

Research Paper

Title:

A study of the key factors influences on online customer purchase in the
COVID-19 pandemic

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Abstract

Chapter One: Introduction

The main research of this dissertation is to study what key factors caused online customer to make online shopping during COVID-10 pandemic in Hong Kong. Therefore, as the initial chapter that leads the whole research paper, in this chapter, the researcher conducts the comprehensive illustration for the propose of research in this paper by following the principle of research flow and infrastructure, aiming to provide clear understanding picture to demonstrate the sequence of this research toward this study objective. Introduction is base on detailed description for the macroeconomics background narrow down to the research issues. Hence, the researcher introduces the research purpose and research hypothesis of this chapter for the research direction and the implementation steps of this study are demonstrated

1.1 Research Background

Online retail makes it easier for consumers to make purchase, because it is convenient for consumers to conduct online transactions without time and location restrictions. Given the city's high-population density, its large number of easily accessible outlets and malls, and its fast, therefore going to the actual store in person is quite convenient choice. However, although Hong Kong consumers love to shop market and physical stores, but over the year, consumers also feeling interest to use online platform to make online purchasing while the internet penetration rate is growing in the last two decade in Hong Kong. In matter of fact that e-commerce started in the late 1990s and has begun to blossom since the 2000s (Research.hktdc, 2017)

1.1.1 Current value of online sales

Even though the online consumption model has become more mature and popular in Hong Kong society in recently years. But the online retail sales value contribute to the overall total retail sales is relatively low in Hong Kong market in 2021.



Figure 1.1: Value of online retail sales compared total retail sales 2021

Source: (Census and Statistics, 2021c, 2021d, 2021e, 2021f)

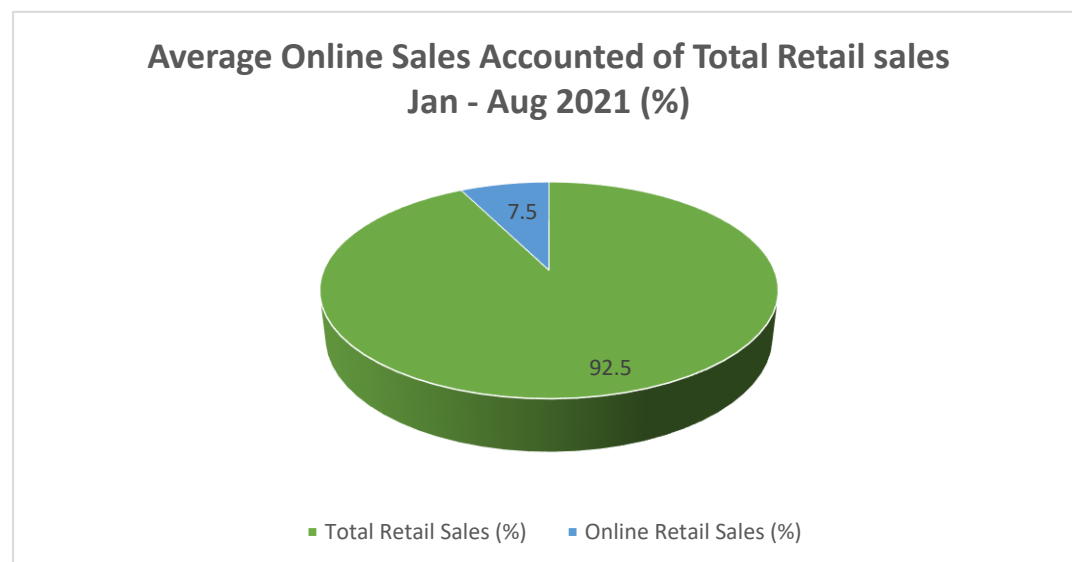


Figure 1.2: Average online sales accounted of total retail sales Jan – Aug 2021

Source: (Census and Statistics, 2021c, 2021d, 2021e, 2021f)

