

FACTORS AFFECTING THE ATTITUDES OF VIETNAMESE RURAL YOUTH (BUYERS) ON E-COMMERCE PLATFORMS - AN EMPIRICAL STUDY IN RURAL AREAS OF HANOI

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SUMMARY

This study examines factors affecting the attitude of Vietnamese rural youth in the e-commerce market, and how attitude influences the intention to shop online. The authors propose a research model consisting of 6 factors, namely perceived usefulness, perceived ease of use, compatibility, risk, subjective behavioral control and perceived behavioral control. Due to the outbreak of Covid-19, sample data were collected through an online survey from December 2021 to February 2022, with 352 questionnaires collected from rural youth who are online shoppers (aged 18 to 40 years old) living in Hanoi. After the removal of invalid responses, 304 valid questionnaires were selected for analysis. Structural equation modeling (SEM) was applied to estimate the impact of six factors on consumers' attitudes. Findings: Online shopping attitude of rural youth is positively affected by perceived behavioral control, perceived usefulness, perceived ease of use, compatibility and subjective behavior control. The effect of compatibility, however, is not statistically significant. Risk has a negative effect on attitude, although this is not statistically significant. It is noteworthy that the six variables included in the hypothetical model explain nearly 50% of the change in online shopping attitudes of rural youth. In addition, a positive attitude can play a critical role in boosting online shopping intention of rural youth.

Keywords: attitude, e-commerce, intention, rural youth, SEM.

1. INTRODUCTION

The research examines the attitudes of Vietnamese rural youth (buyers) on e-commerce platforms, and the influence of attitudes on online shopping intention in Vietnam. Being aware of great potentials in the development of Vietnam's rural e-commerce market, businesses are making greater efforts to gain insights into the attitudes and intentions of rural shoppers. Research on the attitudes of Vietnamese rural youth is conducted by surveying consumers using questionnaires or making inferences from information about their shopping behaviors. There have been many studies conducted in other countries to explain online shopping behaviors of consumers, but most research has only focused on a number of selected key factors, such as Koufaris (2002), Pavlou (2003), Mohammad et al. (2012), Gagandeep & Gopal (2013). Research on online

shopping attitudes and intentions of consumers in different countries such as India, Korea, China, Taiwan, Malaysia has defined online shopping intention as the act of receiving information or making sales or purchases. Previous studies including See Siew Sin (2012), Yi Jin Lim (2016) focused on young people (Malaysia) as the most prominent group of online shoppers.

In Vietnam, research on consumers' attitudes, intentions, and behaviors in the e-commerce market remains limited because it is a complex social phenomenon regarding its technical, behavioral and psychological aspects (Ngo & Gwangyong, 2014). Additionally, studies on rural youth consumers in the e-commerce market are extremely rare, and mainly descriptive.

This study is conducted to identify the factors affecting the attitudes of Vietnamese rural youth in the e-commerce market, and is intended to help market players, especially sellers, to

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improve the attitude and perception of buyers, therefore increasing sales to rural customers in Vietnam. This is an important and necessary step in the development of the rural e-commerce system in Vietnam. The researchers choose to focus more on rural Vietnamese youth (typically rural youth in Hanoi), a group of target customers which has not been studied before in Vietnam.

2. RESEARCH METHODOLOGY

2.1. Literature Review and Analysis Framework

The existing literature on consumer attitudes in e-commerce suggests that there are many

factors having both positive and negative impacts on consumers' shopping intentions. Many studies have shown that risk and usefulness are always the most prominent factors perceived by consumers, such as Shih Ming Pi et al. (2011), Forsythe et al. (2006), Lewis (2005), See Siew Sin (2012), Yi Jin Lim (2016). Combining the findings of these studies with the findings on Vietnamese consumers' online shopping characteristics from Nga and Gwangyong (2014), we propose the following model:

