

Trust, Social Influence and Perceived Usefulness: Examining Online Purchase Intentions among Gen Z

¹Nur`ain Achim*, ¹Dayana Batrisya Mohamed, ¹Sonia Crystal Miji, ¹Nasir Nur Alliyah Zuraini,

¹Muhammad Iqmal Ridhwan Idil, ¹Abby Jane Luntek Hilmen, ²Azu Farhana Anuar

¹Faculty of Business and Management, University of Technology MARA, Malaysia

²Student Development Section, Universiti Kuala Lumpur MICET, Malaysia

ainachim@uitm.edu.my*, dayanabatrisyaa16@gmail.com, soniacrystalmiji02@gmail.com, nralliyah@gmail.com, iqmalridhwan07@gmail.com, abbyhillmen@gmail.com, azufarhana@unikl.edu.my

Abstract: The growing popularity of online shopping collides with user reservations related to trust, social influence, and perceived purchase usefulness, with such concerns acutely observable among Gen Z populations. As digital natives and prolific online users, Gen Z's purchasing patterns offer valuable insights for marketers adjusting their online strategies. This study extends the body of knowledge by examining the determinants of online purchase intentions among Gen Z thereby guiding university administrators, educators, and online retailers in crafting improved online shopping experiences. Utilizing a non-intrusive, naturalistic research setting, the study harnesses an anonymous survey methodology, and data is rigorously analyzed using Statistical Package for Social Science (SPSS). Findings indicate that trust and perceived usefulness are significantly connected to students' online purchasing decisions. This study enhances the theory of online buying habits by emphasizing trust and value in e-commerce. It advises adding trust cues and functional benefits to online portals, the key to influencing Gen Z buyers and boosting market expansion and e-shopper satisfaction.

Keywords: *Online purchasing intention, trust, social influence, perceived usefulness, Gen Z*

1. Introduction and Background

Online purchases have increased in popularity in recent years, completely changing how people look for goods and services. Gen Z, who are early adopters of technology and actively participate in online activities, is the group among whom this tendency is most noticeable (Pending, 2023). To effectively target this group and adjust their online marketing tactics, firms and marketers must have a thorough understanding of the elements that influence Gen Z's online purchasing behavior.

While a significant amount of research has been conducted on purchasing behavior, little focus has been placed particularly on the variables influencing online buying among Gen Z (Ozen & Engizek, 2014). Previous research that has been conducted by Ahmed et al. (2018) has mostly focused on the general or particular age groups, ignoring specific characteristics and preferences of Gen Z as internet users. As a result, research into the specific factors influencing students' decisions to make online purchases is necessary. Several studies have examined the variables impacting online shopping intention in various contexts. Online shopping decisions are influenced by several important factors including trust, perceived usefulness, and social influence.

2. Literature Review

Online purchase intention: Intention defined by Akhbar et al. (2014), reflects people's conscious attempt to rationalize their actions and is a driving factor behind the behavior. Specifically, purchase intention refers to an individual's desire to acquire a specific product or service, particularly in the realm of e-commerce, where the preference for online shopping has grown due to factors such as increased digitization and convenience (Time Trade, 2017). This transformation is reflected in the reduction of physical store patronage and the rise of online shoppers (Chang et al., 2016). Consumer perceptions and attitudes determine purchase intention, which is critical in brand selection (Mirabi et al., 2015; Shah et al., 2012). Furthermore, the COVID-19 epidemic has accelerated the transition to online shopping, driven by concerns about in-store limitations and supply shortages (Nguyen et al., 2020; Zwanka & Buff, 2020). Gallego et al. (2016) found that online merchants' trustworthiness and ethical conduct had a substantial influence on purchase intention, emphasizing the need for firms to prioritize ethical issues to preserve consumer confidence and reduce turnover.