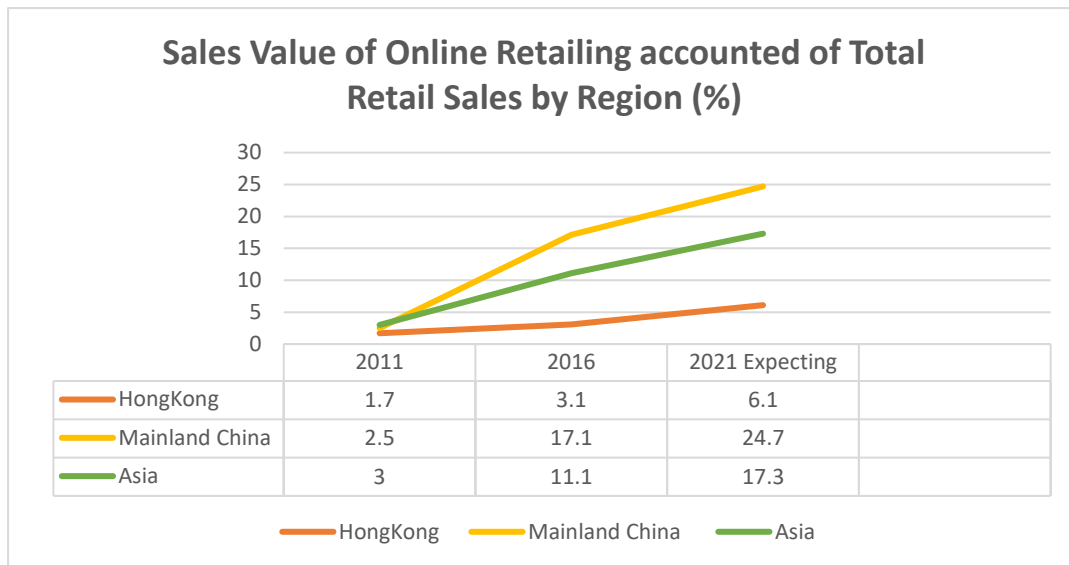


Figure 1.3: Sales Value of Online Retailing accounted of Total Retail Sales by Region

Source: (HKTDC, 2017)

According to the above data from Figures 1.1 and 1.2, online sales accounted for approximately 7.5% of total retail sales in Hong Kong. The result demonstrated that the total online retail industry had given only a mere contribution toward the total retail value in Hong Kong. Furthermore, figure 1.3 illustrates that the growth rate of online retailing sales value in Hong Kong is relatively low compared to Mainland China and Asia in last decade. Moreover, the predicted figure reflects the most similar situation in 2021. It implied that the Hong Kong consumer had less online purchasing intention than other nearby regions in the past ten years. In other words, there is significant room for improvement to increase the total value of online retail sale by identify what key factor might enhance consumer purchasing intention toward online shopping. Thereby narrowing the gap between the total value of online sales and the total value of retail sales in Hong Kong.

1.1.2 Review of Customer Purchase Pattern Development in Hong Kong

People use online platforms to shop based on their interest and demand for a variety of products. And the need for these products has changed over time.

Showing below illustrated the major products/services have purchased via the online channel between 2009 and 2020 in Hong Kong

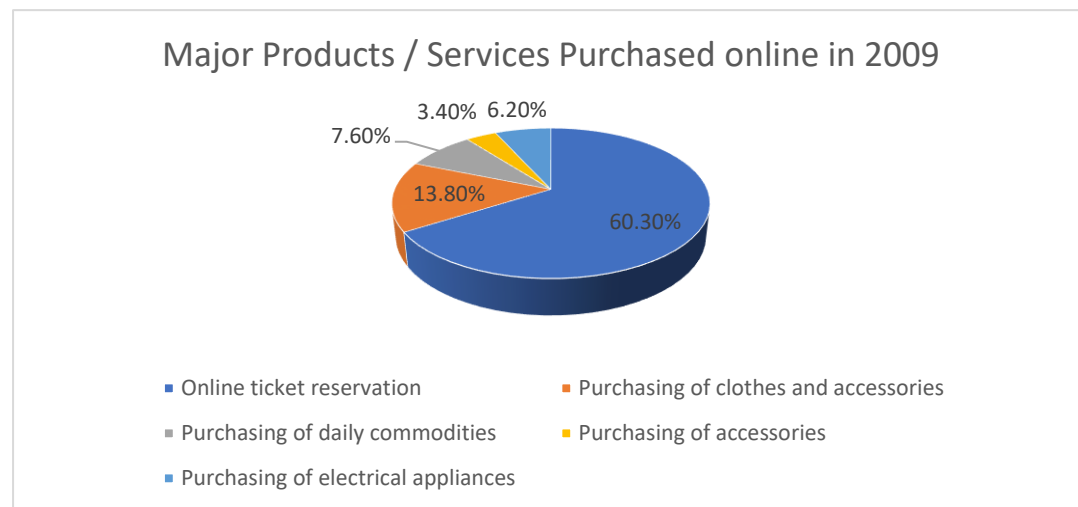


Figure 1.4: Major products /services purchased online in 2009 (Constructed by writer)

Source: (Census and Statistics, 2009)

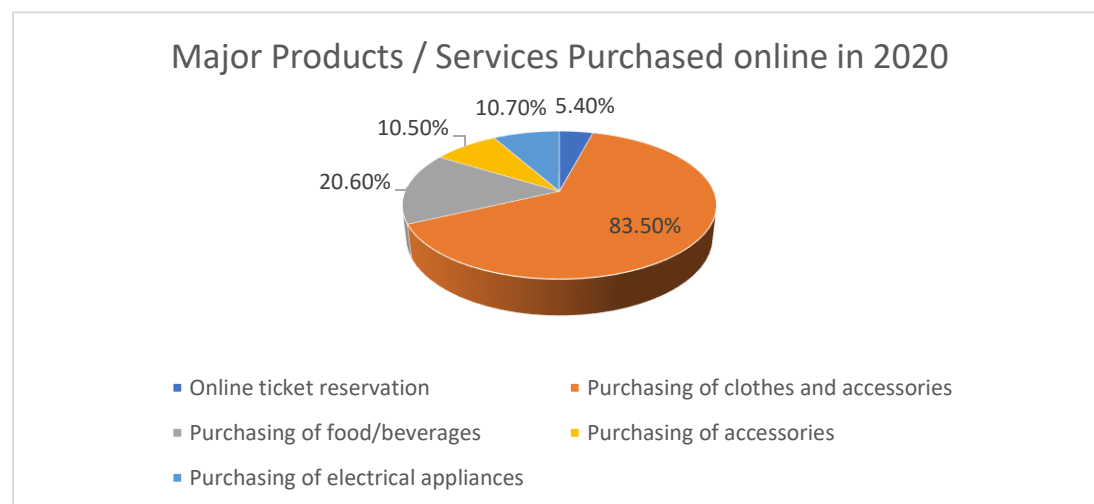


Figure 1.5: Major products /services purchased online in 2020 (Constructed by writer)

