

Online Fashion Apparel Shopping: An Analysis of Malaysian Consumers

Rosita Mohd. Tajuddin^a

^a Faculty of Art & Design, University Technology Mara (UiTM)
Shah Alam, 40450 Selangor, Malaysia
rositatajuddin@salam.uitm.edu.my

Abstract. Online fashion shopping becomes a trend among today's Malaysians. Previous studies on online shopping in Malaysia had focused on consumers' attitude and purchasing intention towards online shopping on a non-specific product. Although the study confirmed the need to establish intention for online purchase and demonstrated that most Malaysian were inclined to purchase online, but identifying factors that really contribute towards online purchase on fashion apparel specifically is highly importance due to the increased growth of online fashion apparels in Malaysia. This research specifically examines factors that actually motivate and influence consumers to purchase online fashion apparel. Technology Acceptance Model (TAM) has been used extensively in explaining and forecasting consumers' attitude towards virtual buying. Six factors emerged from the exploratory factor analysis; ease of use, convenience, enjoyment/fun, pleasure, after sales service, and meet expectation in terms of quality, delivery and price. These represent factors that had influenced Malaysian consumers to purchase apparel online. The data obtained managed to confirm that Malaysian consumers are prone to buy apparel such as accessories, dress, and top via online despite these products considered as experiential based products.

Keywords: Online, Fashion Apparel, Malaysian, Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), experiential.

1 INTRODUCTION

According to Masaya Ueno cited in Zieman (2014), the President and Chief Executive Office of Rakuten Online Shopping in Malaysia, online shopping has gained an incredible demand from local consumers due to its high accessibility by vendors as well as offering an innovative and interactive ways of experiences to online consumers. Indeed, the online shopping is not only convenient to shoppers but also provide consumers to make right decisions as they are given their own space and time to decide on the purchase (Zieman, 2014). A recent study conducted by Nielsen, a global information company in Malaysia (Zieman, 2014) found that the increased rate of online buying among Malaysians especially on flight tickets, hotel reservation and movie showed that the Malaysians possessed positive attitude towards virtual buying. Thus, this would give opportunities to other companies or retailers to tap onto e-commerce as a way to market their products to consumers. Malaysia's online shopping has led to a new concept of buying and this somehow has transformed the lives of citizens greatly. In addition, the e-commerce has influenced the way consumers shop (Yapp, n.d.). Convenience and price competitiveness are the two main factors that contributed towards rise in online shopping in Southeast Asia (Yapp, n.d.).

Countries like Malaysia, Singapore, Philippines and Thailand are among countries in Southeast Asia that demonstrated high demand in apparel online buying (Yapp, n.d.). Indeed, Malaysia has become a fashion hub due to the developing technology and its diverse of

cultures (Jonson, 2014). Technology and e-commerce gives impact to the fashion world. Apparel is defined as clothes, shoes, general clothing accessories and fashion items (Yapp, n.d.). With the increased demand on apparel online buying, hence it is important to identify what factors actually influence consumers to buy online especially on products such as fashion clothes. Fashion refers as a style or styles that are popular or followed by a group of people at a particular time (Frings, 2005). Online fashion shopping becomes a trend among today's Malaysians (Asohan, 2014). One of the top categories that women preferred to buy online during festive season is clothing (54%) (Yapp, n.d.). This result revealed that selling online fashion apparel has the potential to penetrate the market widely. Online retailing also could serve as the main source of income for emerging fashion entrepreneurs in Malaysia. However, identifying factors that really motivate consumers to buy online fashion apparel is lacking.

Previous studies on online shopping in Malaysia had focused on consumers' attitude and purchasing intention towards online shopping on a non-specific product (Delafronz, Paim & Khatibi, 2011). Although the study confirmed the need to establish intention for online purchase and demonstrated that most Malaysian were inclined to purchase online, but identifying factors that contribute towards online purchase on fashion apparel is highly importance due to the increased growth of online fashion apparels in Malaysia (Asohan, 2014). This research specifically examines factors that actually motivate and influence consumers to purchase online fashion apparel. With the increased growth of online fashion apparels in Malaysia (Asohan, 2014, Masaya Ueno, 2014), hence it is crucial to determine factors that affect Malaysian consumers to shop online fashion goods. Thus, this study aims to examine factors that influence buying online fashion apparel among consumers in Malaysia.

