Multi-Dimensional Factors Shaping Online Shopping Behavior Among Malaysian Working Adults: A Qualitative Exploration

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ABSTRACT

This study explores the key factors influencing online shopping behavior among Malaysian working adults, offering insights into the diverse drivers shaping consumer preferences and decision-making in the growing e-commerce landscape. The study employs a qualitative approach and case study design. Data were collected through semi-structured, in-depth interviews with five working adult informants, three females and two males, chosen using purposive sampling and snowball sampling techniques. The data were coded using NVivo 15 and analyzed using thematic analysis. The findings highlight several important themes that influence the informants' online shopping behavior, including social, economic, service- and technology-related, political, and psychological factors. The sub-themes under social factors are family and friends' influence, endorsements from social media influencers, online consumer reviews, and convenience. The economic factors include promotional and financial incentives, the convenience of payment methods, and cross-platform price comparison. Service- and technology-related factors include fast delivery, responsive customer service, user-friendly interface and navigation, visual information quality, detailed and accurate product descriptions, and loyalty and repeat purchase intentions. The only political factor concerns government support and regulation. Finally, psychological factors include fear-of-missing-out (FOMO)-driven purchases, mood-driven shopping, scarcity- and urgency-driven buying, anticipation and post-purchase emotions, and awareness of online scams. In conclusion, this study sheds light on the complex factors that influence online shopping behavior among working adults in Malaysia. However, the findings are limited by a small sample size, which hinders generalizability. Future research should employ quantitative or mixed-method approaches with larger samples to improve generalizability. Additionally, the study recommends raising consumer awareness and digital literacy to encourage ethical online purchasing and strengthen trust in online platforms.

Keywords— online shopping behavior, Malaysian consumers, e-commerce, consumer decision making, fear-of-missing-out (FOMO)

INTRODUCTION

Online shopping is the process by which customers use digital platforms, such as websites or mobile applications, to purchase goods or services over the internet. Without visiting retail locations, customers can look up product details, evaluate options, and decide what to buy. Online shoppers complete their transactions electronically using a variety of digital payment methods, and logistics companies or service providers deliver the goods or services. It offers convenience, access to a variety of products, and anytime, anywhere transactions (Laudon & Traver, 2020). Online shopping has become the most popular retail channel worldwide due to the spread of

digital technologies and the widespread internet, especially in emerging markets, where the COVID-19 pandemic accelerated digital consumption habits.

In the Malaysian context, nearly two-thirds of Malaysians engage in e-commerce, and major platforms like Shopee and TikTok Shop are driving increased activity through promotions, product variety, and user-friendly interfaces (Mok, 2025). This expansion aligns with rising internet and mobile usage, establishing e-commerce as a significant economic driver and changing the consumption habits of working adults. However, there is little qualitative research on the underlying factors that affect how and why working adults shop online, despite quantitative evidence of rising online market usage. Convenience, social influence, information access, and trust all have a significant impact on online shopping behavior, according to prior research (Rahlin et al., 2024; Baharin et al., 2024). However, these studies frequently rely on structured surveys and youth samples, which limit a deeper understanding of consumer decision processes among diverse working populations. Therefore, by analyzing their lived experiences and perceptions in the digital marketplace, this study seeks to qualitatively investigate the factors influencing Malaysian working adults' online shopping behavior.

STATEMENT OF THE PROBLEM

Due to broad internet access, mobile technology, and working people's desire for convenience, online shopping has grown in popularity in Malaysia (Laudon & Traver, 2020). The majority of research to date has relied on quantitative methods and student samples, providing little insight into the lived experiences of working adults, even though factors such as convenience, trust, social influence, and information availability have been widely recognized as influencing online shopping behavior (Habib et al., 2022). Working adults may make quite different choices when it comes to online shopping than other consumer groups, as they face unique constraints such as time constraints, work-life balance, and financial obligations. Understanding these factors is essential for developing more effective e-commerce strategies and consumer policies that align with the needs of Malaysia's working population. This study aims to address this gap by examining the factors influencing online shopping behavior among working adults in Malaysia.

RESEARCH OBJECTIVE

The study aims to achieve the following objective:

1)   To explore the factors that influence online shopping behavior among working adults in Malaysia.

SIGNIFICANCE OF THE RESEARCH

This research examines the factors influencing online shopping behavior among working adults in Malaysia and provides several benefits for consumers and industry stakeholders. As online shopping becomes an integral part of daily life, the findings can help working adults understand their purchasing decisions and behavior, enabling more informed and responsible choices. By analyzing factors such as psychological reactions, social pressures, marketing tactics, product variety, and consumer protection, this study clarifies the reasons behind and the obstacles encountered by working adults in the digital marketplace.

The study also offers practical insights for policymakers and regulatory bodies in enhancing consumer protection and e-commerce regulations. Understanding working adults' online shopping experiences can inform strategies to build trust, improve digital security, and promote fair trading practices. This may include strengthening online transaction safeguards, consumer education programs, and policies supporting ethical digital commerce.

Additionally, this research contributes to academic knowledge by addressing the limited qualitative studies on online shopping behavior among working adults in Malaysia. It provides empirical insights, highlights gaps in existing literature, and offers a foundation for future studies in consumer behavior, digital marketing, and e-commerce. Theoretically, the findings enrich discussions in marketing, information systems, and behavioral studies by revealing how working adults' lived experiences shape online purchasing decisions in a rapidly evolving digital society.

LITERATURE REVIEW

Family and Friends' Influence

In Malaysia's collectivist culture, family and friends significantly shape online purchasing behavior by serving as trusted sources of information and recommendations, reducing perceived risks and uncertainty, particularly for unfamiliar products or platforms (Gunawan et al., 2023). This influence is amplified among working adults, who, constrained by time and limited opportunities for in-depth research, often rely on relatives' or friends' experiences to make quicker, more confident decisions, especially for everyday items like household goods, apparel, and food. Beyond mere suggestions, family involvement often includes shared decision-making and joint purchasing responsibilities, in which discussions and collective experiences with online platforms foster long-term habits: positive shared encounters encourage repeated use, while negative ones may deter adoption or continued engagement. These close social networks facilitate informed, timely choices while sustaining trust in online shopping outcomes.

In addition, empirical studies across Southeast Asia consistently show that social influence from family and friends has a strong, positive impact on online shopping intention and behavior. For example, Hajli (2014) found that social influence and social commerce features significantly increase trust and purchase intention in online contexts, as consumers rely on interpersonal recommendations to reduce ambiguity. Similarly, peer opinions were found to have a greater influence than traditional advertising, especially when consumers regard family members and close friends as trustworthy and experienced users. These findings imply that social contacts serve as an informal risk-reduction mechanism that promotes the adoption of online shopping, particularly in collectivist societies such as Malaysia.

Furthermore, empirical data from Asian consumer studies suggest that family and peer influence moderate the relationship between perceived risk and online purchase intention. Chong et al. (2018) found that recommendations from family and friends greatly boost consumers' trust in online purchasing platforms, even when there are worries about security or product quality. This effect is especially strong among working individuals, as social influence helps compensate for the restricted time and cognitive resources required for thorough product evaluation. As a result, scientific findings support the notion that the impact of family and friends extends beyond initial purchase intention to include trust formation and recurrent online buying behavior.

Overall, the effects of family and friends on online shopping behavior among Malaysian working adults include lowering perceived risk, enhancing trust, and speeding decision-making. Social impact, alongside technological and convenience factors, helps explain the uptake of online shopping. As a result, understanding the role of family and friends is critical when studying online buying behavior, as it highlights the social dimension of consumer decision-making in Malaysia's cultural and lifestyle environment.

