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Impacts Of Shopping App On Online Buying Behaviors Of Students In Private Universities In Ho Chi Minh, Vietnam: Case Of Lazada App

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ABSTRACT

Shopping apps are strongly making a certain influence on customer buying behavior in the e-commerce era. This research focuses on seeking what factors are influencing customers' online buying behavior and there are six factors: Perception of usefulness, Perceived ease of use, App design, Payment system, Epistemic and External influence were found out. Taking Lazada as a case study, the results show that the Payment system and External influence were removed when reaching the SEM model. Meanwhile, the App design and Epistemic are the two technology-oriented factors that have the most impact on online buying behavior through the intermediate variable of Purchasing intention. For the future researches, there are many other factors can be added to research or applying in another e-commerce enterprise in Viet Nam.

Keywords: Shopping apps, Purchasing intention, Online buying behavior, Lazada.

1. PROBLEM STATEMENT

In the 21st century, the industrial revolution 4.0 has been forming a lot of new business models thanks to the modern and advanced technology. And, the e-commerce model is one of the successful models which have been very popular and very potential, recently. Indeed, Vietnam is no exception, according to a report by E-conomy SEA, the scale of the e-commerce market in Vietnam in grew dramatically from US$ 8 billion in 2020 to US$ 13 billion in 2021 and will reach up to US$ 39 billion in 2025. (Google, Temasek and Bain& Comapny, 2021).

Moreover, Vietnam is also considered as one of the fastest growing e-commerce markets and only behind Indonesia in Southeast Asia. According to the Statista Report, revenue in the e-commerce market of Vietnam is projected to reach US$14.8 billion with the user penetration reaching 58.2% in 2022. With thorough research and applicable innovations regarding these trends, Vietnam's e-commerce is likely to grow tremendously. According to Statista (2022), in 2021, there are more than 77.4% of the Vietnamese population have access to the Internet; nearly 70% people go shopping online and 46.5% people use e-wallets and adopt digital payments.

Obviously, business people is not the only subject who have grasped the potential development of e-commerce markets to profit the advantages for themselves, but researchers have also been studying a lot of topics related to e-commerce and online buying behaviors. Especially, the role of online buying intention was being considered to research much as a mediator to determine the relationship between impacting factors and online buying behavior (Pavlou & Fygenson, 2006; Roca et al., 2009) and the results in those researches normaly showed that the intention factor is the first and has the highest impact on online buying behavior and the second highe st impact factor is perceived influence from family, friends and media (Lim et al., 2016). Additionally, there are still many other relevant researches such as Lan Zongjun (2019) had her studie on "Factors Study of LAZADA Consumer Shopping

Effectiveness in Malaysia". Recently, there has been few researches related to Online impulsive buying behaviors which show the influences of social commerce characteristics on customers' impulsive behavior (Phan, Ngo & Phuoc, 2022). In summary, there is a common point that can be seen in the above topics that are related to online buying behavior. Indeed, this kind of topic has been being exploited popularly and continuously.

Clearly, the topics of online buying intention or behavior are currently attracting many researchers' concerns. However, there are still not enough researches focusing on factors related to the shopping online application on mobile phones. Those factors have been really affecting much to the online buying intention of customers. In fact, online shopping apps are now very important because a good shopping app will have a great impact on the buying intention of buyers. Therefore, based on the concern about the above-mentioned app purchase trends, the author wants to conduct a research paper to find out what factors in online shopping apps on phones can influence on customers' online buying intention and behavior

Currently, in Vietnam, the e-commerce market is having a lot of really big-name companies in local and from abroad that are competing with each other such as: Shopee, Tiki, Lazada, Sendo, ... Among them, Lazada is a company that was established by Alibaba Inc., that is the second largest e-commerce corporations in the world. Lazada entered Vietnam in March, 2012 and is currently in the group of 5 largest e-commerce websites in Vietnam (2021). So, Lazada is really having its own specific popularity in Vietnam.

Hence, the author's research topic takes the case of Lazada to study what factors from Lazada's shopping application are affecting the online shopping behavior of young students in the Ho Chi Minh City through an intermediary factor that is the students' online buying intention.

