

FACTORS AFFECTING OF E-COMMERCE ON CONSUMER'S ATTITUDE TOWARDS
PURCHASING FASHION PRODUCTS: A STUDY OF MYANMAR ONLINE
CONSUEMRS



FACTORS AFFECTING OF E-COMMERCE ON CONSUMER'S ATTITUDE
TOWARDS PURCHASING FASHION PRODUCTS: A STUDY OF MYANMAR
ONLINE CONSUMERS

Khaing Thazin Aung

This Independent Study Manuscript Presented to
The Graduate School of Bangkok University
in Partial Fulfillment
of the Requirements for the Degree
Master of Business Administration

2016



© 2016

Khaing Thazin Aung

All Right Reserved


**This Independent Study has been approved by
the Graduate School
Bangkok University**

Title: FACTORS AFFECTING OF E-COMMERCE ON CONSUMER'S ATTITUDE TOWARDS
PURCHASING FASHION PRODUCTS: A STUDY OF MYANMAR ONLINE CONSUMERS

Author: Miss Khaing Thazin Aung

Independent Study Committee:

Advisor




(Dr. Ithi Tontyaporn)

Field Specialist



(Dr. Paul TJ James)



(Dr. Sansanee Thebpanya)

Dean of the Graduate School

April 2, 2016

Aung, K. T. M. B. A, March 2016, Graduate School Bangkok University.

Factors Affecting of E-Commerce on Consumer's attitude towards purchasing fashion products: A Study of Myanmar Online Consumers. (85 pp.)

Advisor: IthiTontyaporn, D.B.A.

ABSTRACT

Many researchers claimed that e-commerce of online shopping is still at the early stage of development in Myanmar. However, Myanmar people are catching up with the social media as the way of Internet is developing. The purpose of this research study is to examine the factor influence of consumers' attitude towards purchasing fashion products from online. The research model applying with respect of Theory of Reasoned Action (TRA) is effectively used to achieve the purpose of this study.

Total of 32 survey questions are consisted and 322 valid respondents of questionnaire were gathered both in online survey and hard copy survey. SPSS 22 was tested for demographic profile, reliability test for each factor of items, descriptive statistics and Pearson's Correlations matrix, tests of individual and model assumption and also hypothesis testing. Results and findings show that product performance risk and financial risk for fashion products are significantly effected but the factors of convenience, privacy risk and hedonic shopping motive are not influence to Myanmar consumers' attitude towards online shopping.

For future researches are suggested to increase wider places to provide wider view and get more sample population on the real circumstance of consumers' attitude and also should repeat a similar conceptual framework to confirm that convenience, privacy risk and hedonic shopping motive are not effect on consumers' attitude towards online shopping.

Keywords - Online shopping, fashion products, consumers' attitude, factors, Myanmar.

CHAPTER 1

INTRODUCTION

This chapter was aimed to identify the overall research proposal of this study including

- 1.1 Background
- 1.2 Problem Statement
- 1.3 Study Objectives
- 1.4 Scope of the Study and
- 1.5 Benefits of this Research Study.

1.1 Background

Electronic commerce (E-commerce) is buying and selling of goods and services in the Internet, especially on the World Wide Web (www) (Tech target, 2007). Online shopping is an example of e-commerce and is the process of purchasing goods and services from online sellers. E-commerce of online shopping is day by day improving in value, quality, services and also benefits for consumers due to easy accessibility of Internet than before. According to (Chiu, et al, 2009) online shopping was becoming as an exchanging of time, effort and money for receiving products and services. Nowadays, numerous of consumers are adopting with online shopping for some advantages of convenience which they do not need to go anywhere and can shop the goods during their spare time. There are many different way of advantages in online shopping depending on the perspective which the way of looking for.

More online shop are offered in the Internet with more effects to many retailers to impresses for selling products or services through Internet which is also new opportunities for retailers to expand their markets in social media. In this era, consumers are exactly know what they need and what are they looking for before they make a purchase decision form online shopping based on their experiences of shopping behavior. Moreover, along with high rapid growth of online shopping, consumers are looking for which online shopping are offering discounts and favorable products and it's also a challenging for online vendors.

Fashion products from online is also the high interested among the online consumer due to the advantages of easy to comparable in price, varieties in choices without going anywhere like traditional shopping way. Fashion has always a huge influence on people no matter man or woman. In addition, people are follow the fashion trend depending on their financial to look stylish, attractive, popular and more confident.

The reason of in this study is to explore the Myanmar consumers' attitude toward purchasing online fashion products. In recent year, it is still a new concept for online shopping in Myanmar due to the poor Internet and infrastructure. Nowadays, Myanmar people are catching up with the social media as the way of Internet speeds improved. In 2013, Norway's and Quarter's tele.com companies were awarded the tender for 15 years licenses to operate their own telecommunication networks across Myanmar (MMRD, 2015). So the Internet obstacles are starting overcome and people are linked with the rest of the world. Moreover, many global and local online retailing are entering into Myanmar e-commerce market to find new opportunities in social media (e.g Shop.com.mm).

As the way of Internet are developing, Myanmar people are getting attracted with the popular fashion of all around the world through social media. More and more people are interested in browsing and buying the fashion products from online. According to the (MMRD, 2015) research stated that Facebook is first reason to use the Internet and linked with global social media. Therefore, Facebook became one of the target for online vendors to make their profits in online shopping to give products and services for fashion products. Yangon have population of 4,728,524 and total number of Internet users is now 32% Internet penetration. The growth rate of Internet was 100% yearly comparing with the last 18 months (MMRD, 2015). Myanmar e-commerce industry was keep growing and eyeing by foreign investors to invest in e-commerce firms (Myanmar Matters, 2015). However, online shopping in Myanmar is still facing in some other challenges as well.

1.2 Problem Statement

Although e-commerce has been developing in Myanmar rapidly there are still some problems because of immature e-commerce market. Many people are interested and curious to buy the things from online shopping but still some people are like to go and shop in person as traditional way due to the unfamiliar system like payment system, worry for wrong purchased delivery of goods, privacy risk and other kind of risks due to the infrastructure of online system in Myanmar is just developing. In addition, it is also quite challenging for both online seller and buyer. However, e-retailer they need to identify the factor affects that influence to consumers' purchasing towards online shopping. Because these will benefit for retailer to compete in the e-commerce market and to reach the statement of consumer purchasing decision.

1.3 Study Objectives

Study research was aimed to examine the factors that influence the Myanmar consumers' attitude on purchasing fashion products towards online shopping. Study objectives are setting as follow:

1.3.1 To examine the relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and convenience.

1.3.2 To examine the relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and product performance risk.

1.3.3 To examine the relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and financial risk.

1.3.4 To examine the relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and privacy risk.

1.3.5 To examine the relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and hedonic shopping motive.

1.4 Scope of Study

This research studied the consumers' attitude for fashion products toward online shopping in Myanmar and method of questionnaire was used as an instrument of survey. Scope of study was defined into three different parts: scope of population, scope of variable and scope of time.

1.4.1 Scope of Population

Population and sample of respondents are targeted the people from the area of the city of Yangon who purchased the fashion products from online shopping within three months and willing to buy in the future also. Total number of 110 sample size was employed for this study using 5:1 ratio method of Hair, et al (1998).

1.4.2 Scope of Variable

The factors of in this study was conducted from other researchers and choose appropriate factors for Myanmar consumers' attitude towards online shopping. Consumers' attitude has been considered as a dependent variable and convenience, product performance risk, financial risk, privacy risk and hedonic motive have been chosen as independent variables.

1.4.3 Scope of Time

Study time was limited and resources to complete within three months during December to February 2015 in Bangkok, Thailand. Research of questionnaire was done within one and half month around the area of Yangon.

1.5 Benefit of Research

As mentioned above, research for this study was aimed to identify the Myanmar consumers' attitude on purchased fashion products towards online shopping and it is offers the potentiality and future growth of online fashion shops in Myanmar. The benefit of this study research can be used within two aspects which are academic aspect and business aspect.

1.5.1 Benefit to Academic Aspect

For academic aspect, the result of this study will help to extend the existing research on consumer attitude for fashion products towards online shopping in the

specific business settings or area. Moreover, the research of this study can also clarify that if the factors of consumers' attitude for convenience, product performance risk, financial risk, privacy risk and hedonic motive are examined and tested within the specific area, will the result comply or differ from the previous works. Theory of reason action (TRA) was also applied for this study regarding the Myanmar consumers' attitude towards online shopping for fashion products.

1.5.2 Benefit to Business Aspect

The research of this study is useful for both parties of online consumers and online retailers in Myanmar. Online consumers may get the benefit greatly by receiving better service quality from online shopping because of their expressing and opinions in the survey which will let the retailers know the benefit greatly by better understanding of consumer's attitude on online fashion retailing environment.

Moreover, the result of this study can indicate the consumers' attitude of purchasing fashion products to be a reference for improvement in business strategy to get more fashion consumers and correctly service quality from online shopping through from this research.

CHAPTER 2

LITERATURE REVIEW

This chapter review the previous studies done in the area of online shopping following consumers' attitude towards purchasing fashion products of online shopping.

2.1 E-Commerce

Electronic commerce (e-commerce) is the connected tool to exchange of goods and services through computer network primarily Internet which transaction or sales are performed electronically. During 1990s, the two of Internet and electronic commerce are most significant development of information technology. E-commerce conducted using hardware and software, and communication protocol (Cunningham, 1998) such as email, fax, online catalogs and shopping carts, electronic data interchange (EDI) (TechTarget, 2005). Also it can reduce most of administrative costs and cycle time, streamlining business processes and improving relationships both business partner and customers (Charles, 1998). The Internet has been applied across the global. World Wide Web (WWW) impart the companies to develop numerous online activities of business through a combination of computer for individual customers, organizations and government agencies (Bontis & Castro, 2000).

Furthermore, using Internet facilities and resources has become increasingly critical for companies in digital marketing (Wang & Tang, 2003). In addition, E-commerce at online shopping can automatically collect data of customers' preference during browsing through websites and also the companies can analyze the data of consumers preference based on the collected data.

2.1.1 Types of E-Commerce

E-commerce can be categorized into four main categories which are B2B, B2C, C2B, and C2C.

Business to Business: B2B is defined as the companies doing business with each other through the Internet. B2B is the biggest purchasing sector on the Internet

such as manufacturer selling the goods or services to distributor and wholesalers selling the goods or services to retailers (Movahedi-Lankarani, 2002).

Business to Consumer: B2C is also called retail e-commerce. Companies selling the products and services to consumers directly over the Internet (Movahedi-Lankarani, 2002).

Consumer to Business: C2B is consumer posts the project with a set budget online and companies post their bids on the project. Consumer reviews the bids and selects the company which is the process of C2B (Movahedi-Lankarani, 2002).

Consumer to Consumer: C2C is consumer buying and selling products or services to other consumer via the Internet. eBay is the obvious example for C2C (Movahedi-Lankarani, 2002).

2.2 The Growth of Internet/ Web and Advantages of E-commerce

In this 21st century, Internet and online technology are the new trends to offer more opportunities to companies. A few decades ago, many people used the computers as a complex way and interconnected network. Companies, they have to find the information as hardly and online advertise was not as advance as this era. The obvious examples was before websites and Internet has not advanced people find their job opportunities through newspaper and radio. But nowadays, the number of websites has grown even more rapidly. Companies are seeking and advertised their labors requirement through their websites based Internet. So, the opportunities of this century was powered by technology, fueled by information and driven by knowledge and many experts believe that it will continue to grow in the future (Future work, 2015). Today, companies are widely using e-commerce to conduct their business and also e-commerce gives a lot of advantages in many aspects. E-commerce advantages can be classified into three main major categories;

2.2.1 Advantages to Organizations

The most interested advantages of e-commerce for organization are e-commerce help the organization by increasing in profits and decreasing wages. It is reduces the much of paper work and manage the paper based information to digitizing information (Tutorialpoint, 2015). Furthermore, the cost also can reduce in managing sales inquiries, offering price quotes and determining product or service availability

by using e-commerce in the sales function support and processes of taking order (Gary & James, 2000). Organizations can exchange their information easily and saving transaction cost. In addition, e-commerce helps the organization to make the business process faster and efficient in cost saving and also help the organization to provide better customer services (Tutorialpoint, 2015).

2.2.2 Advantages to Customers

Consumer can compare the price easily and variety of related product and choices than the traditional commerce. It can save much times and unlimited shopping hour (24 hours) services from online shopping (Gary & James, 2000). Many e-retailers are selling similar products and services. So, price competitions become the main competition point of online shopping. Many e-retailers fail in online shopping because they cannot effort to provide the lower price and services (Dignum, 2002). E-retailers may gain more customers and loyalty if they can reply immediately and correctly about the relevant products and services to the customer needs and demands (Dignum, 2002).

2.2.3 Advantages to Society

Buying from the e-commerce of online shopping can gain the advantages of lower air pollution. Because of the customers can shop the products everywhere through Internet without necessary to go anywhere. Consumers also can order the products and services from anywhere also in rural areas. Additionally, e-commerce can help the government to deliver public services like health care, education, social services to reduce in cost and improved way (Future work, 2015).

2.3 Online Shopping

Online shopping is a process of selling and buying of goods and services through web. Forshythe and Shi (2003) proved that Internet shopping has become the fastest engine and growing up fast in most online consumer. The more e-consumer is growing up fast, the more consumers are become familiar with the Internet and search information to shop online (Hou & Rego, 2002; Farag, et al., 2007). Guo and Noor (2011) stated that Internet has becoming more popular and the innovation type of online shopping become the easiest way to search the things for customer. It is also

becoming to create the great opportunity for merchandise to customer and offers a huge market and many business opportunities.

The more extreme growth of Internet users will provides the more potential customers to online vendors (Luarn & Lin, 2003). Some retailers use the Internet to support their existing business. They advertise the product information of fashion types to expand and range of their products by offering the customers through the web. Goldman Sachs Investment Bank (2000) stated that there are three types of online fashion shoppers. Which are a seeking e-shopper, a browsing e-shopper and a directed e-shopper. A person who is not sure what he actually want to buy is a seeking e-shopper. A browsing e-shopper is someone who is much in curious of information for the things they want and a directed e-shopper is simple they know exactly what they want and not hesitant like two kind of shoppers (Elking, 2001).

In this era, online shopping becomes more booming business because of some advantages for buyers. Online shopping includes fashion products (clothes, shoes, accessories, etc.), some gadgets, appliances or some daily products and these are the one of the big advantage of online shopping. Because the consumers can buy everything from online without need to go anywhere. Moreover, consumers can save the times, save fuel, save energy and easy to search information of what they want. Addition, the online shopping can available and buy the things without limiting time and also the consumers do not need in line to cash for the things like traditional retail shopping (eBay, 2013).

2.4 Theory of Reason Action (TRA)

Research is dealing with the theory of reason action (TRA), to identify the people attitude who choose to engage with online shopping. This theory was developed by the Martin Fishbein in the late of 1960 and expanded by Fishbein and Ajzen (1975). This theory helps us to understand the relationship of attitude and behavior also a person's intention to behave a certain way. This model uses the factors of attitude (belief behavior and evaluation behavior), subjective norm (opinion of other and motivation to comply), intention and behavior. Theory was popular in researches on a person attitude toward online shopping that will influence the person's behavioral intention (Shim, et al, 2001; Kim, 2004). According to this theory attitude

as a predictor of intention and finally actual behavior (Fishbein & Ajzen, 1975). TRA provides a framework to measure the person intention to behave a certain way or not. Past research of Verhoef and Langerak (2001) founded TRA model concluded that belief had a significant influence on the intention to purchase at online through attitude. With this respect, theory of reason action has been applied to predict a broad range of behaviors and that will particularly influence to conduct the attitude of online shopping for purchasing fashion products in Myanmar.

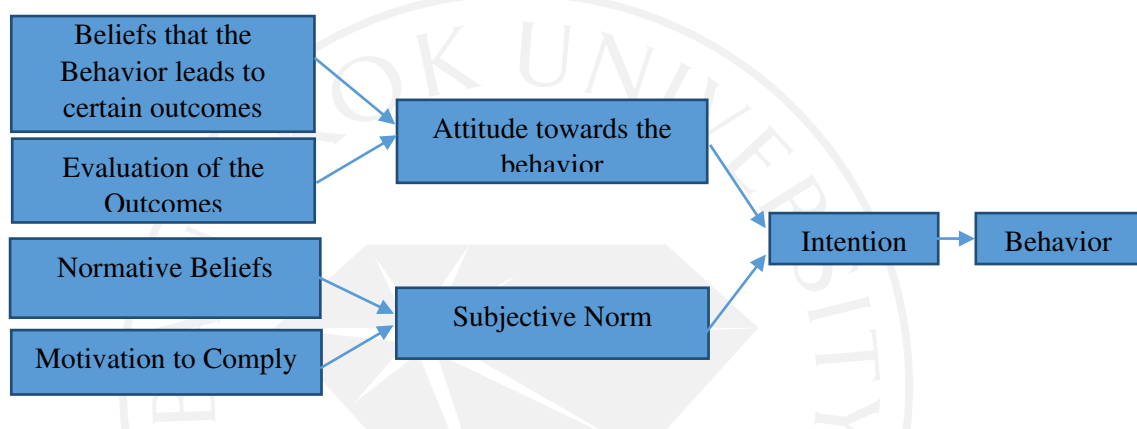


Figure 2.1: Theory of Reason Action (TRA)

Source: Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*. Massachusetts: Addison-Wesley.

2.4.1 Attitude towards Behavior

Attitude is the expression as a favor and disfavor of a person about overall evaluation of an object. It can be the positive and negative evaluation. Many previous study investigated to measure the attitude but attitude itself is an ultimately hypothetical construct and that cannot be observe and measure directly (Ajzen, 2014). Consumers' attitudes are the important factor and influence the consumer willingness to reach the actual stage of purchase (Guo & Noor, 2011). According to (Chen, 2009) in (Mojtaba-Nourbakhsh, et al, 2012) research on consumers' attitudes and behavior towards online shopping stated that attitude and behavior towards online shopping has been the main factor in e-commerce recently. Ajzen (2006) stated that attitude is the individual performance of evaluation on positive or negative way in behavior. It is evaluation outcome of a person' belief and that will lead to the certain outcome. There are two components of attitudes which are

Beliefs about the behavior: One's belief about the particular behavior among many other behavioral beliefs with respect that will perform to make the certain attributes. Behavioral belief is based on in combination of subjective values and the expected outcomes of particular behavior and contributes to attitude along with evaluation of behavioral outcomes (Ajzen, 2006).

