

## Is online shopping a trick or treat? Understanding the perceptions of generation Z towards purchasing through tourism e-commerce platforms

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### Abstract

The emergence and popularity of e-commerce have led to a significant shift in the way consumers purchase products and services, and Generation Z (Gen Z) are playing a key role in driving this trend. In Malaysia, the tourism industry has benefited from the growth of e-commerce platforms such as Agoda, Expedia, Klook, and Airbnb. This study examines the factors that influence zoomers' behavioural intention towards tourism e-commerce platforms in Malaysia, with a focus on trust as a moderating variable. Questionnaire data was collected from a sample of 162 university students in Sarawak, Malaysia and analysed using a partial least square structural equation modelling (PLS-SEM) approach. The estimation procedure was conducted using the WarpPLS 8.0. The findings revealed the significance of brand recognition and perceived quality in influencing zoomers' trust, attitude, and intention to purchase through tourism e-commerce platforms. The positive moderating role of trust was also identified. These findings are essential for tourism practitioners to better understand the needs and wants of young e-customers. The study's insights are particularly aligned with and meaningful for Sarawak's digital economy initiatives.

**Keywords:** Tourism e-commerce, TAM, TRA, Gen Z, Trust, Consumer Behaviour, Purchase Intention.

## Introduction

Over the years, e-commerce, which includes online shopping, banking, travel, and digital content consumption, has become one of the most common platforms for acquiring products or services (Ha et al., 2021; Venkatesh et al., 2022). Previous research has indicated that e-commerce offers several advantages over traditional purchasing, including convenience, time efficiency, a wide variety of products to compare and choose from, and cost savings from lower-priced items (Noer et al., 2022; Wang & Chen, 2022). According to Dumanska et al. (2021), the rapid shift of consumers to e-commerce can be attributed to technological advancements, globalisation, and changes in consumption patterns. Notably, the changes brought about by the global pandemic due to coronavirus disease (COVID-19), had imposed a significant impact on the growth of e-commerce (Vărzaru et al., 2021). The pandemic generated apprehension among suppliers, investors, trading partners, and consumers (Donthu & Gustafsson, 2020), thus altering consumer attitudes, intentions, and behaviours regarding e-commerce (Baidoun & Salem, 2023). Currently, consumers embrace it as a regular lifestyle choice.

As a popular type of e-commerce, tourism e-commerce encompasses digital platforms that connect tourism service providers (e.g., hotels, airlines, tour operators, and transportation services) to tourists (Fernández-Cavia et al., 2018). In Malaysia, there are several tourism e-commerce platforms, including Agoda, Expedia, Klook, and Airbnb (Mohammad et al., 2020). By offering a wide range of travel products and services at competitive prices, these platforms have made it convenient and secure for tourists to plan, reserve, and pay online for their trips to Malaysia. Moreover, according to a research by Malaysia's Department of Statistics (DoSM), its prodigious potential may be seen in the national e-commerce income, which reached nearly RM1.10 trillion in 2021 (DoSM, 2022). Furthermore, driven by the country's services sector, the income gained from e-commerce activities rose a total of 10.4% in the first quarter of 2023 as compared to its preceding year. This trend of growth is anticipated to occur for a long-term following the emerging phases of Industrial Revolution 4.0 and Web 3.0 worldwide. Thus, these platforms are foreseen to continuously evolve into crucial intermediaries to elevate Malaysia as a key tourist destination and bolster the advancement of its tourism industry (Phang et al., 2021). Conspicuously, the adoption of e-commerce, including the practice within the tourism sector, has grown significantly among younger generations (Fouskas et al., 2020; Dhesi, 2023), given that it offers the advantage of great accessibility on ubiquitous mobile devices (Dhesi, 2023).

Born between 1997 and 2012, Gen Z grew up during a time of rapid technological advancement, making them the 'digital natives' who usually find it comfortable to use technology in their daily lives (Chang & Chang, 2023). According to Galdames and Guihen (2022), the said generation is optimistic, loves to explore technology-related information, and is open to changes. They are commonly referred to as the "always-online" generation, known for their proficiency in utilising social media and e-commerce platforms, as well as for their ability to seek entertainment, instantaneous information, and relationships via the Internet (Werenowska & Rzepka, 2020). Based on a research report from Statista (2022), 89.6% of the population in Malaysia uses the internet, where the country is also ranked sixth in the list of countries where people spend the most time using the internet on their devices. As the internet users' ages typically range from 16 to 64, a majority of them are Gen Z; this makes the respective

generation's impact on Malaysia's economic and tourism development highly significant (Hendirek, 2021). Consequently, understanding Gen Z's e-commerce behaviour, especially in the tourism context, can assist decision-makers and policymakers in developing superior plans and authentic legislation to compete in the digital era (Lestari, 2019).

In light of the above discussion, the present study sought to examine zoomers' perceptions and their behavioural intention towards tourism e-commerce in Malaysia. Specifically, the aim is to investigate how and to what extent brand recognition, perceived quality, perceived ease of use, and perceived usefulness affect zoomers' trust, attitude, and purchase intention when using tourism e-commerce platforms. Past studies have evinced that these variables reflect the main advantages of e-commerce and cover the most significant aspects of younger consumers' behavioural intentions (Abd Aziz & Abd Wahid, 2018; Ha et al., 2019), based on the Technology Acceptance Model (TAM) and Theory of Reasoned Action (TRA). Moreover, as trust's role in this relationship has not been examined in the tourism e-commerce context, the present study has adopted trust as a moderating variable, specifically to assess its impact on the association between Gen Z's attitude and purchase intention. In sum, this study proposes and validates an integrated model that encompasses multiple determinants of Gen Z's behavioural intention in the tourism e-commerce setting. This validated model has the potential to enrich the understanding of Gen Z purchasing behaviour through tourism e-commerce platforms. Furthermore, it establishes a foundation for future research in the field of tourism studies. It is important to note that prior researchers have not explored the proposed dimensions and their relationship with purchase intention among these tech-savvy, mobile-first youth.

