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## **SERVICE QUALITY CONSUMER BEHAVIOR TRUST AND RISK AFFECT GENERATION Z'S ONLINE PURCHASE INTENTION**

### **Abstract:**

The research aimed to study the influence of service quality, consumer behavior, trust and risk on the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand. A questionnaire with a reliability coefficient (0.97) at a very high level was used in this study. Area sampling collected 430 bachelor's students from eleven Ubon Ratchathani University, Thailand faculties. The methods used were descriptive statistics and multiple linear regression analysis. The results showed that fourteen sub-independent variables correlated with Generation Z's online purchase intention at a high level ( $r = 0.774$ ) and can explain or predict the variance of Generation Z's online purchase intention at a moderate level with 58.5% (Adjusted R-Square). Seven variables affected Generation Z's online purchase intention with all statistical significance at 0.01, which were attention ( $\beta = 0.185$ ), psychology ( $\beta = 0.169$ ), commitment ( $\beta = 0.157$ ), attitude ( $\beta = 0.17$ ), communication ( $\beta = 0.137$ ), knowledge ( $\beta = 0.124$ ), and convenient ( $\beta = 0.111$ ), respectively. The findings underscore that Generation Z's online purchase intentions are heavily influenced by a streamlined, user-friendly experience combining engaging content and ease of use. Trust-building through transparency—such as open customer reviews and detailed product information—proves essential in reducing perceived risk, while educational resources like product tutorials and comparisons empower informed purchasing decisions. Marketing strategies that align with Generation Z values, such as authenticity and inclusivity, strengthen brand resonance, further encouraging purchase intentions. Personalized marketing, mainly when it addresses psychological factors like urgency, enhances relevance and appeal. Finally, predictive modeling based on critical variables allows businesses to efficiently target this demographic's unique preferences, providing actionable insights for refining service quality, transparency, and personalization to boost online engagement and conversions.

### **Keywords:**

Service Quality, Consumer Behavior, Trust and Risks, Generation Z, Online Purchase Intentions

**JEL Classification:** A10, M19

## Introduction

Online shopping has become a regular part of consumer behavior in the modern era. Consumers enjoy the convenience of shopping 24 hours a day through various online platforms. The popularity of online shopping continues to grow steadily, influenced by several factors such as service quality, consumer behavior, trust and risk, all of which can affect online purchase intention. According to Krungthai COMPASS, Thailand's e-commerce market value is projected to reach 747 billion baht by 2025, with an average annual growth rate of 9.6%. In addition, it was found that the average spending on products through the e-commerce market increased by 256%, rising from 3,900 baht per person in 2020 to 14,000 baht per person in 2023. Moreover, two-thirds of Thai consumers regularly shop online (Krungthep Turakij Banking and Finance, 2024). Given this substantial growth, modern entrepreneurs must learn to utilize online media effectively to benefit their businesses. When used appropriately, online platforms can be powerful tools to increase sales and drive sustainable business growth.

Generation Z, often called Gen Z, represents the new generation born from 1997 onwards when social media became widespread. Gen Z is considered an increasingly influential consumer group in the global marketplace. There are approximately 2 billion Gen Z consumers worldwide, accounting for 27% of the global population. Marketing strategy consultants estimate that by 2020, Gen Z consumers will make up 40% of the worldwide population, becoming the largest consumer group in the world (EXIM Business Research Department, 2015). Therefore, adapting businesses to align with the evolving demands of consumers is crucial for long-term sustainable growth. Entrepreneurs must closely monitor consumer behavior changes, particularly Gen Z consumers' needs, who play an increasingly important role in the global market.

A literature review on purchase intention indicates that it can predict an individual's buying behavior (Fishbein & Ajzen, 1975). Therefore, in this study, online purchase intention is used as a variable to predict buying behavior from online sellers. Factors related to online purchasing are explored in the research of Qalati et al. (2020), who studied the effects of perceived service quality, website quality, and reputation on purchase intention: The mediating and moderating roles of trust and perceived risk in online shopping. The study found that trust, perceived risk, and website quality significantly impact online purchase intention. This finding is similar to that of Chan et al. (2020), who examined social media marketing, perceived service quality, consumer trust, and online purchase intention and found that perceived service quality and consumer trust affect online purchase intention.

Additionally, research by Putra & Lestari (2023) on the influence of perceived service quality on purchase intention, with trust mediating and perceived risk moderating in online shopping, also found that service quality, perceived risk, and trust affect online purchase intention. Furthermore, in the study by Rita (2019), the analytical results showed that three dimensions of e-service quality—website design, security/privacy, and fulfillment—affect overall e-service quality. However, customer service was not significantly related to overall e-service quality. Overall, e-service quality is statistically significantly related to customer behavior. Additionally, several studies on Generation Z and online purchase intention have shown that the perceived benefits of online shopping, ease of purchasing, and trust influence online purchase intention (Ngah R. et al., 2021). In the study by Veybitha, Y. et al. (2021), which critically reviewed factors affecting online purchase intention in Generation Z, it was concluded that the security factor greatly determines an individual's online purchase intention. This security factor refers to product guarantees and consumer data security, which irresponsible parties should not easily compromise. The convenience of the payment system also influences online purchase intention. Moreover, both utilitarian and hedonic motives encourage individuals to make online purchases. The utilitarian motive concerns consumer needs, while the hedonic motive emphasizes pleasure.

