

**KEY FACTOR INFLUENCING CUSTOMER LOYALTY
TOWARD MOBILE RETAIL APPLICATION**



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TOWARD MOBILE RETAIL APPLICATION**

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M.M. (ENTREPRENEURSHIP MANAGEMENT)

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ABSTRACT

The purpose of this research is to examine previous literatures which focus on loyalty in Business to Consumer (B2C) of mobile retail application.

The working process includes three primary phases: selecting and focusing phase, analyzing phase, and concluding and outcome-converging phase, which enhance the fulfillment of analysis and the accumulation of knowledge in the domain of B2C loyalty researches

KEY WORDS: Mobile Retail Application / E-Loyalty / Customer Relationship / Age Different on E-Commerce

26 pages

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CHAPTER I

INTRODUCTION

For a long time the idea that internet businesses were going to eventually cause large brick and mortar businesses or traditional trade to go out of business sounded a little silly. During the dot-com crash (2000), the idea of online retailers putting large brick and mortar businesses out of business sounded even more ridiculous. However, currently, the world is upside down, people are going online more than previously, lifestyle have been changed, people tend to pay their monthly payment by their smart phones, most banks have lay-off their employee because people prefer to do the online payment, thus the bank need lower operation employee to manage the payment transactions.

For the Internet user fast fact, around 40% of the world population has an internet connection today, in Thailand, there is 19,386,154 Internet user, which account for 0.66% of the total Internet User in the world -3,214,832,300 users (ETDA, 2013). The number of user has been growing rapidly every year. Brick and mortar are now going online to enter into this huge market expansion. However, a large number of new-website, online business is end up to shut down their domains /sites. There is intensively competition between online business in the market, even though online business provides customer with convenient but the drawback is that most online businesses lack credibility and trust to customer. One success factor is to create loyalty to these customer, in which the author will clarify on what factors that lead customer to have loyalty on retail e-commerce.

1.1 Problem Statement & Research Objectives

The business competition is intensively in both online and offline world today, brick and mortar business is going online to provide convenience to its customers, some company may mainly operate its business solely on e-commerce without physical store. With a large number have developed its own mobile application as to deliver

good and service to customer with the single touch of the smart device. The main reason why online business is in popularity for company to have one is that customer nowadays are most likely to connect with the Internet , and it takes less effort to create business online rather than offline .It is clearly that online business is a good choice for business start up , or a good choice for business that expand the business channel to compensate its existing physical stores.

However, there is over million dot-com business on the Internet, out of that huge number, only the big player have taken much of the market share online. Few start up and small e-commerce company have success in the online world, the reason is that they cannot attract customer to enter into their sites/ application, even though customer enter into the sites , no purchase of good and service occur. The recent survey reveals that people in Thailand, Bangkok who make a decision to purchase good and service online with their smart phones in the last three month period (January-March 2014) out of 4,000 participants , 25%: 1 time, 24.7%:2 times, 16%: 4-5 times and: 3.4% more than 10 times (ETDA, 2014). From the result, it could be conclude that people have less chance to repurchase the product and service online, the question remain how to make customer revisit the site and repurchase.

The research question of this study is to find out the key factors that create loyalty of the customer who are gen x , y and b toward mobile retail application.

1.2 Scope of Study

This research focuses on a main factor that influence on customer loyalty on retail application. This study will benefit to entrepreneur and any manager who have ideas or business plan to create their own online stores / application. Likewise, this research would provide some guidance and the core attribute that can help them to make a decision on doing business online as the aim of creating customer loyalty to the business.

CHAPTER II

LITERATURE REVIEW

In Chapter 2, the research will look at the several factors that influencing customer loyalty, which are technology adoption, branding, convenience, trust, and marketing plan. Moreover, this chapter also explain the different in generation, which are generation x, y and b..

2.1 Factor Influencing Customer Loyalty

2.1.1 Technology Adoption

In Thailand, companies are rushing to the World Wide WEB to sell their products and services. International Data Corporation estimated that the number of Internet users in Thailand would reach 30,000,000 by the end of 2016. This represents just less than 40 percent of the total population.

By the year 2016 the expected revenue will reach double. Although Thai people have always been innovators in adopting new technologies and innovations, some Thai people are appear to be afraid of adopting new technology, rather than smart phone, they prefer to use mono screen and prefer to shop at mom and pop store rather than go online via the Internet (EBTD, 2013). Thai people in urban area most likely to refuse to by smart devices to access to the Internet, they regard these devices as luxury and expensive good (Clark, 2012).