## Literature Review

### Technology Acceptance Model (TAM)

The TAM was developed by Fred Davis in the 1980s as a theoretical framework used to explain how users accept and use new technologies, and it has been widely used in information systems and technology research. The TAM is applicable in the context of e-commerce to understand the acceptance of online shopping platforms and their underlying technology by users. According to Siagian et al. (2022), the model posits that users' actions are determined by their intention to use the system, which is influenced by two primary factors: perceived usefulness and perceived ease of use. In the case of Gen Z, despite being considered early adopters of new technology due to growing up with it, their behavioural intention to use novel technology is still influenced by the perceived usefulness and perceived ease of use of a new system.

In the context of e-commerce, perceived usefulness could include factors such as convenience, variety of products, and competitive pricing (Granic & Marangunic, 2019). Perceived ease of use pertains to the extent to which users deem a technology or system to be effortless to operate and to necessitate minimal exertion (Kamal et al., 2020). In e-commerce, perceived ease of use could refer to factors such as website navigation, purchase processes, and product returns or exchanges. Other factors that can influence users' acceptance of e-commerce platforms include their trust in the platform and the security of their personal and financial information, as well as their

previous experience with similar systems. Overall, the TAM provides a useful framework for businesses to design user-friendly e-commerce platforms that meet consumers' needs and expectations.

In this study, the TAM was employed as the fundamental basis of Gen Z's behavioural intention towards the adoption of e-commerce, whereby the factors of brand recognition, perceived quality, perceived ease of use, and perceived usefulness are proposed to affect Gen Z's trust, attitude, and purchase intention.

### **Theory of Reasoned Action (TRA)**

The TRA, a social psychological model, was developed by Martin Fishbein and Icek Ajzen in the late 1960s to explain and predict human behaviour, especially attitudes, intentions, and behaviours that individuals can control voluntarily. Initially suggested as a means to explain how consumers are influenced towards specific purchasing behaviours, the TRA also captures the consumer's attitude and willingness to adopt a particular system (Fishbein & Ajzen, 2005). Due to its relative effectiveness and simplicity in predicting behaviour, the TRA has remained a general approach used to understand intentional behaviour (Hagger, 2019).

The TRA proposes that behavioural intention, which directly precedes behaviour, is determined by attitudes towards performing the behaviour. According to this theory, attitudes are largely based on personal beliefs (Ajzen & Fishbein, 1975), and the impact of one's attitude on his or her actual behaviours is mediated by behavioural intentions (Kim et al., 2020). This study employed the TRA model to explore how Gen Z's trust levels may influence the relationship between their attitude and their purchase intention towards tourism e-commerce in Malaysia.

### **Trust**

Trust refers to the confidence or belief that one party has in another party's honesty, ability, and willingness to act in a specific manner (McKnight et al., 2002). The literature on e-commerce has extensively studied consumer trust, which is a mental shortcut utilised by consumers to alleviate uncertainty and complexity when engaging in electronic transactions and relationships (Bylok, 2022).

In e-commerce, trust is particularly crucial since consumers cannot physically examine the products before buying them. Instead, they rely on the e-commerce platform's information, seller reputation, and online reviews. Previous research has shown that younger generations generally have a higher level of trust in e-commerce than older generations due to their familiarity with technology and online transaction experiences (Chen & Barnes, 2007). However, younger generations are also more concerned about security and privacy issues than older generations (Singh et al., 2016).

If Gen Z trusts an e-commerce platform, they are more likely to make repeat purchases and recommend it to others. Conversely, if they do not trust the platform, they are less likely to return, resulting in lower customer retention rates. Accordingly, past literature has established that trust has a significant positive effect on consumer loyalty, which is more pronounced among young consumers who perceive higher risks in e-commerce (Bylok, 2022; Huang & Chen, 2022). Hence, e-commerce platforms must prioritise

building and maintaining trust with Gen Z by offering secure and reliable services, transparent information, and excellent customer service.

### **Attitude**

Consumer attitude is a crucial factor that influences purchasing behaviour. It refers to the overall evaluation or feeling that consumers have about a particular product or service, which affects their willingness to buy it (Tran, 2017). Understanding consumers' attitude is essential for businesses to develop effective marketing strategies that can increase sales and revenue. A consumer's attitude is a learned predisposition that consistently responds positively or negatively to products being offered. This attitude is typically associated with their intentions, enabling the prediction of consumer behaviour (Liang et al., 2021).

As such, numerous studies have explored the relationship between attitude and purchasing behaviour, concurring that if consumers have a favourable attitude towards products, they are more likely to make impulsive purchases. Correspondingly, research conducted by Hsiao and Chen (2018) as well as Yan et al. (2022) suggest that consumers' positive attitudes and perceptions of value can influence their desire to purchase a product.

In the e-commerce context, consumer attitudes refer to the beliefs, perceptions, and emotions that consumers have towards online shopping and purchasing behaviour. It encompasses a wide range of aspects related to e-commerce platforms, online retailers, and the overall online shopping experience (Zerbini et al., 2022). Positive attitudes towards e-commerce can lead to the increased adoption of online shopping, higher customer satisfaction, and repeat business, resulting in brand loyalty. Conversely, negative attitudes towards e-commerce may result in lower adoption rates, reduced customer satisfaction, and negative word-of-mouth.

### **Purchase Intention**

The TRA posits that behavioural intention is the most significant predictor of behaviour. In this regard, the rise of e-commerce has resulted in a growing interest in understanding online purchase intentions. Purchase intention within the e-commerce setting refers to a consumer's inclination to buy from online sellers (Lu et al., 2016). For e-commerce to gain greater acceptance, it is critical that consumers intend to use e-commerce platforms and obtain the necessary information to complete transactions when purchasing a product or service (Rosillo-Día et al., 2019).

