

Factors Affecting Consumers' Online Buying Behavior during the COVID-19 Pandemic: Empirical Study in Co-operative University, Thanlyin

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Abstract

Myanmar has been affected the worldwide COVID-19 pandemic and the second wave, started on 16 August, dramatically increased the number of positive cases compared to the first wave. At that time, the government of Myanmar announced to stay at home, keep social distancing and only allow take-away system for restaurants. Consequently, many businesses have moved online market place using Internet platforms like Facebook have doubling up due to the coronavirus disease. And Yangon region including Thanlyin Township has become a major epicenter in the second wave and deaths have tripled. Accordingly, this research paper focuses on factors affecting consumers' online buying behaviors during the second wave of COVID-19 pandemic in Co-operative University, Thanlyin. The study uses online questionnaire survey method with google form to collect data. The questionnaire is developed in the form of closed-ended questions and five point Likert scale questions. The sample size of the research is 110, that includes academic staffs in TCU(Co-operative University, Thanlyin) and descriptive statistics, reliability statistics and multiple regression statistics and SPSS version 24 is applied for analyzing the data. The data shows that only two out of seven factors (product factor, price factor, timesaving factor, security factor, payment factor, administrative factor and psychological factor) are significantly related to consumers' online buying behavior during the COVI-19 pandemic in Co-operative University, Thanlyin. Therefore, as a suggestion, government and marketers in Myanmar should support online shops for fast delivery time, reasonable price charges, maintain consumers' privacy in transaction safe and secure, ease in e-payment transaction.

Keywords: online buying behavior, consumers, covid-19 pandemic, second wave, influencing factors, Co-operative University, Thanlyin

INTRODUCTION

On 30 January 2020, WHO Director General declares COVID-19 as a public health emergency of international concern. ICTV (International Committee on Taxonomy of Viruses) announced the name of the new virus as “Severe Acute Respiratory Syndrome Coronavirus 2 (SARS- CoV-2)” on 11 February 2020. The virus that causes Covid-19 most commonly spreads between people who are in close contact with one another (within about 6 feet, or 2 arm lengths). When a person with the virus coughs, sneezes, sings, talks, or breathes, it can be spread through respiratory droplets or small particles, such as those in aerosols. On March 23, the first positive Covid-19 related case was confirmed in Myanmar and it was a person who recently had returned from the United States. The second wave started again on 16 August in Rakhine State, after almost a month without local transmission. To date, as of 21 January, Myanmar has 136,166 confirmed cases of Covid-19 and 3,013 deaths. Covid-19 is not only a global pandemic and public health crisis; it has also severely

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affected the global economy and financial markets. Significant reductions in income, a rise in unemployment, and disruptions in the transportation, service, and manufacturing industries are among the consequences of the disease mitigation measures that have been implemented in many countries.

The global Covid-19 pandemic is dealing a severe blow to Myanmar's Economy. Ministry of Health and Sports (MOHS) set lockdown the infected area, quarantine those who come in contact with the virus and the traveler, social distancing rule. To prevent infection, most shops were closed and MOHS ordered restaurants to sell only take-away system. Businesses are switching from offline stores to online market and there are also more and more online only stores. During the Covid-19 pandemic, many E-commerce firms have started to experience some short-term changes. For example, Americans are adapting to E-commerce faster as sales online for groceries have increased in double the amount in the Middle of March compared to earlier in the month. This is because the virus is closing down physical stores and forcing consumers to go online for their needs (Holman, 2020). E-commerce (electronic commerce) is the activity of electronically buying or selling of products on online services or over the internet. In electronic commerce, it makes use of such technologies as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems.

From an online perspective, electronic commerce provides the capability of buying and selling products and information on the internet and other online services. Electronic commerce dabbles with the implementation of business transactions across various networks. These improvements may result in more effective performance (better quality, greater customer satisfaction, and better corporate decision-making), greater economic efficiency (lower costs), and more rapid exchange (high speed, accelerated, or real-time interaction). Electronic commerce, in particular, enables the execution of information-laden transactions using interconnected networks between two or more parties. According to statistics from Adobe Analytics (2020), e-commerce has overall increased with 25 percent. However, as with most external impacts, companies as well as e-commerce firm, should adapt to changes that emerge from the external influence, by modifying their marketing, and change their operations and business models to gain better customer satisfaction (Denger, 2020). Due to Covid-19 pandemic, Myanmar e-commerce is growing rapidly. Social commerce on Facebook is especially becoming trendy not only for people in big cities but also from anywhere of Myanmar. The convenience of asking for more information and making orders make buyers satisfied. Shopping through Facebook live also becomes a popular trend now.

