

## Influence of Psychological Factors on Online Purchase Intention Among University Students

Nor Akmar Nordin\*, Zuliana Kamal, Mohammad Saipol Mohd Sukor, Yasmin Hanafi Zaid

*School of Human Resource Development and Psychology, Faculty of Social Sciences and Humanities, Universiti Teknologi Malaysia, 81310 UTM Johor Bahru, Johor, Malaysia*

\*Corresponding author: akmar\_nordin@utm.my

**Article history:** Received: 27 August 2024 Received in revised form: 20 October 2024 Accepted: 17 December 2024 Published online: : 31 December 2025

### Abstract

Online purchasing is one of the pivotal trading methods worldwide. Hence, it is vital to comprehend the impact of psychological factors on consumers' online purchase intention. This study aims to determine the impact of psychological factors which are perceived of usefulness, perceived ease of use and trust on consumers' online purchase intention among undergraduate students in higher learning institutions. This study also explores the level of psychological factors among undergraduate students. Quantitative research approach has been adapted in this study by distributing 102 sets of questionnaires to the respondents who have engaged in online purchasing before. The findings discovered that dimension trust does have a positive significant impact on consumers' online purchase intention while perceived ease of use and perceived of usefulness is insignificant. The significance of the study is to develop understanding on the impact of psychological factors on consumers' online purchase intention. It is also hoped that the findings of this study will contribute to government agencies, E-commerce retailers as well as researchers in the field.

**Keywords:** Psychological factors, perceived of usefulness, perceived ease of use, trust, online purchase intention.

### Abstrak

Pembelian dalam talian adalah salah satu kaedah perdagangan penting di seluruh dunia. Oleh itu, adalah penting untuk memahami kesan faktor psikologi terhadap niat membeli dalam talian. Kajian ini bertujuan untuk menentukan kesan faktor psikologi iaitu persepsi kegunaan, persepsi mudah penggunaan dan kepercayaan terhadap niat membeli dalam talian dalam kalangan pelajar prasiswazah di institusi pengajian tinggi. Kajian ini juga meneroka tahap faktor psikologi tersebut dalam kalangan pelajar prasiswazah. Pendekatan kajian kuantitatif telah diadaptasi dalam kajian ini dengan mengedarkan 102 set soal selidik kepada responden yang pernah terlibat dalam pembelian dalam talian sebelum ini. Penemuan mendapati bahawa dimensi kepercayaan mempunyai kesan positif yang signifikan terhadap niat pengguna untuk membeli dalam talian manakala persepsi mudah penggunaan dan persepsi kegunaan adalah tidak signifikan. Kepentingan kajian adalah untuk membangunkan pemahaman tentang kesan faktor psikologi terhadap niat membeli dalam talian. Dapatkan kajian ini juga diharapkan dapat menyumbang kepada agensi kerajaan, peruncit E-dagang serta penyelidik di lapangan.

**Kata kunci:** Faktor psikologikal, persepsi kegunaan, persepsi mudah penggunaan, percaya, niat membeli dalam talian.

© 2026 Penerbit UTM Press. All rights reserved

### 1.0 INTRODUCTION

Undoubtedly, in this day and age technology has dominated and blended in the daily lifestyle of the people whether directly or indirectly in many ways. Purchasing is not an exception in this context as can be seen nowadays that a lot of retailers have been seen operating over the Internet which providing convenience for consumers to purchase merchandise online without traveling to the physical stores (Phongsatha & Jirrawoottirote, 2018). In the field of psychology, many researchers had included attitude element in their studies especially in social, industrial and organizational context. In the study of consumer psychology, attitude is often linked to intention. Basically, intention can be regarded as one of the elements of attitude in consumer psychology. Intention is referred to the extent of conscious effort that an individual or individual will follow to acknowledge or accept their behaviour (Ajzen, 1991). Intention can also be regarded as one of the motivational components of behaviour (Ajzen, 1991). Purchase intention will occur when an individual plan to buy a particular commodity or service in the future. Purchase intention is a kind of decision-making that studies the reason to buy a particular brand by consumer (Shah, Aziz, Jaffari, Waris, Ejaz, Fatima, & Sherazi, 2012). According to Mirabi, Akbariyeh, and Tahmasebifard (2015) defined purchase intention as a situation where consumer tends to buy a certain product in certain condition. Purchase intention usually is related to the behaviour, perceptions and

attitude of consumers. However, in the context of E-Commerce, online purchase intention can be defined as a situation when a person desires to buy a particular product or service through the website (Chen, Hsu & Lin, 2010; Fygenson & Pavlou, 2006).