There are various factors influencing one's purchase intention, such as product attributes (e.g., quality, price, and brand reputation), consumer characteristics (e.g., attitudes, values, and personality), and situational factors (e.g., social influence and time pressure). For instance, Kim and Kim (2017) and Lacap et al. (2021) discovered that product quality, usefulness, and ease of use are significant predictors of purchase intention towards products. In essence, purchase intention is the ultimate result of all the cues presented to e-commerce consumers (Sinha & Mukherjee, 2016).

## **Brand Recognition**

According to Keller (1993), brand recognition refers to the ability of consumers to recognise a brand in various situations, even with limited information or without any additional identifying information. The importance of brand recognition has become more evident in digital environments, such as online advertising and social media, where visual cues like logos and colour schemes play a crucial role in building brand recognition (Van Doorn & Verhoef, 2015). In the e-commerce context, brand recognition is critical for establishing trust, loyalty, and familiarity among consumers, which are essential for success (Ling et al., 2023).

Research has shown that brand recognition significantly influences consumer behaviour in the e-commerce context. Indeed, high levels of brand recognition lead to increased brand loyalty, trust, and purchase intention. For instance, Oliveira et al. (2017) have postulated that brand recognition positively affects consumer trust, which, in turn, increases purchase intention (Ling et al., 2023). Similarly, Bernarto et al. (2020) discovered that brand recognition has a positive effect on brand loyalty. Therefore, e-commerce businesses must prioritise building and maintaining brand recognition to ensure long-term success. Building upon the above discussion, the following hypothesis was formulated:

**H1** Brand recognition is positively related to consumers' trust.

## **Perceived Quality**

Perceived quality refers to the confirmation, or lack thereof, customers' actual experience with the products or services received compared to their expectations (Gronroos, 1984). It can also be described as the consumer's personal assessment of the overall quality of a product, which is influenced by their perception of its characteristics, properties, and functionality.

In the e-commerce context, perceived quality can be measured using various techniques, including the perceived quality scale, product review ratings, and customer satisfaction surveys (Tzavlopoulos et al., 2019). Past research has demonstrated that perceived quality plays a crucial role in determining consumer behaviour in e-commerce. According to Cham and Easvaralingam (2012) and Masrek et al. (2018), perceived quality has a positive impact on customer loyalty, trust, and positive word-of-mouth.

Overall, the existing literature indicates a strong link between perceived quality and trust, with perceived quality serving as a critical determinant of trust. Based on the above discussion, the following hypothesis was proposed:

**H2** Perceived quality is positively related to consumers' trust.

## **Perceived Ease of Use**

The TAM suggests that perceived ease of use is one of the primary determinants of users' intention to use a technology, which in turn leads to actual user behaviour (Andrina et al., 2022). Based on Davis's (1989) definition, perceived ease of use in the

e-commerce context refers to the degree to which consumers find it easy and convenient to interact with e-commerce platforms and acquire desired product information. This perception is an important factor in measuring and exploring user adoption and is commonly associated with the term "user-friendly" when it comes to e-commerce platforms (Ardiyanto & Kusumadewi, 2019). Indeed, perceived ease of use is a critical factor for consumers' acceptance and satisfaction with e-commerce, as it refers to the subjective evaluation of how effortless and straightforward it is to use an e-commerce platform (Wen et al., 2021).

Factors that contribute to perceived ease of use include ease of learning to use an application/website, promptness in finding the desired product, ease of understanding menu options, and convenience of comparing products across different online shops (Ardiyanto & Kusumadewi, 2019). Moreover, the complexity of a technology typically comprising a combination of products and services, tends to influence users' perceived ease of use (Alahi et al., 2023). Thus, the visual stimulation and information provided by e-commerce platforms can also either support or hinder consumer purchasing intentions during product searches (Chi, 2018). Ultimately, previous research has emphasised that perceived ease of use is a significant predictor of consumers' attitudes, emotions, trust, intentions, and behaviours towards e-commerce adoption and usage (Zhang et al., 2019; Chin et al., 2023). In line with these arguments, it was hypothesised that:

**H3** Perceived ease of use is positively related to consumers' trust.

### **Perceived Usefulness**

In information systems and technology acceptance research, perceived usefulness is a significant construct defined as the degree to which a user believes that technology can enhance their job performance or simplify tasks (Bimaruci et al., 2020). First introduced by Davis in 1989, perceived usefulness is a crucial element of his TAM framework that contributes to the acceptance of new technologies and products by consumers.

Past research by Wu and Chen (2018) found that perceived usefulness has a significant impact on consumers' intention to buy products online, while Kusyanti et al. (2018) and Saoula et al. (2023) have demonstrated that perceived usefulness increases consumer trust in e-commerce websites. In other words, consumers are more likely to trust a website if they perceive it to be useful in achieving their objectives. In addition, research by Nofiyanti and Wiwoho (2020) has shown that higher perceived usefulness indirectly increases consumers' intention to use e-commerce websites by building their trust. Based on the discussion above, the following hypothesis was developed:

**H4** Perceived usefulness is positively related to consumers' trust.

### **Trust and Attitude**

According to Mayer et al. (1995), trust is defined as the willingness of one party to rely on another party to perform an action that is important to the trustor. In e-commerce, trust has been identified as a crucial predictor of consumer attitudes and behaviours (Hsu et al., 2013; Ashraf et al., 2014), with previous research showing that trust plays a significant role in shaping consumer attitudes towards online shopping (Hayuningtyas

& Widiyanto, 2015; Hubert et al., 2017).

