

**CONSIDERING FACTORS  
FOR ONLINE JEWELRY SHOPPING**



**A THEMATIC PAPER SUBMITTED IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR  
THE DEGREE OF MASTER OF MANAGEMENT  
COLLEGE OF MANAGEMENT  
MAHIDOL UNIVERSITY  
2017**

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Thematic paper  
entitled  
**CONSIDERING FACTORS  
FOR ONLINE JEWELRY SHOPPING**

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

on  
January 7, 2017



.....  
Miss. Janthip Wongtaveerat  
Candidate

.....  
Asst. Prof. Randall Shannon,  
Ph.D.  
Advisor

.....  
Asst. Prof. Vichita Ractham,  
Ph.D.  
Chairperson

.....  
Duangporn Arbhasil,  
Ph.D.  
Dean  
College of Management  
Mahidol University

.....  
Worapong Janyangyuen,  
D.B.A.  
Committee member

## ACKNOWLEDGEMENTS

This Thematic Paper would not have been completed without helps and supports from generous people around me.

First and foremost, I would like to express my sincere gratitude to Asst. Prof. Ph.D. Randall Shannon, my thematic paper advisor for his kindness, continued supports, and guidance as well as encouragement in carrying out this thematic paper.

I would like to acknowledge the academic and technical support of the College of Management, Mahidol University (CMMU), especially the staffs who provided several necessary information and IT supports.

I am also thankful to my parents and my brothers who have given me their strong moral supports in everyday that I have worked on the thematic paper. Their supports gave me perseverance, and encouraged me to bring this thematic paper to the success.

Apart from this, I would like to thank all of my instructors and friends in CMMU, who have been sharing precious experiences and memorable moments together in my Master Degree study and supported me to well complete this thematic paper.

Janthip Wongtaveerat

## **CONSIDERING FACTORS FOR ONLINE JEWELRY SHOPPING**

JANTHIP WONGTAVEERAT 5849043

M.M. (ENTREPRENEURSHIP MANAGEMENT)

THEMATIC PAPER ADVISORY COMMITTEE ASST. PROF. RANDALL SHANNON,  
Ph.D., ASST. PROF. VICHITA RACTHAM, Ph.D., WORAPONG JANYANGYUEN

### **ABSTRACT**

This purpose of this study is to find out the considering factors for online jewelry shopping. The main hypothesis was to test whether differences in demographic as age and monthly income would lead to different attitudes of customer. A Likert-style questionnaire containing 29 statements identified in the areas of factors as perceived price, design, brand, quality, service, Information usefulness and online reviews. In terms of data collecting, the online survey was randomly distributed to 205 female respondents who had purchased jewelry though online shopping in past 12 months. For data analysis, this paper was applied three statistic approaches as descriptive analysis, exploratory factor analysis and One-way ANOVA analysis.

The findings revealed that final five influence factors from the factor analysis method was retained to test in the attitude score between different group of ages and monthly personal incomes. Information usefulness had a highest mean score, followed by price discounts component, design, online reviews, and branding respectively.

**KEY WORDS:** Online Jewelry/ Online Shopping/ Factor

50 pages

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# CHAPTER I

## INTRODUCTION

This research focuses on the factor of female customer in online jewelry shopping. This chapter introduces the background of jewelry business, presents its aims and objectives, and briefly explains the significance of the study and why it was conducted. This sets the stage for the following chapters and establishes the importance of the study topic and findings.

### 1.1 Background

Online shopping is widely used in customer's daily lives and also becomes a crucial commercial activity that can help business access their potential customers. Euro Monitor International (2015) found that technology is igniting growth and crucial to changes in customer behavior especial in online shopping. The Internet platform has expanded rapidly. Creating an e-commerce shop and online marketing has been key approach for new business setup and existing businesses who aim to reach a new market.

According to the government support and market opportunity, the jewelry business can be more attractive to small and medium - sized enterprises both domestic and international players. Thailand has long been a gemstones sourcing destination. Although nowadays most of the raw materials are imported into Thailand it has maintained its long reputation as a quality gemstones manufacturing and sourcing hub. The key strength of Thailand has always been the knowledge and expertise of transforming raw stones into brilliant gems by using traditional Thai methodologies such as heat treatment, cutting, polishing etc.

Currently, the industry consists of three segments as *gemstone production e.g. heating, cutting and polishing, jewelry design, casting (modeling and plating) and setting, and sales and marketing in domestic and international markets*

Most of the firms in the sale and marketing segment are small and medium-sized enterprises (SMEs), according to Thailand Board of Investment's report (2015). In 2016 the government approved measures to support SMEs in regard to financing and innovation, the promotion of investment in 10 special economic zones, and free-trade agreement policies to support export expansion. The Federation of Thai Industries' report (2016) forecasted that jewelry and ornaments exports would increase by 5 percent this year. This forecasting implied the expectation of growth in jewelry industry with plenty of opportunities in the international market.

Moreover, technology improvement is one of the key areas supporting the industry growth. The Thai jewelry sector is labor-intensive and relies on skilled artisans, designers and modern technology to produce jewelry that is competitive in the international markets. Recently, technologically advanced equipment has replaced human worker and increased productivity (e.g. CAD software, 3D scanner, 3D printer). So, the initial investment and production costs of the setting up a jewelry business were reduced due to technology improvements.

During the past five years, many fashion businesses worldwide have setup online platforms such as accessories, cosmetics, brand name, jewelry etc. Especially for Thailand as it has a strong international reputation for quality gemstones and jewelry manufacture, so the online shop has allowed small businesses to expand into the global market. Also, it enhances the Thai manufacturing capability to operate not only as an original equipment manufacturer (OEM) but also for successful brand building.

## **1.2 Problem Statement**

Thailand has strong reputation in gems and jewelry, however local enterprises still have to compete with international player such as India and China. According to researcher's observation and the extant research, there are a lot of local people produce and sell their local product both the fashion and fine jewelry. Although Thailand has the potential to build unique designs and manufacturer, we lacked the ability to sell as a brand name and competed with the international well-known brands. Online marketing may be the efficient approach for small and medium-sized enterprises to build their own brand name.

In addition, nowadays there are a few online stores selling jewelry pieces, and most of the jewelry web stores provide the same type of raw material product: generic bulk silver and gold jewelry, gemstones, custom jewelry, and jewelry from famous brand names. Some of these stores are selling well, some of them are not, this research considered the factors that affect purchasing jewelry through online shopping.

### **1.3 Objective**

The researcher would like to conduct this research to serve the main three objectives;

1. To investigate customers' behavior in online shopping and online jewelry shopping.
2. To identify the factor that affect customer to purchase jewelry toward online.
3. To find out customers' attitude about online jewelry shopping.

### **1.4 Benefits of research**

The results of this study will be beneficial to new business and SMEs in the jewelry industry. This paper supports the business to develop a customer oriented online shop which has taken into consideration all the key factors that impact the consumers' purchase decision. The results will allow a greater understanding about consumers service-needs, and how to develop a suitable marketing strategy. Moreover, this study will help SMEs to enhance their competitive edge on current service providers, and to penetrate markets with diversified products and services as well as to gain sufficient market share.

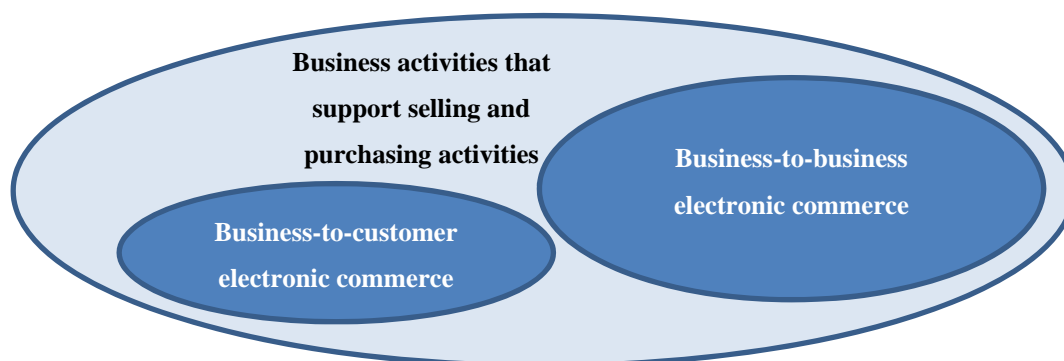
## **CHAPTER II**

### **LITERATURE REVIEW**

The purpose of this study was to examine the factors that influence the purchase of jewelry from an online platform. This chapter aims to present previous research which is related to this study. It initiates with the overview of the e-commerce environment and factors affecting purchase online. Then, the influencing factors of purchasing jewelry are described. The discussion will conclude with the framework which helps choosing an accurate research methodology, and the design of a questionnaire for implementing the study.