Therefore, the technology adoption in Thailand is divergent, in big cities, for example, Bangkok, Chiang Mai, Phuket, Had Yai and Chonburi appear to have a higher rate of technology adoption, and in each big city, the age that have the highest rate of access to the Internet is teenager or stu-dent. However, if there is a workshop of technology, or technology expo in rural area, local people would visit the event and have the tendency to accept the technology adoption (Bill, 2012). Most customers are

still not quite comfortable with the concept of Web-based business, Without social cues and personal interaction such as body language, the observation of other buyers, and the ability to feel, touch, and inspect products, customers can perceive online business as riskier in nature.

2.1.2 Branding

Clark states that “Great branding is the most powerful currency a company can have. People purchase products because of a story, an emotional connection they feel with a brand” (Clark, 2012).

Building Brand in offline store is much more easier than Online retail, if the company run business solely on e-commerce, the branding may not be as strong as physical retail store.

As e-commerce owners truly consider the impact branding can have on their company, online retail need to clear define what product or service the site offer to the audience, if the message is not clear, there is a high percentage that the customer won't revisit the site again, thus, there are customer coming into the online shop, but they just window shopping, didn't buy any product in a shopping cart. Moreover, many customers, when visiting an e-commerce website, may not have any particular products in mind that they wish to buy, if the website could stimulate the customer to buy the product, the branding of the website would develop (Keng, 2003).

Alternatively, customer may have preference for certain brands whose product range they wish to browse. Making it really simple for the brand loyal website visitors to navigate straight through to a page full of their preferred brand's products is essential to retain their eyeballs on the site and not head back to Google to find an alternative ecommerce website that will serve it up to them on a plate. Therefore, setting up a user-friendly brand navigation is hugely important when optimising the ecommerce website to achieve higher conversion rates and increased basket values which could lead to create good brand loyalty in the future (ETDA, 2013).

2.1.3 Convenient

Qualitative research firm iModerate and market research firm uSamp reported the findings of their most recent study on consumer motivations, preferences and barriers

regarding their engagement with m-commerce. Their research found that the most prevalent consumer concerns about mobile shopping are personal data security and functionality. According to the study, respondents want marketers to focus on a better customer experience, transparency about security issues and content prioritisation (Nicole, 2014).

“Consumers in this study were extremely vocal about what improvements they cover, such as advancements in how products are displayed, in order to inspire them to purchase more,” said Adam Rossow, iModerate partner and head of marketing. “They love being able to shop anytime, anywhere, but they want the shopping experience to be functional, seamless and easy.” (Keng, 2003) The study also provides insights into specific m-commerce consumer behaviors. On average, consumers feel comfortable making purchases of about 500 dollars or less on mobile devices. The types of items purchased through m-commerce varies by device: The report indicates that consumers will buy products on either their smartphones or their tablets based on how well the product translates to that particular device. For example, 64 percent of respondents bought movies, music and games on a smartphone, while 60 percent purchased books on a tablet. This finding is of interest to marketers and retailers of these products who want to optimize their m-commerce strategies.

2.1.4 Trust

Trust is hard to explain in meaning, to used or to declare, trust is a simplifying strategy that enables individuals to adapt to complex social environments, and thereby benefit from increased opportunities; it is particularly relevant in conditions of ignorance or uncertainty with respect to unknown or unknowable actions of others (Namin & Namin, 2013).

Many customers are inclined to forgive customer-service mishaps, display decreasing sensitivity to price, and disseminate positive word-of-mouth about the business to others. (Anderson & Mittal, 2000).

Many literatures shows that customer entering into the new website that they never been enter before would most likely to not purchase any product and service (Ricardo, 2014). This is mainly because the relationship between customer and vendor (the site) wasn't yet developed (Panagiota, 2001). For example, when customer choose

to buy any product online at the first time with the new site, Studies show nearly all customers refuse to provide personal information to a Web site at one time or another a majority because they lack trust in the site (Abela & Sacconaghi,1997).

Studies show nearly all customers refuse to provide personal information to a Web site at one time or another majority because they lack trust in the site (Keng, 2003). Most customers are still not quite comfortable with the concept of Web-based business, without social cues and personal interaction such as body language, the observation of other buyers, and the ability to feel, touch, and inspect products; customers can perceive online business as riskier in nature.