Evaluation of the Outcome: Features of positive or negative judgments about the behavior. Evaluation of outcome can support to attitude along with behavior belief to get a behavioral outcome (Ajzen, 2006).

2.4.2 Subjective Norm

Ajzen (2006) examined that subjective norm is judgment of most people approve or disapprove on a particular things and most decision will be influenced with the other perception. The factor subjective norm supports the persuasive goal. At the subjective norm, normative belief is couple and comprises with the motivation to comply regarding the behavior. At the prior research of (Brock, et al, 2005) founded that TRA integrated with social-psychological forces, organizational climate factors and extrinsic motivators and these factors are influence individuals' knowledge sharing intention over attitude and subjective norm. Moreover, subjective norm have impact on behavioral intentions toward system use (Karahanna, et al, 1999).

Normative Belief: Normative expectations of other which can be Individuals or group of behavioral expectations belief and combination of motivation to comply and each can be influenced to the subjective norm (Ajzen, 2006).

Motivation to Comply: Motivation to do when silent referent think that individual should perform. For this point, when a person intends to perform the behavior but that person feels that the referent does not want him to perform. So it will not be motivated to comply with the referent regarding to performance of the behavior (Myron Glassman & Nancy Fitzhenry, 1976). Motivation to comply which is contribute to the subjective norms along with the normative beliefs (Ajzen, 2006).

2.4.3 Intention

Motivational factors and willingness of people' how they can link with their effort of hardworking and the planning to exert, in terms to perform a given behavior.

At TRA intention was based on attitude toward the behavior, subject norm which each will be show in relation to the behavior (Ajzen, 2006).

2.4.4 Behavior

Motivational factors that will influence to people where the stronger intention to perform a given behavior. Ajzen (2002) stated that a behavior is a compatible intentions and perceptions of behavior control. A person acquire the opportunity and chances to be successful in performing the desired behavior.

2.4.5 Related Literature

Many of online shopping attitude research were done with the theory of reason action (TRA). For example, Chuchinprakarn (2013) founded that behavior of Internet users and the effects of key factors on the intention to shop online in Thailand regarding the using of theory of reason action. Also (Alam, et al., 2009) grounded that how important of Internet shopping among generation by using TRA theory. Volk (2001) uses TRA theory in the paper of Internet user's attitude and e-commerce behaviors. TRA theory give the actual link between consumer attitude and behavior and also help to understand what influence to consumer when they purchase online to reach the actual stage of purchasing.

In the next topic will examine the factors of consumers' attitude towards online shopping. There have several factors that influence the consumers' attitude of online shopping and the following factors are selected by the previous researchers studied Myanmar consumers' attitude of online shopping in purchasing fashion products.

2.5 Convenience

Convenience is one of the most advantages in online shopping and it can get multiple benefits to consumer such as time saving, flexibility and very less physical effort (Darian, 1987). It is easy to search information of what the consumer want and can buy most of the things at one place. Consumers are likely to seek and buy everything at one place (Schafer, 2003). Buyer may not need to wait in line to purchase for the things and also does not need the conversations with the seller. One obvious convenience is online shopping gives the opportunities to buy 24 hours which is much easier than the traditional retail shopping. Another convenience of online

shopping is the buyer can buy and purchase the products all around the world just by clicking the things what buyer wants during their spare time. Majority of online shopping offer shipping to many different location such as Google Express and Amazon (Holl, 2013).

In this era of consumers are seeking solutions to maximize their leisure and make disposable income to spend for the things they value. Searching and purchasing the things at online shopping is one of the easiest ways to save the time and convenience (Rohm & Swaminathan, 2004). But some respondent think online shopping take the times to delivery of goods or services. Forty percent of online shoppers choose to purchase at online and save times is their main reason of convenience (through the web) according to the researcher Nielsen NZ (Boyte, 2015). Time saving was the initial point of convenience for the consumer who have already experiences in online shopping (Morganosky & Cude, 2001).

According to the researcher Nielsen NZ stated that the primary drivers of e-commerce for online shopping are comprised of forty percent in convenience and the rest of sixty percent are in value and range (Boyte, 2015). (Li, et al., 1999) claims that consumer who value convenience, they tended to use Internet more often to more purchase and spend more money. Similarly, Burke (1998) found that convenience was one of the reason that the consumers to engage in online shopping for saving time. Moreover consumer they can compare the price easily without going anywhere and which is much convenience than in conventional way.

2.6 Perceived Risk

Perceived risk is one of the important factors in online shopping, it makes the feeling of uncertainly when a person cannot judge with the consequences of product choice, usage and resultant experience. It was happened due to the unsatisfied information, newness of the product or service offering, high price and this can lead to uncertainty of consumer purchase decision (Sahney, 2013). Perceived risk was developed by Bauer (1960) to be influence of web browser to buyers (Mitchell, 1992). Perceived risk is defined as the amount of uncertainty perceived and potential for loss in pursuing a desired outcome while engaged in online shopping (Rich, 1964; Ko, et

al., 2004). It is also the subjectively determined expectation of loss by an Internet shopper (Forsythe & Shi, 2003).

In the online shopping, the impact of perceived risk concerned due to the limited physical access to product and purchasing from faceless sellers (Forsythe & Shi, 2003; Park & Stoel, 2005). Consumers may feel a certain degree of risk and worry when purchasing a product from Internet vendors without examining the products. Otherwise, it will be the time consuming or money about the purchasing of uncertainly product until they confirm the quality of the product. Kim (Kim, et al, 2004) stated that perceived risk is a consumer's belief about the potential uncertain negative outcomes from any electronic transaction.

Traditional consumer who is not familiar with the online shopping faces some degree of perceived risk during purchasing decision making. Surech and Shasshikala (2011) explained that perceived risk of online shopping is more risky than traditional commerce. Consumer perceived a higher level of risk when they purchasing on the Internet compared with traditional retail formats (Lee & Tan, 2003; Tan, 1999).

Many study was investigated that different types of perceived risks affects to consumer' purchase decision. Product performance and financial risk are two types of perceived risk that was related with Internet shopping (Bhatnagar and Ghose, 2004). Eggert (2006) found that compared to product risk and perceptions of privacy risk are related with purchasing on the Internet. Among all the relevant risk dimensions product and financial risks have shown significant negative influences on Internet purchase intentions (Bhatnagar & Ghose 2004; Lu, et al., 2005). Privacy risk has also concern regarding the security of their personal and credit card information they have to provide in order to complete online transactions (Horrigan, 2009). Perceived risks of product performance risk, financial risk and privacy risk will perform as factors to examine the consumers' attitude towards online shopping for fashion products in Myanmar.

2.6.1 Product Performance Risk

Product performance risk is defined as the loss incurred when the product does not perform as expected (Horton, 1976). It was happened due to the consumer inability to measure the quality of online product (Bhatnagar, et al., 2000). This integrates the future quality of product to the point of purchase. Peter and Tarpey

(1975) defined product performance risk as the item was falling to meet with the performance requirement originally intended. Product risk was founded the most frequency reason not to shop at online and it has significant impact on the frequency of purchasing online (Forsythe & Shi, 2003). (Alreck & Settle, 2002), (Garbarino & Strahilevitz, 2004) stated that risks are related with the uncertainty of some product and that will negatively effect on purchase intentions (Bhatnager, et al., 2000). Consumer perceived the higher level of product risk when they purchase at online as opposed to when they purchase in traditional stores (Goldsmith & Golesmith, 2002).

2.6.2 Financial Risk

Financial risk is defined as a net financial loss to a customer and the result of engaging in commercial transactions. For example, the shoppers' monetary can be loss when they shop and purchase the foreign currency (future dollar costs) or when they misused the credit card (Horton, 1976; Derbaix, 1983; Sweeney, et al., 1999). The major obstacle to purchase at online is shoppers are not willing to pay the credit card information regarding of the feeling insecurity over the web (Maignan & Lukas, 1997). Caterinicchis (2005) stated that shoppers' are concerned of financial loss if products purchased online fail to perform as expected. Financial risk has been negatively associated with online shopping (Bhatnager, et. al., 2000; Forsythe, et al., 2003) and they found financial risk is a strong predictor of shoppers' online purchase intentions (Bhatnager, et al., 2000).

2.6.3 Privacy Risk

Privacy risk is the potential loss of control over personal information as a result of online transaction (Herrero Crespo, et al., 2009). The important degree of privacy is to safe and secure of online shopping website and protects the consumers' information. Internet was also accept the violate users' privacy and that is the major concern of many Internet users (Maignan & Luaks, 1997; Jacobs, 1997; Benassi, 1999). Risk of privacy and safely of their information concerns was high in among of many online shoppers (Drennan, et al., 2006; Miyazaki & Fernandez, 2001; Noort, et al., 2008). Study done by Lenhart (2000) found that 8% of Internet user left the using Internet because of privacy and 54% of people don't use Internet because they believe Internet is dangerous.

The main reason of privacy risk is that consumer worried about the online payment security because they feel unsecure to provide personal information when doing e-commerce transaction (Bhatnagar, Misra, & Rao, 2000). Although privacy concern was the frequently cited reason not to purchase at online (Forsythe & Shi, 2003). So online venders have to be aware of consumer privacy and announcing clearly their private and transaction data are secured to consumers which likely to get increase the benefits of consumer satisfaction (Abdul Hamid, et al., 2006).

2.7 Hedonic Shopping Motive

Hedonic is defined as an overall assessment or judgment of experiential benefits and sacrifices such as entertainment and escapism. Consumer often shop without targeting to buy the things and they shop just for experience and fun (Babin, et al, 1994). Hedonic value is recognized as an important elements of online shopping (Burke, 1999; Hoffman & Novak, 1996) and it have been focus of much interest and research (Hirschman & Holbrook, 1982; Batra & Ahtola, 1991; Wang, et al, 2000).

Hedonic shopping motive is related with the emotional arousal of individual to get perceived fun or playfulness of the shopping such as pleasure, excitement, arousal, joy, escapism, fantasy, adventure etc. (Babin, et al, 1994; Bloch & Richins, 1983; Sherry, 1990; Fischer & Arnold, 1990; Hirschman, 1983) and interesting shopping experiences (Bhatnagar & Ghosh, 2004). Hedonic shopping motive play as a major roles to arousal of our emotional both physiological and psychological while purchasing or consuming (Holbrook & Hirschman, 1982).

Holbrook and Hirschman (1982) founded that Hedonic arousal mainly takes place when the consumer is using the product. For this point of view, while consumer choose the things from Internet only they can see is those attributes of a brand which can be expressed through the picture on the screen. They cannot touch or smell and actual usage of the product is after receiving from delivery.

Hedonic buyers are more likely to engage in impulse buying (Babin, et al., 1994; Hausaman 2000; Wolfenbarger & Gilly, 2001; Arnold & Reynolds, 2003). Consumers who enjoy the hedonic shopping want to explore the web sites as they would shop in a traditional mall. Those shopping are seeking exposure to various shopping simulations and they would like to spend on web more frequently.

Consumer are motivated with hedonic motive to get the products information from other consumer and share their experiences with other consumers for fun.

Many researchers used the hedonic shopping to discuss in-store shopping. But also, there still are more researches using the hedonic shopping motive to exploring the online shopping. Some researchers was conducted with respect to explore this aspect of hedonic shopping motive at online shopping. For example, (Childers, et al, 2001) found that hedonic motives are important as a predictor of online shopping' attitude. (Kourouthanassis, et al., 2000) examined as hedonic motive to the design of physical and online shopping environments. And also Parson (2002) found that some kind of motives are applicable for online shopping. Hedonic motives, can build a relationship with the shoppers and it can convert them to valuable consumers (Lynch, 2014).

2.8 Research Model and Hypothesis Development

The research model and hypothesis development was based on the behavior intention model or the theory of reason action (TRA) (Fishbein & Ajzen, 1975). Independent variables in this research was derived from the factors affecting Attitude in terms of convenience, perceived risks of product performance, financial and privacy and also hedonic shopping motive. The dependent variable consumers' attitude toward online shopping effect on independent variable in order to examine their effects on Myanmar consumer attitudes of online shopping for fashion products.

2.8.1 Research Model

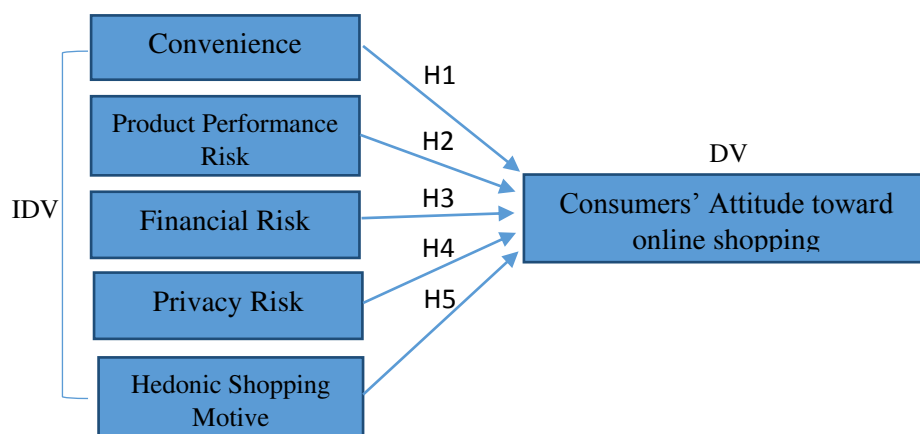


Figure 2.2: Research Model

2.8.2 Hypothesis Development

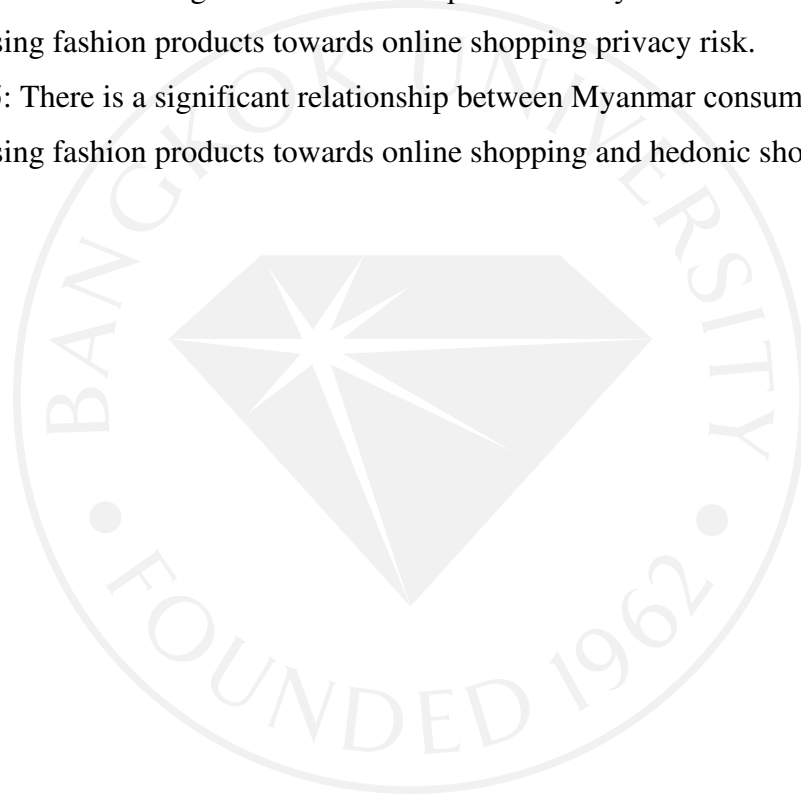
H1: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and convenience.

H2: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and product performance risk.

H3: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and financial risk.

H4: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping privacy risk.

H5: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and hedonic shopping motive.



CHAPTER 3

METHODOLOGY

This chapter will examine a discussion of research methodology and present how data will be collected and analyzed between consumer attitude and factor affecting in purchasing online fashion products. This chapter is composed of the following sections:

- 3.1 Type of research approach method
- 3.2 Population and sampling technique
- 3.3 Operational definition
- 3.4 Survey Instrument
- 3.5 Data Collection Procedure
- 3.6 Statistical Procedure

3.1 Type of Research Approach Method

Research of this study was aimed to describe the relationship between variables. For example, attitude versus online purchase intention, attitude versus chosen factors (convenience, product performance risk, financial risk, privacy risk and hedonic shopping motive). Survey of this study was used the questionnaire method in order to get the feedbacks from efficient way. Therefore, descriptive approach method is chosen as the research approach during the quantitative research of this study to describe the basic features of the data and simple summary. Descriptive research is referred to describe and explore the marketing phenomenon which will be included the collection data from a sample of people through a survey questionnaire (McDaniel & Gates, 2004). This research used both of online survey and traditional survey methods to collect and identify the data of consumers' attitude towards the purchased online fashion products in Myanmar.

3.2 Population and Sampling Design

3.2.1 Population

Target population of in this research was represent the citizens who are actual users of online shopping like who had an experience of buying fashion products from online shopping in Myanmar within three months and also willing to buy in the future. Questionnaire was distributed to 382 respondents and only 322 are purchased respondents from online fashion products within three months and intended to buy in the future also. These total population of 322 respondents are accepted number of online consumers to analyze for this research study.

3.2.2 Sampling Technique

This study was used the convenience sampling method because convenience sampling is conveniently selecting a sample and available to participate in the study (Jackson, 2008). As time and resources are the constraint, convenience sampling is helpful and suitable for the research study. Sample of population in this study were assumed that can represent the population of buyer and potential buyer from online shopping for fashion products in Myanmar. This is because the sampling procedure of this study was intended the respondents only actual buyers of fashion products from online shopping within three months and consider to buy in the future also. Convenience technique of in this study is designed to approach the actual online fashion buyer by distribution with online survey link of Google form to online shopping websites through Email, Facebook, other social media with the explanation of this research and distributed with hard copy survey form also. The purpose of mixing these two techniques will save in conveniently on time in order to finish the research within the specific time.