2. THEORITICAL BACKGROUND

2.1 Definition of E-Commerce

E-commerce is defined as a process of buying, selling, transferring or exchanging goods, services or information by using the Internet (Turban et al. 2017). Moreover, E-commerce business now is not just continuously change based on the Internet connection, but also is being developed based on leveraging artificial intelligence to enhance business engagement in ecommerce (Panigrahi & Karuna, 2021). Presently, e-commerce has become very important and significantly contributes to the development of many different entities such as Businesses, Individuals and Government Agencies (Nguyen & Ao, 2011). For each entity mentioned above, the application of e-commerce is built-up in various suitable forms, including the application of a virtual store where transactions are carried out through a social page (website), which help buyers and sellers can directly connect with each other (Kolesar & Galbraith, 2000)

Obviously, the contactless form of business in trading is an inevitable trend of e-commerce. That form shows its intelligence and utility based on the strong and quick support of the Internet. E-commerce has changed a lot of business forms in the I.R 4.0 and been making more possible for people to get and collect information, then buy products without having to directly touch the product and instead just surf and click on the images or photos of the desired product (Soopramanien & Robertson, 2007).

2.2 Online Buying Intention

Many studies have shown that buying intention is considered to be the main predictor which is closely related to buying behavior (Fishbein & Ajzen, 1977) and that relationship between buying intention and buying behavior has clearly remained its value until now in many studies recently. Furthermore, Morwitz et al. (2007) defined buying intention as a way to test which distribution channels attract the most customers. Actually, in the e-commerce market, the E-quality service is taking the most important role to attract and affect customer online buying intetion (Koch & Hartmann, 2022), because E-quality service is the decisive point in the process of trading online. Anyway, the researches on buying intention, especially online buying intention should be more

heavily developed further in different geographic markets or suitable consumer segments.

In fact, e-commerce market is now growing more and more, then the topic of buying intention should be increasingly used as an important key to predict the actual behavior when buyers make their purchases online in the e-commerce market (Montano & Kasprzyk, 2015).

2.3 Online Buying Behavior

According to Haubl & Trifts (2000), an online purchase is a transaction made by a consumer through an interface of an internet-connected computer that can interact with the retailer's digital stores. through the network connection. More specifically, the online buying behavior are now made through internet-connected websites or applications (Monsuwe, Dellaert & Ruyter, 2004). In fact, it sounds simple, but online buying behavior is much more difficult than traditional buying behavior because the behavior of buying online requires a lot of information from product presentation (Moe & Fader, 2004). However, it is not hard to educate customer to get familiar to the online purchasing behavior, and what businesses all need is to make buyers clearly see all the benefits and enjoyment of the online purchase (Ha & Stoel 2009).

3. HYPOTHESIS DEVELOPMENT

3.1 Perceived Usefulness (PU) and Online Buying Intention (OBI)

Perceived usefulness is a good measure of level of a person's subjective perception and improving performance after using a particular system (Davis, 1989). Perception of tangibles is formed as a factor affecting customer behavior in the e-commerce era. The meaning of PU was proven in the TAM (Technology Acceptance Model) model (Agag & El-Masry, 2016).

Presently, e-commerce is being a new important business model in the 21st century, so the usefulness is even more important to be able to determine customers' views on the way they perceive the service, the efficiency, the productivity of a shopping online app (Peña-García et al., 2020), especially the flow experience in social media usage has bee having big impacts on shopping online (Hyun, Thavisay & Lee, 2022) .Therefore, on an online shopping application, customers will definitely increase their intention to buy if they can feel the usefulness of the application such as: exciting experiences or emotions, that will change more positively about buying behavior.

In short, if the usefulness of the online shopping application is well improved, it shall definitely make customers have more active purchase intentions. So the second hypothesis that the author is:

H1: Perceived Usefulness (PU) has a positive impact on Online Buying Intention (OBI)

3.2 Perceived Ease of Use (PEU) and Online Buying intention (OBI)

Also according to Davis (1989), Perceived Ease of Use measures the effort level of a person when using a particular system, the higher level the less effort is spent. The factor of ease of use is also well demonstrated in the TAM model (Agag & El-Masry, 2016). Indeed, if a new technology is easily perceived to use, it will be easier to accept by potential users because the difficulty of learning is not a problem to prevent users trying that new technology. Additionally, the authors: Aisyah, Madyan & Prihantono (2021) also re-emphasized in their research that the factor of perceived ease of use is reflected in the perception of consumers when experiencing technology without too much effort. More importantly, the effect of perceived ease of use is also a very decisive factor that influence on customer experience on repurchase intention (Anifa & Sanaji, 2022)

