

**FACTORS THAT AFFECT CONSUMERS ONLINE SHOPPING'S
PURCHASING DECISIONS IN THAILAND**



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**FACTORS THAT AFFECT CONSUMERS ONLINE SHOPPING'S
PURCHASING DECISIONS IN THAILAND**

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FACTORS THAT AFFECT CONSUMERS ONLINE SHOPPING'S PURCHASING DECISIONS IN THAILAND

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ABSTRACT

Nowadays technology has a significant impact on Thai's shopping behaviors, consumers can access to computers and internet more easily and many consumers own smartphones. They tend to purchase the products via online shopping because it is convenient and more variety than physical stores. This study has been shown that the theory of reasoned reaction (TRA) link to consumer behavior of online shopping in Thailand.

This thematic paper uses qualitative research as the methodology and sampling frame. It is the in-depth interview. It has identified the basic information to analyze the attitude and factors that affect the consumers' purchasing behavior, decision-making and customer satisfaction in Thailand. Due to the Internet user is increasing rapidly, it will be useful to create strategy to increase the sales performance to online sellers.

KEY WORDS: Online shopping in Thailand/ the theory of reasoned reaction

41 pages

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CHAPTER I

INTRODUCTION

1.1 Background

In the past, people used to go to shopping for clothes at department stores, local markets and weekend market. They searched for clothes until they satisfy with them. Then they tried it in stores and chose carefully them. After they chose the clothes they wanted, they made a purchase. This method caused customers to spend a long traveling time to purchase to clothes at the stores.

Nowadays, technology has a significant impact on human's shopping behaviors, consumers can access to computers and Internet more easily and many consumers own smartphones. Currently Thailand Internet users are 26,140,473 people in 2013; this number it has been increased rapidly in figure 1.1 (NECTEC, 2013). Thailand number one in the world that has population Facebook's using. This means that Thai people use the social network in their daily life. Social network also becomes a very important channel to communicate and sell the products to consumers, especially Facebook, Twitter, YouTube and Instagram. Now they easily access the Internet via logging in the social network through smartphones. The National Broadcasting and Telecommunications Commission (NBTC) mentioned that "with mobile phones now integrated into the behavior of many consumers in Thailand, many will soon be trading up to smartphones in order to gain access to the web" (NBTC, 2013). As a result, consumers can go shopping anytime and anywhere when they want to go. With the high growth of technology today, the consumers can find more channels to purchase their clothes online. So, everyone has the ability to search the variety of products via Internet more often, which is more convenient than to go shopping at the stores. "Consumers' online shopping behavior is based on the manifestation of online sellers website, the photos of products but not an actual real product." (Lohse and Spiller 1998; Park and Kim 2003).

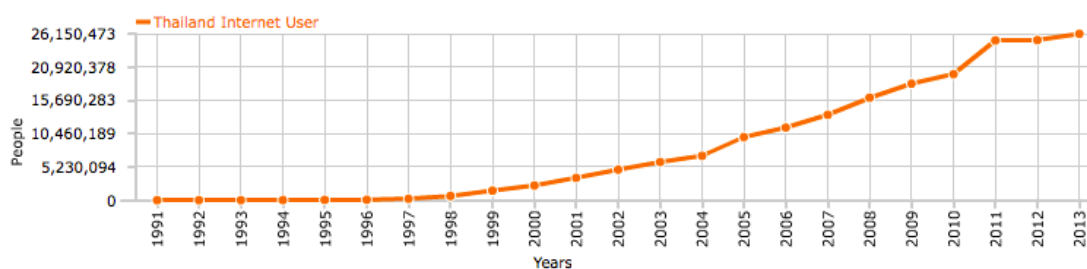


Figure 1.1 Thailand Internet users in 2013

Source: NECTEC, (2013)

In the near future, most businesses can be selling their products via Internet because the consumer behaviors are changing been from the past. This study has been captured by the current market trend and applies the theory of the consumer behaviors and reaction of online shopping in Thailand, scoping in clothes business. Therefore, every business must aware these big market opportunities to expand their businesses in nationwide and worldwide in the future.

Tech (1995) defined that E-tailing is “the selling of retail goods on the Internet. Short for "electronic retailing," and used in Internet discussions as early as 1995, the term seems an almost inevitable addition to e-mail, e-business, and e-commerce. E-tailing is synonymous with business-to-consumer (B2C) transaction. It is as a place for direct retail shopping, it is 24-hour availability, a global reach, the ability to interact and provide text, photos, custom information and ordering, and multimedia prospects. Many online stores will provide links for extra information about their products. They often make available, safety procedures, instructions, ensuring the privacy and effectiveness of transactions, manufacture specification and demonstrations.”

1.2 Problem Statement

In clothes retail business, consumers have changed their purchasing behavior from purchasing in the retail stores to be more online shopping channel. This particular characteristic of the retail stores and online shopping makes consumers to have no need to go outside because they can connect to an Internet and search on social network. Then they make a purchase decision based on their satisfaction and

what they saw. This is an advantage to find out what would be an effect on purchasing behavior and decision making for online shopping. The trend of consumer behavior for online shopping will be useful to make the sellers to adapt themselves on understanding the consumers and purchasing behaviors and what factors affect Thai consumers to drive more purchase power toward online clothing shopping.

1.3 Research Questions

While the technology has become a factor that affects the consumers' purchasing behavior, the Internet is also becoming a very important factor and the usage rate has been increasing dramatically in Thai market. The interesting issues are that those factors that drive consumers to purchase clothes online and the factors that discourage the consumers from doing so despite the popularity of using the Internet. Most knowledge of Internet marketing is based on anecdotes and experiential evidence from television, radio, the popular press or magazines (Bush and Bush 1998; Waldo, 2000).

As a result, I have studied the online purchasing intention of Thai consumers in current and future market trend. To be successful in business, we have to understand Thai consumers and adapt it to reach the target group.

Thus, the main question is: "What is the perception of Thai customers and what the factors have been effects on consumers' decision making toward online shopping in Thailand?"

1.4 Research Objectives

The objective of this research is to examine the factors that affect online purchasing behavior and the most influence behavior of Thai consumers for online market. The trend of clothes/accessories purchasing through online shopping has been increasing rapidly, especially in Bangkok and urban cities, ranging age between 25-35 years old (I choose this range of age because they have high income, more purchasing power and self-confident on decision making) and to analyze and investigate what factors that Thai people are willing to pay attention and make a decision to purchase

goods through online shopping, especially in clothing business because they cannot feel the products before they make a purchase. The two objectives are the goals that indicate an achievement and will answer the questions of this study as following details;

1. To find out the most influence factors to stimulate consumers on making a purchase and decision-making for online shopping in clothes business.

2. To understand the Thai consumers' behavior and discover the useful factors that can be developed towards the online shopping in the current and future market.

The results will be described and analyzed on purchasing behaviors, payment transactions, services, qualities, the most efficiency methods, subjective norm and the key elements that attract and affect them to go shopping online. Many sellers have seen the potential and big growth on this market, so they must adjust themselves to serve their products via online channels.

1.5 Research Scope and Expected Benefit

There is an increasing trend that customer purchase products via Internet. In 2012, the Internet transactions approximately increased by 38% from a previous year. It is an indication that more Thai consumers shop online greater than the past year. Therefore, it would be the advantage to study what factors will affect Thailand consumers' purchasing decision and behavior. Due to the majority of Thai consumers never purchase the products via Internet, especially clothes/accessories category. This studying will be scoped the target group who is middle age between 25-35 years old. Their experiences will be useful information to study the consumers' behavior in Thailand and what factors that affect the purchasing decision-making.

CHAPTER II

LITERATURE REVIEWS & PROPOSED FRAMEWORK

Currently many people use Internet in daily life. This reflects that consumer behavior has been changed from the past. Internet is widely, used for relaxing and traveling to the Internet world. There are many activities in Internet traveling such as Searching a product features, price comparison, review from others, selecting the products and services through Internet (Sinha, 2010). So we have to understand the consumer behavior and what they make a decision to purchase it online.

