

An Explanatory Study on Customer Loyalty, Brand Consciousness, Trusting Beliefs towards Online Purchasing Behaviour among Malaysian Undergraduates

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Abstract

The purpose of this study is to explore the online purchasing behaviour among undergraduates and its relationship with customer loyalty, brand consciousness and trusting beliefs. By conducting the convenience sampling method, data is collected through questionnaires. The findings show that there is a significant relationship of all the three variables with online purchasing behaviour. Therefore, this has proven that the online purchasing behaviour of the Malaysian Undergraduates was influenced by the loyalty, brand consciousness as well as the trusting beliefs.

Keywords: *online purchasing behaviour, customer loyalty, brand consciousness, trusting beliefs, Malaysian Undergraduates.*

1. Introduction

The Generation Y which refers to young adult's consumers plays an important role in the future market as they will be the main influence on the expenditure of product and services including apparel and footwear therefore, it is critically important to understand the purchasing trends in such a vast and growing market (Jin et al., 2006). In this millennial generation, shopper wants customer experience that meets their demand, respect, emotional relation, fair prices and convenience. With this extensive application of information technology, information is easily obtained and influences the purchasing decisions (Wang, Chen and Chu, 2009). Hence, how could the online businesses retain the customer's loyalty even with a high competition happening in the market? On the other hand, consumers tend to deliver positive brand image perceptions towards the international brand of merchandise (Tee et al., 2013). Thus, how to plant in positive perception of a certain brand to attract customers that is brand conscious?

Many evidences suggested that consumers often hesitatingly exchange their personal information with online vendors due to their uncertainty of the partner's behaviour or their awareness of stolen information risk (Lan et al., 2014). Hence, how does an online business gain customer's trust in the trade through an online platform even if it's with overseas online dealer?

2. Literature Review

2.1 Customer Loyalty

Wang et al. (2009) highlighted that customer loyalty infers the act by customers that will resist discounts provided by its competitors, and regularly purchase the company's products and services, at the same time recommending to their friends and peers. For further illustration, more than 70% of 3,000 online shoppers prefer shopping in their favourite online retailer (Morris, 2013). Sondoh Jr. et al. (2007) define customer loyalty as a repeat purchase of the certain brand of products and services from the same provider. Loyal customers tend to have a higher level of recommendation and repurchase intention as they have a greater resistance to counter persuasion and negative word of mouth. Not only that, loyal consumers might be less price sensitive, and is not attracted to competitors' promotions (Ou et al., 2011). Customer loyalty programme is a useful to increase loyalty by providing incentives to consumers through added benefits. A successful customer loyalty programme further strengthens the relationship between existing customers, lengthening customer life cycle, and increasing its share of customer expenditure (Ou et al., 2011).

2.2 Brand Conscious

In terms of apparels, brands that have a high level of fashion could affect lifestyles positively as it relates to consumer preference in terms of choosing a fashion product. This will then results in consumers' loyalties among fashion conscious consumers. With regard to this, the latest level of fashion lifestyles that incorporated in fashion design is important as consumers will repurchase the products of the specify brand if that brand meet their expectations and requirement (Tee et al., 2013). Consumers that are fashion conscious have high possibility to buy expensive international brand products. With a further illustration, due to the good quality and brand image, consumer preferred well-known brand products because of their perception in trust and low risk of international products (Tee et al., 2013). What's more, consumers with higher face perception are more willing to choose brands with high popularity (Shi et al., 2012). This gives them the confidence by consuming those products with trustable and popular brands. In fact consumers perceive brand status as an important tool to gain recognition (Miller, 2007).

Thus, a status-seeking consumer may feel contented in respect to the brand's status, possibly because of the recognition received by being associated with the brand's status. A high status brand may have a high price, higher standards of excellence, superior quality, snob appeal, luxurious features, and exclusivity compared to the other brands (Miller, 2007). All these factors like status and fashion style could influence individuals to be more brands conscious.

