

Abstract ID: ICBMIS-2019-027

Consumers' Motivation towards Purchase Intention on Online Product in Brunei

Theresa Kula*, Kamariah Ismail, Salihu Aramide Ibrahim

UTB School of Business, Universiti Teknologi Brunei, Jalan Tungku Link Gadong BE1410, Brunei Darusalam*

tassytracy@gmail.com*

UTB School of Business, Faculty of Economics, Universiti Teknologi Brunei, Jalan Tungku Link Gadong BE1410, Brunei Darussalam

kamariah.ismail@utb.edu.bn

UTB School of Business, Faculty of Accounting, Universiti Teknologi Brunei, Jalan Tungku Link Gadong BE1410, Brunei Darussalam

ibrahim.salihu@utb.edu.bn

Abstract

This study proposes a conceptual framework for determining the effect of consumers' motivation towards purchase intention on online product in Brunei. Nowadays, purchasing goods via internet is growing rapidly in the whole world and it gives confidence to researchers to explore what factors affect consumer see at the time of purchase goods via online. However, this study argues that the driver of the motivation on consumer is yet to be fully identified due to lack of studies that investigate the specific influence as a separate phenomenon and has not been tested in Brunei yet. Therefore, this study utilizes the Technology Acceptance Model with Theory of Reason Action to develop the understanding of consumers' motivation and intention to purchase online product. The aim for this study is to explore the consumers' motivation in Brunei such as privacy, website features or designs, online shopping convenience and advertisement. This is to examine whether they are related to purchase intention on online product. The data will be updated by mix methods, where the expected sample will be in small size with expectations of 150 participants in Brunei in order to test the effect variables. This study provides further insight for future researchers who will benefit to study consumers' motivation in the e-commerce and may assist business managers' advance their decisionmaking quality in developing markets.

Keywords: Consumers' motivation, purchase intention and technology acceptance model

1 Introduction

As the world become more advanced with technology, it has evolved the way we communicate, work and do business, and with everything getting connected, more and more products and services are also being sold online (AITI, 2018). According to Khalid's Global Online Retail Spending - Statistics and Trends Report (2019), global online retail sales are growing and, is estimated to reach 8.8% of total retail spending in 208 as compared to 7.4% in 2016. In terms of country, UK has the highest retail E-commerce sales as % age of total retail sales (15.6%), followed by China (13.8%), Norway (11.5%), Finland (10.8%) and South Korea (10.5%). According to Brunei's Authority for Info-communications Technology Industry survey in E-commerce Consumers Report (2018), found out that the major factors which influenced consumers to purchase online was time-saving and convenience. The top three reasons why consumers chose to shop online were the 70% availability to shop anywhere at any time of the day, 67% better prices and 65% access to a broader range of products. Considering the trends in the intentions to shop online in the world, it can be suggested that there is a considerable potential for increase in online shopping in Brunei Darussalam.

From 2005 to 2017 internet penetration rate in Brunei has been growing rapidly to use the internet over the past year, and in 2017 it was estimated that approximately 94.87% of the population in Brunei had frequently accessed to the internet according to Statista.com. The growth of online shopping has generated considerable interest among academic researchers (Topaloglu, 2012). In particular, researchers have begun examining the impact of motivations of internet shopping on consumers' intentions (To, Liao, & Lin, 2007), motivations and concern factors for internet shopping (Suki, Ahmed, & Thyagarajan, 2001). From other perspective, Vijayasarathy (2004) explained consumer intentions to use online shopping and described ease of use, privacy and security according to Technology Acceptance Model. In addition, Miyazaki and Fernandez (2001) studied consumer perceptions of privacy and security concerns for online shopping. Consumers' motivation is an important predictor for purchase intention on online product. The purpose of this study is to determine the consumers' motivation toward purchase intention on online product with the mediating effect of trust. Purchase intention is usually related to the behavior, perceptions, and attitudes of consumers. According to Gogoi (2013) purchase intention may be changed under the influence of price or perceived quality and value and consumers are affected by internal or external motivations during the buying process. Researchers have proposed six stages before deciding to buy the product, which are awareness, knowledge, interest, preference, persuasion and purchase (Kotler & Armstrong, 2010; Kawa et al., 2013).

