





ESTABLISHING CUSTOMER BEHAVIOR THROUGH E-COMMERCE WEBSITES IN NEWLY EMERGING MARKET

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Abstract: *E-commerce is creating growth opportunities for e-retailers, especially during the Covid-19 outbreak. It increases the perceptions of both providers and customers toward their shopping convenience. In 2021, Vietnam became one of the fastest-growing countries among Southeast Asia's Internet economies. However, both scholars and management practitioners have argued the inconsistent assessments of the factors affecting customer purchase behavior in online settings. Thus, this study aims to identify the critical factors influencing customer behavioral intention toward e-commerce websites that were adopted from well-established models and relevant literature. The online survey was the data collection method. All items were measured through a 5-point Likert scale. This study proposed and analyzed a conceptual framework using existing survey data from 312 samples in the context of online buying via e-commerce websites. Data were analyzed by using the statistical tool SPSS. The results indicated that factors including perceived usefulness, transaction security, perceived ease of use, trust, and subjective norm positively influence customer shopping intention. The results revealed the most prominent impact of the transaction security on customer purchase intention. Besides, perceived risk is a significant barrier in online shopping through e-commerce websites. The researchers have brought practical insights and made conceptual contributions by extending existing research on the technology acceptance model (TAM) and theory of planned behavior (TPB) regarding online shopping on the e-commerce website. The paper helps to validate and strengthen the importance of customer purchase intention in an e-shopping environment. The findings would help e-commerce providers be able to formulate specific strategies to increase customer usage significantly. Moreover, managers can focus their attention and resources on the greatest significant factors regarding their effects on behavioral intention.*

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Introduction. Advancements in technology and the Internet revolution are now integral parts of people's lives. According to Athapaththu and Kulathunga (2018), the impact of this growth has prompted a surge of new activities and gradually altered customer shopping behavior. With the Internet, a business can benefit from reaching and communicating with its customers (Kamalul Ariffin et al., 2018). Statista's (2022) report shows that 4.9 billion people used the Internet in 2022, around 50 percent higher than in 2013. Particularly this phenomenal growth is even more dramatic in Asia, including Vietnam. According to Vietnam's e-commerce statistics in 2021, e-commerce sales were estimated to hit about 13.7 billion US dollars, becoming one of the fastest-growing countries among Southeast Asian Internet economies. Moreover, its revenue was projected to reach 39 billion US dollars by 2025 (Statista, 2022). Hence, Vietnam's e-commerce has become an attractive market with significant growth.

Moreover, COVID-19 has recently greatly impacted the world's socio-political, cultural, and economic aspects. The tourism economy and transportation activities have been interrupted due to public health and social measures such as strict social distancing and movement restrictions (Sigala, 2020). Therefore, there was an increasing popularity in demand for online shopping. People tend to order online under home quarantine as the right course of action during the outbreak. In order to stay on top of e-commerce trends, it is necessary to study customers' online shopping experiences. E-commerce has become popular for B2B, B2C, and C2C transactions (Ru et al., 2021). It makes shopping much easier and more convenient for buyers and retailers. Customers just need to stay at home, search for products, place an order, complete the transaction and wait for them to be delivered (Rita et al., 2019). Currently, e-commerce is concerned with multiple types, including retail and wholesale, finance, manufacturing, healthcare, marketing, mobile and web-based applications, online ticketing, online publishing, and e-banking (Faisal, 2019). Comprehensive literature reveals that many previous studies investigated factors affecting adoption intention among online customers (Zhang et al., 2012; Gerpott et al., 2014; Phong et al., 2018). Previous studies have presented modified models that incorporated mainly driving factors of technology from the best-known models such as TAM and TPB. In addition, Meskaran et al. (2013) found that the extrinsic factors involved transaction security related to customer online purchase intention. However, previous studies have mainly focused on its relation with attitude (Salo and Karjaluoto, 2007; Tran and Nguyen, 2022). Furthermore, in e-commerce, many prior researchers argued that perceived risk and trust were important factors influencing customer buying intention. Yet there has not been a consistent result of the confirmed relationship between online buying intention and perceived risk across various situations (Gefen et al., 2003; Ha et al., 2021). Notably, the relevant research was found in most developed countries with well-developed digital infrastructure (Slade et al., 2015).

