

Research Article

# Female Consumerism: Intention to Purchase Online

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**Abstract:** *The study aims to research the involvement of University Technology of Mara female students in online shopping, and a better understanding of the roles of trust, convenience, and customer service for female consumers. A proposed conceptual model began to incorporate new components into the theory of reasoned action (TRA), particularly trust, convenience, and customer service. The study shows that attitude, convenience, customer service, and subjective norms all have a substantial impact on female student consumers' intention to buy online. In this study, a quantitative study based on descriptive analysis was developed using the Statistical Package for Social Sciences (SPSS) version 27, an IBM statistical suite, to test the research hypothesis.*

**Keywords:** *female; consumerism; online; shopping.*

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## 1. INTRODUCTION

Online shopping has become increasingly popular among consumers in recent years, with females comprising a significant portion of the online shopping customer base. As technology advances, shopping habits are vastly changing, and this has led to an increase in the number of females who now shop online. The purpose of this paper is to explore the reasons why online shopping has become so prominent among females and how it has impacted their shopping experiences. One of the primary reasons why females are turning to online shopping is due to its convenience. Online shopping allows females to shop at any time, any place, without the constraints of opening and closing times of physical retail stores. According to a survey conducted by Statista, 59 percent of female online shoppers stated that their preferred time to shop was evenings and weekends (Statista, 2021). This shows that females value flexibility in their shopping experiences, and online shopping caters to this need.

Another crucial factor that contributes to the popularity of online shopping among females is the variety and availability of products. In contrast to physical retail stores, online stores have no physical constraints on space and can offer a much wider range of products. Females can find an endless number of products online and often discover unique and hard-to-find items. According to a survey by Smart Insights, 56 percent of female respondents said that wider choices of products and services was a key reason for shopping online (Smart Insights, 2020). With online shopping, females

have the luxury of browsing through numerous brands and products without the need to travel to different stores.

Online shopping enables females to compare prices of different products across various retailers quickly. This feature allows them to make informed decisions and find the best deals. According to a survey conducted by Price Waterhouse Cooper, over 60 percent of female shoppers in the USA said that they compare prices online before making a purchase (PWC, 2018). This feature is tremendously beneficial when it comes to making informed buying decisions, especially when shopping for expensive items.

In the current age, social media plays a significant role in creating awareness and influencing purchasing decisions among females. Online stores have noticed this trend and now use social media platforms to promote their products. By integrating social media, females can now easily discover new products from brands they follow and connect with other shoppers for opinions on particular items. According to a survey by Bizrate, 60 percent of females said that they regularly check social media for information on new products (Bizrate, 2020), highlighting the growing influence social media has on shopping behavior.

The rise of female online shopping is a trend that is not slowing down any time soon. Convenience, variety and availability, price comparison, and social media influence are significant factors contributing to the increase in female online shopping. As technology continues to evolve, retailers must learn to adapt and provide customers with an exceptional online shopping experience to stay ahead in the market.

