

# Factors affecting online shopping intention: An empirical study from Vietnam

<sup>1st</sup> Nguyen Thanh Hung

*Department of Graduate, Tra Vinh University, Viet Nam*

*Corresponding author: [nthung@tvu.edu.vn](mailto:nthung@tvu.edu.vn)*

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**Abstract:** This paper explores the factors affecting consumers' online purchase intention for fashion products in the South of Vietnam. Based on a theoretical framework includes six variables affecting online shopping intention: perceived usefulness, ease of use, perceived risk, online trust, quality orientation, and attitude towards online shopping; qualitative research was conducted through group discussions to complete the measurement concepts scale. For the quantitative research, data was collected using the convenience sampling method from 302 consumers who have purchased through online shopping. Cronbach's alpha, CFA, and SEM were carried out to measure the influence of latent variables on the intention to shop online for fashion products. The research results show that factors such as perceived usefulness, perceived ease of use, and online trust positively impact the intention to purchase through shopping online, and quality orientation has a direct and positive influence on purchase intention. However, the study found no statistical significance for the association between perceived risk and the intention to buy fashion products online. Also, the study provides implications for online retailers, marketers, and government agencies in proposing the right key to improving fashion products consumption behaviour through online shopping.

**Keywords:** Attitudes, Intention, Shopping Online, Online Fashion Products.

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## 1. Introduction

Along with the development of science and technology, ever more smartphones and other Internet-enabled devices and their apps and services make accessing the Internet easier and more efficient. The nature of a consumer's daily activities has changed, and most offline activities have moved to online activities. Additionally, customers have shown a greater tendency to switch from their traditional offline activities to online activities. In addition to traditional Internet technologies, many new business activities have begun to influence the behaviour of customer activities, including online shopping. Compared with the

traditional way of shopping where consumers must go to a store to purchase, online shopping provides an opportunity for various businesses to directly reach consumers globally (Akroush & Al-Debei, 2015).

As online shopping becomes more popular, Vietnam, an emerging market with a young population (more than 70%), has more than 68,72 million Internet users out of a total population of 97.95 million people (accounting for 72 percent). Daily Internet users account for 94 percent of total Internet users and spend 6 h 47 min per day online. Consumers have an increasing tendency to access online shopping, including online shopping for fashion products. Therefore, measuring the effect of the factors on online shopping attitudes and intention at this stage is considered important as online shoppers' attitudes are a major predictor of behavioural intention to adopt, according to the theory of rational action and the theory of planned behaviour (Fishbein & Ajzen, 1975; Ajzen, 1987, 1991). So, it is necessary to conduct more empirical studies to understand consumer behaviour and attitudes in this emerging digital landscape.

Fashion products are diverse in type, origin, and price; they include clothes and shoes. This makes it easy for consumers to search on e-commerce platforms, such as websites and social networks. However, online shopping is not always convenient because of concerns from consumers about products, such as poor quality goods, counterfeit goods, disclosure of personal information. These interfere with the consumers' online shopping behaviour. Therefore, this study analyses the influence of factors on intention to purchase fashion products online in southern provinces of Vietnam.

## 2. Literature Review and Hypotheses

Ajzen (1991) argued that intention is an important factor that directly affects an individual's behaviour. Davis et al. (1989) stated that intention is the probability that an individual intends to perform a specific behaviour in the future. Davis et al. (1989) had proposed a technology acceptance model (TAM) that is based on the theory of rational action (TRA) that provides a powerful explanation for people's technology acceptance and usage behaviour. TAM is one of the most influential models widely used in research related to user acceptance of information technology. According to TAM's model (Davis et al., 1989), perceived usefulness is a consumer's belief that e-commerce will improve efficiency in purchasing goods and services. A person can easily use technology effectively if they have a positive attitude towards it. Therefore, the online transaction system has a carefully designed and information-rich interface; the search and transaction functions are easy to perform, which motivates consumers to increase the intention to buy online (Park et al., 2004; Perea et al., 2004). Online shopping is the behaviour of consumers purchasing products through online stores or websites and using online transactions. According to Cai et al. (2008), online shopping activities include searching online retailers and products, finding product information, choosing payment methods, and communicating with other consumers.