Endorsements from Social Media Influencers

As consumers rely more on digital content to inform their purchasing decisions, social media influencers' endorsements have become important influences on online shopping behavior. Social media platforms such as Instagram, Facebook, TikTok, and YouTube enable consumers to access product information, reviews, and demos in real time, making them essential channels for electronic word-of-mouth. Social media content, particularly influencers' endorsements, has a major impact on consumers' trust and attitudes towards online purchasing platforms. This effect occurs because influencers are often perceived as reliable, approachable, and informed, thereby increasing the persuasiveness of their suggestions. Influencers' evaluations are crucial for reducing the perceived risk associated with online purchases, particularly when consumers cannot physically inspect products. Lou and Yuan (2019) found that influencers' credibility, attractiveness, and skill positively affect consumers' purchase intentions by enhancing trust in product quality and seller reliability. Working adults, who frequently lack the time to undertake comprehensive product research, benefit from influencers' endorsements as a practical shortcut for swiftly and efficiently evaluating products. As a result, influencer marketing is especially effective among time-constrained consumers seeking reputable information before making an online purchase.

Further empirical evidence also confirms the persuasive power of influencers' endorsements on consumer behavior. Djafarova and Rushworth (2017) found that consumers perceive influencers as more credible and relatable than traditional celebrities, which significantly increases trust and purchase intention. Their study revealed that influencers' authenticity and perceived similarity to followers strengthen the impact of reviews, particularly among younger and working consumers who frequently use social media. This empirical evidence reinforces Lou and Yuan's (2019) findings by demonstrating that influencers' credibility and social presence play a crucial role in shaping online shopping behavior. Collectively, these studies confirm that social media influencers' reviews are powerful drivers of trust formation and online purchase decisions.

Overall, social media influencers' endorsements have a major impact on online purchase behavior by fostering trust, reducing uncertainty, and promoting informed decision-making. It complements traditional criteria such as convenience and price in explaining online purchase intention. Understanding the impact of social media influencer endorsements is critical for studying online shopping behavior among Malaysian working people, as these customers increasingly rely on digital recommendations to make purchasing decisions.

Online Consumer Reviews

Online consumer reviews have become an important source of information for consumers in online buying contexts, providing insight into product quality, vendor reliability, and the overall purchase experience. Online reviews are a form of electronic word-of-mouth that enables customers to share their thoughts and experiences with a large audience, shaping others' perceptions and decision-making. Cheung and Thadani (2012) demonstrate that online reviews lessen information asymmetry between buyers and sellers by providing experiential knowledge that would otherwise be unavailable in online situations. As a result, buyers frequently rely on reviews to evaluate items and services before making purchasing decisions, especially when physical examination is not an option. The trustworthiness and valence of internet reviews influence consumers' opinions and purchasing intentions. Favorable ratings boost trust and perceived usefulness of online platforms, but negative reviews raise perceived risk and discourage purchases. This influence is especially crucial for working adults, who may have limited time to conduct thorough research and thus rely on reviews as a quick and reliable decision-making tool. Reviews serve as social proof, helping consumers determine whether a product meets their expectations based on prior buyers' experiences.

Furthermore, online consumer reviews influence brand perceptions and competitive positioning, making them an important part of the marketing communication mix. Chen and Xie (2008) contend that internet customer reviews supplement traditional marketing efforts by offering user-generated content that is seen as more genuine and convincing than firm-generated advertising. Online consumer reviews influence not only individual purchasing decisions but also aggregate demand by shaping consumer preferences and product sales through their effects on consumer awareness and evaluation processes. Positive reviews increased demand, while negative reviews discouraged purchases by increasing perceived risk. As a result, businesses are increasingly monitoring and managing internet reviews to improve brand reputation and customer trust.

In addition to influencers, interactive features such as likes, comments, and shares increase engagement and strengthen trust in product recommendations. Positive comments and high levels of interaction on social media posts can boost buyer confidence, whilst unfavorable evaluations may discourage purchase intentions. This suggests that social media serves as both a marketing tool and a social validation mechanism, influencing online purchase behavior. Similarly, Hajli (2014) found, through an empirical study of social commerce, that social interaction and user-generated content on social media platforms positively affect trust and purchase intention by reducing uncertainty in online transactions. The study highlighted that consumers are more likely to rely on social media reviews when these platforms allow interaction, feedback, and community engagement. These findings support the argument that social media does not merely disseminate information but actively shapes consumer trust and decision-making behavior in online shopping contexts.

Overall, online consumer reviews significantly influence online shopping behavior by reducing uncertainty, increasing trust, and supporting informed decision-making. The literature suggests that consumers, including Malaysian working adults, rely heavily on review content when evaluating products and sellers in online marketplaces. Therefore, online reviews are a key social and informational factor to consider when examining

online shopping behavior, as they directly affect purchase intention and consumer confidence in digital shopping environments.

Convenience

Convenience is widely recognized as one of the most influential factors driving consumers' adoption of online shopping, as it allows purchases to be made with minimal physical effort and time commitment. Online shopping enables consumers to browse products, compare prices, and complete transactions at any time and location, eliminating the need to travel to physical stores. According to Duarte et al. (2018), convenience significantly influences consumers' attitudes and intentions toward online shopping because it offers flexibility and efficiency that traditional retail formats cannot provide. This factor becomes particularly important in fast-paced lifestyles where consumers seek simplified purchasing processes.

For working adults, convenience plays an even more critical role due to long working hours, commuting time, and limited leisure opportunities. Consumers are more likely to engage in online shopping when platforms reduce the time spent on shopping-related activities, such as product search or waiting. Features such as easy navigation, quick checkout, and saved payment details further enhance perceived convenience, making online shopping a preferred option for busy individuals. As a result, convenience not only influences initial adoption but also encourages repeated use of online shopping platforms (Duarte et al., 2018).

In addition, convenience is closely linked to perceived usefulness, as consumers evaluate online shopping platforms based on how effectively they simplify daily tasks. The ability to shop outside normal business hours and receive products directly at home strengthens positive perceptions of online shopping. This is particularly relevant for urban consumers and working adults who prioritize efficiency and time management. The perceived convenience of online shopping thus contributes to stronger behavioral intentions and more frequent online purchases (Duarte et al., 2018).

Promotional and Financial Incentives

Perceived value theory proposes that customers compare the advantages gained against the costs spent. Furthermore, the Technology Acceptance Model (TAM) explains how promotional incentives increase perceived usefulness, thereby strengthening purchase intention. Such incentives include price discounts, cashback offers, free shipping, vouchers, loyalty rewards, and limited-time promotions aimed at stimulating purchase decisions. According to Chen et al. (2022), consumers perceive online price promotions as providing greater economic value, thereby enhancing purchase intention and encouraging impulse buying behavior. For working adults, who are often price-conscious yet time-constrained, promotional incentives are an effective motivator to choose online shopping over traditional retail channels.

Empirical evidence further suggests that promotional strategies delivered through digital platforms enhance consumer engagement and trust in online retailers. Kang et al.'s (2014) study demonstrated that financial incentives, such as price promotions and free delivery, positively influence consumers' attitudes toward online retailers, thereby increasing purchase intention. Their findings highlight that transparent and attractive promotional offers can strengthen consumers' confidence in online transactions. This is especially relevant in competitive e-commerce environments, where consumers frequently compare prices and promotional benefits across multiple platforms.

Overall, the literature indicates that promotional and financial incentives play a critical role in influencing online shopping behavior by enhancing perceived value, reducing risk, and encouraging purchase intention. These incentives are particularly influential among working adults, who seek cost-effective and convenient shopping solutions. Consistent findings across empirical studies suggest that promotional and financial incentives remain a key strategic tool for online retailers aiming to attract and retain consumers in digital marketplaces.

Convenience of Payment Methods

The convenience of payment methods is a critical factor influencing consumers' online shopping behavior, as it

directly impacts the ease, speed, and security of transactions. Online shoppers often prefer platforms that offer multiple, user-friendly payment options, such as credit and debit cards, e-wallets, online banking, and cash-on-delivery, which reduce friction during the purchasing process. Ismail and Aziz (2021) found that working adults in Malaysia tend to prefer payment methods that are secure, fast, and simple to use, as these features minimize transactional effort and enhance overall shopping satisfaction. The study highlights that convenient payment systems increase purchase intention and facilitate repeated use of e-commerce platforms.