Due to the lack of face-to-face interaction and increased risk associated with online shopping, trust is assumed to be of even greater importance in the attitude towards e-commerce (Chetioui et al., 2020). In summary, trust is a crucial factor in the context of e-commerce, leading to the following hypothesis:

**H5** Consumers' trust is positively related to their attitude.

### **Trust and Purchase Intention**

Trust is a crucial element in reducing risks in business relationships, particularly in e-commerce, and plays a significant role in influencing consumers' online shopping behaviour (Ventre et al., 2020, Cham et al., 2022). Consumers' trust in e-commerce affects their online purchase intentions, as it determines their willingness to search for and buy products on an online platform, as well as to recommend the platform to others (Lăzăroiu et al., 2020).

Previous studies by Abed (2018) and Wu et al. (2017) have found that trust is a key factor in consumer purchase intentions in online shopping. Trusting online sellers and proceeding to the final stage of purchase demonstrates a willingness to be vulnerable, leading to an increase in purchase intention (Farivar et al., 2017; Wang et al., 2022). Positive trust relationships have been shown to have a favourable impact on online purchases, emphasising the importance of trust in e-commerce. The following hypothesis was proposed based on the discussed findings:

**H6** Consumers' trust is positively related to their purchase intention.

### **Attitude and Purchase Intention**

The concept of attitude pertains to an individual's personal evaluation of behaviour as favourable or unfavourable, which is based on their beliefs about the behaviour and its outcomes. People are more inclined to engage in the behaviour if they have a positive attitude toward it (Nguyen, 2019). This means consumers' attitudes towards a product or brand affect their behavioural intentions, which, in turn, impact their actual behaviour. As such, a positive attitude toward a product or service is likely to result in a higher purchase intention, while a negative attitude is likely to lead to a lower purchase intention.

In point of fact, the positive relationship between attitude and purchase intention has been well-established in past research (Peña-García et al., 2020). Notably, previous studies have confirmed that consumers' positive attitudes are associated with higher purchase intention on an online platform, such as online fashion-sharing platforms (Won & Kim, 2020). In light of the above discussion, the following hypothesis was put forth:

**H7** Consumers' attitude is positively related to their purchase intention.



## Trust as a Moderator between Attitude and Purchase Intention

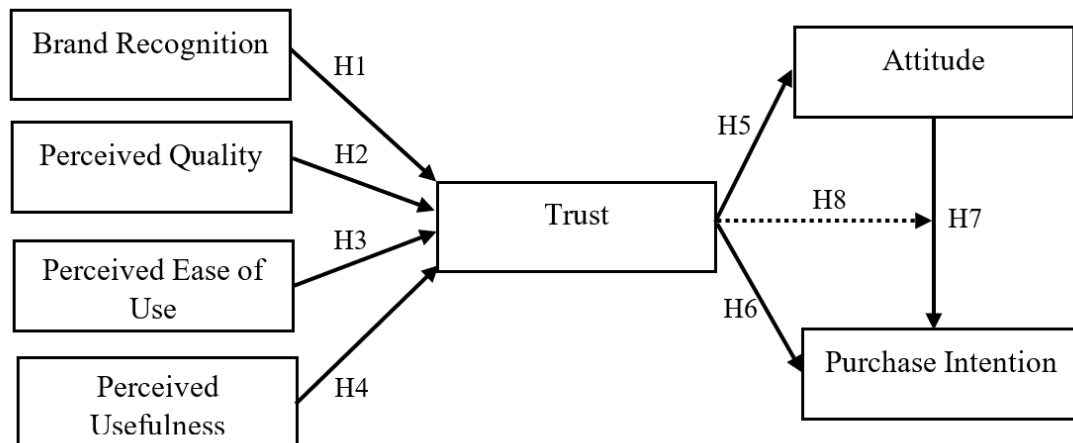
Trust is a vital factor in e-commerce and has a significant impact on consumer behaviour (Lu et al., 2016). It is believed that trust plays a crucial role in influencing attitudes and purchase intention, particularly when shopping online (Cheng et al., 2019). A direct positive relationship between consumers' trust and online purchase intention has been established (Chih & Ren, 2020). Previous research on online travel purchases has also demonstrated a positive correlation between trust, attitude, and purchase intention, as consumers tend to purchase from websites and brands they trust (Sadiq et al., 2021).

Furthermore, studies in the past have shown that consumers who have a greater degree of trust have a more positive attitude towards online shopping and higher purchase intention (Agag & Elmasry, 2017; Sadiq et al., 2021). Thus, it is surmised that trust is vital in creating and sustaining a positive attitude towards online purchasing behaviour, ultimately leading to higher purchase intention in online shopping. Accordingly, this study proposed the following hypothesis:

**H8** Trust positively moderates the relationship between consumers' attitude and purchase intention, such that at a higher level of trust, the relationship is stronger.

Based on the literature review and hypotheses formulated above, the conceptual framework of the present study is depicted in Figure 1.

**Figure 1: Conceptual Framework**



Source: Authors' own drawing.

## Methodology

The present study was conducted in several higher education institutions in Sarawak, a Malaysian state on the Borneo Island. These institutions have a large number of younger individuals, primarily university students. With the advancements in technology, young adults, including Gen Z, are widely exposed to digital innovations such as the internet, e-commerce, metaverse, and social media (Werenowska & Rzepka, 2020; Hendirek et al., 2021; Chin et al., 2023). Furthermore, following the decrease in terms of the average age among tourists worldwide, a growing segment of young tourists who would

commonly travel to temporarily escape from the mounting academic pressures is represented (Jearth et al., 2019). On top of that, the understanding of young consumers is rather complicated, as they are often being fast-moving and insensitive towards conventional types of media (Vizcaya-Moreno & Pérez-Cañaveras, 2020). Therefore, the target respondents for this study were young university students aged 18 to 25 (Gen Z) with prior experience shopping online, notably on tourism e-commerce platforms. They grew up in the digital age, and their shopping habits are influenced by online platforms and digital marketing. This was in line with the study's objective to examine young individuals' behavioural intention towards tourism e-commerce. A non-probability purposive sampling method was used to select eligible respondents who met the above criteria (Sekaran & Bougie, 2013).