However, Brunei Darussalam has been ranked 86th in a latest study on global Internet speed among 189 countries surveyed, according to Zhou (2017), a local media report in Xinhua Net. Singapore has the world's fastest download speed of 55.13 megabytes per second (Mbps) while Brunei pales in comparison with only 3.83 Mbps in the survey (Azlan, 2017). In other words, Internet users in Brunei have to take four hours 27 minutes and 31 seconds to download a 7.5 GigaByte (GB) High Definition (HD) movie, while a similar download takes only 18 minutes and 34 seconds in Singapore (Zhou, 2017). The findings are based on data collected over 12 months up to May 10 this year by M-Lab, a partnership between New America's Open Technology Institute, Google Open Source Research, Princeton University's Planet Lab and other supporting partners. Brunei stands at No. 15 in the AsiaPacific region (Azlan, 2017). Its Internet speed lags five Southeast Asian countries - Singapore (No. 1), Thailand (29th place at 16.85 Mbps), Malaysia (63rd at 6.69 Mbps), Vietnam (74th at 5.46 Mbps), and Indonesia (75th at 5.19 Mbps).

In order to be the top of fastest internet speed among other countries, Brunei should improve the infrastructure and info-communication technology which is one of Brunei's Visions 2035. Hence the nation of this country should implement a strategy to improve whereby Brunei Vision 2035 will make Brunei Darussalam known throughout the world as a country with its well-educated citizens, highly-skilled and able to be measured by the highest international standard, high quality living, as well as dynamic and sustainable economy among the world's top ten countries in terms of income per capita by the year 2035 (Brunei Embassy, 2018).

The main purpose of this study is to investigate the factors of consumers' motivation in Brunei Darussalam toward their purchase intention on online product. The research questions of this study are: (1) What are the factors of consumers' motivation to shop online? (2) What are the measures on each consumer's motivation factors toward purchase intention on online product? (3) Do trust contribute a mediating effect on the relationship between consumers' motivation and purchase intention on online product? (4) How to improve online businesses in order to encourage more consumers to buy online product? Specifically, the objectives of this study are: (1) To determine the factors of consumers' motivation to shop online product, (2) To examine the measures on each of consumer's motivation factors toward purchase intention on online product, (3) To examine the mediating effect of trust on the relationship between consumers' motivation and purchase intention on online product and, (4) To suggest the improvement of online businesses in Brunei in order to attract more consumers to purchase

This source of information is important in order to support the country's initiative in achieving the country's national vision 2035 on the development of local business (Bruneiembassy, 2018). From the marketer's perspective, they will understand more the motivation of the consumers towards intention to purchase online product whereas, from the consumer's perspective, they will know that there are many advantages of online shopping such as it will be more convenience shopping on the internet and there is no crowd of people when purchasing through online. Therefore, this study will help consumers understand the awareness in Brunei Darussalam towards consumers' motivation and purchase intention. Moreover, this is benefits to both entrepreneurs and policymakers to enhance their strategies on online business because; online shopping is becoming an important trend in this modern information technology society. Therefore, this study attempts to identify the most influential factors that create purchase intention for consumers to online shopping rather than offline in the context of Brunei Darussalam.

2 Literature review

their goods.

2.1 Purchase intention

A person's intention to revisit a website is considered to occur from his/her attitude towards using the technology involved in the site (Topaloglu, 2012). Various disciplines researchers had defined and interpreted this term of purchase intention. Previous studies have used purchase intention on their different aspects and with different proposes. According to Younus, Rasheed and Zia (2015) purchase intention is the preference of consumer to buy the product or service. These researchers have shown that perceived value, customer knowledge, celebrity endorsement have significant relationship with purchase intention. Whereas, Akbariyeh (2015) stated that purchase intention usually is related to the behavior, perceptions, and attitudes of consumers. Purchase behavior is a key point for consumers to access and evaluate the specific product. Huang (2011) mentioned that purchase intention is defined as that a user willing to buy virtual goods in a social networking site. His studied was examined the users' online experiences and their purchase intention of virtual goods from a social network site. According

to Leggatt (2010), a quarter of U.S. adults have increased the amount of time they spend online shopping (24%) and reading product reviews (25%), found Harris Interactive's online survey. Younger adults, aged 18-34, have increased their time spent doing both of these activities more than older adults, leading to speculation that this trend will continue. Americans are spending more time researching purchases and shopping online, according to Harris Poll findings, and many are feeling the social consequences of life in front of a monitor.

