

THE EFFECT OF PERCEIVED BENEFITS AND PERCEIVED RISKS ON INTENTION TO SHOP APPAREL ONLINE BY WHITE - COLLAR WOMEN IN VIETNAM

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ABSTRACT

Online apparel shopping has become more and more popular and has attracted many consumers. This research aims to study how these perceived benefits and perceived risks influenced Internet users on buying apparel online. A survey of 298 white-collar women was carried out to identify the benefits and risks when buying apparel online. Five dimensions of perceived benefits (i.e. convenience shopping, abundance and liking product, competitive price, enjoyment, and comfortable shopping) and three dimensions of perceived risks (i.e. financial risk, product risk, and time risk) were ascertained by exploratory factor analysis. The correlation between these benefits and risks with online purchasing intention was explored by multiple regression tests. The result demonstrates that consumers perceive benefits more than risks in online apparel shopping. While ‘comfortable shopping’ has the strongest effect on respondents’ intention, ‘competitive price’ has the lowest effect. Among the risks, product risk is of highest concern, followed by financial risk and time risk. The result also shows that middle-age white-collar women of 31 to 40 years old have the intention to shop apparel online higher than other groups.

Keywords: Perceived benefits; perceived risks; online apparel shopping.

1. Introduction

Internet has become a platform in developing applications and has changed not only business methods but also people’s communication manners. It offers consumers a wide range of products and services. They can buy or sell anything, at any time, and from anywhere through e-commerce system (King et al., 2008). Specially, online apparel with abundant types, unique and rare designs, has provided customers with a lot of information about products and competitive prices (Javadi et al, 2012). By that way, online apparel websites prove to be more advantageous than traditional stores.

However, it is perceived that risks and mistrust in virtual stores are higher than in traditional ones, especially security and privacy risks (Martin and Camarero, 2009). Consumers

often worry that what they receive will not be as good as what described in the web. Despite those risks, the number of online shoppers has been increasing. The number of Vietnamese online-shoppers increased from 68.4% to 80.2% in 2015, reaching the second growth rate in the Asia Pacific (The Saigon Times, 2015). This proves that consumers perceive significant benefits of this shopping type; for example, they can shop from home and at any time. According to a report by Vecita (2014), 58% of Internet users have purchased items online, of which the most popular products belong to apparel and accessories (taking up 60% of online shoppers).

Aiming to provide apparel website owners with more information to improve their business, this study conducts an analysis of dimensions of consumers’ perceived benefits

and risks and their effects on apparel shopping intention of Vietnamese white-collar women.

2. Literature review

Shopping intention

Shopping Intention is an important figure for monitoring and measuring in advertisement and marketing because brands want to spend money attracting market audience to use their product or service (Crespo, 2009). It is an anxious expression for buying a product or service in the future. Shopping intention is determined as a plan purchase products or services in the future from consumers who have not purchased that type of products or services yet (Martin and Camarero, 2009).

Frosythe's research (2006) proved that consumers who purchased online frequently and spent a lot of money for this channel perceived more benefits than risks. While Wani and Malik (2013) noted that consumers perceived risks higher than perceived benefits, especially in India. Therefore, it is interesting to find out what kinds of benefits and risks of online shopping the Vietnamese consumers concern most.

Perceived benefits

Benefit is a convenience or profit achieved from anything. Perceived benefit is a trust about positive result in reality or when under a threat (Oxford, 1089). Lim's and Ting's research (2012) showed that perceptions have affected significantly to attitude and online shopping intention of individuals. Online shopping helps consumers to save time and so it attracts consumers (Alreck and Settle, 2002). Internet users in Malaysia agreed that online shopping brings many benefits as money saving, convenience, cheaper price, accessibility to information and 24/7 service (Azura, 2010). Consumers' perceived benefits were highly related to their attitudes toward online shopping. They are all the advantages and satisfactions which consumers need and want when purchasing online. Consumers usually compare benefits among shopping channels and what motivate

them most to do online shopping was its convenience (Delafrooz and Narges, 2009). A study conducted by Nguyen Thi Bao Chau and Le Nguyen Xuan Dao (2013) also showed that convenience was the main reason for consumers to start or continue to shop online. Competitive price was another important reason for online shopping. Chan (2012) examined the relationship between perceived benefits and online shopping decisions made by Malaysian students. Product quality and convenience are two main factors mostly affected their decisions. In the context of apparel shopping, perceived benefits include the following dimensions - convenience shopping, abundance and liking product, comfortable shopping, enjoyment and competitive price.