Furthermore, as an integral part of modern societies, especially in developed countries, customers are increasingly relying on online shopping with perceived behavioral control and positive attitude while perceiving a low level of perceived risk (Hanafizadeh et al., 2014; Malaquias and Hwang, 2016). Existing evidence noted that customers' perceived risk and trust could change across different countries due to the variation in economic patterns (Malaquias et al., 2016), which substantially exhibits contrasting levels in adopting e-commerce. Also, Choudhary and Dhillon (2018) suggested that it is essential to address the main security concerns in the e-retailing context and e-businesses. It may increase e-commerce penetration in the upcoming years by lowering the concerns or risks associated with digital security, such as payment and personal information issues. Therefore, considering these factors, the present study develops for examining a model of factors affecting the customer purchase intention of mobile shopping websites.

Literature Review. Trust is defined as a personal commitment that an online store will do its best, act on its expectations, and focus on its customers (Dachyar and Banjanahor, 2017). Online trust is the level customers believe that online sellers can provide the product/service they promised. It is about their perceptions of the likelihood of their exposure to certainty and security in online shopping (Sahney et al., 2013). In e-commerce, it is the responsibility of those doing online business to give useful information and support customers to successfully complete their mission (Dachyar et al., 2017). Furthermore, trust becomes a critical tactic while dealing with an unclear and unmanageable future (Kim et al., 2008). In a broad sense, trust refers to a person's belief in an individual's positive expectations of others' actions, which are often based on previous experiences (Gefen, 2000). Most research has recently reinforced the important role of trust in the research model within the online context and in completing a successful transaction. They found that trust positively influences online purchase intention (Phong et al., 2018; Nassuora, 2013). Therefore, trust can direct the success of customers' online shopping intention toward mobile shopping websites. Hence, H1 is developed as follows:

H1: Trust positively influences customer purchase intention on e-commerce websites.

Perceived risk is a significant obstacle for online users who consider the dangers of online shopping (Kim et al., 2008). According to Ariffin et al. (2018), perceived risk is portrayed as a crucial determinant of customer purchase intention. In online settings, customers identify and categorize the perceived risks based on their subjective perceptions of risk associated with financial, performance, psychology, time, and convenience issues during their online shopping (Forsythe and Shi, 2003). In e-commerce, behavioral ambiguity and risk evaluation to a web retailer's ability to gain customer trust are reduced (Dachyar et al., 2017). Customers' perceived risks are a significant barrier when deciding whether or not to make an online transaction (Kim et al., 2008). Due to the inability to direct and physically evaluate the product, online customers are afraid or worried if the purchase is as expected. Hence, buyers who are doing online shopping are reluctant to order on the web because they feel there will be more risk when compared to traditional shopping (Kim et al., 2008). As a result, it should come as no surprise that customers will be wary of the risk in online transactions. This fear may affect their decisions to buy from an online vendor (Kim et al., 2008). The negative relationship between perceived risk and purchase intention has been found in recent studies (Phong et al., 2018; Tran and Nguyen, 2022). Hence, this study consolidates the negative impact of perceived risk on customer purchase intention toward mobile shopping websites. The following hypothesis is proposed below:

H2: Perceived risk negatively influences customer purchase intention on e-commerce websites.