Therefore, based on the literature review and to identify the factors influencing online purchase intention among Generation Z, the researcher utilized service quality, consumer behavior, trust, and perceived risk in this study. The sample group consisted of students from all 11 faculties at Ubon Ratchathani University. This research is expected to benefit those interested in marketing online products to the target group and entrepreneurs who wish to conduct business through electronic media. The findings can serve as guidelines for improving business management and help formulate appropriate marketing strategies for the target audience.

### **Research Objectives**

1) To study Generation Z's opinion level on service quality, consumer behavior, trust, and risk in online purchase intention at Ubon Ratchathani University, Thailand.

2) To study the influence of service quality, consumer behavior, and trust and risk on online purchase intention among Generation Z.

### **Scope of study**

The population for this study consists of 18,215 bachelor students aged 19 to 23 at Ubon Ratchathani University. The sample size was determined based on the Generation Z group, with data collected from 400 students. The researcher will study variables including service quality, consumer behavior, trust, and risk and their online purchase intention among Generation

## **2. Literature Review**

### **1) Concepts of Online Purchase Intention**

Studies on purchase intentions are widely used because they are important factors marketers need to understand regarding consumer purchase intentions. Purchase intention can predict future consumer or individual buying behavior (Fishbein & Ajzen, 1975). According to the Theory of Reasoned Action, human behavior occurs from the intention to perform the behavior. This intention arises from two main factors: attitude toward behavior and subjective norm (Ajzen & Fishbein, 1977). Therefore, these two components make predicting behavior based on intention more accurate, leading to a specific behavior. Later, in 1985, Ajzen proposed the Theory of Planned Behavior, suggesting that the main factors influencing intention leading to behavior include three factors: attitude toward behavior, subjective norm, and perceived behavioral control. However, Kim & Pysarchik (2000) defined purchase intention as when a consumer wants to choose the best option for themselves, which is not solely dependent on the product but involves other factors such as the seller's service. It is a purchase decision that aligns with the consumer's needs. Purchase intention is, therefore, an opportunity that leads to a real purchase decision, with a probability of 0.95. Kothandapani V. (1971) stated that purchase intention is a mental process that indicates a consumer's plan to purchase a specific brand within a given time frame. Purchase intention is influenced by the consumer's attitude toward the brand and the consumer's confidence in evaluating the brand based on beliefs, knowledge, information, and attitudes. Studies on online purchase intention have been found in several works, such as Chan et al. (2020), who studied Social Media Marketing, Perceived Service Quality, Consumer Trust, and Online Purchase Intentions; WR. J.W. and Ariyanti M. (2017), who studied Perceived Factors Influencing Consumer Trust and Its Impact on Online Purchase Intention in Indonesia; and Ngah R. et al. (2021), who explored the antecedents of online purchasing behavioral intention of Generation Z: An Integrated Model of Four Theories.

### **2) Concepts of Service Quality**

Service quality refers to a service provider's service level to customers or service recipients, indicating how well it meets their needs. Quality service delivery means responding to the service recipient's expectations (Lewis & Bloom, 1983). Service quality is derived from the

perceived service received minus the expected service. If the service is less than expected, the service recipient will view the service quality as negative or perceived as inadequate. Conversely, if the service received exceeds the recipient's expectations, the service quality will be positive or perceived as high-quality service (Schmenner, 1995). Furthermore, Buzzell and Gale (1987) defined service quality as a complex issue that depends on consumers' attitudes, commonly referred to as customers. The ability to meet the needs of the service business is critical, and the quality of service is the most crucial factor differentiating a business from its competitors. Offering service quality that aligns with the recipient's expectations is essential. A recipient will be satisfied if they receive what they desire in the form they expect.

Regarding research studies on service quality and its impact on online purchase intention, one can refer to the survey by Putra & Lestari (2023), *The Influence of Perceived Service Quality on Purchase Intention with Trust Playing a Mediating Role. Perceived Risk Playing a Moderating Role in Online Shopping* found that service quality significantly influences purchase intention. This finding is consistent with research by Chan, B. et al. (2020) and Zarei, G. et al. (2019), which concluded that perceived service quality influences online purchase intention and behavior.

