

## Determinants of Online Consumer Purchase Behavior during COVID-19 Pandemic in Metropolitan City: Implications in Post-Pandemic

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### ABSTRACT

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The Covid-19 pandemic led to dramatic consumer purchasing behaviour shifts when many nations declared the closure of all physical stores to stop the virus from spreading. As a result, consumers' purchasing behaviour has changed from brick-and-mortar to online shopping. This research examines the influencing factors that affect online consumers' purchasing behaviour during the Covid-19 pandemic. This research measures four independent variables: perceived ease of use, perceived usefulness, product price and trust. Two hundred thirty-eight online questionnaires were collected and analysed using the SPSS software. Each variable significantly affected online consumers' purchasing behaviour among young adults. The most significant variable is perceived ease of use, which has positively and significantly influenced online consumers' purchasing behaviour. The findings of this study are needful for online marketers to understand online consumer purchasing behaviour during the Covid-19 pandemic. Therefore, this research can provide insights for marketers to predict online consumer purchasing patterns in post-pandemic industries.

**Contribution/Originality:** The study contributes to the existing literature in understanding the determinants' influence on online consumer behavior in the context of young working adults from metropolitan cities. The findings of this study will also be helpful to marketers' in making strategic decisions in the post-pandemic of COVID-19.

## 1. Introduction

Consumer purchase behaviour has always been a crucial topic for marketers to understand online shopping's more significant advantages over brick-and-mortar; consumer purchasing behaviour has also changed in recent years. Based on [Shahzad \(2015\)](#), online consumer purchase behaviour refers to the consumers' purchasing action or perception of the goods and services available on the online platform. Accordingly, this research focused on online consumers' purchase behaviour from the online purchasing platform.

Online shopping behaviours among consumers have emerged and increased drastically worldwide, especially during the Covid-19 pandemic. [Godwin, Pang, Ong and Ong \(2020\)](#) stated that customers purchasing behaviour have changed to online shopping mainly because of the movement control order to prevent Covid-19 spread and shops were closed during this period. Therefore, this research focused on the variables affecting young working adults between 18 and 40 who made purchases online during the pandemic in Kuala Lumpur, Malaysia. As a result, this research will give digital marketers a better grasp of the factors influencing customer purchases made through online shopping.

One of the issues to be noted is the lack of work-life balance in Kuala Lumpur, where workers are required to work more hours compared with other cities. According to [Cho \(2020\)](#), Kuala Lumpur is the fourth most overworked city out of 50 countries. Therefore, it is indicating that the city had considered higher working hours cities. As a result of having to work long hours and having limited time for shopping, Kuala Lumpur employees increasingly turn to online platforms to purchase goods and services. In addition, it is found that online shopping has more attractive compare to the traditional shopping and it will become more popular due to easier and availability compare to the traditional shopping ([Rungsisawat, Joemsittiprasert & Jermittiparsert, 2019](#)). Therefore, consumers will more intent to purchase through online shopping due to ease to use and availability and subsequently, online consumer's behaviour has become important to the digital marketers.

It will be interesting to explore how these metropolitan consumers' buying behaviour online during the Covid-19 pandemic. Furthermore, this online purchase platform is more crucial for the marketer to focus on and explore, which has enormous opportunities for them to survive and sustain during this pandemic. Hence, this research aims to investigate the factors that influence online consumers' purchase behaviour during the Covid-19 pandemic.

## 2. Literature Review

### 2.1. Technology Acceptance Model

This research adopted the Technology Acceptance Model as the underlying theory to explain how this will influence the consumer's purchase behaviour. Based on prior research Technology Acceptance Model or TAM was the model developed by [Davis \(1989\)](#), which indicates the technology user's acceptance level ([Davis, 1989](#)). Another previous research study from [Ajibade \(2018\)](#) stated that TAM is the model to identify the users using practical and easy-to-use technology and will influence them to use it ([Ajibade, 2018](#)). There is a lot of prior research study that uses TAM model as the model to identify

online consumers' behaviour, which is similar to the current research study (Liew & Falahat, 2019; Tee, 2018; Abd Aziz & Abd Wahid, 2018; Jin, Rahim, Fong & Cheng, 2020).