Thus, perceived ease of use factor should be considered as an impacting factor on consumers when buying online in shpopping applications. Because the easier the application is to use, the easier it is for consumers to increase their intention to use and thereby positively change their online buying behavior on app. So the third hypothesis would be:

H2: Perceived Ease of Use (PEU) has a positive impact on Online Buying Intention (OBI)

3.3 Online Shopping App Design (AD) and Online Buying intention (OBI)

An attractive interface design certainly includes colors, patterns, images, or even font styles (Garrett, 2003). Indeed, an attractive interface is not just highly effective for users, but it even creates a positive relationship between trust and aesthetics in a website (Karvonen, 2000). In addition, a good interface design in a website can also improve a positive relationship between user experience and the decorativeness (Tarasewich, 2003).

Besides, McKinney et al (2002) believe that is not totally an issue about the information content in a website, but about the difficulty or uninteresting experiences. Because when customers cannot find or hardly get the expecting information from the designs, arrangements and images they will most likely leave the site online for good.

Zulkaranain Kedah (2019) used interface design factor to analyze the relationship between website trust and customer satisfaction in an online food app, and he also saw the importance of the vivant and friendly design for both mobile and destop for any trading online app.

In conclusion, this study will assume App design is a factor impacting customers' online buying intention by the fourth hypothesis as follow:

H3: App design (AD) has a positive impact on Online Buying Intention (OBI)

3.4 Online Payment system (OPS) and Online Buying intention (OBI)

According to research by Chen & Chang (2003), online consumers possibly avoid continuously shopping on an app which has very slow response of the system. Basically, consumers only wait approximately 8 seconds before leaving even they can or cannot suceessfully buy a product on page (Dellaert & Kahn, 1999).

Therefore, a sales website's design should be focus on creating a simple but attractive form, function and short loading time (Weinberg, 2000), especially the loading time of the payment system must be as short as possible, otherwise customers will hesitate to repurchase on that website. Truly, consumers want to save their time by buying online, they donot want annoys. However, the loading time of online payment is not the only considerable factor, but the payment safety factor is also very important to get consumers' trust when consumers provide their private information online. Therefore, security and perceived seriousness of e-payment play an important role in determining customers' continuance usage intention (Liu, Lin & Hsu, 2022) and consumers' trust to an online shopping app. So, the fifth hypothesis should be:

H4: Online Payment system (OPS) has a positive impact on Online Buying Intention (OBI)

3.5 Epistemic (EP) and Online Buying intention (OBI)

Perceived value refers to the dynamics of curiosity, desire to learn or expect novelty from new products or services (Aulia, Sukati & Sulaiman, 2016). Perceived value is evaluated through the perception of whether the products or services can provide the benefits what the buyer really expect (Candan, Ünal & Erciş 2013).

Basically, the epistemic facor is a perception that perceived values of novelty and diversity are the motivations for consumers to change their buying habits (Singh & Zolkepli, 2018). Chopdar et al (2018) also concluded that the values from higher awareness surely leads to higher intention in buying and/or using a product or service. Similarly, for mobile online shopping applications, Palomba et al. (2015) argue that new applications are more likely to attract more consumers because they bring new perceived values and new experiences that can lead to attract more customers.

In conclusion, epistemic benefits can create consumers' positive attitudes (Ahn & Kwon, 2022) in buying process on an app and can convince consumers to retain their buying intention for that app. So the sixth hypothesis would be

H5: Epistemic (EP) has a positive impact on Online Buying Intention (OBI)

3.6 External Influence (EI) and Online Buying intention (OBI)

Social Network Influence could be understood as External influence which is a factor in the model of Subjective norms. This theory is understood as the individual's perception of societal pressures to perform or not to perform a behavior (Ajzen, 1991). Lin (2007) gives the power of group reference to the ability to shop online is very clear. Applying to the context of e-commerce, Lin (2007) believed that the influence of reference groups on the ability to shop online is very clear.

In the era of internet connection with many social channels such as YouTube, Facebook, Tiktok, Instagram, people can share what they experience to strangers with the purpose to share and comment about anything they want. Therefore, nowadays, any shopping online apps is having its own forum or platform to let consumer share a wide spectrum of experiences, and to vigorously evaluating the products and services they consume (Anderson et al., 2011).

