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Effect of Perceived Risks, Perceived Benefits, Products Trust and Web-Vendor Trust on Online Purchase Intention of Green Personal Care Product among Gen Y in Malaysia

Md. Ashraful Azam Khan^{1*}

Haslinda Hashim²

Lee WeiYing³

School of Business and Economics, Universiti Putra Malaysia, Malaysia^{1,2}

Putra Business School, Universiti Putra Malaysia, Malaysia³

Abstract

The main objective of this study is to investigate the factors influencing online purchase intention on green personal care product (PCP) among Gen Y in Malaysia. The identified factors chosen for the study are perceived benefits, perceived risks, web-vendor trust and product trust. A structured questionnaire was designed to collect data from Gen Y respondents. The finding of the study indicates that web-vendor trust and perceived benefits are positively and significantly affecting online purchasing intention of PCP among Gen Y in Malaysia. It is also found that perceived risks negatively and significantly affect the online purchasing intention of Gen Y when purchasing green PCP. However, product trust was found to be insignificant among the Gen Y respondents. It is uncovered that the older, the wealthier, and the better educated may be more likely to spend more on online purchasing of green PCP. The findings of this research help to contribute to Malaysia's initiative in becoming one of the largest hubs of online shopping in South East Asia and a country with Green Economy. Finally, Limitations of the study and recommendations for future research were discussed.

Keywords: Malaysia; Green product, Online purchase, Gen Y, Personal care product

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Introduction

Environmental issues such as global warming, climate change, pollution and unsustainable consumption patterns worldwide have risen up the environmental consciousness and consumers' sensitivity. The growing interest in a green and healthy environment has prompted people to change their conventional lifestyles (Shimul et al., 2022). Consumers prefer synthetic chemicals free products and steering to green, healthier, natural choices (Gomes et al., 2023). According to Grand View Research (2018) the rising importance of natural ingredients is expected to fuel demand for green personal care product (PCP). The market for green, natural and organic cosmetics is expanding globally (Onel, 2016; Raska & Shaw, 2012). The global organic personal care market is expected to reach USD 25.11 billion by 2025 due to the growing consumer demands for quality, organic PCP. The global natural

and organic cosmetics industry is projected to grow at a compound annual growth rate (CAGR) of 5.2% between 2018 and 2027, with an estimated market size of \$34.5 billion by 2027 (Future Market Insights, 2019). According to Future Market Insights (2019) in Asian market there is high potential or opportunity for green PCP to grow (International Trade Administration, 2021; Chan, 2013). It is believed that as growth in Malaysia's economy picks up, personal care and cosmetics import are expected to grow at 4 % annual compound growth rate (International Trade Administration, 2021). Besides that, the domestic production of cosmetics and toiletries products in Malaysia has been increasing its foothold in the market as well.

Moreover, in the current era of advanced technology, e-commerce has evolved rapidly and becoming more common. The rise of Internet penetration in Malaysia has created a new phenomenon of consumers' attention to online purchasing. Online purchasing is getting popular and growing well in Malaysia (El Khoury et al., 2023). The online purchasing in Malaysia has recorded transactions worth RM1.8 billion in 2011 with the estimation of 1.1 million online shoppers (Lim, Omar, & Thurasamy, 2015). Furthermore, internet retailing for health and beauty products showed fast growth in Asia Pacific from 2008 to 2013 (Loh, 2014). The total e-commerce market size in Malaysia is worth RM 24.6 billion as at 2017 while products-only online sales volume consisted of 20% share of the total e-commerce market size. One of the products among the 20% products-only sales is food and PCP. This means that Malaysian are starting to purchase PCP from the web (Wong, 2017). Although e-commerce is growing in Malaysia, online purchase is not for everyone. In Malaysia, Gen Y accounts for 40% of the Malaysia's population and it is the largest segment. It is also the largest segment of the Internet population in Malaysia based on age (Muda et al., 2016). Gen Y is the most powerful consumer group due to their high purchasing power as compared with other generations (Ang, Leong, & Lee, 2009; Farris et al., 2002). However, the lower growth is reflected in online purchase of green or natural PCP in Malaysia (Tan, Ojo, & Thurasamy, 2019).