At this point, the sites could develop the trust by developing the Relationship Marketing Tactics In their sites, De Wulf, Odekerken-Schröder, and Iacobucci (2001) identified four marketing tactics as determinants of perceived relationship investment: (1) direct mail, (2) preferential treatment, (3) interpersonal communication, and (4) tangible rewards.

However, I personally don't agree with this, I believe that direct mail and preferential treatment shouldn't be use in every customer, some customer may prefer to be privately shopper, they refuse to have any interaction between them and the sites, they make email from sites to be junk, they just shop and go.

According to one reliable source, "it is argued that without trust, e-Commerce cannot reach its full potential and that the building blocks of trust in e-Commerce can be applied to build and develop trust in e-Commerce" (Keng, 2003).From this statement, I personally think that trust in its definition, has many view of interpretation and meaning toward each customer, asking teenager customer, they may reply as "fast delivery with right quantity of product received" is a trust, likewise, asking adult customer who is in the age range 30-40, they may give the definition as "secure payment online". Therefore in this research, the author would examine on different age toward loyalty on retail application.

2.1.5 Marketing Plan

As informed earlier in the introduction, there is a seriously competition in e-commerce, company have to think of business strategy to attract customer into their sites, make repeat customer and make loyalty afterward. There are several ways to

capture customer to revisit the site, for example, provide the chance to earn reward points when the customers perform various actions on the website, and then allow them to redeem those rewards to get discounts. By doing this, customer would feel that they have a relationship with the site, the relationship will eventually turn into the loyalty as the customer revisit and repurchase the product and the service more often (Keng, 2003).

Another marketing attraction is to do price strategy, it is obviously a drawback to online business that customer cannot touch, smell, see the product/ service comparing to the physical store that could display product with a more reliable visual merchandising in the stores. Online store sometime need to capture new customer with price reduction, for example, wongnai mobile application, the company offer a discount of 20 to 30 percent of food when the customer request to buy the advance buffet lunch comparing to walk-in with a full price (Panagiota, 2001).

Another marketing plan that could keep customer reentering into the site is content marketing, different age of customer prefer different type of content on the site, from the survey of thai e-commerce website, it appears that generation y prefer to read and view the content in a simple and easy to understand format, for example, info graphic data. Generation X, as they are in age of working environment, they see time as limited resource, generation X prefer short and update data, lastly generation B, this group of customer have much time to spend consuming the contents on the sites, as they may be retired, they enjoy reading content that are detail with a reliable reference (ETDA, 2013).

One example from the literature review, content personalisation will get attraction with the customer, and this is a good approach to make customer revisit the site. For example, in 2014, many online sellers used personalization to help reap the sorts of benefits that increase the traffic of customer into the site.

2.2 Generation

People born in different generation, each one has different characteristic. The research will use the terminology to describe it, which are generation x, y and z.

Generation Y also known as Millennial, born between about 1980 and 2000. The member of generation Y are unsurprisingly shaped by Technology. Some have made fortune from it. A few, like Facebook founder, have already become billionaires. The phrase Generation Y was first used in a 1993 Ad Age article, while millennials were coined by sociologists Neil Howe and William Strauss.

Generation X is those born between the early 1960s and the early 1980s. It is said that Gen X are mostly highly educated, active, balanced, happy and family oriented, Gen X are often called the MTV Generation, They experienced the emergence of music video, new wave music, electronic music

Generation B, it described those who born in the immediate years after World War II, when there was a significant spike in births, both in America and in Britain. Baby Boomers, as a phrase, were first used in 1970, in as Washington Post article. Idealistic and uncynical, this was the generation that fought the cold war. Most of generation B now have already retired on generous, gain salary pension.

CHAPTER III

RESEARCH METHODOLOGY

This chapter will describe research methodology regard to different terminology of generation and how the data will be analyzed.

3.1 Research Design

To answer the research objective, this research used a qualitative approach. The constructs have been selected and adopted based on different generation of people, which are gen x, y and b. Each segmentation of generation will be asked to answer the questions in a same direction and order as shown in the detail attached in the question table. Nevertheless, some constructs have been abandoned for simplicity. The researcher choose in-depth interview because the respondent is relaxed and therefore open and willing to reply to the exhaustive questions. An in-depth interview typically varies between 20-30 minutes and some are recorded on tape or video for the sake of the following analysis and the writing of the report.

3.2 Population and Sample

Population of this study is group of people who are currently access to the retail m-commerce. Random sampling was used for data collection. Survey was conducted mainly in big city in Thailand, which is Bangkok, Haydai and Chiang Mai. Thirty correspondents in both genders, this gave various responses and the opportunity to identify the factor that influences loyalty to cus-tomer on mobile retail application.

