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Consumer Perceived Risks Factors Towards Online Purchase Intention of Electronic Products in Malaysia

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Abstract: *Online purchase is the mainstream of consumers' obtaining products and services that will satisfy their needs. It is essential to understand the ultimate motive behind the transaction made by consumers' and it is also important for suppliers and retailers to target the right channel to reach out to their customers. Therefore, it is crucial to understand the factors influencing consumers' perceived risks towards online purchase intention especially during the purchase decision process. Taking this into consideration, the paper at hand has been crafted with the ultimate objective of unveiling the risks that are affecting consumers when purchasing through online, particularly in purchasing electronic products. In order to do so, this study has greatly relied on the framework that has been derived from previous literatures. In addition to this study, all the data were collected through a self-administered questionnaire via e-survey from consumers' residing in Malaysia. The findings show that there are factors have been identified through Exploratory Factor Analysis that have a significant effect towards online purchase intention which are performance risk, social risk, privacy risk, psychological risk, and financial risk. As a conclusion, marketers should create effective marketing strategies in engaging consumers to purchase via online rather than offline. Additionally, online marketers should be more concerned about these attributes to increase customers' online purchase intention that will increase customer loyalty in the long run.*

Keywords: *Perceived risks, Online purchase intention, Purchase decision process, Electronic products, Marketing strategies*

I. INTRODUCTIONA

Internet acts as a source of marketplace where transactions are developed between buyers and sellers in various methods interactively and in real time rather than the physical limitations of retailers practicing traditional brick and mortar concept (Küster, Vila, & Canales, 2016). In regard to payment methods, one of the main online payment method is electronic payment which is also known as E-payment that is created to benefit consumers primarily in terms of convenience and lowering the transaction cost as the web-based user interface permits customers to manage their transactions remotely (Ming-Yen Teoh, Choy Chong, Lin, & Wei Chua, 2013). E-payment has become very popular for online transactions in this era. The growth of internet usage among Malaysian society have made it such an important trend in purchasing online (Ming-Yen Teoh et al., 2013). According to a study done by Bianchi & Andrews (2012), they have mentioned regarding consumers' propensity to trust which does not contributes to a significant effect on the intention to purchase online or the

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attitude to continue purchasing online. Nevertheless, the cultural environment of trust positively influences consumers' intentions to keep on continuing to purchase online and the cultural environment of trust is significant (Bianchi & Andrews, 2012). Various online purchases are conducted all across the globe and this paper focuses particularly on Malaysia. This study is carried out to measure the factors influencing consumers' perceived risk towards online purchase intention of electronic products in Malaysia. The perceived risks used in this study are financial risk, performance risk, privacy risk, psychological risk, and social risk towards the online purchase intention of electronic products among Malaysians.

A study done by Tanadi et al., (2015) stated that Malaysia's population was at 30,073,353 and out of this amount, the number of internet users are fairly high with a total of 20,140,125 internet users in Malaysia. However, even though Malaysia has high internet access rate, there is only a small percentage of Malaysian internet users that purchases online (Haque, Sadeghzadeh, & Khatibi, 2006). This can be explained as online shopping in Malaysia is still within the frame of a new technology breakthrough as it is still in the early stage of development and recently started to trigger the Malaysian retail sector with online shopping services (Haque et al., 2006).

The development of Internet has tremendously improved the popularity of online shopping which allows consumers to do online shopping from anywhere at any given time these days since everything is right at their fingertips (Tanadi et al., 2015). Despite the easiness, when making an online purchase, consumers will automatically think about the risks up to some extent of insecurities. Given the fact that online purchase is done through a virtual store, it is absolutely obvious that there is no human contact, and this leads consumers to be unable to verify the product quality. This situation makes consumers to feel uncertain and insecure about their purchase decisions (Tanadi et al., 2015).