Perceived risks

Grahame and Rischard (1994) defined that risk was perceived as uncertain and bad consequences when taking part in an activity. Perceived risk also means consumers' ability to continue to follow the process consequence which they expected when shopping online. Perceived risk reduces consumers' intent to purchase online (Barnes, 2007).

Online shopping could lead to negative consequences which did not appear in traditional shopping. For example, consumers cannot directly test the product quality or communicate with the sellers and must learn how to use Internet and search for websites beforehand. To shift to e-commerce channel might be a little stressful for consumers who are uncomfortable with using Internet and make them feel unsecured when their payment and private information are disclosed. Perceived risks made consumers unwilling to reveal information about their individual payment card when doing online transactions (Hoffman, 1999). Whatever the case, consumers will have to consider many different signals based on their own perceived risks to build a positive attitude and perception toward websites (Martin and Camarero, 2009). Javadi (2012) stated that

online shopping risks had significant impacts on consumers' online shopping behaviors. The main risks include financial risk and non-delivery risk (Wani and Malik, 2013). Consumers must pay cost and handling charges (financial risk) and must wait until the goods are delivered (time risk). There is also a product risk that customers may not receive the product after making online payment or may not receive the same thing as what they saw on the website. This study proposed three dimensions of perceived risks: financial risk, product risk, and time risk.

3. Developing hypotheses

As described in the above literature review, the perceived benefits are represented by 5 independent variables - convenience shopping, abundance and liking product, competitive price, comfortable shopping, and enjoyment while the perceived risks are represented by 3 independent variables - financial risk, product risk, and time risk. One dependent variable is the intention to do online apparel shopping by white-collar women. They are defined in Table 1.

Table 1
Definition of variables

Dimension	Definition
Convenience Shopping	Transactions will be carried out without difficulties.
Abundance and Liking Product	Abundance apparel mentions a large range of quantities and diversity. Liking is consumers' priority to choose certain apparels over others.
Competitive Price	Best price which consumers must pay for the apparel they chose.
Comfortable Shopping	Consumers' assurance and relaxation when purchasing apparel online.
Enjoyment	Consumers' happiness and pleasure when shopping apparel online.
Financial Risk	The potential monetary outlay associated with the initial purchase price as well as the subsequent maintenance cost of the apparel and the potential financial loss due to fraud.
Time Risk	Potential loss of time associated with making a bad purchasing decision by wasting time researching, shopping, or having to replace the unexpected apparels.
Product Risk	The possibility of the apparel malfunctioning and not performing as it was designed and advertised and therefore failing to deliver the desired benefits.
Intent to do online apparel shopping by white-collar women	The plan that white-collar women will purchase apparel online in the near future.

From the above description of dependent and independent variables, the following research hypotheses are proposed:

H1: *The perceived convenience shopping has a positive influence on intention to shop*

apparel online of white-collar worker women.

H2: *The perceived abundance and liking product has a positive influence on intention to shop apparel online of white-collar worker women.*

H3: *The perceived competitive price has a positive influence on intention to shop apparel online of white-collar worker women.*

H4: *The perceived comfortable shopping has a positive influence on intention to shop apparel online of white-collar worker women.*

H5: *The perceived enjoyment has a positive influence on intention to shop apparel online of white-collar worker women.*

H6: *The perceived financial risk has a negative influence on intention to shop apparel online of white-collar worker women.*

H7: *The perceived time risk has a negative influence on intention to shop apparel online of white-collar worker women.*

H8: *The perceived product risk has a negative influence on intention to shop apparel online of white-collar worker women.*

4. Research approach

Formation of questionnaire

Based on the related literatures and our previous studies, we designed a questionnaire. Firstly, we summarized all items about perceived benefits and risks and online shopping behaviors in the previous studies. Then, after discussing with eight owners of apparel online websites, we reworded some items to make them more understandable and

suitable to the study. We also added and combined 07 items, and erased 11 items.

Finally, we came up with the formal questionnaire, of which 36 measurement items were listed in part 1 to measure dimensions of the benefits (20 items) and risks (16 items), and 04 items of part 2 were used to measure intention to shop apparel online by white-collar women. A 5-point Likert scale (from strongly disagree to strongly agree) was used to indicate the level of agreement to each item selected by the respondents.

Sample description

The data collection was conducted through a personal survey of Internet users in October, 2015. The convenience sampling was utilized to approach respondents. The subjects include white-collar women from 22 to 50 years of age, who had not purchased apparel online yet. More than 350 questionnaires were distributed to respondents and 298 usable feedbacks were selected for further analysis. Table 2 shows that all respondents understand about Internet and online shopping, most of them are at their middle age (31-40 years old) with monthly income ranging from VND5 million to VND10 million.