In addition to that, retailing electronic (e-tailing) experienced an impressive expansion in the recent years because of the clear advantages for consumers and retailers such as purchasing all day long at home, reducing the dependence on store visits, saving travel cost, expanding market area, reducing overheads, support consumers relationships and offers a wide range of product or services (Rizwan, Umair, Bilal, Akhtar & Bhatti, 2014). This shows that nowadays online purchasing is receiving more recognition and has been a favourable option for consumers when purchasing product or services. Thus, some of psychological factors can give a big impact on consumers online purchase intention. Psychological factors are the factors that explain the psychology of individual that drive their action to seek satisfaction. Psychological factors that are included in this study are perception and attitude and belief. This is because the dimension of psychological factors of perceived of usefulness and perceived ease of use are derived from perception. Meanwhile, the dimension of trust are derived from the psychological factors of attitude and belief.

Rakuten (2010) stated that external and internal factors play a major role on consumers' online purchase intention. A search has been conducted to identify the psychological factors that can impact consumers' online purchase intention. The findings show that there are inconsistency between the psychological factors that could impact consumers' online purchase intention because a study by Liat and Wuan (2014) found that perceived usefulness as the majority ruling psychological factors that significantly impact consumers' online purchase intention. However, a study conducted by Phongsatha and Jirawoottirote (2018) found that majority dominant factors that significantly impact consumers' online purchase intention is perceived ease of use. Therefore, due to the existence of uncertainty, this study is conducted to gain the accurate result of the impact of psychological factors on consumers' online purchase intention.

Following that, the contradiction of the positive significant impact of psychological factors on consumers' online purchase intention based on previous findings required a new research to be conducted. Consumers' online purchase intention had been studied in a lot of sectors especially industrial sectors. Many researches that has been conducted showed that there is positive significant impact of psychological factors dimension which are perceived usefulness, perceived ease of use and trust on consumers' online purchase intention which was supported by the findings derived from the study conducted by Sin, Nor and Al-Agaga (2012) and Phongsatha and Jirawoottirote (2018). However, a study conducted by Liat and Wuan (2014) found that perceived ease of use dimension are insignificant impact on consumers' online purchase intention. These previous findings obtained by past researchers showed that there are discrepancy in regard of whether there is positive significant impact of psychological factors dimension on consumers' online purchase intention. Therefore, this study is conducted to get better and clear understanding of the impact of psychological factors dimension on consumers' online purchase intention.

In order to get an accurate studies on the impact of psychological factors on consumers online purchase intention in Malaysian context, a searched has been conducted. There are a few of databases used to find any related articles such as Emerald, Google Scholar, Scopus and Research Gate. Based on the finding, it is found that limited research has been done on the impact of psychological factors on consumers' online purchase intention with Malaysian in the context. Jamil and Mat (2011) found there are too few researches that have been conducted in the context of Malaysia on online purchase intention. A linked study to approve the authors grasp towards online purchasing in Malaysia is still inadequate (Mat & Jamil, 2011). From the finding, it can be wind up that the study of the impact of psychological factors on consumers' online purchase intention in Malaysia is limited. Thus, this shows that more researches should be carried out to further explore the impact of psychological factors on consumers' online purchase intention in Malaysia context.

Given the contribution of psychological factors to extend the use of online purchase intention, this paper was conceptualised to determine the impact of psychological factors on consumers' online purchase intention among undergraduate students in higher learning institution. Levels of psychological factors which are perceived of usefulness, perceived ease of use and trust are also explored.

## 2.0 LITERATURE REVIEW

### 2.1 Psychological Factors

Psychological factors are the factors that explained about the psychology of an individual that operate their behaviour to search for satisfaction. The most vital psychological factors are perception, learning, motivation and attitudes and beliefs. However, in this study only two psychological factors are chosen which is the perception (perceived of usefulness and perceived ease of use) and attitudes and beliefs (trust). This is because based from previous research, most of the researchers found that perception and attitude and beliefs factors are to be the most prominent in giving the impact on consumers' online purchase intention.

Perceived usefulness is one of the independent construct in Technology Acceptance Model (TAM). According to Davis (1989), perceived usefulness is the standard to which an individual convinces that using a particular system is able to intensify their task performance. Davis (1989) also further claimed that a system high in perceived usefulness is the one that user convinces in the existent of a positive use-performance relationship. According to Zarrad & Debabi (2012), perceived usefulness is a theoretical substitute for the relative advantage concept developed by adoption theory (Chen et al., 2002). In this current study, perceived usefulness link to the benefits a person encounter from the utilize of internet like be frugal with time and money and acquiring supplementary information which thus, can increase consumers' intention in engaging online purchasing.

According to Davis (1989), perceived ease of use is contrast of perceived usefulness. This construct refers to the standard to which a person convinces that utilizing a certain system would be free of effort. The word 'ease' in this sentence shows the meaning that by using the technology or system, users is free from struggle or considerable effort or trouble. This shows that if consumers feels that by doing online purchase it will be more convenient and ease their trouble than personally buying the product, consumers might have intention in engaging in online purchase as it will be more easier for them.

