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通過科技接受模型（TAM）去瞭解影響越南消費者網上

購物傾向的因素

UNDERSTANDING ELEMENTS THAT AFFECT BUYING ONLINE TENDENCIES

OF CUSTOMERS IN VIETNAM: APPLYING TECHNOLOGY ACCEPTANCE

MODEL (TAM)

指導教授：范惟翔 博士

ADVISOR: FAN WEI SHANG Ph.D.

研究生：團美玲

GRADUATE STUDENT: DOAN MY LINH

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研究生：Doan My linh

經考試合格特此證明

口試委員：廖國忠
范世新
蔡華

指導教授：范世新

系主任(所長)：褚慶娟

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本校企業管理學系管理科學碩士班研究生 Doan My Linh君在本系修業 1.5年，已經完成本系碩士班規定之修業課程及論文研究之訓練。

1、在修業課程方面：Doan My Linh君已修滿 39 學分，其中必修科目：研究方法、決策專題、管理科學、經營專題 等科目，成績及格(請查閱碩士班歷年成績)。

2、在論文研究方面：Doan My Linh君在學期間已完成下列論文：

(1)碩士論文：Understanding Elements that Affect Online Shopping

Tendencies of Customers in Vietnam : Applying

Technology Acceptance Model (TAM)

(2)期刊論文：

本人認為 Doan My Linh君已完成南華大學企業管理學系管理科學碩士班之碩士養成教育，符合訓練水準，並具備本校碩士學位考試之申請資格，特向碩士資格審查小組推薦其初稿，名稱：Understanding Elements that Affect Online Shopping Tendencies of Customers in Vietnam : Applying Technology Acceptance Model (TAM)，以參加碩士論文口試。

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Name of Student: Doan My Linh

Advisor: Wei-Shang Fan Ph.D

ABSTRACT

Online shopping is growing popularity at a rapid rate over the world. In Vietnam, it turns the way of buying a product into a new page as well as has brought to light a new conceptualization of doing business. E-commerce facilitated for online consumers to easily interacting with sellers despite the limited interface and no proximity of those websites. This study examines factors that influence customers' attitude of using the digital websites to shopping and their intention to use it again for future utility. Previous empirical studies as a beacon of light to help build up the conceptual model mentioned and discussed in this paper. The results of this study pointed out consumers' intention to buying online by the existence of three factors: ease of use, trust belief, and perceived risks. Directions for future research as well as implications for shopping online development are mentioned in this paper.

Keywords: Online Shopping, Shopping Behavior, Consumer Attitudes, Purchasing Intention, Ease Of Use, Usefulness, And Trust Belief

TABLE OF CONTENTS

ACKNOWLEDGEMENT	I
ABSTRACT	II
TABLE OF CONTENTS	III
LIST OF TABLES	VI
LIST OF FIGURES	VII
CHAPTER 1 INTRODUCTION	1
1.1 Background Research.....	1
1.2 Research objectives	5
1.3 The aim and the purpose	6
1.4 Structure	8
CHAPTER 2 LITERATURE REVIEW AND HYPOTHESES	
DEVELOPMENT	10
2.1 Definition of Theory.....	10
2.1.1 Electronic commerce	10
2.1.2 Technology Acceptance Model (TAM)	11
2.2 Definition of research constructs.....	12
2.2.1 Perceived Ease of Use	12
2.2.2 Perceived Usefulness.....	13
2.2.3 Trust.....	14
2.2.4 Consumer Behavioral Attitude.....	14
2.2.5 Intention to buy.....	15
2.3 Hypotheses development.....	16
2.3.1 Perceived Ease of Use, Usefulness, and Behavioral Attitude..	16
2.3.2 Ease of Use and Trust.....	17
2.3.3 Usefulness, Trust, and Behavioral attitude	17

2.3.4 Behavioral attitude and intention to buy	19
CHAPTER 3 RESEARCH DESIGN AND METHODOLOGY	20
3.1 Research Approach.....	21
3.2 Data Collection.....	21
3.2.1 Primary Data.....	22
3.2.1.1 Survey.....	22
3.2.1.2 Sampling strategy	22
3.2.2 Secondary Data.....	23
3.3 Reliability of result and evaluation	23
3.4 Conceptual Model	24
3.4.1 Research Framework.....	24
3.4.2 Construct Measurement.....	25
3.5 Questionnaire Design	28
3.6 Sampling Plan.....	29
3.7 Data Analysis Procedures.....	29
3.7.1 Descriptive Analysis.....	30
3.7.2 Factor analysis.....	30
3.7.3 Confirmatory Factor Analysis (CFA)	31
3.7.4 Structural Equation Modelling (SEM)	31
CHAPTER 4 RESULTS AND DATA ANALYSIS.....	33
4.1 Descriptive Analysis.....	33
4.1.1 Characteristics of Respondents	33
4.1.2 Measurement Results of Relevant Variables	36
4.2 Factor Analysis and Reliability Tests	38
4.2.1 Usefulness.....	39
4.2.2 Ease of use	40
4.2.3 Trust.....	41
4.2.4 Behavioral Attitude	42

4.2.5 Intention to buy.....	43
4.3 Structural Equation Modelling (SEM)	43
4.3.1 Confirmatory Factor Analysis (CFA) for Relevant Variable... 43	
4.3.2 Structural Equation Model (SEM)	46
CHAPTER 5 CONCLUSIONS AND SUGGESTIONS	51
5.1 Conclusions	51
5.2 Practical implications	53
5.3 Managerial implication	54
5.4 Suggestions for future research	56
REFERENCE	58
APPENDICES	63

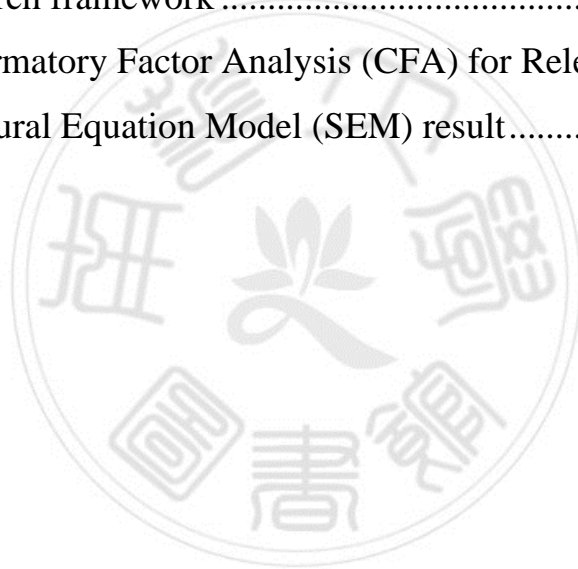


LIST OF TABLES

Table 4.1 Profiles of the Samples (N=376).....	35
Table 4.2 Descriptive Analysis for Questionnaire Variables.....	36
Table 4.3 Descriptive Analysis for Questionnaire Variables.....	37
Table 4.4 Descriptive Analysis for Questionnaire Variables.....	37
Table 4.5 Descriptive Analysis for Questionnaire Variables.....	37
Table 4.6 Descriptive Analysis for Questionnaire Variables.....	38
Table 4.7 Results of Factor Analysis and Reliability Tests on Usefulness	39
Table 4.8 Results of Factor Analysis and Reliability Tests on Ease of use....	40
Table 4.9 Results of Factor Analysis and Reliability Tests on Trust	41
Table 4.10 Results of Factor Analysis and Reliability Tests on Behavioral Attitude	42
Table 4.11 Results of Factor Analysis and Reliability Tests on Intention to buy	43
Table 4.12 Confirmatory factor analysis result.....	45
Table 4.13 Structural equation model result	48
Table 5.1 Hypotheses and Results of Empirical Test	52

LIST OF FIGURES

Figure 1.1 Internet Users by country 2016.....	3
Figure 1.2 Vietnam Internet users	4
Figure 1.3 Vietnamese online activities in 2015.....	4
Figure 1.4 Time spent on the Internet per day	6
Figure 1.5 Item categories bought online.....	8
Figure 1.6 A research structure	9
Figure 2.1 Technology Acceptance Model (TAM)	12
Figure 3.1 Research framework	25
Figure 4.1 Confirmatory Factor Analysis (CFA) for Relevant Variable	44
Figure 4.2 Structural Equation Model (SEM) result.....	47



CHAPTER 1

INTRODUCTION

1.1 Background Research

The launch of Internet marks a step towards the spectacular technological development in the modern world. It has become a productive tool used in daily activities such as looking for needed products, promotion prices, customer feedbacks or rating, choosing services, online ordering, transactions carried out over the internet in which all these activities are made through wireless carrier networks worldwide (Sinha, 2010). Not simply an unlimited source of information, the internet is also a guiding light for the new methods of doing business. It helps sellers and buyers to exchange goods over the large space network without making any face-to-face appointments. As a result of the Internet development, electronic commerce (E-commerce) has become more and more popular and gradually changed the way people working and shopping. For a long time ago, the traditional store-based is used to be a dominant marketplace that leads consumers to go out for shopping. Toward the world's trends, consumers now have a chance to get familiar and learn how to use the internet to shopping as personal demands. For any public innovation, customers also found a way to maximize the benefits and leverage these advantages to serve themselves based on new business models. From there, the customer behavior is formed (Zhaobin Chen, 2005). E-commerce plays a vital role in helping consumers save costs and time by searching the best price products, finding the detail information and comparing with other items before they decide to buy or not to buy. Shopping now has never been so easy. Many of today's business transactions are conducted through the Internet. Online sales

bring an amount of great benefit for retailers as a result of high volume in the sale and the effect across other distribution channels.

Online shopping is undergoing a significant growth as it is no longer too strange with people in Vietnam nowadays. A statistic number shows that Vietnam has ranked in the top 13 countries of Internet users in 2016. An amount of user shopped online account for over 30% of the total population compared to 5% in 2010. E-commerce has witnessed a gradual changing of shopping behavior. However, it needed to have a great revolution of choosing online products to buy in Vietnamese market because their antecedent shopping habit is face-to-face purchasing. Therefore, it is a challenged issued to Vietnamese retailers in the uphill battle of persuading more people to purchase digitally. In fact, the e-market is significantly increasing day by day. However, an amount of online source revenue reported from Vietnam seller is less than 50%. Many shoppers express a concern about customer's misunderstanding of the quality of products when they shop online. E-Marketer forecasts that Vietnam's retail e-commerce sales will dramatically grow by more than 20% per year and it could reach \$2.08 billion in 2017 (Emarketer.com). Vietnamese market research firm has updated the latest data on new July 2016 about the number of people who shopping online is increasing almost for the product as fashion, technology, and appliances. It is clearly to be seen that, because of the continued rapid growth of the Internet and the strong-growing online shopping, the demand to explore in-depth the related factors integrated with buying online in Vietnam is needed. Based on the finding of this research, a group of various variables in term of internet shopping has been deepened and clarified. In general, this study gives a more comprehensive understanding of online shopping behavior which derived from the behavioral perspective. This research proceeds in the following manner. Initially, this paper takes a brief of a literature review on shopping online field and factors influencing consumers'

shopping intention. Subsequently, a definition of construct and hypotheses development were provided. Then, this thesis continually goes with methodology and data analyzing. Eventually, the discussion and conclusion were given and discussed.

INTERNET USERS BY COUNTRY (2016)

#	Country	Internet Users (2016)	Penetration (% of Pop)	Population (2016)	Non-Users (internetless)	Users 1 Year Change (%)	Internet Users 1 Year Change	Population 1 Y Change
1	China	721,434,547	52.2 %	1,382,323,332	660,888,785	2.2 %	15,520,515	0.46 %
2	India	462,124,989	34.8 %	1,326,801,576	864,676,587	30.5 %	108,010,242	1.2 %
3	U.S.	286,942,362	88.5 %	324,118,787	37,176,425	1.1 %	3,229,955	0.73 %
4	Brazil	139,111,185	66.4 %	209,567,920	70,456,735	5.1 %	6,753,879	0.83 %
5	Japan	115,111,595	91.1 %	126,323,715	11,212,120	0.1 %	117,385	-0.2 %
6	Russia	102,258,256	71.3 %	143,439,832	41,181,576	0.3 %	330,067	-0.01 %
7	Nigeria	86,219,965	46.1 %	186,987,563	100,767,598	5 %	4,124,967	2.63 %
8	Germany	71,016,605	88 %	80,682,351	9,665,746	0.6 %	447,557	-0.01 %
9	U.K.	60,273,385	92.6 %	65,111,143	4,837,758	0.9 %	555,411	0.61 %
10	Mexico	58,016,997	45.1 %	128,632,004	70,615,007	2.1 %	1,182,988	1.27 %
11	France	55,860,330	86.4 %	64,668,129	8,807,799	1.4 %	758,852	0.42 %
12	Indonesia	53,236,719	20.4 %	260,581,100	207,344,381	6.5 %	3,232,544	1.17 %
13	Viet Nam	49,063,762	52 %	94,444,200	45,380,438	3.3 %	1,564,346	1.07 %
14	Turkey	46,196,720	58 %	79,622,062	33,425,342	5.1 %	2,242,750	1.22 %
15	Philippines	44,478,808	43.5 %	102,250,133	57,771,325	4.4 %	1,855,574	1.54 %

Figure 1.1 Internet Users by country 2016

(Source: Internet Live Stats)

