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DEPARTMENT OF COMMERCE
MASTER OF ACCOUNTING AND FINANCE**

**FACTORS AFFECTING CUSTOMERS' ATTITUDE TOWARDS
ONLINE SHOPPING IN SAGAING CITY**

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**FACTORS AFFECTING CUSTOMERS' ATTITUDE TOWARDS
ONLINE SHOPPING IN SAGAING CITY**

**A thesis submitted in partial fulfillment of the requirements for the
degree of Master of Accounting and Finance**

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ABSTRACT

The purposes of this research are to analyze the relationships between the four factors (convenience, time savings, past experiences & e-WOM, trust & security) and customers' attitude towards online shopping in Sagaing City and to explore which factors have more influences on customers' attitude towards online shopping in Sagaing City. Cluster sampling method is used in collecting the data from online customers. Total of 385 survey questionnaires were gathered from online shoppers in Sagaing City. Primary data is collected by using structured questionnaires and analyzed through descriptive statistics, reliability test, Pearson's Correlation analysis, multiple regression model. Theory of Planned Behavior and Technology Acceptance Model are effectively used to achieve the purposes of this study. The result of the study, there are moderate positive relationships between independent variables (past experiences and e-WOM, convenience, and time savings,) and attitude towards online shopping. But there is weak positive relationship between trust and security and attitude towards online shopping. According to multiple regression analysis, convenience factor is the most influential factor for customers' attitude towards online shopping and followed past experiences and e-WOM, and time savings factors. The influence of trust and security is weak on customers' attitude towards online shopping in Sagaing City. Therefore, the influencing factor of convenience, past experiences and e-WOM, time savings, and trust and security are significantly affected to customers' attitude towards online shopping in Sagaing City. Online retailers should not only reduce delivery problems as fast as possible but also explain the causes of the problems till the customers is satisfied.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
DV	Dependent Variable
E-WOM	Electronic Worth of Mouth
IV	Independent Variable
MMRD	Myanmar Marketing Research and Development
SET	Secured Electronic Transaction
SPSS	Statistical Package for the Social Science
STD	Standard Deviation
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
VIF	Variance Inflation Factor
WWW	World Wide Web
KBZ Bank	Kan Baw Za Bank
CB	Co-operative Bank

CHAPTER 1

INTRODUCTION

Today, the Internet is not only a networking medium, but also a business tool for customers in the global market. Use of the Internet has grown rapidly in recent years and has become common medium for sharing and exchanging information, services and goods. In recent years, with the development of the Internet and the convenience of Internet use, e-commerce has grown rapidly. Ecommerce refers to the purchase and sale of goods and services on the Internet, especially on the World Wide Web (www) (Techtarget, 2007); (Aung, 2016). Easy access to the Internet has driven customers to shop online. Online shopping is the process of purchasing goods and services from online retailers (Jusoh & Ling, 2012). Online shopping is the third most popular Internet activity after e-mail and web browsing (Jusoh & Ling, 2012). Online shopping is used as a means of communication and e-commerce. It is about increasing or improving the value, quality and attractiveness to increase customer satisfaction and profitability. Shopping is more convenient and is becoming more and more popular every day.

Since Internet access is easier than before, e-commerce for online shopping is increasing day by day in terms of value, quality, service, and customer benefits. Online shopping is the exchange of time, energy and money to receive products and services. Today, many customers are interested in online shopping because they do not need to go anywhere and can buy products in their free time. Online shopping has many advantages in different forms, depending on the perspective.

Online shopping is done through an online shop, e-shop, e-store, Internet shop or online store, and Facebook in Myanmar. All the products in online stores are described through text, with photos and with multimedia files. Many online stores will provide links for extra information about their products. Due to the many advantages of related to shopping on the Internet, the benefits of e-commerce have increased very quickly because it has lower transaction and search costs compared to other types of purchases. Online shopping allows customers to purchase faster, more options, can seek detail information of the products within a spare time, and can order products and services with comparative lowest price.

From the perspective of customers and in comparison, with traditional shopping, online shopping has many advantages and benefits. First, online shopping allows customers to purchase products and services at any point of time and wherever

they are located. Second, online shopping enables customers to save money, effort, and time when purchasing products. For example, comparisons among online retailers in terms of prices for a certain product can be done easily and efficiently in online shopping. Third, online shopping offers customers the ability to search and collect more information and with a high level of transparency and convenience. But on the other hand, online shopping has also its own disadvantages such as, customers cannot touch or smell products.

Facebook is the number one reason to use the Internet and is connected to global social networks. Therefore, Facebook has become one of the goals of online retailers to gain more profits through online shopping to share product and service information. Myanmar's e-commerce industry continues to grow, and foreign businesses are watching to invest in e-commerce companies. However, online shopping in Myanmar still faces other challenges.

Customer's attitude towards online shopping refers to the customer's mental state in terms of purchasing conditions (Sultan & Uddin, 2011). The online purchase behavior process consists of five steps, similar to the traditional purchase behavior (Liang & Lai, 2000). For instance, customers first identify a need or want and then define the requirements necessary to satisfy that need. Secondly, gather information and evaluate the options that are available. Once they know their options, they will look to make a purchase which will include shopping for or negotiating the best price they can achieve. Finally, customers will consider thoroughly several factors which limits or influence final decision and they will evaluate whether or not they made a good decision. Thus, this study focuses on determining what factors influence on customers' attitude towards online shopping. This study will determine the attractiveness factors that affect customers' online purchases, and these factors will each help marketers to develop their online marketing strategies.

1.1 Rationale of the Study

The coronavirus pandemic interrupted Myanmar's recent economic growth and expansion. Recovering from the negative economic and social effects of travel bans, lockdowns and the overall health crisis will be a challenge. E-commerce is quickly becoming a key industry in Myanmar during the Covid-19 pandemic and could reduce the risk of poverty throughout the country. As of 2019, Myanmar's e-commerce market value was just \$6 million. Its retail market, in contrast, is worth nearly \$10 billion

(Knight, 2020). E-commerce in the country has potential, and many are optimistic despite its small size. First of all, the Government of Myanmar is supporting e-commerce. During COVID-19 pandemic, online shop is the most popular among Myanmar retailers and customers. Most companies use the Internet to reduce marketing costs and increase competitiveness (Sulaiman et al., 2008). However, before venturing in, retailers must clearly understand this online shopping opportunity.

Although it is important to investigate the motivation behind the purchase of customers, it is also important to find out how customers form attitudes and behaviors towards online shopping, because customers' attitude towards online shopping is a significant factor that affects actual shopping behavior. When marketers are aware of the factors that affect online customers' behavior, it creates a good opportunity for marketers to develop marketing strategies accordingly and convert potential customers into actual customers and retain buyers.

Therefore, it is important to understand customers' attitudes towards online shopping and the factors that influence their attitudes towards online shopping decisions. In addition to influencing factors, another purpose of this research is to analyze who are the online shoppers from a demographic perspective. The results of this research will not only help marketers develop marketing strategies for online shoppers, but will also increase knowledge and research in the field of online shopping.

1.2 Statement of the Problems

More and more companies and organizations are taking advantage of and creating business opportunities on the Internet. With the emergence of the emerging field of shopping, marketers are increasingly interested in investigating the reasons that actually motivate customers to buy online. The fierce competition among online sellers has forced them to gain a competitive advantage in the field of virtual shopping.

To gain a competitive advantage in the marketplace, marketers must understand customer behavior in the field of online shopping. Therefore, it is very important to analyze and identify the factors that affect customers' online purchases to capture their needs. In addition to factors that affect customers' online purchases, the demographics of online shoppers in terms of age, gender, income, and education are equally important in defining strategies accordingly.

Customer behavior in the field of online shopping is also very diverse compared to traditional customer behavior, so it is equally important to identify the factors that

affect online shopping of customers. These factors are important for online sellers to compete in the market and make their products more compatible.

Although e-commerce has developed rapidly in Myanmar, there are still some problems due to the immature e-commerce market. Many people are interested in buying things through but there are some people who still like to go traditional shopping due to the unfamiliar system such as payment systems, concerns about incorrectly purchased products, privacy risks, and other reasons due to the structure of online system in Myanmar is just emerging. Moreover, it is quite challenging for online retailers and buyers. However, online retailers must determine the factors that influence customers to shop online. Because these will help online sellers to compete in the e-commerce market and realize the statement of customer purchasing decisions.

1.3 Objectives of the Study

The purposes of this study are:

1. To analyze the relationship between the four factors (convenience, time savings, past experiences & e-WOM, and trust & security) and customers' attitude towards online shopping in Sagaing City.
2. To explore which factors have more influences on customers' attitude towards online shopping in Sagaing City.

1.4 Research Questions of the Study

Research questions of the study are as follow:

1. Is there any relationship between the four factors (convenience, time savings, past experiences & e-WOM, and trust & security) and customers' attitude towards online shopping in Sagaing City?
2. Which factors have more influences on customers' attitude towards online shopping in Sagaing City?

1.5 Methods of the Study

Regarding the method, descriptive and exploratory methods are used in this study. This study is based on primary and secondary sources of data. Cluster sampling method is used in collecting the primary sources of data from online customers and structured questionnaires are used. In this study, descriptive statistics is applied for the analysis of data using simple statistical tools like average and percentage. The obtained

data is also analyzed with reliability analysis and Pearson's Correlation analysis. Multiple regression analysis was used to analyze factors affecting of customers' attitude towards online shopping in Sagaing. Secondary data that used in this study are international journals, relevant text books, research papers and articles concerned with the customers' attitude towards online shopping.

1.6 Scope and Limitations of the Study

This study focuses on the factors chosen as independent variables could be a limitation because other factors were not used in this study. This study investigates the factors influencing customers' attitude towards online shopping in Sagaing City. The study selected only online shop customers in Sagaing City. The online customer which are selected 385 customers in June 2021, Survey was observed. Among the various statistical models for descriptive analysis, Pearson correlation and multiple regression models were applied. This study was limited to 385 online customers of coming to Myoma market, general administration department, KBZ bank, and CB bank to all four clusters in Sagaing. Because of the time and resource constraints, the study did not address the effect of other stakeholders.

1.7 Organization of the Study

There are six main chapters in this study. Chapter 1 deals with the introduction of the study which involves a discussion of the rationale of the study, the problem statement, research objectives, research questions, research methods, the scope and limitations, and the organization of the study. Chapter 2 describes the related literatures relevant to the study is thoroughly reviewed. Chapter 3 presents research methodology. Chapter 4 presents profile of online shopping and demographic characteristics of online shop customers in Sagaing City. Chapter 5 deals with the analysis of factors affecting on customers' attitude towards online shopping in Sagaing City. Finally, the Chapter 6 describes the conclusion in which findings and discussion, suggestion and recommendations and needs for further study.

CHAPTER 2

LITERATURE REVIEW

This chapter presents to the relevant examinations on the subject of customers' attitude towards online shopping in international studies. This chapter also provides a general discussion of online shopping, types of internet users, factors influencing customers' attitude towards online shopping. Theoretical predictions of customers buying behaviors, customers' attitude along with insights from empirical studies on the customers' attitude towards online shopping are covered in this chapter.

2.1 Types of Internet Users

Internet users can be divided into Internet buyers and Internet browsers. Internet browsers are those who browse the Internet for other purposes while Internet buyers are those who shop on the internet. Internet buyers are online shoppers (Forsythe & Shi, 2003): (Sultan & Uddin, 2011). They buy and sell products on the Internet. This study analyzes the factors that affect customer attitude towards online shopping.

2.1.1 Online Shopping and Attitude of Customers

Online shopping is the process of buying and selling products and services through the Internet. Forsythe and Shi (2003) showed that for most online customers, online shopping has become the fastest engine and is developing rapidly. The faster customers grow, the more customers are aware with the Internet and seek online purchase information (Sultan & Uddin, 2011). The Internet has become more and more popular, and innovative types of internet shopping have become the easiest system for customers to search for things. It is also becoming a trend to create huge commodity opportunities for both retailers and customers, provide huge markets and numerous business opportunities.

A greater increase in Internet users brings more potential customers to online businesses (Luarn & Lin, 2003). Some retailers are using the Internet to support their existing businesses. Retailers advertise product information of various types of product to broaden and expand their product line by making it available to customers through the web.

An Online shopping is one of the great advantages for online buyers as it includes various types of products such as fashion products (clothes, shoes, accessories, etc.) some gadgets, electronics, or a few daily necessities. Customers can save costs and

energy, and can easily find the product information they need through online shopping. Also, online shopping can be used without time limitation, and items can be purchased.

In Myanmar, 85% of all internet traffic is on Facebook. This is partially because much of the online shopping in Myanmar is performed through the social network's platform. The ease of becoming a seller on Facebook paired with the ease of becoming a buyer makes it a popular choice. The Facebook app allows for quick communication between buyers and sellers. Additionally, many physical shops in Myanmar have created Facebook pages to reach online buyers during the coronavirus pandemic. By utilizing Facebook groups and live videos, shop owners and others can efficiently make a profit. As a result, they could even stimulate the overall economy and provide goods to rural areas. The dominance of Facebook has been challenged by niche, e-commerce start-ups unique to Myanmar, but some of these shopping platforms have struggled because many producers, sellers and customers depend on Facebook and are reluctant to shift platforms.