### **3) Concept of Consumer Behavior**

Schiffman, L.G., & Kanuk, L.L. (1994) define consumer behavior as the behavior exhibited by consumers in searching for, purchasing, using, evaluating, and disposing of products and services that are expected to satisfy their needs. The study of consumer behavior helps marketers develop strategies that can create customer satisfaction. Consumer behavior theory examines individuals, groups, or organizations and the processes they use to select, secure, and discard products, services, experiences, or ideas to fulfill their needs, along with the effects of these processes on consumers and society. Consumer behavior is an integration of psychology, sociology, social anthropology, and economics, aimed at understanding the decision-making process of buyers. It is essential to study consumer behavior using consumer behavior models, which begin with stimuli or triggers (Stimulus) that lead to the formation of needs, influencing the buyer's thoughts, resulting in a response or purchase decision. This model can also be referred to as the S-R Theory (Kotler, 2003), which consists of three key components: Stimulus, the Buyer's black box, and Buyer's response. Several research studies have explored consumer behavior, such as Zhu, B. (2020), who studied Generation Y consumer online repurchase intention in Bangkok based on the Stimulus-Organism-Response (SOR) model, and LE, T. Q. et al., (2022), who investigated consumer impulse buying behavior in online shopping using the extended S-O-R model: A meta-analysis.

### **4) Concept of Trust and Risk**

Trust refers to reliance or confidence in specific situations. It reflects positive expectations about the outcomes and signifies some level of risk in expectations about what will be received. Trust also represents particular uncertainty about the results (Golembiewski & McConkie, 1975). Trust is the expectation of an individual or group regarding the reliability of the spoken or written words or promises of another individual or group (Rotter, 1971). Cook and Wall (1980) defined trust as the willingness of an individual to act towards another person with good intent, which stems from confidence in that person's words or actions. The concept of risk is defined by Sumalee Jiwamitr (2005) as the potential loss of opportunity or an undesirable event, threat, or obstacle that may impact the achievement of a goal. This could involve strategic, financial, operational, or regulatory risks hindering the objectives.

Regarding the importance of trust and risk in online purchasing, Hansen et al. (2018) suggested that perceived risk and trust are key antecedents in end-user decision-making, with risk-taking propensity directly influencing behavioral intention. Moody et al. (2017) emphasized that trust and lack of confidence affect online relationships involving electronic transactions.

Furthermore, **Bauman and Bachmann (2017)** stated that online trust is a crucial element of business strategy as it reduces perceived risk and generates positive word of mouth. Thus, trust plays a significant role in online purchasing, and reducing perceived risk helps increase consumers' purchase intentions online. This relationship has been observed in the research of Lazaroiu et al. (2020), who studied the Consumers' Decision-Making Process on Social Commerce Platforms: Online Trust, Perceived Risk, and Purchase Intentions. The study found that the purchase intentions of social platform users can be understood by considering the relationship between online trust and perceived risk. Similarly, Ha (2019) in their study, The Effect of Trust on Consumers' Online Purchase Intention: An Integration of TAM and TPB, found that perceived usefulness, perceived ease of use, attitude, subjective norm, and trust positively influenced consumers' online shopping intentions.

**Conceptual Framework and Hypothesis Testing**

In reviewing the above literature, the researcher developed the conceptual research framework of the influence of service quality, consumer behavior, trust and risk on the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand. Therefore, the three research hypotheses were developed as follows:

