

Identify the Important Decision Factors of Online Shopping Adoption in Indonesia

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ABSTRACT

The objective of this study is to identify factors encouraging a consumer to engage in online shopping activities. The expected contribution of this study is for online entrepreneurs, in order to develop the most suitable business strategy, so that it will be clearly identified and sorted out which factors are the most important and the main motivation of Indonesian consumers to shop via online by using responses from respondents who usually shop online and offline in 3 cities in Indonesia, Jakarta, Surabaya and Samarinda. The research instruments were developed by conducting FGDs on relevant groups, either academics, online shopping activists, suppliers and courier businessmen in Jakarta, Surabaya and Samarinda Cities in effort to extract any information that encourages consumers to online shopping. After conducting FGD, the researcher produced 48 items proposed for factor analysis and after extracted to form eleven constructs, some items were removed because they had less loading factors. The eleven constructs or dimensions are trust, risk, consumer factors, website factors, price, service quality, convenience, subjective norm, product guarantee, variety of products and lifestyle. The implications of this study provide valuable insights about consumer decisions to online shopping or not online shopping.

KEYWORDS: *trust, risk, consumer factors, website factors, price, service quality, convenience, subjective norm, product guarantee, variety of products and lifestyle.*

JEL CLASSIFICATION: *M31*

1. INTRODUCTION

Indonesia is one of the world's internet market users. Indonesia is ranked as the 5th largest Twitter user in the world. The position rank of Indonesia is below the USA, Brazil, Japan and England. Public relations companies and service providers of communication for Indonesia are about 65 million Facebook and 12 million Instagram active users. As many as 33 million active users per day, 55 million active users who use mobile devices in access per month and about 28 million active users who use mobile devices per day. Although the numbers are still less than China, but the internet market in Indonesia is very large, while China is the largest Internet market in the world (Internet World Stats, 2010).

The Internet, in its current form, provides more facilities for users, provides channels for more effective communication, then gatherS information and entertainment. However, the Internet is also important medium for commercial transactions (Swaminathan et al., 1999). Online trading involves sale and purchase of products and services through Internet network (Keeney, 1999). Related to the above in connection with Indonesian users, it can not be separated from the use of social media and other online-shopping applications. The estimated time of Indonesia's daily

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spending on the Internet is US\$ 370 million per hour, more than half the time US consumers spend (BCG, 2010). However, there is a large gap between developed and developing countries on the understanding of how consumers view online-shopping and there is an increasing interest in understanding what factors influence consumer decisions to shop or not to shop online (Brashear et al., 2009; Shih, 2004).

What is interesting about this research? It turns out consumers choose to shop online not just to meet their needs, but for various reasons. For example, research by Swinyard and Smith (2003) suggests that the characteristics of lifestyle's online consumer have trigger factor namely they like fast services where purchased products are delivered directly to their places because of personal purchases. In addition, other studies have found that factors such as comfort, peer influence, low-priced products, internet experience, and ease of purchase also affect consumer decisions to shop via the Internet (Chang et al., 2005; Limayem et al., 2000).

Meanwhile, research examines how determinant factors of Indonesian people's desire to shop online are still few, let alone research which widely identifies and determines the importance factor. While the growth of online stores is increasingly growing, and this becomes very important for online business in Indonesia.

This study gives important contribution to online entrepreneurs, in order to formulate the most suitable business strategy, so that it will be clearly identified and sorted out which factors are the most important and become the main motivation of Indonesian consumers to shop online. In addition to future research, it is important to identify these factors, in an effort to improve better understanding of decision factors affecting the rapidly growing adoption of online shopping in Indonesia. Generally, the objective of this research is to develop theoretical research model to analyze the decision factor of adoption of online shopping in Indonesia, but specifically this research aims to identify factors influencing Indonesian consumer's decision to adopt online shopping.

This study used sample of customers who used to shop online, using convenience sampling, questionnaire instrument sent using mail survey, and analytical approach using factor analysis. The research structure after the background, then in the methodology part sampling, variables and analysis tools for hypothesis testing, and then statistical analysis result will be presented ended with conclusions and limitations of research will be the last part of it.

2. CONCEPTUAL FRAMEWORK AND PREVIOUS RESEARCHES

In this modern era, the level of human needs to obtain information and perform fast transactions is increasingly higher. Moreover, this can already be supported by information technology (IT) infrastructure which increasingly sophisticated. In e-commerce, which is dynamic collection of technologies, applications and business processes that connect specific companies, consumers, and communities through electronic transactions and commerce, goods, services and information made over the Internet (Morrison, and King, 2002). With the Internet simplify activities of many people. One of those activities is shopping. People no longer need to go out and shop at supermarkets, plazas, boutiques, or markets. People just sit in front of their computer, or even now can through their phones, pick and order their favorite items, buy and sell goods via the internet, which is called as e-commerce or online-shopping (Collier and Blenstock, 2006).

