

Safety Assurance Behaviour on Online Purchase among Orang Asli (Indigenous People) in Malaysia

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Abstract

Technology has transformed the shopping experience for consumers, and Malaysia's high Internet penetration rate has fueled the rapid expansion of the local online shopping market in recent years. In addition to the convenience of online shopping, it also presents a new frontier for consumer complaints and complex consumer protection issues. The purpose of this study was to investigate the indigenous consumer's (Orang Asli) online purchase safety assurance behaviour in Bera, Malaysia. The data were collected through a self-administered questionnaire distributed among 150 respondents, following which statistical analysis was performed inclusive of descriptive analysis and Pearson's correlation. The outcome revealed that awareness, worry and media of consumer education pose a positive and significant relationship with safety assurance behaviour, whereby worry was denoted as the highest correctional variable. The findings of this study are beneficial for the government to educate consumers, especially among Orang Asli, regarding safety assurance behaviour in online purchases.

Keywords: Online Shopping, Consumer Awareness, Media of Consumer Education, Worry, Safety Assurance, Orang Asli

Introduction

Purchasing online is not without risk and consequences, as not every online purchasing platform provides adequate security, information and products for sale (Ingaldi & Brožova, 2020). Security and privacy concerns are relatively high among online shoppers, with 53.4% concerned, among other things, about fraudulent cards, fake online retailers, and identity theft, while 59.0% are concerned about privacy issues such as misuse of information and

browser tracking (MCMC, 2018). Therefore, if a customer encounters some issues while shopping online, such as delivery, payment, or personal data, they may feel unsafe. The results of Indiani and Fahik's (2020) findings show that even though online shopping is increasingly popular, many prospective consumers abandon their purchase at the online payment stage.

Consumers also have increasingly high expectations regarding website quality, including performance and content. When making an online purchase, it can be frustrating to find that not all relevant information, such as the price and a detailed description of the product, is readily available (Krol & Zdonek, 2020). Apart from quality, the privacy of customer information and security and the speed of service is among the successful implementation of online retailing (Zatalini & Pamungkas, 2017). However, one of the drawbacks of online shopping that will ultimately prevent the growth of online shopping is the lack of consumer confidence caused by the website's lack of security and privacy (Kasuma et al., 2020).

Consumers are also concerned about online payment transactions because they require the disclosure of personal information. Online transactions present many challenges, the most important of which are security and trust (Kwablah, 2019). According to Ingaldi & Brožova (2020), customer perceptions of the safety of online services, particularly those within e-commerce, can be influenced by a variety of problems to which the customer may be exposed. Extra precautions must be taken to safeguard personal information and prevent it from falling into the wrong hands. Several considerations must be made when making online payments to ensure security. According to Saxena et al (2019), various protocols in cryptography, E-wallets, and other methods provide security for safe money transactions.

Indigenous people, or "Orang Asli," are Peninsular Malaysia's oldest residents, making up a small percentage of the country's total population (Sawalludin et al., 2020). The Department of Orang Asli Development (JAKOA) was founded to increase income, improve social infrastructure and amenities, and achieve a higher level of well-being to produce a new generation of educated and energetic people. Indigenous people have undergone a mainstreaming process, and their consumption culture has changed (Rosnon et al., 2018). According to Rosnon et al (2019), the Orang Asli community in Malaysia is also not exempt from being involved in the current consumption of services and purchases of goods that follow the passage of time. The government also supports the Orang Asli community development to avoid widening the digital divide with other advanced races in Malaysia. (Hafit et al., 2021). The use of modern goods and services in indigenous communities provides an understanding of the cultural dynamics that underlie consumption behaviour (Love et al., 2018). The study aims to investigate consumer safety assurance behaviour in online purchase among the Orang Asli community in Bera, Malaysia. This study examines the respondents' awareness, worry and media of consumer education to determine how they can contribute to safety assurance behaviour in online purchases.