3.2.3 Sample Size

Sample respondents of this study was intended the people from the city of Yangon who purchased fashion products from online shopping within three months and willing to buy in the future. Sample size was calculated by applying the equations proposed by Hair, et al (1998) which suggested that the ratio of subjects to the predictor variable should be between 5:1 and 50:1. The calculation of sample size are as follow:

$N = 5 \times \text{number of variables}$

$N = 5 \times 22$

$N = 110$

When

$N = \text{number of participants}$

The sample for this study, 110 observations meet the suggested minimum ratio 5:1 by Hair, et al (1998). Nevertheless, this study compares the relationship of consumers' attitude on convenience, product performance risk, financial risk, privacy risk and hedonic motive in the area of Yangon and sample size of this research study was 322 respondents who are actual buyers of fashion products from online shopping and planned to buy in the future also.

3.3 Operational Definition

Operational definition will examine the explanation of the survey questionnaire and the source of questions. Questionnaires in this study were designed to meet with the point of research. Questions are adopted from the previous researchers and some of the questions are self-structured to cover the diversity of the research problem. The questionnaire contains a total of 32 questions and is divided into 4 sections. Section one is a screening test and sections A and B are about the related variable factors: questions of convenience, product performance risk, financial risk, privacy risk and hedonic motive which affect consumers' attitude towards online shopping in Myanmar. The purpose of the screening test is to ensure that the respondents are actual buyers from online shopping and who either buy or plan to buy in the future. The last section C is about the demographic information of the respondents. Rating techniques in this study use a 5-point Likert scale ranging from (1=strongly agree, 2=agree, 3=neutral/neither agree or disagree, 4=disagree, 5=strongly disagree).

3.3.1 Section A: Dependent variable factor of consumers' attitude towards online shopping

Section A was covered with two parts which are questions of consumers' attitude towards online fashion products to examine the consumers' attitude was

significantly affect to online shopping for fashion products. Consumer attitude is dependent variable and included 4 questions which were adapted from the (Tylor and Todd, 1995). The total of 4 questions (Q3 – Q6) are indicated the positive attitude towards online shopping and that will make the respondent think about the idea of using Internet and purchasing the fashion products from online shopping.

3.3.2 Section B: Independent variable factors of Product Performance Risk, Financial risk, Privacy risk and Hedonic Motive

Section B was covered the questions relating to consumers' attitude factors that influence the independent variable of convenience, product performance risk, financial risk, privacy risk and hedonic shopping motive. Convenience is one of the independence variable factor and included 4 questions. Questions are adapted from the (Rohm & Swaminathan, 2004) and previous literature. Q7 and Q9 are measure about the saving times from shopping online and currently Q8 is negative statement that measure the respondents' attitude toward the traditional way of shopping. Q10 measures that the respondent to think the easy comparison of traditional shopping and shopping from online in positive way.

The questions of product performance risk and financial risk were adapted from (Stone & Gronhaug, 1993) and privacy risk was used from (Fearherman & Pavlou, 2003). Q11 to Q13 are the questions of product performance risks which will made the respondents to compare the quality of products from the screen and the actual quality form outside of online shopping. Q14 to Q16 are about the financial risk of credit system and the consumers are concerned the product will not get the moneys' worth like the amount of they paid and also wrong delivery of ordered goods. Q17 to Q20 are the privacy risks from untrustworthy websites and the consumers afraid of their personal data are unsafe after giving their personal information. Total questions of this three factors have 10 questions and all the questions are assess the likelihood of negative statement and which can make the sense to respondents to shop at traditional way.

Last factor of hedonic shopping motive have 4 questions from Q21 to Q24. Questions are adapted from (Hausman, 2000) and all questions are positive thinking to respondents to shop at online. Hausman (2000) was developed 7-item consumption scales and the questions are included like "I like to shop form online for the novelty of

it". These questions measure the respondents to get perceived fun and playfulness of online shopping.

3.3.3 Section C: Demographic Profile

The last part in questionnaire is demographic profile of respondents and included eight questions regarding gender, age, income, respondents' occupations, respondents' purchased frequency rate for online fashion products, respondents' purchased product rate, daily internet usage rate of respondents and respondents' frequently used websites rate. Study was intended to ask demographic at the last because questionnaire is designed to ask first to make sure that the consumers have shopping experience of buying fashion products within three months or willing to buy future from online shopping which will make the research more realistic. Moreover, question was included personal and sensitive question likes income and which is kind of risk that respondent can ignore the survey at early stage if it was placed at first section.

3.4 Survey Instrument

The main survey instrument for this study was questionnaire to collect data and analyze Myanmar respondents' attitude of fashion products towards online shopping. Appropriate questions are developed based on the factors from literature review and questionnaire was divided into four parts which was mentioned in above. Survey questions are translated in both Myanmar and English to read smoothly and understand the survey point in easily. Survey questionnaire and design was created in Google form and respondents are just need to click and choose the appropriate answers. Questionnaire is captured in Appendix. Questionnaire are distributed in both of online through link and hard copy survey form to respondent in order to finish within the specific time.

3.4.1 Pre-test

Pre-test of questionnaire is to make sure that the questions are clear and understandable to respondents (Osman, et al, 2010) and the sequence of questions is logical (Kim, 2004). So that the researcher will know the need of questionnaire through feedbacks, comments and suggestions of respondents. Pre-test for this study

was chosen to 5 people of close friends who can give the constructive feedbacks and provide further discussions.

3.5 Data Collection Procedure

Survey of data are collected both online questionnaire and hard copy form. Respondents are needed to answer all questions from questionnaire. Questionnaire was designed with Google form and distributed by survey link to online shopping websites through social media, Email and Facebook. So that the data can recorded directly in the data base of Google form website. Moreover, hard copy of questionnaire is also distributed to respondents. Questionnaires was send to 382 respondents and accepted respondents 322 for this study are who purchased fashion products from online shopping within three months and willing to buy in the future. All questionnaire of survey result were collected within 6 weeks and 284 respondents are received the survey link from Facebook, Email, Viber, Line and 98 respondents are done with hard copy survey form. All the hard copy surveys of result data base are together collected with online data base into Google form with manually typing. Result of all data base are exported in excel file and which is easily to convert in SPSS.

3.6 Statistical Procedure

To analyze the data for this study, SPSS program is used for computing the data and presented on a format with table of content along with descriptions. Statistic data analysis for this study use are as follow:

3.6.1 Descriptive Statistics analysis to explain demographic data consist of gender, age, income and occupation analyzing with frequency and percentage of each in the table. Moreover, descriptive statistics use to analyze purchased frequency, purchased products, spend hour for Internet and frequently used shopping websites by using frequency and percentage with the tables of each.

3.6.2 Development of composite score and measurement reliability to explain Cronbach's alpha of each factor and their items. This section was to measure their reliabilities which Cronbach's alpha is equal 0.7 or greater and Cronbach's alpha if item deleted is equal 0.5 or greater.

3.6.3 Using multiple regression analysis to analyze descriptive statistics, individual assumption and model assumption between the factors of convenience, product performance risks, financial risk, privacy risk and hedonic motive. These result will allow to identify a set of predictor variables providing with useful estimate score of each factors.



CHAPTER 4

DATA ANALYSIS

This chapter describes the analysis and interpretation of data followed by a discussion of research findings. In this chapter, findings data are systematically linked to the format of self-developed questionnaire attached in the appendix. Data are collected by using questionnaire and distributed with link through social media and also hard copies around the area of Yangon. Collected data are analyzed to identify, describe and test the relationship between factors and consumers' attitude towards purchased fashion products from online shopping in Myanmar. Moreover, result of five likert scales for each factors of items are shown in the appendix.

The following sections will be used to analyze data

4.1 Demographic profile of respondents

4.2 Development of Factors Composite Score

4.3 Multiple Regression Analysis

4.4 Regression Result

4.5 Hypothesis testing

4.1 Demographic Profile of Respondents

Demographic data are collected from the respondents in the form of gender, age group, income and their occupation. Collected research data is shown with table and graph with frequency of respondents and percentage result. To provide the overview demographic data of consumers who purchase fashion products from online in Myanmar.

4.1.1 Gender

Table 4.1: Gender Composition of Respondents

Gender	Frequency	Percent %
Male	54	17
Female	268	83
Total	322	100

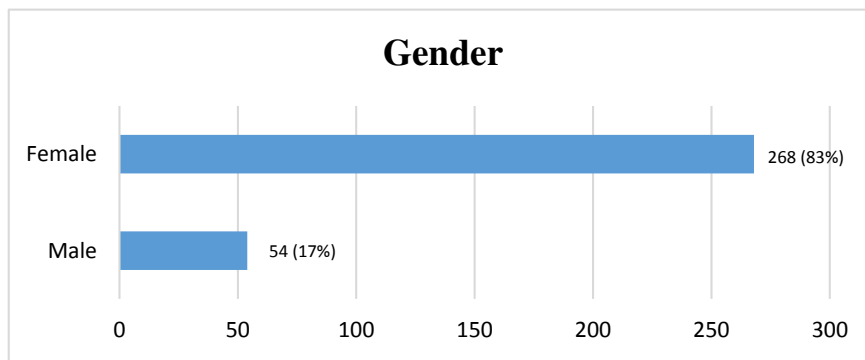


Figure 4.1: Gender Composition of Respondents

According to the research of demography profile, 83% of respondents are female and 17% of respondents are male out of total of 322 respondents. The research was done the people from Yangon who is actually buyer of fashion products from online shopping within 3 months and who planned to buy in the future also. As shown in figure 4.1 and table 4.1, the populations of female respondents are more interested in shopping the fashion products at online than male.

4.1.2 Age

Table 4.2: Age Group of Respondents

Age Group	Frequency	Percent %
15-20 years	41	13
20-25 years	78	24
25-30 years	89	28
30-35 years	64	20
Above 35 years	50	15
Total	322	100

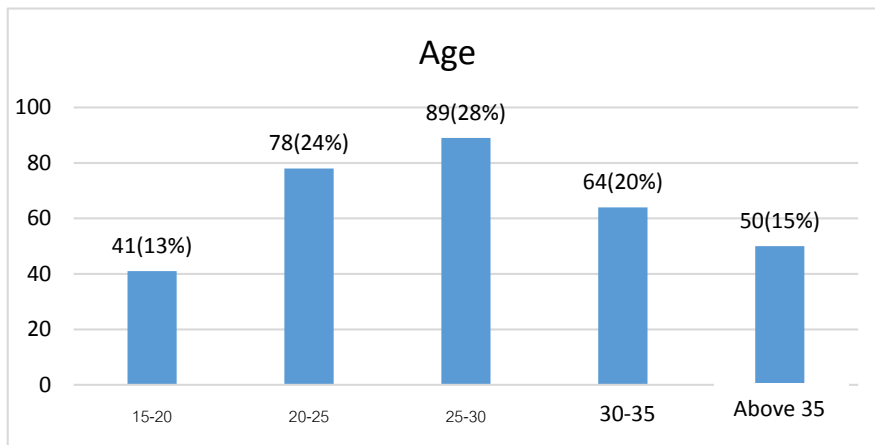


Figure 4.2: Age Group of Respondents

There are total of five categories for age group. According to the research of demographic profile for age group, the graph of 4.2 and figure 4.2 above shown 13% of respondents are between 15-20 years old, 24% respondents are between 20-25 years old, 28% of respondents are between 25-30 years old, 20% of respondents are between 30-35 years old and 15% of respondents are above 35 years old. The result of respondents' age are conducted to people who purchased the fashion products from online shopping within three months and willing to buy in the future. According to the age results, 28% of respondents are highest rate of interested to shop fashion products at online shopping and in future who has age limited between 25 to 30 years old. Overall results show that 72% of respondents who has age limited between 20 to 35 years old are more familiar and interested in online shopping to buy fashion products.

4.1.3 Income

Table 4.3: Income Composition of Respondents

Income	Frequency	Percent %
Below 100,000	35	11
Between 100,000-300,000	56	17
Between 300,000-600,000	129	40
Between 600,000-1,000,000	52	16
Above 1,000,000	50	16
Total	322	100
*Income of currency = Kyats		

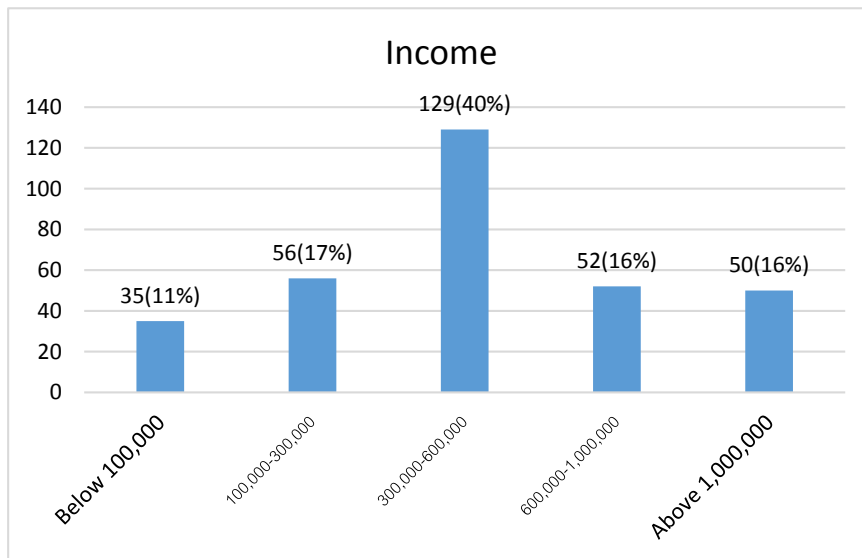


Figure 4.3: Income Composition of Respondents

The respondents' income was in the range of below 100,000 Kyats to above 1,000,000 Kyats. As show in table 4.3 and figure 4.3, 11% of respondents have monthly income of below 100,000 Kyats, 17% of respondents have monthly income was between 100,000-300,000 Kyats and 40% of respondents have monthly income between 300,000-600,000 Kyats, 16% respondents of monthly income was 600,000-1,000,000 Kyats and 16% of respondents have monthly income above 1,000,000 Kyats respectively. Overall results show that 40% of respondents with income between 300,000 - 6000,000 Kyats are more interested to purchase fashion products from online shopping.

4.1.4 Occupation

Table 4.4: Occupation of Respondents

Occupation	Frequency	Percent %
Working	121	38
Student	70	22
Self Business	101	31
Non Working	30	9
Total	322	100

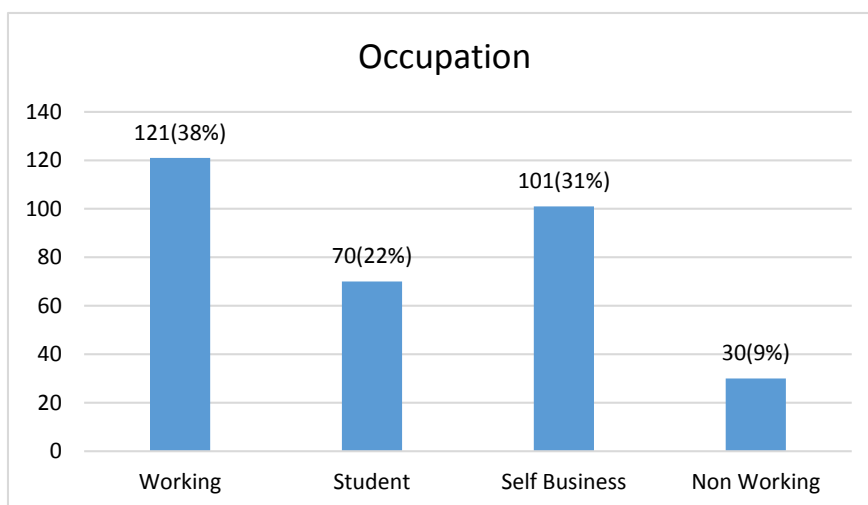


Figure 4.4: Occupation of Respondents

According to the demographic research of respondents' occupation, 38% of respondents are working in their respective fields (e.g government organization, private companies) and 22% of respondents are students, also 31 % of respondents are doing their own business and 9% of respondents are not working. Overall results show that 38% of working respondents are more interested to shop fashion products at online shopping and in future.

4.1.5 Purchased Frequency Rate

Table 4.5: Purchased Frequency Rate of Respondents

Purchased frequency	Frequency	Percent %
Very often	38	12
Often	98	31
Occasionally	120	37
Rarely	46	14
Very rarely	20	6
Total	322	100

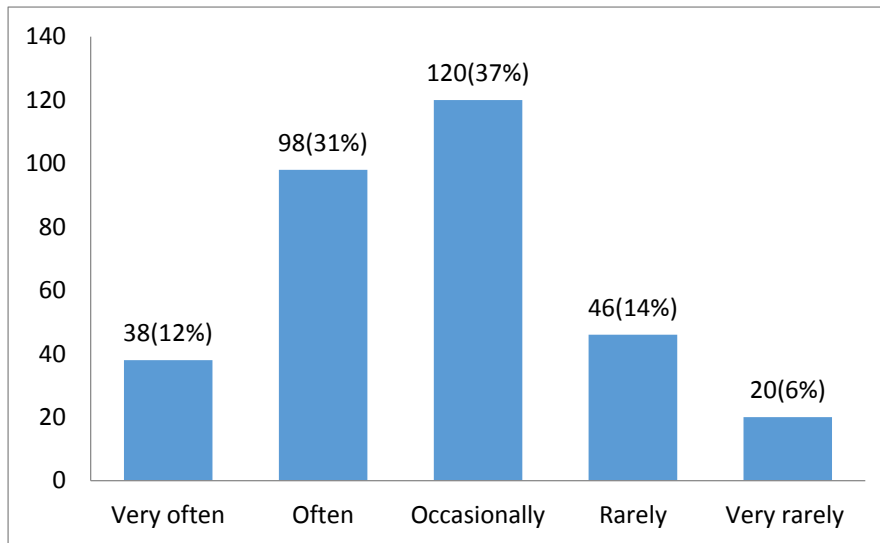


Figure 4.5: Purchased Frequency Rate of Respondents

Purchased frequency range was Myanmar consumers' purchasing frequency of fashion products from online shopping. Result shown 12% of respondents are very often purchase rate from Internet follow by 31% are often, 37% are occasionally, 14% are rarely and 6% are very rarely. Overall result, 37% of respondents are highest rate to purchase the fashion products from Internet occasionally.