Several objectives are outlined for this study: 1) To examine the influence of Technology Acceptance Model (TAM) on Malaysian consumers on online fashion apparel buying; 2) To identify factors that influence Malaysian consumers in purchasing fashion apparel via online and 3) To investigate the trend of online buying in fashion apparel.

In order to meet with the research objectives, three (3) research questions are proposed: 1) What is the relationship between Technology Acceptance Model (TAM) towards buying online fashion apparel; 2) What are the key factors that influence Malaysian consumers in buying online fashion apparel; 3) What is the key trend towards buying fashion apparel online.

Hence, this research is not only examines the trends of apparel online buying in Malaysia but it also helps to verify whether Malaysian consumers are ready to accept technology as a tool in their shopping approach. Malaysian shoppers were not used and lacked of confidence to purchase online (Adeline Chua Phaik Harn, Ali Khatibi & Hishamuddin Bin Ismail, 2006). Previous study examined the influence of TAM model on other cultures as to see if there would be any differences exist between different countries in adopting and utilizing IT (Straub, Keil & Brenner, 1997). Hence this study would be interesting as this investigates the role of TAM model on Malaysian culture that is unique in terms of its diverse cultures and background towards adopting the internet approach in fashion buying.

2 LITERATURE REVIEW

The Technology Acceptance Model (TAM) posits that users tend to accept the use of technology due to its usefulness and ease of use and these attributes somehow attract users to utilize the technology (Davis, 1989). This model is widely known and has been used extensively for explaining IT use (Straub, Keil, & Brenner, 1997). Additionally, TAM plays a crucial role in predicting whether users will adopt new information technologies (Straub,

Keil, & Brenner, 1997). The advancement of technology in Malaysia has encouraged retailers as well as businesses to conduct online businesses. Malaysian is ready to use technology in buying fashion goods (Asohan, 2014). Malaysia's online shopping has reached the proportion of 10% similarly possessed by the Western world (Asohan, 2014). Internet fashion shopping is increasingly becoming a growing trend in Malaysia (Tang Siew Wai, 2014). Most of Malaysian shoppers shop online during the festive season as they want to avoid the overcrowded retail malls and battling traffic and carpark (Asohan, 2014). Malaysian shoppers indeed are smart shoppers in which they made comparisons and read online reviews before making the final buying (Tang Siew Wai, 2014).

Due to the growth towards online shopping, fashion retailers need to utilize internet shopping and expand it into areas such as TV shopping and mobile shopping. Hence, this would provide Malaysian shoppers an opportunity to buy fashion goods at their convenience. Malaysia's online shopping is a new concept in retailing in which many people nowadays prefer to purchase online than offline as they look for comfort and ease of use in doing their shopping activity (Hesselman, 2012). Malaysian internet shops provide various offerings of goods and services and this allows shoppers to shop anytime they want without need to queue and wait for long hours to pay (Hesselman, 2012). Factors such as value, service, selection, quality, convenience and prices somehow have influenced shoppers to choose online buying nowadays (Hesselman, 2012). A study conducted by Google revealed that consumers across Southeast Asia were inclined towards internet buying (Yapp, n.d.). Interestingly, fashion apparel such as clothes, socks, fashion items and accessories were among the highest purchased items via online (Yapp, n.d.). This gives an evident that both technology and e-commerce give impact towards the fashion world.

2.1 Conceptual Framework

The Technology Acceptance Model (TAM) posits the behavior of computer usage is derived from the Theory of Reasoned Action (Straub, Keil & Brenner, 1997). The key variables of the theory involved perceived usefulness and perceived ease of use that served as the dependent variable while the dependent variables consisted of user attitude, intentions, and behavior (Davis, 1989). Users who found the advantages of IT are likely convinced to use the technology and this will lead to positive attitude towards IT usage. Shopping online is becoming increasingly popular among Malaysians (Hesselman, 2012). However, the diversity of cultures in Malaysia would likely affect the different attitude and behavior towards IT acceptance. The lack of understanding and exposure towards IT may discourage users from buying fashion goods via online. There are types of products that can be sold via online. Products such as clothes and groceries are group of products that are not suitable to sell through online as these products require customers to see and touch before buying the product (Peterson, Balasubramaniam, & Bronnenberg, 1997). Consumers need to experience the product before making the final purchase (Peterson, Balasubramaniam, & Bronnenberg, 1997). Meanwhile, Margherio (1998) found that consumers attitude towards buying clothing online has changed dramatically due to the increased in consumer's choices. Convenient, access of information, save time, and personal buying are factors that have attracted consumers to purchase online (Margherio, 1998).

