Factors Affecting Consumers Purchasing Decisions in Online Shopping in Hong Kong

LUI CHEUK MAN, DESTINY
BA (Hons) Scheme in Fashion and Textiles
(Fashion Marketing and Merchandising Specialism)

INSTITUTE OF TEXTILES & CLOTHING
THE HONG KONG POLYTECHNIC UNIVERSITY
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Under the Supervision of

Dr. Zhi-ming Zhang

by

 Destiny, Cheuk Man LUI

Institute of Textiles & Clothing

The Hong Kong Polytechnic University

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CERTIFICATE OF ORIGINALITY

I hereby declare that this thesis is my own work and that, to the best of my knowledge and belief, it reproduces no material previously published or written, nor material that has been accepted for the award of any other degree or diploma, except where due acknowledgement had been made in the text.

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Abstract

Nowadays, with the rapid development of Internet technology, online shopping is becoming common and even inevitable among Hong Kong people in different age. Consumers choose online shopping which is another shopping channel that is more convenient and express than the traditional shopping pattern, and these also attracts more and more people sell products online, from chain store to small individual business.

Due to the increasing amount of online sellers, the competition among sellers on the internet will become more and more intense. To stand out, it is useful for sellers to find out what factors affect a potential consumer’s purchasing behaviour of online shopping. Consumer behaviour study how consumers choose between products or services when facing more than one alternative,

The objective of this study was to investigate the factors affecting Hong Kong consumers’ online purchasing decisions and behaviour on apparels. There were three objectives in this study: (1) to find out the factors influencing the intention of online shopping, (2) to provide useful information for online shops in marketing
decision making, (3) to analyze the importance of online selling in marketing decision in fashion industry.

In-depth interviews were conducted with experienced online shoppers aged from 18 to 35 in the initial stage of this study to provide more insights into the study and provide a basis for the design of questionnaire. Then, base on the answers and information collected from in-depth interviews, a questionnaire survey was designed. The questionnaire was carried out with 172 respondents in Central, Monkok, and The Hong Kong Polytechnic University from 5th February to 18th February 2012. From the results of the survey, subjective factor is not relevant in affecting the consumers’ online purchase decision and behaviour. While the three factors from the objective factors, including price, product quality and web trust, are found significant to affect the consumers’ online purchase behaviour. Thus, it is suggested that online sellers should pay more attention on the service and objective factors to attract online consumers and increase their trust towards online stores.
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Chapter One – Introduction

1.1 Background

In these recent decades, the development of internet technology is more and more rapid and mature, it was becoming inevitable that online shopping would become an alternative way of purchasing goods. The products variety, services, efficiency, security and popularity of online shopping also develop quickly, it is necessary for the online shopping industry have continual improvement to meet consumers changing needs and expectations.

Traditionally, consumers have to go to physical stores to buy what they want; the distinctive characteristic between online shopping and traditional shopping is that consumers need not to go to a physical store, but make their choices base on what they see on the internet, so it is useful to discover the factors that might affect online purchasing behaviour, either positively or negatively.
1.2 Aims and Objectives

This study aims at addressing the factors affecting online shopping behavior of Hong Kong consumers and to investigate the factors directing Hong Kong online consumers’ decision making towards apparels. Three objectives were set up for achieving the goal and to better define the focus of this study. They are:

(1) To discover the subjective and objective factors influencing the intention of online shopping and its implementation.

(2) To add useful information for online shops in marketing decision making.

(3) To analyze the importance of online selling in marketing decision in fashion industry.
1.3 Scope of Study

1.3.1 Profile of Hong Kong internet user

According to the statistics announced by the Census and Statistics Department in December 2009, there was about 15.9% of Hong Kong population, aged 15 and over, had used online purchasing services during the past twelve months before enumeration (Census and Statistics Department (2009). Thematic Household Survey Report No. 43. Information Technology Usage and Penetration, 138). Where the same figure was only 5.6% in 2001, which indicate that more and more people shop online in Hong Kong. For that reason, it is useful to study the underlying factors affecting Hong Kong online consumers’ purchasing decision and behaviour. Also, according to the statistics announced by The Nielsen Company in September 2010, there was 25% Hong Kong online consumers planned to do online shopping for Clothing/Accessories/Shoes in next month of the enumeration.

1.3.2 Target consumer group

In this study, people at all age in Hong Kong who had online shopping experience were
chosen as study subjects in order to provide a broader scope for the project. Consumers at all age were selected as the target group since online shopping is becoming common among all ages of people. Experienced online shoppers can provide useful information during the study of factors affecting their online purchasing behaviour. This study takes an integrative approach, with regards to many underlying factors affect consumers’ online purchasing decision on apparels.

1.4 Outline

This study is organized in a six-chapter format. Chapter One provides the background information and justifications on the importance of studying factors affecting online consumers purchasing behaviour in Hong Kong. Chapter is literature review about consumer decision making and the factors influencing online consumers’ purchasing decision and behaviour towards apparels. Based on those literatures, several research schemes are developed and the framework of this study is presented in this chapter. Chapter Three explains the research models and the hypotheses used.

Chapter Four discusses and give explanation for the research methodology and the data analysis methods used in this study. This Chapter explains the reasons of qualitative
(in-depth interviews) and quantitative (questionnaire survey) data collection methods. And also explains the data analysis methods and techniques employed. Then, the results of the data after analyzed are discussed in Chapter Five. Lastly, Chapter Six draws the major findings and conclusions of this research, and this chapter also has evaluations and limitations of the study. Finally, this chapter also conducts recommendations for future research.
Chapter Two – Literature Review

2.1 Consumer decision making

Consumer decision making means a consumer make a choice between more than one option of goods or services. The study of consumer decision making concerns how consumer make decision between those alternatives (Peter and Olson, 1999). A large amount researches about consumer decision making put the focus on the cognitive process. Consumers decision making process was described as complicated with many factors generate problem recognition before a series of actions was initiated to reach a result (Erasmus et al., 2001).

Consumer decision making process describes the steps of a consumer’s decision making. Consumers first identify their needs and then collect information, evaluate the alternatives and finally make the purchase decision. All these actions are determined by both psychological and economical factors, and are affected by environmental factors like cultural, group, and social values (Klein and Yadav, 1989).

In the psychological aspect, consumers are viewed as irrational, impulsive and passive
when making decision (Zaichkowsky, 1991). Some psychologists presume consumers would use rational shortcuts to make decisions. They think that consumers are not perfect decision makers and their minds are limited to handle and recall the information.

For the economical perspectives, the *Utility Theory* anticipated that consumers make decisions based on the expected outcomes of their decisions. In this model consumers were viewed as rational actors who were able to estimate the probabilistic outcomes of uncertain decisions and select the outcome which maximized their well-being (Fishburn, 1968).

### 2.2 Online Purchase Behaviour

Goldsmith and Goldsmith (2002) found that experienced online shoppers have more trust and better feeling on online service than non-experienced shoppers who have no online shopping experience before. Also, experienced online shopper, after considering the risks and understand them, are less risk reluctant than non-experienced shoppers (Donthu, 1999). Therefore, it is becoming more and more important for online sellers to gain online consumers’ trust. Those studies have been used to explain consumers’ decision making, but there was few research investigating the underlying factors affecting
different consumers’ decision making. Therefore a study that investigates such factors is needed to understand the justification of consumers’ purchasing decision making.

Turley and Milliman (2000) affirmed that shopping environments can affect consumers purchase behaviour, as they obtain value from searching for goods or services in different store environments (Bloch, Sherrell, and Ridgway 1986). Online shopping behaviour is defined as “a shopping activity performed by a consumer by means of computer based interface, where the consumer’s computer is connected to and can interact with a retailer’s digital storefront.” (Häubl and Trifts, 2000, 5). Consumers’ online shopping behaviour is based on the manifestation of online sellers website, the photos of products but not an actual real product (Lohse and Spiller 1998; Park and Kim 2003). Different studies has inspected different factors on consumers online shopping adoption, like geography and store accessibility (Farag et al. 2006), perceived risk and online shopping benefits (Pires, Stanton, Eckford 2004), typology of online stores (Moe 2003), pleasure and web trust (Ha and Stoel 2009), attitudes to online shopping (Dittmar et al.; Ahn, Ryu, and Han 2007), and impact of consumers’ socio-economic conditions (Farag et al. 2006).

The rapid development of internet and e-commerce has influenced the objective for
browsing and surfing the internet of consumers (Soopramanien and Robertson 2007) and collecting product information (Moe and Fader 2004). The purchase behaviour of online consumers is different from those in traditional shopping environment (Alba, 1997). The online shopping environments persuade consumers to look for products that enhance the utilitarian and hedonic aspects of shopping (Ha and Stoel 2009).

2.2.1 Consumers Online Purchase Intention

Consumers purchase intention in the online shopping environment will determine the strength of a consumer’s intention to perform a specific purchasing behaviour by means of the internet (Salisbury, Pearson, Pearson and Miller, 2001). Moreover, the theory of reasoned action (TRA) suggested that consumers’ behaviour can be anticipated from the intentions that match up with the action, target and context to consumer behaviour (Ajzen and Fishbein, 1980).