Presently, social influences are not only strangers but also the celebrities who are using their indivdual brand name to endorse for many brands by making advertisement video clips published widely (Zainordin, Basha, Ann & Imm, 2022) to influence buyers to pay and buy more. Then:

H6: External Influence (EI) has a positive impact on Online Buying Intention (OBI)

3.7 Online Buying intention (OBI) and online buying behavior (OBB)

The relationship between buying intention and buying behavior both offline and online is confirmed by author Ajzen (1991) who also stated that the consumer buying intention is an important indicator and an essential factor extenting the willingness of customer when making a purchase decision. Futhermore, the customers' buying intention shoul be considered as customers' buying attitudes that influence on the customers' buying behavior (Alhaimer, 2022)

Thus, in order to confirm the relationship between online buying intention and online buying behavior, the author proposes the first hypothesis of the mediating factor of buying intention:

H7: Online Buying Intention (OBI) has a positive impact on Online Buying Behavior (OBB)

4. CONCEPTUAL MODEL AND RESEARCH METHODOLOGY

4.1 Conceptual Model

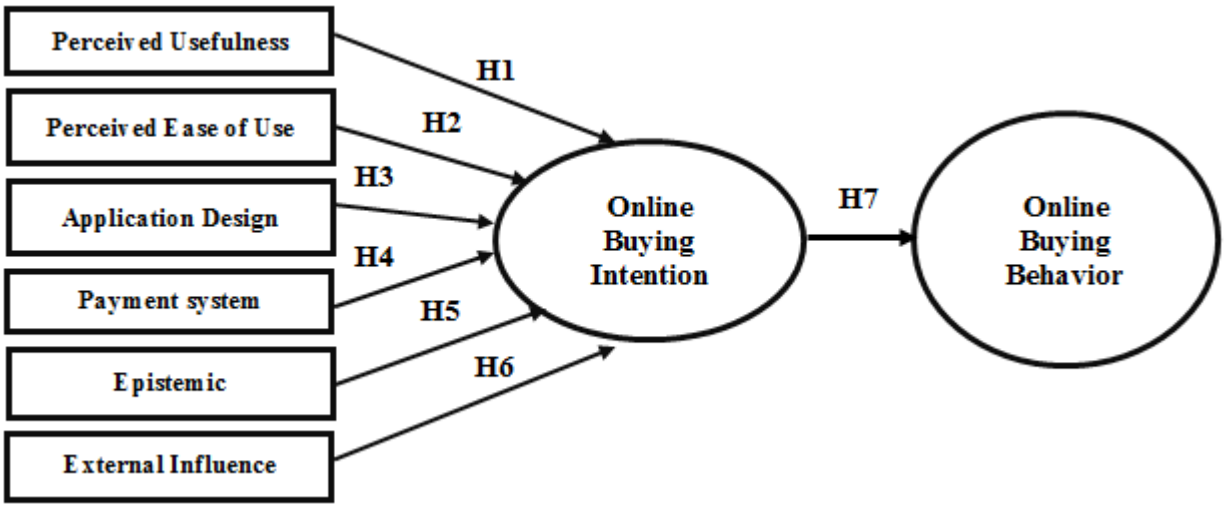

Figure 1: Conceptual model

So, this proposal model was built based on some reference factors from related studies below:

- **Perceived Usefulness (PU)** factor was inherited from TAM model of Agag & El-Masry (2016);

- One more factor in TAM model, **Perceived Ease of-Use (PEU)** factor was also inherited from Agag & El-Masry (2016);

- From the research of Zulkaranain Kedah (2019), the **App Design (AD)** factor was used;

- Zulkaranain Kedah (2019) also provided a very important factor which is **Online Payment system (OPS)**;

- **Epistemic (EP)** factor was inherited from Izzal et al., (2020);

- Finally, a research of Lin (2007) especially provided **External influence (EI)** factor**.**

4.2 RESEARCH METHODOLOGY

The topic of this paper is a kind of descriptive study, because it was completed through collecting opinions and answers from surveyed people who have experienced or clearly known the problem (Neil J. Salkind, 2010) with the purpose is to explain the impacts of independent factors on consumers' buying intention which was a mediating variable to helpfully determine how consumers' intention affects online purchase behavior.