Literature Review

This study utilises Bandura's Social Cognitive Theory (1986), which employs a three-way reciprocal model to explain human behaviour to examine consumer safety assurance behaviour. Personal factors, environmental influences, and behaviour will continually interact in this situation (Bandura, 1986). The factors affecting online purchasing safety assurance behaviour can be determined by applying the Social Cognitive Theory, which incorporates individual cognitive, affective, and behavioural characteristics. The Social Cognitive Theory framework is therefore represented by four variables in this study. The personal factors

investigated were awareness and worry, whereas medium for consumer education for the environmental aspect. Meanwhile, safety assurance behaviour in online shopping represents the behavioural aspect.

Online shoppers have many reasons to be wary; some have good reasons to stop making purchases entirely due to fear of potential issues. Nonetheless, when transacting online, consumers must provide their personal information in exchange for goods or services. Consumers hesitate to disclose their personal information while shopping because the safety assurance they receive needs to be improved (Mousavizadeh et al., 2016). Assurance, safety, and security in online transactions foster psychological trust, which influences the likelihood of purchase (Hong & Cha, 2013). As a result, online buyers' primary concerns are safety assurance behaviour regarding information security and privacy.

According to Trocchia and Janda (2003), security and privacy can be divided into financial and non-financial categories. In the financial category, consumers are concerned about the safety of their transactions and bank information when making online purchases due to the prevalence of online fraud cases in which people lose all their money at the bank. In the non-financial category, consumers are concerned about misusing personal information for the sellers' gain.

According to Gazzola et al (2017), more is needed to have a basic understanding of technology and media when conducting online transactions; awareness of consumer rights and legal protection mechanisms is also required. Prior research has focused primarily on consumer awareness as a factor in online shopping, wherein heightened consumer awareness could reduce the exploitation of products and services (Kumar, 2016). According to Shabana (2016), those who are aware of their rights and responsibilities, for instance, should always check the published information about the goods and services they wish to purchase, the background of the online seller, refrain from committing to any agreement until they fully comprehend the terms and conditions, and refrain from giving personal information carelessly. Examples are viewing images and pictures to learn more about the company's products and services, such as product specs, features, and pricing, and making real-time purchases (Al-Jahwari et al., 2018). Finally, Othman et al (2017) established that online buyers must know the risks of purchasing goods through a website, blog, or other network resources.

Worry refers to the consumer's concerns or unease regarding collecting, storing, and using personal information or (a lack of) transparency and control (Malhotra et al., 2004). Consumers who worry more about their privacy, in general, are less likely to disclose information and more likely to protect their privacy (Zhao et al., 2012). The lack of security features can trigger worries which may result in a reversal of a purchase decision (Tety Elida et al., 2019). Therefore, a website must have security to ensure consumer information privacy and online transactions' safety (Elida et al., 2019b). Since consumers are worried about their personal information being disclosed during Internet purchases, online shopping security requires a dependable web system and features that ensure consumer data is kept secure (Aziz & Wahid, 2018). Some consumers still use the Internet, but they avoid online purchases out of concern that their financial information may be compromised during online transactions (Saxena et al., 2019).

Media as a communication medium is crucial for a consumer to find information via various channels (Onete et al., 2014). The media channels are commonly known as print media, broadcast media and digital channels. According to previous research findings by Simanjuntak et al (2014), electronic media such as television and radio are the most common medium used as information sources for delivering consumer education. Meanwhile, Onete et al (2014)

discussed that digital media, such as the Internet, have emerged as an essential medium for informing and educating consumers. The ease with which the information can be disseminated via social media makes it a promising platform for educating consumers (Nadiyah et al., 2019). In online shopping, media, as a medium of consumer education, helps educate customers about goods and services offered worldwide and their rights and responsibilities in online purchases (Kareem, 2016).