It is estimated that Malaysia will have over 50% Gen Y workers in its labour force by 2025 (KPMG, 2017). As this young generation continue to enter the workforce and adopt new lifestyle priorities, their online shopping activity is expected to surge and even far surpass current level that exhibited by older generations. This generation occupied 49% of the Internet population in Malaysia. Despite there's growth in usage of Internet among Gen Y, however, the growth in online purchase is not in line with the growth of internet usage (Gomes et al., 2023; Lim et al., 2015). Along with the growing market for green PCP and increasing online shopping activity by Gen Y, the drivers that encourage online purchase deserved a separate research attention, to understand the Gen Y's purchase intention. Therefore, the current study aims to access offer empirical insights on the factors influencing online purchase intention of green personal care product among generation. The main objective of this study is to answer the following research questions: What are the factors Influencing the Online Purchase Intention of green PCP among Gen Y? Do perceived risks, perceived benefits, product trust, and web-vendor trust have a positive effect on Online Purchase Intention of green PCP among Gen Y in Malaysia?

This empirical finding from this research contributes in several ways to existing literature on Gen Y, green PCP, perceived risks, perceived benefits, product trust, web-vendor trust and online purchase intention. Firstly, it addresses the lack of research on the purchase intention on green personal products of Malaysian Gen Y by investigating in the context of developing country such as Malaysian setting. Specifically, it validates that the younger generation is more ready to accept new and innovative ideas (Shimul et al., 2022;

Windasari et al., 2022). Besides, this study also allows vendors to become more successful in selling green PCP online by understanding what drives the most powerful consumer group, Gen Y's purchase intention. The marketers will be more able to come up with proper marketing strategies that align with the expectations by the consumer from this study.

2. Literature Review

Context of the study

Beauty and personal care industry in Malaysia anticipate lower growth in the near future as a result of economic downturn and lower demand for these products (Euromonitor International, 2017). This lower growth may be reflected in green personal care product (PCP) such as organic or natural PCP. In general, green products can be described as the products with less impact on the environment and less harmful to human health than their alternatives (Yang, 2017). According to Yang (2017), the characteristics of green products are like easily reused, made using natural or renewable resources, contains recycled content, readily recycled, biodegradable, energy efficient and durable with low maintenance requirements. It was found that the top reason for customers not to buy organic or natural PCP is that there are many products which claim to be natural or organic but it is difficult to know which of the products are the most organic or natural (Matić & Puh, 2016). It was found that consumers with low environmental concern had no significant purchase intention but trusted the brand more; while consumers with high environmental concern had less trusts towards brands which were claimed and advertised to be green but had stronger intention to purchase green products (Ulusoy & Barretta, 2016). Green products are also purchased online by consumers. For example, iherb.com and Lazada are few places where consumers purchase green products online in Malaysia. However, according to the survey by KPMG in 2017, Instant gratification are highly demanded by millennial in particular and are therefore less willing to wait for delivery (KPMG, 2017).

Similarly, people who prefer to buy from the store instead of online purchase due to some reasons. For instance, the top reason for consumers to shop in stores instead of online is that many prefer to see or touch the item before purchase (KPMG, 2017). Other reasons according to the survey by KPMG in 2017, in order of priority, include wanting to try the item on first, concerned that the products look different, long delivery time of online purchase, shipping costs are too high and so on (KPMG, 2017). Consequently, there are many researchers studied the factors related to purchase intention for beauty products, green products in general, green PCP, and natural cosmetics but many have overlooked the factors such as perceived risks and perceived benefits (Akram, 2008; Ariff, Sylvester, Zakuan, Ismail, & Ali, 2014; S. Forsythe, Liu, Shannon, & Gardner, 2006) that could affect the online purchase intention for green PCP (Dodds, Monroe, & Grewal, 1991; Grewal, Krishnan, Baker, & Borin, 1998). Other than that, some researchers who studied green or organic PCP may not have taken into account the scepticism associated with claims regarding green products (level of trust) (Sadiq et al., 2022; Teng & Wang, 2015) as one of the factors that could influence the purchase intention for green PCP as well. Therefore, the main objective of this study is to closes the gap in literature by including the perceived risks and perceived benefits as well as the scepticism associated with claims regarding green products (level of trust).