Primary data was collected on more than 400 subjects who are students studying in three private schools in the HCM city, Vietnam. The sampling method is based on Cochran method, with the confidence level of 95% with Z-score of 1.96 and the highest probability P is 50%, equivalent to 0.5; E-value would be the lowest at 5%. (Cochran, 1977).

The collection data method was instructed by a non-probability method and divided equally for students in 03 universities: Van Lang University, Hutech University, University of Economic - Finance (UEF). After collecting enough survey answers according to Likert's 5 scale, it will be quantified through SPSS 20.0 software and SEM linear structure model in AMOS.

5. DATA ANALYSIS

5.1 Descriptive Results

Table 1. Descriptive result table

				Universities							
				Van Lang University		Hutech University		UEF University		Total	
				Frequencies	%	Frequencies	%	Frequencies	%	Frequencies	%
Session	Freshmen	Gender	Male	38	46.9%	24	29.6%	19	23.5%	81	**100.0%**
			Female	64	61.5%	24	23.1%	16	15.4%	104	**100.0%**
			Total	**102**	**55.1%**	**48**	**25.9%**	**35**	**18.9%**	**185**	**100.0%**
	Sophomore	Gender	Male	0	0.0%	19	47.5%	21	52.5%	40	**100.0%**
			Female	5	10.2%	27	55.1%	17	34.7%	49	**100.0%**
			Total	**5**	**5.6%**	**46**	**51.7%**	**38**	**42.7%**	**89**	**100.0%**
	Junior	Gender	Male	5	16.7%	12	40.0%	13	43.3%	30	**100.0%**
			Female	16	32.7%	14	28.6%	19	38.8%	49	**100.0%**
			Total	**21**	**26.6%**	**26**	**32.9%**	**32**	**40.5%**	**79**	**100.0%**
			Male	1	10.0%	4	40.0%	5	50.0%	10	**100.0%**

	Senior	**Gender**	**Female**	1	3.7%	6	22.2%	20	74.1%	27	**100.0%**
			Total	**2**	**5.4%**	**10**	**27.0%**	**25**	**67.6%**	**37**	**100.0%**
	Total	**Gender**	**Male**	44	27.3%	59	36.6%	58	36.0%	161	**100.0%**
			Female	86	37.6%	71	31.0%	72	31.4%	229	**100.0%**
			Total	**130**	**33.3%**	**130**	**33.3%**	**130**	**33.3%**	**390**	**100.0%**

As shown in the above table, there are a total of 390/400 valid surveys and equally divided among students of 3 universities: Van Lang, Hutech and UEF. Mainly, the female students respondents took 229/390 students in all three universities. So, the female students participate 1.2-2.0 times more than male students. Freshmen students from all universities accounted for a large proportion in this survey, in which freshmen students Van Lang participated most when accounting for 55.1% of the 185 first year students in both three universities, the lowest is senior students with only 37 people participated. For sophomore students, Hutech accounted for the highest 51.7% while UEF had the second highest number of students answered, accounting for 67.6%.

5.2 Confirmatory Factor Analysis - CFA

The CFA was performed to evaluate the scales of the research structure: unidimensionality, reliability, convergent validity and discriminant validity (Wiertz et al., 2004). Generally, a good fit model will provide the adequate and complete information to determine whether the conceptual model is unidimensional or not. And whether a suitable model also has certain criteria for the index or not (Hair et al, 2010).

Thus, after runing CFA, the model has good following parameters as: $\chi 2$ = 137,354; chi/df = 1.635; GFI = 0.959; CFI = 0.974 and RMSEA = 0.040. The data is anatically a good parameter because it meets the conditions below: CMIN/df < 2 is very good, CFI>0.95 is extremely good; GFI is also good when GFI>0.95 and RMSEA<0.08 are good enough (Hair et al., 2010). Continuing to test the reliability, convergence and discriminant of independent scales, we have result in table 2 below:

Table 2: Analyzing the reliability and validity

	CR	AVE	MSV	MaxR(H)	EP	AD	PU	PEU	EI
EP	0.772	0.532	0.045	0.778	**0.729**				
AD	0.762	0.517	0.289	0.764	0.050	**0.719**			
PU	0.764	0.525	0.066	0.798	-0.098	0.038	**0.725**		
PEU	0.818	0.532	0.289	0.828	0.026	0.538	0.257	**0.729**	
EI	0.809	0.587	0.045	0.821	0.211	-0.014	0.065	0.009	**0.766**

Thus, it can be seen that in the reliability table, the Payment System (OPS) factor was excluded because the reliability CR>0.7 is not satisfied, while most of the AVE indexes are greater than 0.5 and all larger than MSV. Finally, the SQRTAVE > Inter-Construct Correlations (Hair et al., 2010). Thus, the above model continues to be used to run SEM to more deeply annalyzed.