1.1 Problem Statement

There has been a fairly continuous growth of customers' preferences towards online shopping (Nawi N. C., Mamun A. A., Hamsani N. H. & Muhayiddin M. N., 2019). According to a study on perceived risk factors affecting consumers' online shopping behaviour, it states that from the provided data for Malaysia between year 1990 and 2017 by the World Bank, the average value of Malaysian internet users within the stipulated timeframe was the highest in year 2017 at 80.14% and the lowest was in year 1990 which was at 0% (K.W. Tham, Omkar Dastane, Zainudin Johari & Nurlida Ismail, 2019). This information indicates that consumers in Malaysia used to and still has low online purchase intention because of various reasons, such as risk, online store image, and many more (Ariff, Sylvester, Zakuan, Ismail, & Ali, 2014; Chen & Teng, 2013; Dhanapal, Vashu, & Subramaniam, 2015). In regards to financial risk, the Malaysian consumers are worried about the online security when using their credit cards and from a privacy risk angle, they may be concerned to disclose their personal information (Ariff et al., 2014). The Malaysian online consumers are concerned that their personal image may be highly affected due to poor product performance that they may have bought via online (Lu, Zulkiffli, & Hamsani, 2016). How the product is being displayed online is also one of the factor to attract online purchasing (Razali and Ismail, 2019).

Another form of risk is psychological risk where consumers have fears and doubts on e-Transactions, and this happens especially when the product is expensive or urgently needed by the consumers (Ariff et al., 2014). This usually relates to trust, stress, and anxiety. Finally, the lowest risk that some customers undergo is social risk where Malaysians online consumers usually tend to avoid making a wrong decision in purchasing through online to avoid being blamed by their friends and family members due to their wrong decision of purchasing items (Morad & Raman, 2015). Hence, it is ultimately important to understand consumers' perceptions on the risks towards purchasing through online. Therefore, this study will adopt five types of perceived risks, which are financial risk, performance risk, privacy risk, psychological risk, and social

risk according to the level of fear which is supported by Ariff et al., (2014). Besides, purchase intention will act as the dependent variable in this study.

II. OBJECTIVE

The primary objective of this study is to explore consumer perceived risks factors towards online purchase intention of electronic products in Malaysia.

2.0 LITERATURE REVIEW

Online transaction is a platform for electronic payment or generally known as 'e-payment' represents all forms of non-cash payment methods that does not include a paper cheque. Additionally, various studies were conducted in regards to the type of perceived risks and in one of the research with empirical evidence from Malaysia was done in the recent years by Ariff et al., (2014) entitled as 'Consumer Perceived Risk, Attitude and Online Shopping Behavior' that clearly explains about the type of risks as ranked in Table 1 below.

Rank	Type of Risk	Observations
1.	Financial Risk	The highest level of fear of respondents is the chances of suffering a financial loss due to fraud of credit card.
2.	Performance Risk	The second level of fear is that the product performance is not as expected.
3.	Privacy Risk	Fear of consumers about the privacy of their personal data and credit card details which may be misused by the sellers.
4.	Psychological Risk	Fear of consumers regarding the doubts of e-Transactions, especially when the product is expensive or urgently needed.
5.	Social Risk	It is about the fear of fraud transactions which may cause their reference groups (family members of friends) to blame them for making a bad decision.

Table 1: Type of Risks and its Observations (Ariff et al., 2014, pg. 3)

This study will specifically research on the abovementioned risks according to its rank of highest level of fear to the lowest level of fear which are financial risk, performance risk, privacy risk, psychological risk, and social risk towards purchase intention of electronic products. This study will emphasize on these five independent variables while the dependent variable will be online purchase intention of electronic products. Figure 1 presents the research framework for factors influencing consumers' perceived risks towards online purchase intention of electronic products in Malaysia. This framework is supported by the theory of perceived risk as described by Vincent Wayne Mitchell, (1992). He described that perceived risk has been researched by many authors and yet they fail to identify in their research on the construct of stages in buying process.

