

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE**

**CONSUMER ADOPTION OF ONLINE SHOPPING
(A Case Study Of Dawbon Township In Yangon)**

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CONSUMER ADOPTION OF ONLINE SHOPPING
(A Case Study of Dawbon Township in Yangon)

This thesis is submitted to the Board of Examiners in partial fulfillment of the requirements for the Degree of Master of Commerce (M.Com)

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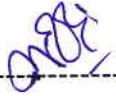


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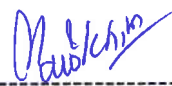
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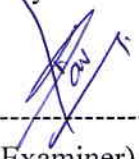
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ABSTRACT

This study is concerned with the consumers' adoption of online shopping. The main objectives of the study are to identify the factors influencing consumers' adoption of online shopping and to examine the relationship between influencing factors and consumers' adoption of online shopping in Dawbon Township. Quantitative and qualitative methods are used in the study. This size of sample is 143 people from the township and data are collected by the online media and paper based. These questions includes three section: demographic factors, consumer buying behavior of online shopping and adoption factors. The influential factors assumed in the study included demographic factors, marketing factors, technology factors and social factors. The findings show that brand and country of origin are most influential factors followed by website factors, convenience, price, product variety, social norms, services quality and perceived risk. All the marketing factors except price and brand image are not significantly related with the consumers' adoption of online shopping. Moreover, website factors and subjective norms are also significant. Therefore, marketers make effort to create attractive design and share the brand knowledge and product information to online shopper. Marketers should also provide the better services quality and large variety of online products through their online. Marketers should try to reduce perceived risk by using branded quality and to create the right products with right quality, right place right time and right delivery transaction and also by providing guarantee information.

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LIST OF ABBREVIATIONS

SSL	-	Secure Sockets Layer
EDI	-	Electronic Data Interchange
EFT	-	Electronic Funds Transfer
ATM	-	Automated Teller Machines
ERP	-	Enterprise Resource Planning
DSL	-	Digital Subscriber Line
TAM	-	Technology Acceptance Model
PU	-	Perceived Usefulness
PEOU	-	Perceived Ease of Use
TRA	-	Theory of Reasoned Action
COO	-	Country of Origin
CI	-	Country Image
PCATI-		Public Committee Against Torture in Israel
SRS	-	Simple Random Sampling
SPSS	-	Statistical Package for Social Science

Chapter 1

Introduction

Buying behavior is the decision process and act of people involved in buying and using products. According to Blackwell (2006), consumer buying behavior is itself a complex, dynamic issue which cannot be defined easily and commonly. It is a widely studied field because it is related so closely to human mind. Consumer buying behavior consists of ideas, feelings, experiences and actions of consumer with additional environmental factor like price, comments and advertisements. Furthermore, consumer buying behavior is a dynamic process because of the continuous changes in ideas, perceptions and activities of consumers as an individual or in a group (Olson, 2008).

The study of consumer buying behavior is rooted in marketing strategy (Kotler and Keller, 2012). Thus, understanding of the influential factors on consumer buying behavior is essential for marketers in order to develop suitable marketing mixes to appeal to the target consumer. Some marketers began to realize that they could sell more goods, more easily, if they produced only those goods they had already determined that consumers would buy. Therefore, consumer needs and wants became the firm's primary focus.

There are different types of marketing strategies such as paid advertising, cause marketing, relationship marketing, undercover marketing, word of mouth, internet marketing, transactional marketing and diversity marketing. Online shopping is one of the most widely used words in the business world. It is very common in developing and developed countries. Now virtual store, market space are very commonly used word. In the past decade, there has been a dramatic change in the way consumer have altered their way of shopping. Although consumers continue to purchase from a physical store, consumers feel very convenient to shop online since it frees the customer from personally visiting the store, online shopping has lots of advantages like it saves time and energy of the consumer while buying (Cox, 2006).

In case of online shopping buying decisions can be made on home by comparing the products with the competitor's products with lots of variety. Online shopping provides lots of product variety and availability of much supplier so that prices advantage can be prevailed in the online shopping. There are a lots of differences

between the online marketing and traditional marketing because online marketing provides one to one communication which means that the marketer will market the product to one customer round the clock, on the other hand traditional marketing is done through the communication system (Johnson, Gustafson, Andreasson, Lervik & Cha 2001).

Online marketing marketer must be trained because traditional marketing and online marketing are not the same. If a company goes online or adopts online shopping for the first time, it must be very cautious and its communication strategy must be different from the traditional one. As we all know internet makes life easy and innovative so online shopping will also makes our life easy and comfortable as online shopping is done through internet. In the 21st century trade and commerce has been so diversified that if a marketer wants to do business he must be diversified, online shopping has increased the amount of trade throughout the whole world (Johnson et al., 2001).

Internet is the source of innovation so online shopping will pave the way to make innovative idea in case of online shopping. In online shopping marketer do their business through different website as a result it has become important to design an attractive website. Internet paves the way to came different company and the customer in one place. It is one kind of virtual market. Through online or internet every company get the chance for advertise their products. Online shopping use unicast and traditional company use multicast communication system. In 2008, the total global e-commerce sale was Euro 690 billion (USD 961 billion) with 20% growth rate, hopefully, it would cross the 1 trillion Euro mark in 2013, Asia pacific region is leading in terms of growth as compared to mature markets like US, UK, Japan and European countries(according to Armstrong & Kotler , 2009). Asia pacific recorded 130% growth especially China in 2011. Online shopping is becoming the most important part of the world economy. It is also acquiring trust or online shopping is building trust among the customers.

Online shopping saves time which is very important for modern people because people become so busy now a days that they cannot or they are unwilling to spend much time in shopping on the other hand it is said that money is time and time is money. In traditional shopping there are some bindings or restrictions in buying products but in case of online shopping there is no binding or limit. Online shopping

customers have a great opportunity to compare the price of his or her product with the competitor products. Comparison of products price is very easy here so country like Myanmar where people like to compare their product price or where customers are price sensitive will use online or internet as their shopping medium. In traditional shopping interaction or communication among the buyer and seller is not so much intensive but online shopping it is very much intensive. Electronic communication takes place in online shopping much like e-mail or different social media like face book, twitter etc. (Long, Qi 2014).

Shopping on the internet normally takes less time than shopping in traditional retail outlets because of the many time-consuming activities associated with the latter(e.g., driving to the store, finding a parking space, waiting in line at the check-out . In addition, shopping online also enables consumers to save money

As consumers are the most important persons for marketers, it is important for them to consider the likes and dislike of the consumer so that they can provide them with the goods and services (Solomon, 2009). Therefore, understanding consumer buying behavior is important for any organization before launching a product. This can help marketers and seller to create suitable marketing strategies, to retain the customers and to create sustainable competitive advantage to meet the sales objectives and improve and sustain the market share.

1.1 Rationale of the Study

Because of changing telecommunication industry policy by government of Myanmar, the number of the internet user is increasing dramatically in these years. The consumer buying decision making of online shopping should be analyzed, as this is the potential new business in Myanmar. There are many online shops in Myanmar. There are 142 online shopping Myanmar. They are rgo47, shop.com.mm, Kay mu.com.mm, She Shine Gems, Myanmar Online Store, etc. Not only the Internet users increase but also the online shopping became very popular. Online shopping can buy the selected product rapidly by doing some clicks from home or work saving time and energy in spite of the larger distance arising from the endless and unlimited market offered by the internet.

The recent adoption of electronic commerce (e-commerce), mobile commerce (m-commerce) and even Facebook-commerce (f-commerce) platforms by shopper

indicates that retail solutions are adapting to changing consumer preferences. Social media has introduced a new dimension of purchasing products from home. Internet users, especially youth, have shown more interest in buying products online. However, there are still less purchase of online products in the market of Myanmar. Market penetration of online shopping products, the effective marketing strategies are essential. In order to implement the effective marketing strategies, finding out and examining the actual factors which affect people to consume online shopping products for marketer. (according to Rohm&Swaminathan, 2004).

Some previous studies proved that there are many influential factors on the consumer buying behavior of online products. Some stated that there is a positive association between income level and online products. Higher the income level, greater the consumption and upper income group households are particularly expected to buy more (Schobesberger, 2008). In Western countries, the online shopping product purchase has a positive relationship with age (Hughner, 2007), which means that online shopping products purchase appears to be less among older consumers.

Therefore, the aim of the study is to explore the influential factor of online consumer in Dawbon Township about purchasing the online shopping. Moreover, this study is to find out the demographic characteristics, website factors, perceived risk, service quality, brand image, convenience, price, product variety and subjective norm in relation to the frequency adoption of online shopping. Based on the consumer analyses, it can provide the valuable information for marketers to develop successful marketing strategies.

1.2 Objective of the Study

The main objectives of the study as follow.

- To identify the factors influencing consumer adoption of online shopping.
- To examine the relationship between influencing factors and consumers' adoption of online shopping.

1.3 Scope and Method of the Study

This study focuses on influences consumers' adoption of online shopping. There are many target groups were the online shopping consumers in Dawbon Township. Both primary and secondary data were collected. There are fourteen quarters in Dawbon Township. From out of them were randomly selected to collected the primary data. There are nearly 700 households in these quarters. Out of them, 143 (20%) respondents were randomly selected. Face-to-face interview was made to collect the information about consumers' adoption of online shopping by using structured questionnaires.

There are four sections in this questions which is shown in Appendix A. They are demographics factors, online consumer buying behaviors, consumer influencing factors and consumers' adoption factors. The descriptive research method is conducted in this study. The required information for primary data was collected from conducting surveys on shoppers. Secondary data was collected from books, projects papers, journals, reference books, and magazine and internet websites. Multiple regression analysis was also used to identify the influencing factors and the relationship between the factors and consumers' adoption of online shopping.

1.4 Organization of the Thesis

This study includes five main chapters. Chapter (1) includes introduction, rationale of the study, objective of the study, scope and method of the study and organization of the study. Chapter (2) discuss concept of consumer behavior, history of online shopping, factor influencing consumers' adoption of online shopping, previous studies and conceptual framework of the study. Chapter (3) is about overview of the online shopping in Myanmar. Chapter (4) consists of analysis on consumers' adoption of online shopping. Chapter (5) consists of findings, suggestions and needs of further study.

Chapter 2

THEORETICAL BACKGROUND OF THE STUDY

This chapter presents the concepts of consumer behavior and consumers' adoption of online shopping. This chapter is divided into four parts, concept of consumer behavior, and history of online shopping, previous study and conceptual framework of the study. The major factors that may influence the decisions of consumers to shop online are also featured in the literature review. These factors are website factors, perceived risk, service quality, brand image, convenience, country of origin and product variety, subjective norms and demographic characteristics.

