

Understanding Digital Consumers' E-Travel Purchase Intention in Malaysia through the Technology Acceptance Model

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DOI Link: <http://dx.doi.org/10.6007/IJARBSS/v16-i4/26907>

Published Date: 22 April 2026

Abstract

This study examines the factors influencing consumers' purchase intentions toward e-travel services in Malaysia. The main objective is to identify the key determinants that motivate and influence internet users when choosing among available e-travel services. Grounded in the Technology Acceptance Model (TAM), the study explores the influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, and Word of Mouth (WOM) on consumers' purchase intentions. Data were collected from 121 potential online shoppers in Malaysia who use e-travel platforms offering services such as flights, train tickets, cruises, and accommodations. The results reveal that Perceived Ease of Use, Perceived Risk, and Trust do not have a significant effect on purchase intention. Conversely, Perceived Usefulness and Word of Mouth (WOM) significantly influence consumers' intentions to purchase e-travel services. These findings highlight the importance of designing e-travel platforms that emphasize usefulness and leverage positive customer experiences through online and social recommendations. The study provides valuable insights for travel agents, entrepreneurs, and web developers in developing effective digital marketing and customer retention strategies to strengthen their competitiveness in the Malaysian e-travel market.

Keywords: E-travel services, Purchase Intention, Technology Acceptance Model, Perceived Usefulness, Online consumer behaviour

Introduction

The rapid expansion of digital technologies has transformed how consumers plan and purchase travel services, making e-travel platforms, such as those offering flights, accommodation, train tickets, and cruises, increasingly popular in Malaysia (Abdul Rahim et al., 2020). In 2024, Malaysia tourism revenue reached 102.3 billion ringgit, contributing 14.0 percent to GDP, up by 12.8 from 2023 (Medina, n.d.). As the online travel market grows,

understanding what drives consumers' purchase intentions in this digital environment becomes critical (Tan et al., 2025). This study investigates the key factors influencing digital consumers' intentions to use e-travel services in Malaysia by applying the Technology Acceptance Model (TAM). Specifically, the research examines how Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Risk (PR), Trust, and Word of Mouth (WOM) affect consumers' purchase decisions. Employing these determinants, this study aims to provide actionable insights for travel agents, entrepreneurs, and web developers to design more effective digital marketing strategies and improved user-experience features that both attract new users and retain existing customers in Malaysia's expanding e-travel sector.

Literature Review

Technology Acceptance Model

The Technology Acceptance Model (TAM) continues to be a foundational framework for understanding technology use and adoption in online and digital service settings (Davis, 1989). At its core, TAM posits that PU and PEOU are key determinants of users' behavioural intention to adopt a system (Davis, 1989; Hamid & Mohamed, 2022). Studies in digital commerce settings in Malaysia and beyond corroborate that TAM remains robust in explaining online purchase behaviour, where Hamid and Mohamed (2022) found PEOU and PU as significant predictors of purchase intention via e-commerce during the COVID-19 pandemic. Given that e-travel services merge online technology, platform usability, and consumer decision-making, TAM provides an appropriate starting point for modelling purchase intention in this sector (Tam et al., 2024).

Perceived Usefulness (PU)

PU refers to the degree to which a consumer believes that using a particular system or service will enhance his or her performance or experience (Zhou et al., 2022). In the context of online purchasing, this can mean saving time, achieving better deals, or gaining easier access to services (Nguyen et al., 2023). For example, in Malaysian online accommodation booking, PU was found to have a significant positive relationship with booking intention (Abdul Rahim et al., 2020). Similarly, in a broader Malaysian digital purchase behaviour study, PU and Trust were significantly related to consumer purchasing behaviour (Nasir et al., 2020). In the e-travel context, where consumers evaluate not just the booking system but the service experience (flights, trains, accommodation, cruises), the perception that the online channel is useful becomes instrumental (Abdul Rahim et al., 2020). Therefore, it is reasonable to posit that PU will positively influence digital consumers' purchase intention toward e-travel services in Malaysia.

H1: Perceived Usefulness positively influences purchase intention of e-travel services.

