## PERSONAL VALUES AND PERSONAL CHARACTERISTICS OF THAI EARLY WORKING-AGED (26-35-YEAR-OLD) OFFICE WORKERS TOWARDS ONLINE SHOPPING



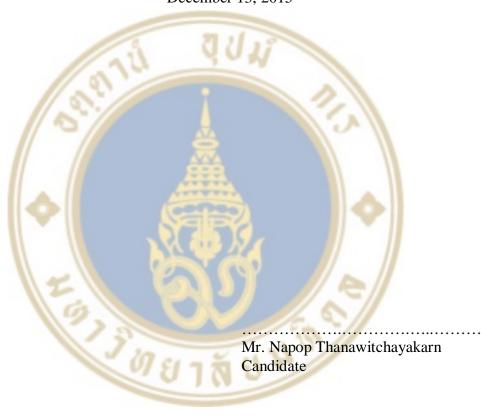
A THEMATIC PAPER SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF MANAGEMENT COLLEGE OF MANAGEMENT MAHIDOL UNIVERSITY 2015

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## Thematic paper entitled PERSONAL VALUES AND PERSONAL CHARACTERISTICS OF THAI EARLY WORKING-AGED (26-35-YEAR-OLD) OFFICE WORKERS TOWARDS ONLINE SHOPPING

was submitted to the College of Management, Mahidol University for the degree of Master of Management

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Napop Thanawitchayakarn

### PERSONAL VALUES AND PERSONAL CHARACTERISTICS OF THAI EARLY WORKING-AGED (26-35-YEAR-OLD) OFFICE WORKERS TOWARDS ONLINE SHOPPING

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#### ABSTRACT

Nowadays, in the age of information or digital age, model of the business has been changed by the internet. E-commerce and M-commerce have emerged for customers to buy goods and/or services in a new way from websites or online stores. While many people bought goods and/or services online from their personal computer or mobile phone, more many people did not. The purpose of this research is therefore to study personal values and personal characteristics of Thai consumers to buy goods and/or services through online stores. This study would benefit people, or entrepreneurs, who want to start their own e-business but have not known exactly which ones are personal values and personal characteristics of prospective customers who go shopping online. The total samples of 11 interviewees were used in this research for conducting less structure in-depth interview. Qualitative collection method provides an understanding of personal values and personal characteristics of people toward online shopping. Data were collected using semi-structured interview with open-ended questions and free-flow of conversation. The research's findings presented that online shoppers have some personal values in terms of openness to change, self-enhancement, self-transcendence and conservation. In addition, online shoppers' personal characteristics are innovativeness and subjective norm.

KEYWORDS:

PERSONAL VALUES / PERSONAL CHARACTERISTICS / BEHAVIOR / ONLINE SHOPPING

50 pages

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# CHAPTER I INTRODUCTION

## **1.1 Justification of the Study**

Online shopping, or internet shopping, is still considered and determined, in Thailand, as a new way of commerce. According to a report of the digital marketing agency We Are Social, the report entitled Digital, Social and Mobile in 2015 presented the most comprehensive insight to all digital things in 2014 in Thailand. Thailand stood at approximately 37% internet penetration, or had nearly 23.9 million active internet users, which represented around 37% of the total population as internet users who connected to the internet, or web, regularly. Despite out of the 23.9 million active internet users in Thailand, each internet user spent on average nearly five and half hours per one day using the internet via a personal computer or tablet and just over four hours per one day using the internet via a mobile phone, with less than one-fifth of the Thai internet users who bought something online via a personal computer as same as via a mobile phone (We Are Social, 2015). Perhaps unsurprisingly, Thais spent an average daily use of three hours and 46 minutes on social media via any device, which compared to just two hours and 46 minutes per one day spent on watching the television.

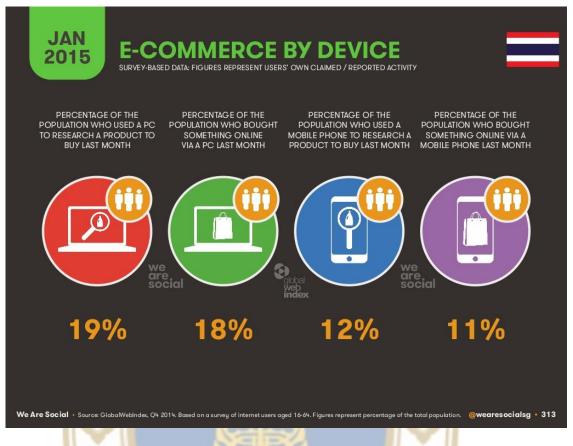


Figure 1.1 Jan 2015 E-Commerce by Device

In the last two or three decades, researchers have tried to understand online consumers, or online shopper, and explain why those people bought goods and/or services from online stores, which are a new channel of retailing, via many theoretical frameworks; for examples, Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980), Theory of Planned Behavior (TPB) (Ajzen, 1991), Technology Acceptance Model (TAM) (Davis et al., 1989), Diffusion of Innovation Theory (DOI) (Rogers, 1962), which have been used as frameworks by many researchers (e.g., Pavlou & Chai, 2002; Wang et al., 2007; Kamarulzaman, 2011). Building blocks in a cognitive process of decision making are rooted, more or less, by these frameworks, assuming that actual behaviors undergo the conscious mental process before an action is taken. In fact, many non-cognitive approaches to decision making have been identified by Olshavsky & Granbois (1979), such as group conformity, culture or interlock action. They concluded that "For many purchases a decision process never occurs, not even on the first purchase" (Olshavsky & Granbois, 1979, pp. 98). Consequently,

consumers could also buy goods and/or services online as a result of non-cognitive motivation.

Values are able to be considered as central beliefs. The central beliefs command attitudes, intentions, conduct, and decision making (Burgess, 1992). Furthermore, many researchers have affirmed that personal values are determined culturally (Hofstede, 1980, 2001; Schwartz, 1992; Triandis, 1993; Kacen & Lee, 2002; Kim, 2002; Keating & Abramson, 2009). Consequently, culturally-crafted personal values could play a key role in controlling behavioral actions in relation to the internet, both cognitively and non-cognitively. In Thailand, as one of culturally unique countries, the underlying personal values have however been rarely explored. Understanding personal values, including culturally-shaped personal characteristics, which those are considered as drivers of online shoppers, may therefore make an opportunity to gain a more in-depth understanding of online shoppers and provide insightful information for marketers and entrepreneurs in the future.