2.1 Concept of Consumer Behavior

Consumer behavior is based on concepts and theories about people that have been developed by scientists in such diverse disciplines as psychology, sociology, social psychology, cultural anthropology and economics. Many authors have defined the definition of consumer behavior. Consumer behavior is the study of the process involved when individual or group select, purchase, use or dispose of products and services ideas or experiences to satisfy the needs and desires (Solomon, 1995). Blackwell and Miniard (1999) added a new aspect the decision process and defined it as those activities directly involved in obtaining, consuming and disposing of products and service, including the decision processes that precede and follow these actions.

The field of consumer behavior is rooted in marketing strategy. Consumer behavior is the study of ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants (Kotler, 1999). It is difficult to understand consumer behavior as the consumer change their mind, decision making. The absence of consumers' knowledge with respect to their motivation, wants, needs and preference may go for a major mistake (Kotter, 2000). Therefore, firms need to analyze buying behavior for the reactions to the firms' marketing strategies that has a great impact on the firm success.

Finally, consumer behaviors are the activities people undertake when obtaining, consuming and disposing of products and services (Blackwell, 2001). The first and foremost base for marketing philosophy is that the consumer is a person who has to be at the Centre of everything the firm carries out (Borle, S-Boatwright, 2005).

Thus, understanding consumer behavior is important for any marketer in order to promote their product successfully. Consumer needs and wants became the firm's primary focus. This consumer-oriented marketing philosophy came to be known as the marketing concept. The marketing concept focuses on the needs of the buyers and consumer behaviors, how individuals make decisions to spend their available resources (time, money and effort) on consumption related items. In addition to, consumer researcher also need to interest in how individuals dispose of their once new purchase.

2.2 History of Online Shopping

In 1990, Tim Bemers-Lee created the first World Wide server and browser in UK. It opened for commercial use in 1991. In 1994 other advances took place, such as online banking and the opening of and an online pizza shop by Pizza Hut. During that same year, Netscape introduced secure sockets layer (SSL) encryption of data transferred online, which has become essential for secure online shopping. Also in 1994, the German company Intershop introduced its first online shopping system. In 1995, Amazon launched its online shopping site, and in 1996, eBay appeared.

Originally, electronic commerce was identified as the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoice electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of e-commerce was the airline reservation system typified Sabre in the USA and Travicom in the UK. From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP), data mining and data warehousing.

In 1990s, Tim Berners-Lee invented the World Wide Web browser and transformed an academic telecommunication network into a worldwide everyman everyday communication system called internet/www. Commercial enterprise on the internet was strictly prohibited by NSF until 1995. Although the internet became popular worldwide around 1994 with the adoption of Mosaic web browser, it took about five years to introduce security protocols and digital subscriber line (DSL) allowing continual connection to the internet. By the end of 2000, many European and

American business companies offered their services through the World Wide Web. Since then people began to associate a word “ecommerce” with the ability of purchasing various goods through the internet using secure protocols and electronic payment services.

2.3 Theoretical Framework of the Studies

2.3.1 Theoretical Foundation

Technology Acceptance Model (TAM) has been criticized for only explaining consumer behavior on the internet based on a technological point of view. Since the online environment is quite complex and full of uncertainties, there are many potential factors, such as concern about security and privacy, product quality, and e-service quality, site design, product return, consumers’ internet skills, etc. that can effect online consumer purchase and post-purchase decision. Only focusing on two dimensions perceived usefulness and perceived ease of use (PU and PEOU) in the TAM seems too simple in such as a complex online environment. Moreover, the variables in TAM are better suited to decision involving few technology usage than to situation involving users’ voluntary choices (e.g. online shopping) (vijayasarathy 2004). Therefore, the original TAM variables may not adequately capture key beliefs influencing consumers’ attitudes toward online shopping.

2.3.2 Theory of Technological Acceptance Model

Technological Acceptance Model (TAM) was introduced by Fred Davis in 1986 and specifically tailored for modeling user acceptance of information systems. TAM is an adaptation of the Theory of Reasoned Action (TRA) by Davis in. It is one of the most successful measurements for computer usage effectively among practitioner and academics. TAM attempts not only to predict but also provide an explanation to help researchers and practitioners identify why a particular system may be unacceptable and pursue appropriate steps.

An important factor in TAM is to trace the impact of external factors on internal beliefs, attitudes and intentions whose purpose is to assess the user acceptance of emerging information technology. Two particular belief are addressed through TAM i.e. Perceived usefulness (PU) and Perceived ease of use (PEOU). Perceived usefulness (PU) is the prospective user’s subjective probability that using a specific application system will increase his or her job performance within an

organizational context. Perceived ease of use (PEOU) is the degree to which the prospective user expects the target system to be free of effort.

The above beliefs influence the behavioral intentions of accepting and adopting a technology system. Between these two, perceived ease of use has a direct effect on both perceived usefulness and technology usage. Davis (1989) also found that there is a relationship between the beliefs that users have about a technology's usefulness, the attitude and intention to use the technology.

New technologies such as personal computers are complex and an element of uncertainty exists in the minds of decision makers with respect to the successful adoption of them, people from attitudes and intentions towards trying to learn to use the new technology prior to initiating efforts directed at using. Attitudes towards usage and intentions to use may be ill-formed or lacking in conviction or else may occur only after preliminary strivings to learn to use the technology evolve (Davis, 1983). Thus, actual usage may not be a direct or immediate consequence of such attitudes and intentions.

2.4 Online Shopping Adoption Factors

There are many reasons why people shop online. For examples, consumers can buy anything at any time without going to the store; they can find the same product at a lower price by comparing different websites at the same time, they sometime want to avoid pressure when having a face-to-face interaction with salespeople, they can avoid in store traffic jam, etc. There are several factors that influence on the consumers' adoption of online shopping which can be divided into four groups. They are demographic factors, marketing factors, technology factors and social factors which can be described as follows.

2.4.1 Demographic Factors

The demographics factor includes age, education, occupation and income. Demographics can have a major impact on the way marketers identify, target and communicate with their target audiences. Demographic characteristics are regularly studied when researchers are trying to determine why consumers make purchases online (Fiore & Kunz, 2004). Empirical research shows that determining which market segments to target allows evaluations dimensions in terms of the geographic demographic, and behavioral factors (Schobesberger, 2008). Changes in population

size, age structure, workforce participation, and education and income levels are important considerations for marketers when developing new efficient marketing strategies (Hawkins, 2004).

2.4.2 Marketing Factors

Marketing mix 4c's is one of the business tools that should take advantage of as an internet marketer. It's a modern version of the 4Ps (products, price, place and promotion). From the points of views, they are brand, country of origin, price, perceived risk, service quality, convenience and product variety.

(1) Brand Image

Brand is an impression, an inner recognition arising at the time of contact with the product or service. In the internet shopping environment, if this recognition is negative, the user will not visit that e-store again. From the consumers' perspective, the virtual nature of the internet disagrees with the sensual recognition with which purchases are familiar, and aggravates their sense of insecurity. A strong brand can help consumers differentiate the quality of a product to offset this sense of insecurity (Barnes, 2001). Furthermore, brand equity can assist consumer in interpreting, storing and processing the product-or-brand-related messages, facilitating differentiation from competitors and providing consumers with more confidence to make purchase decision due to reduced perceived risks, which can then create customer satisfaction (ELSamen, 2015).

Product brand image impacts consumers' perceptions of product attributes (Lych, 2001), and the evaluation of a products' attributes can be influenced by consumers' impressions of the brand's image (Beckwith, 1978). As a result, a strong and favorable brand image can positively bias consumers' impressions of product attributes. Online store image may have a similar effect, also biasing consumers' perceptions of product evaluations when he/she cannot examine the product directly. Give the potential for product brand image to influence perceptions of fashion apparel products; enhancing product brand image may be critical to increasing purchase intentions among online apparel consumers (Sin, 2002).

(2) Country of Origin

Another important consideration in evaluating alternatives products is country-of-origin (COO). Two met-analytical studies have shown that COO has an effect on

buying behavior (Pope, 1999), which is subject to country-specific and product-specific variations. Country image is defined as ‘the overall perception consumers’ form of products from a particular country, based on their prior perceptions of the country’s production and marketing strengths and weaknesses’ (Rajamma,2006). The COO ‘made in’ label, a legal requirement in some instances, remains a marketing tool to leverage strong COO images for products.

Pappu (2007) also report that the consumer-based equity of a brand is significantly associated with both the macro and micro image of the COO of the brand. The relationships between these two sets of constructs were found to be positive as well as product category specific. Furthermore, each dimension of consumer-based brand equity contributed differently to the relationships according to the product category, while the contribution of both country-image dimensions (macro and micro) was also product category specific.

However, some researchers argue that COO is a salient cue in consumer decision making. Diamantopoulos, 2011 proposed that purchase intentions for a particular brand would not be expected to be influenced- either directly or indirectly by COO considerations. Specifically, neither consumer’s overall image of products from a particular country (Narayana, 1981) nor their perceived image of products in a specific category from that country (Jaffe & Nebenzahl, 2006) should impact brand image and/or consumers’ intentions to buy the brand. Instead, purchase intentions should primarily be driven by the focal brand’s image but there latter would not be related to either the country image (CI) or the product category image (PCATI) associated with that country. In this context, ‘ country image is the overall perception consumers form of products from a particular country, based on their prior perceptions of the country’s production and marketing strength and weaknesses’ (Roth and Romeo, 1992, p.480) whereas PCATI captures the image of that country’s products in particular category. Brand image, on the other hand, captures “consumers’ perception”.

(3) Price

Price which is an important component of the marketing mix, is a factor used to stimulate the consumer to purchase. Price is also a communicator for negotiations and is competitive weapon. The consumer can use price as a means to compare

products, judge the relative value for the cost, and judge the quality of the products. Price is postulated to have a considerable influence on the consumer during his/her online shopping (Brady, 2001).

Garner (1971) suggested that there were three reasons to explain why prices are lower in online retail stores than in traditional stores. Firstly, online shops have lower direct costs associated with supplying the product (i.e., no rent, lower or centralized inventory). Secondly, there is more price competition online-more competitors with more focus on price. Thirdly, the removal of the physical monopoly or the advantage any one retailer might have over another because of his/her proximity to the consumer, that is, the consumer has to incur an additional travel and time cost to go to another retail outlet. The visibility of prices as a comparison variable across-e-tailers (the primary focus of most electronic agents), puts added price pressure on each of the e-tailers.