#### **2.1 E-Commerce Environment**

This study concentrates on customer behavior of online shopping, which is a sub-division of electronic commerce. Nowadays, the internet has transformed the way people buy, sell, and manage business activities in many approaches and faster growth than other technology of business” (Costa 2003). It turns to be a key influence into business activities and people’s lifestyle. Because of internet, the business environment has changed to a new dimension which is often called electronic commerce (E-commerce). Refer to Professor Gary Schneider, “electronic commerce or e-commerce” means for many people, operate a purchasing activity on a part of the Internet called the World Wide Web (Schneider, 2009, p.5).



**Figure 2.1 Element of e-commerce**

Source: Schneider (2009)

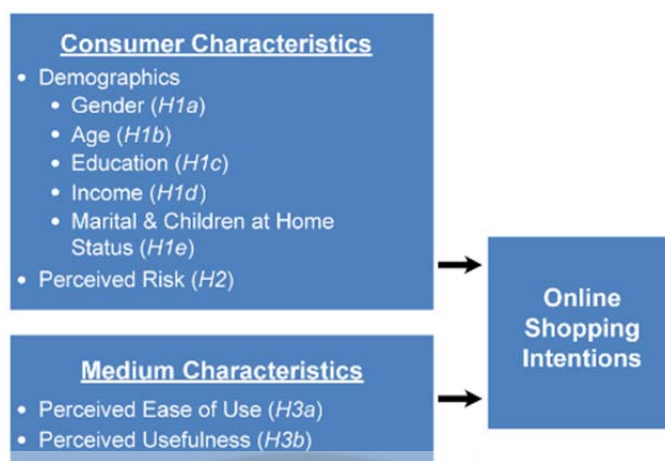
Moreover, electronic commerce or e-commerce can be separated into five components as *business-to-consumer*, *business-to-business*, *business process*, *consumer-to-consumer*, and *business-to-government* (Schneider 2009, p.5). Figure 2.1 demonstrates well the division and different size of *business-to-consumer*, *business-to-business*. Business processes is presented by the biggest category both of volume and value. The study will focus on *business-to-consumer* and investigate about the purchasing intention.

## 2.2 Key Factors Influencing Online Consumer attitudes

### 2.2.1 Demography

Refer to Barkhi & Wallace (2007), the previous research about the impact of personality type on purchasing decisions can be concluded that the attitudes of consumers are important to purchasing intention. The ways of manipulation the customer purchasing are related to the factors influencing purchase decision online.

Later on Wu (2007) mention that attitude is the key to get consumers to buy and it is formed through motivation, perception and learning, and that consumers' decisions are based on attitudes. He says that "Attitudes serve as the bridge between consumers' background (such as gender, age, income, education, etc.) and the consumption that satisfies their needs."



**Figure 2.2** Model of factors influencing Chinese consumers' online shopping intentions

Source: Wen, Rodney and Lynda (2013)

Wen, Rodney and Lynda (2013) studied factors influencing Chinese consumers to shop online by exploring the effects of user demographic characteristics and media characteristics on shopping intention in the figure 2.2

<i>Hypotheses</i>	<i>Results</i>
<i>H1a.</i> Chinese male consumers are likely to hold higher online shopping intentions than their female counterparts	Not supported
<i>H1b.</i> There is an inverse relationship between Chinese consumers' age and their intention to shop online	Supported
<i>H1c.</i> The higher the educational level of Chinese consumers, the more likely they will intend to shop online	Partially supported
<i>H1d.</i> The higher the income level of Chinese consumers, the more likely they will shop online	Supported
<i>H1e.</i> Married Chinese with children are more likely to hold higher intentions to shop online than married persons with no children or singles (regardless if children are in the household)	Supported
<i>H2.</i> Perceived risk negatively influences Chinese consumers' intention to shop online	Not supported
<i>H3a.</i> Perceived ease of use will positively influence Chinese consumers' likelihood of shopping online	Not supported
<i>H3b.</i> Perceived usefulness will positively influence Chinese consumers' likelihood of shopping online	Supported

**Figure 2.3** Summary of hypotheses and testing results

Source: Wen, Rodney and Lynda (2013)

Finally, this research found that age, income, marital and children at home status and perceived usefulness support online shopping intentions. Therefore this study will scope to investigate in age and monthly personal income. Researcher assumed that age and monthly personal income would lead to different attitudes towards the key factors concerning online purchase of jewelry goods

### 2.2.2 Attributes

Consumer buying behavior, before and after purchase, has differences between traditional shopping and online shopping. Research by Andrews and Currim summarizes that “compared to traditional supermarket consumers, online consumers: are less price sensitive, do more screening on the basis of brand names, do less screening on the basis of sizes, have stronger choice set effects (i.e., a lower percentage of customers who do no screening)” (Andrews & Currim, 2004). These results are based on traditional consumer products therefore they might not precisely suit the topic of this study. However, the results are indicative of the fact that the buying behavior of online shoppers differs from traditional consumers.

To be specific, Xia Liu (2013) studied the different motivational factor between online and in-store purchasing of luxury fashion products. In-store shoppers, who are more averse to online risks, find it very important to see the product personally before purchase and value the shopping experience and interactions. On the other hands, online shoppers are price-conscious, prefer the online product availability and have a higher level of trust towards online customer reviews. According to the Figure 4, some of factors selected to study there are specific to the jewelry product for online shopping.

**Table 2.1 Internet and in-store factor of fashion product**

<b>Online Shopping</b>	<b>In-Store Shopping</b>
Convenience	Aesthetic appeal
Price	Store trust
Product availability	Shopping experience
Online trust	Customer service

Source: Xia Liu (2013)

The first factor is price. Westbrook and Black (1985) found that an attractive **price** can be a primary shopping factor. It is proven that a competitive price can drive sales and encourage people's purchase decision. Consumers who are price-conscious tend to spend more time comparing the products and prices to achieve the best deal. This research studied both fine jewelry (luxury) and fashion jewelry. Being price-conscious should be the influence for general product (fashion jewelry). However fine jewelry is a premium product, customers have a different perspective. For fine jewelry, Yavas (2001) described consumers' willingness to spend for prestigious products in order to achieve prominent social status. Because these products are highly visible and ostentatious, people also use them to imply wealth (O'Cass and Frost, 2004). Also, luxury products are attractive to consumers because of their **high qualities** (Vigneron and Johnson, 2004). Their findings are also consistent with Leslie (1974), who found out that design and quality of jewelry are the key determinant factors of jewelry buyer especially fine jewelry. Therefore, price should relate with the quality and material for making the purchasing decision.

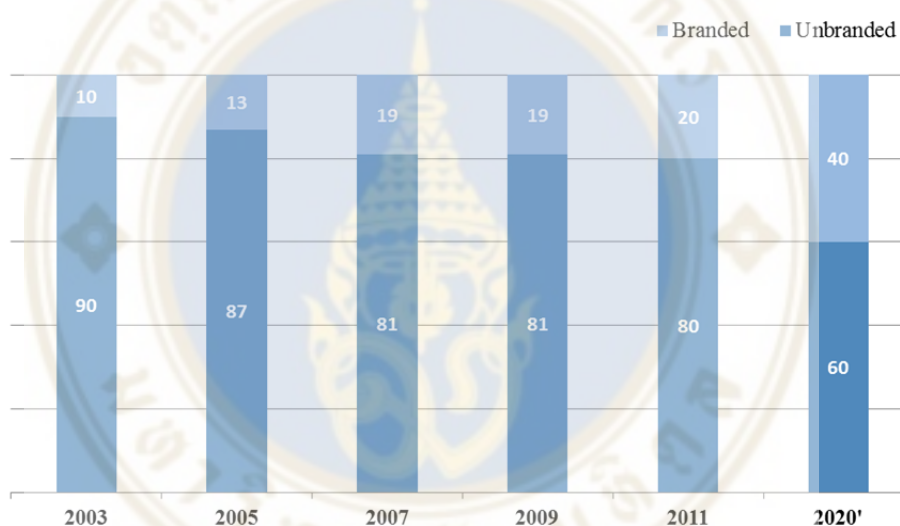
Moreover, beyond the products' design and price, other aspects (e.g. service, brand name, and packaging) are considered as parts of the product quality (Shaharudin et al., 2011). Since product quality is one of the most important factors that have high impact on purchase intention, quality perception is necessary to study. For the fashion and fine jewelry, researcher scope on the quality of material and customization service to investigate to quality and design, in order to, jewelry which made from the good material and good production will be more attractive.

Secondly, trust is the key factors to change from an in-store shopper to online (Lee et al. 2008). They found that trust in online shopping significantly influences the credibility of the consumer product reviews posted on the site, which is associated both indirectly and directly with greater purchase intentions. When consumers had a high level of trust in a shopping site, **information presented** on the site seems more meaningful and eventually shapes purchase decisions. Despite ample support research has found that online trust influences consumer responses, little research has explored consumer trust in the context of **online consumer product reviews** and its effect on consumer purchase intentions toward products for which they have read reviews. Also, early research by Xia Liu (2013) suggests that "It is important for retailers to learn



how to enhance online shopping environment to attract more online luxury buyers. Future researchers may also investigate the effectiveness of online word of mouth and the social media on luxury consumers' purchase intention and brand attitude. It is of practical importance to better understand the impact of online technologies on luxury retailing business." This research will be separate the store information and information of review, to investigate that different age and income might be lead to different perceived information.