Purchase intention means how a person intends to purchase a product or service. There are different variables like the expectations to purchase and the consideration in buying a good or service can be used to measure the purchase intention of a consumer (Laroche, Kim and Zhou, 1996). According to Pavlou (2003), when a consumer intends to involve in a online transaction, that is online purchase intention.
When the process of information retrieval, information transfer and product purchase are taken place via internet, it is considered as online transactions (Pavlou, 2003). The information retrieval and exchange steps are regarded as intentions to use a web site.

2.3 Online decision making process

The traditional consumer decision making research can help people understand better the behaviour of consumers and the reasons of their buying decision (Jobber, 1998). It is also important for marketers to understand online consumers’ decision making process. Online consumers expect different services at different stages, for example collecting information about the stores, comparison on products or services and online customers’ services. The online purchase decision making process can be classified into three stages, they are: building trust, online shopping experience and after purchase needs. The whole consumers’ decision making process includes five stages and they are: problem recognition, information collecting, evaluation of alternatives, actual purchase decision and post purchase evaluation. In this study, the focus will be put on the first three stages as this study is aim at studying the intentions and attitudes of online consumers. In which, the last two stages that focus on actual behaviour would not be discussed in details.
2.3.1 Problem Recognition

The intention of a consumer to solve a problem depends on the level of the discrepancy between the desired and present situation and the relative importance of the problem. The recognition of a problem may be caused by internal factors like the person's financial situation and also external factors for example advertisements. Internet marketing stimuli can be used in triggering consumers’ needs. Thus, online sellers can capture potential consumers at this stage by predicting consumers’ needs and problems (Bulter and Peppard, 1998).

2.3.2 Information collecting

After a consumer recognizes a problem or a need, he/she will start collect information to solve the problem (Jobber, 1998). It is critical for online sellers to know and understand the online decision making process and focus on how to attract consumers that are searching for information and provide what they want. Previous findings stated that internet usage has positive effects on consumers’ online shopping attitude and intention to shop online (Dennis, et al. 2002). Potential online customers will use the internet as a platform to collect information and they tend to have positive attitudes on online shopping. Previous studies also supported that a consumers innovativeness will affect his/her intention on shopping online directly (Citrin et al. 2000). Therefore, in
this stage, the information collecting stage, consumers’ innovativeness and their internet usage are positively influencing consumers’ attitude on online shopping.

2.3.3 Evaluations of alternatives

After collecting information, consumers will evaluate between different alternatives in order to make a decision of purchase. In traditional decision making process, consumers evaluate the alternatives by evaluating the performance of the product or service; considering the cost of purchase; concerns the effects of the purchase on social norms and relationship with other people and how the products related to individual (Jobber, 1998). When consumers evaluating the alternatives during online shopping, privacy are an important factor, the security of the transaction is important to affect consumers’ decision.
2.4 **Subjective factors**

The subject factors affecting consumers’ purchase behaviour mainly relate to the consumers’ subject consciousness, both positive and negative. Subjective factors are affected by external environment or decided by individual demands which mean different consumers will have different reactions. Consumers who are easily affected by the external environment will have a considerable impact on cognition (Alexandre and Dennis, 2006). Consumers’ personality will also affect their purchasing behaviour and decisions.

2.4.1 **Individual demands**

There were several demands for consumers to shop online. One of the demands is online shopping can save time for consumers (Hawkins, DI Hawkins, Best, Coney 2003). And in Hong Kong such a modern city that concerns time efficiency, saving time is important to people in all aspects includes shopping, and thus more and more people in Hong Kong choose online shopping rather than traditional shopping. Besides, the time of online shopping is flexible which allows consumers to carry out online shopping activities any time at any place (Harrell G.D. & McConocha D.M. 2007). Almost all
the online stores operate 24 hours basis and this provide much convenient to consumers.

### 2.4.2 Consumers Attitude

Consumers who are willing to try new things have higher risk bearing ability than those conservative consumers. Since the risk of online shopping is thought that higher than traditional shopping in physical stores, almost all online consumers have the personality that willing to try new things (Martinsons M.G. 2008).

Consumers are able to shop online more and more efficiently due to the rapid development of internet technology which provide a more and more advanced online shopping platform to consumers. The technology acceptance model (TAM) (Childers et al. 2001; Koufaris 2002; Gefen, Karahanna, and Straub 2003) stated two significant factors that affect an individual’s attitude and intention to use new technology, they are the ease of use and usefulness (Davis 1989). Lately, the enjoyment has been added to the TAM model (Heijden 2004). Both the utilitarian and hedonic aspects are viewed as relevant to consumers’ acceptance on online shopping in the TAM model (Childers et al. 2001), for example the enjoyment of online shopping and the usefulness of online grocery shopping, they refers to hedonic and utilitarian aspect respectively. The study
proposed two things, one is that utilitarian aspect of online environment is crucial on online shopping attitudes and hedonic aspect is evenly significant.

Through the study on the behaviour of online bidders in online auctions, Angst and colleagues (2008) found out that consumers’ decisions were influenced by hedonic fulfillment. Also, it was found that online consumers shopped online were related to their need for excitement and uniqueness; positive sociality; online deal searching and involvement with a product class. Their motivation to shop online was associated with fun (Wolfinbarger and Gilly, 2001).

2.5 Objective factors

2.5.1 Price

Actual prices are the discounts or surcharges relative to price expectations, according to prospect theory (Tversky & Kahneman, 1991); this perception affects the demands for a firm’s product, and hence its profitability.

Consumers have a variety of prices in their memory against which they evaluate the
current price of a product. The upper price limit is the price above which the consumer considers the product as expensive or belongs to a different sub-category. While the lower price limit is the price below which the consumer considers the product to be of poor quality. The acceptable price range is the difference between the two limits. In addition to price uncertainty, the width of the acceptable price range is determined by the customer’s price consciousness (Widrick and Sorce 1991), price knowledge (Kosenko and Rahtz, 1988), or purchase frequency (Urbany and Dickson 1991). The above studies suggested that occasional buyers (presumably with higher price uncertainty) have a wider range of acceptable prices as well as a higher midpoint than regular buyers.

The degree that consumers distinguish and react to price levels and price changes is price sensitivity (Goldsmith et al, 2005). Price sensitivity can works as an indicator of how much a consumer willing to pay. Therefore, price has an important effect on consumers’ purchase behaviour and as a result on sales and profits of the business (Han et al, 2001).

2.5.2 Quality

Quality means providing pleasant to consumers, not just protecting them from annoyance
Quality can also be regarded as one of the key components of a business’ competitive advantage. Thus, the quality of products or services is important to a business (Foster and Sjoblom, 1996). There are five approaches to define quality, they are: the transcendent approach, the product-based approach, the user-based approach, the manufacturing-based approach and value-based approach (Garvin 1984). The transcendent approach assumed quality is both absolute and generally identifiable. The product-based approach states that the differences in the quantity of ingredient or attribute of a product reflect in divergence in quality of that product. The user-based approach states quality is the degree of how a product or service meets or go beyond consumers’ expectations. The manufacturing-based approach defined quality as conformance to requirement. That means how a product or service meets a certain design standards. Finally the value-based approach considers quality with performance at acceptable price or acceptable cost.

Consumers that concerns shopping enjoyment are positively liable toward hobby, quality and impulse orientations when making online purchase. Different form traditional shopping at physical stores, inline shopping do not allow consumers to physically judge the quality of the product. That means consumers can only rely on the pictures and information on the online sellers’ website to judge the product quality. They also
evaluate product quality by reviewing sellers’ credibility, feedback, products quantity and variety (Lala V., Arnold V., Sutton S. G., & Guan L., 2002).

2.5.3 Web Trust towards online shopping environment

Buyers and sellers develop a degree of trust between each other. Sellers should trust in their customers in that they are able to choose goods and services, purchase them, and pay for them. On the other hand, customers should trust in sellers in that they can provide their needed goods and services and are able to distribute (or deliver) them if necessary (Zargar, 2001). To maintain the business relationship and reach the goal between sellers and buyers, trust is a necessary factor. When people trust in each other, it means that they keep their promises they made during their business relationship.

In the virtual market environment, buyers usually see pictures of their goods to be purchased, not the goods themselves. Many promises about the quality of goods and services are made. In the e-commerce environment, since it is very hard to take legal actions against sellers or customers in case of any fraud or dispute, therefore, trust is highly important in conducting e-business transactions. When the consumer placing an order in the internet which he or she needs to provide financial information and other
personal data, enough trust is needed to exist for the transactions to carry on (Eggert, 2006)

Therefore, trust can be regarded as the foundation of trade and it is crucial in many economic exchanges, especially in the online environment (Gefen, Rose, Warkentin & Pavlou, 2005; Hoffman, Novak & Peralta, 1999). The success of e-commerce needs consumers to trust the virtual environment.