In research by Constantinides (2004), he states that it is important in order to understand the process of online shopping decision making and consumer behavior in order to improve competitive strategy. Better understanding of consumer behavior is also important as it can help companies clarify their online retailing strategies for website design, online advertising, market segmentation and product variety (Lohse et al., 2000). So, efforts to identify the decision factors that affect online consumer behavior are important because they can help improve the design of e-shopping websites, support the development of online transactions, and encourage more consumers to shop online (Cao and Mokhtarian, 2005; Chang et al., 2005).

Several previous studies on consumer online shopping behavior have been conducted; they identify a number of decision-making factors that consumers consider important in their online shopping practices. For example, Clemes, Gan and Zhang (2010), who identified decision factors affecting online consumer behavior in China, then Sin and Tse (2002) who investigated Hong Kong consumers' shopping online behavior, they found that online shoppers and non-online shoppers can be distinguished with demographic, psychographic, attitude and experience characteristics. They noted that in China and Hong Kong, education and income levels are discriminatory variables that differentiate online shoppers from non-online shoppers. Then Shergill and Chen (2005) examined online consumer behavior in New Zealand. The results show that website design, website reliability, website customer service, and website security are the four main factors influencing consumers' perception of online shopping. Khare and Rakesh (2011) conducted a study in India that identified factors such webstore environment, online shopping convenience and customer service influenced consumers' willingness to shop via the Internet.

3. METHODS

3.1. Instrument

Currently, researches related to adoption of online shopping or interest of online shopping have not been widely published in Indonesia, particularly with regard to the interest of Indonesian consumers to shop online, so it requires surveys to collect primary data to identify the adoption factors of online shopping. It is therefore necessary to construct good questionnaire instrument design based on the literature and feedback from discussions of relevant groups. In order to arrange this instrument, it is necessary to find out from previous researches that FGD was conducted to relevant groups such as academics, online shopping activists, suppliers and courier businessmen in Jakarta and Surabaya and Samarinda.

The first part of the questionnaire was designed to classify customers: online shoppers or non-online shoppers. The second and third parts contained questions based on factors derived from previous literature reviews and researches and two FGD interviews to evaluate online shopping choices made by respondents using a 7-point likert scale. Some random questions were placed in Part two and three to reduce the bias response (Sekaran, 2003). The last part of the questionnaire contained questions relating to the social demographic characteristics of respondents. The size used in the instrument varies from the nominal data type to demographic data and interval data for the likert scale. Pilot test or pre-questionnaire test was conducted on a random sample of 40 consumers in Indonesia aged between 18 years and 45 years in shopping centers in Jakarta, Surabaya and Samarinda. Feedbacks from 40 consumers were obtained to clarify questions to assess reliability and validity of the questionnaire (Cooper and Schindler, 2006).

3.2. Data

The analyzed data were collected from Indonesian respondents in 2016 from August 4th to September 5th by using convenience sampling approach collected using mail survey. Samples taken from online consumer population, and 322 questionnaires were returned from 523 questionnaires distributed to respondents who are followers of the researcher's social media (instagram). A total of 18 questionnaires were incomplete or unfit to use. This resulted in a total of 304 respondents who can be used with response rate of 58.12% of 304 usable questionnaires (Table 1).