Table 2
Demographic characteristics of sample

Measure	Item	Frequency	Percentage
Daily access to Internet (hour)	< 2	0	0
	2 - 4	51	17.1
	5 - 6	69	23.2
	> 6	178	59.7
Monthly access to E-commerce (nearest 3 months)	0	5	1.7
	1 - 3	212	71.1
	4 - 6	81	27.2
Age	22 - 30	98	32.9
	31 - 40	136	45.6
	41 - 50	64	21.5
Monthly income (VND)	< 5,000,000	31	10.4
	5,000,000 – 10,000,000	153	51.3
	> 10,000,000 - 18,000,000	85	28.5
	> 18,000,000	29	9.7

5. Data analysis and results

Reliability analysis

Nine constructs with 39 items are entered to analyze their reliability of measurement. After testing Cronbach's Alpha reliability, the result showed that Corrected Item-Total Correlation of items PROD_05 (I may find rarely unique apparel

in the web), PRIC-09 (I see apparel's price in web store is cheaper than those in physical store), ENJY-16 (Purchasing apparel online is new experience that makes me exciting) less than 0.3 so three items were deleted. Thus, 36 items were used for further exploratory factor analysis. The result of reliability test is showed on Table 3.

Table 3
Cronbach's Alpha Reliability Analysis

Dimension	Code Item	Item Statement	Mean	Std. Deviation	Cronbach's Alpha if deleted item
Convenience Shopping	CONV_01	Online apparel shopping is at anywhere.	3.91	0.760	0.635
	CONV_02	Online apparel shopping is at any time.	3.81	0.793	0.600
	CONV_03	I don't need to be hurry when shopping online.	3.31	0.878	0.635
	CONV_04	I don't need to wait for paying.	3.42	0.930	0.629
	Cronbach's Alpha: 0.689 Overall mean: 3.610				
Abundance and Liking Product	PROD_06	Buyers may design apparel that suits their hobby.	3.88	0.869	0.759
	PROD_07	I may have full information about apparel on website.	3.83	0.888	0.562
	PROD_08	I may find apparel that suits my hobby from all over the world.	3.80	0.944	0.606
	Cronbach's Alpha: 0.735 Overall mean: 3.833				
Competitive Price	PRIC_10	Sale programs on website will help me to save money.	3.54	0.652	0.642
	PRIC_11	It is easy to compare prices online.	3.71	0.693	0.642
	PRIC_12	It is easy to find the best price before purchasing.	3.34	0.768	0.593
	Cronbach's Alpha: 0.716 Overall mean: 3.531				
Comfortability	COMF_133	I don't feel nervous or shy if I just do window shopping.	3.39	0.740	0.586
	COMF_14	Website interface will help me easy to search and transact.	3.70	0.668	0.593
	COMF_15	I don't need to wait for service staff.	3.49	0.922	0.616

Dimension	Code Item	Item Statement	Mean	Std. Deviation	Cronbach's Alpha if deleted item
Cronbach's Alpha: 0.668 Overall mean: 3.430					
Enjoyment	ENJY_17	I may feel excited when receiving package of apparel shipped online.	3.06	0.837	0.562
	ENJY_18	I am attracted by beautiful apparel images on website.	3.19	0.951	0.451
	ENJY_19	Online apparel shopping will make me feel happy.	3.12	0.895	0.586
	Cronbach's Alpha: 0.636 Overall means: 3.124				
Financial Risk	FINR_20	I am afraid of quality of financial transaction system of online trading.	3.71	0.724	0.718
	FINR_21	Sellers may not execute the order although buyers have paid.	2.72	0.645	0.691
	FINR_22	Information of individual account may be disclosed.	3.61	0.664	0.760
	FINR_23	Information of payment card of buyer may be disclosed.	3.28	0.538	0.745
	FINR_24	Payment may not be returned if the product is not similar to what described.	3.85	0.985	0.725
	Cronbach's Alpha: 0.771 Overall means: 3.434				
Product Risk	PROR_25	The size of apparel may not tally with international standards.	3.25	0.700	0.674
	PROR_26	I cannot try on the apparel online.	3.42	0.754	0.665
	PROR_27	I cannot touch and feel the apparel.	3.73	0.637	0.685
	PROR_28	I cannot receive the apparel online in a few minutes.	3.49	0.735	0.688
	PROR_29	When receiving apparel, product will not be similar to the apparel image I saw.	3.31	0.701	0.648
	Cronbach's Alpha: 0.720 Overall mean: 3.442				
Time Risk	TIMR_30	Spending a lot of time learning how to order apparel online.	3.08	0.796	0.742
	TIMR_31	Spending a lot of time searching the right products.	3.18	0.728	0.753