Purchase Intention

The studies on the reasons to buy a particular product by consumer's purchase decision is known as purchase intention (Shah et al., 2012). Mirabi et al. (2015) define purchase intention as a situation where consumer willing to buy a certain product or service in certain condition. The higher purchase intention, the higher willingness to purchase a product (Dodds et al., 1991). Purchase intention is usually related to the behaviour, perceptions and attitudes of consumers. Purchase behaviour is a key point for consumers to access and evaluate the specific product. Ghosh and Lindt (1990) states that purchase intention is an effective tool to predict consumer behaviour and their buying process (Ghosh & Lindt, 1990). Purchase intention may be changed under the influence of some factors such as price or perceived quality and value. In addition, consumers are affected by internal or external motivations during the buying process (Gogoi, 2013). According to the study by Chi, Yeh, & Tsai (2008) as in Taiwan context, a product with good brand image that make consumers have high level of satisfaction and confidence is more likely to drive high purchase intention as well (Chi, Yeh, & Tsai, 2008). In addition, product information and product price showed positive relationship to purchase intention in the study of Lee, Cheng, & Shih (2017) in Taiwan.

While due to the emergence of e-commerce, there are many researchers who had conducted many studies to understand the factors such as perceived ease of purchase, perceived usefulness, perceived trust and so on that affecting online purchase intention. The importance of perceived usefulness toward online purchase has been supported in many previous studies (e.g. Shang, Wu & Sie, 2017; Chiu, Lin, & Tang, 2005). If users perceive online purchase as safe and useful, they will be more willing to submit confidential information and/or visit those web pages and e-shops more frequently, thereby having more intention to purchase online (Law, Kwok, & Ng, 2016). Furthermore, there is a study that has found out that website quality has indirect impact on online purchase intentions of health foods in Malaysia (Teng & Wang, 2015). According to Shang, Wu and Sie (2017), customer resonance (utilitarian value, tie strength, normative influence, information influence, and self-presentation) influences purchase intention on social network sites for successful consumer-brand relationship (Shang, Wu, & Sie, 2017). In Malaysia, there are studies related to green, natural or organic products in different industries as well (Ariffin, Yusof, Putit, & Shah, 2016; Ghazali et al., 2017; Hasanov & Khalid, 2015). Tan et al. (2022) studied the drivers that influencing consumers' purchase intention on green PCP. It is concluded that environmental attitudes and self-efficacy were positive correlated to the green consumer purchasing behaviour on green PCP. The willingness of consumers to pay for the price gap between green and non-green products was found moderated the relationship of the environmental attitudes and the purchase intention. Besides that, based on Ghazali et al. (2017)'s study, the consumer perceived value (health, safety, hedonic and environmental) have a significant positive effect on consumer attitude toward re-purchasing green PCP. The better product knowledge about green PCP would lead to more positive attitudes towards re-purchasing the product as well.

Perceived risk and online purchase intention on green PCP

Perceived risk is a vital barrier for consumers when purchasing online (Sadiq et al., 2022; Antony, Lin, & Xu, 2006) and it is defined as the consumer's belief on the potential negative and uncertain outcomes when purchasing online. Consumers were said to perceive a higher level of risk when purchasing online when compared with traditional methods of purchasing (Lee & Tan, 2003; Tan, 1999). According to Bauer (1960), he proposed that consumer

behavior could be viewed as an instance of risk taking according to the theory of perceived risk. Consumer's online decisions has been found significantly influenced by perceived risk (Antony, Lin, & Xu, 2006). Consumers perceive a higher level of risk when purchasing from the web as compared with traditional brick and mortar retail stores (Lee and Tan, 2003; Tan, 1999) because they unable to see, touch or even try before purchase. As proposed by theory of planned behavior (Ajzen, 1985, 1991) attitude toward behavior, subjective norms, and perceived behavioral control, together shape an individual's behavioral intentions and behaviors. A perceived risk being a perceived behavioral control shapes the online purchase intention on green care products among Gen Y. Therefore, it is hypothesized that:

H1: There is negative relationship between the three perceived risks and online purchase intention on green PCP among Gen Y.