Yoon (2002) recognized four factors as the components of web trust, they include transaction security, website property, navigation functionality, and personal variables. Online trust showed very similar responses to its antecedents as web-site satisfaction except for site properties which was significant to web-site trust only and for navigation functionality which was significant for web-site satisfaction only. That means, to increases consumers’ trust towards an online seller, managing the general image of the web site is more important than emphasizing the functionality of the site. Also, refund policy and risk freeness of online transaction affect consumers trust as well. Trust will also gain through positive experience between online buyers and sellers. This study showed that web trust can affect online-purchase decision (Yoon, 2002).
2.6 Summary

In this chapter, the literature concern about the consumer decision-making and purchase behaviour especially the consumers’ online purchase behavior was reviewed. Base on these theories, the online purchase behaviour and also the online consumers purchase intention were studied. Both subjective factors and objective factors that affect online consumers’ purchase decision and behaviour were identified in many previous studies. Literature review was carried out on individual demands and consumers’ attitude regarded as the subjective factors influencing online consumers’ purchase decision and behaviour. The relationships between product price, product quality and web trust with consumers’ decision-making also has been discussed in this chapter in the support of much literature research. The next chapter will discuss the research models and hypotheses in this study.
Chapter Three – Research Models and Hypotheses

3.1 Outline

Both subjective factors and objective factors affect consumers’ purchasing behaviour towards apparel when shopping online. Subjective factors include individual demand and consumers’ attitude. On the other hand, objective factors include price, product quality and trust towards online sellers. These factors also affect the repeat purchasing behaviour of online consumers. In this study, the demographic background of consumers also be considered in the analysis, and they include age, monthly income and online shopping frequency and expenses.

The following figure explains the relationship between the factors and the online consumer purchase decision and behaviour.

It is assumed that individual demands and consumers’ attitude in subject factors affect online consumer purchase decision and behaviour. For objective factors, it is assumed price, product quality and trust affect online consumer purchase decision and behaviour. Finally, there is another assumption assuming online consumer purchase decision and behaviour has influence on repeat purchase behaviour.
Therefore, there were totally six hypotheses drawn:

H1: Individual Demands has positive influence on online consumer purchase decision and behaviour.

H2: Consumers attitude has influence on online consumer purchase decision and behaviour.

H3: Reasonable price strategy has positive influence on online consumer purchase decision and behaviour.

H4: Product quality has positive influence on online consumer purchase decision and behaviour.

H5: Web trust has positive influence on online consumer purchase decision and behaviour.

H6: Online consumer purchase decision and behaviour has positive influence on repeat purchase behaviour.
3.2 Individual demands and online consumers’ purchase behaviour

The platform of e-commerce provides consumers a chance to meet their shopping demands by sitting in front of the computer and shop at home. And this also satisfies those consumers’ shopping demand who prefer to stay at home rather than visiting physical stores. For those who are price consciousness, online shopping reduces the price indirectly by saving the transportation cost (Wonseok Oh, 2002). Besides, online shopping is an alternative for consumers to purchase sensitive goods that may cause
inconvenience when purchasing in physical store (Cameron & Galloway, 2005).

Since there are no limitations on opening hours on online stores, online shopping can satisfy consumers’ impulses on shopping. And this also satisfies the demands of consumers who have no time to shop at physical stores, in which their leisure time after work or school do not match the opening hours of physical stores (Chu & Liu, 2007).

When facing the difficulties of gaining product information, consumers tend to choose online shopping to solve them. For instance, consumers may find difficulties to know which physical store in their city have the product they want and sometimes even there is no physical store in their city selling what they want (Chu & Liu, 2007).

And therefore the hypothesis H1 was drawn:

H1: Individual Demands has positive influence on online consumer purchase decision and behaviour.
3.3 Consumers’ attitude and online consumers’ purchase behaviour

Consumers’ decisions were influenced by hedonic need fulfillment (Angst, 2008). Their happiness relates to the shopping process itself rather than the result and means outgoing person tend to shop at physical stores and enjoy shopping.

Therefore, shy person who are not good at communicating with other people may tend to shop online as they can avoid in person interaction with others. As it is not necessary for consumers to interact with others face to face, this may attract introverts to shop online.

And therefore the hypothesis H2 was drawn:

H1: Consumers attitude influence on online consumer purchase decision and behaviour.

3.4 Price and consumers’ purchase behaviour

Many consumers use online auctions to search for rare and unusual product, like those products that are limited edition. Also they use online auctions to find quality goods with moderate price rather than just to find low priced products. Besides, auction
participants have a feeling of attachment to auction items when bidding duration gets long.

At the early stage of shopping online, consumer may be price sensitive, but an exited and competitive shopping journey may increase consumers’ willingness to pay more for an attractive and better fashion product and their price sensitivity for the final price will be decreased (Irani & Hanzae, 2011).

And therefore the hypothesis H3 was drawn:

H3: Reasonable price strategy has positive impact on consumers’ purchasing behaviour.

3.5 Quality

Online consumers are not able to evaluate the product quality directly; they can only rely on the photographs and descriptions provided by the online seller in the website to judge the product quality. Also, consumers can evaluate product quality by reviewing sellers’ credibility, feedback from other buyers, products quantity and variety. The product assurance proposed by the online sellers also reflects the quality of the products (Lala V., Arnold V., Sutton S. G., & Guan L, 2002).

Thus, the hypothesis H4 was drawn:
H4: Product quality has positive influence on online consumer purchase decision and behaviour.

3.6 Web Trust and online consumers’ purchase behaviour

The purchase behaviour of consumers in the online environment is totally different from making decision in a physical environment (Alba et al 1997). When the online shops’ website has a proper layout, this will encourage consumers to make purchase. Besides, refund policy and other after sales services of online transaction can affect consumers trust as well. Consumers’ trust will gain through positive experience between online buyers and sellers (Yoon, 2002).

Thus, the hypothesis H5 was drawn:

H5: Web trust has positive influence on online consumer purchase decision and behaviour.
3.7 Online consumers’ previous purchase decision and repeat purchase behaviour

A satisfy online shopping experience that stimulates memory resident positive imagery of the online store or business can affect a consumer’s web trust and satisfaction (Yoon, 2002). That means the previous experience of an online consumers can influence his or her repeat purchase behaviour, both positively and negatively. To increase consumers’ loyalty and increase their repeat purchase behaviour, online sellers should develop a relationship with online buyers at the first time of their purchase.

Therefore the hypothesis H6 was drawn

H6: Online consumers’ previous purchase decision has positive influence on repeat purchase behaviour.
Chapter Four – Methodology

4.1 Outline

In this chapter, the methodology and research method employed in this research will be explained, both the qualitative and quantitative method. The first section outlines the research methods used in this study (Section 4.1). The second section explains the qualitative method used – the in-depth interviews used in the first stage of this study to provide basis of the development of the questionnaire survey (Section 4.2). The third section describes the quantitative research method – the questionnaire survey (Section 4.3). The forth section has the details of the measurement scales in the questionnaire survey (Section 4.4). The fifth section introduces the data analysis method based on the data collected from the questionnaire survey (Section 4.5). In the last section, there is the summary of the research methods.

Certain research methods were employed to test a series of factors that affect consumers’ online purchase decision and behaviour based on the view from literatures. The qualitative and quantitative research methods were used, for qualitative methods, the in-depth interviews were carried out; for quantitative methods, questionnaire survey was
carried out.

At first, the in-depth interviews were conducted with experienced online shoppers aged from 18 to 35 in the initial stage of this study to provide more insights into the study and provide a basis for the design of questionnaire. Then, base on the answers and information collected from in-depth interviews, a questionnaire survey was designed. The questionnaire was carried out with 172 respondents in Central, Mongkok, and The Hong Kong Polytechnic University from 5th February to 18th February 2012.

4.2 In-depth interviews

In-depth interview is a personal interview where a single respondent is investigated by a skilled interviewer to discover underlying motivations, attitudes, and feelings on a topic (Hair, 2008).

In-depth interviews with six respondents were conducted on 15th January and 21st January in the Hong Kong Polytechnic University. The objective of the in-depth interviews is to gain more insight into this research topic. The reason of conducting the in-depth interviews was to identify potential variables that are important in determining online
consumers’ purchase decision and behaviour on apparels. Based on the information gathered from the in-depth interviews, they are used to help to develop the mechanism of the questionnaire survey. IN-depth interviews can

The six respondents are all experienced online shoppers at the ages 18 – 35, with three males and three females. In the six respondents, two of them are students and the rest of them have different occupation in order to cover more population. The interviews were conducted in the Hong Kong Polytechnic University as to provide a better environment with less external interruption. Profile of the in-depth interview participants are listed in Appendix I (A1.2)

During the in-depth interviews, participants expressed their opinions and discussed in open-ended questions based on literature related to consumers’ decision making and purchase behaviour towards apparels (see Appendix I – A1.1). Interview questions included consumers’ clothing choice criteria, feelings towards online shopping, reasons for them to shop online and factors affecting their repeat online purchase behaviour. Interviews took about fifteen to twenty minutes for each participant. The information collected to provide a background basis for the design of next stage questionnaire design.
4.3 Questionnaire survey

The questionnaire designed based on the information collected from the in-depth interview and to investigate the subjective and objective factors that affect consumers’ online purchase behaviour. The questionnaire was carried out in Central, Monkok and the Hong Kong Polytechnic University from 5th February to 18th February 2012. Totally 200 set of questionnaires were distributed and 172 set of questionnaires were returned, the respondent rate is 86%. The chosen location can allow the research to collect data from people with different ages and background.