Trust: Trust plays a pivotal role in the consumer decision-making process, whether shopping online or in a

physical store, as Goddu (2021) points out. But in the online world, trust works a bit differently. Instead of trusting a person directly, we rely on trusting the website itself because we are interacting through technology. If we do not trust the website, it's like not trusting the store in the real world; we probably won't buy anything. When we shop online, trust becomes crucial because we worry about risks like our financial info getting stolen or the product not being what we expected (Bach et al., 2020).

Rahimnia and Hassanzadeh (2013) describe trust as a feeling we get even when we are not sure about something. Trust is a big deal in online shopping research because it helps us feel more comfortable and surer about what we are buying. When there is a lot of uncertainty online, trust becomes even more important because it helps us feel safer (Soleimani, 2021). Trust is an emotional response that affects how we judge things and what decisions we make. So, when we're shopping online, we're thinking about whether we trust the online community and if they're being honest with us.

When we're online shopping, we have to trust that our private info, like our payment details, will be kept safe. Trust is a big challenge for online businesses, and it can make or break their success. Sometimes, people do not shop online simply because they do not trust the websites (Hongsochun et al., 2022). Trust is super important for us shoppers because it helps us feel confident about our decisions when we're buying online (Krishnamurthy & Kucuk, 2009). Researchers like Lui et al. (2005) and Kuan & Bock (2007) have found that trust is closely linked to whether we intend to buy something online. So, when we trust a website, we're more likely to buy from it. From the above arguments, this study proposes the following hypothesis:

H1: There is a relationship between trust and online purchase intention.

Social Influence: Social influence is a big deal when it comes to how people behave and make decisions, as explained by Myers & Twenge (2019). It means that we are often influenced by the people around us when we decide what to buy or how to act. Marketers know this and try to use social influence to get us to make unplanned purchases.

Social influence can take different shapes. At times, our beliefs or behaviors might shift to align with what we observe others doing (Ratner and Kahn, 2002). For instance, if we see our friends using a particular product, we might want to try it too. Social influence can happen without us even realizing it, unlike persuasion, which is more intentional and requires awareness. Businesses use various strategies to tap into social influence to encourage us to buy more, like making us feel indebted or showing us that other people are buying the same thing (Van Den Bulte & Stremersch, 2004).

In addition, social influence occurs in several forms, potentially leading us to adapt our views and actions based on the observed behavior of others, as explained by Mcleod et al. (2022). Conformity is when we change our beliefs or behaviors to fit in with what most people are doing. Obedience is when we follow orders from someone in authority, and compliance is when we agree to something because we feel pressured. Minority influence is when a small group manages to change the opinion of a much larger group, which can happen if the minority group behaves in certain ways. So, social influence is all about how we're influenced by others, whether we realize it or not, and it can affect what we buy and how we behave. Based on the above discourse, this study hypothesizes the following:

H2: There is a relationship between social influence and online purchase intention.

Perceived usefulness: Perceived usefulness, as defined by Worthington (2021), refers to how much someone believes that using a particular system or technology will improve their performance or help them achieve their goals. In the context of social media and online shopping, it is about whether users think that using a specific platform or website will help them accomplish what they want, such as making purchases. A past study by Slamet et al. (2022) has found a positive connection between perceived usefulness and online purchase intention. This means that when people believe that using online platforms will enhance their shopping experience or make things easier for them, they are more likely to intend to make purchases online.

Furthermore, the younger people's perceptions, as highlighted by Edward et al. (2021), play a significant role in shaping their attitudes towards technology and online shopping. For younger generations, perceived usefulness strongly influences their intentions to buy online. Studies by Nasidi et al. (2021) and Lim et al.

(2021) also emphasize the importance of perceived usefulness in consumers' acceptance of online stores and banking services. This suggests that when consumers believe that online shopping offers value and improves their shopping routines, they are more likely to embrace e-commerce and intend to shop online.

