

# Factors Affecting Online Shopping Decision Behavior of Vietnam Consumers Shopee International Platform (Operations)

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## Abstract

With the advancement of modern science and technology, and the critical role of the internet, there has been a significant shift in consumer buying behavior around the world, and Vietnam specifically. Economic development will lead to an increase in people's shopping needs, especially internet shopping behavior. Consumers have steadily transitioned from traditional "go to the store and see it in person" shopping through e-commerce channels (online shopping or online shopping). The Covid-19 epidemic will have a significant influence on e-commerce trends. Online shopping is more popular than ever as governments worldwide close businesses and implement social separation for months to avoid the spread of the coronavirus. In Vietnam, it is estimated that over 40 million Vietnamese people would have participated in online shopping by the end of 2019, with each individual's expenditure on e-commerce estimated to be 208 USD in 2018, leading to the market entering a new era. This school is valued at 8 billion dollars. Support from online shopping channels is one of the most important variables influencing Vietnamese people's online purchase intentions, and their spontaneous and ongoing buying behavior. When it comes to offering tremendous benefits to consumers, online shopping is becoming increasingly popular and competing with direct transactions. During a difficult epidemic, the rapid advancement of technology has made internet purchasing a popular trend that provides advantages such as time, location, price, and epidemic preventive benefits.

As a result, research into online buying behavior is an essential topic that is attracting increasing attention from firms in the sector. Consumer buying behavior is the totality of actions that consumers reveal in the process of exchanging products, including investigating, purchasing, using, evaluating; and spending on goods and services. to satisfy their needs. It is also possible to consider consumer behavior as to how consumers will make decisions to use their assets (money, time, effort...) related to the purchase, and use of goods and services to satisfy individual needs.

**Keywords:** Customer buying online, Shopee, Consumer behavior, Internet shopping, Electronic commerce

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## I. Introduction

In recent years, the internet has had a strong boom in Vietnam. Over the years, internet shopping became a popular method of buying goods among consumers. This procurement innovation delivers a wide choice of goods to consumers; and a huge market. Nowadays, many people say that they prefer online shopping to physical shopping. Online shopping uses technology by computer, phone. This type of transaction has only been popular in Vietnam for 4-5 years now, so in the future, when the infrastructure becomes more complete, online shopping is predicted to explode and develop stronger. Due to the increasing popularity of online shopping in Vietnam, we need to study the factors that affect the country's online shopping habits.

Shopee is a global business major technology in Singapore, which is owned by Sea Group (formerly Garena). Founded in Singapore in 2015 and has since spread to Malaysia, Thailand, Taiwan, Indonesia, Vietnam, the Philippines, Brazil, and Mexico. In 2021, Shopee will serve consumers in Southeast and East Asia, and numerous Latin American nations such as Brazil and Mexico, who wish to buy and sell online. Because of the mobile and social components integrated, Shopee was named one of the "5 innovative e-commerce firms we witnessed in 2015" by Tech in Asia for its technological development and broad size.

Shopee started as a consumer-to-consumer (C2C) marketplace, but has now grown into a C2C/B2C hybrid. Shopee has partnered with over 70 courier service companies across its regions to provide logistical support for its consumers. As mobile shopping grows more popular, Shopee continues to develop and improve

its platform to become the most popular shopping app for consumers, particularly with the help of Garena Online, which has the objective of "offering excellent experiences on the Internet platform."

Shopee's mobile app recorded the highest number of Monthly Active Users in Vietnam in the first quarter, according to brand new rankings by iPrice Group and App Annie Intelligence.

The size of the e-commerce market (B2C) in Vietnam in 2019 reached 10.08 billion USD, accounting for 4.9% of the total retail sales of consumer goods and services nationwide. An estimated 44.8 million people participate in online shopping, with a single person's online shopping value being \$225.

The Department of E-commerce and Digital Economy said that the percentage of internet users who participate in online shopping at least once a year in 2019 is higher 70% than in 2018, reaching 77%. In which, users focus on goods and services for daily life.

Users primarily purchase by using e-commerce websites (52%), social networking forums (57%), and mobile commerce applications (57 percent).