Source: (Census and Statistics, 2021b)

In review the figure 1.4 and 1.5, the result shows that people purchase intention for clothes and accessories indicated a significantly improve from 13.8% in 2009, to 83.50% in 2020. Simultaneously, the purchase intention for online ticket reservation in 2020 indicated low demand compared to 2009. Moreover, the percentage of purchasing of accessories and electrical appliances also indicated increases. All these data implies

that peoples change in consumption patterns for online products and service over the years. People seems to purchase more personal matters products nowadays than ten years ago.

1.1.3 Relation Between Smartphone Penetration and Online Shopping

According to survey result by census and statistics department of Hong Kong government showed that some 5 991 800 persons aged 10 and over had smartphone at the time of enumeration, constituting 92.1% of all persons aged 10 and over. During the period from 2012 to 2020, an increasing trend was observed in the rate of persons aged 10 and over having smartphone, from 54.0% to 92.1%. Of those 5 991 800 persons aged 10 and over who had smartphone at the time of enumeration, 95.4% had 1; 4.1% had 2; and 0.5% had 3 or more (Census and Statistics, 2021a).

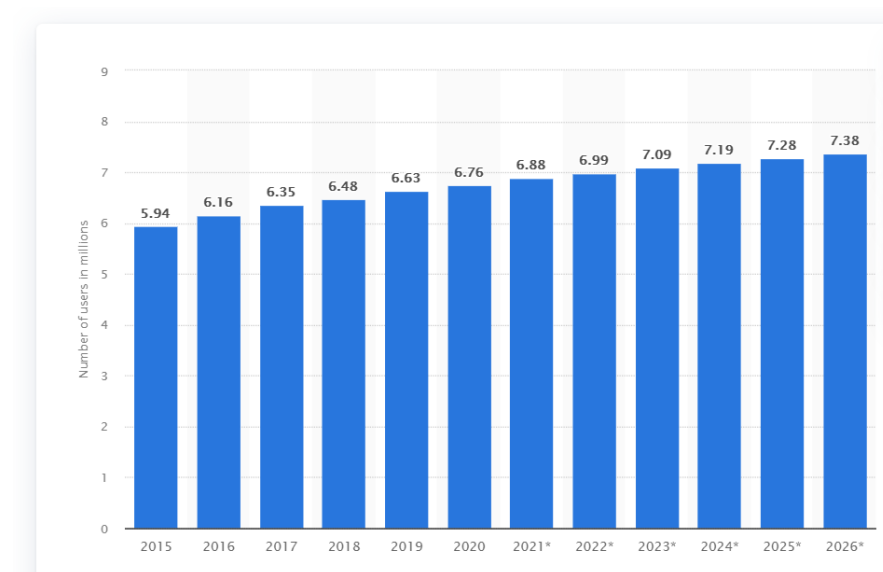


Figure 1.6: Number of mobile internet user forecast from 2015 – 2026 in Hong Kong

Source: (Statista, 2021a)

In figure 1.6 illustrated that the number of mobile internet users in Hong Kong from 2015 to 2020, with forecasts up to 2026. In 2020, around 6.6 million people accessed the internet through their mobile phone. In 2026, the figure was projected to amount to 7.4 million mobile phone internet users. It implied that the penetration rate of using

smartphone and using smartphone to access to internet indicate increase incrementally in the future. There has also been a subsequent growth in mobile commerce with consumers making purchases through apps, or via browsers from their smartphones. Furthermore, internet access by smartphone became more popular. In 2020, among all persons aged 10 and over who had used the Internet, 99.3% had used smartphone for connection to the Internet. The corresponding percentage was 98.8% in 2018 (Census and Statistics, 2021a).

Moreover, the smartphone penetration rate is continuously growth over the years, it given positive impact for the online shopping intention via smartphone also increased over years. The figure shows below illustrated the correlation between these two figures.