2.2 Consumers' motivation

Many studies conducted on shopping motivation are focused on motivational factors in traditional shopping context, such as anticipated utility, role enactment, negotiation, choice optimisation, affiliation, power and authority, stimulation, hedonic and utilitarian, adventure shopping, social shopping, gratification shopping, idea shopping, role shopping, value shopping, confused by over choice, high-quality seeking, brand consciousness and brand loyalty (example, Mehta et al., 2013; Anning-Dorson et al., 2013; Cardoso and Pinto, 2010). Some of the important studies about the motivational factors particularly in online shopping context are conducted by Akbar and James (2014), Upadhyay and Kaur (2013), Liu et al. (2013), Sahney et al. (2013), and Yusta and Newell (2011). One of among these online studies, Akbar and James (2014) revealed the following nine critical factors: price, refund, convenience, auction websites, promotion, brand, search engines, security, and online shopping malls. These factors can lead internet users to shop online.

However, Sameti et al. (2016) showed that for a customer who buys online, userfriendliness (usability) is one of the influencing factors for the selection of commercial websites, Sameti et al. (2016) showed that for a customer who buys online, user-friendliness (usability) is one of the influencing factors for the selection of commercial websites, while the other factors are pricing, products and services' brand. When someone feels the need to acquire a product, the person goes shopping; but shopping does not only occur to acquire a product. There are more reasons or needs why an individual can decide to go shopping. Therefore, these reasons or needs are called shopping motivations.

2.3 Factors of consumers' motivation Consumers' privacy concerns have become more sensitive as information technologies have enabled online retailers to collect more and more consumer information. McAfee and Brynjolfsson (2012) claimed that marketers are increasingly relying on consumer data, using it to improve their marketing returns. However, many studies showed that such efforts are increasing consumers' vulnerability to their data being put to unwanted use (Martin et al., 2017) and in the context of B2C e-commerce, many consumers are unwilling to purchase online due to issues around their data privacy (Huseynov and Yildirim, 2014). Thus, Tsai and Yeh (2010) stated that privacy affects the trust of online consumers and their decision to switch from a particular retailer.

According to Ganguly et al. (2010), the quality of website design is very important for any online store to attract customers. On the contrary, internet technology enables retailers not only to sell their products and services online, but also to customize online store atmosphere for specific customers (Vrechopoulos, 2010). Karimov et al. (2011) developed a general classification scheme for website design: visual design, such as layout and colour that gives customers their first impressions; content design, such as information provided on the website; and social cue design, which is embedded in the web interface and allows people to communicate using different media. Many studies further confirmed that using marketing elements in internet design is quite effective with regard to gaining a competitive advantage (Caballero-Luque et al., 2010; Gazzar and Mourad, 2012).

Online shopping convenience is a key to understanding shopping behavior, for which consumers attach an increased significance (Li, 2015). As online shopping developed, online shopping convenience has been found to be an important factor on explaining online shopping behavior (Beauchamp and Ponder 2010; Wu et al. 2011; Doaei and Hassanzadeh 2013; Jacobsen 2014). However, none of those studies have defined online shopping convenience. There is only one paper constructing the convenience of online shopping (Beauchamp and Ponder 2010), notwithstanding it did not draw a clear definition of online shopping. In adopting online shopping, convenience has been an important principle of motivation of customer inclination. Jiang et al. (2013) revealed five dimensions of online shopping convenience which are as follows: access, search, evaluation, transaction, and possession/post-purchase convenience. According to Yusta and Newell (2011), convenience is a motivational driver in online shopping. Kumar and Thakur (2016) found that information search and convenience are the two important motivation factors in online shopping.