Other empirical evidence suggests that the perceived ease of use of payment methods also affects trust and reduces perceived risk in online transactions. For instance, a study by Oliveira et al. (2016) revealed that consumers are more likely to adopt mobile and online payment solutions when they perceive these methods as easy to use, flexible, and compatible with their daily routines. Similarly, Nordin et al. (2023) found that perceived convenience, security, and ease of e-payment significantly increase consumers' intention to use online payment methods, enhancing satisfaction and encouraging repeat purchases. These findings underscore that convenience and perceived security are closely linked in influencing online shopping behavior.

Cross-platform Price Comparison

Kim et al. (2012) found that price comparison across platforms positively affects consumer decision-making by increasing perceived economic value and enhancing purchase confidence. The availability of price comparison tools, mobile apps, and browser extensions has made cross-platform comparison easier and more convenient. Consumers are more likely to engage in online shopping when they can easily compare prices and promotional offers across platforms. The study also highlighted that transparent pricing information reduces perceived risk and encourages informed purchase decisions. For time-constrained working adults, such tools streamline the purchasing process by allowing quick evaluation of alternatives without the need to manually browse multiple websites.

Additional empirical evidence supports the influence of cross-platform price comparison on purchase intention and consumer satisfaction. Purwianti et al. (2024) found that price value and the ability to compare prices across e-commerce applications significantly impact consumers' attitudes and online purchase intentions, as shoppers are better able to identify competitive deals and choose platforms that offer higher perceived value and transaction benefits. Similarly, Do, Kim, and Wang (2023) found that perceived price fairness positively affects consumers' satisfaction and repurchase intention in online shopping. These findings suggest that fair and transparent pricing, often achieved through price comparison, not only drives immediate purchases but also fosters long-term loyalty.

Fast Delivery

Fast delivery is a critical factor influencing online shopping behavior, as it directly affects consumer satisfaction and perceived service quality. Consumers increasingly expect prompt, reliable delivery when purchasing products online, and delays can lead to dissatisfaction and reduced repurchase intentions.

Past research supports the importance of delivery speed in shaping purchase behavior. For instance, Hübner et al. (2016) noted that the ability to receive products quickly is a major factor in the competitive advantage of e-commerce platforms. Their study demonstrated that consumers are willing to pay a premium for expedited shipping and prioritize platforms that guarantee fast, reliable delivery. Similarly, Javed and Wu (2020) found that fast delivery not only enhances satisfaction but also strengthens loyalty and trust toward online retailers, indicating that delivery speed is a key driver of long-term engagement.

Responsive Customer Service

Service quality theory emphasizes the importance of responsiveness and assurance in enhancing customer satisfaction and trust on online platforms (Parasuraman et al., 2005). Responsive customer service is a critical factor influencing online shopping behavior, as timely and effective support enhances consumer trust and overall satisfaction. Online shoppers often face uncertainties about product quality, payment issues, or delivery inquiries, making responsive customer service essential.

Additional research reinforces the importance of customer service responsiveness in shaping online consumer behavior. Ighomereho et al. (2022) found that responsiveness, defined as the ability of e-commerce platforms to provide timely and accurate support, is a key dimension of e-service quality that enhances consumers' perceptions of platform trustworthiness and reliability. Similarly, a study by Chiu et al. (2014) found that responsive support positively affects customer satisfaction, which, in turn, increases repurchase intention and positive word-of-mouth. These findings underscore that responsive customer service functions not only as problem-solving but also as a strategic tool for building long-term consumer relationships.

User-Friendly Interface and Navigation

Patel et al. (2020) found that interface quality and usability of mobile shopping apps significantly influence consumers' purchase intention. They showed that apps with intuitive navigation, clear layouts, and overall usability reduce cognitive effort and enhance the online shopping experience, thereby increasing consumers' likelihood of purchasing through the app. This highlights that user-friendly interfaces and high-quality mobile apps are crucial determinants of online shopping behavior.

Additionally, Cyr et al. (2009) demonstrated that website design quality significantly affects perceived trust and satisfaction, which in turn influence purchase intention. Similarly, Hasan (2016) found that ease of navigation and visual clarity positively affect consumers' attitudes toward e-commerce websites, leading to higher intention to use and repeat visits.

Further, McLean and Osei-Frimpong (2017) noted that interface quality and navigation simplicity significantly enhance perceived usability and satisfaction, thereby increasing purchase intention. In contrast, complex layouts, slow-loading pages, and unclear navigation paths negatively affect user engagement and trust in online platforms. Conversely, user-friendly designs that offer easy product search, clear categorization, and a smooth checkout process encourage consumers to complete transactions. This highlights the role of interface usability as a key factor in retaining online shoppers and promoting positive behavioral outcomes.

Visual Information Quality

Visual information quality plays a significant role in shaping online shopping behavior, as consumers rely heavily on visual cues to evaluate products without physical inspection. High-quality images, clear product videos, accurate color representation, and detailed visual displays help consumers form positive perceptions of product quality and reduce uncertainty. According to Saleem et al. (2022), visual information quality significantly affects consumers' trust and purchase intention in online shopping environments. Their findings suggest that visually rich and accurate product presentations enhance consumers' confidence and encourage online purchasing decisions.

Additional empirical studies further support the influence of visual information quality on online consumer behavior. For instance, Park et al. (2005) demonstrated that detailed product images and zoom functions positively affect perceived product quality and purchase intention. Similarly, Jiang and Benbasat (2007) found that visual presentation features, such as interactive images and three-dimensional (3D) views, significantly enhance product understanding and consumer engagement. These studies confirm that visual information quality enhances both cognitive and affective responses, leading to stronger purchase intentions.

Detailed and Accurate Product Descriptions

Aljabari et al. (2023) found that detailed, accurate, and clearly structured product descriptions enable consumers to better understand product attributes, usage, and suitability. In online shopping environments where physical inspection is not possible, such information acts as a critical substitute for direct product experience. Information completeness and accuracy enhance consumers' cognitive processing and trust formation. When product descriptions provide sufficient specifications, dimensions, materials, and functional details, consumers are less likely to experience decision-making uncertainty. As a result, consumers feel more confident in their evaluations and are more willing to proceed with online purchases. This finding highlights the central role of information quality in shaping online shopping behavior.

Additional empirical studies support the influence of detailed and accurate product descriptions on online shopping behavior. For example, Mudambi and Schuff (2010) found that informative product content significantly improves consumers' product evaluations and increases purchase intention. Similarly, Hong and Pavlou (2014) reported that high-quality product descriptions reduce product fit uncertainty, which is a major barrier to online purchasing. These studies confirm that consumers rely heavily on textual product information to assess quality and suitability, especially for experience and search goods.

Loyalty and Repeat Purchase Intentions

E-loyalty models, which argue that satisfaction and trust are important determinants of frequent online purchasing, provide a strong theoretical foundation for understanding repeat online shopping behavior. Chiu et al. (2014) emphasized that trust reduces consumers' uncertainty in online transactions, while satisfaction reflects positive evaluations of prior shopping experiences. Together, these factors encourage consumers to continue purchasing from the same online platforms. In online environments where face-to-face interaction is absent, trust and satisfaction become critical mechanisms that sustain long-term consumer–retailer relationships. Chiu et al. (2014) further found that trust mediates the relationship between system quality, information quality, and consumer loyalty. When online platforms provide reliable information, secure transactions, and responsive service, consumers develop confidence in the platform's credibility. Satisfaction derived from smooth transactions and fulfilled expectations strengthens emotional attachment to the platform.

Additional empirical studies support the role of satisfaction and trust in fostering e-loyalty. Anderson and Srinivasan (2003), for instance, demonstrated that satisfied consumers are more likely to develop loyalty toward online retailers, particularly when trust is established. Similarly, Kim et al. (2008) found that trust significantly influences consumers' willingness to make repeat online purchases by reducing perceived risk. These findings reinforce Chiu et al.'s (2014) argument that trust and satisfaction are central drivers of continued online shopping behavior.

