



Exploring the Impact of Ability and Benevolence on the Online Buying Decisions among Generation Z University Students

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Abstract. Technological advancements, particularly the proliferation of the Internet, have significantly transformed global market dynamics by enabling seamless connectivity between businesses and consumers. As a result, online shopping has become increasingly preferred over traditional retail, driven by fast-paced lifestyles and the demand for convenience. Within this digital landscape, ability and benevolence are widely recognized as critical determinants of influencing online buying decisions. This study examines the relationship between these two trust dimensions and their impact on online buying decisions among Generation Z university students in Malaysia. Grounded in the Theory of Planned Behaviour, the study positions ability and benevolence as independent variables, with online buying decisions as the dependent variable. Data were collected through a structured survey administered to 197 Gen Z university students in Kuala Lumpur and Selangor. The data were analysed using the Statistical Package for the Social Sciences (SPSS), employing descriptive statistics, correlation, and multiple regression analyses. The results indicate a significant positive relationship between ability and online buying decisions, whereas benevolence was not found to have a statistically significant effect. Limitations of the study include the relatively small and geographically confined sample, as well as its generational focus, excluding other prominent consumer groups such as Millennials and Generation Y. Despite these constraints, the findings provide valuable insights for academics, e-commerce practitioners, and policymakers seeking to understand the trust-based factors that shape online buying decisions among digital-native consumers.

Keywords: Ability · Benevolence · Online buying decision · Gen Z

1 Introduction

The transformation of global markets has been largely driven by rapid technological advancements, particularly the widespread adoption of the Internet, which has enabled a borderless marketplace connecting businesses and consumers worldwide (Kamberaj, 2020). As a result, online shopping has become increasingly preferred over traditional

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brick-and-mortar retail, largely due to time constraints associated with modern lifestyles. This shift was further accelerated by the COVID-19 pandemic, which significantly altered consumer behaviour by encouraging low-contact and convenience-oriented purchasing methods (Ali et al., 2021).

By early 2022, approximately 4.95 billion people, representing 62.5% of the global population, were active internet users, with nearly 192 million new users added in 2021 alone (DataReportal.com, 2022). This rapid digital expansion has substantially boosted e-commerce activity, with global retail traffic reaching 22 billion visits per month in June 2020, driven by heightened demand for essential goods and technology-related products (Coppola, 2021).

Despite this growth, the rise of e-commerce has been accompanied by increasing levels of online shopping fraud. The United States has reported the highest number of consumer fraud complaints, accounting for over 60% of global reports, underscoring the scale of the issue (Chawla & Kumar, 2022). Worldwide losses due to online shopping fraud reached USD 41 billion in 2022 and are projected to increase to USD 48 billion by the end of 2023 (Coppola, 2021). Malaysia has experienced similar challenges, with reported losses amounting to RM 21.7 million between 2020 and February 2022 (Bernama, 2022). Common fraud cases include non-delivery of purchased items, counterfeit goods, misleading product descriptions, pricing deception, and damaged products (Latib & Izham, 2021). These economic and social consequences highlight the growing need to understand the factors influencing consumers' online buying behaviour (Cross et al., 2022; Shah et al., 2023).

Consumer attitudes play a central role in shaping online buying decisions and shopping behaviour (Jamaludin et al., 2015). Understanding how consumers engage in online shopping is crucial for identifying the motivations underlying their decisions and the relationship between attitudes and purchasing behaviour (Azahari et al., 2011). As e-commerce continues to expand and is expected to surpass traditional retail globally, examining trust-related factors becomes increasingly important. Accordingly, this study focuses on the influence of ability and benevolence on online buying decisions within the e-commerce context.

The youth market represents a particularly distinctive segment in online retail. This study concentrates on Generation Z university students, who have emerged as a key consumer group in Malaysia due to the expansion of higher education and increased digital engagement (Jamaludin et al., 2015). Students' purchasing behaviour is shaped by various factors, including preferences, lifestyle, and technological exposure, all of which influence their buying decisions (Zulkeply et al., 2021). Although previous studies have noted the unique characteristics of this group, research on the online buying behaviour of Malaysian Generation Z university students remains limited (Al-Hassani et al., 2020; Jayatissa, 2023). Therefore, this study seeks to address this gap by examining how trust dimensions affect the online purchasing decisions of Generation Z, who represent both current consumers and the future of e-commerce.