Perceived Ease of Use (PEOU)

PEOU reflects the degree to which a consumer believes that using the service will be free of effort (Davis, 1989). In online environments, this often relates to interface design, responsiveness, navigability of the website or app, and clarity of information. In the Malaysian context, a study found that PEOU (along with PU) significantly predicted intention to purchase via e-commerce platforms during the pandemic (Mohd Nazri & Osman, 2022). However, some research in travel-specific domains found PEOU does not have a significant effect in relation to online purchase intention of travel products among young Malaysian consumers (Poh Jin et al., 2020). This suggests that in more familiar digital service domains

(travel, e-tickets), PEOU may support consumers' willingness to engage with platforms but may not always be a strong standalone predictor. Nonetheless, it remains conceptually relevant to include PEOU in e-travel purchase intention modelling.

H2: Perceived Ease of Use positively influences purchase intention of e-travel services.

Perceived Risk (PR)

PR in online purchase settings covers various dimensions such as financial risk, product/service performance risk, privacy/security risk, time risk, and non-delivery risk (Gazali & Suyasa, 2020). In Malaysia, research found that product, financial, and non-delivery risks significantly influenced online purchase intention among millennials (Mahbob et al., 2023). Moreover, studies specific to online travel product purchase intention in Malaysia highlight that security risk and trust interplay are especially salient in the travel domain (where booking, payment, and service delivery involve multiple parties) (Abdul Razak et al., 2024). Given the inherent uncertainty in e-travel services (e.g., cancellations, delays, online payment), perceived risk is a meaningful variable for understanding purchase intention in this market (Gazali & Suyasa, 2020). Studies in Malaysia suggest that higher perceived risk negatively affects online purchase intentions, making it a critical factor to examine (Mei Siu & Ismail, 2022). Hence, based on the discussion above, the following proposed hypothesis is presented:

H3: Perceived Risk negatively influences purchase intention of e-travel services.

Trust

Trust concerns a consumer's belief in the reliability, integrity and competence of the service provider or platform (Abdul Razak et al., 2024). In online purchasing, especially where tangible inspection is impossible, trust often acts as a precursor to purchase intention (Mei Siu & Ismail, 2022). In Malaysia, a study on generic drugs found that trust influenced purchase intention, though perceived risk did not mediate this relationship (Keai Sin & Ismail, 2021). In travel contexts, trust is equally critical because consumers delegate critical components, such as booking, payment, and service fulfilment, to an online agent/provider (Abdul Razak et al., 2024). Thus, investigating trust alongside TAM constructs helps enrich explanatory power for e-travel purchase intention (Poh Jin et al., 2020). Evidence from e-commerce and online travel studies shows that higher trust significantly strengthens purchase intention (Abdul Rahim et al., 2020; Nasir et al., 2020).

H4: Trust positively influences purchase intention of e-travel services.

Word of Mouth (WOM)

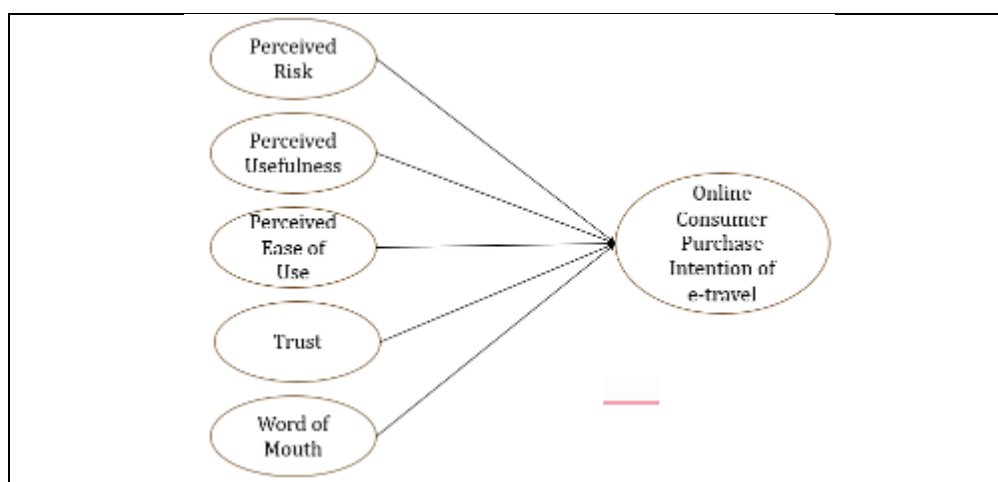
WOM in an online context (often labelled e-WOM) refers to the sharing of information, recommendations, reviews, and feedback among consumers through online platforms, such as social media (Ngo et al., 2024). This variable has gained traction in digital marketing and consumer behaviour research due to the increasing reliance on peer experiences (Ngo et al., 2024). In Malaysia, a study of Facebook users' online airline ticket purchase intention found that e-WOM positively influenced purchase intention, particularly through information usefulness and credibility (Lunyai et al., 2021). Another e-marketplace travel-package study in Malaysia found e-WOM was among the dominant factors influencing intention in the "new normal" context (Guangsheng, 2022). In the e-travel domain, where service risk might be high and experiential feedback matters, WOM becomes highly relevant to influence other consumers' intentions (Akhi et al., 2024; Rafqi Ilhamalimy & Ali, 2021). Prior studies indicate