Research by Nguyen (2020), Oentario, Harianto, & Irawati (2017), and Rahmiati & Yuannita (2019) further confirms the positive impact of perceived usefulness on online shopping attitudes and intentions. Perceived usefulness is crucial because it influences how customers judge their shopping experiences online. If customers perceive that online platforms add value and make their shopping tasks easier, they are more likely to have favorable attitudes toward e-commerce and intend to make purchases online. Overall, the consistent findings from past research underline the significance of perceived usefulness in shaping online purchase intentions and highlight its role in influencing consumer behavior in the online shopping environment hence, this study proposed the below hypothesis.

H3: There is a relationship between perceived usefulness and online purchase intention.

3. Research Methodology

This article forms part of a major study to investigate the relationship between trust, social influence and perceived usefulness with online purchase intention among Gen Z. The type of research design used in this research is correlational study. This is because several independent variables go hand in hand with online purchase intention. This type of research design assesses the extent to which changes in one variable are connected to changes in another.

The unit of analysis of this study focuses on the individual level that is Gen Z. The population consists of 154 respondents from a specific social science program. Given the mentioned population, the sample size of 108 was determined based on Krejcie and Morgan (1970). The data was collected using the survey method through questionnaires. A non-probability approach of a convenient sampling technique was employed to distribute the survey among respondents.

The questionnaire consists of 19 questions. Four questions about online shopping intention were adopted from Dharmesti et al. (2021) including *I like to shop online*, and *I have a strong intention to purchase online in the future*. Next, three questions regarding trust were adopted from Cheung and Lee (2001), including the *There are many reliable third-party certification bodies (entities) available or ensuring the trustworthiness of internet stores* and *I think third-party certification bodies (entities) such as e-trust are doing a good job*. Then, four questions about social influence were adopted from Sin et al. (2012), which include *My family members influencing me to make an online purchase*, and *People that I care about and believe advise me to purchase online*. Lastly, eight questions related to perceived usefulness were adopted from Rehman et al. (2019), encompassing *I perceive that using online shopping improves my performance in shopping activities*, and *I perceived that using online shopping gives me greater control over my shopping activities*. These items' questions were ensured to have acceptable reliability value and then validated in terms of construct and content.

4. Results

Respondents' Profile

This section outlines the demographic details of the participants, covering gender, age, class, and residence. Additionally, it explores their experiences with network providers, preference for online shopping platforms, monthly online spending averages, and shopping frequency. Based on Table 1, 71.8% of the respondents were female while 28.2% were male. Following, 91.3% of the respondents, totaling 94 individuals, were aged 22-25 years old, followed by 5.8% totaling 6 individuals who were aged 18-21 years old, and 2.9% totaling 3 individuals who were 26-30 years old. Furthermore, 78.6% of the respondents with a total of 81 individuals are from Selangor whereas 21.4% of the respondents with a total of 22 individuals are not from Selangor.

In addition, most respondents preferred Shopee as an online shopping platform with a percentage of 63.1%, totaling 65 individuals, followed by Tiktok Shop with 33% totaling 34 individuals and lastly, Lazada, with 3.9% of 4 respondents. Next, for the average spending for online shopping per month, month respondents spend around RM51- RM100 with a percentage of 39.8%, totaling 41 individuals and only less than 10 percent of

respondents spend above RM151 per month for online shopping. In the same manner, most respondents, totaling 69 persons with 67% of respondents, spend 1 to 3 times per month for online shopping, while 21.4% totaling 22 individuals spend 4 to 6 times per month for online shopping.