4.1.6 Purchased Product Rate

Table 4.6: Purchased Product Rate of Respondents

Purchased product	Frequency	Percent %
Clothing	117	36
Shoes	98	31
Fashion Accessories	107	33
Other	0	0
Total	322	100

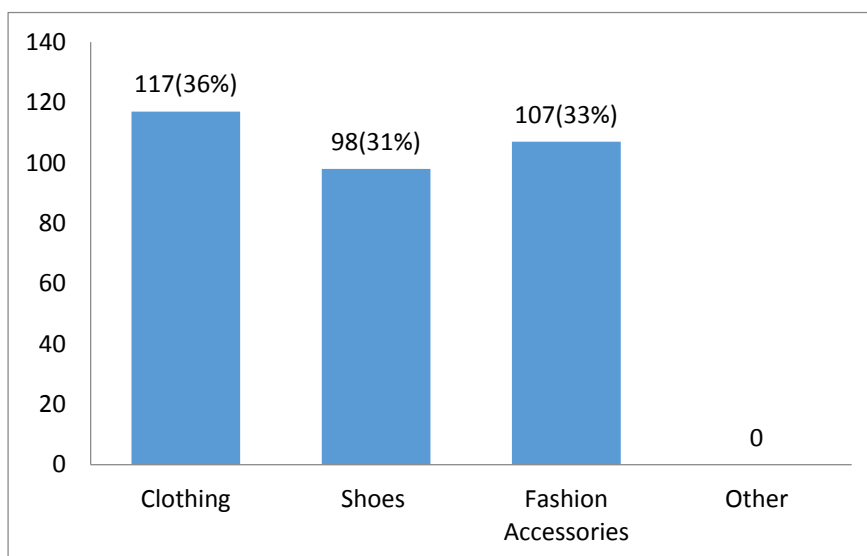


Figure 4.6: Purchased Product Rate of Respondents

Purchase product rate was Myanmar consumers' purchasing rate for clothing, shoes, fashion accessories and other fashion product from online shopping. As shown the result in above, 36% of respondents are used online shopping to purchase clothing. Follow by 31% like to buy the shoes from online shopping and 33% are purchased for fashion accessories from online shopping. Overall result show clothing is the highest rate that consumer buy the fashion products form online.

4.1.7 Daily Internet Usage Rate

Table 4.7: Daily Internet Usage Rate of Respondents

Daily Internet Usage Rate	Frequency	Percent %
Less than 1 hour	25	8
1-2 hours	64	20
2-3 hours	75	23
3-4 hours	86	27
More than 4 hours	72	22
Total	322	100

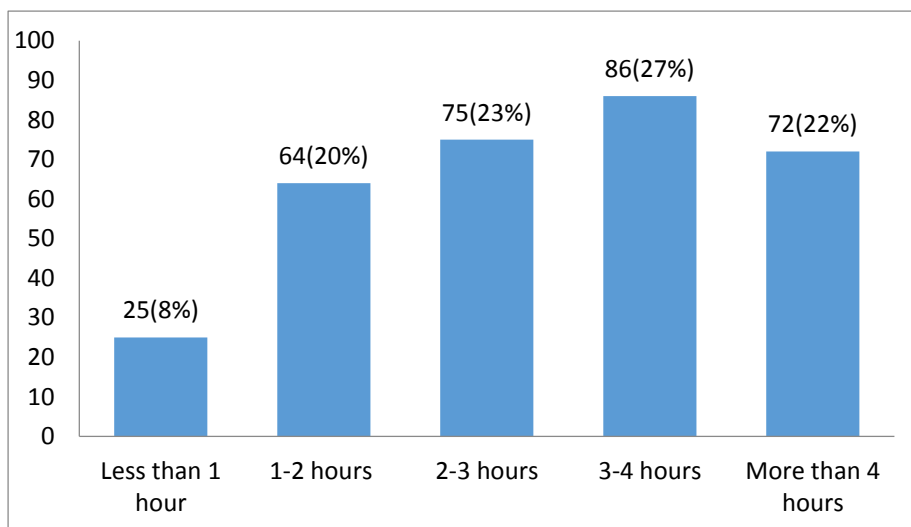


Figure 4.7: Daily Internet Usage Rate of respondents

According to the daily Internet usage rate of Myanmar online consumer, 8% of respondents spend the Internet less than 1 hour, 20% of respondents spend the Internet between 1-2 hours, 23% of respondents spend the Internet between 2-3 hours, 27% of respondents spend the Internet between 3-4 hours and 22% of respondents spend the Internet more than 4 hours. Overall result, 27% of respondents who spend the Internet between 3-4 hours is the highest rate score of Myanmar consumers' Internet usage rate.

4.1.8 Frequently Used Websites Rate

Table 4.8: Frequently Used Websites Rate of Respondents

Frequently used websites	Frequency	Percent %
eBay	14	4
Amazon Market Place	50	16
Facebook	154	48
Shop.com.mm	54	17
ZawGyi Mart	33	10
Other	17	5
Total	322	100

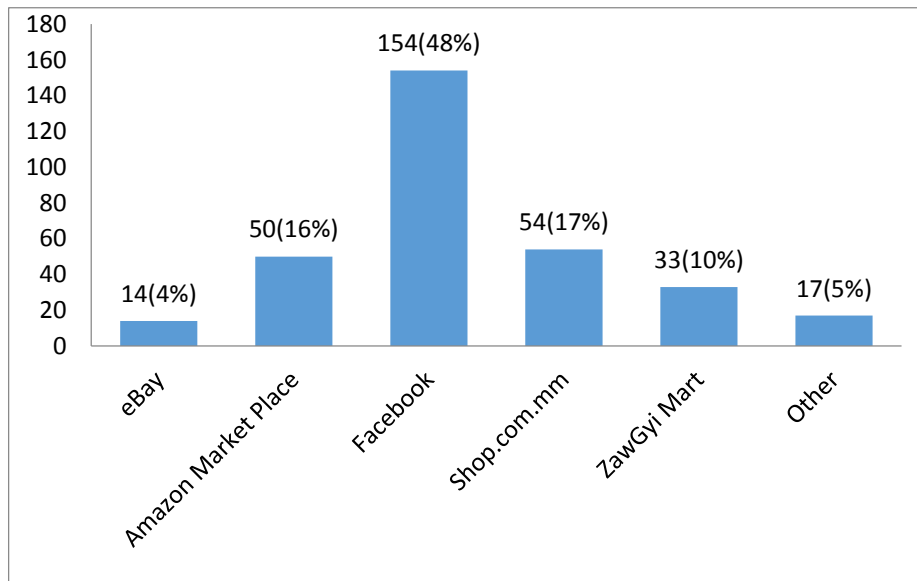


Figure 4.8: Frequently Used Websites Rate of respondents

Frequently used websites was referred the most frequently used websites or application to shop the things from online shopping of Myanmar consumers. According to result, 4% of Myanmar consumers are used eBay to buy fashion products from Internet follow by 16% respondents purchased fashion products at Amazon Market Place, 48% of respondents purchased fashion products at Facebook, 17% purchased at shop.com.mm to buy fashion products, 10% purchased fashion products at ZawGyi Mart. The rest of other 5% purchased from other websites like Myanmar online shop.com, Lazada and Taobao. For overall result, Facebook is the highest rate to purchase fashion products for Myanmar online consumer.

4.2 Development of Factors Composite Score

The data analysis for development of factors composite score was divided into two sections which are measurement reliability and creating composite score to analyze reliable factors. First section analyzed the alpha value of each factors modules reliability regarding four factors of consumers' attitude on fashion products at online shopping. Six factors are dependent variable of attitude, independent variable of convenience, product performance risk, finance risk, privacy risk and hedonic motive. The total of question items is 22 and first factor of attitude carries four items, convenience carries four items, product performance risk carries three items, finance

risk carries three items, privacy risk carries four items and hedonic motive carries four items. The SPSS version 22.0 was used in this study to analyze the data and reliability of each factor was measured with Cronbach's alpha.

In the second section, the total of six factors will regarding the result of measurement reliability rest. Generally, Cronbach's alpha value 0.7 or greater and Cronbach's alpha value if item deleted value 0.5 or greater are consider reliable (Pallant, 2001). All of research shown with table and explanation since one of the objectives is to provide simple description of the research.

4.2.1 Measurement Reliability

Measurement is fundamental for empirical research which is a process in which numbers are all allocated to explanations and attributes for a variable (Trochim, 2006). According to (Werts et al., 1974) stated that measurement reliability was using consistency scores calculated by the composite reliability score. In this section, will analyze each factor of their items first and then items are measure with SPSS whether the items of Cronbach's alpha value if item deleted are reliability or not.

As mentioned above, Cronbach's alpha value of 0.7 or greater and Cronbach's alpha if item detected 0.5 or greater is acceptable for each factor of items and will measure for all constructs. The result of measurement reliability factors for each module of six factor are clearly analyze and shown with table in below.

Table 4.9: Reliability Statistics for Attitude

Cronbach's Alpha	N of Items
.644	4

Item-Total Statistics					
Attitude	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A1	I like the idea of using the Internet to purchase online fashion products	5.79	3.903	.354	.626
A2	Using Internet to purchase the online fashion products is a positive idea	5.87	3.616	.428	.574
A3	Using Internet to purchase the online fashion products is a wise idea	5.82	3.736	.480	.537
A4	Using Internet to purchase the online fashion products is a good idea	5.85	3.971	.444	.564

Table 4.10: Reliability Statistics for Convenience

Cronbach's Alpha	N of Items
.671	4

Item-Total Statistics					
Convenience	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C1	I can buy the fashion products anytime 24 hours a day at online shopping	6.36	5.458	.540	.547
C2	Shopping of fashion products from online is often frustrating R	6.23	6.271	.390	.644
C3	I save a lot of time by shopping the products of fashion on the Internet	6.34	5.440	.492	.578
C4	It is easy to choose and make comparison with other products while shopping fashion products online	6.23	5.729	.398	.644

Table 4.11: Reliability Statistics for Product Performance Risk

Cronbach's Alpha	N of Items
.764	3

Item-Total Statistics					
Product Performance Risk	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PP1	When shopping online, I would find it very difficult to evaluate the characteristics of the products of fashion accurately	4.80	3.707	.632	.643
PP2	I would be concerned that the products of fashion would not provide the level of benefits advertised in the Web	4.44	4.908	.450	.830
PP3	There would be many possibilities that the fashion products from online would not perform as it is supposed to	4.66	3.541	.729	.523

Table 4.12: Reliability Statistics for Financial

Cronbach's Alpha	N of Items
.636	3

Item-Total Statistics					
Financial Risk	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F1	I would be concerned that I really would not get my moneys' worth from the fashion products	4.77	2.759	.464	.512
F2	I would feel concerns about providing the number of my credit card when shopping fashion products	4.80	2.725	.478	.491
F3	There would be many possibilities for non-delivery of ordered goods when shopping the products	4.59	2.853	.395	.607

Table 4.13: Reliability Statistics for Privacy Risk

Cronbach's Alpha	N of Items
.514	4

Item-Total Statistics					
Privacy Risk	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	I believe that my personal information is kept confidential when buying fashion products from online	7.31	5.561	.275	.469
P2	It would increase the possibilities that I would receive unwanted e-mails after giving the personal information when buying fashion products at online shopping	7.28	5.437	.320	.429
P3	It would lead to a loss of privacy because of the improper use of my personal information after buying fashion products at online shopping	7.40	5.288	.360	.394
P4	I like to shop fashion products at online from the trust worthy websites	7.54	5.477	.267	.477

Table 4.14: Reliability Statistics for Hedonic Motive

Cronbach's Alpha	N of Items
.590	4

Item-Total Statistics					
Hedonic Motive	Item's Questions	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
H1	I like to shop fashion products at online for the novelty of it	7.19	4.715	.388	.504
H2	Shopping fashion products at online offers new experiences	6.95	4.726	.362	.527
H3	Buying fashion products at online shopping satisfies my sense of curiosity	7.06	4.835	.403	.493
H4	I feel like I am exploring new worlds when I shop fashion products at online	7.15	5.419	.333	.547

Reliability test are analyzed, measured and explained with Cronbach's alpha, scale mean if item deleted, scale variance if item deleted, corrected item total correlation and Cronbach's alpha if item deleted for all factors of module questions with each table of factor and interpretation of result are also included to explain result of data clearly. Result of Cronbach's alpha value 0.7 or greater and Cronbach's alpha if item deleted value 0.5 or greater are accepted for this study.

Overall result, alpha value of attitude (0.644) and financial risk (0.636) are almost nearly with Cronbach's alpha standard value 0.7 but each item of alpha value are reliability equal or greater with 0.5 in Cronbach's alpha if item deleted. Cronbach's alpha of convenience (0.671) and product performance risk (0.764) are in standard of Cronbach's alpha standard value of 0.7 and convenience and product performance risk of Cronbach's alpha if item deleted are reliability equal or greater with 0.5. As for privacy risk (0.514) and hedonic motive (0.590) have Cronbach's alpha value than 0.7 and in privacy risk, two alpha value of Cronbach's alpha value in privacy, P2 and P3 have low alpha score than 0.5 which is not consider reliable but all the item of hedonic motive have reliability Cronbach's standard alpha value of equal or greater with 0.5.

4.2.2 Creating Composite Score

Measurement reliability has been tested and Cronbach's alpha value if item detected 0.5 or greater are acceptable for each constructs. SPSS tested Cronbach's alpha value for all factors is only high in factor of convenience and product performance risk as result shown with table in above. The rest of factors attitude, financial risk, privacy risk and hedonic motive have very low score in Cronbach's alpha value but all of items reliability test are in standard Cronbach's alpha if item deleted at 0.5 or greater except in P2 and P3. In this section, all of items under each factor will combined to create composite score through two factors of P2 and P3 have low score in reliability test but Cronbach's alpha value is only less than 0.7 and which cannot remove to create composite score. Therefore, these items P2 and P3 will also consider to create the composite score for the factor of privacy risk.

4.3 Multiple Regression Analysis

In this section of multiple regression analysis will include descriptive statistics first and then test of individual assumption and test of multiple assumption will follow to analyze. Research will provide with table and framework to developing a deeper understanding for analyzing assumption.

4.3.1 Descriptive Statistics

Table 4.15: Descriptive Statistics, Correlation Matrix and Squared Correlations

Constructs	Scale Mean	Std. Dev	Correlation Matrix					
			1	2	3	4	5	6
Attitude	1.9410	.61619	1	0.02*	0.16**	0.005	0.12**	0.004
Convenience	2.0963	.75714	0.14*	1	.03**	0.01	0.09**	0.01*
Product Performance	2.3157	.95196	0.4**	0.18**	1	0.05**	0.25**	0.98
Privacy	2.4208	.83392	.07	.012	0.23**	1	0.04**	0.04**
Financial	2.3602	.76662	.34**	0.3	0.5**	0.2**	1	0.04
Hedonic	2.3626	.69372	.06	0.12	0.99	0.19**	0.2**	1

*. Correlation is significant at the 0.05 level (2-tailed). $P < .05$

** . Correlation is significant at the 0.01 level (2-tailed). $P < .01$

This diagram gives the mean and standard deviation output of descriptive statistics, correlation matrix and their calculated squared correlations. As illustrated clearly in table 4.15, the dependent variable attitude has the lowest mean score of (1.9410). The highest mean score belong to privacy (2.4208) follow by hedonic (2.3626). Whereas financial risk, product performance risk and convenience exhibited moderate mean score of (2.3602), (2.3157) and (2.0963) respectively.

As for Pearson correlation matrix (r) and squared correlation (r^2) indicates that the relationship between consumers' attitude towards online fashion products and the factors of correlated values. Correlation matrix and square correlation are significant when the value is at 0.05 or significant when the value is at 0.01.

4.3.2 Test of Individual Assumption

Test of individual assumption are identified as primary concern in the research including with linearity, normality and homoscedasticity. This section will define each assumption and interpretation of the results.

4.3.2.1 Linearity

Linearity defines the dependent variable as a linear function of the predictor variable (Darlington, 1968).

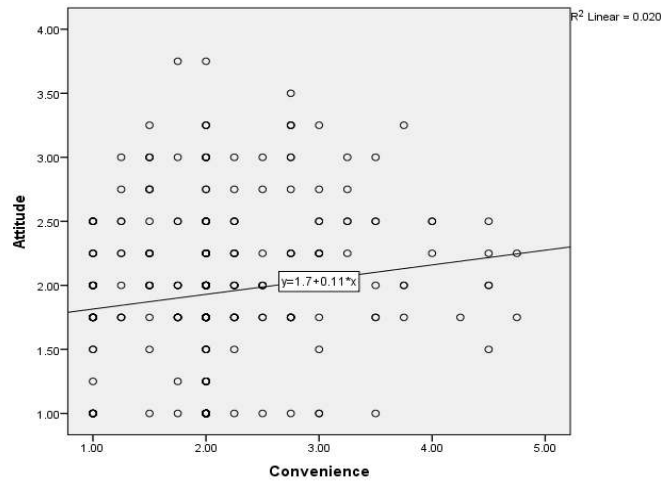


Figure 4.9: Linearity of Convenience

Linearity of convenience graph showed that the straight line result is slightly meet with assumption between attitude and convenience variables.

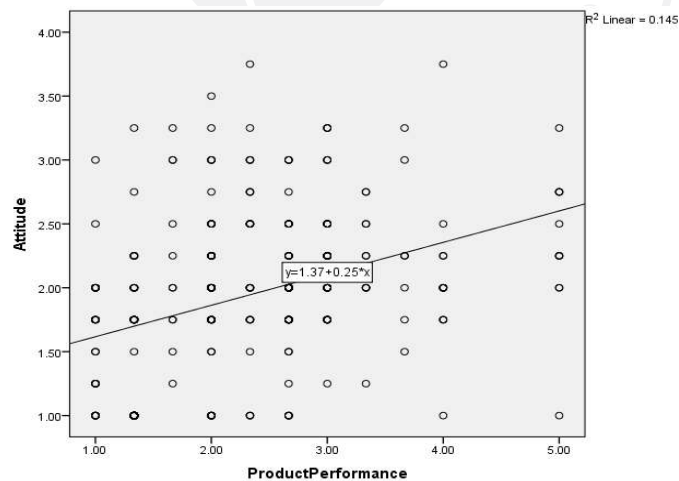


Figure 4.10: Linearity of Product Performance Risk

Linearity of product performance risk result in graph explained that the straight line result is slightly meet with assumption between attitude and product performance risk.