Online shoppers' form of payment is cash upon delivery (accounting for 86%).

Users choose a website to buy goods online through friends and relatives recommending, viewing comments, reviews on social networks, and watching ads, ... In particular, the percentage of internet users buying goods through foreign websites accounted for 29% in 2019.

### **Factors affecting online shopping behavior**

#### **External factors:**

Online shopping behavior (also known as online buying behavior or Internet purchasing/purchasing behavior) refers to purchasing products or services through the Internet and tools and devices such as phones and computers. Compared to buying directly, online stores have many advantages: Convenience, saving time, and being accessible anytime, anywhere. Geissler and Zinkhan (1998) claimed that the Internet shifted the balance of power in favor of consumers by making it became very easy for them to make comparisons and evaluate alternatives without being pressured by salespeople. Consumers frequently seek information from a variety of sources, including the internet, print media, friends, and family, in order to obtain references and ideas for alternatives, which they may then analyze and choose one as their ultimate decision. Although many studies have examined different factors that influence online shopping behavior independently, most of them have a few key factors. The researcher identified four main factors that influence the online shopping behavior of consumers are website reputation, the quality of products, perceived risks, social influence.

#### **Internal factors**

##### Personal characteristics

- Age: Each age group has distinct purchasing habits and requirements. Because cohort members have similar values, generation cohort marketing has become an effective strategy for market segmentation (Meredith et al., 2002; Lyons et al., 2005; Schewe and Noble., 2000).
- Occupation: Each job has its own set of buying needs that must be addressed.
- A person's lifestyle is their expression of self through their hobbies, interests, and perspectives in life.
- Economic Status: A person's financial situation will significantly impact the products segment he or she want to buy.

## **II. Research Methodology**

### **Research design**

The study used a descriptive survey design. The descriptive survey provides data in the form of variables of interest and gathers factual information on attitudes and preferences (Cohen, Manion & Morrison, 2007).

A questionnaire survey was created to investigate the determinants influencing consumer decision-making.

*Synthetic analysis method:* Specifically, going into the issues of factors affecting purchasing decisions from the perspective of internal factors and external factors, then analyzing the causes and factors affecting the purchasing behavior of consumers, and finally giving the conclusion to improvement.

### **Source of Data**

The fundamental necessity for data gathering is to collect high-quality answers in order to fill all of the questions that have been presented. Through data collecting, the researcher can derive quality information and make informed conclusions. To check the quality of information, it is expedient that data is collected to draw inferences and make informed decisions on what is factual. The researcher used tools to assist in searching data over the internet such as *Google, Wikipedia, Google Scholar*.

**III. Data Analysis Techniques**

Data analysis is the process of categorizing data into categories based on their common properties (Orodho, 2009). All of the data in this study was first coded according to the source. Based on the study questions, qualitative data were categorized into topics. Statistics like means, frequencies, and percentages were used to summarize quantitative data. The analysis of qualitative data was the analysis of themes obtained from the observations as well as field documents. Also the quantitative data were collected and presented in tables to explain and answer the research questions using frequency and percentage. The link between the independent factors and the dependent variable was investigated using inferential statistics.

Quantitative research by a questionnaire sent via email with the scale used is the 5-point Likert scale, from (1): 'strongly disagree' to (5): 'strongly agree'. Factor "Perceived risk" is measured by the scale of Forsythe et al (2006), Garbarino and Strahilevitz, (2004), will perform both virtual path and direction. The electronic questionnaire was conducted using a custom software based on Google Drive, and the answers of the respondents were saved in a database, which was imported into Excel and SPSS. Finally, regression analysis was used on data to test hypothesizes of the study. Inferential statistics were used to examine the relationship between the independent and dependent variables. The Statistical Package for Social Sciences (SPSS) software version 26 was utilized in data analysis.

**Sampling**

Sampling is a research technique involving taking a small sample from a big population and analyzing it to determine its characteristics. To infer population characteristics, the characteristics of the sample gathered are employed.

**Target population**

The target population of this study includes potential online buyers, almost all who used mobile applications to shop online at least one time by internet.