2 Literature Review

Understanding how ability and benevolence shape consumers' online buying decisions is essential for e-commerce firms seeking to sustain competitiveness. As highlighted by Combs (2020), these trust-related dimensions influence customers' willingness to engage in online transactions, particularly in environments characterised by uncertainty and information asymmetry. Prior studies on online buying decisions identify multiple influencing factors, including electronic word of mouth, social media usage, trust, brand reputation, purchase intention, and customer loyalty (Prasad et al., 2019). Other studies further associate online purchasing behaviour with variables such as brand image, integrity, benevolence, ease of use, information quality, price, and service quality (Mbete & Tanamal, 2020). Additionally, consumer-related factors such as information search behaviour, post-purchase evaluation, gender, self-control, and personality traits have been found to influence online buying decisions (Kotler & Armstrong, 2024; Sahar et al., 2015).

This study focuses on Generation Z university students aged 18 to 29 residing in Kuala Lumpur and Selangor, who possess prior experience with e-commerce platforms. Conducted within the Malaysian context, the study acknowledges that cultural norms and online consumption practices may differ from those in other countries. In online purchasing environments, trust becomes particularly important because consumers are unable to physically inspect products prior to purchase. To explain consumer behaviour in this context, the study adopts the Theory of Planned Behaviour (TPB), which posits that individuals' actions are guided by attitudes, subjective norms, and perceived behavioural control. Although these elements may not always be consciously evaluated, they form the underlying framework influencing online purchase decisions.

2.1 Ability

Ability refers to the extent to which a seller is perceived as competent, knowledgeable, and capable of fulfilling transactional obligations. Mayer et al. (1995) describe ability as a set of skills, competencies, and characteristics that enable an individual or organisation to perform effectively within a specific domain. In an e-commerce context, this includes the seller's expertise, technological infrastructure, and operational reliability. Similarly, Gefen (2002) defines ability as the merchant's capacity to consistently deliver high-quality products and services.

Rather than viewing ability as a single attribute, prior research suggests that consumers evaluate it through multiple performance-related cues. These include website functionality, transaction security, responsiveness, and efficiency (McKnight et al., 2002). Pavlou and Gefen (2004) further argue that interface quality, clarity of product information, and prior transaction history shape consumers' perceptions of a seller's ability. Wong (2017) extends this perspective by emphasising the importance of safeguarding transactions against risks such as fraud and data breaches.

For Generation Z, a digitally proficient and information-driven cohort, perceptions of ability play a particularly critical role. This group actively assesses sellers' service quality, delivery reliability, and security features before making purchasing decisions (Djafarova & Bowes, 2021). Ng and Ariffin (2022) note that timely delivery, efficient customer service, and secure payment systems significantly enhance trust among Gen Z consumers. Moreover, Francis and Hoefel (2020) suggest that Gen Z evaluates ability not only in functional terms but also in relation to broader values such as innovation, transparency, and responsiveness. Consequently, a seller's perceived ability serves as a key trust signal that strengthens online buying decisions.

H1: There is a significant relationship between ability and online buying decisions.

2.2 Benevolence

Benevolence reflects the extent to which consumers believe that an online seller genuinely cares about their welfare beyond profit motives. Gefen (2002) defines benevolence as the seller's willingness to act in the buyer's best interest, even when immediate gains are not guaranteed. Kim et al. (2003) associate benevolence with qualities such as empathy, attentiveness, confidence, and tolerance, while Wong (2017) describes it as the seller's readiness to accommodate customer needs in a mutually beneficial manner.

Existing studies consistently highlight benevolence as a critical trust-building factor in e-commerce. When consumers perceive sellers as benevolent, they are more likely to develop confidence, engage in repeat purchases, and maintain long-term relationships (Winnie, 2014). Pregoner et al. (2020) further demonstrate that benevolence significantly influences perceptions of trustworthiness, thereby shaping purchasing decisions in online environments.

For Generation Z, whose consumption choices are increasingly shaped by ethical, social, and relational considerations, benevolence assumes heightened importance. This cohort tends to favour brands that demonstrate genuine concern for customers and broader societal well-being (Pregoner et al., 2020). Astria and Wahdiniwati (2020) reinforce this view by highlighting the strong impact of perceived kindness and goodwill on online purchase decisions. Overall, benevolence enhances trust, satisfaction, and loyalty, which in turn positively influences consumers' online buying behaviour (Winnie, 2014).