In conjunction with Sarawak's governmental efforts in spearheading a digital economy initiative (Tawie, 2023), the data collection took place for a duration of one month, from December 2022 to January 2023. The participants were made aware that their responses would be confidential, and they had the option to leave the survey at any point should they choose not to continue. In addition, the survey starts with an introductory page that outlines the aim of the research and seeks permission for voluntary involvement. The responses were collected through the distribution of questionnaires, which comprised items adapted from past studies (Gefen & Straub, 2000; Nguyen & Leblanc, 2001; Palvia, 2009; Peña-García et al., 2020; Wen et al., 2020; Habib & Hamadneh, 2021). The questionnaire was divided into two parts: Part A contained five multiple-choice questions to collect respondents' demographic characteristics, while Part B contained 24 questions to assess the proposed research constructs. All items in Part B were rated on a five-point Likert scale, with one indicating 'strongly disagree' and five indicating 'strongly agree'.

Based on a priori power analysis using G\*Power software (Faul et al., 2007), a minimum sample size of 114 was determined, with a statistical power of 0.80, an effect size of 0.15, and a significance level of 5%. Out of 200 distributed questionnaires, 173 sets were returned, indicating an adequate sample size and a response rate of 96.5%. The absence of response error was then confirmed, as the threshold rate of 70% was achieved (Nulty, 2008). Eleven questionnaires were discarded due to the absence of information and straight-lining responses. The remaining 162 responses were assessed using WarpPLS 8.0 (Kock, 2022) to evaluate the data's reliability, convergent validity, and discriminant validity. The relationships between the constructs were subsequently examined through bootstrapping, where the values of path coefficients and p-values were obtained via resampling (Low et al., 2021; Nevitt & Hancock, 2001).

## **Results and Discussion**

### **Preliminary Data Analysis**

A total of 173 respondents participated in the survey, of which 162 responses were deemed suitable for further analyses after 11 were eliminated due to concern related to straight lining. The discarded responses answered '2' for all items; as such, removing those suspicious answer patterns ensured the quality of the data (Kaminska et al., 2010). Next, the full collinearity variance inflation factor (VIF) values of all studied constructs were found to be lower than five, as demonstrated in Table 1. It was hence confirmed

that common method bias was absent in the data (Kock, 2017). The findings on respondents' profiles were presented in Table 2. Most respondents were aged between 18 and 21 years old, as they were primarily foundation and bachelor's degree students in their respective institutions. These zoomers are commonly known as 'digital natives', with a strong ability to tackle digitalisation and technological advancements (Rapetti & Cantoni, 2015).

**Table 1: Full Collinearity of Constructs**

Construct	Full collinearity VIF
Brand Recognition	2.387
Perceived Quality	2.377
Perceived Ease of Use Perceived	1.249
Usefulness	1.257
Trust	1.104
Attitude	1.036
Purchase Intention	1.139

Source: Authors' own work

### Common Method Variance (CMV)

Subsequently, to examine the issue of common method variance (CMV), Harman's single factor test was performed using SPSS software (O'Connor, 2000). All measurements were subjected to an exploratory factor analysis, where the loading of the first factor should not exceed 50% (Murphy, 2002). In this study, the loading of the first factor was found to account for only 19.21%, indicating that the results were free of CMV.

**Table 2: Demographic Characteristics of Respondents**

Characteristics		Respondents (N = 162)	
		No. of Participants	Percentage (%)
Gender	Male	65	40.1
	Female	97	59.9
Age	18 - 21 years old	101	62.3
	22 - 25 years old	61	37.7
Monthly Income	RM 1,500 and below	153	94.4
	RM 1,501 – RM 3,000	5	3.1
	RM 3,001 – RM 4,500	3	1.9
	RM 4,501 and above	1	0.6
Highest Educational Level	Foundation	44	27.2
	Bachelor's Degree	117	72.2
	Postgraduate	1	0.6
Experience in Online Shopping	Yes	162	100.0

Source: Authors' own work

## Assessment of the Measurement Model

The current study employed the partial least squares–structural equation modelling (PLS–SEM) method (Hair et al., 2019) to create a more flexible measurement model that would best fit the data. PLS–SEM was also considered a suitable analysis approach due to the non-normal distribution of the data.

To assess the reliability and convergent and discriminant validity of the measures, a confirmatory factor analysis (CFA) was conducted. Loadings that did not meet the threshold of 0.50 were removed to ensure internal consistency (Bagozzi et al., 1991), and Table 3 presents the valid loadings. After conducting CFA, the internal consistency of the constructs was assessed using composite reliability (CR), which employs the standardised loadings of the distinct variables and is considered a better measure of internal consistency than Cronbach’s alpha (Fornell & Larcker, 1981; Memon & Rahman, 2014). As recommended by Hair et al. (2011), a CR value of at least 0.70 is required to exhibit consistency. The constructs’ values met this threshold and were thus considered to have acceptable internal consistency (Nunally & Bernstein, 1994).

The average variance extracted (AVE) value was utilised to assess the constructs’ convergent validity, with a minimum requirement of 0.50 (Bagozzi & Yi, 1988). However, constructs with CR values above 0.60 that do not reach the 0.50 AVE threshold can still be considered acceptable if they meet the alternative threshold of 0.40 (Fornell & Larcker, 1981). This study’s statistical results showed that both CR and AVE values in this study met the required limits, confirming the constructs’ convergent validity.