**Hypothesis Testing**

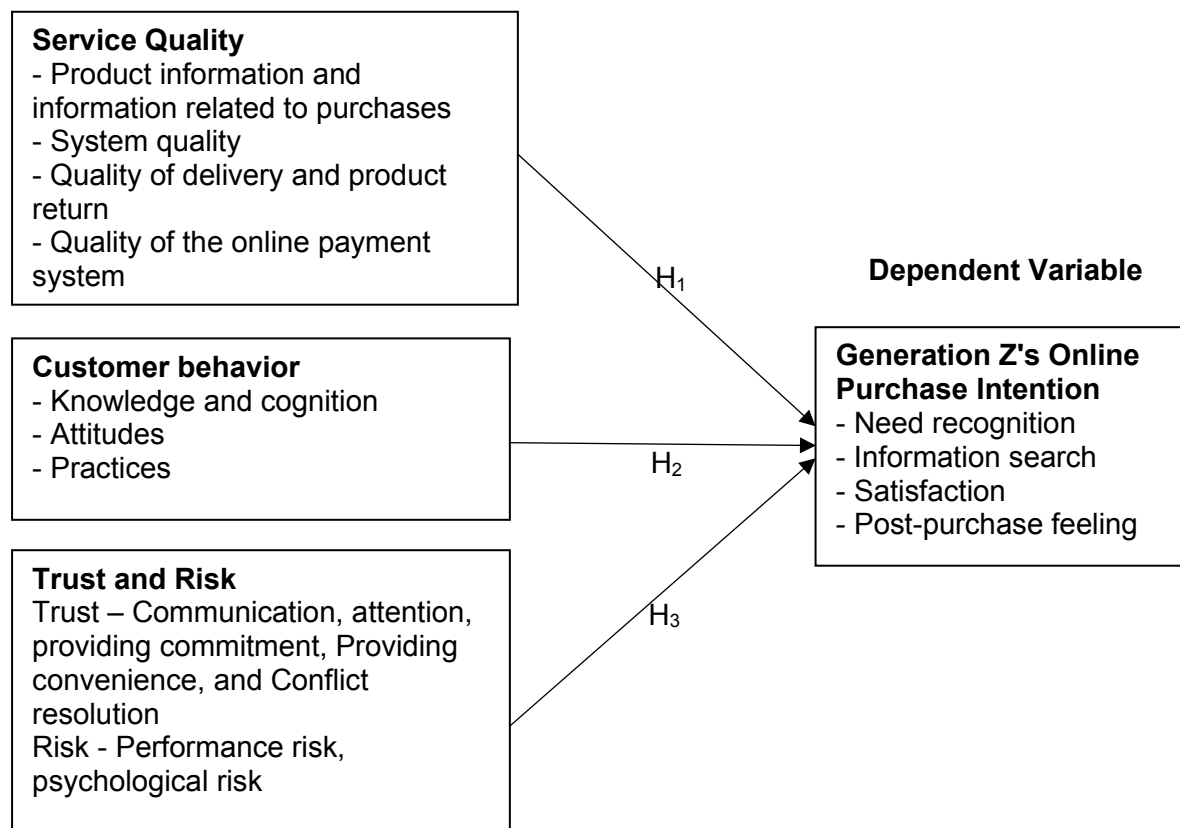
**H<sub>1</sub>:** Service quality influences the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.

**H<sub>2</sub>:** Consumer behavior influences the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.

**H<sub>3</sub>:** Trust and risk influence the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.

From the concepts derived from the above literature review, this study used them to define the research framework as follows:

**Independent Variables**



**Figure 1 (above): A Conceptual Research Framework****Research Methodology**

This study employed a quantitative research approach. The population consisted of undergraduate students enrolled at Ubon Ratchathani University during the first semester of the 2024 academic year (1/2567), totaling 18,215 students across 11 faculties. The sample group used in this study was drawn from this population. The sample size was determined based on the sample size table proposed by Kanchanawasee et al. (2008), which calculates the required sample for estimating the population mean at a 95% confidence level and a 10% margin of error of the standard deviation. As a result, a total sample size of 392 students was determined. A two-stage sampling technique was employed to ensure the population's representativeness. In the first stage, cluster sampling was used, grouping students by faculty. Each of the 11 faculties contributed 40 students, so the total was 440. In the second stage, simple random sampling was conducted to select participants from within these clusters and predetermined locations. Only students who voluntarily agreed to participate were included in the data collection. We can have a response rate of 97.73%, which means 430 respondents. See the details below in Table 1.

**Table 1: Sample Size and Response Rate**

Faculty	Determined	Respondents	Response Percentage
Faculty of Agriculture	40	40	100.00
Faculty of Law	40	30	75.00
Faculty of Management Science	40	40	100.00
Faculty of Nursing	40	43	107.50
Faculty of Pharmacy	40	26	65.00
Faculty of Political Science	40	40	100.00
Faculty of Science	40	42	105.00
Faculty of Engineering	40	46	115.00
Faculty of Applied Arts and Architecture	40	42	105.00
Faculty of Arts	40	41	102.50
College of Medicine and Public Health	40	40	100.00
<b>Total</b>	<b>440</b>	<b>430</b>	<b>97.73</b>

The research instrument was an online questionnaire developed by the researcher, based on relevant literature, documents, theoretical frameworks, and previous research studies. The questionnaire consisted of four parts: service quality, consumer behavior, trust and risk, and online purchase intention of Generation Z. The instrument measured respondents' perceptions using an interval scale with a Likert-type response format (Summary Rating Method: The Likert Scale).

**Quality of Research Instrument**

For questionnaire validity, three experts in marketing, business administration, and statistics had to verify the structural content of each variable that the IOC value every item pass the criteria which are higher than 0.50. The questionnaire was used to test with the groups of 30 consumers. Analyzed data for reliability by using Cronbach's Alpha coefficient which the reliability value of the whole questionnaire was 0.97 with values at an acceptable level of significance for Alpha being 0.70 (Vanichbancha K. 2008) So, the questionnaire can conclude that the final survey is reliable for information see them in table 2.