Usefulness is the degree to which a person believes using a particular system will improve their performance (Davis, 1989). The perceived usefulness of an online website is often determined by the validity of its technological features (Ru et al., 2021). In addition, customers could complete their shopping tasks more rapidly using online transactions rather than traditional transactions (Dachyar et al., 2017). Individuals are more likely to adopt a modern system if it can benefit them in a useful way (Ru et al., 2021). Moreover, it is also described as the degree to which customers believe an online website could provide them with value and efficacy when making an online purchase (Ru et al., 2021). However, perceived usefulness directly influences customer behavioral intention, generating the actual behavior (Renny et al., 2013). Furthermore, it is critical to provide a variety of essential features and extensive product descriptions on the website to enable customers to receive the product details they require and to assist them in making purchasing decisions (Lim et al., 2016; Ru et al., 2021). Therefore, perceived usefulness affects customers' online shopping intention. This study proposes the following hypothesis:

H3: Perceived usefulness positively influences customer purchase intention on e-commerce websites.

Ease of use is defined as the degree to which it is easy for a person to use a particular system (Davis, 1989). A website with a user-friendly interface will improve the likelihood of making an online transaction (Chiu et al., 2005; Ru et al., 2021). A well-designed website increases customer enjoyment and thereby helps increase purchase intention (Lee and Lin, 2005; Ru et al., 2021). The website design must be easy to read, attractive and neat for customers to access (Ru et al., 2021) easily. Ease of use is the degree to how ease a buyer can use a website with less effort (time and energy) (Chen and Teng, 2013). Perceived ease of use refers to a user's perception of a technology's ease of use in accessing websites, Internet operations, and web interfaces (Davis, 1989; Moslehpour et al., 2018). The perceived ease of use reflects the difficulty or ease with which the technology is used and the effort required to use it (Ernungtyas, 2017). Therefore, perceived ease of use positively influences customers' online shopping intention. This study proposes the hypothesis:

H4. Perceived ease of use positively influences customer purchase intention on the e-commerce website.

Subjective norm refers to the expectation that an individual or group of individuals will approve and support a given behavior (Ham et al., 2015). Individuals behave in a specific way to be perceived as a member under peer pressure. It creates motivation to follow the group's beliefs (Ham et al., 2015). In the context of e-commerce, subjective norm describes customers' social pressure to improve their intention to purchase products from online shops (Ru et al., 2021). It describes buyers' perceptions of influences from others, such as colleagues, family, peers, companies, and authority figures (Bhatti and Akram, 2020). These conventions have an impact at a very early stage of the purchase process, especially for first-time buyers with minimal expertise (Bhatti and Akram, 2020). If a person is unsure where or how to obtain specific things, he or she may seek advice from those in their immediate vicinity, such as acquaintances and family members (Ru et al., 2021). Furthermore, it demonstrates that a person can be readily influenced by others' opinions, who they consider important, such as encouraging or persuading him or her to engage in online buying (Sin et al., 2012; Ru et al., 2021). Therefore, the subjective norm positively affects customers' intention to purchase in e-commerce. Thus, the following hypothesis developed as follows:

H5: Subjective norm positively influences customer purchase intention on e-commerce websites.

Security is one of the most important constraints affecting e-commerce because of the freeness of the tools used on the website (Zorkadis and Karras, 2000; Do et al., 2019). Online shoppers are always concerned with

Internet issues during the shopping process due to their fear of online identity theft. Possible problems may involve misinformation, wiretapping, and information theft (Do et al., 2019). The requirements of transaction security are completeness, accuracy, the confidentiality of customer information, and privacy. Digital technologies have led to another requirement of a business's effective customer relationship strategy involving strengthening customer intimacy and integrating security issues (Tsiakis and Sthephanides, 2005).

Moreover, security involves data and information protection within a system through a set of procedures, techniques, and computer programs to avoid a situation resulting in economic hardship (Tsiakis and Sthephanides, 2005). Previous research found that perceived security positively influences customers' online purchase intention (Meskaran et al., 2013; Tran et al., 2022). Therefore, transaction security is essential to customers' online shopping intentions.