Lastly, advertisement is also the key factor in this study which influences consumer's trust towards purchase intention on online product. Web advertisement is more advantageous than the traditional advertisement (Adesh & Lidwin, 2018). Mahmoud (2014) claimed that marketing people thinks that branding is migrating from the traditional media to web media due to more disorder in traditional media, web media is cheaper compared to other media, and easy of targeting customers. Saadeghvaziri, Dehdashti, & Askara (2013) suggested that different culture people react differently to the advertisement. Their beliefs, attitudes, behavioral responses, purchase intentions varies with culture and gender. In addition, advertisement design should take consideration upon the gender wise as well as culture wise (Adesh & Lidwin, 2018). The main aim of the advertisement is to encourage the consumers to purchase the product which web marketers advertise. However, Ching, Tong, & Chen (2013) explained that about narrative transportation theory in his study. In this study narrative advertisement such as story-telling or drama which will transports or takes to narrative world which influences the consumer.

2.3 Theoretical background

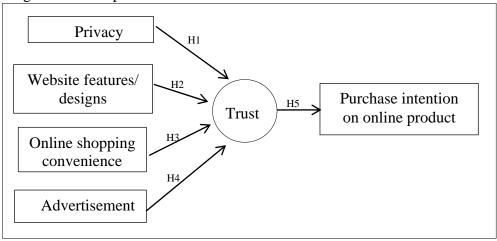
The purpose of this study is to explore whether consumers' motivation influence their purchase intention on online product. This study intended a conceptual framework to explain the relationship between consumes' motivation on purchase intention with the mediating effect of trust. Figure 1 shows a conceptual framework that will be adopted in this study.

Therefore, this study is based on the perspective of TAM to investigate the purchase intention in Brunei on online product. According to the researchers for TAM, user's beliefs determine the attitudes toward using the system and behavioral intention, in turn, is determined by the attitudes toward using the system. Finally, behavioral intention leads to actual purchase behavior. TAM is originally introduced by Fred Davis as early as in the 1980s. It sought to measure the willingness of people to accept and adopt new information technology innovations (Saleh & Vaclav, 2013). In 2000, Davis collaborated with Professor Venkatesh to bring about the first overhaul of his original theory (Saleh & Vaclav, 2013). Even though TAM is well-established and explains a fairly large variance of online purchase intentions (Holden & Karsh, 2010). Thus, many studies attempted to extend the model with fundamental of technology acceptance. Based in other context of literature (example, D' Alessandro, Tiangsoongnerin & Girardi, 2012), the study investigated two major antecedent variables of TAM – perceived risk and trust, which are related to users' psychological perspectives on secondary ticketing websites.

According to TPB consumer behavior depends on intention but intention and behavior depends on fear, threat it is ignoring in TPB furthermore, TPB assumes person's behavior is a outcome of linear decision making process and it does not consider that behavior can change with the passage of time, moreover, TPB is not consider the time frame between intention and behavioral action it is ignoring in TPB that intention to behavior if we have strong predictors like trust, attitude, belief then intention can be convert in actual behavior easily because mostly people have intentions but could not behave due to insecurities (Anam, 2018).

However, TPB has limited in predictive ability as it assumes that behavior is pre-planned. That is why TAM was first proposed by Davis in 1989 and has adaptation of the TRA to explain the acceptance of information systems through modeling user acceptance. Apart from that, social influence originates from the concept of subjective norm in the Theory of Reasoned Action (TRA) and Cognitive instrumental process, on the other hand, turned out to be an addition that did not survive the test of time and, consequently, did not appear in any relevant subsequent studies (Saleh & Vaclay, 2013).

Figure 1: Conceptual Framework



2.4 Hypotheses development Understanding and analyzing the customer's motivational factors for online selling is playing a crucial role for marketers and advertisers to establish a relationship with the consumers (Anthony, 2015). Research shows that privacy concerns have a negative influence on a consumer's trust towards purchase intention on online product. This is due to they do not want to take risks that trhey cannot afford (Spake et al., 2011). However, other researcher claimed that if a consumer has more privacy concerns, it has a negative relationship on their attitude towards online shopping (Liao & Cheung, 2011). B2C ecommerce can only be completely successful if consumers are satisfied and feel safe in an online shopping environment (Bebber et al., 2017). It is therefore hypothesized that:

H1: Privacy has a significant influence on their trust towards purchase intention on online product.