**Table 2:** Cronbach's Alpha Coefficient Results

Variables	Cronbach's Alpha ( $\alpha$ )
Service Quality (8 items)	0.913
Consumer Behavior (8 items)	0.900
Trust and Risk (8 items)	0.907
Purchase Intention (8 items)	0.915
<b>Total (32 Items)</b>	<b>0.970</b>

### Data Collection

The researcher distributed an online questionnaire to students of Ubon Ratchathani University. The target respondents were of all genders and belonged to Generation Z, specifically individuals aged between 19 and 23 years. A total of 430 responses were collected. Only complete questionnaires were included in the data analysis, which was carried out using statistical software. Data Collection: Collect information in July – August 2024 for two months. Data collected by the senior students who studied business research and studied in the faculty of Management Science of Ubon Ratchathani University.

### Data Analysis

Data analysis used descriptive statistics consisting of frequency, percentage, average, standard deviation, correlation, and multiple regression analysis to test the hypotheses. For interpretation of the mean, the writer set the criteria for interpreting the mean results at huge samples according to Imsa-ard (2020) as follows: Mean 4.21 – 5.00 is the most important. Mean 3.41 – 4.20 high priority. Mean 2.61 – 3.40 medium importance. Mean 1.81 – 2.60 low importance. And mean 1.00 – 1.80 least importance.

## Research Results

### Description Results

Among the 430 respondents, 62.3% identified as female, 35.5% as male, and 4.2% as a third gender. Most respondents were 21 (30.5%), and most were third-year students (31.2%). The highest proportion of students came from the Faculty of Engineering, accounting for 10.7%. Regarding average monthly income, most respondents reported earnings between 5,001 and 10,000 Baht (44.0%). Regarding online shopping behavior, 43.0% reported making online purchases 1–2 times monthly. The most used shopping platforms were Shopee and TikTok 32.3% (139). Shopping platforms Lazada, Shopee, and TikTok were around 15.1% (65), only Shopee was 13.3% (57), and only TikTok was 8.8% (38).

**Research objective 1: to study Generation Z's opinion level on service quality, consumer behavior, trust, and risk in online purchase intention at Ubon Ratchathani University, Thailand.**

**Table 3: Generation Z's opinion level on service quality**

Service Quality of Online Platforms	Mean	S.D.	level
The sequencing of the platform's sales stories is easy to understand.	4.60	0.57	Very high
The content of the platform is concise and easy to understand.	4.44	0.58	High
The platform's online payment system is secure and reliable.	4.52	0.58	Very high
Your platform's website is stable (does not crash).	4.49	0.66	High
The platform staff are attentive and enthusiastic.	4.47	0.62	High

Shipping and returns have a fast and uncomplicated service process.	4.48	0.67	High
Convenient to use the service.	4.60	0.53	Very high
Comfortable payment of the platform can be made anytime, anywhere.	4.59	0.55	Very high
<b>Total</b>	<b>4.52</b>	<b>0.41</b>	Very high

The analysis of Generation Z's opinion level on service quality of online platforms revealed a generally very high level of agreement, with an overall mean score of 4.52 out of 5 and a standard deviation of 0.41, indicating a powerful positive perception. Four dimensions of service quality of online platforms were rated very high, emphasizing that the sequencing of the platform's sales stories is easy to understand, convenient to use the service and comfortable platform payment can be made anytime, anywhere. The platform's online payment system is secure and reliable (M = 4.60, 4.60, 4.59, and 4.52, SD = 0.57, 0.53, 0.55, and 0.58, respectively), and the other four dimensions were at a high level (see Table 3).

**Table 4: Generation Z's opinion level on customer behavior of online platform**

Consumer Behavior	Mean	S.D.	level
You have the knowledge and understanding to order products online.	4.47	0.58	High
You understand the origin of online products.	4.53	0.57	Very high
You have a positive attitude towards online shopping.	4.49	0.60	High
You think the online products are of good quality.	4.36	0.70	High
You think that online products can be chosen in a variety of ways.	4.52	0.61	Very high
You buy quality products.	4.57	0.56	Very high
You purchased a product with authentic user reviews.	4.61	0.55	Very high
You buy products from your favorite brands.	4.53	0.61	Very high
<b>Total</b>	<b>4.51</b>	<b>0.40</b>	Very high

The analysis of Generation Z's opinion level on customer behavior of online platforms revealed a generally very high level of agreement, with an overall mean score of 4.51 out of 5 and a standard deviation of 0.40, indicating a very strong positive perception. Five dimensions of customer behavior of online platforms were rated at a very high level, emphasizing the sequencing of you purchased a product with authentic user reviews (M = 4.61), you buy quality products (M = 4.57), you buy products from your favorite brands (M = 4.53), you understand the origin of online products (M = 4.53), and you think that online products can be chosen in a variety of ways (M = 4.2), respectively, and other 3 dimensions were at a high level (see Table 4).

