

THE FACTORS INFLUENCING CONSUMERS' ONLINE PURCHASING BEHAVIOR: A CASE STUDY OF VIETNAM

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ABSTRACT

During a complicated pandemic, the significant development of technology makes online shopping a leading trend that brings benefits such as time, location, price, and advantages of sick epidemic prevention. However, online shopping also has many downsides, especially the behavior of buying online. Therefore, the article had focused on analyzing the factors affecting online purchasing behavior. The author surveyed 900 consumers and used a convenient sampling method. Still, SPSS tools processed 851 samples to measure Cronbach's alpha, Exploratory Factor Analysis (EFA), Confirmation Factor Analysis (CFA), and Structural Equation Modeling (SEM). The results showed five influencing factors: risk, usefulness, ease of use, suitability, and behavioral control. All five factors affect consumers' attitude, attitude affecting intent, and intent affecting consumers' online purchasing behavior in Vietnam with 1% significance. Since then, the author gave several recommendations to enhance consumers' online purchasing behavior in Vietnam.

Keywords: Intent, Consumer, Online, Purchase, Behavior, SGU

INTRODUCTION

In recent years, along with the strong development of the Internet, online shopping has become a popular and growing shopping method globally. The percentage of consumers who shop online and the revenue from this activity is constantly increasing over time. Global retail sales in 2019 reached \$2.5 trillion, an increase of nearly 40% compared to 2018, and online retail revenue is forecast to grow by an average of over 20% per year, reach two trillion USD by 2020 by Cheng & Fang (2019).

In Vietnam, by the end of 2019, it is estimated that about 40 million Vietnamese people have participated in online shopping in 2018. Each individual's spending on e-commerce is 208 USD, contributing to the market's growth - this online shopping to the figure of 8 billion USD. Online shopping is increasingly popular and is directly competitive with direct purchases when bringing significant benefits to consumers.

Accompanying the tremendous growth of online shopping is the emergence of continuous buying behavior or very random purchases without regard to the purpose of the use of other financial priorities. The behaviors have contributed significantly to the success of e-commerce platforms. There are but also resulted in massive waste for the consumption of each individual and family.

The other research surveyed 650 online shoppers in Hanoi for both online and offline forms. The results showed the ease of using online shopping channels, the efficacy of online shopping, stimulation, or relaxation of reference. Support from online shopping channels is the main factor. Factors have a significant influence on the intention to buy online and the spontaneous and continuous buying behavior of young Vietnamese. Therefore, the author studied the factors influencing consumers' online purchasing behavior in Vietnam.

LITERATURE REVIEW

Online Purchasing Behavior (OPB)

Currently, there are many different conceptions of online shopping. According to the online business dictionary, online shopping is buying goods or services through the Internet. Meanwhile, the Online Economic Times stated that consumers buy a product or service through the Internet instead of going to a brick-and-mortar store. It's called online shopping by Darke & Voorhees (2010).

Abbad, Abbad & Saleh (2011) argued that online shopping is the process by which consumers purchase goods or services through the Internet. The common point between the above concepts is that online shopping is buying goods or services through the Internet. Therefore, online shopping is also known as internet shopping. This factor is a form of e-commerce. And in the research paper, the author will approach online shopping from the point of view that online shopping is the act of buying goods or services through the Internet.

Intent (INT)

Gao & Hitt (2016) showed that shopping intention is one of two factors that determine the purchasing behavior of consumers. The intention is a factor used to assess the likelihood of performing a behavior in the future. The intention is a motivating factor that motivates an individual to perform the behavior willingly. The intent is a specific intention of the consumer in performing one or a series of actions. Consumers have many different types of choices, including purchase intentions.

Kwon (2014) studied purchase intention as a consumer's plan to choose where to buy a product. Online shopping intention is the likelihood that a consumer will purchase over the Internet. Therefore, in the content of this study, the author studies online shopping intention, which is a specific purpose of consumers in performing one or a series of actions.

Attitude (ATT)

Limayem (2015) defined attitudes classified into two different categories: attitudes toward objects and attitudes toward behaviors. Based on the classification of related studies, in the content of this study, philosophy is studied in terms of attitude towards a behavior, namely attitude towards online shopping behavior.