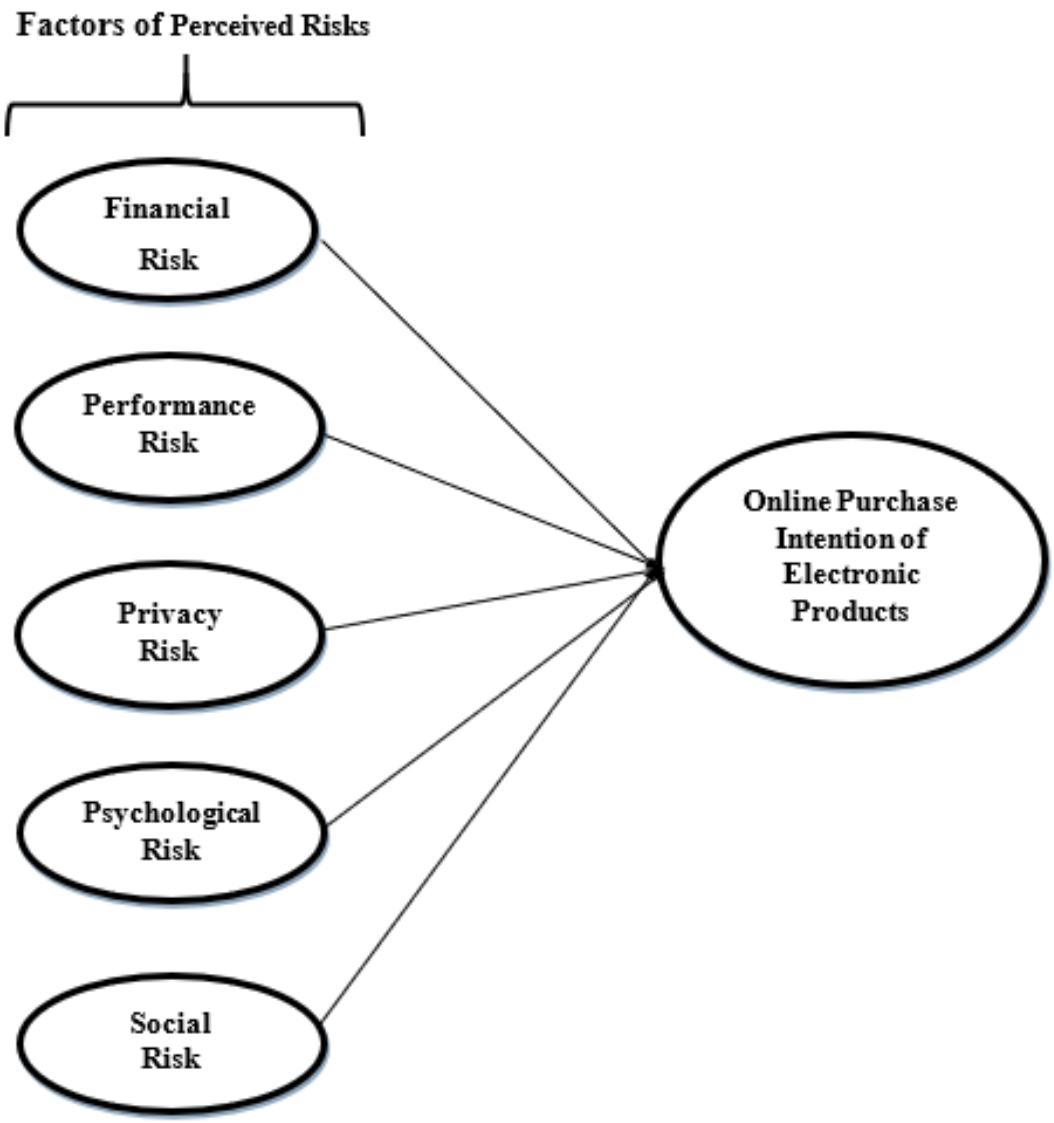

Figure 1: Research Framework

III. METHODOLOGY

The current paper undertakes a deductive approach and falls under the category of quantitative research methods for which descriptive analysis has been conducted and tested for attaining the objectives of study as well as acquiring answers for all the pertinent questions. Hence, the study has gone through several stages from its inception to completion. At the initial stage, literature review was conducted and after that the sample of the study were selected, followed by the procedure of data collection was determined. Further after this stage, the required data was gathered through the creation and distribution of self-administered questionnaires and last of all, the data were analyzed through statistical means and interpreted in order to arrive at the conclusion and answer the pertinent questions of the study.

Primary data has been broadly described by researcher as the data that has been gathered for the first time by the researchers particularly for the purpose of specific research so that the study problem can be addressed (N. Malhotra et al.,

2007). Accordingly, the present study makes use of primary data through giving out the questionnaires to the respective respondents.