From the data collected through the questionnaire survey, online sellers are able to learn more about consumers’ purchasing behaviour, allowing them to build a stronger customers relationship and better meet consumers’ demands.

4.3.1 Questionnaire design

The questionnaire on factors affecting online purchase decision and behaviour contains four parts with 58 questions. The first part includes twelve questions about the subjective factors that affect consumers online purchase behaviour. The second part contains eight questions asking about the influence of price on online consumers’
purchase behaviour. The third part has eight questions about influence of product quality. The forth part includes nine questions about web trust on online shopping behaviour. The fifth part contains sixteen questions about influence of purchase decision on repeat purchase behaviour and the consumption pattern of online consumers. The last part, which is the sixth part, has five questions asking the respondents’ personal information and background.

In the questionnaire, the likert scale was used with five categories. In which, 1 stands for Strongly Disagree; 2 stands for Disagree; 3 stands for Neutral; 4 stands for Agree and 5 stands for Strongly Agree. The likert scale is easy to construct, administer and understand by interviewees (Hair, 2008). The questionnaire is shown in Appendix II (A2.2).

4.3.2 Sampling strategy

Target sample of this study are those who have online shopping experience towards apparels. Questionnaires were distributed in the street of Central, Monkok and the Hong Kong Polytechnic University, interviewees were first asked if they have online shopping of apparels experience and then questionnaire was distributed to them to answer.
In this case, the simple random sampling method was used, which means each individual is chosen randomly and each person has the same probability of being chosen (Hair, 2008).

### 4.3.3 Data Analysis Method

After collected the data from the respondents, SPSS 15.0 for windows was used for data analysis, primary data analysis and descriptive statistics, reliability analysis and regression analysis were applied in statistical analysis.

Primary data analysis and descriptive statistics show the sample sizes, frequencies and percent variables. They are used for describing the demographic data, the profile of respondents are described in section 5.2.1. Reliability analysis in section 5.2.2 will measures each of the items in those seven constructs. The reliability analysis procedure calculates a number of commonly used measures of scale and reliability also provides information about the relationships between individual items in the scale.

Linear regression estimates the coefficients of the linear equation, involving one or more independent variables, which best predict the value of the dependent variable. Examples
will be shown in section 5.2.3 - Regression Analysis. For instance, when we measure the direct effects of ability, benevolence and integrity on the purchase intentions, the dependent variable would be purchase intentions and ability, benevolence and integrity will be the independent variables.

The profile of the questionnaire survey respondents is listed in Appendix II (A2.1).
Chapter Five – Analysis and Result

This chapter reports the findings of the qualitative and quantitative data analysis in three sections. Section one will interpret the results and information gathered from in-depth interview (Section 5.1). The second section analyzes the data collected from the questionnaire survey and also explores variables the affecting consumers’ online purchase behaviour towards apparels (Section 5.2). Finally, a summary was drawn in the last section (Section 5.3).

5.1 In-depth interview result

From the in-depth interviews, a series of subjective and objective factors that affect consumers’ online purchase behaviour were identified. In general, participants tend to chose online shopping of apparels because of the convenience provided by online stores, the large variety of products provided and the price advantage of online shopping. Below are some of the related comments.

“Online shopping is so convenient. I can buy the clothes and items I want by just staying at home, sitting in front of my computers. I can even shop online at the bus
using my smart phone.” (Sam, 21)

“The clothes in online store are usually cheaper than in physical store, and shopping online can save my transporting cost.” (Charlotte, 32)

“Online stores have a large variety of products. I can almost find everything in the internet and this attracts me to shopping online.” (Jeremy, 28)

Besides, participants are also attracted by the 24 hours basis opening hours of online stores. This allows them to satisfy their shopping demands after the opening hours of physical stores and also fulfill their impulse shopping demand even in the midnight. Below are some of their comments of related topics.

“Because of the nature of my work, I always need to work until late, sometimes even midnight. But I can still shopping for new clothes in the internet.” (Ken, 35)

“Sometimes I will want to shop at the midnight but almost all stores are closed. Then I will shop at online stores.” (Candy, 19)

“Being a salesperson, my working hours are the operating hours of physical stores, online
shopping really convenience me as they are 24-hours. I can still shopping after work.” (Polly, 25)

Some participants tend to use online shopping to purchase products that are not available in Hong Kong such as foreign fashion brand products or limited edition goods. Some of them even said they would pay for a bit higher price to buy for those products and.

Selected opinions on this topic are listed as follows.

“I always go to online store to look for and buy limited edition goods when I can’t get them from physical stores.” (Sam, 21)

“I always shop online for the fashion products of foreign brand that I can’t find in Hong Kong. I don’t mind if those products are a bit higher than their original cost.” (Candy, 19)

Some of the participants also engage in online shopping due to their personality which is not out-going and do not like communicating with sales people. Participants may sometimes think salespersons in physical stores are annoying when they keep talking and following the customers once they enter the physical stores. This is also one of the
reasons for participants to choose online shopping. Selected opinions on this topic are listed as follows.

“I don’t like handling the sales persons in physical store because I think they are annoying so I choose online shopping. No one will sale me anything, I can browse anything I want.” (Polly, 25)

“When I enter a store, the salesperson always following me and watching me, this makes me feel uncomfortable and I don’t want to stay in the store anymore. But online shopping is different, no salesperson there and I can make purchase happily.” (Jeremy, 28)

5.2 Questionnaire survey result

In the questionnaire survey, the data collected from the questionnaire survey was analyzed with the software program SPSS 15.0 for windows. Several kinds of statistical analysis method were used, they include factor analysis, reliability test T-testing, analysis of variance and multiple regression analysis. Descriptive analyzes were used to transform the raw data into information that can describe the factors in this study.
5.2.1 Profile of respondents

In the questionnaire survey, 172 respondents including students and working class at different ages were surveyed. The proportion of male and female respondents was 41.3% and 58.7% respectively. The majority of the samples (67.4%) were from the age group 21 – 30, and the one fifth of the samples (20%) was ages below 20 and fewer less than 3% were ages between 41 – 50. No one was from the age group above 50. More than half of the respondents monthly income (52.3%) were below HKD $6,000, and more than one third of respondents’ personal monthly income (37.8%) lies between HKD $6,000 to HKD $13,000. And only 9.3% and 0.6% of respondents’ personal income belongs to HKD $13,001 – HKD $20,000 and $20,001 - $30,000 respectively. No respondents’ personal monthly income more than HKD $30,000.

In the samples, 43.6% respondents’ education level were bachelor, and less than one third (32%) of respondents’ education level were form 7. Respondents who were form 5 or below have 11.6% and respondents in associate degree or high diploma were 12.8%. No respondents have master or above. Majority of the samples (54.1%) were students, and 18.6% of the samples were from the retail, accommodation and food services industry. This may because the samples are mainly formed by youngsters.
In the samples, majority of the samples (58.8%) shop online for twice to three times in the past month (January 2012). And 31.3% respondents shop online from zero time to one time in the past month. Respondents who shop online for four to seven times and eight to 10 times in the past month were 8.2% and 1.7% respectively. No respondent shop online more than ten times in the past month.

For the purchasing amount spent on online shopping of apparels, 90.1% of respondents spent HKD $1,000 or below. A few, only 9.3% of respondents spent HKD $1,001 to HKD $1,500, and 0.6% respondents spent HKD $1,501 to HKD $2,000 in the past month on online shopping of apparels. No respondent spent more than HKD $2,000 in the past month on online shopping of apparels (see Appendix II – A2.1).

Figure 5-1 shows the purchase distribution of fashion items
From the above graph, we can see most respondents purchased the category Accessories through online shopping in the past month. The next are Underwear and Jeans. This reflected that respondents tend to purchased small items like accessories from the internet and also sensitive goods like underwear.

5.2.2 Reliability test

Reliability test is used to discover unreliable questions, it is carried out with each aspect
of factors influencing consumers’ online purchase decision and behaviour and its potential underlying factors. The Cronbach alpha and the item-total correlations were both used to determine the internal consistency and reliability of the questions included in each aspect. The software program SPSS 15.0 for Windows was used for the data analysis.