About significant parts, payment and logistics, many companies are trying very hard to improve their service to support every user in Myanmar. As a brand, choosing the right media, using the easiest payment and delivery service would be a handicap to do E-commerce in Myanmar market. Based on (Ali, 2020); Eirhim and Elsayed said that unfortunately, the corona virus is a very personal threat and has spread among employees in all of the companies that were already affected by the changes of consumers habits.

When the Ministry of Health and Sports issued a region wide stay-at-home order on September 21 for Yangon Region, including Thanlyin Township, one of the responses we have seemed how people are approaching the COVID-19 pandemic period of isolation and uncertainty is in huge overnight changes to their shopping behaviors. From bulk-buying to online buying, consumers are changing what they are buying, when and how. Obviously, there has not been published research paper about factors affecting consumers' online buying behavior during Covid-19 pandemic in Myanmar. Then, the objective of this research is to investigate what factors influence consumers' online buying behavior of the respondents from Co-operative University, Thanlyin during the COVID-19 pandemic. Thus, this research focuses on identifying factors affecting consumers' online buying behaviors during the Covid-19 pandemic in Co-operative University, Thanlyin, one of the stay at home restriction townships in Yangon Region.

OBJECTIVE OF THE STUDY

To examine the factor affecting consumers' online buying behavior during the COVID-19 pandemic.

RESEARCH METHDOLOGY

This research is designed to explore the dominant factors that affect consumers' online buying behavior during the COVID-19 pandemic at Co-operative University, Thanlyin. The research paper uses mail questionnaire method to collect primary data from respondents because of COVID-19 pandemic period. In this research, Google form is applied because it supports a free platform for online data collection. The research questionnaire is developed in the form of closed-ended questions and five point Likert scale questions (1=strongly disagree to 5=strongly agree). The sample size of the research is 110, the academic staffs in Co-operative University, Thanlyin. The secondary data is used in literature review and it provides to understand the stated objectives. The research paper uses descriptive statistics, reliability statistics and multiple regression statistics and applies the Statistical Package for Social Sciences (SPSS Version 24) for analyzing the data.

LITERATURE REVIEW

Online Buying Behavior

Consumer behavior can be defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services (Matin Khan, 2006). Consumers' behavior responds differently with offline and online elements. According to Subhasish Dasgupta(2006), online consumers have two characteristics based on their personality: (a) manifestation of offline consumer behavior (b) unique behavioral mode. Virtual communities also play an important role on online consumer behavioral. Virtual communities are known as "Venuses for consumptions" (Dasgupta, 2006). Online Shopping behavior is a kind of individual's overall perception and evaluation for product or service, which could result in bad or good way during online shopping. Previous studies have defined that behavior is a multi-dimensional construct and has been conceptualized in different ways (Li & Zhang, 2002). The primary factor in online shopping is trust factor between consumer and online seller and it is the most important factor, which motivate consumer to process the transaction for online shopping. To increase trust factor, three elements, Safety and privacy of information, security and delivery and return on time are essential (Wan, 2009). Scholars particularly highlight the delivery, product availability, and product variety as the vital dynamics, which considerably affect consumers' internet buying decision (Hossain et al., 2018). Hossain et.al (2018) also revealed that security, personal hobby, payment method, appropriate pricing, privacy, social media and reference groups as the aspects, which significantly affect consumers' intention towards online purchase. Compared to physical stores, online stores have many advantages: they are convenient, time saving, do not need to travel and wait in lines. They are open in all time and they can be accessible anytime and anywhere. These stores provide consumers with free and rich information about products and services. They also use some online tools to help consumers compare and make purchase decisions among various products and services (Javadi et al., 2012). Smith & Rupp (2003) stated that consumers make decisions when they purchase, and they are influenced mostly by perception, attitudes motivation, personality, and emotion, which play a vital role in their online buying behavior. Czarniewski (2014) also suggested that same aspects could change customers' behavior like prices and methods of payment; customers tend to adopt a new behavior as soon as they find the financial methods are more suitable for them. Situation variables such as product display, price reduction, gifts and attractive offers also influence consumer behavior (Matin Khan, 2006).

