The Buying Power of Female Consumerism: Evidence from Malaysia Market

Mohamad Rahimi Mohamad Rosman[1], Fatin Najwa Mat Sofri[2], and Wan Nur Fawaqih Aliyin W. Ya[3]

{rahimimr@uitm.edu.my[1], 2021106047@student.uitm.edu.my[2], 2021731221@student.uitm.edu.my[3]}

Faculty of Information Management, Universiti Teknologi MARA Kelantan Branch, Bukit Ilmu, 18500 Machang, Kelantan, Malaysia

Email Correspondence : rahimimr@uitm.edu.my

Abstract. Women nowadays is considered as one of the driving forces of market penetration and market growth. Their purchasing power constitute more than half of the business turnover in recent years. The increasing number of women shoppers indicate the trust towards online transaction. These new trends warrant for further exploration of the topic especially on the factors that encourage the purchasing habits of a women shoppers. Therefore, the purpose of this study is to investigate the roles of perceived trust, perceived attitude, subjective norms, perceived convenience, and customer services towards the intention of women to shop online. A quantitively research paradigm was adopted. Data was collected from one of the public universities in Malaysia. Data was cleaned, coded, and exported to Statistical Package for Social Science (SPSS) version 26 and analysed based on descriptive and inferential analysis.

Keywords: Online Shopping, E-Commerce, Women, Purchasing Power.

Introduction

Women consumerism is a topic of much interest nowadays [1-3]. Recent trends shows that more women are currently working and have the capability to affect the sales turnover of a business. Moreover, the increase belief into the safety and security of doing online transaction encourage more engagement between women consumer and online transaction [4]. The increased tendency of doing online transaction is the result of continuous engagement between users and technology, such as e-commerce platform like Shopee, Lazada, etc [5-7].

On the other hand, universities also encourage its community to focus on digital business environment, particularly on entrepreneurship. More importantly, universities in Malaysia also offered several compulsory courses related to entrepreneurship as part of graduating criteria. Thus, knowledge on entrepreneurship encourage students to have more confident in doing online business, as well as completing transaction with ease.

Thus, the purpose of this study is to investigate the roles of perceived trust, perceived attitude, subjective norms, perceived convenience, and customer services towards the intention of women to shop online. The subsequent topic is organized as follows: first, we introduce the research model underlying the study. Next, the method of the study is discussed, before finding of the study is presented. We conclude the study with discussion and conclusion of the study.

Research Model

The following Figure 1 shows the conceptual model of the study adopted from the work of [1], [2], and [4]. There are a total of five independent variables and one dependent variables. The independent variables of the study are perceived trust, perceived attitude, subjective norms, perceived convenience, and customer services, while the dependent variable is conceptualized as intention to shop among women.
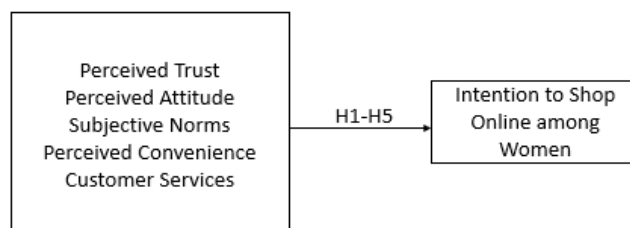

Fig. 1. Research Model.

Perceived trust is the extent of trust women consumer put on the online transaction. Trust is an important predictors of user intention to shop online, especially among women and older generation. Young generation, on the other hand were given exposure since childhood, thus they have more trust on online shopping compared to much older generation. Subsequently, the pandemic of Covid-19 shown increasing trends of online shopping especially from women consumer [8]; as well as more dependence on technology than traditional e-commerce consumerism [5-7]. Therefore, it can be hypothesized that:

H1: Perceived Trust has positive and significant relationship to intention to shop among women in the context of universities students.

Perceived attitude is the extent of positive perception of a women consumer on the aspect of easiness of online shopping. Attitude is also a very important predictors of user behavioural intention [9-11]. Previous study also found out that attitude may have affect on several success factors such as satisfaction, innovativeness, emotional benefits, and functional benefits [9-14]. Therefore, it can be hypothesized that:

H2: Perceived Attitude has positive and significant relationship to intention to shop among women in the context of universities students.