**Online purchase behaviour**

The reliability test was used with the 37 items of both subjective and objective factors that affect consumers’ online purchase behaviour. In the 37 items, the item-total correlations of six questions were low, making the Cronbach alphas of four factors affecting online purchase behaviour unsatisfactory. The five questions include, “Visiting solid shops is exhausted to me so I prefer shop online”, “I shop online because I am not good at communicating with others”, “When I want to try something new, I tend to shop online”, “Higher price indicates better products quality when I shop online” and “The recommendations and tips in the seller’s website increase my trust towards that online store”. The reliability level of these four factors, after removing the five questions and are at a satisfactory level equals to or above 0.7 (Mayer & Davis, 1999).
Table 5-2 Reliability test result

<table>
<thead>
<tr>
<th>Scale</th>
<th>Items</th>
<th>Cronbach Alpha Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subjective factors</td>
<td>9</td>
<td>0.4174</td>
</tr>
<tr>
<td>Objective factors – price</td>
<td>8</td>
<td>0.8087</td>
</tr>
<tr>
<td>Objective factors – product quality</td>
<td>7</td>
<td>0.7188</td>
</tr>
<tr>
<td>Objective factors – Web trust</td>
<td>8</td>
<td>0.7627</td>
</tr>
</tbody>
</table>

From the result we can see, the Cronbach alpha values for these four factors include subjective factors (9 items), objective factors – price (8 items), objective factors – product quality (7 items) and objective factors – web trust (8 items) made up of totally 32 items were 0.41, 0.80, 0.72 and 0.76 respectively. The reliability level of three out of these four factors were considered as satisfactory with Cronbach alpha level greater than 0.7, they are all objective factors, price, product quality and web trust. That means except subjective factor, all the items employed for measuring these four factors in the questionnaire survey are reasonable internal consistency in the reliability analysis.

5.2.3 Multiple regression analysis

Multiple regression analysis was used to analyze the interrelationship among the variables. The F value was used to test the significance of the regression model and was examined first. When the p value of F test is not significant at the level 0.05 (P > 0.05), the model is considered insignificant and the null hypothesis that there is no linear relationship in
consumers’ online purchase decision and behaviour was accepted. That means that factors would be considered as irrelevant when F value is insignificant.

**Relationship between objective factors and online purchase frequency**

Table 5-3 are the SPSS results generated from the multiple regression analysis of the relation between the three objective factors, price, product quality and web trust and purchase frequency on online shopping for apparels.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.952(a)</td>
<td>.907</td>
<td>.890</td>
<td>2.40217</td>
</tr>
</tbody>
</table>

a Predictors: (Constant), Importance of web trust, Importance of price, Importance of Product Quality

### ANOVA(b)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>4.748</td>
<td>3</td>
<td>1.583</td>
<td>2.337</td>
<td>.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>113.781</td>
<td>168</td>
<td>.677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>118.529</td>
<td>171</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a Predictors: (Constant), Importance of Credibility, Importance of price, Importance of Product Quality

b Dependent Variable: Q51 Purchase frequency
The result of the regression analysis indicated the three objective factors were significant in affecting the online purchase frequency of apparels with the p value of the F test less than 0.05 (p < 0.05).

The coefficient of determination R square is 90.7 percent which showed in the Model Summary Table. We can say that 90.7 percent of the variation in the Purchase frequency can be explained by the variables of Importance of price, Importance of product quality and Importance of Web trust.

The p value of the F test is less than 0.05 in the ANOVA table; therefore reject the null hypothesis that all regression coefficients are zeros. The regression model has a significance level at 0.05.
From the Coefficients table of SPSS, the p values of t-test for each regression coefficients are 0.000, 0.001 and 0.000, respectively.

- \( p_1 < 0.05 \), Importance of price has a significant linear relationship with online purchase frequency.

- \( p_2 < 0.05 \), Importance of product quality has a significant linear relationship with online purchase frequency.

- \( p_3 < 0.05 \), Importance of web trust has a significant linear relationship with online purchase frequency.

Therefore, all variables, Importance of price, Importance of product quality and Importance of web trust have significant linear relationship with online purchase frequency.

**Relation between objective factors and purchase amount**

Table 5-4 are the SPSS results generated from the multiple regression analysis of the relation between the three objective factors, price, product quality and web trust and purchasing amount spent on online shopping for apparels.
Table 5-4

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.952 (a)</td>
<td>.903</td>
<td>.802</td>
<td>1.40219</td>
</tr>
</tbody>
</table>

*Predictors: (Constant), Importance of Credibility, Importance of price, Importance of Produt Quality*

### ANOVA(b)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>8.229</td>
<td>3</td>
<td>2.743</td>
<td>4.266</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>108.021</td>
<td>168</td>
<td>.643</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>116.250</td>
<td>171</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Coefficients(a)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>4.314</td>
<td>.664</td>
<td>6.493</td>
</tr>
<tr>
<td></td>
<td>Importance of price</td>
<td>.307</td>
<td>.104</td>
<td>-.222</td>
</tr>
<tr>
<td></td>
<td>Importance of Product Quality</td>
<td>.150</td>
<td>.116</td>
<td>-.098</td>
</tr>
<tr>
<td></td>
<td>Importance of Web trust</td>
<td>.069</td>
<td>.108</td>
<td>-.049</td>
</tr>
</tbody>
</table>

*Dependent Variable: Q52 purchasing amount spent on online shopping for apparels*

From the above result, the p value of F-test is less than 0.05 (p<0.05). The result of the regression analysis indicated the three objective factors were significant in affecting the online purchase frequency of apparels.

The coefficient of determination R square is 90.3 percent in the Model Summary table.

This means that 90.3 percent of the variation in the Purchase amount can be explained by
the variables of Importance of price, Importance of product quality and Importance of Web trust.

The p value of the F test is less than 0.05 in the ANOVA table, reject the null hypothesis that all regression coefficients are zeros. There the regression model has a significance level at 0.05.

From the Coefficients table of SPSS, the p values of t test for each regression coefficients are 0.000, 0.000 and 0.002, respectively.

- \( p_1 < 0.05 \), Importance of price has a significant linear relationship with purchase amount spent on online shopping for apparels.

- \( p_2 < 0.05 \), Importance of product quality has a significant linear relationship with purchase amount spent on online shopping for apparels.

- \( p_3 < 0.05 \), Importance of web trust has a significant linear relationship with purchase amount spent on online shopping for apparels.

Therefore, all variables, Importance of price, Importance of product quality and Importance of web trust have significant linear relationship with purchase amount spent on online shopping for apparels.
Relationship between demographic background and purchasing frequency

Table 5-5 are the SPSS results generated from the multiple regression analysis of the relation between the demographic background of respondents and purchase frequency of online shopping for apparels.

Table 5-5  

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.896(a)</td>
<td>.803</td>
<td>.799</td>
<td>.297</td>
</tr>
</tbody>
</table>

a  Predictors: (Constant), Q54_Gender, Q58_Income, Q57_Education_Level, Q55_Age

ANOVA(b)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>59.980</td>
<td>4</td>
<td>14.995</td>
<td>170.480</td>
<td>.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>14.689</td>
<td>167</td>
<td>.088</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>74.669</td>
<td>171</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a  Predictors: (Constant), Q54_Gender, Q58_Income, Q57_Education_Level, Q55_Age

b  Dependent Variable: Q51 Purchase frequency

Coefficients(a)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>B</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.225</td>
<td>.105</td>
<td>.105</td>
<td>2.131</td>
</tr>
<tr>
<td>Q55_Age</td>
<td>-.004</td>
<td>.039</td>
<td>-.004</td>
<td>-.116</td>
</tr>
<tr>
<td>Q57_Education_Level</td>
<td>.047</td>
<td>.021</td>
<td>.080</td>
<td>2.265</td>
</tr>
<tr>
<td>Q58_Income</td>
<td>.881</td>
<td>.036</td>
<td>.911</td>
<td>24.314</td>
</tr>
<tr>
<td>Q54_Gender</td>
<td>-.088</td>
<td>.047</td>
<td>-.066</td>
<td>-1.888</td>
</tr>
</tbody>
</table>

a  Dependent Variable: Q51 Purchase frequency

Table 5-5
The result of the regression analysis indicated the four demographic background variables were significant in affecting the online purchase frequency of apparels with the p value of the F test less than 0.05 (p<0.05).

The coefficient of determination R square is 80.3 percent in the Model Summary table. This means that 80.3 percent of the variation in the Purchase frequency can be explained by the variables of Age, Education level, Income and Gender.

The p value of the F test in the ANOVA table is less than 0.05, reject the null hypothesis that all regression coefficients are zeros. There the regression model has a significance level at 0.05.

From the Coefficients table of SPSS, the p values of t-test for each regression coefficients are 0.908, 0.025, 0.000 and 0.061, respectively.

- \( p_1 > 0.05 \), Age does not have a significant linear relationship with purchase frequency of online shopping for apparels.

- \( p_2 > 0.05 \), Education level does not have a significant linear relationship with purchase frequency of online shopping for apparels.

- \( p_3 < 0.05 \), Income has a significant linear relationship with purchase frequency
of online shopping for apparels.

- \( p_4 > 0.05 \), Gender has no significant linear relationship with purchase frequency of online shopping for apparels.

Therefore, among all variables, Age, Education level, Income and Gender, only Income has significant linear relationship with purchase frequency of online shopping for apparels.