2.1 Theoretical Foundation

Various literatures have been explained the online shopping behavior and factors that affect the online consumer behavior. Most studies focused on online consumer behavior and consumer decision making to study about attitude, perception and behavior of online shopping. For example, UKEssays.com (n.d.) studied that what Thai consumer perception toward buying brand name online is and what factors affect their decision-making. What characteristic of Thai consumers make a purchasing brand name via online shopping; Ihn Hee Chung (2011) identified that consumer's multi-channel choice in relate to gender, age, fashion innovativeness, fashion involvement, fashion interest, and fashion items. Chuchinprakarn (2005) studied two components are expected to influence behavioral intention. These are attitude and the subjective norm with theory of reasoned action (TRA). Ajzen and Fishbein's theory of reasoned action (TRA) mentioned that human beings behave in a reasoned manner trying to obtain favorable outcomes while meeting the expectations, it has been explained how and why attitudes affect the people's performing. Ajzen and Fishbein (1980) described that a person's behavior is determined by the intention to perform that behavior. Intention is leaded to a decision-making, which is a function of the

person's attitude towards the behavior in a social context, subjective norms and perceived behavioral control. So I selected the two theories which are the online consumers' purchasing behavior and consumers' decision making to explain about the factors that the consumers purchase the clothes product via online channel in figure 2.1.

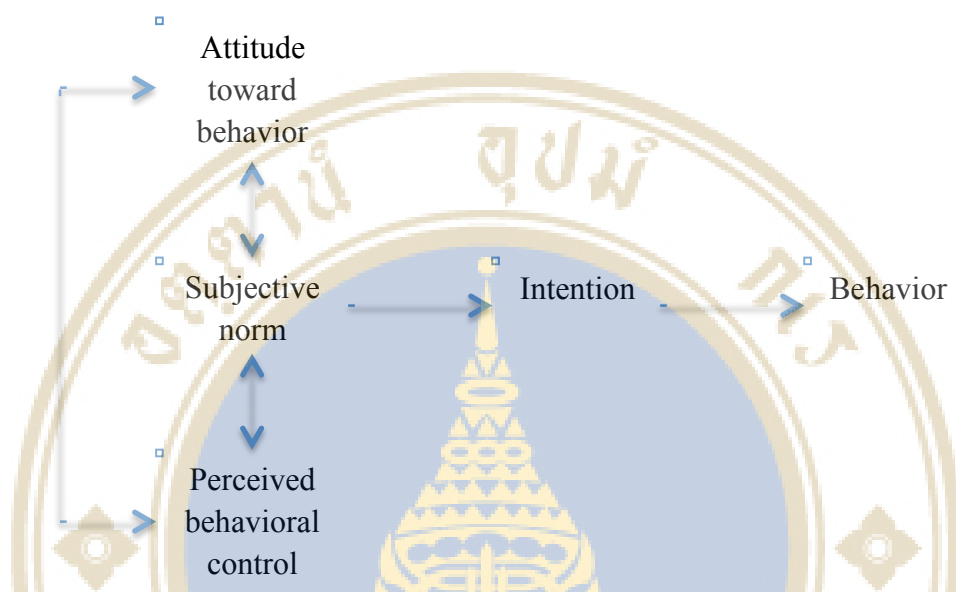


Figure 2.1 Theory of Reasoned Action (TRA)

Source: Ajzen and Fishbein, (1980)

2.1.1 Consumers' Decision Making

Consumers' decision making has five stages to make a choice more than one option of products or services. Consumers decision-making process model has been described in figure 2.2 as complicated with many factors generate problem recognition, information search, evaluation and selection of alternatives, decision implementation, and post-purchase evaluation (Ken Matsuno and Babson College, 1997).

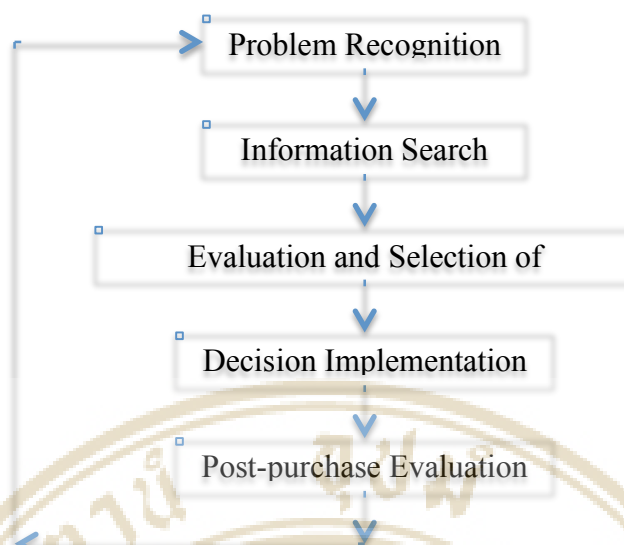


Figure 2.2 The Consumer Information Processing Model

Source: Ken Matsuno and Babson College, (1997)

Consumers have identified their needs from problem recognition. For example, Ms.Zara has to go to wedding party but she doesn't have the dress theme. When we found out a difference between the actual state and a desired state, a problem is recognized. When we find a problem, we usually try to solve the problem (Ken Matsuno and Babson College, 1997). Then, she know her needs/problems, she is looking for information to match with her desired needs from various information source, Internet is a channel can be supported her satisfaction and get enough information about the dress. And then she evaluates and compares the dress to select of alternative and she gets a satisfaction with her benefit and finally she make a purchase decision. After she has purchased it, implement the purchase decision has been fulfill a consumer needs to select both specific items and specific outlets (where to buy) to resolve the problems and last stage is post-purchase evaluation processes, level of purchase involvement is most concern and interesting in purchasing decision. All these actions are determined by both psychological and economical factors, and are affected by environmental factors like cultural, group, and social values (Klein and Yadav, 1989) in figure2.2.

2.1.2 Online Consumers' Purchasing Behavior

In the past behavior, consumers had purchased the clothes in physical stores but nowadays consumers have been changed their behavior to go online shopping because there are many advantages to match with their lifestyle, they have no need to travel to outside and waiting the line at the stores, it is more saving time. Online store is more convenience and save time because it opens 24 hours. The consumers can leave the purchasing order to sellers anytime they need. The Internet is more interactivities between consumers and products because they can reach to various products details and compare it from many sellers in the same time. Consumers' online shopping behavior is based on the manifestation of online sellers website, the photos of products but not an actual real product (Lohse and Spiller 1998; Park and Kim 2003). The online stores have disadvantage about touching, seeing the real products and size testing, there are no sales person to cheer up the products and convince them to purchase it. Furthermore, online stores have low trust from consumers and higher risk than the physical stores. Goldsmith and Goldsmith (2002) found that experienced online shoppers have more trust and better feeling on online service than non-experienced shoppers who have no online shopping experience before.

2.2 Proposed Framework

According to the above literature review, we hypothesized that following factors have been affected to customer satisfaction and consumers' decision-making to purchase the clothes in online.

2.2.1 Customer Satisfaction

Customer satisfaction is one of the most essential elements of customer retention, customer loyalty, and product repurchase. Satisfaction with products and services has been studied extensively. Satisfaction is an important predictor of customer loyalty (Yang and Peterson, 2004). Bill Stinnett mentioned that more important than our need to understand is our customer's need to feel understood, so the cause of customer satisfaction is from product quality, customer service and on-

time delivery and trust which are shown in figure 2.3.