Lastly, according to McKinney's research, a jewelry trend in 2020 forecasted that the **branded** segment will increase from 20% in 2003 to 40% in 2020 of the overall market share.



**Figure 2.4 Forecasting of branded vs. unbranded jewelry**

Source: Expert interviews, McKinney (2015)

Sasmita (2015) study via multiple regressions found that brand awareness predominantly affects brand equity among young consumers. These young consumers acquire input and awareness of a particular product or brand from social media. They can clearly recognize the particular product or brand in comparison to competing products or brands, know how it looks and its characteristics from social media. In the future, as customers pay attention to branded product, it will be interesting to study customer awareness to the new brands which originate from small business.

### 2.3 Hypothesis Development

Previous studies found many factors that influence customer purchasing online. The main hypothesis was to test whether differences in demographic variables such as age and monthly personal income would lead to different attitudes towards the key factors concerning online purchase of jewelry goods.



**Figure 2.5** Hypothesis development

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

This paper aims to study the influential factors affecting online purchase of jewelry products amongst female customers in Bangkok, Thailand. Researcher will use a quantitative research approach in order to meet the research objectives, through finding the answers to research questions. This chapter elaborates research design, population and Sampling, research instrument, and data analysis.

#### **3.1 Research Design**

This research will collect primary data in order to find the answers to its specific research objectives. The data collecting method chosen for this study was survey which will be conducted with the use of an online questionnaire. The benefit of using quantitative research is to ascertain the trustworthiness of the data and the substantial factors that influence consumer. These online survey designed questionnaires enabled respondents to answer the questions easily and fast. The questionnaires were created with simple format and the respondents were required a tick to answer each question rather than writing their answers.

Data were collected by online questionnaires that were distributed to 200 respondents through various online channels such as Facebook and email. This research aimed to study the considering factors to the purchase jewelry focusing on online shopping. The questionnaire was distributed to jewelry consumer who had purchased jewelry through online and internet shopping websites in past 12 months. The results from the respondents will be representative of the consumer behavior to shopping for jewelry online both fashion and fine jewelry.

### **3.2 Population and Sampling**

Jewelry is one of the fashion products which appeal to a wide range of women, so this research scope sampling in Thai female. The random sampling of 200 Thai female was conducted to represent the female population in Bangkok, Thailand which is approximately 1.48 million people (Office Statistic Registration System, 2015). Since the scope is Bangkok, self-administration questionnaires were sent to the target population in Bangkok area. Due to the age ranges of the adults, it was suitable to access some of them from the office area.

### **3.3 Research Instrument**

A questionnaire was employed as a research instrument for this study. The questionnaire was divided into four parts. The first section consisted of a definition of the jewelry in this research, screening questions such as have you ever purchase jewelry online? The second part aimed to study customer purchase behavior of general jewelry both in-store and online such as product type (earring, pendant, necklace, etc.), frequency and estimated budget.

The third section of the questionnaire was designed to examine the factors of jewelry online. This part used specific statements and the 4-point Likert scale, from 4 (Strongly Agree), 3 (Agree), 2(Disagree), and 1(Strongly Disagree). This research removed the midpoint (or neutral) option due to this option is the easiest answer when respondents feel uncertainty about the answer. As a result, the neutral may not really represent the opinion of “neither agree nor disagree” (Tsang, 2012). Also, those statements will random for more accuracy outcome in factor analysis approach. The last question in this part, respondents placed the priority ranking of seven factors to identify the most important factor.

**Table 3.1 Research instrument**

Factors	Questions	References
Price	The price of jewelry is important to me.	Adapted from (Sproles & Kendall, 1986)
	I found that buying online is cheaper than retail stores.	
	Discounts promotion from online store attracts me to buy.	
	I always purchase more, if it gives me more discounts.	
Design	Design is important to me.	
	I'm willing to pay for more the design that I prefer.	
	I always look for customized design jewelry such as name or logo.	
Brand	Brand is important to me.	
	I only purchase online from well-known brand.	
	I believe that famous brands will have a better quality than non-famous brand.	
	I'm willing to pay for more the brand that I know even it's the same design and material.	
	Country of origin affects my decision.	
Quality	Quality of product is important for me.	
	I prefer to purchase jewelry with guarantee.	
Service	I think delivery time is important for me.	
	I think return/refund policy is important to ensure a quality of product.	
	I prefer to pay with online banking transfer (bank or the Internet banking) than credit card.	

**Table 3.1 Research instrument (cont.)**

<b>Factors</b>	<b>Questions</b>	<b>References</b>
Information Usefulness	Detailed product is important to me. (Dimension, material etc.)	Adapted from (Myllymäki, 2010)
	I feel trust in product and store, if they provide more detail of product information.	
	Quality of picture is important to me.	
	I think short clip (show and describe product) is more useful than picture.	Adapted from (Agag & El-Masry , 2016)
Online Reviews	I believe in online reviews than their own advertisement.	Adapted from (Rafaele,2014 )
	I always read the review before purchase.	
	Review by short clip is more attractive than text and picture.	
	Positive online comments in the review about product make me want to buy.	
Repurchasing intention	I repurchase from the online store that I've patronized.	Adapted from (Agag & El-Masry , 2016)
	I'm willing to support store by promoting product for special discount in the next purchase. (positive review on social media)	
	I always refer the store to friends.	
	I always follow the new collection from the store I've purchased.	

The last section of the questionnaire was designed to gather both demographic and customer behavior information. The demographic questions included age, income, and spending habits. The customer behavior questions included respondents' behaviors and frequency regarding shopping online. All of the demographic data were used to describe and analyze the consumer group with different age and personal income.

### 3.4 Data Analysis

For data analysis, this research was process by using the Statistical Package for Social Sciences (SPSS) program software to test the hypotheses. Three types of analysis are used in this research; descriptive analysis, factor analysis, and One-way ANOVA analysis. Descriptive analysis was used to describe personal information include age and personal monthly income level of the respondents. The statistics used were mostly frequencies, percentages, means, and standard deviations.



## **CHAPTER IV**

### **FINDING**

This paper studies the influential factors affecting online purchase of jewelry products amongst female customers in Bangkok, Thailand. The main hypothesis tests whether differences in demographic variables such as age and monthly personal income would lead to different attitudes towards the key factors concerning online purchase of jewelry goods. Exploratory factor analysis was also performed to finding dimensions in the attitudinal data and the main research questions were tested at .05 alpha level. All the analyses were performed using SPSS version 23. The results are presented in the following manners.

#### **4.1 Demographic Profiles and General Purchase Behaviors**

The first section uses descriptive statistics including frequency and percentage to report the demographic profiles and general purchase behaviors of participants in this study. All 205 respondents were female who had purchased jewelry through online and internet shopping websites in past 12 months.

Table 4.1 presents demographic profiles of the respondents including age and monthly personal income. Most respondents were female aged between 25-34 years old (42.9%), followed by 16-24 years old (34.6%). In terms of monthly personal income, the majority of the respondents earned less than 30,000 THB per month (39.5%) followed by between 30,000 – 50,000 THB (32.2%) and higher than 50,000 THB (28.3%) respectively.



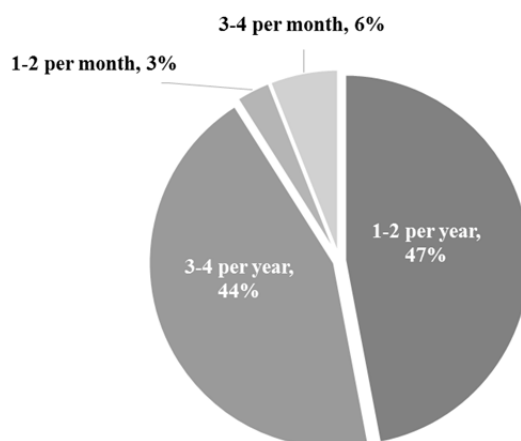
**Table 4.1 Demographic profiles – age and personal monthly income**

Demographic profiles	Frequency	Percentage
<b>Age</b>		
16-24	71	34.6
25-34	88	42.9
35-44	24	11.7
Higher than 45	22	10.7
<b>Total</b>	<b>205</b>	<b>100.0</b>
<b>Monthly personal income</b>		
Less than 3,0000 THB	81	39.5
3,0000-5,0000 THB	66	32.2
Higher than 5,0000 THB	58	28.3
<b>Total</b>	<b>205</b>	<b>100.0</b>

The following tables present online shopping behaviours regarding jewelry category in Thailand. Table 4.2 reports online purchase frequency, and most female customers shopped between 1-2 times per year (46.8%) followed by between 3-4 times per year (44.4%). Less than 10 percent shopped jewelry online on a monthly basis.