#### **1.2 Research Objectives**

The purpose of this research is to study personal values and personal characteristics of Thai consumers to buy goods and/or services through online stores.

This study would benefit people, or entrepreneurs, who want to start their own e-business but have not known exactly which ones are personal values and personal characteristics of prospective customers who go shopping online.

### 1.3 Scope of the Study

Since there are a still low number of Thai people that bought goods and/or services online, this study's Thai consumers will be focused on early working-aged office workers, who are between 26-35 years old, are able to earn by themselves, and are familiar with the internet, as well as previously bought something online within the last six months.

### **1.4 Definition Terms**

"Personal values", "consumer values" or "value" refers to the consumers' motivation. Values are determined as central beliefs and the central beliefs command attitudes, intentions, conduct, and decision making (Burgess, 1992).

"Personal characteristics" refers to the consumers' personal traits. Innovativeness, subjective norm and impulsiveness are selected as personal characteristics for this research.

## **1.5 Research Questions**

For this study's purpose, the research questions are as follows:

1) Which personal values do Thai early working-aged office workers who are online shoppers have?

2) What are personal characteristics of Thai early working-aged office workers who buy goods and/or services through online stores?

# CHAPTER II LITERATURE REVIEW

This thematic paper is aimed to understand personal values and personal characteristics of Thai early working-aged office workers who buy goods and/or services from online stores.

This chapter is to provide a brief description and review of existing reference frameworks' theoretical background and selected determinants of the Thai early working-aged office workers' online shopping.

#### 2.1 Existing Reference Frameworks

This part is to review of many theories that have been applied by researchers to explain both explicit and implicit behaviors in relation to online shopping.

#### 2.1.1 Theory of Reasoned Action (TRA)

The Theory of Reasoned Action developed by Fishbein & Ajzen (1975, 1980) is a model for predicting behavioral intention, attitude and behavior. Subsequently, behavioral intention was separated from behavior and it explains limitations of factors on influence in relation to attitude (Ajzen & Fishbein, 1980). The previous research was begun as a theory of attitude and then it led to a study of attitude and behavior that the TRA was derived from and was "born largely out of frustration with traditional attitude-behavior research, much of which found weak correlations between attitude measures and performance of volitional behaviors" (Hale, Householder & Greene, 2002, p. 259).

The TRA has "received considerable and, for the most part, justifiable attention within the field of consumer behavior ... not only does the model appear to predict consumer intentions and behavior quite well, it also provides a relatively simple basis for identifying where and how to target consumers' behavioral change attempts" (Sheppard, Hartwick & Warshaw, 1988, p. 325).

An expanded TRA flow model is able to be expressed as a behavioral process in the Table 2.1.

Belief toward an outcome	Attitude		
Evaluation of the outcome			
Beliefs of what others think		Intention	Behavior
What experts think	Subjective norm	~ \	
Motivation to comply with others			
Source: Aizen & Fishbein, 1980	TTTT.		1

Table 2.1 Expanded TRA Flow Model

2.1.2 Theory of Planned Behavior (TPB)

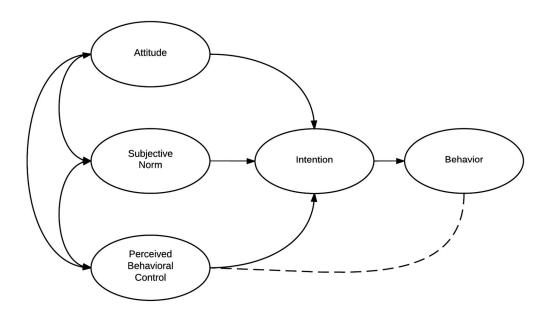
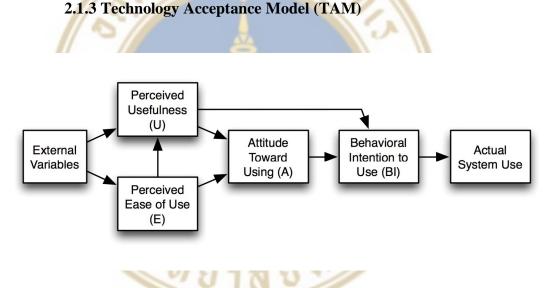


Figure 2.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior proposed by Ajzen (1991) is one of the most predictive persuasion theories in psychology that links between belief and behavior and the TRA's predictive power was improved by the TPB that includes perceived behavioral control and has been applied for studying relations among behavioral intentions, attitudes and behaviors, including beliefs, in several fields, for examples, advertising, advertising campaigns and public relations as well as healthcare.

The TPB describes that attitude toward subjective norm, behavior and perceived behavioral control, all together shape a person's behavioral intention and behavior.





The Technology Acceptance Model is a theory in relation to information systems that forms a model how technology is accepted and used by people and it advises a number of factors that influence people's decision in relation to when and how they will use a new technology when it is presented to those people, notably:

Perceived usefulness (PU) was defined as the degree to which an individual believes that usage of a particular system would enhance job performance of that individual (Davis, 1989). Perceived ease-of-use (PEOU) was defined as the degree to which an individual believes that usage of a particular system would be free of effort (Davis, 1989).

#### 2.1.4 Diffusion of Innovation Theory (DOI)

The Diffusion of Innovation Theory was developed by Rogers (1962) and is one of the oldest social science theories that initiated in communication in order to describe how a product or an idea procures momentum and spreads, or diffuses, throughout a social structure or a specific population over a period of time. As a result of the diffusion, a new product, idea or behavior is adopted by people who are part of the social structure or the specific population. In other words, an individual does different things other than what he/she had done before, for examples, buy or use a new product and/or service, procure and do a new behavior. The key of the adoption is that the individual has to perceive the product, idea or behavior as a new product, idea or behavior, or as innovative.

There are five steps of the process of making decision for the diffusion taking place among a similar social structure's members over a period of time through series of communication channels. At the beginning, the adoption was identified by Ryan & Gross in 1943 as a process. Rogers' five steps that are awareness, interest, evaluation, trial, and adoption are integral to the DOI. At any time, an innovation might be rejected by a person either during or after the process of adoption. Questions, for examples, what impedes technically efficient innovations from catching on? and how do technically inefficient innovations diffuse?, were posed and the adoption process was critically examined by Abrahamson (1991) who suggested how organizational scientists are able to evaluate the innovations' spread more comprehensively. In later editions of the DOI, Rogers' terminology of the five steps was changed to knowledge, persuasion, decision, implementation, and confirmation. Nevertheless, throughout the editions, those categories' descriptions are still similar.