Allport (1935) defined attitude in Asiegbu et al. (2012) as a state of mental and neurological preparation, organized through empirical reviews, which exerts an indicative or forceful impact on the one's react to all situations and objects which relate to it. Fishbein and Ajzen (1975) refer attitude in Asiegbu et al. (2012), as a learned tendency to do things in a consistently positive (favorable) or negative (unfavorable) way for a certain article / state due to a feedback or reaction. Pickens (2005) defined attitude as a state of mind or an idea to do in a particular way as a result of both personal experience and temperament and the response which includes three components of emotions (feelings), beliefs (thoughts) and behaviors (actions). Attitudes can vary from anywhere in the continuum, from very negative to very positive, considering that the attitude is the overall assessment of the person in concept (Peter & Oslon, 2002).

In General, attitudes come from experiences and real-world learning, from reviews and feedbacks of friends, retailers and news media. They are also come from personal experiences in life. In other words, customers' perceptions of goods and services will examine whether they are ready to receive and accept them. Recent studies investigated the impact of attitudes on the acceptance of online shopping and showed that attitudes are essential in predicting online buying intentions or behaviors.

Recent researchers have found that attitudes toward online shopping are important predictors of online shopping and buying behaviors. According to ShwuIng (2003), groups of people who have a more active attitude toward online shopping will

be a target market as attitudes directly affect their online purchasing decisions. In fact, attitudes serve as a link between customer background characteristics and consumption that meets customer needs (ShwuIng, 2003); (Delafrooz et al., 2009).

According to Haque et al. (2006), the attitude towards online shopping is considerably negative among Malaysian's internet users relatively, i.e. only approximately 30% showed positive attitude towards internet shopping. Therefore, it is also important to recognize that numerous factors precede attitude formation and change. The following sections explore the possible factors that influence online shopping attitudes.

2.2 Reasons behind the Choice of Theories

After studying previous publications and journals in the area of customer behaviors and attitude toward online shopping, some important theories are discussed in the following paragraphs. One of them is a customer buying behavior process that assists customers to understand what impact customers' purchases products from online. Customers start with the needs or problems arises, go to seeking information, and finally make a purchase. This purchasing process helps explain the steps required to reach the actual purchase.

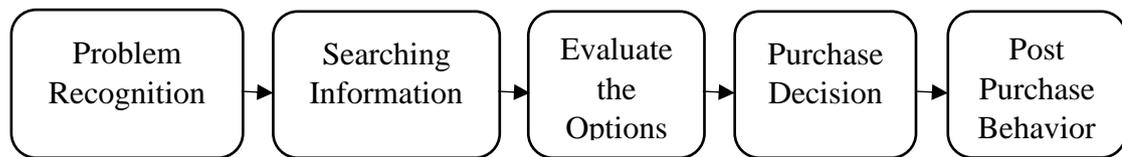
Planned Behavioral Theory (TPB) proposed by Ajzen (1988, 1991) is the extension of Reasoned Action Theory. This is also an important concept because it provides a link between attitudes and actions. It assists to understand how people's behavior can be changed. This theory helps customers to understand how they change their behavior for online shopping rather than buying in-store.

The Technology Acceptance Model (TAM) developed by Fred Davis (Davis, 1989) is an information system theory designed to study the acceptance of users to a particular system. This is a commonly used theory when studying customer attitudes towards online shopping. Since online shopping is a modern technology, this research will study different factors that affect customers' attitudes towards online shopping, such as convenience, time saving, past experience and e-WOM, trust and security. That is, TAM will assist to understand how customers shape their attitude towards online shopping.

2.2.1 Customer Buying Behavior Process

Customers' decision-making process brings five stages. In first stage, customers recognize problem/ their needs. In second stage, customers search Information by using

internal and external sources to analyze given information. In third stage, customers evaluate the options by using information. In fourth stage, customers make purchase decisions such as from whom to purchase, when to purchase and do not purchase. The final stage is customers' behaviors of post purchase like customers satisfy with the purchase or dissatisfy with the purchase.



Source: Sultan and Uddin (2011).

Figure 2.1 Customers Buying Decision Process

2.2.2 Theory of Planned Behavior (TPB)

The planned behavior theory developed by Ajzen (1988, 1991) in fact provides a relationship between attitudes and behaviors. Customers' actions are guided by three concerns:

- Behavioral beliefs
- Normative beliefs
- Controlling beliefs

The Planned Behavior Theory is fundamentally an extension of Reason Action Theory (TRA) developed by (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). As proposed by Ajzen (1988, 1991) to complete a behavior intention aid as a central role. Ajzen (1988, 1991) also suggested that the certain factors affect the certain behavior and the intention capture these factors. According to Ajzen (1988, 1991), intentions direct how much effort an individual would like to place to complete a certain behavior. Attitude towards behavior and Subjective norms are fundamentally the factors that affect intentions and intentions are the central role to complete a behavior. On the other hand, perceived behavioral controls truly change towards the real behavior by affecting intentions.

- Behavioral belief: It is a personal belief that the final result of a specific behavior. (Ajzen, 1988).
- Attitudes towards behavior: It is about the personal performance of positive or negative evaluations of the individual (Ajzen, 1988). It is considered to be a

personal or emotional factor that can have a positive or negative impact (Ajzen, 1988, 1991).

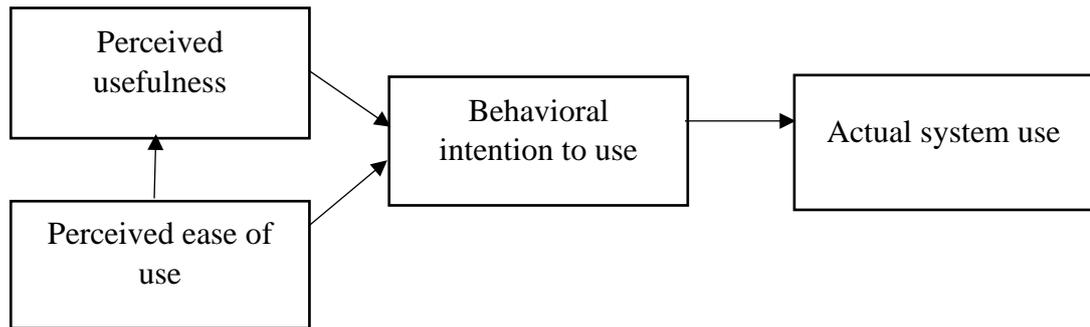
- Normative beliefs: Other important persons such as friends, family, colleagues, etc. can influence a person's specific behaviors (Ajzen, 1988).
- Subjective norms: Subjective norms focus on the pressure of social norms or other beliefs that can influence a person's behavior, (Ajzen, 1988). Subjective impact is fundamentally a factor of social influence.
- Perceived behavior control: The degree of difficulty that an individual perceives to perform a specific behavior (Ajzen, 1988). It is a way in which a person performs a certain behavior with some difficulties or ease (Ajzen, 1988).
- Control beliefs: It is the personal beliefs that the existence of an environment can support or prevent behavioral performance (Ajzen, 2001).

2.2.3 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an extension of the reasoned action. Technology Acceptance Model was proposed by Davis (1989). Technology Acceptance Model is fundamentally an information system theory, covering how users accept and use technology, TAM describes the number of factors that affect users' decision-making, and also deals with how and when to do so. Technology Acceptance Model deals with the acceptance of information technology. The external factors that affect the user's decision are:

- Perceived Usefulness/Convenience (PU)
- Perceived Ease of Use (PEOU)

According to Davis (1989), Perceived usefulness/ convenience (PU) is "the degree to which a person believes that the use of a certain system will improve his job performance", and Perceived Ease of Use (PEOU) is "a person believes the use of certain system can reduce his effort. The central purpose of Technology Acceptance Model is to describe how users accept particular technology.



Source: Davis et.al. (1989)

Figure 2.2 Technology Acceptance Model (TAM) by (Davis 1989)

Perceived usefulness/ convenience and Perceived ease of use are external factors that impact the behavioral intention and ultimately lead to the actual use of the system. As shown in the figure, users will first think through that if the user uses a specific system, it will be effortless. This is the perceived ease of use factor, and this factor moves to the belief that a particular system will improve a person's work performance. This is the perceived usefulness/ convenience factor. Then users will continue to think about the creation and intention of using the system, and finally use the system.

2.3 Empirical Reviews of the Study

Table 2.1 Empirical Reviews of the Study

Author	Title	Variables	Research Methods	Findings
Akbar and James (2014)	Consumers' Attitude towards Online Shopping: Factors Influencing Employees of Crazy Domains to Shop Online	Price, refund, convenience, auction websites, security, brand, search engines, promotion, online shopping malls	Multiple regression analysis, stratified random sampling method	Among the factors, Price was the strongest influencers and followed Refund, Convenience, Auction websites, Security, Brand, Search engines, Promotion and Online shopping malls.
Jin et al. (2015)	Attitude towards Online Shopping Activities in Malaysia Public University	Gender, education, states, number of internet experience, number of online shopping experience, frequency of online shopping	Systematic sampling technique, descriptive analysis	The researchers recommended that the overall score for attitude was of moderate level. University students are moving towards adopting online shopping as the shopping platform when they think positively on performing online purchases.

Table 2.1 Empirical Reviews of the Study (Continued)

Author	Title	Variables	Research Methods	Findings
Debei et al. (2015)	Consumer Attitudes towards Online Shopping	Trust, perceived benefits, perceived web quality, and electronic word of mouth (e-WOM)	Exploratory and confirmatory factor analysis, structural path model analysis, convenience sampling method	Trust and perceived benefits are key predictors of consumer attitudes toward online shopping. Further, the author also found that higher levels of perceived web quality lead to higher levels of trust in an online shopping web site.
Delafrooz et al. (2009)	Factors Affecting Students' Attitude towards Online Shopping	Shopping orientations and perceived benefits scales	Simple random sampling, multiple regression analysis	Findings was showed utilitarian consumers had higher effect on attitude while hedonic consumers had no significant effect with attitude towards online shopping. Consumers who value the convenience, prices and wider selection of Internet shopping tend to purchase more online and more often.

Table 2.1 Empirical Reviews of the Study (Continued)

Author	Title	Variables	Research Methods	Findings
Jun and Jaafar (2011)	A Study on Consumers' Attitude towards Online Shopping in China	Perceived usability, perceived security, perceived privacy, perceived after-sales service, perceived marketing mix, perceived reputation	Non-probability sampling techniques, snowball sampling techniques	The study found that there were relationships between the all variables and customers' attitude to adopting online shopping in China. Only marketing mix and reputation were found to significantly influence customers' attitude to adopt online shopping.
Jusoh and Ling (2012)	Factors Influencing Consumers' Attitude towards E-Commerce Purchases through Online Shopping	Age, income, occupation, pattern of online buying (type of goods), e-commerce experience, hours spent on internet, product perception, customers' service, customers' risk	Convenience sampling method, one-way ANOVA, Pearson's correlation	The findings revealed that there is a significant relationship between e-commerce experience product perception, customers' service and attitude towards online shopping among the respondents.

Table 2.1 Empirical Reviews of the Study (Continued)

Author	Title	Variables	Research Methods	Findings
Sultan and Uddin (2011)	Factors Influencing Gotland Consumers to Shop Online	Website design / function, convenience, time saving, security	Descriptive research, convenience sampling technique	Survey results show that the most attractive and influential factor for Gotland's online shoppers is website design / function, followed by convenience, and time saving. The results also show that security is a major concern for online shoppers in Gotland.
Aung (2016)	Factors Affecting of E-Commerce on Consumer's Attitude towards Purchasing Fashion Products: A Study of Myanmar Online Consumers	Performance risks, the financial risks of fashion products, convenience, privacy risks, and hedonic purchase motivation	Descriptive approach method, convenience sampling method, multiple regression analysis	The results and conclusions show that product performance risks and the financial risks of fashion products are significantly influenced, but factors such as convenience, privacy risks, and hedonic purchase motivation do not influence Myanmar customers' attitudes towards online shopping.

Table 2.1 Empirical Reviews of the Study (Continued)

Author	Title	Variables	Research Methods	Findings
Fong (2013)	A Study on Consumers' Attitude towards Online Shopping on Penang Famous Fruit Pickles	Demographics, previous online shopping experience, perceived benefits, customer lifestyle, perceived business trustworthiness	Descriptive approach method, convenience sampling method, one-way ANOVA and Pearson's correlation analysis	The survey results show that customers show a positive disposition to make online purchases in the future, and attitudes and behavioral disposition are positively correlated. In contrast, demographics, frequency of online purchases, and time spent daily on the Internet had no effect on attitudes.
Artem (2017)	Consumers' Attitude towards Online Shopping in Russia	Trust, previous experience, type of a product, time loss risk, performance risk, financial and privacy risk, psychology risk, perceived usefulness, perceived ease of use	Probability sampling, quantitative method regression analysis	It was concluded that independent variables have statistically significant effect on customers' intention to shop online: time loss risk; perceived; financial and privacy risk; perceived ease of use; attitude toward single sport activities; attitude towards single conventional shopping.

