

**AN ANALYSIS OF FACTORS AFFECTING ONLINE FASHION
SHOPPING BEHAVIOR OF THAILAND'S CONSUMER**



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entitled
**AN ANALYSIS OF FACTORS AFFECTING ONLINE FASHION
SHOPPING BEHAVIOR OF THAILAND'S CONSUMER**

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on
December 13, 2015



.....
Mr. Thanaphat Jongvanich
Candidate

.....
Asst. Prof. Nareerat Taechapiroontong,
Ph.D.
Advisor

.....
Asst. Prof. Kannika Leelapanyalert,
Ph.D.
Chairperson

.....
Assoc. Prof. Annop Tanlamai,
Ph.D.
Dean
College of Management
Mahidol University

.....
Asst. Prof. Parisa Rungruang,
Ph.D.
Committee member

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Finally, I believe that e-commerce is part of our future and that future is not so far away. I hope that this paper can more or less help people see the important factors that can help improve business and help business accelerate through.

Thanaphat Jongvanich

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THANAPHAT JONGVANICH 5649248

M.M. (ENTREPRENEURSHIP MANAGEMENT)

THEMATIC PAPER ADVISORY COMMITTEE: ASST. PROF. NAREERAT TAECHAPIROONTONG, Ph.D., ASST. PROF. KANNIKA LEELAPANYALERT, Ph.D., ASST. PROF. PARISA RUNGRUANG, Ph.D.

ABSTRACT

The purpose of this study is to analyze factors affecting online shopping behavior of consumer that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behavior because it is a complicated socio-technical phenomenon and involves too many factors. One of the objectives of this study is to examine main factors that influence online shopping behavior. This goal has been followed by using a questionnaires examining the impact of perceived risks and return policy on attitude towards online shopping behavior. Subjective norms, perceived behavioral control, and domain specific innovativeness are also considered to be examine among other factors. The questionnaires were sent out both offline and online to 300 respondents in Bangkok Metropolitan area. The study identified that financial risks and non-delivery risks negatively affect attitude towards online shopping. Result also indicated that domain specific innovativeness and subjective norms positively affect online shopping behavior. Furthermore, attitude toward online shopping positively affect online shopping behavior of consumers.

KEY WORDS: Fashion Online Shopping Behavior / Consumer Attitudes / E-Commerce / Theory Of Planned Behavior

40 pages

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CHAPTER I

INTRODUCTION

This study is intended to analyze factors that affecting online fashion shopping behavior in Thailand. Since the e-commerce market is growing faster and faster during the recent years. It would be accurate to assume that e-commerce is the way of the future. Even though Thailand is in the adoption period and the market still very new. It is to the uttermost important to know what factors help consumers make decision towards buying product online, whether it is fashion or any other industries. In the business-to-consumer (B2C) e-commerce activity, Consumers use Internet for many reasons and purposes. For example, searching for product features, prices, and reviews, placing order, and making payments. Over the past few decades, the Internet has developed into a global market place for the exchange of goods and services. Retailers and brand-owners started to realize that Internet is the market place that is cheaper and much more globalize. Online market place has also become an irreplaceable marketing channel in business transaction and as mentioned above, one of the most important sales channels in B2C transaction. Studying online shopping behavior of consumers has been one of the most important research agendas in e-commerce during the past few decades (Chen, 2009). The research of online consumer behavior has been conducted in multiple disciplines including information systems, marketing, management science, psychology and social psychology, etc. (Hoffman & Novak, 1996; Koufaris, 2002; Gafen et al., 2003, 2006)

Thailand's fashion industry overview: In Thailand, fashion industry is accounts of approximately two percent of total GDP. There are more than 4000 company and more than one million people employed within the industry. Not to mention a huge number if online fashion entrepreneur that seem to grow rapidly every year. Furthermore, Thailand is one of the most popular tourist destination and as much as fifty percent of the earning from Thailand's fashion houses come from tourists, who have been surprised by the Thai fashion industry. The demand for Thai's fashion keep increasing over the

year because of the target market are more mostly in the stage of working which that have enough purchasing power and also because of a trend that Thai people starting to accept more of Thai fashion brand. Thus. Fashion industry in Thailand has grown exponentially over the past few years. The statement mentioned above was the reasons why there are more and more small fashion retailers. Since the startup cost is not too high and the demand is still on the rise. Combined with the wide spread use of the internet and smart devices, most of the retailers goes online to increase their opportunities and selling channel.

Online fashion shopping overview: As technology moving forward, the number of internet users in Thailand increase tremendously every year. In 2014, the internet user increased to 20 million people, which is around 29.7 percent of the whole population (internet world stat, 2014). Driven by the rise of smart devices, the entry of foreign vendors, and increase support from the government. Thailand's e-commerce market is forecast to top 1 trillion baht by the year 2016. Thailand's e-commerce industry can be categorized into three sectors. First is B2C (Business to Customer), which account for 79.7 percent, second is B2B (Business to Business), which account for 19.3 percent and lastly is B2G (Business to Government), which account for only 1 percent of the whole industry (National Statistic Office Thailand, 2013). Considering the large scale of Thailand's e-commerce industry, the top three business with the highest percentage share in the industry are travel, hotel and resort follows by fashion and computer and electronic appliances respectively (National Statistic Office Thailand, 2013). Moreover, computer usage has been linked to online shopping. The more frequently consumer use computer the more likely they are willing to adopt online shopping. Online shopping behavior is the process of buying products or service over the internet. The process consists of five steps similar to those associated with traditional shopping behavior (Liang & Lai, 2000) on the other hand, online shopping attitude refer to consumers' psychological state in terms of making purchases on the internet (Li & Zhang, 2002.)

CHAPTER II

LITERATURE REVIEW

2.1 Online Market Place

Nowadays, online market place has become an irreplaceable market channel for people. It also have a huge advantage comparing to traditional physical stored. First of all, online store are very convenient. While people living a faster life, an online stores have done very well in term of time efficiency. They are open 24 hours, seven days a week. Thus, online stores are accessible anytime and anywhere. Most of the store also provide more than enough information for consumers about the products or services. There are also more and more add on service that cab accelerate buyer decision such as products comparison. The internet also shifted the balance of power in favor of consumers as it became very east for them to make shopping decision and evaluate alternatives without being pressured by sale people (Geissler & Zinkhan, 1998)

The only disadvantage that online market place carrying is the lack of human touch, tasting, smelling, and hearing) on the products they see on the internet. Also, some consumer may prefer a face-to-face transaction with real people for different reasons such as price negotiation.

2.2 Perceived Risks

Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Cox and Rich, 1964). Before purchasing a product, a consumer consider the various risks associated with purchase. The different types of risks are referred to as perceived or anticipated risks. Research suggests that consumers generally prefer to use electronic commerce for purchasing products that do not require physical inspection (Peterson et al., 1997). The higher the perceived experience risk, the consumer may shift to brick-and-mortar retailer for the product.

Whereas, the lower the perceived risk, the higher the propensity for online shopping (Tan, 1999). Risks perceived or real, exist due to technology failure (e.g., breaches in the system) or human error (e.g. data entry mistake). The most frequently cited risk associated with online shopping include financial risk (e.g. is my credit card information same?), product risk (e.g., is the product the same quality as viewed on the screen?), convenience (e.g., Will I understand how to order and return the merchandise?), and non-delivery risk (e.g., What if the product is not delivered?). The level of uncertainty surrounding the online purchasing process influences consumers' perceptions regarding the perceived risks (Bhatnagar et al, 2000).