Website design or features is another factor of consumer motivation to shop online product. As the saying goes, "A good face makes the sale" (Anthony, 2015). This can be applicable to comprehend the phenomenon of motivation to shop online. According to Anthony Wilkerson (2015) a well design website or for more proactive business, an app motivates the consumer to make the purchase. Based on this;

H2: Website design/feature has a significant influence on their trust towards purchase intention on online product.

Online shopping convenience is defined as the ease of buying in internet store. Anthony Wilkerson (2015) identified that, convenience refers to the flexibility of the consumer while shopping online. Meaning to say that, consumer can manage their own time constrains and they can shop anytime and anywhere. Many online business and market places, offer a wide range of consumer facilitation services such as cash on delivery to take the consumer a step further to deliver their quality service at their door steps (Anthony, 2015). Consumer gets the opportunity to make price comparisons and browse through an endless product category right in front from their computer screen. Hence, it creates the motivation of online shopping. Based on this;

H3: Online shopping convenience has a significant influence on their trust towards purchase intention on online product.

The most effectiveness of advertising is in Facebook because internet users may see it most likely when they log in their Facebook account. Facebook advertising offers users or consumers the opportunity to interact actively with the adverts on their page allowing them to "like" and "share" and also view who else or which friends liked or shared the same adverts (Milad and Mustafa, 2015). According to some research, social media such as Facebook act as a check on the credibility of brands. Lee and Kim (2011) found that consumers view consumergenerated messages on social media, unlike advertising generated by advertisers, as being motivated by altruism. In today's corporate market, the success or failure of any company hinges on public perception. The success of advertising should be measured taking into account consumers' evaluations of the interest aroused by the advertisements. Facebook creates wide platforms for viral online recommendation (Smock, Ellison, Lampe & Wohn, 2011). Based on this;

H4: Advertisement has a significant influence on their trust towards purchase intention on online product.

The mediating effect for this study is trust in between consumers' motivation and purchase intention. Hong (2015) emphasized that trust issues have increased along with an increase in the total number of transactions which use the internet as a transactional medium. Consumers are often reluctant to buy online (Park et al., 2012). In others researcher study, Rahman et al. (2013) found a positive relationship between a consumer's trust levels and their online purchasing satisfaction. There is a pressing need for trust in e-commerce if e-retailers want consumers to purchase their products online (Chandio et al., 2013). Various fields such as sociology, social psychology, anthropology, economics, marketing and organizational behaviors have broadly discussed the concept of trust. In recent years, trust has been a topic in ecommerce as well (Shu, et al., 2016). All of the above has led to this hypothesis:

H5: Consumer's trust towards purchase intention has a significant influence on their purchase intention on online product.

3 Methodology

This study aims to do with both quantitative and qualitative data. Quantitative data will be collected from primary source through conducting survey using structured questionnaires containing the 5-points Likert Scale statements. For qualitative data, the question will be added some open-ended questions in the survey questionnaire and also use the secondary data sources such as Internet and articles. Expected respondents will be selected from Universiti Teknologi Brunei in Brunei-Muara district. This location is selected by the researcher because it is convenience for the researcher and the accessibility and also coverage is broad enough. The survey of this study is to investigate the influence of consumers' motivation and purchase

intention through online shopping from range of age in this area such as 18 to 50 years old. This study is expected to be conducted by convenience sampling method because of the unavailability of the list online shopper that involved in online purchases in Brunei Darussalam. For this study the expected sample size will be small and the selected population will be 150 participants. Anonymity and confidentiality will be assured and participants will be told that they could withdraw from the study at any point without prejudice. The respondents will be drawn from different categories, such as occupation, education, age, gender, ethnic categories and marital status.