The steps, or stages, by which an innovation is adopted by an individual, and whereby the individual accomplishes diffusion, consist of awareness of the need of an innovation, decision on the innovation adoption or rejection, initial usage and test of the innovation, and continuous usage of the innovation. The adoption of an innovation is influenced by five main factors that each of them plays to a different extent in the following five adopter categories.

1) Relative Advantage that is defined as the degree to which an innovation is considered as a better product, idea or program than the replaced one.

2) Compatibility that is defined as how consistent the innovation is with the potential adopters' experiences, needs and values

3) Complexity that is defined as how difficult the innovation is to use and/or understand

4) Triability that is defined as the extent to which the innovation is able to be experimented or tested with before the adoption is committed.

5) Observability that is defined as the extent to which the innovation gives tangible results.

#### 2.1.5 Value-Behavior Model

Personal values are accepted as central for customers to make a decision (Feather, 1995; Hansen, 2008). A middle-level variable was theorized by Kahle (1980) that the middle-level variable intervenes between values, or the action's managers, and actual behaviors; otherwise, personal values may not have a direct effect on actual behavior. While the middle-level variable has acknowledged as attitude often (Homer & Kahle, 1998; Shim & Eastlick, 1998; Lotz, Shim, & Gehrt, 2003; Shim & Maggs, 2005), attitude-behavior is generally questioned because actual behaviors could also be intervened in by many external factors. Furthermore, many researchers have tried out and found that online shopping intention or online purchasing intention is not influenced directly by the four personal value dimensions, for instance, in a recent consumer values' research in relation to mall shopping behavior (Cai & Shannon, 2012), personal values and attitude did not have any research results and findings that fully supported their linkage.

The key issue is why attitudes of people fail often when materialize into actions. It is not just personal value affecting actual behavior because behavior of an individual is led by many existing factors and values of people are negotiated, or are not fixed, and are sometimes contradictory. Environmental action would therefore not be explained adequately by only cognitive factors. It was argued by Blake (1999) that the structure of each person's attitude, including external constraints, or situational constraints, moderates the relationship between attitudes and behaviors, and the attitudes will be likely to be predictable of actual behaviors if those attitudes lean on direct experiences. Moreover, behaviors are often a result from social norms. With reference to restrictions outside controls of a person, for examples, economic factors, political factors and so on, external constraints, or situational constraints, are able to restrict actual behaviors too.

Recently, innovativeness is also introduced and confirmed successfully by Hartman et al. (2006) and Hartman & Samra (2008) as a mid-level variable in the value-innovativeness-behavior hierarchy. Hartman et al. (2006) and Hartman & Samra (2008) opened another aspect in relation to the value-behavior model that personal characteristics could be incorporated into the framework.

# 2.2 Selected Determinants of the Early Working-Aged Office Workers' Online Shopping

This part presents Theory of Basic Human Values and selected personal characteristics. These personal values and personal characteristics have been applied by many researchers in relation to online shoppers' personal values and personal characteristics.

#### 2.2.1 Theory of Basic Human Values

Schwartz (1992) developed the Theory of Basic Human Values that measures Universal Values recognized throughout every main culture. According to the theory, ten Universal Values were identified as motivationally distinct values and the dynamic relations were described amongst those Universal Values that were arranged in a circular structure as graphically portrayed in the Figure 2.3.

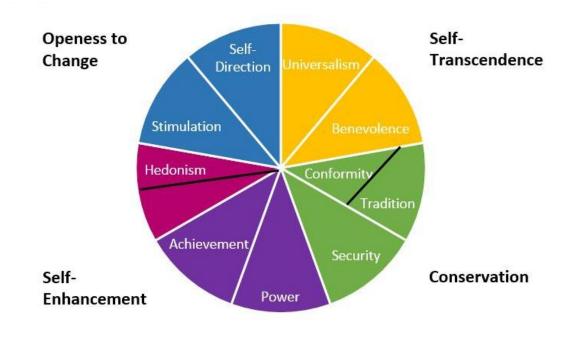


Figure 2.3 Theory of Basic Human Values

Ten Universal Values were recognized and were organized in four higherorder groups. There is a central goal for each of the ten Universal Values and the central goal is the underlying motivator.

### **Openness to change**

*Self-Direction* has its defining goal as independent thought and action - choosing, creating, exploring.

*Stimulation* has its defining goal as excitement, novelty, and challenge in life.

#### Self-enhancement

*Hedonism* has its defining goal as pleasure or sensuous gratification for oneself.

*Achievement* has its defining goal as personal success through demonstrating competence according to social standards.

*Power* has its defining goal as social status and prestige, control or dominance over people and resources.

#### Conservation

*Security* has its defining goal as safety, harmony, and stability of society, of relationships, and of self.

*Conformity* has its defining goal as restraint of actions, inclinations, and impulses likely to upset or harm others and violate social expectations or norms.

*Tradition* has its defining goal as respect, commitment, and acceptance of the customs and ideas that one's culture or religion provides.

### Self-transcendence

**Benevolence** has its defining goal as preserving and enhancing the welfare of those with whom one is in frequent personal contact (the 'in-group').

*Universalism* has its defining goal as understanding, appreciation, tolerance, and protection for the welfare of all people and for nature.

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Regulating how one expresses personal interests & characteristics Personal Focus	<i>Self-Enhancement</i> Achievement Power	<i>Openness to Change</i> Hedonism Stimulation
		Self-Direction
Social Focus	Conservation	Self-Transcendence
Regulating how	Security	Universalism
one relates socially to others	Conformity	Benevolence
and affects them	Tradition	

Adopted from Schwartz, S. H. (2006), Les valeurs de base de la personne: Theorie, mesures et applications [Basic human values: Theory, measurement, and applications]. *Revue francaise de sociologie*, 42, 249-288

#### Figure 2.4 Dynamic Underpinnings of the Universal Value Structure

### 2.2.2 Selected Personal Characteristics

This part presents this study's selected personal characteristics which include innovativeness, subjective norm, and impulsiveness.

#### 2.2.2.1 Innovativeness

Innovativeness is "the degree to which an individual is receptive to new ideas" (Chang, Cheung & Lai, 2005, p. 533). It has been extensively tried out and its finding is that the innovativeness is associated with adopting online shopping positively (e.g., Blake et al., 2003; Hui & Wan, 2004; Hartman et al., 2006). People's responses to new things were characterized by the innovativeness's concept that is referred to inter-individual differences. At least, for conceptualizing the innovativeness, there are three approaches consisting of behavioral, global personality trait and domain-specific activity and each of these approaches contains its own implications for measuring the construct, creates its own contribution for the investigator's purposes, and needs its own interpretation of the product's results.