Table 1: Respondents' Profile

VARIABLE	FREQUENCY	PERCENTAGE
GENDER		
Males	29	28.2%
Females	74	71.8%
Total	103	100%
AGE		
18 - 21	6	5.8%
22-25	94	91.3%
26-30	3	2.9%
Total	103	100%
GEN Z'S HOMETOWN		
Selangor	81	78.6%
Outside Selangor	22	21.4%
Total	103	100%
PREFERENCES OF ONLINE SHOPPING PLATFORM		
Tiktok Shop	34	33%
Lazada	4	3.9%
Shopee	65	63.1%
Total	103	100%
AVERAGE SPENDING FOR ONLINE SHOPPING PLATFORM		
Less than RM50	37	35.9%
RM51 - RM100	41	39.8%
RM101 - RM 150	15	14.6%
Above 151	10	9.7%
Total	103	100%
FREQUENCY OF ONLINE SHOPPING PER MONTH		
Never	1	1%
1-3 times	69	67%
4-6 times	22	21.4%
7-10 times	7	6.8%
greater than 10 times	4	3.9%
Total	103	100%

Descriptive Analysis

Table 2 shows the descriptive analysis of the constructs in this study that consists of the mean, standard deviation, minimum and maximum values. The highest mean is scored by online purchasing intention (Mean = 4.50, SD = 0.80). followed by perceived usefulness (Mean = 4.45, SD = 0.78), trust (Mean = 4.28, SD = 0.93), and social influence (Mean = 4.18, SD = 0.90).

Table 2: Descriptive Statistics

Constructs	Mean	Std. Deviation	Minimum	Maximum
Online Purchase Intention	4.50	0.80	1	5
Trust	4.28	0.93	1	5
Social Influence	4.18	0.90	1	5
Perceived Usefulness	4.45	0.78	1	5

Reliability Analysis

The internal reliability of the data from the online survey was examined to some extent using the reliability analysis. The Cronbach's Alpha test, which determines how closely linked a group of items is to one another, was used in this study to assess the reliability of the scale. Besides, it helps to provide reliable evidence for (i) trust, (ii) social influence, and (iii) perceived usefulness with online purchase intention. According to Nunally (1978), a Cronbach's Alpha reading of 0.70 is considered a standard guideline in research, and the statistics in this article corroborate this. Based on the statistics in Table 3, all constructs show dependable reliability values encompassing online purchasing intention ($\alpha = 0.759$), trust ($\alpha = 0.796$), social influence ($\alpha = 0.779$), and perceived usefulness ($\alpha = 0.830$).

Table 3: Reliability Analysis

Constructs	No of items	No item deleted	Cronbach's Alpha
Online Purchasing Intention	4	-	0.759
Trust	3	-	0.796
Social Influence	4	-	0.779
Perceived Usefulness	8	-	0.830

Correlation Analysis

Correlation analysis was conducted to ascertain the nature of the relationship between two variables. The correlation coefficient indicates the direction (positive or negative) and magnitude of the relationship, defining whether the association is direct or inverse. The coefficient also provides insights into the strength and statistical significance of the relationship, summarizing the degree of association between the examined variables. The coefficient's value itself serves as a quantitative measure of the relationship's intensity.

Table 4 presents the findings from a correlation analysis. The analysis revealed a moderate positive correlation between Trust and Online Purchase Intention, with $r = 0.641$ and $P < 0.01$, indicating a substantial relationship. This suggests that higher levels of trust among the students are associated with stronger intentions to purchase online. Furthermore, the analysis of the relationship between Social Influence and Online Purchase Intention yielded a moderate positive correlation, with $r = 0.574$ and $P < 0.01$, confirming a significant association. This means that greater social influence correlates with increased online purchase intentions among students. Finally, examining Perceived Usefulness and Online Purchase Intention, a positive moderate uphill relationship was noted, at $r = 0.694$, $P < 0.01$, indicating a significant connection. This implies that when students perceive higher usefulness, their online purchase intentions tend to rise.