The sample of generation are randomly selected in both male and female, they are students, businessmen, entrepreneurs, undergraduates and government officers in generation x, y and b. All interviewee have smart devices to access to the internet. The reason why the researcher choose the interviewee in several occupation and generation

because the research aim to collect the data that are from different background of interviewee to see the similarity and dissimilarity of the analysis.

3.3 Instrumentation

After defining the research objective, the researcher use in-dept interview to gain the data from the thirty correspondents, each correspondent doesn't have any relationship to each other, the reason why the researcher use in-depth interview is that it is more lively to ask question, to understand the context and meaningful, feeling, values and perceptions that underline and influ-ence behaviour. During the interview is taking place, the research could ask any question that is narrow down to the respondent and the data possibly much value than conduct a simple survey.

Table 3.1 Items used in the in-depth interview

Construct	Question No.	Question	Authors
technology adoption	1	I rarely adopt the latest technology until I am sure that experienced people(s) approve of them	Gregory Clark (2012).
	2	In one day, how many times do you have to use the smart device to access to Internet ?	
Branding	3	Do you believe that well know website would provide you good product and service ?	Adela & Jerome, 2001
	4	Do you believe that the branding website would provide you with a good customer service rather than non branding e-commerce ?	ETDA. Internet User Profile. (2013).
	5	Would you buy product or service only from the branding e-commerce ?	Panagiota Papadopouou. (2001).
Convenient	6	If you enter into one website, you cannot find the product you are looking for, you will switch to other website, or you would try to find it eventually ?	Nicole Fallon (2014).
	7	How many page would you brown if the site is new to you ?	Zhilin Yang.(2004).
	8	You often find difficulty when shopping online?	Adela & Jerome, 2001
Trust	9	Do you find it insecure when you have to do online payment with the m-commerce ?	Keng Siau, 2013
	10	You choose to buy product /service with only website that are well known?	Keng Siau, 2013
marketing promotion	11	You have receive email from the website you have ever entered into?	Adela & Jerome, 2001
	12	You will revisit the website if you are notify that the website offer discount sale product on the website ?	Namin and Namin, J Tourism Hospit (2013).

The factors that influence customer loyalty are technology adoption, branding, trust, convenience, marketing promotion. The research have develop the below is the research framework that is used for the study.

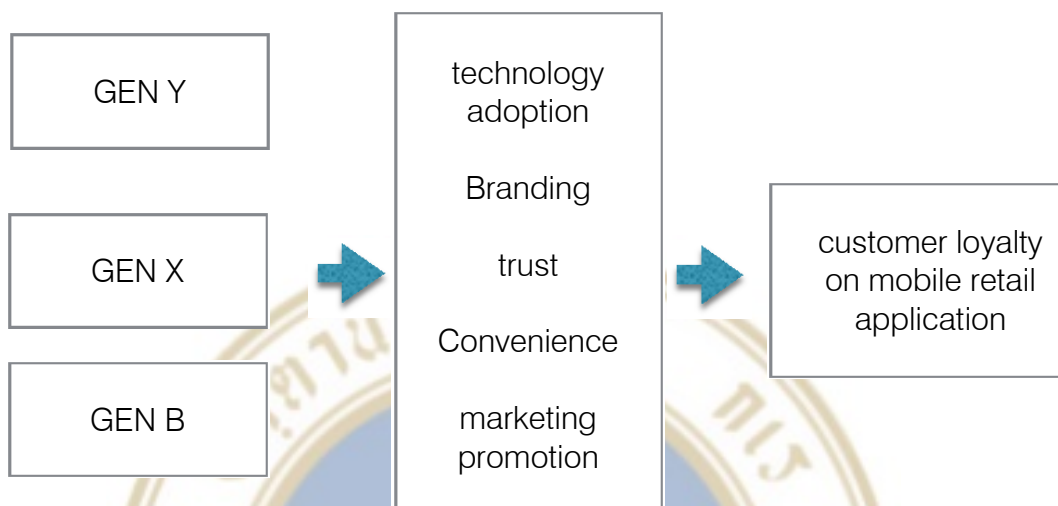


Figure 3.1 Key factor influencing customer loyalty toward mobile retail application

3.4 Data Analysis

To analyze the data, the author have used to coding method, once the respondent have given the result, for example, the similarity of the data that could stimulate loyalty to different generations of customer, such as the factor for generation x, y and z toward the branding of the retail m-commerce, what they think and why they decision toward them for buying repeat product from the same retail mobile application.