Most of these prior research studies used TAM as the model to test the consumer's online purchase behaviour; perceived ease of use and perceived usefulness are the essential variables examined in the prior research. Therefore, there are five main variables, namely, such as Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude toward Using (ATU), Actual Usage (AU) and Behavioural Intention to use (BI) (Davis, 1989). PEOU and PU are primarily used in prior research to test online purchase behaviour. Venkatesh and Davis (2000) highlighted that the TAM model is the most influential in social commerce. Previous research also showed that the internet could help consumers access more information in the short-term, such as other customers' experiences and product information, which are considered the perceived usefulness from the technology acceptance (Ying, Jianqiu, Akram & Rasool, 2021). Therefore, this research uses perceived ease of use and perceived usefulness as independent variables to examine the relationship between online consumer purchase behaviour.

## 2.2. Online Consumer Purchase Behaviour

Online consumer purchase behaviour has always been necessary for a digital marketer to understand better. Therefore, much prior research indicated online consumer behaviour (Lim, 2015; Cetina, Munthiu & Radulescu, 2012; Bellman, Lohse & Johnson, 1999). Consumers have difficulties making purchase decisions nowadays because there are many product options in the market; therefore, consumer behaviour becomes necessary for the marketer to identify their needs and wants. Hence, due to technological advancement, online consumers also became another trend in the market for consumers to be involved in purchasing activities. Therefore, this research examined the relationship between perceived ease of use, perceived usefulness, product price and trust with online consumer purchase behaviour among young working adults.

Consumers shopping online will increase in the future, and this is because of the changing in consumer behaviour due to the technology innovation. Online shopping behaviour refers to the action or process of purchasing goods and services online, and the process is similar to the 5 step consumer behaviour process (Javadi et al., 2012; Liang & Lai, 2000). According to Statista (2020), 60.2% of the global internet users involved in online shopping are expected to increase to 65.2% in 2021. As such, it can be viewed that due to the increasing number of online consumers, online shopping has become a common activity for consumers to engage in. Besides that, online shopping considers the action consumers to involve in the decision-making process and selecting goods and services through online platforms. Traditional physical stores are the predominate shopping locations where customers engage in social interaction and quickly obtain the goods they want. Online shopping provides one's flexibility in terms of time, place, and the kind of goods and services purchased. For individuals who have never done any online shopping before, the pandemic is a significant trigger. They now find themselves in a position where they would like to shop online (Herceg, 2021).

## 2.3. Perceived Ease of Use

Perceived ease of use refers to the system's ease of use for the consumers, such as the ordering process and accessibility of information in the online shopping platform. Perceived ease of use (PEOU) is one of the variables in the Technology Acceptance Model

(TAM), and it refers to the degree to which the individual believes when using the technology free of effort (Davis, 1989). Therefore, perceived ease of use is the perception from the consumers to accept simple technology usage in the purchase activities more quickly. Therefore, perceived ease of use plays an essential role in the consumer's purchase behaviour through simple technology (Beldona, Morrison & O'Leary, 2005).

Prior research mentioned perceived ease of use positively impacted the consumer's purchase intention through online platforms (Shadkam, Kavianpour, Honarbakhsh & Lai Wan, 2013). Another research study has shown that perceived ease of use can influence the consumers' purchase when the technologies they use are accessible (Zeithaml, Parasuraman & Malhotra, 2002). Further, it supported that perceived ease of use significantly influences consumer purchase intention. The research concluded that consumers would not have the intention to purchase if the website had a complex process (Pearson, Pearson & Green 2007). Hence the following hypothesis was derived:

H1: Perceived ease of use significantly influences online purchase behaviour.

## 2.4. Perceived Usefulness

Perceived usefulness was the vital measurement to identify the behaviour intention to purchase through online platforms (Jin, Rahim, Fong & Cheng, 2020). Perceived usefulness is one of the variables from the Technology Acceptance Model from Davis (1989), which refers to the degree to which the person believes using the technology system will enhance their performance, therefore in this research, perceived usefulness had determined as the variable influenced the consumers' online purchase behaviour. Perceived usefulness in online shopping depends on their system users, such as advanced searching system and product filter system. These services help the online retailer to attract new customers and keep the existing customers. Consumers intended to purchase with the same online retailer when the particular online shopping was helpful to provide a better online shopping experience (Chui et al., 2005). This statement also shows that perceived usefulness from the online platform is essential to enhance consumer purchase behaviour.