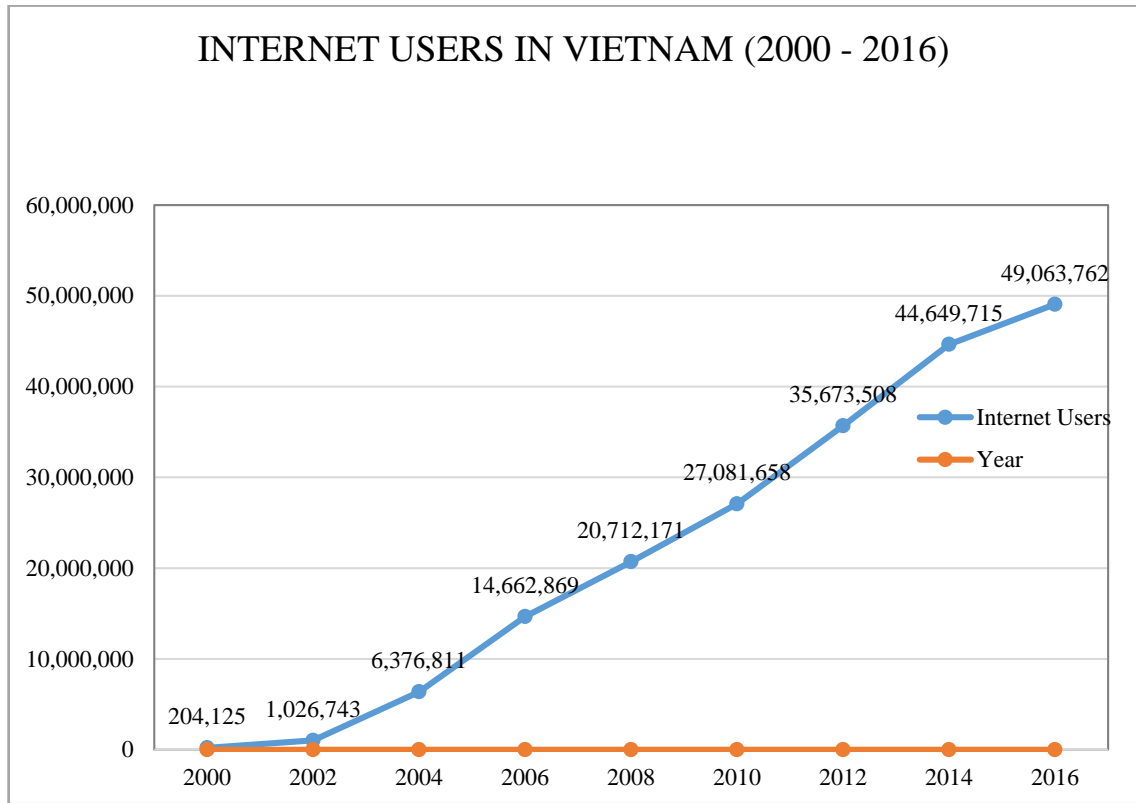


Figure 1.2 Vietnam Internet users

Source: Internet Users in Vietnam - Internet Live Stats

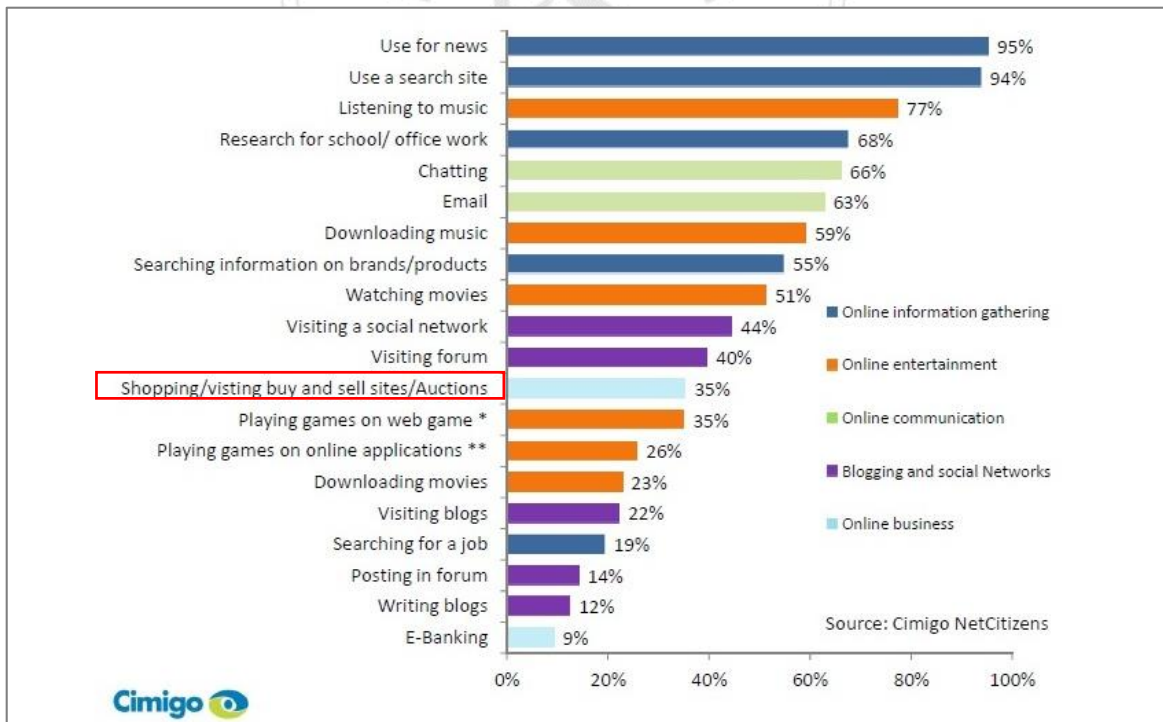


Figure 1.3 Vietnamese online activities in 2015

Source: Vietnam Internet Network Information Center

1.2 Research objectives

Thanks to the development of technology, E-commerce allows consumers to buy or conduct a transaction twenty-four hours a day at anywhere all year around. The recent finding shows that user in Vietnam spent five hours ten minutes to access the Internet per day through devices such as PCs or Tablets and specifically three hours four minutes to surf the social network.

According to the Table below, an amount of hour Vietnamese people surfing on the Internet ranks the second position, compared to Thailand on top with approximately five point five hours per day. Online retailers can take advantages of using the internet with high frequency from users to sell products. Currently, the number of online retailers are very high as a result of E-commerce development, the understanding of customers' needs and capturing their psychology will become a competitive advantage for business selling online.

In shopping market at the Internet era, the customers will change their behavior as natural. Since there is no direct purchase, it is vital to know what factors that affect consumers to buy and what drive them to keep buying it over the internet. Moreover, any up-to-date medium always comes with new demands. Therefore, the most potential way to keep loyalty consumers is to answer all their demands. Customers are considered as God in the business field, that is the reason why they essentially play an important role in marketing. As a problem is stated, it would be easier to gain succeed if online companies focus on analyzing the procedure of shopping activities, identify how customer decide and make purchasing over the Internet. By understanding those characters, internet suppliers could find out what occupies the hearts of customers, especially in the chaotic competitive business environment. Finally, this research will focus on typical objectives to concluded an expected results.

- Figure out the influence of usefulness, ease of use and trust on attitude toward online shopping and Vietnamese intention to buy.
- To identify the effect of trust on attitude toward online shopping and online shopping intention.

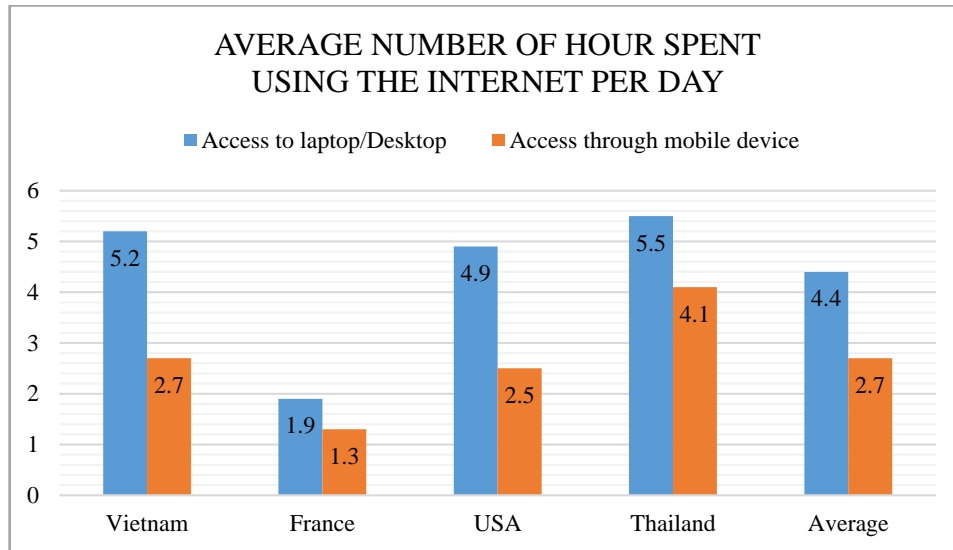


Figure 1.4 Time spent on the Internet per day

Source: Internet statistics in Vietnam 2015 including Social media and Mobile figures

1.3 The aim and the purpose

Based on the E-commerce's statistic, Vietnamese customers are now tending to buy online because of a discounted price for products or promotion from the digital suppliers. However, online retailers in Vietnam are facing an uphill battle in convincing people purchasing online products. It can be seen that reasonable price may be insufficient. The fact illustrates that shopping habit of Vietnamese people involved with store-based in traditional context as spontaneously market or a kind of aggregate groups which made them feel secure and safe. Based on Vietnamese buying behavior, I notice that people prefer going to a certain store to directly get the products that they want. It obviously indicates that the feeling of touching or approaching with physical

material satisfied their needs. New sales method is formed means that a physical relationship is no longer exists between the consumer and the seller in the form of online shopping. Therefore, it becomes a really dilemma issue for digital business sites to persuade people buying online. However, it is important to aware that consumer beliefs depend largely on their personality rather than the impact from the supply side. Customers are unlikely to shop Internet stores once they did not feel secure about the truthfulness (Jarvenpaa & Tractinsky, 1999). Hence, customer trust is shaped based on the ability to provide quality goods and transport goods on time as they expected.

This study aims to identify the factors that affect online purchasing behavior of consumers in Vietnam and examine the existence relationships among those factors. Furthermore, the study also helps to indicate and analyze shopping habits influence to consumers' awareness of buying online in this country. The finding of previous research about online shopping behavior of customers that lead to the notion of doing this study. In particular, an empirical study on consumers using Internet shopping was conducted in Vietnam market that makes it become unique. The results of this study would help organizations to innovate their shopping website performance. Moreover, it might be a helpful reference for any entrepreneur that simply intent on selling a range of online products.

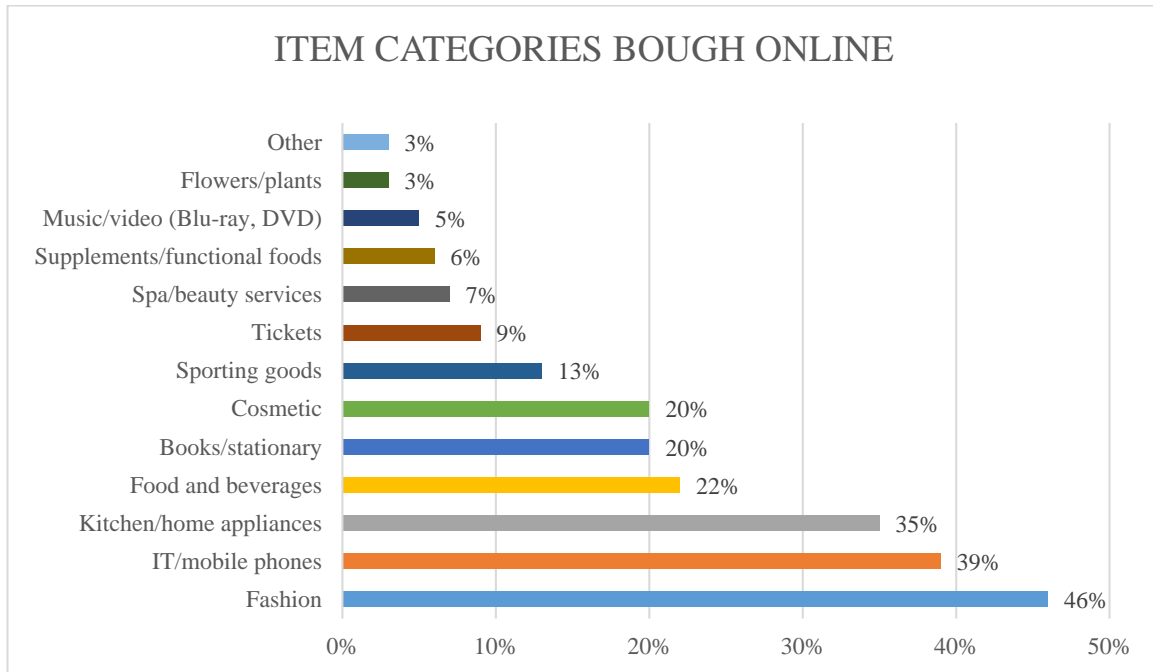


Figure 1.5 Item categories bought online

Source: Product/Service Categories Purchased Digitally by Digital Buyers in Urban Vietnam 2016

1.4 Structure

This study is divided into five chapters as the following order:

Firstly, chapter one concludes of introductory, motivations, study objectives, and the structure of this research. A research process is also mentioned at the end of this chapter.

Secondly, the literature review is present in the next section using previous theoretical background related to E-commerce relevant: ease of use, usefulness, trust belief, behavioral attitude, and buying intention. After all, the hypothesized relationships are proposed based on synthesis results of empirical studies.

Next, chapter 3 shows up the conceptual model and hypotheses. Toward customer intention of buying online, a research model recommends the

relationship among the major research constructs consist of the relationship among various factors. Additionally, the sampling plan, data collection step by step procedures, and data collection strategies during research design process have also been discussed.

