

Risks Factors Changes in Purchasing Style among Students of National University of Malaysia during the Covid-19 Pandemic  
(Faktor Risiko Perubahan Gaya Pembelian dalam kalangan Pelajar Universiti Kebangsaan Malaysia semasa Pandemik Covid-19)

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ABSTRACT

In line with the increasingly busy lifestyle changes and the existence of the Covid-19 virus, this new norm of purchasing methods is gaining a place in the hearts of consumers. Online purchases are chosen as an easy step for consumers to limit their movements. The objective of the study was to study the differences in virtual purchasing practices before and during the pandemic. In addition, the study also examines the factors of these changes as well as the risks that will be faced. The population of this study is made up of users among the students at National University of Malaysia who are mostly aged between 19-29 years old. The results of the analysis found an increase in the number of consumers who switched to online purchase patterns during the pandemic. In addition, it is found that the dominant factor that most influences the change is its method of penetrating the world market, being safe and in accordance with the Standard Guidelines & Operations (SOP) as well as having flexibility in terms of time and place. In turn, a bad experience when online trading also affects the behavior of consumers. Hence, positive factors (driving factors) and negative factors (risks) will influence the behavior of the user in making decisions.

Keywords: driving factors and risks, online purchases, Covid-19 pandemic, UKM students

ABSTRAK

Selaras dengan perubahan gaya hidup yang semakin sibuk dan kewujudan virus Covid-19, kaedah pembelian norma baharu ini semakin mendapat tempat di hati pengguna. Pembelian dalam talian dipilih sebagai langkah mudah untuk pengguna mengehendkan pergerakan mereka. Objektif kajian adalah untuk mengkaji perbezaan dalam amalan pembelian maya sebelum dan semasa wabak. Selain itu, kajian juga mengkaji faktor-faktor perubahan tersebut serta risiko yang bakal dihadapi. Populasi kajian ini adalah terdiri daripada pengguna dalam kalangan pelajar Universiti Kebangsaan Malaysia yang kebanyakannya berumur antara 19-29 tahun. Hasil analisis mendapati peningkatan dalam bilangan pengguna yang beralih kepada corak pembelian dalam talian semasa pandemik. Selain itu, didapati faktor dominan yang paling mempengaruhi perubahan itu ialah kaedahnya menembusi pasaran dunia, selamat dan mengikut Garis Panduan & Operasi Standard (SOP) serta mempunyai fleksibiliti dari segi masa dan tempat. Seterusnya, pengalaman buruk apabila dagangan dalam talian turut mempengaruhi tingkah laku pengguna. Oleh itu, faktor positif (faktor pendorong) dan faktor negatif (risiko) akan mempengaruhi tingkah laku pengguna dalam membuat keputusan.

Kata kunci: faktor pendorong dan risiko, pembelian dalam talian, wabak Covid-19, pelajar UKM

## INTRODUCTION

In December 2019, the whole world was rocked by the existence of the virus, Covid-19. According to the Director General of the World Health Organization, Dr Tedros Adhanom Ghebreyesus said the possibility of this outbreak originated in Wuhan, China but until now the issue is still being in discussion due to lack of data and cooperation by the country (Daily News, 2022). According to the official portal of the World Health Organization, the cumulative number of deaths has reached 5 million and the number of infected has exceeded 200 million people worldwide. Malaysia is also no exception to being one of the countries affected by this pandemic. The Malaysian government has also taken a proactive indicator by introducing the Movement Control Order (MCO) which began on 18 March 2020 where at that time many physical activities such as education, economic, social and others had to be restricted (Koch et al. 2020). As a result, the MCO has had a negative impact on many parties, especially the low-income group and the informal sector. Tengku Zafrul, The Finance Minister of Malaysia stated that 68% of businesses reported no sales revenue during the MCO 1.0 with the closure of many shops, factories and so on (Bernama, 2021).