Besides that, perceived usefulness has more influence on online purchase behaviour than the perceived ease of use in the TAM model (Shadkam et al., 2013). Past studies also show that perceived usefulness positively affects online purchase behaviour (Liew & Falahat, 2019; Jin, Rahim, Fong & Cheng, 2020; Tee, 2018). As such, the following hypothesis is developed for this research:

H2: Perceived usefulness significantly influences online purchase behaviour.

## 2.5. Product Price

Price was the amount from the products flop that involved trading goods and services (Kotler & Armstrong, 2010). Price is also considered the actual price that influences the consumer's perception of purchasing the product (Wang & Chen, 2016). Most consumers categorised high price products as high-quality products and lower-price products as low-quality products (Tee, 2018). Consumers have the perception of high price products to provide better quality for them. In addition, the price was always the main factor influencing consumers to purchase (Kotler & Keller, 2006). Consumers had more intent to purchase products with lower prices (Shou et al., 2011), especially during the pandemic

situation. As such, product price plays a vital role in influencing consumers' purchase behaviour.

Several prior research studies show that price has a significant effect on consumers' purchase behaviour (Delafrooz, Paim & Khatibi, 2010; Harn, Ali & Hishamuddin, 2006; Zolkopli et al., 2016). Therefore, product price may influence consumers' online purchase behaviour during the pandemic. Based on the discussion, the following hypothesis is introduced:

H3: Product price significantly influences online purchase behaviour.

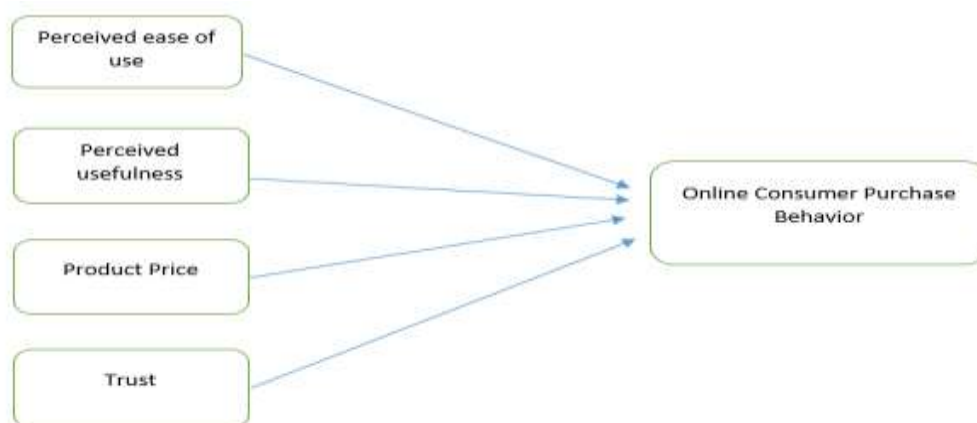
## 2.6. Trust

Trust is the willingness of one party to believe in another party's behaviour without protection from a second party (Cham et al., 2016). An individual shall believe another party expected what they performed (Mayer, Davis & Schoorman, 1995). In addition, trust was one factor that played a vital role in determining consumer behaviour (Tee, 2018). Trust has been used in research to determine fields such as sociology, economics, social psychology and marketing. Prior research indicated that trust plays an essential role in online shopping due to the lack of face-to-face communication between online retailers and buyers (Mohseni & Sreenivasan, 2014). Consumers were more involved in online purchase behaviour when they felt the online retailer was trustworthy in the transaction process. Prior research has shown that trust influences consumers' online purchase behaviour during the pandemic (Tee, 2018; Jin et al., 2020; Liew & Falahat, 2019). These prior researches mentioned that trust had a significant relation to the online purchase behaviour of consumers because it influenced the online security perception for the consumers to purchase through online shopping. Therefore, the following hypothesis is derived for this research:

H4: Trust significantly influences online purchase behaviour.