Table 1. Respondents Data

| Demographic Variables | Description | Total | | Online Shoppers | | Non-online Shoppers | |
|-----------------------|--------------------|-------|-------|-----------------|-------|---------------------|-------|
| | | Freq | % | Freq | % | Freq | % |
| Gender | Male | 85 | 27.96 | 50 | 26.3 | 35 | 30.7 |
| | Female | 219 | 72.04 | 140 | 73.7 | 79 | 69.3 |
| | Total | 304 | | 190 | | 114 | |
| Age | Under 17 yo | | | | | | |
| | 17 – 25 | 34 | 11.18 | 19 | 11.11 | 15 | 11.28 |
| | 26 – 30 | 45 | 14.80 | 23 | 13.19 | 22 | 16.97 |
| | 31 – 35 | 63 | 20.72 | 34 | 19.50 | 29 | 22.37 |
| | 36 – 40 | 86 | 28.29 | 52 | 29.82 | 34 | 26.23 |
| | 41 – 45 | 42 | 13.82 | 27 | 15.48 | 15 | 11.57 |
| | 46 – 50 | 21 | 6.91 | 10 | 5.73 | 11 | 8.49 |
| | Above 50 yo | 13 | 4.28 | 9 | 5.16 | 4 | 3.09 |
| Total | 304 | | 174 | | 130 | | |
| Marital Status | Single | 87 | 28.62 | 54 | 31.95 | 33 | 24.44 |
| | Married | 169 | 55.59 | 89 | 52.66 | 80 | 59.26 |
| | Divorced | 48 | 15.79 | 26 | 15.38 | 22 | 16.30 |
| | Total | 304 | | 169 | | 135 | |
| Education | Elementary School | 16 | 5.30 | 9 | 5.00 | 7 | 5.65 |
| | Junior High School | 35 | 11.59 | 19 | 10.56 | 16 | 12.90 |
| | Senior High School | 97 | 32.12 | 53 | 29.44 | 44 | 35.48 |
| | Associate's Degree | 24 | 7.95 | 15 | 8.33 | 10 | 8.06 |
| | Bachelor's Degree | 96 | 31.79 | 62 | 34.44 | 34 | 27.42 |
| | Master's Degree | 22 | 7.28 | 14 | 7.78 | 8 | 7.26 |
| | Doctoral Degree | 12 | 3.97 | 8 | 4.44 | 4 | 3.28 |
| | Total | 302 | | 180 | | 124 | |
| Occupation | Professional | 12 | 3.95 | 7 | 3.68 | 5 | 4.39 |
| | Manager | 8 | 2.63 | 6 | 3.16 | 2 | 1.75 |
| | Civil servants | 46 | 15.13 | 31 | 16.32 | 15 | 13.16 |
| | Employees | 64 | 21.05 | 43 | 22.63 | 21 | 18.42 |
| | Self Employers | 43 | 14.14 | 28 | 14.74 | 15 | 13.16 |
| | Farmer | 4 | 1.32 | 1 | 0.53 | 3 | 2.63 |
| | Student | 19 | 6.25 | 12 | 6.32 | 7 | 6.14 |
| | College student | 55 | 18.09 | 32 | 16.84 | 23 | 20.18 |
| | Have no occupation | 13 | 4.28 | 5 | 2.63 | 8 | 7.02 |
| | Housewife | 31 | 10.20 | 19 | 10.00 | 12 | 10.53 |
| | Retired | 2 | 0.66 | 0 | 0.00 | 2 | 1.75 |
| | Others | 7 | 2.30 | 6 | 3.16 | 1 | 0.88 |
| | Total | 304 | | 190 | | 114 | |
| Monthly Income | Under 1 M | 12 | 3.95 | 4 | 2.05 | 8 | 7.34 |
| | 1 M – 1.6 M | 26 | 8.55 | 11 | 5.64 | 15 | 13.76 |
| | 1,7 M – 2,6 M | 64 | 21.05 | 38 | 19.49 | 26 | 23.85 |
| | 2,7 M – 3,6 M | 76 | 25.00 | 46 | 23.59 | 30 | 27.52 |
| | 3,7 M – 4,9 M | 83 | 27.30 | 67 | 34.36 | 16 | 14.68 |
| | Above 5 M | 43 | 14.14 | 29 | 14.87 | 14 | 12.84 |
| | Total | 304 | | 195 | | 109 | |

Source: primary data processed, 2016

The proportion of respondents of gender consists of 27.96% of men and 72.04% of women. The dominant age group was between 36-40 years (28.29%) and 31-35 years (20.72%), and

married people were the highest percentage (62.21%). Respondents who have bachelor's degree, and have high school diploma consisting of the main education group, contributing of 32.03% and 29.21% respectively. The dominant occupational profession group includes company employees (28.15%) and professionals (19.36%). In terms of income level, the majority of respondents have monthly income between Rp 1,700,000 - Rp2, 600,000 (36.7%) and Rp2,700,000 - Rp3,500,000 (18.26%).

3.3. Data Analysis Technique

After data collection conducted then the next step was tabulation of data, and some statistical assumptions were tested to ensure the suitability of data for factor analysis to achieve feasibility of data testing. The results showed that most correlation matrices were greater than 0.03, and the anti-image correlation matrices illustrate that most of these values were close to zero. Barlett sphericity test was high (6141.680) and the significance level was low (0.000). Moreover, the value of Kaiser-Meyer-Olkin was 0.846. According to Kaiser and Rice (1974), meritorious values imply that they are belong together and appropriate for factor analysis. So, the existing data set was considered appropriate for factor analysis. Loading factor of ± 0.05 was used as a guide to identify significant loading factors because ± 0.05 produces a clearer structure and increases factor rotation resistance (Hair et al., 2010).

4. RESULTS AND DISCUSSION

The first thing to do was perform instrument reliability test, a measure used to measure each factor using the Cronbach alpha value with the lowest limit of 0.6 (Churchill, 1979). The analysis results showed the loading factor results, then all factors have Cronbach alpha value greater than 0.60. The reliability test results for construct measurement are shown in Table 2.

Table 2: Results of Factor Analysis: Construct, Loading Factor and Alpha Cronbach

| Construct | No. Item | Item | Loading Factor | Alpha Cronbach |
|------------------|----------|--|----------------|----------------|
| Trust | 8 | I feel safe to provide details of my credit card to payment platform | 0.734 | 0.764 |
| | 9 | I believe that my personal information is protected by online retailer | 0.674 | |
| | 38 | I'd like to shop online after having online shopping experience safely | 0.568 | |
| | 22 | There is a sense of worry to shop online due to not trust online suppliers | 0.637 | |
| Risk | 7 | I am sure that the information I provide to online sellers is not used for any other purpose | 0.658 | 0.812 |
| | 6 | There is a low risk of buying online | 0.598 | |
| | 10 | Online shopping is as secure as traditional retail (offline) shopping | 0.623 | |
| | 42 | I feel there is still forms of fraud if I shop online, goods are not shipped nor the bad quality of goods. | 0.798 | |
| Consumer factors | 31 | I have regular access to Internet | 0.597 | 0.691 |
| | 30 | I have regular access to computer | 0.619 | |
| | 32 | I am very good at using the Internet | 0.742 | |
| | 33 | I have knowledge on how to make purchases over the Internet | 0.694 | |
| Website factors | 14 | Shopping online encourages me to improve my internet capabilities | 0.607 | 0.756 |
| | 2 | The design of online seller's home page is aesthetically appealing | 0.765 | |
| | 5 | | 0.720 | |