The pandemic has caused trauma which caused people to take the precautionary initiative by staying at home as the Malaysian government has called for. This has relatively changed the buying trend in Malaysia (Husin & Roslan, 2021). Evidently, e-commerce activities showed a surge of 19% in MCO 1.0 and 59% in MCO 3.0 (Astro Awani, 2021). According to a survey conducted by the Department of Statistics Malaysia, purchases of goods or services through e-Commerce such as Shoppe, Lazada and Grab have increased from 35.2% in 2019 to 45.0% in 2020 while the percentage of ordering online goods or services such as by phone, WhatsApp and Facebook has increased from 22.5% in 2019 to 54.4% in 2020. It is a positive sign for the country to follow the other developed countries that have been normalized by this virtual purchase method (Ab Rahman & Abu Seman, 2020). This is further boosted by various digital developments that can make the purchase process faster, easier and in line with the current Standard Operating Procedures (SOPs) (Alaimo et al. 2020). In addition, this online purchase will also be easily accepted by the public due to the public's openness to the existence of the internet. According to Internet World Stats, internet users in Malaysia have risen to 29,161,765 in 2021 compared to 3.7 million users in 2000.

As is commonly known, users in their 20s

to 30s are the biggest contributors to internet usage statistics in Malaysia (Ramli & Sheikh Dawood, 2021). Through the Malaysian Communications and Multimedia Commission 2016 survey, the group at this stage is the largest population of internet usage at 21.4% for 20–24 year olds and 16.7% for 25-29 years old. This group is also largely among the groups that hold the status of students. This is in line with the research that will be done to see if these people are making changes to their buying trends or sustaining them during the pandemic. Further, this study will also examine the factors of changing the behavior of these students to virtual purchases as well as the risks considered before completing the purchase.

## LITERATURE REVIEW

### Driving Factors Changes in Purchasing Style among Students of National University of Malaysia during Pandemics

The Fourth Industrial Revolution (4IR) policy is a combination of technology across the physical, digital and biological realms where it develops rapidly as a result of openness and interconnection of the world. Malaysia is now preparing to move towards Industrial Revolution 4.0 by introducing the National 4IR Policy where this phase prioritizes technology facilities in various sectors of the economy. This digital business is one of the essences contained in this policy. This new millennium business has also received encouraging response as a result of government support and coupled with the current post-covid which urges consumers and traders to embark on a new millennium transaction trend (Husin & Roslan, 2021). Among the people who are very supportive of this online business are the students due to the cheaper price factor and saving time. Hence, this study will focus on the factors driving the change in style ("trend") of online purchases among students during the pandemic season.

### Safety Factor

The security factor has been a stepping stone to the e-commerce revolution in Malaysia. It can be seen that consumers have now begun to adapt to this modern purchasing system since the sudden outbreak of the Covid-19 virus. This is evidenced by the Department of Statistics Malaysia's media statement which found that e-commerce revenue showed an increase of 30% to RM254.6 billion in the first quarter of 2021. Traders especially those involved in supporting sectors such as

retail have also begun to transform their sales patterns into online and also to follow government directives through the Movement Control Order which ordered the closure of various sectors (Husin & Roslan, 2021).

In addition, consumers also responded to the government's call to instruct the public to be cautious by limiting the various activities that could expose themselves to the threat of the pandemic. As you know, this epidemic is not something that can be seen with the naked eye or touch. Contactless payment patterns such as e-wallets, Touch 'n Go and so on have a good impact on society. In addition, its nature that can limit contact between communities is also an important factor in the aspect of user safety (Koch et al. 2020).

Further, the criteria of this purchasing pattern that can penetrate the borders of the country is also one of the aspects that can be given attention. This is further supported by the early pandemic situation where most countries took the approach to cover their respective national borders as a way to prevent the spread of Covid-19 from outside. So, the purchase of this new norm is an alternative that can be used by fans of overseas goods. Purchasing this new style is made easier with the existence of various purchasing platforms such as Shopee, Lazada, website, Mudah.my, e-bay, Go shop and so on. This purchase pattern is well received when various forms of goods are affordable such as wet goods, food and so on. In addition to the choice of charge-on-delivery (COD) system on this purchase platform, it also provides an opportunity for those who do not have an online payment account to gain experience in online purchases. Other companies now such as Lotus, Mydin have already started to make this virtual platform as one of the ways of shopping by setting up their own purchase app (Shari et al. 2020). Therefore, this modern style of purchase will not only benefit consumers but also give opportunity for traders to continue their sales without having to physically open their stores.