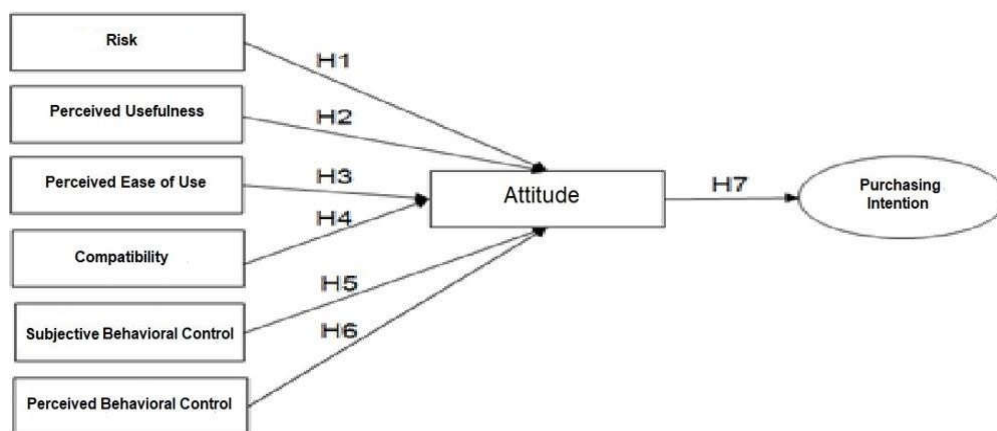


Figure 1. Research model

Factor 1: Risk (RISK)

In e-commerce, from customers' perception, risk has an inverse relationship with their attitude towards a virtual store (Jarvenpaa et al., 2000). Meanwhile, Hsin Chang and Wen Chen (2008) demonstrated that risk has an inverse relationship with trust and intention to buy online.

H1 (-): Risk has a negative impact on consumers' attitudes towards online shopping.

Factor 2: Perceived Usefulness (PU)

The perceived usefulness of a website often depends how its features perform, such as advanced search engines and personalized services and suggestions (Kim & Song, 2010). A correlation between perceived usefulness and consumer behavior has been identified (Aghdaie et al., 2011; Hernandez, 2011; Ndubisi & Jantan, 2003). Hernandez (2011) revealed that perceived usefulness has a significant influence on online

shopping behavior in Spain, but Aghdaie (2011) suggested that perceived usefulness has no significant effect on online shopping behavior in Iran. This could be attributed to the different views of respondents from developed and developing countries on how perceived usefulness influences their online shopping behaviors. Concerns about prices, quality, durability and other product-related aspects are the main drivers of purchasing decisions in developed countries, but considerations may differ among developing countries (Ahmed, 2012). According to Enrique (2008), Kim & Song (2010) and Xie (2011), perceived usefulness has been shown to have a significant impact on online purchase intention. In short, perceived usefulness will influence consumer purchase intention under high-risk conditions (Xie, 2011).

H2 (+): Perceived usefulness has a positive

impact on consumers' attitudes towards online shopping.

Factor 3: Perceived Ease of Use (PEOU)

In online shopping, PEOU can be defined as the degree to which consumers believe that they need no effort when shopping online (Lin, 2007). Similar to PU, PEOU has been shown to have a significant influence on online shopping intention through attitude (Hernandez, 2010; Pavlou, 2006).

H3 (+): Perceived ease of use has a positive impact on consumers' attitudes towards online shopping.

Factor 4: Compatibility (CPT)

In e-commerce, compatibility is evaluated by studying how consumers' needs and lifestyles are compatible with online shopping (Verhoef and Langerak, 2001). Many previous studies have supported the view that the compatibility of online shopping affects consumers' attitudes towards online shopping (Chen and Tan, 2004; Lin, 2007).

H4 (+): The compatibility between online shopping and consumers' lifestyle has a positive impact on their attitude towards online shopping.

Factor 5: Subjective Behavioral Control (SBC)

Previous studies on subjective behavior control focused on the relationship between intention to work at an older age and online shopping (Al-Maghrabi, 2011; Limayem, 2000; Jamil & Mat, 2011; Orapin, 2009; Tseng, 2011; Xie, 2011). Most research on subjective behavioral control is mediated by purchase intention prior to actual purchase (Choo, Chung & Pysarchik, 2004; Limayem, 2000; Jamil & Mat, 2011; Zhou, 2011). A related finding by Jamil and Mat (2011) suggested that subjective behavioral control have no significant influence on actual online purchase but has a profound effect on online purchase intention. Subjective behavioral control are the second most influential factor to influence online purchase intention, while the most influential one is perceived behavioral control (Orapin, 2009).

H5 (+): Subjective behavioral control of consumers has a positive impact on their attitudes towards online shopping.

Factor 6: Perceived Behavioral Control (PBC)

In the context of online shopping, perceived behavioral control describes a consumer's perception of the availability of necessary resources, knowledge, and opportunities to make an online purchase. In online shopping, perceived behavioral control has been shown to have a positive impact on consumers' online purchase intention (Lin, 2007). Barkhi (2008) demonstrated that perceived behavioral control has a significant impact on consumers' attitudes towards online shopping.