**Table 4.2 How often do you purchase jewelry online?**

How often do you purchase	Frequency	%
1-2 per year	96	46.8
3-4 per year	91	44.4
1-2 per month	5	2.4
3-4 per month	13	6.3
<b>Total</b>	<b>205</b>	<b>100</b>

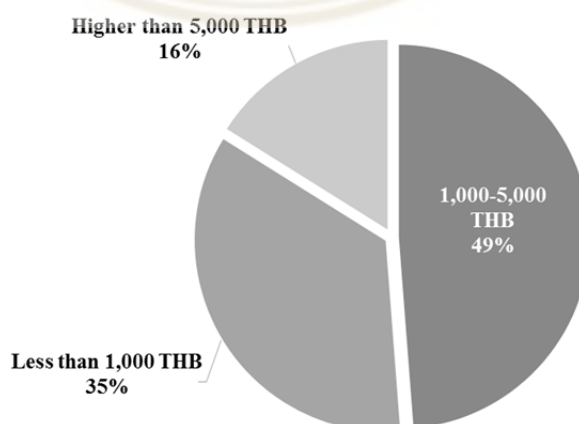


**Figure 4.1** The graph displays the frequency of buying jewelry online.

Table 4.3 reports the average spending on jewelry product online. About half of the respondents spent between 1,000 – 5,000 THB per transaction (48.8%), followed by less than 1,000 THB (35.1%) and higher than 5,000 THB (16.1%) respectively.

**Table 4.3** How much do you spend on jewelry online? (per transaction)

Price	Frequency	%
<1,000 THB	72	35.1
1,000-5,000 THB	100	48.8
> 5,000 THB	33	16.1
<b>Total</b>	<b>205</b>	<b>100.0</b>

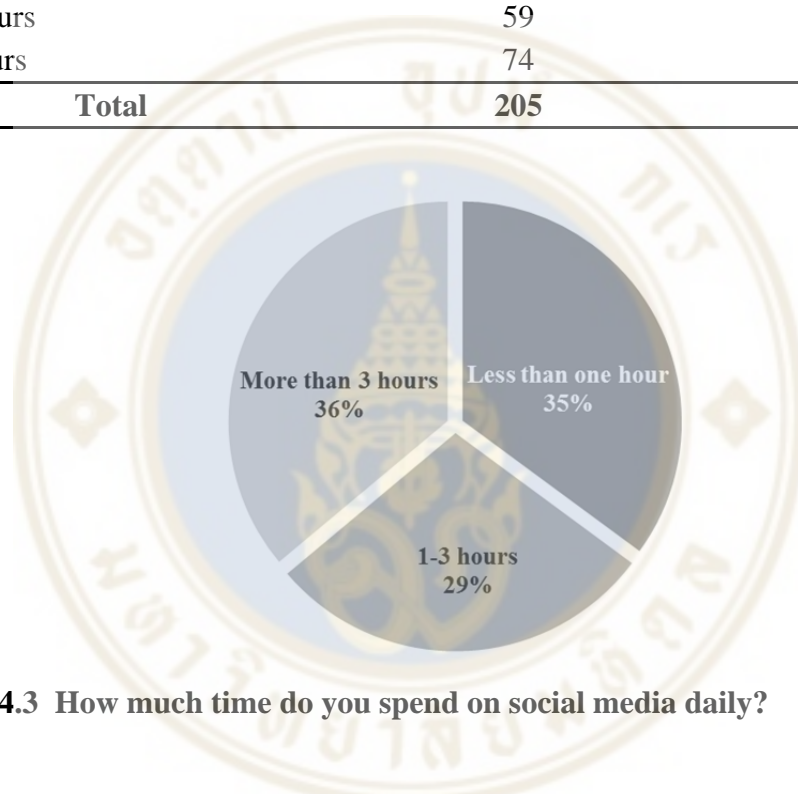


**Figure 4.2** How much do you spend on jewelry online? (per transaction)

Table 4.4 reports the average time spent on social media per day. Nearly forty percent spent time on social media more than three hours a day (36.1%), and about the same number of respondents spent less than one hour a day (35.1%). The rest spent time between 1-3 hours using social media (28.8%).

**Table 4.4 How much time do you spend on social media daily?**

<b>Time</b>	<b>Frequency</b>	<b>%</b>
< one hour	72	35.1
1-3 hours	59	28.8
>3 hours	74	36.1
<b>Total</b>	<b>205</b>	<b>100</b>



**Figure 4.3 How much time do you spend on social media daily?**

Regarding general online shopping behaviors, table 5 reports the average number of online purchases in the past 12 months. The mode frequency was between 1-2 times per month (44.4%), followed by 3-4 times a year (22.9%). There were only 4.9 percent who shopped online more than four times a month.

**Table 4.5 How often have you purchased online in the past 12 months?**

Purchase Frequency	Frequency	%
1-2 per year	23	11.2
3-4 per year	47	22.9
1-2 per month	91	44.4
3-4 per month	34	16.6
> 4 per month	10	4.9
<b>Total</b>	<b>205</b>	<b>100.0</b>

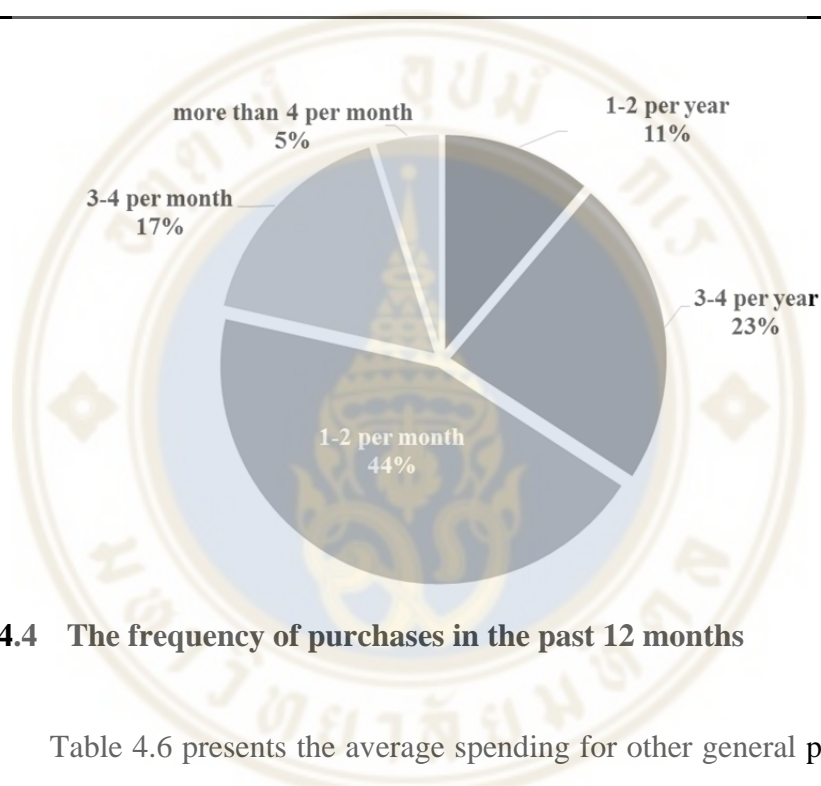
**Figure 4.4 The frequency of purchases in the past 12 months**

Table 4.6 presents the average spending for other general products online. The mode spending was between 1,001 - 5,000 THB (41.0%), followed by between 5,001 – 10,000 THB (25.9%). There were only 2.9 percent who spent more than 20,000 THB per transaction.