Product Factor

The meaning of 'product' is the need-satisfying offering of a firm. The idea of "Product" as potential customer satisfaction or benefits is very important (Perreault et al., 2010). Products can include more than just tangible objects, such as cars, computers or mobile phones. Broadly defined, products also include services, events, persons, places, organizations, ideas, or a mixture of these. Consumers see products as complex bundles of benefits that satisfy their needs. In accordance with Kotler & Armstrong (2014), in the process of developing products, firstly, marketers must identify the core customer value that consumers seek from the product. In addition, Product quality should also be determined by how customers view the product (Perreault et al, 2010). According to Satit et al.,(2012) on "The relationship between marketing mix and customer decision-making over travel agents; an empirical study product is one of the strongest predictors, there are two perceptions that will lead to high levels of purchase intention and repeat buying at the final, those perceptions are high product quality and high customer satisfaction. In the research of another researcher, Muzondo & Mutandwa (2011) found that product has a significant influence toward consumer choice of store for main grocery shopping.

Price Factor

Matin Khan (2006) stated the definition of price as the amount of money one must pay to obtain the right to use the product. From buyer's point of view, it is the cost, which he must pay to marketer for product or service. The price of the product is related with the affordable paying capacity of the consumer, the purpose and motive behind the purchase etc. (Kothari et al., 3rd ed). Price is the sum of all the values that customers give to gain the benefits of having or using a product or service. From a historical point of view, price has been a major influence on buying behavior (Kotler & Armstrong, 2018). Bucko et al., (2018) pointed out that the main factors that affect online shopping are convenience and attractive pricing/discount. Nevertheless, non-price factors became also very important in the buying decision process in the last decades (Kotler & Armstrong, 2018). Consumers patronize companies where they feel that the products have a fair price (Daskalopoulou & Petrous, 2006). A price should also never be too low for the consumer otherwise; they suspect a low quality (Monroe, 1976).

Timesaving Factor

Timesaving is prominently one of most influencing factors of online shopping. Browse or search an online catalogue can save time and patience. People can save time and can reduce effort by shopping online(Sultan & Uddin, 2015). According to Rohm & Swaminathan (2004), one possible explanation that online shopping saves time during the

purchasing of goods and it can eliminate the traveling time required to go to the traditional store. Promoting online shopping as a time-saver is likely to be effective for those experiencing situational time pressure. The fact that those who experience time pressure can shop online any time and from anyplace they have internet access might be very appealing because it allows them to shop while simultaneously engaged in other activities (Richbell & Kite 2007). Dibartolo & Siriker (2009) found that “anytime, anyplace” interpretation of online shopping convenience proved to be an important benefit for the majority of the online shopping survey respondents. Internet and catalogue shopping are often recognized as attractive because they are thought to save the buyer time. (Alreck & Settle, 2002). Based on Alreck & Settle (2002), Bhatnagar et al., (2000) pointed out that in this increasingly time–constrained world, Internet stores allow consumer to shop from the convenience of remote locations. On the other side, some respondent might think that it is also taken time for delivery of goods or services over online shopping (Sultan & Uddin, 2015).

Payment Factor

In today's marketplace, consumers have a wide range of options for making payments before, during or after purchasing services and goods. Alarooj (2019) has described payments methods that include a wide range, from the simplest way of paying by cash and cheque, to paying by debit or credit cards, paying via online bank, electronic fund transfers as well as paying via mobile applications. According to Kalia, Kaur & Singh (2016), one of the important factors is provision of alternative payment methods. Internet shoppers prefer "cash on delivery" payment method (for security reasons or non – availability for a credit card). As Cash on Delivery (COD) option, it has encouraged online purchasing (Alarooj, 2019). It gives both the buyer and the seller additional security and validates the transaction, making it similar to in-store purchasing (Bagnall et al., 2014). Debit card serves as a made for behavioral restraint among online shoppers (Hernandez et al., 2017). The nature of a credit card is compelling to the consumer because it provides the facility to consumer to purchase goods and services that are not restricted by a budget or intentions of the particular consumer. Besides, the consumer can pay this amount via credit card although he or she may not have that amount of money directly available in their bank (saving, cheque or access) account.