Dimension	Code Item	Item Statement	Mean	Std. Deviation	Cronbach's Alpha if deleted item
	TIMR_32	It takes too long for the product to be delivered.	3.64	0.810	0.755
	TIMR_33	It takes too long to cancel an order.	3.15	0.785	0.771
	TIMR_34	It takes too long to complete the procedures for returning a product.	3.44	0.747	0.755
	TIMR_35	It takes too long to compare prices when shopping apparel online.	3.07	0.816	0.759
	Cronbach's Alpha: 0.788 Overall mean: 3.261				
Intention to shop apparel online	INTD_36	I like to shop apparel online.	2.95	0.439	0.694
	INTD_37	I will purchase apparel in online stores more often than in traditional stores.	3.33	0.476	0.580
	INTD_38	I will purchase apparel via the Internet in the near future.	3.15	0.427	0.603
	INTD_39	I will learn how to purchase apparel online in the near future.	3.19	0.495	0.578
	Cronbach's Alpha: 0.683 Overall mean: 3.156				

Exploratory factor analysis

An exploratory factor analysis (EFA) is performed to evaluate the validity of the measurement scales of all variables included in the proposed model. Total 36 items are entered to analyze exploratory factor and include two parts. Part 1 consists of 32 items to present perceived benefits and risks in online shopping, and part 2 with 4 items describes white collar women's intention to shop apparel online. The KMO of dimensions of perceived risks in part 1 is 0.808, and its Barlett's test p-value is 0.000. The KMO of intention to shop apparel online in part 2 is 0.700, and its Barlett's test p-value is 0.000. The test values indicate that the data are

accepted to perform further factor analysis.

Then in part 1, we use principal component analysis method and variable maximization rotation to maintain 32 items. Their factor loadings are shown in Table 4. The table shows eight common factors extracted from the remaining 32 items. Cumulative extraction sum of squared loading is 57.111%. All factor loadings are above 0.5 and no-cross construct loadings are above 0.3, indicating good validity of discrimination. These eight variables can be used for multiple regression tests. In part 2, we also get one common factor and the cumulative extraction sums of squared loading are 51.571% as shown in Table 4.

Table 4
Factor analysis

Variable	Item Code	Factor loading	Cumulative extraction sums of squared loading
Time risk	TIMR_31	0.727	17.253%
	TIMR_32	0.590	
	TIMR_33	0.667	
	TIMR_34	0.581	
	TIMR_35	0.657	
	TIMR_36	0.609	
Financial Risk	FINR_21	0.675	13.123%
	FINR_22	0.763	
	FINR_23	0.534	
	FINR_24	0.703	
	FINR_25	0.727	
Product Risk	PROR_26	0.561	5.779%
	PROR_27	0.611	
	PROR_28	0.556	
	PROR_29	0.697	
	PROR_30	0.698	
Abundance and liking Product	PROD_06	0.703	4.857%
	PROD_07	0.791	
	PROD_08	0.756	
Enjoyment	ENJY_18	0.725	4.451%
	ENJY_19	0.679	
	ENJY_20	0.620	
Competitive Price	PRIC_10	0.785	4.112%
	PRIC_11	0.705	
	PRIC_12	0.750	
Convenience Shopping	CONV_01	0.639	3.956%
	CONV_02	0.641	
	CONV_03	0.670	
	CONV_04	0.698	

Variable	Item Code	Factor loading	Cumulative extraction sums of squared loading
Comfortable Shopping	COMF _14	0.537	3.579%
	COMF _15	0.730	
	COMF _16	0.788	
Intending to shop apparel online	INT _37	0.565	51.571%
	INT _38	0.766	
	INT _39	0.749	
	INT _40	0.772	

Linear regression analysis

In Table 5, five factors belonging to perceived benefits have standardized beta coefficients greater than zero with their significance less than 0.01. This means these factors have positively affected on intention to shop apparel online so an increase of these perceived benefits will help enhance intention to shop apparel online.

On the contrary, three standardized beta coefficients of perceived risks are less

than zero with their significance less than 0.01. These factors have affected the dependent variable negatively. This means the more these three perceived risks increase, the less intention to shop apparel online decreases.

The VIF of each independent variable in the regression model is lower than 2, which meets the criteria of multicollinearity testing (Hair et al., 2010). In other words, there is no multicollinearity in the regression model.