**Sample size and sampling procedure**

❖ *Sample size*

In this case, the researcher was not able to access the data source to find out the exact number of consumers using Shopee to make online purchases. To determine the sample size for a large target population (over thousands), Mugenda (2013) suggest a formula:

$$n = \frac{z^2 p q}{d^2}$$

Where

n = the desired of sample size (if target population is greater than 10,000)

z = level of confidence according to the standard normal distribution (level of confidence of 95%, z = 1.96)

p = estimated proportion of the population that presents the characteristic (used p = 0.5)

q= 1- p

d = tolerated margin of error (7%)

In principle, the smaller the target population, the larger the sample size and vice versa. Therefore, it could calculate sample size with a proportion with a 95% level of confidence and a margin of error of 5% as below:

$$n = \frac{1.96^2 \times 0.5 \times (1-0.5)}{0.05^2} = 196$$

The sample size for this study is 196 and 10 sample of interview. After collecting questionnaires, the sample size in this study is 230, meeting the standards for the research model. To achieve the proposed sample size 230 samples were prepared. A convenient sampling method is used for data collection. The perfectly suitable sample size for the conditions research.

**Data encryption**

*Table 3.1: Data encryption*

No	Code	Contents of question
<b>I Website reputation (W)</b>		
1	<b>W1</b>	The quality of the store, the website.
2	<b>W2</b>	Advertisement, marketing programmed.
3	<b>W3</b>	Reputation of the seller, the store.
<b>II Perceived risk (P)</b>		
1	<b>P1</b>	Return policy.
2	<b>P2</b>	I may not receive the item.
3	<b>P3</b>	Customer information security.
4	<b>P4</b>	Warranty policy.

III	Quality of product (Q)	
1	Q1	Quality of products and services.
2	Q2	Information and product origin are completely and clearly.
3	Q3	Products are rich, diverse, many choices.
IV	Social influence (S)	
1	S1	This website is very convenient for online shopping.
2	S2	Can rate and see other customer's reviews.
3	S3	Promotion mode.
4	Consumer Behavior (CB)	
5	CB1	I think that deciding to choose to shop online on Shopee is suitable and correct.
6	CB2	I will introduce my relatives, friends, and colleagues to choose to shop online on Shopee.
7	CB3	I believe buying online on Shopee is worth my money.
8	CB4	I feel happy when becoming a loyal consumer of the company.

**Data Processing and Analysis**

The statistical approaches used in this study for assessing the obtained data were reliability analysis and descriptive statistics. The reliability test reveals a measure's general consistency. When a measure generates comparable findings under consistent settings, it is said to have high dependability.

The descriptive analysis looks at variables' mean, frequency, maximum point, minimum point, and range (max-min). The ANOVA Test (analysis of variance) is a tool for determining whether or not the findings of a survey or experiment are significant. In other words, this test determines whether the null hypothesis is rejected or the alternative hypothesis is accepted. The ANOVA test compares two groups to see whether there is a difference between them. If a variable's significant level is greater than 0.05, there is no difference between variables, and vice versa. Data were also analyzed using Cronbach's Alpha and factor analysis.

❖ **Reliability**

Reliability is the extent to which results are consistent over time and accurately represent the overall population under study (Healy & Perry, 2000). Cronbach's Alpha will be used to measure of reliability and internal consistency that indicates how well items in a set are positively correlated to one another. It also assesses the intercorrelations among test items, with a measure of 1 being higher in terms of internal consistency and reliability and 0.7 to 0.9 being acceptable.

*Table 3.2: Values of Cronbach's Alpha*

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.6 \leq \alpha < 0.8$	Acceptable
$0.5 \leq \alpha < 0.6$	Questionable
$\alpha < 0.5$	Unacceptable

Cronbach's alpha is the most commonly used internal consistency metric. Cronbach's Alpha test is a test to analyze and evaluate the reliability of the scale. Cronbach's Alpha coefficient is too high (about 0.95 or more) showing that there are many variables in the scale that do not differ from each other, this phenomenon is called overlap in the scale. The Cronbach Alpha results of the good factor show that the observed variables we listed are very good, demonstrating the features of the parent factor, and that we have a decent scale for this parent factor.