Strahilevitz (2014) showed that attitude is an individual's assessment of the results obtained from performing a behavior. In the context of online shopping, an attitude refers to consumers' good or bad judgments about using the Internet to purchase goods or services from retail websites. Consumers' attitudes influence their intentions. In the context of online shopping, consumers' attitudes towards online shopping positively influence their purchase intention by Wetzels & Kleijnen (2017).

Risk (RIS)

Thompson & Corner (2015) studied that perceived risk is the customer's perception of the potential gain and loss in transactions with the store/distributor. In e-commerce, customers' perception of risk is positively related to their attitude towards a virtual store. On the other hand, Workman (2018) studied perceived risk has an inverse relationship with trust and intention to buy

online. Besides the benefits of online shopping, consumers are also very concerned about the risks of products, finance, returns, seller fraud. Product risk in online shopping can be expected at a high level since buyers cannot check and test product quality and choose alternatives. Troi & Park (2016) said that the risk of losing money, not delivering goods harms online shopping behavior intention. Therefore, the proposed research hypotheses are:

Hypothesis H1: Risk (RIS) has a positive effect on consumers' attitudes towards online shopping.

Usefulness (USE)

Paim & Khatibi (2016) showed that perceived usefulness is the degree to which a person believes that using a particular system will enhance his or her job performance. In the context of e-commerce, perceived usefulness refers to the degree to which a consumer believes that shopping online improved their effectiveness in purchasing goods or services. There is solid evidence that perceived usefulness affects online shopping attitudes. Besides, Chiang (2013) defined usefulness as the extent to which people find a new technology useful in their daily lives to increase productivity and save time and effort. If the cost is lower or the benefit is higher, the excellent value of the technology be perfect, and the intention to use it will also tilt in the positive direction. Therefore, the proposed research hypothesis is:

Hypothesis H2: Usefulness (USE) positively affects attitude towards online shopping.

Ease of Use (EOU)

Shannon & Gardner (2016) showed that perceived ease of use is the degree to which a person believes that using a particular system will be effortless. Perceived ease of service is described as the degree to which consumers believe they need no effort when shopping online. Besides, Bonera (2011) found that the behavioral effort required learning and use an information technology component directly influences purchase intention, especially during the technology usage discovery phase. According to Al-Jabari, Othman & Mat (2012), the primary motivation for customers to choose an online shopping channel is to maximize convenience by minimizing the physical and mental effort required to complete an unnecessary shopping task, available from other alternative media. Therefore, the proposed research hypothesis is:

Hypothesis H3: Ease of use (EOU) has a positive effect on attitude towards online shopping

Suitability (SUI)

Chen & Chou (2012) showed that relevance refers to the degree of compatibility of the innovation with the current values, previous experiences, and current needs of potential users. In e-commerce, relevance is assessed by comparing consumers' needs and lifestyles with online shopping. Many previous studies have supported the view that the relevance of online shopping affects consumers' attitudes towards online shopping by Akbar, Hassan, Khurshid, Niaz & Rizwan (2014).

In addition, the appropriateness applied reflects the availability of the resources needed to engage in a behavior. Online shopping requires resources such as time, money, devices supporting the Internet such as computers, Internet lines by Blankson & Luethge (2016). The more available

these resources, the higher the consumer's perceived control over behavior. Therefore, the proposed research hypothesis is:

Hypothesis H4: Suitability (SUI) has a positive effect on attitude towards online shopping

Behavioral Control (BEC)

Chiang (2013) showed that the perceived behavioral control is defined as an individual's perception of how easy or difficult it is to perform a behavior. Perceived behavioral control denoted the degree of control over the performance of the behavior. It is rather than the outcome of the behavior. In the context of online shopping, perceived behavioral control describes a consumer's perception of the availability of necessary resources, knowledge, and opportunities to make an online purchase. In previous studies, it played a dual role, affecting both intention and actual behavior.