H6 (+): The perceived behavioral control of consumers has a positive impact on their attitude towards online shopping.

Factor 7: Attitude (ATT)

Attitude is an individual's assessment of the results obtained from performing a behavior (Ajzen, 1991). In the context of online shopping, attitude refers to consumers' positive or negative judgments about the use of the Internet to purchase goods or services from retail websites (Lin, 2007). Consumers' attitudes have an influence on their intentions (Fishbein and Ajzen, 1975). In the context of online shopping, consumers' attitude towards online shopping has been shown to have a positive influence on their purchase intention (Yoh, 2003).

H7 (+): Attitude of consumer towards online shopping has a positive impact on their online purchase intention.

2.2. Research methods and data

(1) Research methods:

The selected data is analyzed using common method bias (CMB), which is utilized to test for unidimensionality and compatibility of the model in confirmatory factor analysis, reliability, convergent validity and discriminant validity in Model Validity Measures. SEM is used to measure the impacts of factors on belief, attitude and intention, while Bootstrap is utilized to test the fit of the model with market data. In addition, authors also consider the impact of income and gender on the estimates, using multi-group

structural equation model. SPSS Analysis Support Tool version 25 and AMOS version 24 were used in the analysis.

(2) Research Data:

Research participants are consumers aged 18 to 40 years old living in rural areas of Hanoi, Vietnam, who have access to the Internet. The decision to shop from an online channel is a two-step process, with internet adoption being the first step and shopping being the second. Due to the impact of the COVID-19 pandemic, it is difficult to reach respondents directly; hence,

online surveying was selected. The questionnaire was designed on Google tools (Google docs) and sent to respondents through online channels, such as email and Facebook. 352 responses were obtained. All of these responses are put into a data processor to remove ones with insufficient information. After the filter was applied to accept only responses from respondents within the targeted geographic area and age group, 304 responses were collected, and the research data is summarized in Table 1 below.

Table 1. Data of participants by groups, valid responses only

	Variable	Count	Percentage
Gender	Male	108	35.5%
	Female	196	64.5%
Occupation	Official, Office worker	96	31.6%
	Agriculture	56	18.4%
	Business owner	78	25.7%
	Self-employed	74	24.3%
Educational Level	High school graduate or higher	211	69.4%
	Below high school	93	30.6%
Age	18-30	205	67.4%
	31-40	99	32.6%
Income	More than 5 mil VND	132	43.4%
	5 mil VND or less	172	56.6%

Source: Research data processed with SPSS and AMOS

3. RESULTS AND DISCUSSION

3.1. CBM testing

The use of online survey method to collect information for research may lead to inflated

or misleading data. To test for common method bias, the author used Harman's single-factor test, where all items (measures of latent variables) are loaded into a common factor.

Table 2. CMB test results

Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.802	28.005	28.005	9.148	26.136	26.136
2	4.008	11.453	39.457			
3	3.255	9.300	48.757			
4	2.905	8.299	57.056			

Extraction Method: Principal Axis Factoring.

Source: Research data processed with SPSS and AMOS

If the percentage of variance for each single factor is less than 50%, it indicates that there is no CMB in the data. The results of the single-factor analysis showed that the cumulative % of variance = 26.136%, which is less than 50%, therefore it can be concluded that the collected data is free of CMB (Table 2).

3.2. CFA analysis

(1) Unidimensionality

According to Hair et al., (2010), the fit of the model to market data allows the observation of unidimensionality in the set of variables, except where there is correlation among errors of the observed variables. To measure the goodness of fit, the following measures are most often used: Chi-square(CMIN), CMIN/df; Good of Fitness Index (GFI); Comparative Fit Index (CFI); Tucker & Lewis Index (TLI); Root Mean Square Error Approximation (RMSEA).

The model is considered fit to the data when the P-value of the Chi-square test is greater