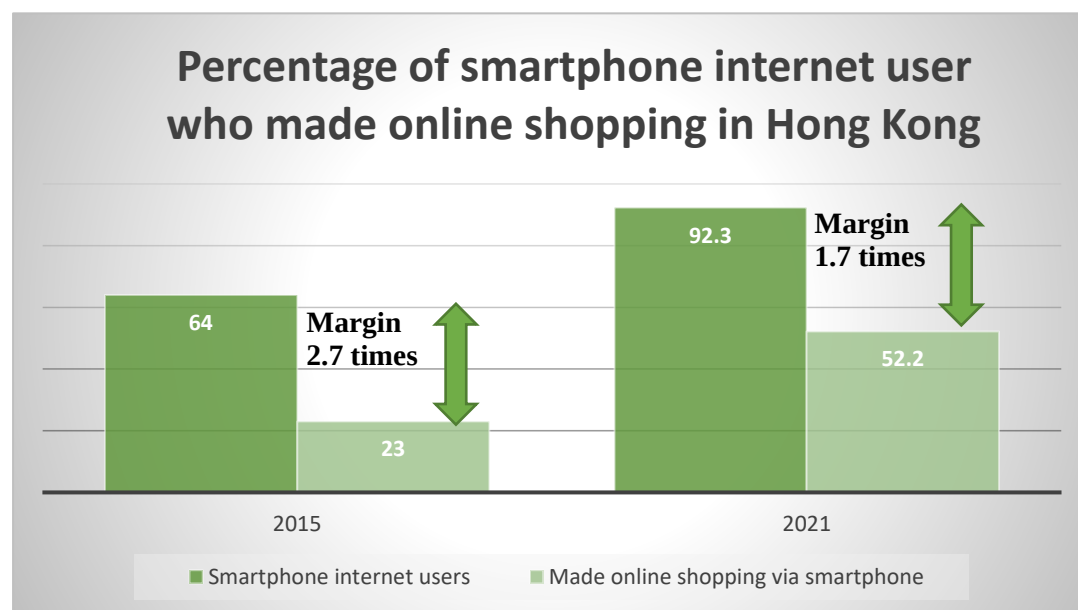


Figure 1.7: Percentage of the smartphone internet user who made online shopping in Hong Kong

Source: (DataReportal, 2015, 2021)

In figure 1.7 explained that the percentage of both smartphone internet user and online shopping via smartphone is indicated increase rate over the years and narrowing the margin between this relationship from 2.7 times in 2015 reduced to 1.7 times in 2021. Therefore, the result demonstrated higher percentage of smartphone internet user will leverage up the percentage of online shopping intention. It also implied

1.2 Research Problems

Since the penetration rate of access to internet via PC or devices is increased in the beginning of the 20th century in Hong Kong. Provided solid technology infrastructure to developing online purchasing in Hong Kong. Since then, the consumer online shopping intention increase incrementally over the years. Although COVID-19 triggers the opportunity to further boost up consumer intention to use online platform to make purchase more often. However, in terms of the value contribution of online retail sales only accounted less than 10% of total value of retail sales in Hong Kong over past 20 years.

1.2.1 Review of PC /Device Penetration Rate and Internet Access in Hong Kong

In figure 1.8 showed the demand for access to internet at increasing and maintain high level over the years. Therefore, while the demand increases for internet service, enable Hong Kong has robust Information and Communications Technology ICT infrastructure over the years (see table 1.1)

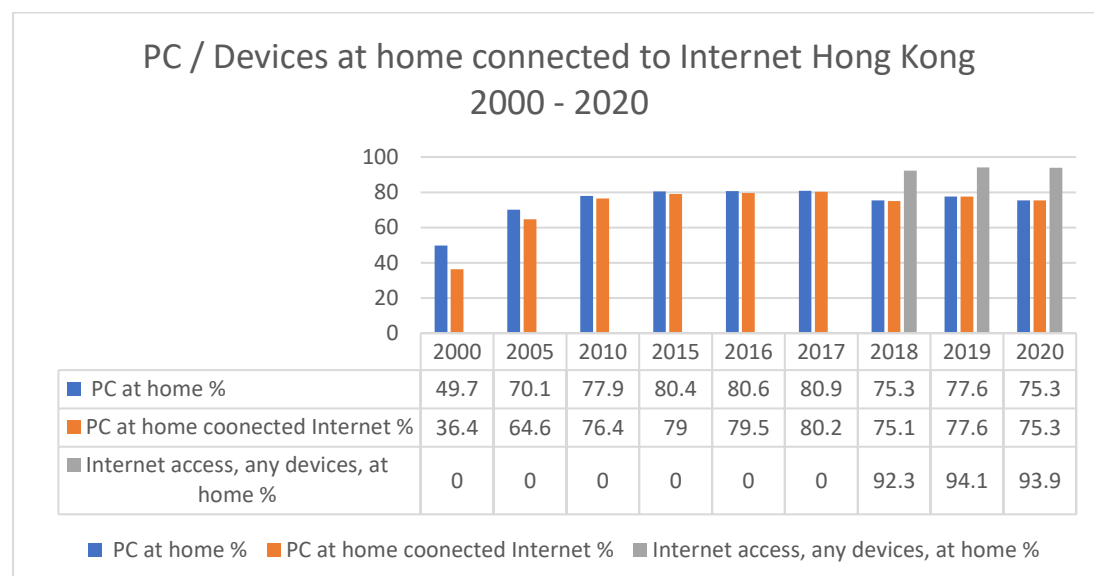


Figure 1.8: PC / Devices at home connected to internet in Hong Kong 2000 – 2020

Source: (Census and Statistics, 2020a)

	2009	2013	2015	2017	2019
Household broadband penetration rate (%) (a)	80%	83%	84%	93%	94%
Customer access via broadband networks(exabytes) (b)	1.4	2.6	3.5	6.0	7.8