Table 4: Correlation Analysis

Constructs	1	2	3	4
Online Purchasing Intention	1	0.641**	0.574**	0.694**
Trust		1	0.665**	0.530**
Social Influence			1	0.590**
Perceived Usefulness				1

Regression Analysis

Regression analysis is aimed to identify which independent variables significantly impact the dependent variable. Accordingly, Table 5 below illustrates the outcomes of the regression analysis, showcasing the influence of the independent variables on the dependent variables pertinent to this study. The R^2 of 0.588 implies that all the independent variables (trust, social influence and perceived usefulness) explain 58.8% of the variance in the dependent variable, online purchase intention. Meanwhile, 41.2% of the variance in online purchase intention is not explained by trust, social influence and perceived usefulness in this study. This indicates that other independent variables are not included in this study and could further strengthen the regression equation. Adjusted R^2 (0.575) is used to compare the goodness-of-fit for regression models that contain differing numbers of independent variables. Adjusted R^2 penalizes the addition of independent variables to the model.

The F-test yields an F-value of 47.027 with a p-value $< .001$, which is under the 0.05 threshold, confirming the

overall validity of the linear model. Regarding the significance of parameters (t-test), the results indicate that the variables trust, and perceived usefulness are significant, as their p-values are $< .001$, falling below the 5% significance level. Thus, trust and perceived usefulness are positively associated with online purchase intention. Conversely, the variable for social influence is not significant, with a p-value of .491 (49.1%), which exceeds the 5% significance level, suggesting no relation between social influence and online purchase intention.

Table 5: Regression Analysis

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	2.089	1.393		1.500	0.137
Trust	0.398	0.101	.349	3.932	<0.001
Social Influence	0.062	0.909	.064	.691	.491
Perceived Usefulness	0.274	0.048	.471	5.738	<0.001
F-Value			47.027		
Sig.			<.001		
Adjusted R2			.575		
R-square			.588		

Discussion

Our study assessed the effect of three primary factors on online purchase intention. Firstly, trust was confirmed as a significant predictor, supporting Hypothesis 1 (H1), consistent with findings by Jian et al. (2022). This highlights the critical role trust has in the decision-making process for online purchases, underpinning the necessity for websites to establish credibility and ensure product quality to foster consumer confidence. Consumers rely on trust to navigate the uncertainty of online shopping – evaluating the security of transactional processes and the reliability of product descriptions.

Trust gains further importance due to the plethora of reviews and recommendations available online. When Gen Z places trust in the authenticity of these reviews, it significantly sways their purchasing decisions. Conversely, skepticism regarding the legitimacy of reviews or the credibility of those who write them can deter potential purchases. Therefore, trust functions as a pivotal factor in fostering a sense of security during online shopping and powerfully dictates whether a consumer proceeds with a transaction.

Contrary to expectations, social influence was not found to have a significant effect on online purchase intentions, conflicting with Hypothesis 2 (H2) and differing from the findings of Gunawan et al.(2023). This outcome suggests that the extensive array of online information, including reviews and expert opinions, may diminish the relative impact of social influence. Therefore, factors such as product quality and cost may take precedence over social recommendations in consumer decision-making processes.

The efficacy of social influence in online environments is further complicated by the nature of virtual interactions, which differ significantly from in-person encounters. In the digital space, the overwhelming presence of opinions and purportedly informational content complicates the ability of consumers to discern which sources are credible. Thus, the traditional impact of social influence is challenged by the impersonal and, at times, ambiguous nature of online communication. Additionally, individual variances and demographic factors contribute to the diverse responses to online social influence. Factors such as cultural background, age, and personal preferences can influence the degree to which social factors affect purchasing decisions. Recognizing these nuances is crucial for researchers aiming to understand the multifaceted role of social influence in the realm of e-commerce.

Finally, perceived usefulness showed a noteworthy effect on online purchase intention, confirming Hypothesis 3 (H3) and resonating with the outcomes identified by Moslehpour et al.(2018). This emphasizes the value that consumers place on the tangible benefits derived from online shopping, such as convenience and efficacy. The subjective assessment of how a product may satisfy a need or improve one's quality of life directly influences a

consumer's readiness to purchase.