H2: There is a significant relationship between benevolence and online buying decisions.

2.3 Generation Z

Generation Z refers to individuals born between 1995 and 2012 (Wiedmer, 2015). This generation is recognised as the first cohort to grow up fully immersed in digital technologies, earning them the label of “digital natives.” Compared to Generation Y, Gen Z exhibits higher levels of technological dependence, online engagement, and exposure to digital information sources. They are often described as early adopters, brand influencers, and drivers of internet-based lifestyles (Wiedmer, 2015).

Due to their constant connectivity and access to information, Generation Z consumers are more critical and discerning in their purchasing decisions. They actively evaluate online sellers based on competence, transparency, and ethical behaviour. As such, understanding how trust dimensions such as ability and benevolence influence this generation’s online buying decisions is crucial for e-commerce firms targeting this rapidly growing consumer segment.

3. Methodology and Measurement

This study presents a model illustrating the relationship between online trust and online buying decisions, as shown in Figure 1. The model specifically investigates how the independent variables of ability and benevolence influence the dependent variable of online buying decisions.



Fig. 1. Theoretical Framework

Adapted from Winnie (2014); Astria & Wahdiniwaty (2020)

The proposed theoretical framework in Figure 1 illustrates how ability and benevolence influence online buying decisions (Ye et al., 2020). This research focuses on the factors affecting online buying decisions in the e-commerce industry, specifically the roles of ability and benevolence. It employs a quantitative analysis to explore the relationship between independent and dependent variables through a survey method. A

correlational study was conducted to identify the causes and significance of the relationship between these variables, particularly in the context of identified problem statements (Bell et al., 2022). This study is cross-sectional, meaning that data is collected only once. This method was chosen because it is appropriate for the research being conducted.

3.1 Population and Sample Size

According to the Department of Statistics Malaysia Official Portal (2022), Malaysia has 16.53 million online consumers, which accounts for 50% of the population. Additionally, 62% of mobile users engage in online shopping. The Gen Z population in Malaysia is approximately 8 million, representing 26% of the total population (Department of Statistics Malaysia Official Portal, 2022). Currently, Gen Z constitutes about 40% of the world's digital buyers and is the largest age group in the population.

The focus of this study is on Gen Z university students living in Kuala Lumpur and Selangor. These regions were selected because the majority of students at the universities in these areas belong to Generation Z, which is the target demographic of this research. Furthermore, Kuala Lumpur and Selangor are home to many higher education institutions, where most students are from Gen Z.

To estimate the sample size for this analysis, we reference a simplified table from Sekaran & Bougie (2016), which states that for a population exceeding 100,000, a sample size of 384 is sufficient. A sample consists of a segment of the population that represents the larger group (S. Mann, 2013; Bougie & Sekaran, 2019). The primary goal of sampling is to select a subset of the population to make generalizations about the entire population. This study employs self-administered questionnaires, and the sample comprises 384 university students who were chosen based on convenience.

3.2 Instrumentation

The questionnaire is designed in English to ensure clarity and convenience for respondents. It features a standardized format that includes multiple-choice questions and Likert scale items. To better understand the target group, basic demographic information is collected from respondents, including three questions about age, gender, and level of education. Following this, there are 16 main questions: six focus on the dependent variable (online buying decision), while the remaining ten address the independent variables of ability and benevolence. Each question is rated using a Five-Point Likert Scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The scoring is structured as follows: if a respondent strongly agrees, they receive five points; agreeing earns four points; three points is allocated for neutral responses; disagreeing results in two points; and strongly disagreeing receives one point. The constructs of ability and benevolence were assessed through a questionnaire adapted from the works of A. Bhattacharjee (2002) and Corbitt et al. (2003) utilized ten items to evaluate these variables.