2.3 Attitude

Since the mid – 1970s, the study of consumer's attitudes has been associated with consumer purchasing behavior research. According to the model of attitude change and behavior (e.g. Fish and Ajzen, 1975), consumer attitudes are affected by intention. When this intention is applied to online shopping behavior, the research can examine the outcome of the purchase transaction. Attitude is a multi-dimensional construct. One such dimension is the acceptance of the internet as a shopping channel (Jahng, Jain, and Ramamurthy, 2001). Previous research has revealed attitude towards online shopping is a significant predictor of making online purchases (Yang et al., 2007) and purchasing behavior (George, 2004; Yang et al., 2007).

2.4 Perceived Behavioral Control

Janzen and Madden (1986) extended the TRA into the theory of planned behavior (TPB) by adding a new construct "perceived behavioral control" as a determinant of both intention and behavior. Perceived behavioral control refers to consumers' perceptions of their ability to perform a given behavior. TPB allows the prediction of behaviors over which people do not have complete volitional control. Perceived behavioral control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behavior, like availability of resources. It has been found that the planned behavioral control (PBC) directly affected online shopping behavior

(George, 2004) and has a strong relationship with actual internet purchasing (Khalifa and Limayem, 2003).

Domain specific innovativeness (DSI) is “the degree to which an individual is relatively earlier in adopting an innovation than other member of this system” (Rogers and Shoemaker 1971, p.27). For the most part, people like continuity in their daily lives, including in their shopping routine. While the internet and online shopping offers consumers a wide breadth and depth of product offerings, it also requires them to go outside their normal shopping routine. Online shoppers need to learn new technology skills in order to search, evaluate and acquire products. Consumers who prefer brick-and mortar shopping over other retail channels do not perceive the online shopping as a convenience (Kaufman-Scarborough and Lindquist, 2002). Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Midgely and Dowling, 1978; Eastlick, 1993; Sylke, Belanger, and Comunale, 2004; Lassar et al., 2005). Innovative consumers are more inclined to try new activities (Robinson, Marshall and stamps, 2004; Rogers, 1995). Adoption of online shopping is depiction of individual’s innovative characteristic (Eastlick, 1993). Adopting a new technology is a function of one’s attitude towards it (Moore and Benbasat, 1991). It is expected that person’s domain specific innovativeness has a propensity to shop online.

2.5 Subjective Norms

In order to be successful retailers must understand consumer’s purchasing behaviors. This is particularly true for online retailers. A comprehensive understanding must be made of the website’s design and support in order to match its consumer’s information gathering and purchasing behaviors. The visual stimuli and communication though text and sound can positively or negatively affect consumers’ plan desires and actions (Vijayasrathy and Jones, 2000)

The Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980) has successfully been used to explain human behavior. The theory proposes that human behavior is preceded by intentions, which are formed based on consumers ‘attitude toward the behavior and on perceived subjective norm. Attitude reflects the individual’s

favorable or unfavorable feeling towards performing a behavior. Subjective norms capture the consumers' perceptions of the influence of significant others (e.g., family, peers, authority figures, and media). It is related to intention because people often act based on their perception of what others think they should be doing. Subjective norms tend to be more influential during early stages of innovation implementation when users have limited direct experience from which to develop attitudes (Taylor and Todd, 1995). It is during this stage of attitudinal development that inline retailers can influence shoppers' propensity for purchasing (Yu and Wu, 2007).

2.6 Theory of Planned Behavior (TPB)

The theory of planned behavior (TPB) is a theory that can be used to predict deliberate and planned behavior. The concept was proposed by Icek Ajzen to improve on the predictive power of the theory of reasoned action (Martin Fishbein & Icek Ajzen, 1975). According to this theory, when people have time to planned how they going to behave the best predictor of that behavior is one's intention. Intention is determine by three things; attitude is evaluations of ideas, events, object, or people and generally can be positive and negative. Perceive control is refers to belief of the amount of direction one has over the environment and normally suggest whether the task is easy or hard. Subjective Norm is the attitudes or behavior. If these three factors are known the intention can be predict the behavior.

2.7 Conceptual model

The model was designed to show the relation of online fashion shopping behavior and the theory of planned behavior. As it was mentioned before that three variables affects behavior or in this case online shopping behavior includes Attitude, Perceive Behavior, and Subjective Norms. This model will focus on these three variables and one additional variable which is individual's domain specific innovativeness (DSI). Also this model will focusing extra on attitude variable by breaking it into 6 independent variables which includes 4 perceived, return policy, and service & infrastructure variables

and examine the relationship between these 6 independent variable that shaping up attitude toward online fashion shopping.

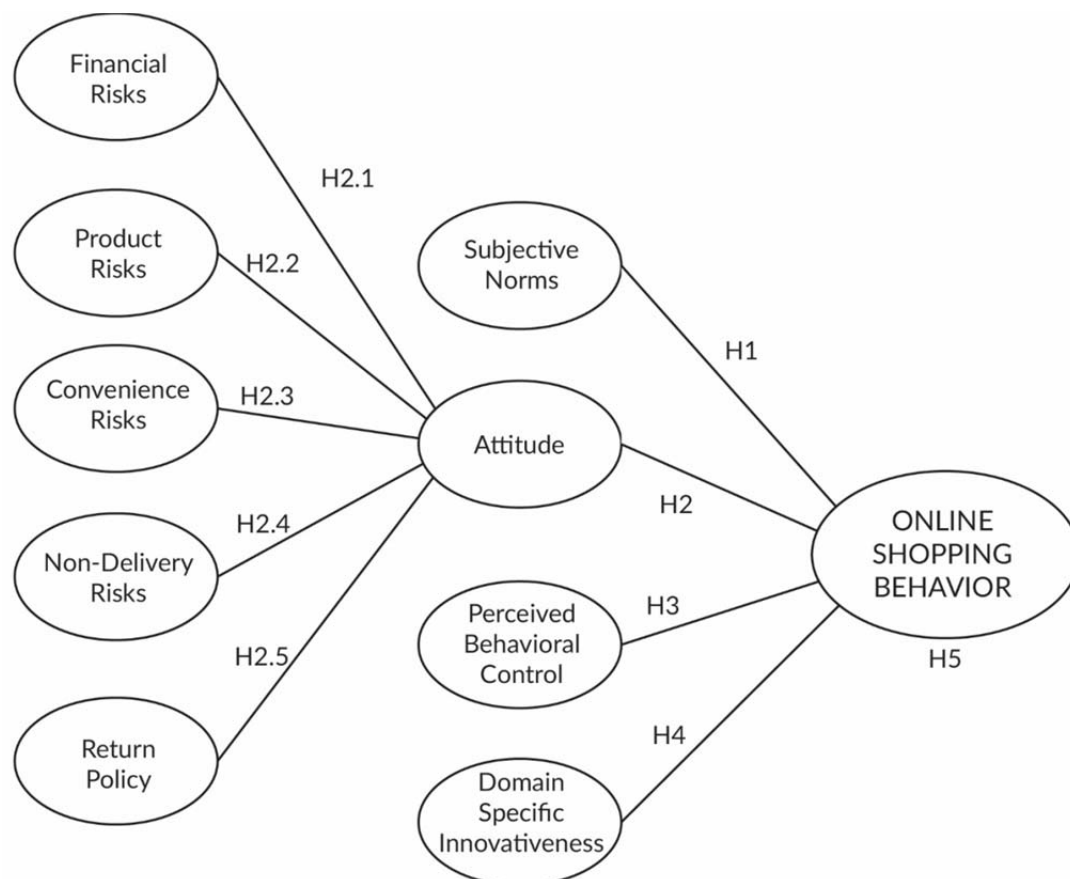


Figure 2.1 Conceptual Model

CHAPTER III

METHODOLOGY

3.1 Overview

The purpose of this survey is to analyze factors that is affecting shopping behavior of Thai consumer. This survey will help proves the hypotheses on effect of Perceived risks (includes Financial risks, Product risks, Convenience risks, Non-deliver risks, Return policy), Attitude, Subjective Norms, Perceive behavioral control, and Domain specific innovativeness towards online shopping behavior.