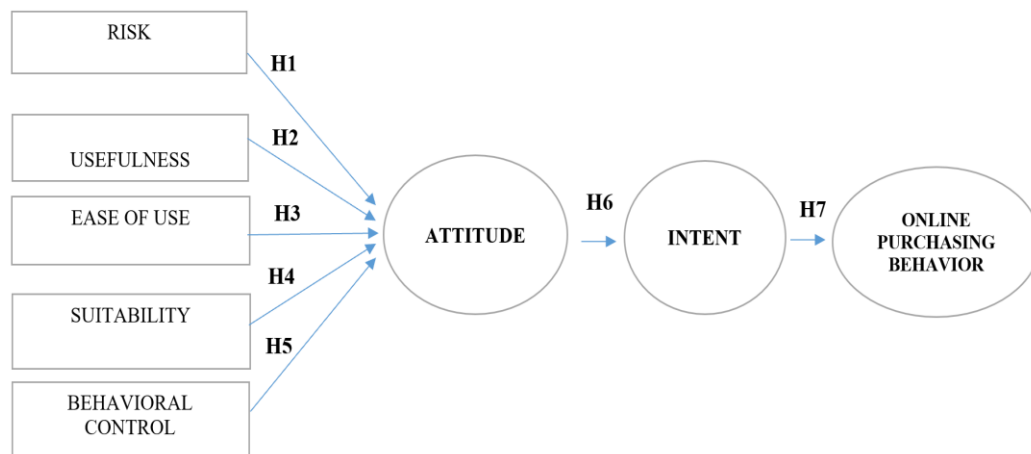
In online shopping, perceived behavioral control is shown to have a positive impact on consumers' online purchase intention. Furthermore, research has demonstrated that perceived behavioral control significantly impacts consumers' attitudes towards online shopping by Sorsythe & Shisha (2013). If consumers perceive a high degree of control over their behavior, they will feel more in control of their choices and vice versa. Therefore, the proposed research hypotheses are:

Hypothesis H5: Behavioral Control (BEC) has a positive influence on their attitude towards online shopping

Hypothesis H6: Attitude (ATT) has a positive influence on their intent towards online shopping.

Hypothesis H7: Intent (INT) has a positive influence on their online purchasing behavior.

Research on the relationship between attitude, intent, and online purchasing behavior. The author proposed the hypothesis following:

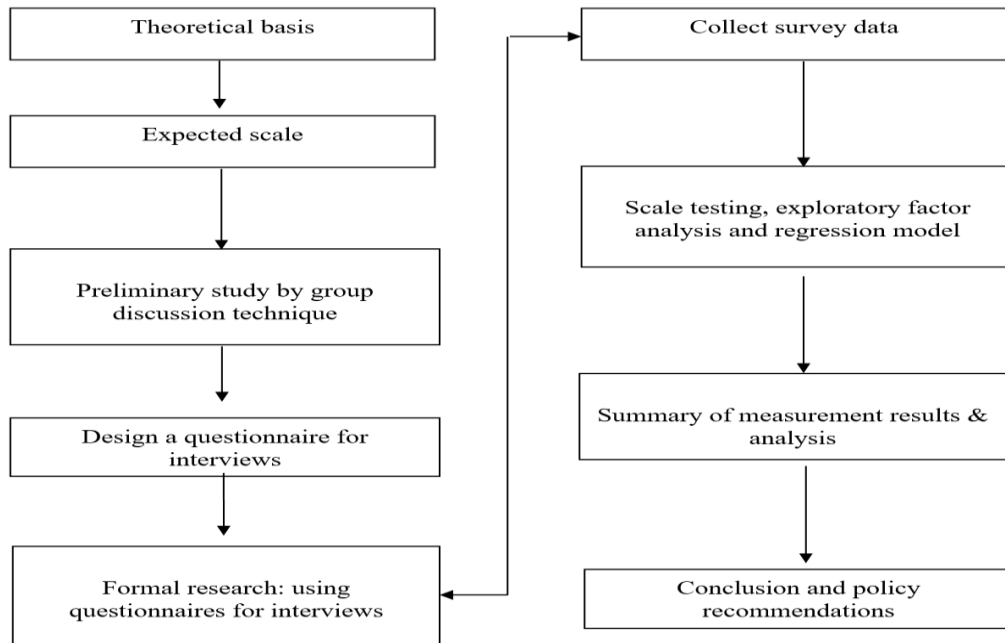


(Source: The author discovered)

FIGURE 1
A RESEARCH MODEL FOR FACTORS AFFECTING ONLINE PURCHASING BEHAVIOR

METHODS OF RESEARCH

The focus of this study is on quantitative research intending to test the research model and hypotheses. However, before carrying out the official quantitative analysis, the author has carried out qualitative research to select and develop the research model and the construction of the scales. The specific research process of the study is described in the figure below.