that favorable e-WOM strongly increases purchase intention for online travel services (Ahmad et al., 2020). Hence, the following hypothesis is proposed:

H5: Word of Mouth positively influences purchase intention of e-travel services

Conceptual Framework

The proposed conceptual framework for this study is grounded in the Technology Acceptance Model (TAM), which has been widely used to explain and predict users' acceptance of technology-based services. The framework integrates five key constructs to examine consumers' purchase intentions toward e-travel services in Malaysia; these consist of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Risk (PR), Trust, and Word of Mouth (WOM), while Consumer Purchase Intention serves as the dependent variable. This framework posits that consumers' perceptions of the usefulness and ease of use of e-travel services positively influence their purchase intentions. In addition, Trust and WOM are expected to strengthen users' confidence and motivation to engage in online purchases, while PR is anticipated to exert a negative effect, potentially discouraging online transactions. By integrating these factors, the framework provides a comprehensive understanding of the determinants that shape Malaysian consumers' behavioral intentions toward e-travel services, offering valuable insights for practitioners and scholars interested in digital consumer behavior.



Methodology

This study employed a quantitative research design to examine the factors influencing consumers' purchase intentions toward e-travel services in Malaysia. Data were collected through an online survey, distributed via social media platforms, email, and the WhatsApp application to reach a diverse pool of Malaysian internet users. Data was gathered with a convenience sampling technique. The survey instrument was developed through an iterative process, adapting measurement items from prior validated research to ensure both reliability and contextual relevance. Specifically, the measurement scales for PR and Trust in online vendors were adapted from (Amaro & Duarte, 2015; Kim et al., 2011); the scales for PU, WOM, and Online Purchase Intention were derived from (Li & Liu, 2014); and the items for PEOU the wording and context to Malaysian e-travel services while maintaining construct validity.

The unit of analysis was individual Malaysian internet users who actively engage in online activities and have prior experience using e-travel services such as booking flights, accommodation, or transportation. The acquired data were analyzed using SPSS 24.0 in accordance with the Technology Acceptance Model (TAM) framework to evaluate the proposed correlations among the constructs.

Analysis and Discussion

Demographic Profile

Table 1

Demographic profile

Variable	Category	N	% of responded
Age	18 – 29	28	23.1
	30 – 39	45	37.2
	40 – 49	43	35.5
	50 and above	5	4.1
Gender	Male	61	50.4
	Female	60	49.6
Education Level	Secondary or less	7	5.8
	Diploma	38	31.4
	Undergraduate	47	38.8
	Postgraduate	29	24.0
Online service Booking experience	Less than 1 time	20	0
	1 to 5 times	57	47.1
	More than 5 times	44	36.4
Ethnicity	Malay	109	90.1
	Chinese	7	5.8
	Indian	4	3.3
	Other	1	0.8
Annual Income	Below RM36,000	37	30.8
	RM36,000 < 60,000	31	25.6
	RM60,000 < 84,000	14	11.6
	More than RM84,000	39	32.3
TOTAL		121	100.0

With a total of 127 received from the questionnaire distributed, they were well-coded, keyed in, edited, and transformed accordingly. Six outliers were detected and deleted, leaving only 121 good data to be analyzed with a precision and confidence level of 95%. “Mean value” was used to measure a single concept with several related questions.