H6: Transaction security positively influences customer purchase intention on e-commerce websites.

Methodology and research methods. The questionnaire was developed based on previous studies. This research adopted three trust items from Kim et al. (2008). Items for perceived risk (four items) were motivated by Chan and Lu (2004). Three items for subjective norm were based on Lim et al. (2011). The measurement of perceived usefulness (four items) and perceived ease of use (four items) were based on Heijden et al. (2003) and Hasan et al. (2015). Vasic et al. (2019) developed three transaction security items. Kim et al. (2008) measured three items of purchase intention. Survey items were measured on a five-point Likert scale from 1 to 5. The measurement items were taken from the instruments developed and validated in previous research. Google forms were used to create an online survey. Five Vietnamese marketing experts participated in the questionnaire review to have it modified and consolidate the appropriateness of the variables in investigating Vietnamese customer purchase intention through e-commerce websites. Bilingual translators translated the original English version into Vietnamese, and back translation was used to check the translation accuracy. In the pre-test, the preliminary Vietnamese version was tested on 50 samples to pinpoint problem areas relating to the wording and measures of key variables in the framework. The modification was taken place to validate the instruments for this study. Then, researchers distributed the completed questionnaire to potential respondents. The research targeted respondents across the Vietnamese Gen Y and Gen Z customers because they are more likely to expand their knowledge of and work well with emerging technologies along with faster growth in disposable income (Immordino-Yang et al., 2012). We surveyed Vietnamese shoppers who regularly did their shopping through standard e-commerce websites. Afterward, the initial participants were asked to recruit the next ones to expand the pool of potential respondents. The invitation, including an URL link to the online survey, was provided to them through the Internet. Specifically, a filter question was used at the beginning of the questionnaire to determine if the participants had had past usage or experience with Shopee website shopping. 320 questionnaires were obtained from all respondents. After data cleaning, a sample of 312 valid responses was used for the final analysis. SPSS version 22 was adopted for data analysis in this study.

Results. Of a total sample of 312 respondents, the gender information with 56.1 % females (N = 175) and 43.9 % males (N = 137). Most of the respondents were 18–24 years old (60.9%), followed by 25–30 years old (27.2%) and 31–40 years old (11.9%). Most respondents had a monthly income greater than 5 million (40.1%). The average level of online shopping was regular (72.1%). Most respondents had more than 4 times of online shopping per month (52.9%) (Table 1).

Table 1. Sample profile

	Item	Number	Percentage (%)
Gender	Female	137	43.9
	Male	175	56.1
Ages	18-24	190	60.9
	25-30	85	27.2
	31-40	37	11.9
Monthly income	<5 million	65	20.8
	5-10 million	125	40.1
	10-15 million	67	21.5
	>15 million	55	17.6
Level of online shopping	Regularly	225	72.1
	Sometimes	68	21.8
	Seldom	19	6.1

Continued Table 1

	Item	Number	Percentage (%)
Frequency of online shopping per month	2-3 times	60	19.2
	3-4 times	87	27.9
	>4 times	165	52.9

Sources: developed by the authors.

The index KMO varies from 0 to 1, while 0.6 has been proposed for good factor analytics as the minimum value (Tabachnick and Fidell, 2013; Pallant, 2016). The significance of Bartlett's sphericity should be lower than 0.05 (Pallant, 2016). The study results show that KMO is 0.78 and Bartlett's Test is 0.000, which shows very well in factor analysis. The total variance extracted is 73.52% (> 50%) (Table 2).

Table 2. Factor analysis descriptives

Number of items	Cumulative %	Eigenvalues	KMO	Sig.
21	73.52	1.159	0.78	0.000

Sources: developed by the authors.

The results showed Cronbach's α of the independent variables and factors loading (Table 3). All α values range from 0.732 to 0.941, which are greater than 0.7 (Hair et al., 2010). It means that the reliability of measurement is acceptable. In the early stages of research, exploratory factor analysis is often used to obtain information on the interconnections of a set of variables (Pallant, 2016). Table 3 shows that all loading factors are greater than 0.05 (Hair et al., 2010).