#### Internet Accessibility Factor

According to the 2005 4th Edition of the Dictionary of Dewan Bahasa dan Pustaka, the internet is translated as an international computer network that allows users around the world to connect with each other and access database information from all over the world. Mat Udi & Sabri, (2016) defines e-commerce as a business system that implements information technology, advanced telecommunications, and internet access as an intermediary between consumers and sellers. According to Ab Rahman & Abu Seman, (2020) states that the internet is one of the conditions for e-commerce.

Mat et al. (2016) adds another term for e-commerce which is *icommerce (internet commerce and digital commerce)* which means the same which is the online transaction activity. This style of purchase is also increasingly commercial among consumers especially the students due to the time spent on the internet or social media (Yazid et al. 2016). The evidence can be seen when a study conducted by Mohamad Salleh et al. (2017) found that most of these people spend more than 3 hours a day playing social media such as Instagram, WhatsApp, facebook and so on.

The society pattern life of today's prefers something simple, time-saving, and systematic in parallel in this era of globalization. This is supported by the current pandemic situation where the community is forced to work from home or through the online learning process. It requires the community to carry out a lot of commitments at the same time. For example, being a student and a child would require them to spend time doing chores at home. According to Mat Arisah et al. (2016), a neat, systematic, and fast web view plays a role in providing user satisfaction. The satisfaction experience achieved will enable the user to make repeated purchases while creating consumer trust in the seller. The flexibility feature is also one of the aspects that consumers consider engaging in the virtual market (Jamaludin, 2014). The flexibility in question refers to accessibility facilities that do not have limited time and place where they can take place over 24 hours and anywhere and can save transaction costs in transactions.

So, the use of this online purchase medium is suitable for use during this pandemic. This is because during this pandemic season, the government through the Movement Control Order has ordered an increase in the period of operation for economic activities such as shopping malls, eateries and so on (Husin & Roslan, 2021).

Further, the advantages of an online marketplace that allows consumers to compare prices, quality and product information can give consumers an advantage (Sabudin et al. 2016). In addition, this allows consumers to find the goods they wish for in line with their financial situation. So, this transformation has been able to repair the constraints that are present in the physical transactions especially during the pandemic season.

#### Risk of Changes in Purchasing Style Among Students of National University of Malaysia during Pandemic Covid-19

During this pandemic, the safest alternative to ensuring that the economy remains generated is to use an

online platform. Unfortunately, this methodology also definitely has its own drawbacks. This transactions using only smartphones, computers, tablets as an intermediary medium raise little concern in society (Yazid et al. 2016). This became increasingly chronic as more and more cases of scam were plastered on the newspapers and television. In a statement from Malaysia's Inspector-General of Police, Datuk Seri Acryl Sani Abdullah Sani said the cumulative number of cases in 2021 to October jumped to 8162 cases compared to 5846 cases in the previous year. In addition, the loss incurred as a result of fraud during the online purchase process is RM58 million. Among the modus operandi used are forgery of websites, using the logo of government departments or posing as a consultant or government official to obscure the eyes of the public. Of course, this can cause concern to young people who prefer to try new things. Therefore, this study will further examine the risks of making online purchases to see how far the risks that exist can affect the purchasing decisions of consumers, especially those with student status.

#### Scam Risk

The issue of online fraud is one of the hot issues that is often debated by the public especially for those who are less fond of the world of digitization (Mohamad et al. 2016). This online scam has also to some extent sparked a lack of trust in the purchase system. The definition of belief according to Yazid et al. (2016) is a feeling or emotion for a person to block the complexity of dealing with a situation. According to Kim, (2020) trust issue is an important aspect that influences consumers to start engaging as ecommerce customers. This issue also has a very close relationship with security risks. Security according to Guo et al. (2012) means the ability of a platform to protect customers' personal information from any illegal activities (Mat Udi & Sabri, 2016). Among the most common scenarios are identity abuse, website forgery, cloning of user profiles and false sales advertising activities (Ab Rahman & Abu Seman, 2020).

In addition, the issue of intrusion of personal information such as credit cards, home addresses and so on is often the result of a string of hacker skills in the field of ICT. Data cookies that are a user's subscription tracker on the internet can also be classified as a privacy breach for users (Yazid et al. 2016). These risks will create negative perceptions and will influence the actions of consumers in making purchasing decisions (Md Ariff et al. 2014). Further, the security issue also has little to do with the current pandemic situation.