2.3 Trusting Beliefs

Consumers' trust in online shopping can be interpreted as trust in e-commerce or trust in online vendor. Trusts can be seen as the reliability and trustworthiness of the e-vendors supplying products or services. Similarly, online trust is crucial for the growth of e-commerce. This highlights the significance of online trust as where it is one of the key obstacles for vendors succeeding in the Internet era. Choon Ling et al., (2011) argue that

when a person trusts another person, the person is confident and willing to have faith in the other partner that is involved in the exchange process.

However, on the other side, a lack of trust is likely to discourage online consumers from participating in e-commerce (Broutsou and Fitsilis, 2012). The lack of e-trust (online trust) is likely to discourage any purchase over the internet. This is because in an online transaction, there is no physical interaction between the buyer and the seller, and the payment method is usually paid by credit or debit card, thereby increases the probability that the consumer's financial data may be exposed and used incorrectly. Thus, the online transaction can create a sense of powerlessness among online shoppers (Choon Ling et al., 2011). It has been demonstrated that online customers' purchase intention is positively affected by trusting beliefs.

Broutsou and Fitsilis (2012) stated that online initial trust positively affect consumer's purchase intention. For this reason, lacking of trust of the products or services from the online vendors resulted in why consumers engage less in e-commerce. Consequently, previous studies show that if there is a higher degree of trust towards the online vendor's then customer's loyalty will increase. With this in mind, consumers tend to make judgments about an online store based on the degree of trust where it will then positively influence consumer's behaviour (Choon Ling et al., 2011).

2.4 Online Purchasing Behaviour

In his study, Stevens (2016) found that 51% of the study's respondent purchase online compared to 48% in the year 2015. According to the survey by UPS and analytics firm Score Inc., shoppers make at least two online purchases in a three-month period. Online purchasing behaviour refers to the consumers' acceptance of the net as a shopping channel as well as the consumer's attitudes toward a specific internet store. Furthermore, other research shows that the current e-commerce purchasers are younger (generation Y), more educated and have higher income. According to Osman et al. (2010), older males group has the highest online purchase behaviour despite, regardless of the positive attitudes that the Youngers has towards internet shopping.

According to Kemp (2016), there are about internet users 3.419 billion with a 46% of global penetration which is about 3.42 billion. By comparing to 2015, there is a growth of the internet users by 10% which is 332 million. With the easy access to an abundance of current and detailed information on products and services, facilitates comparison shopping, and could also aid in product selection and enables consumers to make more informed decisions. In fact, there are also no driving or parking costs associated with shopping online. Almost all products will be delivered to the consumers, either instantaneously via electronic medium or by the wide distribution network of the Internet vendors (Mohd Suki, 2006).

Shoppers are more attracted to well-designed online shopping sites that are easy-to-navigate and visually appealing. Thus, the website design does influence shoppers' purchase intention. Mohd Suki and Mohd Suki (2013) emphasise on the importance to assess the consumer confidence while shopping with an online retailer. This is because when the product familiarity is increased, it can improve the consumers' cognitive structures and task performance as well as their ability to remember the product information.

3. Research Methodology

3.1 Research Design and Sample

This is a quantitative study. In terms of objectives, this is an exploratory study. Looking into the sampling methodology, the population in this study is 11,000 Undergraduates. Since, the total student's population in one of the private university in year 2016 was approximately 11,000 students which are considered as a large sample group, the results from Raosoft Sample Size Calculator suggested that 96 is the minimum sample size of the survey. (Margin of error = 10%; confident level = 95%).

A convenience sampling method was conducted among 100 Malaysian undergraduates which is more than the required sample which is 96. This sampling method was chosen due to the unavailability of the list students visiting the library. Besides, researchers can meet different students from different faculty within the campus compound. This is to avoid bias for surveying all the respondents from particular faculty.

3.2 Instrumentation

For customer loyalty, the instrument was adopted by Wang et al. (2009) scale to look at the customer loyalty among the Malaysian undergraduates, using five-point Likert scale. There are twenty seven questions modified, measuring the customer loyalty as each item has been evaluated as "Very Disagree" to "Very Agree". As for brand consciousness, the instrument was adopted by Lu (2011) scale to look at the brand consciousness among the Malaysian undergraduates, using seven dimension of the scale. There are 15 item modified and measure the brand consciousness where each item has been evaluated from "Strongly Agree" to "Strongly Disagree". The highest score possible was seven and the lowest was one.