Table 2.1 Empirical Reviews of the Study (Continued)				
Author	Title	Variables	Research Methods	Findings
Shergill and Chen (2005)	Web-based Shopping: Customers' Attitudes towards Online Shopping in New Zealand	Website design, website reliability / compliance, customer service, and security / privacy	Non-probability, convenience sampling procedures	They investigated how different types of online buyers perceive websites differently. This study found that website design, website reliability / compliance, customer service, and security / privacy are the top four factors affecting customer perceptions of online purchasing.

Source: Previous Studies

2.4 Online Shopping in Terms of Demography

Online shopping in terms of demography is another important part. The study will also look at demographics in terms of age, gender, income and education, because there are differences in customers who shop online, differences within age groups, such as whether online shopping attracts older or younger people. Various researches show that online shoppers are primarily middle and senior managers or professionals with higher education and higher incomes. Locally, a report by The Business Times and an online survey showed that from a demographic point of view, typical online shoppers are primarily male, ages 18-40, have attended at least high school and They have a median household income of at least \$ 5,000.

In the previous online surveys, most cyber buyers are at diploma/degree level of education and less than 36 years old, and earned less than \$ 3500 per month. Cyberspace is the domain of young people. Client separation is important for the success of e-commerce (Bhatnagar & Ghose, 2004).

2.5 Factors Affecting Customers' Attitudes towards Online Shopping

Akbar and James (2014) employed the relationships between 9 independent variables (price, Refund, Convenience, Auction websites, Security, Brand, Search engines, Promotion and Online shopping malls) and receptivity to online shopping and then investigated that all 9 independent variables had positive statistical significant effect to Internet users to accept online shopping. In a study of Debei et al. (2015), the study investigated trust, perceived benefits, perceived web quality, and electronic word of mouth (e-WOM) along with their relationships in order to examine their effects on customer attitudes toward online shopping. A study of Aung (2016) examined the influence of product performance risk, financial risk, convenience, privacy risk and hedonic shopping motive on customers' attitude towards purchasing fashion products from online. Results and findings show that product performance risk and financial risk for fashion products are significantly effected but the factors of convenience, privacy risk and hedonic shopping motive are not influence to Myanmar customers' attitude towards online shopping.

Thus, there are many factors that affect customers' online shopping. This study back grounded Technology Acceptance Model and selected four factors after reviewing the literature on the field of customers' online shopping attitudes. These factors will be discussed below in conjunction with previous literature.

2.5.1 Convenience

Babin et al. (1994), which found that convenience is the driving force in problem solving and leads to a rational behavior, seeking to optimize effort and time. The convenience factor means that it is easier to browse or find information using online than traditional shopping. Using the Internet, customers can easily browse product catalogs, but if customers generally manually search for the same product or item in a traditional store, it is difficult and time-consuming to visit in person. Convenience has always been the number one factor for customers to purchase online. Online buyers have multiple benefits in terms of convenience, such as less time, flexibility, and free from effort etc. Bhatnagar and Ghose (2004) pointed out that convenience is one of the most important advantages of online purchasing. According to Robinson et al. (2007), the main stimulus reason for online shopping is to be convincing in terms of buying and delivering bulk goods to the door at any time.

The main reason for customers to buy from online is convenience. Convenient access to product information can assist and help shoppers to make online purchasing decisions. Customer convenience/inconvenience has been playing decisive role in building or aborting relationships. Internet provides freedom from time and place of shopping. Customers can do shopping from any part of the globe and at any time with price comparisons by going through all the details of products like; manufacturing date, expiry date, Maximum Retail Price (MRP), quantity, batch number, place of manufacturing etc. (Kapahi et al., 2013).

The flexibility to choose the exact moment for your purchase also could be seen and perceived as convenient. In other words, when something is convenient it could mean both saving time and being done in the right moment. Customers can shop without having to leave the location.

The convenience and diversity seeking are the main drivers of online shopping. Previous studies show that the convenience factor is one of the biggest advantages of online shopping. Through online shopping, customers can easily compare prices with traditional purchases. Therefore, the price comparison is another convenient factor for online shopping.

2.5.2 Time Savings

Internet has the ability to save time and effort for customers. Customers become quite busy with their professional life during career progression and due to shortage of time, they start searching for easy shopping options. Customers focus equally on saving

time and energy. Therefore, they derive efficiency by using internet in order to save time and energy during shopping experience (Kaltcheva & Weitz, 2006). For a large number of customers, saving time is as important as saving money. Online shopping has come as a big relief to these set of time starved customers.

Saving time is one of the most important factors affecting online purchasing. Browsing or searching for catalogs online could save time and patience. Customers can save time and reduce energy by purchasing from online. Online shopping saves time to buy goods and could reduce the travel time required to go to traditional stores. On the other hand, some respondents believe that, compared to online shopping, the delivery of goods or services also takes time.

Unexpectedly, saving time is not the motivation for customers to buy online, because it takes time to receive or deliver products. But the time-saving factor can be perceived in different dimensions, that is, people living in Florida can shop at Harod's in London (via the Internet) in less time than visiting local stores (Alba et al., 1997). The time-savings factor is the main reason for customers who have already experienced online grocery shopping. Therefore, as the motivation behind online shopping, the importance of time-saving factors cannot be ignored.

2.5.3 Past Experiences and E-WOM

Equilibrium theory suggests that people tend to have a positive attitude towards those who have some connection to them (Jarvenpaa et al., 2000). In terms of online shopping, customers' previous online shopping experience can generate insights and consequences, strengthen customer behavior, and shape and regulate customers' beliefs, attitudes, and willingness to shop online.

According to the review of the literature by Machado (2006) on the drivers of online purchases, the conclusion is that previous online buying experiences have a direct effect on online purchase intentions. Chan et al. (2003) found that the online shopping experience is the second most important factor affecting online shopping attitudes. In Malaysia, Haque et al. (2006) determined that customers who have experienced or satisfied product purchases before have greater confidence in future online purchases.

This is consistent with Jusoh and Lings' (2012) recent findings, which indicate that there is a significant relationship between the e-commerce experience of Ipoh respondents and their attitudes towards online purchasing. When people have more online shopping experience, the information obtained over time may definitely change

the future intention of online shopping. However, on the contrary, if the past experience is negatively evaluated, customers may be reluctant to buy online in the future. Therefore, online sellers need to take good care of online customers so that they can return in future online shopping.

Thurau et al. (2004) defines e-WOM as any positive or negative statement made by a potential, actual or former customer about the product or company that is available to many people and organizations through the Internet. According to previous studies, e-WOM communication plays a significant role in forming and influencing internet users' attitudes, and behavioral intentions (Cheung et al., 2008).

In fact, e-WOM communication has emerged as a result of the increasing numbers of customers who are using the internet to find relevant information, thanks to recent rapid advancements in internet technologies. Previous research indicates that online opinions and recommendations are perceived to be credible and trustworthy by internet users and that internet users are more likely to trust the information provided by other shoppers like themselves more than that provided by companies. For online shoppers, it seems that such online opinions and recommendations are important means whereby online shoppers can seek new information of interest to them such as product/service information and service quality details.

Consequently, this type of communication is considered as having a great persuasiveness effect on internet users (Jalilvand & Samiei, 2012). Hence, online opinions and recommendations can effectively reduce the risk and uncertainty recognized by internet users when purchasing products or services online.

2.5.4 Trust and Security

Many previous studies have consistently found that trust is an important factor affecting online shopping. In addition, they assume that the level of trust is also positively correlated with attitudes toward online sellers. Therefore, an online seller that can build trust among customers will impact their willingness to shop at that online seller.

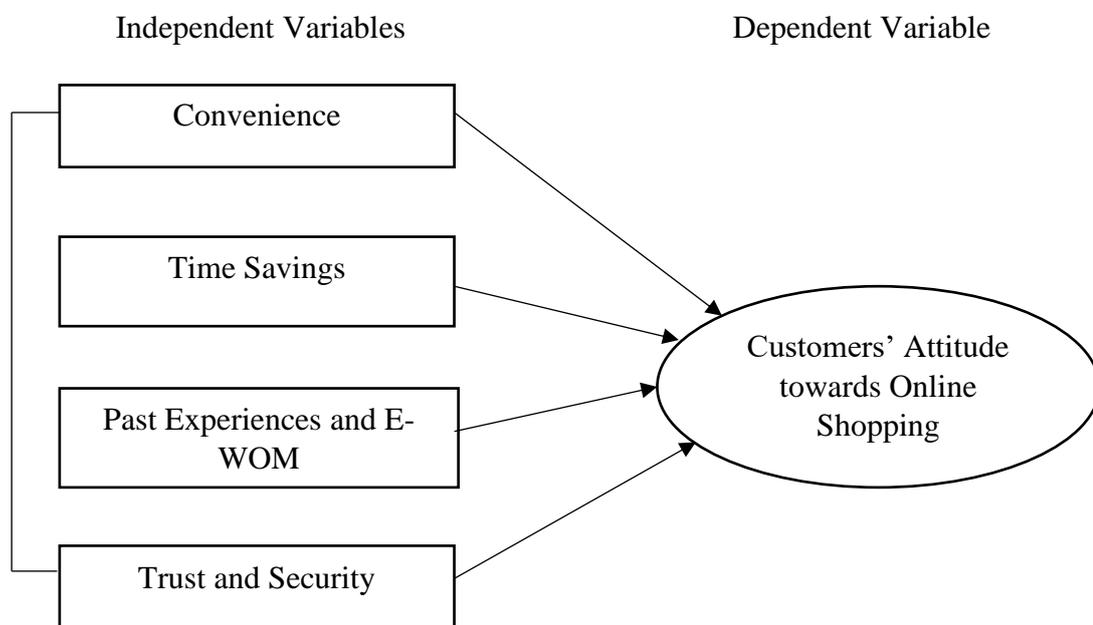
According to Alam et al. (2008) also found that website reliability affects the perception of online purchasing among young Malaysian customers. Security is another important factor affecting customers' online purchases. However, many Internet users avoid online purchases due to credit card fraud, privacy factors, non-delivery risks, post-purchase services, etc. However, the security of online shopping transactions has

attracted a lot of attention. Secure and reliable credit card and money information transactions increase trust and reduce transaction risks.

According to Bhatnagar and Ghose (2004), security is one of the attributes that restrict online purchases because they confirm that a large proportion of Internet buyers do not like online purchases because they consider the safety of their Sensitive information.

2.6 Conceptual Framework of the Study

The conceptual framework of Research shown in Figure 2.3 was built on the basis of the amount of research conducted on customer attitudes towards online shopping, specifically and extensively related to the online shopping behavior.



Source: Adopted from Sultan and Uddin (2011), Fong (2013), and Debei et al. (2015)

Figure 2.3 Conceptual Framework of the Study

The above framework shows the relationship between the dependent variable (DV) and the independent variables (IV). Customer attitudes toward online shopping are considered as dependent variables, and convenience, time savings, past experience and e-WOM, trust, and security are independent variables that affect customers' online purchases. The research framework will serve as the basis for this study and aid to analyze and explain the empirical results.

CHAPTER 3

RESEARCH METHODOLOGY

The research methodology plays a vital role as it will determine the overall outcome of the research. Methodology includes the theoretical and philosophical assumptions upon which research is based and the implications of these for the method or methods adopted. The methods specifically refer to the techniques and procedures used to obtain and analyze data. The research methodology is broken down into the following sections: the research design, sources of data, data collection methods, sampling design, target population, sample technique, sample size and data analysis.

3.1 Research Design

The research design described by Kothari (2004) is a conditional arrangement for collecting and analyzing data in mode that aims to give bearing and relevance to the research purpose with economy in procedure. It is a plan that provides the overall framework for the collection of data for a study. The suitable research design for a study is one that minimizes bias, maximizes the reliability of data to be collected and in line with the purpose of the study. Different research designs can be conveniently categorized as either research design in case of exploratory research studies with major emphasis on the discovery of ideas and insights; research design in case of descriptive research studies with main aim of explaining characteristics associated with population or determining the frequency with which something occurs or its association with something else.

The research design that was employed in this study was descriptive survey. Quantitative research usually proves highly reliable, accurate and valid and can be replicated to have similar results if the same parameters and circumstances are present. This design is selected for the study because it allows for obtaining numerical and structured description of the population and will give clear understanding of customers' attitude towards online shopping and factors that affect customers' attitude.

3.2 Data Collection Method

There are a variety of data collection tools available to researchers depending on the type of data to be collected. The two types of data are primary data which are collected afresh and for the first time, and thus happen to be original in character and

the secondary data, on the other hand which are those that have already been collected by someone else and which have already been passed through the statistical process. (Kothari, 2004). This research used primary data to answer the research question through distribution of questionnaires to respondents. The questionnaires were structured with questions that required respondents to tick the right answer. The rationale behind the structure of the study is to limit the answers to those relevant to the area of study. This form of data collection is chosen because it provides an efficient means by which statistical quantifiable information could be collected. Questionnaires are distributed to online shop customers that are selected for the study. Primary data collected through questionnaires survey. The advantages of using questionnaires for this study are able to collect enough data from large numbers of respondents in a way that is cost effective and requires a short time period.