Based on the literature review discussion, the conceptual framework developed for this research is illustrated in Figure 1. The independent variables are perceived ease of use, perceived usefulness, product price, and trust, whereas the dependent variable is online consumer purchase behavior.

Figure 1: Conceptual framework



### 3. Methods

This study used a quantitative research methodology and a survey strategy to collect data from the participants through an online questionnaire. The respondents are 250 young working adults in Kuala Lumpur, Malaysia, who are targeted to complete an online survey using a Google Form. This research accounted for a 95.2% response rate with 238 completed questionnaires collected. Convenience sampling is used in this research. The reason to conduct convenience sampling is because of the Covid-19 pandemic, and the survey will be distributed online to the respondents. All the working adults can provide the data if willing to participate in this research. The selection criteria are that the respondents need to have online purchase experience, which can provide more valuable data for this research.

The questionnaire measurement items are adept for the name variables; (a) perceived ease of use (Ramayah & Ignatius, 2005), (b) perceived usefulness (Ramayah & Ignatius, 2005; Sien, 2015), (c) product price (Chi et al., 2014; Sien, 2015), (d) trust (Sien, 2015), and (e) online purchase behaviour (Yen, Wei, Ting & Heng, 2018). All the items were measured using five Likert scales and analysed using multiple regression linear.

### 4. Result

57.1 % of the total respondents are male, and 42.9% are female. For age, 19.7% of respondents are 18-25 years old, 35.3% are 26-30 years old, 34.5% are 31-35 years old, and 10.5% are 36-40 years old. For the race, 27.7% are Malay, 47.9% are Chinese, and 24.4% are Indian. Regarding marital status, 52.5% are single, and 47.5% are married. Besides that, education level indicated that 14.3% of respondents have school certificates, 38.7% have pre-university certification, 36.6 % have a degree, and 10.5% have a master's degree. Most of the respondents worked in the private sector, which held 71%, only 13% for government servants, and the remaining 16% were self-employed. For monthly income, 30.7% are less than RM2,500, 46.6% are RM2,501 to RM3,000, 18.5% are RM3,001 to RM3,500, and 4.2% are RM 3,501 and above.

Table 1 shows the reliability test for the instruments of the independent and dependent variables. All the values had over 0.7, which is considered a good value and reliable for all the variables. For online consumer purchase behaviour, there is 0.896. The independent variables, namely, perceived ease of use, had 0.902, perceived usefulness had 0.854, product price had 0.888, and trust had 0.884 value.

Table 1: Cronbach's Alpha Reliability Analysis

Variables	Cronbach Alpha	Items
Online Purchase Behavior	0.896	4
Perceived Ease of Use	0.902	4
Perceived Usefulness	0.854	5
Product Price	0.888	5
Trust	0.884	4

Table 2 shows the F value is 31.715, and the significant value is 0.000, less than 0.05. It indicated that the model in this research is significant, supporting that all the independent variables significantly influence the dependent variable.

Table 2: ANOVA Analysis

	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.646	4	6.161	31.715	.000 <sup>b</sup>
Residual	45.266	233	.194		
Total	69.912	237			

Multiple Linear Regression analysis was used for the hypotheses testing in this research and is illustrated in Table 3. The R-value was 0.353, indicating that 35.3% of the perceived ease of use, perceived usefulness, product price and trust variables influence online consumer purchase behaviour. The Beta value for perceived ease of use was positive towards the online purchase behaviour. Even though perceived usefulness, product price and trust were negative values which indicated negative relation to consumer purchasing behaviour, all the independent variables significantly influenced online purchase behaviour p-value less than 0.05. Therefore, all the hypotheses are accepted in this research.