In the USA, almost 80% of the payments are non-cash payments, which means that people are adopting new technologies and they are using different methods of payments that involves online payment, card payments, mobile payments method and even crypto currencies (Huang, 2017). Bushry (2005) assumed that electronic payment system are proliferating in banking, retail, health care, online markets and even government, in fact, anywhere money needs to change hands. Organizations are motivated to use electronic

payment systems in order to deliver products and services more cost effectively and to provide higher quality of service to the customers. Today, customers are encouraged to use the electronic payment systems because of the convenience with purchasing through them. Different e-payment methods are on the rise, particularly through mobile money, although cash on delivery remains prominent. The persistence of cash-based payments raises questions about consumer trust in e-commerce transactions as customers are only willing to pay once their orders reach their doorstep. On the same token, this is also associated with weak financial inclusion, in a situation where contactless transactions should have been privileges (UNCTAD, 2020). Ferrao & Ansari (2015) claimed that the different modes of payments affect the buying behavior of customers and payment method has impact the profitability of the firm.

Security Factor

The conveniences of online shopping are accompanied by security threats, such as identify and fraud (Tsiakis, 2012). Security is one of the most important online shopping specificities. The more the e-shops are processing to increase the amounts of information and data about their customers, the more important the question of security seems to be than previously (Pinto et al., 2009). Huseynov & Yildirim (2014) emphasized that the lack of physical interaction tends to be the critical impediment in online retail sales followed by the privacy of individual information and security of financial transactions over the Internet (Rahman et al., 2018). Tisakis (2012) stated that consumers should have an understanding of online security and privacy risks. A result from the research of Pavlic´ et al. (2012) concluded that users of new media services often tend to worry about data manipulation, unauthorized data access and the unwanted tracking of certain services by third parties. Similarly, most consumers are particularly worried about maintaining their privacy. Shah et al. (2014) established that customers' perceptions of overall security differ depending on their perceptions of specific confidentiality related factors, such as third party seals or security/privacy statements. Bucko Vejacka (2011) discussed that one of the factors affecting the purchasing online is trust and security of the environment and connected identification of user (or communicating parties).

Administrative Factor

Based on Hai et al., (2015), Nelson & Soete (1988) revealed that government is one of the external environment but an important factor in many different ways that influence business. Government support methods include fiscal and tax policy support, government procurement, financial and foreign exchange policies to support the industry, administrative support, policy making and so on. From the earlier research, it can be stated that government

support for network development plays an important role in the development of online shopping. The government needs to promote and support online business, and along with this, government needs to provide good infrastructure, sound legal regulations to flourish economic wealth in online business. From earlier literature studies on government support for science and technology infrastructure, leading to new technologies such as online network becomes easy and useful (Hai, Chi & Kazimi, 2015). In the case of electronic commerce, although there is a tendency to move from localization to globalization, the national governments of the technologically most advanced countries have announced their 'electronic commerce policies'. Government in Europe and US support the effort to enhance the awareness and confidence of citizens Seen, et al., (2017) and companies in electronic commerce and the development of relevant skills and network literacy (Feiropoulou & Pouloudi, 2000).