1. Independent Variables:

1.1 Attitude

1.1.1 Financial risks

1.1.2 Product risks

1.1.3 Convenience risks

1.1.4 Non-delivery risk

1.1.5 Return policy

1.1.6 Service & Infrastructure

1.1.7 Subjective Norms

1.1.8 Perceived Behavior

1.1.9 Domain Specific Innovativeness

2. Dependent Variables:

2.1 Attitude

2.2 Online Fashion Shopping Behavior

3.2 Data Collection

In order to test the hypotheses of this research, questionnaires (Appendix A) was conducted. The questionnaires was conduct both online (google form) and offline. The online questionnaires were sent out to 200 respondents and offline questionnaires were sent to 100 respondents in office building. The questionnaires have 48 question and divided into 4 sections. The first section is a basic question including age, gender, income, and education. The other three section assessed all variables of conceptual model through 44 questions using five-point Likert scale from (1) Strongly disagree to (5) Strongly agree. Out of three hundred questionnaires sent both online and offline, 289 questionnaires were usable for data analyzing.

Table 3.1 Question Details

Variable	Hypotheses	Question no.	Section no.
Attitude	H2	1 to 16	2
Financial Risks	H2.1	1 to 3	3
Product Risks	H2.2	4 to 7	3
Convenience Risks	H2.3	8 to 11	3
Non-Delivery Risks	H2.4	12 to 13	3
Return Policy	H2.5	14 to 16	3
Subjective Norms	H1	1 to 4	4
Perceived Behavioral Control	H3	5 to 8	4
Domain Specific Innovativeness	H4	9 to 12	4

Table 3.2 Demographic profile of participants

Variable	Frequency	Percentage
Age		
Less than 21	4	1.4
21-29	168	58.7
30-39	98	34.3
40 and above	16	5.6
Total	286	100.0
Gender		
Male	106	37.1
Female	180	62.9
Total	286	100.0
Income		
9,000 - 15,000 baht	34	11.9
16,000 - 30,000 baht	174	60.8
30,000 - 50,000 baht	62	21.7
above 50,000 baht	16	5.6
total	286	100.0
Education		
High School Diploma	31	10.8
Bachelor's Degree	195	68.2
Master's Degree	43	15.0
Phd	17	5.9
Total	286	100.0
Platform		
Online Survey	186	65.0
Offline Survey	100	35.0
Total	286	100.0

3.3 Hypotheses

H 1: Subjective Norms has a relationship with online shopping behavior

H 2: Attitude toward online shopping has relationships with online shopping behavior

H 2.1 Attitude toward online shopping in respect to Financial Risk has relationship with Online

H 2.2 Attitude toward online shopping in respect to Product Risk has relationship with online shopping behavior

H 2.3 Attitude toward online shopping in respect to Convenient Risk has relationship with online shopping behavior.

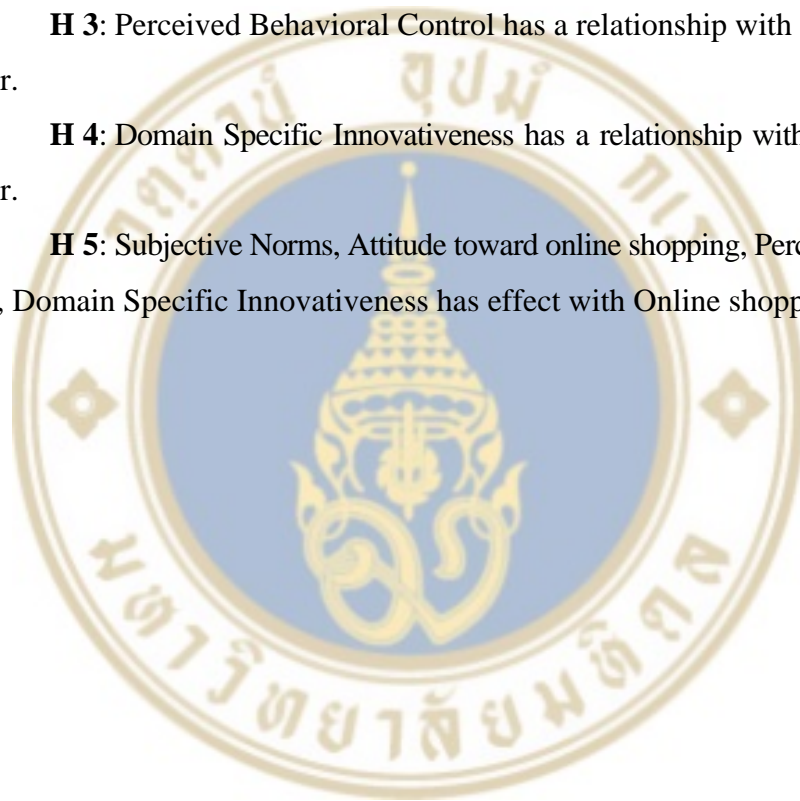
H 2.4 Attitude toward online shopping in respect to Non-delivery Risk has relationship with online shopping behavior.

H 2.5 Attitude toward online shopping in respect to Return Policy has relationship with online shopping behavior

H 3: Perceived Behavioral Control has a relationship with online shopping behavior.

H 4: Domain Specific Innovativeness has a relationship with online shopping behavior.

H 5: Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness has effect with Online shopping behavior.



CHAPTER IV

DATA ANALYSIS AND RESULT

In order to study and test the hypotheses, the questionnaires were sent out to 286 respondents. The questions was ground and link to the conceptual model and hypotheses in order to see the effect of each factors toward attitude on online shopping behavior

Part 1 Online Fashion Shopping Behavior

Table 4.1 Online Fashion Shopping Behavior

Description	\bar{X}	S.D.	Degree of agreement
I shop cloths online as I can shop in privacy	4.24	0.43	Agree
I shop cloths online as I do not have to leave home for shopping	4.26	0.44	Agree
I shop cloths online as I can shop whenever I want	4.18	0.39	Agree
I shop cloths online as I can save myself from chaos traffic	4.35	0.48	Agree
I shop cloths online as I can avoid crowed market place	4.22	0.42	Agree
I shop cloths online as I can get all the detail about my desired product	4.02	0.57	Agree
I shop cloths online as I can get more product varieties	4.29	0.45	Agree
I shop cloths online as I can easily get a price comparison	4.31	0.46	Agree
I shop cloths online as I can get review form other customers	4.39	0.49	Agree
I shop cloths online as there is no embarrassment of not buying	4.34	0.47	Agree
I shop cloths online as I can take as much time as I can to decide	4.19	0.39	Agree
I shop cloths online to buy products that are not available in nearby market place	4.42	0.49	Agree
I shop cloths online for latest product of the fashion line	4.17	0.38	Agree
Total	4.34	0.47	Agree

Based on the observation of table 3, the respondents' opinion toward online fashion shopping behavior is at agree level. ($\bar{X}=4.34$). When considering in details, the respondents agree with the item "I shop cloths online to buy products that are not available in nearby market place" with the highest mean score at 4.42. Followed by "I shop cloths online as I can get review form other customers." ($\bar{X}=4.39$). And "I shop cloths online as I can get all the detail about my desired product" with the lowest mean score at 4.02. The details can be illustrated in Figure 4.1