Additionally, convenience is the main factor that influenced users to shop online (McGann, 2004). These factors contribute towards perceived usefulness that served as one of the dominant variables in TAM. The online business in Malaysia is in the developing phase in which consumers began to adopt online buying though majority of the consumers are still skeptical about this new retailing approach (Asohan, 2014). Consumers who have gained experience buying apparel online will likely to purchase the merchandise than those who lack

of experience (Goldsmith & Goldsmith, 2002). Consumers who have had experienced towards internet buying will likely to develop confidence and skills that somehow encourage them to seek for unique merchandise via online. Therefore the conceptual framework of this study is based on several factors that drive consumers to buy online. Based on the Theory of Reasoned Action (TRA), intention and behavior to use the information technology are based on two salient beliefs found in the Technology Acceptance Model (TAM) model that are ease of use and perceived usefulness (Davis, Bagozzi & Warshaw, 1989). The principal theorem of TAM is that consumers who believed that information technology would provide benefits such as ease of use and perceived of usefulness are prone to influence their attitude towards the technology. Hence, consumers who possess positive attitude towards the technology will lead to positive behavior in which they will accept the technology and use this approach to shop for merchandise. Ease of use and usefulness are two key constructs that derived from TAM. According to Vijaysarathy (2003), individual's perception whether easy or difficult to use the system will affect their perception about the advantages (usefulness) of the system.

Both Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and Technology Acceptance Model (TAM) by Davis (1989) explained the constructs that measure beliefs and forecast behavior. TAM model accommodate the Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975) to show acceptance towards information technology. TAM explained that two beliefs of specific behavior that are ease of use and usefulness will determine the individual's intention and behavior to use the technology, where attitudes toward use directly influence the intention for the actual usage. Perceived ease of use has a direct effect on both perceived usefulness and technology usage (Adam, Nelson and Todd, 1992). Saga and Zmud (1994) found that individual may use a technology if they think this can give benefits, convenience and socially important although they do enjoy for using the technology. The final construct used in this theory is the enjoyment in which this serves as the internal factor that affect individual's attitude and behavior. According to Davis, Bagozzi & Warshaw (1989), enjoyment links closely to pleasure in which when consumers found the use of technology was fun therefore this would encourage the consumer to adapt and accept the technology. Fun or enjoyment is a feeling in which it is subjective to a situation that will affect individual's attitude and behavior.

2.1 Perceived usefulness

Perceived usefulness refers to the benefits or advantages that individuals would gain from using the internet (Teck, 2002). Previous study found that perceived usefulness and ease of use have a significant impact towards acceptance and used of internet for online course among high education students (Ramayah, Aafaqi and Jantan (2003). Davis (1989) claimed that usefulness was significantly more associated to usage than ease of use. Goldsmith and Goldsmith (2000) came out with scales that measured five specific attitudes towards online commerce that involved enjoyment, safety, speed, cheap and confident in using the information technology. These attitudes are related to online buying (Goldsmith & Goldsmith, 2002). Individuals who enjoy using the internet would definitely inclined to use the internet as internet provides privacy, freedom and pleasure to the users. Users feel fun as they have more time to browse and shop via online without need to deal with a lot of hassle.

2.2 Ease of use

Ease of use refers as the process leading to the final online shopping outcome (Davis, 1989). In other words, it means that internet is easy to use as the shopping medium (Monuwe, Dellaert, & Ruyter, 2004). Online shopping offers ease and ease in which consumers can minimize their efforts in searching for merchandise. Indeed, information pertaining to the

merchandise is available online and this will minimize their time to search and allow ample time to choose what they like at their own premise. The ease of use influences consumer's attitude and behavior toward online shopping (Monsuwe, Dellaert, & Ruyter, 2004).