**Table 5: Generation Z's opinion level on trust and risk of online platform**

Trust and Risk	Mean	S.D.	level
Online sales staff have easy and accurate communication.	4.43	0.62	High
Staff are knowledgeable and capable of answering questions, problems, and doubts.	4.43	0.62	High
You are satisfied with the service provided in online sales.	4.50	0.61	High
You have confidence in ordering products online.	4.43	0.63	High

Some applications have a cash-on-delivery system that makes them convenient for customers.	4.52	0.59	Very high
You got a response to the problem that occurred.	4.38	0.65	High
There is a risk that you will not get a refund when returning products online.	4.36	0.71	High
You are confident in the product description and images on the online website where you buy.	4.38	0.67	High
<b>Total</b>	<b>4.43</b>	<b>0.47</b>	High

The analysis of Generation Z's opinion level on trust and risk of online platforms revealed a generally high level of agreement, with an overall mean score of 4.43 out of 5 and a standard deviation of 0.47, indicating a strong positive perception. The dimension of trust and risk of online platforms was rated very high, emphasizing some applications with a cash-on-delivery system that makes them convenient for customers ( $M = 4.52$ ). Other dimensions were at a high level by emphasizing the sequencing of generation Z are satisfied with the service provided in online sales. ( $M = 4.50$ ). Online sales staff have easy and accurate communication ( $M = 4.43$ ), are knowledgeable and capable of answering questions, problems, and doubts ( $M = 4.43$ ), and have confidence in ordering products online ( $M = 4.43$ ). You got a response to the problem that occurred ( $M = 4.38$ ), you are confident in the product description and images on the online website where you bought ( $M = 4.38$ ), and there is a risk that you will not get a refund when returning products online ( $M = 4.36$ ), respectively (see Table 5).

**Table 6: Generation Z's opinion level on online purchase intentions**

<b>Generation Z's Online Purchase Intentions</b>	<b>Mean</b>	<b>S.D.</b>	<b>Level</b>
You have a need to buy products online	4.47	0.58	High
You have sufficient and complete information to buy products online	4.51	0.60	Very high
You seek information that is safe to buy products online	4.55	0.60	Very high
Online product information is updated with the times and is not outdated and up to date.	4.53	0.55	Very high
You are satisfied with the online shopping system.	4.48	0.61	High
You are satisfied with the online shopping service	4.49	0.59	High
You are satisfied with the products you buy online	4.41	0.64	High
You are satisfied with the point of having to go back and review the online products	4.37	0.74	High
<b>Total</b>	<b>4.46</b>	<b>0.45</b>	High

The analysis of Generation Z's opinion level on online purchase intentions revealed a generally high level of agreement, with an overall mean score of 4.46 out of 5 and a standard deviation of 0.45, indicating a powerful positive perception. Three dimensions of online purchase intentions were rated very high, emphasizing that t You seek information that is safe to buy products online, Online product information is updated with the times and is not outdated and up to date. You have sufficient and complete information to buy products online ( $M = 4.55$ ,  $4.53$ , and  $4.51$ ,  $SD = 0.60$ ,  $0.55$ , and  $0.60$ , respectively, and the other five dimensions were at a high level (see Table 6).

## The Correlation Results

### Correlation Analysis Between Independent and Dependent Variables

**Table 7:** A summary of the analysis of the multiple regression model combining all independent variables.

Variables	Product information	Quality	Delivery	Payment system	Knowledge	Attitude	Practice	Communication	Attention	Commitment	Convenience	Conflict	Efficiency	Psychology
Quality	.619**													
Delivery	.608** .605**													
Payment system	.463** .438** .437**													
Knowledge	.532** .487** .475** .477**													
Attitude	.453** .500** .549** .373** .560**													
Practice	.552** .512** .518** .504** .603** .581**													
Communication	.517** .533** .563** .389** .527** .509** .615**													
Attention	.384** .364** .477** .333** .337** .433** .475** .533**													
Commitment	.406** .430** .482** .282** .367** .504** .543** .543** .495**													
Convenience	.331** .376** .380** .396** .390** .441** .478** .452** .457** .353**													
Conflict	.366** .396** .491** .304** .409** .493** .479** .520** .532** .553** .406**													
Efficiency	.345** .326** .389** .215** .328** .485** .425** .454** .373** .544** .395** .525**													
Psychology	.323** .373** .460** .237** .399** .510** .472** .494** .374** .517** .419** .581** .555**													
Purchase intention	.473** .465** .524** .388** .535** .595** .585** .612** .566** .574** .506** .519** .446** .557**													

**Note:** \*\*p < 0.01 indicates statistical significance at the 0.01 level. \*p < 0.05 indicates statistical significance at the 0.05 level.

According to Table 7, the results of the correlation analysis between the independent and dependent variables, using Pearson's Product Moment Correlation Coefficient, revealed that there were 14 pairs of correlations between independent and dependent variables. The correlation coefficients ranged from 0.388 to 0.612, indicating low to high levels of correlation, all statistically significant at the 0.01 level. Among these, 12 pairs demonstrated a moderate level of correlation, one pair exhibited a low level, and one pair showed a high level of correlation. When considering the relationship between the independent variables and the independent variables, they were found that all pairs had a statistically significant correlation in low-high correlation levels (0.215 - 0.619), and no pair had a very high correlation level ( $r_{xy} < 0.80$ ). Therefore, all the independent variables are suitable for further analysis in the multiple linear regression analysis.