Consequently, the research results will be revealed in chapter four and the factor analysis and the SEM have been using to analyze input data.

Finally, chapter five come up with the conclusion of this research effort and make recommendations for future research. It goes with the significant research findings of this study including managerial implications in the very first part. Following by the second part of the major contribution description of this research. The third part completes by outlines some recommendations for the later study.

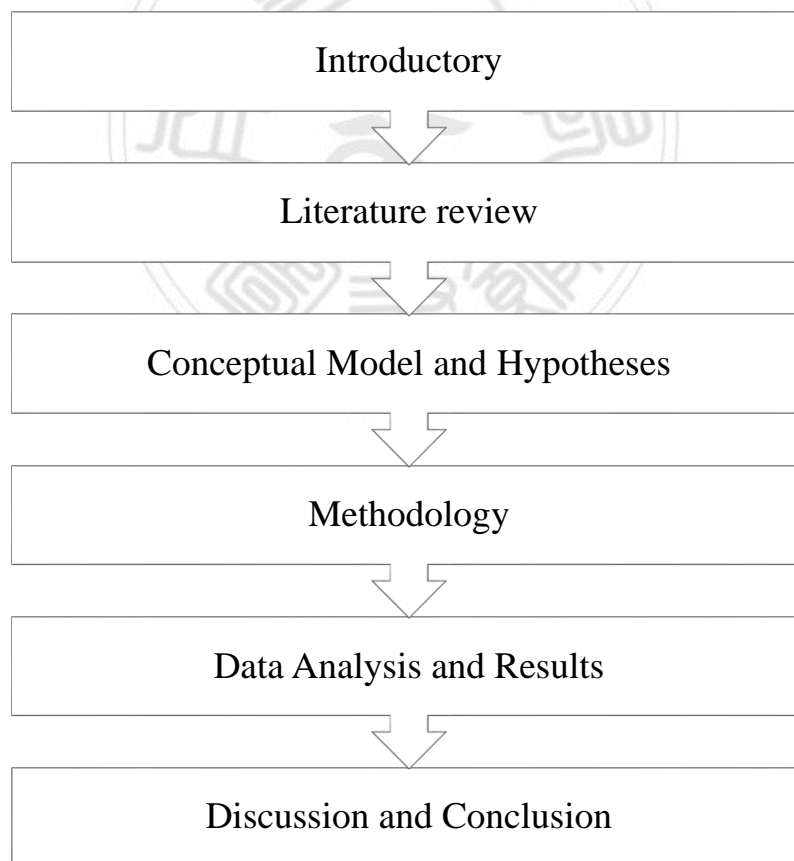


Figure 1.6 A research structure

CHAPTER 2

LITERATURE REVIEW AND HYPOTHESES

DEVELOPMENT

2.1 Definition of Theory

This chapter begins with the findings of previous researchers toward online shopping conception. After that, the following section is about the relevant literature review. A definition of TAM model and online shopping term, as well as online shopping features, will be analyzed. Subsequently, the interrelationships among research constructs were discussed and the related hypotheses were developed and presented. Moreover, the interrelationships among relationship perceived usefulness, ease of use, trust, behavioral attitude and intention to shopping online were explicated. For the influence of attitude toward internet shopping on the transaction, the intention is also examined. This chapter proceeds in the following manner:

2.1.1 Electronic commerce

A series of activities such as communication, online ordering, and management of service and products are included in E-commerce concept, a place where digitized information was exchanged over the Internet. E-commerce consists of activities such as purchasing, trading, product, and services promotion which are conducted through a network of Internet (Pankaj, 2005). In fact, the application of e-commerce includes forms such as business to business (B2B), business to customer (B2C), supply chain management, electronic ads or activities related to online purchases.

Unlike traditional business methods, each unit of online sales has its own home page called electronic store/click-and-mortar/web shop/virtual

store/online store which provides the most basic conditions to make purchases and customers can help themselves freely access and search for information about products and services on demand. (Yesil, 1997).

The E-commerce market contains at least two forms of electronic stores. (Liang & Chen, 2000). The single store which specializes in providing individual fashion items, cosmetics, branded usually use a certain web address for service of buying and selling (e.g., F21, Mango, Zara, H&M...). Those websites are required to have minimal utility services like ordering, payment, security, delivery, service after purchase and customer care. In contrast, the type of second electronic stores is an intermediate site includes numerous small electronic stores, also known as an electronic mall (e.g., eBay, Amazon, Taobao...). The basic function of these sites is advertising, ordering, purchasing for their small shop.

2.1.2 Technology Acceptance Model (TAM)

TAM has known as a widespread theory to assess individual's acceptance information technology in understanding online shopping behavior of customer (Davis et al., 1989). TAM is considered as a stepping stone of earlier researchers for recent decades. It based on a foundation of the theory of reasoned action (TRA - Fishbein and Ajzen, 1975). Human's inner variables consist of personal attitude, usefulness, ease of use and the intention of consumers are given factors measured the effects to this model. According to Davis, perceived usefulness and ease of use are two beliefs that stimulate the usage behavior of customers. As a result of the prior test, the attitude did not support the variables then Davis decided to delete that variable to formulate a new TAM.

The new TAM model showed a relationship among usefulness, ease of use and shopping behavior is connected by the intention as a mediator (Venkatesh

& Davis, 2000). The result demonstrated that usefulness and ease of use lead to intention to buy of online-purchaser. This study decided to get along with the theory which is based on TAM model. Moreover, attitude variable is used as an intervening variable which defines consumers' intention to shop online.

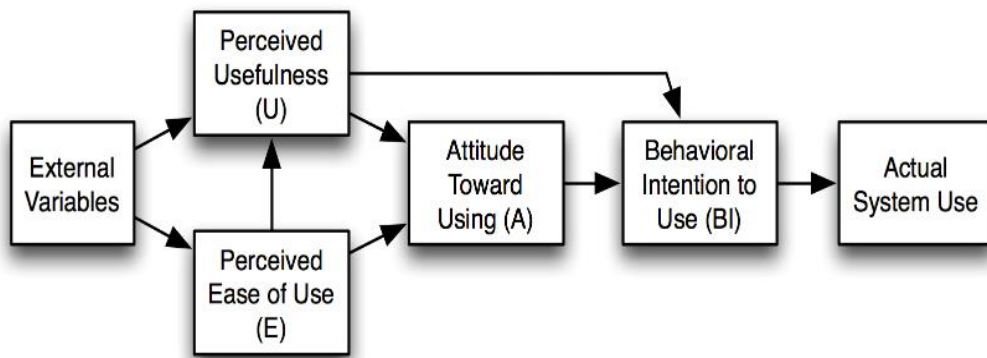


Figure 2.1 Technology Acceptance Model (TAM)

2.2 Definition of research constructs

2.2.1 Perceived Ease of Use

Since 1989, Davis has given the theory of attributes easily used to mean “the degree to which a person believes that using a particular system would be free of effort”. This theory is well-known and widely used worldwide. He also said that an application is evaluated by users is easier to use than the others will be accepted more easily. The advantage of a website is to make the process of communication becomes easier, user-friendly. Thereby, the consumers’ shopping experience is improved and the overall value is increased significantly. (Chen & Dubinsky, 2003). Keeney also mentions that the ease of use features of the entire process of buying and selling online can be successful as following instructions. First, the look of the site needs to be impressed, simple, easy to understand and easy to use. Next, the online shopping channel

should minimize the access issues for the potential customer. Especially, the process of searching for products and desire goods need to be processed quickly, saving time and as simple as possible. Finally, the method of payment should not be complicated and confusing for users. For the fashion business e-commerce, it is important to notice that an ease of use need to be focused more than ever because the density of the product is very large and complex in nature. Last but not least, maximizing ease of use features is one of the necessary work and needed to improve to meet the diverse demands of customers. Easy to use variable have a big impact on intention to technology acceptance. Once the technology is received as simple and handy, it would be the first choice of the users towards shopping online. Based on previous studies on TAM model, this variable was shown to have an indirect impact on attitudes and shopping intention (Igbaria et al., 1995; Chau, 1996; Davis et al., 1989).

2.2.2 Perceived Usefulness

When an individual perceived the use of smart technology will improve online performance, the definition of usefulness occurs. (Davis, 1989; Davis, Bagozzi, and Warshaw, 1989). Mentioning about TAM, usefulness is a vital variable to assess consumers' attitude to information technology. This definition was conducted by putting in a research context on perception of information technology. When customers agree to use a new technology, this decision will affect the shopping attitude and intention to purchase online via the Internet. The correlation between usefulness variable and consumer behaviors has been proved in previous studies (Aghdaie et al., 2011; Hernandez et al., 2011; Ndubisi & Jantan, 2003). To be more clearly, useful features of a specialized system has a strong impact on information system usage which pointed out by a study in Malaysia (Ndubisi & Jantan, 2003). Another probe of the authors Enrique et al. (2008), Kim & Song (2010) and Xie et al. (2011) has

been showed a significant effect between usefulness and intention to pay online goods. Research by author Kim & Song (2010) has clarified the user's desire are receive useful information and not being stuck in the sale through online sales channels. Therefore, the usefulness can be confirmed is to have a strong impact on purchase intent of the user (Xie et al., 2011).

2.2.3 Trust

In essence, buying online is a kind of trading in a high-risk environment that need to be guaranteed. Trust is believed as a subjective belief of consumers when they purchase for online goods with an expectation of being served a good service from suppliers as their commitment (Kim, Ferrin et al., 2008; Kim, Lee et al., 2008). Empirical studies have found that trust is an indispensable element in the business field and so many of research affirmed the importance of trust (Corritore, Kracher, & Wiedenbeck, 2003; Elbeltagi & Agag, 2016; Flavian, Guinalú, & Gurrea, 2006; Koufaris & Hampton-Sosa, 2004) even in the high-risk online circumstance (Harris & Goode, 2004). The studies of Flavian et al. (2006), McKnight et al. (2002), and Casalo et al. (2011) suggest that three factors consisting honesty, competence, and tolerance which belong to trust concept contribute to customers' cognition toward online shopping community.

2.2.4 Consumer Behavioral Attitude

There was a huge number of empirical studies have been carried out to understanding an important of attitude factor. Attitude is defined as an element that leads to consumers' buying tendencies. Recently, all transactional strategies are engaged with an important task that influence consumer attitude (Schiffman and Kanuk (2007; 2000). Consumers at first could not have a specific requires for products but they can give the standpoints as like or dislike, good or bad level expression, it so call the attitude of the customer.

The study from the mid-20th century has shown that consumer attitudes directly related to shopping behavior as Fishbein and Ajzen's research 1975 for instance. When applying the idea of buying into shopping behavior aspects for analysis, researchers can verify the outputs of the session. Notably, the behavior factor is a multi-dimensional factor, one of which is the agreement using the internet as a shopping channel. (Jahng, Jain, and Ramamurthy, 2001). The authors have revealed a detection in studies about behavioral attitude as a prediction for the making transaction (Yang et al., 2007) and buying behavior (George, 2004; Yang et al., 2007).

2.2.5 Intention to buy

A supported study by Mowen and Minor, 2001 advocated that intention is consumers' disposition to choose a product for future utility. In information system application, the theory of acceptance model has been widely used as predictor individuals' acceptance of the newest technology. In addition, buying online intention is defined as consumers' behavior of desiring to buy something online (Pavlou, 2003). According to Zwass (1988), purchasing intention could be a want to implement an online transaction and interact with sellers. Consumers must be going through an online transaction including acquiring information, transfer personal information then paying products (Pavlou, 2003).

An intention to shop online is defined as customers' willingness to pay for products in an Internet store. Normally, this factor is determined by the readiness to purchase and pay for the extra costs. A supported research of Jarvenpaa et al. (2000) has been conducted a survey about consumers' intention to buy shows that customers intend to purchase products within the next three months will continue trading within the next one year from a particular store. There was a positive association between the intentions to shop online with the behavioral attitude towards online purchasing. Consumers' intention to buy

directly influences decision-making and buying behavior. Additionally, there is an existence evidence of mutual influence between intention to purchase and customer satisfaction.

2.3 Hypotheses development

2.3.1 Perceived Ease of Use, Usefulness, and Behavioral Attitude

The acceptance of using the new technology by consumers happens when people perceived about ease of use (Feather Man and Pavlou, 2003). Understanding ease of use leads to a betterment in sale volumes, task performance, and efficiency that equal to usefulness (Davis, 1993). The more people aware about ease of using technology, the positive their attitude to the technology will be as well as in internet shopping. Once, people realize that it is effortless to approach online shopping, convenient to make a comparison of products and price between suppliers, quick to looking for the favorite product, they will give a positive attitude about online shopping. Previous research figured out that ease of use factor is positively related to shopping intention and behavioral attitude as well as its relationship with usefulness (Gomaa Agag, Ahmed A. El-Masry, 2016). Hence, ease of use variable will directly associate with usefulness and has the significant effect. As it shown in previous research has been discussed the significant relationship between ease of use and usefulness, this study proposes relationships of TAM in online shopping circumstance. Thus, the hypothesis is stated as:

H1: Ease of use has a positive and significant effect on usefulness in the online shopping

H2: Ease of use has a positive and significant effect on attitude toward online shopping

2.3.2 Ease of Use and Trust

A major construct within the technology acceptance model (TAM) is an ease of use. Over many centuries, the question of how to improve an ease of use remains a hot issue in academic forums and get more attention from researchers. TAM model has always been regarded as accurate measurement tools for research related to the intention to purchase by considered the customer as the user of technology and online trading as a technical system.

Factors affecting the buying behavior of consumers are aware of the ease of use when they make purchasing over the internet. (Koufaris, 2002). In addition, ease of use has been found to play a vital role in the sense of trust. Based on a finding of Rong Li, JaeJon Kim & JaeSung Park (2007), e-commerce knowledge, perceived risk, and perceived ease of use do have a significant relationship with trust.