3.2.1 Questionnaire Design

A questionnaire is an instrument aids the gathering of information from a large sample using a prepared set of questions designed by the researcher to obtain data needed to answer study questions (Kombo & Tromp, 2006). This method involves preparing a list of organized questions relevant enough to collect required data needed by the researcher when answers are being provided by selected individuals in a sample (Mouton & Marais, 1996).

This study has used questionnaires method to collect primary data. A questionnaire refers to all the techniques for data collection in which every respondent is asked to respond against written series of questions, presented in a prearranged order (De Vas, 2002); (Saunders et al., 2012). It is an efficient method to collect data when the investigator can specify what data is required and how the specific variables are computed.

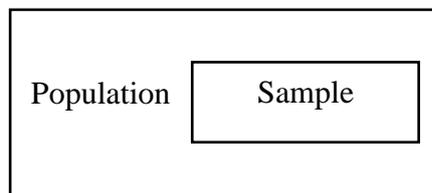
The questionnaire is a very useful and a widely accepted method to collect precise data in a cost-effective way from a large population in business and management research (Cooper & Schindler, 2011); (Saunders et al., 2012). The questionnaire is structured into two sections. The first section sought to obtain demographics data about the respondents in order to help in testing the various hypotheses developed for the study. Specific questions are asked on gender, age, educational background, Income. Section two examines factors affecting customers' attitude towards online shopping. The questionnaires adopted the five-point Likert scale

(1=strongly disagree, 2= Disagree, 3= Moderate, 4= Agree, and 5= strongly agree). And then, secondary data are collected from articles, journals, books and internet, etc.

3.3 Target Population and Sample Selection

3.3.1 Target Population and Sampling Design

According to Polit and Beck (2006) study population is defined as the entire group of persons or objects that are of interest to the researcher. A population is the total collection of elements from which the researcher wishes to make some inferences (Cooper & Schindler, 2006). Adam and Kamzora (2008) point out that mathematicians normally define a population as the universal set and a sample as a subset as depicted in figure 3.1.



Source: Adam and Kamzora (2008)

Figure 3.1 Population and Sample

Thus, a research population is generally a large collection of individuals or objects that is the main focus of a scientific query. It is for the benefit of the population that researches are done. Cluster sampling method is an approach in which selection is conducted at group level. The group of customers may represent different locations like offices, banks and markets. That is, the individual cases within the population are grouped (clustered) into groups. Then, these groups in turn, are the level at which random selection is conducted.

3.3.2 Sampling Procedures

The selected portion of a population for investigation purpose is called sample. It is also known as subset or subgroup of the population (Bryman & Bell, 2011); (Saunders et al., 2012); (Sekaran & Bougie, 2013). The selection of sample (sampling process) is based upon two fundamental techniques including probability and non-probability.

This research conducts the probability sampling method. In probability sampling, each unit has been selected randomly from the population and has equal possibility of being selected as subject or representative sample (Bryman & Bell, 2011); (Sekaran & Bougie, 2013). It is mostly associated with different strategies of survey

research where the researcher needs to make deductions from the sample regarding a population to find answers to research question(s) in order to meet the study objectives (Saunders, 2012). Probability sampling technique is further divided into different sub categories; simple random sampling, systematic random sampling, stratified random sampling and cluster random sampling techniques. This study uses cluster sampling technique.

Cluster sampling is more economical or more practical than stratified sampling or simple random sampling. This method is less of cost than simple or stratified random sampling when the cost of obtaining a frame that lists all population elements is very large and the observations cost increases as the distance separating the elements increases. When a researcher can't get information about the population as a whole, the cluster sampling method is used. The total offices, banks, markets places in Sagaing city are 25 places. These 25 locations would constitute cluster. In cluster sampling, this 25 would be as a population and then randomly selected 4 clusters to be included in sample. Among them, 160 online shopping customers of coming to Myoma market, 120 online shopping customers of coming to General Administration Department, 60 online shopping customers of coming to KBZ bank, and 45 online shopping customers coming to CB bank are selected to analyze factors affecting of customer's attitude towards online shopping by using cluster sampling method. In June, 2021, this study conducted a sample survey on situations of customers' attitude towards online shopping conditions in Saging city. Required customers' attitude towards online shopping conditions on customer data were collected from market, office department and bank area by using questionnaires.

3.4 Data Analysis

Different statistical techniques have been applied to analyze questionnaire data. Descriptive statistics has been utilized to describe the data. Statistical Package for Social Sciences (SPSS 21) has been run to perform various tools regarding descriptive statistics, reliability and validity test, Pearson correlation and multiple regression analysis.

3.4.1 Descriptive Statistics

Descriptive statistics facilitates to attain a border picture of data and supports to present the data in more orderly and user-friendly way (Bailey, 1987); (Tabachnick & Fidell, 2007). Smith et al. (2005) describe those descriptive statistics involves measures

of central tendency (such as mean, median and mode) and measures of dispersion (for example standard deviation (SD), range and variance). Both mean and SD are two common methods used in descriptive statistical analysis to explain the basic features of the collected data in research (Dancey & Reidy, 2004); (Tabachnick & Fidell, 2007).

The larger value of SD indicates that the observations in a data set are dispersed widely about the mean and the smaller value of SD shows that mostly observations are close to the mean (Pallant, 2001). A broad argument can be made on the basis of higher mean value and smaller value of SD (Tabachnick & Fidell, 2007). This study has employed descriptive statistics analysis to calculate means and standard deviation (SD) for dependent and independent variables in the study. Mean values have been measured to observe the average response and SD analysis has been used to measure the variability.

3.4.2 Reliability Test of Variables

Reliability refers to the consistency of a measure or a concept. The objective of confirming reliability is to reduce the possibility of biased results. The reliability of measures is tested by employing an internal consistency statistic tool that is Cronbach's alpha (Pallant, 2001); (Gujarati & Porter, 2009). Internal consistency is involved in correlating the feedbacks to questions (scale items) in the instrument (questionnaire) with one another. "It thus measures the consistency of responses across either a subgroup of the questions or all the questions from your questionnaire" (Saunders et al., 2012).

Cronbach's alpha is one of the most common methods to gauge the internal consistency. Selltiz et al. (1976) argued that it is the most effective statistical tool to assess the reliability of different variables and its alpha value always lies between zero (0) to one (1). The higher alpha value shows higher reliability and vice versa. There is no single rule of thumb available in the literature that indicates the acceptable alpha value for internal reliability. Alpha value 0.70 or more has been considered to be reliable in many studies (Selltiz et al., 1976); (Nunnally, 1978); (Bryman & Bell, 2011); (Saunders et al., 2012). However, several writers have accepted a comparatively a lower alpha value that is 0.60 or above (Peter, 1979); (Pallant, 2001); (Gujarati & Porter, 2009); (Sekaran & Bougie, 2013).

3.4.3 Pearson Correlation Analysis

Correlation analysis shows the association between two or more variables (Pallant, 2001). Correlation coefficients report mathematical values to measure the

strength of the linear relationships between variables and take values from -1 to +1 (Gujarati & Porter, 2009). The higher value of correlation coefficient indicates a stronger association between variables in general. There are three types of correlation measured in statistics such as Pearson correlation, Spearman correlation and Kendall rank correlation (Gujarati & Porter, 2009); (Groebner et al., 2005); (Tabachnick & Fidell, 2007); (Gujarati & Porter, 2009); (Garson, 2012).

Pearson correlation is also known as linear correlation and is the most commonly used type of correlation coefficient (Pallant, 2001). It is assumed in Pearson correlation that two variables are measured on at least ratio or interval scales and it finds out the degree to which values of these variables are proportional to each other (Tabachnick & Fidell, 2007). The correlation is only limited to determine the degree of association between the dependent and independent variables. It does not facilitate the prediction of one set of scores from another set of scores and for this reason, regression analysis has been used.

This study has used Pearson correlation (r) because of interval data (Tabachnick & Fidell, 2007). This study interprets correlation analysis based on the following criterion to deduce the size of correlation coefficient amongst different variables (Tabachnick & Fidell, 2007).

- +1 (-1) refers to perfect positive (negative) correlation
- 0.70 to 0.99 (-0.70 to -0.99) refers to very strong positive (negative) correlation
- 0.50 to 0.69 (-0.50 to -0.69) refers to strong positive (negative) correlation
- 0.30 to 0.49 (-0.30 to -0.49) refers to moderate positive (negative) correlation
- 0.10 to 0.29 (-0.10 to -0.29) refers to weak positive (negative) correlation
- 0 to 0.09 (0 to -0.09) refers to no correlation or negligible correlation

3.4.4 Multiple Regression Analysis

Regression analysis is utilized to measure the relationship between multiple independent variables and a single dependent variable (Tabachnick & Fidell, 2007).

The estimated multiple regression model is

$$Y = f(x_1, x_2, x_3)$$

Where;

Y = the value of dependent variable

x_1, x_2, x_3 = the value of independent variable

3.5 Measurement Items

Most of the items measuring the chosen research constructs were adapted from prior related research in the field of online shopping behavior. Some of the measurement items wording was modified to fit the context of this study. Convenience was measured using a Seven-item scale derived from Sultan and Uddin (2011) and Fong (2013). Time Savings was measured using a Seven-item scale which is mostly self-developed and partially derived from Sultan and Uddin (2011). The construct of Past experiences and e-WOM was measured using a Ten-item scale derived from Fong et al. (2013). Trust and security was measured using a Ten-item scale derived from Sultan and Uddin (2011) and Fong (2013). With regard to online shoppers' attitude, it was measured using eight-item scale derived from Aung (2016) and Fong (2013). All the research constructs were measured on five-point Likert-type scales ranging from 5 "Strongly Agree" to 1 "Strongly Disagree." A small section was also included in the questionnaire to study the respondents' characteristics. Table 3.1 shows constructs' measurement items and their sources of operationalization.

Table 3.1 Items Measuring Online Shopping Variables

Variables		Sources of Online Shopping Operationalization
Convenience		
1	When purchasing products online, you can easily select and compare with other products.	Sultan and Uddin (2011) and Fong (2013)
2	I get on time delivery by shopping online.	
3	Online shop reduce the monetary cost of traditional shopping to a great extent (parking fees, petrol etc.).	
4	I can shop goods and services from online that are not available at my place.	
5	When buying online, it is difficult for me to accurately evaluate the characteristics of the product.	
6	Detail information is available while shopping online.	
7	The ordering process used by the online shop web site is simple.	

Time Savings		
8	I can save a lot of time by buying the products on the Internet.	Sultan and Uddin (2011)
9	Online buying doesn't waste time.	
10	I think it takes less time to evaluate and select products when shopping online.	
11	I can buy goods and services anytime 24 hours a day at online shopping.	
12	I can find any product quickly from online.	
13	Shopping on the internet saves time.	
14	Online shopping would allow me to do my shopping more quickly.	
Past Experiences and E-WOM		
15	I believe that being familiar with the site before making the actual purchase can reduce the risk of online shopping.	Fong (2013)
16	I have had negative experiences with online purchase in the past.	
17	I have searched for a product in the internet before.	
18	I often go to internet to preview products.	
19	I usually watch online advertisements for sale announcement.	
20	I often read online recommendations to buy products from this online catalogue retailer.	
21	I often post positive online comments about this online catalogue retailer.	
22	I often read positive online reviews about the products of this online catalogue retailer.	
23	My e-community frequently post online recommendations to buy from this online catalogue retailer.	

24	When I buy a product from this online catalogue retailer, customer's online recommendations and reviews make me more confident in purchasing the product.	
Trust and Security		
25	Buying goods and services online is often unsatisfying	Sultan and Uddin (2011) and Fong (2013)
26	When shopping online, I prefer to buy from websites that are safe and easy to browse and order.	
27	I would worry that the ordered product's benefits do not like the level of benefits advertised on the Internet.	
28	I am worried about providing my credit card information when shopping online.	
29	I believe that my personal information will be kept confidential when purchases products online.	
30	There would be many possibilities that Online products may not work properly.	
31	After providing personal information when shopping online, it can increases the chance that you will receive spam emails.	
32	After purchasing fashion products online, my personal information will be misused, resulting in loss of privacy.	
33	I likes to buy products online from trusted websites.	
34	I feel safe and secure while shopping online.	
Customers' Attitude towards Online shopping		
35	I like the idea of using Internet to purchase online goods and services.	Aung (2016) and Fong (2013)
36	Using Internet to purchase online goods and services is a wise idea.	
37	The product I purchased look exactly alike.	
38	When shopping online, many of the items ordered may not be delivered.	
39	The possibility that I will purchase goods and services on the internet in the future is high.	

40	When shopping on the internet, I am satisfied with the services.	
41	Shopping on the internet is one of my favorite leisure activities.	
42	I enjoy buying things on the internet.	