The researcher use Coding Qualitative data method and narrative analyze method. Below is the list of interviewees in different generation terminology. In each name, there is also the consent form that have signature on each name attached with this thematic paper.

Table 3.2 Generation Y respondents

Number	Name	Gender	Age	Occupation
1	Tannya	Female	25	student
2	Choothima	Female	25	student
3	Jaruwan	Female	24	student
4	Peemika	Male	26	business men
5	Vipada	Female	28	employee
6	Mani	Female	27	employee
7	Prum Dara	Male	29	employee
8	Yen plara	Male	31	business men
9	Banjeerd	Male	23	student
10	Nopparat	Female	23	student

Table 3.3 Generation X respondents

Number	Name	Gender	Age	Occupation
1	Thanphisit	Male	36	business men
2	Asakorn	Male	34	business men
3	Surasak	Male	42	business men
4	Thaworn	Female	40	business men
5	Pharinya	Female	41	employee
6	Thanakorn	Male	45	business men
7	Somsak	Male	47	employee
8	Somkoon	Female	40	business men
9	Sarut	Male	43	student
10	Nikon	Male	37	business men

Table 3.4 Generation B respondents

Number	Name	Gender	Age	Occupation
1	Theeradej	Male	50	business men
2	Nuththta	Female	51	government officer
3	Patthanan	Female	56	government officer
4	Ladawan	Female	54	business men
5	Kamonthan	Female	60	business men
6	Suda	Female	51	business men
7	Panungchok	Female	53	government officer
8	Sittiwed	Male	52	business men
9	Thanida	Female	59	business men
10	Phichanan	Female	50	business men

CHAPTER IV

RESEARCH FINDING AND DISCUSSION

Once the data collection has completed, each generation have give different outcome regard to questionnaire of an in-dept interview on the topic of loyalty on mobile retail application as explain below in narrative analysis method.

4.1 Generation Y

4.1.1 Technology Adoption

The average of gen Y interviewee, they will pick up their phone 2 times in each 5 minutes pace, what they would do with their smart phones is to update their social network status online and to get connect with their friends and family via social networking throughout online application, thus , Gen Y often stay connect with information. When the researcher ask gen Y about the online shopping, most gen Y are active and excited to answer, unlike other generation, which may feel a bit uncomfortable when asking about technology. It is obviously that Gen Y has a highest technology adoption in all of the Gen the research has conducted the interviewing with.

4.1.2 Brand

When asking GenY about buying product online from branding and non-branding website, 7 out of 10 revealed that they prefer to non-branding website because the price is cheaper, and it has less process to complete the buying online process. However, when buying online product , despite GenY have high tendency to buy product easily based on their emotion, they also concern about the trust about the website, they mention that the first time they decided to purchase good online, they would spend a few amount of their money to minimise the risk of online fraud (equal or less to 5,000 Bath a time). Most good that they buy is fashion, health and beauty

(cosmetic), Gen Y says that even though they cannot test the product before they buy, they still buy the product because the price is mostly cheaper than buying at the department store.

4.1.3 Trust

If the online website that Gen Y get enter into the website doesn't have the physical store, most Gen Y will not purchase any good because the trust isn't there, they say that if the good were not delivery on time, they could go to the physical store to complain with, but without the store, they have no place to complain, therefore, the reliability of the website is less respectively. This research finding is related to the literature review with Adela that saying that good branding website with physical store would yield a better trust to consumer.

When the interviewer ask Gen Y about what difficulty that they found during they shop online, they say that most online vendor couldn't provide the after service that had promised, for example, delay delivery and wrong amount of good receive. When these problem occur, the relationship between online vendor and consumer (Gen Y) is collapsed, causing the loyalty of mobile application to decrease, however, if the promise is full fill, the loyalty will be gain from time to time.

4.1.4 Convenient

Asking about the design interface of the mobile application, Gen Y mentioned that the design should be attractive , product must be well visualisation, they say that if they couldn't get information on what they are looking for at the first 2 pages when they enter into the application , they would likely to close the application and get into the new one instantly, this finding is also relate to Nicole Fallon (2014) , which states that if consumer cannot find what they want in a fast pace, they will try to look at another place.