**Table 3: Summary of Construct Reliability and Validity.**

Constructs	No. of Items	Items	Loadings	CR	AVE
Brand Recognition	3	BR_1	0.870	0.855	0.665
		BR_2	0.885		
		BR_3	0.675		
Perceived Quality	3	Per_Val_1	0.833	0.836	0.631
		Per_Val_2	0.788		
		Per_Val_3	0.759		
Perceived Ease of Use	3	EOU_1	0.842	0.905	0.760
		EOU_2	0.886		
		EOU_3	0.886		
Perceived Usefulness	3	PU_1	0.833	0.893	0.736
		PU_2	0.867		
		PU_3	0.873		
Trust	4	TR_1	0.886	0.893	0.736
		TR_2	0.848		
		TR_3	0.838		
Attitude	6	ATT_1	0.816	0.916	0.646
		ATT_2	0.831		
		ATT_3	0.854		
		ATT_4	0.860		
		ATT_5	0.750		
		ATT_6	0.698		
Purchase Intention	3	PI_1	0.636	0.700	0.400
		PI_2	0.686		
		PI_3	0.548		

Note: TR\_4 was deleted due to low loading.

Source: Authors’ own work

As shown in Table 4, discriminant validity was evaluated using the Heterotrait-Monotrait (HTMT) ratio of correlation. As suggested by Gold et al. (2001), all of the HTMT values must be below the threshold of 0.900 to confirm that there is no discriminant validity issue. This criterion was met in this study. Accordingly, the measurement model was revealed to be adequate with evidence of reliability, convergent validity, and discriminant validity (Cohen, 1997).

**Table 4: Construct Discriminant Validity (HTMT Criterion)**

	ATT	BR	EOU	PQ	PU	PI	TR
ATT							
BR	0.110						
EOU	0.213	0.087					
PQ	0.112	0.899	0.096				
PU	0.131	0.079	0.745	0.068			
PI	0.100	0.132	0.790	0.116	0.697		
TR	0.111	0.497	0.086	0.454	0.152	0.051	

Note: BR= Brand recognition                      PQ= Perceived quality                      EOU= Perceived ease of use  
 PU= Perceived usefulness                      TR= Trust    ATT= Attitude  
 PI= Purchase intention

Source: Authors' own work

### Assessment of the Structural Model

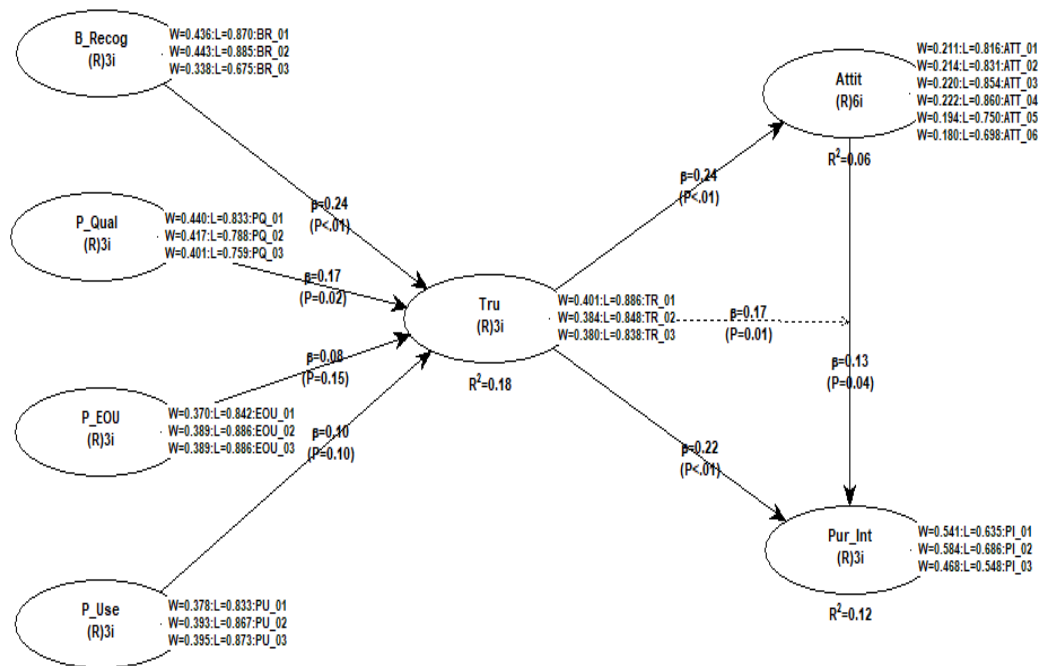
After validating the measurement model, the outcomes obtained from hypothesis testing in the structural model are shown in both Figure 2 and Table 5. In this study, seven out of the eight hypotheses (H1-H7) examined the direct relationships between brand recognition, perceived quality, ease of use, usefulness, trust, attitude, and purchase intention. The eighth hypothesis (H8) explored the moderation of e-commerce customers' trust on the relationship between trust and attitude. The results of coefficients, p-values, and t-values are presented in Table 5. Typically, the p-value should be less than 0.01 or 0.05 to indicate significance, especially in one-tailed hypothesis testing (Fisher, 1992). Among the eight hypotheses, three (H1, H5, and H6) were found to be significant at the 0.01 level. The other supported hypotheses, namely H2, H7, and H8, were significant at the 0.05 level. The findings are explained in detail in the following paragraphs.

**Table 5: Summary of Hypothesis Testing**

H	No. of Items	Coefficients	Standard Error	t-value	p-value	Decision
H1	Brand Recognition → Trust	0.244	0.075	3.267	<0.01**	Supported
H2	Perceived Quality → Trust	0.165	0.076	2.179	0.015*	Supported
H3	Perceived Ease of Use → Trust	0.079	0.077	1.029	0.153	Not Supported
H4	Usefulness → Trust	0.100	0.077	1.300	0.098	Not Supported
H5	Trust → Attitude	0.236	0.075	3.158	<0.01**	Supported
H6	Trust → Purchase Intention	0.218	0.075	2.904	<0.01**	Supported
H7	Attitude → Purchase Intention	0.134	0.076	1.759	0.040*	Supported
H8	Trust*Attitude → Purchase Intention	0.168	0.076	2.213	0.014*	Supported