Table 3: Multiple Regression Analysis Results

Variables	Beta	P-Values	Hypothesis	Decision
Perceived Ease of Use -> Online Consumer Purchasing Behavior	.729	.000	H1	Accepted
Perceived Usefulness -> Online Consumer Purchasing Behavior	-.393	.000	H2	Accepted
Product Price -> Online Consumer Purchasing Behavior	-.135	.023	H3	Accepted
Trust -> Online Consumer Purchasing Behavior	-.141	.010	H4	Accepted
R <sup>2</sup> = 0.353				

## 5. Discussion

Hypothesis 1: *Perceived ease of use significantly influences online purchase behaviour* is supported; the significant level is 0.000, which is less than 0.05; therefore, perceived ease of use positively influences young working adults' online purchase behaviour during the Covid-19 pandemic. This research is aligned with other prior research, showing that perceived ease of use influences the consumer's online purchase behaviour (Cham et al., 2018; Lim et al., 2019; Pearson et al., 2007). The past researcher, Lim et al. (2019), stated that male internet users are more favourable to online shopping than female consumers due to perceiving less risk through online shopping. This statement supports that perceived ease of use significantly influence online consumer purchase behaviour among male consumers; current research involved more male working adult than female working adults. Next, most of the young working adults involved in this research are between 26 to 30 and 31 to 35-year-old and are considered as the people that often use technology products; therefore, this range of consumers will have more acceptance for the perceived ease of use of the technology products. Furthermore, the findings indicated that perceived ease of use is the most significant factor influencing online consumers' purchase behaviour compared to other independent variables.

Hypothesis 2: *Perceived usefulness significantly influences online purchase behaviour* is supported with a significant level of 0.000. It can be concluded that perceived usefulness

significantly influences young working adults' online purchase behaviour during the Covid-19 pandemic. The result from this research was supported by prior research, which stated that perceived usefulness could influence online consumers' purchase behaviour (Jin, Rahim, Fong & Cheng, 2020; Liew & Falahat, 2019; Abd Aziz & Abd Wahid, 2018; Tee, 2018). Liew and Falahat (2019) also stated that consumers are more intent to purchase online when the online platform enhances the effectiveness of their purchasing activity. Tee (2018) stated that when technology is helpful for the consumer's perception, it can increase the purchase intention of the consumers to use that particular technology to purchase, which can enhance their productivity activities. The same article also stated that when the information provided by the online shopping website is helpful, it can help increase the consumers' online purchase behaviour. Besides that, the more helpful information the online shopping website receives will lead to increased consumer purchase behaviour online. It is further evident in this research that perceived usefulness has a significant influence on young working adults' online purchase behaviour. Furthermore, most of the respondents in this research are between 26 to 30 and 31 to 35 years old, and this group of people often used technology products, which leads to more acceptance towards the usefulness of the technology products.

Hypothesis 3: *Product price significantly influences online purchase behaviour* was supported with a significant level of 0.023; therefore, the product price significantly influences young working adults' online purchase behaviour during the Covid-19 pandemic. These findings were supported by other prior research (Zolkopli et al., 2016; Delafrooz, Paim & Khatibi, 2010; Harn, Ali & Hishamuddin, 2006). Prior research found that product price positively influences online consumers' purchase behaviour. Meanwhile, Yang and Mao (2014) stated that discounts and promotions are the factors that influence the price to influence the consumer's online purchase behaviour positively. The same article also mentioned that consumers place the intention to purchase through online shopping when they perceive the price for the goods and services will drop in the future. These prior researches also mentioned that, due to the consumers who are sensitive to the price level, product price becomes the critical factor influencing the consumer willingness to choose an online platform to purchase the goods and services. Hence, the product price significantly influences young working adults' online purchase behaviour in this research, probably because most of the respondents' monthly income was between less than RM2,500 and RM2,501 to RM3,000, which is considered low-income level employees. Therefore, respondents were sensitive to the product price and more intent to purchase the lower price product or promotion price products or services in the online shopping platform. Furthermore, the uncertainty during the Covid-19 pandemic made the public purchase products that are in need and necessary.