Source: Aung, 2016, Sultan & Uddin, 2011, Fong, 2013

CHAPTER 4

PROFILE OF ONLINE SHOPPING AND DEMOGRAPHIC CHARACTERISTICS OF ONLINE SHOP CUSTOMERS IN SAGAING CITY

This chapter describes profile of online shopping and demographic characteristics of online shop customers in Sagaing City. This chapter also describes descriptive analysis of respondents' demographic characteristics.

4.1 Profile of Online Shopping in Myanmar

Nowadays, with the increase in internet speed, the people of Myanmar are catching up with social media. In 2013, the Norwegian and Quarter telecommunications companies obtained a 15-year license to operate their own telecommunications network in Myanmar (MMRD, 2015). As a result, Internet barriers are beginning to be overcome and people are connected to the rest of the world. Additionally, many global and local online retailers are entering Myanmar's e-commerce market to find new opportunities on social media. More and more people are interested in browsing and purchasing goods and services on the Internet.

The coronavirus pandemic interrupted Myanmar's recent economic growth and expansion. Recovering from the negative economic and social effects of travel bans, lockdowns and the overall health crisis will be a challenge. E-commerce is quickly becoming a key industry in Myanmar during the Covid-19 pandemic and could reduce the risk of poverty throughout the country. As of 2019, Myanmar's e-commerce market value was just \$6 million. Its retail market, in contrast, is worth nearly \$10 billion. E-commerce in the country has potential, and many are optimistic despite its small size. First of all, the Government of Myanmar is supporting e-commerce. During COVID-19 pandemic, online shop is the most popular among Myanmar retailers and customers (Knight, 2020).

As the world is going through COVID-19 pandemic, people are spending vast amounts of time at their homes and going shopping online, leading consumers to digital devices for essentials and stipend splurges. Myanmar is no exception. The e-commerce in Myanmar is also growing gradually and more users are now buying from online shops since they are stuck at home during the lockdown period.

During COVID-19 pandemic, retailers also solve their problems by selling their products on the Internet. They not only order products from suppliers through online but also resell to their customers through online. Most staffs have no enough time to go shopping. Especially government staffs and bank staffs always busy with their jobs. Thus, for those people buying from online is the easiest way to complete their shopping quickly. Moreover, most people who have bank account often do online shopping. Thus, this study selects people of coming to the general administration departments, Myoma market, KBZ bank, and CB bank in Sagaing City as the target population.

4.2 Demographic Characteristics of Respondents

Demographic data are gathered from respondents in Sagaing City in the form of gender, age, income, and education. In order to provide general demographic information of customers Sagaing City who have purchased products online the collected data are displayed in the form of tables which contain the frequency and percentage rate results of the respondents.

4.2.1 Gender of Online Shop Customers

The table below lists the number of respondents by gender.

Table 4.1 Gender of Respondents

Gender	Frequency	Percent (%)
Male	113	29
Female	272	71
Total	385	100

Source: Survey Data, 2021

According to the research, 71% of respondents are female and 29% of respondents are male out of total of 385 respondents. The study is done based on the online shop customers from Sagaing City. As shown in Table 4.1, the number of female respondents are more interested in shopping products at online than male.

4.2.2 Age of Online Shop Customers

Age of respondents are divided into six groups such as under 20 years old, between 20 and 24 years, between 25 to 29 years, between 30 and 34 years, between 35 and 39 years, and above 40 years. Number of respondents by age group is shown in table 4.2.

Table 4.2 Age Group of Respondents

Age Group	Frequency	Percent (%)
Under 20 Years	31	8
20-24 Years	173	45
25-29 Years	63	16
30-34 Years	62	16
35-39 Years	25	7
Above 40 Years	31	8
Total	385	100

Source: Survey Data, 2021

There are six groups for age of respondents. According to the research of demographic profile for age group, the Table 4.2 shows 8% of respondents are under 20 years old, 45% respondents are between 20 and 24 years, 16% of respondents are between 25 and 29 years, 16% of respondents are between 30 and 34 years and 7% of those surveyed were between 35 and 39 years and 8% are over 40 years. According to the age results, 45% of the respondents are the most interested in online purchases and products whose age are between 20 and 24 years. The general results show that 77% of the respondents whose age range is between 20 to 34 years are more used to and interested in online shopping products.

4.3.3 Income of Online Shop Customers

Monthly income of respondents is classified into five groups, such as below 100,000 Kyats, between 100,000 and 300,000 Kyats, between 300,001 and 600,000 Kyats, and between 600,001 and 1,000,000 Kyats and above 1,000,000 Kyats. Monthly income of respondents is shown in the following Table 4.3.

Table 4.3 Monthly Income of Respondents

Income (MMK)	Frequency	Percent (%)
Below 100,000	121	31
Between 100,000-300,000	202	52
Between 300,001-600,000	45	12
Between 600,001-1,000,000	11	3
Above 1,000,000	6	2
Total	385	100

Source: Survey Data, 2021

As shown in Table 4.3, 31% of the respondents have a monthly income of less than 100,000 Kyats, 52% of the respondents have a monthly income of 100,000 and 300,000 Kyats, and 12% of the respondents have a monthly income 300,001 and 600,000 Kyats, 3% of respondents have a monthly income of 600,001 and 1,000,000 Kyats, and 2% of respondents have a monthly income of more than 1,000,000 Kyats. The overall results show that 52% of respondents who have monthly income between 100,000 to 300,000 Kyats are more interested in buying products from online shopping.

4.3.4 Education of Online Shop Customers

Educational levels of respondents are described into four categories: by (4) groups: high school level, graduated level, master level and PhD level. Number of respondents by education level are shown in the following table.

Table 4.4 Education Level of Respondents

Education Level	Frequency	Percent (%)
High School level	102	26
Graduate level	236	61
Master level	45	12
PhD level	2	1
Total	385	100

Source: Survey Data, 2021

As shown in Table 4.4, 26% of respondents are the high school level (such as college students), and 61% of respondents are at graduate level, also 12 % of respondents are at master level and 1% of respondents are at PhD level. Overall results show that, the most respondents 61% are graduate level and the lowest respondent is PhD level which represents 1% of all respondents.

4.2.5 Frequently Used Websites Rate of Online Shop Customers

There are five types of shopping website. Shopping website of respondents are illustrated in the following table.

Table 4.5 Frequently Used Websites Rate of Respondents

Shopping Websites	Frequency	Percent (%)
Market Garden	41	11
Rgo 47	70	18
Heffy Cosmetic	46	12
Zego Bird	14	4
Facebook	214	55
Total	385	100

Source: Survey Data, 2021

Frequently used websites is referred to the most commonly used websites or applications used to purchase things from customers' online purchases. The results show that 11% of customers use Market Garden to purchase products, followed by 18% of respondents purchase products on Rgo 47, 12% of respondents purchase products from Heffy Cosmetic, and 4% of respondents purchase products on Zego Bird, 55% of respondents purchased products at Facebook. For overall results, Facebook is the highest rate to purchase products for online customer.

4.2.6 Purchased Product Rate of Online Shop Customers

There are six types of shopping purchased product. Purchased product of respondents are illustrated in the following Table 4.6.

Table 4.6 Purchased Product Rate of Respondents

Purchased Products	Frequency	Percent (%)
Food	53	14
Fashion	194	50
Commodity	19	5
Cosmetic	84	22
Home Accessories	16	4
Others	19	5
Total	385	100

Source: Survey Data, 2021

As shown in Table 4.6, 14% of respondents use online shopping to buy Food. Followed 50% like to buy Fashion products from online shopping and 5% of respondents are purchased for Commodity, 22% of respondents are used online shopping to purchase Cosmetic, 4% like to buy Home Accessories and then 5% are

purchased for others products from online shopping. Overall result shows Fashion product is the highest rate.

4.2.7 Purchased Frequency of Online Shop Customers

The purchased frequency of respondents is studied by four groups according to their purchased frequency: very often, often, occasionally and rarely as follows.

Table 4.7 Purchased Frequency of Respondents

Purchase Frequency Group	Frequency	Percent (%)
Very Often	15	4
Often	76	20
Occasionally	193	50
Rarely	101	26
Total	385	100

Source: Survey Data, 2021

The result of customers who purchase products online shows that 4% of respondents are very frequent buying rate from the Internet followed by 20% purchase often, 50% purchase occasionally, and 26% purchase rarely. The overall results show that, 50% of the respondents have highest rate of buying products from the Internet occasionally.

4.2.8 Daily Internet Usage Hour of Online Shop Customers

The daily Internet usage hour of respondents is studied by five groups according to their usage hour: Less than 1 hour, 1-2 hours, 2-3 hours, 3-4 hours and more than 4 hours as follows.

Table 4.8 Daily Internet Usage Rate of Respondents

Internet Using Hour Group	Frequency	Percent (%)
Less than 1 hour	39	10
1-2 hours	89	23
2-3 hours	94	25
3-4 hours	85	22
More than 4 hours	78	20
Total	385	100

Source: Survey Data, 2021

Based on the daily internet usage rate of online customers, 10% of respondents spent time for internet less than one hour, 23% of respondents spent for one to two hours, and 25% of respondents spent for two to three hours. 22% of the respondents

spent for three to four hours on the Internet and 20% of the 3 respondents spent more than four hours on the Internet. Overall results, 25% of respondents who use the Internet for two to three hours have the highest score for daily internet usage of customers.

CHAPTER 5

ANALYSIS OF FACTORS AFFECTING CUSTOMERS' ATTITUDE TOWARDS ONLINE SHOPPING IN SAGAING CITY

This chapter analyzes and interprets the customers' attitudes towards online shopping in Sagaing City. Data are collected by using structured questionnaire and distributed around the area of Sagaing City. This chapter analyzes the collected data to identify, describe and test the relationships between convenience factor, time saving factor, past experiences & e-WOM factor, trust & security factor and customers' attitude towards online shopping in Sagaing City. In addition, the results of five point-likert scales for each factor are shown in the appendices.

5.1 Reliability Test of Variables

Cronbach's alpha measures are carried out to test the validity and reliability of questionnaires items. After conducting the survey, reliability test for the factors of Convenience, Time Savings, Past Experiences and e-WOM, Trust and Security, and Attitudes towards Online Shopping in Sagaing city are performed. In this study, Cronbach's Alpha reliability test method is used to measure the internal consistency of variables and an accurate representation of the data. Cronbach's alpha test is most commonly used to assess the internal consistency of a survey questionnaire that is made up of multiple Likert-type scales and items. The reliability coefficient indicates how well items in a set are positively correlated to one another (Sekaran & Bougie, 2016).

Table 5.1 Reliability Test of Variables

No	Factors	No. of Items	Cronbach's Alpha
1	Convenience	7	0.631
2	Time Savings	7	0.851
3	Past Experiences and E-WOM	10	0.777
4	Trust and Security	10	0.659
5	Customers' Attitude towards Online Shopping	8	0.786

Source: Survey Data, 2021

Table 5.1 summarizes the results of reliability test for questionnaire items of Convenience, Time Savings, Past Experiences and e-WOM, Trust and Security, and

Attitudes towards Online Shopping. The results indicate the consistency and usability of variables in the analysis. Since all the reliability coefficient of questionnaire items are around the recommended value of 0.7. Therefore, the instruments can be considered sufficiently reliable for the analysis.

5.2 Descriptive Statistics of the Variables

Descriptive statistics is used in this study not only to express the demographic factors but also to describe the mean values and standard deviation of the observed variables. Descriptive statistics in the form of means and standard deviation for respondents were computed for the various dimensions of customers' attitude towards online shopping.

Table 5.2 Means and Standard Deviations of Convenience

No.	Particulars	Mean	S.D
1.	Selecting and comparing with other products easily when purchasing products online.	3.40	1.056
2.	Getting on time delivery by shopping online.	2.90	0.994
3.	Online shop reduce the monetary cost of traditional shopping to a great extent (parking fees, petrol etc.).	3.69	1.044
4.	Goods and services can be bought easily from online that are not available at the near traditional shops.	3.94	0.832
5.	Online shopping is difficult to evaluate the characteristics of the product.	3.74	0.967
6.	Detail information is available while shopping online.	3.68	0.875
7.	The ordering process used by the catalogue web site is simple.	3.57	0.884

Source: Survey Data, 2021

As shown in Table 5.2, “Goods and services can be bought easily from online that are not available at the near traditional shops” shows the highest mean value of M=3.94, and “Online shopping is difficult to evaluate the characteristics of the product” shows the second highest mean value of M=3.74, whereas “Getting on time delivery by shopping online” shows the lowest mean value of M=2.90. Customers prefer online shopping because they could order any products easily from home. But customers could not evaluate the ordered product’s characteristics easily. Online retailers need to improve their delivery system as the ordered products do not get on time to customers.