| Contract | No. Item | Item | Loading Factor | Alpha Cronbach |
|---|----------|--|----------------|----------------|
| | 4 | It's fast and easy for me to complete the transaction through a website. | 0.854 | |
| | 1 | Links within a website allow me to move easily between pages of the website | | |
| | 3 | Online seller's website or home page is easy to navigate Retailer's site provides in-depth information to answer my questions | 0.509 0.710 | |
| Price | 25 | Online-shopping allows me to save money because I do not have to pay transportation fees | 0.810 | 0.775 |
| | 24 | Online-shopping allows me to buy same or similar product at lower price than traditional retail store | 0.937 | |
| | 26 | Online-shopping offers better value for my money compared to traditional retail shopping | 0.859 | |
| | 41 | I think online stores offer lower prices compared to retail stores | 0.597 | |
| Service quality | 17 | Internet retailers encourage me to give input advises | 0.739 | 0.864 |
| | 16 | Online sellers understand my needs | 0.848 | |
| | 18 | Online sellers offer good after-sales service | 0.592 | |
| | 37 | It is esy to receive personalized customer service from online sellers | 0.581 | |
| Convenience | 20 | It takes just a little time and effort to make purchases over the internet | 0.637 | 0.761 |
| | 21 | Online-shopping saves time, so I can do other activities | 0.759 | |
| | 19 | It is easier to shop over the internet compared to shop in traditional retails | 0.722 | |
| Subjective norms | 35 | Media influences my decision to make purchases over the Internet | 0.675 | 0.835 |
| | 36 | Marketing communications influenced my decision to make purchases over the Internet | 0.634 | |
| | 34 | Family / friends encourage me to make purchases over the Internet | 0.865 | |
| Product guarantee | 12 | Quantity and quality of products I receive from online retailers are exactly the same as what I ordered | 0.767 | 0.723 |
| | 11 | Online retailers respect their product guarantees | 0.783 | |
| | 13 | Products I order are delivered to me according to the time promised by online retailers | 0.903 | |
| Variety of products | 27 | Online shopping offers a variety of products | 0.874 | 0.872 |
| | 28 | I always buy kind of products I want from the Internet | 0.955 | |
| | 29 | I can buy products that are not available in retail stores via the internet | 0.789 | |
| Lifestyle | 39 | I shop online because following the current trend | 0.923 | 0.682 |
| | 40 | By shopping online, I will be able to associate with virtual world community | 0.867 | |
| | 15 | All my appearance needs can be easily provided by online stores | 0.788 | |
| | 23 | By using online shopping, I feel confident in my association | 0.763 | |
| Items which are not forming constructs due to loading factors < 0,5 | | - I used to use very sophisticated devices to shop online | 0.213 0.031 | |
| | | - The reason I shop online is because I want to enjoy the life | 0.134 | |
| | | - Because I have too much income, I do online-shopping | 0.439 | |
| | | - My household needs are always met through online shopping | 0.316 | |
| | | - The desire to shop online over the internet because I want to compare prices with traditional markets | 0.377 | |

| Contract | No. Item | Item | Loading Factor | Alpha Cronbach |
|----------|----------|---|----------------|----------------|
| | | - All IT students must shop online, because they are familiar with the internet | | |

Source: processed primary data, Factor Analysis, 2016.

Results from latent root criteria indicate that 48 items submitted for factor analysis were extracted to form eleven constructs, some items were removed because they had a loading factor of less than 0.5 ($FL < 0.5$). Eleven of these constructs explain 74.81% of data variations. Eleven constructs or dimensions are: (1) Trust (2) risk, (3) consumer factors, (4) website factors, (5) price, (6) service quality, (7) convenience, (8) subjective norm, (9) product guarantee, (10) variety of products (11) lifestyle.