In accordance to the nature of this study, survey method has been employed and primary data will be collected from the respondents by distributing a set of self-administered questionnaires to the Malaysian consumers in Klang Valley. Therefore, in the light of explanation for this study, data has been collected through the implementation of convenient sampling method in Klang Valley whereby the questionnaires were given out to consumers around the city in order to acquire the required information needed to carry out the study. Convenience sampling method that has been employed for this study is by selecting the major city of Malaysia that consists of the highest number of consumers performing online transactions. Besides, this method has also been engaged by many studies (Ahasanul Haque, Ahmad Zaki Hj Ismail, 2009; Haque, Tarofder, Rahman, & Raquib, 2009). As for this study, 300 questionnaires were given out and a total of 273 respondents participated but 48 respondents' data were removed as they have never purchased any electronic products online. Therefore, a total sample size of 225 were used to get the required data for this paper.

The current study employs a self-administered questionnaire has been designed for accomplishing the objective of the study as well as answering the study questions. The respondents are requested to answer all the questions of the 6 sections on five-point rating Likert scale with descriptors ranging from 1 to 5 which assemble questions on financial risks, performance risks, privacy risks, psychological risks, and social risks.

The sampling procedure of this study consists of selecting the target population followed by the sampling method, then proceeds to the selection of sample size and ultimately ends with the execution of overall process.

The analysis procedure began through first keying in the data in Statistical Package of Social Sciences (SPSS), which is a software that is widely used by researchers (Janssens, Wijnen, Pelsmacker, & Kenhove, 2008; Landau & Everitt, 2004). Thus, for the present study after collecting data through the distribution of survey questionnaires, descriptive analysis was run through SPSS. At first, descriptive analysis was conducted which included statistics such as the mean, standard deviation, frequency as well as percentage, for the demographic characteristics of the respondents. Then, Exploratory Factor Analysis (EFA) is used for analysis in this study as it is one of the most used and extensively applied statistical techniques in researches in the area of social sciences (Costello & Osborne, 2005). Exploratory Factor Analysis undertakes an exploratory or even a descriptive approach. Hence, under this circumstances, it is essential for researchers to explore up to what extent the observed variables are affiliated to their factors (Byrne et al., 2010).

Prior to analyzing the data, screening was conducted. It is important to screen the data by identifying the missing data, checking the normality of the data, as well as outliers because later on, these issues may affect the output of the analysis (Pallant, 2001). As mentioned earlier, the analysis of the studies that are quantitative in nature starts with a basic descriptive analysis. Descriptive analysis basically facilitates researchers in gaining an understanding about the demographic profile or in other words the demographic characteristics of respondents. According to Pallant (2001), it is essential for researchers to take into account of two important criterions for formulating proper scale through ensuring that the scales are reliable and valid. It is important to check reliability as it allows researchers to check the degree of consistency that exist among the multiple measurements of variable. Through checking how reliable a particular scale is, researchers can understand the extent to which the scale that has been developed is free from random error (Pallant, 2001). After the reliability of the scale has been assessed, the researcher must test the validity. Pallant (2001) has explained that validity is associated with the ability of a specific scale to appropriately measure what it supposed to measure. Researchers can gauge validity through three categories of tests which are convergent, construct, and discriminant validity. Previous researchers has also mentioned

that to meet the first one, which is convergent validity, an Average Variance Extracted (AVE) greater than or equal to 0.50 is obligatory to achieve. The second one, construct validity, is met when researchers are successful in attaining an acceptable value for each of the fitness indices that has been used by them for verifying the fitness of the proposed model.

IV. DATA ANALYSIS

This section specifies the procedure of data analysis carried out in this study. It provides justification of how the data has been analyzed by the means of different statistical analyses. Initially, descriptive statistics along with the demographic analysis were carried out. After this stage, reliability and validity testing were performed by using the Cronbach's alpha test. Exploratory Factor Analysis (EFA) was also carried out.

It is extremely crucial to find the scales that we have used in the questionnaire are reliable. One of the main reasons to do the reliability test is to check the consistency of the data. The reliability of 40 items in the questionnaire is investigated with Cronbach's Alpha. Ideally, the Cronbach's Alpha coefficient of a scale should be 0.7 and above (Pallant, 2001).