Methodology

A cross-sectional quantitative design was employed to examine the relationship between consumer awareness, worry, media of consumer education, and safety assurance behaviour. The research was carried out in the Bera district in Pahang, home to several Orang Asli communities belonging to the Semelai people. The target population was Orang Asli, engaged or familiar with online purchases. According to the most recent data on the total population, 4240 Orang Asli were living in the Bera district. (JAKOA, 2018). A total of 150 respondents were selected via systematic random sampling. Data were collected from 11 Orang Asli settlements which include Bukit Gemuruh, Kampung Bongkok, Kampung Bukit Rok, Kampung Ibam, Pos Iskandar, Kampung Limbahan, Kampung Gegerih, Kampung Lubuk Tambangan, Kampung Lubuk Perah, Kampung Mahang and Kampung Chuat. According to Roscoe (1975), an appropriate sample size for most research is between 30 and 500 respondents. Therefore, 150 respondents would suffice for the sample size of this exploratory study.

Closed-ended questions were used in the questionnaire, divided into the demographic background and the correlation factors with consumer safety assurance behaviour in online shopping. Section A inquired about the respondent's background, whereas Section B comprised awareness questions and contained eight items adopted from Gozzola et al. (2017). Next, section C consisted of six items on the medium of consumer education as adopted by (Simanjuntak et al., 2014). Section D, on the other hand, included eight items on worry as adopted from Aziz and Wahid (2019), while safety assurance in online purchases in section E was taken from (Ingaldi and Brožova, 2020).

Respondents were required to answer the questionnaire based on the five-point Likert scale ranging from 1= Strongly Disagree to 5= Strongly Agree. The items were adopted from previous research. The reliability test for awareness was 0.882, consumer education (0.830), worry (0.862) and safety assurance (0.950). The item's reliability coefficient was greater than 0.6, so they can be used for further analysis (Hair et al., 2011). The descriptive analysis provided information about the respondents. Pearson correlation was used in inferential data analysis to determine the relationship between the independent variables and consumer safety assurance.

Findings and Discussion**Background of respondents**

Table 1

Demographic Background of Respondents (n=150)

Variable	Frequency(n)	Percentage (%)
Gender		
Male	58	38.7
Female	92	61.3
Age		
15-18	18	31.3
19-35	79	52.7
36-59	24	16.7
Education level		
Bachelor degree	13	8.7
Diploma	12	8.0
Completed high school	73	48.7
Completed lower secondary school	41	27.3
Completed primary school	11	7.3

The demographic background of the 150 respondents is displayed in Table 1. The 150 respondents were all between 15 and 59 years old. In addition to the 92 female respondents (61.3%), there were 58 male respondents (38.7%). According to the respondents' educational backgrounds, 48.7% had completed high school, followed by 27.3% in lower secondary. Following that, 8.7% of respondents have a bachelor's degree, 8.0% have a diploma, and 7.3% have completed their primary education.

Descriptive Analysis of the Safety Assurance

Table 2 shows the mean values for all variables, ranging from 4.07 to 4.30. Worry produced the highest mean score (M=4.30) with a standard deviation of 0.624, followed by awareness, which produced the second-highest mean score (M=4.27) and a standard deviation of 0.611. The third highest mean score was obtained by safety assurance (M=4.01) with a standard

deviation of 0.807, while the lowest mean score obtained was by consumer education media (M = 4.07) with a standard deviation of 0.625.

Table 2

Mean Score of the Variables

Variables	Mean score	S.D.
Awareness	4.27	0.611
Medium of consumer education	4.07	0.625
Worry	4.30	0.624
Safety assurance	4.10	0.807

Pearson Correlation analysis

Table 3 demonstrates the results of the Pearson correlation analysis. The result shows a significant correlation between awareness and safety assurance behaviour as per Pearson's correlation coefficient value ($r = 0.285$), which indicates a weak but positive relationship. The findings revealed a minimal relationship between awareness and safety assurance behaviour. Hence, the respondents may place a low priority on safety assurance awareness. However, the results align with the reports found in previous studies that low awareness may be due to a lack of promotion in any medium, especially the Internet (Roslan et al., 2022). Nevertheless, the significant correction between consumer awareness and consumer safety assurance behaviour in online purchases is consistent with the findings of Kim et al (2008), who discovered that consumers' awareness of web assurance mechanisms is affected by their security concerns.