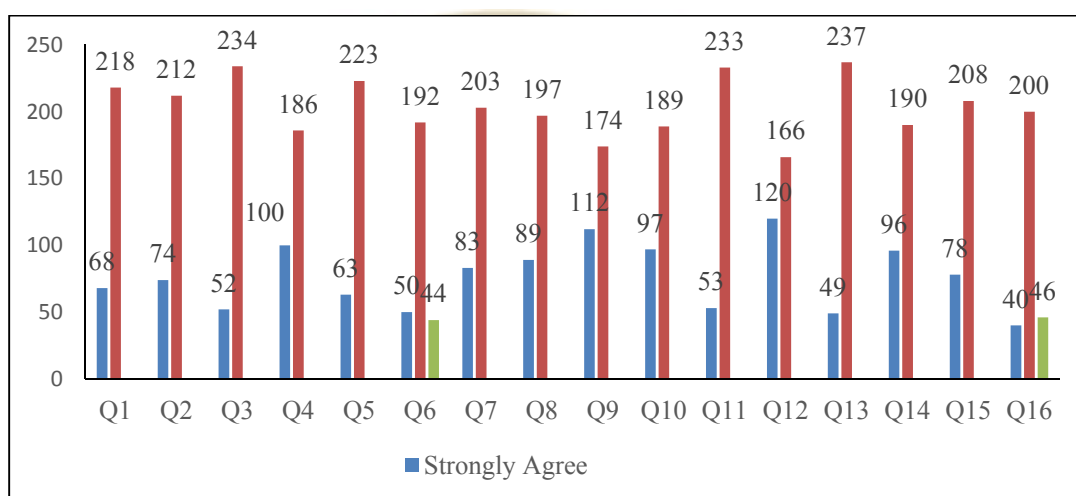


Figure 4.1 Online Fashion Shopping Behavior

Part 2 Attitude toward online shopping

Table 4.2 Financial risks

Description	\bar{X}	S.D.	Degree of agreement
I feel that my credit card details can be compromised and misused if I shop online.	3.64	0.49	Agree
I might get overcharged if I shop online as the retailers has my credit card info.	3.96	0.71	Agree
I feel that my personal information given for transaction to the retailers can be leaked to third party.	3.87	0.34	Agree
Total	3.82	0.23	Agree

Based on the observation of table4, the respondents' attitude toward online shopping behavior in respect to "Financial risks" is at an agree level. ($\bar{X} = 4.34$). When considering in details, the respondents agree with the item "I might get overcharged if I shop online as the retailers has my credit card info." with the highest mean score at 3.96. Followed by "I feel that my personal information given for transaction to the retailers can be leaked to third party". ($\bar{X} = 3.87$). And "I feel that my credit card details can be compromised and misused if I shop online." with the lowest mean score at 3.64. The finding can be illustrated I Figure 4.2

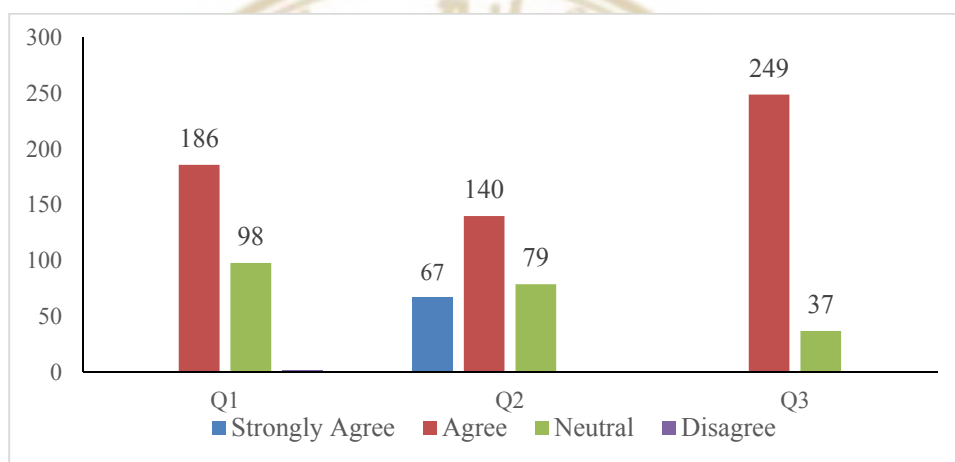


Figure 4.2 Financial risks

Table 4.3 Product Risks

Description	\bar{X}	S.D.	Degree of agreement
I might not get what I order through online shopping	4.07	0.44	Agree
I might receive defected clothes from online shopping	3.64	0.59	Agree
It is difficult to judge the quality of clothes over the internet	4.18	0.39	Agree
It is difficult to find the right product online	3.65	0.52	Agree
Total	3.89	0.39	Agree

Based on the observation of table 5, the respondents' attitude toward online shopping behavior in respect to "Product Risks" is at an agree level. ($\bar{X} = 3.89$). When considering in details, the respondents agree with the item "It is difficult to judge the quality of clothes over the internet." with the highest mean score at 4.18. Followed by "I might not get what I order through online shopping". ($\bar{X} = 4.07$). And "I might receive defected clothes from online shopping" with the lowest mean score at 3.64. Figure 4.3 portrayed the finding of the respondents' attitude toward on line shopping in respect to "Product risk"

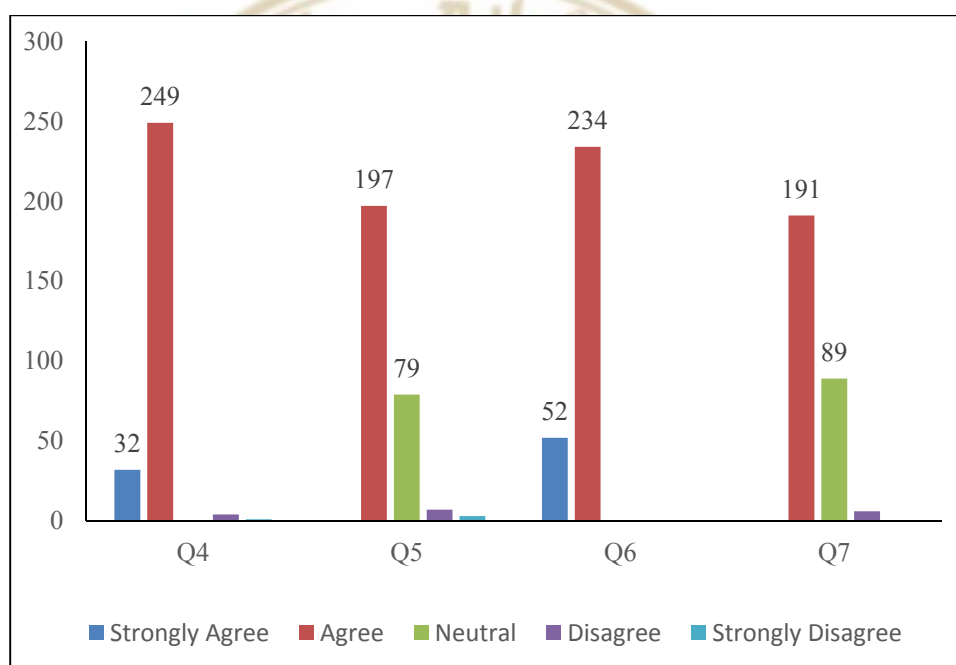


Figure 4.3 Product Risks

Table 4.4 Convenience Risks

Description	\bar{X}	S.D.	Degree of agreement
I cannot wait for the product to arrive	3.92	0.90	Agree
I cannot get to examine the product when shop online	4.02	0.86	Agree
It is difficult to cancel orders when shop online	3.89	0.77	Agree
It is difficult to return product if I do not want it	3.79	0.76	Agree
Total	3.91	0.50	Agree