Therefore, this study would like to propose a hypothesis as:

H3: Ease of use has a positive and significant effect on consumer trust

2.3.3 Usefulness, Trust, and Behavioral attitude

Factor usefulness is defined as *“the degree to which a person believe that using a particular system would enhance his or her job performance”* (Davis, 1989). This study defined usefulness as the beneficial of taking part in an online shopping improves consumers buying experience. A supported of previous research showed the positive and significant relationship between usefulness and consumers’ behavioral attitude (Agag & El-Masry, 2016; Ayeh, Au, & Law, 2013; Joo & Sang, 2013; Persico, Manca, & Pozzi, 2014; Workman, 2014). The hypothesis can be interpreted as:

H4: Usefulness has a positive and significant effect on behavioral attitude

This study found that many earlier types of research used technology acceptance model (TAM) to prove a non-negative effect on usefulness in transaction intention. In the meantime, there was no existing study mention about a correlation between perceived usefulness and trust. An author specified that in e-commerce firm, it would be more appropriate if factor usefulness is considered as a result but not a preexisting to trust (Gefen, Karahanna, and Straub, 2003). E-commerce firms could raise consumers' reliance by providing useful technology system and quality assurance. It helps to build a strong business relationship between buyers and sellers. In addition, it would be beneficial for firms to increase the benefits by e-transaction that consumers perceive it is favorable. As the recent finding of Abdulaziz Elwalda, Kevin Lü, Maged Ali (2016), perceived usefulness and ease of use of an online retailer's website have a positive influence on online trust in general. Thus, the hypothesis is stated as:

H5: Usefulness has a positive and significant effect on consumer trust

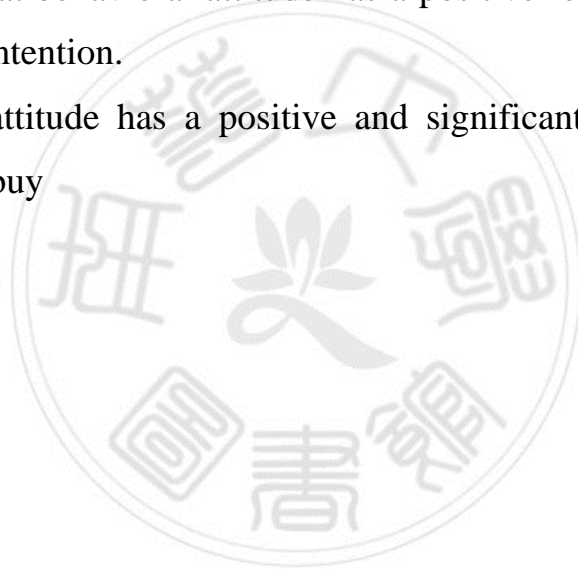
There was a positive relationship between trust, consumer attitude and purchasing behavior proven by Alsajjan and Dennis (2010). Only those who trust online shopping service provider intends to continue to use and pay for the new transaction in the near future. Amaro and Duarte (2015) and Ashraf, Thongpapanl, and Auh (2014) and Agag and El-Masry (2016) support this notion by finding out a significant relationship from the trust to repurchase intentions and consumer attitude. Prior research has given an evidence that trust has a good impact at the word of mouth. It means people believing in e-transaction tend to express a good word of mouth to others. Therefore, the following hypothesis is proposed.

H6: Trust has a positive and significant effect on consumer attitude toward online shopping

2.3.4 Behavioral attitude and intention to buy

A correlation between behavioral intention and real purchase behavior was shown through prior researchers based on the theory of TRA and TAM. (Moon and Kim 2001, Featherman and Pavlou 2003, B. Suh and I. Han 2003, S. Bernadette 1996, Pavlou 2003, Venkatesh 2003). Personal behavioral intentions and acceptances of consumers will increase the actual behavior in online websites for instance (Moon and Kim, 2001). As an equivalent, Author Pavlou suggests that purchase intention of the customer is positively related to transactional behavior. According to TRA and antecedent evidence, this study would propose that behavioral attitude has a positive relationship with actual online shopping intention.

H7: Behavioral attitude has a positive and significant effect on consumer intention to buy



CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

In chapter three, the research methods and theories are applied and put into use in order to explain how this study has been done. The details on the implementation of the study will be clearly explained below. In addition, indispensable elements such as philosophical theories, the process of preparation, methods of data collection, analysis and sample questionnaire are also covered.

The very first step in the process of implementing the study is a topic selection. This can be considered the most difficult and time-wasted step during the working process. The appropriate and logical selection of topic directly determine the success of the research. Understanding, inquisition, and passion are essential for shaping a final topic. Factors which included in the model needs a strong theoretical of previous research to support. Therefore, the next step involves looking for a theoretical basis for those factors. Next, research issues and related questions are developed. Since then the study could identify research methods. Then, data collection step by the research methods were conducted. This is one of the steps that need to focus and invest big time. To achieve the desired results for the study, the data needed to be collect as much as possible. After the data is collected, the study analyzed the data by using chosen methods. Finally, discussions and conclusions are given to ending the research. The purpose of this study started with exploratory steps then develop research in-depth to analyze consumer behavior of users shopping service in Vietnam. After collecting the information for analysis and research continue to use those results to find out the relationship between the elements in the research model.

3.1 Research Approach

Before conducting research, the implementation needs to understand how to start a study. According to Saunders et al. (2009), the philosophies and the approaches are the first tasks and the second layer in research. To make academic theories become easier in the early stages of implementation, this study conducted in the following two approaches. Firstly, the deductive approach was taken in order to find the basic theory, then from the theory, collected data was tested. Furthermore, the study has found that quantitative measurement is a suitable method for this research, including data collected from the valid deductive approach. The research philosophy helps with a broader view of the world rather than just within the limits of the study. And that helps explain how researchers collected and analyzed data source. This study is not restricted or limited the object of study and source of data is collected for free from the perceived value of the offer. Finally, this study will be strictly monitored by the philosophy has been authenticated.

3.2 Data Collection

The objective of the study is to find the object of study and solve research questions in all. Therefore, this essay has done both primary and second data collection methods. It may be considered unnecessary, but basically, it makes the research process becomes more clear and specific. To answer the research questions, primary data may not be sufficient instead of having the support of a secondary data source (Saunders et al, 2009; 256). More than that, the topic of the study can be seen more easily understood by the data supplied from the secondary collection methods. Meanwhile, primary data do tasks focus on research design.

3.2.1 Primary Data

3.2.1.1 Survey

There is no way to collect user opinions for making research easier than making a specific survey. And to collect data from their personal point of view, the tactic of the study is to spread out the survey widely to target respondents. The survey was designed to investigate consumer behavior and online purchase decisions of customers. The survey was designed as a questionnaire to help the participants easily to answer. Then, quantitative methods are used to analyze the survey results.

Differ from the other types of interview, survey method using questionnaires is more concise and tighter. They are often used as a tool to gather feedback from large data sources of the participants. Each participant was provided a questionnaire with content and design are identical. Thus, the method is really effective in collecting answers to a large number of samples. The questionnaire was designed and carefully adjusted by the supervision of creator then widely circulated to the participants by using the Internet. The Internet is considered as an intermediate tool help collected-researchers quickly approach to the respondents. Features of the questionnaire are to help access to bulk samples and Internet helps quickly approach to the respondent and at the same time reach a lot more people to participate. After completing the questionnaire, it is necessary to send a few samples of respondents before widespread. Those who participate in the pre-test will make suggestions and advice to improve the quality of the questionnaire, while finding omissions or errors that questionnaire may be encountered.

3.2.1.2 Sampling strategy

To solve the purpose of the study, the participants answered questionnaires were selected by the non-probability sampling method. There are many ways

to implement methods of non-probability sampling methods. This type of sampling is done by testing a small number of the appropriate person to answer the research question. Then, this group of people is trusted to keep searching and spreading the questionnaire to other relationships. But to limit the omissions that may occur, this survey also used purposive sampling method. To help this study better understand the research objectives, purposive sampling methodology aims to provide subjective assessments to select appropriate cases for the study.

3.2.2 Secondary Data

The problems may encounter in the process of research as rare data, released summaries, sources of information, data, academic articles, reference books, etc....will be addressed by the secondary data. Secondary data sources will provide multiple perspectives and deeper to this research. The regularly secondary data source has been used in this paper is the site of Google scholar. There is a wealth of information, useful articles have been released that researchers can collect as references.

3.3 Reliability of result and evaluation

Statistical research methods help quantitative research measure using data. After designing and collecting data from the questionnaires, the research recovered data from excel file then place the data into the encoding process. The data was transported from the collected results to the form of numbers. Tools used to process raw data correctly and provide the reliability of the results is software installed on a computer called Statistical Package for Social Sciences (SPSS). This is a common and dedicated software for scientific statistical analysis research. The data is included in the analysis software and

then converted to the results as Tables. Charts and diagrams showing the results will be explained in detail and included in the next section.

- After respondents completed the questionnaire, SPSS will sum up the results Table and give a description of the information of the respondents.

- Attitudes towards the use of online shopping services of consumers will be analyzed by sample t-test and statistics will be offered after then.

- These variables are given in the model will be analyzed by the reliability analysis to check consistency between them.

- The relationship between the antecedents of attitudes towards online shopping is measured and analyzed by correlate analysis.

The research was established in an effort to find out the factors affecting online shopping behavior in Vietnam and has been applied mentioned research methods above to find the final answer.

3.4 Conceptual Model

The conceptual model and measurement for research constructs including online shopping relationship: usefulness, ease of use, trust, behavioral attitude toward online transactions consumers' intention to buy are introduced and explained in this chapter. Next section continues with the research design and research methods. Besides, plans to collect samples, data, and strategic analysis methods will also be discussed in detail.

3.4.1 Research Framework

Chapter 2 refers to the hypothesis development to assist chapter 3 finalized a research framework as Figure 3.1 below. It clearly to be seen that there are five major constructs included.

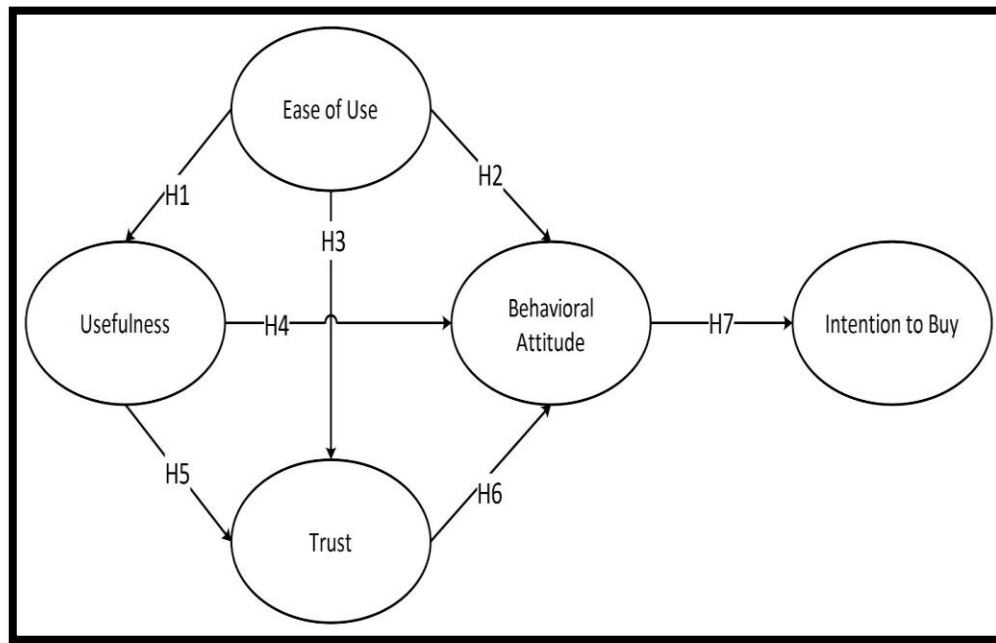


Figure 3.1 Research framework

3.4.2 Construct Measurement

The variables are listed in the following order respectively to serve the purpose of this dissertation: (1) Usefulness, (2) Ease of use, (3) Trust, (4) Behavioral attitude, and (5) Purchase intention. The questionnaire of this study was created based on the search and appropriate corrections from the previous study. The structure and the definition of each variable are described as follows:

- Ease of use

In term of E-commerce, the more consumer strongly perceived about an ease of using the internet to shop online, the more web suppliers successfully in selling products.

When users are aware of the use of online shopping channel is easy, they tend to want to pay for the product. Ease of use factor was found to be in close relationship with intent to purchase through behavioral attitude. Scale items are adopted and modified from Jongeun Kim (2004)

1. Internet shopping is easy to use for me.

2. Internet shopping is convenient for me.
3. Using online shopping is effortless.
4. I can use it without written instructions.
5. It is easy for me to become skillful at using it

A research using seven-point Likert scale. Participants answered a questionnaire for the study are asked to indicating the agreement level for each question. Likert scale is interpreted as follows: 1 = Strongly Disagree to 7 = Strongly Agree

- Usefulness

As perceived usefulness was defined above, the individual's perception that using the new technology will enhance or improve consumers' performance (Davis, 1989, 1993). Applying this definition to the context of online shopping, usefulness refers to the degree to which consumers believe using the Internet as a medium will improve their performance or productivity, thus enhancing the outcome of their shopping experience (Monsuwe, Dellaert, & Ruyter, 2004). Perceived usefulness is related to the outcome of the shopping experience (Monsuwe et al., 2004). Detailed information, accessibility, and speed, as well as the availability of inexpensive and convenient purchases, have often been mentioned as the main benefits of online shopping (Khalifa & Limayem, 2003; Shim, Shin, & Nottingham, 2002). For experienced Internet users who are busy during normal shopping hours, the accessibility and speed of shopping may be truly useful features. On the basis of previous studies, this study developed 5 items to measure respondents' perceived usefulness (Jongeun Kim, 2004)

1. Online shopping saves me time.
2. Online shopping gives me detailed product information.
3. Online shopping provides me a broader selection of products.
4. Online shopping helps me to compare the prices of various products.