Table 3. Factor analysis and Cronbach α

Factors	Items	Factor loading
Perceived ease of use ($\alpha = 0.857$)	PE3	0.847
	PE4	0.841
	PE2	0.798
	PE1	0.569
Perceived risk ($\alpha = 0.874$)	PR3	0.874
	PR4	0.828
	PR1	0.818
	PR2	0.648
Transaction security ($\alpha = 0.804$)	TS3	0.868
	TS2	0.857
	TS1	0.681
Subjective norm ($\alpha = 0.941$)	SN2	0.964
	SN1	0.945
	SN3	0.920
Perceived usefulness ($\alpha = 0.770$)	PU3	0.868
	PU1	0.750
	PU4	0.706
	PU2	0.665
Trust ($\alpha = 0.732$)	TR2	0.826
	TR1	0.804
	TR3	0.686
Purchase Intention ($\alpha = 0.841$)	PI1	0.895
	PI3	0.884
	PI2	0.849

Sources: developed by the authors.

The results showed the significant effect of perceived usefulness, transaction security trust, perceived risk, perceived ease of use, trust, and subjective norm, on customer purchase intention (Table 4). The results found that transaction security is the strongest positive factor ($\beta = 0.373$), followed by trust ($\beta = 0.302$), perceived ease of use ($\beta = 0.125$), Subjective norm ($\beta = 0.120$), and perceived usefulness ($\beta = 0.117$).

Table 4. Multiple Regression Results

Factor	Beta	t-value	Sig.
Perceived usefulness	.117	2.654	.008
Transaction security	.373	8.069	.000
Perceived risk	-.131	-2.515	.012
Perceived ease of use	.125	2.482	.014
Trust	.302	6.918	.000
Subjective norm	.120	2.902	.004

Sources: developed by the authors.

Thus, hypotheses 1,3,4,5, and 6 are supported. Hypothesis 2, suggesting that the perceived risk negatively influences customer purchase intention on the website, was significant ($\beta = -0.131$). Thus, hypothesis 2 was supported.

Conclusions. The study is based on scholarly and industry literature to analyze customers' intention to adopt e-commerce websites in Vietnam. The focus was specifically on the Shopee website platform used to purchase online, especially during the Covid-19 outbreak. Some factors of the research model were based on TAM, and TPB, such as perceived usefulness, subjective norm, and perceived ease of use, along with extrinsic factors, such as transaction security, perceived risk, and trust. The main objective was to study the impact of these independent variables on the adoption intention of Vietnamese customers to use this type of e-commerce website. The results found confirmed all the hypotheses. Indeed, transaction security and trust have greater effects on behavioral intention. These findings are in contrast with the salient characteristics of online shopping in developed countries in which customers perceive a lower level of risk and security due to reduced cost and the important role of online shopping as an integral part of their lives (Slade et al., 2015; Hanafizadeh et al., 2014; Malaquias and Hwang, 2016). Nevertheless, it is consistent with the results of Davidaviciene et al. (2021) that e-shop security presents as one of the most considerable characteristics of online shopping. Simultaneously, perceived risk is also a significant factor in customer adoption intention, contributing further to the inconsistent relationship between perceived risk and online shopping intention (Gefen et al., 2003; Ha et al., 2021). The research highlights the importance of beliefs such as perceived ease of use, subjective norm, and perceived usefulness as significant determinants of adoption intention. This study substantially contributes to the implications of consumer behavior toward online shopping. It theoretically attempts to integrate the factors motivating and inhibiting customer purchase intentions in the context of e-commerce and confirms the role of those factors that are adaptable and robust in online shopping settings in an emerging market like Vietnam. Besides, e-commerce providers can formulate specific strategies to increase customer usage intention significantly. Firstly, businesses can focus on and invest their resources in the key factors by maintaining or improving to enhance customer purchase intention. It is essential to improve the security of the systems by emphasizing the safety features offered by their transaction service providers. As a result, it will positively enhance users' perceptions of available web security functions through tools such as encryption and firewalls. Also, trust should be another major concern that could be strengthened through an advertising campaign, privacy guarantees, company policies, and commitment.