Shopping in respect to “Convenience risks” is at an agree level. ($\bar{X} = 3.91$). When considering in details, the respondents agree with the item “I cannot get to examine the product when shop online” with the highest mean score at 4.02. Followed by “I cannot wait for the product to arrive”. ($\bar{X} = 3.92$). And “It is difficult to return product if I do not want it” with the lowest mean score at 3.79. The details of the finding is as illustrated in Figure 4.4

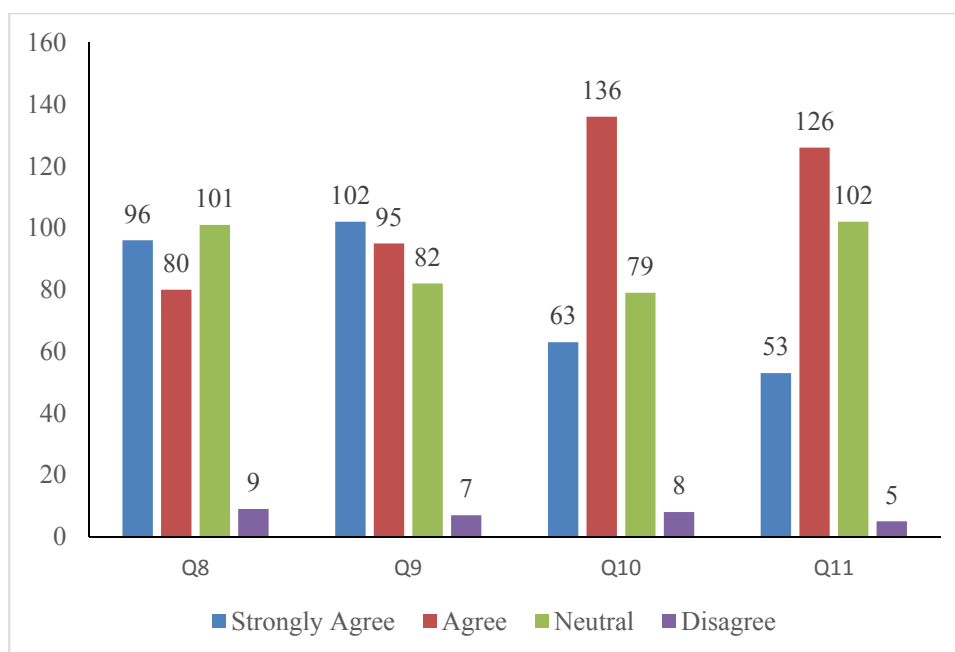


Figure 4.4 Convenience Risks

Table 4.5 Non-Delivery Risks

Description	\bar{X}	S.D.	Degree of agreement
The product might be lost along delivery process and cost more trouble	3.80	0.72	Agree
The delivery courier is unreliable and unprofessional	3.91	0.90	Agree
Total	3.85	0.71	Agree

Based on the observation of table 4.5, the respondents' attitude toward online shopping regarding "Non-Delivery Risks" is at an agree level. ($\bar{X} = 3.85$). When considering in details, the respondents agree with the item "The delivery courier is unreliable and unprofessional." with the highest mean score at 3.94. Followed by "The product might be lost along delivery process and cost more trouble". ($\bar{X} = 3.80$). The details of the finding is as illustrated in Figure 4.5

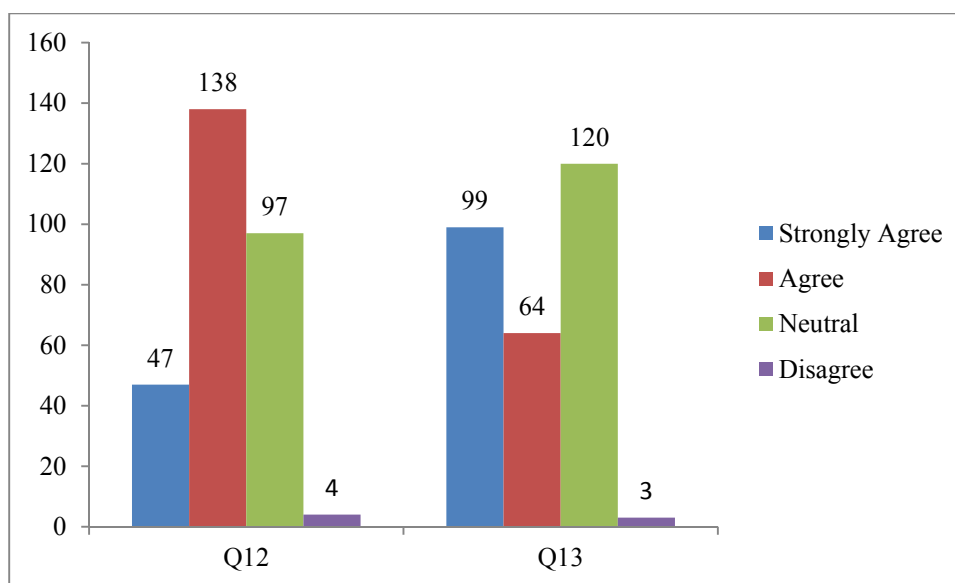


Figure 4.5 Non-Delivery Risks

Table 4.6 Return Policy

Description	\bar{X}	S.D.	Degree of agreement
I do not purchase online if there is no free return shipment service available	4.22	0.55	Agree
I purchase online product only when I can return the product without any problem	3.93	0.29	Agree
I do not purchase a product if there is no money back guarantee	3.84	0.44	Agree
Total	4.00	0.29	Agree

Based on the observation of table 4.6, the respondents' attitude toward online shopping regarding "Return Policy" is at an agree level. ($\bar{X}=4.00$). When considering in details, the respondents agree with the item "I do not purchase online if there is no free return shipment service available." with the highest mean score at 4.22. Followed by "I purchase online product only when I can return the product without any problem". ($\bar{X}=3.93$). And "I do not purchase a product if there is no money back guarantee." with the lowest mean score at 3.84.

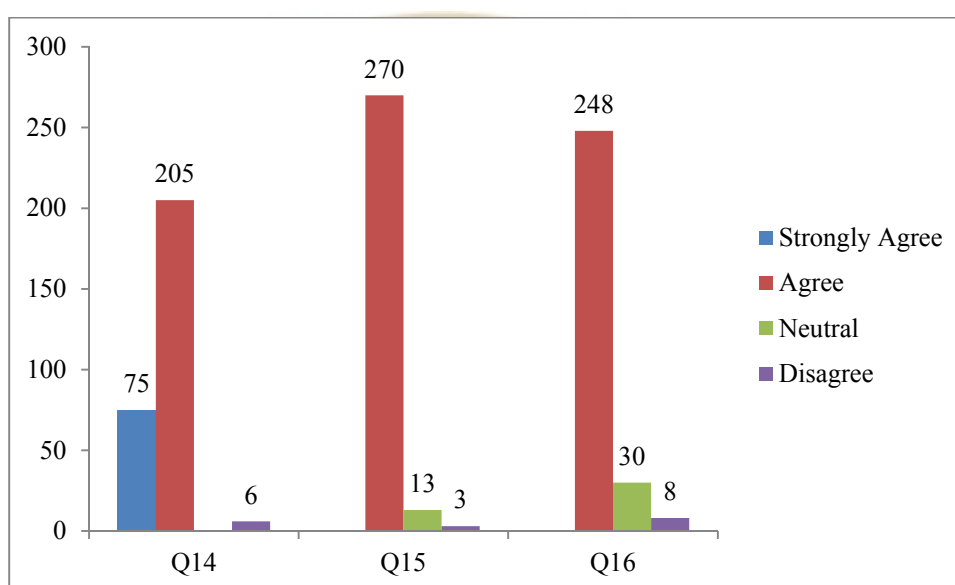


Figure 4.6 Return Policy

Table 4.7 Overall attitude toward on line shopping

Description	\bar{X}	S.D.	Degree of agreement
Financial Risks	3.82	0.23	Agree
Product Risks	3.89	0.39	Agree
Convenience Risks	3.91	0.50	Agree
Non-Delivery Risks	3.85	0.71	Agree
Return Policy	4.00	0.29	Agree
Total	3.90	0.28	Agree