Government Support and Regulation

The importance of institutional support and regulatory frameworks in establishing trust in e-commerce ecosystems has been widely recognized (Pavlou, 2003). Government support and regulatory frameworks play a significant role in fostering trust and legitimacy within e-commerce ecosystems. In online shopping environments characterized by information asymmetry and the absence of physical interaction, institutional mechanisms such as consumer protection laws, data privacy regulations, secure payment standards, and dispute resolution systems serve as critical safeguards that reduce perceived risk and uncertainty. These regulatory structures signal accountability and reliability, thereby encouraging consumers to engage more confidently in online transactions.

The significance of institutional support in bolstering customer trust has been repeatedly emphasized in earlier research. For example, Handoyo (2024) found that perceived security and reduced risk significantly enhance trust and consumers' intention to engage in online transactions, highlighting the role of protective mechanisms in building confidence in digital marketplaces. In addition, Pavlou (2003) found that consumers' trust and willingness to shop online are positively influenced by clear institutional safeguards and transparent regulatory frameworks, particularly in reducing concerns about fraud, data misuse, and payment security. These results imply that regulatory assurance serves as a fundamental mechanism for trust in online marketplaces.

From a theoretical standpoint, Gefen et al. (2003) showed that online purchase intention is directly and significantly influenced by institutional trust, defined as trust in structural safeguards such as legal frameworks, assurances, and laws. Their study shows that robust institutional guarantees can compensate for a lack of interpersonal trust in online vendors by reducing perceived risk and boosting transaction confidence. Extending this theory, McKnight et al. (2002) empirically showed that consumers' trust in online sellers and their inclination to transact online are positively influenced by institution-based trust, including legal protection and structural assurance.

The influence of government regulation on the acceptance of internet commerce is further supported by Akhlaq

and Ahmed (2015), who found that online shopping intention in emerging economies is strongly predicted by perceived effectiveness of government monitoring and trust in regulatory institutions. Consumers are more likely to engage in e-commerce if they believe government agencies aggressively defend consumer rights and monitor the practices of online companies. This is especially important for working individuals, who rely more on institutional safeguards because they are typically risk-averse due to financial obligations and a lack of time to settle disagreements.

Fear-of-Missing-Out (FOMO)-Driven Purchases

Yee et al. (2023) demonstrated that social visibility and popularity indicators enhance perceived value and urgency, leading to impulsive online purchases. Their study highlights that cues such as the number of views, likes, sales volume, and "trending" labels act as social signals that influence consumers' perceptions of product desirability. Popularity indicators reduce consumers' cognitive effort during decision-making by serving as heuristics. When consumers observe that a product is widely purchased or positively evaluated by others, they infer higher product value and lower purchase risk. These indicators create a sense of popularity and social approval, and are particularly influential in time-pressured situations, where consumers may prioritize speed over extensive evaluation. In online shopping environments, where consumers often rely on external cues, it plays a critical role in shaping impulsive buying behavior.

Social visibility and popularity indicators interact with other online shopping factors, including promotional incentives, limited-time offers, and influencer endorsements. When popularity cues are combined with discounts or countdown timers, consumers experience heightened fear of missing out (FOMO), further accelerating impulsive purchasing behavior. For example, Chen et al. (2016) found that social cues, such as popularity rankings and purchase counts, significantly increase consumers' impulse buying intentions by triggering emotional responses. Similarly, Huang (2016) demonstrated that social presence and visibility cues heighten perceived urgency, thereby stimulating unplanned purchases. These findings reinforce Yee et al.'s (2023) argument that social visibility mechanisms amplify emotional and psychological drivers of impulsive online shopping.

Mood-Driven Shopping

Affective consumption theory, which proposes that moods and emotions impact decision-making processes. Interestingly, comparable mood and emotion-driven purchasing behaviors have been observed among Malaysian consumers during and after the COVID-19 pandemic (Yee et al., 2023). Mood-driven shopping reflects affective consumption behavior in which individuals' emotional states, such as stress, boredom, fatigue, or happiness, influence their purchasing decisions. In online shopping environments, this behavior is intensified by constant platform accessibility, personalized recommendations, and visually engaging content that stimulate emotional responses. For working adults, online shopping often functions as a coping mechanism to alleviate negative emotions after work-related stress, as well as a self-reward behavior following positive experiences or achievements.

Empirical studies provide strong evidence supporting the role of mood in online purchasing behavior, as demonstrated by a study by Aryani et al. (2021), which found that Malaysian consumers frequently engage in online shopping during periods of emotional distress or boredom, where browsing and purchasing serve as temporary emotional relief. Similarly, Yee et al. (2023) found that mood-related factors significantly influence impulsive online purchases, particularly when consumers are exposed to emotionally appealing promotions and interactive digital content. These findings suggest that emotional states interact with online platform features to encourage affect-driven consumption.

From a theoretical perspective, Donovan and Rossiter (1982) demonstrated that both positive and negative emotional states significantly affect consumer decision-making by influencing approach and avoidance behaviors within retail environments. It provides foundational support for affective consumption theory, which explains how emotions shape purchasing motivation and behavioral responses. Extending this framework, Rook and Gardner (1993) showed that emotional arousal plays a central role in triggering impulsive buying behavior, especially when consumers seek immediate gratification or mood enhancement through consumption.

Scarcity- and Urgency-Driven Buying

Barry and Jan (2018) identified urgency cues and scarcity messages as catalysts for impulsive online purchases. The Technology Acceptance Model posits that perceived utility of promotions enhances purchase intention. The term "scarcity- and urgency-driven buying" describes customers' propensity to act quickly and frequently impulsively when faced with signs such as limited product availability, low-stock alerts, and time-limited specials. These cues raise the perceived value of the goods and trigger loss aversion, leading customers to focus more on the potential loss of missing out than on a logical assessment of their options. Scarcity and urgency cues in online retail settings promote heuristic-based decision-making and reduce cognitive deliberation, thereby increasing impulsive purchasing.

Additionally, Wu et al. (2012) found that in online shopping environments, limited-time and limited-quantity promotions greatly increase customers' intentions to make impulsive purchases. Because time constraint impairs information processing and logical judgment, their study showed that felt urgency modulates the association between scarcity cues and impulsive purchases. Customers were more likely to make impulsive purchases without thoroughly comparing prices or evaluating products when exposed to urgent scarcity messages, supporting the idea that urgency speeds decision-making. This finding supports Cialdini's (2009) scarcity principle, which holds that individuals assign greater value to products perceived as scarce, leading to increased desirability and faster purchase decisions. Cialdini (2009) further emphasized that scarcity cues exploit loss aversion by framing purchase opportunities as potential losses, which motivates immediate action.

Anticipation and Post-Purchase Emotions

Conflicting emotions highlight cognitive dissonance theory, which posits that post-purchase regret arises when expectations are not fulfilled. In online shopping contexts, consumers often rely on indirect information such as images, reviews, and descriptions, which may not always accurately reflect the actual product. When there is a mismatch between expected and actual outcomes, consumers experience psychological discomfort, commonly manifested as regret or dissatisfaction. This emotional conflict plays a significant role in shaping consumers' post-purchase evaluations and future purchasing behavior.

Salim and Bahanan's (2022) study found that post-purchase regret negatively affects consumers' satisfaction and intention to repurchase online. Their study revealed that unmet expectations regarding product quality, delivery time, or service responsiveness intensify negative emotions after purchase. Such regret can lead consumers to avoid the same online retailer in the future or to share negative word-of-mouth. Similarly, Zeelenberg and Pieters' (2008) study demonstrated that regret significantly influences subsequent decision-making by encouraging consumers to alter future choices to avoid similar negative outcomes. In addition, Chen et al. (2016) also found that post-purchase regret reduces customer loyalty and increases switching behavior in online shopping environments. These findings reinforce the idea that emotional responses after purchase are critical determinants of long-term consumer behavior.