3.3 Data Analysis

The data obtained from the respondents in this analysis is processed using the Statistical Package for the Social Sciences (SPSS) software program to facilitate a thorough review and interpretation. The choice of SPSS is based on its extensive range of methods available for conducting quantitative analysis. To process the data, all responses from the survey are loaded into the SPSS software. Additionally, descriptive statistics are employed to study and interpret the demographic profiles of the respondents. The Cronbach Alpha test, recognized as a reliable tool for assessing scale reliability, is utilized in this research (Sekaran & Bougie, 2016). This test measures the reliability coefficient to determine the accuracy of the overall scale; the closer Cronbach's Alpha is to 1.0, the greater the internal consistency reliability. A reliability score between 0.6 and 0.7 indicates a moderate level of approval for the calculations (Wahab et al., 2015). The analysis conducted includes descriptive statistics, reliability testing, correlation analysis, and regression analysis.

4. Findings

A total of 384 questionnaires were distributed to respondents; however, only 219 were successfully collected by the researcher. All 219 collected questionnaires were deemed valid and reliable for data analysis. The researcher conducted an outlier test, resulting in the elimination of 22 respondents. Following this outlier screening process, 197 data points remained available for analytical purposes.

Table 1. Cronbach Alpha, Mean, Standard Deviation, Skewness, and Kurtosis values for all variables.

Variable	Cronbach Alpha	Mean	Standard Deviation	Skewness	Kurtosis
Online Buying Decision	.877	4.4851	.50180	-.997	.314
Ability	.935	3.8437	.72360	.053	-.583
Benevolence	.865	3.7492	.50180	.417	-.755

Table 1 presents the results from the Cronbach alpha analysis for the online purchase decision, which yielded a value of $\alpha = .877$. The ability variable demonstrated a higher alpha value of $\alpha = .935$, while the benevolence variable recorded an alpha value of $\alpha = .865$. According to Hayes (2000), a Cronbach's Alpha coefficient ranging from 0.6 to 1.0 indicates that the measurement instrument is robust and appropriate for use in research. The mean for online buying behaviour was 4.4851, with a standard deviation of .50180. The data shows that the mean value for ability exceeds that of benevolence. Furthermore, the Skewness and Kurtosis test results fell below ± 1.96 for all variables, including online buying decision, ability, and benevolence. This indicates that the data can be considered normally distributed, as the values remained within the acceptable

range. These results indicate that all measurement scales demonstrate high internal consistency and acceptable distributional properties, confirming that the data are reliable and suitable for further statistical analysis.

4.1 Demographic Data

The section below is about the demographic profile of the respondents.

Table 2.Demographic Data

Variable	Category	Frequency	Percentage (%)
Age	18 to 21 years old	29	14.73
	22 to 25 years old	160	81.21
	26 to 29 years old	8	4.06
Gender	Male	55	27.9
	Female	142	72.1
Education Level	Certificate/Diploma	48	24.3
	Degree	147	74.6
	Master	2	1
	PhD	0	0

Table 2 shows that most respondents were between 22 to 25 years old, which consists of 160 respondents or 81.21%; therefore, most of the respondents were in the 22 to 25 years old group. On the gender of the respondents involved in the study, overall, the study involved 27.9% of males ($n = 55$) and 72.1 % ($n = 142$) of females. Most of the respondents were female. The education level indicates that out of 197 respondents, 48 respondents, or 24.3 % are certificate/diploma educated, 147 respondents, or 74.6% are degree educated, and 2 respondents, or 1% are master's educated. This demographic profile indicates that the respondents are predominantly young Generation Z university students, with a higher proportion of females and degree-level education. This suggests that the sample is appropriate and relevant for examining online buying behaviour among Generation Z consumers in the higher education context.

Table 3.Correlation Between Independent Variable and Dependent Variable

Variables	Online Buying Decision
Ability	.438*
Benevolence	.381*

* Significant at the $p < 0.05$ level

The results of the analysis in Table 3 found that there was a significant positive correlation between ability and online buying decision ($r = .438, p < .05$). It is similarly disclosed that there was a significant positive correlation between benevolence and online buying decision ($r = .381, p < .05$). These results indicate that higher perceptions of both ability and benevolence are associated with stronger online buying decisions among Generation Z consumers. However, the stronger correlation for ability suggests that competence-related factors play a more influential role than benevolence in shaping online purchase behaviour.

Table 4. Regression Analysis Between Ability and Benevolence Towards Online Buying Decision

	Beta	t	Sig.	Tolerance	VIF
Ability	.269	2.754	.006*	.426	2.348
Benevolence	.046	.449	.654	.383	2.610

* Significant at the $p < 0.05$ level.