Subsequently, according to Mayer et al. (1995), trust can be referred as the preparedness of an individual to be at risk to the action of another sides based on the presumption that the other sides will perform a certain steps that is vital to the trustee disregarding of the ability to supervise or constraint the other sides. In other word, it can be understood that trust is dealing with integrity, competence and benevolence

of the other party that will never take advantage on each other (Qureshi et al., 2009). As stated by Sitkin and Roth (1993), if the actions are responded well, trust tends to wind to the top, if they are not responding well, trust will end up winding to the bottom. Trust has been found to have an influence on the way of consumers behave (Chow & Holden, 1997).

## 2.2 Online Purchase Intention

According to Ajzen (1991), intention can be defined as the extent to which an aware attempt that a person will trail behind to give assent to his or her action. Ajzen (1991) further claimed that intention can also be understood as one of the motivational components of behavior. This is because, purchase intention will happen when a person plans to purchase a commodity or services in the future. Purchase intention is regularly utilised as an estimate to foresee the consumers' actual purchasing action. However, in the context of E-Commerce, online purchase intention can be defined as a situation when a person desires to buy a particular product or service through the website (Chen, Hsu & Lin, 2010; Fygenson & Pavlou, 2006). In addition, Close and Kukarkinney (2010) also defined online purchase intention as the intention of online purchasers to purchase products and services through the medium of internet. Besides, Iqbal et al. (2012), stated that online purchase intentions as the consumers' preparedness to utilise the services provide by internet, performing an actual purchase of products and services.

## 2.3 Impact of Psychological Factors On Consumers Online Purchase Intention

Several researches related to establishing the impact of psychological factors on consumers online purchase intention had been carried in the past decades. A research by Phongsatha and Jirawoottirotte (2018) about factors influencing online purchase intention aimed to determine whether Perceived usefulness and perceived ease of use has influenced on online purchase intention of consumers. A total of 111 respondents were involved in this study. The results revealed that all the two factors significant influenced online purchase intention.

In addition, Liat and Wuan (2014) conducted a study that seek to investigate factors that influence consumers' online purchase intention among university students in Malaysia. This study employed the quantitative approach by the distribution of online questionnaires. The sample for this study was 250 Malaysian university students aged between 20 to 29 years old. The main criteria for the sample is that they have to be those who are used to online purchased. The results of the study revealed that trust and perceived usefulness are the significant factors in foreseeing online purchase intention. Perceived ease of use, on the other hand, are not significant in foreseeing the online purchase intention.

On the same note, a study conducted by Sin, Nor and Al-Agaga (2012) was to identify the variance that affect Malaysian young consumers' online purchase intention. Two dimension which are perceived ease of use and perceived usefulness were measured in the study. Data were collected using the stratified sampling method from a total of 297 undergraduate students. Multiple regress analysis is then run to analyse the data. The findings showed that perceived usefulness was the most governing variance that impact young consumers' online purchase intention trailed by perceived ease of use.

## 2.4 Theory and Model Related to Psychological Factors

The psychological factors of perceived ease of use and perceived usefulness are also under the model develop by Davis (1989) which is the Technology Acceptance Model (TAM). TAM is an information system theory that shows or models how users accept and use a technology. This model portrayed that when users are presented with new technology, there are a lot of factors that can affect how and when they would utilise it. Grounded from the theory of reasoned action, Davis (1989) established TAM for foreseeing the level of usage for IT. Perceived usefulness and perceived ease of use directly influence user's attitude, attitude affects user intention, and behaviour intention affects actual use (Davis & Bagozzi & Warshaw, 1989). This theory is well known as the most applied theory for information acceptance field.

## 2.5 Theory and Model Related to Online Purchase Intention

Theory of Reasoned Action (TRA) is formulated by Ajzen and Fishbein in the year of 1980. This theory was put together on the ground from the result of attitude research Expectancy Value Models. Based on a study by University of Twente (n.d), Theory of Reasoned Action (TRA) suggests that a person's action is fixed on by his or her intention to actually perform the action. In this theory, the greatest forecast for behaviour is intention and this intention is the cognitive representation of an individual's readiness to actualise a given behaviour which is considered to be the immediate antecedent of behaviour. Figure 1 shows the research framework of this study. In this study, the independent variable is psychological factors (perceived of usefulness, perceived ease of use and trust) whereas the dependent variable is consumers online purchase intention. The arrow represents the impact of psychological factors on consumers' online purchase intention.