**Table 4.6 How much money do you spend online for other general products?**

Amount	Frequency	%
< 1,000	26	12.7
1,001-5,000	84	41.0
5,001-10,000	53	25.9
10,001-20,000	36	17.6
> 20,000	6	2.9
<b>Total</b>	<b>205</b>	<b>100.0</b>

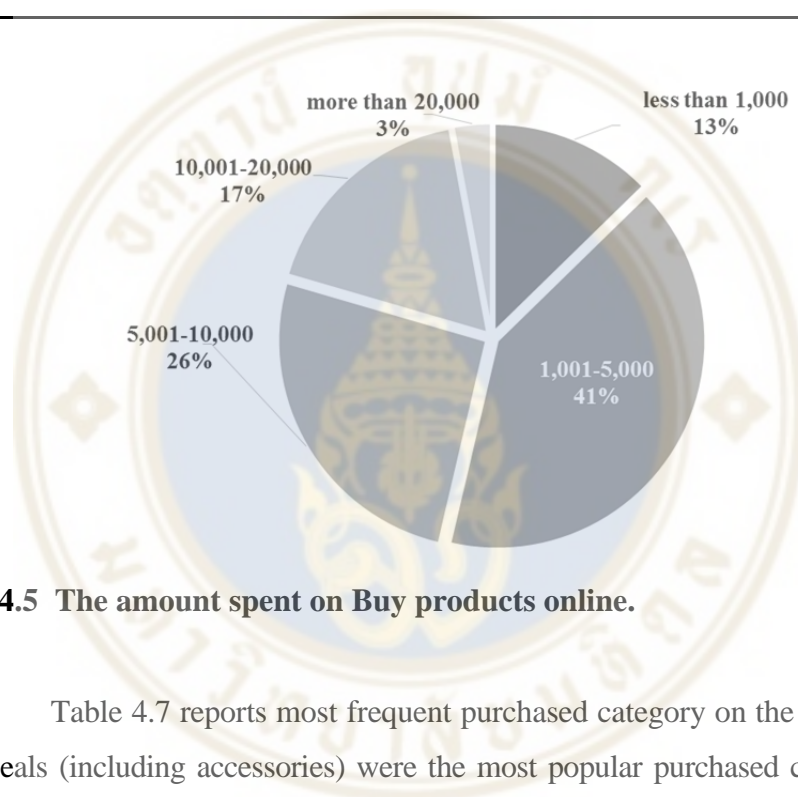
**Figure 4.5 The amount spent on Buy products online.**

Table 4.7 reports most frequent purchased category on the internet. Fashion and appeals (including accessories) were the most popular purchased category (42.0%), followed by cosmetic products (25.9%), IT electronic gadgets (14.3%) and air ticket for transportation (9.8%)

**Table 4.7 Product categories that customers purchased the most on online**

Product categories	Frequency	Percentage
Fashion appeals	86	42.0
Cosmetic	53	25.9
Electronics and IT gadgets	29	14.3
Air ticket	20	9.8
Other	16	8.0
<b>Total</b>	<b>205</b>	<b>100.0</b>

Table 4.8 reports most frequent purchased jewelry bought online. Rings was the most common jewelry products purchase on the internet (43.8%), followed closely by earrings (42.9%) and bracelet (34.8%) respectively. Ankle bracelet was the least popular item as only 7.1 percent bought it in the past 12 months.

**Table 4.8 Types of jewelry that customers purchased online (multiple answers)**

Types of jewelry	Frequency	Percentage
Rings	90	43.8
Earrings	88	42.9
Bracelet	71	34.8
Necklace	49	24.1
Ankle bracelet	15	7.1
Other	15	7.1

## 4.2 Attitude Scores

In this section, mean and standard deviation of each attitudinal statements asked in the survey are reported and briefly discussed. The statements were asked randomly in the survey to facilitate the factor analysis in the later section of this chapter. Table 9 reports the mean and standard deviations of each statement ranked from highest to lowest scores. Top five statements that received highest claimed responses i.e. highly important in purchase decision were “quality of picture is important to me” (mean 3.72

SD .48), “detailed products is important to me” (mean 3.69, SD .48), “I feel trust in product and store, if they provide more detail of product information” (mean 3.61, SD .63), “I think short clip (show and describe product) is more useful than picture” (mean 3.57 SD .62), and “The price of jewelry is important to me” (mean 3.56, SD .56) respectively. The bottom five attributes i.e. least importance in decision making include “I only purchase online from well-known brand” (mean 1.77 SD .75), “I believe that famous brands will have a better quality than non-famous brand” (mean 2.20, SD .92), “I'm willing to pay for more the brand that I know even it's the same design and material” (mean 2.32, SD 1.00), “Country of origin affects my decision” (mean 2.39, SD .97), and “I always purchase more, if it gives me more discounts” (mean 2.84, SD .77).

**Table 4.9 Mean and standard deviation of attitudinal statements**

Attributes	Mean	Std. Deviation
Quality of picture is important to me.	3.72	0.48
Detailed product is important to me. (Dimension, material etc.)	3.69	0.48
I feel trust in product and store, if they provide more detail of product information.	3.61	0.63
I think short clip (show and describe product) is more useful than picture.	3.57	0.62
The price of jewelry is important to me.	3.56	0.56
I repurchase from the online store that I've patronized.	3.54	0.60
Design is important	3.52	0.65
I always look for customized design jewelry such as name or logo.	3.38	0.66
Review by short clip is more attractive than text and picture.	3.33	0.67
Quality of product is important for me.	3.32	0.67
Discounts promotion from online store attracts me to buy.	3.28	0.71
I'm willing to support store by promoting product for special discount in the next purchase. (positive review on social media)	3.27	0.76

**Table 4.9 Mean and standard deviation of attitudinal statements (cont.)**

<b>Attributes</b>	<b>Mean</b>	<b>Std. Deviation</b>
I always read the review before purchase.	3.26	0.72
Positive online comments in the review about product make me want to buy.	3.21	0.71
I always refer the store to friends.	3.11	0.75
I believe in online reviews than their own advertisement.	3.09	0.75
I think return/refund policy is important to ensure a quality of product.	3.07	0.86
I prefer to pay with online banking transfer (bank or the Internet banking) than credit card.	3.04	0.86
I prefer to purchase jewelry with guarantee.	3.03	0.85
Brand is important to me.	3.02	0.83
I found that buying online is cheaper than retail stores.	3.01	0.91
I always follow the new collection from the store I've purchased.	3.00	0.80
I think delivery time is important for me.	2.91	0.75
I'm willing to pay for more the design that I prefer.	2.91	0.82
I always purchase more, if it gives me more discounts.	2.84	0.77
Country of origin affects my decision.	2.39	0.97
I'm willing to pay for more the brand that I know even it's the same design and material.	2.32	1.00
I believe that famous brands will have a better quality than non-famous brand.	2.20	0.92
I only purchase online from well-known brand.	1.77	0.75

Table 4.10 reports the most influential factor affecting online purchase decision concerning jewelry product in Thailand. The most claimed response was design (29.3%), followed by price (26.3%) and brand (16.6%) respectively. The least important element was service as only 2 percent of the respondents claimed so.



**Table 4.10** What is the primary factor which influences your decision to purchase jewelry from online?

Attributes	Frequency	Percentage
Design	60	29.3
Price	54	26.3
Brand	34	16.6
Information Usefulness	25	12.2
Quality	20	9.8
Online Reviews	8	3.9
Service	4	2
<b>Total</b>	<b>205</b>	<b>100</b>

Table 4.11 reports the claimed responses concerning offline purchase of jewelry products from stand-alone site or from shopping mall. The most claimed response was price (46.8%), followed by design (29.8%) and quality (13.2%) respectively. Similarly, to previous table, price and design were crucial factors when female customers shopped for jewelry accessories.

**Table 4.11** What is the primary factor which influences your decision to purchase jewelry from a stand-alone site, or from a mall?

Attributes	Frequency	Percentage
Price	96	46.8
Design	61	29.8
Quality	27	13.2
Brand	15	7.3
Information Usefulness	5	2.4
Service	1	0.5
<b>Total</b>	<b>205</b>	<b>100</b>

### 4.3 Exploratory Factor Analysis

This section presents the main findings of exploratory factor analysis that was used to extract meaningful dimensions in the attitudinal data. There are four stages for this analysis as determine the sampling size, factor extraction, factor rotation and interpreting. At the beginning stage, there were 29 attitudinal statements included in the factor analysis model. After some revisions i.e. deleting high cross loading attributes, the final stage included only 15 attitudinal statements as presented in table 4.12.

**Table 4.12 Mean and standard deviation of final attitudinal statements**

Final attributes	Mean	Std. Deviation
Quality of picture is important to me.	3.72	.48
Detailed product is important to me. (Dimension, material etc.)	3.69	.48
I feel trust in product and store, if they provide more detail of product information.	3.61	.63
The price of jewelry is important to me.	3.56	.56
I always look for customized design jewelry such as name or logo.	3.38	.66
Review by short clip is more attractive than text and picture.	3.33	.67
Quality of product is important for me.	3.32	.67
Discounts promotion from online store attracts me to buy.	3.28	.71
I always read the review before purchase.	3.26	.72
Positive online comments in the review about product make me want to buy.	3.21	.71
I believe in online reviews than their own advertisement.	3.09	.75
Design is important to me.	3.02	.83
I think delivery time is important for me.	2.91	.75
I believe that famous brands will have a better quality than non-famous brand.	2.20	.92
I only purchase online from well-known brand.	1.77	.75

Table 4.13 reports the KMO and Bartlett's test results. The KMO was used to determine the sampling adequacy whether the sample size is large enough to perform exploratory factor analysis. The minimum value of KMO was .600. The KMO in this study was .664 which passed the acceptable criterion. The Bartlett's test of sphericity was used to test the null hypothesis that the correlation matrix is an identity matrix and we want to reject this null hypothesis to continue using factor analysis in this study. The p-value of the test was reported as .000 and this concluded that the null hypothesis should be rejected. Taken together the KMO and Bartlett's test, factor analysis can be conducted in this paper.