## 2. RESEARCH MODEL

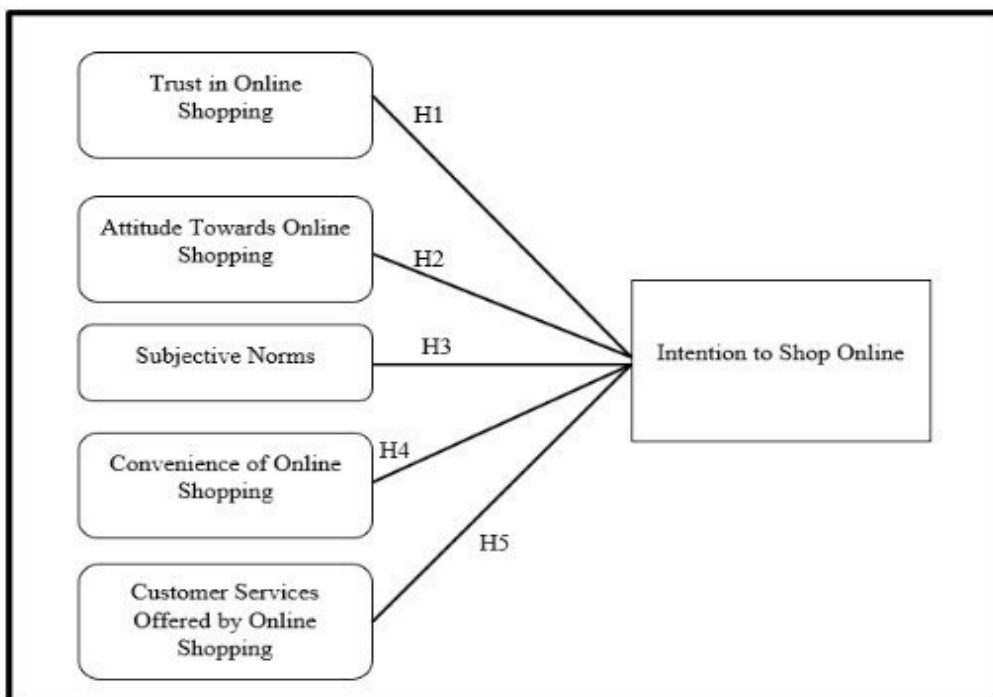


Figure. 1. Research Model

Figure 1 shows the relationship between our research framework's dependent and independent variables. The research design is based on the interactions between the dependent variable "Female Students' Intention to Shop Online" and the independent variable "The Role of Trust, Convenience, and Customer Service." The independent variables are used as the determinants variables to assess factors influencing female students' intention to shop online.

H1: Trust in Online Shopping positively influence female consumers intention to shop online.

Based on the research model above, it shows that hypothesis 1 is trust in Online Shopping also one of the intentions that affect female student to shopping online. It is because online shopping websites are trustworthy and reliable for them and sometime the information and policies that was provide in the online websites make them trust for shop online.

H2: Attitude towards Online Shopping positively influence female consumers intention to shop online.

Hypothesis 2 also shows that attitude towards online shopping also one of the intentions that affect female students to shop online which is they like to shop online as it provides more variety of the product, online shopping is attractive for them, or they would be more like to shop online if extensive descriptions of items were included and they would be more like to shop online if the pictures of the item were more attractive.

H3: Subjective Norms positively influence female consumers intention to shop online.

Hypothesis 3 also shows the independent variable on subjective norms which the opinion and experiences of their family, friends affect student purchasing decision and the opinion and experiences that discussed in online forums also affect their purchasing decision to shop online.

H4: Convenience of Online Shopping positively influence female consumers intention to shop online.

Next for Hypothesis 4 also shows that the convenience of online shopping. Shopping through internet also makes ordering items convenient for female student and some of female student also shop online because they can reduce their efforts in travelling, parking, waiting, etc., and female students be more likely to shop on the internet if the website is easy to use. They are also likely to shop on the internet because it easy to compare many products.

H5: Customer Services Offered by Online Shopping positively influence female consumers intention to shop online.

Apart from the fourth hypothesis above, there is also Customer Services offered by Online Shopping as the fifth hypothesis. This customer services offered by online shopping shows that female student happy to with the product return services offered in online shopping. When they are shopping on the internet, they were happy with the delivery services. They would be more likely to shop if products return services were made simpler and also female students were more likely to shop online if faster delivery services were ensured.

### 3. METHODOLOGY

In this study, we conducted a quantitative investigation to investigate the factors impacting female customers' intention to shop online. The questions we provide are divided into five parts: Trust in

Online Shopping, Attitude toward Online Shopping, Subjective Norms, Convenience of Online Shopping, and Customer Services Offered by Online Shopping. The first part of the question is about trust in online shopping, which is female students choose to shop online. Whether online shopping websites are trustworthy and reliable for them or sometimes the information and policies provided in the online websites, make them trust for shopping online. The second part of the question is the attitude toward Online Shopping. This question is about whether the female student likes to shop online as it provides more variety of products, online shopping is attractive for them, or they would be more like to shop online if extensive descriptions of items were included. They would be more like to shop online if the pictures of the item were more attractive.

The third question is about subjective norms, which is the question about whether the opinion and experiences of their family or the opinion and experiences of their friends affect female students purchasing decisions, and the opinion and experiences discussed in online forums will also affect their purchasing decision to shop online or not. The fourth question is the convenience of online shopping. Female students Shop through the internet whether because of makes ordering items is convenient for the female student. Some female students also shop online because they think they can reduce their efforts in traveling, parking, waiting, etc. Also, female students will be more likely to shop on the internet if the website is easy to use.

They are also likely to shop on the internet because it easy to compare many products. The last question is about Customer Services offered by Online Shopping. Whether by these customer services offered by online shopping make the female students happy to with the product return services offered in online shopping or when they were shopping on the internet, they were happy with the delivery services, or they would be more likely to shop if the product returns services were made simpler and also female students were more likely to shop online if faster delivery services were ensured.