Figure 1: Research Framework

## 3.0 METHODOLOGY

This current study employed cross-sectional research method. According to Kumar (2014), cross-sectional studies are known for its one time study. It is handy and convenience in securing the comprehensive view of the situation as it represents the current time of the study at one

particular time. In the context of this study, it was executed only once and was not repeated. This study employed quantitative research approach which highlighted objective measurements by manipulating pre-existing statistical data using computational techniques. Hence, the distributed questionnaires determined the impact of psychological factors on consumers' online purchase intention.

As stated by Babbie (2002), population is a group of people. Meanwhile, sampling refers to selecting a sufficient number of people from a population. Kumar (2014) postulates that when selecting a sample in any quantitative studies, a maximum precision must be aimed and prioritised to avoid a bias. The sampling method that was applied in this study is non-probability sampling. Respondents were selected based on those who have experience in online purchasing. Since as the number of population was too big, non-probability sampling method was applied. The size of sample in this study was 102 undergraduate students from Universiti Teknologi Malaysia. Convenience sampling was employed to this study. Convenience sampling is essentially steered by the ease and comfort of the researcher such as the accessibility, geographical proximity, known contacts, and so on (Kumar, 2014). Threupon, this research will be using convenience sampling method as it will be easier to obtain respondents varied among students in Universiti Teknologi Malaysia.

In this study, the main research instrument was a set of questionnaires that was specifically designed by previous researchers and adapted by many other researchers to obtain data regarding the impact of psychological factors on consumers' online purchase intention. The questionnaire was divided into three sections which are Section A, B and C. Section A consisted of question related to demographic information while, Section B consisted of question related to independent variables which are psychological factors and Section C focused dependent variable which was consumers' online purchase intention. The questionnaire used to evaluate psychological factors of perceived usefulness and perceived ease of use were developed by Davis (1989) and Ahn et al. (2004) with a total of 6 items for each dimension. This instrument used 5-point Likert Scale to rate each statement from strongly disagree (1) to strongly agree (5). For trust dimension, a total of 7 item are adapted from a study by Jarvenpaa (2000). The questionnaire used to evaluate consumers online purchase intention was the questionnaire of 4 items developed by Chen and Barnes (2007). This section also used a 5-point Likert Scale to rate each items.

## 4.0 RESULTS

A total of 102 sets of valid questionnaires were collected from students of Undergraduate students year 3 and year 4. The information derived from the questionnaire was expected to be able to meet all the objectives of this study and consequently conclusion can be drawn. The data collected was computed and tabulated using the computer software, Statistical Packages for Social Sciences (SPSS). This was done in order to process the respondents' responses before further analysis was carried out.

### 4.1 Demographic Analysis

Table 1 shows there are more female respondents than male in which the percentage of female respondents is 83.3% compared to male 16.7%. There is a difference of 66.6% in the number of respondents between male and female, showing more female respondents than male respondents by 68 respondents. Meanwhile, majority of the respondents' age is between 21 to 23 years old with percentage of 62.7% followed by respondents aged 24 to 26 years old with percentage of 27.5%, showing difference by 36 respondents. The least respondents' age is between 18 to 20 with the percentage of 9.8% and there is no respondent aged between 27 to 29 and 30 and above. This shows that the difference between the majority of the respondents' age and the least respondents' age is 52.9%. In terms of race, Malay is the majority of the respondents with the percentage of 80.4% with a total of 82 respondents involved in the survey. There is a slight difference of percentage between other race and Chinese race respondent by 3.0% showing more other races respondents than Chinese by 3 respondents. The least respondents' races is Indian with a percentage of 1.0% which is 1 respondents. In addition, majority of the respondents were from third year with the percentage of 55.9% which is a total of 57 respondents and followed by fourth year respondents with the percentage of 44.1% with a total of 45 respondents. There is a difference of 11.4% with a total of 12 respondents.

Table 1 Respondents' Demographic Analysis

Variables	Frequency (f)	Percentage (%)
<b>Gender</b>		
Female	85	83.3
Male	17	16.7
<b>Age</b>		
18 to 20	10	62.7
21 to 23	64	27.5
24 to 26	28	9.8
27 to 29	0	0
30 and above	0	0
<b>Race</b>		
Malay	82	80.4
Chinese	8	7.8
Indian	1	1.0
Others	11	10.8
<b>Year of Study</b>		
Third Year	57	55.9
Fourth Year	45	44.1

#### 4.2 Level of Psychological factors

Table 2 illustrates the level of psychological factors among undergraduate students. Referring to the table, it can be seen that respondents rate high level for perceived ease of use with  $M=3.801$  ( $SD=0.659$ ), followed by trust dimension  $M=3.466$  ( $SD=0.501$ ) which is rated moderate level of category. There is a slight difference between perceived of usefulness and trust where perceived of usefulness is the lowest rated mean with  $M=3.433$  ( $SD=0.609$ ).