**Relationship between demographic background and purchasing amount**

Table 5-6 are the SPSS results generated from the multiple regression analysis of the relation between the demographic background of respondents and purchase frequency of online shopping for apparels.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.953(a)</td>
<td>.904</td>
<td>.906</td>
<td>.207</td>
</tr>
</tbody>
</table>

a Predictors: (Constant), Q54_Gender, Q58_Income, Q57_Education_Level, Q55_Age

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>71.016</td>
<td>4</td>
<td>17.754</td>
<td>413.527</td>
<td>.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>7.170</td>
<td>167</td>
<td>.043</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>78.186</td>
<td>171</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

52
The result of the regression analysis indicated the four factors of demographic background were significant in affecting the online purchase frequency of apparels with the p value of the F test less than 0.05 (p < 0.05).

The coefficient of determination R square is 90.4 percent. This means that 90.4 percent of the variation in the Purchase amount can be explained by the variables of Age, Education level, Income and Gender.

The p value of the F test in the ANOVA table is less than 0.05, reject the bull hypothesis that all regression coefficients are zeros. There the regression model has a significance level at 0.05.

From the Coefficients table of SPSS, the p values of t test for each regression coefficients
are 0.000, 0.001 and 0.000, respectively.

- $p_1 > 0.05$, Age has no significant linear relationship with purchase amount of online shopping for apparels.

- $p_2 > 0.05$, Education level does not have a significant linear relationship with purchase amount of online shopping for apparels.

- $p_3 < 0.05$, Income has a significant linear relationship with purchase amount of online shopping for apparels.

- $p_4 > 0.05$, Gender does not have a significant linear relationship with purchase amount of online shopping for apparels.

Therefore, among all variables, Age, Education level, Income and Gender, only Income has significant linear relationship with purchase amount of online shopping for apparels.
Relationship between Purchase frequency and Purchase amount

Table 5-7 are the SPSS results generated from the single linear regression analysis of the relation between the purchase frequency and purchasing amount of online shopping for apparels.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.920(a)</td>
<td>.846</td>
<td>.845</td>
<td>.266</td>
</tr>
</tbody>
</table>

*a Predictors: (Constant), Q51 purchase frequency

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>66.148</td>
<td>1</td>
<td>66.148</td>
<td>934.097</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>12.038</td>
<td>170</td>
<td>.071</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>78.186</td>
<td>171</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*a Predictors: (Constant), Q51 purchase frequency

b Dependent Variable: Q52 purchase amount

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.036</td>
<td>.056</td>
<td>.635</td>
</tr>
<tr>
<td>Q51</td>
<td>.941</td>
<td>.031</td>
<td>.920</td>
<td>30.563</td>
</tr>
</tbody>
</table>

*a Dependent Variable: Q52 purchase amount

The result of the regression analysis indicated the purchase frequency was significant in affecting the online purchase amount of apparels with the p value of the F test less than 0.05 (p < 0.05).
The coefficient of determination R square in the Model Summary table is 84.6 percent. This means that 84.6 percent of the variation in the Purchase amount can be explained by Purchase frequency.

The p value of the F test in the ANOVA table is less than 0.05, reject the null hypothesis that all regression coefficients are zeros. There the regression model has a significance level at 0.05.

From the Coefficients table of SPSS, the p values of t test for the regression coefficient, purchase frequency is 0.000.

Therefore, purchase frequency has significant linear relationship with purchase amount of online shopping for apparels.
Chapter Six – Discussion and Conclusion

The previous chapter reported the results of the in-depth interview and questionnaire surveys. In this chapter, the aims are to discuss the major findings and draw a conclusion with the implication of this study. The first section will discuss the relationships between online consumers’ purchase decision and behaviour and their underlying factors (Section 6.1). The next section will discuss the theoretical and practical implications of this study (Section 6.2). And then the limitations of this study were discussed in Section 6.3. Finally, a conclusion of this study is drawn.

6.1 Factors affecting online consumers’ purchase decision and behaviour

From the literature review and the survey carried out in this study, both subjective factors and objective factors affect consumers’ online shopping decision and behaviour. For subjective factor, there were individual demands and consumers attitude. And for objective factors, there were price, product quality and web trust. Also previous purchase experiences affect the repeat purchase behaviour of online consumers.
6.1.1 Subjective factors and consumers’ online purchase behaviour

When consumers’ demand cannot be satisfied by physical stores, they choose online shopping. Examples include the location of the physical stores is distant from consumers’ living city and the limited opening hours of physical stores. The individual demands have little influence on consumers’ online purchase decision and behaviour toward apparels. But still, the 24 operation hours of online stores can meet consumers’ demand easier.

Besides, result of the questionnaire show that the attitude of consumers has very little influence on their purchase decision and behaviour of online shopping for apparels. It is obvious that the online purchase behaviour of consumers who were extroverts’ maybe affected by other factors rather than their attitude.

6.1.2 Price and consumers’ online purchase behaviour

From the questionnaire result, the main groups of consumers engaged in online shopping are mainly students and people from the service industry, their monthly personal income is relatively low and thus they are price sensitive. The relatively lower amount of online
purchase spent reflected that they concern about the price of products online. The questionnaire result also showed that price has a significant relationship with purchase frequency and purchase amount. That means, a lower price for the same product may be an advantage in this case. Price sensitive consumers tend to choose sellers that offered products with a lower price. Price advantages not necessarily gain by lower indirect price. From the questionnaire result, consumers also regard free delivery and free gifts as price advantage.

6.1.3 Product quality and consumers’ online purchase behaviour

Questionnaire result showed that product quality has significant impact on consumers’ online purchase decision and behaviour. Consumers concerns about the product quality when shop online. As they can only browse the photos and description provided by the online seller to judge the quality of the real product, they spend more time and efforts to find guaranteed quality products. The result of the questionnaire shown that consumers’ have negative feelings and reactions when the real product has difference with the photos they browsed. Consumers cannot accept the quality of real product is lower than the photos attached on the online sellers’ website. The more positive feedback indicates higher product quality to consumers. The multiple regression analysis also found that
product quality has significance relationship on affecting purchase frequency and purchase amount.

6.1.4 Web trust and consumers’ online purchase behaviour

From the analysis, web trust has a significance effect on online purchase amount and purchase frequency. The result of questionnaire showed that the proper layout and design of the online stores’ website can give consumers a positive feeling and increase their trust, and hence affect their online purchase decision and behaviour. The overall layout and design of the online stores’ website provide consumers the first impression. Online shopping not allows consumers to view the product physically nor visually, so they can only rely on the descriptions and pictures provided on the website to learn about the product. Therefore, pictures and description provided for the relevant product can give consumers a good feeling and increase their trust towards that online store. Consumers also reflected that the more positive feedbacks of the products indicate higher credibility of the online sellers and they tend to make purchase from those stores.
6.1.5 Previous purchase behaviour and repeat purchase behaviour

From the questionnaire results, sellers’ after sales services can help to maintain customers’ loyalty, and drive their repeat purchase. Consumers tend to make purchase when they have good communication with sellers. That means a good service attitude of sellers has an important role in consumers’ current purchase decision and repeat purchase behaviour. As previous buyers are able to give feedback and comments on online sellers’ website, this also affects the potential customers’ purchase decision and behaviour.

6.2 Implication and recommendation

From the result, both subjective factors and objective factors has influence on consumes’ online purchase decision and behaviour. Thus, when an online seller wants to be success, he or she needs to understand those factors and implement the appropriate strategy. As most of the online consumers are price sensitive, consumers needed to promote a suitable pricing strategy to satisfy the needs of consumers. Not only by setting a lower price of the product, sellers can also create price advantage through indirect price. Sellers can provide free delivery charge for the product and also give out
some small gift of last seasons’ product to consumers, to increase their purchase intention.

Besides, appropriate descriptions and pictures in the online sellers’ website can give consumers a good feeling and increase their trust. It is suggested that sellers used the pictures and photos taken by themselves rather than from magazine or promotion photos of the product. This is because consumers tend to have higher trust and better feelings on photos of the actual products. Besides, consumers will have a relatively bad feeling once they realize the real product they received is different from the one in the photo. Sellers with better quality of product can increase consumers’ loyalty.

It is recommended that online sellers should also focus on web trust which has a significant influence on consumers’ online purchase behaviour and decision. Sellers can increase web trust through designing the layout of their web site, a proper layout and design of the website can provide good image to consumers and increase their trust. The web site of each seller should have their own characteristic and not to copy from the others, website with personality can attract consumers to browse their website. Sellers can even hire professional designer in designing the layout of the website.
Consumers’ satisfaction affects their repeat purchase behaviour and also their initial purchase. Sellers should maintain a good and positive communication with customers, for example actively reply the questions asked by customers and provide more information about the product and other details like the delivery method and time. The provision of after sales services and good after sales services can also increase the loyalty and happiness of consumers. Sellers can provide refund service or exchange service to customers in order to attract them to make purchase and can reduce consumers’ risk of shopping online.

As gaining consumers’ trust is very important for sellers and trust lays the underpinning for the possibility of repeat purchase behaviour, sellers should be animated, patient and honest when dealing with consumers, respond quickly to consumers’ problems and explain the product situation honestly and in detail.

After building a good relationship with consumers, sellers should discover other customers sources based on him or her. The simplest way is to ask the customer to give a feedback and comment on the online stores’ website. Positive feedback and comments can attract other consumers to purchase.
6.3 Research limitations

The findings of this study may not generalize to the entire Hong Kong population as the research population is limited to only 172 respondents. Also, the findings of this study mainly come from students thus the result may not truly represent the whole population with online shopping experience in Hong Kong.