Therefore, this study suggests that perceived usefulness and perceived ease of use significantly influence online shopping intention through attitude. The proposed research hypothesis is:

*H1: Perceived usefulness has a direct positive impact on online shopping attitudes*

*H2: Perceived ease of use has a direct positive impact on online shopping attitudes*

Although the Internet offers consumers several information channels about products and services, there are still some problems. For example, when consumers shop online, they cannot see or touch the actual product until they buy what they need. They may be concerned about their credit card information security and the lack of security when using e-commerce. Bhimani (1996) stated that the biggest problem affecting online shopping intention is the security of consumer information in cyberspace. Kaplan et al. (1974) classified five types of a perceived risk that emerged from these procedures to subsume the types of risk found in the literature and generated by the hypothetical purchasing situation. These were: financial, performance, physical, psychological, and social risks. Ariff et al. (2014) indicated that product risk, financial and non-delivery risks hurt the attitude of online shoppers. Therefore, this study proposes:

*H3: Perceived risk hurts consumer attitudes towards online shopping intention.*

E-commerce differs from traditional commerce in that online shopping is characterized by a virtual world in which buyers and sellers do not meet face to face. Thus, it is hindered by a series of problems such as uncertainty, lack of control, and opportunism, leading consumers to reject any form of online transaction. Therefore, trust contributes positively to the success of online transactions; according to the TRA model of Fishbein and Ajzen (1975), it has been shown that consumer confidence influences their attitudes. Al-Debei et al. (2015) pointed out that attitudes towards online purchases are determined by trust and perceived benefits. They found that trust and perceived benefits are key predictors of consumer attitudes toward online shopping (Martín et al., 2008).

*H4: Online Trust in online shopping has a positive effect on consumers' attitudes towards online shopping.*

Attitude is an important predictor of the intention to adopt a behaviour according to the theory of distributed action and the theory of planned behaviour (Fishbein & Ajzen, 1975). Attitude is defined as the general evaluation of a concept by a person (Peter & Olson, 2010). Attitude in online shopping is defined as consumers' positive or negative feelings when they are about to make a purchasing decision (Chiu et al., 2005). Consumers' attitudes are often associated with emotions and, according to attitude and behaviour change (Fishbein & Ajzen, 1975), consumer attitudes influence their purchasing intentions.

Two types of attitudes can be distinguished: attitudes towards objects and attitudes towards behaviour. The present study measures Internet users' attitudes towards online shopping, so attitudes towards online shopping behaviour are relevant to the context of this study. Hsu (2012) found that 26 percent of the variation in online shopping attitudes was directly caused by relative advantage, trust, and perceived website image. Furthermore, Arumugam et al. (2021) and Ha et al. (2021) report that consumers' attitudes towards online purchases positively impacted their purchase intentions. Therefore, the study recommends:

*H5: Online shopping attitude has a direct positive effect on the intention to shop online for fashion products*

Brown et al. (2003) determined that shopping orientation is related to the general tendency towards shopping behaviours. This tendency can be expressed in different forms, such as searching for information, evaluating alternatives, and selecting products. With the emergence of online shopping activities, the online shopping behaviour of consumers may differ in terms of their purchasing orientations.