Subjective norms are the extent of individual perception on the influence of other person to their own attitude and behaviour [6]. Subjective norms have been found as solid drivers of user's behavioural intention over the years [9-12]. Other person that seems important to us such as parents, spouse, family, children, lecturer, teachers, etc. may have a big influence in the purchase decision. Besides, business also have a good promotion strategy such as using influencer, artists, or famous individual to encourage purchasing behaviour among the consumer, especially women. Therefore, it can be hypothesized that:

H3: Subjective Norms has positive and significant relationship to intention to shop among women in the context of universities students.

Perceived Convenience is the extent of user perception on the simplicity and easiness of conducting online shopping among women consumers. Online shopping allows women consumer to compare price, share products with colleagues via WhatsApp, Telegram, Facebook, or Instagram, as well as completing the purchase at their own convenience. Moreover, online shopping avoids the hassle of queuing, limited parking space, traffic jammed, and out-of-stock material. Therefore, it can be hypothesized that:

H4: Perceived Convenience has positive and significant relationship to intention to shop among women in the context of universities students.

Customer service is the extent of satisfaction that customer gain as a result of their interaction with the online shopping experience. Customer service helps to increase future sales via positive experience and benefits gained via the interaction. Custmer service also allow consumer to get more benefits and getting know potential future product or promotion provided by the business. Therefore, it can be hypothesized that:

H5: Customer Service has positive and significant relationship to intention to shop among women in the context of universities students.

Methodology

This study uses quantitative method for the data gathering, using a questionnaire that was adopted from the previous study of [1], [2], and [4]. The items were adopted and protest with the research supervisors, before checked for reliability using Cronbach's Alpha Coefficient. Table 1 shows the results of Cronbach's Alpha Coefficient. Based on the Table 1, the Cronbach's Alpha coefficient reported between 0.842 to 0.931 shows that it meets the minimum value of 0.7, indicating that the instrument is reliable, as suggested by [15].

Table 1. Reliability Analysis

Construct	Items	Cronbach's Alpha	Source
Perceived Trust	4	0.842	
Perceived Attitude	4	0.887	[1], [2], [4]
Subjective Norms	3	0.842	
Perceived Convenience	4	0.931	
Customer Service	4	0.893	
Intention to shop among women	3	0.848	

Findings

The following subsection highlights the finding of the study in relation to demographic, descriptive, correlation, and multiple regression.

Demographic

Table 2 shows the demographic analysis of the respondents. The respondent of the study is all females (N=210 or 100%); any male responses were removed from the final data analysis. In relation to level of education, the majority of respondents are from degree (N=160 or 76.2%), while the rests enrol for diploma (N=50 or 23.8%).

Table 2. Demographic

Item	Sub-Items	Frequency	%
Gender	Female	210	100
	Male	0	0
Education	Diploma	50	23.8
	Degree	160	76.2

Descriptive

Table 3 shows the descriptive analysis for Perceived Trust. The mean for PeT1 (M= 5, SD = 1.04) is 4.98. The mean for PeT2 (M = 5, SD = 1.07) is 5.11. The mean for PeT3 (M = 4, SD = 1.09) is 4.47. The mean for PeT4 (M = 5, SD = 1.06) is 4.94. The responses are all indicating a positive response.

Table 3. Perceived Trust

Item	Sub-Items	Mean	Std. Dev.
PeT1	Online shopping websites are trustworthy.	4.98	1.04
PeT2	Online shopping websites are reliable.	5.11	1.07
PeT3	I trust the information mentioned on the online websites.	4.47	1.09
PeT4	I believe in the policies followed by online websites.	4.94	1.06

Table 4 shows the descriptive analysis for Perceived Attitude. The mean for PeA1 (M = 6, SD = 1.22) is 5.80. The mean for PeA 2 (M = 6, SD = 1.05) is 5.84. The mean PeA3 (M = 6, SD = 1.03) is 5.97. The mean for PeA4 (M = 6, SD = 1.21) is 5.80. The responses are all indicating a positive response.