Price has been regarded as either a monetary sacrifice for obtaining a product or a quality signal of a product (Lichtenstein, 1993). Most leading product categories in the context of Internet shopping (tickets, books, music CDs) involve 'low touch' products and 'no touch' services (Lynch, 2001). When products are of a low touch nature (search products), product quality remains constant across vendors (Omar, 2005), allowing consumers to focus primarily on price minimization (Garbarino & Maxwell 2010). The efforts of consumers to seek out the vendors offering the best prices are facilitated in part by Internet shopbots or comparison websites (BizRate.com). Electronic markets thus allow consumers to easily compare prices across vendors and find the cheapest possible alternative (Kim, 2007).

(4) Perceived Risk

Perceived risk in this study generally defined as perception of the risks inherent in the use of open internet infrastructure for the exchange of personal information, and it often operates as multi-dimensional construct (Chen, C, 2015). Perceived risk is an important determinant of consumers' acceptance of online transaction. People perceive some risks when making online transactions. For example, they worry about unsafe payments, interception of credit cards, not receiving the paid products, lacking of confidence in websites, illegal activities and fraud. They think that personal computer have more powerful antivirus than mobile

devices. The privacy concept is strictly related with perceived risk. In fact, interviewed people, perceive security problems like transparency of personal information that can be diverted wirelessly. Furthermore, users perceive mobiles as being less safe than personal computers because technical issues. For example, the devices are not stable at the connection compared to desktop computer. The battery could discharge, impeding you to know if the purchase has been successful. Some people are stressed about the possibility that the device would steal them while they are making a purchase on the road.

Stem, (1977) identified perceived risk as the belief of individuals about the probability of suffering a failure in achieving a target. It has been discussed that high perceived risk has a negative effect on the adoption of new technology, such as m-commerce (Wu & Wang). Evidence presented from previous studies has demonstrated that the individual's awareness of risk is significant factor when adopting a new technology or service (Liu, 2013). Lovelock, Parasuraman (2005) presented the negative correlation between the willingness and the service technology adoption, where the highest adoption occurs when the using risk is low.

(5) Service Quality

Service quality is described as a form of attitude, as it is a global judgment regarding the superiority of the service (Chaudhuri, 2000). Service quality has been describe as an abstract and elusive construct (Parasuraman, 1988). Despite a number of service quality studies, there is no consensus on the conceptualization and measurement of service quality, the dimensions of service quality, and the content of its dimensions (Brady & Cronin, 2001).

Although there is a lack of consensus on the conceptualization and measurement of service quality, marketing academics generally agree that service quality is a multidimensional, higher order construct (Brady & Cronin, 2001). Total perceived service quality is used to identify how well the service performance matches consumer's expectations (Steuer, 1992)

If online retailers can identify and understand the factors that consumers use to assess service quality and overall satisfaction, the information will help online retailers to monitor and improve company performance (Chaudhuri, 2000).

(6) Product Variety

Product variety generally refers to the depth or breadth of product assortment (Solomon, 2006)-with depth defined as ‘the number of variants in a product line’ and breadth as ‘the number of product categories offered by a retailer’ (Hart & Rafiq, 2006) and drives shopping satisfaction (Hoch, 1999).

Smith (1994) conclude that there are three reasons why online shoppers value product variety. Firstly, superior assortments can increase the probability that online consumers’ needs are satisfied, especially when the product is likely to be sourced from traditional retail channels. Secondly, consumers are able to buy better quality products with a satisfactory price from a wider variety of outlets using a sophisticated search engine. Thirdly, the wider the product choice available online, the more product information people will demand. This may result in more reasonable buying decisions and a higher level of satisfaction.

Prior research has clearly documented the influence of product assortment or variety on consumer behavior. For example, repeat patronage of a store depends on perceived product variety, which ranks behind only location and price in importance (Borle, 2005). Online marketing research also shows that consumers shop online to receive the benefits of the product variety available and that a wide product selection contributes significantly to greater website satisfaction, better attitudes towards online shopping, and greater store loyalty (Lynch, 2004).

Product variety also influences product preferences and choices, though the direction of its influence remains in dispute. A large assortment could be associated with greater satisfaction because it increases the probability of a perfect match between the consumers’ preference and available alternatives (Lieberman, 2002). Such an assortment also provides consumers with decision freedom, choice flexibility, and choice optimization (Lancaster, 1990). In this sense, a bigger product assortment may lead to an increase in online sales (Borle, Boatwright, Kandane, Nunes, & Shmueli, 2005).

2.4.3 Technology Factors

Technology factors are variables that are being used for evaluating available alternative with respect to technological capabilities. Website is important because it increase the chances of relaying your message to the visitors who can become

customers. Aside from the organization, utilizing the visible areas for the important website details can also improve the search engine optimization. Website is one of the most customer adoption factors.

Website Factors

The development of the Internet has opened up new opportunities for consumers to find an enormous amount of information on a wide variety of goods and services (Quester, 2007). Blackwell, (2001) state that the content of websites influences how consumers will use the medium in the consumer decision-making process. For example, as consumers receive more complete information, they will become more informed and have greater control over the information search stage of their decision-making process (Quester, 2007). Information is the primary raw material with which the marketer works in an attempt to influence consumers (Bowie & Buttle, 2011)

Knowledge of the perception process involves seven areas; retail strategy, brand name and logo development, media strategy, advertising and package design, development of warning labels and posters, advertising evaluation, and regulation of advertising and packaging (Hansen, 2005). However, most of these strategies cannot be achieved online, which is the reason online apparel retailers have adopted various types of image interactivity technology (IIT), such as close-up pictures or zoom-in functions, mix-and-match functions, and 3D virtual models to enhance consumers' online shopping experience (Kim & Fiore, 2007). Steuer (1992, p.78) defines interactivity as the "extent to which users can participate in modifying the form and content of a mediated environment in real time." Interactivity of a website may offer a wide range of benefits to consumers and marketers, including facilitated communications, customization of presented information, image manipulation, and entertainment (Fiore, 2004). Moreover, the interactive nature of Website has been credited with positively affecting consumer responses, including increasing the desire to browse and purchase online (Gehrke & Turban, 1999).

2.4.4 Social Factors

Social factors are things that affect lifestyle, such as religion, family or wealth. These can change over time. Some of the most important of social factors are physical environment, demographic, cultural factor, ideational factor, economic factor and

political factor. In this study social norms included age, daughter, sister, brother, students, worker, friend etc. This study identify the subjective norms.

Subjective Norms

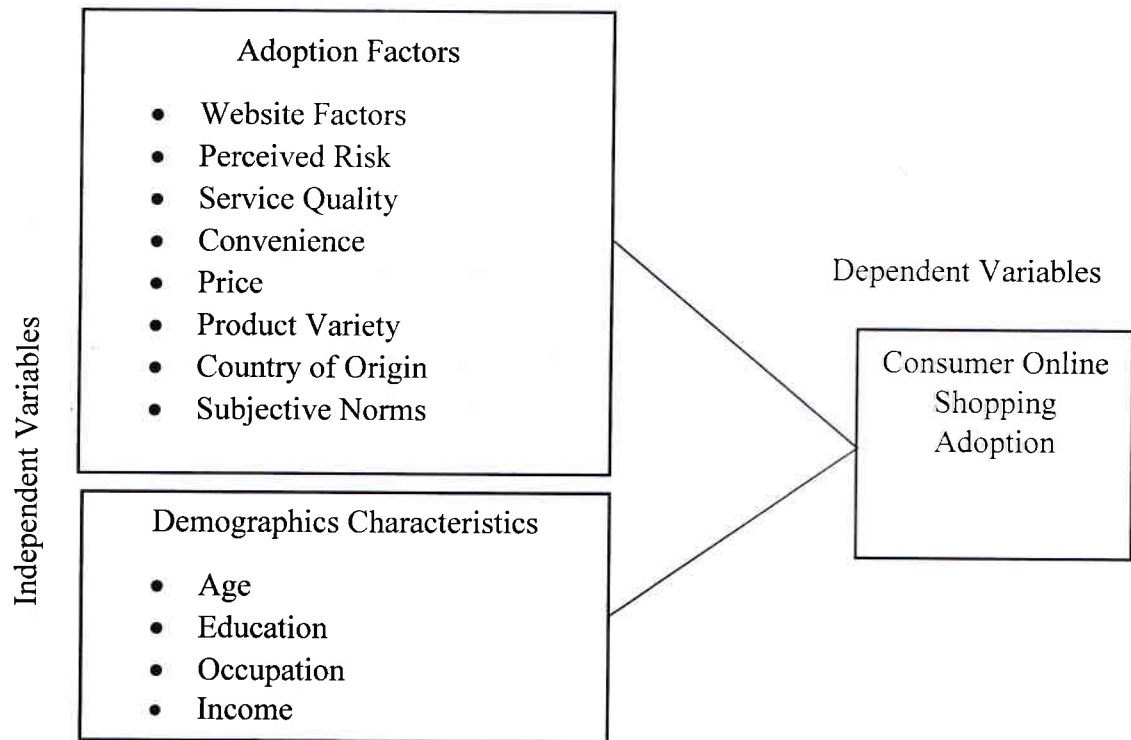
A subjective norm is defined as 'a person's perception of the social pressures put on him to perform or not perform the behavior in questions' (Ho, 1994). The Theory of Reasoned Action (TRA) (Hoffman, 1990) has successfully been used to explain human behavior. The theory proposes that human behavior is preceded by intentions, which are formed based on consumers' attitudes towards the behavior and on perceived subjective norms.

Attitude reflects the individual's favorable or unfavorable feelings towards performing a behavior. Subjective norms capture the consumers' perceptions of the influence of significant others (family, peers, authority figures, media). Subjective norms are related to intention because people often act based on their perception of what others think they should be doing. Subjective norms tend to be more influential during early stages of innovation implementation when users have limited direct experience from which to develop attitudes. It is during this stage of attitudinal development that online retailers can influence shoppers' propensity regarding purchasing behavior (Omar, 2005).

2.5 Previous Studies

There are many research studied concerning with the consumers' adoption of online shopping. The conceptual framework of this study stems from the two conceptual models of previous researcher who developed these conceptual models based on influential factors consumers' adoption of online shopping. The first conceptual model is developed by Nicole, 2014. The influential factors on consumers 'adoption of online shopping can be grouped into nine groups; demographics factors, website factors, perceived risks, service quality, convenience, price, product variety, country of origin and subjective norms. That model is depicted with figure (2.1).