**Table 2** Level of Psychological Factors

Dimensions	Mean (SD)	Level
Perceived of usefulness	3.433 (0.609)	Moderate
Perceived ease of use	3.801(0.659)	High
Trust	3.466(0.501)	Moderate

#### 4.3 Level of Online Purchase Intention

Table 3 illustrates the level of consumers' online purchase intention among undergraduate students is moderate ( $M=3.321$ ). From the table, it shows that both items 25 and 26 are rated high level category with the highest mean for item 26 "I intend to buy through internet in the future"  $M=4.088$  ( $SD=0.996$ ) followed by item 25 "It is probable that I would buy through internet in the future"  $M=3.980$  ( $SD=1.117$ ). The lowest mean is item 24 "I intend to buy through internet" with  $M=2.078$  ( $SD=0.730$ ) which falls under the category low.

**Table 3** Level of Online Purchase Intention

Dimensions	Mean (SD)	Level
Online Purchase Intention	3.321(1.024)	Moderate

#### 4.4 Impact of Psychological Factors On Consumers Online Purchase Intention

Table 4 presents the impact of psychological factors on consumers' online purchase intention among undergraduate students. The findings shows that R square value is 0.064. This shows that 6.4% of dimension trust has an impact on consumers' online purchase intention. From the table, it can be seen that only one dimension has positive significant impact on consumers' online purchase intention which is the dimension of trust  $p\text{-value}=0.016$ . However, it can be seen that both dimension of perceived of usefulness and perceived ease of use did not have significant impact on consumers' online purchase intention.

**Table 4** Impact of Psychological Factors on Consumers Online Purchase Intention

Variable	Consumers Online Purchase Intention			
	R Square	F	$\beta$	p-value
	0.064	2.249*		
Perceived of Usefulness			0.008	0.929
Perceived Ease of Use			-0.162	0.070
Trust			0.287	0.016

\* Regression is significant at the  $p<0.05$  level

### 5.0 DISCUSSION AND RECOMMENDATION

#### 5.1 Discussion on Psychological Factors

Generally, the findings of this study discovered that consumers' level of psychological factors falls in the moderate range which implied that the consumers felt the psychological factors was acceptable and reasonable. Besides, the analysis was analysed through three dimensions namely perceived of usefulness, perceived ease of use and trust. In the context of this study from the perspectives of consumers, the dimension of psychological factors of perceived ease of use were highly perceived among undergraduate students while both dimensions of perceived of usefulness and trust were moderately rated by the consumers. This implied that when consumers are convinced that a retail website can help them to look for extra data with slight attempt, it could affect the consumers' online purchase intention.

On the same note, findings by Sin, Nor and Al-Agaga (2012), revealed that perceived ease of use has an influence on the respondents' online purchase intention. This may portray that consumers may incline to purchase online if the procedure of purchasing online is straightforward and uncomplicated to understand. Accordingly, if it is difficult to steer around, complex, tangled and demand a lot of time and energy, it could become a burden for the consumers and become inconvenience. According to Ling et al. (2011), uncomplicated website

is surely to be trusted by consumers and will influence their intention to purchase. To be exact, the easiness to handling the website and the speedy arrangement process will lead to the expansion of number of new consumers and maintaining of the ready ones. This is in line with the findings by Phongsatha and Jirawoottirote (2018) in Bangkok which shows dimension perceive ease of use has the most impact on consumers' online purchase intention. Eventually, the concept of easy to use of the website appear primarily in consumers' minds.

Equally important, the psychological factors that comes second is trust dimension as it falls in the moderate range level. According to Schurr and Ozanne (1985), trust has been found to affect the attitude of consumers. This is supported by a study by Hui and Kejin (2009), which claimed that trust is found to positively affect consumers attitude and consumers' attitude affects consumers' online purchase intention. Concurrently, a study by Thamizhvanan and Xavier (2012) also found that dimension of trust do have an impact on the dependent variable which is consumers' online purchase intention. Hence, this implied that consumers perceived trust as an important factor in predicting the consumers' online purchase intention. Within this construct, the item with the highest mean is related to the feeling of necessary to be cautious of online store. This portrayed that before engaging in online purchase intention, consumers feels it is necessary to be cautious of the online store in case it is a scam or the store is not reliable. Similarly, the findings by Hui and Kejin (2009) in China showed trust dimension has an impact on consumers' online purchase intention which shows that from the trust aspect, familiarity and third party recognition can increase consumer's trust to online store.

Lastly, the findings of this study shows that dimension perceived of usefulness is being perceived moderately by consumers. In this current study, dimension perceived of usefulness linked to the benefits individual acquires from the utilization of internet like sparing time and money and accessing extra information which thus, can increase consumers intention in engaging online purchasing. Perceived of usefulness is rated moderate because some of the consumers did not mind to visit the store directly and to spend their time sufficiently when buying products. This is supported by Gong, Stump, and Maddox (2013) who perceived of usefulness showed an impact on Chinese consumers' online purchase intentions but it is not the dominant dimension that has the highest impact on consumers' online purchase intention. The results proposed that a search mechanism should be incorporated which can facilitate a comparison between a product to assist users in making their greatest choices in the most structured way.