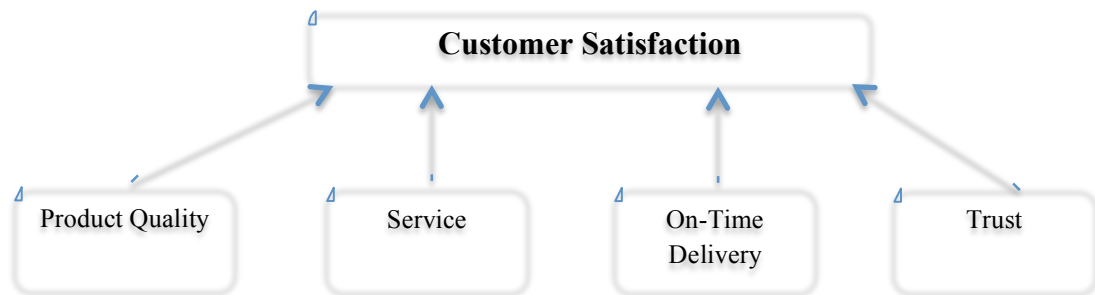


Figure 2.3 The cause of customer satisfaction

Source: Adapted from Bill Stinnett, (2004)

Four key factors that affect to the customer satisfaction are the product quality, service, on-time delivery and trust; it can be led to create the customer loyalty. When the customer pleasure in these four components, they would trust the online stores that they have ever been purchased and will repurchase it in the future. The sellers must provide the product quality and fully support them a good service and deliver it on time, it is the necessary factors to communicate with the customer by listening more than speaking in 80:20 criteria.

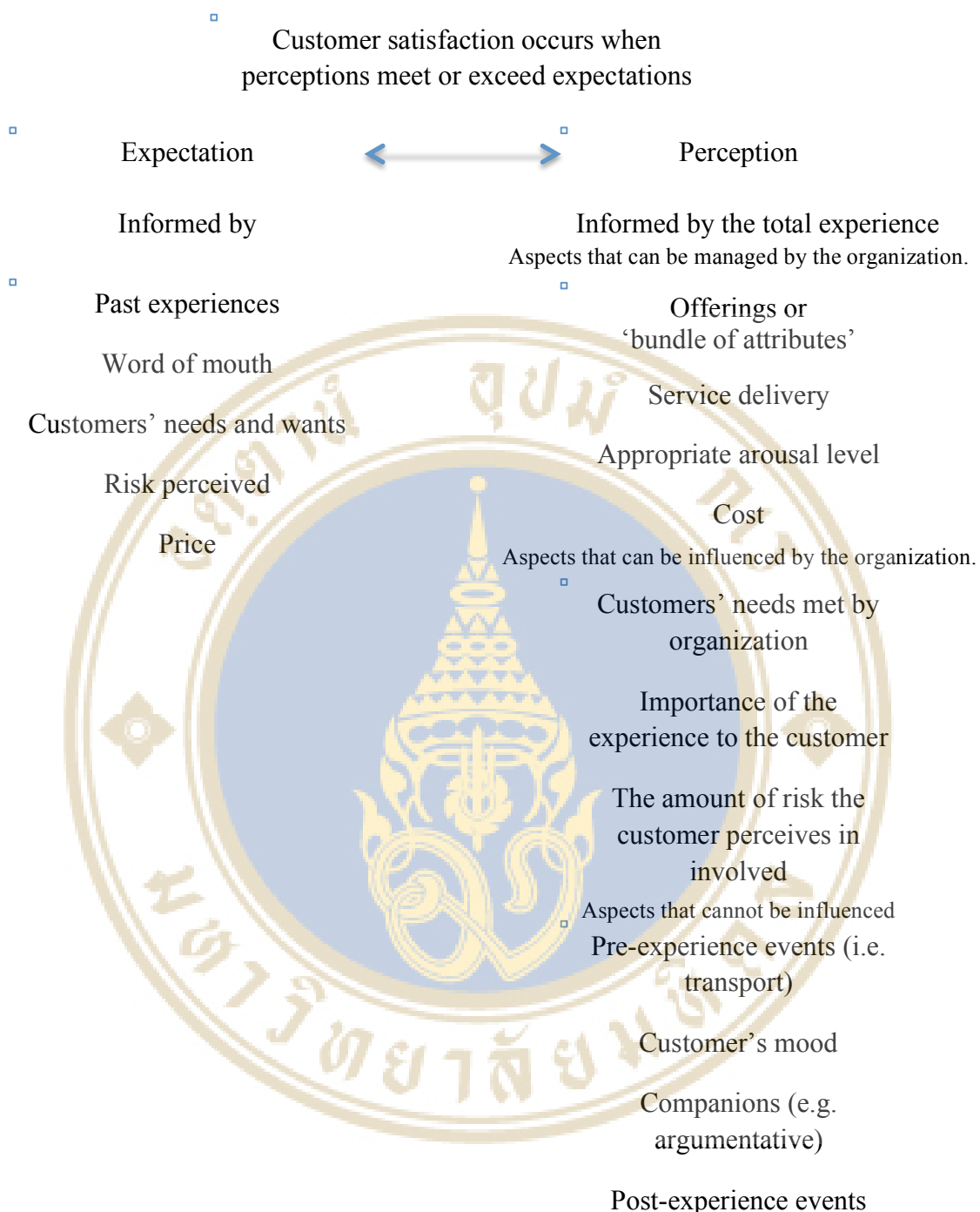


Figure 2.4 Factors influencing or attributing to customer satisfaction

Source: William et al., (2003)

William et al (2003) identified that customer satisfaction occurs when perceptions meet or exceed expectations. Expectation is from past experiences, word of mouth, customers' needs and wants, risk perceived and price and perception has

been informed by the total experience, it can be managed by offerings or ‘bundle of attributes’, service delivery, appropriate arousal level and cost and can be influenced by customers’ needs met by organization, importance of the experience to the customer and the amount of risk the customer perceives in involved. Aspects that cannot be influenced by pre-experience events (i.e. transport), customer’s mood, companions (e.g. argumentative) and post-experience events. Once we know what the customers’ needs, the customer became to be a loyalty customer and improve the online stores to match the customer satisfaction.

According to Bill Stinnett (2004) determined the customer satisfaction definition in the book *‘Think like your customer: a winning strategy to maximize sales by understanding how and why your customers buy’*. Additionally William et al., (2003) defined the customer satisfaction in *‘customers are satisfied when their judgments of service they have received equals or exceeds what they expected’*. It is summarized that customers have experienced in various level of satisfaction. It has been satisfied if customers meet the product/service’s performance but if it is lower than expectation, customer will be dissatisfied as be shown in figure 2.3 and 2.4. Customer satisfaction and consumer decision-making are managed and influenced by following factors to purchase the clothes in online in figure 2.5.

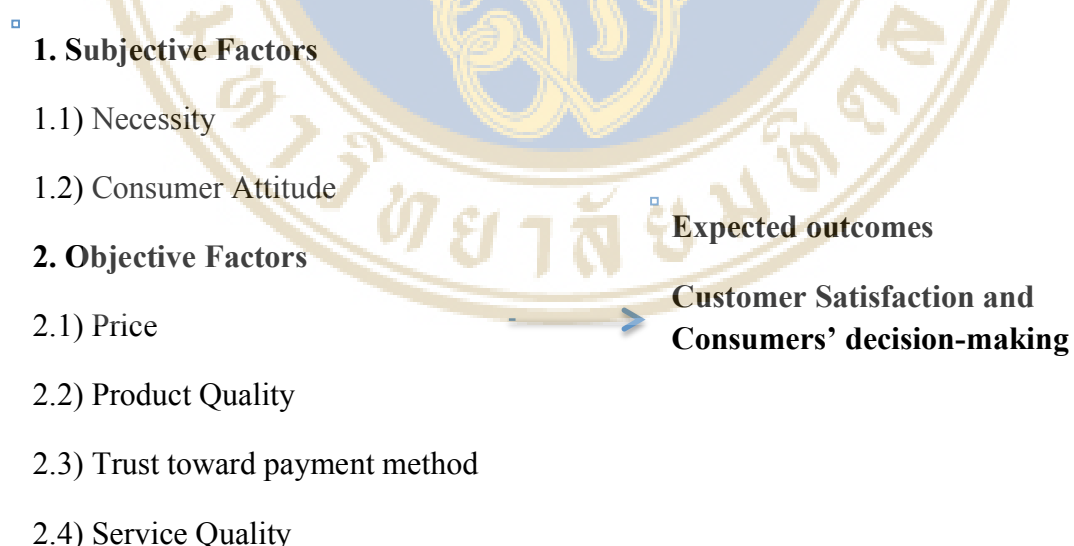


Figure 2.5 Purposed Framework

Source: Adapted from Destiny (2012)

2.2.2 Subjective Factors

Online retailers have to understand the consumer purchasing behaviors, they must create the website, webpage and photo with good modern/trendy design to match the purchasing behavior, age, fashion style and target group. Message and communication are very important issues to stimulate the customers to visit the website. Subjective norm suggests that behavior is instigated by one's desire to act as important referent others act or think one should act. Subjective norm reflects consumer perceptions of whether these two behaviors are accepted, encouraged, and implemented by the consumer's circle of influence. The literature suggests a positive relationship between Subjective norm and intended behavior, and empirical work has shown that Subjective norm influences behavioral intentions toward system use (Karahanna et al. 1999).

