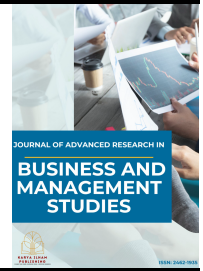




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# Why Students Click “Buy”: Trust, Social Influence, and Control in Online Purchase Intentions

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### ABSTRACT

Understanding the factors that influence young, tech-savvy consumers' intentions to make online purchases has become more crucial as e-commerce has grown quickly in Malaysia. Based on the Theory of Planned Behaviour, this study investigates the effects of subjective norms, perceived behavioural control (PBC), and trust on students' intentions to make online purchases at Management and Science University (MSU), Shah Alam. Using a structured questionnaire given to MSU students who had previously shopped online ( $n = 390$ ), a quantitative, cross-sectional design was used. Data were gathered both in-person and online. Seven items on a five-point Likert scale were used in the instrument to test each construct, and SPSS was used for reliability, correlation, and regression analysis. The results show statistically significant and extremely strong positive associations between the predictors and purchase intention, with trust exhibiting the largest association ( $r = 0.984$ ,  $p < 0.001$ ), followed by subjective norms ( $r = 0.979$ ,  $p < 0.001$ ) and PBC ( $r = 0.979$ ,  $p < 0.001$ ). The results of the regression also indicate that, in comparison to PBC ( $R^2 = 0.959$ ) and subjective standards ( $R^2 = 0.958$ ), trust accounts for the greatest percentage of variance in purchase intention ( $R^2 = 0.968$ ). Practically speaking, the findings emphasise how important it is to increase platform legitimacy and transactional assurance, as well as to improve usability and use social influence to increase students' willingness to make online purchases.

## 1. Introduction

Online shopping has emerged as a key business-to-consumer (B2C) channel, allowing customers to browse, assess, and buy products via websites or mobile applications without having to contact with physical stores. In this context, purchase intention is a strong proximal predictor of actual purchasing behaviour and reflects a person's intentional plan or readiness to acquire a good or service online.

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Behavioural experts have long maintained that an individual's assessment of the action and the psychological and social factors around it influence their intention when explaining why consumers choose to make purchases online. For instance, Yu and Wu (2007) pointed out that when people have positive opinions about online shopping, they are more likely to make an online purchase.

The Theory of Reasoned Action (TRA), the Theory of Planned Behaviour (TPB), and the Technology Acceptance Model (TAM) all highlight how beliefs about usefulness/benefits, perceived capability, and contextual constraints influence intention. This reasoning is consistent with the larger behavioural tradition [2].

Predicting online purchase intention is crucial from an e-business standpoint since, in contrast to traditional retail, online markets are marked by information asymmetry, less physical inspection, and greater perceived uncertainty. According to Pavlou and Chai (2002) and other e-commerce researchers, behavioural frameworks offer a solid foundation for elucidating the intentions and choices of customers when they shop online.

This issue is particularly pertinent in Malaysia, where customers' exposure to online buying has increased due to digital connectivity and mobile-first behaviour. 74% of Malaysians aged 15 and older use smartphones to access the internet, according to the Nielsen Malaysia Media Landscape Report referenced in the project. Additionally, a significant portion of online users are between the ages of 20 and 29, a demographic with increasing purchasing power and sway over consumption patterns.

According to the same study excerpt, a significant percentage of Malaysians have made recent purchases online, and younger people are more likely to shop online, with greater participation rates among wealthier households. When taken as a whole, these trends make young adult consumers—especially college students—a crucial group to comprehend modern online purchasing intentions.

Key psychological elements, particularly subjective standards and perceived behavioural control (PBC), are used in TPB to explain intention [1]. A person's incentive to conform is shaped by subjective norms, which are defined as perceived social pressure—whether significant persons (friends, family, peers, and coworkers) approve or expect the conduct [1]. Peer recommendations and social media-driven cues amplify these social influences in online purchasing, and students are often impacted by their peers when choosing which platforms, companies, or products to buy. PBC, on the other hand, represents a customer's perceived ability and control over finishing an online purchase, including confidence in platform navigation, transaction completion, and problem-solving [1].