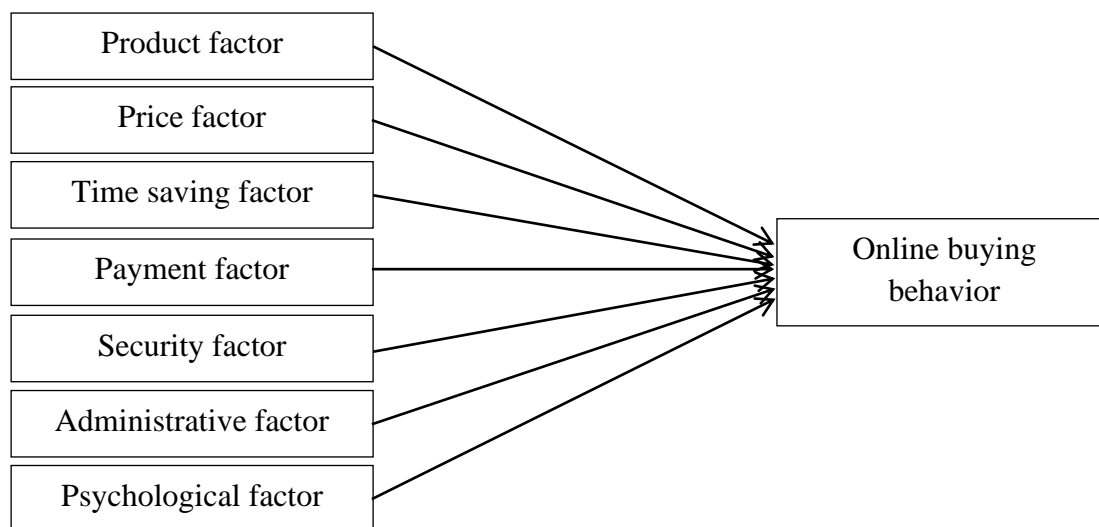
Based on, An et al., (2003); Chan & Hawamdeh (2002); King et al., (1994); Molla (1999); Dedrick (2004) stated that government initiatives are important in the adoption of e-commerce especially in developing countries. Government can encourage the private sector to adopt e-commerce by providing supportive infrastructure, legal and regulatory frameworks. In developing countries, the government is usually responsible for technology development, and it can influence e-commerce implementation decisions (Seen, et al., 2017). Therefore, based on An et al., (2003); Molla & Licker (2005) found that its level of support can encourage e-commerce adoption and the government plays an important role as an external factor affecting e-commerce adoption. On the other hand, lack of governmental support was a significant barrier to e-commerce adoption in Oman (Khalfan & Alshawaf, 2004) and Saudi Arabia (AlGhamdi et al., 2012). During the Covid 19 pandemic, the government of Myanmar urges people to stay at home as much as possible, to make social distancing and to wear the masks when going out. All government and private schools, universities and entertainment centers have to be closed. Restaurants are only available in take-away system according to the announcement on September 6, 2020. The curfew was imposed from 24:00 to 4:00 in Yangon due to the announcement of MOHS on August 25 2020. Hufnagel et al (2004) claimed that some categories of infections and simulations demonstrate that insubstantial limitations, mainly separation widespread control policies. Uddin (2020) revealed that the administrative factor impact consumers' online buying behavior during the COVID-19 pandemic.

Psychological Factor

Previous studies suggest that there are usually four major factors that play a role in the purchasing decisions of the customer. Such factors include economic, financial, medical and

psychological factors (Popovic et al., 2015). There are four important psychological factors affecting the consumer buying behavior and they are motivation, perception, beliefs and attitudes. The level of motivation affects the buying behavior of customers. Every person has different needs such as physiological needs, biological needs and social needs. Selecting, organizing and interpreting information in a way to produce meaningful experience of the world is called perception. There are three different perceptual processes which are selective retention. Customer possesses specific beliefs and attitudes toward various products. Since such beliefs and attitudes make up brand image and affect consumer-buying behavior so that marketers are interested in them. All these factors combine to perform a comprehensive model of consumer behavior that reflects consumer decision making process. The major factors and the process of decision-making shape the behavior and preferences of consumer behavior (Mesay, 2013). Psychological factors are these playing a crucial role in helping online customers unfamiliar with the vendor or unfamiliar with the online transactions to overcome fears of fraud and doubts as to the trustworthiness of the web site and vendor (Constantinides, 2004). According to Javadi et., (2012) revealed that has positive effect attitude toward online shopping on online shopping behavior of consumers indicate that considering attitude variables make a substantial contribution in online shopping.

Figure (1) Conceptual Framework of the study



Source: Adapted from Uddin, 2020

According to literature review and previous research studies, there are many factors, which affect online buying behavior. However, in this research, factors affecting consumers' online buying behavior are product factor, security factor, administrative factor and psychological factor.

ANALYSIS AND FINDING

Table (1): Demographic Characteristic of Respondents

Demographic Characteristic of Respondents (n=110)			
	Distribution	Frequency	Percent
Sex	Male	10	9.1
	Female	100	90.9
Age	20-25	6	5.5
	25-30	48	43.6
	30-35	29	26.4
	35-40	11	10
	Above 40	16	14.5
Education	Post Graduate	1	0.9
	Master	103	93.6
	Ph.D	6	5.5
	Other	0	0
Marital Status	Yes	37	33.6
	No	73	66.4
Income	Less than 100,000 Kyats	0	0
	100,001-200,000 Kyats	0	0
	200,001-300,000 Kyats	85	77.3
	300,001-400,000 Kyats	22	20
	Above 400,000 Kyats	3	2.7
Occupation	Tutor	39	35.5
	Assistant Lecturer	49	44.5
	Lecturer	9	8.2
	Associate Professor	8	7.3
	Professor	5	4.5

Source: Survey Data (January, 2021)

According to table (1), the data are described the demographic characteristics of respondents. There are female (90.9%) and male (9.1%) in the sampled respondents. During the Covid-19 pandemic, females buy products from online shops more than males. It indicates that female have more online buying habit than male respondents do. The next one is age range group and it is divided into five categories. In this research, age range between 25-30 years is (43.6%) , 30-35 years is (26.4%), above 40 years is (14.5%), between 35-40 years is (10%) and 20-25 years is (5.5%) respectively. (43.6%) of the age range between 25-30 years is largest; it means that age between 25 years to 30 years have the most online using experience in Co-operative University, Thanlyin during the Covid-19 pandemic. Moreover, the research categorizes education level in four categories. These are master (93.6%), Ph.D.