1. Necessity

There are many reasons that consumers go shopping online, current situation is people work harder to get successful life. One of demand is online shopping can save time for consumers (Hawkins, DI Hawkins, Best, Coney 2003). They do not have much time to go shopping when they need to purchase something at that time, they can buy only weekend, so they concern time efficiency in city life and technology development. Online purchasing can be flexible that make the consumers more convenience because online stores can be operated 24hours when compare to go shopping at physical stores. This is a necessity to stimulate them purchase online shopping.

2. Consumer Attitude

Ajzen and Fishbein (1980) has been explained the human behavior in the Theory of Reasoned Action (TRA) that lead by intention which based on consumers' attitude toward behavior. Attitude reflects the consumer desirable and undesirable behavior. The consumers' perception is related to intention because people behavior acts from their perception. Consumers who want to try new things, they must get risk higher. Since the risk of online shopping is thought that higher than traditional shopping in physical stores, almost all online consumers have the personality that willing to try new things (Martinsons M.G. 2008).

2.2.3 Objective Factors

1. Price

Gabor and Granger (1964) believed that two points are valid; price sensitivity varies considerably both with the nature of the product and with the dominant pricing policy in the market. Price sensitivity can be a gauge of how much the consumers are willing to pay. Hunt (2007) identified that online price is an important factor for choosing online shopping. Online stores' price is affected on purchasing behavior. There are many online shopping stores that have a variety of products and design, consumers consider that expensive products are related to different and unique products with good quality, while the low price is related to low quality of products.

2. Product Quality

Perceived quality has been defined as the consumer's judgment about a product's overall excellence or superiority. Perceived quality differs from objective quality. Perceived product quality is a global assessment characterized by a high abstraction level and refers to a specific consumption setting (Zeithaml, 1988). Quality can be provided the customer satisfaction to purchase the products; it is a key component of business competitive. Product quality is a variable of product differentiation, it can be reflected to a choice that consumers make a purchasing decision. Consumers may compare between the product price and quality that can be acceptable when they have a purchasing decision.

3. Trust toward payment method

For online purchasing, one important thing is an impact on consumer decision making to purchase a product that they never know each other before. The payment method is a factor that how the consumers can trust the sellers. Nowadays Thai online stores have mainly bank transaction and some credit card method, another method is not much acceptable such as PayPal. To keep relationship between the sellers and buyers, trust is a very important factor to maintain the business. Trust will also gain through positive experience between online buyers and sellers. This study showed that web trust could affect online-purchase decision (Yoon, 2002). To increase consumers' trust towards an online seller, website or webpage is a tool to make consumers trust the sellers, it is also purchasing order, picture, model,

transaction method and refund policy.

In the virtual market environment, buyers usually see pictures of their goods to be purchased, not the goods themselves. Many promises about the quality of goods and services are made. In the e-commerce environment, since it is very hard to take legal actions against sellers or customers in case of any fraud or dispute, therefore, trust is highly important in conducting e-business transactions. When the consumer placing an order in the Internet, which he or she needs to provide financial information and other personal data, enough trust is needed to exist for the transactions to carry on (Eggert, 2006).

4. Service Quality

Upakul and Mrinmoy (2011) mentioned that Service Quality suggested that Service Quality stems from a comparison of what customer feels a company should offer (i.e. expectations) with the company's actual service performance. Consumers expect to get a good service from the sellers, so the sellers must concern about service quality. Internet retailing quality is understood to be a multi-dimensional construct that incorporates the functional aspects of the service process as well as the technical aspects of the service outcome (Gronroos et al., 2000; Collier and Bienstock, 2006). The unique capabilities of an online medium of shopping in providing interactivity, personalized experiences, community, content, increased product selection and information suggest that the traditional concepts of service and retailing quality would be inadequate in an online context (Wolfenbarger and Gilly, 2003).

2.3 Hypotheses

According to above framework, the hypotheses are adapted from Destiny, (2012) and are developed as follows;

H1: Necessity influences the consumers' purchasing decision.

H2: Customer attitude toward online store's sellers and purchasing behavior affects customers to purchase online rather than physical stores.

H3: Price is positive influence to make customer purchase online and customer satisfaction.

H4: Product quality influences the consumers' purchasing decision and customer satisfaction.

H5: Trust toward payment method influences the consumers' purchasing decision and customer satisfaction.

H6: Service quality influences the consumers' purchasing decision and customer satisfaction.

H7: Online consumers' purchasing decision and customer satisfaction influence customers to repurchase the product online.



CHAPTER III METHODOLOGY

3.1 Research Setting

This study has been focused on Thai consumers who have the opportunities to shop on the Internet. The methodology and sampling frame are qualitative method; it is the in-depth interview to provide the basic information to analyze the attitude and factors that the consumers' purchasing behavior, consumers' decision making and customer satisfaction. The respondents are the Internet users who have experience to shop the clothes online.

3.2 Sample & Data Collection

Sample Frame: Respondents who have been purchased the clothes online.

Sample Size: 10 respondents (5 Males and 5 Females)

Qualification: Respondents, age between 25-35, live in Bangkok or Central Business District Area

This study is used the qualitative research approach. Specifically, in-depth interview was employed as personal interview where have carried out with ten respondents who have experience to purchase the clothes online method. The respondents are insisting of five females and five males and all of them have different occupation in order to cover more population.

The objective of the in-depth interview is to study the online purchasing behavior and get insight information to study affect of consumer behavior to make a decision to purchase the clothes in online shopping, we discuss about attitude, opinion and what factors affect and drive them to purchase the clothes via online channel and what factor make them repeat to purchase it. For respondents who have been purchased the clothes online, we discuss them about what factor make them purchase the clothes online. The questions are open-ended questions relate to consumers'

decision making and purchasing behavior toward the clothes online shopping. Interview takes time 10-15minutes per respondent.

3.3 In-depth interview Questions

The in-depth interview questions have been started from general questions of respondents to get familiar with the topic between interviewers and respondents. Some questions have been adopted from Destiny (2012) to study the factors that affect the consumers' decision making for shopping online.

General questions

1. Have you ever purchased the clothes online?
2. What factors do you think you want to go shopping online?

Necessity

3. What priority criteria would you consider when you are purchasing a cloth online?

Consumer Attitude

4. When you are going to shopping a cloth, do you think that online store and physical store are different? What criteria do you think it different? Please describe the feelings when you go online shopping.
5. Have the seller's attitude affected you make a purchasing decision when you go shop online? Please specify.
6. Do you think that updated news or celebrity gossip will be motivated you to click that webpage? Please describe the reason?
7. Do you think model of the online store can stimulate you to purchase a cloth?