Figure (2.1) The Factors that Influence Australian Consumers' Online Shopping Adoption



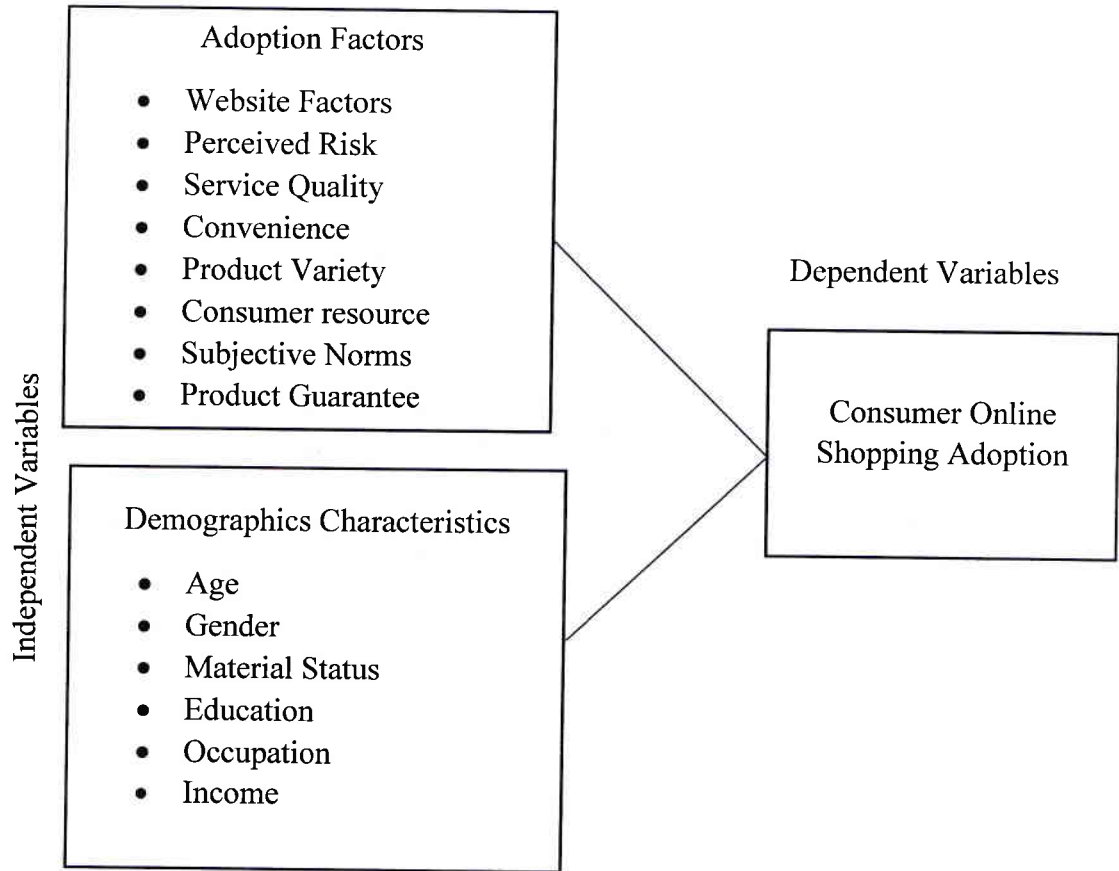
Source: Nicole (2014)

The demographic factors of online shopping buyer were revealed as female buying more frequently than male. Consumer ages 26-35 showed the highest frequency in the adoption of online shopping. This study also shows those international online shoppers on previously unidentified psychological variables that impact on online shopping; consumer confidence, consumer preference, consumer trust on foreign vendors, & perceived global propensity of hosting shopping stores.

This study also revealed many barriers for the consumers' adoption of online shopping. The main barrier was the higher risk of online shopping. Other barriers was services quality that the online shopping fails to consumers' concern and enquiries, and delayed delivery times and unguaranteed products.

Clemes (2017), by next included consumers' adoption of online shopping can be grouped into eight; website factors, perceived risk, service quality, convenience, price, product variety, subjective norms and demographics characteristics.

Figure (2.2) The Factors that Influence China Consumers' Online Shopping Adoption



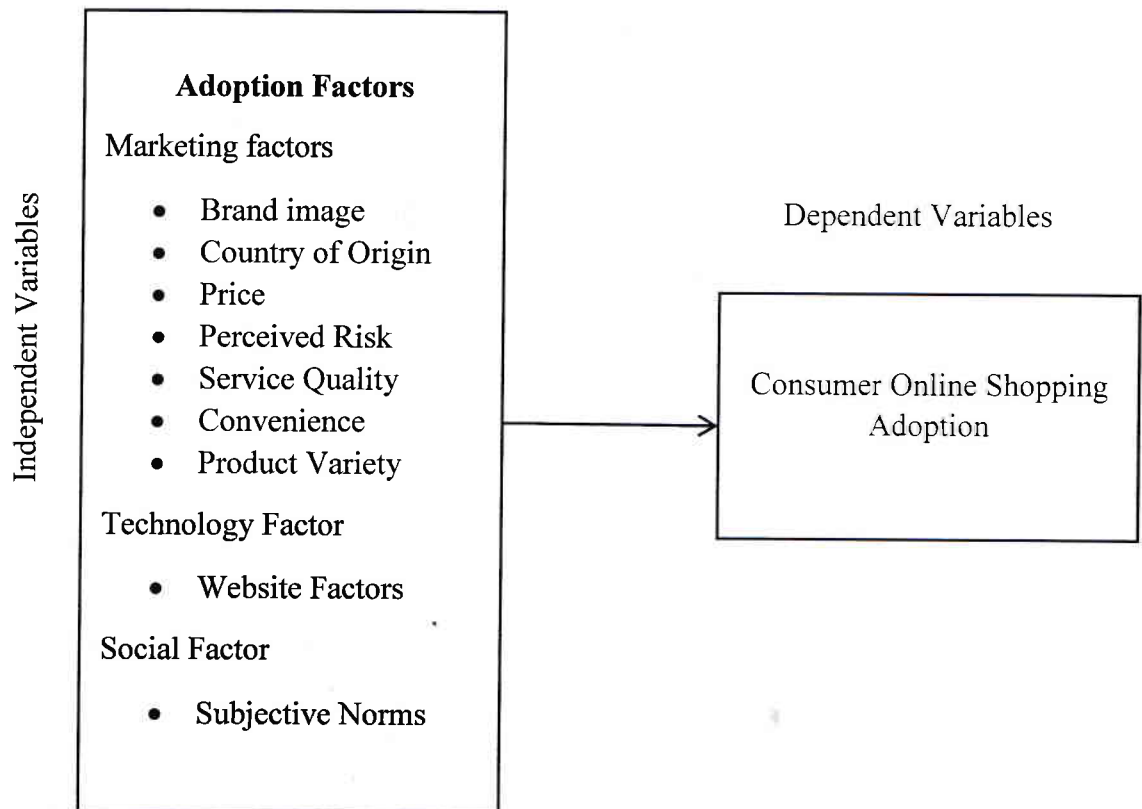
Source: Clemes (2017)

The demographics factors of the online shopping consumer found that the adoption of online shopping to be women and women hold positive attitudes and they also adopt regularly. Because women are more interested about their convenient and save their travel time. The age groups of younger people were more concerned about their convenient and also willing to pay additional price. On the other hand, elder people were environmentally conscious but owing to less purchasing power their willingness to pay premium was also less. The education level played an important role in consumer adoption of online shopping. Higher the education, better the knowledge and experiences it could increase the adoption of online shopping. There was a significant association and positively correlated in relation with online shopping and consumers' adoption. If the people who are significant to consumers have positives adoption and opinion towards online shopping, they are more likely to have positive intention to buy them.

2.6 Conceptual Framework of the Study

The conceptual framework of the study is proposed in Figure 2.1 to explain the consumers' adoption of online shopping for Dawbon Township. The framework shows the relationships among consumers' website factors, perceived risk, service quality, brand image, convenience, price, product variety, and country of origin, subjective norms and the consumers' adoption of online shopping.

Figure (2.3) Conceptual Framework



Source: Own Complication

The framework is applied to design a questionnaire in the mythology part. The consumers' adoption to sampled consumer is measured by 42 questions. This is made up of 5 points Likert scale (ranking from "disagree=1, strongly disagree=2, neutral=3, agree=4 and strongly agree=5"). In this framework, the characteristics of includes the website being "easy to navigate", "attractive" and "provide reliable information to answer their question". Perceived risk includes "consumer worrying about the connection quality", "safe transaction", "personal information and reliable and consumer afraid the level of benefits". Service quality includes "the products ordered are delivered within the time promise", "promptly respond to consumer inquiries" and "encourage to make suggestions and offer good after sales services". Convenience includes "online shopping more convenient to shop compared to traditional retail shopping", "takes a little time afford to make a purchase" and "it is easier to compare alternative products".

Price includes "online shopping cheaper price than traditional retailing store", "it is offer better value for their money compared to traditional retail shopping" and "to save money as do not need to travel anywhere". Products variety includes "online shopping offer a wide variety of products" and "it can buy products that are not available in retail shop". Subjective norms includes "family/ friends encourage to make purchase the online shopping and media", "advertising & promotion influences decision to purchase online". Brand image includes "consumer like to buy product from well-known brand official website", "there can be bought trustful" and "international branded in online shopping". Country of origin includes "consumer prefer to buy quality", "their well-known", "trusted image and prefer to buy imported foreign products because they are made in abroad". Adoption factors includes "online shopping give the guarantee for buying the quality product" and "variety of products or to buy with online shopping and the consumer will be sure to buy online shopping for future". The consumers' adoption of online shopping is measured by the frequency of buying within one month.

Chapter 3

Overview of the Online Shopping in Myanmar

This chapter consists of three sections; they are the overview of the current situation of telecommunication industry, penetration of online shopping in Myanmar, background study of online shopping in Myanmar and function of online shopping in Myanmar.

3.1 Current Situation of Telecommunication Industry

Because of the significant political changes in Myanmar, telecommunication market affects a huge impact. Before the significant political changes, the government solely controlled the telecommunication market. As a result, the total numbers of mobile phone users become 5,400,000 in 2012.

The Myanmar Government has offered bids for two fresh telecom licenses to two foreign investors called Telenor and Ooredoo. At that time, according to the government statistics, 5.4 million of Myanmar's 60 million populations had a mobile phone subscription at end 2012, giving the country a mobile penetration of 9 per cent. According to Ministry of Telecommunications and Information Technology, the number of mobile phone users in Myanmar is expected to reach up to 80 percent of the country's population during the fiscal year 2015-2106. Huawei who has built 40 percent of the towers and ZTE has built 60 percent in Myanmar, which amounts to 1500 across the country, said it has built the towers mostly in Yangon, Mandalay and Naypyidaw.