5. There is no embarrassment feeling if I do not buy.

A research using seven-point Likert scale. Participants answered a questionnaire for the study are asked to indicating the agreement level for each question. Likert scale is interpreted as follows: 1 = Strongly Disagree to 7 = Strongly Agree

- Trust

This study builds upon previous research by combining several trust antecedents in order to provide insights to online firms conducting business in different parts of the world. The model suggests that trust in Internet shopping is directly affected. The results of this study will identify which factors having significant effects and having an important role in customer behavior in an online environment. Scale items are adopted and modified from Jongeun Kim (2004), Vania Daniela Vera Velarde (2012)

1. I feel online shopping is trustworthy
2. Online shopping provides me a better quality product.
3. Strong brand awareness will make me feel secure when purchasing products
4. A website administration will keep my personal information safe
5. I trust the security of online payment methods such as credit card.

A research using seven-point Likert scale. Participants answered a questionnaire for the study are asked to indicating the agreement level for each question. Likert scale is interpreted as follows: 1 = Strongly Disagree to 7 = Strongly Agree

- Behavioral attitude

There are two different kinds of attitudes: attitudes toward objects and attitudes toward behaviors (Ajzen, 1987). Based on this distinction, the present study considers attitude toward a behavior; that is, online purchasing. An individual's attitude toward online purchasing is defined as the individual's favorable or unfavorable evaluation of using the internet to purchase products

or services from a web retailer. Attitude influences behavioral intentions (Fishbein and Ajzen, 1975). Scale items are adopted from Jongeun Kim (2004), Vania Daniela Vera Velarde (2012)

1. I feel using online shopping is a good idea.
2. I feel using online shopping is a wise idea.
3. I feel using online shopping is a pleasant idea.
4. I feel using online shopping is a positive idea.
5. I feel using online shopping is an appealing idea.

A research using seven-point Likert scale. Participants answered a questionnaire for the study are asked to indicating the agreement level for each question. Likert scale is interpreted as follows: 1 = Strongly Disagree to 7 = Strongly Agree

- Intention to buy

Scale items are adopted from Thi Huong Lan Ho, Yizeng Chen - 2014

1. I will keep using online shopping in the future.
2. I will frequently use online shopping as a shopping medium in the future.
3. I will frequently use online shopping rather than traditional one for purchasing product in the future.
4. I will recommend others to use online shopping.

A research using seven-point Likert scale. Participants answered a questionnaire for the study are asked to indicating the agreement level for each question. Likert scale is interpreted as follows: 1 = Strongly Disagree to 7 = Strongly Agree.

3.5 Questionnaire Design

This research aims to understand Vietnamese customer behavior. That is why a Vietnamese questionnaire version was designed for respondents to

answer. It would be very beneficial for me as I use effective tool google form during questionnaire design process. These questions be separated into 5 parts, including usefulness variable (5 items), ease of use (5 items), trust (5 items), attitude toward online shopping (5 items) and purchasing intention (4 items). After completing the questionnaire, all questions will be checked to make sure about the reliability and validity of the research models. Results of the study show that the scale is applied with high reliability and availability for use in the official study.

3.6 Sampling Plan

In this study, the online questionnaire survey plays an important role in collecting data process. A total of 400 people gives the answer back from the questionnaires. This paper covered with consumers who intended to web shop in Vietnam as research objects. Social media such as Facebook or some online discuss forums facilitates design procedure as I can spread the form out to people who get involved with my online shopping survey. The questionnaire was made both in English and Vietnamese to make it easier for respondents. Because the survey was conducted in Vietnam, people almost looking for the native language translation to answer. It also helps to get the appropriate answer as this research expected.

3.7 Data Analysis Procedures

Undertake research process including data analysis software, namely factor analysis and SEM. To be more specific, hypotheses are made in this study have been included in SPSS 22.0 software to analyze the data was collected. Data analysis was conducted according to the following process.

3.7.1 Descriptive Analysis

Descriptive statistics analysis will be used to analysis the characteristics of each variable. Firstly, respondents' profile will be illustrated using descriptive statistic techniques in terms of frequency of distribution. Then the means and standard deviation of both independent and dependent variable will be illustrated.

3.7.2 Factor analysis

The purpose of factor analysis is to discovery factor underlying variance structure based on a set of group correlation coefficient. Besides the summary or minimize data, factor analysis was used for confirmatory purposes. Factor analysis concluded that a small number of the unobserved construct are responsible for the correlation between large numbers of observed variables, for instance, the latent. It is difficult to observe the latent variables, but it is the main problem affecting the observable variables. In this study, the acceptance level for the index measuring the load factor was greater than 0.6 is used as items for specific factor.

Item-to-total correlation and coefficient alpha were also assessed to identify the internal consistency and reliability of the constructs. Item-to-total correlation measures the correlation of each item to the sum of the remaining items. This approach assumes that the total score is valid and thus the extent to which the item correlates with the total score is indicative of convergent validity for the item. In this study, measurement items with factor loadings greater than 0.5, Eigenvalue >1 , accumulated explained variable >0.6 , Item-to-total correlation >0.5 , and coefficient alpha (α) >0.6 were selected as members of a specific factor. Factor analysis was calculated for each research construct in this.

Coefficient alpha is a measure of squared correlation between observed scores and true scores. In other words, reliability is measured in terms of the ratio of true score variance to observed score variance. It can test the internal consistency of each factor to avoid additional dimensions produced by factor analysis due to garbage items. The coefficient alpha will be high if the scale items are highly correlated. If the coefficient alpha is low, it is possible that the measurement scale used did not adequately measure the construct which it was intended to measure. In this study, a coefficient alpha which is greater than 0.70, is highly satisfactory for most research purposes (Hair et al., 2014) and if α is smaller than 0.3, then it implies that there is low reliability.

3.7.3 Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) is a special form of factor analysis, most commonly used in social research. It is used to test whether measures of a dimension are consistent with a researcher's understanding of the nature of that Dimension (or factor). As such, the objective of confirmatory factor analysis is to test whether the data fit a hypothesized measurement model. In this stage of analysis, we put all the main variables together with each factor. The figure of CFA in this study can be seen in below section. This study conducts this analysis before doing the Structural Equation Model (SEM) analysis.

3.7.4 Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) is a family of statistical models that seek to explain the relationship between multiple variables. To do so, it exams the structure of interrelationship expressed in a series of equations, similar to a series of multiple regression equations. These equations depict all of the

relationships among constructs (the dependent variables) involved in the analysis.



CHAPTER 4

RESULTS AND DATA ANALYSIS

Chapter four fully reflects the results of the analysis in the paper. Opening for the experimental results is the factor analysis of the participants answered questionnaires. This section consists of data collection, the attributes of the respondents and the results of the analysis variables. Next, the second part has given the reliability test for the item-to-total correlation, the major factor analysis, and alpha factors are discussed in detail.

4.1 Descriptive Analysis

4.1.1 Characteristics of Respondents

The whole process of information gathering and distribution of the questionnaire have been summarized in this section to describe specific information about the individual characteristics of the respondents. After designing process, the questionnaire was generated and the internet questionnaire survey data was collected from October 15th, 2016 until December 13rd, 2016. During two month, this study has been collected nearly 400 questionnaires. Finally, there were 376 valid questionnaires left in total.

Table 4.1 shows respondents' individual characteristic which includes the six major points in this study: (1) Gender, (2) Age, (3) Job, (4) Education, (5) Income and (6) Online shopping frequency, respectively. It can be seen that the majority of the respondents are female 57.4 % between 21-30 years old while a portion for the male just accounted for 42.6%. There was a numerous bachelor student (272 people with 72.3%) in various university in Vietnam get involved with this survey. Also, those who are studying for master and doctorate also take the time to provide useful information to the questionnaire (72 accounted

for 19.1%). A statistic presents that there were 186 people who students and working part-time job among them. Noticeably, this survey also can get the result from retired people's opinion with two collected-questionnaires. Personal information section has a detailed question about personal annual income and was collected as following specific description: those with monthly income from \$ 230 to \$ 460 accounted for the highest percentage (140 people with 37.2%) and 19.1% as opposed to approximately 72 people who do not have income. The last section is about frequency online purchase and it shows that Vietnamese does not have the habit of shopping online regularly. Specifically, a total of 186 people in total purchase less than once per month with the highest percentage of 49.5%. While there were only 44 people shopping four times or more every month.

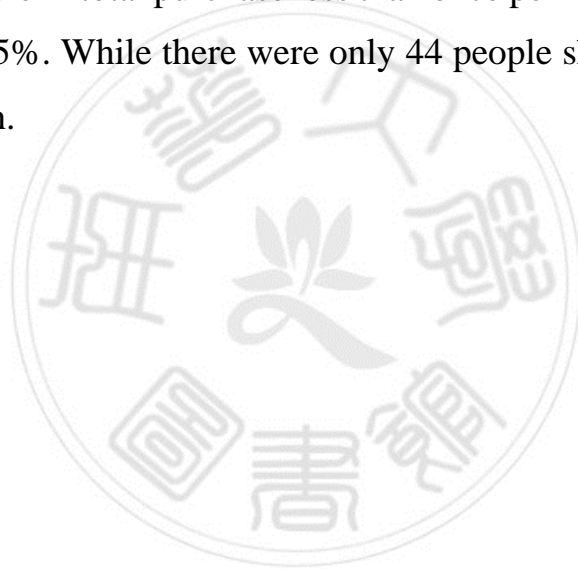


Table 4.1 Profiles of the Samples (N=376)

Classification	Respondents	
	Frequency	Percentage (%)
Gender		
Male	160	42.6
Female	216	57.4
Age		
Under 21	104	27.7
21-34 years old	262	69.7
35-50 years old	8	2.1
Over 51 years old	2	0.5
Job		
Student or/and Part-time working	186	49.5
Full-time working	144	38.3
Self-employed	26	6.9
Professional	18	4.8
Retired	2	.5
Education		
High School Degree	32	8.5
Bachelor's Degree	272	72.3
Master's/ Ph.D.'s Degree	72	19.1
Income		
No income	72	19.1
Less than \$230 USD	108	28.7
\$230 to \$460	140	37.2
More than \$460	56	14.9
Buying Frequency		
Less than once every month	186	49.5
Once to three times every month	146	38.8
Four times or more every month	44	11.7

4.1.2 Measurement Results of Relevant Variables

All the tables below presents the descriptive statistics of questionnaire variables including five items of usefulness, ease of use, trust, behavioral attitude toward shopping online and intention to buy, respectively. There are five items of usefulness, five items of ease of use, five items of behavioral attitude and four items of consumers' intention to buy.

In term of perceived usefulness, the highest mean value of this factor is USE4 (5.510) and the lowest mean is USE2 (4.98). Mentioning about perceived ease of use, the highest mean value is EOU5 (5.60) and the lowest mean value is EOU4 (4.95). It can be seen that the highest mean value of the trust is TR3 (5.11) and the lowest mean value is TR2 (3.84). Then, the Table presents the highest mean value of behavioral attitude toward online shopping is BA1 (5.44) and the lowest mean value is BA3 (5.10). The last but not least variable is the intention to buy with the highest mean value is IB1 (5.04) and the lowest mean value is IB3 (4.23).

Table 4.2 Descriptive Analysis for Questionnaire Variables

Item	Descriptive	Total	
		Mean	Standard Deviation
USEFULNESS			
USE1	Online shopping saves me time.	5.64	1.247
USE2	Online shopping gives me detailed product information.	4.98	1.217
USE3	Online shopping provides me a broader selection of products.	5.52	1.228
USE4	Online shopping helps me to compare the prices of various products.	5.68	1.161
USE5	There is no embarrassment feeling if I do not buy.	5.51	1.448

Table 4.3 Descriptive Analysis for Questionnaire Variables

Item	Descriptive	Total	
		Mean	Standard Deviation
EASE OF USE			
EOU1	Internet shopping is easy to use for me.	5.51	1.157
EOU2	Internet shopping is convenient for me.	5.46	1.300
EOU3	Using online shopping is effortless.	5.13	1.281
EOU4	I can use internet shopping without written instructions.	4.95	1.379
EOU5	Internet shopping is easy for me to become skillful at using.	5.60	1.284

Table 4.4 Descriptive Analysis for Questionnaire Variables

Item	Descriptive	Total	
		Mean	Standard Deviation
TRUST			
TR1	I feel online shopping is trustworthy	4.08	1.442
TR2	Online shopping provides me a better quality product.	3.84	1.384
TR3	Strong brand awareness will make me feel secure when purchasing products	5.11	1.256
TR4	A website administration will keep my personal information safe	4.22	1.374
TR5	I trust the security of online payment methods such as credit card.	4.63	1.346

Table 4-5 .Descriptive Analysis for Questionnaire Variables

Item	Descriptive	Total	
		Mean	Standard Deviation
BEHAVIORAL ATTITUDE			
BA1	I feel using online shopping is a good idea.	5.44	1.094
BA2	I feel using online shopping is a wise idea.	5.30	1.230
BA3	I feel using online shopping is a pleasant idea.	5.10	1.155
BA4	I feel using online shopping is a positive idea.	5.37	1.218
BA5	I feel using online shopping is an appealing idea	5.20	1.282

Table 4.6 Descriptive Analysis for Questionnaire Variables

Item	Descriptive	Total	
		Mean	Standard Deviation
INTENTION TO BUY			
IB1	I will keep using online shopping in the future.	5.04	1.241
IB2	I will frequently use online shopping as a shopping medium in the future.	4.85	1.239
IB3	I will frequently use online shopping rather than traditional one for purchasing product in the future.	4.23	1.213
IB4	I will recommend others to use online shopping.	5.03	1.414

4.2 Factor Analysis and Reliability Tests

This research adopted principal component factor analysis and varimax rotated method to extract the relevant factors. The essential criteria in terms of the values of the factor of each variable loading are greater than 0.6. In the reliability analysis, eigenvalue should certainly become larger than 1, the percentage of variance explained should be bigger than 60%, and the item-to-total correlation must be greater than 0.5. Cronbach's coefficient alpha (α) must be larger than 0.7 (Hair et al., 2006).