Table 4. Perceived Attitude

Item	Sub-Items	Mean	Std. Dev.
PeA1	I like to shop online as it provides more variety of products.	5.80	1.22
PeA2	Online shopping is attractive.	5.84	1.05
PeA3	I would be more likely to shop online if extensive descriptions of items were included.	5.97	1.03
PeA4	I would be more likely to shop online if the pictures of the item were more attractive.	5.80	1.21

Table 5 shows the descriptive analysis for Subjective Norms. The mean for SuN1 (M =5, SD = 1.32) is 5.15. The mean for SuN2 (M = 5, SD = 1.48) is 5.10. The mean for SuN3 (M = 6, SD = 1.43) is 5.28. The responses are all indicating a positive response.

Table 5. Subjective Norms

Item	Sub-Items	Mean	Std. Dev.
SuN1	The opinions and experiences of my family affect my purchasing decision.	5.15	1.32
SuN2	The opinions and experiences of my friends affect my purchasing decision.	5.10	1.48
SuN3	The opinions and experiences discussed in online forums affect my purchasing decision.	5.28	1.43

Table 6 shows the descriptive analysis for Perceived Convenience. The mean for PeC1 (M = 4, SD = 1.10) is 4.56. The mean for PeC2 (M = 5, SD = 1.41) is 5.28. The mean for PeC3 (M =5, SD = 0.70) is 5.45. The mean for PeC4 (M = 5, SD = 0.78) is 5.50. The responses are all indicating a positive response.

Table 6. Perceived Convenience

Item	Sub-Items	Mean	Std. Dev.
PeC1	Online shopping is convenience.	4.56	1.10
PeC2	Online shopping is hassle-free.	5.28	1.41
PeC3	Online shopping website is easy to use.	5.45	0.70
PeC4	Online shopping allows me to compare products.	5.50	0.78

Table 7 shows the descriptive analysis for Customer Service. The mean for CuS1 (M = 5, SD = 1.24) is 5.30. The mean for CuS2 (M = 5, SD =1.15) is 5.50. The mean for CuS3 (M = 5, SD = 1.03) is 5.80. The mean for CuS4 (M = 5, SD = 1.02) is 5.68. The responses are all indicating a positive response.

Table 7. Customer Service

Item	Sub-Items	Mean	Std. Dev.
CuS1	I am happy with the product return services offered in online shopping.	5.30	1.24
CuS2	When shopping on the internet, I am happy with the delivery services.	5.50	1.15
CuS3	I would be more likely to shop online if product returns services were made simpler.	5.80	1.03
CuS4	I would be more likely to shop online if faster delivery services were ensured.	5.68	1.02

Table 8 shows the descriptive analysis for Intention to shop among Women. The mean for ITS1 (M = 4, SD = 0.97) is 3.74. The mean for ITS2 (M = 4, SD = 0.84) is 4.09. The mean for ITS3 (M = 4, SD = 0.86) is 4.19. The responses are all indicating a positive response.

Table 8. Intention to shop among Women

Item	Sub-Items	Mean	Std. Dev.
ITS1	I will repeat the purchase of the same product.	3.74	0.97
ITS2	I am willing to purchase product on the Internet.	4.09	0.84
ITS3	I will continue to purchase product on the Internet.	4.19	0.86

Correlation

The next test is to perform the Pearson's Correlation analysis/ The purpose of this test is to determine the correlation between the independent and dependent variables.

The results of the Pearson's Correlation of this study are interpreted as follow: (1) there is a positive and moderate correlation between perceived trust and intention to shop among women in the selected universities (r = 0.256, n = 210, p = 0.00), (2) there is a positive and strong correlation between perceived attitude and intention to shop among women in the selected universities (r = 0.471, n = 210, p = 0.00), (3) there is a positive and moderate correlation between subjective norms and intention to shop among women in the selected universities (r = 0.271, n = 210, p = 0.00), (4) there is a positive and strong correlation between perceived convenience and intention to shop among women in the selected universities (r = 0.560, n = 210, p = 0.00), and (5) there is a positive and strong correlation between customer service and intention to shop among women in the selected universities (r = 0.335, n = 210, p = 0.00).