#### **Behavioral**

The concept was identified by the behavioral perspective on the innovativeness with the adopting act that consumers are independent or are indicated as innovators whether or not a new product is adopted by those consumers and the innovativeness' degree those consumers possess counts on how fast the consumers adopt after they encounter the innovation. A more refined behavioral approach has been given rise by the simple, time-based approach as mentioned for conceptualizing the innovation to the DOI, which the external rewards were emphasized that they are available at each the product-market life cycle's successive stage to consumers (Foxall, 1993, 1994b). Understanding consumer behavior from a wider behavioral perspective approach (Foxall, 1990) describes the earliest new product adopters', or consumer initiators', behavior in accordance with the high levels of benefits of purchasing consisting of utilitarian (technical, functional, economic) rewards and symbolic (psychological, social) rewards that are available at the productmarket life cycle's initial stage to the consumer that at the product-market life cycle's initial stage, it seems to be that only consumers who have learned appropriately about the innovative behavior would buy. Accordingly, the benefits of purchasing's, or reward's, patterns, starting from the utilitarian rewards to the symbolic rewards, induce earlier and later imitators to adopt. Eventually, when everybody obviously acknowledges the benefits, or rewards, of adopting the new product and products that the only remaining adopters have bought and used, or alternative products, have been out of, or not available in, the market, these consumers stake into the market (Foxall, 1996)

#### **Global Personality Trait**

The view of global personality trait disputes that innovativeness defines reactions, ranging from a very positive toward a very negative attitudes, to new and different things, and also is a type of personality trait that are considered as behavior's or cognition's relatively persisting patterns that create people's differentiation. The reactions' attitudes are hypothesized over the population to be based on a bell-shaped normal distribution (Rogers, 1995). Personal theory of Jackson (1976) states that existence of innovation is parallel to other personality traits, for examples, risk taking, tolerance or conformity, that describe "a variety of interpersonal, cognitive, and value orientations likely to have important implications for a person's functioning" (Jackson, 1976, p. 9). The Five Factor Model of Personality give another example of a trait named Openness to Experience that has been defined as "how willing people are to make adjustment sin notions and activities in accordance with new ideas or situations" (Popkins, 1998). Openness is characterized by Costa and McCrae (1992) as a motivation to learn and curiosity. Innovativeness is described by Hurt, Joseph & Cook (1977) as willingness for trying new things (Goldsmith, 1991). The global personality trait is able to be compared at similar specificity's level to other personality traits (e.g., Goldsmith, 1987).

#### **Domain-Specific Activities**

In order to predict and explain marketing, the innovativeness's global view has an alternative that suggests thinking about a domain-specific characteristic for the innovativeness since people are able to be differentiated in the way of domain-specific activities, and being innovative more or less is considered for consumers in categories of specific products, for examples, a movie buff, a wine connoisseur, a fashion enthusiast, etc. If categories of specific products are not closely related, the innovativeness will not overlap across those categories (Goldsmith & Goldsmith, 1996). For instances, the movie buff may come up with new movies and the most popular original sound track but they are not interested in new restaurants and wines like the wine connoisseur that the latest movies are not interesting for them.

Hence, at various abstraction/breadth levels. or generality/specificity levels, innovativeness may be manifested by itself (Clark & Watson, 1995). Global innovativeness and domain-specific innovativeness may be connected to each other (Goldsmith, Freiden & Eastman, 1995) or not (Foxall & Szmigin, 1999), and their overall and different levels may characterize consumers. Individuals who own higher global innovativeness levels are induced to look for and may be led to consume the new and different things throughout their lives. Those needs or wants for the new and different things may be manifested by themselves in the domains of specific products that the individuals look for the new and different things as an innovator when occur; nevertheless, in other product domains, they may not be innovative. In general, when a specific product generally comes to be new, the specific product's innovators may be conservative.

#### 2.2.2.2 Subjective Norm

Subjective norm, or perceived norm, is widely defined in question as "the perceived social pressure to perform or not to perform the behavior" (Ajzen, 1991, p. 188), and is specifically defined as a person's perception or "opinion about what important others believe the individual should do" (Finlay, Trafimow, & Moroi, 1999, p. 2015) i.e., in a particular circumstance, perform or not perform the behavior. In the NB:Mc equation, normative belief of each individual represents the above perception or opinion and then is multiplied by motivation to be compliance with the normative belief (Ajzen & Fishbein, 1972).

Normative beliefs represent subjective norms and the subjective norms are placed within, but not the same as, the social norms' broader construct. "While a social norm is usually meant to refer to a rather broad range of permissible, but not necessarily required behaviors, NB refers to a specific behavioral act the performance of which is expected or desired under the given circumstances" (Ajzen & Fishbein, 1972, p. 2).

However, according to some research's conclusion, measuring subjective norm uses only normative belief and is not essential to include motivation to be compliance. Measures of Mc were found as "unsatisfactory" (Ajzen & Fishbein, 1972, p. 4) or including MC may dilute the correlation between behavioral intention and the subjective norm (Ajzen & Driver, 1992).

Attitude and subjective norms toward behavior are included in The TRA (Fishbein & Ajzen, 1975) because both attitude and subjective norms influence behavioral intention directing behavior. The perceived behavioral control variables were added by The TPB (Ajzen, 1991) in order to describe failure of performing behavior while positive attitude and subjective norms occur.

#### 2.2.2.3 Impulsiveness

In the shopping context, impulsiveness is often relevant to impulsive buying (Brashear et al., 2009). The impulsive buying was described as "extraordinary, emotion-saturated buying that takes place largely without regard to the consequences" (Wood, 2005, pp. 269) and could occur because of the buyer's affective state level or urgent situational factors (Olshavsky & Granbois, 1979).

Impulsive buying contains purchases of goods or services without any buying intention before. One out of many theories that are relevant to impulsive buying proposed that the impulsive buying's exposure incorporates with the speed to obtain a reward that motivate a person to select lesser immediate rewards rather than greater rewards that the person can obtain after. For instance, although a person made a decision to not buy any candy when he/she entered into a shop, that person might pick and buy a candy bar since he/she walked past the candy aisle.

One of self-regulation is another theory that proposed the ability to cease impulsive buying is a resource that is restricted since it is exhausted by repeated actions of restraint susceptibility to buy other products on increases in impulse.