## 5.2 Discussion on Consumers Online Purchase Intention

From the analysis, the mean score for consumers' online purchase intention falls in the moderate range. Thus, it indicates that consumers has the intention to engage in online purchasing. However, it does not fall in high range as it may be caused by the limited coverage of internet. Moreover, the role of respondents also plays a major role in the level of consumers' online purchase intention as the consumers are among university students, financial constraint may also be the cause of moderate level of engaging in online purchase intention. Therefore, focus should be directed at maintaining consumers' online purchase intention because Rizwan, Umair, Bilal, Akhtar & Bhatti (2014) stated that the internet is one of numerous non-store measures commonly used by today's users for purchasing. Furthermore, Samir and Nordin (2021) found that knowledge dimension towards one product is a great factor influences purchase intention. At the same time, respondents in this study were from third and final year students. Thus, most of them may apply their knowledge to do a simple research before making a decision to do online purchasing. Therefore the knowledge factor has contributed to the moderate level of online purchasing intention.

## 5.3 Discussion on The Impact of Psychological Factors on Consumers Online Purchase Intention

In the current study, the dimension of trust showed a strong positive significant impact on consumers online purchase intention among undergraduate students. Meanwhile, both dimensions' of perceived of usefulness and perceived ease of use has no significant impact on consumers online purchase intention. The trust dimension showed that the strong positive significant impact on consumers' online purchase intention which is parallel to the study conducted by Liat and Wuan (2014) that showed trust have positive significant impact on consumers' online purchase intention. This is because the nature of online transaction is viewed or belief to be more dangerous and unstable which thus by having trust is believed to help lower down the possibility of unreliability in online purchasing. Thereupon, this indirectly remove consumers' psychological threat regarding online store owner. The preceding study has stipulated that perceived trust held an importance part in online purchasing due to the minimum direct interaction among consumers and the store owner in the online setting (Mohseni & Sreenivasan, 2014; Chai, Ndubisi, & Uchenna, 2011).

The findings also found out that perceived of usefulness has no significant impact on consumers' online purchase intention. This might be due to undergraduate students prefer to spend their time wisely when engaged in purchasing of products or services. Perceived of usefulness relates to the benefit that an individual will receive from the use of internet for instance sparing time and money. This indirectly implied that the unique characteristic of the Internet that makes purchasing available everywhere at any time did not affect online purchase intention among respondents. However, the finding of this study is contradict to the study conducted by Phongsatha and Jirawoottirote (2018) in Bangkok where the results showed that perceived of usefulness has a positive significant impact on consumers' online purchase intention which implied that the greater the consumers believed online medium is convenient in aiding them to purchasing, the greater possibility the consumers will have the intention to purchase via online medium.

Additionally, the dimension of perceived ease of use has also found no significant impact on consumers' online purchase intention among respondents is parallel to the findings by Hui and Kejin (2009) which stipulated that perceived ease of use did not have significant impact on online purchase intention. Sometimes, the ease of use of an online setting can only tempt consumers to look for data linked on products that they fancy to know about. Nevertheless, it does not compulsively give the meaning that consumers desired to acquire the product or services through online medium. Normally, the majority of consumers may just prefer to acquire any information online and proceed to purchase the actual product or goods with other method or medium (Liat and Wuan, 2014). Indirectly, this proves the findings by Gefen and Straub (2000) that the dimension of ease of use is positively affecting students' intention to use websites for reading but not for purchasing books online.

## 5.4 Recommendation

Given the results of this research, there are some recommendation for E-commerce retailers, marketers and future researcher. Firstly, it is propose for retailers and marketers to build the base or core for trust as it is a vital component to enhance the connection between consumers and online store owner. It may be due to the impact that dimension of trust has a significant impact on university students intention to engage in online purchasing through online channel. Secondly, the findings also show that perceived usefulness has moderate range of mean score on consumers purchase intention. For that reason, online store owner should ensure that their website is in a good state such as have good accessibility and steady. Thirdly, future researcher is recommended to examine the main dimension of psychological factors that has the most impact on consumers online purchase intention. By identifying the main determinants, it can help e-retailers and online store to give greater attention and focus on the identified dimension. Fourthly, to ensure a precise assessment of impact of psychological factors on consumers online purchase intention can be acquired, a longitudinal study should be applied and a larger number of sample size is needed. These refinement plan of action can aids the researchers to obtain a more accurate data and gaining an in depth comprehension of every consumers' belief.