Based on the observation of table 4.7, the respondents' overall attitude toward online shopping is at an agree level. ($\bar{X}=3.90$). When considering in details, the respondent's attitude toward "Return policy" has the highest mean score at. 4.00. Followed by convenience risks ($\bar{X}=3.91$). And financial risk with the lowest mean score at 3.82.

Part 3 Subjective Norms

Table 4.8 Subjective Norms

Description	\bar{X}	S.D.	Degree of agreement
I like to shop with my family member or friends	3.73	0.78	Agree
When I make a purchase my friend's opinion is important to me	3.70	0.74	Agree
I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems	3.76	0.45	Agree
Sharing my experience through online product review will make me noticeable	4.13	0.47	Agree
Total	3.83	0.28	Agree

Based on the observation of table 4.8, the respondents 'opinion toward "Subjective Norms" is at agree level. ($\bar{X} = 3.83$). When considering in details, the respondents agree with the item "Sharing my experience through online product review will make me noticeable" with the highest mean score at. 4.13. Followed by the item "I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems". ($\bar{X}=3.76$). And "When I make a purchase my friend's opinion is important to me" with the lowest mean score at 3.70. The details of which can be presents as histogram graph in Figure 4.7

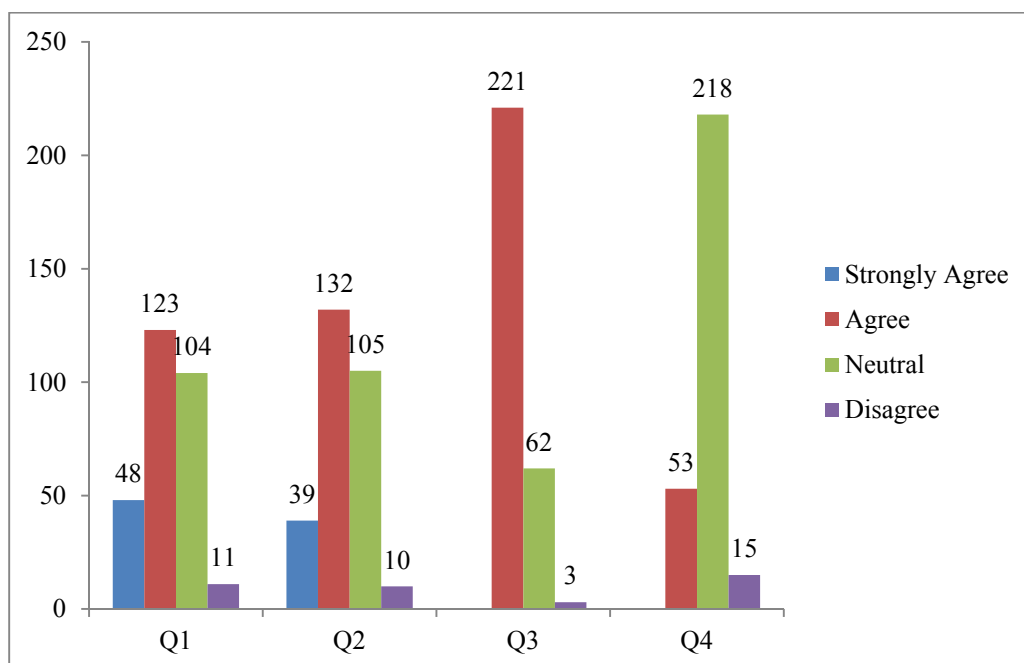


Figure 4.7 Subjective Norms

Part 5 Perceived Behavioral Control

Table 4.9 Perceived Behavioral Control

Description	\bar{X}	S.D.	Degree of agreement
I do not shop online because of internet speed is slow	3.51	0.51	Agree
I do not shop online as I do not have computer or smart device	3.93	0.58	Agree
I do not shop online as I do not have internet connection	3.80	0.40	Agree
I do not shop online as I do not have credit card	3.72	0.45	Agree
Total	3.74	0.27	Agree

Based on the observation of table 4.9, the respondents' attitude toward "Perceived Behavioral Control" is at an agree level. ($\bar{X}=3.74$). When go in details, the respondents agree "I do not shop online as I do not have computer or smart device"

with the highest mean score at 3.93. Followed by “I do not shop online as I do not have internet connection”. (\bar{X} =3.80). And “I do not shop online because of internet speed is slow” with the lowest mean score at 3.51. The details of which can be illustrated in Figure 4.8

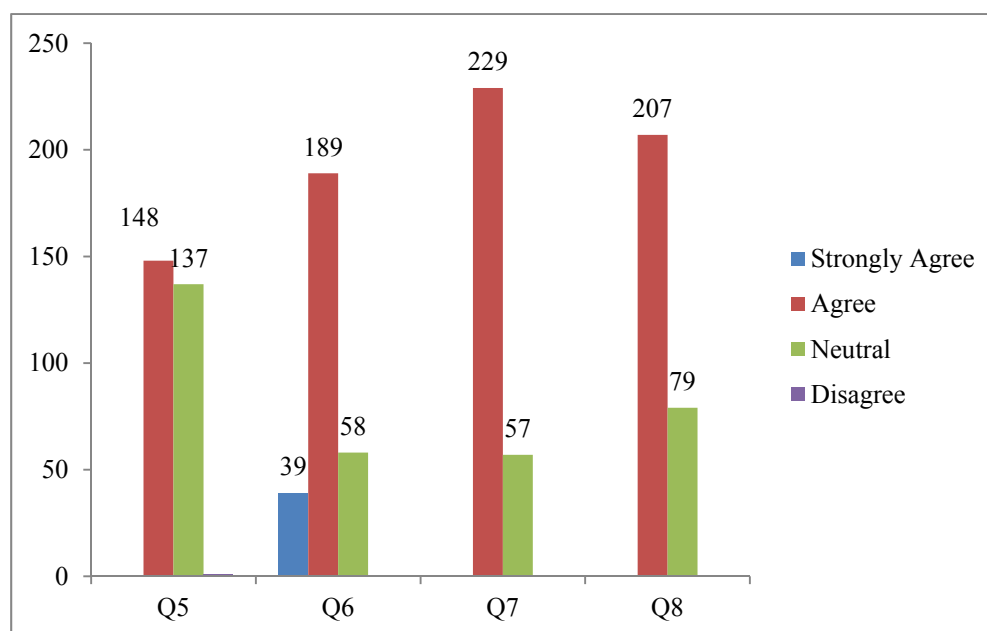


Figure 4.8 Perceived Behavioral Control

Part 6 Domain Specific Innovativeness

Table 4.10 Domain Specific Innovativeness

Description	\bar{X}	S.D.	Degree of agreement
I am confident to shop online even if there is no one to show me how to do it	3.52	0.54	Agree
I will be more confident to shop online if there is someone to show me how to do it	4.25	0.43	Agree
I am usually the first in my group to try out new technologies	3.70	0.48	Agree
My friend approach me for consultation if they have to try something new	4.19	0.39	Agree
Total	3.91	0.17	Agree