Through this online marketplace, even if consumers do not meet directly with the seller or parcel sender, the potential to be infected with the virus through the package can also occur. Therefore, the user himself should take the initiative by practicing the sanitation activities of the delivery parcel before being touched.

#### Product Risk

It can be seen that this purchase system at its fingertips creates confusion to its users about how the item is conditioned in real terms. Anwar et al. (2021) emphasizes users should not easily trust the shared display on the virtual platform. Usually, the goods ordered are not in line with the customer's wishes e.g. in terms of quality, shape, functionality of the product as well as the originality of the product. The depiction on different websites may also be due to the editing factor during the photo taking process (Yazid et al. 2016). Obviously, this method of purchase is different from physical transactions due to its untouchable nature and is invisible to the naked eye. In fact, the issue of delivery and time are also among the aspects that consumers are concerned about (Ab Rahman & Abu Seman, 2020). Among the frequent situations are the loss and damage of goods during the delivery process as well as the fault of the delivery address. The attitude of the seller himself who deliberately delays the shipping process without the buyer's notification also causes the long time-consuming delivery period not to be in line with the user's wishes. All these bad experiences will necessarily stop consumers from making purchases and they will be more careful and always read in the review section before payment is made.

#### METHODOLOGY

This study aims to examine the factors that drive the change in the purchasing style of students of National University of Malaysia as well as the risks faced by students as a result of their changes in the community. To achieve that, a quantitative approach is used by researchers. According to Ang, (2016) research quantitatively gave the results of the study different from the researchers' expectations. Quantitative research also involves the process of data collection. Quantitative research is more experimental by using statistical methods to analyze data. The quantitative approach is implemented using primary data. Researchers obtained primary data through the distribution of questionnaires. Questionnaires are distributed online through 'Google Form' as there is a constraint in obtaining face-to-face

respondents due to the implementation of the movement control order (MCO) resulting in limited movement.

This questionnaire consists of three sections where part A is about the socio-demographic of the respondent, part B is to find out the factors that influence the tendency of National University of Malaysia students to make online purchases and part C is about the risks that exist during the online purchase process. The questions for this questionnaire consist of a variety of options and scalability. Questions in the form of various options provide facilities for researchers to analyze the data as respondents only need to tick (/) on the answer checkbox and can attract more respondents as it provides convenience such as saving the respondent time. The Likert scale is a measurement index often used to view respondents' approval levels based on each given statement (Malhotra, 2017). Some of the statements provided should be answered by the respondent according to the Likert scale consisting of figures 1 to 5 where the number 1 represents "Very Disagree" while the figure 5 represents "Very Agree".

Researchers selected the study population which refers to the students of National University of Malaysia. Sampling is the process of selecting elements in the population for the purpose of representing the population. A total of 180 respondents were randomly selected from National University of Malaysia students from all three campus branches. This is to get more people because the more respondents are recorded, the more accurate the information obtained. Jr. et al. (2018) also said that researchers would not analyze samples that were less than 50 observations in terms of absolute measurements and instead the sample size must be 100 or larger. The sampling method used by the researchers in this study is simple random sampling. According to Mortada, (2020) simple random sampling is a process of selecting samples from individuals in the population. All populations have an equal chance of being selected. Simple random sampling is the best way to get a sample to represent the population.

The method of descriptive analysis is used by researchers using the application ("Statistical Package for the Social Sciences). This descriptive analysis involves frequency analysis and percentage analysis used in the form of multiple choice questions while the mean analysis and standard deviation are used in scale questions. Mean is the average value of any observation, or the arithmetic average that is found by summing the scores in the score distribution and divided by the total number of scores. The standard deviation shows the average amount of a value or individual score that is excluded from the mean score in a data distribution

(Darusalam & Hussin, 2016).

The researchers also used crosstabs analysis and Chi-square tests in both objectives to test the correlation between two variables. Among the examples of variables that are linked are the anonymization of online purchases (dependent variables) and consumer behavior in making online purchases (non-dependent variables).