4.1. Construct of Trust

In the use of information systems, trust in information systems is very important because with the trust individuals will be sure in doing their works and will get maximum results. Trust is positive expectation which will not be conveyed through words, actions, or decisions act opportunistically (Hongyoun and Kim, 2009). The term of positive expectation presupposes recognition and familiarity with others. Trust is something given because of believe. There are two dominant conceptualizations of trust, namely: (1) trust as affection; and (2) trust as an aspect of cognition. Affection is associated with feelings and emotions (Al-Debei, Akroush, and Ashouri, 2015). Based on the result of factor analysis, construct of trust was formed from three similar items, among others:

- Item 8: Respondent feels secure to provide details of her/his credit card or other payment mechanisms to payment platform.
- Item 9: Repondent believes that personal information of he/his is protected by online retailers or sellers.
- Item 38: Repondent wants to shop online after having shopping online experience safely
- Item 22: There is a sense of worry to shop online due to not trust online suppliers

Trust is an important factor considered in e-commerce participation or adoption of online shopping. Mukherjee and Nath's (2003) study found that trust variables increase customer commitment in online shopping. Heijden et al., (2003) states that to understand intention of buying online it can be understood through two points of view, namely: (1) technology and (2) trust. If the behavior of consumers in buying products online would be understood through two viewpoints, known as Tritam (Lui and Jamieson, 2003). Trust is a very important factor in conditions of uncertainty and risk (Deng, Huang, and Xu, 2014). Trust becomes an important component of e-commerce success (Lumsden and Mackay, 2006). By looking at these views, online sellers or providers continue to firmly hold trust of customers, in all respects, trust in good product quality, trust in cash transactions, trust in maintaining customer data. Moreover, in the case of credit card use in transactions, transaction providers of credit cards really maintain the security of customers' credit card data.

4.2. Construct of Risk

Risks have an impact on attitude and behavior of a person in making transactions with other parties. The degree of risk is an important factor in shaping customer attitude and behavior in all kinds of business transactions. High level of risk will make customer feels uncomfortable to do online shopping and even in buying and selling transactions. Perceive risk is assessed as the

level of customer assumption of negative outcomes obtained from online transactions (Featherman and Pavlou, 2002). This study used 48 items, and some of them formed construct of risk, among others:

- Item 7: Customer believes that information provided to online sellers is not used for any other purpose
- Item 6: Customer feels low risk in buying online
- Item 10: Customer feels online shopping is as secure as traditional retail (offline) shopping
- Item 42: Customer feels there is still a form of fraud if shop online, goods are not shipped nor the bad quality of goods

Risks arise when there are negative things that may arise from process of business transactions. Kathryn and Mary (2002) argue that risk assumption poses an individual assessment of possibilities for positive or negative outcomes of transaction or situation. However, risk is a multidimensional form, two types of risk are categorized in the context of online shopping, namely the category of product risk and financial risk (Bhatnagar; Misra; and Rao, 2000). The risk assumption negatively affects willingness to buy product in online shopping (Jarvenpaa and Tractinsky, 1999).

Theoretical understanding proposes that risk contains two elements, namely uncertainty (the possibility of the emergence of unexpected results) and the consequences or the magnitude of consequences arise (Laroche et al., 2003). There are five types of risks: financial risk, time risk, product risk, social risk, and psychological risk (Laroche et al., 2003; Keller and Kotler, 2006). The results of focus group discussions from this study, generated opinions about risks, such as the risk of loss or dissemination of information of customer's data, then some respondents argue that online shopping has lower risk with various considerations.

4.3. Construct of Consumer Factors

The desire of an individual to adopt online-shopping is sometimes due to his/her knowledge and skills in using tools and devices that support online transactions process. Research carried out by Engel et al. (1995) considers consumer resources as one of five individual factors derived by individual consumer differences. Hawkins et al., (1995) also argues that individual factors are individual characteristics, and different individual characteristics may have an impact on consumer behavior. Online shopping requires people to have computer skills and resources, such as computer ownership or accessibility of computers and the Internet (Shim et al., 2001). The results of the research and respondents' answers collected through the FGD resulted in 4 items that led to ability of consumers resources, including:

- Item 31: Respondent or customer believes that she/he has regular access (at any time) to the Internet
- Item 30: Respondent has regular access to computer and other smart devices
- Item 32: Respondent is very good at using Internet
- Item 33: Respondent has knowledge of how to make purchases over the Internet
- Item 4. Online shopping encourages respondent to improve internet capabilities

Furthermore, an increasing number of trained consumers in using computer or other smart devices, has contributed to the growth of online shopping (Eun and Youn-Kyung, 2004). Similarly, Li et al. (1999) found that consumers' expertises in using internet have positive impact on consumers' interest and adoption of online shopping. In addition, Liao and Cheung (2001) identify that consumers with experiences in using personal computers tend to prefer

online shopping. Therefore, the adoption of online shopping is very much dependent on the ability of consumers to control access to computers or other smart devices and access to Internet network.

4.4. Construct of Website or Home Page

Like a door or a front yard of a conventional store, online seller's website is one of attractions and reasons why consumers want to visit. Websites fundamentally store information that can help customers as they search for it. B2C (business to consumers) sites are sites that allow consumers to make online or web-based purchases (Ranganathan and Ganapathy, 2002). The design characteristics of websites or home pages can also impact online purchasing decisions (Shergill and Chen, 2005). Ranganathan and Ganapathy (2002) identified four major characteristics of B2C sites: information content, design, security, and privacy. Similarly, Elliott and Speck (2005) found that there are five factors of website (ease of use, product information, entertainment, trust, and currency) that affect consumer behavior toward retail websites. Associated with the above description, FGD results have produced 48 items of reasons for adoption of online shopping, the results of factor analysis formed the construct of website factors, including:

- Item 2: Design of online seller's home page is aesthetically appealing.
- Item 5: It is fast and easy for respondent to complete transactions through website.
- Item 4: Links within the website allow respondent to move easily between pages of the website.
- Item 1: The site or home page of the online seller is easy to navigate.
- Item 3: Website of online seller provides in-depth information to answer respondent's questions.