(Source: The author proposed)

FIGURE 2
A RESEARCH PROCESS FOR FACTORS AFFECTING ONLINE PURCHASING BEHAVIOR

Preliminary quantitative research: Direct interview through a detailed questionnaire with a small research sample collected conveniently for 31 customers. The purpose of the stage is to standardize the terminology and edit the questions in the questionnaire to ensure that respondents understand the meaning of the questions before conducting the formal survey. The questionnaire is accepted. Only some semantic issues need to be adjusted to avoid misunderstanding the importance of the questions and change the design of some questions to facilitate the reply survey by Hair, Anderson, Tatham & Black (2010).

Official study: After conducting qualitative research, the author has selected the research model and the scale of the model's variables. The scales were checked by preliminary quantitative analysis. The official study was carried out on the selected research sample with a quantitative method using detailed questionnaires. Besides, quantitative research formally collects the necessary information for the examination. This data is used to evaluate the scale, test the model, and research hypotheses - formal quantitative research conducted between April 2020 and September 2020 by surveying online from 900 consumers in Vietnam.

The author applied the quantitative study conducted with an expected sample size of 900 consumers in Vietnam. It used a convenient sampling method by online survey, but 851 samples were processed by using SPSS tools to measure Cronbach's Alpha, Exploratory Factor Analysis

(EFA), Confirmation Factor Analysis (CFA), and Structural Equation Modeling (SEM). Finally, the author had conclusion and policy recommendations by Hair, Anderson, Tatham & Black (2010).

RESEARCH RESULTS

Testing of Cronbach's Alpha for Dependent Variables

Cronbach's Alpha reliability coefficient is a coefficient that allows assessing the appropriateness when certain observed variables belong to a research variable. However, the reliability coefficient only indicates whether the measures are related or not. This idea helps to know which observed variables do not contribute much to the description of the concept removed and which observed variables should be kept. Therefore, the author relies on the correlation coefficient of the total variable (Corrected Item - Total Correlation). Specifically, the criteria in the reliability coefficient test are as follows. $\alpha \geq 0.9$: Very good factor scale; $0.9 > \alpha \geq 0.8$: Good factor scale.

Items		Cronbach's alpha
Online Purchasing Behavior (OPB)		0.832
Opb1	I shop online because internet shopping is easy to use	0.742
Opb2	I shop online when I receive recommendations from friends and relatives	0.791
Opb3	I don't shop online if the website load time is slow	0.768

(Source: Data processed by SPSS 20.0)

Table 1 showed that Cronbach's alpha for Online Purchasing Behavior (OPB) meets this technique's requirements. Specifically, all of Cronbach's alpha values are more than 0.6.

Items		Cronbach's alpha
Intent (INT)		0.856
Int1	I intend to shop online at this site/store soon	0.835
Int2	I plan to buy online due to the usefulness and reliability of the website	0.784
Int3	I will recommend relatives to shop online at this website/store shortly	0.848
Int4	I will plan to buy online because it's convenient and saves time	0.798

(Source: Data processed by SPSS 20.0)

Table 2 showed that Cronbach's alpha is more than 0.6 for the intent (INT).

Items		Cronbach's alpha
Attitude (ATT)		0.920
Att1	Online shopping at this site/store is good	0.901
Att2	Online shopping at this site/store is a wise idea	0.853
Att3	Online shopping at this site/store is an idea I really like and interesting	0.901

(Source: Data processed by SPSS 20.0)

Table 3 showed that Cronbach's alpha is more than 0.6 for consumers' attitude (ATT).