Bandura highlighted the role of self-efficacy in enabling behaviour by drawing on social cognitive reasoning [2], and Ajzen further established perceived control as a crucial factor in determining intention [1]. Because online transactions enable customers to rely on systems and sellers they cannot physically verify, trust has been widely acknowledged as being crucial for e-commerce contexts in addition to TPB structures. According to Giffin, trust is the cornerstone of confidence, dependability, and integrity in decision-making [9]. In digital contexts, it plays a crucial role in determining customer certainty and transaction willingness.

Customers are more likely to make purchases when they believe an online platform is transparent and safe, while mistrust can deter them from making a purchase even if the product is appealing. In online shopping, trust promotes purchase intention by lowering perceived risk and boosting confidence in platform dependability and safety. In line with this, the article presents trust as a crucial factor in determining the intention to make an online purchase, particularly in situations when worries about payment security, privacy, and product authenticity may surface.

The research contends that while previous studies have looked at subjective norms, PBC, and trust as separate predictors of online purchase intention, a thorough grasp of their combined effects is still lacking, especially when these factors influence intention concurrently. This disparity is significant because consumers' intentions to make online purchases are rarely influenced by a single

factor: (i) personal control beliefs (e.g., "Can I do this easily and safely?"), (ii) social influence (e.g., "Do people around me support or recommend this?"), and (iii) trust-based assessments (e.g., "Is this platform reliable and secure?"). Peer pressure, mobile commerce norms, and students' continuous exposure to digital platforms may make these pressures even more potent in a university setting.

Because of Selangor's highly linked metropolitan environment and students' active usage of online platforms, this study focusses on students at Management and Science University (MSU), Shah Alam. The study specifically looks at how MSU students' intentions to make online purchases are influenced by trust, perceived behavioural control, and subjective norms. This extends the use of TPB in a Malaysian e-commerce context and addresses the need for more localised data on student consumer behaviour. By doing this, the results hope to improve understanding of TPB constructs in online shopping and guide e-commerce platforms and marketers in developing trust mechanisms, enhancing user control and usability, and utilising socially driven strategies that influence students' purchase intentions.

### *1.1 Literature Review*

Online purchase intention, which is frequently employed as a predictor of actual purchasing behaviour, describes a customer's intended desire to acquire a good or service via an online platform. The literature review is positioned in this study as the "foundation" that synthesises previous research on how trust, subjective standards, and perceived behavioural control (PBC) influence purchase intention in e-commerce environments.

#### *1.1.1 Underpinning Theories*

The Theory of Planned Behaviour (TPB) serves as the foundation for the majority of earlier research on online purchasing intention [1]. TPB contends that important psychological and social factors, particularly perceived behavioural control and subjective standards (and frequently attitude, but the current framework focusses on the chosen predictors), influence behavioural intention, which in turn shapes behaviour [1]. The article uses TPB as its primary lens to describe how online buying intention is influenced by external social pressure (subjective norms) and internal capacity beliefs (PBC) [1].

The literature review further links the study to the Technology Acceptance Model (TAM), emphasising how perceived usefulness and ease of use can boost readiness to adopt online platforms and ultimately increase the likelihood of purchase, since online shopping also depends on technology acceptance. Conceptually, this is consistent with the traditional underpinnings of TPB [1] and TAM (Davis et al., 1989), in which intention serves as the primary "bridge" between beliefs and behaviour.

#### *1.1.2 Purchase Intention in Online Shopping*

In consumer behaviour research, purchase intention—which represents a person's likelihood of making a purchase within a specific timeframe—is seen as a fundamental concept. This paper extends the idea that trust is a key factor in digital environments and specifically links purchase intention to TPB logic, which is defined as intents influenced by subjective standards and perceived control. This is in accordance with the more general reasoning that because online environments increase uncertainty (product, payment, and privacy risks), intention becomes particularly vulnerable to cues of trust and control beliefs.