The Myanmar Telecommunication Operator Tender Evaluation and Selection Committee selected Norwegian Telenor Group and Ooredoo of Qatar as winner of the bidding, for the two-telecom license issued by the government of Myanmar. The license allows the operators to build and operate a nationwide wireless network for 15 years. Ooredoo began selling low price SIM cards at a price of USD 1.5 in Yangon, Mandalay and Naypyidaw in August 2014.

Ooredoo aims to have 3G coverage for 50% of the population by year' end, Telenor and Myanmar Posts and Telecom with their own ambitious targets. By the end of 2015, most of Myanmar's population will live within range of a 3G or better mobile network system.

The mentioned above are the current situation of Myanmar telecommunication industry. As the telecommunication industry has developed, the usage of the internet has increased at the same time. As a result, the new opportunities of businesses are emerged for entrepreneurs and SMEs. Among them, the online shopping is one of the most opportunities that emerged from the developing of the telecommunication industry. (www. Myanmar consumer survey research.com).

3.3 Penetration of online shopping in Myanmar

Online shopping trends on Facebook in Myanmar have been developing since 2013 and trade volume has been obviously increasing and popular among 2015 till now. After local and foreign telecom companies has distributed inexpensive SIM cards with the internet and affordable prices, internet penetration at every age level has been rapidly growing which has led to the development of the Online Shopping seen in Myanmar.

According of Myanmar Computer Association, e-commerce, otherwise known as online shopping started in 2006. At the time, the trend was not based on online transactions, but merely as an advertising platform for the products. Online transactions use expanded in 2011 and later years.

Online shopping has become a popular shopping method. Its convenience is the biggest per 5k. Shopping can be done right from home or office in minutes 24/7. Cheap deals and better prices are available mostly on online and many online shops offer discount coupons. Most physical stores have a limited array of products. They can only hold limited items and there are often are often many polices affecting the availability of products. Shopping online allows shoppers to find many products that they would not be to find in a physical store. Shoppers do not need to walk back and forth between stores to get different types of items. Due to the many advantages of online shopping, online stores have become a booming business in Myanmar. Thus, more and more local online shops appeared and offer products not only from local but also international banks. Since so many people use Facebook for personal social media as mentioned, it's often easier and more familiar than using a website builder or blogs.

Since many people use Facebook for personal social media as mentioned, it's often easier and more familiar than using a website builder or blogs. Since Facebook

is a huge company with billions of people using their platform, its regular updates and continual mobile optimization of Facebook app makes it mobile friendly. Asking friends to share the posts their products can do page promotion easily. One popular method is to do giveaway event, giving one or more of products free for promotional purpose.

3.4 Advantages of Online Shopping in Myanmar

As the internet usage in Myanmar expands, the convenience and allure of shopping online is also experiencing a rise in popularity. Online shopping is most popular among women and feedback from customers suggests a few quick clicks are more convenient than fighting traffic to visit the store.

There are various collections of products available in shopping website. Which include home essential kitchen wares, furniture, electronics products, and fashions mobile accessories to machines. Shop.com.mm claims to be the largest shopping website in Myanmar. Aside from its size, the website also helps connect online buyers and sellers. The main wholesales in Myanmar supplier of all online running business Myanmar is said to be Alibaba Group Holding, the world's fifth-largest internet company by revenue limited which is a Chinese multinational conglomerate and world's largest retailer. There are many online shopping stores in Myanmar now like Rgo 47, One Kyat, Zego Bird, Kaymu.com.mm, She shines Gems and Myanmar Online Store and etc. Most of online business order their products from various sources but mainly from Hong Kong, Tai wen, Korean and Japan. People can get several of products ranging from small households appliances to products of 100% authentic expensive brands.

In Myanmar, common buying selling items Online include clothing, shoes and fashion accessories. Online shopping malls like shop.com are not the only sites getting a lot of visitors these days. Sale pages through Facebook and other social media are also getting their share of online sales. Approximately over a thousand of people running online business in Myanmar. The online retailer will deliver its goods to more than 60 townships. Shop.com.mm charges the delivery services of the goods and some online stores ask for prepurchase through bank account if the price of the products is more than Kyats 15,000.

While the convenience may attract some to online shopping, internet speed is a barrier for online retailers to overcome if it is to survive. The low speeds of internet in Myanmar compared to other countries may frustrate some shoppers and there are many people who are not familiar with computers which create further isolation from online retailer's customer base. One of the things that customers don't like about online shopping is that it may take a long time for same order. However, the online retailers are still trying to gain the trust of customers and consumers are also can't forgone the practice shopping at online website due to its endless convenience.

3.5 Function of Online Shopping

Online shopping is considered to be a very helpful way of buying products through the internet especially during the holidays and clearness seasons. It allows customers to enjoy a wide variety of products and items. Online shopping also provides customers with a good customer service that also occur online. Many people around the world prefer to shop online and buy products from several brands companies that they cannot find or are not available for purchase in their home countries. Nowadays, and with the help of the new technology and the internet, people all simply sitting in their homes.

First, an online shopper needs to create a personal account which and a password. It is very important for the customer to save the account information is a safe in order not to lose it or allow other people it under their personal name. This leads to the going numbers of online stores on social media. As stated by MMRD, 96% of internet user in Myanmar uses social media. Facebook become the most popular social platform with 93% using if followed by Viber at 80% and twitter is at 6%. Almost every internet user in Myanmar has a Facebook account thus business owners started doing business on the social media and investing more on Facebook.

After doing all the previous step, the customers should take into consideration of the safety site. To be sure if the website is the safe place to share your credit care information, the customer should find the beginning of the link starting with https. Having the website starting with https, means that this specific webpage will safely secure the customer's credit card information.

After checking the safely of the webpage, people can make purchase through various ways due to technological advances and the methods include online based

payments such as PayPal and Amazon Pay, or directly through banks with Credit cards, Debit cards, and visa cards. Nevertheless, those methods granted with a certain level of ease when it comes to shopping. Focusing on Myanmar, people can browse all the popular and big product brands from all over the world through internet. Also, people had to travel from place to place to get a particular item while requiring them to spend extra time and money, online shopping has reduced those unnecessary sacrifices while also getting the just done. To purchase goods locally through in Myanmar, most online shops accept cash-on-delivery.

Chapter 4

ANALYSIS OF CONSUMERS ADOPTION OF ONLINE SHOPPING

This chapter includes four parts. They are research method, the demographic factors of consumers, online consumer buying behaviors and consumer adoption of online shopping. And then it is trying to find out the relationship between consumers' adoption in Dawbon Township. The nine influencing factors of individual consumer determinants that is website factors, perceived risk, service quality, brand image, convenience, price, product variety, country of origin and subjective norms in relation to the consumer adoption of online shopping.

4.1 Research Design

The study focused on the effect of consumer adoption of online shopping in Dawbon Township. To support the assessment, the required data were collected through sample survey. As a survey instrument, a structured questionnaire for primary data was used. The questionnaires are divided into three parts: demographic characteristics of sample consumer, their online consumer buying behavior and their influential factors of adoption of online shopping (website factors, perceived risk, service quality, brand image, convenience, price, product variety, country of origin, subjective norms). The consumer's adoption to sampled consumers is measured by 42 questions. This is made up of 5-points Likert scale (ranking from "disagree=1, strongly disagree=2, neutral =3, agree=4 and strongly agree=5"), which consisted of Likert scale on the questions to collect the data.

As a sampling method, the simple random sampling (SRS) method was used in this study. In the process of sampling 143 consumers were randomly selected from four quarters. Personal interview method is applied to collect primary data from sampled consumers. To analyze the collected data, the statistical analysis of Statistical Package for Social Science (SPSS) was applied. Multiple Linear Regression was used to examine the relationship between the independent variables (website factors, perceived risk, service quality, brand image, convenience, price, product variety, country of origin and subjective norms) and dependent variable consumer adoption of online shopping

4.2 Demographics Characteristics of the Respondents

Demographic characteristics of the respondents are analyzed by gender, age group, education, occupation and income level. Table (4.1) describes demographics characteristics of the respondents. From data analysis, it is found that among 143 respondents, male 29 % and female 71 %. Thus female respondents took larger domain than male.

In the study, age of the respondents are being classified into five categories which are under 18, 19-25, 26-40, 41-60 and over 60. Majority of the respondents are between the ages of 19-25 which is made up of 55 % (65 people) of total respondents. Followed by this category is age 26-40 at 26 % (51 people). Age under 18 is only at 0.9 % (3 people). Majority of the respondents fall in age group 19 to 25. According to the data, people whose ages 19-25 are found to tend to online shopping too much.

The education levels of respondents are classified into four groups. The majority of respondents are bachelor degree amounting to 50 % or (72 persons), follow by high school with 23 % (33 persons) of the total and master with only 19 % (27 persons) and middle school holders are only 8 % (11 persons).

Occupations of customers in online shopping are broadly grouped into seven. According to table, private workers are the largest number (61 persons) representing 45 %. It seems that private workers adopt online shopping than other. The second largest online shopping customers are students (32 persons) representing 25 %. Civil servants customers adopt online shopping at the third position (25 persons) representing 12%. Housewife and retired adopt less online shopping adoption. From this finding, it can be concluded that private worker adopt online shopping more than others.

According to table, people with income level Ks 150,000-300,000 are found to be most interested in online shopping representing 43% (66 persons). The most significant feature of the table is that the income more than Ks 300,000-450,000 earners are at the second position with 21%. The third interested group is more than Ks 450,001 accounting 13% (19 people). No income customers seem to online shopping sometimes using mobile and another group less than Ks 150,000 is the least interested one (18 % and 5% respectively). Overall, it can generally be seen from the table that every income group is optimistic about online shopping using mobile although there are some difference in the percentage.

Table (4.1) Demographic Characteristics of the Respondents (n=143)

Variables		Numbers of Respondents	Percentage
Gender	Male	35	29.4
	Female	84	70.6
	Total	143	100
Age (Years)	Under 18	3	0.8
	19-25	65	54.6
	26-40	51	26.1
	41-60	24	18.5
Educational level	Middle school or below	11	7.8
	High school	33	23.1
	Bachelor degree	72	50.3
	Master	27	18.8
	Occupation	Civil Servant	25
	Private Staff	61	45.7
	Retired	13	9.0
	Housewife	12	7.6
	Students,	32	25.3
Income	No income	16	18.1
	Less than Ks 150,000	7	4.9
	Ks 150,001-300,000	66	42.7
	Ks 300,001-450,000	35	21.0
	More than Ks 450,001	19	13.3

Source: Survey Data (2018)

4.3 Buying Behavior of the respondent for Online Shopping

This section describes the consumer buying behavior of online shopping such as respondents by frequency of online shopping time, respondents by types of products shopping online, respondents by duration of daily internet usage and regular source for

online shopping are shown as follows. Each characteristic has been analyzed in terms of absolute value and percentage.