Note:  $t > 1.645 = p < 0.05^*$ ;  $t > 2.33 = p < 0.01^{**}$   
 Source: Authors' own work

**Figure 2: Structural Model with Path Coefficients and P-values.**



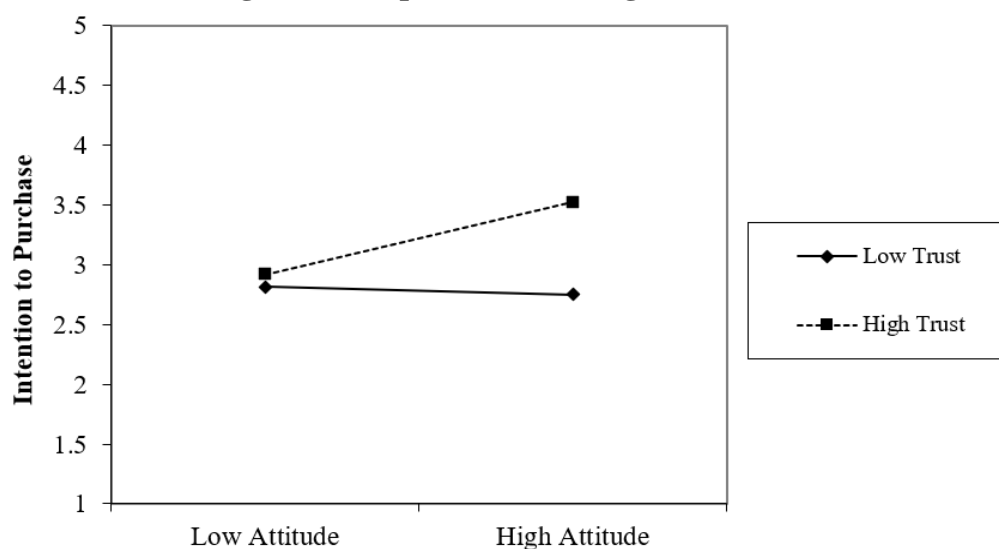
Source: Authors' own drawing

Consistent with a previous study by Oliveira et al. (2017), the analysis for H1 showed a significant relationship between brand recognition and trust. A recognised brand tends to enhance e-commerce customers' beliefs in terms of value and quality, eliciting a favourable image on the platform (Yoo & Kim, 2014) and a worry-free online shopping experience. Thus, it can be deduced that e-commerce customers perceive brand recognition as one of the key determining factors in acquiring their trust. The significance of perceived quality for trust was also discovered, as H2 was supported. Indeed, the focus on e-service quality substantially contributes to the trustworthiness of a platform, increasing the likelihood of advantageous intentions among customers (Hsu et al., 2019).

According to Kim and Lee (2002), e-commerce services provided with integrity and honesty tend to generate customers' positive behavioural intention. In line with this, this study revealed that the degree of trust among customers is a significant driver of favourable attitude and purchase intention in the e-commerce context. This supports H5 and H6 and corroborates previous studies (Hayuningtyas & Widiyanto, 2015; Peña-García et al., 2020). In turn, the significance of H7 verifies that a positive attitude towards e-commerce platforms enhances customers' purchase intention.

Moreover, customers' trust in e-commerce platforms was found to have a significant positive moderation on the relationship between their attitude and intention to purchase, supporting H8. This means that the effect of a customer's positive attitude on purchase intention towards e-commerce platforms is stronger in the presence of trust. In accordance with previous studies, customers are typically drawn to benevolent e-commerce platforms and believe in online vendors who keep their promises and care about their integrity (Hallikainen & Laukkanen, 2018). Consequently, customers' belief in e-commerce platforms turns their positive attitude into a higher level of purchase intention (Chih & Ren, 2020). Figure 3 illustrates the moderation of trust in enhancing the above-mentioned relationship.

**Figure 3: Graph of Moderating Effect of H8**



Source: Authors' own drawing

However, the results revealed that perceived ease of use is not significantly related to trust; thus, H3 was not supported. This discovery contradicts past studies where the convenience of e-commerce platform usage is a primary motivator of customers' confidence, especially when they are handling said platforms (Andrina et al., 2022). This could be explained by the fact that the respondents mainly consisted of youth who are commonly known as pioneers of digital technology, whereby these individuals are perceived to be more proficient and comfortable with digital technology due to their exposure and familiarity. Given their natural expertise in technology usage, they may be less sensitive to the ease of use of an e-commerce platform. Additionally, they typically exhibit a higher level of adaptability and display less apprehension toward unfamiliar technological interfaces than their older counterparts. This level of adaptability and acquaintance may imply that the simplicity of use is seen more as a fundamental requirement than a distinguishing attribute. Consequently, it might not be a pivotal factor in building trust.

Furthermore, the findings indicated the absence of a significant relationship between perceived usefulness and trust; thus, H4 was not supported. Surprisingly, this outcome is also inconsistent with previous study, which have highlighted the importance of efficacy, particularly that of e-commerce platforms, in gaining customers' trust (Nofiyanti & Wiwoho, 2020). A conceivable explanation for this inconsistency could be the perceived usefulness offered by various e-commerce platforms in the current scenario. Given that numerous platforms provide analogous basic features, methodologies (denoted as "Shopify" practices), and payment processing systems, the unique value or advantage of each platform may have become less noticeable. Wang (2021) implies a merging of fundamental features among platforms, indicating a standardisation in e-commerce offerings. Therefore, users may not be placing their main focus on the perceived usefulness of the platforms they employ since each of them caters to the fundamental desires and requirements of the customers, rendering overall usefulness a less distinguishing factor in forming trust.