### 1.1.3 Online Purchase Intention

#### 1) Perceived Behaviour Control (PBC) → Purchase Intention

PBC measures how competent and in control customers feel when accomplishing tasks related to online buying (e.g., navigating the site, making payment, addressing difficulties). According to the literature review, customers are more likely to engage in online buying when they feel more in charge and competent since their confidence increases and psychological obstacles are reduced.

Conceptually, this study's definition of it is also consistent with TPB: PBC is the belief in one's capacity to carry out the behaviour, moulded by both facilitating and limiting conditions, and it encompasses controllability and self-efficacy. Accordingly, students who believe that "I can do this easily" (self-efficacy) and "nothing will stop me from doing this" (controllability) should be more likely to make a purchase, particularly in online settings where digital confidence is necessary. PBC has a favourable impact on online purchase intention, according to the study's theoretical reasoning. It also cites other studies that supports this association in online contexts.

As a result, the research backs up the theory that PBC significantly increases the intention to make an online purchase.

#### 2) Trust → Purchase Intention

Because online buyers are unable to physically inspect things or engage face-to-face with vendors, trust is frequently emphasised as being crucial to e-commerce. According to the literature review, consumers are more likely to finish transactions when they believe that an online platform is trustworthy, transparent, and secure; in contrast, low trust deters purchases even when the product is appealing or practical.

Additionally, the operational definition ties trust to satisfaction, loyalty, and purchase behaviour in digital marketing contexts and affirms trust as confidence and reliability that encourages readiness to transact, particularly in the face of uncertainty.

Crucially, the theory section indicates that trust is frequently incorporated into "extended TPB" models in e-commerce since it lowers perceived risk and boosts online transaction readiness. The idea that trust significantly increases the intention to make an online purchase is directly supported by this.

#### 3) Subjective standards ⇒ Purchase Intention

Perceived social pressure, or what significant others (friends, family, and peers) believe a person "should" do, is represented by subjective norms. According to the research study, peer pressure and social validation—including social media trends—are examples of subjective standards in online purchasing. This is particularly important for students who frequently rely on the advice and opinions of their peers.

Subjective norms are linked to TPB via the operational definition, which states that an individual's drive to conform and their views about the approval or disapproval of significant individuals influence their behavioural intention. The theory portion goes on to say that among students who are socially connected, subjective norms can be strong and reinforced by recommendations from influencers and endorsements. This lends credence to the idea that online purchase intention is significantly positively impacted by subjective standards.

## **2. Methodology**

### *2.1 Research Design*

In order to investigate the links between the dependent variable (online purchase intention) and the independent variables (trust, perceived behavioural control, and subjective norms), this study used a quantitative approach. The quantitative technique was chosen because it facilitates the testing of hypotheses and allows for the use of structured, closed-ended survey items in statistical procedures to identify quantifiable patterns and linkages.

A cross-sectional survey design was used, which means that the target respondents' information was gathered all at once. The current attitudes and purchasing patterns of university students who purchase online can be captured with this design.

### *2.2 Study Setting and Population*

The study took place out at Shah Alam's Management & Science University (MSU). MSU students with prior internet buying experience made up the target population. Thus, the individual student as an online customer served as the unit of analysis.

According to the MSU 2023 annual report, which was referenced in the thesis, there were 20,584 students enrolled at MSU. A suitable minimum sample size of 377 was determined based on the population size, and 390 valid responses were obtained by the study using both a physical approach and online distribution.

Due of its feasibility in effectively reaching student respondents via campus networks and online platforms, a non-probability convenience sampling technique was employed. This sample technique is frequently used in exploratory and time-constrained field investigations involving accessible populations, like university students, even if it may limit generalisability.

### *2.3 Measurement and Instrument Development*

A systematic questionnaire was used to gather data. Seven (7) items per construct were used to operationalise each construct; these items were modified from existing and verified scales in earlier research.