Hypothesis 4: *Trust significantly influences online purchase behaviour* was found to be significant at 0.010; therefore, trust has influences on young working adults' online purchase behaviour during Covid-19. According to Liew and Falahat (2019), trust is one of the crucial factors for online shopping platforms to attract consumers to purchase their goods and services. As such, firms need to keep their software/systems up-to-date, convincing the consumer that the platform is secure to be used. The research also stated that consumers are more concerned with website reliability and worry that hackers are stealing their personal information; therefore, the platform should be reliable to create trust among consumers. Tee (2018) also mentioned that when consumers choose to purchase through the online platform, they will be more concerned about the firm's trustworthiness; however, trust becomes more crucial among consumers to influence them towards the intention to purchase via an online platform.

## 6. Conclusion

This research examined the determinants influencing young working adults' online consumer purchase behaviour in Kuala Lumpur, Malaysia. The Covid-19 pandemic in Malaysia and worldwide has changed consumers' purchase behaviour to online more than brick-and-mortar. This research helped better understand the determinants that influence working adults' online purchase behaviour: perceived ease of use, perceived usefulness, product price and trust. This result can help online marketers understand the determinants influencing working adults' online purchase behaviour during the pandemic. It will assist in implementing a better marketing strategy by considering the determinants and subsequently being able to attract these groups of consumers to purchase through online platforms even after the Covid-19 pandemic.

The results found that perceived ease of use and perceived usefulness significantly influence young working adults' online purchase behaviour during the Covid-19 pandemic. The result provided important insight regarding online purchases when the online shopping platform is easy to use and valuable for the consumers, such as the product information being easy to search and the information being beneficial for the consumers to consider. Therefore, online marketers need to focus on designing their online shopping platform to be easier to use and more valuable, as suggested. For example, the ease of searching product information and system is helpful in consumers purchasing activities, which can help them to attract consumers' awareness to purchase. It will help them attract consumers to purchase through online shopping platforms.

Next, the product price was also found that positively influence young working adults' online purchase behaviour. The result provided insight during the pandemic, and young working adults have online shopping with the consideration of product prices. This information is helpful for the online shopping marketer to understand consumers' online behaviour. They can also implement the related pricing strategy to attract young working adults, especially in metropolitan cities. Sales promotion is one of the main pricing strategies that online shopping marketers can implement to attract consumers by providing discount products. It can boost overall purchases through online shopping platforms.

Moreover, trust also positively influences young working adults' online purchase behaviour. Research shows that trust can influence young working adults to purchase online. It provides a better understanding for online marketers to consider trust influencing consumer online purchase behaviour. Therefore, online marketers can implement better marketing strategies to improve the consumers' trust perception to attract them to purchase through better-designed online shopping platforms. For example, personal information is the most critical information for the consumer. Consumers are more concerned about their information security when purchasing online. Therefore, online marketers can improve their online security system for the transaction process to protect the consumer's personal information such as bank account, phone number and password to prevent this information hack by the online hacker. This action will help to increase the perception of trust of the consumers, which will influence them to be more willing to purchase through online shopping platforms.

Lastly, this research also found that Technology Acceptance Model's variables significantly influence consumer online purchase behaviour to purchase goods or services through online platforms. Perceived ease of use of the online shopping platform and

perceived usefulness information of the online shopping platform significantly influence young working adults' online purchase behaviour. The findings prove that TAM is useful for determining consumer online purchase behaviour.

## **7. Limitations and Future Research Recommendation**

There are some limitations in this research study. First, the independent variables in this research, namely perceived ease of use, perceived usefulness, product price and trustability, influence about 35.3% of online purchase behaviour. The remaining 64.7% variation can be explained by other variables, such as perceived risk and website design, which could be further investigated. Besides that, this research mainly focused on young working adults' online consumer purchase behaviour in Kuala Lumpur, Malaysia. As such, young working adults' responses to other residential areas like suburban and rural may vary and act differently. Therefore, future research may extend the investigation to different geographical areas for more comprehensive comparisons.

Moreover, due to online consumer purchase behaviour increasing nowadays, it will be interesting if researchers may consider responses from students, middle hood adult and late adults to explore their online purchase behaviour. For example, the research can involve tertiary students, generation Y versus Generation X, as the target research respondent, which can provide more information about online consumer purchase behaviour through different types of consumers in the marketplace.

## **Ethics Approval and Consent to Participate**

All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee.

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## **Conflict of Interest**

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest with respect to the research, authorship, or publication of this article.

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