Awareness of Online Scams

Perceived risk theory posits that increased perceived risk diminishes purchase intention unless it is mitigated by trust mechanisms. In online shopping environments, consumers often face uncertainties related to payment security, privacy protection, product performance, and delivery reliability. These perceived risks can discourage consumers from engaging in online transactions, particularly when financial and personal information is involved. As a result, trust becomes a crucial factor in mitigating perceived risk and encouraging online purchase behavior.

Salim and Bahanan (2022) emphasized that perceived risk negatively affects consumers' attitudes toward online shopping, especially when consumers lack confidence in sellers or platforms. Their findings indicate that trust serves as a mediating mechanism, reducing fear of loss and uncertainty during online transactions. When consumers believe that an online retailer is reliable and transparent, they are more willing to proceed with purchases despite inherent risks.

Additional insights from Kim et al. (2008) indicate that trust not only influences initial online purchase intention but also plays a critical role in encouraging repeat purchasing behaviour. Their study showed that when consumers perceive lower risk and greater transaction security, they are more likely to develop sustained trust in e-commerce platforms. This accumulated trust reduces the need for extensive evaluation before subsequent purchases, leading to habitual online shopping behaviour. Thus, perceived risk and trust jointly shape both short-term purchase decisions and long-term consumer loyalty. These findings suggest that trust-building mechanisms are essential in converting risk-averse consumers into active online shoppers.

METHODOLOGY

Research Approach and Design

This study uses a qualitative approach to explore the factors that influence online shopping behavior among working adults in Malaysia. A qualitative approach is suitable because it enables researchers to develop in-depth knowledge of informants' experiences, perceptions, and attitudes towards online shopping practices (Taylor et al., 2016). Through this approach, the researchers can examine working adults' perceptions and experiences of online shopping, as well as the factors that influence their purchasing decisions and online shopping behavior.

In addition, the study design is a case study, which allows an in-depth investigation of online shopping behavior in a real-life setting. Case study design is beneficial when people's behavior patterns are complex and driven by social, economic, political, and psychological factors. Such a design enables a detailed, contextualized analysis of the factors influencing online shopping behavior in Malaysia by focusing on a small group of working adults.

Sample and Sampling Techniques

The process of selecting participants according to specific standards relevant to the study's goals is known as sampling (Etikan et al., 2016). To ensure that participants can provide rich, substantial information about the phenomenon under study, careful sampling is crucial in qualitative research (Palinkas et al., 2015). Purposive sampling, a popular method in qualitative research, is used in this study to deliberately select informants who were most relevant to answer the research objective. They are working adults with prior online shopping experience to be eligible to participate in this study.

The snowball sampling technique is also used to find appropriate informants. Using this method, current informants suggest additional possible participants who fit the study's requirements (Creswell, 2013). Snowball sampling is especially helpful for reaching research participants who are willing to share their experiences and who actively shop online. This study involved five informants in total, i.e., two males and three females. The data saturation principle, which states that data collection may end once no new themes or insights emerge from further interviews, is used to determine the number of informants (Taylor et al., 2016).

TABLE I Demographic Profile of the Informants

Informants' Demography	Afeef	Gerlyn	Munirah	Adibah	Kevin
Age	24	21	24	25	25
Gender	Male	Female	Female	Female	Male
Place and State of Origin	Johor	Sarawak	Perak	Johor	Negeri Sembilan
Current Place and State of Residence	Johor	Johor	Johor	Johor	Negeri Sembilan

Ethnicity	Malay	Iban	Malay	Malay	Indian
Religion	Islam	Christianity	Islam	Islam	Christianity
Marital Status	Single	Single	Single	Single	Single
Level of Education	Bachelor's degree	Bachelor's degree	Bachelor's degree	Bachelor's degree	Bachelor's degree
Current Occupation	Information technology (IT) support	Sales assistant	Property officer	Property manager	Corporate pharmacy solutions specialist
Years of Service	1	1	1	1	2
Occupational Sector	Private	Private	Private	Private	Private
Range of Monthly Income	MYR4,850 and below	MYR4,850 and below	MYR4,851-MYR10,970	MYR4,850 and below	MYR4,850 and below

Table I displays the demographic data of the five informants who participated in this study. To provide information-rich examples of working adults who actively shop online, the informants were purposefully selected. The sample consists of two males (Afeef and Kevin) and three females (Gerlyn, Munirah, and Adibah), all between the ages of 21 and 25. This cohort has extensive exposure to digital platforms and online retail settings. The informants' diverse origins, namely Johor, Sarawak, Perak, and Negeri Sembilan, ensure geographical diversity while preserving contextual relevance to urban and semi-urban workplaces. Although four of the informants currently live in Johor, their varied origins allow for subtle viewpoints influenced by a range of sociocultural backgrounds. The sample's ethnic makeup, including Malay, Iban, and Indian informants, as well as their religious affiliations, Islam and Christianity, allows for the investigation of online shopping behavior in social contexts that are similar but culturally diverse.

Given that all informants are single and hold bachelor's degrees, the informants share a fairly uniform educational background, facilitating the reflective expression of their internet shopping experiences during in-depth interviews. The informants have one to two years of work experience. They are working in a variety of private-sector roles, including IT support (Afeef), sales assistant (Gerlyn), property officer (Munirah), property manager (Adibah), and corporate pharmacy solutions specialist (Kevin). This early-career stage was purposefully chosen because this group of individuals is particularly relevant to the study's goals, as they frequently face time constraints, financial concerns, and a firm reliance on digital convenience. The monthly income levels of the informants range from MYR4,850 and below to MYR4,851 and MYR10,970, allowing for comparative analysis of the potential effects of income disparities on online shopping behavior.

Data Collection Procedure

Semi-structured interviews were used to gather data for this study, allowing participants to share their thoughts and experiences about their online buying habits. Depending on their availability, the informants were free to select the interview's date, time, and location. To encourage honest and open communication, most interviews were held in relaxed, casual settings such as cafés or peaceful public areas.

To ensure that the informants understood the study's objective and ethical issues, the researchers provided the

Informed Consent Form, Information Sheet, and interview protocol prior to each interview. They were told they could withdraw from the study at any time without repercussions, that participation was completely voluntary, and that their answers would be kept private. The interview protocol included both closed-ended and open-ended questions. While open-ended questions were intended to investigate factors influencing online shopping behavior, such as social, economic, political, and psychological factors, closed-ended questions focused on collecting demographic data. To ensure accurate data collection, all interviews were audio-recorded with the informants' consent. All interviews were conducted in English to provide uniformity and clarity throughout the data-gathering procedure. Each interview lasted approximately 45 minutes to 1 hour.