In particular, the following sources were used for each construct:

- Trust: [10][13][12]
- Perceived Behavioural Control (PBC): [16][1]
- Subjective Norms: [1]
- Purchase Intention: [8]; Fishbein & Ajzen (1975)

A five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to score each item. When presumptions are met, this scaling strategy supports measurement consistency and is appropriate for parametric statistical analysis.

Google Forms was used to administer the questionnaire as a self-administered online survey. There were five parts to it: 1. Profile of demographics, 2. Trust (seven components), 3. Perceived Control of Behaviour (7 items), 4. Seven items of subjective norms and 5. Intention to Buy (7 things)

Email, WhatsApp, and university-related social media platforms were used to recruit participants. Because Google Forms is compatible with PCs and mobile devices, allows for effective distribution, and facilitates real-time tracking and automatic data organization—which lowers the likelihood of human entry errors—it was chosen.

A pilot test was carried out with 30 respondents who had demographic traits in common with the target group prior to full deployment. Using Cronbach's alpha, the pilot sought to evaluate the internal consistency, intelligibility, and structure of the questionnaire. All constructs attained alpha values above the suggested cutoff of 0.70 (Hair et al., 2020), demonstrating the questionnaire's appropriateness for widespread distribution and bolstering dependability at the pilot stage.

### **3. Result and Discussion**

The links between trust, perceived behavioural control (PBC), subjective norms, and online purchase intention were examined using SPSS based on the 390 useable responses gathered from MSU students in Shah Alam. The sample is representative of a population of students who actively purchase online. Shopee was the most popular platform (48.7%), followed by Carousell (21.0%), TikTok (20.5%), and Facebook (9.7%). This suggests that highly social-commercial ecosystems, particularly marketplaces and social commerce, are influencing students' purchasing intentions. In keeping with MSU's multicultural student body, the ethnic distribution narrative also shows that the majority of respondents (59.5%) were Malay, followed by Indian (27.2%) and Chinese (13.1%).

Skewness and kurtosis values were found to be within an acceptable range (between  $-2$  and  $+2$ ) in the normality examination, indicating that the dataset was appropriate for parametric tests like regression and Pearson correlation. Very high internal consistency among constructs was demonstrated by reliability results. Cronbach's alpha was 0.994 for purchase intention and trust, and 0.944 for PBC and subjective norms, both of which were higher than the generally recognised 0.70 cutoff.

Each predictor and purchase intention have very strong, positive, and statistically significant correlations, according to Pearson correlation analysis. PBC and subjective norms were also high ( $r = 0.979$ ,  $p < 0.001$  for both), but trust had the largest correlation with purchase intention ( $r = 0.984$ ,  $p < 0.001$ ). Accordingly, students who (1) have greater faith in online platforms, (2) feel more capable or at ease when buying online, and (3) receive more social support or acceptance are also more likely to report having a higher desire to make an online purchase.

All three variables account for a significant amount of the variance in purchase intention, according to simple regression results (as shown in the thesis summary table), and all hypotheses were accepted. In particular, subjective norms  $R^2 = 0.958$ , PBC  $R^2 = 0.959$ , and trust stated  $R^2 = 0.968$  show that each variable alone accounts for a significant portion of the variation in students' purchase intentions in this sample. According to the results, trust is the most significant predictor, which is in keeping with the notion that perceived safety, credibility, and dependability lower perceived risk and raise propensity to transact online.

Overall, the results are very consistent with the logic of the Theory of Planned Behaviour (TPB), which was applied in the study. Perceived control (PBC) and social pressure (subjective norms) influence intention, whereas trust is an essential e-commerce facilitator that lowers uncertainty.