\* **Multivariate regression analysis**

Regression analysis is a statistical method that studies the relationship of a variable (called the dependent variable or the explained variable) with one or more other variables (called the independent or explanatory variable). The prediction model looks like this:

$$Y = \beta_0 + \beta_1 * X_1 + \beta_2 * X_2 + \beta_3 * X_3 + \dots + \beta_i * X_i + \alpha$$

Y: dependent variable

Xi: independent variables

$\beta_0$ : constant

$\beta_i$ : regression coefficients

$\alpha$ : random component or confounding factor

The dependent variable is the "decision" factor and the independent variable is the factors affecting the decision to choose.

Regression analysis is used to estimate the value of the dependent variable based on the value of the provided independent variables. Correlation analysis is due to the intensity of the association between the variables, it allows to evaluate the degree of rigor of the dependencies between the variables. Using multivariate regression method to predict the impact strength of the factors on the choice.

#### **IV. Findings And Discussion**

##### **Instrument Return Rate**

According to the statistics result shown, customers in Vietnam respond at a rate of 89.5 percent. These data showed that the study's instrument return rate was good and sufficient. These response rates were representative, and they matched Mungenda's (2003) statement that a return rate of more than 70% could be used to represent any social science study.

##### **Descriptive analysis of respondents' profile**

To gain insight into the respondent's characteristics, the study researches their distribution by gender. The study collects data from 206 valid respondents those complete fully the questionnaire following the questions in questionnaires. The result establishes a classification of respondents to show the gender representation of survey respondents, demonstrates that 71.8 percent the female while 24.3 percent were male.

The majority of study participants were between the ages of 18 and 25, indicating that this age group is primarily made up of students. Today's youth are grownups in the internet age, capable of quickly learning technology, as well as absorbing and applying new information. As a result, it is clear that this group of people has been the target customer group for various forms of e-commerce and online purchasing in recent years. The next group is the 26-30 year-olds, who are already employed and have a steady income, but do not enjoy internet shopping as much as students do. The remaining two age categories include those under the age of 18 and those over the age of 30, and those without a steady income and those who prefer to buy directly from the store.

Since the respondents to the survey are mainly students, so the most frequent salaries are around 6-9 million VND/month and 3-6 million VND/month for the most popular jobs. Few people earn more than 9 million VND, and the majority earn less than 3 million VND.

As result shown, the majority of the study's respondents (53.3%) are students with a lot of free time and an interest in online shopping. Employees and supervisors are next in line (13.6%). Finally, there are freelancers and technical workers (8.3%)

The majority of those polled claimed they buy online once or twice a week (40.8 %) and once or twice a month (36.9%). These are the two types of people that frequently purchase online. 8.7% of respondents said they buy online frequently, 2-3 times each week. This group is known as "online shopping addicts." Finally, the last group stated that they do not frequently purchase online (13.6%). This is a group of people who only purchase online on infrequent occasions.

We can get an overview of the structure of things that Vietnamese customers frequently purchase online in the table above. The group "Clothes, shoes, jewelry, and cosmetics" has the biggest share, accounting for 49 percent of the total. "Household appliances and electronic equipment" follows (32.9 percent). Food, books and accessories, and other things account for 7.6%, 6.7 percent, and 1.9 percent of the remaining categories, respectively. Clothing, shoes, and cosmetics make for the majority of spending, in addition to eating, drinking, and entertainment. As a result, products in that first category make up a large section of the list of items that people frequently purchase online.

##### **Descriptive analysis of the respondent's evaluation**

The analysis and findings of the data were generated from 206 citizens. The study sought to analyze the various factors that influence the online shopping behavior of consumers.

##### **Descriptive Statistics of Website reputation**

The website's reputation helps to protect consumers from scammers through websites or online store in-app purchases. A website or store that is well-traded, well-known, and trusted by many people will be a top choice for customers.

Table 3.3: Descriptive Statistics of Website Reputation

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Verbal interpretation
W1	206	1	5	2.98	1.325	Moderate
W2	206	2	5	3.66	.747	Good
W3	206	2	5	3.75	.805	Good
Valid N (list wise)	206					Good

The result shown the respondents' rate of "the quality of the store and website" is normal (= 2.98), and "Advertisement, marketing program" is satisfied (=3.66). Next, consumers also believe that "the reputation of the seller, and stores" is an important factor to ensure the business activities, (= 3.75).