Notes: (a) Broadband means the capacity to transmit data at the rate of 1 Mbps or above

(b) 1 exabyte = 1 million terabytes

Table 1.1: Development of ICT Infrastructure in Hong Kong 2009 -2019

Source: (Legco.gov.hk, 2020a)

Table 1.1 demonstrated that with ICT facilities getting ready for e-commerce world over the years. People with access to internet platform have been on the rising in last twenty years in Hong Kong. Which provide solid infrastructural for both retailer and customer getting prepare for e-commerce environment

1.2.2 Customer online Shopping Intention Initiated from 2016

The ICT infrastructural are drivers for economic growth. In 2015, the Innovation and Technology Bureau (ITB) was established to formulate holistic I&T polices, aiming to enhance the competitiveness of Hong Kong and improving the quality of life for the citizens (Innovation and Technology Bureau, 2020). Despite being so digitally well – connected. But the customer attitude toward the e-commerce is consider less enthusiastic back in 2016. However, the consumer intends to use online purchase via online e-commerce platforms and mobile apps expected increased for 2017 – 2018 in Hong Kong

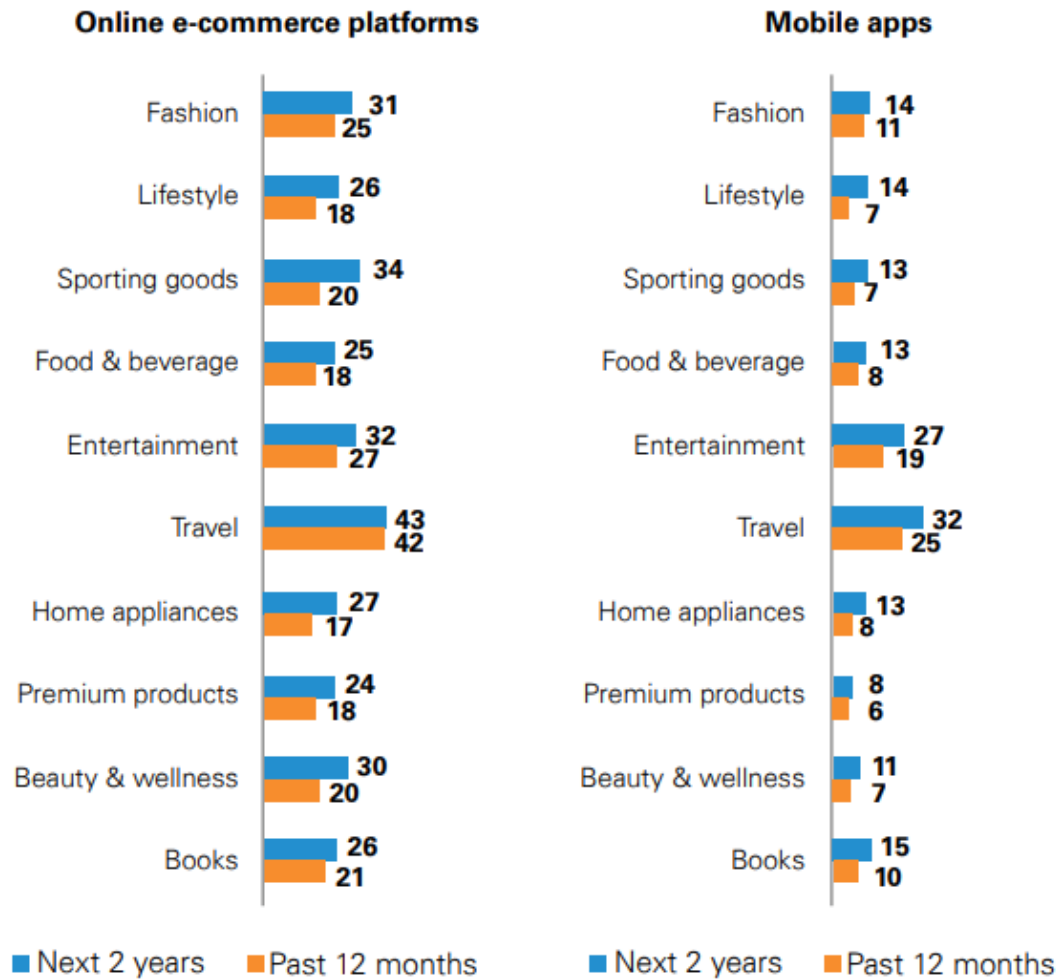


Figure 1.9: Consumer shop intention forecasting based on categories in 2016

Source: (KPMG, 2016)