There are interesting things from respondents' answers as well as from the FGD, i.e choosing the goods on the website feels more simple and easier than having to come to conventional store. Wolfenbarger and Gilly (2003) state that content and design of a website are important considerations when online retailer designs a high-quality website. Content refers to information, features or services offered on website, while design is a way of providing content to consumers (Huizingh, 2000). Liu and Arnett (2000) state that in the context of online commerce, a successful website should attract customers and make them feel the site is trustworthy, and reliable. Shergill and Chen (2005) found that poor website design is the main reason consumers do not make online purchases. Then, the ease of access to web and availability of channel assistance to be one of the things that attract customers.

4.5. Construct of Price

Price becomes one of the important things that distinguish between shopping in a conventional store or online store, the choice to shop online could be because it has cheaper price. As stated by (Chiang and Dholakia, 2003) that the choice of consumer's shopping is influenced by price provided by sellers. Reibstein (2002) points out that online consumers generally seek price information from different retailers for the same product to make the most profitable economic decisions. Vijayasathya and Jones (2000) find that transaction cost savings leading to better price agreements can positively influence consumer attitudes toward intention to shop online. The results of the researcher's discussion with constituents in the FGD, produced many items, and among others form the construct of price, including:

- Item 25: Online shopping allows customer to save money because customer do not have to pay transportation fees

- Item 24: Online shopping allows customer to purchase the same or similar product at lower price than in traditional retail store.
- Item 26: Online shopping offers better prices compared to traditional retail shopping.
- Item 41: Customer feels online stores offer lower prices compared to traditional stores

However, psychology of fixed price will be a consumer decision-making factor. Ahuja et al. (2003) state that better price is one of the reasons that motivate consumers in the USA to make purchases online. The results of research carried out by Brynjolfsson and Smith (2000) found that price of products sold online in the USA is usually 9 to 16% lower than products sold in traditional retail stores. In addition, in the context of online shopping, low price can also attract consumers who are price sensitive (Reibstein, 2002).

4.6. Construct of Service Quality

Quality of service in e-commerce related to customer perceptions of service outcomes and service recovery (Collier and Bienstock, 2006). Santos (2003) describes the quality of e-services as an overall evaluation of consumers and an assessment of the quality of electronic services provided by online companies. Research conducted by Yang and Jun (2002) states that online retailers or sellers need to evaluate the importance of e-service dimensions, to develop better online marketing strategies. As with traditional conventional stores, online stores must provide excellent services. Customers must get a quick reponse on all their requests. FGD discussion results produced items that lead to adoption of online shopping, some of which form the construct of service quality:

- Item 17: Online sellers encourage customers to input advises
- Item 16: Customer believes that online sellers understand customers' needs
- Item 18: Online sellers offer good after-sales service
- Item 37: Customer finds it easy to receive personalized customer service from online sellers

Good service supports repeat purchases, consumers who already feel the maximum e-service, will certainly have positive perception of the online goods provider. Yang and Jun's (2002) study reviewed the dimensions of e-service quality from online and non-online buyers' perceptions in the southwestern United States. The results of their study show that service reliability dimension is the most important dimension for online shoppers and security dimension is the most important dimension for non-online shoppers. Service quality can maximize the competitive advantage of online entrepreneurs (Santos, 2003). Lee and Lin (2005) found that good service quality, in the context of online retail, positively affects consumers' buying intentions. In addition, Vijayasathy and Jones (2000) found that poor service quality appears to have negative effect on consumers' decisions to make purchases online. Adoption of online shopping, should pay attention to service quality, both in terms of service for fast response when consumers asked about products, transaction service, until after sales service.

4.7. Construct of Convenience

Convenience factor is the factor of how a customer feels positive atmosphere when doing shopping transactions, both in terms of convinience of place, time, heart and feelings, as well as immediate perceived convenience. Convenience in this case is associated with the condition of non-store shopping (eg, Darian, 1987; Eastlick and Lotz, 1999) as well as online shopping that does not exist using physical means such as stores. Convenience in shopping is recognized to be a key driver of consumer decisions to buy products from home. Darian (1987) identifies

five types of convenience for home shopping: short shopping time, time flexibility, saves physical effort to visit traditional stores, saves annoyance, and provides opportunity to engage in impulsive purchases, or responds directly to an advertising. Consumers that appreciate convenience are likely to make purchases over the internet more often and spend more money on online shopping (Swaminathan et al., 1999). This study identifies 3 items of instruments that lead to convenience of customers, among others:

- Item 20: Customer feels it takes a little time and effort to make purchases over the internet.
- Item 21: Online-shopping saves customer's time, so customer can do other activities.
- Item 19: It is easier to shop over the internet when compared to traditional retail shopping

There are many benefits when a customer feels comfortable in shopping, both offline through traditional stores and online-shopping. In their research, Prasad and Aryasri (2009) argue that consumer perceptions of convenience positively affect their willingness to make purchases from the online and offline retail stores. Because consumers get utilitarian value of efficient and timely transactions, time-saving and effort positively affects the intentions of consumers' online purchasing (Childers et al., 2001).