4.1.5 Marketing promotion

Marketing promotion is also a important part to GenY consumer, once there is a notification of discount sale - by email or phone- to them from retail mobile application that they have visited or bought some good before, Gen Y would likely to response to

these message, and buy the product on such application afterward, this, again, relate to the literature review of Namin, state that CRM on discount sale could attract repeat customer to revisit the online store.

The outcome of Gen Y could be summarised in the table regard to the Items used in the in-depth interview as below.

Table 4.1 Gen Y questionnaire

Construct	Question No.	Question	Authors	Answer
technology adoption	1	I rarely adopt the latest technology until I am sure that experienced people(s) approve of them	Gregory Clark (2012).	in 5 minutes , pick up the smart phone at least 2-3 times , most Gen Y stay with the phone all day
	2	In one day, how many times do you have to use the smart device to access to Internet ?		
Branding	3	Do you believe that well know website would provide you good product and service ?	Adela & Jerome, 2001	No , Gen Y doesn't expect branding website to have good service. they want only product in return.
	4	Do you believe that the branding website would provide you with a good customer service rather than non-branding e-commerce?	ETDA. Internet User Profile. (2013).	Not necessary, some non-branding also provide good service.
	5	Would you buy product or service only from the branding e-commerce?	Panagiota Papadopouou. (2001).	Not always
Convenient	6	If you enter into one website, you cannot find the product you are looking for, you will switch to other website, or you would try to find it eventually?	Nicole Fallon (2014).	5 out of 5 tend to with to other website, and half eventually find what they want.
	7	How many page would you brown if the site is new to you ?	Zhilin Yang.(2004).	mostly 2-3 pages , but some Gen Y prefer to look around the overall application
	8	You often find difficulty when shopping online?	Adela & Jerome, 2001	A few GenY found that delivery process mayn't be competed as promised by online vendor.

Table 4.1 Gen Y questionnaire (cont.)

Construct	Question No.	Question	Authors	Answer
Trust	9	Do you find it insecure when you have to do online payment with the m-commerce?	Keng Siau ,2013	mostly feel unsecured , they are not yet believe in Thailand credit card verify protocol.
	10	You choose to buy product /service with only website that are well known?	Keng Siau ,2013	not always
marketing promotion	11	You have received email from the website you have ever entered into?	Adela & Jerome, 2001	very few
	12	You will revisit the website if you notify that the website offer discount sale product on the website?	Namin and Namin, J Tourism Hospit (2013).	yes, most of the time, but doesn't mean that buying good will occur.

4.2 Generation X

4.2.1 Technology Adoption

For generation X, they have a high degree of technology adoption similarly to generation y as well, however, Gen X usually are less addicted to the smart phone comparing to GenY. when asking Gen X about the time they use their smart phone in 1 hours , averaging at 8 times in an hour is the answer.

4.2.2 Brand

Gen X, when they decide to buy online product, they usually ask Google for information, and most likely, the first page of search result would be the web list that Gen X would prefer to enter into. Gen X says that reliability is an important aspect for online shopping , they regard the online store as convenient channel to buy goods, this statement relate to the literature review of Zhilin Yang. Moreover, Gen X tend to concern in detail of online store than Gen Y do, for instance , Gen X would look at the viewer of people visit in each the website and application, unlike Gen Y who aren't concern into this amount. Gen X mentioned that viewer in the website could be a brief information on the reliability of the website, if there is a high amount of vIEWER, meaning that the

website could be well-know, well- organised ,and a trust to consumer, however, this statement is opposite to the literature review of Keng Siau , who says that consumer will deny the viewer amount of the website.

4.2.3 Trust

Gen X have a priority concern on trust when they go online, For me, I would agree on the interviewee, viewer amount could be a basic thing that could tell the performance of the web. Nevertheless, viewer amount isn't the last things to the website quality, we have to look at the turn rate of shopping cart as well (the number of people actually do the online payment at the online store) which state in the literature review of Nicole Fallon (2014). Moreover, Gen X, mentioned that they are likely to buy a good from the online store that have a physical store with celebrity or well-known people review on good comment of such online store. They say that if there is none of well-known people comment on the online store, the possibility that they would buy a product from that online store would be lower.

4.2.4 Convenient

For the literature review, that stated that people would generally spend a few money at the first time to buy online product, this is true to the interview of Gen X, Khun Asakorn agree on this, she say that she would spend only maximum of 3,000 Bath to buy clothes from retail application at the first time. If the product is delivery to her house correctly with the right amount, she would revisit the application and buy at a higher total of amount. For expensive good, Gen X usually do some information search on the Internet before they decided to buy actual product from the online store, for example, they would look on YouTube. The problem that they genially faced with buying online good is the lack of promise from the vendor. Gen X says that they prefer to buy good at physical store because the good is provide instantly, unlike the online store, in which a good could be delivery in a delay time, not as promised by the vendor when the payment is completed as agree for both parties.