Among the 121 respondents, the largest proportion, comprising 37% or 45 individuals, belongs to the age group of 30 to 39. This is closely followed by 43 respondents, representing 36%, from the age group 40 to 49. Additionally, 28 respondents, or 23%, fall within the age range of 18 to 29, while the remaining group, aged 50 and above, consists of 5 respondents, accounting for 4%. The distribution of respondents is almost balanced, with male and female participants each making up approximately 50% of the total. The analysis of educational qualifications indicates that 94% of participants hold a diploma or a higher degree, whereas merely 5.8% have attained secondary education or lower. The predominant responses relate to the Malay ethnic group.

4.2 Cross-tabulation of e-travel service experience for the last two years

Table 2

*Cross-tabulation of e-travel service experience for the last two years***DP1. Age * DP7. Online travel service experience for the last two years Crosstabulation**

% within DP1. Age

		DP7. Online travel service booking experience for the last two years			Total
		Less than 1 time	1 to 5 times	More than 5 times	
DP1. Age	18 to 29	28.6%	50.0%	21.4%	100.0%
	30 - 39	6.7%	57.8%	35.6%	100.0%
	40 - 49	16.3%	37.2%	46.5%	100.0%
	50 and above	40.0%	20.0%	40.0%	100.0%
Total		16.5%	47.1%	36.4%	100.0%

A significant portion of the respondents, specifically 47%, reported utilising e-travel booking services between one to five times over the past two years. Meanwhile, 36% indicated they have engaged with these services more than five times, while only 16.5% have used e-travel services less than once during the same period. In summary, the majority of users of e-travel services are individuals in their middle age, specifically those between the ages of 30 and 49, who possess a higher level of education. The internet and social media have enabled individuals to seek information and shop conveniently from any location.

Reliability Analysis

The reliability analysis involves evaluating the consistency and stability of the questionnaire. Consistency indicates the extent to which items measuring a concept are cohesively integrated as a unified entity. Cronbach's alpha serves as a reliability coefficient that quantifies the extent of positive correlation among items in a given set (Hair et al., 2019). Cronbach's alpha is determined by the mean intercorrelations among the items evaluating the concepts. A Cronbach's alpha value nearing 1 signifies greater internal consistency reliability. Table 5 displays the findings of the study.

Table 3

Reliability analysis

Variable	Cronbach's Alpha	No of items
Purchase Intention (PI)	0.862	5
Perceived Usefulness (PE)	0.857	5
Perceived Ease of Use (PEOU)	0.849	5
Perceived Risk (PR)	0.846	5
Trust (PT)	0.797	5
Word of Mouth	0.880	5

Generally, a reliability coefficient exceeding 0.70 is deemed acceptable, while a coefficient above 0.80 is considered good (Hair et al., 2019). Table 5 indicates that Cronbach's alpha values exceeded 0.7 for all items, suggesting that the consumer purchase intention measure

is acceptable, while other measures are deemed good, and thus can proceed with further detailed analysis to test the goodness of the data.

Pearson Correlation Analysis

A Pearson correlation analysis quantifies the strength of the relationship between two variables. This indicates the direction, strength, and significance of the bivariate relationship among all variables measured at the interval or ratio level. A Pearson correlation close to one indicates a strong relationship between the two variables. It indicates that variations in one variable do not correspond with variations in the second variable. A Pearson correlation near zero indicates a weak relationship between the two variables.

In summary, it indicates that there is a strong and significant relationship between PU towards consumer purchase intention on online e-travel services where $r = 0.623$. It also indicates that there is a moderate relationship between PEOU, trust and WOM toward consumer purchase intention on online e-travel services where the $r = 0.570, 0.439$ and 0.576 respectively. However, there is a weak and negative relationship between perceived risk (PR) toward consumer purchase intention on online e-travel services where $r = 0.251$. A complete summary of correlations is presented in Table 4.