Data Analysis

All audio recordings were transcribed verbatim after data collection was complete to ensure accuracy and preserve the informants' original meanings. NVivo software, which helped organize, code, and manage the qualitative data, was then used to analyze the data. The researchers used a thematic analysis to identify recurrent themes and patterns in online shopping behavior (Creswell, 2013). Key concepts were identified, similar responses were categorized, and themes were linked to the research objective during the coding process. Through this process, the researchers were able to meaningfully and systematically interpret the factors influencing Malaysian working adults' online shopping behavior.
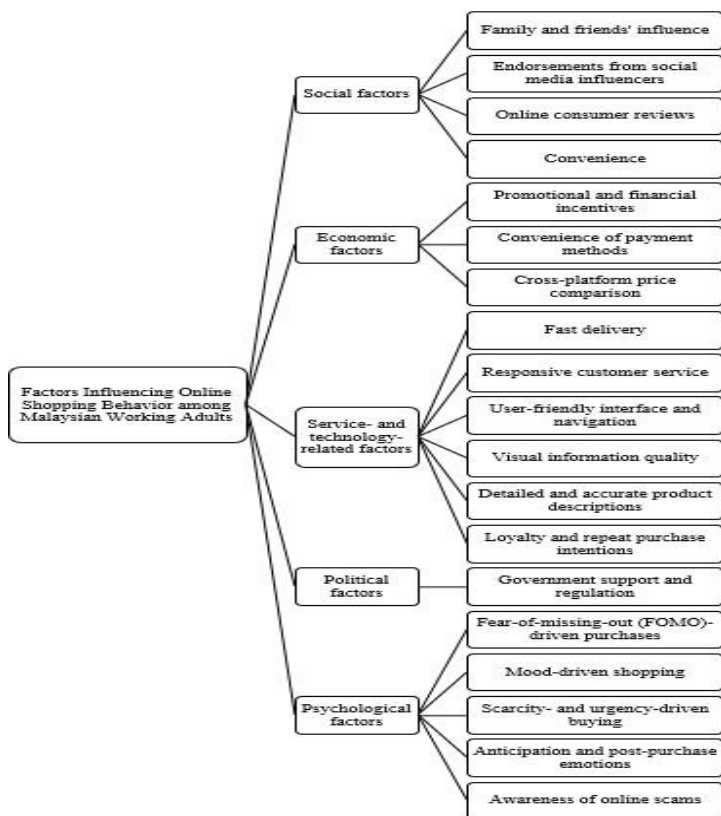
RESEARCH FINDINGS AND DISCUSSION

Fig. 1 Factors Shaping Online Shopping Behavior among Malaysian Working Adults

Figure 1 shows the themes and sub-themes of this study's research findings. The findings reveal five major factors, i.e., social, economic, service, and technological-related factors, political, and psychological factors that influence the informants' online shopping behavior. The sub-themes under social factors are family and friends' influence, endorsements from social media influencers, online consumer reviews, and convenience. On the other hand, economic factors include promotional and financial incentives, the convenience of payment methods, and cross-platform price comparison. In addition, service- and technology-related factors include fast delivery, responsive customer service, user-friendly interface and navigation, visual information quality, detailed and accurate product descriptions, and loyalty and repeat purchase intentions. The only political factor concerns government support and regulation. Finally, psychological factors include fear-of-missing-out (FOMO)-driven

purchases, mood-driven shopping, scarcity- and urgency-driven buying, anticipation and post-purchase emotions, and awareness of online scams.

Social Factors

The findings show that family and friends' influence, endorsements from social media influencers, online consumer reviews, and convenience are vital social factors that influence online shopping behavior among the informants. The following paragraphs will discuss those issues in detail.

Family and friends' influence: The research findings show that family and friends vitally influence online shopping decisions, primarily through shared experiences and recommendations. Family influence was especially pronounced in acquisitions related to domestic goods, everyday essentials, and products intended for prolonged use. Informants reported that family members frequently serve as reliable advisors, particularly in decisions impacting shared living spaces. In relation to this, one informant named Munirah (pseudonym), aged 24 years old, shared her experience as follows:

"Actually, family can influence us more on household items. I follow their suggestions more on technical things and household items."

Another informant, called Gerlyn (pseudonym), aged 21 years old, shared a similar experience to Munirah's when she shared:

"Family recommendations matter, especially for household items. If my siblings or parents say the product is good and worth it, I will trust their opinion."

In addition, informants showed greater trust when product recommendations came from friends who had prior experience with the product. Another informant, called Kevin (pseudonym), aged 25 years old, said:

"When a close friend recommends something, I trust their judgment, so I usually check the product immediately. If they had a good experience, I feel more confident buying it too."

These findings support previous studies that underscore the importance of family and friends' influence and collective decision-making in online consumer behavior. Gunawan et al. (2023), Hajli (2014), and Chong et al. (2018) assert that familial and friend influences amplify perceived security and diminish uncertainty in online shopping environments.

Endorsements from social media influencers: Social media influencers' endorsements have become a remarkable external force, especially among younger online shopping consumers. Informants indicated that such influencers, who exhibit authenticity, transparency, and genuine product use, are more compelling in influencing their online shopping behavior. This can be reflected from the narratives of an informant called Kevin (pseudonym), aged 25 years old, as follows:

"Social media influencers affect me mostly for beauty, fashion, and lifestyle items. If they demonstrate how a product works, I tend to believe it is reliable or trending."

Another informant named Munirah (pseudonym), aged 24 years old, also shared as follows:

"Social media influencers do real-time reviews and demonstrations online. This further convinces me to buy the products online."

These findings align with a study done by Lou and Yuan (2019) and Djafarova and Rushworth (2017), which demonstrated that influencer credibility and perceived honesty substantially influence online shopping behavior in Malaysia.

3) Online consumer reviews: Online consumer reviews were recognized as a key source of information that affects trust and purchasing confidence. Informants often considered customer ratings, written feedback, and

user-uploaded images prior to making a purchasing decision. This is reflected in the narratives of an informant, called Gerlyn (pseudonym), 21 years old, when she said:

"I always check reviews before buying. Reviews help me see if the seller is trustworthy. When many people post photos or videos in the review section, it convinces me more."

Another informant, Adibah (pseudonym), aged 25, also shared a similar experience. She shared:

"Yes, I always check the ratings and read the comments. Customer photos are especially helpful because they show the product's actual condition. If the reviews are bad or too few, I will not buy the item online."

This further supports the electronic word-of-mouth theory, which holds that online reviews extend conventional word-of-mouth communication (Cheung & Thadani, 2012; Chen & Xie, 2008; Hajli, 2014).

4) Convenience: In today's fast-paced digital world, convenience has emerged as one of the most powerful drivers of online shopping behavior, influencing consumers' decisions to browse, purchase, and remain loyal to e-commerce platforms. Informants identified convenience as a primary factor for selecting online shopping in specific situations. In relation to this issue, an informant named Afeef (pseudonym), 24 years old, disclosed his experience as follows:

"I use the online shopping platform more frequently because it is very convenient. Shopping in a physical store is quite a hassle because you have to actually go through traffic, leave your comfort zone, get in your car, and drive to the store. And then imagine you are trying to buy a pair of shoes, only to find they are not available. As a result, you have to either go back or find another physical store, which is not convenient. Therefore, online shopping is the solution: if that one store does not have the item that you want, you can search another seller who may have it."

Another informant, Kevin (pseudonym), aged 25, also agreed that convenience is a key factor in determining his online shopping behavior. This is reflected in his narratives as follows:

"I do online shopping during sales seasons such as 11.11 or 12.12, or when I am too busy to go to physical stores. I also shop more when I am working long hours because it is convenient."

These findings corroborate those of Duarte et al. (2018), who observed that convenience and situational factors significantly influence the transition from traditional to online shopping.

Economic Factors

The findings show that promotions and financial incentives, the convenience of payment methods, and cross-platform price comparison are important economic factors influencing the informants' online shopping behavior. The following paragraphs will discuss those issues in detail.

1)   Promotional and financial incentives: Promotional and financial incentives are effective motivators for online purchasing behavior. Informants stated that financial incentives, such as vouchers, price discounts, flash sales, and free shipping offers, influenced them to make purchases they would have otherwise avoided. In relation to this, an informant named Adibah (pseudonym), aged 25, shared her experience as follows:

"Promotions definitely attract me. Things like free shipping, discount vouchers, bundle deals, and cashback make me feel like I am getting a good deal. Advertisements, especially on TikTok, pique my curiosity, mainly when they show before-and-after results. It is hard not to feel tempted."

Another informant, called Kevin (pseudonym), aged 25, also added:

"Promotions like 'Buy 1 and Get 1 For Free', 'Free Shipping', and 'Cashback' strongly influence me. Attractive advertisements on social media also make me curious and push me to browse and purchase the items."

These findings are consistent with perceived value theory, which proposes that customers compare the advantages gained against the costs spent. Furthermore, the Technology Acceptance Model (TAM) explains how promotional incentives increase perceived usefulness, thereby strengthening purchase intention. This aligns with the findings of Chen et al. (2022) and Kang et al. (2020), who found that perceived benefits strongly influence consumers' desire to shop online.

