



**UNIVERSITY OF MALAYA**  
**FACULTY OF BUSINESS AND ACCOUNTANCY**  
**GRADUATE SCHOOL OF BUSINESS**

**A Survey on:**

**The Antecedents of Initial Trust on Intention to Purchase  
Online in Malaysia**

Dear Sir/Madam,

This survey is conducted as part of the requirements of the course CBGB 6281 Research Project, which shall be submitted in partial fulfillment of the Master of Business Administration (MBA) degree from the University of Malaya.

The main objective of this research is to determine the factors influencing Malaysian consumers' trust on Internet shopping and its influence on the intent to make Internet purchase.

Kindly **answer all of the questions**. Your response to each question in this questionnaire will only be analyzed in aggregate forms and will be **kept strictly confidential**. In other words, individuals who respond to this questionnaire will not be identified. The survey will take approximately 10 minutes and your participation is very much appreciated.

Should you have any question or inquiry, please do not hesitate to contact me.

Thank you for your assistance.

Chin Kian Hoong  
MBA Student (CGA 070001)  
Graduate School of Business,  
Faculty of Business and Accountancy  
University of Malaya  
E-mail: [kianhoongchin@hotmail.com](mailto:kianhoongchin@hotmail.com)  
H/P: 012-311 8349

**Supervised by:**  
Dr. Noor Akma Binti Mohd Salleh  
Faculty of Business and Accountancy  
University of Malaya  
E-mail: [akmasalleh@um.edu.my](mailto:akmasalleh@um.edu.my)

## Section A - Questionnaire

**Instruction:** Please indicate the degree of your agreement or disagreement with each statement by marking (√) in the box provided below: -

Strongly Disagree	Moderately Disagree	Slightly Disagree	Moderate	Slightly Agree	Moderately Agree	Strongly Agree
1	2	3	4	5	6	7

<b>Perceived Integrity of Internet vendors</b>		1	2	3	4	5	6	7
I1	Internet vendors will not charge Internet shoppers more for Internet shopping.							
I2	Internet vendors are honest to their consumers.							
I3	Internet vendors act sincerely in dealing with customers.							

<b>Perceived Competence of Internet vendors</b>		1	2	3	4	5	6	7
C1	Internet vendors have the ability to handle sales transactions on the Internet.							
C2	Internet vendors have sufficient expertise and resources to do business on the Internet.							
C3	Internet vendors have adequate knowledge to manage their business on the Internet.							

<b>Perceived Benevolence of Internet vendors</b>		1	2	3	4	5	6	7
B1	I believe Internet vendors would act in my best interest.							
B2	If I required help, Internet vendors would do the best to help me.							
B3	Internet vendors are interested in my well being, not just their own.							

<b>Perceived Security Control</b>		1	2	3	4	5	6	7
S1	Internet vendors implement security measures to protect Internet shoppers.							
S2	Internet vendors usually ensure that transactional information is protected from accidentally altered or destroyed during transmission on the Internet.							
S3	I feel secure about the electronic payment system of Internet vendors.							

Strongly Disagree	Moderately Disagree	Slightly Disagree	Moderate	Slightly Agree	Moderately Agree	Strongly Agree
1	2	3	4	5	6	7

	<b>Perceived Privacy Control</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
P1	Internet vendors concern about consumers' privacy.							
P2	Internet vendors will not divulge consumers' personal data to other parties.							
P3	I feel safe about the privacy control of Internet vendors.							

	<b>Third Party Recognition</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
T1	There are many reputable third party certification bodies available for assuring the trustworthiness of Internet vendors.							
T2	I think third party recognition bodies are doing a good job.							
T3	Existing third party recognition bodies are adequate for the protection of Internet shoppers' interest.							

	<b>Legal Framework</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
L1	The existing business code of conduct is sufficient for the protection of Internet shoppers' interest.							
L2	The existing law is adequate for the protection of Internet shoppers' interest.							
L3	The existing legal framework is good enough to protect Internet shoppers.							

	<b>Propensity to Trust</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
A1	It is easy for me to trust a person/thing.							
A2	My tendency to trust a person/thing is high.							
A3	I tend to trust a person/thing even though I have little knowledge of it.							
A4	Trusting someone or something is not difficult.							

	<b>Cultural environment</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
K1	People of my community trust each other.							
K2	I am living in a high trust society.							
K3	My friends are generally trustworthy.							

Strongly Disagree	Moderately Disagree	Slightly Disagree	Moderate	Slightly Agree	Moderately Agree	Strongly Agree
1	2	3	4	5	6	7

	<b>Experience</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
E1	Using the Internet has been a good experience to me personally.							
E2	I have positive experience of using the Internet.							
E3	I have good experience of using the Internet							

	<b>Initial trust in Internet Shopping</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
G1	I think Internet shopping web sites are trustworthy and honest.							
G2	In general, the information available for Internet shopping is plentiful and of sufficient quality.							
G3	I think infrastructure of Internet Shopping is dependable.							
G4	I think Internet shopping offers secure personal privacy.							
G5	In general, I cannot rely on Internet vendors to keep the promises that they make.							
G6	Anyone trusting Internet shopping is asking for trouble.							

	<b>Intention to purchase online</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
D1	It is likely that I will transact with Internet vendors in the near future.							
D2	Given the chance, I intend to use Internet vendors' web site.							
D3	Given the chance, I predict that I should use Internet vendors' web site in the future.							

## Section B - Ranking

Please **rank** the following factors in terms of their importance of influencing Malaysian consumers' trust on intention to purchase online. The most important factor should be rank 1, the second most important factor, rank 2, etc., the least rank 7. Please **DO NOT** use the same rank for more than one attributes.