Price

8. Do you think about the price when you go shopping online? What criteria do you think that it is acceptable price?

Product Quality

9. What do you think about the product quality when you go shopping online?

10. Do you think product quality of physical stores is better than online stores?

11. If the real product from online stores is different from photo in website, can you accept it? Specific why?

Trust toward payment method

12. Do you think online stores are reliable?

13. Sellers' website, layout, photo and product description can make you trust them?

14. Do you think that good communication from seller will make you trust them?

15. What is your payment method? How do you feel when you do transaction to the seller with only a message confirmation from sellers?

Service Quality

16. What do you expect from sellers with a good service?

17. Do you think quick feedback from seller can be stimulated to purchase the cloth?

Customer Satisfaction

18. What criteria will you continue online shopping the clothes in the future?

19. Will you repeat the online shopping in the future? What reason?

The above questions used to capture the relationship between independent variables and online consumers' purchasing decision and customer satisfaction. Subjective factors, which are necessity and customer attitude and objective factors, which are price, product quality, trust toward payment method and service quality affect to customer satisfaction and consumers' behavior and purchasing decision to make them repurchase the clothes online.

CHAPTER IV

RESEARCH FINDINGS

This thematic paper is based on the research methodology as an in-depth interview. The data has been conducted from 10 respondents within one week period. The first criteria of choosing respondents are persons who have been purchased the clothes online within the age of 25-35. All of 10 respondents have been divided into 5 males and 5 females and they are online shoppers in Bangkok and city area.

I have face to face interviewed them to study the objectives of this paper. The theory is developed from the purposed framework. I have found that the consumer behavior for on-line shopping along with the factors that affect the customer satisfaction as well as consumers' decision-making to purchase it online. In addition, the proposed framework of customer satisfaction and consumers' decision-making can be divided the key component into two key elements that insist of subjective factors, which are the necessity to consumer's attitudes. The objective factors are consisted of the price, product quality, trust toward payment method and service quality that affecting consumer behavior and purchasing decision for online shopping and contributes useful information to develop online business in Thailand.

4.1 Subjective Factors

4.1.1 Necessity

Demand of consumers is increasing from past years because nowadays the people work harder and less time to go out shopping. An online shopping can save time and more convenient for new generation consumers because they can stay at home and go shopping online via smartphone. They can visit to many clothes shops and purchase via their websites and webpages with an addition of comparing the products from various shops.

I found that all respondents have various necessities; some of them purchase it because it is convenient and they do it whenever they need shop without having to go outside and with products are attractive.

Female

“I love to go shopping online because I have no time and it is convenient. I just stay at home and don’t have to go outside. I choose the online stores which have uniqueness styles along with their own pattern and cutting.” (Interviewee A, 26)

“I have no time and lazy to look around in physical stores. However, I won’t buy the brandname clothes in online stores.” (Interviewee B, 28)

“I purchase the clothes online because the products are more attractive, beautiful and match to my requirements. I always go to online stores when I have no time to go shopping outside and I need some relaxation time to travel on the Internet after I have finished my work.” (Interviewee C, 30)

“It is convenient, just go to Internet and the clothes are attractive.” (Interviewee D, 31)

“I go shopping online because it is convenient and the prices are cheaper; I can transfer the money and get the clothes while I travel on Internet and I am home.” (Interviewee E, 33)

Male

“I go shopping online because of the import products when there are sales promotions and it is convenient because I just stay at home.” (Interviewee F, 27)

“Online shopping has variety of products and it is convenient, I won’t go outside.” (Interviewee G, 28)

“It’s convenient when I go shopping online.” (Interviewee H, 29)

“I go shopping online when I’m lazy to go outside. I don’t have to face the crowd.” (Interviewee I, 30)

“Convenience and price are most influence factors for me to go shopping online.” (Interviewee J, 31)

All respondents’ concern about necessity and convenience to make a purchasing decision for online shopping. Females concern more about convenience

and products' attractiveness. Only one respondent who concerns about price sensitivity. On the other hands, male respondents' concern factors are the convenient, variety of products and price more than females. So, this supports hypothesis1, it has shown as *"H1: Necessity influences the consumers' purchasing decision."*

4.1.2 Consumer Attitude

I predicted that the online stores are not much different than traditional stores because the products made from the same source of manufacturers. They go shopping online because they think about the convenience and more products' varieties due to the reason of that they cannot find what they want in same place in physical shopping stores. However with the reason of that the sellers' attitude make the consumer decision to purchase the clothes due to good communication skills, fast feedback, model and the updated news or celebrity gossip in social network will have direct effects to consumers visit the website/webpage and make faster the decision.

Female

"I think that the physical stores are not different from online stores due to the reason of that all products are produced from the same suppliers. Seller's attitude and good communication are not affecting my purchase decision because I like to find the clothes that I want. However if the sellers try to sell the clothes too aggressively, I will ignore them and make no purchase this store. Along with news updated or celebrity gossiping blogs make an attraction me to click on their websites & webpages. Then I will become their regular customer if they continue updating new collections. Although I rarely care about the model of the online stores because I like the clothes pattern rather than the attractive model." (Interviewee A, 26)

"When I have free time, I always go to visit the online stores. I think an online and physical stores are different because physical store can be touchable and return the clothes if I can't wear it. It is less risky. Sellers are not much of an influence for me; I won't buy it if it is pre-order clothes because I prefer quick response. The updates news/celebrity gossip blogs are not motivated to visit their website/webpage but I will visit them if it is new collection." (Interviewee B, 28)

“While I’m working very hard and have no time to go shopping, I will always shop online. I think that online stores are intangible store because I have not touched the products and I don’t know the quality of textile. It feels like I’m taking my chances on the products that I would purchase. Good feedback from sellers and model of the online stores will affect to my purchasing decision because I take a look the model to compare that it is matched to my size and my style.” (Interviewee C, 30)

“When I’m free, I always go to surf the Internet. I think the physical stores can be touchable, so I always feel hesitate to buy it. However the online stores are mostly intangible which allows me to make a purchase with no hesitation. I like to have a good talk with sellers because they make me feel comfortable to purchase products from them. In addition, the model is most attractive to make me decide to purchase it online.” (Interviewee D, 31)

“I think that online and physical stores are not different because the products are made from the same manufacturers such as Union Mall and Platinum shopping mall. However, I can’t trust the online stores when comparing with the physical stores due to the reason of I can touch it to prove the quality of clothes. So it will be my risk if I purchase products from online stores. I will go shopping online when I want new clothes that can’t be found easily in physical stores because it is a waste time to keep searching at stores while I don’t know whether it will be found or not. The online stores also have more variety of products. That’s why I like to go shopping online. I don’t like if sellers ignore and give bad suggestions while I shop. The updated news/gossip celebrity blogs have no motivation for me to make me purchase it but it would remind me go back to visit their page. The new model is most influence factors for me, I think the sellers should pay attention to sell them and I will only buy it from good model, photo and layout rather than another store that the photo is not good. (Interviewee E, 33)

Male

“I concern about the clothing sizes when I go shopping online because I can’t tried it when compare with physical stores. I think sellers are not an influence factor to me to make a purchase. Updated website will influence me because I’m usually looking for sales promotion only. (Interviewee F, 27)

“I can try the clothes when I buy it at physical stores. I think good suggestions from online sellers would motivate me purchase it. I would be more appreciating if the suggestions they give me are useful. The updated website/news is not my motivation to make a purchasing decision. However the model of online stores is, especially when the model fits with my character. I’m not very concerned about the new clothing styles because I’m not a big fan of Korea fashion.” (Interviewee G, 28)

“When I’m free, I usually shopping online. Online stores’ products are intangible but physical stores’ products are tangible. Size and color of online products sometimes are different than the display pictures. Sellers and model of online stores can motivate me to purchase it.” (Interviewee H, 29)

“I prefer good suggestions from sellers. The updates news/celebrity gossip blogs will not affected me but products’ attractiveness and new models are the most important factors for me to purchase online products. ” (Interviewee I, 30)

“I shop online because I purchase some import products. I prefer to buy online products because it is convenient and cheaper than physical stores. Sellers and updated news are not much influence factors for me to make purchase decision.” (Interviewee J, 31)

There are only two respondents, who have attitudes regarding the online stores and physical stores are not different. Sellers and clothing models make the effects to customers but the updates news/celebrity gossips are factors that not affect them to make a purchasing decision. So, it results partially support hypothesis2: *Customers’ attitudes toward online store’s sellers and purchasing behavior affects customers to purchase online rather than physical stores.*

4.2 Objective Factors

4.2.1 Price

Price is a key factor that affects the consumers’ purchasing decision from online shopping because they cannot touch and try it unlike the physical stores. Male maybe think less about product’s price but female is price sensitive from my previous experiences and friends’ suggestions.