2.2 Enjoyment

"Enjoyment derives from the appreciation of an experience for its own sake, apart from any other consequence that may result" (Holbrook, 1993, pp. 109). In relation to the internet buying, enjoyment is based from the fun gained via online shopping experience (Monsuwe, Dellaert, & Ruyter, 2004). Enjoyment refers to consumer's perceptions regarding the entertainment derived from the internet shopping (Monsuwe, Dellaert, & Ruyter, 2001). The fun and pleasure gained from the shopping experience somehow affect their attitude and lead to positive behavior in accepting and using the internet to purchase merchandise.

3 METHODOLOGY

3.1 Survey participants

The data came from a survey of 147 students at a large university located in Selangor, Malaysia. The students were from art and design background. Both males and females participated in the study. A convenience sampling method was utilized in the study. Students were the target sample of this study because they were heavy buyers of clothing, always affected by the fashion trend, and contributed as the highest population in online buying (Silvermann, 2000; Hesselman, 2012). There were 122 (83%) females and 24 (16.3%) males in the sample. Their ages ranged from 19 to 30, with a mean age between 19 to 24 years of old ($SD = .30$). There were 142 (96.6%) Malay, 1 (0.7%) Indian, and 3 (2%) from other race. The Malay was the main population in this study since the university is a government owned and located in Shah Alam in which the largest population comes from the Malay community.

3.2 Questionnaire

Questions were adapted from previous studies related to online buying (Davis, 1989; Goldsmith, 2002; O'Guinn & Faber, 1989). The reliability tests of the measurements used were confirmed in the previous study (Davis, 1989; Goldsmith & Goldsmith, 2002; O'Guinn & Faber, 1989). To ensure that local students could understand the questions, an initial version of the questionnaire was pilot tested with 50 students in a history of costume class for readability, ease of use, and clarity. Several changes were done on the word structures for better understanding. The questionnaire is divided into four sections that are background towards online buying, online buying purchase, repurchase and demographic profile. Section one comprised of six close ended questions regarding the background in online buying, while section two contained 39 Likert type questions reflecting attitudes towards shopping over the internet. The questions are divided into sixteen items on ease of use, twelve items measured enjoyment, and eleven items discussed on usefulness. Meanwhile, section three contained four questions that measured repurchase. The final part of the questionnaire included seven questions on demographic profile that consisted of education, marital status, age, gender, income, race and working status.

Section 2 of the questionnaire focused on the three main constructs derived from the TAM (Davis, 1989) and TRA (Fishbein & Ajzen, 1975) models. The attitude measurement scale involved perceived ease of use, enjoyment, and perceived usefulness towards buying apparel via online. The reliability test scores of these three constructs scored coefficient alpha = 0.85 for 16 items measured ease of use, 0.89 for 11 items assessed enjoyment and 0.91 for

11 items measured perceived usefulness respectively. A principle component analysis using the varimax rotation method was utilized to reduce the items. The analysis was conducted six times, each item identifying items that did not load on a factor with other items. A cut-off point of .50 was used to choose the items. These analyses reduced the initial pool of attitude items to 25 items that grouped into six interpretable subscales. The six factors represent the attitude towards buying online fashion apparel are ease of use, convenient, pleasure, enjoyment, after sales service, and product meets expectations. The individual items were summed to form short scales. The scales are labeled: Fac1_ease, Fac2_conv, Fac3_plea, Fac4_enj, Fac5_sales and Fac6_exp.

4 ANALYSIS AND RESULTS

The analysis of this paper is divided into two (2) parts which included trends of online apparel fashion buying among Malaysian consumers and attitude towards buying fashion apparel via online.

4.1 Trends towards online fashion apparel buying

Descriptive analysis was performed to analyze the trends of fashion apparel buying among Malaysian consumers. The analysis revealed that 97% of respondents have an access to the internet. The accessibility to internet gives an evident that 76% of respondents claimed that they had purchased apparel via online while only 22% said that they did not purchase apparel online. Indeed, 35% of respondents informed that they often purchased apparel via online of less than a month while 23% of respondents purchased apparel less than once every two week but more than once a month. The analysis also showed that more than 50% of respondents spent more than 10 hours a week on average on the internet. There were 27% of respondents spent more than 20 hours on average a week, 26% of respondents spent in between one to five hours a week while 20% of respondents used computer between five to ten hours on average per week.