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In the emergence of diversified retail stores and increasing competition in the marketplace, online retailers need to understand the consumers' shopping trends to maximize their online purchase intention. This leads to an increase in online sales. Several researchers, such as Vijayasathy and Jones (2005), Brown et al. (2003), have demonstrated that shopping orientation has a significant impact on consumers' online purchase intention. Shopping orientation is considered a multi-dimensional construct. According to Gehrt et al. (2007), there are seven shopping orientations: recreation, novelty, impulse purchase, quality, brand, price, and convenience. However, this study will only explore the quality orientation. Because quality is regarded as a key strategic component of competitive advantage, the enhancement of product or service quality has been a matter of main concern to firms (Daniel et al., 1995). Bellenger (1980) stated that recreational shoppers considered quality, product types, and pleasant store atmosphere important factors when choosing stores. Quality of conformance relates to the extent to which a product meets certain design standards. In addition, the value-based definition equates quality with a performance at an acceptable price or conformity at an acceptable cost. Ling et al. (2010) found that the quality orientation has an important influence on consumers' motivation to buy products. Therefore, the hypothesis proposes is:

*H6: Quality orientation has a positive impact on the intention to purchase online fashion products*

The conceptual framework of the study will be developed based on a solid review of the literature and the relationship described above. The framework represents the six hypotheses explained and identified above (Figure 1).

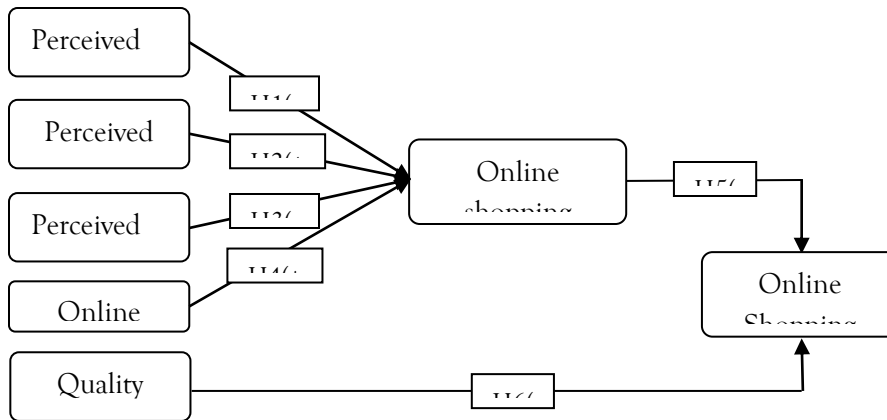


Figure 1. Theoretical Framework

### 3. Data and Measurements

The study deployed a convenience sampling technique to gather information from consumers in 2020 in the southern provinces of Vietnam, including the provinces of Ben Tre, Tra Vinh, and Kien Giang provinces. The sample size comprised 302 consumers. Most of the questions in the questionnaire were measured on a five-point Likert scale, in addition to requesting demographic information.

In this work, both qualitative and quantitative research methods were used. For qualitative research, we first examined the literature on latent variables to design the questionnaire. Then, we discussed with ten members, including researchers, managers in online trading enterprises, relevant departments such as the

Department of Information and Communication, the Department of Industry and Trade, to create the structured questionnaire with observed variables.

Measurement of “Perceived usefulness” (PU) and “Perceived ease-of-use” (PE). The scale was adapted from Islam and Daud (2011) and Athapaththu and Kulathunga (2018).

Measurement of “Perceived risk” (PR); The scale was adapted from Park et al. (2004) and Chang and Chen (2008). The scale is designed to focus on measuring the risks associated with buying fashion products online.

The scale for measuring “Online trust” (OT), “Online shopping attitude” (AT) was adapted from Akroush and Al-Debei (2015) and Athapaththu and Kulathunga (2018).

The items for the variables “Quality orientation” and “Online shopping intentions” were adapted from Lin (2007) and Ling et al. (2010).

For quantitative research. According to the theoretical framework, the study developed 29 items questionnaires, Cronbach’s Alpha was used to test the internal consistency of observable variables in the latent variables and to verify the reliability of the factorial scale; Exploratory factor analysis (EFA) was performed to test the convergence of the concepts of the analysis; and confirmatory factor analysis (CFA) to test the presence of the observed variables and confirm the conceptual relationship, which aimed to demonstrate the consistency and one-dimensionality of the concept. Using structural equation modelling (SEM), the component relationships in the research model were assessed and calculated (Nguyen, 2020). As a result, the objective test confirmed that 23 observed variables could be accepted for inclusion in confirmatory factor analysis and structural equation modelling.