## RESULTS AND DISCUSSION

Table 1 shows the profiles of respondents. Among the 180 respondents, 147 (81.7%) respondents were female and 33 (18.3%) were male students of National University of Malaysia. The majority of respondents were aged between 19-29 (98.8%) where these groups still belong to the youth. Respondents consisted from different ethnic backgrounds which is 165 Malays (91.7%), Chinese and Indians with 4 people (2.2%), and others 7 people (3.9%). A total of 22 respondents were year 1 students, 24 were year 2 students, 128 were year 3 students and only 6 were year 4 students. Most of the respondents who answered this questionnaire were students from the Faculty of Economics and Management with a collection of 51.1% and 0% respondents from the Faculty of Dentistry, Faculty of Medicine and Faculty of Pharmacy.

### Driving Factors Changes in Purchasing Style among Students of National University of Malaysia during Pandemic Covid-19

Through table 2, an additional 17 respondents (9.4%) have made changes to the online purchase patterns as a result of the pandemic issues that have put pressure not only economically but socially as well. In addition, the number of respondents who did not make online purchase activities has decreased by 17 respondents during the MCO but there are 3 respondents who are still loyal to the physical purchase pattern. The number of frequent and very frequent respondents making online purchases is also increasing with 96 respondents making frequent purchases while 33 respondents are very frequent. It proves that the existence of the Covid-19 pandemic has made a difference in the purchasing trend among students. This finding is also in line with the Husin & Roslan (2021) study which said the implementation of the first Movement Control Order has shown a change in consumer purchasing trends which is a proactive action that can help prevent the spread of the virus.

TABLE 1. Respondent Profile

Item		N	Percentage (%)
Gender	Male	33	18.3
	Female	147	81.7
Age	Below 18 years old	1	0.6
	19-29 years	178	98.8
	30-39 years	1	0.6
	40 and above	0	0
Race	Malay	165	91.7
	Chinese	4	2.2
	Indian	4	2.2
	Others	7	3.9
Years of study	Year 1	22	12.2
	Year 2	24	13.4
	Year 3	128	71.1
	Year 4	6	3.3
Faculty	Faculty of Social Science & Humanities	12	6.7
	Faculty of Science & Technology	43	23.9
	Faculty of Economy & Management	92	51.1
	Faculty of Islamic Studies	13	7.2
	Faculty of Engineering & Build Environment	11	6.1
	Faculty of Law	2	1.1
	Faculty of Dentistry	0	0
	Faculty of Pharmacy	0	0
	Faculty of Health Science	1	0.6
	Faculty of Education	4	2.2
	Faculty of Medicine	0	0
	Faculty of Technology & Information Science	1	0.6
	Centre of University Citra	1	0.6

N = 180

TABLE 2. Experience and frequency in online purchase before and during covid-19

Item	Frequency (N)	Percent (%)
Have you ever made an online purchase before Covid-19?		
Already	160	88.9
Do not	20	11.1
Frequency in making online purchases before Covid-19?		
Never	17	9.4
Sometimes	98	54.4
Often	55	30.6
Very Often	10	5.6
Have you ever made an online purchase during Covid-19?		
Already	177	98.3
Do not	3	1
Frequency in making online purchases during Covid-19?		
Never	2	1.1
Sometimes	49	27.2
Often	96	53.3
Very Often	33	18.3

TABLE 3. Factors changes in purchasing style

No.	Factors	Min	Standard Deviation
1.	Consumers use the online purchase method to comply with the Movement Control Regulations (MCO) recommended by the government.	4.5	0.713
2.	Touchless payment methods are safer to use during pandemics.	4.66	0.563
3.	Consumers feel that online purchases are safer than the risk of Covid-19 infection.	4.54	0.72
4.	Online purchase method can penetrate the country's borders without having to leave the country	4.69	0.589
5.	Online purchase platform is easier, systematic and efficient	4.57	0.617
6.	The ease of accessing the internet becomes a factor of users using online platforms to shop.	4.63	0.579
7.	Consumers feel that online purchases can save them time, energy and transaction costs.	4.59	0.674
8.	The online purchase feature is more flexible in terms of time and place.	4.64	0.586
9.	Consumers have more choice of goods online.	4.56	0.703
10.	Consumers can compare the price, quality and additional information related to the product before the purchase process is made.	4.61	0.673
11.	Consumers can make an estimate of the price of goods that are in line with their financial situation.	4.58	0.642