The third theory's suggestion is related to behavioral and emotional ties between the buyer and the goods and/or services and both the degree that an individual will be gratified retroactively with the buying outcome and the likelihood of impulsive buying are driven by those ties. Some researches described about a why a lot of people are happy when they make impulsive buying. The preexisting emotional attachment positively relates to both the likelihood of beginning to buy and relieving post-buying satisfaction. For instance, a high percentage of buying team-related college paraphernalia is from impulsive buying and it is tied to the degree that an individual is positively tied to the team.

Impulsive buying is considered as a situational construct that is relieved by things, for instances, the preconditioned ties that a person has with goods and/or services and feeling in the buying moment, and also as a personal trait in which there is a hereditary allotment, or a preconditioned allotment, of each individual.

### **2.3 Literature Gaps**

Many theoretical frameworks have extensively been reviewed and, in this research, were laid as a backbone with many researchers' additional counter views.

Sheppard et al. (1988) disputed that the TRA's usage to predict behavioral intention based on attitudes and subjective norms, including predicting performance behavior, are limited since actual behavior may be intervened by the choice across alternatives, the goal's volitional controllability and intentions against estimates. The TRA was found that there is strong capability for predicting the actual behavior but they said "that is not to say, however, that further modifications and refinements are unnecessary, especially when the model is extended to goal and choice domains" (p. 338). The actual behavior may therefore not essentially be caused by the thought's conscious process.

The TPB was found by Sniehotta (2009) that it is able to predict health-related behaviors poorly; otherwise, it lack in an ability to predict under the non-cognitive behavioral process like the TRA. Sniehotta (2009)'s research found a behavioral-belief-intervention (BBI) and a normative-belief-intervention to intervene in post-intervene cognition since behavioral change was intervened with by a control-belief-intervention and cognitions did not mediate the behavioral change.

The TAM's intention-actual usage and its capability for capturing external factors have been questionable as similar as the TRA and TPB. Bagozzi (2007) disputed that actual behavior may not essentially be caused by intention since, during the intention-behavior time gap, the actual behavior may be intervened in by uncertainties and other factors. Besides, in regard to the used system, Burton-Jones & Hubona (2006)'s finding is that other external environmental factors are not able to be captured by the PU and PEOU.

Last but not least, even though external factors could somewhat be captured by the DOI's five factors, those factors' capability for explaining the innovation adoption rate vastly fluctuate from 49% to 87% (Rogers, 2003) probably because of Selimi et al. (2012)'s conclusion that individual resistance was not taken into account in the new innovation adopting process as described by Rogers (1995), and it was supposed "that resistance is the mirror image of adoption" (Selimi et al., 2012, pp. 20). Actually, throughout the individual resistance, social influence, for instances, the need of interacting, or personal characteristics, for instances, time and motivational pressure, could play an important role in the obstruction of adopting the innovation (Selimi et al., 2012).

As mentioned, innovativeness as a mid-level variable in the valueinnovativeness-behavior hierarchy was introduced and affirmed prosperously by Hartman et al. (2006) and Hartman & Samra (2008) that uncovered another perspective of the value-behavior model that personal characteristics could be incorporated. This research's focus will therefore be on the value-behavior model, or theoretical framework, and selected personal characteristics which consist of innovativeness, subjective norm and impulsiveness.

Furthermore, as been able to be read from the above literature review, many prior researches were conducted in developing countries, e.g., United States (Roger, 2003; Hartman & Samra, 2008) and Netherlands (Burton-Jones & Hubona, 2006; Selimi et al., 2012). Only a few researches were conducted in Thailand including the Adoption of Fashion and Apparel Online Shopping among Thais (Denpisal, 2013). To the author's knowledge, none of existing research has focused on the process of making decision of early working-aged office workers. Hence, this research aims to understand personal values and personal characteristics of Thai early working-aged office workers who buy goods and/or services from online stores.

# CHAPTER III RESEARCH METHODOLOGY

This chapter, Research Methodology, describes research design, population and sampling, data collection and data analysis for conducting this research.

### **3.1 Research Design**

Qualitative data collection method is selected and used for collecting this research's primary data from participants or respondents. Pope & Mays (1995) told that the qualitative research's goal is to develop concepts that help us understand social phenomena in natural settings (rather than experimental settings), giving due importance to all the respondents' meanings, experiences, and views. This qualitative data collection method is used for obtaining the intricate details regarding phenomena, for examples, feeling, emotions and thinking processes that are difficult in order to pull out or learn of through more conventional methods of research (Strauss & Corbin, 1998). The qualitative data collection method's important approach is an interview in which the floor to talk is given to interviewees with regard to their views, experiences and so on in relation to their perception and responsiveness of online shopping (Hox & Boeijie, 2005). The qualitative data collection method's advantages in exploratory research are using open-ended questions and probing provides the interviewees an opportunity to reply in their own words. They are not forced to choose their responses from fixed choices as quantitative data collection method and the qualitative data collection method allows the interviewer to be flexible for probing the interviewees' initial responses (Mack & Woodsong et al., 2005).

### **3.2 Population and Sampling**

According to the interview process' steps, choosing the right target population is able to bring the research effective answers. This research's target population constitutes all Thai early working-aged (26-35-year-old) office workers, who are able to earn by themselves, are familiar with the internet because they always use the internet in their routine activities, and previously bought products online within the last six months. Less structure in-depth interview was conducted with 11 interviewees who all are, of course, Thai and 26-35 years old as well as they all are office workers that previously bought something from an online store within the last six months. Moreover, the interviewees, or participants, are chose by nonprobability method. This method is based on convenience sampling which is also known well as easy-to-reach, opportunity, accidental sampling. The sampling method used in this research seems to be widely used the most, especially in the context of conducting the qualitative research.

### **3.3 Data Collection**

In order to gather information, four following methods are typically relied on by qualitative researchers: a) participating in the setting, b) observing directly, c) conducting in-depth interviews, and d) analyzing material culture and documents (Marshall & Rossman, 1999). The interview however remains the most common method for collecting data in the qualitative research, in particular, accessing areas that are not amendable in quantitative data collection methods where understanding of particular phenomena, including depth and insight, are needed (Gill et al., 2008). To be able to understand the target population's attitude and behavior in relation to online shopping, the research will be conducted in the form of semi-structured interview with reference to this topic in order to get answers that are effective for analyzing. During the interview, the free-flow of conversation and open-ended questions will be used in order to gain the interviewees' opinions, attitude and values as much as those interviewees are willing to participate and response. The interviewees, or the respondents, can be encouraged by an informal atmosphere to be open and honest. Moreover, the interviewer is able to adjust the questions so that those questions will be suitable for each of situations (University of Portsmouth, 2010).