**Research objective 2: to study the influence of service quality, consumer behavior, and trust and risk on online purchase intention among Generation Z.**

**Multiple Linear Regression Results**

**Table 8:** Summary of the Multiple Regression Model Analysis of the Combined Independent Variables.

Model	R	R Square	Adjusted R Square
1	0.774 <sup>a</sup>	0.598	0.585

According to Table 8, the results of the multiple regression analysis using the Enter method revealed that all 14 independent variables—product information, quality, delivery, payment system, knowledge, attitude, practice, communication, attention, commitment, convenience, conflict, efficiency, and psychological factors—were included in the model. The dependent variable was online purchase intention of Generation Z.

The model yielded an R value of 0.774, indicating a strong correlation between the set of independent variables and the dependent variable of purchase intention of Generation Z. The Adjusted R Square was 0.585, or 58.5%, suggesting that the 14 independent variables collectively explained 58.5% of the variance in online purchase intention among Generation Z. The remaining 41.5% of the variance is likely attributable to other factors not included in this study.

**Table 9 :** Results of the Multiple Linear Regression Analysis of Independent Variables Influencing the Online Purchase Intention of Generation Z.

Variables	Unstand. Coef.		Stand. Coef.	t	Sig.	Collinearity Statistics	
	B	S. E.	Beta			Tolerance > 0.19	VIF < 5.3
Constant	0.622	0.177		3.508	0.001		
Product information	0.042	.0042	0.046	0.996	0.320	0.462	2.166
Quality	-0.015	0.038	-0.018	-0.393	0.695	0.484	2.065
Delivery	0.006	.038	.007	.149	.882	.440	2.274
Payment System	0.010	0.039	0.011	0.267	0.789	0.627	1.596
Knowledge	0.115	0.041	0.124	2.809	0.005	0.495	2.020
Attitude	0.140	0.042	0.151	3.339	0.001	0.474	2.109
Practice	0.034	0.050	0.033	0.676	0.499	0.405	2.471
Communication	0.117	0.040	0.137	2.931	0.004	0.443	2.260
attention	0.137	0.031	0.185	4.419	0.000	0.554	1.804
Commitment	0.112	0.032	0.157	3.529	0.000	0.491	2.038
Convenience	0.085	0.030	0.111	2.818	0.005	0.625	1.600

Conflict	-0.010	0.031	-0.015	-0.336	0.737	0.483	2.070
Efficiency	-0.027	0.026	-0.043	-1.022	0.307	0.549	1.821
Psychology	0.114	0.029	0.169	3.868	0.000	0.506	1.976

According to Table 9, the multiple linear regression analysis identified seven independent variables that significantly influenced the online purchase intention of Generation Z, all at the 0.01 significance level. These variables are attention, psychology, commitment, attitude, communication, knowledge, and convenience. The regression equations can be expressed as follows:

**Standardized Score Equation ( $\beta$ ):**

Online Purchase Intention of Generation Z = 0.185(Attention)+ 0.169 (psychology)+ 0.157(Commitment) + 0.151(Attitude) + 0.137(Communication) + 0.124(Knowledge) + 0.111(Convenience)

These findings indicate that the mentioned variables significantly and positively influence Generation Z's intention to purchase products online, with attention showing the strongest predictive power in the standardized model.

**Hypothesis Testing Results**

The study tested three hypotheses and found that service quality, consumer behavior, and trust and risk had a statistically significant influence on Generation Z's online purchase intention, at the 0.01 significance level.

- Service quality had a positive and statistically significant effect on online purchase intention ( $\beta = 0.046$ ,  $p < 0.01$ ).
- Consumer behavior also demonstrated a positive and statistically significant influence ( $\beta = 0.308$ ,  $p < 0.01$ ).
- Trust and risk exhibited the strongest positive influence, with a regression coefficient of ( $\beta = 0.701$ ,  $p < 0.01$ ).

These findings suggest that all three variables significantly contribute to explaining the online purchasing behavior of Generation Z. The summary of research hypothesis testing is shown in table 10.