For trusting beliefs, the instrument was adopted Lan et al., (2014) by scale to look at the trusting beliefs among the Malaysian undergraduates, using five-point Likert scale. There are 16 items modified, measuring the trusting beliefs. Each item has been evaluated as "Strongly Disagree" to "Strongly Agree". The highest score possible was five and the lowest was one. As for online purchasing behaviour, the instrument was adopted by Osman et al. (2010) scale to look at the online purchasing behaviour of the the Malaysian undergraduates, using five-point Likert scale. There are 53 items modified, measuring the online purchasing behaviour. Each item has been evaluated as "Strongly Disagree" to "Strongly Agree". The highest score possible was five and the lowest was one.

3.3 Data Analysis and Interpretation

The total 100 respondent details are keyed into SPSS, and then analysed on a group basis. By analysing the frequencies of these variables, it helps to better construe the relevancy and validity of the sample group within this research. In this research paper, the statistic will include both of the descriptive and inferential statistics. This study employed the Pearson Moment Correlation test to examine the relationship between the variables. The correlation values range from +1 to -1 whereas a value of 0 proves that there is no relationship between the two variables. When the value is greater than 0, then there will be a positive relationship whereby when the value lesser than 0, there will be a negative relationship (Statistics.laerd.com, 2016). The next test is the called the multiple regression test where it is conducted to determine the relationship between one independent variable

and the dependent variable (Campbell and Campbell, 2008). Therefore, in this study, the relationship of customer loyalty, brand consciousness and trusting beliefs towards online purchasing behaviour is to be assessed.

4. Presentation of Data, Findings and Analysis

4.1 Respondent's Profile

In the first section of the questionnaire, basic demographic questions were asked. In this research, the result collected was 100% from questionnaires. Therefore, the breakdown the respondent's characteristic is as below:

Variables	Frequency	Percentage %
Gender		
Male	53	53.0
Female	47	47.0
Age		
17-20	39	39.0
21-24	50	50.0
25-27	8	8.0
28-31	1	1.0
Above 32	2	2.0
Education Level		
Foundation	5	5.0
Diploma	19	19.0
Degree Level 1	9	9.0
Degree Level 2	25	25.0
Degree Level 3	41	41.0
Others: Masters	1	1.0
Online Purchasing		
Never	17	17.0
Daily	1	1.0
Weekly	5	5.0
Monthly	51	51.0
Yearly	26	26.0

Table 1. Respondents' Characteristic

Based on table 1, from a total of 100 respondents, male dominates the gender group with a total of 53% while females come next with a total of 47%. Coming to the age group, majority of the respondents were 21-24 which is half the respondents (50%) whereas the age group 17-20 comes in second with a total of 39% and the age 25-27 comes in third with 8%, following by the age group of 32 and above with 2% and lastly, the 28-31 age group holding the last 1%. Moving on to the education level of the respondents, 41% are currently in Degree Year 3 whereas Degree Level 2 comes in second with 25%, following with Diploma (19%) then Degree Level 1 (9%), Foundation (5%) and lastly, Masters holding the last 1%. Additionally, more than half of the respondents (51%) undertake online purchasing monthly. In regards to this, Yoldas (2012) says that the previous report states that in 2016, 192 million people will prefer to shop

online rather than in stores. Coming in second is those respondents' purchases online yearly (26%), following by the respondents that never purchase online (17%) and then weekly online purchasing (5%) and lastly, the remaining 1% in on daily online purchasing.

4.2 Descriptive Analysis

Based on the results acquired from the customer loyalty questionnaire, majority of the respondents (56%) agree to recommend the online website that they frequently visit to their peers or friends whereby online businesses need to be constantly updated on the latest trends in providing their products and services as 56% of the respondents strongly agrees to this statement. The results derived from the distribution of the summation of customer loyalty shows the means of customer loyalty towards online purchasing behaviour of 3.84.