For this research method, we distributed a questionnaire in the form of a Google form to a sample of UITM female students of 200 students. The final total of respondents from the data we have collected is 210 people, consisting of female degree and female diploma students of faculties of information management and so on.

The questionnaires were distributed using a Likert scale with seven scale levels for each question. The Likert scale is a rating system that helps research measure trust, attitudes, and so on. The seven scale levels used were disagreed, slightly disagree, neutral, slightly agree, agree, strongly agree, and strongly disagree. All 210 respondents answered questions without leaving any blanks.

After that, we use SPSS to analyze and calculate the data collected to obtain this study's objectives. Through SPSS, the calculations and analyses we do are frequency, percentage, mean, standard deviation, correlation, regression, and common method bias for each objective.

## 4. FINDINGS

### 4.1 Demographic and Descriptive

Table 1 shows the demographic analysis of the respondents. Majority of the respondent who took the survey are **one gender** only that is female students. In relation to **age**, the total count indicated the most female age 22 (29.5% or N = 62), age 21 (24.8% or N = 52), 20 (N = 37 or 17.6%), the age that has the same amount of respondent are 19 and 26 (4.3% or N = 9), while the same age of respondent for 24 and 25 (3.3% or N = 7). The least age of respondent is 27 (1.4% or N = 3). The high number of respondents from the age 22 is due to the researcher's easy access to the respondents compared to other ages. The distribution of **states in Malaysia** shows that the majority of the respondent is the state of Kelantan

(33.8% or N = 71), Kedah (20.5% or N = 43), Pahang (11.4% or N = 24), Terengganu (11.0% or N = 23), Pulau Pinang (6.2% or N = 13), Selangor (4.8% or N = 10), Perak (3.3% or N = 7), Negeri Sembilan (2.4% or N = 5), Kuala Lumpur (1.4% or N = 3), Johor (1.4% or N = 3) and Sabah (1.4% or N = 3) has the same amount of respondent. Lastly, Sarawak has the least respondent (0.5% or N = 1). The high number of respondents is from state Kelantan is due to the researcher’s easy access to the respondents compared to other states.

In terms of level of **education**, most the respondents enroll for a degree is (76.2% or N = 160) and the rest enroll for a diploma (23.8% or N 50). The high number of respondents from education enroll in degree is due to the researcher’s easy access to the respondents compared to other education enrolment. The **monthly income** is divided by two that is below RM 3000 (N = 190 or 90.5%) and above RM 3000 (N = 20 or 9.5%). The distribution of **years using a computer** that the majority of respondent are above 5 years (46.7% or N = 98), 1-3 years (27.1% or N = 38), 3-5 years (18.1% or N = 38), less than a year (8.1% or N = 17). The distribution of **proficiency on the internet** that the majority of respondent are skilful (51.4% or N = 108), somewhat skilful (38.6% or N = 81), very skilful (8.6% or N = 18), not skilful (1.4% or N = 3). The distribution of **primary access to the internet** that the majority of respondent are accessing it at home (91.0% or N = 191). Meanwhile, respondent second primary access to the internet is at work (9.0% or N = 19).

The distribution of **hours per week usage of the internet** that the majority of respondent are using is 5-10 hours (34.3% or N = 72), 10-20 hours per week (32.9% or N = 69), above 20 hours per week (29.5% or N = 62), less than 5 hours (3.3% or N = 7). The distribution of **primary use of the internet other than work** that the majority of respondent are using mostly for Game / music / downloading / documents, etc, / Entertainment (50.5% or N = 106), Information and product search (19.0% or N = 40), online banking / pay bills (7.1% or N = 15), E-mail/ E-card/ Others Communication, chatting (17.6% or N = 37) and purchasing (5.7% or N = 12).

**Table. 1.** Demographic Analysis

	Sub-items	Frequency	Percentage (%)
Age	19	9	4.3
	20	37	17.6
	21	52	24.8
	22	62	29.5
	23	24	11.4
	24	7	3.3
	25	7	3.3
	26	9	4.3
	27	3	1.4
State	Kelantan	71	33.8
	Terengganu	23	11.0
	Pahang	24	11.4
	Kedah	43	20.5
	Perlis	2	1.0