Table 3

Pearson Correlation Coefficient Analysis

Variables	r-value	p-value
Awareness	0.285***	0.000
Worry		0.000
Media of consumer education	0.609***	0.000
	0.314***	

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

Similarly, the medium of consumer education also posits a significant correlation. Consumer education through media was found to positively correlate with safety assurance behaviour in online shopping with a weak relationship ($r = 0.314$). It follows that a person with media-based consumer education will likely exhibit positive safety assurance behaviour. In other words, when consumers have convenient access to consumer education media resources, they are more likely to engage in safety assurance behaviour in online purchases. The findings supported previous research findings of a positive influence presented by multiple media channels as consumer education instruments, resulting in improved decisions (Atikaf et al.,

2020; Junco et al., 2011; Novak et al., 2012). As a medium of consumer education, media helps educate customers about goods and services offered worldwide and their rights and responsibilities in online purchases (Onete, 2014).

Table 3 also demonstrates a significant correlation between worry and safety assurance behaviour in online purchases, as measured by Pearson's correlation coefficient value ($r=0.609$), indicating a strong and positive relationship. The result has shown that a respondent's safety assurance behaviour is positively correlated with the degree to which they are worried about their safety regarding to privacy and security while engaging in online purchases. The findings were in line with those of earlier research, such as that of Aziz and Wahid (2018), who found that respondents were worried about their privacy when purchasing online. These concerns included payment security, the possibility of their credit card number being stolen, and personal privacy. Therefore, individuals who believe online transactions are prone to fraud and are therefore not secure are less likely to purchase online (Kumar & Dange, 2014).

Implication of Study

For both theoretical and practical reasons, it is imperative to understand the relationships between safety assurance behaviour in online purchases and awareness, worry, and consumer education media to assist consumers in making secure online purchases. The Bandura Social Cognitive Theory investigated the key factors that correlate with safety assurance behaviour. The findings of this study, which were derived from a Pearson correlation analysis and were supported by a critical literature review, demonstrate that awareness, worry and media of consumer education have a positive and significant correlation with safety assurance behaviour. The Social Cognitive Theory has been widely used in behavioural studies across various fields, such as self-protection practices (Nurul Atikaf et al., 2020), health studies (Shamizadeh et al., 2019), and education studies (Lipnevich et al., 2016). The findings of this study also supported the applicability of the Social Cognitive Theory in understanding the safety assurance behaviour of consumers.

The study's results also indicate that the variable with the highest correlation with safety assurance behaviour is worry, followed by media of consumer education and lastly, awareness. Hence, the practical implications indicate that effective strategies for addressing consumer worries about safety assurance behaviour must be implemented across multiple media platforms. For instance, consumer education and awareness programmes could be an excellent medium for addressing worries. Since many individuals are active on social media, these platforms should serve as the primary vehicle for raising awareness of safe online purchasing behaviour. Given these facts, the responsible body should use the most recent communication channels to spread awareness on social media, such as Twitter, Facebook, Instagram, TikTok, and others (Roslan et al., 2022). Awareness campaigns should use social media rather than conventional media like television and radio to reach the largest audience possible. In this way, it would be possible to effectively attract the audience that is being targeted, which in this case would be the e-consumers. In addition, disseminating information about consumer education through traditional media, such as advertisements broadcast on television and radio, may appeal to members of conventional consumers.

Conclusion and Recommendations

This study has successfully examined several factors affecting safety assurance behaviour in online shopping carried out among Orang Asli in Bera, Pahang. The goal of this study was

accomplished through analysis of Pearson's correlation coefficient, which revealed a significant positive relationship between all three independent variables—awareness, education, and worry with safety assurance behaviour. Disseminating these findings to the target demographic will help them be wary of unethical online sellers and more aware of their consumer rights and responsibilities. This is due to the scarcity of research on consumer self-protection practices, despite their critical importance in preventing consumers from becoming victims of unethical online sellers (Arif et al., 2021). The result from this research could benefit society as this study can serve as a reference for prospective researchers who wish to do further research in this area. Furthermore, consumers must be independent and practice self-protection as their first line of defense rather than relying solely on the government and legal system to uphold their rights.

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