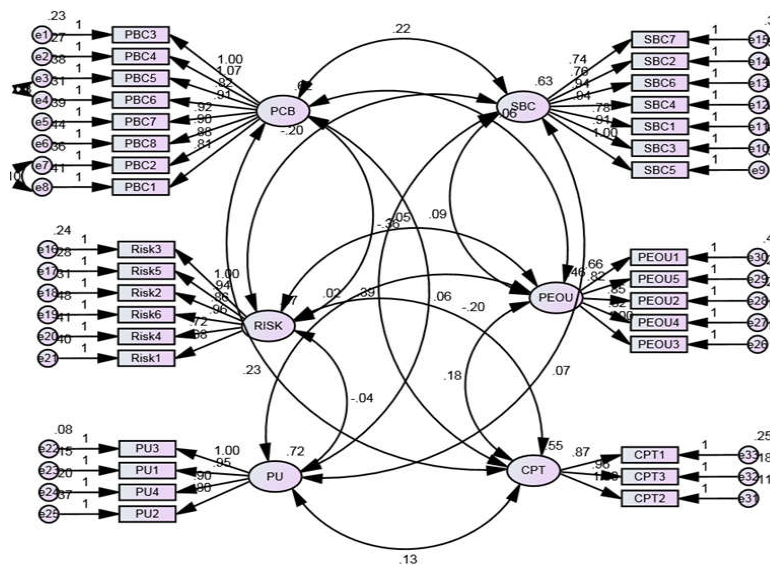
than 0.05; $CMIN/df \leq 2$, and in some cases it is possible for the $CMIN/df$ to be ≤ 3 ; GFI, TLI, $CFI \geq 0.9$; và $RMSEA \leq 0.08$. However, recent consensus among researchers is that a GFI value 0.8 and 0.9 is acceptable (Hair et al., 2010).

(2) Evaluation of reliability, Convergent validity, Discriminant validity

- The reliability of the estimate is evaluated using Composite Reliability (CR); which is a measure of reliability of the variables. The threshold for this measure is $CR > 0.7$.

- The scale is convergent when average variance extracted is > 0.5 .

- Discriminant validity is another important property of measurement. The discriminant validity value represents the discriminant level of items (Steenkamp & Trijp, 1999), Discriminant validity is achieved when: MSV (maximum shared variance) $< AVE$, $SRTAVE$ (square root of average variance extracted) $>$ (inter construct correlation).



Chi-square=704.023 df=478;P=.000 Chi-square/df=1.473
GFI=.876 TLI=.959 CFI=.963; RMSEA=.040

Figure 2. CFA of factors affecting attitude

(Source: research data processed with SPSS and AMOS)

Analysis of unidimensionality indicates Chi-square = 704.023, with P-value < 0.05 ; $CMIN/df \leq 2$, GFI = 0.876 > 0.8 ,

TLI = 0.959 > 0.9 , CFI = 0.963 > 0.9 ; và $RMSEA = 0.04 < 0.08$, therefore unidimensionality is achieved, and the chosen method is suitable.

Table 3. Measurement values of reliability, convergent validity, discriminant validity

	CR	AVE	MSV	MaxR (H)	PBC	SBC	RISK	PEOU	PU	CPT
PBC	0.924	0.603	0.371	0.928	0.776 †					
SBC	0.889	0.535	0.430	0.895	0.348 ***	0.732 †				
RISK	0.875	0.542	0.371	0.888	-0.609 ***	-0.329 ***	0.736 †			
PEOU	0.924	0.753	0.041	0.947	0.085	0.103	-0.062	0.868 †		
PU	0.870	0.578	0.134	0.906	0.109 †	0.171 **	-0.102	0.036	0.761 †	
CPT	0.890	0.730	0.430	0.902	0.400 ***	0.656 ***	-0.364 ***	0.203 **	0.366 ***	0.854 †

PBC: Perceived Behavioral Control; **SBC:** Subjective Behavioral Control; **RISK:** Risk; **PEOU:** Perceived Ease of Use; **PU:** Perceived Usefulness; **CPT:** Compatibility; **ATT:** Attitude; **CR:** composite reliability; **AVE:** average variance extracted; **MSV:** maximum shared variance; **SRTAVE:** square root of AVE; †: $p < 0.1$; * $p < 0.050$; ** $p < 0.010$; *** $p < 0.001$

Source: Research data processed with SPSS and AMOS

Table 3 shows that all values of composite reliability (CR), average variance extracted (AVE), maximum share variance and square root of AVE (MSV, SRTAVE) meet the required threshold.

3.3. SEM structural model

The study uses the SEM method to conduct

a regression model of the factors affecting the attitudes of Vietnamese youth in rural areas towards online shopping. The author also conducts multi-group structural modeling to measure the impact in the above models on gender-based and income-based groups. The results of analysis are shown in Table 4.