Table 2 reveals Cronbach's Alpha (alpha coefficient) for all variables in this study where the Cronbach's Alpha coefficient was calculated as 0.831. Therefore, all the factors demonstrated a high degree of reliability. So, the questionnaire is reliable and can be used for further analysis.

Table 2: Reliability Test of all Questionnaire Items

Cronbach's Alpha	N of Items
0.831	40

4.1 Demographic Profile

Table 3 presents the frequency distribution of the demographic character of the respondents. This study concentrated on 10 dimensions of demography namely gender, age, race, educational level, monthly income, occupation, history of purchasing online, frequency of purchasing online, category of most products purchased online, and online payment method preferences. This part starts with the discussion on the rate of respondents. This study has been conducted with the initiative of understanding the factors influencing consumers' perceived risk towards online purchase intention of electronic products. The primary data required for the study was collected from the Malaysian population. The questionnaires have been distributed to online internet users from various background and age groups within the Klang Valley region which is the hub of Malaysia's most populated region in the country. A total of 300 questionnaires were distributed online and among these a total of 225 were found as valid for further analysis. This provides a 91.6% success rate which is considered as a good rate for this study (C. R. Kothari, 2004).

Table 3: Demographic characteristics of respondents

Variables	Frequency (N)	Percentage (%)
Gender		
Male	113	50.2
Female	112	49.8
Age		
Below 20 years old	24	10.7
20 - 39	180	80.0
40 - 59	19	8.4
60 and above	2	0.9

Race		
Malay	169	75.1
Chinese	18	8.0
Indian	26	11.6
Others	12	5.3
Education Level		
Lower Education	38	16.9
Diploma	42	18.7
Degree	91	40.4
Master	50	22.2
PhD	4	1.8
Monthly Income		
Below RM 1,000	58	25.8
RM 1,000 – RM 2,999	61	27.1
RM 3,000 – RM 4,999	42	18.7
RM 5,000 – RM 6,999	22	9.8
Above RM 7, 000	42	18.7

Occupation		
Student	53	23.6
Housewife	12	5.3
Public Sector	30	13.3
Private Sector	107	47.6
Own Business	23	10.2

4.2 Exploratory Factor Analysis (EFA)

Factor analysis is generally a data reduction technique. It takes large set of variables and looks for a method the data may be reduced or summarized by using a smaller set of factors or components. It is conducted by looking for groups or clumps among the intercorrelations of a set of variable. Factor analysis analyzes the structure of the relationship among a large number of variables to determine a set of common underlying dimensions.

Kaiser-Meyer-Olkin (KMO) measures the proportion of variance in the variables that might be caused by an underlying factor. KMO tests whether the partial correlations among variable are small. The basic guidelines for KMO values are:

- less than 0.5 is considered as poor
- between 0.5 and 0.6 is considered as average
- between 0.6 and 0.7 is considered as acceptable
- between 0.7 and 0.8 is considered as good
- more than 0.8 is considered as excellent

Bartlett's test whether the correlation matrix is an identify matrix (the diagonal values are 1, and the off-diagonal values are 0). This condition just means that the variables are completely independent of each other, and thus, the factor model is inappropriate. Identify matrix can be ruled out if the p-value of the test is less than 0.005.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy		0.866
Bartlett's Test of Sphericity	Approx. Chi-Square	2672.084

	df	378.000
	Sig.	0.000

Table 4 shows that the KMO value is 0.866 which is a good result as it exceeds 0.5. This ensured that this study is able to conduct a factor analysis. Correspondingly, the Bartlett's test shows 0.000 which is less than 0.005, means that factors that form the variable is adequate. The result indicates that there is no high correlation or coefficient among the items and also suggests conducting an Exploratory Factor Analysis (EFA).