1. Factor loadings higher than 0.6
2. Kaiser Meyer Olkin Measure of Sampling Adequacy, $KMO > 0.5$ & Bartlett's test $Sig < 0.05$;
3. Eigen value > 1 ;
4. Explained variance (accumulative) > 0.5 .
5. While for the reliability test, this criterion was followed: Item-to-total correlation higher than 0.5; Cronbach's Alpha (α) > 0.7

All the tables below lists the questionnaire items and the results of factor analysis and reliability testing. Following item purification, this study

demonstrates that the measurements of the research variables are reliable and suitable for further empirical validation. There is a total of 24 items 5 constructs. The detailed explanations of factor analysis and reliability tests in each construct are shown in the following Table:

4.2.1 Usefulness

Table 4.7 Results of Factor Analysis and Reliability Tests on Usefulness

Factor Dimension and Items	Factor Loading	Eigen Value	Percentage of Variance Explained	Item-to-Total Correlation	Cronbach's Alpha
USE3	.814			.673	
USE2	.791			.638	
USE4	.759	2.940	58.799	.604	.821
USE1	.744			.600	
USE5	.722			.569	

According to the table, this construct has one major factor that used to explain the construct “Usefulness” which consists of 5 items.

Factor loadings of all the variables are higher than 0.6. The highest factor loading belongs to item USE3: 0.850, indicating this item had the highest relation to perceived usefulness.

The item to total correlations are above 0.5, contributing to the high value of $\alpha = 0.821$ and eigenvalue = 2.940 thus representing a high internal consistency within this factor.

In conclusion, we can conclude that the reliability and internal consistency of this factor are reasonable.

4.2.2 Ease of use

Table 4.8 Results of Factor Analysis and Reliability Tests on Ease of use

Factor Dimension and Items	Factor Loading	Eigen Value	Percentage of Variance Explained	Item-to-Total Correlation	Cronbach's Alpha
	EOU5	.816		.681	
	EOU2	.778		.630	
Ease of use	EOU4	.758	2.912	58.235	.604
	EOU1	.741		.585	.819
	EOU3	.719		.561	

The results of factor analysis and reliability test for perceived ease of use show that this variable has high degree internal consistency. From table 4-8 we can see there is no item excluded for this construct.

All factor loadings are greater than 0.6. Eigenvalue extracted from the factor analysis of perceived ease of use is 2.912 and the percentage of these five items is 58.235%. Additionally, all variables have a high coefficient of an item to total correlation (larger than 0.5) as well as the Cronbach's alpha also meet the criterion (larger than 0.7).

In brief, the five items all pass every criterion.

4.2.3 Trust

Table 4.9 Results of Factor Analysis and Reliability Tests on Trust

Factor Dimension and Items	Factor Loading	Eigen Value	Percentage of Variance Explained	Item-to-Total Correlation	Cronbach's Alpha
	TR2	.867		.777	
	TR4	.861		.764	
Trust	TR1	.807	3.373	.692	.879
	TR3	.788		.668	
	TR5	.780		.657	

Table 4.9 shows there is no item deleted for this construct because factor loadings are greater than 0.6. The highest factor loading is TR2 (0.867). Eigenvalue extracted from the factor analysis of perceived trust is 3.373 and the percentage of these five items is 67.459%. Additionally, all variables have a high coefficient of an item to total correlation (larger than 0.5) and the Cronbach's alpha also meet the criterion (larger than 0.7). In brief, the five items all pass every criterion and shows high degree internal consistency.

4.2.4 Behavioral Attitude

Table 4.10 Results of Factor Analysis and Reliability Tests on Behavioral Attitude

Factor Dimension and Items	Factor Loading	Eigen Value	Percentage of Variance Explained	Item-to-Total Correlation	Cronbach's Alpha
	BA3	.851		.755	
	BA5	.843		.746	
Behavioral Attitude	BA2	.837	3.482	69.643	.737
	BA4	.835		.735	.890
	BA1	.807		.696	

The table illustrates a total of 5 items in this construct that used to explain the construct “Behavioral attitude”.

Factor loadings of all the variables are higher than 0.6. Item BA3: “Strong brand awareness will make me feel secure when purchase products.” had the highest factor loading of 0.851, indicating this item had the highest relation to behavioral attitude factor.

The item to total correlations are all above 0.5, contributing to the high value of $\alpha = 0.890$ and eigenvalue = 3.482 which representing a high internal consistency within construct consumers’ attitude. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

4.2.5 Intention to buy

Table 4.11 Results of Factor Analysis and Reliability Tests on Intention to buy

Factor Dimension and Items	Factor Loading	Eigen Value	Percentage of Variance Explained	Item-to-Total Correlation	Cronbach's Alpha
Intention to buy	IB1	.913	2.950	73.759	.875
	IB2	.894			
	IB3	.864			
	IB4	.755			

Intention to buy variable has four items and no item excluded. The highest factor loading is IB1 (0.913) and the others are greater than 0.6. Table 4-11 shows Eigenvalue extracted from the factor analysis of intention to buy is 2.950 and the percentage of these four items is 73.759%. Moreover, all variables have a high coefficient of an item to total correlation (larger than 0.5) and the Cronbach's alpha also meet the criterion (larger than 0.7). In brief, the four items all pass every criterion and shows high degree internal consistency.

4.3 Structural Equation Modelling (SEM)

4.3.1 Confirmatory Factor Analysis (CFA) for Relevant Variable

Confirmatory factor analysis (CFA) used in social science research is a special feature of factor analysis. It is used to test whether measures of a dimension are consistent with a researcher's understanding of the nature of that Dimension (or factor). To be more specific, the confirmatory factor analysis aims to test whether the data fit a hypothesized measurement model or not. In this stage of analysis, we put all the main variable together with each factor. The figure of CFA in this

study has been shown in below figure. This step implemented before doing the SEM (Structural Equation Model) analysis.

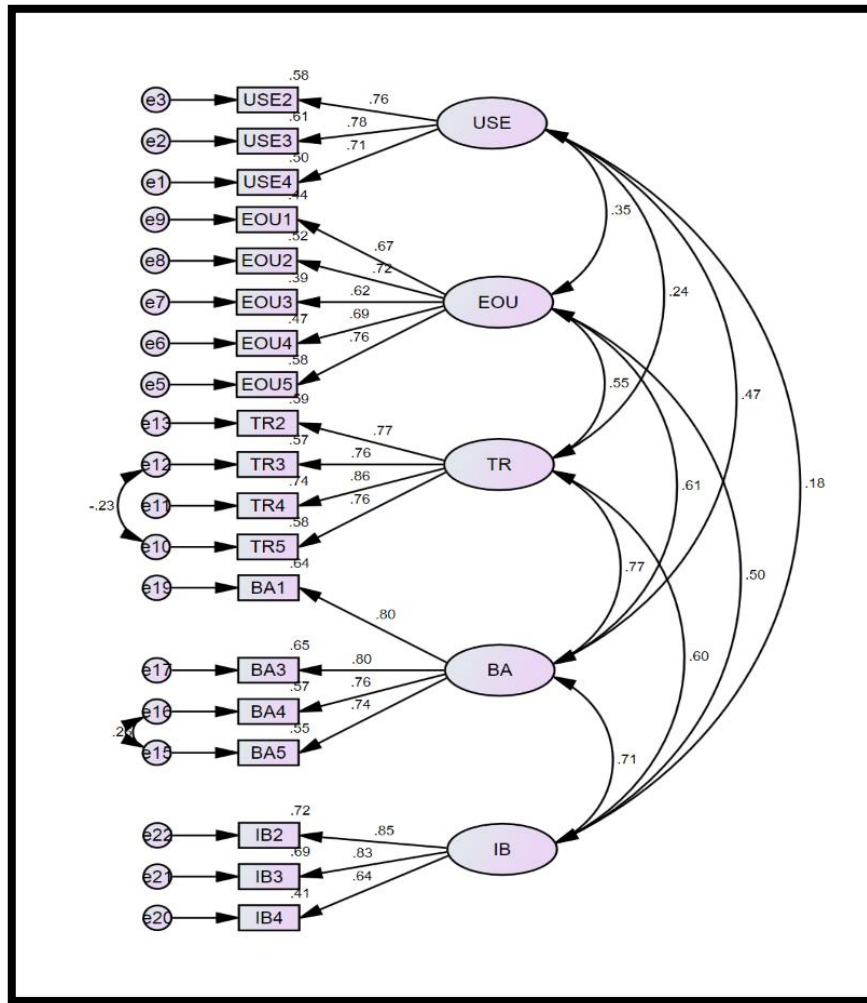


Figure 4.1 Confirmatory Factor Analysis (CFA) for Relevant Variable

There are five variables which are (1) Usefulness, (2) Ease of use, (3) Trust, (4) Behavioral Attitude toward online shopping, (5) Intention to buy in total.

The result of this analysis can be seen in Table 4.12. In the table, we focus only in the standardized coefficients section. We could decide to keep factor or delete a factor which has standardized coefficients less than 0.50. However, we need to make sure that each factor or dimension should have at least three item or three factors.

Table 4.12 Confirmatory factor analysis result

Relations	Standardized Coefficients	C. R.	
Variables			
Usefulness	USE2	.761***	12.369
	USE3	.779***	A
	USE4	.705***	11.904
Ease of use	EOU1	.666***	12.044
	EOU2	.721***	13.010
	EOU3	.622***	11.243
	EOU4	.688***	12.432
	EOU5	.760***	A
Trust	TR2	.770***	17.270
	TR3	.758***	16.241
	TR4	.858***	A
	TR5	.759***	16.270
Behavioral attitude	BA1	.798***	14.818
	BA3	.804***	14.914
	BA4	.757***	16.566
	BA5	.738***	A
Intention to buy	IB2	.850***	A
	IB3	.829***	16.653
	IB4	.642***	12.700
Relations	Standardized Coefficients	C. R.	
Fit Index			
Chi-Square (p-value)	217.884 (.000)		
Degree of freedom (d. f)	140		
Chi-Square/ d. f.	1.556		
GFI	0.945		
AGFI	0.925		
CFI	0.977		
NFI	0.939		
IFI	0.977		
TLI	0.972		
SRMR	0.0374		
RMSEA	0.39		

Note:

1. ***p-value <0.001, **p-value <0.05, *p-value <0.1; using a significance level of 0.05, critical ratios (t-value) that exceed 1.96 would be called significant.
2. A: the parameter compared to others is set as 1, therefore there is no C. R. It is determined as significant.

After knowing there are insignificant factors in our model, we must consider deleting that factors. After we deleted the factors then we did again

the confirmatory factor analysis. The result of this analysis is provided in Table 4.12. As we saw in the table, all of the standardized coefficients are fulfilled the criterion. In the fit model, we can see the Chi-Square/ d. f. is lower than three. It means that we meet the requirement of the fit model and all of these factors can be used in the next stage of Structural Equation Model (SEM).

4.3.2 Structural Equation Model (SEM)

Structural Equation Modelling (SEM) is an indispensable part of statistical models. It is used to explain the relationships among multiple variables in the research model. Structural Equation Modelling in charge of testing the overall structure of interrelationships shown in a series of equations. It can be considered as a similar method to a series of multiple regression equations. These equations depict all of the relationships among constructs construct (the dependent and independent variables) involved in the analysis.