Testing of Cronbach's Alpha for Independent Variables

No.	Items	Cronbach's alpha
Risk (RIS)		0.850
Ris1	I believe that shopping online at this site/store has little risk as it is possible to get the product	0.817
Ris2	I believe that shopping online at this site/store is risk-free as it cannot cause me financial loss	0.773
Ris3	I believe that shopping online at this site/store is not very risky as it is easy to check the actual product	0.850
Ris4	I believe that shopping online at this site/store is not risky as there may be contact and product reviews	0.790
Usefulness (USE)		0.966
Use1	It's easier to compare products when shopping online at this website/store	0.943
Use2	Online shopping at this website/store has the opportunity to access helpful shopping information	0.966
Use3	Online shopping at this site/store saves me time	0.961
Use4	Online shopping at this site/store helps me buy products that I don't have where I live and lower the price	0.949
Ease of use (EOU)		0.937
Eou1	Online shopping at this website/store is apparent and straightforward for me to understand	0.919
Eou2	For me, online shopping at this website/store is straightforward	0.917
Eou3	For me, it is elementary to learn online shopping skills at this website/store	0.925
Eou4	I believe that shopping online at this site/store can meet my expectations	0.907
Suitability (SUI)		0.949
Sui1	Online shopping at this website/store fits my lifestyle very well	0.923
Sui2	Online shopping at this site/store is perfect for my needs	0.936
Sui3	Online shopping at this site/store is my favorite way to shop	0.945
Sui4	My shopping habits and process are easy to track when shopping online	0.929
Behavioral control (BEC)		0.854
Bec1	I can do online shopping or the ability to use devices and operations when doing: order, pay in shopping	0.803
Bec2	Using the Internet to shop at this website/store is entirely within my control	0.808
Bec3	I have no trouble shopping at this site/store	0.843
Bec4	My family and friends encourage me to shop online at this site/store	0.802

(Source: Data processed by SPSS 20.0)

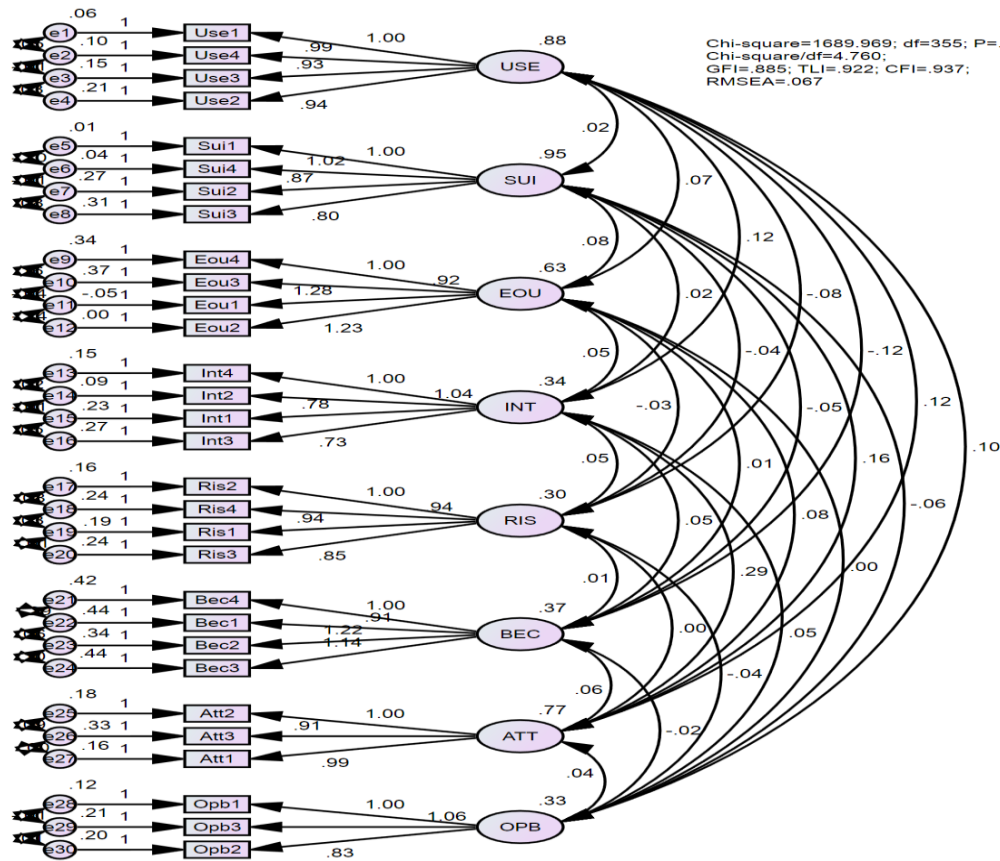
Table 4 showed that Cronbach's alpha is more than 0.6 for the Risk (RIS), Usefulness (USE), Ease of Use (EOU), Suitability (SUI), and Behavioral Control (BEC).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.769
Bartlett's Test of Sphericity	Approx. Chi-Square	21232.691
	df	435
	Sig.	0.000
Extraction Sums of Squared Loadings are cumulative %		79.452