Table (4.2) Respondents by frequency of Online Shopping

Buying times	Number of Respondents	Percent
Very often	5	3.5
Often	29	20.3
Occasionally	61	42.7
Rarely	44	30.8
Very rarely	4	2.8
Total	143	100

Source: Survey Data (2018)

The frequency of online shopping buying time is classified into five groups such as very often, often, occasionally, rarely and very rarely. According to table (4.2), they buying the online shopping occasionally customer are the largest number (61 persons) representing 42.7%. The second largest buying online shopping customers are rarely customers (44 persons) representing 30.8%.

Table (4.3) Respondents by types of products Online Shopping

Kinds of products	Number of Respondents	Percent
Clothing	78	54.5
Shoes	28	19.6
Fashion Accessories	35	24.5
Household	2	1.4
Total	100	143

Source: Survey Data (2018)

The products shopping are broadly grouped into four. Table (4.3) shows products shopping online of respondents. According to table, clothing products are the largest number (78 persons) representing 54.4%. It seems that clothing products adopt online shopping than other products. The second largest online shopping products are fashion accessories (35 persons) representing 19.6%. The shoes products adopt online shopping at the third position (28 persons) representing 19.6%. The least buying

products is household products (2 persons) representing 1.4%. From this finding, it can be concluded that clothing products adopt online shopping more than others.

Table (4.4) Respondents by duration of daily Internet Usage

Average hour per day	Number of Respondents	Percent
1-2 hours	65	45.5
2-3 hours	34	23.7
3-4 hours	19	13.3
More than 4 hours	25	17.5
Total	143	100

Source: Survey Data (2018)

The duration of daily internet usage are broadly grouped into four. Table (4.4) shows duration of daily internet usage of respondents. According to table, the daily internet usage of 1-2 hours are the largest number (65 persons) representing 45.5%. The second duration of daily internet usage of 2-3 hours are (34 persons) representing 23.7% and follow by more than 4 hours are (25 persons) representing 17.5%. The least duration of daily internet usage are (19persons) representing 13.3%.

Table (4.5) Regular Source for Online Shopping

Source of online shopping	Number of Respondents	Percent
Facebook	96	67.1
Shop.com.mm	15	10.5
Rgo.47	19	13.3
Kay mu.com.mm	2	1.4
Other	11	7.7
Total	143	100

Source: Survey Data (2018)

Table (4.5) shows the regular source for online shopping respondents. According to Table (4.5), majority of respondents are Facebook amounting to 67.1% or (96 persons), follow by Rgo.47 shop with 13.3% (19 persons) of the total and Shop.com.mm shop with only 10.5% and other shops are only 7.7% (11 persons). The least Kay mu.com.mm shops are (2 persons) representing 1.4%.

4.4 Descriptive Analysis of Independent Variables Measurement Scale

In this part, the descriptive results of the measurement scale for each of the construct of the research model are presented. This study consists of ten constructs: website factors, perceived risk, service quality, brand image, convenience, price, and products variety, country of origin and subjective norms and adoption.

Descriptive statistics is used in this study not only to express the demographic factors (age, gender, education level, occupation and income) but also to describe the mean values and standard deviation of the observed variables. The high average scores suggest that online customers have high adoption. The mean values of variables are categorized into the three levels. Mean value of less than 2 are as low level, mean value between 2 and less than 3.5 are as moderate level and mean value of 3.5 or higher are as high level of perception of toward particular variables (Sckaran, 2003).

(1)Website factors

Table (4.6) the some level regarding the website designs of internet retailer are attractive by online shopping gets the highest level among other with 3.5 indicating that the website factors influence the respondent to some extents. With regard the websites provide information of online shopping, the score level is only with 3.11, thus there is only average level to influence the online shopping.

Table (4.6) Respondents' Agreement Level on Website Factors

No.	Statement	Means
1.	Internet's retailer websites are easy to navigate.	3.32
2.	The website designs of Internet retailers are aesthetically attractive.	3.53
3.	The internet retailers' websites provide in-depth information to answer my question.	3.11
4.	The link within the website allows me to move back and forth easily pages.	3.42
5.	It is quick and easy for me to complete a transaction through the website.	3.45
	Average	3.37

Source: Survey Data (2018)

(2) Perceived Risk

Table (4.7), the online shopping customers in this study tended to agree that, in general, adopting online shopping on the internet is risky compared to traditional method (Mean=1.90). They also seemed that they do not worry personal information online products purchased from the internet (Mean=2.10). The loss of privacy did not really matter to them (Mean=2.18). As a result, they were quite comfortable reliability of online shopping adoption (Mean=2.20). However, they felt slightly uncertain about whether the level of benefits that they expected (Mean=2.22). Additionally, they appeared slightly worried about connection quality about conducting large travel-related transactions over the internet (Mean=2.43).

These result imply that online shopping customers anticipate the various risks involved when adopting online shopping. They are quite cautious with regard to the size of transaction conducted via the internet for the online products purchase. The larger the amount of payment involved, the higher the risk they perceived, in spite of this, overall they demonstrated a low level of perceived risk, which indicates that they trust the new shopping medium.

Table (4.7) Respondents' Agreement Level on Perceived Risk

No.	Statement	Mean
1.	Worrying about the connection quality.	2.43
2.	Worrying about the safe transaction.	2.25
3.	Worrying about personal information.	2.10
4.	Worrying about reliability.	2.20
5.	Making afraid the level of benefits.	2.22
6.	Making not safe to accept and rely on messages.	2.18
7.	Making risker than traditional method.	1.90
	Average	1.87

Source: Survey Data (2018)

(3) Service Quality

Table (4.8), the some level regarding the internet retailers promptly respond to inquiries by online shopping gets the highest level among other with 3.32 indicating that the service quality influences the respondent to some extent. With regard the internet retailers offer good after sales services of online shopping, the score level is

only with 3.12, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on having many internet retailers are delivered to me within the time promise which can encourage adoption on online shopping.

Table (4.8) Respondents' Agreement Level on Service Quality

No.	Statement	Mean
1.	The products I ordered are delivered to me within the time promise.	3.17
2.	Internet retailers promptly respond to me inquiries.	3.32
3.	Internet retailers encourage me to make suggestions.	3.18
4.	Internet retailers offer good after sales services.	3.12
	Average	3.20

Source: Survey Data (2018)

(4) Brand Image

Table (4.9) the some level regarding the availability of well-known branded product by online shopping gets the highest level among other with 3.52 indicating that the brand image factors influence the respondents to some extents with regard the trust factor of online shopping, the score level is only with 3.40, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on having many online shopping branded are trustful which can encourage adoption on online shopping.

Table (4.9) Respondents' Agreement Level on Brand Image

No.	Statement	Mean
1.	I like to buy product from well-known brand official website.	3.52
2.	I feel safe when I purchase products from well-known brand official website.	3.50
3.	I think online shopping branded products are trustful.	3.40
	Average	3.47

Source: Survey Data (2018)

(5) Convenience

Table (4.10), the some level regarding it is easier to compare alternative products when I shop using internet by online shopping gets the highest level among other with 3.47 indicating that the convenience factor influence the respondents to some extents. With regard it is compare to traditional retail shopping the score level is only with 3.22, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on having it is more convenient to shop through the internet when compared to traditional retail shopping which can encourage adoption on online shopping.

Table (4.10) Respondents' Agreement Level on Convenience

No.	Statement	Mean
1.	It is more convenient to shop through the internet when compared to traditional retail shopping.	3.22
2.	It only takes a little time and affords to make a purchase through the internet.	3.27
3.	Online shopping saves me time by allowing me to multi-task with ease.	3.23
4.	It is easier to compare alternative products when I shop using internet.	3.47
	Average	3.30

Source: Survey Data (2018)

(6) Price

Table (4.11), the some level regarding allow to save money as do not need to travel anywhere by online shopping gets the highest level among other with 3.53 indicating that the price factor influence the respondents to some extent. With regard the internet offer lower prices compare to retail store the score level is only with 3.10, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on having many online shopping offer lower price to retail store which can encourage adoption on online shopping.

Table (4.11) Respondents' Agreement Level on Price

No.	Statement	Mean
1.	Online shopping allows me to buy the same, or similar products, at cheaper price than traditional retailing stores.	3.12
2.	Online shopping offers better value for my money compared to traditional retail shopping.	3.25
3.	I think the internet offers lower prices compared to retail store.	3.10
4.	Online shopping allows me to save money as I do not need to travel anywhere.	3.53
	Average	3.25

Source: Survey Data (2018)

(7) Product Variety

Table (4.12), the some level regarding the offers a wide variety of products by online shopping gets the highest level among other with 3.53 indicating that the product variety factor influence the respondent to some extents. With regard the online shopping can buy that are not available in retail shops through the internet the score level is only 3.04, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on many online shopping can buy products that are not available in retail shop which can encourage adoption on online shopping.

Table (4.12) Respondents' Agreement Level on Price

No.	Statement	Mean
1.	Online shopping offers a wide variety of products.	3.53
2.	I always purchase the types of products I want from the internet.	3.19
3.	I can buy purchases that are not available in retail shops through the internet.	3.04
	Average	3.25

Source: Survey Data (2018)

(7) Country of Origin

Table (4.13), the some level regarding prefer to buy foreign products by online shopping gets the highest level among other with 3.53, indicating that the country of origin factor influence the respondents to some extent. With regard prefer to buy foreign products because they are made in abroad the score level is only with 3.27, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on many offer to buy foreign products because they are made in abroad which can encourage adoption on online shopping.

Table (4.13) Respondents' Agreement Level on Country of Origin

No.	Statement	Mean
1.	I prefer to buy foreign products because they are of high quality.	3.53
2.	I prefer to buy foreign products because of their well-known and trusted image.	3.45
3.	I prefer to buy foreign products because they are made in abroad.	3.27
	Average	3.42

Source: Survey Data (2018)

(9) Subjective Norm

Table (4.14), the some level regarding the media influences decision to purchase by online shopping gets the highest level among other with 3.47 indicating that the subjective norm factors influence the respondents to some extent. With regard the family and friends encourage to make purchase through the internet the score level is only with 3.06, thus there is only average level to influence the online shopping. It can be assume that many of the respondents on many family/ friends me to make to purchase through the internet which can encourage adoption on online shopping.