- **Overall Model Fit assessments**
 1. Chi-Square $\chi^2/d.f. < 3$, $p < 0.05$
 2. Goodness of Fit (GFI) > 0.90
 3. Adjust of Goodness of Fit (AGFI) > 0.90
 4. CFI, NFI, TLI, IFI > 0.90
 5. SRMR < 0.08
 6. RMSEA < 0.08

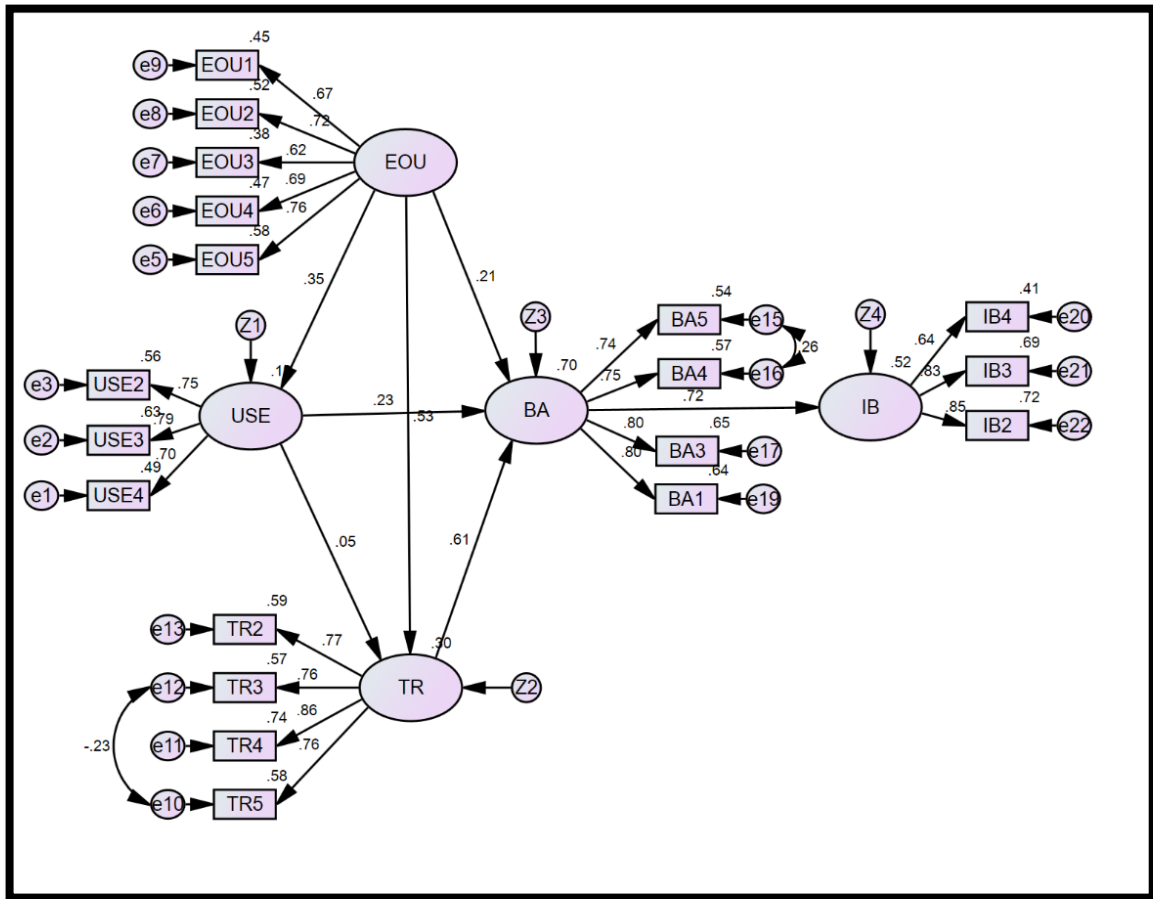


Figure 4.2 Structural Equation Model (SEM) result

The objective of this study is to explore the relationships among (1) Usefulness, (2) Ease of use, (3) Trust, (4) Behavioral attitude toward online shopping, (5) Intention to buy. For this purpose, the Structural Equation Model is used to test the viability of the research integral model, through different criteria, such as goodness of fit, adjusted goodness of fit, root mean square residual, etc.

Table 4.13 Structural equation model result

Relations		Standardized Coefficients	C. R.
Variables			
Usefulness	USE2	.749***	12.334
	USE3	.792***	A
	USE4	.703***	11.847
Ease of use	EOU1	.668***	12.061
	EOU2	.720***	12.989
	EOU3	.620***	11.204
	EOU4	.688***	12.429
	EOU5	.760***	A
Trust	TR2	.769***	17.258
	TR3	.758***	16.246
	TR4	.859***	A
	TR5	.759***	16.289
Behavioral attitude	BA1	.797***	14.778
	BA3	.805***	14.908
	BA4	.754***	16.522
	BA5	.737***	A
Intention to buy	IB2	.848***	A
	IB3	.833***	16.506
	IB4	.639***	12.579
Relations		Standardized Coefficients	C. R.
Path			
EOU → USE (Hypothesis 1)		.351***	5.415
EOU → BA (Hypothesis 2)		.212***	3.721
EOU → TR (Hypothesis 3)		.532***	8.144
USE → BA (Hypothesis 4)		.225***	4.658
USE → TR (Hypothesis 5)		.050	0.845
TR → BA (Hypothesis 6)		.605***	9.944
BA → IB (Hypothesis 7)		.719***	11.499
Fit Index			
Chi-Square (p-value)		232.496 (0.000)	
Degree of freedom (d. f)		143	
Chi-Square/ d. f.		1.626	
GFI		0.942	
AGFI		0.923	
CFI		0.974	
NFI		0.935	
IFI		0.974	
TLI		0.968	
SRMR		0.0436	
RMSEA		0.041	

Note:

1. ***p-value <0.001, **p-value <0.05, *p-value <0.1; using a significance level of 0.05, critical ratios (t-value) that exceed 1.96 would be called significant.
2. A: the parameter compared to others is set as 1, therefore there is no C. R. It is determined as significant.

The table 4.13 illustrates the results of the structural equation modeling analysis with five constructs mentioned above. The first step was to get our best model fit through the Confirmatory Factor Analysis in AMOS 18.0. After this step was completed, this research was able to move on to Structural Equation Modeling (SEM). SEM is used to examine a number of multiple interrelated dependence relationships. It is a confirmatory analysis used to test a theory of the relationships.

The first section of the table, labeled *Variables* shows the significance of the relationships between the individual constructs and their variables. If the CR value is over 1.96 it means the relationship is significant because it implies a p-value of under 0.05. If it is under 1.96 it means the relationship is not significant because the p-value is higher than 0.05. Regarding the interrelationships between indicators and dimensions, all of the coefficients are at significant level. As the overall goodness of fit is promising, it is encouraged to further identify the magnitudes and significance of the path structural coefficients of the model. The results show that all variables are significant to the constructs with the very high C.R values. Thus, the interrelationships between indicators and dimensions are at significant level.

The second part of the table, named *Paths*, shows the significance of the relationships between the various constructs. Here we can see that six of seven relationships examined to meet the criteria of a CR higher than 1.96. Only one relationship (H5: Usefulness to Trust with C.R value of 0.50 is less than the standard index) does not meet the criterion which means their relationships are not significant.

The other path relationships, such as ease of use to perceived usefulness, trust, and behavioral attitude; perceived usefulness to behavioral attitude; behavioral attitude to intention to buy, all have a significant relationship. Based on the explanation above, hypothesis 1, 2, 3, 4, 6 and 7 are supported, hypothesis 5 is not supported.



CHAPTER 5

CONCLUSIONS AND SUGGESTIONS

This chapter included three sections: the first section of this chapter is the conclusions of this experimental study. Following is the suggestions, implications, and the last sections are research limitations and directions for future research.

5.1 Conclusions

It can be seen that this study has come quite far since it was only an idea. By aggregating and finding previous research results, this thesis can make a final conclusion. The thesis contributes to online consumer's purchase behavior in terms of defining and measuring the importance of major influencing factors of consumer's choice of online vendor to purchase certain products. Going along with the economic development and integration into the whole world, forms of purchase and sale in Vietnam does not just stop at the traditional type of market. More than that, online shopping is also strongly growing by the day. Not inferior to traditional forms of trading, the online store business from large to small springing up like grass after rain. It can be very clearly seen that the existing of widespread supply sources mean consumers have a lot of choices. That is why understanding consumers' decision-making behavior can significantly help online stores and e-commerce search engines to improve service, readjust operation strategies in order to satisfy consumers' needs better and thus stimulate sales volume or site traffic.

Based on the research background and motivations, the objectives of this study are:

1. Figure out the influence of perceived usefulness, perceived ease of use and trust on attitude toward online shopping and Vietnamese intention to buy.
2. To identify the effect of trust on attitude toward online shopping and online shopping intention.

Based on the analyses discussed in the previous chapters, the results of hypotheses testing are summarized in Table 5.1.

Table 5.1 Hypotheses and Results of Empirical Test

Research Hypotheses		Result
H1:	Ease of use has a positive and significant effect on usefulness in the online shopping	Supported
H2:	Ease of use has a positive and significant effect on attitude toward online shopping	Supported
H3:	Ease of use has a positive and significant effect on consumer trust	Supported
H4:	Usefulness has a positive and significant effect on behavioral attitude	Supported
H5:	Usefulness has a positive and significant effect on consumer trust	Not Supported
H6:	Trust has a positive and significant effect on consumer attitude toward online shopping	Supported
H7:	Behavioral attitude has a positive and significant effect on consumer intention to buy	Supported

There is a positive effect of perceived ease of use on usefulness. Hypothesis 1 is fully supported based on given data analysis. Hypothesis 2 and hypothesis 3 is also supported base on SEM analysis. This result shows us that trust does influence on attitude toward online shopping. Therefore, hypothesis 4 is fully supported. The table shows that there is no influence of perceived usefulness on trust so the hypothesis 5 is not supported base on the SEM analysis. On the contrary, hypothesis 6 is supported by the influence of trust on the attitude of the consumer in the online shopping. From hypothesis 7, this study concludes that behavioral attitude has positive significantly to consumers'

intention to buy. It implies that once the consumer has a strong belief in trust with the online shopping vendor, it can build up the good attitude toward buying online. Learning from author Kim and other (2004), trust is defined as a dynamic process and unstable. It is not easy to build up a belief of trust in people perception within a short period of time but long term period instead. Once customers trust at sellers, they tend to express a good behavior as well as satisfy even out of vendors' expectation. Trust has a relationship with transaction intention of the consumer. Thus, it makes them easily to purchase the product or the consumer will pay more attention to the products. Because of the significant role between an integrated relationship between trust and purchase intention, this study suggests that what makes a transaction becomes more successful is the trusting relationship between the online suppliers and the consumer. As a definition suggested by the author Kim, Lee & Chung, 2012, trust factors include such factors as ability, integrity, and benevolence.

5.2 Practical implications

In a business environment which providers can adjust strategies and trading methods in order to satisfy customers, it is valuable and great benefits if they can understand shopping behavior and shopping style preferred by customers.

Firstly, the aim of finding the factors affecting the purchasing behavior of customers is understood them. After understanding the importance of them, service providers using e-commerce investment can focus on important factors to improve the business. In the process of business, a trade organization may encounter a lot of restrictions and unintended shortcomings. This explains why the online traders need to understand positive factors which help businesses succeed or find out the factors that adversely shortcoming the success of online business. Many e-commerce vendors intend to gain competitive advantages by

providing a lower price. Price battle became unhealthy phenomenon once in a while in some markets. However, there are also many other means to improve business performance and sustain customers in long term. Low price is still a powerful way to attract consumers, though trust is as well important. So the vendor may need to build trust and good reputation and promote itself for the long term success. Order fulfillment is also extremely important, so the investment in logistics is considered worthwhile. If the firm is confident about their service and products, they should encourage consumers to give them ratings and reviews since they are very helpful to attract other consumers. The firm may give incentives to consumers who rate or review the site. Though web quality is not ranked at the top, it is also significant for consumers' choice of vendor. An easy-to-use website with excellent usability is still necessary. Many e-commerce sites nowadays design membership incentive policies to attract consumers and improve website stickiness. Though many consumers regard it as influencing their choice of vendor, the factor is not as important as other factors studies in this research. Therefore, our suggestions for the online shopping sites are focusing more on the building consumers' trust and basic service, using incentives as a supportive tool to enhance business performance.

5.3 Managerial implication

This study has taken a great deal of time to find out all of the relevant literature relate to online consumers' purchasing intention, especially trust factor. Sought after titles and articles related to research purposes, the factors are sorted and arranged in the appropriate order which proven to have a positive relation before as ease of use, usefulness, trust, behavioral attitude and intention to buy, respectively.

There are demographic elements that influence consumers' preferences and attitudes towards online-websites. This would be an extremely important

topic and also very complicated. Consumer's perception of the importance of each factor can be affected by the demographic elements. However, this research does not focus on the demographics influencing the consumer's choice of online vendor. This study primarily examined the importance of major factors other than demographics. This thesis will suggest future research on that topic. After all, I also assessed the importance of each of the five factors by using questionnaire survey to assess the importance. The respondents have a similar demographic background which indicates that the results would be limited to the consumer's behavior of this certain group. The respondents are all Vietnamese online consumers with a concentrated age from 21 to 34. There is not clear demographic pattern of consumer's preferences found during the survey, as mentioned above, because of the focus and design of this particular research. In addition, the respondents' frequency of online purchase is quite concentrated. We could not separate the respondents into different groups in terms of their online shopping frequency.

To be honest, this study has been facing many limitations during the research process, as follow. Before going to define the factors that affect customer buying behavior, this study has found all previous studies which have relevant content to identify the important elements and necessary in the research model. After summarizing the correlation of the elements, this study added trust factor considering is the factors influence consumers' choices of online vendors in the context of Vietnam. And then this study included more factors using empirical analysis based on observation and experience. The selected factors tend to cover a wide enough range, but it is also possible that certain factors are overlooked due to the limitation of previous literature studied and the limitation of researcher's observation and empirical analysis.

Secondly, to assess the importance of the factors that influence consumers' choices of online shopping sites, this study fielded a questionnaire and gained

data from a small sample of Vietnamese online consumers. The demographical backgrounds of the consumers indicate that the results may only be applied to the particular regions or countries where the consumers are from.

Finally, the practical suggestions given by this thesis can be debated, as the author's interpretation of the findings and industrial experience can influence the direction and feasibility of the practical suggestions.