Conclusion

In conclusion, this study is attempted to address the factors that influences consumers' motivation towards purchase intention to online product with a mediating effect of trust. It is expected to be applied by both qualitative and quantitative methods in order to assess the understanding of what motivates consumer in Brunei Darussalam to purchase online product and to test the effects of variables. This source of information is important in order to support the country's initiative in achieving the country's national vision 2035 on the development of local business. This study will give a better understanding to consumers in Brunei Darussalam about online shopping which is becoming a trend nowadays.

References

- Alina, S. (2017). Explaining the consumer decision-making process: critical literature review.

 Journal of International Business Research and Marketing, Vol. 2, No. 6, pp.7-14.
- Alreck, P. L. and R. B. Settle (2002). "The hurried consumer: Time-saving perceptions of Internet and catalogue shopping." *Journal of Database Marketing*, Vol.10, No.1, pp. 25.
- Anam, B. (2018). Consumer purchase intention effect on online shopping behavior with the moderating role of attitude. *International Journal of Academic Management Science Research*, Vol. 2, No. 7, pp. 44-50.
- Anthony, W. (2015). What motivates the consumers to shop online?

 Retrieved from http://www.5mins.org/motivates-consumers-shop-online/
- Azlan, O. (2017, August 16). Brunei 86th globally internet speed. *Borneo Bulletin*Retrieved from https://borneobulletin.com.bn/brunei-86th-globally-internet-speed/
- Beauchamp, M.B., & Ponder, N. (2010). Perceptions of retail convenience for in-store and online shoppers. *The Marketing Management Journal*, Vol. 20, No.1, pp.49-65.
- Brunei Embassy Washington, dc. (2018). Brunei Vision 2035 Wawasan 2035. Retrieved from http://www.bruneiembassy.org/brunei-vision-2035.html

- Bhattacherjee, A. (2002). Individual trust in online firms: Scale development and initial test, *Journal of Management Information Systems*, Vol. 19, No. 1, pp. 211- 241.
- Ceren, T. (2012). Consumer motivation and concern factors for online shopping in Turkey. *Asian Academy of Management Journal*, Vol. 17, No.2, pp. 1-19.
- Chan, S., & Lu, M. (2004), "Understanding internet banking adoption and use behavior: a Hong Kong perspective", *Journal of Global Information Management*, Vol. 12 No. 3, pp. 21-43.
- Chiang, K., & Dholakia, R.R. (2003). Factors driving consumer intention to shop online:

 An empirical investigation. *Journal of Consumer Psychology*, Vol. 13, No.1-2, pp. 177-183.
- Cho, N., & Park, S. (2001). Development of electronic commerce user consumer satisfaction index (ECUSI) for internet shopping, *Industrial Management and Data Systems*, Vol. 101, No. 8, pp. 400–405.
- Doaei, H., & Hassanzadeh, J. F. (2013). Barriers and crucial factors affecting Iranian consumer mind during online shopping. *New Marketing Research Journal*, pp. 59-67.
- E commerce survey for consumer (2018). Authority for Info-communications Technology

 Industry. Retrieved

 from https://www.aiti.gov.bn/.../ECOMM%20Survey%20Report%20v14.pdf
- F. D. Davis, A. (1986). Technology Acceptance Model of Empirically Testing New End-User Information Systems: Theory and Results, Doctoral Dissertation, Sloan School of Management, Massachusetts Institute of Technology.
- F. D. Davis, R. P. Bagozzi, and P. R. Warshaw. (1989). User acceptance of computer technology: Comparison of two theoretical models. *Management Science*, Vol. 35, No.8, pp. 982-1003.
- Ganguly, B., Dash, S.B., Cyr, D. and Head, M. (2010). The effects of website design on purchase intention in online shopping: the mediating role of trust and the moderating role of culture', *Int. J. Electronic Business*, Vol. 8, Nos. 4/5, pp.302–330.

- Gefen, D. and Straub, D. W. (2004). Consumer trust in B2C ecommerce and the importance of social presence: Experiments in e-products and e-services, Omega, Vol. 32, No. 6, pp. 407-424.
- Girard T, Korgaonkar P, Silverblatt R (2003). Relationship of type of product, shopping orientations, and demographics with preference for shopping on the internet. *Journal of Business and Psychology*, Vol. 18, pp. 101-120.
- Hui H, Kejin H (2009) Factors Affecting Consumer's Online Purchase Intention in China. International Conference on Management and Service Science.
- Jones, C., & Kim, S. (2010). Influences of retail brand trust, off_line patronage, clothing involvement and website quality on online apparel shopping intention.