Table 4 indicates that ability has a beta value of $\beta = .269$, a t value of 2.754, and a p-value of $p = .006$. These results suggest a significant positive relationship between ability and the online buying decision of Generation Z. In contrast, the beta value for benevolence stands at $\beta = .046$, with a t value of .449 and a p value of $p = .654$. This indicates that there is no significant relationship between benevolence and the online buying decision of Generation Z in this study. This result suggests that Generation Z consumers place greater emphasis on a seller's competence and capability when making online purchase decisions, while benevolence alone does not significantly influence their decision-making process. Therefore, H1 is supported, whereas H2 is not supported in this study.

5. Findings and Discussion

Customers consistently prioritize the quality of products and the safety of their personal information when making online purchasing decisions (Ha & Stoel, 2009). Ng and Ariffin (2022) emphasize that the perceived capability in managing customer service, ensuring timely product delivery, and maintaining secure transactions plays a crucial role in building trust within online shopping platforms. This indicates that merchants must demonstrate adequate expertise, infrastructure, and technological resources to conduct transactions effectively and reliably. In other words, customers heavily consider a merchant's capabilities when deciding to make online purchases.

5.1 Ability Towards Online Buying Decision.

The primary objective of this study is to explore the relationship between ability and online buying decisions. A regression analysis was conducted to assess the influence of ability on these decisions. The findings indicate a significant positive relationship between ability and online buying choices. This research highlights that ability is a crucial factor affecting buying decisions. Online retailers not only provide an extensive range of products that cater to consumer needs at competitive prices but also ensure a high-quality and secure shopping experience, which effectively influences consumer buying behaviour. Therefore, ability emerges as a key factor impacting buying decisions. This conclusion is further supported by prior research conducted by Gefen (2002), Kim et al. (2008), and Ng & Ariffin (2022), all of which confirm the positive and significant relationship between ability and online buying decisions.

5.2 Benevolent and Online Buying Decision.

The second objective of this study is to examine the relationship between benevolence and online buying decisions. A regression analysis was conducted to assess the influence of benevolence on these decisions. The findings revealed that benevolence does not have a significant relationship with online buying choices among Gen Z consumers. While previous research has highlighted the essential role of benevolence in building trust and promoting repeat purchases (Pregoner et al., 2020), this study indicates that the benevolence exhibited by e-commerce companies does not significantly impact consumers' buying decisions, as evidenced by the research of Ozdemira & Sonmezayb (2020). Additionally, the results align with the findings of Saparso (2022), which also indicate that benevolence does not influence online buying decisions.

6. Conclusion

The findings of this study indicate that various ability factors among online sellers, such as the capacity to deliver quality products and services, are crucial. Key aspects include order accuracy, website usability, transaction efficiency, and delivery reliability. Additionally, the seller's ability encompasses secure payment systems, fast-loading

websites, and responsive customer service. These elements serve to reduce uncertainty and convey trustworthiness (McKnight et al., 2002). Sellers need to protect online transactions from external threats such as fraud or data breaches, while also complying with regulations and fulfilling commitments to online buyers (Wong, 2017).

From a practical standpoint, the insights gained from this study can assist online sellers in developing quality products and services that attract more customers to make purchasing decisions. Furthermore, this research provides valuable information for policymakers to create better strategies to enhance the growth of online platforms. Conversely, it was found that benevolence does not have a significant influence on online buying decisions. The societal contribution of this study lies in emphasizing the role of trust-building attributes, such as ability, in creating an inclusive, transparent, and fair digital trade ecosystem for younger generations and society at large.

7. Research Limitations and Future Recommendations

The research has several limitations that warrant consideration. Firstly, the respondents are limited to university students in Kuala Lumpur and Selangor who engage in online purchasing. As a result, the sample collected may not fully represent the entire Malaysian Generation Z. To enhance the generalizability of the findings, future studies should aim to include online buyers from all states in Malaysia. Additionally, due to time and resource constraints, this study exclusively captures data from Generation Z. Given that Generation Y and Millennials are also significant users of online shopping, the model proposed in this research may similarly be utilized to evaluate online buying adoption among these other generations. Furthermore, further research could incorporate a larger sample size and a broader geographical area to better depict the situation in Malaysia. Lastly, this study concentrated on examining the influence of ability and benevolence on online buying decisions. Future research could develop a more comprehensive model by introducing mediating or moderating variables to the investigation.

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