4.8. Construct of Subjective Norms

The subjective norm in general is how a person makes decisions about others' decision making, one will hear first the advice or opinion of others. In their book Ajzen and Fishbein (1980: 6) defines subjective norms as "a person's perception of social pressure posed to him or her to do or not to do certain behavior". Choi and Geistfeld (2004) argue that subjective norms consist of normative beliefs that reference group will approve or deny a person's behavior and motivation to comply with the agreement or disapproval of the reference group. Normative belief in the context of consumer intention to shop online is "the extent to which consumers believe that people who are important to her/him will recommend that she/he engages in online shopping" (Vijayasathy, 2004: 752). In relation to the adoption of online shopping wishes, this study, has three items that lead to the formation of construct of subjective norm, among others:

- Item 35: Media affect customer's decision to make purchases over the Internet.
- Item 36: Marketing communication affects customer's decision to make purchases over the Internet.
- Item 34: Family/friends encourage customer to make purchases over the Internet.

The strong influence of others is crucial to individual's adoption of online-shopping. Friends, families, and even idolized celebrities formed in advertising could be one of forms of subjective norms. Tan et al. (2007) examines how three dimensions of national culture can moderate the impact of attitudes, subjective norms, and self-efficiency on consumer online shopping behavior between China and New Zealand. In their research, subjective norms are divided into two types, namely peer influences (friends and family) and external influences (mass media, popular press and news reports). In the context of online shopping, many consumers will decide not to shop online if their friends or family do not encourage them to make purchases over the Internet (Foucault and Scheufele, 2002).

4.9. Construct of Product Guarantee

Consumers need full guarantee for their ownership plans of goods through online stores, it means that the greater the guarantee of required goods in accordance with their wishes, it will further encourage consumers to do shopping online. As revealed by Koyuncu and Bhattacharya (2004) that the lack of guarantee such as quality of goods is one of the main factors preventing consumers from buying certain goods (e.g high priced goods and goods requiring visual inspection) via the Internet. This study after a lengthy discussion, produced 48 items, three of which formed construct of product guarantee, including:

- Item 12: Quantity and quality of products consumer receives from online retailers of online stores exactly the same as what consumer orders
- Item 11: Online retailers respect their product guarantees.
- Item 13: Products ordered by consumer are delivered according to the time promised by online seller.

Various guarantees can be made by online sellers, including money back guarantees, return guarantees if goods sold are not in accordance with the image or consumer expectations. Guarantee is also related to the delivery period, if it is beyond the guaranteed time reward or special discount can be given. As Yingjiao and Paulins' (2005) research which analyzes students' attitudes and behavior toward online shopping for apparel products. Their results suggest that easy return policy by online retailers is an important factor that affects students' desire to buy apparel products online. Koyuncu and Bhattacharya (2004) argue that consumers will reduce their purchases from the Internet if they can not receive their orders from online retailers within the guaranteed time.

4.10. Construct of Product Variations

Sometimes to compare one item with another, costumers need to look at product variations in another store, consequently consumers can move to another store if product variation is small, so the choice of many products encourages online purchases. As Keeney (1999) points out that product choices lead to better comparison, and ultimately, better purchasing decisions. Szymanski and Hise (2000) found that product variation is one of the important reasons why customers choose to shop online. Consumer perceptions of varieties are not only influenced by the number of different products, but also by the frequency of repetition, organizational appearance, and attribute differences (Hoch et al., 1999; Van Herpen and Pieters, 2002). FGD results generate many items, 3 of which form a construct of product variations, among others:

- Item 27: Consumer assumes that online shopping offers product varieties
- Item 28: Consumer always buys type of products she/he wants from the Internet
- Item 29: Consumer can buy products that are not available in retail stores but available in online stored.

Consumers usually prefer different varieties when options are given (Kahn and Lehmann, 1991). Varieties of product offerings and unique product offerings are identified as important positive functional effects that directly relate to online shopping (Cho, 2004). Sin and Tse (2002) found that, when compared to non-online buyers, online buyers have more positive product evaluation available through online shopping.

4.11. Construct of Lifestyle

No one ever thought that the Internet era would be like this, technological change currently changes a person's lifestyle. The Internet changes the way people work, live and study with one of the biggest impacts when it comes in shopping. Donthu and Garcia (1999) argue that the development of online shopping markets has been driven by not only technological change but also lifestyle change. The millenia lifestyle or e-lifestyle has been declared differently from the traditional lifestyle and hence the concept of traditional lifestyle may be inadequate in explaining current online-based lifestyle (Hoon, 2002). In our study results, have formed a lifestyle, as a factor driving the adoption of online shopping.