Multiple Regression

The final test conducted for the study is multiple regression analysis using SPSS version 26. Table 9 shows the result of the study. The resulted Adjusted R Square of 0.217 indicates that the combine independent variables can predict at least 22% of the variances in the dependent variable. Moreover, four hypotheses of the study were also supported.

Table 9. Multiple Regression

Hypothesis	Path	Coefficient	t-value	p-value	Result
H1	Perceived Trust → Intention to shop among women	0.233	3.338	< 0.01	Supported
H2	Perceived Attitude → Intention to shop among women	0.364	5.804	< 0.01	Supported
H3	Subjective Norms → Intention to shop among women	0.115	3.255	< 0.01	Supported
H4	Perceived Convenience → Intention to shop among women	0.333	5.613	< 0.01	Supported
H5	Customer Service→ Intention to shop among women	0.02	0.477	> 0.01	Not Supported

Discussion and Conclusion

The purpose of this study is to investigate the roles of perceived trust, perceived attitude, subjective norms, perceived convenience, and customer services towards the intention of women to shop online. The model was adapted from the previous study of [1], [2], and [4]. Interestingly, this study looks upon the purchasing power of women in the online environment. The result of the study indicated that perceived trust, perceived attitude, subjective norms, and perceived convenience have a positive and significant driver that encourage the intention to shop online among women consumers. On the other hand, the study also found out that women respondent did not rate customer service as a significant driver for purchase intention among women.

This study is not without limitation. First, we only focus on generalization of theory. We suggest future study to focus on population generalization and refined the research model. Second, we only include minimal number of drivers or independent variables. Future studies may look into other conceptualization of variables especially the use of higher order constructs.

Acknowledgments.

References

[1] Anushia Chelvarayan, Chew Sin Jie., & Yeo Sook Fern. (2021). Factors Affecting Students' Perception of Online Shopping. International Journal of Entrepreneurship, Business and Creative Economy, 1(1), 13–24. https://doi.org/10.31098/ijebce.v1i1.424.

[2] Sharma, S., & Kaur, A. (2022). Awareness of green consumerism among working and non-working women of Faridabad city. Scientists Joined As Life Member Of Society Of Krishi Vigyan, 18.

[3] Chatzidakis, A., & Maclaran, P. (2022). Invisible hands or hearts? A feminist critique of consumerism and market centrism. Journal of Marketing Management, 38(1-2), 158-164.

[4] Van Hove, L. (2022). Consumer characteristics and e-grocery services: the primacy of the primary shopper. Electronic Commerce Research, 1-26.

[5] Saleh, M. S., Rosman, M. R. M., & Nani, N. K. (2013). Bank selection criteria in a customers' perspective. Journal of Business and Management, 7(6), 15-20.

[6] Rosman, M. R. M., Ismail, M. N., Masrek, M. N., Branch, K., & Campus, M. (2019). Investigating the determinant and impact of digital library engagement: a conceptual framework. Journal of Digital Information Management, 17(4), 215.

[7] Rosman, M. R. M., Arshad, I. H., Md Saleh, M. S., Abdullah, N., Fadzil, F. H., & Zawawi, M. Z. M. (2021). User Behavioral Intention to Use Online Distance Learning (ODL): The Role of Self-Efficacy and Domain Knowledge. International Journal of Interactive Mobile Technologies, 15(18).

[8] Qu, L., Guan, Y., & Yao, X. (2022). A Model of the Impacts of Online Product Review Features on Trust in Ecommerce. In International Conference on Frontier Computing (pp. 768-775). Springer, Singapore.

[9] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS quarterly, 319-340.

[10] DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: a ten-year update. Journal of management information systems, 19(4), 9-30.

[11] Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. MIS quarterly, 157-178.

[12] Barki, H., & Hartwick, J. (1994). Measuring user participation, user involvement, and user attitude. MIS quarterly, 59-82.

[13] Hartwick, J., & Barki, H. (1994). Explaining the role of user participation in information system use. Management science, 40(4), 440-465.

[14] Barki, H., & Hartwick, J. (1994). User participation, conflict, and conflict resolution: the mediating roles of influence. Information Systems Research, 5(4), 422-438.

[15] Nunally, J. C., & Bernstein, I. (1978). Psychometric Theory, ed. New York McGraw.