Table 4

Pearson correlation analysis

		Correlations					
		Mean PI	Mean PU	Mean PE	Mean PR	Mean PT	Mean WM
Mean PI	Pearson Correlation	1	.623**	.570**	-.251**	.439**	.576**
	Sig. (2-tailed)		.000	.000	.006	.000	.000
	N	121	121	121	121	121	121
Mean_PU	Pearson Correlation	.623**	1	.708**	-.225*	.561**	.505**
	Sig. (2-tailed)	.000		.000	.013	.000	.000
	N	121	121	121	121	121	121
Mean_PEOU	Pearson Correlation	.570**	.708**	1	-.284**	.570**	.597**
	Sig. (2-tailed)	.000	.000		.002	.000	.000
	N	121	121	121	121	121	121
Mean_PR	Pearson Correlation	-.251**	-.225*	-.284**	1	-.441**	-.179*
	Sig. (2-tailed)	.006	.013	.002		.000	.050
	N	121	121	121	121	121	121
Mean_Trust	Pearson Correlation	.439**	.561**	.570**	-.441**	1	.445**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	121	121	121	121	121	121
Mean_WOM	Pearson Correlation	.576**	.505**	.597**	-.179*	.445**	1
	Sig. (2-tailed)	.000	.000	.000	.050	.000	
	N	121	121	121	121	121	121

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The decision rule for assessing if the test is significant:

If $p < 0.05$., the test is significant (there is a significant relationship between two variables)

If $p > 0.05$, the test is not significant (there is no significant relationship between two variables).

Regression Analysis and Hypothesis Testing

Table 5

Model summary

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. an Error of the Estimate	Durbin-Watson
1	.701 ^a	.491	.469	.41904	2.431

a. Predictors: (Constant), Mean_WM, Mean_PR, Mean_PU, Mean_PT, Mean_PE

b. Dependent Variable: Mean PI

The R-square value indicates how much of the total variation in the dependent variable. The R value is 0.701 which indicates a high degree of correlation. In this case, 49.1% of the variability in consumer purchase intention can be explained by these five independent variables: perceived usefulness, perceived ease of use, perceived risk, trust, and word of mouth. In other words, nearly 50% of the variance in purchase intention is accounted for by those variables which we can consider as moderate. The remaining 51% can be clarified by other variables not analyzed in this study.

The results of ANOVA show whether or not the means of the various groups are significantly different from one another, as indicated by the F statistic.

Table 6

Analysis of variance

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.474	5	3.895	22.181	.000 ^b
	Residual	20.193	115	.176		
	Total	39.667	120			

a. Dependent Variable: Mean PI

b. Predictors: (Constant), Mean_WM, Mean_PR, Mean_PU, Mean_PT, Mean_PE

Overall, the regression model statistically significantly predicts the outcome variable. It is a good fit for the data.

Table 7

Coefficient analysis

Model	Coefficients ^a					
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.541	.415		3.709	.000
	Mean_PU	.387	.099	.386	3.911	.000
	Mean_PEOU	.080	.098	.086	.813	.418
	Mean_PR	-.060	.052	-.085	-1.144	.255
	Mean_Trust	-.004	.091	-.004	-.049	.961
	Mean_WOM	.240	.064	.316	3.740	.000

a. Dependent Variable: Mean PI

The coefficients table shows the necessary information to predict consumer purchase intention. The table shows that PU and WOM contributed significantly to the consumer purchase intention of e-travel services, as $p < 0.05$. Hence, we should reject the null hypothesis for those variables. On the other hand, there is no significant influence between PEOU, PR and trust towards consumer purchase intention of e-travel services.

