanding of the impact of several factors on online purchase intent. Privacy and security, as well as perceived benefits, had a major effect on the online purchasing intent of youths, according to the findings. This study also demonstrated that eWOM (the moderator) does not influence teens' independent decision-making when purchasing online.

Conclusion

In summary, two major elements influence generation Z's online purchase intention: privacy and security, and perceived benefits. From the generation Z perspective, it doesn't really matter the information of the product involves negative review or feedback made by consumers about a product in online shopping. As a recommender, they provide either a positive or negative information of product popularity. This feedback will help to create the signal to the generation Z intention to purchase a product especially in Sarawak since the online market provides consumers with indirect experiences of the product. Besides that, there are difficulties to make a correct decision because customers cannot always experience the real features of a product purchased via the Internet. The information will be viewed different from the customers. Their opinion will identify their decision-making process by viewing the eWOM as informational, focusing on how the information will affects a customer decision making process. This paper showing that the era of internet makes it possible for consumers to share experiences and opinions about a product from traditional WOM to eWOM activity.

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