**Table 4.13 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.664
Bartlett's Test of Sphericity	Approx. Chi-Square	777.943
	df	105
	Sig.	.000

Table 4.14 reports the total variances explained and the number of extracted factors based on the Eigenvalue-one criterion (also referred to as the Kaiser criterion). The extraction method used in this study was principle component analysis which was commonly used in such studies. Five factors were retained based on this criterion and the total variances explained by these factors were 63.652 as reported in the cumulative percent column highlighted in the table. The sixth factor and onward had eigenvalues less than one which mean that the component explains less variance that a variable would and should not be retained.

**Table 4.14 Total variances explained**

Component	Initial Eigenvalues			Extraction Sums of Squared			Rotation Sums of Squared		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.106	20.707	20.707	3.106	20.707	20.707	2.65	17.669	17.669
2	2.253	15.017	35.724	2.253	15.017	35.724	1.869	12.458	30.128
3	1.632	10.877	46.601	1.632	10.877	46.601	1.74	11.598	41.726
4	1.398	9.317	55.919	1.398	9.317	55.919	1.71	11.399	53.125
5	1.16	7.733	63.652	1.16	7.733	63.652	1.579	10.527	63.652
6	0.87	5.801	69.453						
7	0.767	5.116	74.569						
8	0.721	4.805	79.373						
9	0.689	4.591	83.965						
10	0.525	3.497	87.461						
11	0.503	3.353	90.814						
12	0.431	2.874	93.689						
13	0.406	2.705	96.394						
14	0.329	2.195	98.589						
15	0.212	1.411	100						

Table 4.15 reports the rotated component matrix. The table shows how the retained five factors load on each attitude variable. The first factor namely “online review” consists of four attributes including I always read the review before purchase (.863), positive online comments in the review about product make me want to buy (.792), I believe in online reviews than their own advertisement (.752), and review by short clip is more attractive than text and picture (.678). The second factor namely “information usefulness” consists of three variables including I feel trust in product and store, if they provide more detail of product information (.797), detailed product is important to me (.780), and quality of picture is important to me (.708). The third component namely “design” consists of three variables including design is important to me (.731), quality of product is important for me (.680), and I always look for customized design jewelry such as name or logo (.616). The fourth component namely “branding” consists of three variables including I believe that famous brands will have a better quality than non-famous brand (.756), I only purchase online from well-known brand (.715), I think delivery time is important for me (.660). Finally, the fifth factor namely “price discount” consists of two attributes including discounts promotion from online store attract me to buy (.845), and the price of jewelry is important to me (.808).

**Table 4.15 Rotated component matrix**

	Component				
	1	2	3	4	5
I always read the review before purchase.	.863				
Positive online comments in the review about product make me want to buy.	.792				
I believe in online reviews than their own advertisement.	.752				
Review by short clip is more attractive than text and picture.	.678				
I feel trust in product and store, if they provide more detail of product information.		.797			
Detailed product is important to me. (Dimension, material etc.)		.780			
Quality of picture is important to me.		.708			
Design is important to me.			.731		
Quality of product is important for me.			.680		
I always look for customized design jewelry such as name or logo.			.616		
I believe that famous brands will have a better quality than non-famous brand.				.756	
I only purchase online from well-known brand.				.715	
Brand is important to me.				.660	
Discounts promotion from online store attracts me to buy.					.845
The price of jewelry is important to me.					.808

Table 4.16 presents the mean and standard deviation of final five factors extracted by the exploratory factor analysis. The second factor “information usefulness” had highest mean score (mean 3.67), followed by price discount component (mean 3.42), Design (mean 3.24), online review (mean 3.22), and branding (mean 2.29) respectively. The next section will test whether there were statistically significant differences in the mean scores by comparing different demographic variables such as age, monthly personal income, and average spending.

**Table 4.16 Mean and standard deviation of each factor retained in this study**

Retained five components	Mean	Std. Deviation
Factor1 - online review	3.22	0.56
Factor2 - information usefulness	3.67	0.42
Factor3 - design	3.24	0.52
Factor4 - branding	2.29	0.59
Factor5 - price discounts	3.42	0.56

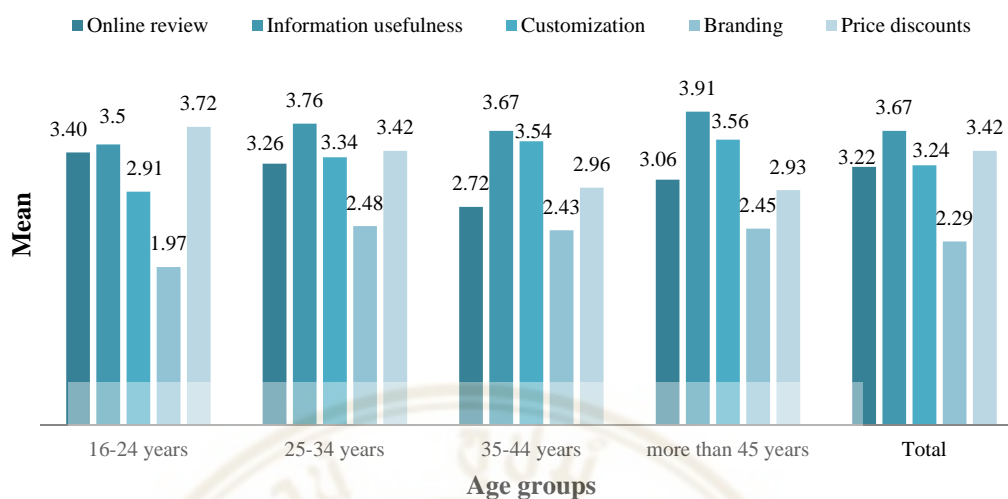
#### 4.4 Testing for Differences in Demographic

The last section presents the findings from one-way ANOVA that compared the mean responses of five retained factors amongst female customers with different ages and monthly personal incomes. The hypothesis tests were performed using 5% alpha (alpha 0.05).

Table 4.17 reports the findings of one-way ANOVA comparing the mean responses of five retained components amongst female customer with different ages. The tests were statistically significant at .05 level (p-value lower than .05) and it can be concluded that the differences in attitudes towards the five key elements between female customers with different age groups were statistically significant.

**Table 4.17 One-way ANOVA comparing groups with different ages**

	Group	N	Mean	SD	F	Sig.
Factor1 - online review	16-24	71	3.40	0.46	11.020	.000
	25-34	88	3.26	0.57		
	35-44	24	2.72	0.49		
	> 45	22	3.06	0.60		
	Total	205	3.22	0.56		
Factor2 - information usefulness	16-24	71	3.50	0.46	8.403	.000
	25-34	88	3.76	0.36		
	35-44	24	3.67	0.39		
	> 45	22	3.91	0.26		
	Total	205	3.67	0.42		
Factor3 - Design	16-24	71	2.91	0.50	21.620	.000
	25-34	88	3.34	0.47		
	35-44	24	3.54	0.31		
	> 45	22	3.56	0.32		
	Total	205	3.24	0.52		
Factor4 - branding	16-24	71	1.97	0.45	12.498	.000
	25-34	88	2.48	0.58		
	35-44	24	2.43	0.59		
	> 45	22	2.45	0.66		
	Total	205	2.29	0.59		
Factor5 - price discounts	16-24	71	3.72	0.31	24.070	.000
	25-34	88	3.42	0.61		
	35-44	24	2.96	0.41		
	> 45	22	2.93	0.42		
	Total	205	3.42	0.56		



**Figure 4.6 Comparing groups with different ages**

In terms of online review, customers aged 16-24 years (mean 3.42) had highest mean responses whilst those aged between 35-44 years (2.72) had lowest mean scores. In terms of information usefulness, the customers aged higher than 45 years old (mean 3.91) placed greatest emphasis on this aspect. In terms of customization, customers aged between 35-44 years (mean 3.54) and those aged greater than 45 years (3.56) were highly and equally influenced. Branding element was poorly rated by female respondents which could be interpreted that it had minimal impact on purchase decision when it comes to online purchase of jewelry products. Brands were least impactful amongst female customers aged below 24 years (mean 1.97). In contrast, this group of customers was highly influenced by the price discounts (mean 3.72). Price discounts can be used to attract and stimulate purchases amongst young customers, however, as age increased the effects of price promotion would likely decline as seen in the table.