This part depicts the percentage of total variance among the variables that can be explained by the single factor. If the variables are independent of each other, then the total variance will be equal to the number of variables in the analysis. The Eigen value is commonly used in deciding on the number of factors. The first extracted factor explains more variance in the observed variables compared to the subsequent factors. Table 5 below shows all the factors extracted from the analysis along with the percent of variance attributable to each factor, and the cumulative variance of the factor. This table shows the result of the total variance as explained. Five factors are extracted. These factors explained 53.881 percent of total variance. The first factor explains the 28.641 percent of the variance. The second factor provided 9.771 percent of the total variance. Next, the third factor got 5.406 percent of the total variance followed by the fourth factor which scored as 5.235 percent and finally the fifth factor scored 4.827 percent of the total variance.

Table 5: Total Variance Explained Output

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.020	28.641	28.641	8.020	28.641	28.641	4.370	15.607	15.607
2	2.736	9.771	38.413	2.736	9.771	38.413	4.291	15.323	30.931
3	1.514	5.406	43.819	1.514	5.406	43.819	2.518	8.993	39.924
4	1.466	5.235	49.054	1.466	5.235	49.054	2.420	8.644	48.568
5	1.351	4.827	53.881	1.351	4.827	53.881	1.487	5.312	53.881
6	1.163	4.154	58.034						
7	1.113	3.975	62.009						
8	0.979	3.498	65.507						
9	0.947	3.383	68.890						
10	0.870	3.108	71.998						
Extraction Method: Principal Component Analysis									

The rotation has the effect of optimizing the factor structure and one consequence of these data is that the relative importance of the five factors are equalized. After the rotation, the first factor accounted for 15.607 percent of the variance, the second element provided 15.323 percent of the total variance, the third factor gave 8.993 percent of the total variance, the fourth factor got 8.644 percent of the total variance, and the fifth factor gave 5.312 percent of the total variance. There are thirty items in the construct, and five factors have been extracted. SPSS extracts all the factors with Eigen values greater than 1. The next action is to determine which items are in factor one to five. Therefore, the rotation matrix method is used to determine the factors.

According to Table 6, Rotated Component Matrix shows the meaningful factor rotation. When more than one factor is extracted, the factor loadings would need to be rotated so that the factor structure can be explained meaningfully. This study used the varimax because it is an orthogonal rotation method that minimizes the number of variables that have high loadings on each factor. This method simplifies the interpretation of the factors.

The next action is to look at the content of the questions that load into the same factor to try to identify the common themes and to avoid the cross loading under the multiple factors. Since each factor needs to be unique and distinct, after several running of the factor analysis the rotated component matrix (Table 6) shows the ultimate demonstration of items associated with the respective factors where some of the items are excluded because of the cross loading. Five questions appeared as cross-loading. Therefore, we removed these five questions from final analysis. There are total of twenty-five questions to be analyzed in the rotated component matrix. The analysis results showed that out of total 25 questions, one question under the independent variable of performance risk, the loading factor was less than significant level. Hence, the researcher has considered it not to be used in the final analysis. As seen in Table 6, only 24 questions are used for the rotated component matrix analysis.

Among the five factors, the average score for social risk is the highest among all with the average of 0.754 followed by performance risk with an average of 0.649. Then, privacy risk averages at 0.631 followed by financial risk with an average of 0.615 and finally the lowest average score among all five factors is the psychological risk with an average score of 0.547. The individual score for each component's questions are stated as in Table 6.

Table 6: Rotated Component Matrix

Component					
	F1	**F2**	**F3**	**F4**	**F5**
Financial Risk (0.615)					
FNR1	0.586				
FNR2	0.751				
FNR3	0.741				
FNR4	0.503				
FNR5	0.492				
Performance Risk (0.649)					
PFR1		0.483			
PFR2		0.771			
PFR3		0.811			
PFR4		0.531			
Privacy Risk (0.631)					
PVR1			0.557		
PVR2			0.693		
PVR3			0.755		
PVR4			0.719		
PVR5			0.430		
Psychological Risk (0.547)					
PSR1				0.407	
PSR2				0.535	
PSR3				0.673	
PSR4				0.707	

PSR5	0.415	
Social Risk (0.754)		
SCR1		0.708
SCR2		0.858
SCR3		0.778
SCR4		0.593
SCR5		0.755
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 7 iterations.		