The positive behavior towards buying fashion apparel via online also is consistent with participants' likeliness to buy apparel online in the coming year. More than 40% of respondents said that they probably will purchase fashion apparel through online and only 7% of respondents were definitely will not buy apparel through online. Among the top three fashion merchandise that participants prefer to purchase via online were accessories, dress and top. Based on the analysis, the majority of the respondents were inclined to accept and use the internet to purchase their apparel. This result indicated that the majority of local consumers are technology savvy and has started to use this medium in their buying activities.

4.2 Attitude towards fashion apparel buying via online

Pearson correlation analysis was utilized to examine the internal evidence for the validity of the measures. The correlation analysis results showed that the dimensions of each factor were not appropriately correlated as their correlation coefficients were illustrated by low to moderate scores indicating that these measures were designed to measure the conceptually different but related constructs. Indeed, the differences in score profiles between two or more groups were also found statistically significant. Hence, the differences of each factor scores demonstrated in the discriminant validity test indicated that the six (6) factors were accurate in measuring conceptually different but related constructs of the theory. Correlation analysis

was also conducted to assess the influence of individual who had purchased online, age, sex, race on the dependent variables. Based on the analysis, a negative significant relationship was only found between individual who had purchased online on Fac4_enjoy and Fac6_exp respectively. A negative significant relationship was also found between gender on Fac5_sales and Fac6_exp respectively.

An analysis was also performed to assess the influence of individuals who had purchased online on the six factors emerged from the exploratory factor analysis. The correlations suggest that individuals who had purchased online was significantly correlated with shopping enjoyment and product meets expectations with both p values are less than .05 ($p \geq .05$). This means that individuals who had purchased apparel via online found online shopping is fun/enjoy and meet with their expectations. This result is similar with Goldsmith & Goldsmith (2002) that discovered respondents who had purchased apparel online found that buying over the internet was fun. A mean value analysis was conducted to identify and examine dominant factors that influence online consumers to shop fashion apparel online. Based on the results, the most important and dominant factors that influenced online consumers to purchase online are Fac3_plea (pleasure = 27.74), Fac5_sales (aftersales service = 25.74), and Fac4_enj (enjoyment = 21.51). These results indicated that pleasure serves as the main factor that had attracted online consumers to use the internet to shop for apparel. Elements such as privacy, product presentations, imagine of being someone else are among factors that influenced online consumers to use the technology. Indeed, online consumers are also seeking for service after sales and enjoyment as these factors could attract them to buy apparel online.

5 DISCUSSION & CONCLUSION

Based from the results, this study reveals that Malaysian consumers are engaged in internet buying for fashion apparel. The results showed that online apparel buyers purchased online often, and they definitely will purchase apparel via online in the coming year. Previously, local consumers were quite skeptical to purchase apparel through online as these products are categorized as experiential based products which required consumers to try on the product before making the purchase (Peterson, Balasubramaniam & Bronnenberg, 1997). Online consumers will engage in the internet-based transactions if sufficient information regarding the product is provided (Adeline Chua Phaik Harn, Ali Khatibi & Hishamuddin Bin Ismail, 2006). However, this scenario has somehow changed among the locals lately. Elements such as convenience, ease of use, pleasure, enjoyment, after sales service and product that meets consumer's expectations play an important role in influencing them to purchase fashion goods via online. Local online consumers are no longer feeling uncertain towards buying apparel merchandise via online as they seek for pleasure and enjoyment in the buying activity.