## **4. Result**

### **4.1. Descriptive Statistics**

We made 302 observations, of which 28% were males, and 72% were females. The 18–25 years old age group accounted for 5% of the surveyed consumers; the 26–35 years old age group accounted for 51%; and the > 36 years old age group accounted for 44%.

Regarding qualification: the number of responders with high school or below accounted for about 6%, 30% of participants had a high school/college degree, and 64% of consumers had a university degree.

About income/month (VND): 26% of the surveyed consumers had an income of less than 5 million, and 41% and 33% of the surveyed consumers had an income of 6 to 10 million and over 10 million, respectively.

According to the descriptive statistics, it was confirmed that there were no missing values in this study. The remaining 302 responses were then considered for data analysis.

4.2 Confirmatory Factor Analysis

The CFA was used for the first time to test the goodness of fit of the model. As shown in Figure 2, all indicators of CFI, TLI, GFI, and RMSEA met the standardized requirements of the method that is, TLI = 0.912 and CFI = 0.927, which were greater than the standard value of 0.90, and RMSEA = 0.056, which was lower than the required level of 0.08 (Nguyen & Tu, 2020).

The result of the confirmatory factor analysis shows that the factor loadings of all the variables or items observed in the range of 0.55 to 0.82 are sufficient. The factor loadings or regression estimates of latent to an observed variable should be above 0.50 (Hair et al., 2006). This indicates that all the constructs conform to the proposed model. Most of the factors have very significant correlations with each other and give an acceptable value of goodness. The remaining numbers of items for each construct are as follows: Perceived usefulness (3 items), Perceived ease of use (3 items), Perceived risk (3 items), Online trust (3 items), Quality

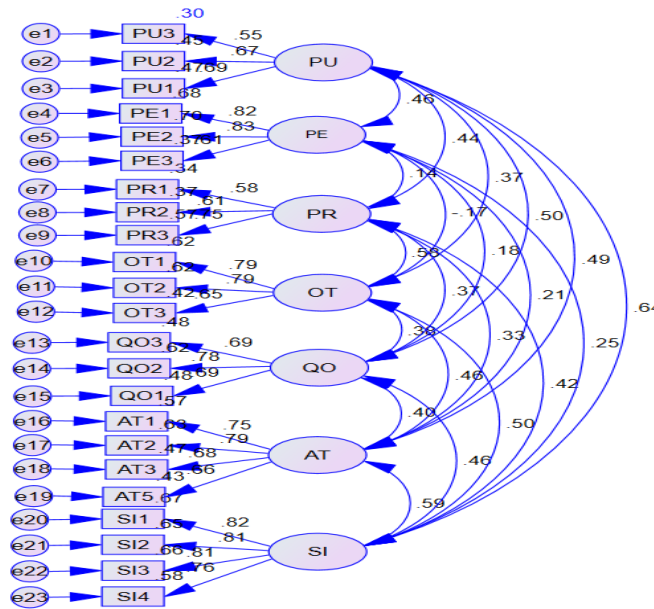


Figure 2: First-order confirmatory factor analysis

orientation (3 items), Online attitude (4 items), and Online shopping intention (4 items).

4.3 Testing Reliability by Cronbach’s Alpha

The reliability of measurement indicates the stability and consistency with which the instrument measures the concept and helps to assess the “goodness” of a measurement (Cavana et al., 2001). All constructs were tested to determine the reliability of the items in the constructs using total reliability analysis. In Table 1, the results showed that Cronbach’s alpha scores for all the constructs used in this study exceeded the preferred score of 0.672, and this shows that the scale of the work is stable and consistent. The variance extracted from the concepts was greater than 50%, which confirmed that the variables in each concept contributed to higher partial interpretation and error; the loading of the factors was greater than 0.5. All these factors converged and were consistent with the research model.