5.3 Structural Equation Modeling – SEM

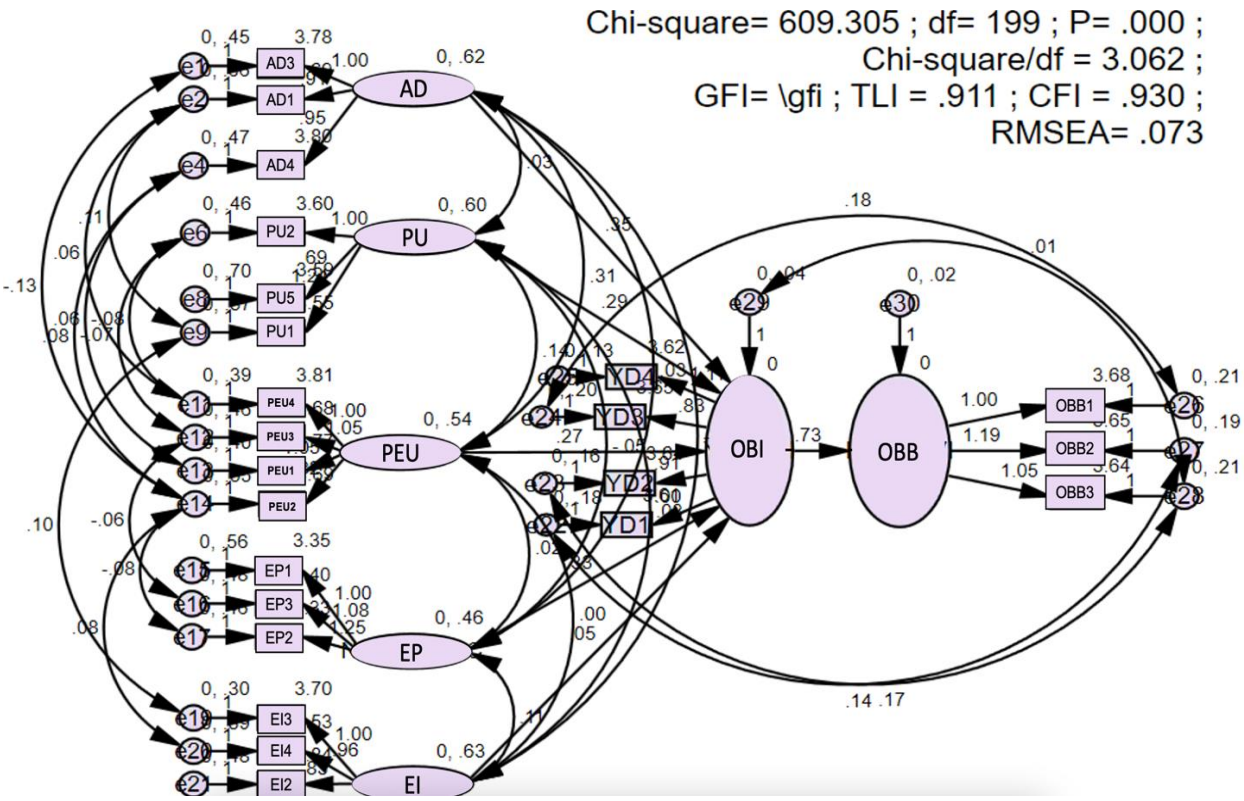

Figure 2. SEM structure

Linear structural analysis is used to test the hypothetical relationships assumed at the beginning. The two-step analysis method proposed by Aderson, James & Gerbing (1988) was performed as follows: The first is to evaluate the important measurement properties of the scales used in the research. Second, the author focuses on the Linear structural analysis is used to test the hypothetical relationships stated. The two-step analysis method proposed by Aderson, James & Gerbing (1988) was performed as follows: The first is to evaluate the important measurement properties of the scales used in the research. Second, the estimation of the structural model was focused on to test the hypothesis.