V. DISCUSSION

For the purpose of this study, there were ten questions on the demographic factors that were gender, age, race, education level, monthly income, occupation, history of purchasing online, frequency of purchasing online, category of most products purchased online, and online payment method preferences. This information were collected to study the experience of purchasing online and the perceived risk towards online purchase intention. It will provide a general view on the demographic information of the population under the study. Generally, male and female represented nearly equal of the total respondents for this study with 50.2 percent of male representing 113 respondents while the remaining half were female with 49.8 percent with a total of 112 respondents. The samples age group of between 20 to 39 years old represented are 80.0 percent of the total respondent which was 180 respondents, and this provides that younger people prefer to purchase through online which is more than the older people group. In regard to race, the highest percentage of respondents were from the Malay ethnicity group which consists of 169 out of 225 respondents which is 75.1 percent of the total respondents.

This is well explained as Malaysia consists of Malays in majority. Additionally, the highest number of respondents comes from an education level having a Degree with a total of 91 respondents which represent 40.4 percent of total respondents. As for the monthly income of this study respondents, the majority are in the monthly income range of RM 1,000 – RM 2,999 with a total of 61 respondents which represents 27.1 percent of total respondents. Looking into the occupation of respondents, the highest number of respondents are working in the private sector with a total of 107 respondents which represents 47.6 percent of total respondents. Additionally, in the first part of the questionnaire, respondents were also screened on their purchase history and out of 273 respondents who answered the questionnaire, 225 respondents have purchased electronic products online while the other 48 respondents never purchased electronic products online were eliminated from this study. These 225 respondents were then asked on how frequent they purchase electronic products where 44.0 percent purchases electronic products 1 – 3 times in a year which makes up 99 respondents out of the total 225 respondents. Next, respondents were also asked on the category of most electronic products purchased online and the highest category purchased are personal electronic devices and accessories with a respective of 64 respondents that is 28.4 percent out of the total respondents. Finally, respondents were asked on what is their preference of payment method used when purchasing online and 41.8 percent of respondents in this study has chosen internet banking as their preference with a total of 94 respondents.

The reliability and validity of the instruments were tested and Cronbach's Alpha Test of Reliability had been used to measure internal consistency of the scale. The Cronbach Alpha Coefficient for all the scale under the study was calculated as 0.831 which is above 0.7 and is a good result. Therefore, all the factors demonstrated a high degree of reliability. So, the questionnaire was reliable and the data was consistent. From the EFA Analysis, there are five major factors that influences

consumer perception towards online purchase intention of electronic products which are financial risk, performance risk, privacy risk, psychological risk and social risk.

VI. CONCLUSION

In this consumer-oriented era, every firm's success largely depends on gaining a thorough understanding about the different group of consumers, what motivates or demotivates them to purchase through online and the reasoning behind it. The analyses of this study have met the study objective which is to explore consumer perceived risks factors towards online purchase intention of electronic products in Malaysia. This study demonstrated the five factors that majorly affect consumer's perceived risk which are performance risk, social risk, privacy risk, psychological risk, and financial risk. Therefore, online vendors and suppliers should be focusing more on these attributes to increase their customers' purchase intention towards their online offerings which will increase their customers in the long run. The outcome of this study also can be replicated to other products other than electronic. Furthermore, this study can be enhanced with different variables and intervention of mediator to see on the profound effect of these attributes towards online purchase intention.

7.0 LIMITATION AND FUTURE RECOMMENDATION

This research limitation is that it is only focusing on five perceived risk factors that majorly affect consumer's perceived risk which are performance, social, privacy, psychological, and financial where else there are other types of perceived risk such as physical risk, time risk, product risk, convenience risk, non-delivery risk and return policy risk which were not explored in this study. Future researchers should focus into other perceived risk factors which may affect consumers' online purchase intention. This would benefit the consumers as well as online vendors and suppliers in the future. Another limitation of this research is that it did not study the types of consumer purchase behavior and future recommendations to researchers is to also study the consumer purchase behavior types such as complex purchase behavior, dissonance-reducing purchase behavior, habitual purchase behavior and variety seeking behavior. This will allow future researchers to understand more in-depth on consumer purchase behavior mechanism. On the other hand, this research limitation is also that it did not study the effects of age and education level towards where future researchers could examine the effects of age and education level of consumer toward the perceived risk involved in online purchase intention.

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