Based on the results acquired from the brand consciousness questionnaire, half of the respondent (50%) strongly agrees that they prefer brands that they are comfortable with. Furthermore, 46% of the respondents agree that brand would give a good impression on other people. The results of the brand consciousness distribution overall means is 3.86.

Based on the results derived from the trusting beliefs questionnaire, 66% of the respondents were neutral in terms of trusting the online vendors. With this, 37% of the respondents agree that online vendors need to have the technology know-how in terms of online transactions for security. The distributed trusting beliefs summation results shows that the mean score is 2.69. Based on the results acquired from the online purchasing behaviour questionnaire, 45% of the respondent agrees that online shopping saves time. The results from the distributed summation of the online purchasing behaviour show that the mean is 2.91.

4.3 Multiple Regression Test

To further study the online purchasing behaviour and multiple variables, linear regression was used.

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.04	0.50		2.08	0.04
Customer Loyalty	0.15	0.12	0.14	1.30	0.20
Brand Conscious	0.07	0.10	0.08	0.74	0.46
Trusting Beliefs	0.37	0.13	0.28	2.85	0.01

R square = 0.141, df = 3; F = 5.268, p = 0.002

Table 2. Summary of Multiple Regression Analysis Output

The F statistic for overall goodness of fit of model is 9.41, which is significant at $\alpha = 0.05$. After excluding the non-significant variables, the final regression model produced by enter method for online purchasing behaviour is:

$$\text{Online Purchasing Behaviour} = 1.04 + \text{Trusting Beliefs} (0.37).$$

This model explains 14.1% of variance in online purchasing behaviour. This indicates that 14.1% of the dependent variable (online purchasing behaviour) was explained by the linear combination of only one variable. Based on the table above, the highest beta is trusting beliefs (0.28) follow by customer loyalty (0.14) and then brand consciousness (0.08).

5. Research Findings

5.1 Customer Loyalty

In regards to customer loyalty problem statement, *“how could the online businesses retain the customer’s loyalty even with a high competition happening in the market?”* The customer loyalty descriptive analysis shows that majority of the respondent strongly agrees that online business has to constantly be updated on the latest trends in terms of the type of products and services that the business is providing. Furthermore, the result also shows that when an online business continuously gives a satisfied experience, the respondents are more likely to repurchase from the particular website again. As a result to this, previous studies from Bagram and Khan (2012) have proven right where customer loyalty comes from product characteristic or emotional factors of the consumers.

Therefore, with this the respondents agree to recommend the website that they visit frequently to their friends or peers. This has once more proven the previous studies of Ou et al. (2011) relevant as loyal customers tend to have a higher level of recommendation. Apart from that, the Pearson-Moment Correlation results also show that customer loyalty has a positive relationship with online purchasing behaviour. In regards to this, based on the results collected, 87% of the Malaysian undergraduates will be loyal when they received a satisfied experience.

5.2 Brand Consciousness

The next research question on brand consciousness, *“how to plant in positive perception of a certain brand to attract customers that are brand conscious?”* In this case, based on the results derived from the brand consciousness analysis, most of the respondent prefers a brand which has consistent quality and also brands that gives good impression to other people. With this, it has reaffirmed with the previous studies from Tee et al (2013) stating that branded products have better quality and brand image resulting a higher recognition.

Besides that, online businesses could plant in positive perception of their brand through the word-of-mouth of the consumer as the results shows that majority of the respondents agrees that word-of-mouth from their family, friends and peers influences in brand purchasing. Not to mention that, from the Pearson-Moment Correlation test, it was proved that the brand consciousness has a positive relationship with the online purchasing behaviour. Thus, based on the results collected in the previous chapter, 92% of the Malaysian undergraduates prefer brands which will make them feel comfortable.