List of open-ended questions used during this research's interview are as follows:

#### **Personal values**

1) How important are personal values as follows to you?

1.1) Openness to change (developed based on Schwartz (1996) and selected by Kim (2002))

1.1.1) Exciting life (stimulating experiences)

1.1.2) Varied life (filled with challenge, change and novelty)

1.1.3) Curious (interested in everything, exploring)

1.1.4) Enjoying life (enjoying food, leisure, sex and so on)

1.1.5) Freedom (freedom of thought and action)

1.2) Self-enhancement (developed based on Schwartz (1996)

and selected by Kim (2002))

1.2.1) Social power (controls over others, dominance)

1.2.2) Wealth (material possessions, money)

1.2.3) Authority (the right to command or lead)

1.2.4) Ambitious (hardworking, aspiring)

1.2.5) Influential (having an impact on events and people)

1.2.6) Successful (goal achievement)

1.3) Self-transcendence (developed based on Schwartz (1996)

and selected by Kim (2002))

1.3.1) Equality (equal opportunity for all)

1.3.2) Broad-minded (tolerant of different ideas and varied

beliefs)

1.3.3) Protecting the environment (preserving nature)

1.3.4) Unity with nature (fitting into nature)

1.3.5) Loyal (faithful to my friends, group)

1.3.6) Honest (sincere, genuine)

1.3.7) Helpful (working for others' welfare)

**1.4)** Conservation (developed based on Schwartz (1996) and selected by Kim (2002))

1.4.1) Self-discipline (self-restraint, resistance to temptation)

1.4.2) Family security (safety for loved ones)

1.4.3) Honoring parents and elders (showing respect)

1.4.4) Respect for tradition (preservation of time-honored

customs)

**Innovativeness** (adjusted to the current content based on Hui & Wan (2004), who modified based on Goldsmith & Hofacker (1991))

2) Compared to your friends, do you search for relatively little or much information over the internet? Why?

3) In general, among your circle of friends, are you the first to know a new retail website (or before most other people in your circle), or the last to visit a new retail website, when it appears on the internet?

4) Even if you have not heard of a website before, will you visit it? Why?

5) If you heard that on the internet, a new retail website was available, would you be interested enough to visit the website or buy anything from it? Why?

**Subjective Norm** (developed based on Hansen (2008), which was derived from Thompson et al. (1994))

6) What do your family members think about online shopping? (Is it a good idea to buy goods and/or services from online stores?)

7) What do most of your friends and acquaintances think about online shopping? (Is the online shopping a good idea?)

**Impulsiveness** (adjusted to the current content based on Hui & Wan (2004), who modified based on Goldsmith & Hofacker (1991))

8) How often do you make unplanned purchases?

9) Do you like to buy things on a whim, or think twice or more before committing yourself?

10) Do you always stick to your shopping list?

#### General

11) Have you bought goods and/or services from an online store during the past six months? If yes,

11.1) Which goods or services did you buy online?

11.2) How often do you shop via the internet?

11.3) How much do you approximately spend on each online

shopping?

11.4) What do you think about the online shopping?

11.5) Are you satisfied with buying goods and/or services from

an online store, and why?

11.6) Will you recommend the online shopping to other people? Please provide the reasons.

12) Do you have an intention to buy anything online in the next six months? Why?

#### **Demographics**

13) What are your gender, age, education and monthly income?

Each interview would take around 20-30 minutes. Moreover, during the interview, the interviewees, or respondents, are free to participate and respond in their own words and their additional opinions and comments are also free to be provided to help the interviewer gain new ideas to analyze their answers.

## 3.4 Data Analysis

According to the informal interview using open-ended questions, the data used for a qualitative research are noted by jotting down during an interview. The original feelings, comments and observations must be reconstructed and an important message being relevant to the research topic must be highlighted (Seidel, 1998). Qualitative content analysis is defined as a method for researching the subjective interpretation of the text data's content through the systematic classification process of identifying and coding pattern or themes (Hsieh & Shannon, 2005). This research used the qualitative content analysis as an analytical tool. Elo & Kyngas (2008) cited Cole 1998 that the qualitative content analysis is described as an analysis method of visual, verbal or written communication messages and the researcher is allowed to try out theoretical issues and enhance understanding of data. An integrated view of texts and/or speech and their specific contexts are emphasized by the qualitative content analysis that goes beyond merely word count or objective content extraction from texts for examination of patterns, themes and meanings that may be latent or manifest in a particular text (Zhang & Wildemuth, 2009).

Data preparation is the first task of qualitative content analysis that is used for analyzing interview transcripts most often so that people's information related thoughts and behaviors are revealed or modeled. Before the analysis is able to be started, the data is required to be transformed into written text (Zhang & Wildemuth, 2009).

Unit of the qualitative content analysis is a basic unit of text that is classified during qualitative content analysis. Before messages are able to be coded, they must be unitized and differences in the unit definition are able to affect coding decisions, including the outcomes' comparability with other similar studies (De Wever, Schellens, Valcke & Vankeer, 2006). One of the most important and fundamental decisions is therefore defining the coding unit. Making the themes' sense or identified categories, including their properties, are involved in the conclusion from the coded date. At this current step, inferences are made by the researcher and reconstructions of meanings that are derived from the data are presented. These activities involves exploration of dimensions and properties and uncovering patterns against the full data range (Bradley, 1993). Other options' incorporation for displaying the data, including charts, graphs, matrices and conceptual networks, are used although using typical quotations for justifying conclusion is a common practice (Zhang & Wildemuth, 2009).

# CHAPTER IV FINDINGS AND DISCUSSION

This research is a study of "personal values and personal characteristics of early working-aged office workers towards online shopping". This chapter presents the gathered data's results, including their demographic profiles that the research's outcome is analyzed and investigated in terms of personal values and personal characteristics of consumers who make a decision to shop online. The data analysis is performed based on the in-depth interview that the data was collected from 11 interviewees who are early working-aged office workers and bought products from online stores during the last six months.

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## 4.1 Demographic Data

The research included 11 interviewees, or participants, who are 26-35 years old and work in an office as an office worker. Those interviewees consisted of four men (36%) and seven women (64%) that bought goods and/or services from online stores during the last six months. Table 4.1 presented the interviewees' demographic profiles obtained from the in-depth interview that were analyzed and found that with regards to the education level, 73% were of bachelor's degree while 27% attended master's degree. Moreover, the majority of average monthly income was ranged more than 60,000 baht per month (55%).