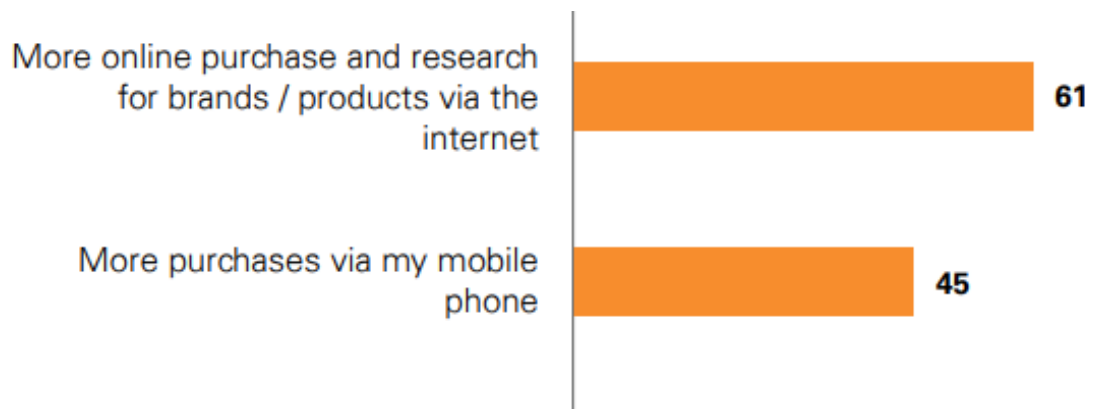
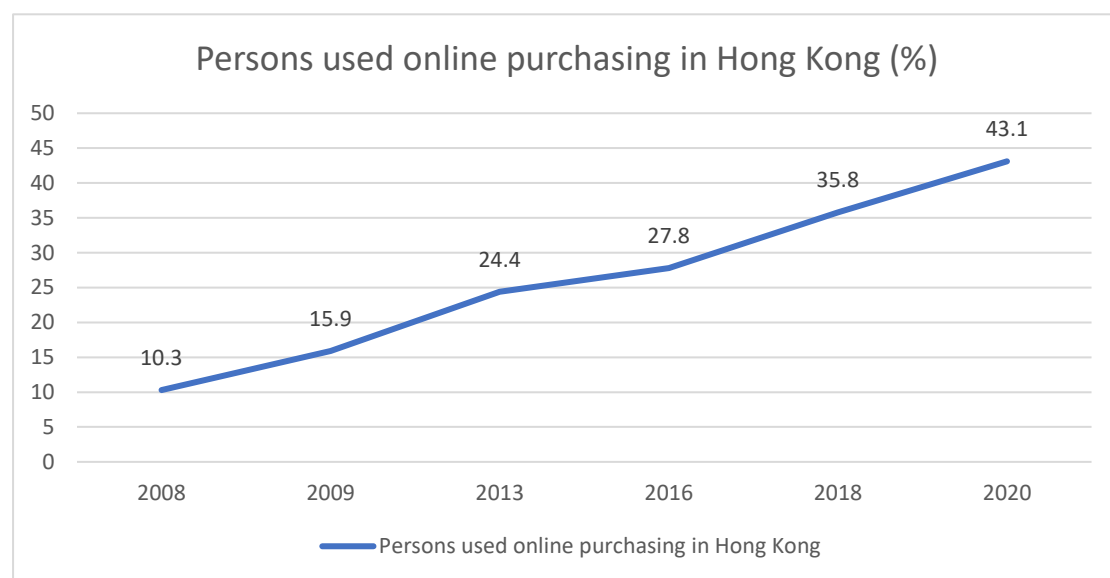


Figure 1.10: Consumer planned to use what technology when make purchase for next two year in 2016

Source: (KPMG, 2016)

In figure 1.9 and 1.10 explained that peoples generally tend to choose online platforms to make purchase for most categories in the next two years for their daily life and purchase of daily necessities. Moreover, the studies also indicated 61% of respondent will use more online purchase and searching function for products or the product from the internet channel in the next two years. Also, indicated 45% of respondent will make more purchases by using mobile phone. In review this studied conducted in 2016. The result is implied that people are generally full of positive expectation for the lifestyle of using online platforms. Especially from 2016 onward.



Notes: Aged 15 and over had used one or more types of online purchasing service

Figure 1.11: Persons used online purchasing in Hong Kong from 2008 – 2020

Source: (Census and Statistics, 2009, 2013, 2015, 2017, 2019, 2021b)

In figure 1.11 showed that people intention to use online platform to make purchasing is increasing over the years. According to this result, comparing the data from 2008 to 2020, the increase is more than 4 times. It implied that people willingly to make online purchase intention indicate significantly improved nowadays than ten years ago.

1.2.3 COVID-19 Boost Up Online Shopping Intention

During the outbreak of COVID-19, In response to the danger and spread of the new coronavirus. The Department of Health in Hong Kong implemented intense surveillance measures including tight border restrictions, social distancing, and mask wearing in the community. The social distancing measurement such as suspension of classes, avoid going to crowded places and work-from-home arrangement, and those implementations applied to the local society since February 2020 (Legco.gov.hk, 2020). These arrangements trigger the consumer intention to make online shopping.

Research conducted during May – September 2020 demonstrated the consumer intention toward online shopping has increased compared before the pandemic.