- Item 39: Consumer shops online because she/he follows the current trend
- Item 40: By shopping online, consumer will be able to associate with the virtual world communion
- Item 15: All individual consumer appearance needs can be easily provided by online stores.
- I Item 23: By using online stores, consumer feels confident in his/her association.

It turns out that online shopping is caused by lifestyle, even those two are correlated, lifestyle affect a person's shopping behavior. With the convenience of shopping by only "clicking" buttons, consumers' perceptions of time have changed, making them reluctant to wait for long which is the traditional way of transaction. Previous research has typically examined lifestyles by testing attitudes, interests and consumer opinions (Kim et al., 2000). The lifestyle consists of what consumers do, like and think (Wells, 1975). It can be defined as "a set of behaviors that reflect individual psychological concerns (internal beliefs) and sociological consequences (external stimuli)" (Yu, 2011, p. 217). Lifestyle is conceptualized as a function of inherent individual characteristics that are modified through social interaction (Hawkins, et al., 2002).

5. CONCLUSION, IMPLICATION AND LIMITATION

In general, the objective of this research is to analyze the decision-making factors of online shopping adoption in Indonesia. The results of the latent root criterion using factor analysis showed that there were 48 items proposed for factor analysis extracted to form eleven constructs. The eleven constructs were formed by each of 41 items, the rests were removed because of less loading factor. Eleven such constructs or dimensions are trust, risk, consumer factor, website factor, price, service quality, convenience, subjective norm, product guarantee, product variety and lifestyle. The implication of this research is to offer some valuable insights about the relevance of consumer decisions to do online shopping or not. This information can help online sellers to develop appropriate market strategies, make technological advances, and make the right marketing decisions to keep their current customers and attract new customers. Then another implication is how online stores can provide product warraties, since these are rarely supplied by online suppliers, the obligation of providing guarantees becomes a must if online retailers want to exist.

There are some limitations associated with this research, among others, on samples which could not been figured out their shopping frequencies (e.g buyers, non-buyers, occasional buyers, and loyal buyers), or related to the type of product categories purchased (e.g goods versus services, non-luxury or luxury goods). The information obtained may offer additional and useful information to online marketers and retailers. Second, in addition to the eleven decision factors impact on consumer decisions to shop online specified in this study, there may be other factors that may affect consumer adoption of online shopping. Future research should investigate other

factors that may affect consumer adoption of online shopping, such as type of payment, past shopping experiences, incentives, and product characteristics.

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Appendix 1. Factor's Item

| Item | Scale |
|--|----------------|
| <ul style="list-style-type: none"> • Online seller's website or homepage is easy to navigate • Design of online seller's home page is aesthetically appealing • Online selling sites provide in-depth information to answer my questions • Links within websites allow me to move easily between pages of website • It's quick and easy for me to complete transactions through website • There is a low risk of buying online • I am sure that the information I provide to the online store is not used for other purposes • I feel /safe to provide details of my credit card to payment platform • I believe that my personal information is protected by online retailers • Online shopping is as secure as traditional retail (offline) shopping • Online retailers respect their product guarantees • Quantity and quality of products I receive from online retailers are exactly the same as what I ordered • Products I order are delivered to me according to the time promised by online retailers • All IT students must shop online, as they are familiar with the internet • Shopping online encourages me to improve my internet capabilities • All my appearance needs can be easily provided by online stores • Online sellers understand my needs • Because I have too much income, I do online-shopping • Online retailers encourage me to input advises • Online sellers offer good after-sales service | <p>1.....7</p> |

| | |
|--|--|
| <ul style="list-style-type: none"> • It is easier to shop over the internet compared to shop in traditional retails • It takes little time and effort to make purchases over the internet • Online shopping saves my time, so I can do other activities • There is a sense of worry to shop online due to not trust online suppliers • By using an online store, I feel confident in my association • The reason I shop online is because I want to enjoy the life • Online-shopping allows me to buy same or similar product at lower price than traditional retail store • Online shopping allows me to save money because I do not have to pay transportation fees • I used to use very sophisticated devices to shop online • Online shopping offers better value for my money compared to traditional retail shopping • Online shopping offers a variety of products • I always buy the type of product I want from the Internet • The desire to shop online on the internet because I want to compare prices with traditional markets • I can buy products that are not available in offline retail stores via the internet • I have regular access to my computer • I have regular access to the Internet • I am very good at using the Internet • I have knowledge of how to make purchases over the Internet • Family/friends encourage me to make purchases over the Internet • Media influences my decision to make purchases over the Internet • Marketing communications affect my decision to make purchases over the Internet • It is easy to accept personalized customer service from online sellers • My household needs are always met through online shopping • I want to shop online after having safe online shopping experience • I shop online because of the current trend • By shopping online, I will be able to associate with virtual world community • I think online stores offer lower prices compared to retail stores • I feel there is still forms of fraud if I shop online, goods are not shipped nor the bad quality of goods. | |
|--|--|

Source: FGD summary results, 2016