Meanwhile, managers also need to focus on weakening perceived risk as a considerable barrier, including faking, cheating, stealing personal information, product quality, and delayed delivery (Zhang et al., 2012). They should ensure transparency about their commitment to issues customers are concerned about the most on the website. Secondly, in addition, the customer perception of the ease of use and usefulness of the system were significant determinants in the adoption of online shopping. Thus, focusing on good functions that facilitate website accessibility and transaction efficiency, such as fast data processing capability, user-friendly interface, and high-quality information, should be noticed. Thirdly, based on the positive effect of subjective norms, marketing strategies for the reference groups should be utilized to maximize their influence on customers, especially by generating information through mass media as social pressure on individuals to adopt the website. Because the age group of the respondents is mainly 18-30 and the effects of conformity may change with age (Jiang et al., 2015), generalization of the results should be cautioned, and the distribution of the sample should be stipulated in further research. Besides, only Shopee was adopted as an e-commerce website. Different e-commerce websites or platforms involve different functional communication and participants. Hence, further investigation through various online platforms should be considered. Ultimately,

other factors affecting the behavioral intention to adopt the website have not been adequately considered in the current study. They should be integrated and included in future research frameworks.

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Визначення споживчої поведінки клієнтів через сайти електронної комерції на нових ринках, що розвиваються

Електронна комерція сприяє розвитку підприємств роздрібною торгівлі, особливо під час спалаху Covid-19. Автори відмітили, що постачальниками та клієнти вважають більш зручним здійснення онлайн-покупок. У 2021 році інтернет-економіка В'єтнаму стала однією з найбільш стрімко зростаючих серед країн Південно-Східної Азії. Однак, науковці та управлінці стверджують наявність суперечливості в оцінках факторів, які впливають на купівельну поведінку клієнтів в онлайн-середовищі. Таким чином, метою даного дослідження є визначення факторів, які мають найбільший вплив на поведінкові наміри споживачів при виборі сайту електронної комерції. Підґрунтям дослідження стали результати онлайн-опитування 312 респондентів щодо здійснення ними онлайн-покупок через сайти електронної комерції. Онлайн-опитувальник побудовано за принципом 5-бальної шкали Лайкерта. Аналіз отриманих даних було здійснено за допомогою статистичного інструментарію програмного забезпечення SPSS. Результати дослідження засвідчили, що позитивний вплив на наміри клієнта робити покупки мають такі фактори, як уявна корисність, безпека транзакцій, уявна легкість користування, довіра та суб'єктивні норми. Авторами встановлено, що безпека транзакції має найбільший вплив на намір клієнта здійснити покупку в онлайн-середовищі. При цьому передбачуваний ризик є значною перешкодою здійснення онлайн-покупок через сайти електронної комерції. На основі отриманих результатів дослідження автори сформуливали практичні висновки та зробили концептуальний внесок у наявні дослідження моделі впровадження технологій та теорії запланованої поведінки щодо онлайн-покупок на сайтах електронної комерції. Враховуючи отримані результати, авторами підтверджено та наголошено на важливості намірів клієнта здійснити покупку в онлайн-середовищі. Отримані результати мають практичне значення для постачальників послуг електронної комерції при формуванні конкретних стратегій збільшення кількості клієнтів. До того, менеджери можуть зосередити свою увагу та ресурси на найбільш значущих факторах, які впливають на поведінкові наміри клієнтів.

Ключові слова: споживча поведінка, е-комерція, онлайн шопінг, магазин.