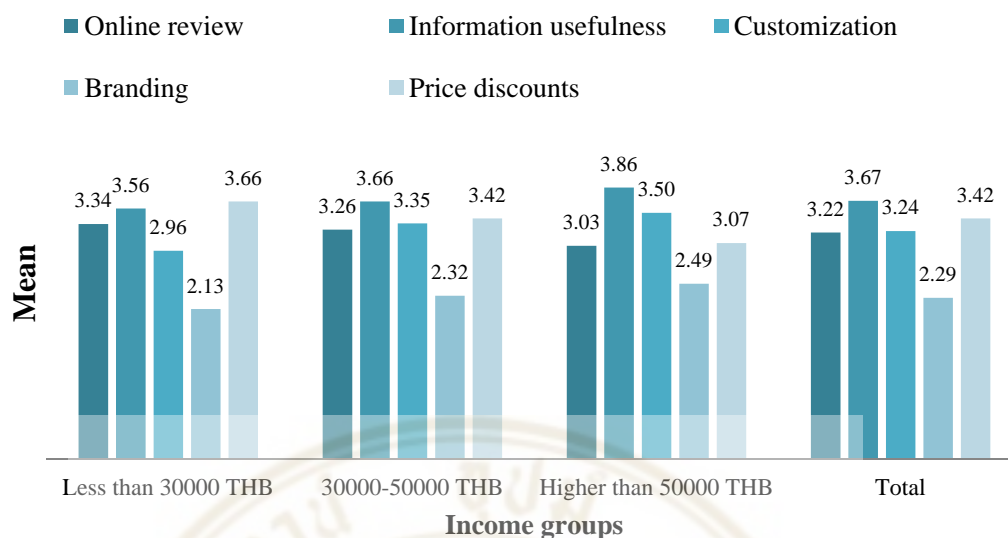
Table 4.18 reports the findings of one-way ANOVA comparing the mean responses of five retained components amongst female customer with different monthly personal income. Similarly, to previous table, the tests were again statistically significant at .05 level (p-value lower than .05) and it can be concluded that the differences in attitudes between female customers with different personal income were statistically significant. Female respondents who placed greatest emphasis on online review was those who earned less than 30,000 THB (mean 3.34), and as income increased the



impact of online review declined. In terms of information usefulness, group with personal income higher than 50,000 THB had highest rating and the score declines for groups with lower personal income. Amongst three income segments, customization (mean 3.50) and branding components (mean 2.49) were highly rated by those who earned more than 50,000 THB a month. In terms of price discount, promotion element was mostly attractive and highly rated by group with personal income less than 30,000 THB a month (mean 3.66), and the impact of price promotion became less influential as customers had higher personal income.

**Table 4.18 One-way ANOVA comparing groups with different monthly personal incomes**

	Group	N	Mean	SD	F	Sig.
Factor1 - online review	Less than 30000 THB	81	3.34	0.54	5.569	.004
	30000-50000 THB	66	3.26	0.51		
	Higher than 50000 THB	58	3.03	0.61		
	Total	205	3.22	0.56		
Factor2 - information usefulness	Less than 30000 THB	81	3.56	0.46	9.430	.000
	30000-50000 THB	66	3.66	0.41		
	Higher than 50000 THB	58	3.86	0.29		
	Total	205	3.67	0.42		
Factor3 - Design	Less than 30000 THB	81	2.96	0.54	25.221	.000
	30000-50000 THB	66	3.35	0.45		
	Higher than 50000 THB	58	3.50	0.35		
	Total	205	3.24	0.52		
Factor4 - branding	Less than 30000 THB	81	2.13	0.51	6.537	.002
	30000-50000 THB	66	2.32	0.61		
	Higher than 50000 THB	58	2.49	0.63		
	Total	205	2.29	0.59		
Factor5 - price discounts	Less than 30000 THB	81	3.66	0.43	23.312	.000
	30000-50000 THB	66	3.42	0.55		
	Higher than 50000 THB	58	3.07	0.54		
	Total	205	3.42	0.56		



**Figure 4.7 Comparing groups with different monthly personal incomes**

In summary, five attitudinal factors were retained from the factor analysis method and these factors were used in subsequent one-way ANOVA that tested whether the attitude score was different for groups with different ages and monthly personal incomes. The analysis revealed that the differences between groups with different demographic profiles were statistically significant at .05 alpha levels.

#### 4.5 Summary and Discussion

In terms of data collecting, the online survey was randomly distributed to 205 female respondents who had purchased jewelry through online shopping in past 12 months.

From descriptive analysis, demographic information shows that the most female respondents were aged between 25-34 years and the majority of respondents earned less than 30,000 THB per month. Regarding general online shopping behavior, fashion and appeals (including accessories) were the most popular purchased category (42.0%), followed by cosmetic products (25.9%). The most frequency was between 1-2 times per month about 1,001-5,000 THB. Comparing with online jewelry shopping, the most frequency is 1-4 time per year (46.8% is 1-2 time per year and 44.4% is 3-4 time per year) which is less than the general online shopping behavior, however there

are equal spending between jewelry product and general product as 1,000-5,000 THB. Base on the received information, most of the respondents concentrate on beauty product as fashion accessory, apparel and cosmetic. The information support business to set the customer target and estimate customer spending in each transaction.

According to the literature review in Chapter 2, there are seven factors affecting attitude toward online shopping which are perceived price, design, brand, quality, service, Information usefulness and online reviews. Regarding to factor analysis, the statements were asked randomly in the survey to extract meaningful dimension in the attitudinal data. The factor analysis shows final five factors load on each attitude variable. Information usefulness had a highest mean score, followed by price discounts component, design, online reviews, and branding respectively. The five independent factors include both expected advantage and expected costs that consumer will compare and they initiate the repurchase intention afterward. Lastly, researcher applies one-way ANOVA to compare the response of five factors amongst female customer with different age and monthly personal incomes.

#### **4.5.1 Information usefulness**

Information usefulness is the most influence factor due to the highest mean score. This factor consists of three statements including “I feel trust in product and store, when they provide more detail of product information”, “detail product is important” and “quality of picture is important for me”. The finding of one-way ANOVA shows that the customer group with aged higher than 45 years old and personal income higher than 50k THB placed greatest concentrate on this aspect. The high income customer consider more information in order to they tend to purchase higher price product.

#### **4.5.2 Price discounts**

The second factor “price discount” consists of three variable including “discounts promotion from online store attract me to buy”, and “the price is important to me”. From ANOVA analysis, price discount element was mostly attractive and stimulates buying amongst the young customers and group with personal income less than 30k THB. On the other hand, age and personal income increased the impact of discount and promotion would probable decline.

### **4.5.3 Design**

The third component “design” consists of three variables including “design is important to me”, “quality of product is important for me”, and “I always look for customized design jewelry such as name or logo”. In generally, jewelry which made from the good material and good production will be more attractive. So, factor rotation method includes the quality of product with design aspect. The one-way ANOVA found that customer aged between 35-44 years and greater than 45 years were highly and equally influence on design aspect same as customer who earned more than 50,000 THB a month. Refer to the price factors, the result imply that customer group with age and personal income increased the effect of price is decline, hence they consider on design and willing to pay higher price for unique and customization product.

### **4.5.4 Online reviews**

The first factor “online review” consists of four attributes including “I always read the review before purchase”, “positive online comments in the review about product make me want to buy”, “I believe in online reviews than their own advertisement”, and “review by short clip is more attractive than text and picture”. The finding of one-way ANOVA shows that the customer group with aged between 16-24 and personal income less than 30,000 THB placed their focus on this aspect. On the contrary, information impact to the customer group with aged higher than 45 years old, teenagers believe in real experience from user rather than seller advertisement. They're also have higher frequency of internet access through smartphone than elder.

### **4.5.5 Branding**

Branding consists of two variables including “I believe that famous brands will have a better quality than non-famous brand” and “I only purchase online from well-known brand”. The ANOVA analysis found that branding element was poorly score by respondents. This result could be interpreted that branding is less influence on respondents when they purchase jewelry online. However brands were least impactful amongst customers aged below 24 years which is reasonable that this customer group concern on price more than design and brand.

In conclusion, final five influence factors from the factor analysis method was retained to test in the attitude score between different group of ages and monthly personal incomes. Finally, this research found that the different demographic profiles were statistically significant at .05 alpha levels. The main hypotheses were statistically supported by the findings.



## **CHAPTER V**

### **CONCLUSION**

This is a final chapter of the study that gives conclusion of the findings. The results of data collected and analyzed are summarized in relation to the research aims and objectives. This chapter includes four sections which are conclusion, recommendations of the research, research limitations and recommendations for future research.

#### **5.1 Conclusion**

Due to the fact that there is a highly competitive in jewelry online market, it contributes to more choice for the customers. Business should consider the factors that influence consumer behavior in order to success in the market. The purpose of this research was to study the influential factors affecting online purchase of jewelry products amongst female customers in Bangkok, Thailand.

The objectives of the study were: *to identify the considering factor that affect jewelry purchase online, in order to understand how to apply the appropriate online marketing, to find out customers' behavior in online shopping, to investigate customers' attitude about online jewelry shops.*

The research method chosen for this descriptive study was a quantitative online survey, which used findings from literature review to structure the framework and the questionnaire. For data analysis, this research was process by using three analysis tools; descriptive analysis, factor analysis, and One-way ANOVA analysis.