(Source: Data processed by SPSS 20.0)

Table 5 showed that KMO and bartlett's test is more than 0.769 (>0.6) for all of the components. And extraction sums of squared loadings that are cumulative % is 79.452 (>60%).

Testing CFA for Factors Affecting Online Purchasing Behavior



(Source: Data processed by SPSS 20.0 and Amos)

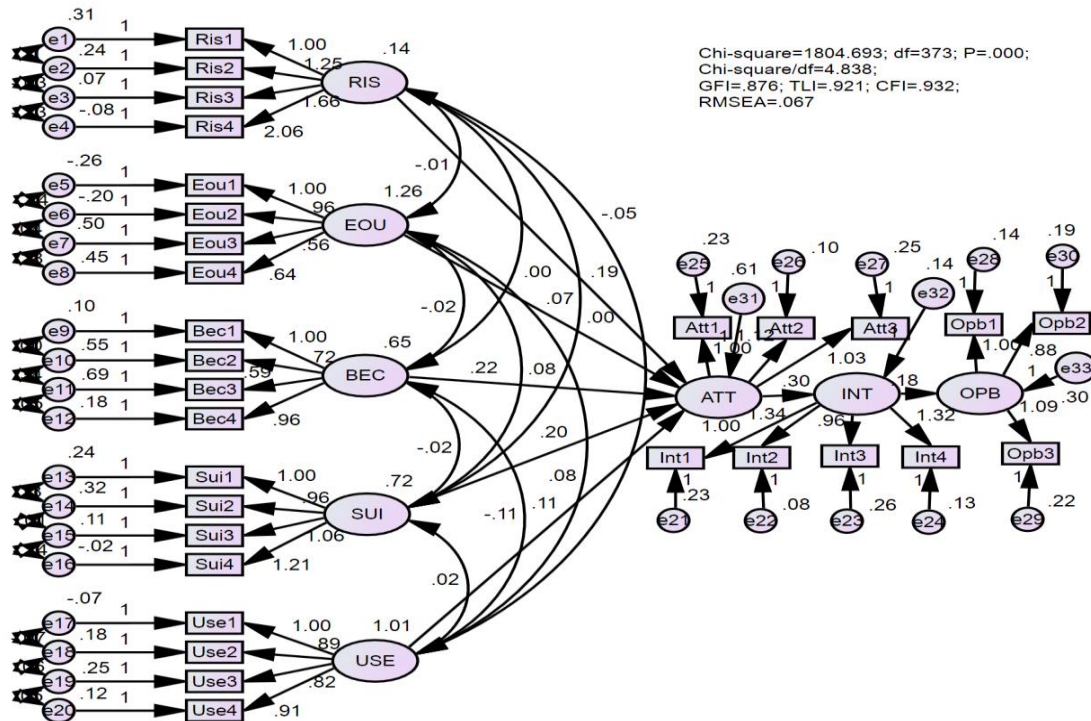
**FIGURE 3
 TESTING CFA FOR FACTORS AFFECTING ONLINE PURCHASING BEHAVIOR**

Figure 3 showed that the assessment of the CFA for factors affecting online purchasing behavior includes the following elements: CMIN/DF=4.760 (<5.0), GFI=0.885 (>0.8), TLI=0.922 (>0.9), CFI=0.937 (> 0.9), and RMSEA=0.067 (<0.08).