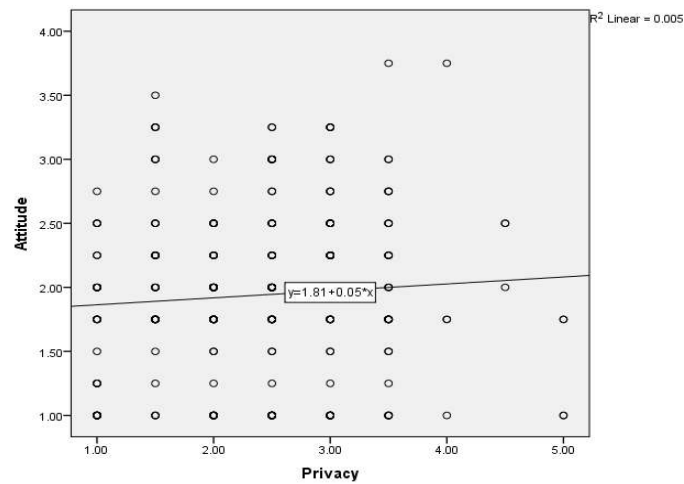


Figure 4.11: Linearity of Privacy

Linearity of privacy risk explained that the straight line result is fail to meet with assumption between attitude and privacy risk.

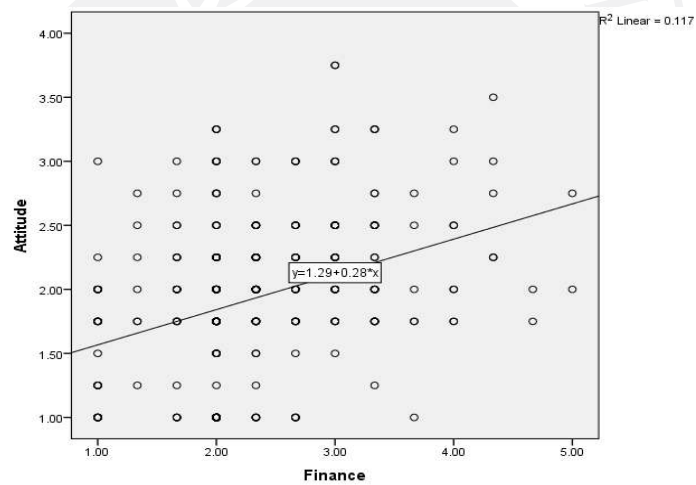


Figure 4.12: Linearity of Financial Risk

Linearity of financial risk explained that the straight line result fail to meet with assumption between attitude and financial risk.

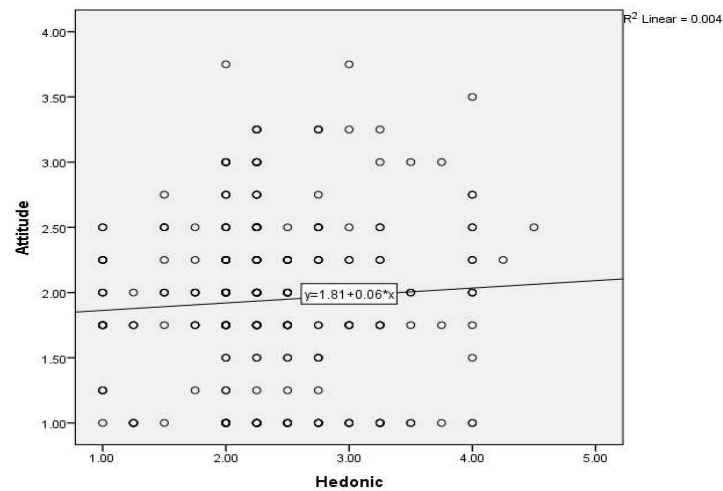


Figure 4.13: Linearity of Hedonic

Linearity of privacy risk' explained that the straight line result is slightly meet with assumption between attitude and privacy risk.

4.3.2.2 Normality

According to multiple regression assumes that variables have normal distributions (Darlington, 1968; Osborne & Waters, 2002). It means that multiple regression of errors are normally distributed and the values of residuals will approximate a normal curve (Keith, 2006). For this section we can apply a normal quantile plot (QQ plot) to analyze this assumption. QQ plots and PP plots are easy to interpret as departures residual from a straight line (keith, 2006).

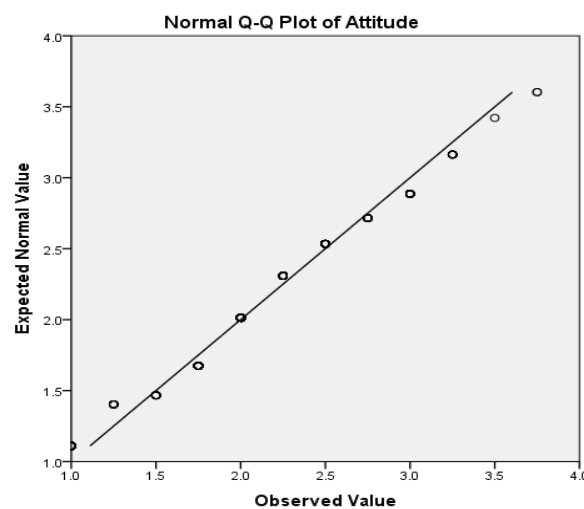


Figure 4.14: Normality QQ Plot of Attitude

Normality of QQ plot showed that residual plot is slightly deviation from normality at end of corner from the straight line and there is a slightly supported to assumption in consumer attitude.

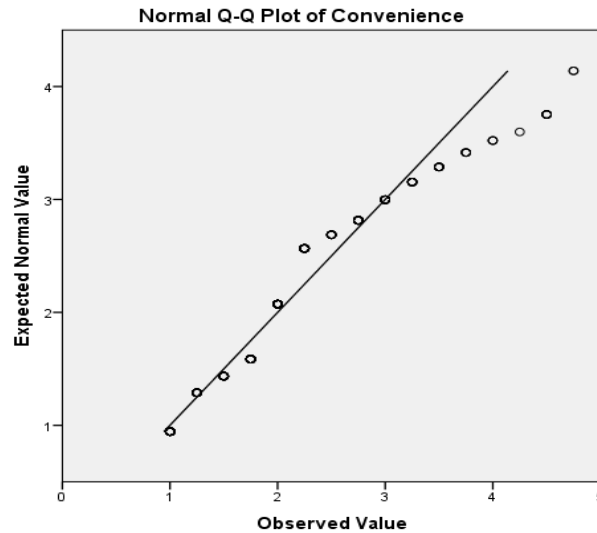


Figure 4.15: Normality QQ Plot of Convenience

Normality of QQ plot showed that residual plot have heavy tailed and convenience fail to meet assumption.

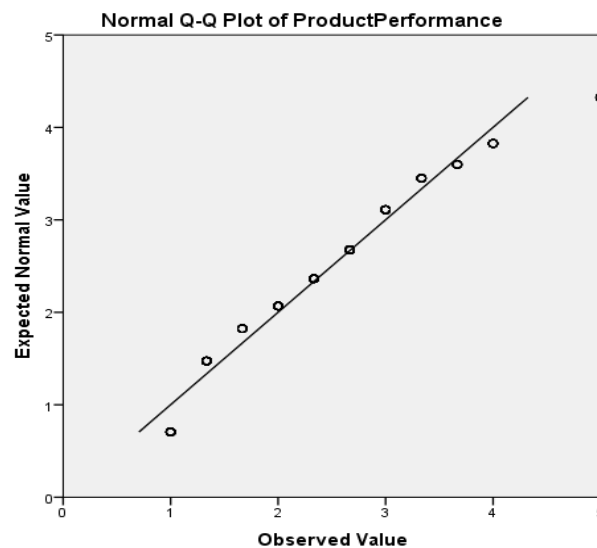


Figure 4.16: Normality QQ Plot of Product Performance Risk

Normality of QQ plot showed that residual plot is slightly deviation from normality at the end of straight line corner and there is a slightly meet with assumption in product performance risk.

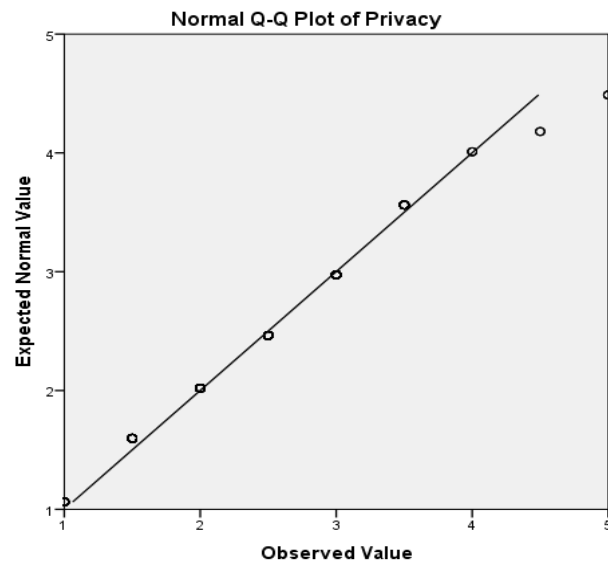


Figure 4.17: Normality QQ Plot of Privacy Risk

Normality QQ plot is slightly deviation from normality at the right corner and privacy risk is slightly meet with assumption.

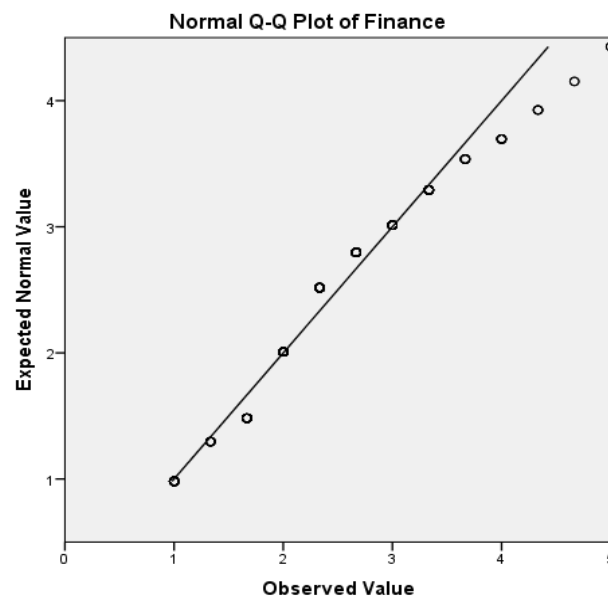


Figure 4.18: Normality QQ Plot of Financial Risk

There is a light tailed in normality QQ plot and financial risk fail to meet with assumption.

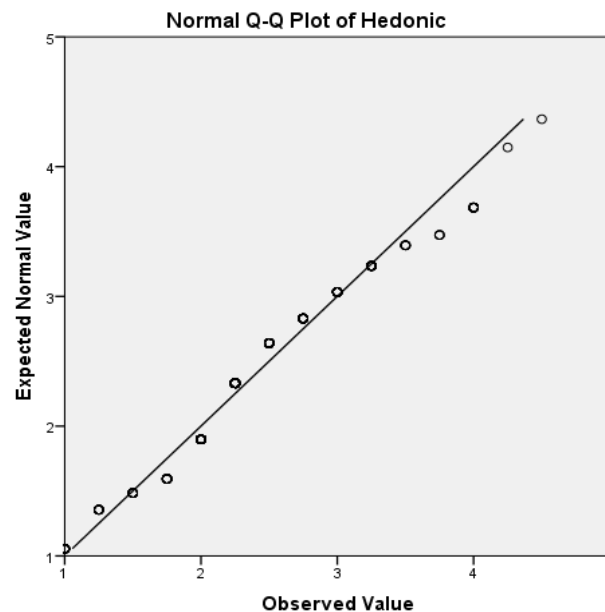


Figure 4.19: Normality QQ Plot Hedonic Shopping Motive

Normality QQ plot of hedonic motive have very light tailed and residual plot is deviation from normality straight line. Hedonic motive is fail to meet with assumption in QQ plot.

4.3.2.3 Homoscedasticity

Homoscedasticity refers to the equal variance of errors all levels of the independent variables (Osborne & Water, 2002). In this condition, the equal variance of errors are differs consistently between the variables (Keith, 2006). It means that the variance around the regression line is the same for all values of the predictor variable. Generally, homoscedasticity can be analyze by visual examination of a plot of standardized residuals by the regression standardized predicted value. Ideally, residuals are randomly scattered around zero at the horizontal line providing even distribution (Osborne & Waters, 2002). Homoscedasticity is indicated even the residuals are not scattered around the line. If homoscedasticity is fail to meet with assumption is called heteroscedasticity. In this section, homoscedasticity was analyzed each of variable factors of attitude, convenience, product performance risk, financial risk, privacy risk and hedonic motive with SPSS and the result are indicated in below.

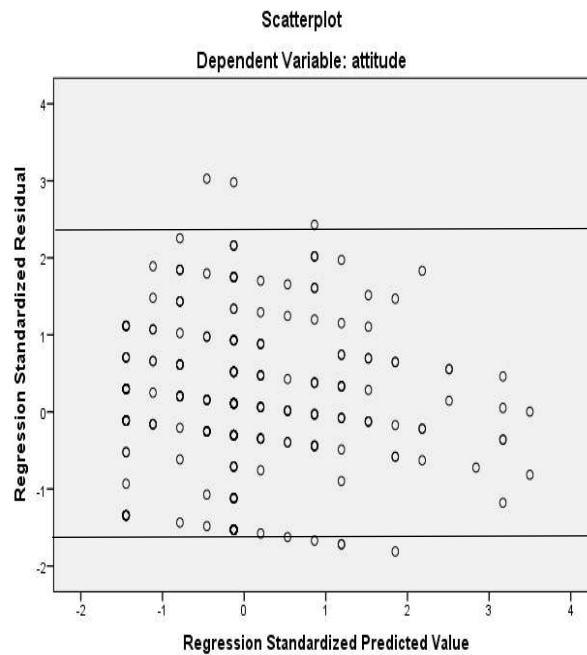


Figure 4.20: Homoscedasticity of Convenience

Scatterplots of hedonic motive is slightly spread and convenience is slightly meet with assumption.

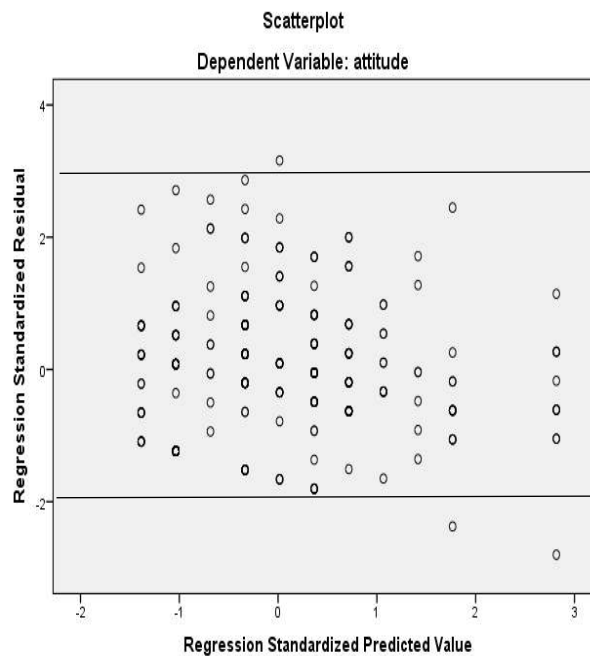


Figure 4.21: Homoscedasticity of Product Performance Risk

Scatterplots of hedonic motive is slightly spread and product performance risk is slightly meet with assumption.

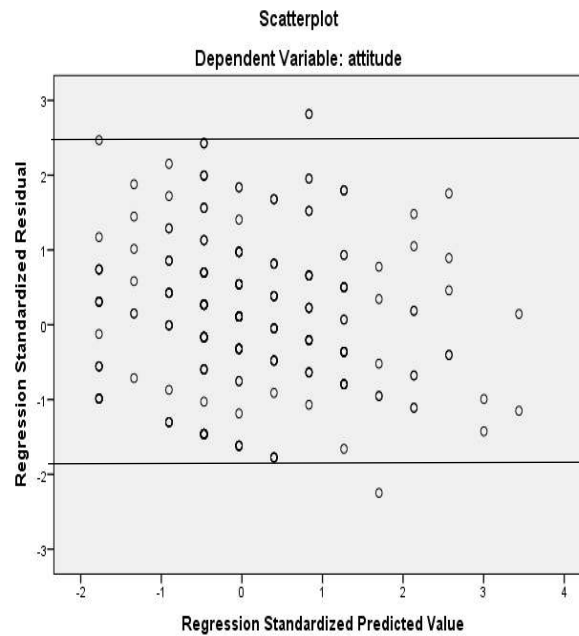


Figure 4.22: Homoscedasticity of Financial Risk

Scattered plots of financial risk is slightly spread and financial risk of homoscedasticity is slightly meet with assumption.

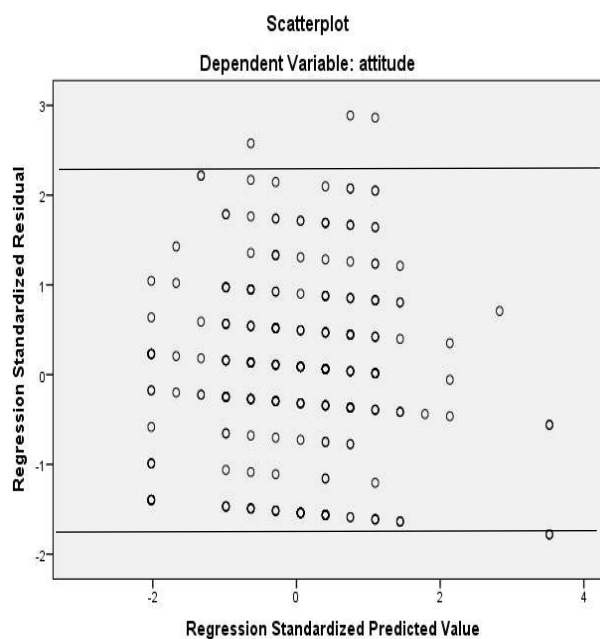


Figure 4.23: Homoscedasticity of Privacy Risk

Scattered plots of privacy risk is slightly spread and privacy risk of homoscedasticity is slightly meet with assumption.