Demographic Background	Quantity (n)	<b>Frequency Percent</b>
		(%)
Gender		
Male	4	36
Female	7	64
Total	11	100
Education Level		
Bachelor's degree or equivalents	8	73
Master's degree	3	27
Total	11	100
Income Range (Baht per Month)	3	
15,001 - 30,000	1	9
30,001 - <mark>45,000</mark>	3	27
45,001 - 60,000		9
More than 60,000	6	55
Total	11	100

Table 4.1 Demographic Background of the Interviewees Classified by Gender,Education Level and Income Range

# 4.2 Personal Values of Early Working-Aged Office Workers & Online Shoppers

From the in-depth interview, the interviewees were asked how important to them each personal value based on the Theory of Basic Human's four higher-order groups is. The results of their personal values revealed and were measured 1) whether those personal values are important to them, and 2) whether the importance or unimportance has significant impact on them. Consequently, the results of "Significantly unimportant", "Unimportant", Important" and "Significantly important" were determined by scores as shown below to find out an average score of each personal value.

**Table 4.2 Importance Scores** 

How important	Score
Significantly unimportant	1
Unimportant	2
Important	3
Significantly important	4

As a result, the average scores of those personal values revealed as shown below.

Personal values of openness to change	Average score
Freedom	3.6
Enjoying life	3.2
Curious	3.1
Varied life	3.0
Exciting life	2.7

Table 4.3 Importance of Openness to Change to the Interviewees

The in-depth interviews indicated that almost all interviewees considered their personal values of openness to change as their important values. Those average scores of almost personal values of openness to change are equal to or greater than 3.0.

According to the interviewees' personal values of openness to change, the findings demonstrate that online shoppers have personal values of openness to change in terms of freedom, enjoying life, curious and varied life. The finding implies that openness to change has been found commonly as a value of online shoppers (Hartman et al., 2006; Hartman & Samra, 2008; Wu et al., 2011).

Personal values of self-enhancement	Average score
Successful	3.6
Ambitious	3.2
Wealth	2.9
Influential	2.5
Authority	2.5
Social power	2.5

Table 4.4 Importance of Self-enhancement to the Interviewees

The in-depth interviews indicated that almost all interviewees considered their personal values of self-enhancement in terms of successful and ambitious as their important values but in terms of wealth, influential, authority and social power as unimportant ones. Those average scores of almost personal values of self-enhancement are less than 3.0.

According to the interviewees' personal values of self-enhancement, the findings demonstrate that online shoppers have personal values of selfenhancement in terms of successful and ambitious. This study's finding exhibits that personal values of self-enhancement in terms of wealth, influential, authority and social power are not important to the online shoppers.

Personal values of self-transcendence	Average score
Honest	3.5
Equality	3.5
Broad-minded	3.4
Helpful	3.4
Loyal	3.2
Protecting the environment	2.8
Unity with nature	2.7

Table 4.5 Importance of Self-transcendence to the Interviewees

The in-depth interviews indicated that almost all interviewees considered their personal values of self-transcendence as their important values. Those average scores of almost personal values of self-transcendence are equal to or greater than 3.0.

According to the interviewees' personal values of self-transcendence, the findings demonstrate that online shoppers have personal values of selftranscendence in term of honest, equality, broad-minded, helpful and loyal.

Personal values of Conservation	Average score
Family security	3.3
Self-discipline	3.2
Honoring parents and elders	3.0
Respect for tradition	2.7

 Table 4.6 Importance of Conservation to the Interviewees

The in-depth interviews indicated that almost all interviewees considered their personal values of conservation as their important values. Those average scores of almost personal values of conservation are equal to or greater than 3.0.

According to the interviewees' personal values of conservation, the findings demonstrate that online shoppers have personal values of conservation in terms of family security, self-discipline and honoring parents and elders.

Based on the above two tables, Table 4.4 and Table 4.5, self-transcendence and conservation tend to be important in collectivist cultures (Schwartz, 1992, 1994; Triandis, 1993).

# 4.3 Personal Characteristics of Early Working-Aged Office Workers & Online Shoppers

### Innovativeness

Four out of 11 respondents, or 36%, stated that they search for relatively not little and not much information over the internet compared to their friends. Those respondents shared their experiences as examples as follows:

"It is not different because everybody is now working with a computer all the day and uses one or more smartphone(s)." (Male, 30, office worker)

"It is not different because, for all I know, everybody always surfs the internet." (Female, 27, office worker)

Furthermore, three out of 11 respondents, or 27%, stated that they search for relatively much information over the internet compared to their friends and two out of those three respondents are the first to know a new retail website.

*"It is easy and convenient to buy something online."* (Male, 33, office worker)

"I search for relatively much information over the internet compared to my friends because I can obtain a product's information and product users' reviews for supporting my decision making." (Female, 35, office worker)

The other four respondents or 36% stated that they search for relatively little information over the internet compared to their friends; however, nine out of 11 respondents, or 82%, do not know a new retail website before most other people in their circle. Nevertheless, the two respondents who are the first to know a new retail website and six out of those nine respondents who do not know a new retail website before most other people in their circle, or 73%, will visit a website even if they have not heard of it before, and if they heard that a new retail website was available on the internet, they would be interested to visit the website or buy something from it, because they need to know of the website and its products to consider whether the products offered by the website satisfies their needs or wants and whether the website is credible before making a decision to buy.

"It is not necessary whether my friend or someone else tell me or not. If I find a new retail website, I will need to know of what new products or new shopping experiences the new retail website offers me to buy from its online store that was available on the internet. I like to try the new one." (Female, 31, office worker)

"When I have a free time, I will surf the internet and visit many websites, both old and new ones. I am interested to look around online stores that I visit and if there is an interesting product offered by those online stores, I will buy it." (Female, 26, office worker)

"I usually surf the internet and visit new online stores from their advertisement or words of people I have known. If there are any interesting products offered by a retail website and the retail website is credible, I will buy it." (Female, 32, office worker)

The remainder (three respondents) is concerned about retail websites' credibility so they will not visit and buy products from those retail websites even if they have heard of or not heard of them before.

According to the interviewees' innovativeness personal characteristic, the findings demonstrate that one of online shoppers' personal characteristics is innovativeness. The online shopping is considered as innovativeness that is a new way to shop or buy goods and/or services. The innovativeness has been tested and it has been associated with the online shopping (e.g., Blake et al., 2003; Hui & Wan, 2004; Hartman et al., 2006; Behjati & Othaman, 2012).