Table 4. SEM results

DV	IV	Estimate	Multi-group Structural Analysis			
			Male	Female	> 5mil	≤ 5mil
ATT	PU	.085†	.071	.105*	.087†	.103*
	PEOU	.115*	.042	.149*	.044	.142*
	CPT	.070	.063	.074	.143*	.043
	RISK	-.081	-.019	-.133*	-.152*	-.033
	SBC	.273***	.136*	.334***	.188**	.317***
	PBC	.377**8	.553***	.287**	.487***	.289**
R^A		0.470	.506	.474	.586	.481

PU: Perceived Usefulness; **PEOU:** Perceived Ease of Use; **CPT:** Compatibility; **RISK:** Risk; **SBC:** Subjective Behavioral Control; **PBC:** Perceived Behavioral Control; **ATT:** Attitude; **R^A:** R-Square of the model measuring factors affecting attitude; †: $p < 0.1$; * $p < 0.050$; ** $p < 0.010$; *** $p < 0.001$.

Source: Research data processed with SPSS and AMOS

The six independent variables included in the hypothetical model have $R^A = 0.470$ (Table 4), which indicates these six variables explain

47% of the change in purchase intention of the target group. Variables such as Perceived Usefulness, Compatibility and Subjective

Behavioral Control have a positive impact on Attitude. However, the effect of Compatibility was not statistically significant ($p > 0.05$).

Meanwhile, Risk has a negative effect on Attitude, though this effect is not statistically significant.

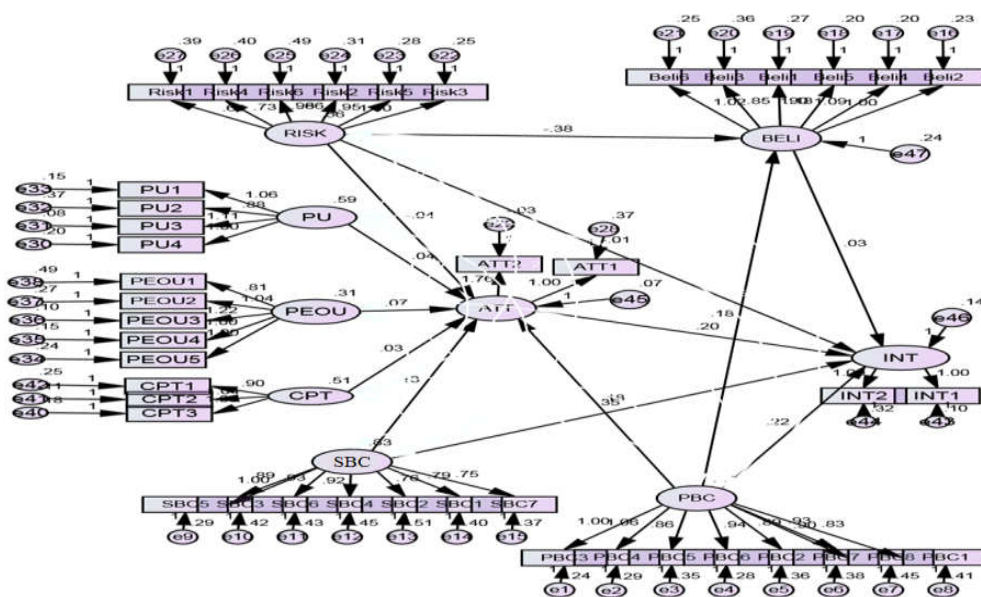


Figure 3. SEM model

(Source: Research data processed with SPSS and AMOS)

3.4. Testing the reliability of estimates of the hypothetical model using bootstrapping

This test aims to evaluate the reliability of the estimates in the hypothetical model by testing whether the regression coefficients in the SEM model are well estimated and whether they are consistent with the population. This study uses the bootstrap method, with 300

repeated samples. The mean was estimated from these 300 samples and compared with the mean obtained in the theoretical model to determine bias, then compared the bias with the p-value (when $p \leq 0.05$, when the sample approaches infinity), given the condition that the standard deviation of the calculated bias is < 1.96 ($p \leq 0.05$).

Table 5. Bootstrapping results

DEPENDENT VARIABLE	INDEPENDENT VARIABLE	SE	SE-S E	Mean	Bias	SE-Bias	CR-P
ATT	PU	.038	.002	.083	-.002	.003	0.67
	PEOU	.056	.003	.113	-.002	.004	0.75
	CPT	.061	.003	.077	.007	.004	1.25
	RISK	.064	.003	-.079	.002	.005	0.20
	SBC	.059	.003	.271	-.002	.004	1.25
	PBC	.077	.004	.380	.003	.005	-

PU: Perceived Usefulness; PEOU: Perceived Ease of Use; CPT: Compatibility; RISK: Risk; SBC: Subjective Behavioral Control; PBC: Perceived Behavioral Control; ATT: Attitude.