Based on the observation of table 4.10, the respondents' opinion toward "Domain Specific Innovativeness" is at an agree level. ($\bar{X} = 3.91$). When considering in details, the respondents agree with the item "I will be more confident to shop online if there is someone to show me how to do it" with the highest mean score at 4.25. Followed by "My friend approach me for consultation if they have to try something new". ($\bar{X} = 4.19$). And "I am confident to shop online even if there is no one to show me how to do it." with the lowest mean score at 3.52. The details of which is as presented in Figure 4.9

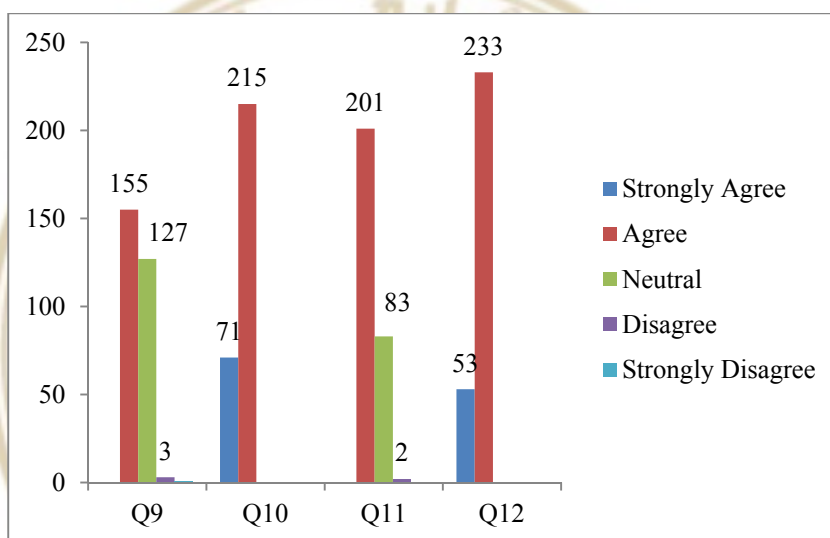


Figure 4.9 Domain Specific Innovativeness

Part 7 Hypothesis Testing

H1: Subjective Norms has a relationship with online shopping behavior.

H_0 : Subjective Norms has no relationship with online shopping behavior.

H_a : Subjective Norms has a relationship with online shopping behavior.

Table 4.11 Relationship between Subjective Norms and Online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Subjective Norms	286	.317	.000*

* significant level < .05

Base on Table 4.11, the analysis result reveals the p value = .000 and the Pearson correlation = 0.317. Which can be interpreted that there is a positive significant relationship between Subjective norms and Online Relationship Behavior at a .05 significant level.

H2: Attitude toward online shopping has relationships with Online shopping behavior.

H 2.1 Attitude toward online shopping in respect to Financial Risk has relationship with Online shopping behavior.

H₀: Attitude toward online shopping in respect to Financial Risk has no relationship with online shopping behavior.

H_a: Attitude toward online shopping in respect to Financial Risk has relationship with online shopping behavior.

Table 4.12 Relationship between Attitude toward online shopping in respect to Financial Risk and Online shopping behavior

Variable	On line shopping behavior		
	n	r	Sig
Attitude toward online shopping in respect to Financial Risk	286	.499	.000*

* significant level < .05

Base on Table 4.12, the analysis result reveals the p value= .000 and the Pearson correlation = 0.499. Which can be interpreted that there is a positive significant relationship between Attitude toward online shopping in respect to Financial Risk and Online Relationship Behavior at a .05 significant level.

H 2.2 Attitude toward online shopping in respect to Product Risk has relationship with online shopping behavior.

H₀: Attitude toward online shopping in respect to Product Risk has no relationship with online shopping behavior.

H_a: Attitude toward online shopping in respect to Product Risk has relationship with online shopping behavior.

Table 4.13 Relationship between Attitudes toward online shopping in respect to Product Risk and Online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Attitude toward online shopping in respect to Product Risk	286	.855	.000*

* Significant level < .05

Base on Table 4.13, the analysis result reveals the p value = .000 and the Pearson correlation = 0.855. Which can be interpreted that there is a positive significant relationship between Attitude toward online shopping in respect to Product Risk and Online Relationship Behavior at a .05 significant level.

H 2.3 Attitude toward online shopping in respect to Convenient Risk has relationship with online shopping behavior.

H₀: Attitude toward online shopping in respect to Convenient Risk has no relationship with online shopping behavior.

H_a: Attitude toward online shopping in respect to Convenient Risk has relationship with online shopping behavior.

Table 4.14 Relationship between Attitude toward online shopping in respect Convenient Risk and online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Attitude toward online shopping in respect to Convenient Risk	286	.777	.000*

* Significant level < .05

Base on Table 4.14, the analysis result reveals the p value = .000 and the Pearson correlation = 0.777. Which can be interpreted that there is a positive significant relationship between Attitude toward online shopping in respect to Convenient Risk and Online Relationship Behavior at a .05 significant level.

H 2.4 Attitude toward online shopping in respect to Non-delivery Risk has relationship with online shopping behavior.

H₀: Attitude toward online shopping in respect to Non-delivery Risk has no relationship with online shopping behavior.

H_a: Attitude toward online shopping in respect to Non-delivery Risk has relationship with online shopping behavior.

Table 4.15 Relationship between Attitude toward online shopping in respect to Non-delivery Risk and online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Attitude toward online shopping in respect to Non-delivery Risk	286	.813	.000*

* Significant level < .05

Base on Table 4.15, the analysis result reveals the p value = .000 and the Pearson correlation = 0.813. Which can be interpreted that there is a positive significant relationship between Attitude toward online shopping in respect to Non-delivery Risk and Online Relationship Behavior at a .05 significant level.

H 2.5 Attitude toward online shopping in respect to Return Policy has relationship with online shopping behavior.

H₀: Attitude toward online shopping in respect to Return Policy has no relationship with online shopping behavior.

H_a: Attitude toward online shopping in respect to Return Policy has relationship with online shopping behavior.

Table 4.16 Relationship between Attitude toward online shopping in respect to Return Policy and online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Attitude toward online shopping in respect to Return Policy	286	.657	.000*

* Significant level < .05

Base on Table 4.16, we found that attitude toward online shopping in respect to return policy has a relationship with Online shopping behavior at significant level 0.05 and the Pearson correlation equal 0.657.

Base on Table 4.16, the analysis result reveals the p value = .000 and the Pearson correlation = 0.657. Which can be interpreted that there is a positive significant relationship between Attitude toward online shopping in respect to Return Policy and Online Relationship Behavior at a .05 significant level.

H 3 Perceived Behavioral Control has a relationship with online shopping behavior.

H₀: Perceived Behavioral Control has no relationship with online shopping behavior.

H_a: Perceived Behavioral Control has a relationship with online shopping behavior.

Table 4.17 Relationship between Perceived Behavioral Control and online shopping behavior

Variable	Online shopping behavior		
	n	r	Sig
Perceived Behavioral Control	286	.412	.000*

* Significant level < .05

Base on Table 4.17, we found that Perceived Behavioral Control has a relationship with Online shopping behavior at significant level 0.05 and the Pearson correlation equal 0.412.