Perceived benefits and online purchase intention on green PCP

In purchasing online, perceived benefits can be defined as consumer's belief on the extent to which the consumer will be better off from the online purchase done in a website (El Khoury et al., 2023; Kim et al., 2008). Sheth (1983) had classified perceived benefits into categories which are functional and non-functional. Functional motives are related to utilitarian functions such as convenience, variety and quality of merchandise, and price, whereas non-functional (hedonic) motives are related to social and emotional needs for enjoyable, interesting shopping experiences (Bhatnagar & Ghose, 2004). Internet consumers report that they purchase on the Web because they perceive many benefits (e.g., increased convenience, cost savings, time savings, increased variety of products to select from) compared to the traditional mode of shopping (Margherio, 1998). Shimul et al. (2022) concluded that both functional and hedonic motives for online shopping were important predictors of attitudes toward online shopping. Perceived benefits of shopping online is the consumer's subjective perception of gain from shopping online and were determined to be a positive predictor of future intentions to visit and purchase online (Forsythe, Liu, Shannon, and Gardner, 2006). As proposed by theory of planned behavior (Ajzen 1985, 1991) attitude toward behavior, subjective norms, and perceived behavioral control, together shape an individual's behavioral intentions and behaviors. Perceived benefits' being a perceived behavioral control shapes the online purchase intention on green care products among Gen Y. Therefore, it is hypothesized that:

H2: There is positive relationship between the four perceived benefits and online purchase intention on green PCP among Gen Y.

Product trust, web-vendor trust and online purchase intention on green PCP

Trust is defined as a person's beliefs about the characteristics of another person (Tan et al., 2022). In context of marketing, trust was defined as a psychological state comprising of intention to accept vulnerability based on positive expectations of the intention of another person (Singh & Sirdeshmukh, 2000). According to Li, Jiang, and Wu (2014), trust is important for online than for offline retailers, since consumers perceive more risk in e-commerce due to their inability to visit a physical store and examine the product they are interested in buying. Moreover, the trust level of buyers exposed to inconsistent product information and revisions significantly influence their purchase intention (El Khoury et al., 2023; Zhang, Cheung, & Lee, 2014). It was found that the intention to purchase is positively influenced by product trust (Pappas, 2016). It plays a crucial role in determining online purchasing intentions (H. W. Kim, Xu, & Gupta, 2012) and shopping decisions (Li, Jiang, & Wu, 2014). On the other hand, due to the inherent nature of online purchasing and rapid

growth of the infrastructure of delivery services, customers' trust on online purchasing and platforms provided for online purchases has increased. A few researchers who delve on trust have shown direct relationship between trust and willingness to purchase online (e.g. Bhattacharjee, 2002; Gefen, Karahanna, & Straub, 2003; Mcknight & Chervany, 2001). Web-vendor trust is therefore the trust which the consumer place on the online seller, which is the expectation that the web-vendor will deliver on its promises and is dependable (Gefen, Karahanna, & Straub, 2003 ; Wang & Emurian, 2005). It is the customer's perceptions of a specific Internet vendor's attributes such as competence, benevolence, and integrity (Kim, Xu, & Gupta, 2012).

Thus, the consumers' perspectives on trustworthiness are likely to determine the final purchasing decision between a buyer and a seller (Gupta et al., 2009). Customers in general (including both potential and repeat customers) tend to value perceived trust when making shopping decisions at an online vendor (El Khoury et al., 2023; Kim, Xu, & Gupta, 2012). Moreover, based on Kim, Chung, & Lee (2011)'s study, trust is positively associated with loyalty which is important for customer repurchase intention. It was found that the intention to purchase is positively influenced by web-vendor trust (Pappas, 2016). As proposed by theory of planned behavior (Ajzen 1985, 1991) attitude toward behavior, subjective norms, and perceived behavioral control, together shape an individual's behavioral intentions and behaviors. Product trust being a perceived behavioral control shapes the online purchase intention on natural care products among Gen Y. Similarly, Web-vendor trust being a perceived behavioral control shapes the online purchase intention on natural care products among Gen Y as well. Therefore, it is hypothesized that:

H3: There is positive relationship between the product trust and online purchase intention on green PCP among Gen Y.