4.2.5 Marketing Promotion

Marketing Promotion could also attract Gen X to revisit the store, however they say that price isn't a major concern to them, they prefer to buy a product at physical store with full price rather than discount price at online store, the reason is that they are insecure with the online payment.

The outcome of Gen X could be summarized in the table regard to the Items used in the in-depth interview as below.

Table 4.2 Gen X questionnaire

Construct	Question No.	Question	Authors	Answer
technology adoption	1	I rarely adopt the latest technology until I am sure that experienced people(s) approve of them	Gregory Clark (2012).	in 1 hour, pick up the smart phone at least 8 times
	2	In one day, how many times do you have to use the smart device to access to Internet?		
Branding	3	Do you believe that well know website would provide you good product and service?	Adela & Jerome, 2001	Gen X doesn't focus on after service much
	4	Do you believe that the branding website would provide you with a good customer service rather than non-branding e-commerce?	ETDA. Internet User Profile. (2013).	They would care more on the number on viewer on the home page.
	5	Would you buy product or service only from the branding e-commerce?	Panagiota Papadopouou. (2001).	Not always
Convenient	6	If you enter into one website, you cannot find the product you are looking for, you will switch to other website, or you would try to find it eventually?	Nicole Fallon (2014).	mostly Gen X would with to other site.
	7	How many page would you brown if the site is new to you?	Zhilin Yang.(2004).	They would look at the first page, if not found, would find new one.
	8	You often find difficulty when shopping online ?	Adela & Jerome, 2001	Gen X revels that promise of product delivery is difficult to online vendor.

Table 4.2 Gen X questionnaire (cont.)

Construct	Question No.	Question	Authors	Answer
Trust	9	Do you find it insecure when you have to do online payment with the m-commerce?	Keng Siau, 2013	they would pay a few bath at the first time to limit the online payment risk.
	10	You choose to buy product/ service with only website that are well known?	Keng Siau, 2013	Gen X buy a product that have good review from well-know people
marketing promotion	11	You have received email from the website you have ever entered into?	Adela & Jerome, 2001	no comment
	12	You will revisit the website if you notify that the website offer discount sale product on the website?	Namin and Namin, J Tourism Hospit (2013).	discount sale doesn't metter to Gen X, what matter is the promise of the vendor.

4.3 Generation B

4.3.1 Technology Adoption

Generation B, Baby Boomer, is the most senior generation comparing to Gen Y and Gen X, Gen B state that they would prefer to buy online good if only the website have its own physical store as well. One major difficulty that Gen B have found during they are shopping online is to do the shopping cart online. They found it complicate to process the online transaction. If they have to buy the online good, they would prefer to do in PC , not with the smart devices.

4.3.2 Branding

Gen B mention that they would decide to spend their money to the website that is genially well-known in public. However, many Gen B have the negative aspect of online payment in Thailand, they would deny to use their own credit card to process

the online transaction as they are afraid that their credit card number would be stolen by electronic theft (Khun Sutirot) , this is similar to what the literaturere review have stated from ETDA

4.3.3 Convenient

If Gen B found out that the good that they want to buy is in a limited supply available online, and couldn't be easily available in physical store, Gen B could buy that good in only that retail application value less than average 20,000 Bath.

4.3.4 Trust

Credibility and trust are the priority concern about the Gen B toward retail mobile application. The number of page viewer at the home page of the application or the promise of the vendor to delivery good on time are not the primary concern.

4.3.5 Marketing promotion

Secondary concern to Gen B is the web design, they reveal that they are not interested in buying good online because they found out that product explanation in online store is terrible, the information couldn't explain well to them, therefore, Gen B need a website that have a good product visualisation to make a “wow” effect on them.

The marketing promotion, for example, buy one get one free, discount notification by email and sms are favorited lists that Gen B prefer to look for.

The outcome of Gen B could be summarized in the table regard to the Items used in the in-depth interview as below.