Female

“I like the clothes when the patterns suit my style. My online limit payment is at 2,000 baht. I don’t like the Chinese clothes because the products have similar patterns to others. However I can purchase them if the price is lower than 500 baht per item” (Interviewee A, 26)

“I am very concern about price when I shop online. It depends on the clothes’ patterns and styles. I always check the price before I make a purchase according to my previous experience from physical stores.” (Interviewee B, 28)

“I can accept the price for online products if they are not over 3,000 baht per item. For example, I can pay a dress not over 1,500 baht but it depends on the quality of textile and I judge it from the product description.” (Interviewee C, 30)

“I won’t think about the price when I shop online even though I know it is more expensive than the physical stores. The acceptable price range for me is around 600-700 Baht.” (Interviewee D, 31)

“Price is not too different. An acceptable price is not higher than 1,000 baht per item because if it is higher, I think I would prefer to go to physical stores.” (Interviewee E, 33)

Male

“Price is most important factor when I want to go shopping online, I would accept the price that is lower than 5,000 Baht and it is cheaper than physical stores” (Interviewee F, 27)

“Online stores’ price shouldn’t be too expensive, expect brand-named and import products. It must be reasonable price.” (Interviewee G, 28)

“Online stores’ price must be cheaper than physical stores. I won’t buy it if it is more expensive.” (Interviewee H, 29)

“I have limited budget that is not over 1,500 Baht for shopping online, if the price is higher, I will go to physical stores.” (Interviewee I, 30)

“I concern about the price and will check it from physical and online stores before purchasing. Acceptable price is not over 2,000 Baht for general clothes and 10,000 Baht for imported brand products.” (Interviewee J, 31)

Just a small number of respondents who are not price sensitivity but other respondents concern about the price especially males. Thus, it partially support hypothesis 3: *price is positive influence to make customer purchase online and customer satisfaction.*

4.2.2 Product Quality

Product quality affects to the purchasing decision. I think that quality and variety of products are the elements to make customers purchase the clothes both physical and online stores but expectation of online store's purchasing is less than the physical stores. When they purchase it in physical stores, they can try it in fitting room and change it immediately but when they go shopping online, it can be acceptable if the color and pattern of real products are different from photo in website or webpage but they can't accept it if the size is wrong and they can't change it.

Female

"I just a little expect the quality of products but I don't care much. I think that the quality of physical and online stores is the same but the physical store is more advantage because it can be touchable. I don't care if the real product is different from the photo in website but I won't repeat the purchase from this store anymore." (Interviewee A, 26)

"I don't expect the product quality, I look at cloth's style. Physical store is more advantage than online store because I can try and touch it before purchasing but I often go shopping online because it is convenient. I can accept it if the real product is different from the photo in website but I won't repeat to purchase that stores anymore." (Interviewee B, 28)

"I don't expect the product quality from online stores because it can't be touchable when compare with the physical stores. I think that the sellers don't concern the quality much because it comes and go so fast. I can accept it if the real product is not much different from the photo in website, but it shouldn't be too much different. If it is too different, I will return it to sellers." (Interviewee C, 30)

"I don't worry about the quality of cloth when I go shopping online. I think the quality of physical store is better than online store. If the real cloth is

different from photo in website, I would not repeat purchase with them.” (Interviewee D, 31)

“I think that the product quality of online stores is not good as same as other wholesaler stores such as Union Mall, Platinum, except brand-named and import products. I think the clothes of physical stores are more quality than online stores. I can’t accept it if the real products are different from the photo in website. I always search the review and comment from experienced customers, I use reference from search engine, web board and sellers’ webpage.” (Interviewee E, 33)

Male

“I think that the product quality of online stores is same as physical stores but sometime I feel the product of physical store is more quality than online stores. I can accept it if the real product is different from photo in website.” (Interviewee F, 27)

“It depends on each online stores, I take a look from the photo, textile quality, details of pattern, clothes presentation of the online stores. I will purchase it from online stores who have quality of product and I don’t care them if they present only price but no quality. (Interviewee G, 28)

“I always think about the product quality when I go shopping online. I won’t buy it anymore if the real products are different from photo in website, except a bit different color tone.” (Interviewee H, 29)

“I think about the product quality. I can’t accept if the real product is different from photo but I won’t repeat purchase that stores.” (Interviewee I, 30)

“I expect the product quality. I’m looking for customer’s review to check the comment. I think the product of physical store is more quality than online stores. I can accept it if the product is not too much different but I’m not sure that I will repeat purchase it or not.” (Interviewee J, 31)

I found that females have not much expected the quality of products in first perception but they will not purchase that store again if the products are not quality. Males mostly expect the product quality in first perception because males don’t often go shopping online when compare with females. They only buy quality products and they do not return the product if the real product is different from photo

in website and they will not repeat to buy it again. Thus, it support hypothesis 4 that *“H4: Product quality influences the consumers’ purchasing decision and customer satisfaction.”*

4.2.3 Trust toward payment method

I predicted that online stores are reliable and trustworthy. Many sellers change the method of selling because consumer behavior is influenced by high technology. Thailand’s Internet user is rapidly increasing within past five years, the competition of mobile service providers has become fierce about Internet package and the rate is affordable to reach it on mobile phone. Thus, trend and attitude of consumers are more trust in online stores, they can sell the products via website and webpage such as store’s website, Facebook and Instagram. Most admirable method of payment in Thailand is bank transferring, the sellers use it for payment method rather than the credit card and PayPal, which are not admired in Thailand because they think it can’t be trusted in the sellers enough and the registration is too difficult to do for an online shopping.

Female

“I trust the online stores from experienced customers’ review and tracking numbers of purchasing order. Photo and product description are key factors that make me trust them. I will trust them more if the sellers have a good communication. For payment method, I use bank transferring and I don’t think they will cheat me. I am not comfortable to use credit card and PayPal because it is too complicated but if there is a chance to do, I will try it.” (Interviewee A, 26)

“I trust previous online stores which I have ever purchased it. For new online stores, I always search information and comment in community’s web board such as Pantip, I always read the review from experienced customers in this community. Customers’ review is most important for me. It is too risk to go shopping online because many online stores have cheated the customers. For payment method, I do it via bank transferring. I won’t use the credit card because I don’t trust them.” (Interviewee B, 28)

“I think nowadays the online stores are reliable because there are the right and protection to consumers. Website, photo and good communication from the online stores can be trusted to sellers. I do payment method by bank transferring because it is convenient but I don’t trust them to pay by credit card. In future, I might use the credit card if it works.” (Interviewee C, 30)

“I trust the online stores. I trust them if there are good communication, website’s layout, photo and product description, it seem to be a professional shop. I don’t mind to do payment by bank transferring if the product is less than 1,500.” (Interviewee D, 31)

“Online stores are reliable. I will trust them if I get information from past customers’ review. Attractive website make me feel they are a professional. I would appreciate if the sellers communicate the good word, even though their website/webpage is not much attractive. I do payment by bank transferring. I don’t give them the credit card number because I don’t trust them. I trust them more if they share location in Facebook/Instagram because I think they won’t cheat me.” (Interviewee E, 33)

Male

“I trust online stores. Website’s layout, photo and product description make me trust them. I don’t care the good communication from sellers. I always do payment by credit card.” (Interviewee F, 27)