Consumer purchase intention of e-travel services is found to be positively influenced by both PU ($B = 0.387$, $p < 0.05$) and WOM ($B = 0.240$, $p < 0.05$). However, PR is found to be not significant in influencing consumer purchase intention ($B = 0.060$, $p > 0.05$). PEOU ($B = 0.080$, $p > 0.05$) and trust ($B = 0.004$, $p > 0.05$) also have no significant relationship with consumer purchase intention. The result also shows that PU ($B = 0.387$) is the bigger predictor influence consumer purchase intention of e-travel services as compared to the WOM ($B = 0.240$).

Limitations of Study

The limitations of this study encompass various aspects, including data collection methods, sample size, and future research directions. The main limitation of the study is that respondents completing the online survey may have varied experiences with the e-travel website, influencing their answers based on past interactions. The observed differences may be associated with one of the independent variables, specifically concerning trust in utilising web services for ticket purchases. Future studies that replicate this research account for the influence of prior experience with the website user experience would further validate and refine our findings (Santosa, 2016).

Secondly, additional research could explore the generalisability of our findings to various e-B2C services, including different service settings, online agencies, and third-party services, potentially yielding insights that broaden our approach. Lastly, we propose that additional factors may serve as mediators in the relationship between WOM and purchase intentions.

Conclusion

This study seeks to assess the impact of consumer purchasing intention on online e-travel services in Malaysia and to examine the relevance of factors such as perceived relevance (PR), perceived usefulness (PU), perceived ease of use (PEOU), trust, and word-of-mouth (WOM) relationships in shaping consumer purchasing intention.

The research findings demonstrate that there is no significant correlation between PEOU, and purchase intention. Although a study by Hamid & Mohamed (2022) and Saleem et al. (2022) found that PEOU does influence purchase intention. However, there are also other study that found PEOU does not influence Purchase intention (Nevynda Diella Pratista & Endy Gunanto Marsasi, 2024). Thus the study by (Nevynda Diella Pratista & Endy Gunanto Marsasi (2024) align with the result of this study.

The research findings demonstrate that there is no significant correlation between PR and purchase intention. A study by Amaro and Duarte (2015) identified a significant relationship between PR and purchase intention. However, systematic reviews and research agendas conducted by Phamthi et al.(2024) and Ikhlah and Linda (2024) concluded that PR does not exhibit a significant relationship with purchase intention, which support the finding of this study.

The research findings demonstrate that there is no significant correlation between Trust, and purchase intention. Trust has been identified as having a significant relationship with purchase intention in studies conducted by G. Abd ElJalil et al (2018) and Christiarini et al. (2024). However, another study by Ikhlah & Linda (2024) found that online trust does not influence purchase intention. This can be attributed to the predominance of Generation Y respondents, aged 40 and below, who exhibit high engagement in travel and utilise the internet on a daily basis. Consumers frequently explore e-travel websites in search of deals or promotions related to online e-ticketing services; however, they rarely follow emerging trends.

Conversely, PU significantly influence purchase intention. Though a study by Abidin (2024) found that PU does influence purchase intention among e-commerce users in Asia. But other studies still found that there is no relationship between PU and purchase intention (Mulyani et al., 2021), which support the finding of this study. According to (Mulyani et al. (2021), a higher quality of systems and information correlates with an increased intention to purchase in e-commerce. This is supported by the fundamentals of the Technology Acceptance Model, which demonstrate a direct relationship between perceived usefulness and behavioural intentions.

WOM is found to significantly influence online purchasing decisions. This finding is consistent with previous research, including a study by Handoyo (2024) on online consumers, which reaffirms the significant role of electronic word-of-mouth (e-WOM) in e-commerce,

highlighting its influence as a social factor and an essential source of information for consumers.

Recommendations For Future Research

Travel agents should emphasize how their online e-travel services deliver practical benefits to users. Since the study shows that Perceived Usefulness significantly drives purchase intention, agents can highlight convenience, time-savings, access to exclusive deals or combined packages, and seamless booking of flights, trains, cruises and accommodation. In current Malaysian market conditions, where consumers are cautious/spending-sensitive (e.g., inflation concerns), emphasizing value and usefulness helps respond to demand. United Overseas Bank+2PwC+2