## 5.5 Limitations

There are a number of limitations that researcher faced when carrying out. Hence, the researcher proposes a few suggestions future research in order to minimise those limitations. Firstly, in this study, a total of 102 questionnaires were successfully distributed among undergraduate students through convenience sampling method. However, this resulting in researcher having unequal number of sample distribution for a particular categorical data. Therefore, it is proposed that in the coming research, the number of population should be identified first to make sure a balance distribution of sample so that the data obtained can be generalise to the whole population. Besides, a total of three dimension of psychological factors has been successfully explored in terms of their level and impact on consumers online purchase intention. Nevertheless, additional dimensions can also be added on into the psychological factors dimension for the purpose to identify accurately the core factors that could impact consumers online purchase intention such as dimension of perceived risk as studied by Phongsatha and Jirawoottirote (2018). By adding this variables, the researcher can further identify others psychological factors that possibly could contribute to consumers online purchase intention.

## 6.0 CONCLUSION

In conclusion, the primary objective of this study has been achieved; which is to determine the impact of psychological factors on consumers' online purchase intention among undergraduate students. Grounded from the statistical analysis, it was figured out that the psychological factors of trust affect the consumers' online purchase intention. On the contrary, both perceived ease of use and perceived of usefulness have no significant impact on consumers' online purchase intention. So, the findings of current study prove that the dimension of trust has positive significant impact on consumers' online purchase intention. Therefore, it is proposed that e-retailers and online store owner give more effort to improve this specific areas as it indicates that consumers' psychological factors of trust has a significant impact on consumers' online purchase intention as it has the foremost impact among others psychological factors. To sum up, all the findings derived is important for the e-retailers and online store owner to overcome their weaknesses and fortifying their strength through proper planning and continuous intervention.

## Acknowledgement

The authors would like to express their sincere appreciation to all student respondents for their time, effort, and voluntary participation in this study. The authors also acknowledge the collaborative efforts and contributions of all co-authors in the completion of this article.

## Conflicts of Interest

The author(s) declare(s) that there is no conflict of interest regarding the publication of this paper

## References

Ahn, T., Ryu, S., & Han, I. (2004). The Impact of the Online and Offline Features on the User Acceptance of Internet Shopping Malls. *Electronic Commerce Research and Applications*, 3(4), 405-420.

Azjen, I. & Fishbein, M. (1980). Understanding Attitudes and Predicting Social Behavior. Prentice-Hall, Englewood Cliffs, NJ.

Ajzen, I. (1991). The theory of planned behaviour. *Organizational Behaviour and Human Decision Processes*, 50(2), 179-211.

Babbie, E. R. (2002). The basics of social research. Belmont, CA: Wadsworth Thomson Learning.

Bradach, J. L. & Eccles, R. G. (1989). Markets versus hierarchies: from ideal types to plural forms. *Annual Review of Sociology*, 97-118.

Chai, H. L., Ndubisi, N. O. & Uchenwa, C. E. (2011). Analysing key determinants of online repurchase intentions. *Asia Pacific Journal of Marketing and Logistics*, 23(2), 200-221.

Chen, Y. H., Hsu, I. C., & Lin, C. C. (2010). Website attributes that increase consumer purchase intention: A conjoint analysis. *Journal of Business Research*, 63, 1007-1014.

Chen, Y. H. & Barnes, S. (2007). Initial trust and online buyer behavior. *Industrial Management & Data Systems*, 107(1), 21-36.

Close, A.G. & Kukar-Kinney, M. (2010). Beyond buying: motivations behind consumers' online shopping cart use. *Journal of Business Research*, 63(9/10), 986-992.

Chow, S. & Holden, R. (1997). Toward an understanding of loyalty: the moderating role of trust. *Journal of Managerial Issues*, 9(3):275-298.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-40.

Davis, F., Bagozzi, R., & Warshaw, P. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management Science*, 35(8), 982.

Fygenson, M. & Pavlou, P. A. (2006). Understanding and predicting electronic commerce adoption: an extension of the theory of planned behaviour. *MIS Quarterly*, 30(1), 115-143.

Gefen, D. & Straub, D. W. (2000). The relative importance of perceived ease of use in adoption: A study of e-commerce adoption. *Journal of the Association for Information Systems*, 1(8), 1-21.

Gong, W., Stump, R. L. & Maddox, L. M. (2013). Factors influencing consumers' online shopping in China. *Journal of Asia Business Studies*, 7(3), 214-230,

Rakuten. (2010). Malaysian shoppers tend to regret their online purchases. Tokyo:Rakuten Smart Shopping Survey.