2)   Convenience of payment methods: The convenience of payment methods has been shown to vitally impact online purchase behavior. Informants highlighted the importance of offering a variety of convenient and secure payment options, such as e-wallets and online banking, to reduce transaction effort and boost confidence. This is reflected in the narratives of an informant named Adibah (pseudonym), aged 25, as she stated as follows:

"Convenience of payment methods plays a huge role. I prefer e-wallets because the process is fast and sometimes comes with cashback. If the checkout process is complicated, I will likely abandon the purchase. The easier it is, the more likely I am to buy items online."

Another informant named Gerlyn (pseudonym), aged 21, further added:

"It helps a lot because I can pay easily using online banking, e-wallets, or even pay later options. When the payment process is smooth, I feel more confident to buy things online."

These findings are consistent with previous research, which has found that the convenience of payment methods increases perceived ease of use and confidence, thereby enhancing online purchase intention (Ismail & Aziz, 2021; Oliveira et al., 2016; Nordin et al., 2023).

3) Cross-platform price comparison: Informants frequently compared prices to ensure that they were getting good value for money. They stated that the option to compare pricing across many merchants and platforms influenced their final purchasing decisions. This is reflected in the narratives of Adibah (pseudonym), aged 25, when she shared her experience as follows:

"To make sure I get the best deal, I usually compare the price of an item I want to buy online from different platforms such as Shopee, Lazada, and TikTok Shop. Sometimes the same product is cheaper on a different platform."

Another informant named Afeef (pseudonym), aged 24, further added:

"I compare the online item prices across multiple platforms because I need to save as much money as I can while doing online shopping. When I buy something and see that the price of the item is lower on another platform than the one I bought from, it makes me feel like I could have saved more money and done something else with it."

These findings are consistent with those of Kim et al. (2012), Purwianti et al. (2024), and Do et al. (2023), who found that price comparison across platforms positively impacts online buying behavior.

Service- and Technology-Related Factors

The findings show that fast delivery, responsive customer service, user-friendly interface and navigation, visual information quality, detailed and accurate product descriptions, and loyalty and repeat purchase intentions are imperative service- and technology-related factors influencing the informants' online shopping behavior. The following paragraphs will discuss those issues in detail.

1)   Fast delivery: Fast delivery has emerged as an imperative factor of online shopping behavior and repeated purchase intention. Informants reported strong preferences for quick, dependable delivery services, emphasizing that reduced wait times improved their overall online shopping experience. In relation to this, an informant called Adibah (pseudonym), aged 25, shared as follows:

"I prefer sellers who offer fast delivery, especially next-day shipping. Waiting too long makes me lose excitement. Fast delivery enhances the whole online shopping experience."

Another informant named Afeef (pseudonym), aged 24, also had a similar opinion, which is reflected in his narratives as follows:

"In Malaysia, online shopping platforms also offer international shipping, such as from China or Thailand. It affects me when I see that the item or product is in other countries. I would skip it and look for a local alternative. I do not prefer delivery time that takes more than a few weeks, actually."

These findings are consistent with previous research, such as Hübner et al. (2016) and Javed and Wu (2020), which have highlighted the importance of logistical performance in shaping online consumer happiness. Efficient delivery systems decrease perceived wait time and uncertainty, boosting customer happiness and loyalty.

2) Responsive customer service: Responsive customer service is regarded as a key factor in determining online shopping behavior, especially related to consumer trust and satisfaction. Informants emphasized the importance of responsive communication, quick problem resolution, and seller assistance before and after the transaction. This is reflected in the narratives of an informant named Kevin (pseudonym), aged 25, as follows:

"Good customer service, such as quick responses and easy refunds, increases my trust in online shopping. If a seller handles problems efficiently, I will continue buying from them."

Another similar experience is also shared by Adibah (pseudonym), aged 25. She said:

"Customer service is important, especially when there is an issue like a damaged item or a late delivery. If the seller responds quickly and professionally, I feel more confident buying from them again. Good service builds trust in the online shopping experience."

These findings are consistent with service quality theory, which emphasizes the importance of responsiveness and assurance in enhancing customer satisfaction and trust in online platforms (Parasuraman et al., 2005). The findings also corroborate with the study done by Ighomereho et al. (2022) and Chiu et al. (2014).

3)   User-friendly interface and navigation: The user-friendly interface and navigation were proven to be an important factor that influences online purchase habits. Informants emphasized the importance of user-friendly interfaces, smooth navigation, and a clear layout in ensuring a great buying experience. For instance, an informant named Adibah (pseudonym), aged 25, stated the following:

"A smooth, user-friendly app makes a huge difference. If the app is laggy or messy, I get annoyed and close it. A   good   interface   encourages   me   to   browse   longer   and   potentially   buy   more."

Another informant, called Kevin (pseudonym), aged 25, also shared a similar experience as follows:

"If the app is user-friendly, loads fast, and has clear navigation, it makes me feel comfortable and confident. Complicated websites make me abandon the purchase."

These findings support those observed by Patel et al. (2020), Cyr et al. (2009), Hasan (2016), and McLean and Osei-Frimpong (2017) discovery that mobile app quality and user experience are important determinants of online purchase intention. High app usability improves perceived ease of use, a basic TAM construct, thereby boosting consumers' propensity to spend online.

4)   Visual information quality: The visual information quality of online products was found to be a critical factor in determining online shopping behavior, particularly in the absence of real product inspection. Informants highlighted the importance of using clear, high-quality, and realistic pictures when reviewing online. This is reflected in the narratives of an informant, Gerlyn (pseudonym), aged 21, as follows:

"Clear images, especially those showing real-life usage, increase my trust. If the product only has studio photos, I become suspicious."

Another informant, Kevin (pseudonym), aged 25 years old, also mentioned similar things:

"High-quality and realistic images help build trust. If the pictures look too edited or unclear, I hesitate to buy the product online."

These findings align with previous research suggesting that visual signals play an important role in reducing uncertainty and perceived risk during online purchases (Saleem et al., 2022; Park et al., 2005; Jiang & Benbasat, 2007).

5) Detailed and accurate product descriptions: Product descriptions have been proven to have a considerable influence on trust and online purchasing behavior. Informants preferred detailed, accurate, and honest product information that discussed features, usage, and specs. This can be observed by the experience of Gerlyn (pseudonym), aged 21, when she shared as follows:

"Detailed descriptions are very important. If the seller explains the size, material, and features properly, I feel more secure buying the item online."

Another informant, Munirah (pseudonym), aged 24, also expressed a similar opinion. She said:

"All the complete details about the product help me to understand what I am buying and also to reduce the risk of buying."

This confirms the findings of Aljabari et al. (2023), Mudambi and Schuff (2010), and Hong and Pavlou (2014), which also observed that high-quality product information improves consumers' online purchase intentions by reducing ambiguity and perceived risk.

6) Loyalty and repeat purchase intentions: Loyalty, trust, and consistency in product quality and service all had a remarkable impact on repeat purchase intentions. Informants are more likely to return to sellers who provided favourable online experiences. For instance, an informant called Kevin (pseudonym), aged 25, stated:

"Good experience, reliable shipping, quality products, and honest reviews keep me loyal. Loyalty rewards or vouchers also encourage repeat purchases."

Another informant, Adibah (pseudonym), aged 25, also added:

"If the seller consistently provides good service, fast delivery, and genuine products, I will continue buying from that seller. However, one bad experience is enough for me to switch to another seller."

These findings support e-loyalty models, which argue that satisfaction and trust are important determinants of frequent online purchasing (Chiu et al., 2014; Anderson & Srinivasan, 2003; Kim et al., 2009).

Political Factors

The findings show that government support and regulation are the political factors influencing the informants' online shopping behavior. The following paragraphs will discuss those issues in detail.