Additionally, because Word of Mouth (WOM) was also found to significantly influence intention, agents should actively foster positive customer referrals and reviews. This could involve encouraging satisfied customers to share their experiences on social media or via review platforms, implementing referral-incentive schemes, and engaging with travel influencers who can create credible personal recommendations. Prior research in Malaysia underlines that online WOM/review channels significantly shape consumer decision-making in travel contexts. Macfea+2warc.com+2

For Entrepreneurs and Business Strategies

Entrepreneurs developing e-travel service offerings should invest in features and tools that enhance the platform's usefulness from the user perspective. For example: itinerary planners, integrated multi-service booking (flight + accommodation + transport), personalized deal alerts, flexible cancellation options—all contributing to perceived value. As the market becomes more competitive, distinguishing your platform by its utility will help adoption.

Because WOM is critical, entrepreneurs should also design marketing strategies around user-generated content. For example: create social campaigns where users share stories of their trips booked through the platform, utilize review highlights in marketing materials, and encourage community engagement. Research shows that digital formats amplify WOM trust in Malaysia (e.g., 86 % of Malaysians indicated trust in peer recommendations) and digital WOM can reach faster adoption. warc.com

For Web Developers and Platform Designers

Although Perceived Ease of Use, Perceived Risk, and Trust were *not found* significant in the specific study context, they should *not* be ignored—but rather positioned as baseline expectations. What users focus on most are usefulness and peer social influence. That means as a developer you should prioritize functionalities that clearly deliver value: efficient booking workflows, real-time availability updates, multi-modal service bundles, and helpful post-booking support.

To harness WOM, integrate social proof elements throughout the platform: visible ratings and reviews, easy sharing options, community feeds of past travelers, and prompts for users to post experiences. Ensure the design encourages users to publicly share their positive experience, which then influences others. For example, showing “X % of users recommended this trip” or “See what other travelers said” helps boost WOM-driven adoption.

Finally, although trust or risk weren't significant in this context, make sure the platform's privacy, payment security, and authenticity cues are still visible—they function as hygiene factors. Users may take them for granted if present, but their absence could still damage intention.

Recommendation

This study holds several theoretical implications. Firstly, it enriches the research landscape by providing valuable insights into the theoretical interplay among perceived risk, trust, and online purchase intention. Secondly, the study underscores the critical role of trust in influencing online purchase intention, emphasizing its positive impact on consumers' willingness to purchase online.

The results of this study also offer practical insights into consumers' intentions to purchase online, highlighting the importance of addressing their perceptions and concerns. As awareness grows among consumers in developing markets about the advantages of online shopping, it becomes crucial for online vendors to display transparency in their business practices. When businesses are open and honest about their processes, policies, and values, they establish a sense of integrity and authenticity that resonates with consumers. This trustworthiness is key to building lasting consumer confidence, relationships and loyalty (SwearIt.io, 2021). According to an earlier IBM study, 71% of consumers are also willing to pay a premium for products or services offered by transparent companies (IBM Newsroom, 2020). This willingness to pay more demonstrates the value customers place on trust.

Concurrently, to enhance consumer trust and diminish negative perceptions associated with online purchases, government entities, and policymakers can concentrate on strengthening security measures and data privacy regulations, thereby optimizing the benefits of online shopping.

It is recommended that future research should aim to explore additional significant aspects of consumer behavior, such as prior experience with online shopping, perceived benefits, credibility of online vendors, and factors related to risk and enjoyment in online shopping. Moreover, increasing the sample size will be crucial for enhancing the reliability of findings. This includes; a) diversifying the age groups studied beyond university students to gain insights into how online purchase intentions vary across different life stages; b) expanding the study to include participants from diverse regions in Malaysia, encompassing both urban and rural areas, to capture regional variations in online shopping behavior; c) including individuals with varied educational backgrounds to investigate how education levels influence trust and perceived risk in online shopping, and d) considering participants from different income brackets to explore the impact of financial status on online purchase intentions. These steps will contribute to a more comprehensive understanding of online consumer behavior in Malaysia.

Acknowledgement

The authors like to convey their appreciation to UNITAR International University, Malaysia, and its Faculty of Business for their assistance in this research. Gratitude is extended to all research members and staff for their continuous efforts and contributions to this study.

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