Descriptive analysis shows that the most female respondents were aged between 25-34 years and earned less than 30,000 THB per month. Regarding general online shopping behavior, the most popular purchased category is beauty product as fashion appeals (including accessories) and cosmetic. The most frequency was between 1-2 times per month and estimated spending about 1,001-5,000 THB. Besides, the most frequency for jewelry online product is 1-2 time per year which is less than the general

online shopping behavior. However, customer spending per transaction was same as general product at 1,000-5,000 THB.

From factor analysis, researcher found the five final factors that affect consumer behavior consisting of information usefulness, price discounts, design, online reviews, and branding, respondents agree that these factors influence their purchasing intention. Moreover, the result shows that Information usefulness is the highest ranked factor followed by price.

In addition, from one-way ANOVA analysis, this study can be concluded that the differences in attitudes towards the five key factors between female customers with different age groups were statistically significant. Customer group with aged higher than 45 years old and personal income higher than 50k who are affordable for executive product such as customization design or high quality of material, so they consider more information to support their decision making. This customer group will be trust in product and store, when store provide more detail of product information. On the contrary, the young customer who might not prefer the information for owner store, online review is more influence to purchase. Refer to questionnaire, it can be conclude that young customer prefer to read the review before purchase and they believe in online reviews than advertisement. Real experience from user is make them confident rather than seller advertisement.

Moreover, while age and income rose, the effect of price and discount would reduce. The young customers with income less than 30k THB are the price conscious, thus provide discount and promotion event was mostly attractive and stimulate purchasing amongst them. For design component, customer aged between 35-44 years and greater than 45 years were highly and equally influence on design aspect same as customer who earned more than 50,000 THB a month. Refer to the price factors, the price is less impact to adult and high income customer, so they consider on design and willing to pay higher price for unique and customization product.

Lastly, branding was least impactful amongst females customers aged below 24 years because this customer group concern on price more than design and brand. However, almost respondents disagree that famous brands had a better quality than non-famous brand. Therefore, this is an opportunity for local and small business to achieve market with dominant design and better quality.

## 5.2 Recommendations of the research

The research concludes all findings after gathering data and utilizing various research methodologies. The result from the analysis will be beneficial for SMEs to implement the appropriate strategies. To recommend strategies for online jewelry shop to operate business is one of the objective for this study. Business should conduct the different strategy to different group of customer.

Firstly, however, discount can be attract the young customer who is the price sensitive , this strategy is not a sustainable approach and also cannibalization of existing revenue, for instant, business give a discount to customer who would afford at regular price. One way to avoid those negative impact is limiting the offer for first purchasing or use to impulse more volume in each transaction e.g. buy 5 get 1 free. We learnt from the descriptive analysis the customer purchase about 1000 – 5000 THB per transaction, so business should give a discount to boost the higher spending in each transaction.

Using discount promotion or not is depends on the business model and goal that business is trying to accomplish. For differentiation product such as customization design or unique product, discount might destroy the brand image and lessen the perceived value or quality. Business should offer discount for related product or service which are in the business collaboration such as skin care, spa, or others beauty product.

According to the importance of information and online review component, business should focus on the voice of customer in the Internet both of their own shop and competitors. In the digital era, the first impression is not only from graphic design or website store but also user review. A skewed impression of product and negative review on the Internet are able to be seriously problem which impact the business reputation. However, for new business it might be expensive to hire the blogger or well-known person for positive reviewing product. One of the solution is that provide the special discount for previous customer who review the product with photo and clip. There are two benefits as to investigate a repurchasing intention and expand the positive word of mouth on the Internet.

Lastly, the research found that customer purchase jewelry from local brand and non-famous brand. There is the opportunity for new business to start with the limited budget and build their brand.



### **5.3 Limitations and recommendations for future research**

This research was limited to the female respondents who had purchased jewelry through online and internet shopping websites in past 12 months. To expand the survey to study in all genders might found the new customer targets. However, the researcher did not have information about these people who could be prospective target customers in the future.

Due to time and budget constraints, a convenience sample was used in this research. Consequently, it is difficult to confirm that the sample will be a true random sample representative of the overall female customer. Although the respondents were randomly selected, about 80% of the respondents are aged between 16 and 31 years old which can make the result not diversified. However, almost 80% of young customer might reflect the real market that the age range who has a potential to purchase online is 16-34 years. For more effective data, this research should use a larger sample size and weight the data to avoid bias.

In terms of research methods, due to the small scope of the research paper, the quantitative method was only used. To better understand consumer behavior, the qualitative methods such as an in-depth interview or a focus group should be conducted as well.

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## Appendix A: Questionnaire

### PART 1: Scanning question

1. Gender

- Male
- Female

2. In the past 12 months, have you purchased jewelry through online?

- Yes
- No

### PART 2: Customer behavior for purchasing jewelry online

3. Please check the jewelry you most recently purchased through online.

- Pendant / necklace
- Earring
- Ring
- Bracelet
- Anklet
- Other \_\_\_\_\_

4. How often have you purchased jewelry online in the past 12 months?

- > 4 per month
- 3-4 per month
- 1-2 per month
- 3-4 per year
- 1-2 per year

5. How much money do you spend jewelry online? (average Baht per transection)

- > 20,000
- 10,001 - 20,000
- 5,001 - 10,000
- 1,001 – 5,000
- less than 1,000

### PART 3: Factors influencing purchase decision in jewelry online

6. Do you agree with the below statement?

	Questions	4 Strongly agree	3 agree	2 disagree	1 Strongly disagree
1.	The price of jewelry is important to me.				
2.	Discounts promotion from online store attracts me to buy.				
3.	Design is important to me.				
4.	I always look for customized design jewelry such as name or logo.				
5.	I only purchase online from well-known brand.				
6.	I'm willing to pay for more the brand that I know even it's the same design and material.				
7.	I think delivery time is important for me.				
8.	Quality of product is important for me.				
9.	I prefer to pay with online banking transfer (bank or the Internet banking) than credit card.				
10.	I feel trust in product and store, if they provide more detail of product information.				
11.	I think short clip (show and describe product) is more useful than picture.				
12.	I always read the review before purchase.				
13.	Positive online comments in the review about product make me want to buy.				
14.	I'm willing to support store by promoting product for special discount in the next purchase. (positive review on social media)				

	<b>Questions</b>	<b>4 Strongly agree</b>	<b>3 agree</b>	<b>2 disagree</b>	<b>1 Strongly disagree</b>
15.	I always follow the new collection from the store I've purchased.				
16	I found that buying online is cheaper than retail stores.				
17	I always purchase more, if it gives me more discounts.				
18	I'm willing to pay for more the design that I prefer.				
19	Brand is important to me.				
20	I believe that famous brands will have a better quality than non-famous brand.				
21	Country of origin affects my decision.				
22	I prefer to purchase jewelry with guarantee.				
23	I think return/refund policy is important to ensure a quality of product.				
24	Detailed product is important to me. (Dimension, material etc.)				
25	Quality of picture is important to me.				
26	I believe in online reviews than their own advertisement.				
27	Review by short clip is more attractive than text and picture.				
28	I repurchase from the online store that I've patronized.				
29	I always refer the store to friends.				

7. What is the primary factor which influences your decision to purchase jewelry from online?

- Price
- Design
- Brand
- Quality
- Service (delivery and payment method)
- Information usefulness
- Online reviews

8. What is the primary factor which influences your decision to purchase jewelry from a stand-alone site, or from a mall?

- Price
- Design
- Brand
- Quality
- Service (delivery and payment method)
- Information usefulness
- Online reviews

#### **Part 4: Demographic**

9. Age

- 16-24
- 25-34
- 35-44
- > 45

10. Monthly income

- |  |   |
|--|---|
| <input type="checkbox"/> <10,000           | <input type="checkbox"/> 10,000 – 30,000  |
| <input type="checkbox"/> 30,001 – 50,000   | <input type="checkbox"/> 50,001 – 70,000  |
| <input type="checkbox"/> 70,001 – 90,000   | <input type="checkbox"/> 90,001 – 100,000 |
| <input type="checkbox"/> 100,001 – 200,000 | <input type="checkbox"/> > 200,000        |



**Part 5: Customer behavior for purchasing online**

11. Please check the jewelry you most recently purchased through online.

- Fashion (appeals, accessories etc.)
- Cosmetic
- Electronics and gadgets
- Air ticket
- Other \_\_\_\_\_

12. How often have you purchased online in the past 12 months?

- > 4 per month
- 3-4 per month
- 1-2 per month
- 3-4 per year
- 1-2 per year

13. How much money do you spend online? (average Baht per transection)

- > 20,000
- 10,001 - 20,000
- 5,001 - 10,000
- 1,001 – 5,000
- less than 1,000

14. How much time do you spend on social media a day?

- > 6 hr.
- 4-6 hr.
- 1-3 hr.
- < 1 hr.
- Never