(5.5%) and post graduate (0.9%) separately. Therefore, the majority of the participants have completed master's degree level at TCU (Thanlyin Co-operative University). In the above table, marital status is grouped into two classifications: married and unmarried. The majority of respondents are unmarried (66.4%) whereas (33.6%) of respondents are married. The research categorizes respondents' monthly income into five statuses; (77.3%) of respondents are having income level between 200,001 kyats and 300,000 kyats, (20%) of respondents are between 300,001 kyats and 400,000 kyats and above 400,000 kyats is only (2.7%). There is no respondent at the income level of under 100,000 kyats and between 100,001 to 200,000 kyats. Thus, academic staffs' monthly income starts at least 200,000 kyats to above 400,000 kyats at most. In this survey, majority of occupation of the participants are assistant lecturer (44.5%) as well as tutor (35.5%). For this reason, most of the buyers of online shops are assistant lecturers and tutors among the respondents at Co-operative University, Thanlyin.

Table (2) Internet Using Behaviors of Respondents (n=110)

	Distribution	Frequency	Percent
Daily Internet Using Time	Less than 1 hr	7	6.4
	1-2 hrs	10	9.1
	2-3 hrs	31	28.2
	3-4 hrs	19	17.3
	Above 4 hrs	43	39.1
Online buying frequency time	very often	8	7.3
	often	44	40
	Occasionally	43	39.1
	Rarely	12	10.9
	Very rarely	3	2.7
Period	Under 1 year	57	51.8
	1-2 years	24	21.8
	2-3 years	12	10.9
	3-4 years	9	8.2
	4-5 years	3	2.7
	Above 5 years	5	4.5

Source: Survey Data (January, 2021)

In table (2), the data are related to internet using behaviors of respondents in Co-operative University, Thanlyin. Daily internet using time of participants above four hours is (39.1%), among two to three hours is (28.2%), among three to four hours is (17.3%), among one to two hours is (9.1%) and less than one hour is (6.4%). According to the result, most of the respondents are frequent internet users in TCU during the Covid-19 pandemic. Online buying frequency time of respondents means respondents' buying frequency rate of products from online shops. This data analysis shows often as (40%), occasionally as (39.1%), very often as (7.3%) and very rarely as (2.7%) respectively. It is stated that 40% of respondents often buy products from online and 39.1% of respondents occasionally buy products from

online during the Covid-19 pandemic. In this research, the percentage of buyers who often buy products from internet and the percentage of buyers who occasionally buy products from internet are not much different. In table (2), online buying experience of respondents less than one year is (51.8%), between one to two years is (21.8%), two to three years is (10.9%), three to four years is (8.2%), four to five years is (2.7%) and above five years is (4.5%) correspondingly. It is clear that most of the respondents are experienced less than one year in online buying experience. Therefore, it can be assumed that most of the respondents are practiced in online buying during the COVID-19 pandemic.

Table (3) Internet Using Behaviors of Respondents(n=110)

Items		N	Percent
	Food	110	54.5
	Stationery	110	8.2
	Electronics	110	20
	Fashions	110	77.3
	Home appliances	110	24.5
	Books	110	30.9
	Medicine	110	21.8
	Others	110	0
Payment Methods	KBZ Pay	110	51.8
	Wave Money	110	54.5
	Credit/Debit Card	110	2.7
	Cash on Delivery	110	68.2
	Others	110	3.6
Shopping Websites	Facebook	110	99.1
	Shop.com.mm	110	20.9
	Rgo 47	110	11.8
	Spreed.com.mm	110	0
	Zay Chin	110	1.8
	360.com	110	2.7
	Others	110	0.9

Source: Survey Data (January, 2021)