Table 5

Linear regression

Independent Variable	Standardized Beta Coefficients	Sig.	VIF
Convenience shopping	0.234	0.000	1.309
Abundance and diversify of product	0.225	0.000	1.244
Competitive price	0.151	0.000	1.275
Comfortable shopping	0.270	0.000	1.205
Enjoyment	0.157	0.000	1.310
Financial risk	-0.208	0.000	1.483
Product risk	-0.263	0.000	1.572
Time risk	-0.182	0.000	1.727
Adjusted R Square = 0.770			
Sig. F = 0.000			
Durbin Watson = 2.114			

The adjusted R square in the regression model is 0.770, which means that 77% variation of white collar women's intention to shop apparel online is explained by variation of 8 factors: convenience shopping, abundance and diversify of products, competitive price, enjoyment, comfortable shopping, financial risk, product risk and time risk.

For perceived benefits, comfortable shopping has the strongest effect on online shopping intention ($\beta = 0.270$) followed by convenience shopping ($\beta = 0.234$), abundance

and liking of products ($\beta = 0.225$), and enjoyment ($\beta = 0.157$) and competitive price ($\beta = 0.151$). For perceived risks, product risk has the highest effect ($\beta = -0.263$), followed by financial risk ($\beta = -0.208$), and time risk ($\beta = -0.182$). Thus, eight hypotheses are accepted.

ANOVA test of different age groups

This study continues exploring difference among age groups of white-collar female and their intention to shop apparel online. White-collar female's ages are divided into three groups: 22-30, 31-40, 41-50. The result of ANOVA test is showed in Table 6.

Table 6
Result of one-way ANOVA analysis

(I)	(J)	N	Means	Mean Difference (I – J)	Sig.
22 – 30	31 – 40	98	3.1327	-0,2008*	0,035
	41 – 50			0,1053	0,126
31 – 40	22 – 30	136	3.3335	0,2008*	0,035
	41 – 50			0,3062*	0,000
41 – 50	22 – 30	64	3.0273	-0,1053	0,126
	31 – 40			-0,3062*	0,000

Ages of respondents really affect their intentions. The intention of women in 31- 40 age group is significantly different from that of women in 41- 50 age group and women in 22- 30 age group. The greatest intention belongs to women of 31-40 age group (mean =3.33), followed by 22-30 age group (mean =3.13), and 41-50 age group (mean =3.03).

In brief, all eight hypotheses are supported, of which 5 hypotheses shows the positive correlation between perceived benefits and shopping intention and 3 hypotheses show the negative correlation between perceived risks and shopping intention. The degree effect of each benefit and risk on white collar women's intention to shop apparel online is different. The age group of 31-40 has strongest intention to buy apparel online.

6. Conclusion and future directions

Conclusion

This study determines that there are five dimensions of white-collar women's perceived benefits and three dimensions of their perceived risks when they consider shopping apparel online. All eight dimensions give good explanations about the benefits and risks when shopping online. Perceived benefits have positive influence, on the contrary, perceived risks have negative influence on white collar women's intention to shop apparel online. Managers should concentrate on enhancing the benefits and reducing the risks to redouble competitive capacity of their websites and attract more customers, especially the main market segment of white-collar women from 31 to 40

years of age.

Managers should improve selling process to make it easier and more convenient for customers. Furthermore, they need to advertise their websites widely to help customers recognize the convenience of shopping online.

To enhance white-collar women to shop apparel online, managers should pay attention to product's factors by diversifying product styles. More focus should be put on fashionable tendency by designing attractive interface with understandable navigation to make customers comfortable and save time in their search for favorite items. Website design should be friendly to help consumers stay longer in the site and get more shopping experience. Information about product characteristics and related services should be continuously updated and truthful to build customer's trust of e-retailer.

Online price of apparel should be lower than that of physical stores to attract more women to purchase apparel online. Women often consider product's price before purchasing. They also tend to compare prices among known brands so competitive price is a key to attract white-collar women to do more shopping. Return policy, i.e. allowing customers return apparel in suitable time, and

guiding them to physical place to try out and select the most suitable one, will contribute to establish website's reliability. Addition to applying modern payment methods like credit cards, debit cards, and e-wallet, managers should maintain COD delivery system because the white-collar women want to touch apparel before they pay. Hotline and chat room of customer services should be operated effectively to relieve consumers' perceived risks.

Future direction

Our study provides a new measurement of perceived benefits and risks dimensions which influence on the intent to shopping apparel online of Vietnamese white-collar women. This study sets some foundation for further research on online shopping intention with other investigated objects and other online products because specific products and objects will have different perceived benefits and risks.

At the same time, a future additional proposition of our study lies at considering a correlation between consumers' purchasable intention and real purchasing behavior. Moreover, future studies can perform larger sample size and choose appropriate sampling to gain higher generalizability■

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