5.3 Trusting Beliefs

The third research question is regarding on the trusting beliefs of “*how does online businesses gain customer’s trust in the trade through an online platform even if it’s with overseas online dealer?*” Based on the results, it shows that online businesses should keep their promises and commitments in terms of selling and delivering the product to the customers. Besides that, most of the respondents also believe that online businesses should have the technology know-how in terms of the security of the online transactions. In line with the previous studies from Hassanein and Head (2004), with the decreased of perceived risks of online transactions, consumer’s trust are likely to increase. Nevertheless, trusting beliefs were proved to have the strongest positive relationship with the online purchasing behaviour in the Pearson-Moment Correlation test as well as the most significant variable in the Multiple Regression test. For further illustration, 66% of the Malaysian undergraduates perceive that online business should have the technology knowledge to enhance the security of online transactions. With this, customer trust towards the website will increase.

5.4 Online Purchasing Behaviour

As for the last question regarding on the online purchasing behaviour, “*how will be the level of the Malaysian undergraduates’ online purchasing behaviour?*” Overall, the level of online purchasing behaviour for the Malaysian undergraduates is moderate according to the mean score of 2.91. This is because some of the respondents still prefer traditional shopping. However, the Malaysian undergraduate’s online purchasing behaviour will increase in the future as majority of the respondent says that online shopping saves time, has variety of choices and online prices are relatively lower than physical store price. The studies from Delafrooz, Hj. Paim and Khatibi (2009) proved to be relevant in terms of the extrinsic benefits shopping online.

In relation to the objective “*to determine the level of online purchasing behaviour level among the Malaysian undergraduates in Malaysia*”, the mean results of 2.91 shows that among the Malaysian undergraduates, the level of online purchasing behaviour is consider moderate. However, 74% of the Malaysian undergraduates agree that online shopping saves time. Thus, in the future, their online purchasing frequency will continue to increase as majority of the respondent (50%) is in the age group of 21-24. In regards to this, 51% of the Malaysian undergraduates purchases online monthly and this is likely to increase from time to time.

5.5 Multiple Regression Analysis Findings

Based on the correlation results, all three independent variables (customer loyalty, brand consciousness and trusting beliefs) have positive relationship with the dependent variable (online purchasing behaviour). Among the three variables, trusting beliefs was proved to have the strongest positive relationship with the online purchasing behaviour as it has the highest r value of 0.331. Customer loyalty comes second with an r value of 0.234 whereas the brand consciousness has the weakest positive relationship towards online purchasing behaviour with an r value of 0.204. All the values are significant as they are below 0.05. As for the result derived from the multiple regression test where only trusting beliefs is taken into account as the results clearly portray that only trusting beliefs ($\beta = 0.28$) is strongly significantly towards online purchasing behaviour due to the

p value lower than 0.05. Although there is positive correlation for customer loyalty and brand consciousness with online purchasing behaviour, it does not show the same results in this multiple regression test as both of the values were not significant thus this could be further study in the future.

5.7 Conclusion & Recommendation

In a nutshell, all five research objective is expected to meet. Regarding on the problem statement, all the variables problems are provided with solution to solve them. This could be further illustrate as various test like normality test, Pearson-moment correlation test, frequency test, descriptive analysis were conducted to prove the relationship of the variables with one another and also the level of significance. Despite the low alpha value, this can conclude that the questions in the questionnaire are highly modified and they are important to keep it for further research. As for the Pearson-moment correlation test, all variables is significant with one another resulting to a positive relationship of the independent variables and the dependent variable whereas the multiple regression test pictures trusting beliefs as the most significant variable.

One of the suggested recommendations for the future online business is to increase the level of security of the website for customer to have faith and trust while shopping online. Online business should invest more in the research and development department to further explore the security issues of online transaction. With this, customer will continuously repurchase from the online website when they are satisfied with the level of security. Apart from that, online business needs to focus on online shopping experience. This is because when the customer has a good experience, most likely they will repurchase from the same website. Besides that, online business could also explore on the demographic differences of gender, income and education level so that it will be easier to identify the consumer and also the information technology adoption level.

Apart from that, online business could focus more on building brand image, customer's satisfaction and also brand loyalty. In terms of publicity, it is vital for online businesses to create awareness so that the customers know the existence of the particular brand. In terms of building brand image, a consistent quality need to be achieved where positive comments will spread around resulting to an increase of customer purchasing from the website. Prior to this, the online business has to constantly update on the upcoming trends and customer preferences.

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