\*1 is "Strongly Disagreed" and 5 is "Strongly Agree"

Table 3 above showing the result of the mean analysis and standard deviation of the questions regarding the changing factors of consumer purchasing behavior. The highest mean score was 4.69 which means most of the respondents agreed that the biggest factor caused them to choose to shop virtually was due to the speciality of this method that can penetrate the world market using by using the phone. According to Ramli and Sheik Dawood, (2021) this huge market factor not only has the advantage of a large choice but also provides convenience to consumers without having to queue at the store. Hence, this is suitable to be practiced with the current situation in the country which prevents society from doing free movement. This vast market also gives consumers the advantage of having a wide range of choices regardless of cost and time difference (Mat et al. 2016).

Next, the consumer also agrees that this method of spending is safer to use due to its payment method which does not require direct contact with another people by collecting mean as 4.66. This is also supported by the Government that encouraging the public to switch to cashless payment methods

through the implementation of the Cashless Campaign at several craft agencies (Daily News, 2021). Surely this electronic payment method can reduce the risk of infection through reduced interaction between the community as well as physical hygiene.

Furthermore, the respondents also agreed with the factor that this method of online purchase is more flexible with the third highest mean score collection which is 4.64. The findings of this study are further reinforced by a study conducted from Ramli & Sheikh Dawood, (2021) where the results showed that 71 respondents agreed that the selection of online purchase patterns is due to its flexibility towards time. According to Yazid et al. (2016), the flexibility of this time can provide an opportunity for consumers especially students to make price comparisons that are in line with their financial situation as well as to suit their tastes. Through the Mat Arisah et al. (2016) survey, 67 respondents, 42% agreed and another 25% agreed with the statement that this online purchase can be made at any time. This is the opposite of a physical purchase method that requires consumers to do business according to the store's operating hours. So, these three

factors are very dominant in influencing the decision of consumers to use the online medium as a shopping platform.

#### Risks of Online Purchasing among Students of National University of Malaysia during Pandemic Covid-19

Table 4 shows the total frequency of the experience facing the risks and risks faced by consumers when making online purchases. According to the study, it can be seen that 151 respondents who had experienced risks or negative experiences when spending virtually while 29 respondents had never experienced these risks. A very long delivery problem is the highest risk that 117 respondents have experienced. As is commonly known, the online purchase process takes a long time compared to physical purchase as it involves many processes and parties such as merchants and delivery parties. The acceptance of goods that take a long period of time will certainly create a feeling of dissatisfaction

for consumers and may traumatize consumers to make online purchases again (Mat Udi & Sabri, 2016).

In addition, a total of 107 respondents agreed that the items received different from the online advertising picture. Not only that, this online purchase also concerns consumers about the actual performance and quality of the product as customers cannot see, touch and inspect the goods ordered before making a purchase decision (Md Ariff et al. 2014). This will certainly create a problem of consumer trust in the online purchase method.

Further, the scammer problem also received the approval of 29 respondents. This fraud-related issue is often associated with the problem of leakage of personal information such as addresses, bank accounts and so on. There are some unscrupulous people who will try to misuse customer information for their own benefit while having a detrimental impact on customers. This will cause customers concern over the security of online transactions (Mat Udi & Sabri, 2016).

TABLE 4. Experience of online purchase risk

Item	Frequency (N)
Have you ever experienced the risks above yourself?	
Already	151
Do not	29
If you have ever experienced any risk during an online purchase, check the answer option below.	
Intrusion of personal information	9
Risk "scammer"	29
Goods ordered different from online sales display	107
The ordered item was delivered at the wrong address	23
Too long delivery time	117
Risks other than above	1

TABLE 5. Experience and follow-up actions towards risk of online purchases

Experience of facing the risk of online purchases	Follow-up actions you take after a bad experience during an online purchase				Sum
	Complain to the power of attorney	Ask for compensation	Quiet	Sum	
Already	20	80	51	151	
Do not	9	15	5re	29	
Sum	29	95	56	180	