	Pulau Pinang	13	6.2
	Kuala Lumpur	3	1.4
	Selangor	10	4.8
	Negeri Sembilan	5	2.4
	Melaka	2	1.0
	Johor	3	1.4
	Sabah	3	1.4
	Sarawak	1	0.5
	Perak	7	3.3
Education	Diploma	50	23.8
	Degree	160	76.2
Monthly Income	Below RM 3000	190	90.5
	Above RM 3000	20	9.5
Years of Using Computer	Less than 1 year	17	8.1
	1-3 years	57	27.1
	3-5 years	38	18.1
	Above 5 years	98	46.7
Years of Using the Internet	Less than 1 year	2	1.0
	1-3 years	4	1.9
	3-5 years	20	9.5
	Above 5 years	184	87.6
Proficiency on the Internet	Not Skillful	3	1.4
	Somewhat Skillful	81	38.6
	Skillful	108	51.4
	Very Skillful	18	8.6
Primary Access to the Internet	Home	191	91.0
	Work	19	9.0
Hours per week usage of the internet	Less than 5	7	3.3
	5-10	72	34.3
	10-20	69	32.9
	Above 20 hours	62	29.5
Primary use of the internet	Information and product search	40	19.0

other than the work	Purchasing	12	5.7
	E-mail/ E-card/ Others Communication (i.e., chatting)	37	17.6
	Game/ music/ downloading/ documents, etc/ Entertainment	106	50.5
	Online Banking / Pay bills	15	7.1

4.2 Reliability Assessment of the Instrument

In order to identify the reliability assessment of the instrument researcher’s uses Cronbach Alpha method in SPSS to obtain the results. Based on the table 2, the Cronbach’s alpha coefficient between 0.842 and 0.931 shows that it meets the minimum value 0.7, indicating that the instrument is reliable, as suggested by Nunnally (1978).

Table 2. Reliability Assessment of the Instrument

Variables	Number of items	Cronbach Alpha Coefficient
Trust in Online Shopping	4	0.842
Attitude Towards Online Shopping	4	0.887
Convenience of Online Shopping	4	0.931
Subjective Norms	3	0.842
Customer Services Offered by Online Shopping	4	0.893
Intention to Shop Online	3	0.848

4.3 Assessment of Common Method Bias

Harman’s Single Factor Test was conducted to determine whether the instrument is affected by the issue of common method bias. (CMB). Table 3 shows the result of the common method bias assessment. The result indicates that a single factor accounted for 30.233%, indicating that the instrument is free from common method bias.

Table 3. Assessment of common method bias.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %

1	6.651	30.233	30.233	6.651	30.233	30.233
2	4.607	20.943	51.176			
3	1.927	8.757	59.934			
4	1.726	7.848	67.781			
5	1.186	5.392	73.174			
6	1.036	4.711	77.885			
7	0.592	2.692	80.577			
8	0.538	2.446	83.023			
9	0.473	2.150	85.173			
10	0.468	2.125	87.299			
11	0.437	1.988	89.286			
12	0.363	1.652	90.938			
13	0.328	1.491	92.429			
14	0.304	1.380	93.809			
15	0.244	1.111	94.920			
16	0.226	1.029	95.949			
17	0.195	0.888	96.837			
18	0.178	0.809	97.646			
19	0.165	0.751	98.397			
20	0.143	0.648	99.045			
21	0.120	0.547	99.592			
22	0.090	0.408	100.000			

4.4 Descriptive Analysis of Instrument

Table. 4 shows the descriptive analysis for Trust in Online Shopping. The mean for TIOS1 (M= 5.00, SD = 1.04) is 4.98. The mean for TIOS2 (M = 5.00, SD = 1.07) is 5.11. The mean for TIOS3 (M = 4.00, SD = 1.09) is 4.47. The mean for TIOS4 (M = 5.00, SD = 1.06) is 4.94.

**Table 4.** Trust in Online Shopping.

Item		Mean	Std. Dev
TIOS1	Online shopping websites are trustworthy	4.98	1.04
TIOS2	Online shopping websites are reliable	5.11	1.07
TIOS3	I trust the information mentioned on the online websites	4.47	1.09



TIOS4	I believe in the policies followed by online websites	4.94	1.06
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Table 5 shows the descriptive analysis for attitude towards online shopping. The mean for ATOS1 (M = 6.00, SD = 1.22) is 5.80. The mean for ATOS2 (M = 6.00, SD = 1.05) is 5.84. The mean ATOS3 (M = 6.00, SD = 1.03) is 5.97. The mean for ATOS4 (M = 6.00, SD = 1.21) is 5.80.