Table (4.14) Respondents' Agreement Level on Subjective Norm

No.	Statement	Mean
1.	Family/friends encourage me to make purchase through the internet.	3.06
2.	The media (eg. Television, radio, newspaper) influences my decision to purchase online.	3.47
3.	Advertising and promotion influences my decision to purchase online.	3.10
	Average	3.21

Source: Survey Data (2018)

Table (4.15) Average Consumer Adoption of Online Shopping

Adoption of online shopping	Mean
Brand image	3.47
Country of origin	3.42
Website factor	3.37
Convenience	3.30
Price	3.25
Product variety	3.25
Subjective norm	3.21
Service quality	3.20
Perceived risk	1.87
Average	3.14

Source: Survey Data (2018)

According the Table 4.15 shows the average consumer adoption of online shopping. As the result, average of brand image was ranked the highest adoption, followed by country of origin, website factor, convenience, price, product variety, subjective norms, service quality and perceived risk.

4.5 Descriptive Analysis of Dependent Variables Measurement Scale

Descriptive statistics for the adoption construct are reported in Table (4.16). As shown in Table (4.15), the mean scores of the measurement items were between 3.53 and 3.85. The customer in this study indicated rather strong agreement

(Mean= 3.85) that they intended to continue adoption online shopping. They also claimed that variety of products are available to buy with online shopping (Mean=3.74). Further, they predicted that online shopping gives the guarantee for buying the quality products (Mean= 3.75). As for overall evaluation, they were preferred online shopping to traditional shopping (Mean= 3.78) and quality products are easily to seek online shopping (Mean=3.70). However, they were less inclined to declare that they were frequently online shopping customer (Mean=3.53), they are very confident to buy products from online shopping.

From the results, it is clearly noted that online shopping customers who participated in this study are the actual adopters of online shopping. 'Adopters' in this context does not refer to purchasing shop via the online shopping only; it also includes positive attitudes towards the technology such as liking it and using it on a regular basis. The results also imply that, generally, the online shopping customers in Dawbon township customers are satisfied they have with their online shop purchase and the overall services they receive from web retailers they have dealt with. Thus, this might influence their decision to continue to use this shopping medium and increase their future usage.

Table (4.16) Respondents' Agreement Level on Adoption Behavior

No.	Statement	Mean
1.	Online shopping gives the guarantee for buying the quality products.	3.75
2.	I prefer online shopping to traditional shopping.	3.78
3.	Quality products are easily to seek online shopping.	3.70
4.	I am very confident to buy products from online shopping.	3.53
5.	Variety of products are available to buy with online shopping.	3.74
6.	I will be sure to use online shopping for future.	3.85
	Average	3.73

Source: Survey Data (2018)

4.6 Regression Analysis

Multiple regression analysis was applied to investigate the factors of price and brand. To develop the multiple regression models, adoption is used as dependent variables, website factors, perceived risk, service quality, convenience, price, product variety, country of origin and subjective norm are used, as independent variables. The results of the effect of website factors, perceived risk, service quality, convenience, price, product variety, country of origin and subjective norm on perceived adoption are shown in Table (4.17) and appendix.

Table (4.17) Influencing Factors on Adoption

Dependent variables	Unstandardized Coefficients		t	Sig	VIF
	B	Standard error			
Constant	1.142	.482	2.370	.019	3.343
Website factors	.344***	.115	2.994	.003	1.113
Perceived risk	-.094***	.030	1.951	.002	1.258
Service quality	.119**	.048	2.469	.015	1.330
Convenience	.211**	.082	2.557	.012	2.580
Price	.038	.117	.324	.746	3.075
Product variety	.176**	.072	2.452	.016	1.511
Country of Origin	.502***	.112	4.480	.000	3.789
Brand	-.048	.087	-.557	.579	1.066
Subjective norm	-.183*	.093	-1.961	.052	2.742
R Square	.548				
Adjusted R Square	.517				
F-value	17.903***		.000		
Durbin-Watson	1.619				

Dependent variable

Source: SPSS Outputs (Appendix)

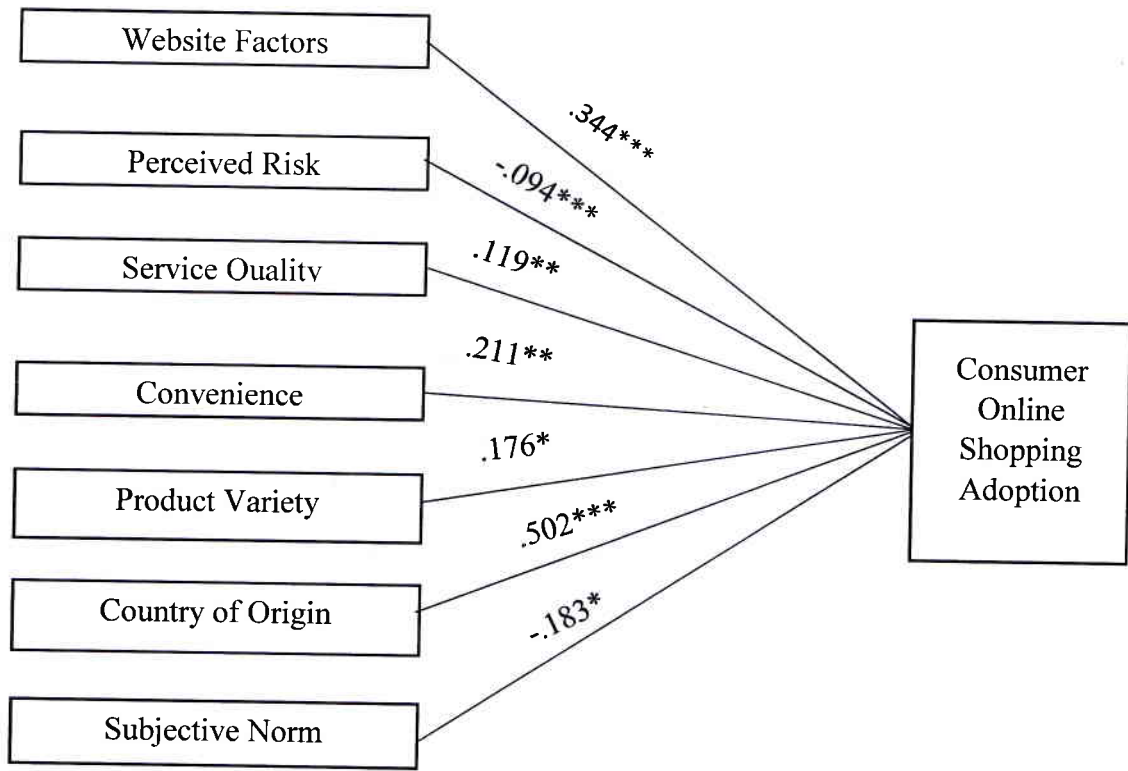
Statistical significance indicate *** at the 1% level, **5% level and *10% level

For the regression coefficient and significant level of each independent variable, it can be seen that nine variables, includes website factors, perceived risk, service quality, convenience, price, product variety, country of origin and subjective norm.

Table (4.17) displays the multiple regression results, which can be interpreted as follow: R square is .548, which indicates 5.48 percent of the variance in adoption that is predicted by nine independent variables. Adjusted R square is .517. According to the results shown in Table (4.17), all other independent variables are constant, a unit increase in website factor will lead to .344 unit increases in effect on adoption and a unit increase in risk will lead to .094 unit decrease in effect on adoption. A unit increase in service quality will lead to .119 unit increases in effect on adoption and a unit increase in convenience will lead to .211 unit increase in effect on adoption. A unit increase in product variety will lead to .176 unit increase in effect on adoption and a unit increase in country of origin will lead to .5.02 unit increase in effect on adoption. A unit increase in subjective norm will lead to .183 unit decrease in effect on adoption. The value of F-test, overall significance of the model, is 17.903 and its significant level is at 1% (p-value=0.000). The multicollinearity statistics by using variance inflation factors (VIF) are also checked and the value of (VIF) is less than 10. The Durbin-Watson statistics are mediating variables are used to check autocorrelation. For 143 observation and 9 independent variables d_l is 1.608 and d_u 1.862 at the 1% significant level. The Durbin-Watson value (d) 1.619 is less than 1.862. It indicates that it appears to be autocorrelation. Therefore it can confirm that there are autocorrelation problem.

The results suggest that website factors, service quality, convenience, product variety and country of origin have direct relationship with adoption. This means that the higher the level of website factors, service quality, convenience, product variety and country of origin, the more adoption in online shopping in Dawbon Township. The result suggested that risk and subjective norm has indirect relationship with adoption. The lesser risk and subjective norm customers in adopting online shopping, the higher the level of adoption.

Figure (4.1) The Result of the Study of Consumer Adoption of Online Shopping



Source: Survey Data (2018)

Chapter 5

Conclusion

In this chapter, the summary of the finding and discussion from the previous chapter, suggestion and recommendation according to the findings are presented and limitation and need for further research for the online shopping are described. As the telecommunication industry is developing, the online shopping businesses are developing at the same time. Therefore, it is important for the firms to know why the consumer choose to buy online, how they evaluated the online shopping and how they make the decision to buy the online.

5.1 Findings and Discussions

According to the research, the demographics factors of online shopping consumer are revealed that there is more female consumer than male consumer. Regarding the age group, the majority of the online shoppers are normally under 18 , between 19-25, between 26- 40, between 41-60 years old. The rest is over 65 years old. Therefore, it can be concluded that the online shopping is being interested in by the younger age compared to the over 65 years. It can be because of the generation gap and the lack of technology knowledge. From the aspect of the gender, the female are the major respondents among the total respondents. The female respondent is one half times more than the male respondents. Since the female are interested in shopping as usual, same as in the online shopping. For the education point of view, most of the respondents are bachelor degree followed by the high school, master degree and the least one is the middle school or below. The online shoppers mainly are the company staff and it can be because they are lack of time to go shopping, spent some time in office to do online shopping for their personal need.

Over half of the online shoppers do the shopping very often so that the business owner should take advantage on this information. More than half of the total respondents of the online consumer normally spent if the products are with reasonable price so the seller can set the target product with the reasonable price. The product for clothing and fashion accessories are the most popular products among the other online products. Therefore, the online business owner should focus on the popular products or selling the differentiated product to penetrate the online market. Most of the people used internet 1-2 hours and followed by 2-3 hours. Most of the shoppers buy the

products from Facebook so that it can be concluded that the Facebook is the best social platform to develop the business as the current trend. By studying the profile of the online shopper, it can be said that the business owner should know the technology to integrate with the business to catch up with the current trend.