Base on Table 4.17, the analysis result reveals the p value = .000 and the Pearson correlation = 0.412 Which can be interpreted that there is a positive significant relationship between Perceive Behavioral Control and Online Relationship Behavior at a .05 significant level.

H 4 Domain Specific Innovativeness has a relationship with online shopping behavior.

H₀: Domain Specific Innovativeness has no relationship with online shopping behavior.

H_a: Domain Specific Innovativeness has a relationship with online shopping behavior.

Table 4.18 Relationship between Domain Specific Innovativeness and online shopping behavior.

Variable	Online shopping behavior		
	n	r	Sig
Domain Specific Innovativeness	286	.504	.000*

* Significant level < .05

Base on Table 4.18, we found that Domain Specific Innovativeness has a relationship with Online shopping behavior at significant level 0.05 and the Pearson correlation equal 0.504.

Base on Table 4.18, the analysis result reveals the p value = .000 and the Pearson correlation = 0.504. Which can be interpreted that there is a positive significant relationship between Domain Specific Innovativeness and Online Relationship Behavior at a .05 significant level.

H 5 Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness has effect with Online shopping behavior.

H₀: Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness has no effect with Online shopping behavior.

H_a: Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness has effect with Online shopping behavior.

Testing hypothesis using Multiple Regression analysis which can be presented in the following equation

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_n X_n + \epsilon$$

Y	represents a dependent variable
X ₁ , X ₂ , X ₃ ...X _n	represents the independent variables (1,2,3 ...n)
β ₀	represents a constant value
β ₁ , β ₂ , β ₃ ,... β _n	represents linear multiple regression coefficient of the independent variables. (1,2,3 ...n)
ε	represents standard error

In this study the equation comprises

- Y = Online shopping behavior
 X₁ = Subjective Norms
 X₂ = Attitude
 X₃ = Perceived Behavioral Control
 X₄ = Domain Specific Innovativeness

The result of which is presented in table 4.20

Table 4.19 Analysis of Variance between independent and dependent variables

Source	SS	Df	MS	F	p-value
Variance	37.158	4	9.290	607.968	.000*
Error	4.294	281	.015		
Total	41.452	285			

* significant level < .05

From table 4.19 the analysis result reveals the p-value=.000. Which can be interpreted that Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness have a linear relationship with online shopping behavior

Table 4.20 The Regression Coefficient between Independent variables and Dependent variable

Independent variables	B	S.E.b	Beta	t	p-value
Constant (a)	5.929	.230		25.764	.000
Attitude toward online shopping	1.181	.029	.873	41.092	.000
Subjective norms	.419	.034	.310	12.230	.000
Domain specific innovativeness	.519	.063	.225	8.220	.000
Perceived behavioral control	.192	.035	.137	5.442	.000

R = .947 R² = .896 Adjusted R Squares = .895 S.E.ext = 0.12361 F change = 29.616 sig = .000*

The Multiple Regression Analysis yields that Subjective Norms, Attitude toward online shopping, Perceived Behavioral Control, Domain Specific Innovativeness have significant relationship with Online shopping behavior at .05 significant level. Whereby Attitude toward online shopping has the highest Beta Coefficient (.873) which can be interpreted that Attitude toward online shopping has the highest correlation with Online shopping behavior. Followed by Subjective norms (.310), Domain specific innovativeness (.225), and Perceived behavioral control (.137), respectively.



CHAPTER V

CONCLUSIONS & RECOMMENDATIONS

This study examined some factors that affecting online shopping behavior of consumers. A conceptual model was used in order to assess the effects of variables on each other using Pearson correlation and multiple regression. Result of hypotheses testing indicated that all risks including financial risks, product risks, convenience risks, and non-delivery risks all have effect on attitude toward online shopping. The retailers or fashion business owners should find a way to minimize these risks. For example, retailers should make their website safer and assure customers of a secure payment methods. Furthermore, retailer should consider finding a way to secure or guarantee that customer's order will definitely be deliver and also deliver the right product. Minimizing risks that was mentioned can make enormous difference for fashion e-commerce. Subjective norms also have effect on online shopping behavior. This means that people can influence each other toward online shopping, the more people happy to use online shopping, the more people will accept this shopping method.

5.1 Limitation of This Research Are

1. Because of using questionnaires as data gathering method, the respondents may not answer exactly accordingly to what they really think and behave.
2. There are more factors that can effect online shopping behavior than that was mentioned in this research.
3. The methodology of this study for analyzing data may not able to fully access the online shopping behavior of consumers.
4. This study use online and offline data collecting method, the offline was sent out to office employees which would have a chance of survey resulted in the same pattern.

5. This research only examine people in Bangkok Metropolitan area but it would be better to expand target audiences.



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Appendix A: Questionnaire

Section1.

Select your age range

- a. Less than 21
- b. 21 – 29
- c. 30 – 39
- d. 40 and above

Gender

- a. Male
- b. Female

Income

- a. 9,000 – 15,000 baht
- b. 16,000 – 30,000 baht
- c. 30,000 – 50,000 baht
- d. Above 50,000 baht

Education

- a. Hi-school diploma
- b. Bachelor's Degree
- c. Master's Degree
- d. Ph.D.

All questions were rated on a five point Likert scale from (1) “Strongly Disagree” to (5) “strongly Agree”

Section2. Online Fashion Shopping Behavior

1. I shop cloths online as I can shop in privacy
2. I shop cloths online as I do not have to leave home for shopping
3. I shop cloths online as I can shop whenever I want
4. I shop cloths online as I can save myself from chaos traffic
5. I shop cloths online as I can avoid crowed market place
6. I shop cloths online as I can get all the detail about my desired product

7. I shop cloths online as I can get more product varieties
8. I shop cloths online as I can easily get a price comparison
9. I shop cloths online as I can get review form other customers
10. I shop cloths online as there is no embarrassment of not buying
11. I shop cloths online as I can take as much time as I can to decide
12. I shop cloths online to buy products that are not available in nearby market place
13. I shop cloths online for latest product of the fashion line
14. Online shopping makes my shopping easy
15. Online shopping gives me better control of my expenses
16. I find online shopping suit with my life style

Section3

1. I feel that my credit card details can be compromised and misused if I shop online
2. I might get overcharged if I shop online as the retailers has my credit card info
3. I feel that my personal information given for transaction to the retailers can be leaked to third party
4. I might not get what I order through online shopping
5. I might receive defected clothes from online shopping
6. It is difficult to judge the quality of clothes over the internet
7. It is difficult to find the right product online
8. I cannot wait for the product to arrive
9. I cannot get to examine the product when shop online
10. It is difficult to cancel orders when shop online
11. It is difficult to return product if I do not want it
12. The product might be lost along delivery process and cost more trouble
13. The delivery courier is unreliable and unprofessional
14. I do not purchase online if there is no free return shipment service available
15. I purchase online product only when I can return the product without any problem

16. I do not purchase a product if there is no money back guarantee

Section 4

1. I like to shop with my family member or friends
2. When I make a purchase my friend's opinion is important to me
3. I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems
4. Sharing my experience through online product review will make me noticeable
5. I do not shop online because of internet speed is slow
6. I do not shop online as I do not have computer or smart device
7. I do not shop online as I do not have internet connection
8. I do not shop online as I do not have credit card
9. I am confident to shop online even if there is no one to show me how to do it
10. I will be more confident to shop online if there is someone to show me how to do it
11. I am usually the first in my group to try out new technologies
12. My friend approach me for consultation if they have to try something new