H4: There is positive relationship between the web-vendor trust and online purchase intention on green PCP among Gen Y.

Methodology

The target population for this study is Malaysian Gen Y, who was born between 1977 and 1994 (Black, 2010). According to the Department of Statistics Malaysia (2017), Malaysia has 32.2 million people and 40% of them are Gen Y (Muda & Hassan, 2016). Thus, based on the statement above, the population of this study was estimated at 12.88 million Gen Y. A calculation of the required sample size with a 95% confidence level yielded a sample of 122 respondents. Respondents from the sample were from different backgrounds in terms of education level and income level throughout Malaysia in order to ensure the population was unbiased. The respondent's demographic profile is shown in Table 1. The survey method is used to collect the data. Data collection was done online and paper-based questionnaires were distributed across all geographical locations. There were two forms of a questionnaire distributed which are electronic-based and paper-based. This study employed mixed questionnaire forms to ensure a wide range of sample responses. The electronic-based questionnaire was published in Google Forms and was left open for responses on social media. This allowed respondents to participate. Purposive sampling was adopted for this study to collect data from the respondents who had visited or searched for green personal care products in an online retail store at least once. Given that the population is comparatively large, collecting data from all Gen Y green personal care product customers is far beyond the scope of this research (Wong, 2017).

In addition, there is no appropriate sampling frame available for this research containing the list of all green PCP customers. Therefore, the researchers in this study believe that the purposive non-probability sampling technique is the most suitable method for efficiently collecting data in the current study. In this respect, the limitations of targeted sampling techniques are less important as the target population has less variability (Saunders et al., 2016). To ensure that all sample respondents were confirmed to involve in some aspect of online purchase or green PCP in order to obtain accurate data for the study. However, under the well-justified assumption that Gen Y is technologically savvy (Windasari et al., 2022) this sampling method is believed to be an accurate representation of the research population.

Results and Discussions

Hypotheses Testing

Multiple regression analysis was used to determine the relationship between the dependent variable which is online purchase intention on GPC and the independent variables. Table 2 below shows the regression coefficient of four significant independent variables which were perceived risks, perceived benefits, product trust, and web-vendor trust. These four independent variables explained 46.2% variance in online purchase intention on green PCP (Adjusted R² = 0.462). In other words, 53.8% were explained by other variables not included in this study. Besides that, Table 2 also shows that the regression model was significant with an F-value of 26.93 and is significant at $p=0.000$. Therefore, the model of regression is fit at the significance level of 0.000. Furthermore, Table 2 has shown the coefficient of all independent variables. The highest coefficient was web-vendor trust which is 0.497 with a significance level of 0.00 ($p \leq 0.05$). The highest coefficient value of web-vendor trust has shown that this independent variable was the strongest predictor factor for respondents' online purchase intention on green PCP. Therefore, H4 was supported whereby there is a positive relationship between web-vendor trust and online purchase intention on green PCP. This positive relationship suggests the higher the perceived web-vendor trust, the stronger online purchase intention on green PCP.