First of all, studying views of website factors on online adoption. In this analysis, it can be said that the consumer buy online. A good general classification scheme for website design includes: visual design, such as layout and color that gives consumers their first impressions; content design, information provided on the website; and social cue design, which is embedded in the web interface and allows people to communicate using different media; and is important for retaining consumer. The result of this research confirm that consumer's decision to purchase online can be affected by website factors, such as page loading time, website navigation, and access to product information. In addition, the information provided on online retailers' web pages needs to be succinct and understandable. If consumers encounter unclear or difficult terms and conditions, or poor product information, then they could be unwilling to make further purchase online.

Moreover, to attract more potential consumers, online marketers and retailers have adopted various types of image interactively technology (IIT). For example, online retailers and marketers can use close-up pictures or zoom-in functions, mix-and-match functions, and 3D virtual models to enhance consumers' online shopping experience. Perceived risk ranked as the number one influential factor on adoption of online shopping. Consumer's perceived risk associated with online shopping, online marketer and retailers need to design risk-reducing strategies to increase online shopping.

In this research, privacy and security of personal information, security of online transactions and product risk, are the main factors involved in Dawbon Township consumers' risk perception. Therefore, in risk-reducing strategies, online marketers and retailers should emphasize the view that the e-shopping mode is safe and that the idea that e-shopping is safe has been proved in different countries. In dealing with the consumers' personal information, companies must be responsible for protecting consumers' personal details.

Online marketers and retailers need to improve the formal privacy policies of their online security systems on their websites, and cooperate with encryption technology companies to inform consumer about their security measures, as uncertainty over technology is more dangerous than knowing and being informed about technology. Online retailers should offer excellent product warranty policies, money back guarantees, and the right to exchange the product without additional shipping charges. Moreover, regarding the inability to physically inspect the product prior to an online shopping transaction, online retailers should provide detailed and complete product information on their official website page.

Service quality plays the significant role on adoption of online shopping. High quality service which can garner positive word-of-mouth endorsements and publicity which increase consumers' buying of online shopping. Online marketers and retailers should focus on to effectively improve their e-service quality. Service quality in the online shopping context, is where retailers fail to answer consumers' concerns and inquires, and delayed delivery times and unguaranteed products. Thus, online marketers and retailer need to increase the efficiency of delivery and provide quick response to consumers of the concerns and inquiries. For example, in additional to use communication channels such as e-mail, online marketers and retailers can also offer 24 hours customer services, such as live customer service representatives and technology support staff. Service quality is the personalized online shopping environment. Online marketer and retailers need to develop online marketing strategies to personalize the shopping environment in order to meet different consumers' needs and preferences.

In the studying views of brand image factors on online shopping. In this analysis, it can be said that the consumer do not adopt because consumer have not brand experience. Online marketers and retailers should provide detailed and complete brand information for their online consumers. Convenience positively impact consumers' behavior on willingness to make purchases from the internet. Consumers obtain utilitarian value from efficient and timely transactions, both time and effort savings positively influence consumers' online purchase intentions. Consumer perceived level of online shopping convenience has significant and positive effect on the online shopping. In the study views of price factor on online shopping.

In this analysis, it can be said that the consumer do not adopt because many of the customers do not thinking price.

A greater perceived product variety leads to greater ease of navigation for consumers with low-choice uncertainty. A wide selection of products leads to better comparison shopping and eventually better purchases. Therefore, innovative online retailers should increase the number of product types and brands available online in order to provide hedonic stimulation which leads to online shopping pleasure.

Studying views of subjective norms factors on online shopping. In this analysis, it can be said that the consumers buy online products but increase stimulation from family members, peers, friends, media, and advertising and promotion decrease effect on consumers' decision to buy online products. Most of the people want to make own decision to buy online products.

There are additional analysis regarding the different kinds of products and age group, income level and gender. For the age group, the younger generations of respondents buy from online for clothing and fashion accessories compared to old generation. For the income level, the normal income level respondents buy the online shopping more than higher income level respondents. For the gender analysis, it can be concluded that the female shoppers buy more than the male shopper.

The above mentioned are facts for the findings and discussion of the study of consumer buying behavior of online shopping.

5.2 Suggestion and Recommendation

After studying on adoption of online shopping, the online seller should focus on younger age group because they are keeping in touch with the latest technology and trend. They should be more focus on the female shopper since the females shop more than male. However, the shopper can focus on the male shopper since this can be the new opportunity for them. The online seller should focus on the company staff. The lower and medium income level people buys the online so the seller should focus on that income level with the suitable products and price. The product should not be too expensive or too cheap for them to buy. The premium product should not sell online since a few high income people buy online. And the online shoppers buy

products with reasonable price there so many shoppers will be interested since this is the amount that they normally spent on online.

The main reason for online shopping is time, energy and cost savings. Moreover, they can buy any products from anywhere and can get clear information for the products are also the factors to choose online shopping. Therefore, the seller should focus on the products around the world and provide all the required information for them with the best delivery, payment service. There is more business opportunity if the seller selling the brand that is popular among the shopper and build the trust between seller and shopper, with the best service with reasonable price and product.

Moreover, there will be more chance if the seller knows more about the information technology (IT) such as knowing how to use Facebook, how to do marketing in Facebook and how to do the digital marketing in this digital age. And the seller should keep in touch with the mobile phone, tablets and latest popular social network such as Facebook, twitter, other news portal website so that they can use them as a channel to market their online products.

5.3 Limitation and Need for Further Study

Because of the financial and time constraints, the research was only conducted in Dawbon Township and the study only conducted 143 people both online and paper based. As the telecommunication industry is developing all over Myanmar, the future study should be done to whole country including upper and lower Myanmar. Depending on the location, the consumer behavior and decision making process can be different. The preference of consumer is growing to the consumption of online products and marketers should review the opportunities of the online product market to get the marketing effectiveness by using marketing strategies. These researches will help to examine factors that are critical to the success of the online product industry and also help to understand consumer buying behaviors.

APPENDICES

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(I)The questions below relate to personal data.

1. What is your gender?
 Male
 Female
2. What is your age group?
 Under 18 years old
 19-25 years old
 26-40 years old
 41-60 years old
3. Which is the highest level of education you have completed?
 Middle school or below
 High School
 Bachelor degree
 Master
4. What is your occupation?
 Civil Servant
 Private Staff
 Retired
 Housewife
 Students
5. Which is the average of Income per month?
 No income
 Less than Ks 150,000
 Ks 150001-300,000
 Ks 300,001-450000
 More than Ks 450001

(II) Online Consumer Buying Behaviors

1. How often did you buy online?
 - Very often
 - Often
 - Occasionally
 - Rarely
 - Very rarely

2. What types of fashion products mostly you bought by online shopping?
 - Clothing (Men, Women, Kids wear)
 - Shoes (Boots, Heels...)
 - Fashion Accessories
(Jewellery, Bags, Watches, Hats...)
 - Households

3. How many average hour per day do you use Internet?
 - Less than 1 hour
 - 1-2 hours
 - 2-3 hours
 - 3-4 hours
 - More than 4 hours

4. The most frequently used shopping websites or applications.
 - Facebook
 - Shop.com.mm
 - Rgo.47.
 - Kay mu.com.mm
 - She Shines Gems
 - Myanmar Online Store
 - Other (Please Specify)

SECTION (C) CONSUMERS' ADOPTION OF ONLINE SHOPPING

Please tick “/” on one answer.

1. Disagree, 2. Strongly Disagree, 3. Neutral, 4. Agree 5. Strongly Agree

	Disagree	Strongly Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
<p style="text-align: center;">Website Factors</p> <p>1. Internet's retailer websites are easy to navigate. 2. The website designs of Internet retailers are aesthetically attractive. 3. The internet retailers' websites provide in-depth Information to answer my questions. 4. The link within the website allow me to move back and forth easily between pages. 5. It is quick and easy for me to complete a transaction through the websites.</p>					
<p style="text-align: center;">Perceived Risk</p> <p>6. Worrying about the connection quality. 7. Worrying about the safe transaction. 8. Worrying about personal information. 9. Worrying about reliability. 10. Making afraid the level of benefit. 11. Making not safe to accept and rely on messages. 12. Making riskier than traditional method.</p>					
<p style="text-align: center;">Service Quality</p> <p>13. The products I ordered are delivered to me within the time promise by the internet retailers. 14. Internet retailers promptly respond to my inquiries. 15. Internet retailer encourage me to make suggestions. 16. Internet retailers offer good after sales services.</p>					

<p>Convenience</p> <p>17. It is more convenient to shop through the internet when compared to traditional retail shopping.</p> <p>18. It only takes a little time and afford to make a purchase through the internet.</p> <p>19. Online shopping saves me time by allowing me to multi-task with ease.</p> <p>20. It is easier to compare alternative products when using internet.</p>					
<p>Price</p> <p>21. Online shopping allows me to buy the same, or similar products , at cheaper price than traditional retailing stores.</p> <p>22. Online shopping offers better value for my money compared to traditional retail shopping.</p> <p>23. I think the internet offers lower prices compare to retail store.</p> <p>24. Online shopping allows me to save money as I do not need to travel anywhere.</p>					
<p>Product Variety</p> <p>25. Online shopping offers a wide variety of products.</p> <p>26. I always purchase the types of products I want from the internet.</p> <p>27. I can buy products that are not available in retail shops through the internet.</p>					
<p>Subjective Norms</p> <p>28. Family/friends encourage me to make purchase through the internet.</p> <p>29. The media (e.g. Television, radio, newspaper) influences my decision to purchase online.</p> <p>30. Advertising and promotion influences my decision to purchase online</p>					

	1	2	3	4	5
<p>Country of Origin</p> <p>31. I prefer to buy foreign products because they are of high quality.</p> <p>32. I prefer to buy foreign products because of their well-known and trusted image.</p> <p>33. I prefer to buy foreign products because they are made in abroad.</p>					
<p>Brand Image</p> <p>34. I like to buy product from well-known brand official website.</p> <p>35. I feel safe when I purchase products from well-known brand official w website.</p> <p>36. I think online shopping branded products are trustful.</p>					
<p>Adoption Factors</p> <p>37. Online shopping gives the guarantee for buying the quality products.</p> <p>38. I prefer online shopping to traditional shopping.</p> <p>39. Quality products are easily to seek online shopping.</p> <p>40. I am very confident to buy products from online shopping.</p> <p>41. Variety of products are available to buy with online shopping.</p> <p>42. I will be sure to use online shopping for fut</p>					

Do you think you may shop online in the future?

Yes No