Model	NPAR	CMIN	DF	P	CMIN/DF	GFI	TLI	CFI
Default model	92	1804.693	373	0.000	4.838	0.876	0.921	0.932
Saturated model	465	0.000	0			1.000		1.000
Independence model	30	21506.797	435	0.000	49.441	0.357	0.000	0.000

(Source: Data processed by SPSS 20.0 and Amos)

Table 6 showed that the assessment of the scale of online purchasing behavior includes the following elements: CMIN/DF=4.838 (<5.0), GFI=0.876 (>0.8), TLI=0.921 (>0.9) and CFI=0.932 (> 0.9), and RMSEA=0.067 (< 0.08).



(Source: Data processed by SPSS 20.0 and Amos)

FIGURE 4
TESTING SEM FOR FACTORS AFFECTING ONLINE PURCHASING BEHAVIOR

Figure 4 showed that the SEM assessment had all five factors affect consumers' attitude, attitude affecting intent, and intent affecting consumers' online purchasing behavior in Vietnam with 1% significance.

Relationships			Unstandardized Estimate	Standardized Estimate	SE.	CR.	P	Hypothesis
ATT	<---	RIS	0.186	0.083	0.063	2.932	0.003	Accepted
ATT	<---	EOU	0.066	0.090	0.025	2.610	0.009	Accepted
ATT	<---	BEC	0.217	0.211	0.038	5.627	***	Accepted
ATT	<---	SUI	0.201	0.206	0.032	6.239	***	Accepted
ATT	<---	USE	0.114	0.138	0.027	4.190	***	Accepted
INT	<---	ATT	0.296	0.546	0.022	13.722	***	Accepted
OPB	<---	INT	0.181	0.146	0.049	3.693	***	Accepted

(Source: Data processed by SPSS 20.0 and Amos)

Table 7 showed that five factors affect all five factors influence consumers' attitude, attitude affecting intent, and intent affecting consumers' online purchasing behavior in Vietnam with 1%

significance. The article's research results also showed similarities and differences with other studies in the world on the factors affecting the online shopping behavior of consumers.

Parameter		SE	SE-SE	Mean	Bias	SE-Bias
ATT	<--- RIS	0.059	0.001	0.183	-0.003	0.001
ATT	<--- EOU	0.027	0.000	0.065	-0.002	0.001
ATT	<--- BEC	0.044	0.001	0.211	-0.006	0.001
ATT	<--- SUI	0.035	0.001	0.197	-0.004	0.001
ATT	<--- USE	0.033	0.001	0.114	0.000	0.001
INT	<--- ATT	0.026	0.000	0.295	-0.001	0.001
OPB	<--- INT	0.052	0.001	0.182	0.000	0.001

(Source: Data processed by SPSS 20.0 and Amos)

Table 8 showed that the bootstrap test results are very good with a sample of 20.000 consumers. These results indicated that five factors affect consumers' attitude, attitude affecting intent, and intent affecting consumers' online purchasing behavior in Vietnam with 1% significance. These results are essential information for managerial implications to improve the consumers' online purchasing behavior in Vietnam in the future.

CONCLUSION & MANAGERIAL IMPLICATIONS

Conclusion

The research model of the article is based on the theory of planned shopping behavior. Although, many views believe that from buying intention to actual buying behavior is influenced by many factors. But the actual behavior of customers is influenced by their intentions and attitudes. Before making a purchase decision, the consumer must intend to have subsequent behaviors leading to a transaction taking place. The intention is affected by attitude, and attitude is influenced by many factors, among which are the following five factors: risk, usefulness, ease of use, suitability, and behavioral control. Besides, the author surveyed 900 consumers shopping online in Vietnam. After evaluating the scale's reliability through Cronbach's Alpha coefficients and Exploratory Factor Analysis (EFA), Confirmation Factor Analysis (CFA), and SEM. The results showed that all five factors affect consumers' attitude, attitude affecting intent, and intent affecting consumers' online purchasing behavior in Vietnam with 1% significance. Since then, stemming from the research results, the author proposes some recommendations for online retailers and state management agencies in increasing consumers' online purchase intention, thereby enhancing their ability to shop online in the future.