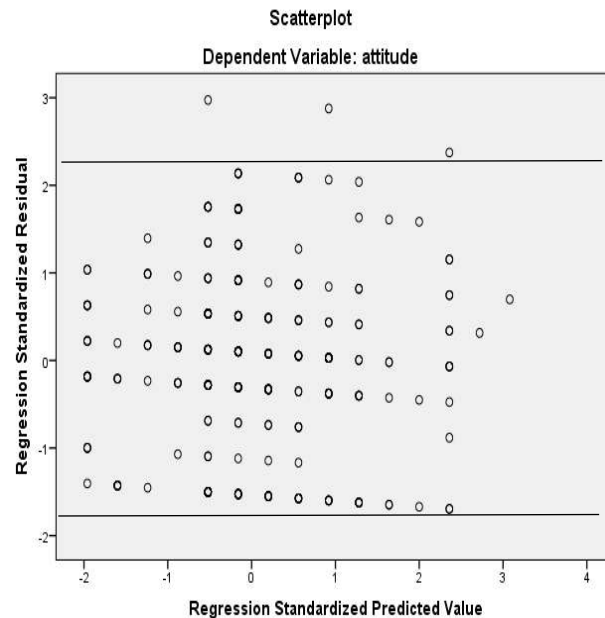


Figure 4.24: Homoscedasticity of Hedonic Motive

Scattered plots of hedonic motive is slightly spread and hedonic motive of homoscedasticity is slightly meet with assumption.

4.3.2.4 Test of model assumptions

Under test of model assumptions section will perform with three different model assumption. They are normality with P-Plots, homoscedasticity combining for all variable of scatter plot and analyze multi-collinearity with relevant equation.

4.3.2.5 Normality

There are several test of assumption that researcher can test using visual inspection of data plots, skew, kurtosis and P-Plots for normality (Osborne & Water, 2002). When analyze normality assumption, data cleaning through the identification of outlier is also important to check. For this section, Normal P-Plot was analyzed by using statistical software (SPSS) and test this assumption.

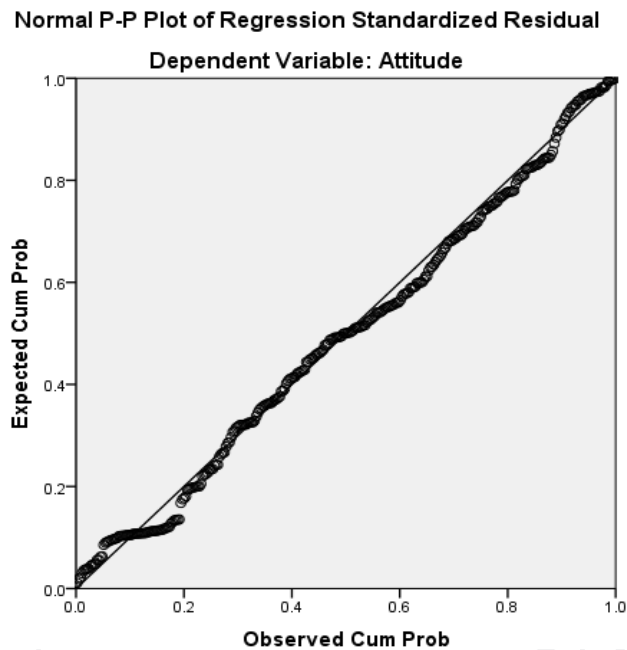


Figure 4.25: Normal P-P Plots of Regression Standardized Residual

In this point of plots are nearly linear pattern and it is indicated that the normal distribution is a good model for this data set.

4.3.2.6 Homoscedasticity

For this section of homoscedasticity, the data is analyzed with SPSS combining all variables and the result is shown in below.

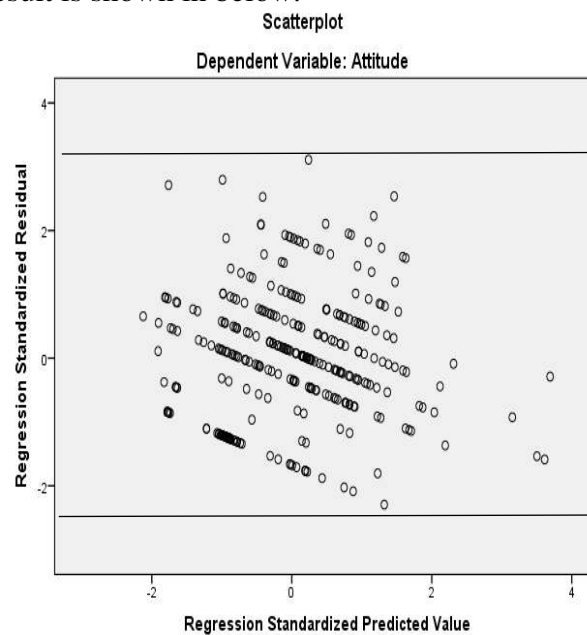


Figure 4.26: Homoscedasticity with Standardized Residual and Standardized Predicted Value

Scatterplots of homoscedasticity indicate that plots are slightly scattered. Homoscedasticity is slightly meet with assumption and describes the linear relationship between dependent and independent variables.

4.3.2.7 Multicollinearity

In this section will analyze with the variance inflation factor (VIF) using coefficients data from SPSS. The VIF is an index of the amount that the variance of each regression coefficient increased over that the uncorrelated independent variables (Keith, 2006).

Table 4.16: Multicollinearity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.427 ^a	.182	.170	.56154

a. Predictors: (Constant), Hedonic, Product Performance, Convenience, Privacy, Finance

b. Dependent Variable: Attitude

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.138	.160		7.097	.000		
	Convenience	.026	.043	.032	.592	.554	.911	1.098
	Product Performance	.185	.038	.286	4.920	.000	.766	1.306
	Privacy	-.027	.039	-.037	-.683	.495	.905	1.105
	Finance	.170	.048	.212	3.517	.000	.715	1.398
	Hedonic	-.006	.047	-.007	-.137	.891	.924	1.082

a. Dependent Variable: Attitude

By looking this SPSS data of coefficients, unstandardized coefficients are the coefficients of estimated regression model.

4.3 Regression Result

According to the regression analysis result, the beta value of consumers' attitude have positive value in convenience (0.26), product performance risk (0.185), financial risk (0.170) but in privacy risk (- 0.27) and hedonic motive (- 0.006) have negative value respectively. Moreover, there is significant relationship between consumers' attitude of product performance risk and financial risk toward online shopping except for the convenience, privacy risk and hedonic motive which do not have significant relationship with attitude since p value is greater than 0.05. In next chapter of table 5.1 will show the summary of regression result.

4.4 Hypothesis Testing

There are total 5 main hypothesis models was carried out using the program (SPSS). Regression result was performed to analyze the answers of research hypothesis for e-commerce of consumers' attitude towards purchasing fashion products in Myanmar. Meanwhile, three hypothesis failed to reject and results with explanation are shown in below.

Table 4.17: Hypothesis Testing

Hypothesis	Results
H1: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and convenience.	Not Significant
H2: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and product performance risk.	Significant
H3: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and financial risk.	Significant
H4: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping privacy risk.	Not Significant
H5: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and hedonic shopping motive.	Not significant

As shown the result in above, hypothesis of consumers' attitude is significant and have relationship in product performance risk and financial risk. The rest factor of convenience, privacy risk and hedonic are not significant and have no relationship with consumers' attitude. For this point of view was discussed in next chapter.

CHAPTER 5

CONCLUSION

The study in this research aims to examine the factor involved in Myanmar consumer attitude of purchasing fashion product toward online shopping. In this chapter, an overall of several themes relevant to this study and the whole research are summarized as a conclusion and then discuss the results of overall research and present my future work.

5.1 General Conclusion

5.1.1 Summary of Demographic Profiles

According to demographic profile research female respondents are more interested than the male to shop at online for fashion products. Moreover, age between 25-30 years are more interest in online fashion and the income between 300,000-600,000 are the highest range to spend for fashion products from online shopping in Yangon. 38% of working respondents are the highest range that who like to spend the money from online shopping for fashion products. According to purchase frequency rate, Myanmar consumers are occasionally like to purchase fashion products form online shopping. Clothing is one of the most occasionally purchased fashion products among shoes and accessories from online shopping. In this sample size of respondents highly spend for Internet is between 3-4 hours and Facebook is one of the reason with the highest percentage and frequency score according to demographic result.

5.1.2 Summary of the Results

Hypothesis testing result revealed that Myanmar consumers' attitude of product performance and financial risk are strongly significant related between consumers' attitude but convenience, privacy risk and hedonic motive does not significant and effect to Myanmar consumers' attitude. Result of regression table and summary of hypothesis result table are explained in below.

5.1.3 Regression Result

Table 5.1: Regression Result

Model	Beta	Sig.	Results
(Constant)	1.138	.000	Significant
Convenience	.026	.554	Not Significant
Product Performance	.185	.000	Significant
Privacy	-.027	.495	Not Significant
Finance	.170	.000	Significant
Hedonic	-.006	.891	Not Significant

Regression result showed that there is positively significant relationship between product performance risk, financial risk and consumers' attitude. The rest of factors convenience, privacy risk and hedonic motive are not significantly related with consumers' attitude.

5.1.4 Summary of Hypothesis Testing

Table 5.2: Summary of Hypothesis Testing

Hypothesis	Standardized Coefficients	Standard Errors	Results	Results
H1: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and convenience.	0.026	0.043	P=0.554, P > 0.05	Not Significant
H2: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and product performance risk.	0.185	0.038	P=0.000, P < 0.05	Significant
H3: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and financial risk.	-0.027	0.039	P=0.000, P < 0.05	Significant
H4: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping privacy risk.	-0.170	0.048	P=0.495, P > 0.05	Not Significant
H5: There is a significant relationship between Myanmar consumers' attitude on purchasing fashion products towards online shopping and hedonic shopping motive.	-0.006	0.047	P=0.891, P > 0.05	Not Significant

Summary of hypothesis testing are shown with standard coefficients, standard error and result of p value with explaining of each results. As see in table 5.2,

hypothesis is only significant at product performance risk and financial risk to Myanmar consumers' attitude toward shopping. Convenience, privacy risk and hedonic motive does not have any significant relationship with consumers' attitude. For this point of view was discussed in next topic.

5.2 Discussion

This study analysed five factor (convenience, product performance risk, financial risk, privacy risk and hedonic) and 22 items questions which is conducted from previous study. The findings of the study show that, Myanmar consumers are strongly attitude in online shopping. Hence, factor of product performance risk and financial risk are high concentration to respondents but convenience, privacy risks and hedonic motive are not effect on Myanmar online consumers towards fashion product.

This is because online shopping market was still infancy to Myanmar consumers and low infrastructure of technology impact for purchasing system through e-commerce payment was plat formed to Myanmar people. Still more people are enjoying with traditional payment system because of unfamiliar payment system through they know online payment is convenience. According the result of demographic profile, Facebook is highest rate of consumer purchased form online shopping but most online shopping payment from Facebook in Myanmar is using cash on delivery system which buyer can pay after received the delivery of goods. This is also one of the reason that Myanmar online consumer have no worry in privacy risk for personal information risk or online payment security which consumer no need to register like amazon or eBay websites.

This is the point that Myanmar people do not get convenience, no need to worry for privacy risk and also no hedonic motive to them. But still numerous online shopping are exist. However, consumers are still have worry in some risk and online retailers also need to know that what kind of risk factors are influencing to consumers not to purchase at online. As such, the online merchant should actively promote their online cannel with their security and facilities in order to reduce customers' worry. This will help to make improvement their shopping websites among competitors and can make in best profits as well.

5.3 Managerial Implication

This study will enrich the research finding for consumers' attitude of five factor (convenience, product performance risk, financial risk, privacy risk and hedonic motive) and literature on the online shopping in Myanmar context using Theory of Reasoned Action (TRA) model. Reviewing our research finding, the online retailers can get to know which specific factor can highly affect consumers' attitude and how to take advantages to gain consumers' positive attitude for fashion products towards online shopping. So that they can attract more online buyers to visit their websites and reach increasing sales.

Moreover, research of this study are useful not only in online consumer but in online retailers from Myanmar. For the point of consumers they will get benefit by receiving better services from online shopping because of their expressing and opinions in the survey. Moreover, consumers can be known that there are many advantages of online shopping such as convenience than the traditional shopping way.

The result of this study can indicate to be a reference for improvement in business strategy which will make to online retailer to get more fashion consumer and also better understand in consumer needs and wants through from this research.

5.4 Recommendation for Future Research

The outcomes of the research offered influences factors that highly affect to fashion products online shopping but research was conducted only in Yangon and sample is also only focused to people who have experience of buying of fashion products from online shopping within three months and willing to buy from online shopping in the future.

5.4.1 For this research concentration is a narrow target group and areas. Further research can increase wider places to provide wider view and to get more sample population on the real circumstance of the consumers' attitude.

5.4.2 Through there are empirical evidence from other studies that these factors of in this study support the hypothesis. In future research should repeat a similar conceptual framework to confirm that convenience, privacy risk and hedonic motive do not effect consumers' attitude.

BIBLIOGRAPHY

- Abdual-hamid, N. R., & Khatibi, A. (2006). Perceived risk and users' experience influence on Internet technology adoption. *WSEAS Transactions on Systems*, 5 (12), 2766-2773.
- Aizenn, I. (2014). *Attitudes and the Attitude-Behavior Relation: Reasoned and Automatic Processes*. Retrieved from http://www.researchgate.net/publication/240237688_Attitudes_and_the_Attitude-Behavior_Relation_Reasoned_and_Automatic_Processes_In
- Ajzen, I. (2006). *Icek Ajzen: TPB diagram*. Retrieved from <http://people.umass.edu/aizen/tpb.diag.html#null-link>
- Alam, R. P., & Bhatnagar, N. (2009). A Review of Internet Shopping Factors: Do the Technology acceptance Model or Theory of Reason Action Model Apply? *Journal of ResearchGate, Vol X* (2), 1-10.
- Alreck, P., & Settle, R. (2002). Gender Effects on Internet, Catalogue and Store Shopping. *Journal of Database Management*, 9 (2), 150-162.
- Arnold, M. J., & Reynold, K. E. (2003). Hedonic Shopping motivations. *Journal of Retailing*, 79 (2), 77-95.
- Babin, B. J., Darden, W. R., & Griffin, M. (1994). Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value. *Journal of Consumer Research*, 20 (4), 644-656.
- Batra, R., & Ahtola, O. T. (1991). Measuring the hedonic and utilitarian sources of consumer attitudes. *Jorunal of Marketing Letters*, 2 (2), 159-170.
- Benassi, P. (1999). TRUSTe: An online privacy seal program. *Journal of Communication of the ACM*, 42 (2), 56-9.
- Bhatnagar, A., & Ghose, S. (2004). Segmenting consumers based on the benefits and risks of Internet shopping. *Journal of Business Research*, 57, 1352-1360.
- Bhatnagar, A., Misra, S., & Rao, H. R. (2000). On risk, convenience, and Internet shopping behavior: Association for computing machinery. *Journal of Communications of the ACM*, 43 (11), 98-110.
- Bhatnagar, A., & Ghosh, S. (2004). A latent class segmentation analysis of e-shoppers. *Journal of Business Research*, 57 (7), 758-767.
- Bloch, P. H., & Richins, M. L. (1983). Shopping without purchase: An investigation of consumer browsing behavior. *Journal of Advances in Consumer Research*, 10, 389-393.

- Bock, G. W., Zmud, R. W., Kim, Y. G., & Lee, J. N. (2005). Behavioral intention formation in knowledge sharing: Examining the roles of extrinsic motivators, social-psychological forces, and organizational climate. *MIS Quarterly*, 29 (1) 87- 111.
- Bontis, N., & Castro, A. D. (2000). The first world congress on the management of electronic commerce: review and commentary. *Journal of Internet Research*, 10, 365-373.
- Boyte, T. (2015). *The why behind the online buy*. Retrieved from <http://www.nielsen.com/nz/en/insights/news/2015/the-why-behind-the-online-buy.html>
- Burke, R. R. (1998). Do you see what I see? The future of virtual shopping. *Journal of the Academy of Marketing Science*, 25, 352–360.
- Burke, K. (1999). Creating a compelling online experience. *Catalog Age*, 16. 16-109.
- Caterinicchia, D. (2005). *Holiday shoppers guard against web risks*. Retrieved from <https://www.highbeam.com/doc/1G1-139015646.html>
- Charless, H., Trepper. (1998). *E-Commerces strategies*, USA: Microsoft.
- Chen, L. (2009). *Online consumer behavior: An empirical study based on theory of planned behavior*. Lincoln: University of Nebraska.
- Childers, T. L., Carr, C. L., Peck, J., & Carson, S. (2001). Hedonic and utilitarian motivations for online retail shopping behavior. *Journal of Retailing*, 77, 417-424.
- Chuchinprakarn, S. (2013). *Application of the theory of reasoned action to online shopping*. Retrieved from http://www.bu.ac.th/knowledgecenter/epaper/jan_june2005/supanat.pdf
- Chui, M., Manyika, J., Bughin., Dobbs, R., Roxburgh, C., Serrazin, H., Sands, G., & Westergren, M. (2012). *The social economy: Unlocking value and productivity through social technologies*. Retrieved from http://www.mckinsey.com/insights/high_tech_telecoms_internet/the_social_economy
- Cunningham, M. (1998). Business strategies for e-commerce by SMEs in the UK. *Journal of International Small Business*, 12 (10), 10-15.
- Darian, J. C. (1987). In-Home shopping: Are there consumer segments? *Journal of Retailing*, 63, 163-186.
- Derbaix, C. (1983). Perceived risk and risk relievers: an empirical investigation. *Journal of Economic Psychology*, 3, 19- 38.