The hectic schedule that they encounter during office hours is likely contributed towards their new approach towards buying apparel. Results from the correlation analysis confirmed the significant relationship among the factors that measured conceptually different but related constructs. Several factors were identified that had influenced online buyers to purchase online. Interestingly, results from the mean value analysis demonstrated that online consumers were influenced by hedonic orientation such as pleasure and enjoyment towards using the internet when buying fashion apparel. Buying online might differs from offline. Online consumers search for fun and pleasure since they conduct their buying activities from the internet that is lacked of social interactions. Online apparel buyers are distinctive from offline buyers as they spent more time online and they want the emotional and sensory pleasures (Goldsmith & Goldsmith, 2002). Online retailers are encouraged to enhance their

websites by adding interactive and attractive features on the websites in order to provide enjoyment among users. In fact, online apparel businesses have to provide varieties in their offerings as well as giving good discounts to loyal customers who are considered as a frequent visit and buyer to the online retailers. Previous studies mentioned that ease of use and usefulness are among dominant factors that had encouraged users to use internet buying (Goldsmith & Goldsmith, 2002; Davis, 1989). A study by Adeline Chua Phaik Harn, Ali Khatibi & Hishamuddin Bin Ismail (2006) found that convenient as one of the main factor that influenced consumers to purchase via online.

Results from this study also revealed that online consumers are motivated to use internet when buying apparel since consumers nowadays are looking for discounts and cheaper price of merchandise. Findings from this study are consistent and align with both theories utilized in this study. The Technology Acceptance Model (TAM) by Davis (1989) and Theory of Reasoned Action (Fishbein & Ajzen, 1975) posit that users adopt technology when they found that they will gain benefits from the usage that eventually will affect their attitude and create positive behavior towards the IT. Hence, online retailers need to offer good and competitive prices for their apparel goods to attract and persuade online buyers to use the internet. Besides that, online retailers need to improvise their websites by enhancing their merchandise presentations with attractive layout and good surface design. Online fashion retailers are urged to look beyond the traditional e-commerce and also on areas related to mobile shopping as nowadays local shoppers are creative and innovative in their searching for online merchandise. Uniqueness of product serves as the main target to users. A study conducted by PayPal expected that Malaysian consumers shop online 12 times during the festive season and will spend an average of three hours each time they shop online instead of going to the mall (Digital News Asia, 2012). Indeed, Malaysians are turning to social media as a platform to shop for apparel nowadays. Malaysian consumers are becoming smarter and savvier as they seek for convenience when dealing with shopping. Due to the rapid growth of the internet usage, online retailers are advised to review their security protocols. They need to consistently check on their site's reliability and security to users. The security system of the websites needs to be enhanced for safety of the users as this will encourage more users towards the consumption of the internet. A safe online shopping experience is highly needed to increase online shoppers in the future.

One of the limitations of this study is the distribution of the ethnic groups in which respondents from both Chinese and Indian ethnicity background were limited and this somehow affects the generalization of this study. Future research is suggested to use the random sampling method by targeting to the consumers on the street to limit the biasness of the study. This study employs the convenience sampling that might not be able to gather a comprehensive sample of population. An advanced statistical analysis procedure using the Structural Equation Modelling (SEM) technique is recommended to be applied in the future research to enhance the empirical evidence of the data. Consumer's attitude towards electronic shopping is correlated with good internet access (Ahasanul Haque, Javad Sadeghzadeh, & Ali Khatibi, 2006). Therefore, leading telecommunication companies need to take up a major role in providing cheaper and high speed internet access to encourage more consumers in Malaysia to become internet users. The advancement of internet access would encourage more fashion apparel retailers to use online as their main retailing tool to reach their customers locally and globally.

Acknowledgments

I would like to say my thanks to the Research Management Institute, UiTM 40450 Shah Alam, Selangor, Malaysia for providing me with the grant for conducting the research.