#### **3.1 Trust is the most powerful motivator.**

Established e-commerce research contends that trust lowers perceived risk and increases consumers' readiness to buy, particularly when buyers are unable to physically verify products and must rely on platform assurances, reviews, and transaction security signals. This is supported by the very strong trust–intention link. This also aligns with broader TPB applications in e-commerce, where trust is frequently incorporated to represent the unpredictability of the online world. In practice, this means that in order to turn browsing into purchases, student-focused platforms (such as

Shopee/TikTok commerce ecosystems) should give priority to trust-building cues such as seller authentication, clear returns, dispute resolution, and safe payments.

### *3.2 Online shopping confidence and perceived behavioural control (PBC)*

According to the strong PBC effect, students are more likely to have a firm intention to buy when they believe they can use applications, compare products, make payments, and deal with problems after a purchase. This aligns with TPB and other research that links increased purchase intention in online contexts to perceived control, as referenced in the thesis. Practically speaking, lowering friction (quick checkout, transparent delivery tracking, simple refunds) can directly increase intention through perceived control.

### *3.3 Social and peer influence as well as subjective norms*

Additionally, there is a large positive correlation between subjective norms and purchase intention, confirming that students are particularly sensitive to social evidence, which includes peer purchasing behaviour, recommendations, family influence, and trends that are accentuated by social media. Peer recognition and influencer cues may serve as "permission signals" that reinforce intention in a student body that regularly shops through socially driven channels. It's worth including a brief methodological reflection in your journal discussion because the correlations and R2 values reported are very high (near 0.96–0.98). Results this strong can occasionally indicate common method bias, item redundancy, or overlap between constructs (especially when all measures come from one self-report survey in one sitting). Simply admit this and suggest that future research employ procedural/statistical controls (such as Harman's single-factor test, marker variables, multi-source measures, or a time-lag design) to increase causal confidence without "downgrading" your findings.

## **4. Conclusion**

This study finds that among MSU students in Shah Alam, trust, perceived behavioural control (PBC), and subjective norms are the main factors influencing their desire to make an online purchase. Students are more likely to intend to buy online when they (i) believe the platform is reliable and secure, (ii) feel competent and confident completing online transactions, and (iii) perceive encouragement or influence from peers and their online social environment, according to the findings, which also show that trust is the strongest predictor of purchase intention ( $R^2 = 0.968$ ), followed by PBC ( $R^2 = 0.959$ ) and subjective norms ( $R^2 = 0.958$ ). Overall, the findings show that social and cognitive factors greatly influence students' intentions to make online purchases, supporting the validity of the Theory of Planned Behaviour as the study's foundation.

First, as trust turned out to be the most important factor, platforms should improve their methods for fostering trust through transparent communication, safe and dependable payment and transaction systems, guarantees of privacy and data security, and reliable customer feedback and review systems. Students feel safer moving from browsing to checkout because to these components, which lower perceived danger.

Second, in order to give users confidence in handling the online buying process (searching, comparing, paying, tracking, and resolving issues), platforms should make sure that their user interfaces are easy to use, that navigation is straightforward, and that customer service is responsive. Purchase intention increases when the purchasing procedure seems simple and controllable.

Third, marketers should use social proof tactics, like user-generated content, peer reviews, influencer endorsements, and trend-based campaigns, to match how students' decisions are influenced by their peers and social media environments, as subjective norms were also found to be strongly associated with purchase intention.

The fact that this study was restricted to MSU students in Shah Alam may limit its generalisability to other age groups, institutions, and geographical areas; in order to improve external validity, future research should employ larger sample across other Malaysian universities and localities.

Furthermore, because the study employed a cross-sectional design, longitudinal methods could be applied in subsequent studies to investigate how purchase intention evolves with new technology and evolving online patterns.

Lastly, because the study used data from a self-reported survey, future research might use a combination of techniques (such as focus groups or interviews) to lessen response bias and gain a deeper understanding of the reasons behind students' actions.

In order to see how context affects online buying intentions, the study also recommends expanding the model by including variables that are becoming more and more important in social commerce, such as influencer marketing, digital platform loyalty, and perceived risk. Additionally, it suggests comparing various groups, such as students and working professionals.

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