Table 5.3 Means and Standard Deviations of Time Savings

No.	Particulars	Mean	S.D
1.	Saving a lot of time by buying products on the Internet.	3.93	0.794
2.	Online purchasing doesn't waste time.	3.84	0.836
3.	Taking less time to evaluate and select products when shopping online.	3.80	0.812
4.	Customers could buy goods and services at online for 24 hours a day.	3.69	0.953
5.	Customers could find quickly any product from online.	3.90	0.792
6.	Shopping on the internet saves time.	3.92	0.756
7.	Online shopping would allow to do shopping more quickly.	3.65	0.912

Source: Survey Data, 2021

According to Table 5.3, "Saving a lot of time by buying products on the Internet" shows the highest mean value of $M=3.93$ and "Shopping on the internet saves time" shows the second highest mean value of $M=3.92$, whereas "Online shopping would allow to do shopping more quickly" shows the lowest mean value of $M=3.65$. Time savings factor is one of the most important factors for customers. Most online customers do not have enough time to go shopping. Therefore, online retailers need to care customers' time to be save.

Table 5.4 Means and Standard Deviations of Past Experiences and E-WOM

No.	Particulars	Mean	S.D
1.	Being familiar with the site before making the actual purchase can reduce the risk of online shopping.	3.95	0.815
2.	Having negative experiences with online purchase.	3.79	0.965
3.	Searching for a product in the internet before purchasing.	3.98	0.764
4.	Going to the Internet to preview products.	3.83	0.863
5.	Watching online advertisements for sale announcement.	3.76	0.888
6.	Reading online recommendations to buy products from this online catalogue retailer.	3.74	0.975
7.	Posting positive online comments about the online catalogue retailers.	2.99	1.010
8.	Reading positive online reviews about the products of this online catalogue retailer.	3.75	0.837
9.	E-community frequently post online recommendations to buy from the online catalogue retailers.	3.28	0.998
10.	Customer's online recommendations and reviews lead to more confident in purchasing the product.	3.87	0.886

Source: Survey Data, 2021

As shown in Table 5.4, “Searching for a product in the Internet before purchasing” shows the highest mean value of $M=3.98$, and “Being familiar with the site before making the actual purchase can reduce the risk of online shopping” shows the second highest mean value of $M=3.95$, whereas “Posting positive online comments about the online catalogue retailers” shows the lowest mean value $M=2.99$. Customers often search a product in the Internet before purchasing and they want to buy from familiar websites. Thus, advertising and reputation are important for online retailers to famous their websites among customers.

Table 5.5 Means and Standard Deviations of Trust and Security

No.	Particulars	Mean	S.D
1.	Buying goods and services online is often unsatisfying.	4.01	0.743
2.	Buying from websites that are safe and easy to browse and order.	4.00	0.871
3.	The ordered product's benefits do not like the level of benefits advertised on the Internet.	3.45	1.084
4.	Worrying credit card information when shopping online.	3.35	0.985
5.	Personal information will be kept confidential when purchases products online.	3.85	0.888
6.	There would be many possibilities that Online products may not work properly.	3.32	1.021
7.	After providing personal information when shopping online, it can increases the chance of receiving unwanted emails.	4.00	0.846
8.	Retailers Misuse personal information, resulting in loss of privacy.	3.94	0.961
9.	Buy products online from trusted websites.	3.72	0.882
10.	Feeling safe and secure while shopping online.	3.60	0.908

Source: Survey Data, 2021

The results of Table 5.5, “Buying goods and services online is often unsatisfying” shows the highest mean value of $M=4.01$, “Buying from websites that are safe and easy to browse and order” and “After providing personal information when shopping online, it can increases the chance of receiving unwanted emails” show the second highest mean values of $M=4.00$, whereas “There would be many possibilities that Online products may not work properly” shows $M=3.32$. Although customers prefer purchasing in trustworthy websites, customers often receive advertising through their provided information. Moreover, customers’ worries are also increasing about their credit card information. And also, online retailers should keep customers’ information. Online retailers should care their product’s quality to get customers’ trust.

Table 5.6 Means and Standard Deviations of Customers' Attitude towards Online Shopping

No.	Particulars	Mean	S.D
1.	Using the Internet to purchase online goods and services is the good idea.	3.58	1.056
2.	Using the Internet to purchase online goods and services is a wise idea.	3.50	0.952
3.	The purchased product look exactly alike.	3.07	1.197
4.	When shopping online, many of the items ordered may not be delivered.	3.02	1.197
5.	Purchasing goods and services on the Internet in the future will be high.	3.54	1.075
6.	Shopping on the Internet is satisfied with the services.	3.30	0.974
7.	Shopping on the Internet is favorite leisure activities.	3.49	1.148
8.	Buying things on the Internet is enjoyed.	3.71	1.045

Source: Survey Data, 2021

According to Table 5.6, “Using the Internet to purchase online goods and services is the good idea” shows the highest mean value of $M=3.58$, “Purchasing goods and services on the Internet in the future will be high” shows the second highest mean value of $M=3.54$, whereas “When shopping online, many of the items ordered may not be delivered” shows the lowest mean value of $M=3.02$. Although customers accept online shopping as a good idea and they also have plans to purchase products from online, online retailers’ delivery system still need to improve.

5.2.1 Overall Means and Standard Deviations of Factors Affecting Customers' Attitude towards Online Shopping

From the Table 5.7 shows that the descriptive statistics of convenience, time savings, past experiences and E-WOM, trust and security and customers’ attitude. Descriptive statistic refers to a set of data that summarizes the data given by the entire population. Based on the table, trust and security has the highest mean of 3.93 and then followed by past experiences and E-WOM, time saving and convenience which are 3.91, 3.78, and 3.48 respectively.

Table 5.7 Overall Means and Standard Deviations of Variables

No.	Variables	Mean	S.D
1.	Convenience	3.48	0.7498
2.	Time Savings	3.78	0.7015
3.	Past Experiences and E-WOM	3.91	0.6673
4.	Trust and Security	3.93	0.8010
5.	Customers' Attitude towards Online Shopping	3.93	0.8010

Source: Survey Data, 2021

The overall means of all variables are above 3. Moreover, overall standard deviations of all variables are around 0.7. Thus, customers have positive attitude towards online shopping. Trust & security, and past experiences and e-WOM also have the higher mean values. Convenience has the lowest overall mean value. Therefore, customers expect trust & security factor and past experiences & e-WOM factors to be better.

5.3 Correlation Analysis of Customers' Attitude towards Online Shopping in Sagaing City

A Pearson correlation analysis is performed to determine whether there was a statistically significant linear relationship between convenience, time savings, past experiences and e-WOM, and trust and security and attitude towards online shopping. Pearson Correlations are conceivably the most basic and most useful measure of association between two or more variables (Marczyk et al., 2005). Pearson correlation analysis is used in this paper to provide evidence of association between the two variables called factors and attitude towards online shopping. Pearson correlation coefficients reveal magnitude and direction of relationships either positive or negative and the intensity of the relationship. Another good overview of the data is a correlation Matrix, which gives an overview of what variables tend to go up and down together and in what direction. It's a good first past at relationships in data before delving into regression.

Correlation refers to synonym for association or the relationship between variables. Correlation coefficient is a statistical measure of the degree to which change to the value of one variable predict change to the value of another. Higher correlation

value indicates stronger relationship between both sets of data (Coetzee, 2003). In positively correlated variables, the value increases or decreases in tandem. Correlation coefficients are expressed as value between +1 and -1. A coefficient of +1 indicates a perfect positive correlation. A coefficient of - 1 indicates a perfect negative correlation. In negatively correlated variables, the value of one variable increases as the value of the other decreases.

Table 5.8 demonstrates the correlation coefficient for dependent variable that is attitude towards online shopping and independent variables that are convenience, time savings, past experiences and e-WOM, and trust and security. Pearson correlation coefficient illustrates that there is positive relationship between independent variables and customers' attitude towards online shopping.

Table 5.8 Results of Pearson Correlation for Customers' Attitude towards Online Shopping

No.	Independent Variables	Dependent Variable (Customers' Attitude towards Online Shopping)	Significance Level (2-tailed)
1	Convenience	0.305**	0.000
2	Time Savings	0.301**	0.000
3	Past Experiences and E-WOM	0.319**	0.000
4	Trust and Security	0.276**	0.000

Source: Survey Data, 2021

** Correlation is significant at the 0.01 level (2-tailed).

Accordingly, in this study correlation result is given in Table 5.8 which shows the relationship between the independent variables (convenience, time savings, past experiences and e-WOM, and trust and security) and dependent variable (attitude towards online shopping).

The correlation coefficient between past experiences and e-WOM and attitude towards online shopping is 0.319 at the significant level of 1%. The correlation coefficient between convenience and attitude towards online shopping is 0.305 at the significant level of 1%. The correlation coefficient between time savings and attitude towards online shopping is 0.301 at the significant level of 1%. The correlation coefficient between trust and security and attitude towards online shopping is 0.276 at the significant level at 1% level.

Pearson correlation coefficient illustrates that there are moderate positive relationships between independent variables (past experiences and e-WOM, convenience, and time savings,) and attitude towards online shopping. But, there is weak positive relationship between trust and security and attitude towards online shopping.

5.4 Analysis of Factors Affecting on Customers' Attitude towards Online

Shopping in Sagaing City

Multiple regression analysis is applied to examine the factors customers' attitude towards online shopping. To develop the multiple regression model, attitude towards online shopping is used as dependent variable and convenience, time savings, past experiences and e-WOM, and trust and security are used as independent variables.

The estimated multiple linear regression model is:

$$Y = f(x_1, x_2, x_3, x_4)$$

In constructing the model, the variables are noted as:

Y = attitude towards online shopping

X₁ = Convenience

X₂ = Time savings

X₃ = Past experiences and e-WOM

X₄ = Trust and security

Table 5.9 Multiple Regression Analysis of Customers' Attitude towards Online Shopping

Independent Variables	Unstandardized Coefficients		Standardized Coefficients Beta (β)	t	Significance Level	VIF
	B	Std. Error				
(Constant)	0.343	0.344		0.995	0.320	
Convenience	0.221	0.063	0.178*	3.524	0.000	1.190
Time Savings	0.206	0.068	0.155*	3.027	0.003	1.225
Past Experiences and E-WOM	0.246	0.075	0.176*	3.297	0.001	1.337
Trust and Security	0.164	0.078	0.110**	2.086	0.038	1.308
R ²	0.188					
Adjusted R ²	0.175					
F-value	21.935*					

Source: Survey Data, 2021

*, **, *** indicate statistical significance at the level of 1% level, 5% level and 10% level

From the regression table, the explanatory variables included in the study were not significantly suspected to multi co-linearity problem because all of the VIF values are less than 10. It is shown that the independent variables: convenience, time savings, past experiences and e-WOM, and trust and security are making a significant unique contribution to the prediction of attitude towards online shopping $P=0.000$ ($P<0.01$). As it can be noted on table, the coefficient of adjusted (R^2) was 0.175, representing that 17.5% of the attitude towards online shopping can be predicted due to the change has been observed by the above four explanatory variables. The remaining 82.5% change in the dependent variable is because of other factors that are not included in this model. Thus, the four independent variables namely convenience, time savings, past experiences and e-WOM, and trust and security significantly determine attitude towards online shopping.

As the results of the Table 5.9, the regression proves there are all positive association and significantly influence between the explanatory variables and that of the dependent variable of online shop customers' attitude in Sagaing City.

Accordingly, the influencing of convenience factor impacts on attitude towards online shopping is much higher and superior to the remaining explanatory variables with a standardized coefficient (β) of 0.178 and it's a significant influencing factor on attitude towards online shopping. Therefore, an increase in convenience conditions for online shop would result increase satisfying attitude towards online shopping of online shop customers in Sagaing City.

Past experiences and e-WOM is the second determinant variable with a standardized coefficient (β) of 0.176 and the second influencing factor of attitude towards online shopping. Time savings is also determinant variable with standardized coefficient (β) of 0.155 and the third influencing factor of attitude towards online shopping.

Trust and security is also determinant variable with standardized coefficient (β) of 0.123 but these variable was not statistically significant at 1% significant level (trust and security $P=0.038$ ($P<0.05$)). Result shows that F value is 21.935 that is significant at $P=0.000$ ($P<0.01$). Convenience, time savings, past experiences and e-WOM, and trust and security have direct relationship with attitude towards online shopping because they are less than the significant level of 1%, 5% and 10%.

CHAPTER 6

CONCLUSION

This research aims to examine the factors that influence customer attitude towards online shopping when purchasing products. This chapter of aims to summarize the findings and results that have emerged from the data analysis presented in chapter five. This chapter includes findings and discussion, suggestions and recommendations and needs for further study based on the findings.

6.1 Findings and Discussion

Online shopping is becoming more popular day by day. Understanding customer needs for online sellers has become a challenge for marketers. In particular, understanding customer attitudes toward online shopping, improving the factors that influence customers' online purchases, and studying the factors that affect customers' online purchases will help marketers gain an edge of competitive.