Managerial Implications

Based on the research results, some recommendations proposed to contribute to promoting the development of the consumers' online purchasing behavior in Vietnam in the future, specifically:

(1) Online businesses need to create favorable conditions for customers to reduce shopping time by building a system to receive, process information, and respond to customers in the fastest

way for websites that require multiple stages when making a purchase. Support software should be used to ensure the transaction is done as quickly as possible. Besides, Online businesses continue diversifying products on the web to make it easier for customers to choose products to attract customers. Along with diversifying products, it is necessary to ensure quality to create prestige and trust for customers. The content of the information needs to be accurate and complete for customers to understand and feel better about the product to avoid the situation that there is a difference between the customer's perception from the advertising information and the reality when receiving the goods.

(2) Online businesses must create engaging shopping experiences for customers with holograms, virtual reality, and mobile technologies. More and more customers search online than shop physically, such as webrooming, and conversely, more customers search physically and then shop online (showrooming). The combination of natural and virtual increases convenience for customers. In particular, the way consumers compare product prices also takes place in the digital space, primarily from mobile phones. Besides, the online business has the trend of omnichannel sales, which has grown enormously in countries around the world and Vietnam, has been taking shape. The emergence of more and more online retailers opening more physical stores and vice versa. According to the Vietnam Retail Association, the single-channel retail method, *i.e.*, only selling in stores or online, will gradually decrease and be progressively replaced by multichannel retailing. The omnichannel retail process is vital in reaching and engaging customers in the digital economy.

(3) Online businesses need to ensure that every customer can receive support and advice quickly to respond to customers' consulting needs at all times in the fastest way. It is necessary to design a channel to receive objective feedback from after-sales customers. A reputable e-commerce website must have an information security policy and reasonable complaint guidelines. This idea will give buyers confidence when searching for information and less hesitation when making a buying decision. Currently, most websites do not pay much attention to these principles. After obtaining customer information, some units have resold or lost it into the hands of criminals, causing many bank account thefts. In many cases, when it comes to solving problems related to goods complaints, shoppers also do not have a legal basis to protect their rights, so they do not trust websites that lack information and security information. Finally, the State needs to perfect the legal system to protect consumers. Because the better the legal system protects the interests of consumers, the more consumers are encouraged to shop online. Many customers are being scammed by online sellers, such as transferring money but not receiving the goods or receiving shoddy quality goods that are not the same as the seller's original commitment). However, customers do not know who to call or know. The processing time is extended. Sometimes there is not enough evidence to sue. Therefore, perfecting the legal system plays a critical role. This idea is the basis for traditionally changing consumers' buying habits.

(4) Online businesses need to improve online shopping services, including economic usefulness and information usefulness. It is necessary to diversify the quantity and ensure the quality of products provided, design applications and sales websites convenient, easy to operate, fast, easy to find product information, and compare prices. Retailers can send emails, text messages *via* phone to inform customers about new product information and promotions to attract customers. Besides, Online businesses can adopt a payment-on-delivery method. With this payment method, sellers help buyers have the same experience as traditional shopping – pick up, pay. On the other hand, this payment method allows customers not to worry about losing money without receiving the purchased goods. Moreover, this payment method is also very suitable for Vietnam, where most customers currently have the habit of using cash in commercial transactions.

(5) Online businesses may use third-party payment methods. With this form of payment, the buyer incurs an additional transaction fee from the third party. In return, they are guaranteed by a third organization. If the buyer does not receive the product as promised by the seller, they can get their money back without worrying about losing it. This payment method reduces customers' perception of financial risk when shopping online. It is necessary to help customers reduce perceived risks when shopping online. There is a policy for customers to check before receiving goods and pay on receipt to avoid the risk of prepayment without receiving goods or goods not as committed. Besides, Online businesses explain the security technology that the website uses and commit to customers that their personal information will be encrypted when entering the website. This idea will strengthen trust and make customers feel safe and secure when shopping online. To avoid being hacked, businesses need to be strictly controlled and applied information security checks right from application development and after delivery. At the same time, enterprises regularly review and re-evaluate the safety of their systems because, over time, the system often appears new vulnerabilities and risks.

Finally, Online businesses should have policies on compensation for goods that need specific conditions for each particular case. It is necessary to notify the non-compensated points to customers before conducting the transaction. Besides, the customer complaints need to be resolved quickly and reasonably following the published policies, ensuring customer satisfaction. The State needs to increase the number of consumer protection agencies and associations. Thereby helping consumers convenient file complaints when having problems with sellers in commercial transactions.

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