**Table 1. Reliability Statistics**

Factors	Reliability		Variance extracted (%)
	Cronbach's alpha	Total ( $\rho_c$ )	( $\rho_{vc}$ )
Perceived usefulness (PU)	0.670	0.672	51%
Perceived ease of use (PE)	0.797	0.804	58%
Perceived risk (PR)	0.675	0.685	52%
Online trust (OT)	0.780	0.788	56%
Quality orientation (QO)	0.763	0.767	53%
Online attitude (AT)	0.811	0.814	62%
Online shopping intention (SI)	0.876	0.876	64%

*Source:* Author's findings

**4.4 Structural Equation Modelling**

Based on the conceptual model, there are seven latent constructions. All specified constructs were allowed to be correlated with each other for confirmatory factor analysis (Byrne, 2010). To improve the model's fit, modification indices were used to correct the covariance of some items in each factor.

The refined model shows that all the standardized factor loadings are over 0.5 and are significant at the 0.05 level of confidence (Figure 3). Appropriately, all the correlation coefficients are less than 0.9 demonstrating no signs of multicollinearity among the independent variables in the study. The final measurement model achieved a good level of fit, having a CMIN/DF=1.977, GFI=0.908, CFI=0.922, and RMSEA=0.057. Furthermore, the Chi-square statistic of 422.972 with 214 degrees of freedom indicates that the demonstration has a satisfactory fit.

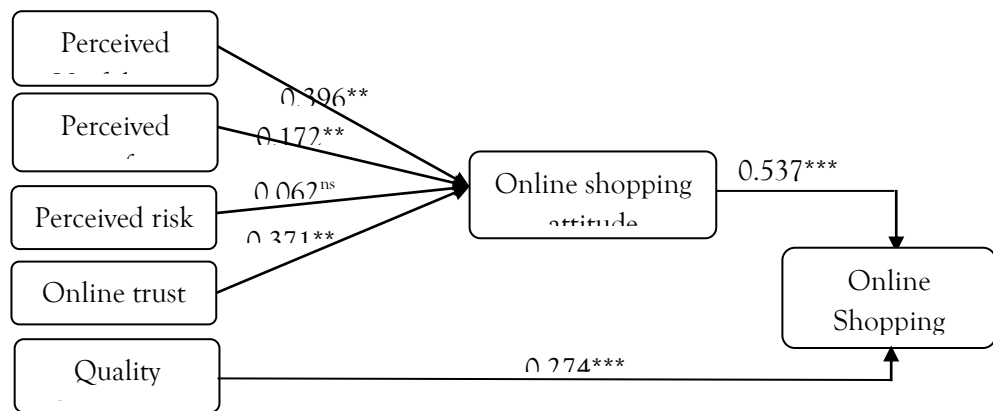


Figure 3. Result of the modeling of structural equations (SEM)

Table 2. Results of the hypotheses testing.

Hypothesis		Estimate	S.E.	C.R.	P	Result
H1:	PU → AT	0.396	0.162	3.556	***	Accepted
H2:	PE → AT	0.172	0.078	1.932	.042	Accepted
H3:	PR → AT	-0.062	0.133	-0.627	.531	Rejected
H4:	OT → AT	0.371	0.098	3.507	***	Accepted
H5:	QO → SI	0.274	0.074	4.109	***	Accepted
H6:	AT → SI	0.537	0.078	7.718	***	Accepted

Note. \*\*\*p< 0.01, \*\*p<0.05 *Source:* Author's findings

The standardized coefficients shown in Table 2 confirm that online shopping attitude and quality orientation directly influence purchase intention, in which AT has the highest impact on SI (0.537). The factors that positively affect AT include PU, PE, and OT. Because these relationships are positive, an increase in these components corresponds to an increase in AT and SI (Athapaththu & Kulathunga, 2018; Ha et al., 2021; Al-Debei et al., 2015)

However, there is insufficient evidence to confirm a significant effect of PR on AT. According to Inconaru (2012), there are seven types of risks affecting purchase intention. Therefore, it is necessary to clarify the types of risks to specifically measure consumer attitudes.