According to the descriptive analysis, women are more interested in buying online products than men. Most of women like shopping from online. Online shopping is the easiest way to do shopping. Therefore, women spend their leisure time by doing online shopping. Also, young people are more interested in online shopping but elder people are not so keen to shop online. Online shopping is a modern technology. Thus, young people are more familiar with online shopping websites. This will help online retailers to develop strategies for different age groups. Most respondents who earn moderate income in Sagaing City often use online shopping to purchase products. Online shopping can save not only time but also other costs. Thus, those respondents who earn moderate income are more interested in online shopping. Graduate level of respondents is willing to spend money for products as they are more familiar with modern technology. According to the purchase frequency, customers in Sagaing City like to buy products occasionally through online. Type of fashion products is one of the most occasionally purchased types of products and then follows cosmetic (i.e. 22%) among food, fashion, commodity, cosmetic, home accessories from internet shopping as most online customers are young women. During Covid-19 pandemic, people are also interested to buy foods from online as online shopping is the most safety way to do shopping. Majority of respondents use the Internet for two and three hours every day. Based on demographic results, Facebook is one of the most shopping and has

highest frequency scores. Most of Myanmar people use facebook and also it is the most famous website among online shop customers.

The result of Pearson correlation coefficient illustrates that there is moderate positively relationship between convenience, time savings, past experiences and e-WOM, and attitude towards online shopping. There is weak positively relationship between trust and security for attitude towards online shopping. The results found that customers' trust in products' features is weak. Sometime, customers often experience that the product they received and the product they ordered are different in size, or quality. Moreover, customers often experience that online retailers misuse customers' provided information. Thus, customers think security for their provided information is still weak.

According to the results, regression analysis is conducted with attitude towards online shopping and four independent variables. The adjusted R square of the independent variables reveals that 17.5% of total variance in attitude towards online shopping is explained by independent variables. Result shows that F value is 21.935 that is significant at $P=0.000 (<0.01)$. Convenience, time savings, past experiences and e-WOM, and trust and security have direct relationship with attitude towards online shopping because they are less than the significant level of 1%, 5% and 10% confident interval.

Convenience is the most influence factors among convenience, time savings, past experiences and e-WOM, and trust and security on customers' attitude towards online shopping. Not only people could buy products from home but also people can search products' detail information by one click. Beside online shopping can save costs than traditional shopping for people.

The second influence factor is customers' past experiences and e-WOM. Before purchasing, customers used to find product information, websites information, previous customers' reviews, and retailers' reviews. Customers also used to watch online advertisings. Besides customers' attitude are influenced by the reviews of their idol and their e-community.

Time saving factor also influences customers' attitude towards online shopping. Customers think online shopping can save time. It is the strength of online shopping. Customers can search different products from home, can order every time, can do their shopping quickly, and can save time and resources.

Facebook's customers have the highest purchase rate through online shopping, but most of Facebook's online shopping payments in Myanmar use the cash on delivery system, and buyers can pay after receiving the product. This is one of the reasons why online customers in Sagaing City do not care about personal information risks or the privacy risks of online payment security. Majority of customers do not trust in online products' quality. Moreover, customers experience that they receive retailers' advertising through their provided contact number or email. Thus customers think that online retailers do not keep customers' information confidentially. Although trust and security influence customers' attitude a little, online retailers should consider customers' trust and security. Customers prefer to purchase products from trustworthy websites/pages. Thus, trust and security of customers plays an important role in customers' attitude towards online shopping.

According to the above results, convenience, time savings, past experiences and e-WOM, and trust and security are directly associated with the customers' attitude towards online shopping level. Therefore, marketers can foster and increase customers' attitude towards online shopping level through convenience, time savings, past experiences and e-WOM, and trust and security. And then the marketers should consider convenience, time savings, past experiences and e-WOM, and trust and security in their market strategies.

This study enriches the research finding for customers' attitude of four factors (convenience, time savings, past experiences and e-WOM, trust and security) and literature on the online shopping in Myanmar context using Planned Behavior Theory. Looking back at the results of our research, online retailers can understand which specific factors greatly affect customer attitudes and how to use their advantages to stimulate positive customer attitudes towards online shopping products. In this way, they can attract more online buyers to visit their website / page and increase sales. This study can help marketers not only to understand the Myanmar customers' attitude towards online shopping but also to understand their basic needs and requirements of their potential customers that can lead to increase their sales and have better marketing strategy for the market.

Furthermore, this study is useful not only for online customers, but also for online sellers in Myanmar. From the consumer's point of view, they will benefit from better online shopping services for their expressions and opinions in the survey. Also, customers may know that online shopping has many advantages over traditional

shopping methods, such as convenience. The results of this study can be used as a reference to improve business strategies, allowing online retailers to acquire more customers through this research and better understand their needs and wants.

6.2 Suggestions and Recommendations

This study can help marketers not only to understand the Myanmar customers' attitude towards online shopping but also to understand their basic needs and requirements of their potential customers that can lead to increase their sales and have better marketing strategy for the market. Regarding to the research finding based on the answers from the questionnaires of this research paper and the researcher's observation, the researcher would like to make some suggestion as follows;

This study analyses four factors (convenience, time savings, past experiences and e-WOM, and trust and security) and forty-two questions is used from previous research. The results show that customers have a strong attitude towards online shopping. The results of this study show that customers have shown a positive willingness to shop online in the future.

Online retailers' market strategies should target female. Online retailers should plan market strategies that targeted young people. Online retailers should advertise and sell their products through Facebook.

Convenience was the most influence factors among convenience, time savings, past experiences and e-WOM, and trust and security on customers' attitude towards online shopping. Online retailers should deliver products to customers on time. Online retailers should plan ordering process to be simple. These factors help customers' shopping to be convenience. Online retailers should proceed improvement in convenience factors so that can attract more customers to shop online.

Online retailers should emphasis in getting positive customers' reviews. Online retailers should advertise products using idol who is famous among Myanmar young people. Therefore, retailers' advertising needs to be up to date. Retailers should consider customers time to be save. Retailers should plan to deliver the products to their customers in time.

Although trust and security influence customers' attitude a little, online retailers should consider customers' trust and security. Customers' trust in online shopping still weak in Myanmar. Customers prefer to purchase products from trustworthy websites/pages. Thus, retailers should keep carefully customers' information. Retailers

should solve customers' complains carefully. By doing so, retailers can possess customers' trust. Online retailers should not advertisings by sending message to customers' email and calling phone. That would be disappointed for customers. Government regulations for online shop customer is still weak. Government should regulate online shops to protect customers from frauds. Retailers should follow rules and regulations exactly. Retailers' products should be safe and exactly alike with the real one for customers. Online shopping in Myanmar is just developing and regulations are still weak. Therefore, Customers should purchase products from friendly websites. Customers often face unexpected delay in delivery of ordered item. Online retailers should not only reduce delivery problems as fast as possible but also explain the causes of the problems till the customers is satisfied. Therefore, online shop owners can foster and increase attitude towards online shopping level through convenience, time savings, past experiences and e-WOM, and trust and security.

6.3 Needs for Future Study

The influence factors provided by the results have a large influence on customer attitudes towards online shopping, but the research is only conducted in Sagaing City, and the sample is only for experienced people in online shopping.

For this investigation, the focus is a narrow target group and field. Further research can add a broader area to provide a broader perspective and obtain more sample populations on the true state of customer attitudes. This study only focuses on four factors (convenience, time savings, past experiences and e-WOM, and trust and security). These factors influence customers' attitude towards online shopping. Further study should focus whether or not other factors (advertising, payment system, and marketing mix) influence customers' attitude towards online shopping.

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Appendix-A

Questionnaires

I am studying Master of Accounting & Finance at Co-operative University, Sagaing. This is academic survey is to investigate about financial literacy among university students in Co-operative University, Sagaing.

Therefore, I sincerely invite you to spend a few minutes to complete the questionnaire. No personal information will be made public. Please be assured that your answers will be kept in strict confidence and take the time to fill out this questionnaire as accurately as possible. Your help is crucial to this thesis paper. I deeply appreciate your kind cooperation.

Section A: Demographic Profile

1. Gender

1. Male

2. Female

2. Age

Under 20 Years

20-24 Years

25-29 Years

30-39 Years

Above 40 Years

3. Monthly Income

Below 100,000

Between 100,000-300,000

Between 300,001-600,000

Between 600,001-1,000,000

Above 1,000,000

4. Education

High School Level

Graduate Level

Masters Level

PhD Level

Screening Test: 1

Q.1. Have you ever purchased any products from online?

Yes

No

(If "No", survey question will kindly end in here)

Q.2. Do you still buy any products from online currently or plan to buy in the near future?

Yes

No

5. The most frequently used shopping websites or applications

Market Garden

rgo47

Heffy cosmetics

Zego Bird

Facebook

6. The most frequently used to buy types of products

Foods

Fashion

Commodity

Cosmetics

Home Accessories

Others

7. How often do you usually bought from online?

Very often

Often

Occasionally

Rarely

8. How many hours do you usually use online in a day?

Less than 1hr

Between 1-2hrs

Between 2-3hrs

Between 3-4hrs

More than 4hrs

Section B: Questionnaire of The Factors Affecting Customers' Attitude toward online shopping of Sagaing City, Myanmar

Please select the most appropriate answer to each of the questions. Using a scale of 1 to 5 where;

1. Strongly Agree
2. Agree
3. Neutral (Neither agree nor disagree)
4. Disagree
5. Strongly Disagree

Convenience		1	2	3	4	5
1.	When purchasing products online, you can easily select and compare with other products.					
2.	I get on time delivery by shopping online.					
3.	Online shop reduce the monetary cost of traditional shopping to a great extent (parking fees, petrol etc.).					
4.	I can shop goods and services from online that are not available at my place.					
5.	When buying online, it is difficult for me to accurately evaluate the characteristics of the product.					
6.	Detail information is available while shopping online.					
7.	The ordering process used by the online shop web site is simple.					
Time Savings		1	2	3	4	5
1.	I can save a lot of time by buying the products on the Internet.					
2.	Online buying doesn't waste time.					
3.	I think it takes less time to evaluate and select products when shopping online.					
4.	I can buy goods and services anytime 24 hours a day at online shopping.					
5.	I can find any product quickly from online.					
6.	Shopping on the internet saves time.					

7.	Online shopping would allow me to do my shopping more quickly.					
Past Experiences and E-WOM		1	2	3	4	5
1.	I believe that being familiar with the site before making the actual purchase can reduce the risk of online shopping.					
2.	I have had negative experiences with online purchase in the past.					
3.	I have searched for a product in the internet before.					
4.	I often go to internet to preview products.					
5.	I usually watch online advertisements for sale announcement.					
6.	I often read online recommendations to buy products from this online catalogue retailer.					
7.	I often post positive online comments about this online catalogue retailer.					
8.	I often read positive online reviews about the products of this online catalogue retailer.					
9.	My e-community frequently post online recommendations to buy from this online catalogue retailer.					
10.	When I buy a product from this online catalogue retailer, customer's online recommendations and reviews make me more confident in purchasing the product.					
Trust and Security		1	2	3	4	5
1.	Buying goods and services online is often unsatisfying					
2.	When shopping online, I prefer to buy from websites that are safe and easy to browse and order.					
3.	I would worry that the ordered product's benefits do not like the level of benefits advertised on the Internet.					

4.	I am worried about providing my credit card information when shopping online.					
5.	I believe that my personal information will be kept confidential when purchases products online.					
6.	There would be many possibilities that Online products may not work properly.					
7.	After providing personal information when shopping online, it can increases the chance that you will receive spam emails.					
8.	After purchasing fashion products online, my personal information will be misused, resulting in loss of privacy.					
9.	I likes to buy products online from trusted websites.					
10.	I feel safe and secure while shopping online.					
Customers' Attitude Towards Online Shopping		1	2	3	4	5
1.	I like the idea of using Internet to purchase online goods and services.					
2.	Using Internet to purchase online goods and services is a wise idea.					
3.	The product I purchased look exactly alike.					
4.	When shopping online, many of the items ordered may not be delivered.					
5.	The possibility that I will purchase goods and services on the internet in the future is high.					
6.	When shopping on the internet, I am satisfied with the services.					
7.	Shopping on the internet is one of my favorite leisure activities.					
8.	I enjoy buying things on the internet.					