Table (3) includes four groups of preferences and choices in online buying. In this sector, respondents have to answer one or more variables because this table is to show the results of most buying choices in item, payment methods and shopping websites. Respondents buy fashions(77.3%) the most whereas food(54.5%) are second most choice in online buying during the COVID-19 pandemic. Moreover, they prefer more to buy fashions and food products from online shops during the second wave of Covid-19 pandemic. In the research paper, respondents pay cash on delivery (68.2%), wave money (54.5%), KBZ pay (51.8%), others (3.6%) and credit/debit card (2.7%). The answer of others (3.6%) in payment method choice is CB pay. By looking at this data, respondents choose cash on delivery method as the most commonly used way to purchase products from online shop during the pandemic second wave. Respondents buy products from Facebook (99.1%), Shop.com.mm (20.9%), and Rgo47 (11.8%), Zay Chin (1.8%), 360.com (2.7%) and others (0.9%). Among them, according to the above data, Facebook is the most popular e commerce site for respondents to buy the products while Shop.com.mm is the second most popular option for them during the second wave of pandemic.

Table (4) the Cronbach's Alpha for All Variables

Variables	Cronbach's Alpha	Results of Reliability	No. of Items	No. of respondents
Product Factor	0.7	Good	5	110
Price Factor	0.8	Very Good	5	110
Time Saving Factor	0.8	Very Good	2	110
Payment Factor	0.7	Good	4	110
Security Factor	0.7	Good	5	110
Administrative Factor	0.6	Fair	3	110
Psychological Factor	0.8	Very Good	5	110
Online Buying Behavior	0.9	Excellent	6	110

Source: Survey Data (January, 2021)

From the table (4), Cronbach's Alpha is engaged to analyze the reliability of this research. A general accepted rule is that alpha of 0.6-0.7 indicates an acceptable level of reliability and 0.8 or greater indicate a very good level (Hulin, Netemeyer, and Cudeck, 2001). The Cronbach's Alpha for administrative factor is 0.6; and so the level of relative internal consistency and reliability results is fair situation. However, the reliability result of this variable is the lowest among all other variables. Therefore, the survey data is reliable to measure all factors consistently and free from random error.

Table (5) Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.813 ^a	.661	.638	.47968

a. Predictors: (Constant), PF, PriF, TSF, PayF, SF,AF, PsyF

b. Dependent Variable: OB

As stated in Table (5), the value of correlation coefficient, R. 0.813 (81.3%) refers to positive link between consumers' online buying behavior during the COVID-19 pandemic and product factor, price factor, timesaving factor, payment factor, security factor, administrative factor and psychological factor. R-square values of 66.1% (0.661), variation in consumers' online buying behavior during the pandemic, moves relatively in line with the product factor, price factor, timesaving factor, payment factor, security factor, administrative factor and psychological factor. The adjusted R square is 0.638 and can pointedly account for 63.8% variance in the consumers' online buying behavior during the second wave of Covid-19 pandemic.

Table (6) ANOVA^a

Model	Sum of Square	Df	Mean Square	F	Sig
1 Regression	45.736	7	6.534	28.396	.000 ^b
Residual	23.470	102	.230		
Total	69.206	109			

a. Dependent Variable: OB

b. Predictors: (Constant), PF, PriF, TSF, PayF, SF,AF, PsyF

According to the table (6), regression analysis is set to explore the association between product factor, price factor, timesaving factor, payment factor, security factor, administrative factor and psychological factor with consumers' online buying behavior during the second wave of COVID-19 pandemic. Seven factors are approved, and results are calculated in Table (6). F statistics generated ($f = 28.396$) is significant at 1 percent level (significant $f < 0.01$) with 7 and 102 degrees of freedom, confirming the fitness for the model.

Table (7) Regression Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.174	.407		.427	.671
	Product Factor	.220	.105	.150	2.095	.039
	Price Factor	-.094	.088	-.088	-1.076	.284
	Timesaving Factor	-.100	.058	-.113	-1.710	.090
	Payment Factor	.096	.122	.068	.782	.436
	Security Factor	.050	.106	.039	.473	.637
	Administrative Factor	-.008	.061	-.008	-.127	.899
	Psychological Factor	.772	.093	.755	8.256	.000

a. Dependent Variable : Online Buying Behavior

Source : Survey Data (January, 2021)

As described in Table (7), the results show that two out of seven factors are significantly related to consumers' online buying behavior during the second wave of COVID-19 pandemic. In reverse, the rest of five factors have no significant relation with consumers' online buying behavior during the second wave of COVID-19 pandemic.