**Table 5.** Attitude Towards Online Shopping.

Item		Mean	Std. Dev
ATOS1	I like to shop online as it provides more variety of products.	5.80	1.22
ATOS2	Online shopping is attractive.	5.84	1.05
ATOS3	I would be more likely to shop online if extensive descriptions of items were included.	5.97	1.03
ATOS4	I would be more likely to shop online if the pictures of the item was more attractive.	5.80	1.21

Table 6 shows the descriptive analysis for convenience of online shopping. The mean for COOS1 (M = 3.00, SD = 1.10) is 2.71. The mean for COOS2 (M = 2.00, SD = 1.41) is 2.33. The mean for COOS3 (M = 2.00, SD = 1.41) is 2.24. The mean for COOS4 (M = 2.00, SD = 1.33) is 2.38.

**Table 6.** Convenience of Online Shopping.

Item		Mean	Std. Dev
COOS1	Is shopping through the internet makes ordering items convenient?	2.71	1.10
COOS2	Do you shop online because you can reduce your efforts in travelling, parking, waiting, etc.?	2.33	1.41
COOS3	Would you be more likely to shop on the internet if the website is easy to use?	2.24	1.41
COOS4	Do you like to shop on the internet because it is easy to compare many products?	2.38	1.33

Table 7 shows the descriptive analysis for subjective norms. The mean for SN1 (M = 5.00, SD = 1.32) is 5.15. The mean for SN2 (M = 5.00, SD = 1.48) is 5.10. The mean for SN3 (M = 6.00, SD = 1.43) is 5.28.

**Table 7.** Subjective Norms.

Item		Mean	Std. Dev
SN1	The opinions and experiences of my family affect my purchasing decision	5.15	1.32
SN2	The opinions and experiences of my friends affect my purchasing decision	5.10	1.48
SN3	The opinions and experiences discussed in online forums affect my purchasing decision	5.28	1.43

Table 8 shows the descriptive analysis for customer services offered by online shopping. The mean for CSOBOS1 (M = 3.00, SD = 1.24) is 2.59. The mean for CSOBOS2 (M = 3.00, SD = 1.04) is 2.65. The mean for CSOBOS3 (M = 2.00, SD = 1.32) is 2.32. The mean for CSOBOS4 (M = 1.00, SD = 1.43) is 2.19.

**Table 8.** Customer Services Offered by Online Shopping.

Item		Mean	Std. Dev
CSOBOS1	I am happy with the product return services offered in online shopping	2.59	1.24
CSOBOS2	When shopping on the internet, I am happy with the delivery services	2.65	1.04
CSOBOS3	I would be more likely to shop online if product returns services were made simpler	2.32	1.32
CSOBOS4	I would be more likely to shop online if faster delivery services were ensured	2.19	1.43

Table 9 shows the descriptive analysis for intention to shop online. The mean for ITSO1 (M = 4.00, SD = 0.97) is 3.74. The mean for ITSO2 (M = 4.00, SD = 0.84) is 4.09. The mean for ITSO3 (M = 4.00, SD = 0.86) is 4.19.

**Table 9.** Intention to Shop Online.

Item		Mean	Std. Dev
ITSO1	Would you repeat the purchase of the same product again?	3.74	0.97
ITSO2	Are you willing to purchase a product on the internet?	4.09	0.84
ITSO3	Will you continue to make purchases on the internet?	4.19	0.86

4.5 Correlation Analysis

The following Fig. 2. shows the results of Pearson’s Correlation analysis. The test was conducted on six variables: Trust in Online Shopping (TIOS), Attitude Towards Online Shopping (ATOS), Convenience of Online Shopping (COOS), Subjective Norms (SN), Customer Services Offered by Online Shopping (CSOBOS), Intention to Shop Online (ITSO). There is a positive and strong correlation between **Trust in Online Shopping (TIOS)** and Intention to Shop Online (ITSO) ( $r = 0.256$ ,  $n = 210$ ,  $p = 0.000$ ), there is a positive and strong correlation between **Attitude Towards Online Shopping (ATOS)** and Intention to Shop Online (ITSO) ( $r = 0.471$ ,  $n = 210$ ,  $p = 0.000$ ), there is a positive and strong correlation between **Subjective Norms (SN)** and Intention to Shop Online (ITSO) ( $r = 0.271$ ,  $n = 210$ ,  $p = 0.000$ ). there is a negative and weak correlation between **Customer Services Offered by Online Shopping (CSOBOS)** and Intention to Shop Online (ITSO) ( $r = -0.086$ ,  $n = 210$ ,  $p = 0.214$ ) there is a negative and weak correlation between **Convenience of Online Shopping (COOS)** and Intention to Shop Online (ITSO) ( $r = -0.045$ ,  $n = 210$ ,  $p = 0.517$ ).