Appendix-B

Demographic Factors

Frequency Table

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	113	29.4	29.4	29.4
Valid Female	272	70.6	70.6	100.0
Total	385	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
19-20 Years	31	8.1	8.1	8.1
20-24 Years	173	44.9	44.9	53.0
25-29 Years	63	16.4	16.4	69.4
Valid 30-34 Years	62	16.1	16.1	85.5
35-39 Years	25	6.5	6.5	91.9
Above 40 Years	31	8.1	8.1	100.0
Total	385	100.0	100.0	

Monthly Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 100000MMK	121	31.4	31.4	31.4
100000- 300000MMK	202	52.5	52.5	83.9
300001- 600000MMK	45	11.7	11.7	95.6
600001- 1000000MMK	11	2.9	2.9	98.4
Above 1000000MMK	6	1.6	1.6	100.0
Total	385	100.0	100.0	

Education

Education	Frequency	Percent	Valid Percent	Cumulative Percent
Valid High School	102	26.5	26.5	26.5
Graduate	236	61.3	61.3	87.8
Master	45	11.7	11.7	99.5
PhD	2	.5	.5	100.0
Total	385	100.0	100.0	

Buy Any Products

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	385	100	100	100
No	0	0	0	100.0
Total	385	100.0	100.0	

Plan to Buy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	316	82.1	82.1	82.1
No	69	17.9	17.9	100.0
Total	385	100.0	100.0	

Shopping Website

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Market Garden	41	10.6	10.6	10.6
Rgo 47	70	18.2	18.2	28.8
Heffy Cosmetic	46	11.9	11.9	40.8
Zego Bird	14	3.6	3.6	44.4
Others	214	55.6	55.6	100.0
Total	385	100.0	100.0	

Types of Product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Food	53	13.8	13.8	13.8
Fashion	194	50.4	50.4	64.2
Commodity	19	4.9	4.9	69.1
Cosmetic	84	21.8	21.8	90.9
Home Accessories	16	4.2	4.2	95.1
Others	19	4.9	4.9	100.0
Total	385	100.0	100.0	

Frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
Very Often	15	3.9	3.9	3.9
Often	76	19.7	19.7	23.6
Valid Occasionally	193	50.1	50.1	73.8
Rarely	101	26.2	26.2	100.0
Total	385	100.0	100.0	

Using Hours

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Less Than 1 hour	39	10.1	10.1	10.1
1-2 hours	89	23.1	23.1	33.2
2-3 hours	94	24.4	24.4	57.7
Valid 3-4 hours	85	22.1	22.1	79.7
More Than 4 hours	78	20.3	20.3	100.0
Total	385	100.0	100.0	

Reliability Statistics of Variables

Scale: ALL VARIABLES

Reliability Statistics of Convenience

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.623	.631	7

Reliability Statistics of Time Savings

Cronbach's Alpha	N of Items
.851	7

Reliability Statistics of Past Experiences and E-WOM

Cronbach's Alpha	N of Items
.777	10

Reliability Statistics of Trust and Security

Cronbach's Alpha	N of Items
.659	10

Reliability Statistics of Attitude towards Online Shopping

Cronbach's Alpha	N of Items
.786	8

Appendix-D

Correlations

		MC	MTS	MPE	MAtt	MT
MC	Pearson	1	.352**	.257**	.305**	.249**
	Correlation					
	Sig. (2-tailed)		.000	.000	.000	.000
	N	385	385	385	385	385
MTS	Pearson	.352**	1	.305**	.301**	.267**
	Correlation					
	Sig. (2-tailed)	.000		.000	.000	.000
	N	385	385	385	385	385
MPE	Pearson	.257**	.305**	1	.319**	.455**
	Correlation					
	Sig. (2-tailed)	.000	.000		.000	.000
	N	385	385	385	385	385
MAtt	Pearson	.305**	.301**	.319**	1	.276**
	Correlation					
	Sig. (2-tailed)	.000	.000	.000		.000
	N	385	385	385	385	385
MT	Pearson	.249**	.267**	.455**	.276**	1
	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	385	385	385	385	385

** . Correlation is significant at the 0.01 level (2-tailed).

SPSS Output

Descriptive Statistics of Convenience

	N	Minimum	Maximum	Mean	Std. Deviation
Convenience 1	385	1	5	3.40	1.056
Convenience 2	385	1	5	2.90	.994
Convenience 3	385	1	5	3.69	1.044
Convenience 4	385	1	5	3.94	.832
Convenience 5	385	1	5	3.74	.967
Convenience 6	385	1	5	3.68	.875
Convenience 7	385	1	5	3.57	.884
Valid N (listwise)	385				

Descriptive Statistics of Time Savings

	N	Minimum	Maximum	Mean	Std. Deviation
Time Savings 1	385	1	5	3.93	.794
Time Savings 2	385	1	5	3.84	.836
Time Savings 3	385	1	5	3.80	.812
Time Savings 4	385	1	5	3.69	.953
Time Savings 5	385	1	5	3.90	.792
Time Savings 6	385	1	5	3.92	.756
Time Savings 7	385	1	5	3.65	.912
Valid N (listwise)	385				

Descriptive Statistics of Past Experiences and E-WOM

	N	Minimum	Maximum	Mean	Std. Deviation
Past Experiences and e-WOM 1	385	1	5	3.95	.815
Past Experiences and e-WOM 2	385	1	5	3.79	.965
Past Experiences and e-WOM 3	385	1	5	3.98	.764
Past Experiences and e-WOM 4	385	1	5	3.83	.863
Past Experiences and e-WOM 5	385	1	5	3.76	.888
Past Experiences and e-WOM 6	385	1	5	3.74	.975
Past Experiences and e-WOM 7	385	1	5	2.99	1.010
Past Experiences and e-WOM 8	385	1	5	3.75	.837
Past Experiences and e-WOM 9	385	1	5	3.28	.998
Past Experiences and e-WOM 10	385	1	5	3.87	.886
Valid N (listwise)	385				

Descriptive Statistics of Trust and Security

	N	Minimum	Maximum	Mean	Std. Deviation
Trust and Security 1	385	1	5	4.01	.743
Trust and Security 2	385	1	5	4.00	.871
Trust and Security 3	385	1	5	3.45	1.084
Trust and Security 4	384	1	5	3.35	.985
Trust and Security 5	385	1	5	3.85	.888
Trust and Security 6	385	1	5	3.32	1.021

Trust and Security 7	385	1	5	4.00	.846
Trust and Security 8	385	1	5	3.94	.961
Trust and Security 9	384	1	5	3.72	.882
Trust and Security 10	385	1	5	3.60	.908
Valid N (listwise)	383				

Descriptive Statistics of Attitude towards Online Shopping

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude towards Online Shopping 1	385	1	5	3.58	1.056
Attitude towards Online Shopping 2	385	1	5	3.50	.952
Attitude towards Online Shopping 3	385	1	5	3.07	1.197
Attitude towards Online Shopping 4	385	1	5	3.02	1.197
Attitude towards Online Shopping 5	385	1	5	3.54	1.075
Attitude towards Online Shopping 6	385	1	5	3.30	.974
Attitude towards Online Shopping 7	385	1	5	3.49	1.148
Attitude towards Online Shopping 8	385	1	5	3.71	1.045
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MC	385	1.00	5.00	3.4870	.74989
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MTS	385	1.00	5.00	3.7883	.70156
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MPE	385	1.00	5.00	3.9117	.66731
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MTru	385	1.00	5.00	3.9312	.80108
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
MAtt	385	1.00	5.00	3.9312	.80108
Valid N (listwise)	385				

**Multiple Regression Analysis
Variables Entered/Removed^a**

Model	Variables Entered	Variables Removed	Method
1	MT, MC, MTS, MPE ^b	.	Enter

a. Dependent Variable: MAtt

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.433 ^a	.188	.179	.84482

a. Predictors: (Constant), MT, MC, MTS, MPE

b. Dependent Variable: MAtt

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62.621	4	15.655	21.935	.000 ^b
	Residual	271.213	380	.714		
	Total	333.834	384			

a. Dependent Variable: MAtt

b. Predictors: (Constant), MT, MC, MTS, MPE

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VI F
1 (Constant)	.343	.344		.995	.320		
MC	.221	.063	.178	3.524	.000	.840	1.190
MTS	.206	.068	.155	3.027	.003	.816	1.225
MPE	.246	.075	.176	3.297	.001	.748	1.337
MT	.164	.078	.110	2.086	.038	.765	1.308

a. Dependent Variable: MAtt

Residuals Statistics^a

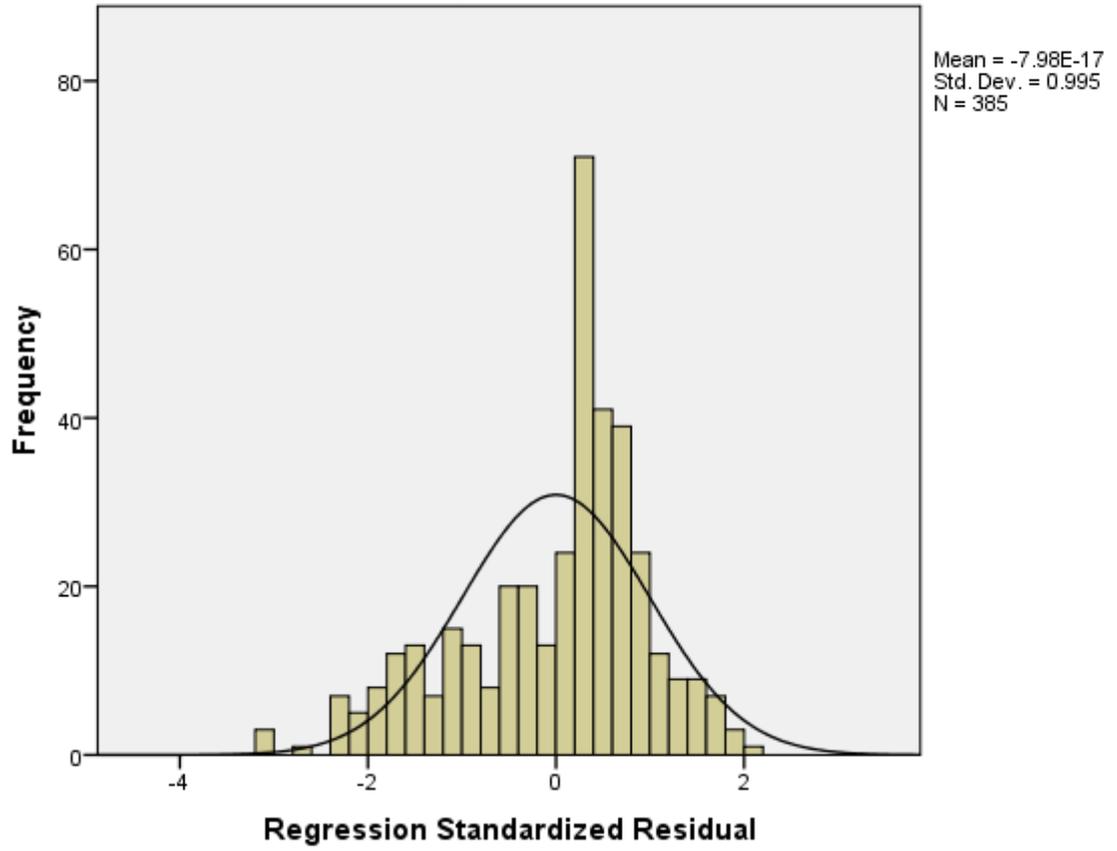
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.3644	4.4163	3.4792	.40383	385
Residual	-2.64210	1.74450	.00000	.84041	385
Std. Predicted Value	-5.237	2.320	.000	1.000	385
Std. Residual	-3.127	2.065	.000	.995	385

a. Dependent Variable: MAtt

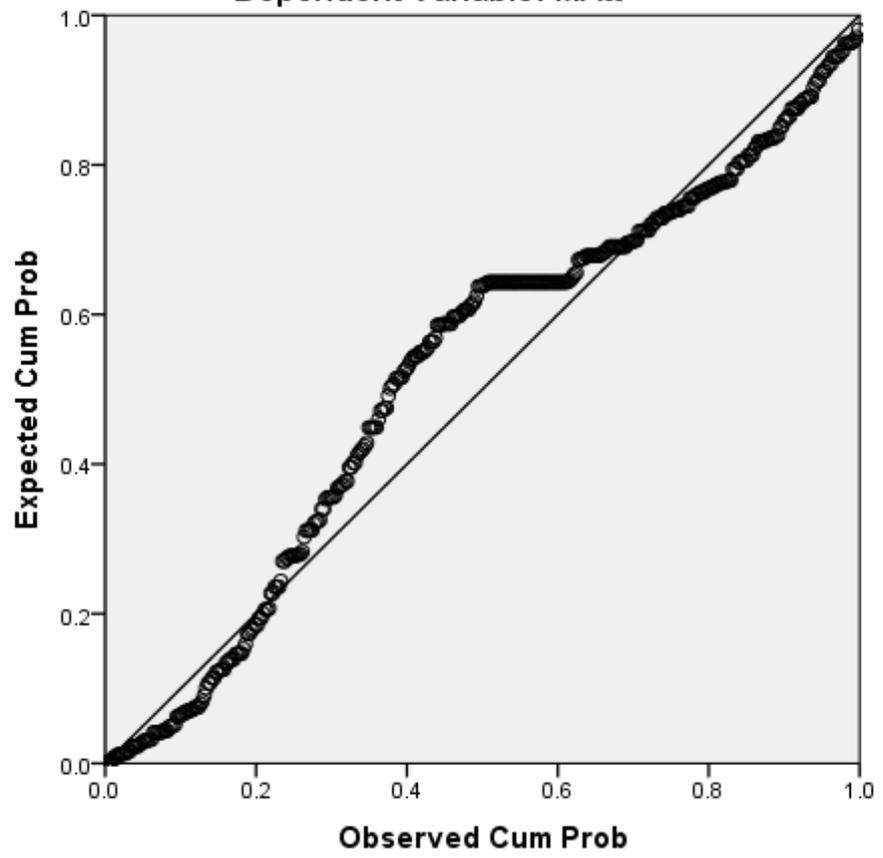
Charts

Histogram

Dependent Variable: MAtt



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: MAtt



Scatterplot
Dependent Variable: MAtt