- Dignum, F. (2002). E-commerce in production some experiences. *Integrated Manufacturing System*, 13 (5), 283-294.
- Drennan, J., Mort, G. S., & Previte, S. (2006). Privacy, risk perception, and expert online behavior: An exploratory study of household end users. *Journal of Organizational and End User Computing*, 18 (1), 1-22.
- eBay. (2013). *Advantages of online shopping and its disadvantages*. Retrieved from <http://www.ebay.com/gds/Advantages-of-Online-Shopping-and-its-Disadvantages-/10000000177896151/g.html>
- Elking, K. (2001). *Customer acceptability for online shopping*. Hermennstal, Hamburg: Diplom.de.
- Farag, S., Schwanena, T., Dijsta, M., & Faberb, J. (2007). Shopping online and/or in-store? A structural equation model of the relationships between e-shopping and in-store shopping. *Transportation Research Part A: Policy and Practice*, 41 (2), 125–141.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59, 451-474.
- Fischer, E., & Arnold, S. J. (1990). More than a labor of love: Gender roles and Christmas shopping. *Journal of Consumer Research*, 17, 333-345.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*. Massachusetts: Addison-Wesley.
- Forsythe, S. M., & Shi, B. (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research*, 56, 867-875.
- Futurework. (2015). *Futurework - trends and challenges for work in the 21st century executive summary*. Retrieved from <http://www.dol.gov/oasam/programs/history/herman/reports/futurework/execsum.htm>
- Garbarino, E., & Strahilevitz, M. (2004). Gender differences in the perceived risk of buying online and the effects of receiving a site recommendation. *Journal of Business Research*, 57, 768-775.
- Garry, P. S., & James, T. P. (2000). *Electronic commerce: What Advantages of Electronic Commerce*. Canada: Course Technology.
- Goldsmith, R. E., & Goldsmith, E. B. (2002). Buying apparel over the Internet. *Journal of Product and Brand Management*, 11 (2), 89-100.

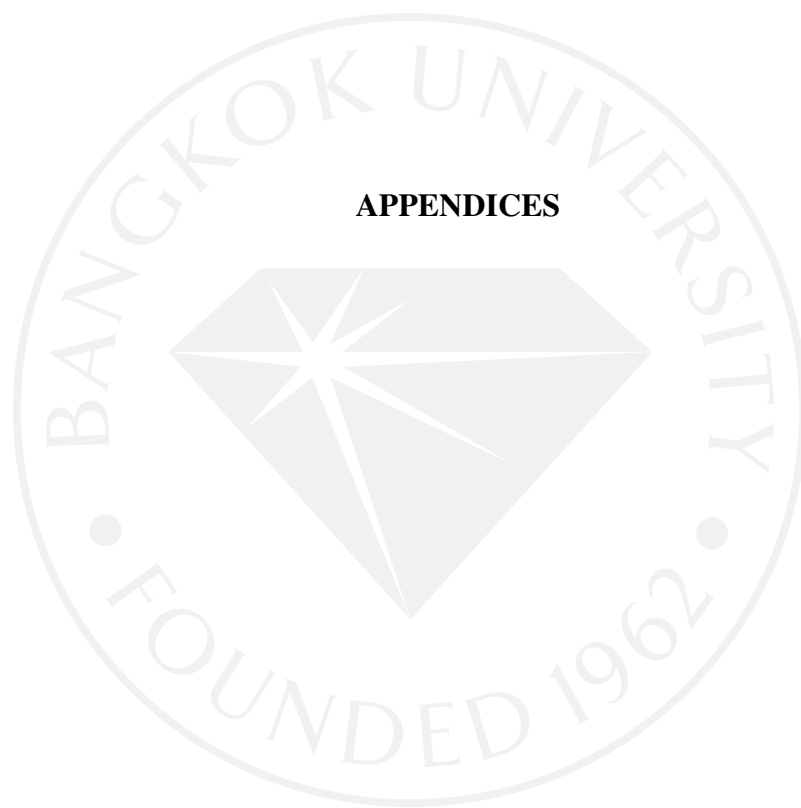
- Guo, J., & Noor, S. J. (2011). A Study on Consumers' Attitude towards Online Shopping in China. *Journal of Business and Social Science*, 2 (22), 122-132.
- Hair, J., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). *Multivariate data analysis* (4th ed.). New Jersey: Prentice-Hall.
- Hausman, A. (2000). A multi-method investigation of consumer motivations in impulse buying behavior. *Journal of Consumer Marketing*, 17 (5), 403-417.
- Herrero Crespo, A., del Bosque, R., & del los Salmones-Sanchez, M. M. G. (2009). The influence of perceived risk on Internet shopping behavior: a multidimensional perspective. *Journal of Risk Research*, 12 (2), 259-277.
- Hirschman, E. C., & Holbrook, M. B. (1982). Hedonic consumption: Emerging concepts, methods and propositions. *Journal of Marketing*, 46 (3), 92-101.
- Hirschman, E. C. (1983). Predictors of self-projection, fantasy fulfillment and escapism. *Journal of Social Psychology*, 120, 63-76.
- Hoffman, D., & Novak, T. (1996). Marketing in Hypermedia Computer-Mediated Environments: Conceptual Foundations. *Journal of Marketing*, 60, 50-68.
- Holl, S. G. (2013). *Online shopping tactics: Unleashing the power of the benefits of online shopping, popular websites, coupons, finding product reviews, easy returns and comparing online retailers*. USA: Clinton Gilkie.
- Holbrook, M. B., & Hirschman, E. C. (1982). Experiential aspects of consumption: Consumer fantasies, feelings and fun. *Journal of Consumer Research*, 9, 132-140.
- Horrigan, J. B. (2009). *Online Shopping*. Retrieved from <http://pewresearch.org/pubs/733/online-shopping>.
- Horton, R. L. (1976). The structure of decision risk: some further progress. *Journal of Academy of Marketing Science* 4, 4, 94-706.
- Hou, J., & Rego, C. (2002). *Internet Marketing: An Overview*. Retrieved from <http://faculty.bus.olemiss.edu/crego/papers/hces0802.pdf>.
- Jaccard, J., Guilamo-Ramos, V., Johansson, M., & Bouris, A. (2006). Multiple regression analyses in clinical child and adolescent psychology. *Journal of Clinical Child and Adolescent Psychology*, 35 (3), 456-479.
- Jackson, S. L. (2008). *Research Method: A Modular Approach*. CA: Thomson Wadsworth: Belmont.
- Jacobs, P. (1997). *LinkedIn privacy: What you need to know*. Retrieved from http://www.pcworld.com/article/161537/linkedin_privacy.html

- Karahanna, E., Straub, D. W., & Chervany, N. L. (1999). Information technology adoption across time: A cross-sectional comparison of pre-adoption and post-adoption beliefs. *Journal of MIS Quarterly*, 23 (2), 183-213.
- Keith, T. Z. (2006). *Multiple regression and beyond*. Boston: Pearson Allyn & Bacon.
- Kim, J. (2004). *Understanding consumers' online shopping and purchasing behaviors*. Stillwater, OK: Graduate College of Oklahoma State University.
- Ko, H., Jung, J., Kim, J., & Shim, S.W. (2004). Cross-cultural differences in perceived risk of online shopping. *Journal of Interactive Advertising*, 4 (2), 20-29.
- Kourouthanassis, G., Giaglis, M., & Vrehopoulos, A. (2008). Enhancing the user experience with pervasive information systems. *International Journal Information Manage*, 27, 319-335.
- Lee, K. S., & Tan, S. J. (2003). E-retailing versus physical retailing: A theoretical model and empirical test of consumer choice. *Journal of Business Research*, 56 (11), 877-885.
- Lenhart, A. (2000). *America' Internet access*. Retrieved from <http://www.pewinternet.org/reports/toc.asp? Report=21>.
- Li, H., Kuo, C., & Russell, M. G. (1999) .The impact of perceived channel utilities, shopping orientations, and demographics on the consumer online buying behavior. *Journal of Computer-Mediated Communication*, 5, 327.
- Luarn, P., & Lin, H. H. (2003). Customer loyalty model for e-service context. *Journal of Electronic Commerce*, 4 (4), 156-167.
- Lu, H. P., Hsu, C. L., & Hsu, H. Y. (2005). An empirical study of the effect of perceived risk upon intention to use online applications. *Journal of Information Management & Computer Security*, 13 (2/3), 106-120.
- Lynch, A. (2014). *What Every Marketer Should Know About Hedonic Shoppers*. Retrieved from <http://blog.getrooster.com/every-marketer-know-hedonic-shoppers/>
- Maignan, I., & Lukas, B. A. (1997). The nature and social uses of the internet: a qualitative investigation. *Journal of Consumer Affair*, 31 (2), 346-71.
- Mc Daniel, C., & Gates, R. (2004). *Marketing research essentials* (4th ed.). Denvers, MA: John Wiley & Son. Inc.
- Mitchell, V. W. (1992). Understanding consumers' behavior: Can perceived risk theory help? *Journal of Management Decision*, 30 (3), 26-31.

- Miyazaki, A. D., & Fernandez, A. (2001). Consumer Perceptions of Privacy and Security Risks for Online Shopping. *Journal of Consumer Affairs*, 35 (1), 27-44.
- MMRD. (2015). *5 Facts about the Internet Market in Myanmar*. Retrieved from <http://mmrdrs.com/2015/09/24/5-facts-about-the-internet-market-in-myanmar/>
- Habibabadi, M. N., Dargah, D. B., Poursaeedi, A., Ahari, H. A., & Kouchekian, M. (2012). An Investigation of influencing factors on attitude toward online shopping among Iranian consumers. *Journal of Basic & Applied Scientific Research*, 2 (12), 12134-12142.
- Morganosky, M. A., & Cude, B. J. (2001). Consumer response to online grocery shopping. *Journal of retail & distribution management*, 31, 16-29.
- Movahedi-Lankarani, S. J. (2002). E-commerce: Resource for doing business on the Internet. *Reference & User Service Quarterly*, 41 (4), 316-325.
- Myanmar Matters. (2015). *E-commerce is On the Rise in Myanmar*. Retrieved from <http://www.myanmarmatters.com/e-commerce-is-on-the-rise-in-myanmar%E2%80%A8/>
- Neale, M., Eaves, L., Kendler, K., Heath, A., & Kessler, R. (1994). Multiple regression with data collected from relatives: Testing assumptions of the model. *Multivariate Behavioral Research*, 29 (1), 33-61.
- Noort, G. V., Kerkhof, P., & Fennis, B. M. (2007). The Persuasiveness of online safety cues: The impact of prevention focus compatibility of web content on consumers' risk perceptions, attitudes, and intentions. *Journal of Interactive Marketing*, 22 (4), 58-72.
- Osborne, J., & Waters, E. (2002). *Four assumptions of multiple regression that researchers should always test*. Retrieved from <http://pareonline.net/getvn.asp?v=8&n=2>
- Osman, S., Chan, B. Y. F., & Bei, H. C. (2010). Undergraduates and Online Purchasing Behavior. *Journal of Asian Social Science*, 6 (10), 133- 139.
- Pallant, J. (2001). *SPSS survival manual: A step by step guide to data analysis using SPSS*. Australia: Allen and Unwin.
- Park, J. H., & Stoel, L. (2005). Effect of brand familiarity, experience and information on online apparel purchase. *Journal of Retail & Distribution Management*, 33 (2/3), 148-160.
- Parsons, A. G. (2002). Non-functional motives for online shoppers: Why we click. *Journal of Consumer Marketing*, 19 (5), 380-392.

- Peter, J. P., & Tarpey, L. X. (1975). A comprehensive analysis of three consumer decision strategies. *Journal of Consumer Research*, 2, 29-37.
- Poole, M., & O'Farrell, P. (1971). The assumptions of the linear regression model. *Transactions of the Institute of British Geographers*, 52, 145-158.
- Rich, D. F. (1964). Perceived risk and consumer decision-making the case of telephone shopping. *Journal of Marketing Research*, 1 (4), 32-49.
- Rohm, A. J., & Swaminathan, V. (2004). A typology of online shoppers based on shopping motivations. *Journal of Business Research*, 57, 748-757.
- Sahney, S. (2003). *Consumer behavior: Consumer involvement models and implications for marketers*. Retrieved from <http://nptel.ac.in/courses/110105029/pdf%20sahany/Module.6-17.pdf>
- Schefer, M. (2003). *Opportunities and drawbacks of extended opening hours versus online shopping in the German food trade: On the basis of a consumer behavior analysis*. Germany: Hochschule Bremen (FH).
- Sherry, J. R., Jr. (1990). A sociocultural analysis of a midwestern American flea market. *Journal of Consumer Research*, 17, 13-30.
- Shim, S., Eastlick, M. A., Lotz, S. L., & Warrington, P. (2001). An online pre-purchase intentions model: The role of intention to search. *Journal of Retailing*, 77 (3). 397– 416.
- Stone, R. N., & Gronhaug, K. (1993). Perceived risk: Further considerations for the marketing discipline. *European Journal of Marketing*, 77 (2), 203-220.
- Surech, A., & Shasikala, R. (2011). "Identify factors of customer perceived risk toward online shopping in India". *International conference on information and financial engineering*. India: IPEDR.
- Sweeney, J. C., Soutar, G. N., & Johnson, L. W. (1999). The role of perceived risk in the quality– value relationship: a study in a retail environment. *Journal of Retailing*, 75 (1), 77 -105.
- Tan, S. (1999). Strategies for reducing consumers' risk aversion in internet shopping. *Journal of Consumer Marketing*, 16 (2), 163-78.
- Taylor, S., & Todd, P. A. (1995). Understanding information technology Usage: A test of competing models. *Journal of Information Systems Research*, 6 (2), 144-176.
- TechTarget. (2005). *E-commerce (electronic commerce or EC)*. Retrieved from <http://searchcio.techtarget.com/definition/e-commerce>.

- Trochim, W. (2006). *Reliability*. Retrieved from <http://www.socialresearchmethods.net/kb/reliable.php>
- Tutorialspoint. (2015). *E-commerce advantages*. Retrieved from http://www.tutorialspoint.com/e_commerce/e_commerce_advantages.htm
- Verhoef, P. C., & Langerak, F. (2001). Possible determinants of consumers' adoption of electronic grocery shopping in the Netherlands. *Journal of Retailing and Consumer Services*, 8, 275-285.
- Volk, F. A. (2001). Internet users' attitudes and e-commerce behaviors. Retrieved from http://digitalcommons.liberty.edu/cgi/viewcontent.cgi?article=1069&context=fac_dis
- Wang, C. L., Chen, Z. X., Chan, A. K. K., & Zheng, Z. C. (2000). The influence of hedonic values on consumer behaviors. *Journal of Global Marketing*, 14 (1), 169–186.
- Wang, Y., & Tang, T. (2003). Assessing customer perceptions of website service quality in digital marketing environments. *Journal of End User Computing*, 15, 14-31.
- Werts, C. E., Linn, R. L., & Jöreskog, K. G. (1974). Interclass reliability estimates: Testing structural assumptions. *Educational and Psychological Measurement*, 34. 25-33.
- Wolfenbarger, M., & Gilly, M. (2001). Shopping Online for freedom, control, and fun. *Journal of Californic Management Review*, 43, 34-35.



Appendix A: Attitude Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	I like the idea of using the Internet to purchase online fashion products		
	Strongly Agree	116	36
	Agree	117	36
	Neutral	71	22
	Disagree	15	5
	Strongly Disagree	3	1
	Total	322	100
2	Using Internet to purchase the online fashion products is a positive idea		
	Strongly Agree	135	42
	Agree	105	33
	Neutral	61	19
	Disagree	19	6
	Strongly Disagree	2	1
	Total	322	100
3	Using Internet to purchase the online fashion products is a wise idea		
	Strongly Agree	106	33
	Agree	140	42
	Neutral	59	18
	Disagree	15	5
	Strongly Disagree	1	1
	Total	322	100
4	Using Internet to purchase the online fashion products is a good idea		
	Strongly Agree	110	33
	Agree	134	42
	Neutral	72	22
	Disagree	5	2
	Strongly Disagree	1	1
	Total	322	100

Appendix B: Convenience Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	I can buy the fashion products anytime 24 hours a day at online shopping		
	Strongly Agree	97	30
	Agree	172	53
	Neutral	20	6
	Disagree	13	4
	Strongly Disagree	20	6
	Total	322	100
2	Shopping of fashion products from online is often frustrating R		
	Strongly Agree	71	22
	Agree	175	54
	Neutral	50	16
	Disagree	7	2
	Strongly Disagree	19	6
	Total	322	100
3	I save a lot of time by shopping the products of fashion on the Internet		
	Strongly Agree	99	31
	Agree	173	54
	Neutral	10	3
	Disagree	16	5
	Strongly Disagree	24	7
	Total	322	100
4	It is easy to choose and make comparison with other products while shopping fashion products online		
	Strongly Agree	87	27
	Agree	169	52
	Neutral	22	7
	Disagree	17	5
	Strongly Disagree	27	8
	Total	322	100

Appendix C: Product Performance Risk Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	When shopping online, I would find it very difficult to evaluate the characteristics of the products accurately		
	Strongly Agree	133	41
	Agree	72	22
	Neutral	74	23
	Disagree	22	7
	Strongly Disagree	21	7
	Total	322	100
2	I would be concerned that the products of fashion would not provide the level of benefits advertised in the Web		
	Strongly Agree	46	14
	Agree	144	45
	Neutral	73	23
	Disagree	41	13
	Strongly Disagree	18	6
	Total	322	100
3	There would be many possibilities that the fashion products from online would not perform as it is supposed to		
	Strongly Agree	105	33
	Agree	84	26
	Neutral	85	26
	Disagree	30	9
	Strongly Disagree	18	6
	Total	322	100