Besides, the study only covered the opinions of people that are experienced online shoppers and it would be interesting to analyze the opinions of non-experienced online shoppers independently and compare the result.

6.4 Conclusion

In this era, the use of internet is common and the development of e-commerce is becoming more and more mature. The number of consumers engaging in online shopping also increases rapidly because of its convenience and efficiency. The potential of online shopping is large, yet many consumers still concern for the risk of online shopping and this hesitate them. Thus this study aims at investigating the factors affecting consumers’ online shopping behaviour in order to improve sellers’
understanding toward consumers’ purchasing behaviour. This can help online sellers to
 gain competitive advantage and maintain a long term relationship with their consumers.

Based on the literature review of consumer, subjective factor and objective factor are
identified as factors influence consumers’ online purchase decision and behaviour.
From the results of the survey, subjective factor is not relevant in affecting the consumers’
online purchase decision and behaviour. While the three factors from the objective
factors, including price, product quality and web trust, are found significant to affect the
consumers’ online purchase behaviour.

Among all the factors, product quality has the lowest level of online shopping satisfaction.
About 64.5% of respondents agree that the product quality of online stores is relatively
lower than physical stores’ product. More than half of the respondents cannot accept the
real product they received is different from the displayed photos on sellers’ website.
That means online sellers need to pay more efforts on ensuring their product quality.

Moreover, after sales services and the attitude of sellers can increase consumers’
purchase intention and possibility of repeat purchase and also increase their trust, thus
sellers should maintain a good communication with consumers and pay more attention on
their services. The proper layout of online sellers’ website can attract consumers and give them a good feeling, so sellers should spend more time on their websites’ design.

Overall, online sellers need to adopt the suitable strategy to attract consumers and gain their loyalty.
Appendix
Appendix I – In-depth interview

A1.1. In-depth interview Questions

1. What criteria would you consider when making a apparel purchase decision for yourself?
   買著衣飾時，你會考慮什麼因素?

2. Do you think that the criteria and priority would be the same when making purchase of apparels in online store and physical store? If not, what do you think are the major differences?
   你認為於網上商店購買衣飾和於實體商店購買衣飾時所考慮的因素及各因素的重要性是否相同？若否，有什麼主要的不同？

3. What are the reasons for you to choose online shopping of apparels?
   基於什麼因素令你選擇於網上購買衣飾?

4. Will you continue online shopping of apparels in the future? Please specify the reasons.
   你會繼續於網上商店購買衣飾嗎？請詳細說明原因。

5. Please describe the feelings that online shopping gives you and specify why.
   請形容網上購買給予你的感覺和原因。

6. When shopping online for apparels, what factors affect you to make repeat purchase and what factors affect you not to make repeat purchase?
   於網上購買衣飾時，什麼因素會導致你重覆或不會重覆你的購買行為?
A1.2. Profile of participants in in-depth interview

<table>
<thead>
<tr>
<th>No.</th>
<th>Code Name</th>
<th>Sex</th>
<th>Age</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Candy</td>
<td>F</td>
<td>19</td>
<td>Student</td>
</tr>
<tr>
<td>2</td>
<td>Sam</td>
<td>M</td>
<td>21</td>
<td>Student</td>
</tr>
<tr>
<td>3</td>
<td>Polly</td>
<td>F</td>
<td>25</td>
<td>Retail, accommodation and food services</td>
</tr>
<tr>
<td>4</td>
<td>Charlotte</td>
<td>F</td>
<td>32</td>
<td>Housewives</td>
</tr>
<tr>
<td>5</td>
<td>Jeremy</td>
<td>M</td>
<td>28</td>
<td>Manufacturing</td>
</tr>
<tr>
<td>6</td>
<td>Ken</td>
<td>M</td>
<td>35</td>
<td>Financing</td>
</tr>
</tbody>
</table>
## Appendix II – Questionnaire survey

### A2.1 Profile of respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>71</td>
<td>41.3</td>
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<tr>
<td>Female</td>
<td>101</td>
<td>58.7</td>
</tr>
<tr>
<td>Total</td>
<td>172</td>
<td>100.0</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 20</td>
<td>35</td>
<td>20.3</td>
</tr>
<tr>
<td>21-30</td>
<td>116</td>
<td>67.4</td>
</tr>
<tr>
<td>31-40</td>
<td>17</td>
<td>9.9</td>
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<tr>
<td>41-50</td>
<td>4</td>
<td>2.3</td>
</tr>
<tr>
<td>&gt; 50</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>172</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $6,000</td>
<td>90</td>
<td>52.3</td>
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<tr>
<td>$6,001-13,000</td>
<td>65</td>
<td>37.8</td>
</tr>
<tr>
<td>$13,001-20,000</td>
<td>16</td>
<td>9.3</td>
</tr>
<tr>
<td>$20,001-30,000</td>
<td>1</td>
<td>0.6</td>
</tr>
<tr>
<td>&gt; $20,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>172</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education level</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form 5 or below</td>
<td>20</td>
<td>11.6</td>
</tr>
<tr>
<td>Form 7</td>
<td>59</td>
<td>34.3</td>
</tr>
<tr>
<td>Associate Degree or High</td>
<td>21</td>
<td>12.2</td>
</tr>
<tr>
<td>Diploma</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelor</td>
<td>69</td>
<td>40.1</td>
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<tr>
<td>Master or Above</td>
<td>3</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>172</td>
<td>100</td>
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(Cont.)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Manufacturing</td>
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<td>2.3</td>
</tr>
<tr>
<td>Housewives</td>
<td>10</td>
<td>5.8</td>
</tr>
<tr>
<td>Unemployed</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td>Others</td>
<td>8</td>
<td>4.7</td>
</tr>
<tr>
<td>Construction</td>
<td>5</td>
<td>2.9</td>
</tr>
<tr>
<td>Import/export trade and wholesale</td>
<td>4</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail, accommodation and food services</td>
<td>32</td>
<td>18.6</td>
</tr>
<tr>
<td>Financing</td>
<td>5</td>
<td>2.9</td>
</tr>
<tr>
<td>Public administration, social and personal services</td>
<td>7</td>
<td>4.1</td>
</tr>
<tr>
<td>Students</td>
<td>93</td>
<td>54.1</td>
</tr>
<tr>
<td>Retiree</td>
<td>2</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>172</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Frequency of online shopping for apparels in the past one month**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1</td>
<td>54</td>
<td>31.3</td>
</tr>
<tr>
<td>2-3</td>
<td>101</td>
<td>58.8</td>
</tr>
<tr>
<td>4-7</td>
<td>14</td>
<td>8.2</td>
</tr>
<tr>
<td>8-10</td>
<td>3</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>172</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Purchase amount on online shopping for apparels in the past one month**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$500</td>
<td>54</td>
<td>31.3</td>
</tr>
<tr>
<td>$500-$1,000</td>
<td>101</td>
<td>58.8</td>
</tr>
<tr>
<td>$1,001-$1500</td>
<td>14</td>
<td>8.2</td>
</tr>
<tr>
<td>$1,501-$2,000</td>
<td>3</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>172</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
A2.2 Questionnaire

Please “x” the most appropriate number(s) to represent the level of agreement for each statement. While 1 is Strongly Disagree; 2 is Disagree; 3 is Neutral; 4 is Agree and 5 is Strongly Agree.