Table 4.3 Gen B questionnaire

Construct	Question No.	Question	Authors	Answer
technology adoption	1	I rarely adopt the latest technology until I am sure that experienced people(s) approve of them	Gregory Clark (2012).	in 1 hour, pick up the smart phone at least 8 times
	2	In one day, how many times do you have to use the smart device to access to Internet?		
Branding	3	Do you believe that well know website would provide you good product and service?	Adela & Jerome, 2001	Gen X doesn't focus on after service much
	4	Do you believe that the branding website would provide you with a good customer service rather than non-branding e-commerce?	ETDA. Internet User Profile. (2013).	They would care more on the number on viewer on the home page.
	5	Would you buy product or service only from the branding e-commerce?	Panagiota Papadopouou. (2001).	Not always
Convenient	6	If you enter into one website, you cannot find the product you are looking for, you will switch to other website, or you would try to find it eventually?	Nicole Fallon (2014).	moslty Gen X would with to other site.
	7	How many page would you brown if the site is new to you?	Zhilin Yang.(2004).	They would look at the first page, if not found, would find new one.
	8	You often find difficulty when shopping online?	Adela & Jerome, 2001	Gen X revels that promise of product delivery is difficult to online vendor.
Trust	9	Do you find it insecure when you have to do online payment with the m-commerce?	Keng Siau ,2013	they would pay a few bath at the first time to limit the online payment risk.
	10	You choose to buy product /service with only website that are well known?	Keng Siau ,2013	Gen X buy a product that have good review from well-know people

Table 4.3 Gen B questionnaire (cont.)

Construct	Question No.	Question	Authors	Answer
marketing promotion	11	You have received email from the website you have ever entered into?	Adela & Jerome, 2001	no comment
	12	You will revisit the website if you notify that the website offer discount sale product on the website?	Namin and Namin, J Tourism Hospit (2013).	Discount sale doesn't metter to Gen X, what matter is the promise of the vendor.



CHAPTER V

RECOMMENDATIONS

5.1 Practice Implications

Once the three generation have given the answer, the data have analysis, there are both similarity and dissimilarity between generation that the research have found.

Although the benefit of online store gives convenient to consumer, there are several similarities that share among generations of online consumer as following.

The first similarity is that all three generation agree that in order to buy a online product, a website / retail application should have physical store to lift up the good image and trust the website. Consumer need reliability.

The second similarity is the vendor promise. Once consumer have decide to spend their money to buy online good, if the vendor agree to delivery the product in a given date and time as agree on both parties, if the delivery date is delay, meaning the promise is broken, causing the consumer not to revisit the website again.

The third similarity is the branding. All online store need to build the good branding, according to the answer of the in-dept interview, people in all generation would prefer to buy a good from the online store that are well-know in the market.

The fourth similarity is the online payment gateway, it is still a major obstacle in Thailand, people in all three generation feel insecure to pay money online using their own credit card, the feeling of electronic theft is there. This causing the online market to have a bottle neck for website owner to gain profit from making website because consumer are afraid to spend money online.

For the dissimilarity, the technology adoption is the major different among generations, Gen Y tend to have the highest technology adoption as they access to the Internet almost all the time, while Gen X and Gen B access less time comparing to Gen Y. With this figure, leading Gen Y to be a major target market to most of the business industry to attract.

The money that each generation spend in buying online product is different as well, Gen Y tend to buy good in a few bath, comparing to Gen B, who spend a higher amount when buying online.

After analysing the data, both similarities and dissimilarities, the research found out that creating a website isn't a difficult task to do, but to make consumer to buy a product from the website, this is a difficult task. People in different generation have different buying behaviour, what matter to the website is to know which generation of customer is the target market, and what variable that make them repurchase the good from the online store.

This study's findings will benefit directly to those who aim to create the website and mobile retail application. In order to develop sa strong and profitable website, the website should have a physical store to making customer feel safe that the business is reliable, the website need to take promise to the consumer seriously about the delivery time and the product quality (same as to display in the product image on the website), and lastly, the website should develop a brand, communicate a brand in a right marketing position. By doing all these, there will be a higher chance that the website would gain loyalty from customer in the long run.

5.2 Limitations of the Study & Recommendations for Future Research

There are potential limitations in the current study. First, as terminology in different generation par-ticipants are small sample size in using an in-depth interview (N=30). They are all participant from major cities in Thailand, therefore, people in rural area who are buying online product as well is be-ing abandon from this research. Furthermore, there is a limited number of occupation in the partic-ipant interview, for the further research, there could be a variety of occupations that are being inter-viewed so that the different background of participant would generate a wider aspect of what varia-ble make a loyalty on mobile retail application.

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