**Table 10 :** Summary of Research Hypothesis Testing

Hypothesis	Test Results
<b>H1</b> :Service quality influences the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.	Accepted
<b>H2</b> :Consumer behavior influences the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.	Accepted
<b>H3</b> : Trust and risk influence the online purchase intention of Generation Z in Ubon Ratchathani University, Thailand.	Accepted

## Conclusions and Discussions

### Conclusions

The results of the multiple regression analysis revealed that all 14 independent variables—product information, quality, delivery, payment system, knowledge, attitude, practice, communication, attention, commitment, convenience, conflict, and efficiency, and psychological factors—were examined in relation to the dependent variable, Generation Z's online purchase intention, using the Enter method. The model yielded a multiple correlation coefficient of  $R = 0.774$ , indicating a strong relationship between the independent variables and the online purchase intention of Generation Z. The Adjusted R Square was 0.585, or 58.5%, meaning that the 14 independent variables collectively explained 58.5% of the variance in online purchase intention. The remaining 41.5% can be attributed to other variables not included in the study. Furthermore, all three hypotheses were supported. That is, service quality, consumer behavior, and trust and risk were found to have a statistically significant influence at the 0.01 level on Generation Z's online purchase intention.

### Discussions

#### 1) Trust and Risk

The findings revealed that trust and risk had a statistically significant effect on Generation Z's online purchase intention at the 0.01 significance level, with a regression coefficient ( $\beta$ ) of 0.701—the highest among the three key independent variables. This indicates that trust and risk play a crucial role in shaping Generation Z's intention to purchase products online. This influence stems from effective communication and attentive customer care, which enhance consumers' confidence in their online purchases. Additionally, reducing risk through efficient conflict management and product performance assurance, along with providing convenience, strengthens consumer trust and encourages repeat purchases in the future. These findings are consistent with the study by Qalati, S.A. et al. (2020), titled Effects of perceived service quality, website quality, and reputation on purchase intention: The mediating and moderating roles of trust and perceived risk in online shopping, which found that trust, perceived risk, and website quality significantly influence consumers' purchase intentions in online shopping.

#### 2) Consumer Behavior

The results indicated that consumer behavior significantly influences Generation Z's online purchase intention at the 0.01 significance level, with a regression coefficient ( $\beta$ ) of 0.308. This demonstrates that behavioral factors such as knowledge, cognition, and attitudes affect Generation Z's intent to buy products online.

Positive consumer behavior—reflected in satisfaction and favorable attitudes toward products or services—encourages a higher likelihood of online purchasing decisions. These findings align with the study by Zhu, B. (2020), titled Generation Y consumer online repurchase intention in Bangkok Based on Stimulus-Organism-Response (SOR) model, which supports the idea that consumer behavior significantly affects online repurchase intention.

#### 3) Service Quality

The findings revealed that service quality significantly affects Generation Z's online purchase intention at the 0.01 significance level, with a regression coefficient ( $\beta$ ) of 0.046. This indicates a positive relationship between service quality and the online purchase intention of Generation Z. Various aspects of service quality—such as product information, purchase-related details, online payment systems, and return processes—influence customer trust. Consumers are more likely to develop confidence in online purchasing when services meet expectations and adhere to high standards. These results are consistent with the findings of Chan et al. (2020) and Zarei et al. (2019), who observed that perceived service quality significantly impacts online purchase intention and behavior.

## Suggestions

### Suggestions from this research

#### 1) Improve Service Quality to Meet the Needs of Gen Z Consumers

To enhance the online shopping experience for Generation Z, business owners should prioritize the development of services such as fast delivery, convenient payment options, and post-purchase support. These improvements will help create a seamless and reliable shopping experience, increasing trust and customer loyalty.

#### 2) Leverage Social Media Marketing Effectively

Generation Z often uses social media platforms to search for product information and reviews before making purchase decisions. Business owners should focus on establishing a strong presence on platforms popular among this demographic, such as Instagram, TikTok, and YouTube. By providing content that aligns with Gen Z's interests and behavior, businesses can increase engagement and sales.

#### 3) Increase Transparency in Product Information

As Generation Z tends to conduct thorough product research, businesses should ensure the clear disclosure of product information. This includes product features, pricing, and user reviews, which will help build consumer confidence and facilitate purchase decisions.

#### 4) Develop Security Measures for Online Transactions

Business owners should enhance consumer confidence by improving the security systems involved in online transactions. Measures to protect personal information and secure payment processes will ensure that customers feel safe when shopping online.

#### 5) Adapt to Changing Consumer Behavior

Business owners should continuously monitor and adjust their marketing strategies in response to the evolving behaviors of Generation Z, especially concerning technology and communication channels. By staying adaptive, businesses can maintain their competitive edge in the online marketplace.

### Suggestion for future research

#### 1) Expand the Research to Include Samples from Other Regions

Future research should consider expanding the sample population to other regions in order to increase data diversity and accuracy in analysis. This would allow for a more comprehensive understanding of the factors affecting Generation Z's online purchase intention across different contexts and demographics.

#### 2) Examine Additional Factors Influencing Purchase Decisions

Further studies should explore other factors that could affect online purchase intentions, such as the influence of influencer marketing, the role of product reviews on social media, and other psychological factors that may impact Generation Z's purchasing decisions. By broadening the scope of factors studied, researchers can provide a more nuanced understanding of the drivers behind online shopping behavior.

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