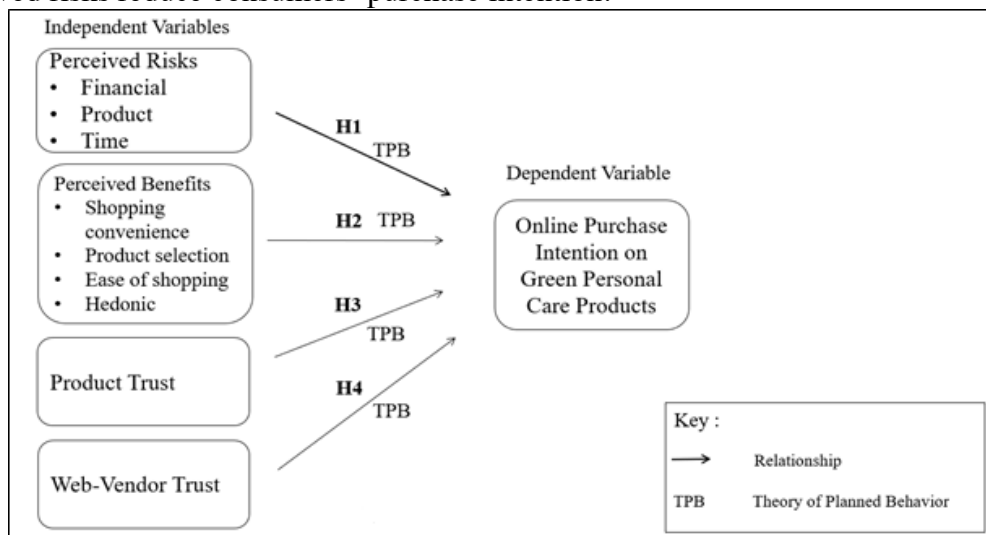
This result was similar to the results in the studies conducted by Gefen, Karahanna and Straub (2003) and Wang & Emurian (2005) which believed that web-vendor trust is one of the important elements in enhancing the perception of trust in online purchases. Consumers tend to purchase from particular websites in which the sellers have the characteristics that demonstrate trustworthiness such as benevolence, integrity, and competence because when trust surpassed risks, consumers were more likely to engage in a relationship with the seller (Bhattacharjee, 2002; Cho, 2006; Dinev & Hart, 2006; Gefen, Karahanna, & Straub, 2003; Kim & Benbasat, 2006; Mcknight & Chervany, 2001; Pavlou & Fygenson, 2006).

This is followed by perceived benefits ($r=0.245$) with a significance level of 0.010 ($p \leq 0.05$). Hence, H2 was supported; there is a positive relationship between perceived benefits and online purchase intention on green PCP. This positive relationship signifies the online purchase intention on green PCP is affecting by perceived benefits positively. This result was consistent with the study by Shimul et al. (2022) which concluded that both functional (utilitarian functions like convenience, variety, and quality of merchandise, and price) and non-functional (hedonic) motives for online purchasing were important predictors of attitudes toward online purchasing. Consumers believed that they will become better off from online purchases with certain websites that were able to provide advantages like convenience, saving in costs, time, and other benefits.

Table 1: Respondent's Profile by Age, Gender and Highest Level of Education

	Frequency	Percent
Age		
24-29	77	63.1
30-35	38	31.1
36-40	7	5.7
Gender		
Male	53	43.4
Female	69	56.6
Education Level		
Did not attend school	0	0
Primary Level	0	0
Secondary Level	0	0
Degree/College Certificate	83	68
Post Graduate	39	32
Total	122	100

As for perceived risks, the coefficient was -0.150 with a significance level of 0.032 ($p \leq 0.05$). Thus, H1 was supported which means that there is a negative relationship between perceived risks and online purchase intention on green PCP. This indicates that the higher the perceived risks, the lower the online purchase intention on green PCP. This result seemed to be in line with the findings of Antony, Lin, & Xu (2006) and Kim, Ferrin, & Rao (2008). These researchers concluded that the perceived risks factor (financial risks, product risks, and information risks) is an important barrier when consumers purchase online and it will lead to negative outcomes in the purchasing process. In addition, they have also proven that perceived risks reduce consumers' purchase intention.

**Figure 1: Conceptual Framework**

Therefore, in examining the factors influencing online purchase intention on green PCP, only three factors were significant. There was one factor which is product trust had an

insignificant relationship with online purchase intention on green PCP ($P=0.685$, $\beta=0.031$). Therefore, H3 was rejected. This result seemed to be contrary to the findings of Bhattacharjee (2002), Gefen (2002), and McKnight & Chervany (2001). Product trust had no significant relationship to online purchase intention on green PCP in this study. This may be due to the respondents' educational background where all of them have at least a degree or college certificate. This group of people may be well informed with the product information like who the manufacturer is, what the ingredients are, and so on. Therefore, the reliance on product trust to determine their intention to purchase online may be lesser which then makes the relationship insignificant.