 International Journal of Consumer Studies, Vol. 34, No.6, pp. 627-637.
- Khalid, S. (2019). Global Online Retail Spending Statistics and Trends. Retrieved from http://www.invespcro.com/blog/global-online-retail-spending-statistics-and-trends/ Kim, E.
- and Tadisina, S. (2007). A model of consumers' trust in e-businesses:

 Micro-level inter-party trust formation, *Journal of Computer Information Systems*, Vol. 48, No. 1, pp. 88-104.
- Lee, G.G. & Lin, H.F. (2005) 'Customer perceptions of e-service quality in online shopping', Journal of Retail and Distribution Management, Vol. 33, No. 2, pp.161–176.
- Li, M. (2015). Convenience and online consumer shopping behavior:A business Anthropological case study based on the contingent valuation method.University of Political Science and Law, China, Vol.21, No.1 & 2, pp.8-17.
- Mathieson, K. (1991). Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior, Information Systems Research, Vol. 2 No. 3, pp. 173-91.
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-tailing: an integrative typology, Information Systems Research, Vol.13, No. 3, pp. 334-59.
- Pennington, R., Wilcox, H. D., & Grover, V. (2004). The role of system trust in business-to consumer transactions, *Journal of Management Information Systems*, Vol. 20, No. 3, pp. 197-226.

- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model, *International Journal of Electronic Commerce*, Vol. 7, No. 3, pp. 101-134.
- Pavlou, P. A., & Gefen, D. (2004). Building effective online marketplaces with institution based trust", Information Systems Research, Vol. 15, No. 1, pp. 37-59.
- Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business-to-consumer websites, Information and Management, Vol. 39, pp.457-465
- Richbell, S., & V. Kite. (2007). Night shoppers in the open 24 hours supermarket: a profile. *International Journal of Retail & Distribution Management*, Vol. 35, No. 1: 54, Science Institute, Cambridge, MA.
- Shu, H. C., Wen, H. C., Dah, K. L. & Yu, T. Y., (2016). The mediation of cognitive attitude for online shopping. Information Technology & People, Vol. 29, No.3, doi:10.1108/ITP-08-2014-0172
- Szymanski D. M. & Hise, R.T. (2000). E-satisfaction: An initial examination. *Journal of Retailing*, Vol. 76, No.3, pp. 309-322.
- Taylor, G., & Laohapensang, O. (2009). Factors influencing internet shopping behaviour:

 A survey of consumers in Thailand. *Journal of Fashion Marketing and Management:*An International Journal. Vol. 13, No.4, pp. 501-513.
- Taylor, S. & Todd, P. (1995). Understanding information technology usage: a test of competing models, Information Systems Research, Vol. 6, No. 2, pp. 144-76.
- Venkatesh, V., & Davis, F.D. (1996). A model of the antecedents of perceived ease of use: development and test, Decision Sciences, Vol. 27, No. 3, pp. 451-82.
- Vijayasarathy, L. R. (2004). Predicting consumer intentions to use on-line shopping: The case for an augmented technology acceptance model. *Information & Management*, Vol. 41, No.6, pp. 747–762.
- Wolfinbarger, M., & Gilly, M.C. (2002). ComQ: Dimensionalizing, Measuring and Predicting Quality of the E-Retail Experience.
- Wolfinbarger, M., & Gilly, M.C. (2003). eTailQ: dimensionalizing, measuring and predicting retail quality. *Journal of Retailing*, Vol. 79, pp.183–198.

- Wu, X., Xie, Z, & Jiang, J. (2011). Motivations underlying the university students' online shopping- taking Peking University. *Modern Educational Technology*, Vol. 2, No. 5, pp.100-105.
- Zhou, X. (2017, August 16). Brunei ranks 86th globally in internet speed: survey.

 **Xinhua Net. http://www.xinhuanet.com/english/2017-08/16/c_136531072.htm