5.4 Suggestions for future research

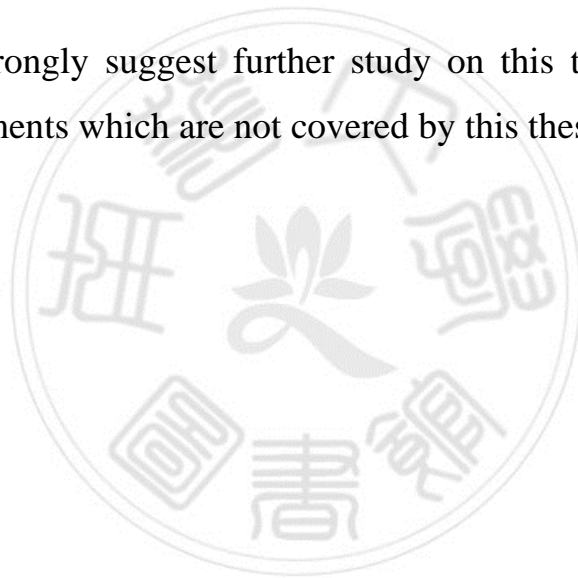
In this thesis, we define the factors and the importance of each factor that influence consumer's choice of the online vendor when purchasing a product. There are also opportunities for future research on the same topic. First, the e-commerce world is changing every day, new technology enables better services and innovative business model. The primary factors influencing consumer's choice of vendor or buying decision-making process may change as well. There are major changes happened in recent one or two years also to online shopping, for example, mobile shopping became substantially important and greatly impact e-commerce and consumer's behavior. The literature and business phenomenon related to such topic are not reviewed in this research. Therefore, it is an interesting and valuable direction that future research may choose to follow.

Furthermore, the survey in this research has demographic limitations when defining the importance of each of the five factors. The number of respondents is not considered as large enough to define the demographic pattern of the study. The respondents are also not vastly different. Many of them are concentrated within similar demographic groups. The future research may focus more on the demographic factors influencing the consumer's choice of online vendor. This topic would be extremely important and valuable to work on. It is also possible to find out the demographic factors that influence the attitude of consumer

towards the five factors. Because different groups of consumers may have different pattern rating the factors influencing their choice.

The demographic background of the respondents is quite concentrated. The respondents are mainly from 21 to 34 Vietnamese online shoppers with the moderate frequency of online shopping activities. There is no clear demographic pattern found from the results since the number of respondents is small and the demographics of the respondents are not significantly different. Therefore, the results will reflect mainly the attitudes or preferences towards online vendor selection by the consumers with the demographic background mentioned above.

Thus, we strongly suggest further study on this topic focusing on the demographic elements which are not covered by this thesis.



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APPENDICES

SURVEY QUESTIONNAIRE

Section 1. Cognitive Factors

<p>Direction: Read the question and select the answer that best describes you by filling in the appropriate bubble on the answer sheet. 1 means “Strongly Disagree” and 7 being “Strongly Agree”.</p> <p><i>(Sau đây là các phát biểu liên quan đến nhận thức mua hàng hóa, dịch vụ trực tuyến. Đối với mỗi phát biểu sau, xin Anh/Chị vui lòng đánh dấu một lựa chọn theo mức độ từ 1 đến 7: 1: Hoàn toàn không đồng ý đến 7: Hoàn toàn đồng ý)</i></p>	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Disagree (Không đồng ý)	Somewhat Disagree (Trung đối không đồng ý)	Neutral (Trung lập)	Somewhat Agree (Trung đối đồng ý)	Agree (Đồng ý)	Strongly Agree (Hoàn toàn đồng ý)
Usefulness (Yếu tố hữu dụng)							
1. [USE1] Online shopping saves me time. <i>(Mua hàng trực tuyến giúp tôi tiết kiệm thời gian)</i>	1	2	3	4	5	6	7
2. [USE2] Online shopping gives me detailed product information. <i>(Mua hàng trực tuyến giúp cung cấp chi tiết thông tin về sản phẩm, dịch vụ)</i>	1	2	3	4	5	6	7
3. [USE3] Online shopping provides me a broader selection of products. <i>(Mua hàng trực tuyến giúp tôi có nhiều lựa chọn cho các sản phẩm, dịch vụ đa dạng)</i>	1	2	3	4	5	6	7
4. [USE4] Online shopping helps me to compare the prices of various products. <i>(Mua hàng trực tuyến giúp tôi có thể so sánh giá của các sản phẩm, dịch vụ dễ dàng)</i>	1	2	3	4	5	6	7
5. [USE5] There is no embarrassment feeling if I do not buy. <i>(Mua hàng trực tuyến giúp tôi cảm thấy bớt ngại ngùng nếu không mua sản phẩm, dịch vụ)</i>	1	2	3	4	5	6	7

	Levels of Agreement Mức độ đồng ý						
	Strongly disagree (Hoàn toàn không đồng ý)	Disagree (Không đồng ý)	Somewhat Disagree (Tương đối không đồng ý)	Neutral (Trung lập)	Somewhat Agree (Tương đối đồng ý)	Agree (Đồng ý)	Strongly Agree (Hoàn toàn đồng ý)
<p>Direction: Read the question and select the answer that best describes you by filling in the appropriate bubble on the answer sheet. 1 means “Strongly Disagree” and 7 being “Strongly Agree”.</p> <p><i>(Sau đây là các phát biểu liên quan đến nhận thức mua hàng hóa, dịch vụ trực tuyến. Đối với mỗi phát biểu sau, xin Anh/Chị vui lòng đánh dấu một lựa chọn theo mức độ từ 1 đến 7: 1: Hoàn toàn không đồng ý đến 7: Hoàn toàn đồng ý)</i></p>							
Ease of use (Yếu tố dễ dàng sử dụng)							
1. [EOU1] Online shopping is easy to use for me. <i>(Mua hàng trực tuyến đối với tôi rất dễ dàng)</i>	1	2	3	4	5	6	7
2. [EOU2] Online shopping is convenient for me. <i>(Mua hàng trực tuyến đối với tôi rất tiện lợi)</i>	1	2	3	4	5	6	7
3. [EOU3] Using online shopping is effortless. <i>(Mua hàng trực tuyến không tiêu tốn công sức)</i>	1	2	3	4	5	6	7
4. [EOU4] I can use online shopping without written instructions. <i>(Tôi có thể mua hàng trực tuyến mà không cần hướng dẫn chi tiết, cụ thể)</i>	1	2	3	4	5	6	7
5. [EOU5] It is easy for me to become skillful at using online shopping <i>(Rất dễ dàng cho tôi để trở nên thành thạo trong việc sử dụng internet mua hàng trực tuyến)</i>	1	2	3	4	5	6	7

	Levels of Agreement <i>Mức độ đồng ý</i>						
	Strongly disagree (<i>Hoàn toàn không đồng ý</i>)	Disagree (<i>Không đồng ý</i>)	Somewhat Disagree (<i>Tương đối không đồng ý</i>)	Neutral (<i>Trung lập</i>)	Somewhat Agree (<i>Tương đối đồng ý</i>)	Agree (<i>Đồng ý</i>)	Strongly Agree (<i>Hoàn toàn đồng ý</i>)
<p>Direction: Read the question and select the answer that best describes you by filling in the appropriate bubble on the answer sheet. 1 means “Strongly Disagree” and 7 being “Strongly Agree”.</p> <p><i>(Sau đây là các phát biểu liên quan đến nhận thức mua hàng hóa, dịch vụ trực tuyến. Đối với mỗi phát biểu sau, xin Anh/Chị vui lòng đánh dấu một lựa chọn theo mức độ từ 1 đến 7: 1: Hoàn toàn không đồng ý đến 7: Hoàn toàn đồng ý)</i></p>							
Trust (Yếu tố tin cậy)							
1. [TR1] I feel online shopping is trustworthy <i>(Tôi cảm thấy mua hàng trực tuyến rất đáng tin cậy)</i>	1	2	3	4	5	6	7
2. [TR2] Online shopping provides me a better quality product <i>(Tôi cảm thấy sản phẩm, dịch vụ được cung cấp bởi mua hàng trực tuyến mang đến chất lượng tốt hơn)</i>	1	2	3	4	5	6	7
3. [TR3] Strong brand awareness will make me feel secured when I purchase products <i>(Mua hàng trực tuyến không tiêu tốn công sức)</i>	1	2	3	4	5	6	7
4. [TR4] I can use online shopping without written instructions. <i>(Tôi có thể mua hàng trực tuyến mà không cần hướng dẫn chi tiết, cụ thể)</i>	1	2	3	4	5	6	7
5. [TR5] It is easy for me to become skillful at using online shopping <i>(Rất dễ dàng cho tôi để trở nên thành thạo trong việc sử dụng internet mua hàng trực tuyến)</i>	1	2	3	4	5	6	7

	Levels of Agreement Mức độ đồng ý						
	Strongly disagree (Hoàn toàn không đồng ý)	Disagree (Không đồng ý)	Somewhat Disagree (Tương đối không đồng ý)	Neutral (Trung lập)	Somewhat Agree (Tương đối đồng ý)	Agree (Đồng ý)	Strongly Agree (Hoàn toàn đồng ý)
<p>Direction: Read the question and select the answer that best describes you by filling in the appropriate bubble on the answer sheet. 1 means “Strongly Disagree” and 7 being “Strongly Agree”.</p> <p><i>(Sau đây là các phát biểu liên quan đến nhận thức mua hàng hóa, dịch vụ trực tuyến. Đối với mỗi phát biểu sau, xin Anh/Chị vui lòng đánh dấu một lựa chọn theo mức độ từ 1 đến 7: 1: Hoàn toàn không đồng ý đến 7: Hoàn toàn đồng ý)</i></p>							
Behavioral Attitude (Hành vi mua hàng trực tuyến)							
1. [BA1] I feel shopping online is a good idea <i>(Tôi cảm thấy mua hàng trực tuyến là một ý tưởng tốt)</i>	1	2	3	4	5	6	7
2. [BA2] I feel shopping online is a wise idea <i>(Tôi cảm thấy mua hàng trực tuyến là một ý tưởng thông minh)</i>	1	2	3	4	5	6	7
3. [BA3] I feel shopping online is a pleasant idea <i>(Tôi cảm thấy mua hàng trực tuyến là ý tưởng thú vị)</i>	1	2	3	4	5	6	7
4. [BA4] I feel shopping online is a positive idea <i>(Tôi cảm thấy mua hàng trực tuyến là một ý tưởng tích cực)</i>	1	2	3	4	5	6	7
5. [BA5] I feel shopping online is an appealing idea <i>(Tôi cảm thấy mua hàng trực tuyến là một ý tưởng hấp dẫn)</i>	1	2	3	4	5	6	7

	Levels of Agreement Mức độ đồng ý						
	Strongly disagree (Hoàn toàn không đồng ý)	Disagree (Không đồng ý)	Somewhat Disagree (Tương đối không đồng ý)	Neutral (Trung lập)	Somewhat Agree (Tương đối đồng ý)	Agree (Đồng ý)	Strongly Agree (Hoàn toàn đồng ý)
<p>Direction: Read the question and select the answer that best describes you by filling in the appropriate bubble on the answer sheet. 1 means “Strongly Disagree” and 7 being “Strongly Agree”.</p> <p>(Sau đây là các phát biểu liên quan đến nhận thức mua hàng hóa, dịch vụ trực tuyến. Đối với mỗi phát biểu sau, xin Anh/Chị vui lòng đánh dấu một lựa chọn theo mức độ từ 1 đến 7: 1: Hoàn toàn không đồng ý đến 7: Hoàn toàn đồng ý)</p>							
Intention to buy (Ý định mua hàng trực tuyến)							
1. [IB1] I will keep using online shopping in the future (Tôi sẽ tiếp tục sử dụng mua hàng trực tuyến trong tương lai)	1	2	3	4	5	6	7
2. [IB2] I will frequently use online shopping as a shopping medium in the future (Tôi sẽ sử dụng mua hàng trực tuyến như một công cụ mua sắm trong tương lai)	1	2	3	4	5	6	7
3. [IB3] I will frequently use online shopping rather than traditional shopping for purchasing product in the future (Tôi sẽ sử dụng mua hàng trực tuyến để mua bán sản phẩm, dịch vụ thay vì mua sắm kiểu truyền thống trong tương lai)	1	2	3	4	5	6	7
4. [IB4] I will recommend others to use online shopping (Tôi sẽ giới thiệu cho những người khác cùng mua hàng trực tuyến trong tương lai)	1	2	3	4	5	6	7

Section 2. Personal Information (*Thông tin cá nhân*)

Before getting the survey finished, please give some information about yourself.

(Trước khi kết thúc bảng hỏi, xin Anh/Chị vui lòng cung cấp một vài thông tin cá nhân dưới đây.)

1. How old are you? (Độ tuổi của Anh/Chị?)
 - Under 21 (Dưới 21)
 - 21 to 34 (Từ 21 đến 34)
 - 35 to 50 (Từ 35 đến 50)
 - 51 and over (Trên 51)
2. What is your gender? (Giới tính của Anh/Chị?)
 - Male (Nam)
 - Female (Nữ)
3. Which of the following best describes your current occupation? (Nghề nghiệp hiện tại của Anh/Chị?)
 - Student or/ and Part-time working (Học sinh, sinh viên/ Làm thêm)
 - Full-time working (Làm việc toàn thời gian)
 - Self-employed (Tự nhân)
 - Professional (Chuyên viên)
 - Retired (Nghỉ hưu)
4. What is your educational level? (Trình độ học vấn của Anh/Chị?)
 - High School Degree or equivalent (Học sinh)
 - Bachelor's Degree (Sinh viên)
 - Master's Degree/ PhD's Degree (Thạc sĩ/Tiến sĩ)
5. Please indicate your monthly income ranges (Thu nhập bình quân: triệu Đồng/tháng)
 - No income (Không có thu nhập)
 - Less than \$230 (Dưới 5 triệu đồng)
 - \$230 - \$460 (Từ 5 đến 10 triệu đồng)
 - More than \$460 (Trên 10 triệu đồng)
6. How often do you buy products online? (Tần suất mua hàng trực tuyến?)
 - Less than once every month (Ít hơn 1 lần/tháng)
 - Once to three times every month (Từ 1 đến 3 lần/tháng)
 - Four times or more every month (Từ 4 lần trở lên/tháng)