Table (8) Pearson Correlations^c

		Product Factor	Price Factor	Time Saving Factor	Payment Factor	Security Factor	Admi nistrat ive Factor	Psycholo gical Factor	Online Buying Behavio r
Product Factor	Pearson Correlation Sig. (2-tailed)	1							
Price Factor	Pearson Correlation Sig. (2-tailed)	.480** .000	1						
Time Saving Factor	Pearson Correlation Sig. (2-tailed)	.205* .032	.324** .001	1					
Payment Factor	Pearson Correlation Sig. (2-tailed)	.428** .000	.567** .000	.395** .000	1				
Security Factor	Pearson Correlation Sig. (2-tailed)	.392** .000	.568** .000	.241* .011	.655** .000	1			
Adminis trative Factor	Pearson Correlation Sig. (2-tailed)	.320** .001	.382** .000	.136 .156	.359** .000	.377** .000	1		
Psycholo gical Factor	Pearson Correlation Sig. (2-tailed)	.559** .000	.627** .000	.447** .000	.632** .000	.529** .000	.424** .000	1	
Online Buying Behavior	Pearson Correlation Sig. (2-tailed)	.548** .000	.479** .000	.262** .006	.537** .000	.461** .000	.350** .000	.793** .000	1

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

* . Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N=110

Source: Survey Data (January,2021)

As stated by Table (8), product factor, price factor, timesaving factor, payment factor, security factor, administrative factor and psychological factor have positive relationship with online buying behavior at the 0.01 level of significant.

DISCUSSION AND CONCLUSION

A number of businesses proceeded online and sales using digitalize system have doubled while the coronavirus outbreak, according to Myanmar's e-commerce industry body. Retail stores have been struck by COVID-19 and lockdown restrictions whilst online buying has boomed at the same time. This research paper aims to scrutinize the influencing factors on consumers' online buying behavior. In line with the data from this paper, products and psychological factors have significantly influence on online buying behavior during the second wave of COVID-19 pandemic. As the market is very competitive, most online shops should offer varieties of products, sufficient products' information and good quality products to customers. It may also have effect on customers' online buying behavior. It can be assumed that consumers have positive attitude, satisfaction and good perception toward online buying during the pandemic based on the result of this paper. Price factor has no effect on consumers' online buying behavior so that online shops have to offer consumers plenty of promotion, discount sales and coupons in Myanmar. In this paper, timesaving factor does not affect consumers' online buying behavior during the COVID-19 pandemic because product delivery time delayed in Thanlyin Township for pandemic-related restriction during the coronavirus disease pandemic. In addition, reforming the national postal address system would make it easier for businesses to deliver products door-to-door. Online payment systems for online shops are early stage of development and most consumers still use cash on delivery method. Thus, Myanmar Payment Union should also work on strengthening its card payment offerings. Local banks should extend its ATM services deeper into the rural areas. The payment factor also affects on customers' online buying behavior for the above reasons.

As claimed by the report's result, most of the buyers purchase products from Facebook application and Facebook allows consumers to send and receive money through the messenger. However, a Facebook security breach in 2018 exposed the personal information of an estimate 87 million users and raised some doubts about Facebook's ability to protect its customers' data. Base on this fact, it can be clearly seen that there has some weakness in relation to customers' security. Hence, e-commerce operators have responsibility to educate consumers about laws related to consumer protection and unfair practices, etc. In addition, government's rules for health concerns about Covid-19 pandemic do not influence on buyers' behavior at Co-operative University, Thanlyin because it is supposed that they do not strictly follow the guidance of MOHS in protection of Covid-19. In spite of experiencing some problems concerned with online shops' challenges, the e-retail shops have the opportunities to set a stunning achievement to the Nation's Gross Domestic Product and influence the e-commerce sector of Myanmar. In addition, further studies should be done on some other

variables like perceived benefits, perceived risks, access to information, website quality, ease of shopping and trust, which may influence consumers' online buying behavior during the COVID-19 pandemic.

SCOPE AND LIMITATIONS OF THE STUDY

In this research, scope of the study focuses only on Co-operative University, Thanlyin during the second wave of COVID-19 pandemic. Therefore, the result may be not applied to other area of Yangon and Myanmar. Furthermore, the research is not related to other duration such as pre and post COVID-19 pandemic period. Moreover, only little influence of the independent variables such as product factor and psychological factor are found out in this research.

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