## Conclusion, Implications, and Limitations

Based on the TAM and TRA, this study aimed to investigate the relationships between brand recognition, perceived quality, perceived ease of use, perceived usefulness, trust, attitude, and purchase intention towards tourism e-commerce platforms among zoomers in Sarawak, Malaysia. Although several studies have been conducted on purchase intention in Malaysia, numerous available sectors have yet to be fully explored. Hence, the current study contributes to the existing literature on tourism e-commerce in Sarawak, enhancing the body of knowledge related to the online purchasing behaviour of Gen Z. By proving that multiple factors are positively correlated with purchase intention of Gen Z, and that zoomers' trust moderates the relationship between their attitude and purchase intention, this study further provides adequate empirical and contextual evidence that is expected to enhance the TAM and TRA.

Furthermore, this study expands the knowledge body on the components of technology acceptance and their impacts on e-customers' attitude and purchase intention, as well as the moderating impact of trust on the abovementioned relationships, particularly from the perspective of zoomers in Sarawak. In doing so, it paves the way for future research to be conducted in similar settings related to e-commerce, tourism, and Gen Z.



Additionally, this study proposes a digital native framework which provides digital marketers and e-retailers with a basic understanding of purchasing behaviour of Gen Z, especially in their decision-making process and the factors influencing their choices and preferences. This understanding is important in developing effective digital marketing strategies and enhancing the customer online experience. By examining how Gen Z engages with tourism e-commerce study, it can create a significant impact of digital transformation on the tourism industry and enhance tourism experience.

This study also offers practical management strategies for stakeholders in the tourism industry in Sarawak. As tourism e-commerce initiatives in Sarawak are in their early stages of acceptance, it is essential to assess their drivers to manage e-commerce businesses effectively. Thus, this study recommends that an effective strategy for encouraging purchases through tourism e-commerce platforms can be developed by considering key influencing factors and the adoption of e-customers' trust.

Despite its contributions, this study has several limitations that should be acknowledged. To begin with, it only focused on the demand side of the tourism e-commerce industry, specifically on Gen Z e-customers. Therefore, future studies should incorporate a wider range of perspectives, such as those of local industry players, merchants, community members, and individuals who have yet to adopt online purchases. Furthermore, the data for this study was primarily collected in Sarawak, a state in Malaysia, which could limit the representativeness of the results for the wider population from different regions. Additionally, different locations may demonstrate varied perspectives, particularly in terms of economic, environmental, and sociocultural aspects. Hence, the findings of the present study may not be generalised to other regions, which include Peninsular Malaysia and other countries that have utilised e-commerce.

To improve the reliability of the findings, future studies should strive to employ a more diverse sample of participants. This would enhance the generalisability of the results and reduce the risk of bias. Another limitation is that the data collected was cross-sectional, meaning that perceptions were gathered at a single point in time. Future studies should consider longitudinal designs that can provide more insight into the impact of technology acceptance factors on purchase intentions over time. Finally, it would be beneficial to seek input from industry experts and e-commerce platform managers in other tourism contexts, as this could enhance the understanding of the factors that impact the adoption of tourism e-commerce platforms. Ultimately, this knowledge could help facilitate the recovery of the tourism industry in the aftermath of the COVID-19 pandemic.

### **Practical Implications for Asian Business**

The emergence of e-commerce has resulted in a substantial shift in the way consumers consume goods and services in the Asian context, with Gen Z playing a key part in driving this trend. E-commerce use has increased dramatically among Gen Z in the Asian context, especially in the tourism sector, owing to the convenience of accessing information at any time and from any location via a ubiquitous mobile device. The expansion of e-commerce platforms such as Agoda, Expedia, Klook, and Airbnb has benefited Malaysia's tourism business. This study provides practical management

recommendations for stakeholders in Sarawak's tourism industry. Because tourism e-commerce initiatives in Sarawak (Malaysia) are still in their early phases of adoption, it is critical to identify their drivers in order to properly manage e-commerce firms.

The purpose of this study is to investigate the factors that influence Gen Z's behavioural intentions towards tourism e-commerce platforms in one of the Asian contexts, specifically in Sarawak, a state in Malaysia, with a focus on trust as a moderating variable. Specifically, it is aimed to look into how brand recognition, perceived quality, perceived ease of use, and perceived usefulness impact Gen Z's trust, attitude, and purchase intention towards tourism e-commerce platforms. This study also provides practical management recommendations for stakeholders in the tourism industry. Because tourism e-commerce initiatives in Sarawak are still in their early phases of adoption, it is critical to identify their drivers in order to properly manage e-commerce firms.

Practically, this study suggests that an effective strategy for increasing purchases through tourism e-commerce platforms may be devised by taking major influencing elements and the adoption of e-customers' trust into account, and that this strategy could be used as a reference for other Asian nations. First, brand recognition and perceived quality were found to be significant factors contributing to young e-customers' trust. To capitalise on this, tourism sector major stakeholders should focus on branding and promoting e-commerce platforms as respectable platforms in order to be perceived as trustworthy and reliable by Gen Z.

Furthermore, it is critical to improve the quality of e-commerce platforms, particularly in terms of response speed and customer care. Gen Z customers' trust is more likely to develop a good mood and lead to buy intent. Furthermore, the trust of young e-customers moderates the link between attitude and purchase intention. Therefore, it is crucial for stakeholders in the Asian tourism sector to consistently enhance their e-commerce platforms to foster client trust and confidence, thereby ensuring sustained profitability over time. Finally, enhancing the parameters revealed in this study should result in better outcomes for tourism e-commerce platforms, such as higher conversion rates and sales margins.

Ultimately, the study's findings could assist businesses in creating targeted promotions and personalized offers. They also shed light on user concerns such as brand recognition, quality, usefulness, ease of use, and trust, which can guide strategic partnership decisions. Given that trust emerged as a significant factor, identifying elements that influence trust (e.g., such as secure payment methods and dependable customer support) can help businesses develop strategies to bolster user confidence. This might include highlighting security certifications, transparent policies, and positive user testimonials, thereby gaining a competitive advantage in the e-commerce tourism market.

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