### **Subjective Norm**

Almost all respondents, except for one respondent, stated that their family members, friends and acquaintances think that it is a good idea to buy something online because of convenience and time saving. However, they added those people also think that we should be aware of the online shopping's risks. Some of those respondents mentioned as examples as follows:

"Nobody is concerned about the online shopping. My family and friends sometimes buy products from an online store like me. We think it is a good idea because the online stores offer convenience and you can save your time from travelling." (Female, 26, office worker)

"Buying goods and/or services from an online store is very common to do nowadays. I think my family and people around me also think like this. However, credibility of the retail website and quality of the product must be concerned when you go shopping online." (Male, 29, office worker)

According to the interviewees' subjective norm personal characteristic, the findings demonstrate that one of online shoppers' personal characteristics is subjective norm. This study's finding implies that collectivists trigger the subjective norm's role that many researchers have suggested that the online shopping or purchasing behavior has been strongly influenced by social (Foucault & Scheufele, 2002; Blake et al., 2003; Yu & Wu, 2007; Hansen, 2008; Laohapensang, 2009). A part of shopping motivation is also played by influencers (Westbrook & Black, 1985).

#### Impulsiveness

Most of the respondents (seven respondents or 64%) make 1-2 unplanned purchases per month and three respondents or 27% make 3-4 unplanned purchases per month. However, all of them (the ten respondents) like to think twice before committing themselves and nine out of those ten respondents always stick to their shopping list. Only one respondent makes 5-6 unplanned purchases per month and likes to buy things on a whim.

"I make around 1-2 unplanned purchases per month and before I buy products, I like to think twice or more. Of course, I always follow my shopping list that I have thought and thought of it before." (Female, 27, office worker) According to the in-depth interviews, it was found out that almost all interviewees do not have impulsiveness personal characteristic. The findings demonstrate that although impulsiveness is, according to many past researches, one of the online shopping's most common traits (Donthu & Garcia, 1999; Brashear et al., 2009), this research's finding exhibits that the impulsiveness is not one of personal characteristics of Thai early working-aged office workers who buy goods and/or services from online stores. Online shopping transactions are not become involved in by the interviewees because of impulsiveness.

Based on the findings as described above, the Thai early working-aged office workers who are online shoppers have the following personal values.

1) Openness to change in terms of freedom, enjoying life, curious and varied life

2) Self-enhancement in terms of successful and ambitious.

3) Self-transcendence in term of honest, equality, broad-minded, helpful and loyal

4) Conservation in terms of family security, self-discipline and honoring parents and elders

Furthermore, their personal characteristics are innovativeness and subjective norm.

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# CHAPTER V PRACTICAL IMPLICATIONS AND LIMITATIONS OF THE STUDY

## **5.1 Practical Implications**

This research examined online shoppers' personal values and personal characteristics. Those that had already bought goods and/or services from online stores were the research's prime focus. They are Thai early working-aged office workers that have personal values of openness to change in terms of freedom, enjoying life, curious and varied life, self-enhancement in terms of successful and ambitious, self-transcendence in term of honest, equality, broad-minded, helpful and loyal, and conservation in terms of family security, self-discipline and honoring parents and elders. The research implies that online shopping that is considered as an innovation is gotten involved in by Thai early working-aged office workers who have openness to change. Furthermore, Thai people have self-transcendent (Cai & Shannon, 2012). They believe they are a vital part of society that the collectivist culture rooted in. With reference to the collectivist culture, some Thai people may buy goods and/or services from online stores as a result of a tendency to be compliant with their reference groups in order to avoid being out-of-date people.

In addition, innovativeness and subjective norm are their personal characteristics. As widely tested and accepted (e.g., Hui & Wan, 2004; Hartman et al., 2006; Harman & Samra, 2008), innovativeness is one of the most important personal characteristics for the online shopping that is considered as a channel that is much more innovative when compared to traditional ones, regardless of the collectivism or of the individualism. Moreover, a role of subjective norm, which is culturally crafted characteristics based on their reference group, is also a highly important one.

Consequently, according to openness to change and innovativeness, online stores would offer new online shopping experiences, for examples, virtual 360° product images and free trial are provided with supporting product specifications and reference information (if any) for those online shoppers' consideration.

Furthermore, the online stores would offer online shoppers interesting products and promotions that they are not able to procure from offline stores, for examples, limited edition of product design, exceptionally special promotions for shopping online.

According to self-transcendence and conservation, other than innovative but simple design, those websites would have self-discipline, for instance, on-time delivery, and have credible designs to build trust by creating respect context and showing the online shoppers patterns, or visual identification, before explanation, for instance, presenting photos followed by description. To protect the online stores' customers, the websites' safety and security for purchases and payments might be highly secured by trustworthy banks or financial institutions.

Last but not least, according to subjective norms, the online stores might add a share function for letting the online shoppers share their online shopping experiences with us or our interesting products and promotions on their social media, in their groups or to their family and friends quickly and easily.

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### **5.2 Limitations of the Study**

In this research, there are potential limitations that the first one concerns the sampling frame. Since this research used only office workers in Bangkok Metropolitan Region as representatives of office workers in Thailand, there might be some missed variables occurred in other areas of Thailand. Secondly, the participants (n = 11) are small sample size when conducting an in-depth interview. All the interviewees are not able to represent all of the early working-aged online shoppers' views in Thailand. Last but not least, there are some other personal values and personal characteristics affecting to online shopping or purchasing behaviors which are not mentioned in this research. Thus, different results of the research may occur.

### **5.3 Suggestions for Future Studies**

Suggestions for future studies are that the further studies should investigate other areas in Thailand in order to find whether there are the same personal values and personal characteristics towards online shopping or not. Moreover, the further studies should update those factors periodically and explore other potential factors affecting online shopping's consumer behaviors because online shopping or purchasing behaviors might be a trend moving along the periods of time and when the periods of time changes, those results may be different. In addition, the future studies should collect larger sample size so as to support the study's result more integrity, as well as expand the sampling data's age ranges to below 26 and above 35 years old to compare and broaden views in terms of the value-behavior model, which will benefit online store owners and e-commerce entrepreneurs to develop ideas and marketing plans more effectively. They would also be suggested to apply quantitative data collection approach to test the relationships between personal values, personal characteristics and online shopping or purchasing behaviors in order to make those online stores and the e-commerce business widely successful.

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