Building on this concept, the assessment of perceived usefulness is a critical element driving consumer behavior. It reflects cognitive judgments about whether a product's features will meet expectations and provide the desired enhancement to daily life. This judgment, inherent in consumer decision-making, stresses the importance of perceived usefulness in e-commerce settings. Understanding perceived usefulness aids businesses in tailoring their offerings to better meet consumer needs and perceptions. This insight is essential for enhancing product development and forming targeted marketing strategies, ultimately leading to more successful conversions from browsing to purchasing in the online domain.

5. Managerial Implications and Recommendations

To capitalize on the determinants of online purchasing intentions, particularly trust and perceived usefulness, online sellers should institute transparent policies. Establishing clear communication about returns, refunds, and customer service is essential for building trust among university students in Malaysia who participate in online shopping. A lucid returns policy should specify the conditions under which items can be returned, outline the return window, and describe the return process in detail (Callarman, 2023). Similarly, a well-defined refund policy is crucial. Sellers should clearly state the conditions for refunds, expected timelines for refund processing, and the methods used, ensuring all conditions and exceptions are openly communicated to prevent confusion among customers (Creator, 2023).

Moreover, providing comprehensive information about customer support—including contact channels, response times, and operational hours—enhances the reliability and accessibility of the business (Srinivasan, 2023). Through the adoption of such transparent and customer-centric practices, businesses can foster a trustworthy online environment that not only encourages purchase intentions but also enhances customer satisfaction and loyalty, contributing to a sustained increase in the customer base for online purchasing.

Online sellers can also leverage influencer partnerships as a strategic approach to amplify their brand's visibility and credibility. Influencers, due to their substantial social media following and the perceived authenticity of their endorsements, can drive interest and enhance trust in a brand's offerings (Feng et al., 2023). Their close-knit relationship with their audience often translates to more impactful recommendations than traditional advertisements, as their endorsements are regarded as genuine and trustworthy (Cauville, 2022).

When influencers genuinely advocate for a product or service, their recommendations are more likely to resonate with their followers and inspire actual purchase intentions. This type of marketing transcends the reach of conventional advertisements and engages audiences through interaction and social endorsement (Marcy, 2023). Influencers encourage followers to comment and interact, creating an engaged community around the brand (Thomas et al., 2023).

Crafting a user-friendly website is essential, as perceived ease of use is intricately linked to perceived usefulness, both critical determinants of online shopping behavior. The usability of a website significantly impacts its perceived utility, influencing customers' willingness to engage in online transactions (Din et al., 2023). A website that is easily navigable allows customers to locate products or information efficiently, reducing the effort required and enhancing user experience (Kasinphila, 2023). This enhanced user experience can lead to increased perceptions of the website's usefulness, as customers value swift and seamless navigation. Additionally, clear and concise website content, including detailed product descriptions, pricing, and policy information further contributes to the site's overall utility (Jeannot et al., 2022). A well-organized and informative website can thus be an indispensable tool in the customer's decision-making process. Lastly, prioritizing website design to foster ease of use not only streamlines the online shopping experience but also amplifies the perceived usefulness of the website as a source for information and transactions. These components play a pivotal role in fortifying the consumer's intention to purchase online.

Conclusion

In summary, this research aimed to dissect the elements affecting online purchase intentions among Gen Z in Selangor. The study identified trust, social influence, and perceived usefulness as significant factors influencing Gen Z's online buying behavior. Trust emerged as a critical determinant, highlighting the need for transparent business practices and policies to foster a secure shopping environment. Social influence, while observed to be less significant than anticipated, points to the nuanced efficacy of influencer partnerships in shaping purchase intent. The sheer volume of online information requires influencers to resonate genuinely with audiences to be persuasive. Perceived usefulness, underscored by the design of user-friendly websites, remains paramount in facilitating a positive online shopping experience.

These findings offer a foundation for future research and practical implications for students to better understand the dynamics of online shopping. Moreover, the insights serve as a moral compass, encouraging the youth to make informed and responsible decisions while engaging in the digital marketplace. It is hoped that this research contributes to shaping more judicious and savvy consumer behavior among the younger generations.

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