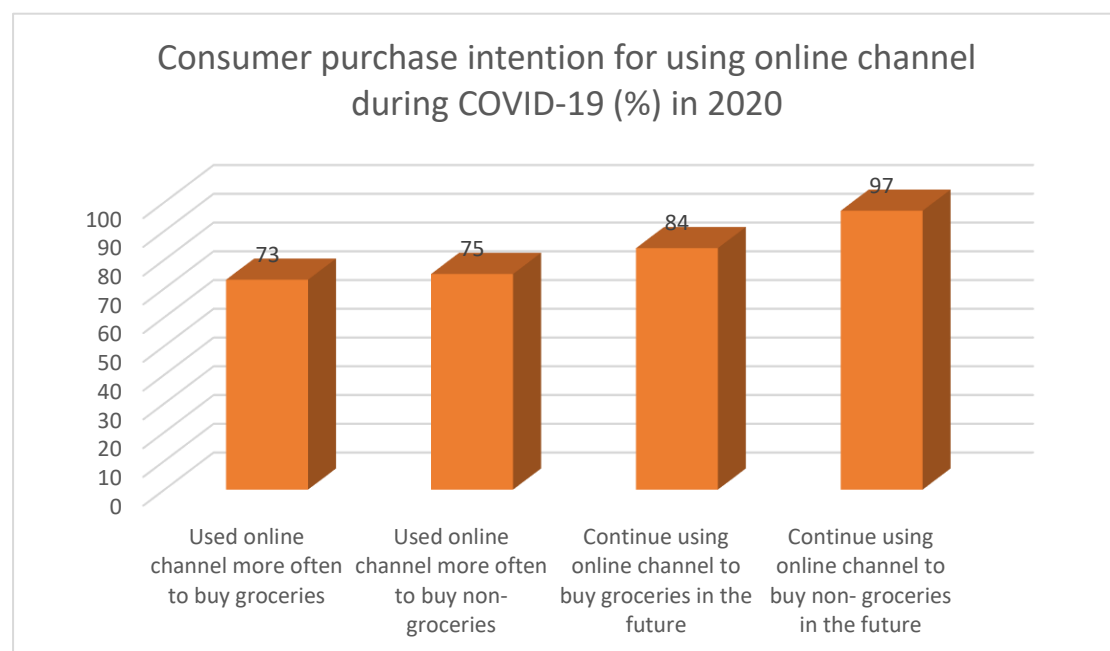


Figure 1.12: Consumer purchase intention for using online channel during COVID-19

Source: (KPMG, 2020)

In figure 1.12 explained that consumer make online purchase more often than before the COVID-19, it implied that their willingly to using online platform more often afterward. Hence, the online retail value expecting to increase in the future

1.3 Research Objectives

Although the penetration rate of access to internet is high over the years in Hong Kong, but online shopping seems is not the primary function for online user. Hence, the online retail sales did not give significantly impact toward the whole retail sales in Hong Kong. Only when the city hitting the COVID-19 outbreak in 2020, caused more online user became online shopper due to social distancing measurement.

Therefore, the objective for this research is to investigate what key factors that caused consumer to make online purchase during COVID-19. Following objectives will be examine throughout the research

Objective 1: To investigate if the convenient motivation affect customer to make online purchase.

Objective 2: To evaluate the perceived value influence customer intention for online purchase.

Objective 3: To assess what customer perception can affect decision making to conduct online shopping

Objective 4: Exploration of relationship between the prior purchase experience and customer willingness to make repeat online purchase

1.4 Research Questions

In respond to the research objective, several research questions have designed in order to examining different variables in this research study. The research Questions (Q) to respond the Objectives (O) of this study are:

Q1 to O1: To determine the correlation between time saving orientation and customer intention to make online purchase during COVID -19

Q2 to O2: To determine the correlation between price saving orientation and customer intention to make online purchase during COVID -19

Q3 to O3: To verify if the word-of-mouth effect can cause customer to use online platform to make purchase

Q4 to Q4: To examine the correlation between customer satisfaction level and repeat purchase intention for online shopping

1.5 Research Value

For current online business retailer, the research finding will provide in-depth information that can helps to identify what major factor will enhance consumer online shopping intention. Hence, if there is a growing appetite among consumer for e-commerce is increased, it also implied that if retailers can embrace this business opportunity to attract more potential customer in the market.

For investors perspective, the conclusions of this report will provide fully evaluation of online purchase update information base on the consumer shopping attitude for e-commerce environment in Hong Kong online market. “The trend is your friend”. Therefore, this research will make a valuable contribution for potential investor to be well-equip with the most relevant data to capture any business opportunity for online purchase related business model in coming post- pandemic environment in Hong Kong.

1.6 Chapter Key Summary

Consolidated all the result showed above, given the depth review and understand of online shopping development background in Hong Kong. Although the penetration of both PC and mobile internet usage is on the rise over the years. People used online purchasing via both device is indicated increase incrementally since 2008. But the evidence showing the correlation between the penetration rate increased of both PC and smartphone internet users has not brought significantly economic growth in terms of the total value of online sales accounted of total retail sales in Hong Kong market.

Nevertheless, when the COVID-19 pandemic started in early 2020, consumers generally became more interested online shopping due to social distancing measurement implementation that caused people less intention to go out make purchase for daily groceries. Therefore, consumer willingness to make purchase via online platform is increased during the pandemic periods. Consequentially, it helps to boost up the consumer online intention toward the online shopping.