“Online store is reliable, I trust the sellers from good wording, I feel comfortable and trust them. I do payment by bank transferring and PayPal, I don’t trust them to pay on credit card. I pay money and I trust them to deliver the clothes, I will follow them when they haven’t responded the tracking number.” (Interviewee G, 28)

“I trust them if the layout, photo and product description are attractive. I will trust them more if there are customers’ review and variety of product. I always do payment by bank transferring. I never pay it by other methods but I’m interested if I know the payment regulation.” (Interviewee H, 29)

“70:30 is trust for online stores. Website, photo and product description make me trust them more. Sellers’ behavior is a good communication that I prefer.” (Interviewee I, 30)

“I trust the online store. Good website, photo, good communication from sellers can be influenced me but I will check it from web board before I purchase it. I use PayPal for international website and do bank transferring for Thai website but if PayPal is available, I prefer to use it because it is saver.” (Interviewee J, 31)

I found that most respondents trust online shopping and they trust them because of the website’s layout, photo, product description and good communication from sellers. They feel that the sellers seem to be attention to do their stores but some respondents are searching information to have seen the customers’ review in webboard and sellers’ website. Thus, it support hypothesis 5 that *“H5: Trust toward payment method influences the consumers’ purchasing decision and customer satisfaction.”*

4.2.4 Service Quality

Service is important factor to make consumers decide to purchase it online because they have not faced and discussed with sellers, they can communicate with sellers via telephone, e-mail, social network such as instant message (Line and WhatsApp), inbox message and comment in the website and webpage (Inbox of website, Facebook, Instagram). Consumers expect a good service from quick response, good word and quick feedback can be motivating the consumers and make them get faster to make a purchasing decision. Furthermore, they will be more satisfied if they decide to purchase the clothes and the sellers update the delivery’s tracking number.

Female

“Good wording from sellers and good packaging make me feel good in service but quick feedback from sellers is not affect to be faster on my purchasing decision, expect I want it much and the price is affordable. If the price is expensive, I will think about it first.” (Interviewee A, 26)

“Quickly respond is attractive me than a good word from sellers, it match my needs.” (Interviewee B, 28)

“I can change the cloth if it is not match with her size, I need flexible and negotiation to sellers. Quick feedback is a key element to make a purchase the cloth to meet my wants.” (Interviewee C, 30)

“Quick feedback is service I needed, I will buy it immediately.”
(Interviewee D, 31)

“Full product description, price, size and good layout have been shown in website/webpage, it is needed good service. Quick feedback from sellers are motivated myself to quicker purchase with them.” (Interviewee E, 33)

Male

“Quick feedback from sellers is service I prefer. I have experience that the product can't deliver online, I feedback to them and they send a new product to me.”
(Interviewee F, 27)

“When the sellers call me back to update that you have received the clothes yet, you can wear it or not and update when they have a new collection via phone or email. I think website has high technology that they will send the e-mail to update the products that I like to see and buy it. Quick feedback is a factor to make me decide to purchase it.” (Interviewee G, 28)

“Good communication and quick feedback are good service that I needed from the sellers. If sellers give quickly feedback, I would be quickly purchase it.”
(Interviewee H, 29)

“Quick feedback and deliver service are good service I needed.”
(Interviewee I, 30)

“Good service in my mind is quick feedback and influence me to purchase online.” (Interviewee J, 31)

I found that 9 respondents prefer good word and communication from sellers, it affect them to make quicker the purchasing decision making, they are only one respondent think that quick feedback from sellers have not effected to purchasing decision making. Thus, it support hypothesis 6 that *“H6: Service quality influences the consumers' purchasing decision and customer satisfaction.”*

4.3 Customer satisfaction

Customer satisfaction is an important predictor of customer loyalty (Yang and Peterson, 2004). It has been leading to the customer loyalty and retention, customer will be satisfied if the sellers understand and match the customers' needs. The four elements, which are the variety and quality of products, deliver on time and trust to the sellers, it is affected to customer satisfaction to make them purchase it online.

Female

“Convenience is most my satisfaction to go shopping online. I will re-purchase at the same shop if the product quality and variety of product are satisfied and always updated the fashion trend. I will try to visit another online shops if the regular shop is more mass target and too much convince myself to purchase it.” (Interviewee A, 26)

“I always purchase my regular online stores but I can't find the clothes I need, I will visit another website/webpage. I go to new website/webpage when my friends tell me. (Interviewee B, 28)

“Variety of product is my first decision to re-purchase the same online stores and I'm waiting them for a new collection. Word of mouth makes me change to other online stores.” (Interviewee C, 30)

“I will repurchase if the cloth is attractive and always update a new collection. (Interviewee D, 31)

“I always visit the regular online stores first because I don't want to be risk and will repurchase it if they haven't changed the price and there are variety of products. I will change to other shops if I can't find needed clothes in their website/webpage.” (Interviewee E, 33)

Male

“I will repurchase online because there is a new product.” (Interviewee F, 27)

“Variety of product, reliable, convenience, payment method, delivery time and price are most influences to make me repeat purchase in online shop. If the

clothes' style is not updated; I would change the regular online stores. I need proactive sellers and don't like Pre-order clothes." (Interviewee G, 28)

"Updated product is motivate me to repeat purchase the same stores. Friend is a motivator to go to shopping online as word of mouth." (Interviewee H, 29)

"I will repeat purchase when I need a cloth that I want, it is not regular. I concern the product and service, if I'm happy, I may be repeat purchase with them." (Interviewee I, 30)

"Cheaper price, trust toward sellers and good communication are influenced me to repeat purchase it at same online stores but if another stores have variety of products, I have a look to purchase that online stores." (Interviewee J, 31)

I found that the respondents satisfied if there is variety of product, it is priority issue. Reliable, product quality and deliver on time are following factor to make them repeat purchase online store. Thus, it support hypothesis 7 that *"H7: Online consumers' purchasing decision and customer satisfaction influence customers to repurchase the product online."*

Table 4.1 Summarize the result of females and males' respondents

Females Respondents	A	B	C	D	E
Subjective factors					
- Necessity	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
- Customers' attitude	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Objective factors					
- Price	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
- Product quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
- Trust toward payment method	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
- Service quality	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Males Respondents	F	G	H	I	J
Subjective factors					
- Necessity	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
- Customers' attitude	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

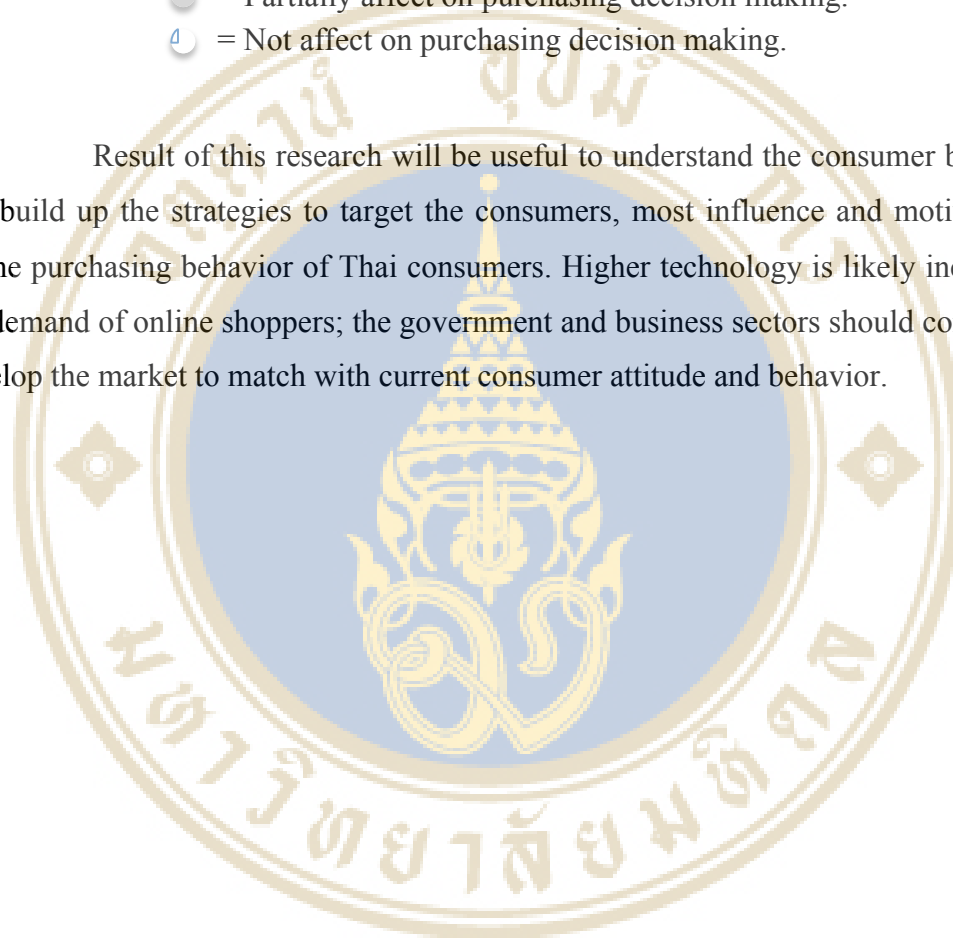
<i>Objective factors</i>					
- Price	●	●	●	●	●
- Product quality	◐	●	●	●	●
- Trust toward payment method	◑	●	◐	●	●
- Service quality	●	●	●	●	●