1) Government support and regulation: Government support and regulation were viewed as critical in building trust in online purchasing platforms. Informants highlighted the importance of government actions, laws, and digital economy initiatives in increasing e-commerce security and reliability. For example, an informant, Adibah (pseudonym), aged 25, stated as follows:

"Government initiatives definitely influence me indirectly. When the country promotes digitalization, it signals that online shopping is safe and part of our future lifestyle. It makes me more confident in using online platforms.

Data protection laws also play a role. I feel safe making online transactions, knowing that online platforms must protect user information. Return and refund policies also give me reassurance that if something goes wrong, I am not left helpless."

A similar opinion is also shared by Gerlyn (pseudonym), aged 21. She mentioned:

"Initiatives like promoting the digital economy, secure payment systems, and data protection increase my confidence. When I know that my data and transactions are safer, I am more willing to shop online."

These findings are consistent with previous research, which has emphasized the importance of government support and regulatory frameworks in establishing trust in e-commerce ecosystems (Pavlou, 2003; Handoyo, 2024; Gefen et al., 2003; McKnight et al., 2002; Akhlaq & Ahmed, 2015).

Psychological Factors

The findings show that fear-of-missing-out (FOMO)-driven purchases, mood-driven shopping, scarcity- and urgency-driven buying, anticipation and post-purchase emotions, and awareness of online scams are the crucial psychological factors influencing the informants' online shopping behavior. The following paragraphs will discuss those issues in detail.

1) Fear-of-missing-out (FOMO)-driven purchases: The fear of missing out (FOMO) is further found as a factor for impulsive purchasing behavior among the informants. They reported feeling pressured to purchase products that are heavily advertised or currently popular on social media. One informant named Adibah (pseudonym), aged 25 years old, shared about this as follows:

"Trends like air fryers, viral TikTok items, or skincare hype all influence me. When everyone posts about a certain product, I feel like I am missing out if I do not try it. That fear of missing out pushes me to buy the items online."
Another informant, Munirah (pseudonym), aged 24 years old, also added:

"I bought a trendy, aesthetic Montigo tumbler mainly due to the FOMO trend, as it was widely owned and popular among people around me."

The results align with prior studies by Yee et al. (2023), Chen et al. (2016), and Huang (2016), which demonstrate that social visibility and popularity indicators enhance perceived value and urgency, leading to impulsive online purchases.

2) Mood-driven shopping: Moods or emotional states, including stress, boredom, and happiness, frequently drive online shopping activities as a coping or reward mechanism. This is observed from the experience faced by an informant called Gerlyn (pseudonym), aged 21 years old, as she shared as follows:

"Honestly, my moods and emotions influence me a lot. When I feel stressed or tired from work, I tend to scroll through Shopee or TikTok shops to relax. Sometimes when I am happy, I reward myself by buying small items like skincare or snacks. So my online shopping behavior is quite tied to my moods and emotions."

Another informant named Kevin (pseudonym), aged 25 years old, also shared a similar experience as follows:

"When I am stressed or tired from work, I tend to scroll through shopping apps as a way to relax. Sometimes, when I am happy, like after receiving my salary, I am more willing to spend. My moods and emotions definitely affect my online purchase behavior, especially when I am seeking comfort or rewards.

These findings support affective consumption theory, which proposes that moods and emotions impact decision-making processes (Donovan & Rossiter, 1982; Rook & Gardner, 1993). Interestingly, comparable mood and emotion-driven purchasing behaviors have been observed among Malaysian consumers during and after the COVID-19 pandemic (Yee et al., 2023; Aryani et al., 2021).

3) Scarcity- and urgency-driven buying: Scarcity- and urgency-driven buying involve internal cognitive and emotional processes that influence consumer behavior. Informants mentioned that this behavior is common, particularly during flash sales and live-streaming events. This is reflected in the narratives of an informant named Gerlyn (pseudonym), aged 21 years old, as she said:

"I usually make spontaneous purchases when the app shows 'low stock' or 'flash deal'. It creates a sense of urgency. Sometimes, I also buy on impulse when I watch short videos showing how good or convenient a product is."

Similar experience is also shared by another informant named Kevin (pseudonym), aged 25 years old, when he said:

"It normally happens when I see limited-time deals or flash sales. FOMO pushes me to buy even if I did not plan to. Sometimes attractive product photos or positive reviews also trigger spontaneous purchases."

These findings corroborate previous studies by Barry and Jan (2018), Wu et al. (2012), and Cialdini (2009) that identified urgency cues and scarcity messages as catalysts for impulsive online purchases. The Technology Acceptance Model posits that perceived utility of promotions enhances purchase intention.

4) Anticipation and post-purchase emotions: Informants reported feelings of excitement and anticipation before the purchase, whereas post-purchase emotions exhibited variability. This is reflected in the narratives of an informant named Gerlyn (pseudonym), aged 21 years old, as she said:

"Before the purchase, I usually feel excited, especially if the item is something I have wanted for a long time. After buying, I feel satisfied, but if the item arrives and it is different from what I expected, I feel regret or disappointment."

Another similar experience felt by Adibah (pseudonym), aged 25 years old, when she shared as follows:

"Before buying something, I feel excited and curious. I will scroll through the reviews, compare sellers, and imagine how the product will be once it arrives. That anticipation is actually part of the fun. After buying, the feeling depends. If I know it is something I really need, I feel happy and satisfied. However, if it is impulsive or unnecessary, I feel guilty or regretful. Especially when the parcel arrives, and I realize I did not need it."

These conflicting emotions highlight cognitive dissonance theory, which posits that post-purchase regret arises when expectations are not fulfilled (Salim & Bahanan, 2022; Zeelenberg & Pieters, 2008; Chen et al., 2016).

5) Awareness of online scams: Awareness of online scams substantially impacted online shopping behavior. Informants expressed concern about the rise in online fraud incidents and underscored the need for platform reliability and seller authentication. One informant, called Adibah (pseudonym), aged 25 years old, shared about this as follows:

"Hearing stories about scams makes me more careful. Now I only buy from verified sellers or official stores. If something looks too cheap or suspicious, I avoid it completely."

Another informant, Gerlyn (pseudonym), aged 21 years old, also explained:

"Because of scams happening online, I am more careful now. I always check seller ratings and avoid new shops with no reviews. Sometimes I prefer cash-on-delivery (COD) services or platforms with secure payment.

These findings correspond with perceived risk theory, which posits that increased perceived risk diminishes purchase intention unless alleviated by trust mechanisms (Salim & Bahanan, 2022; Kim et al., 2008).

CONCLUSION

In conclusion, online shopping has become a crucial component of contemporary consumer behavior, especially among Malaysian working adults who value time efficiency, convenience, and flexibility. This study's main objective is to explore the factors influencing Malaysian working adults' online shopping behavior. The results show that a variety of social, economic, service, technological, political, and psychological factors influence online shopping behavior. These elements affect purchase frequency, platform loyalty, and overall decision-making. Overall, this study highlights that online shopping behavior among working adults is complex and context-dependent, reflecting both positive and negative experiences within Malaysia's evolving digital marketplace.

RECOMMENDATION

It is advised that training and awareness campaigns be held to assist working adults in making better choices when making internet purchases. These programs may focus on encouraging safe online behavior, understanding product details, and managing the time and money constraints of regular online shopping. Additionally, to improve digital literacy and promote trust in online markets, e-commerce platforms and consumer associations should host forums or conversations where customers share their experiences, challenges, and strategies for responsible online shopping.

LIMITATION

While this qualitative study provides valuable insights into the factors influencing online shopping behavior among working adults in Malaysia, it has limitations. The research primarily relies on in-depth interviews, which offer rich personal perspectives but may not fully represent the behaviors of all working adults across diverse industries, income levels, and regions. Future studies could incorporate quantitative methods or larger samples to obtain a more comprehensive understanding of online shopping patterns and to examine the prevalence and impact of identified factors at a national scale.

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