Table 2: Multiple Regressions on Online Purchase Intention

Dependent Variable		Independent Variable	Standard Coefficient (Beta)	t	Significant
Online Purchase Intention on Green PCP		Perceived Risks	-0.150	-2.170	0.032
		Perceived Benefits	0.245	3.345	0.010
		Product Trust	0.031	0.407	0.685
		Web-vendor Trust	0.497	6.085	0.000
Adjusted R2	0.462				
F	26.93				
Significant	0.000				

Implications of the Study

The main purpose of this study is to investigate the factors influencing online purchase intention on green PCP among Gen Y in Malaysia. The current study has both theoretical and practical implications. Firstly, the factors that included in this study have addressed the lack of research on green PCP online purchases. Due to the concept of green products being still novel in Malaysia, there were very few researches that were related to green products have been done in Malaysia. Secondly, this study develops a conceptual model that helps the researcher to understand the complex relationships (antecedents and consequences) among perceived risk, perceived benefits, product trust, and online purchase intention constructs in the green PCP industry. Therefore, this study has contributed to the body of knowledge in the context of Malaysia setting by targeting Malaysian Gen Y who is more innovative and has higher readiness to accept new concepts (El Khoury et al., 2023). Other than that, this study chose to target Gen Y because this group of people is the largest segment and it accounts for 40% of Malaysia's population (Muda et al., 2016).

Practically, the current study provides evidence of the differential effects of perceived risks, perceived benefits, and web-vendor trust on green PCP online purchase intention. The findings from the study illuminate how companies can leverage these factors in marketing strategies planning which brings substantial benefits to the companies by understanding what the consumer wants and needs in order to align with their expectations. Besides, the present study also helps green PCP business managers to gain substantial value and benefits for the organization by targeting the right group of consumers based on the

geographic, demographic, psychographic, and behavioral segmentation according to this study's profiling of the Gen Y respondents. According to the findings, the perceived benefits and web-vendor trust had a significant positive relationship with online purchase intention on green PCP. Therefore, marketers should leverage on these factors to improve the offerings and increase web-vendor credibility. As for perceived risks that showed a significant negative relationship to online purchase intention on green PCP, the marketers should minimize them by providing a user-friendly webpage with better security while also offering a good online review system for customers to change their perception of risks among customers.

Limitation and Future Research

The study used cross-sectional data which may not be as accurate as longitudinal data because cross-sectional data limits the knowledge of the long-term effects. Besides that, the choice of the factors included may not be comprehensive in explaining Gen Y's online purchase intention on green PCP in Malaysia. In addition, there were limited responses due to the short period of data collection which may not be enough to represent the Gen Y population in Malaysia. Adding to that, the respondents are located mainly in Klang Valley and may be more tech-savvy and educated than those in rural areas, and the results may not represent the whole of Malaysia.

It is suggested that future studies use a mixed mode of research. Besides the quantitative method, the longitudinal should be used for more detailed information together with the qualitative method. Other than that, a larger sample size should be done for future research so that the samples are enough to represent the Malaysian Gen Y population. In addition, the variables that were mentioned above which were not included in this study should be considered in future studies to have a more exhaustive result on investigating factors influencing online purchase intention on green PCP. Besides that, in order to have a more credible result for researchers and marketers, the study location should cover a larger area to avoid biases.

Conclusion

The main purpose of this study is to investigate the effect of perceived risks, perceived benefits, product trust, and web-vendor trust on online purchase intention on green PCP among Gen Y in Malaysia. Based on several statistical analyses and results using SPSS, a conclusion can be made for the study. Firstly, it was found that respondents were unlikely to purchase green PCP online if there are certain risks involved. Similarly, perceived benefits have a positive relationship with online purchase intention on green PCP. However, product trust was found not to positively and significantly affect the online purchase intention on green PCP among Gen Y. This could possibly be due to the higher education level that all the respondents have, causing them to be well informed with product information and have less reliance on product trust to determine their intention to purchase online. On the other hand, web-vendor trust positively affects online purchase intention on green PCP among Gen Y and is the most important factor compared to the other three factors. It means consumers tend to purchase from websites in which the sellers have the characteristics that demonstrate trustworthiness, such as online reviews that could show benevolence, integrity, and competence as consumers were more likely to engage in a relationship with the seller when trust overrides the perceived risks of purchasing online PCP.

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