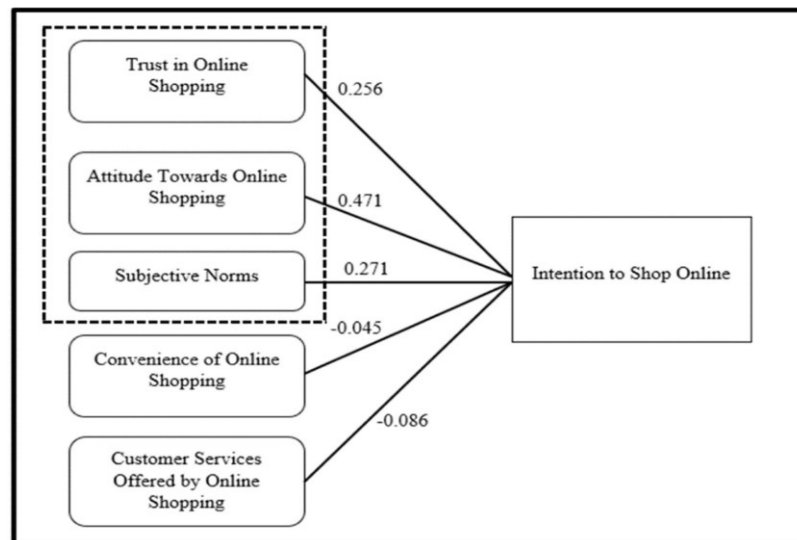


Figure 2. Pearson’s Correlation Coefficient

4.6 Multiple Regression

Furthermore, a linear regression analysis is conducted to determine the predictive power of the independent variable on the dependent variable. Five independent variables: Trust in Online Shopping (TIOS), Attitude Towards Online Shopping (ATOS), Convenience of Online Shopping (COOS), Subjective Norms (SN), Customer Services Offered by Online Shopping (CSOBOS) were tested against a single dependent variable: Intention to Shop Online (ITSO). The adjusted R square of 0.217 shows that model is capable to explain 22% of the variance. The following Table 10 shows the result of multiple regression assessment.

Table 10. Multiple Regression

	Hypothesis	Coefficients	t-value	p-value	Supported
H1	Trust in Online Shopping → Intention of Shop Online	-0.011	-0.164	>0.05	No

H2	Attitude Towards Online Shopping → Intention to Shop Online	0.364	5.804	<0.05	Yes
H3	Subjective Norms → Intention to Shop Online	0.017	0.302	>0.05	No
H4	Customer Services Offered by Online Shopping → Intention to Shop Online	0.067	1.573	>0.05	No
H5	Convenience of Online Shopping → Intention to Shop Online	0.029	0.479	>0.05	No

## 5. CONCLUSION AND RECOMMENDATIONS

We did a quantitative investigation in this study to examine the variables influencing female customers' intention to shop online. Five hypotheses that have been created as a result of the investigation. The correlation between the constructs was examined using multiple regression analysis and Pearson's correlation. The findings indicate that one variable, attitude toward online purchasing, has high predictive power of intention to shop online. On the other side, the intention to shop online is unaffected by trust in online shopping, subjective norms, customer service offered by online shopping, or the convenience of online purchasing.

The study's primary contributions can be summed up as follows: In the context of the determinants, we first identify a set of factors that affect female consumers' intention to shop online. Second, this study offered a novel conceptual model that illustrates the key behavioural determinants of trust, convenience, and customer service as they relate to important influences on intention to shop online. Third, we also go over the conclusions and suggestions for additional research.

Finally, this study will have a number of limitations. First, this study analyzes the bare minimum of variables to determine how trust, convenience, and customer service affect female consumers' intentions to shop online. Future studies could consider additional factors such security, privacy policies, products, lack of trust, website experiences, retailer brands, monetary risk, and product information. Future research should think about using a more sophisticated conceptualization of the variables like individual, retailer or organization, and socioeconomic. Second, the study's respondents have a small sample size and are few in number. The instrument might be used with a bigger sample size in future investigations. Third, multiple regression analysis was used in the study. Although sufficient, we advised using more sophisticated inferential analysis methods such structural equation modelling in future research (SEM). Fourth, future research might look into examining how female consumers' online buying intentions turned out, such as in terms of benefits or performance (individual or organizational). Finally, future study may go beyond the idea of the female customer happiness and focus on more in-depth topics like the relevance of the intention to purchase online in light of convenience, function, and trust in the modern scenario.

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