Source: Research data processed with SPSS and AMOS

The test result indicates all values of bias are less than 1.96 (at 5% significance level). The estimates obtained from the theoretical model and bootstrap in SEM show that the hypothesized relationships in the theoretical model have a significance level varying from 0.000 to 0.005, which is less than 0.05 (at the 95% confidence level). In other words, the hypothetical model can be used for estimates and is a good fit to the population.

4. CONCLUSION

This research has proven the influence of perceived usefulness and perceived ease of use on rural youth's attitude towards online shopping. The benefits of online shopping include: time saving, cheaper prices, easy comparison of products, removal of geographical barriers. The attitude of young rural customers towards online shopping will improve, given their perception of the benefits of online shopping. This result is consistent with previous research on online shopping, such as Barkhi et al., (2008), Hernández et al., (2010), etc. Additionally, the attitude of young rural customers towards online shopping will further improve if they feel online shopping is easy to use with the knowledge they already possess about such platforms. In this study, which takes into account more extensive factors such as trust, gender, income, it is found that the attitude of young rural consumers towards online shopping has a positive influence on their intention to shop online. Consumers' intention to shop online increases as their attitude towards a website or online store improves. This result is consistent with many previous studies, such as Lin (2007). This research also found the influence of subjective behavioral control directly on purchase intention, and indirectly through attitude. This indicates that customers' attitudes towards online shopping are under influence by family and friends, as well as mass media. Consumers will also develop a good attitude/sentiment towards a website or store if

their relatives, friends or the mass media give good reviews about the website or store. This result is consistent with the findings of Barkhi et al., (2008).

It is expected that the findings of this study will provide more useful, accurate and objective insights to policymakers, businessmen, and investors regarding factors affecting the online shopping intention of rural youth. Such a contribution is hoped to result in better solutions to develop the e-commerce market targeting rural consumers in Vietnam, with more attention being paid to rural consumers' attitudes and shopping intentions.

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NGHIÊN CỨU CÁC YẾU TỐ ẢNH HƯỞNG ĐẾN THÁI ĐỘ CỦA THANH NIÊN NÔNG THÔN VIỆT NAM (NGƯỜI MUA) TRONG THỊ TRƯỜNG THƯƠNG MẠI ĐIỆN TỬ - LẤY ĐIỂN HÌNH TẠI NÔNG THÔN HÀ NỘI

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TÓM TẮT

Nghiên cứu tìm ra các yếu tố tác động đến thái độ của thanh niên nông thôn Việt Nam trong thị trường thương mại điện tử và mức độ ảnh hưởng của thái độ đến ý định mua sắm trực tuyến. Nhóm tác giả đưa ra mô hình nghiên cứu gồm 6 yếu tố: tính hữu ích, tính dễ sử dụng, tính phù hợp, rủi ro, kiểm soát hành vi, nhận thức chủ quan. Do đại dịch covid 19 diễn ra khá phức tạp nên số liệu mẫu được thu thập thông qua khảo sát trực tuyến từ tháng 12 năm 2021 đến tháng 2 năm 2022, với 352 phiếu được gửi đến người tiêu dùng là thanh niên nông thôn có tham gia mua sắm trực tuyến sinh sống tại khu vực Hà Nội (độ tuổi từ 18 đến 40 tuổi), sau khi xử lý đánh giá loại bỏ các phiếu không hợp lệ thu về 304 phiếu đạt tiêu chuẩn, tiếp đó nghiên cứu sử dụng phương pháp mô hình phương trình cấu trúc (SEM) để đo lường sự tác động của các yếu tố đến thái độ của người mua. Kết quả chỉ ra: nhận thức chủ quan, tính hữu ích, tính dễ sử dụng, tính phù hợp, kiểm soát hành vi có tác động cùng chiều với thái độ. Tính phù hợp không có ý nghĩa về mặt thống kê. Rủi ro có tác động ngược chiều với thái độ và sự tác động này cũng không có ý nghĩa về mặt thống kê. Một điểm khá đặc biệt trong kết quả thu về là tất cả các 6 biến đưa vào mô hình giả thiết nghiên cứu có thể dẫn đến gần 50% sự thay đổi thái độ mua sắm trực tuyến của thanh niên nông thôn. Ngoài ra thì thái độ điều chỉnh một cách tích cực còn có vai trò thúc đẩy ý định mua sắm trực tuyến của thanh niên nông thôn.

Từ khóa: SEM, thái độ, thanh niên nông thôn, thương mại điện tử, ý định.

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