<table>
<thead>
<tr>
<th>1) 主觀因素 Subject factors</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 我於網上購物的原因是因為網上商店的商品價格比實體商店低。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online because of the cheaper price than solid shops</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. 網上商店的 24 小時運作为我帶來方便，因此吸引我於網上購物。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The 24-hours operation attracts me to shop online as it is convenience</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. 網上商店提供給我的商品種類比實體商店多。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online shopping provide me a wide variety of products than solid shops</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. 我傾向於網上購買於我所居住的地方/城市附近的實體商店所沒有的商品。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I tend to shop online to buy goods not available from the nearby solid shops or the solid shops of the city</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. 我會於網上購買限量商品。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online for limited edition products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. 我傾向於網上購買實體商店所沒有的商品。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I tend to shop online to buy goods that are not supplied in solid shops</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. 我於網上購物的原因是因為我沒有空閒時間到實體商店購物。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online because I do not have time to shop at solid shops after work or study.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. 我傾向於網上購買不方便直接從實體商店購買的敏感性商品。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online for the sensitive goods</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. 於實體商店購物令我筋疲力盡，所以我傾向網上購物。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visiting solid shops is exhausted to me so I prefer shop online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. 我為了娛樂而網上購物。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online for entertaining</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. 我傾向於網上購物因為我不善與人交流及溝通。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I shop online because I am not good at communicating with others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. 當我想嘗試新事物/商品時，我選擇網上購物。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>When I want to try something new, I tend to shop online</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<td>---</td>
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<td>---</td>
<td>---</td>
</tr>
<tr>
<td>2.1) <strong>Objective factors – Price</strong></td>
<td>13.</td>
<td>The lower price of the same product at solid shops is an advantage when I shop online.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>14.</td>
<td>Free delivery charge is a price advantage when I shop online.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>15.</td>
<td>I am willing to pay a higher price for product(s) that is/are limited edition when I shop online.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>16.</td>
<td>More discounts for purchasing more is an advantage when I shop online.</td>
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<td></td>
<td>17.</td>
<td>Product price is important to me when I shop online.</td>
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<td></td>
<td>18.</td>
<td>I am willing to pay for a higher price for product(s) that is/are not available in solid shops.</td>
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<td>19.</td>
<td>Free gift is a price advantage when I shop online.</td>
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<td>20.</td>
<td>I will not purchase the product when the price is not acceptable to me when I shop online.</td>
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<tbody>
<tr>
<td>2.2) <strong>Objective factors – Product quality</strong></td>
<td>21.</td>
<td>I will consider all comprehensive factors to choose the best products when I shop online.</td>
<td></td>
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<td></td>
<td>22.</td>
<td>Higher credibility of the online sellers indicates better quality of products.</td>
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<td></td>
<td>23.</td>
<td>When I shop online, more positive feedback indicates better quality of products.</td>
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<td></td>
<td>24.</td>
<td>When I shop online, more variety of products sold indicates better quality of products.</td>
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</tbody>
</table>
| 25. | 於網上購物時，我認為商品價格愈高，商品質量愈好。  
Higher price indicates better products quality when I shop online |   |   |   |   |
| 26. | 於網上購物時，商品質量對我很重要。  
Product quality is important to me when I shop online |   |   |   |   |
| 27. | 於網上購物時，我不介意商品實物與賣家在網上的商品圖片有差異。  
I do not mind the real products have difference between the photos of the products when I shop online |   |   |   |   |
| 28. | 總的來說，我認為網上商店的商品質量比實體商店的商品質量低。  
Overall, the quality of products sold online have lower quality than products sold at solid shops |   |   |   |   |

<table>
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<tr>
<th></th>
<th>2.3) 客觀因素 - 信譽 Objective factors – Credibility</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
</table>
| 29. | 我認為網上商店的裝飾佈局美觀及合理代表該商店信譽較高。  
The proper layout of the online seller’s website indicates higher credibility of the store |   |   |   |   |   |
| 30. | 於網上購物時，賣家的網上商店附有商品圖片會增加我的信任和好感。  
When I shop online, the pictures attached to the products in the seller’s website increase my trust towards the store |   |   |   |   |   |
| 31. | 我認為知名品牌的網上商店有較高的信譽。  
Online stores of well known brand have higher credibility |   |   |   |   |   |
| 32. | 我認為於網上購物時，網上商店對商品的描述愈多，該商店信譽愈高。  
The more details and descriptions on the seller’s website, the higher creditability of the online store to me. |   |   |   |   |   |
| 33. | 我認為網上商店的歷史愈長有愈高的信譽。  
The longer history of the online store indicates higher credibility |   |   |   |   |   |
| 34. | 於網上購物時，賣家的網上商店附有溫馨提示及建議會增加我的信任。  
The recommendation in the seller’s website increase my trust towards that online store |   |   |   |   |   |
| 35. | 網上商店上附有鑑別商品真偽的方法會增加我的信任。  
The method of identifying realness of the products sold in the online store can increase my trust towards the store |   |   |   |   |   |
| 36. | 我認為於網上購物時，網上商店的正面評價愈多，其信譽愈高。 |   |   |   |   |   |
When I shop online, the more the positive comments indicates the higher the credibility of the seller.

<table>
<thead>
<tr>
<th>37.</th>
<th>網上商店的信譽是影響我購買決定的重要因素。</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credibility of the online stores is important to affect my purchasing decision</td>
</tr>
</tbody>
</table>

### 3) 網上購買行為 Online purchasing behavior

<table>
<thead>
<tr>
<th>38.</th>
<th>於網上購物時，網上賣家的態度會影響我的購買決定。</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>The seller’s attitude affect my purchasing decision when I shop online</td>
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<tr>
<th>39.</th>
<th>於網上購物時，賣家有沒有現貨會影響我的購買決定。</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>The availability of the stock affect my purchasing decision when I shop online</td>
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<tr>
<th>40.</th>
<th>網上賣家的運送方法會影響我的購買決定。</th>
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<tbody>
<tr>
<td></td>
<td>The delivery methods affect my purchasing decision when I shop online</td>
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</table>

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<tr>
<th>41.</th>
<th>我傾向與跟我有良好溝通的網上賣家購買商品。</th>
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<tbody>
<tr>
<td></td>
<td>I tend to make purchase with online seller that have good communication with me</td>
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<tr>
<th>42.</th>
<th>於網上購物時，送貨時間會影響我的購買決定。</th>
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<tbody>
<tr>
<td></td>
<td>The delivery period affect my purchasing decision when I shop online</td>
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<tr>
<th>43.</th>
<th>該網上賣家新開業與否會影響我的購買決定。</th>
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<tbody>
<tr>
<td></td>
<td>Whether the online store is new open or not affect my purchasing decision</td>
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</table>

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<tr>
<th>44.</th>
<th>於網上購物時，賣家有沒有售後服務會影響我的購買決定。</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The availability of after sales service(e.g. exchange or refund) affect my purchasing decision</td>
</tr>
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<tr>
<th>45.</th>
<th>網上賣家的態度和效率會影響我的重複購買行為。</th>
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<tbody>
<tr>
<td></td>
<td>The attitude and efficiency of the online seller affect my repeat purchasing behavior</td>
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<tr>
<th>46.</th>
<th>網上賣家良好的售後服務，會影響我重複購買的意願。</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Good after sales service affect my willingness of repeat purchasing behavior</td>
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<tr>
<th>47.</th>
<th>我傾向跟我之前交易過的網上賣家重複購買商品。</th>
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<tbody>
<tr>
<td></td>
<td>I tend to repeat purchasing from an online seller that I traded before.</td>
</tr>
</tbody>
</table>
48. 網上賣家定期的促銷活動會增加我的重複購買行為。
The regular promotion activities of the online seller will increase my repeat purchase behavior

49. 網上商店的商品質量會影響我的重複購買行為。
The quality of the products affects my repeat purchasing behavior

50. 網上商店的商品價格會影響我的重複購買行為。
The price of the products affects my repeat purchasing behavior

51. 於過去的一個月,你於網上購買服飾的次數為?
How many times you shop online for apparels last month?
   - □ 0-1
   - □ 2-3
   - □ 4-7
   - □ 8-10
   - □ > 10

52. 於過去的一個月,你於網上購買服飾的花費為?
How much you spent on online shopping for apparels and fashion products last month?
   - □ < $500
   - □ $500-$1,000
   - □ $1,001-$1,500
   - □ $1,501-$2,000
   - □ > $2000

53. 於過去的一個月,你於網上購買了什麼樣的服飾?(可選多於一項)
What kind of fashion products you purchased through online store last month?(Multiple answers are accepted)
   □ 童裝 Children’s wear □ 襯衫 Shirts □ 女裝裙及上衣 Ladies’ blouses & tops
   □ 襪類 Hosiery □ 連衣裙 Dresses □ 男裝襯衫 Men’s shirts
   □ 牛仔褲 Jeans □ 孕婦裝 Maternity clothing □ 飾物 Accessories
   □ 連衣裙 Dresses □ 褲子 Pants & trousers □ 男裝衣 Men’s clothes
   □ 短裙 Skirts □ 連衣裙 Dresses □ 襲士衣 Sleepwear
   □ 襲士衣 Sleepwear □ 短裤 Shorts □ 飾物 Accessories
   □ 睡衣 Sleepwear □ 女裝裙及上衣 Ladies’ blouses & tops □ 男裝衣 Men’s shirts
   □ T裇 T-shirts □ 内衣 Underwear
4) PERSONAL INFORMATION

52. GENDER:
- [ ] Male
- [ ] Female

53. AGE:
- [ ] < 20
- [ ] 21-30
- [ ] 31-40
- [ ] 41-50
- [ ] > 50

54. OCCUPATION:
- [ ] Manufacturing
- [ ] Construction
- [ ] Import/export trade and wholesale
- [ ] Retail, accommodation and food services
- [ ] Transportation
- [ ] Financings
- [ ] Public administration, social and personal services
- [ ] Students
- [ ] Retiree
- [ ] Housewives
- [ ] Unemployed
- [ ] Others: ____________

55. EDUCATIONAL LEVEL:
- [ ] Form 5 or below
- [ ] Form 7 or below
- [ ] Associate degree or high diploma
- [ ] Bachelor
- [ ] Master or above

56. MONTHLY INCOME:
- [ ] < $6,000
- [ ] $6,001-$13,000
- [ ] $13,001-$20,000
- [ ] $20,001-$30,000
- [ ] $30,001-$53,000
- [ ] > $53,000

完 End
Reference


Lopes Alexandre and Galletta Dennis, Consumer perceptions and willingness to pay for intrinsically motivated online content, Journal of Management Information Systems, 23(2), 2006.