References

- Silvermann, D. (2000). *More women wardrobe online than ever. Women's Wear Daily*, 31 July, p.20.
- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-339.
- Adeline Chua Phaik Harn, Ali.Khatibi & Hishamuddin bin Ismail. (2006). E-Commerce: A Study on Online Shopping in Malaysia. *Journal of Soc. Sci*, 13(3), 231-242.
- Straub, D., Keil, M., & Brenner, W. (1997). Testing the Technology Acceptance Model Across Cultures: A Three Country Study, *Information & Management*, 33, 1-11.
- Asohan, A. (2014). *Malaysia's first fashion and technology mashup event*. Retrieved 20 February 2016 from <http://www.digitalnewasia.com>.
- Yapp, E. (n.d.). Shoppers flocking online for convenience and prices. Retrieved 20 February 2016 from <http://www.the-malaymailonline.com>.
- Hesselman, K. (2012). *Malaysians increasingly prefer online shopping to mall visits*. Retrieved 20 February 2016 from <https://www.digitalnewsasia.com>.
- Tang Siew Wai (2014). *Online shopping habits of Malaysian women*. Retrieved 20 February 2016 from <http://www.venusbuzz.com>
- Zieman . (2014). *Online shopping starts to gain more traction in Malaysia*. Retrieved 20 February 2016 from <http://www.Thestar.com.my>
- Jonson (2014). *Malaysians rank among the world's most avid online shoppers*. Retrieved March 8 2016 from <http://www.nielsen.com.my>
- Margherio, L. (1998). The Emerging Digital Economy. Secretariat for Electronic Commerce. Washington: US Department of Commerce.
- McGann, R. (2004). People aged 55 and up drive U.S. web growth. Retrieved 1st July 2015 from <http://www.clickz.com/clickz/news/1704418/people-aged-55-up-drive-us-webgrowth>
- Peterson, R.A., S. Balasubramaniam and B. J. Bronnenberg. (1997). Exploring the Implications of the Internet for Consumer Marketing. *Academy of Marketing Science Journal*, Greenvale, Fall edition.
- Goldsmith, R.E., & Goldsmith, E.B. (2002). Buying apparel over the internet. *Journal of Product & Brand Management*, 11(2), 89-100.
- Davis, F.D., Bagozzi, R.P., & Warshaw, P.R. (1989). User acceptance of computer technology: A comparison of two theoretical model. *Management Science*, 35, 982-1003.
- Adam, D.A., Nelson, R.R., & Todd, P.A. (1992). Perceived usefulness, ease of use, and usage of information technology: A replication. *MIS Quarterly*, 16, 227-247.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intentions and Behavior: An Introduction to Theory and Research*. Reading, MA; Addison-Wesley, Boston, Massachusetts.
- Vijayasarathy L.R. (2003). Predicting consumer intentions to use on-line shopping: the case for an augmented technology acceptance model. *Information and Management*, August.

- Saga, V.L., & Zmud, R.W. (1994). The nature and determinants of it acceptance, routinization and infusion. In Proceedings of the IFIP TC8 Working Conference on Diffusion, Transfer and Implementation of Information Technology, North Holland.
- Ramayah, T., Aafaqi, B., & Jantan, M. (2003). Internet usage among students of institution of higher learning: the role of motivational variables. The Proceedings of the 1st International Conference on Asian Academy of Applied Business Conference, Sabah, Malaysia 10-12 July, 2003.
- Teck, T.K. (2002). The Impact of Perceived Web Security, Perceived Privacy Loss, Perceived Usefulness and Perceived Ease of Use on the Web-Based Online Transaction Intent, MBA Thesis, School Of Management, Universiti Sains Malaysia, Penang.
- Monuwe, T.P.Y., Dellaert, B.G.C., & Ruyter, K.D. (2004). What drives consumer to shop online? A literature review. *International Journal of Service Industry Management*, 15(1), 102-121.
- Digital News Asia. (November, 2012). Retrieved October 25 2015 from <http://www.digitalnewasia.com>.
- Ahasanul Haque; Javad Sadeghzadeh; & Ali Khatibi. (2006). Identifying Potentiality Online Sales In Malaysia: A Study On Customer Relationships Online Shopping. *Journal of Applied Business Research - 4th Quarter*, 22(4), 119-130.

Rosita Mohd. Tajuddin is a Senior Lecturer at the University of Technology Mara (UiTM), 40450 Shah Alam, Selangor, Malaysia. She received her BA(Hons) Fashion Marketing from University of Northumbria at Newcastle, Newcastle upon Tyne, United Kingdom and M.Ed (Technical) from University Technology Malaysia (UTM), Skudai, Johore. In the year 2011, she received her PhD degree specializing in Apparel, Merchandising and Design from Iowa State University of Technology, Ames, Iowa, United States of America. She has written numerous numbers of research related to fashion and consumer behavior. Her current research interests include consumer and fashion, small fashion entrepreneurs (SMEs), fashion branding, and marketing,