<b>Factors</b>	<b>Rank</b>
Integrity of Internet vendors	
Competence of Internet vendors	
Benevolence of Internet vendors	
Security Control	
Privacy Control	
Third Party Recognition	
Legal Framework	

*Example*

<i>Factors</i>	<i>Rank</i>
XXX XXX	3
XXX	1
XXX XXX XXX	4
XXX	2

## Section C – Classification questions

Classification questions for statistical purpose. Please circle the answer and fill in the blanks when necessary.

**A. Gender**

(1) Male

(2) Female

**B. Age group**

(1) 18 years and below

(2) 19 - 24 years

(3) 25 – 30 years

(4) 31 – 40 years

(5) 41 years and above

**C. Ethnic group**

(1) Malay

(2) Chinese

(3) Indian

(4) Others, please specify \_\_\_\_\_

**D. Religion**

(1) Islam

(2) Buddhism

(3) Hinduism

(4) Christianity

(5) Others, please specify \_\_\_\_\_

**E. Highest Qualification** (1) SPM or less (2) STPM (3) Diploma

(4) University degree/ Professional qualifications

**F.** If your highest qualification from section E is (3) or (4), please answer the following question, if not please skips section F.

Is any of your qualification (from section E above but other than SPM/STPM) is Computer science/IT/IS related? *[Examples, Diploma in IT, B.Sc. major in networking , M.Sc. or a professional member of IT/IS related professional bodies]*

(1) Yes (2) No

**G. Occupation/ Seniority** (1) Full time student (2) Officer/Executive (3) Managerial

(4) Professional (5) Business owner (6) Retired

**H. Gross monthly income** (1) RM 2,000 or less (2) RM 2,001 – RM 4,000

(3) RM4,001 – RM 6,000 (4) RM 6,001 – RM 8,000

(5) RM 8,001 – RM 10,000 (6) RM 10,001 and above

**Thank you for your gracious assistance**

## Appendix II

### Cronbach's alpha value extracted from SPSS

#### PI: Perceived Integrity

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.808	.818	3

#### PC: Perceived Competence

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.876	3

#### PB: Perceived Benevolence

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.903	.903	3

## PTC: Perceived Technical Competency on Internet vendors

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.880	.881	6

## TP: Third party recognition

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.892	.891	3

## LF: Legal Framework

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.927	.928	3

## PTT: Propensity to Trust

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.914	4



## CE: Cultural Environment

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.795	.794	3

## EXP: Experience

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.925	.925	3

## IT IS: Initial Trust in Internet Shopping

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.849	.849	4

## IPO: Intention to Purchase Online

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.936	.936	3

## KMO and Bartlett's Test of Sphericity extracted from SPSS

### PTB: Perceived Trusting Belief on Internet vendors

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.829
Bartlett's Test of Sphericity	Approx. Chi-Square	1723.342
	df	36.000
	Sig.	.000

### PTC: Perceived Technical Competence on Internet vendors

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.842
Bartlett's Test of Sphericity	Approx. Chi-Square	970.754
	df	15.000
	Sig.	.000

## POC: Perceived organizational compliance

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.810	
Bartlett's Test of Sphericity	Approx. Chi-Square	1396.528
	df	15.000
	Sig.	.000

## PTT: Propensity to Trust

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.843	
Bartlett's Test of Sphericity	Approx. Chi-Square	836.352
	df	6.000
	Sig.	.000

## CE: Cultural Environment

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.660	
Bartlett's Test of Sphericity	Approx. Chi-Square	320.019
	df	3.000
	Sig.	.000

## EXP: Experience

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.753	
Bartlett's Test of Sphericity	Approx. Chi-Square	712.549
	df	3.000
	Sig.	.000

## IT IS: Initial Trust in Internet shopping

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.718	
Bartlett's Test of Sphericity	Approx. Chi-Square	646.305
	df	15.000
	Sig.	.000

## IPO: Intention to Purchase online

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.746	
Bartlett's Test of Sphericity	Approx. Chi-Square	824.114
	df	3.000
	Sig.	.000

### Appendix III

The ranking order of each important factor (N = 305)

	Rank (I)	Number of respondents, <i>n</i>	Score (I x <i>n</i> )
<b>Integrity of Internet vendors</b>	1	49	49
	2	23	46
	3	54	162
	4	57	228
	5	63	315
	6	27	162
	7	32	224
Total			1186
<b>Competence of Internet vendors</b>	1	21	21
	2	31	62
	3	50	150
	4	60	240
	5	60	300
	6	57	342
	7	26	182
Total			1297
<b>Benevolence of Internet vendors</b>	1	14	14
	2	19	38
	3	31	93
	4	25	100
	5	74	370
	6	68	408
	7	74	518
Total			1541
<b>Security control</b>	1	121	121
	2	100	200
	3	26	78
	4	22	88
	5	12	60
	6	14	84
	7	10	70
Total			701

	<b>Rank (l)</b>	<b>Number of respondents, <i>n</i></b>	<b>Score (l x <i>n</i>)</b>
<b>Privacy control</b>	1	61	61
	2	96	192
	3	53	159
	4	34	136
	5	27	135
	6	17	102
	7	17	119
Total			<u>904</u>
<b>Third party recognition</b>	1	7	7
	2	16	32
	3	31	93
	4	56	224
	5	38	190
	6	62	372
	7	95	665
Total			<u>1583</u>
<b>Legal framework</b>	1	32	32
	2	20	40
	3	60	180
	4	51	204
	5	31	155
	6	60	360
	7	51	357
Total			<u>1328</u>