Appendix D: Financial Risk Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	I would be concerned that I really would not get my moneys' worth from the fashion products		
	Strongly Agree	44	14
	Agree	195	61
	Neutral	40	12
	Disagree	24	7
	Strongly Disagree	19	6
	Total	322	100
2	I would feel concerns about providing the number of my credit card when shopping fashion products		
	Strongly Agree	58	18
	Agree	168	52
	Neutral	63	20
	Disagree	15	5
	Strongly Disagree	18	6
	Total	322	100
3	There would be many possibilities for non-delivery of ordered goods when shopping the products		
	Strongly Agree	36	11
	Agree	162	50
	Neutral	78	24
	Disagree	22	7
	Strongly Disagree	24	7
	Total	322	100

Appendix E: Privacy Risk Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	I believe that my personal information is kept confidential when buying fashion products		
	Strongly Agree	61	19
	Agree	117	36
	Neutral	72	22
	Disagree	55	17
	Strongly Disagree	17	5
	Total	322	100
2	It would increase the possibilities that I would receive unwanted e-mails after giving the personal information when buying fashion products		
	Strongly Agree	53	16
	Agree	128	40
	Neutral	60	19
	Disagree	69	21
	Strongly Disagree	12	4
	Total	322	100
3	It would lead to a loss of privacy because of the improper use of my personal information after buying fashion products		
	Strongly Agree	73	23
	Agree	102	32
	Neutral	93	29
	Disagree	40	12
	Strongly Disagree	14	4
	Total	322	100
4	I like to shop fashion products at online from the trust worthy websites		
	Strongly Agree	99	31
	Agree	94	29
	Neutral	79	25
	Disagree	31	10
	Strongly Disagree	19	6
	Total	322	100

Appendix F: Hedonic Shopping Motive Result of Five Likert Scale

No	Likert Scale	Likert Scores	Percentage %
1	I like to shop fashion products for the novelty of it		
	Strongly Agree	90	28
	Agree	113	35
	Neutral	75	23
	Disagree	33	10
	Strongly Disagree	11	3
	Total	322	100
2	Shopping fashion products at online offers new experiences		
	Strongly Agree	53	16
	Agree	113	41
	Neutral	84	26
	Disagree	26	8
	Strongly Disagree	26	8
	Total	322	100
3	Buying fashion products at online shopping satisfies my sense of curiosity		
	Strongly Agree	57	18
	Agree	143	44
	Neutral	73	23
	Disagree	37	11
	Strongly Disagree	12	4
	Total	322	100
4	I feel like I am exploring new worlds when I shop fashion products		
	Strongly Agree	57	18
	Agree	150	47
	Neutral	85	26
	Disagree	22	7
	Strongly Disagree	8	2
	Total	322	100

APPENDIX G: Questionnaire of The Factors Affecting of E-commerce on Fashion Products: A Study of Online Consumers' Attitude in Myanmar

- It is a short survey to understand your view and attitudes of Myanmar consumers towards online shopping on fashion products.
- There are 3 sections in this questionnaire survey (Section A, B & C)
- The survey will take a few minutes of your time and we greatly appreciate your input.
- Please kindly think through the statement carefully in each section & indicate your response by selecting the most appropriate choice.
- There is no right or wrong answer.
- Thank you for your co-operation.

- ✚ ဤမေးခွန်းစစ်တမ်းလွှာသည် fashion ပစ္စည်းများအား online မှ ဝယ်ယူအားပေးခြင်း အပေါ် ထားရှိသော မိမိတို့သဘောထားအမြင်ကို ကောက်ယူခြင်း ဖြစ်ပါသည်။
- ✚ ဤမေးခွန်းစစ်တမ်းလွှာတွင် A, B & C ဟူ၍အပိုင်း (၃) ပိုင်းပါဝင်သည်။
- ✚ ဤမေးခွန်းစစ်တမ်းလွှာအားအချိန်ပေး၍ဖြေကြားခြင်းအပေါ်ကျေးဇူးတင်ရှိပါသည်။
- ✚ အပိုင်းအလိုက်ဖော်ပြထားသောမေးခွန်းများအားသေချာစွာဖတ်ရှု၍အသင့်လျော်ဆုံးအားစဉ်းစားရွေးချယ်ပေးရန်ဖြစ်ပါသည်။
- ✚ ရွေးချယ်ထားသောအဖြေများသည်မှန်သည် / မှားသည်ဟူ၍မရှိပါ။ ဖြေဆိုသူ၏သဘောထားအမြင်ကိုသာ အဓိကထားပါသည်။
- ✚ လူကြီးမင်းတို့၏ကူညီပူးပေါင်းဆောင်ရွက်ပေးမှုအားအထူးကျေးဇူးတင်ပါသည်။

Screening Test: 1

Q.1. Have you ever purchased any fashion products from online within 3 months?
သင်သည်ယခု (၃)လအတွင်းမည်သည့် fashion ပစ္စည်းကိုမဆို online မှဝယ်ယူဘူးပါသလား။

- Yes ဝယ်ယူဖူးပါသည်။
- No မဝယ်ယူဖူးပါ။

(If “No”, survey question will kindly end in here)
(ဝယ်ယူဖူးခြင်းမရှိပါကဆက်၍ဖြေဆိုရန်မလိုပါ)

Q.2. Do you still buy fashion products from online currently or plan to buy in the near future?

နောင်တွင်လဲ Online မှ Fashion ပစ္စည်းများအားဝယ်ယူရန်စိတ်ကူးရှိပါသလား။

- Yes ရှိပါသည်။
- No မရှိပါ။

(If “No”, survey question will kindly end in here)
(ဝယ်ယူဖူးခြင်းမရှိပါကဆက်၍ဖြေဆိုရန်မလိုပါ)

Section A.

Instructions: Kindly think about how much you agree or disagree with each following statement.

အောက်တွင်ဖော်ပြထားသောမေးခွန်းများအားသဘောတူ/မတူကျေးဇူးပြု၍ရွေးချယ်ပါ။

1. Strongly Agree (အလွန်သဘောတူပါသည်)
2. Agree (သဘောတူပါသည်)
3. Neutral (Neither agree or disagree) (ကြားနေ)
4. Disagree (သဘောမတူပါ)
5. Strongly Disagree (လုံးဝသဘောမတူပါ)

Q.3. I like the idea of using Internet to purchase online fashion products

Fashion ပစ္စည်းများအား online မှဝယ်ယူရခြင်းကိုသဘောကျနှစ်ခြိုက်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.4. Using Internet to purchase the online fashion products is a positive idea

Fashion ပစ္စည်းများအား online မှဝယ်ယူရခြင်းသည်အပေါင်းလက္ခဏာဆောင်သောအကြံအစည်ဖြစ်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.5. Using Internet to purchase the online fashion products is a wise idea

Fashion ပစ္စည်းများအား online မှဝယ်ယူရခြင်းသည်မှန်ကန်သောစိတ်ကူးစိတ်သန်းဖြစ်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.6. Using Internet to purchase the online fashion products is a good idea

Fashion ပစ္စည်းများအား online မှဝယ်ယူရခြင်းသည်ကောင်းမွန်သောစိတ်ကူးစိတ်သန်းဖြစ်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section B.

Instruction: Kindly think about how much you agree or disagree with each following statement.

အောက်တွင်ဖော်ပြထားသောမေးခွန်းများအားမည်မျှသဘောတူ/မတူကျေးဇူးပြု၍စဉ်းစားရွေးချယ်ပါ။

Q.7. I can buy the fashion products anytime 24 hours a day at online shopping

Fashion ပစ္စည်းများအား online မှဝယ်ယူရာတွင်အချိန်တွင်မဆို၂၄နာရီဝယ်ယူနိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.8. Shopping of fashion products from online is often frustrating^R

Fashion ပစ္စည်းများအား online မှဝယ်ယူရာတွင်မကြာခဏအနှောက်အယှက်ကြုံရသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.9. I save a lot of time by shopping the products of fashion on the Internet

Fashion ပစ္စည်းများအား online မှဝယ်ယူခြင်းသည်အချိန်များစွာသက်သာစေသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree Strongly (သဘောမတူပါ)	Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.10. It is easy to choose and make comparison with other products while shopping fashion products online

Fashion ပစ္စည်းများအား online မှဝယ်ယူရာတွင်အခြားသောကုန်ပစ္စည်းများနှင့် အလွယ်တကူနှိုင်းယှဉ် ရွေးချယ်နိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.11. When shopping online, I would find it very difficult to evaluate the characteristics of the products of fashion accurately

Online မှဝယ်ယူရာတွင်ကုန်ပစ္စည်း၏အရည်အသွေးမှန်ကိုတန်ဖိုးဖြတ်ရန်ခဲယဉ်းသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.12. I would be concerned that the products of fashion would not provide the level of benefits advertised in the Web

Online မှ Fashion ပစ္စည်းများဝယ်ယူသည့်အခါတွင် website မှကြော်ငြာထားသည့်စံနှုန်းများနှင့် ကိုက်ညီမှုမရှိသည်များ ဖြစ်နိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.13. There would be many possibilities that the fashion products from online would not perform as it is supposed to

တစ်ခါတစ်ရံတွင် Fashion ပစ္စည်းများအား online မှဝယ်ယူသည့်အခါလက်တွေ့နှင့်ကိုက်ညီမှုမရှိသည်များ ကြုံရနိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.14. I would be concerned that I really would not get my moneys' worth from the fashion products at online shopping

တစ်ခါတစ်ရံတွင် Fashion ပစ္စည်းများအား online မှဝယ်ယူသည့်အခါငွေပေးလိုက်ရသောငွေကြေးနှင့် မထိုက်တန်တာမျိုးဖြစ်နိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.15. I would feel concerns about providing the number of my credit card when shopping fashion products from online

Online မှ Fashion ပစ္စည်းများအား credit card ကိုသုံး၍ဝယ်ယူသည့်အခါမိမိ၏စိတ်ကိုမချင့်မရဲဖြစ်စေသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.16. There would be many possibilities for non-delivery of ordered goods when shopping the products of fashion at online

Online မှ Fashion ပစ္စည်းများအား ဝယ်ယူသည့်အခါ ရောက်ရှိလာသောပစ္စည်းသည်မိမိမှာယူသည့် ပစ္စည်းနှင့် ကိုက်ညီမှု မရှိသည်များဖြစ်နိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.17. I believe that my personal information is kept confidential when buying fashion products from online

Fashion ပစ္စည်းများအား Online မှဝယ်ယူရာတွင်ပေးရသောကိုယ်ရေးအချက်အလက်များသည်လုံခြုံမှုရှိမည်ဟု ယုံကြည်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.18. It would increase the possibilities that I would receive unwanted e-mails after giving the personal information when buying fashion products at online shopping

တစ်ခါတစ်ရံတွင် Online မှ Fashion ပစ္စည်းများအားဝယ်ယူသည့်အခါကိုယ်ရေးအချက်အလက်များပေးပြီးနောက် မလိုလားသည့်ကြော်ငြာ email များလက်ခံရခြင်းမျိုးကြုံရနိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.19. It would lead to a loss of privacy because of the improper use of my personal information after buying fashion products at online shopping

တစ်ခါတစ်ရံတွင် Online မှ Fashion ပစ္စည်းများအားဝယ်ယူသည့်အခါပေးရသော ကိုယ်ရေးအချက်အလက်များသည် မသင့်လျော်သည့်နေရာတွင်အသုံးပြုခြင်းများဖြစ်ပေါ်နိုင်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.20. I like to shop fashion products at online from the trust worthy websites

Online Fashion ပစ္စည်းများအားယုံကြည်စိတ်ချရသော website များမှဝယ်ယူခြင်းကိုနှစ်သက်သည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.21. I like to shop fashion products at online for the novelty of it

Fashion ပစ္စည်းများအား online ကိုအသုံးပြု၍ရောင်းဝယ်ခြင်းသည်ဆန်းသစ်သောလုပ်ငန်းစနစ်ဖြစ်၍ နှစ်သက်သဘောကျသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.22. Shopping fashion products at online offers new experiences

Fashion ပစ္စည်းများအား online မှဝယ်ခြင်းသည်မိမိကိုအတွေ့အကြုံသစ်ရစေသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.23. Buying fashion products at online shopping satisfies my sense of curiosity

Fashion ပစ္စည်းများအား online မှဝယ်ခြင်းသည်မိမိ၏စူးစမ်းလိုစိတ်ကိုကျေနပ်နှစ်သက်စေသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q.24. I feel like I am exploring new worlds when I shop fashion products at online

Fashion ပစ္စည်းများအား online

မှဝယ်ခြင်းစနစ်သည်ဆန်းသစ်သောကြောင့်အခြားကမ္ဘာတစ်ခုအားဆွဲယူခေါ်ဆောင်သွားသကဲ့သို့ခံစားစေသည်။

Strongly Agree (အလွန်သဘောတူပါသည်)	Agree (သဘောတူပါသည်)	Neutral (ကြားနေ)	Disagree (သဘောမတူပါ)	Strongly Disagree (လုံးဝသဘောမတူပါ)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section C.

Instruction: For the following items, please select the option that best describe you.

မိမိနှင့်သက်ဆိုင်မှန်ကန်သည့်အချက်အလက်များအားရွေးချယ်ပါ။

Q.25. Gender

- Male ကျား
 Female မ

Q.26. Age Group မိမိ၏အသက်အပိုင်းအခြား

- 15-20 Years ၁၅-၂၀နှစ်
 20-25 Years ၂၀-၂၅နှစ်
 25-30 Years ၂၅-၃၀နှစ်
 30-35 Years ၃၀-၄၀နှစ်
 Above 35 Years ၄၀နှစ်နှင့်အထက်

Q.27. Incomes in Kyat ဝင်ငွေ (ကျပ်)

- Below 100,000 ဝသိန်းအောက်
 Between 100,000- 300,000 ဝသိန်းနှင့်၃သိန်းကြား
 Between 300,000-600,000 ၃သိန်းနှင့်၆သိန်း
 Between 600,000-1,000,000 ၆သိန်းနှင့်၁ဝသိန်း
 Above 1,000,000 ဝဝသိန်းနှင့်အထက်

Q.28. How could you classified yourself?

မိမိ၏လက်ရှိအလုပ်အကိုင်အားကျေးဇူးပြု၍ဖော်ပြပါ။

- Working ဝန်ထမ်း၊ရုံးဝန်ထမ်း
 Student ကျောင်းသား
 Self Business ကိုယ်ပိုင်လုပ်ငန်း
 Non Working မှီခို

Q.29. How often do you buy online fashion products?

Fashion ဝစွည်းအား online မှအကြိမ်မည်မျှဝယ်ယူဖြစ်ပါသနည်း။

- Very often ကြိမ်ဖန်များစွာ
 Often မကြာခဏ
 Occasionally တစ်ခါတစ်ရံ
 Rarely အနည်းငယ်
 Very rarely မဝယ်ဖြစ်သလောက်

Q.30. What types of fashion products mostly you buy from online shopping?

မည်သည့် Fashion အမျိုးအစားများကို online မှအများဆုံးဝယ်ယူလေ့ရှိသနည်း။

- Clothing (Men, Women, Kids wear) အဝတ်အထည်များ
- Shoes (Boots, Heels...) ဖိနပ်များ
- Fashion Accessories (Jewellery, Bags, Watches, Hats...) လက်ဝတ်ရတနာ၊အိတ်၊နာရီစသည်များ

Q.31. How many hours per day do you use Internet?

တစ်ရက်လျှင် Internet အားအချိန်မည်မျှသုံးဖြစ်ပါသနည်း။

- Less than 1 hour တစ်နာရီအောက်
- 1-2 hours ၁ - ၂နာရီ
- 2-3 hours ၂ - ၃နာရီ
- 3-4 hours ၃ - ၄နာရီ
- More than 4 hours ၄နာရီနှင့်အထက်

Q.32. The most frequently used shopping websites or applications

သင်အများဆုံးဝယ်ယူဖြစ်သည့် Online Website များအားဖော်ပြရွေးချယ်ရန်။

- eBay
- Amazon Market Place
- Facebook
- Shop.com.mm
- ZawGyi Mart
- Other (Please Specify) (အခြား website များရှိပါကအောက်တွင်အသေးစိတ်ဖော်ပြရန်)

BIODATA

Name	Khaing Thazin Aung
Date of Birth	May, 6, 1991
Place of Birth	Sittway, Myanmar
Institutions Attended	University of Dagon Bachelor of Art (English), 2012
Email	khaingthazinaung321@gmail.com



Bangkok University

License Agreement of Dissertation/Thesis/ Report of Senior Project

Day 14 Month July Year 2016

Mr./ Mrs./ Ms Khaing Thazin Aung now living at Bangkok
Soi Para Street Silom
Sub-district Silom District Bangkok
Province Bangkok Postal Code 10500 being a Bangkok
University student, student ID _____

Degree level Bachelor Master Doctorate


Program M.B.A. Department - School Graduate School
hereafter referred to as "the licensor"


Bangkok University 119 Rama 4 Road, Klong-Toey, Bangkok 10110 hereafter referred to as "the licensee"

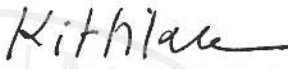
Both parties have agreed on the following terms and conditions:


1. The licensor certifies that he/she is the author and possesses the exclusive rights of dissertation/thesis/report of senior project entitled
Factor Affecting of E-Commerce on Consumer's Attitude Towards Purchasing Fashion Products: A Study of Myanmar Online Consumers
submitted in partial fulfillment of the requirement for M.B.A.
of Bangkok University (hereafter referred to as "dissertation/thesis/ report of senior project").
2. The licensor grants to the licensee an indefinite and royalty free license of his/her dissertation/thesis/report of senior project to reproduce, adapt, distribute, rent out the original or copy of the manuscript.
3. In case of any dispute in the copyright of the dissertation/thesis/report of senior project between the licensor and others, or between the licensee and others, or any other inconveniences in regard to the copyright that prevent the licensee from reproducing, adapting or distributing the manuscript, the licensor agrees to indemnify the licensee against any damage incurred.

This agreement is prepared in duplicate identical wording for two copies. Both parties have read and fully understand its contents and agree to comply with the above terms and conditions. Each party shall retain one signed copy of the agreement.

 Licensor
(Khaing Thazin Aung)

 Licensee
(Director, Library and Learning Center)

 Witness
(Dean, Graduate School)

 Witness
(Program Director)