**Descriptive statistics of Perceived risk**

Table 3.4: Descriptive statistics of Perceived Risk

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Verbal interpretation
P1	206	1	5	3.63	.802	Good
P2	206	1	5	3.44	.869	Good
P3	206	1	5	3.61	.853	Good
P4	206	1	5	3.57	.779	Good
Valid N (list wise)	206					Good

The results in table 3.4, clearly show that perceived risk is considered as a significant motive of customers' choice. The statement "Return policy" is rated as "satisfied" with = 3.63. That follows by "Customer information security" and "Warranty Policy" (=3.61 and 3.57 respectively). And the last one is "I may not receive the item " in 3.44.

**Descriptive statistics of Quality of product**

This factor is regarded as a measurement important for affecting customers' behavior.

Table 3.5: Descriptive statistics of Quality of Product

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Verbal interpretation
Q1	206	2	5	4.11	.690	Very good
Q2	206	2	5	4.14	.715	Very good
Q3	206	2	5	3.98	.666	Good
Valid N (list wise)	206					Good

Three statements measure the quality of the product. Based on table 3.5, the respondents all believe that "quality of products and services" is really important with =4.11. Both statements "information and product origin are completely and clear" and "Product is rich, diverse and many choices" also rated at a high level of importance (=4.14 and 3.98 respectively).

**Descriptive statistics of social influence**

Table 3.6: Descriptive statistics of Social Influence

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Verbal interpretation
S1	206	1	5	3.44	.823	Good
S2	206	2	5	3.56	.761	Good
S3	206	2	5	3.35	.812	Good
Valid N (list wise)	206					Good

Users often consider "this site is very convenient for online shopping" with importance = 3.44. Followed by "Can rate and see other people's reviews" = 3.55. "Promotion rate" = 3.35 because not everyone cares about rankings. All items are rated as satisfied.

**Test of reliability**

The reliability test reveals a measure's general consistency. When a measure generates comparable findings under consistent settings, it is said to have high dependability. "It is a feature of a collection of test scores that refers to the degree of random error from the measuring method that may be present in the results. Highly dependable scores are accurate, repeatable, and consistent from one assessment session to the next "... Because the settings under which the data are taken can be precisely controlled and monitored, it gives the most detailed type of dependability data.

**Reliability statistics of Website reputation**

Reliability Statistics test showed that the Cronbach Alpha coefficient of the "physical facilities" factor is 0.544, and the coefficient of the items in the factors was higher than 0.5 the accepted level. Hence, the internal consistency reliability of the measure used in this research can be accurate for further steps of analysis.

**Reliability statistics of Perceived risk**

According to the results of the Reliability Statistics test, the factor "perceived risk" had a Cronbach Alpha coefficient of 0.879, and the coefficient of the items in the factors was greater than 0.6, the acceptable level, indicating that the internal consistency reliability of the measure used in this study is good for further analysis.

**Reliability statistics of Quality of product**

According to the results of the Reliability Statistics test, the factor "quality of product" had a Cronbach Alpha coefficient of 0.794, and the coefficient of the items in the factors was greater than 0.6, the acceptable level, indicating that the internal consistency reliability of the measure used in this study is good for further analysis.

**Reliability Statistics of Social influence**

According to the results of the Reliability Statistics test, the factor "social influence" had a Cronbach Alpha coefficient of 0.855, and the coefficient of the items in the factors was greater than 0.6, the acceptable level, indicating that the internal consistency reliability of the measure used in this study is good for further analysis.

**Factor analysis**

*Table 3.7: KMO and Bartlett's Test*

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.750
Bartlett's Test of Sphericity	Approx. Chi-Square	1235.557
	df	78
	Sig.	.000

The KMO value of 0.75 (between 0.5 and 1) in the above table of KMO and Bartlett's Test indicates that this variable is suitable for factor analysis.