## 5. Discussion

Being consistent with the TAM, the study formulated its first four hypotheses as predictors of purchase intention. As shown in Table 2, perceived usefulness ( $\beta=0.396$ ,  $p<0.001$ ) and perceived ease of use ( $\beta=0.172$ ,  $p<0.05$ ) have a strong effect on AT, Hypothesis H1 and H2 are supported, respectively. Saving time and accessing useful information, such as low prices, diverse products, easy implementation, etc., increase purchasing behaviour. The results are like previous studies by (Athapaththu & Kulathunga, 2018; Park et al., 2004; Ariff et al., 2014; Hsu, 2012).

Hypothesis H3: “Perceived risk” hurts AT with a significance level higher than 5%, and hence the hypothesis is not accepted. This may be because consumers are not aware of the nature of the risks, leading to responses that are not statistically significant. Therefore, the results are slightly different compared to Park et al. (2004). The risks of online shopping can be unexpected product quality, products unsafe for users, products of unknown origin, expiration dates of products that are too short or expired, or security risks of personal information. These factors hurt purchase intention.



Hypothesis 4 (H4+) is supported: the results of this study show that online trust is a key predictor of consumer attitude toward online shopping ( $\beta=0.371$ ,  $p<0.001$ ). Consistent with previous studies of Al-Debei et al. (2015) and Akroush and Al-Debei (2015), the higher the trust, the higher the consumers' attitude toward online shopping. Indeed, the significant role of trust in e-commerce has been enormously highlighted in previous studies such as Ling et al. (2010) and Limbu et al. (2012).

The structural findings also show that online shopping attitude ( $\beta= 0.537$ ,  $p <0.001$ ) and quality orientation ( $\beta= 0.274$ ,  $p < 0.001$ ) have positively and significantly affected shopping online intention, providing support for H5 and H6, respectively. This research backs up the findings of Davis et al. (1989) and Lin (2007), who found that quality orientation and attitudinal impact on behavioural intention favourably influence consumers' online purchasing intentions (Thamizhvanan & Xavier, 2013; Ling et al., 2010).

## 6. Conclusion and Implications

This study contributes to consumer behaviour research, both academic and in management, particularly concerning online shopping behaviour and acceptance aspects. From an academic and theoretical perspective, this paper responds to a key research call on the underlying factors of consumer attitudes toward online shopping.

Regarding management implications, the research results provide some insights and feedback for e-retailers to develop and implement various business strategies to increase consumers' online purchase intention. Furthermore, consumers are more likely to shop in person in stores, supermarkets, and markets than online shops. However, if they have time and travel difficulties, for example, due to epidemics or social distancing, online shopping brings many advantages for consumers. Therefore, long-term strategies are required for online retailers and government agencies to improve online shopping intent, especially fashion shopping intent.

The findings suggest that consumers perceive ease of use and trust are critical to how consumers interact with retailer websites. This implies that online retail companies in Vietnam should focus on building websites to create closeness, ease of use, and trust for consumers. Therefore, retailers should have guidelines in place to reduce perceived risks and increase the sense of security. For focusing on quality-orientated shoppers, e-retailers can offer full online customization of item quality data and item display data through the website. To increase trust online, retailers should always provide legitimate and reliable data to prospective customers. At the same time, periodically update product information on the e-commerce website, promotions, and information about retailers.

In addition, retailers must develop specific security, transportation, and proper risk management policies and strictly enforce these guidelines to ensure timely advice and assistance to consumers. Develop strategies for attracting agreed-upon consumers to target quality-oriented consumer groups and market segments targeted by retailers.

State management agencies need to have a complete and clear legal system to protect the rights and obligations of the parties when shopping online and aim to: improve management by scheduling regular

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unannounced inspections, posting the list of defective products in the system, adopting appropriate penalties for regulatory violations; create a favourable online business environment for online retailers; and expand the knowledge of this online business for retailers in need with training and meetings.

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