Although the original structural model did not really show acceptable fit indices. However, after checking the residuals and having some adjustments, the model finally showed the right metrics. Then, the model showed better fit indicators as model showed in figure 2 above.

Thus, with the above adjusted indexes, the SEM model would be accepted with the conditions (Hair et al., 2010). Next, the indicators of statistical significance and standardization Beta regression for independent variables (directly affect online buying behavior) were tested to find out which factors are removed and which factors are excluded.

Table 3. Analytical data result of SEM

Hypothesis	Relationship	Indirect	
		Beta	Sig.
H1	Online buying intention → Online buying behavior	0.734	***
H2	Perceived Usefulness → Online buying intention	0.212	0.002
H3	Perceived Ease of Use → Online buying intention	0.195	0.001
H4	App Design → Online buying intention	0.256	0.002
H6	Espitemic → Online buying intention	0.239	0.003

H7	**External Influence** → Online buying intention	**0.038**	**0.057**

In the table 3, it shows that the external influence factor was eliminated due to the Sig. result = 0.057 > 0.05, which means that the external influence factor has no indirect impact on online buying behavior through online buying intention. Meanwhile, the remaining factors are accepted due to the all Sig. are all less than 0.05. The biggest indirect impact factor is App design factor. This is the factor that is evaluated in having the most impact on consumers' online buying intention, contributing to the remaining 3 factors affecting the consumers' online buying intention up to 73.4% when consumers use apps to make purchases.

6. DISCUSSION

6.1. Discussion

From the above results, it can be said that there are totally two factors that were removed. Firstly, the payment system was eliminated due to insufficient reliability in the condition of achieving unidimensionality, and then the external influence factor was eventually removed because it did not meet the indirect impact condition on purchase intention. It shows that the survey group making purchasing decisions do not depend on the payment system. Possibly, in Vietnam, payment on apps is not now popular compared to the popularity of direct payment when receiving goods, also known as COD (Cash on Delivery). COD is accounting for a large proportion of online transactions in general and on Lazada in particular. Presently,the cash payment behavior of Vietnamese consumers accounts for more than 90%, while only 10% of consumers accept online payments. For the external influence which was removal because of the reason that there are many different applications consumers can use to shop, so the influence of strangers comments might not affect too much on consumers' buying intention. Moreover, it is not hard to find and quickly use new shopping applications when almost young generation users account more than 44.9% population in Vietnam, currently and they totally get familiar with smart apps in any fields including shopping apps.

As expected result, app design is the most influence factor impacting on consumer buying intention. Indeed, a mobile app must be similar to a website, its design has to be delighted and attractive enough to get consumers' attention. So, the investment in app design should be focused to attract and make sure consumers can fully enjoy their experience, in order to create positive buying intentions for consumers. (Tarasewich, 2003). Lazada is a typical example that was seen from the data of this study, where app design took a 25.6% impact on online buying intention, followed by Espitemic: 23.9%. These two highest factors are related to technology, so not only Lazada but also other competitors such as Shopee, Sendo, Tiki... in Vietnam should constantly invest to bring more experiences for consumers from images to actions on shopping app to get consumers to spend more money and even convince consumers to change their behavior from in-person purchases to online purchases.

6.2 Future Researches

Eventually, the research has been completed and successfully showed that the important practical factors affecting to consumers buying behavior in the e-commerce market. Moreover, the research model also significantly contributes some necessary sources to other academic studies. Some future research directions can be further developed as few suggestion follows:

- The study is inheriting only 06 factors affecting online buying intention as mentioned above, while there are still many other factors need to be considered more such as: price system, delivery system, customer care service, …, can also be exploited for research;
- In addition, the target audiences of the survey onlyh focused on young generation who are almost students, while there are still many different targets could be analyzed. For exmaples: the target people are working in offices and havivg higher incomes will take consumers' intentions.

- Besides, if it is possible to deploy another impact variable, so the factor uch as: income or finance, perhaps the study will have more interesting results in determining the online purchasing behavior
- Finally, Lazada is just one of many other businesses in Vietnam that are participating in the e-commerce market, so if the research can be applied to other competitors, the results would be different, because of the different characteristics of each firm.

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