*Table 3.8: Total Variance Explained*

Component	<b>Total Variance Explained</b>								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.046	31.124	31.124	4.046	31.124	31.124	3.072	23.634	23.634
2	2.201	16.930	48.054	2.201	16.930	48.054	2.578	19.832	43.466
3	1.887	14.514	62.568	1.887	14.514	62.568	2.162	16.633	60.099
4	1.450	11.154	73.722	1.450	11.154	73.722	1.771	13.622	73.722
5	.695	5.348	79.069						
6	.494	3.797	82.866						
7	.490	3.767	86.633						
8	.393	3.023	89.656						
9	.358	2.754	92.410						

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10	.285	2.191	94.602
11	.267	2.053	96.655
12	.230	1.766	98.421
13	.205	1.579	100.000

Extraction Method: Principal Component Analysis.

sig KMO = 0.750 > 0.5, exploratory factor analysis is appropriate because Bartlett's Test = 0.000 < 0.05. There are 4 components with a total cumulative variance of 73.722 percent that were extracted using the eigenvalue criterion of greater than 1.

The eigenvalues are shown in the total variance explained table. The eigenvalue for a particular factor measures the variation in all the variables that this factor accounts for. If the eigenvalue is low, the component explains minimal variance in the variables and can thus be removed from the model. Using the most popular procedures for factor extraction, the data in the table may be utilized to calculate the number of factors to extract. The criteria of Kaiser (eigenvalue rule). According to this approach, the number of components to be extracted should be equal to the number of eigenvalues greater than one (Pallant, 2005). This signifies that four items have been clarified.

*Table 3.9: Rotated Component Matrix<sup>a</sup>*

Rotated Component Matrix <sup>a</sup>				
	Component			
	1	2	3	4
P4	.884			
P2	.861			
P3	.823			
P1	.792			
S3		.868		
S2		.852		
S1		.840		
Q2			.851	
Q1			.829	
Q3			.820	
W2				.892
W3				.696
W1				.657

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Each observed variable's factor loading ranges from 0.657 to 0.892 (> 0.5), indicating that there are no variables in the two factors.

The results of regression analysis show that the model does not violate the multicollinearity phenomenon because the variance magnification coefficients of the independent variables (VIF) are all less than 5. The regression results of the independent variables with significance levels from 0.00 to 0.04 (<0.05) are variables that affect the general decision and the positive effect because the regression coefficients are all positive signs. Looking at the Standardized coefficients column revealed that "Website reputation" has a beta

coefficient of 0.147 which is a significant level at the 0.004 level. "Perceived risk" has a beta coefficient of 0.201 and a significant level at the 0.000 level. The beta coefficient of "Quality of product" stands at 0.148 at 0.004 of significant level. "Social influence" has a beta coefficient of 0.560 which is significant at 0.000 level. This means that the five factors in this model significantly impact Parental Choice. The VIF < 2 means there is no multicollinearity.

According to the above results, it can reject the null hypothesis that website reputation, perceived risk, quality of product, social influence is unrelated, and claim with confidence that they impact the online shopping decision behavior of a part Vietnam consumer.

## V. Conclusion

Consumer buying behavior refers to how people look for, buy, use, and evaluate products and services that they believe will meet their specific needs. The act of purchasing goods or services over the Internet is referred to as online shopping behavior (also known as online shopping or Internet shopping) (Ha; Stoel, 2009). Consumer purchasing behavior is influenced by four elements, according to the findings: (1) the website's reputation; (2) risk perception; (3) product quality; and (4) social influence, each of which has a different level of influence on online shopping behavior. In summary, how you impact clients' consumption behavior determines whether they trust you, utilize your products, and will always support you.

In the wake of the COVID-19 outbreak, the e-commerce sector has grown increasingly fascinating. The use of digital technology and the creation of new distribution channels is proving to be an efficient way for Vietnamese enterprises to overcome challenges, presenting new prospects based on the demands of emerging markets. Vietnamese consumers' buying patterns in the home market are also steadily changing away from conventional purchases and toward electronic purchases.

E-commerce is a method of developing the digital economy and creating an environment favorable to the implementation of business concepts. Issues in e-commerce transactions are also problems provided to state management agencies in the monitoring and protection of customers, thanks to the parallel expansion of conventional commerce and e-commerce.

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