Hui, H. & Kejin, H. (2009). Factors Affecting Consumer's Online Purchase Intention in China. *2009 International Conference on Management and Service Science*, 1-4. DOI: 10.1109/icmss.2009.5301676

Iqbal, S., Rehman, K. & Hunjra, A.I. (2012). Consumer intention to shop online: B2C e-commerce in developing countries. *Middle East Journal of Scientific Research*, 12(4), 424-432.

Jamil, N. A. & Mat, N. K. (2011). To investigate the drivers of online purchasing behavioral in Malaysia based on the theory of planned behavior (TPB): A Structural Equation Modeling (SEM) Approach. *International Conference On Management*, 453-460.

Jarvenpaa, S.L., Tractinsky, N. & Vitale, M. (2000). Consumer trust in an internet store. *Information Technology and Management*, 1, 45-71.

Kucukusta, D., Law, R., Besbes, A., & Legohérel, P. (2015). Re-examining perceived usefulness and ease of use in online booking. *International Journal of Contemporary Hospitality Management*, 27(2), 185-198.

Kukar-Kinney, M., & Close, A. G. (2009). The determinants of consumers' online shopping cart abandonment. *Journal of the Academy of Marketing Science*, 38(2), 240-250. DOI:10.1007/s11747-009-0141-5

Kumar, R. (2014). Research Methodology. London: SAGE Publications

Liat, C. B., & Wuan, Y. S. (2014), Factors influencing consumers' online purchase intention: a study among university students in Malaysia. *International Journal of Liberal Arts and Social Science*, 2, 121-133

Ling, K. C., Chai, L. T., and Piew, T. H. (2010). The Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience toward Customers' Online Purchase Intention. *Internal Business Research*, 3(3), 63-71

Mayer, R. C., & Gavin, M. B. (2005). Trust in management and performance: Who minds the shop while the employees watch the boss? *Academy of Management Journal*, 48, 874 – 888

Mirabi, V., Akbariyeh, H., & Tahmasebifard, H. (2015). A study of factors affecting on customers purchase intention. *Journal of Multidisciplinary Engineering Science and Technology (JMEST)*, 2(1).

Mohseni, S. & Sreenivasan, J. (2014). The impact of user characteristics in online purchase intention in tourism industry. *Reef Resources Assessment and Management Technical Paper*, 40(1), 399-404.

Phongsatha, T. & Jirawoottiroote, V. (2018). Factors influencing online purchase intention. *Journal of Interdisciplinary Research*, 3(2), 249-258.

Qureshi, I., Fang, Y., Ramsey, E., McCole, P., Ibbotson, P., & Compeau, D. (2009). Understanding online customer repurchasing intention and the mediating role of trust – an empirical investigation in two developed countries. *European Journal of Information Systems*, 18(3), 205–222. DOI:10.1057/ejis.2009.15

Rizwan, M., Umair, S. M., Bilal, H. M., Akhtar, M., & Bhatti, M. S. (2014). Determinants of customer intentions for online shopping: A Study from Pakistan. *Journal of Sociological Research*, 5(1). DOI:f 10.5296/jsr.v5i1.6565.

Samir, M. Z., & Nordin, N. A. (2021). Hubungan Antara Personaliti Jenama dan Keinginan Untuk Membeli Produk Berjenama Mewah Tiruan dalam Kalangan Pelajar Universiti:[Relationship Between Brand Personality with Intention to Buy Counterfeit Luxury Brand among University Students]. *Sains Humanika*, 13(2-2), 133-141

Schurr, P. H. & Ozanne, J. L. (1985). Influences on exchange processes: buyers' preconceptions of a seller's trustworthiness and bargaining toughness. *Journal of Consumer Research*, 11(4), 939–953

Shah, H., Aziz, A., Jaffari, A. R., Waris, S., Ejaz, W., Fatima, M. and Sherazi, K. (2012). The Impact of Brands on Consumer Purchase Intentions, *Asian Journal of Business Management*, 4(2), 105-110

Sin, S. S., Nor, K. M., & Al-Agaga, A. M. (2012). Factors Affecting Malaysian young consumers' online purchase intention in social media websites. *Social and Behavioral Sciences*, 40, 326–333. DOI: 10.1016/j.sbspro.2012.03.195

Sitkin, S. & Roth, N. L. (1993). Explaining the limited effectiveness of legalistic "remedies" for trust/distrust. *Organization Science*, 4(3), 367–392.

Thamizhvanan, A. & Xavier, M. J. (2013). Determinants of customers' online purchase intention: an empirical study in India. *Journal of Indian Business Research*, 5(1), 17-32, DOI: <https://doi.org/10.1108/17554191311303367>

Tong, X. (2010). A cross-national investigation of an extended technology acceptance model in the online shopping context. *International Journal of Retail & Distribution Management*, 38(10), 742-759.

Zarrad, H. & Debabi, M. (2012). Online purchasing intention: factors and effects. *International Business and Management Journal*, 4(1), 37-47.