● = Strongly affect on purchasing decision making.

◐ = Partially affect on purchasing decision making.

◑ = Not affect on purchasing decision making.

Result of this research will be useful to understand the consumer behavior and build up the strategies to target the consumers, most influence and motivate the online purchasing behavior of Thai consumers. Higher technology is likely increasing the demand of online shoppers; the government and business sectors should concern to develop the market to match with current consumer attitude and behavior.



CHAPTER V

DISCUSSION & CONCLUSION

In this paper, we have studied the factor that affect online consumers' behavior and purchasing decision making in Thailand. From literature review and in-depth interview, we aim to study subjective and objective factors affect to Thailand's consumer behavior, customer satisfaction and purchasing decision making online shopping. For subjective factors, there are necessity and consumers attitude and objective factors; there is price, product quality, trust toward payment method and service quality that are factors to make them repeat purchase online stores.

I found that consumers have no time to go shopping outside and they are convenience and products are attractive when they go shopping online. Consumers' attitude toward the online store and physical stores are different in term of they can touch and try the cloth before they make a purchase decision making but they cannot touch and try it. Model of online stores and online sellers most affect to them, it is an attractive factor to make them purchase it online but updates news/celebrity gossip is not factor to influence them click the website/webpage, new cloth collection is more attractive that updates news/celebrity gossip. Females are not price sensitive and product quality but males are price concern and product quality to purchase online. If they purchase the product from online stores but the products are not same as photo in website/webpage, they will not repeat purchase that stores. Trust toward online shopping is the website's layout, photo, and product description that are shown in website/webpage. Consumers feel that the sellers are professional to start up their stores but they also search the information to have seen the customers' review in web board and sellers' website. Furthermore, good communication from sellers is a key element that affects them to make quicker purchase decision-making.

Finding result has been supported all hypothesis. Customer satisfaction is variety of product, reliable, product quality and deliver on time but it make them repeat purchase online store. For females, they concern the variety of products and

reliable, it make them satisfied and make a purchase decision making and for males, they concern the price and product quality to make them satisfied and purchase online. Both of females and males, they concern about service quality to meet their satisfaction and repeat the purchase online.

5.1 Contribution of your study

Online sellers can be benefit from the result of this study; they understand consumer behavior and purchasing decision making and hot to meet the customer satisfaction. Firstly, the online sellers should be sincerely valued to do the business and quick interact and communicate to customers. They can design the online store and do marketing plan to reach the market target because online business is a long distance interaction, they should know the consumers' needs to make them trust toward payment. Secondary, customers need to trust in quality of products and services to customers, it means that the sellers should provide the product quality and deliver to them on time. Moreover, they must do the good layout, photo and clear product description in their website/webpage to build reliability, credibility, and trustworthiness. They must have a responsibility to manage the purchasing order; process of order, payment method and delivery time to serve the quality of service to customers. These factors make them more trust and awareness toward the online stores and sellers. Consumers' need is variety and quality of product and reliable stores. Female is less price sensitive than male and male is more concern about the product quality. Thai consumers are not comfortable and trusted toward payment by credit card and PayPal, except international website.

5.2 Managerial Implication & Suggestion

According to the result of this study, clothing business is the most popular of online shopping. Both subjective factors that are necessity and consumer attitude and objective factors that are price, product quality, trust toward payment and service quality that influence on online consumer behavior, purchasing decision-making and customer satisfaction. To be a success online seller, you need to understand the

customers' needs and the factors and implement the strategy to reach the target group. For example, if you have to approach females target, price strategy is less than males target but if you want to approach males target, you have to concern the quality of products. Not only lower price of products, customer should create value of products to be price advantage; for example, free delivery, 3 days guarantee for change if they can't wear it because of size and wrong color tone in photo to increase their purchase intention and repeat purchasing.

Website, Social media such as Facebook and Instagram are most popular and powerful online channel in Thailand. The sellers should start the online business from these channels to make customers familiar with the stores' brand and make it more interesting to attract the target group to reach customer satisfaction. They need complete information on product description, most real photo, attractive model to present the clothes and clear cut on process of purchase order and quick feedback. Review from past customer also affect to customer satisfaction and purchasing decision making because they more trust the online sellers if sellers have positive feedback to make them confident on service. Customer feel good and increase the trust of online stores' brand, online sellers should present real photos that have been taken by themselves and clear product description that is code of products, size, color and price. Customers need a sincere feeling from sellers, if sellers provide a bad experience when they received the real product is different from the photo in website/webpage, they would not return to purchase the same online stores next time. On the other hand, if they have received the real product as same as the photo in website/webpage, they would be appreciate to repeat purchase and increase customers' loyalty.

I suggest that online sellers should create trust to customers by website/webpage and good communication with quick feedback on purchase order and any problem, it is influenced the online consumers' purchase decision making and then they are satisfied to purchase that stores. Sellers should create brand image through good designed on websites' layout, prosper model on clothes' style or character to build brand awareness and good image on website/webpage. Besides, good communication and quick feedback from sellers affect to customers' purchasing decision making and satisfaction. Sellers should feedback clear information to

customers when they want to make a purchase; for example, the online sellers provide them more photo about the physical of clothes, color, size and type of textiles in details and delivery schedule and method. To increase more loyalty, the sellers should also get quick feedback when the customers face a problem on products; for example, they cannot wear the cloth, the sellers should provide a solution to change the bigger size to meet the customer satisfaction toward the online shopping and repeat purchase the same stores. Online sellers should understand online consumer behavior, sincerely communicate with the consumers, and quick feedback from start up to end of purchasing procedure and after sales service when they meet a problem, they feel be happy and recognize this online stores when they want to go online shopping in the next time. Moreover, they may give a positive feedback and comment to sellers on website/webpage, it can be an attractive and create trust to other consumers to make a purchase this online stores and it can be a word of mouth from friends to friends.

5.3 Limitation

The limitation of this study is period of time and number of respondents. Time period is too short to collect the data; it is limited only 10 respondents. The finding come from graduated students with various occupations, the result may not truly refer to whole population for online shopping business in Thailand. Furthermore, I have collected the opinion of experienced buyers but I have not studied on non-experience buyers, which should be study to cover and compare the result, the customers' needs to reach the online consumers.

5.4 Future Research

In this study, I have studied the consumers' need of online shopping behavior to make them purchase decision making and customer satisfactions but we have not studied the factor to make customers refuse and never purchase online shopping. In the future, we should study the attitude of non-online shoppers to compare the attitude and factors between online shoppers and non-online shoppers.

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