Table 5 shows the analysis of respondents with risk of online purchases as well as follow-up actions taken after a bad experience during an online purchase. According to the study, only 20 out of 151 respondents with experience in online purchase risk would decide to refer to the authorities, another 80 respondents would choose to claim damages to the dealer while 51 respondents chose to remain silent. Most of the participants took the step of silence and showed that the respondents who were students were less exposed to

the rights of a user. Most respondents chose a claim for damages probably due to the attitude of the respondents who liked something simple and easy. As is generally known, the process of complaints to the authorities will involve external parties and it will take a long time. So, the best option for consumers is to inform the problem and make a claim directly to the merchant. This is also aided by the protection policies provided by online purchase platforms such as Shopee to protect the rights of consumers and merchants.

TABLE 6. Online purchase experience and buyer's behaviour on online purchases

	Value	df	Asymptotic Significant ( 2-sided)
Pearson Chi-Square	27.194 <sup>a</sup>	4	.000
Likelihood Ratio	21.154	4	.000
Linear-by-Linear Association	15.962	1	.000
N of Valid Cases	180		

a.4 cells (40.0%) expected to be fewer of 5. The minimum expected count is .81.

Chi-square test shows a significant relationship which is a p-value of 0.000 smaller than 5%. It can be concluded that the experience during this online purchase process is correlated with the consumer's decision to make a virtual purchase. A bad experience may create consumers' distrust of online purchases and encourage consumers to change their behaviour. According to a study conducted by Yazid et al. (2016), the respondents agreed that bad experiences have little influence on their spending behavior but they are still positive and still make online purchases by taking lessons so that the same does not happen again.

## CONCLUSION

The results show that this pandemic situation is causing consumers start to switch to the style of online purchases. This is evidenced by the increase in the percentage of consumers involved in online purchases from 88.9% to 98.3% since the outbreak. This is further supported by a study conducted by Md Lukmanul Hakim, (2021) where the majority of respondents, 52.4% strongly agreed with the statement regarding the increase in online purchases during the Covid-19 pandemic. In addition, this can be proven through the Berita Harian,2020 which said that there was an increase in the volume of sales and purchase activities

in April 2020 by 28.9% after the implementation of the Movement Control Order in March 2020.

This change in user behavior is certainly driven by a few of driving factors. Through the research done, it can be seen that the main factor of the change in trend is due to the safety factor from the outbreak infection. In addition, convenience factors such as internet accessibility, flexibility of time and place also play a role in changing user behavior. Therefore, these positive factors will directly build confidence in the consumer as well as encourage consumers to make purchases as well as repeat or recommend at the nearest contact (Husin & Roslan, 2021). Not to be forgotten that the advancement and sophistication of technology is also the impetus for young people to support the digital economy in Malaysia.

While the country is now facing the fast-growing tide of modernization and technology, consumers should also be aware of the risks of virtual purchase. Consumers should be more careful about the security of their personal information so as not to be abused by irresponsible parties. Therefore, consumers need to do more research such as doing a reading in the customer review section before a purchase decision is made. Through the study of Mohamad Salleh et. Al, (2017) can be seen that young people nowadays aware of the risks of using internet access but unfortunately there are still some who take this issue lightly. Apart

from being a sensitive consumer, consumers should also be wise to take proactive measures in the face of adverse situations involving online purchases. This is because these online purchases are protected under the Consumer Protection Act (APP) 1999 (Daily News, 2016). Consumers' assertiveness on this issue will close the online fraud issue ("scammer") space.

In addition, traders should also be wise in strategizing to attract interest and build trust in consumers (Husin & Roslan, 2021). Rational consumers will have more faith in merchants who emphasize the aspects of fast service, good advertising as well as true and complete information and have a security policy on the customer's personal data (Mat Arisah et.al, 2016). These positive things are capable building a positive image of the trader in the eyes of the consumer.

In conclusion, these purchases are having their positive and negative side. Therefore, all parties need to play their part so that the problems related to online purchases do not persist. In fact, the government also needs to be more assertive and swifter in implementing the consumer rights protection act. This is aimed at eliminating the negative stigma and concern of consumers about the risk of online purchases as it is one of the new norm trading platforms that is suitable for use during this pandemic season.

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Diserahkan: 7 Disember 2022  
Diterima: 8 Disember 2022