Which point out the value for this study that what factors can cause consumer willingly to make online purchase and maintain the intention remain at high level that can make valuable contribution toward the online sales value of Hong Kong. Moreover, this study can also provide commercial value for business retailer and potential investor in e-commerce sector. The growing importance to retailers of adopting an omnichannel approach. When there is a growing appetite among consumer for e-commerce is increased, it also implied that if retailers who rely only on physical stores risk missing out on opportunities. It also explained that the reason why the online sales value indicated only mere contribution toward the total retail value in Hong Kong. And explain the significantly element of this study.

Chapter Two: Literature Review

This chapter will give a summarizes theories on customer purchase intention of online platform develops the literature review. First, this chapters set systematically the background and characteristics of customer online shopping intention and identifies and discusses the dimensional features of online shopping intention on that basis. Secondly, the chapter studies relevant concept of different factors that cause attractiveness of shopping online focuses on discussing it given impact to influence potential customer to make online purchase. Finally, the chapter will select the most appropriate theories as it researches fundamental element by combing the problem studied in this research and put sets forth systematically to the research hypothesis before build a research model that especially for this research in propose to explore the effect of customer shopping intention toward online platform.

2.1 Purchasing Intention Definition

In general term, intention is defined as indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior (Ajzen, 1991). Purchase intention is defined as a customer behavior of higher purchase intention to buy a specific brand that they chose, also applies to the desire of the customer willing to patronage or re-patronage (Wen, 2009). Some researchers also refer purchase intention as the process of making purchase decision, during which the consumer consider various condition and rationales (Shah et al., 2012). Another recently scholar claimed that the purchase intention is a process used to assess consumer decision making that will be taken by an individual (Lee, 2016). Consumer positive perceptions can be stringiness the desire to purchase goods based on lifestyle, satisfaction, and a positive attitude on purchasing intentions articulated (Ha and Janda,

2014). All these scholars indicated that the decision decided by the consumer to make a purchase is based on the attitude toward the product offered. To stimulate consumer purchase intention, require a different variable that can be given a significantly impact on consumer purchasing willingness (Xiao, Yang and Iqbal, 2018)

2.1.1 Factors Influencing of Purchasing Intention in Online Platform

Purchasing intention can be affect by different factors. Ajzen (1991) explained that intention is presumed to be an indicator of what extent people willing to approach certain behavior and how many attempts they are trying, in order to perform certain intention. According to the research result, lack of intention to purchase online is the main obstacle in the development of electronic commerce (He et al., 2008). However, in review the past 20 years, internet shopping is a phenomenon that is growing rapidly nowadays. In the past decade, there has been a dramatic change in the way consumer have altered their way of shopping. Although consumer continue to purchase from a physical store, consumer feel very convenient to shop online since it frees the customer from personally visiting the store. Moreover, online shopping has it own advantage and it reduces the effort of travelling to a physical store. Decision can be made from home at ease looking at various choices and make prices comparison can be easily with competitor's product before making the final decision to purchase (Shanthi and Kannaiah, 2015). Customers are better able to efficiently use their time benefit from the advances in Internet technology development, consumer are now able to use the internet for variety of purposes such as research, communication, online banking, and even shopping (Rakesh and Madhushree., 2015). E-commerce platform as a shopping medium mainly because consumer can make purchase comfortably at their own homes of their own time (Jiang et al., 2013, Rezaei, et al.,2016a). Some scholar identified some factors that caused the key reasons to consumer prefer to use online service, and these

factors are convenience, usage usefulness, prior online experience, and other motives (Littler and Melanthiou, 2006; Saarijärvi et al., 2014; Rezaei et al., 2016b).

2.1.2 Application of Purchasing Intention in this Study

Based on previous chapter, this study is aimed to investigate what key factors caused the online consumer willing to make online purchase. Customer online purchase intention was one of the intensive research areas in the extant literature. Customer online purchase intention in the web-shopping environment will determine the strength of a consumer's intention transform to purchasing behavior via in the Internet (Salisbury et al., 2001). In other word, by understand the reason behind that make consumer conduct online purchase will be able to translate purchase intention into purchase action. This is the main purpose of this study to examine the structural relationship with difference factors which based on previous scholar recommendation. And further convert these factors into difference variables for this study, included time saving, price saving, word-of-mouth, and customer satisfaction towards the customer online purchase intention. Especially during the period of COVID-19 in Hong Kong in 2020.

2.2 Time Saving Definition

From a time-saving perspective, consumers always have the intention of "buying time" when switching to online shopping (Jensen, 2012; Alreck & Settle, 2002). Another researcher also explained that lack of time will make consumer inconvenience to make purchase in physical store, and consumer will tend to keep using online service when the timesaving is occurred (Wu, 2003). When people find themselves chasing for time due daily life activities, consequentially cause people intention to find or look for instances that can allow them to save more time (Bashir et al 2019, Alreck et al., 2011))

2.2.1 Importance of Time Saving toward Online Purchase Intention

Time is defined as a key resource that consumer to spend either they shop online or in physical store (Bhatnagar et al., 2000). Shopping on the internet normally takes less time than shopping in traditional retail outlet, because of the many time-consuming activities occurred during the whole purchase process, such as finding a car park, waiting in the queue for check-out (Bellman et al., 2006). Thus, time saving become one of the primary concern factors that customer usually to think of it before attempt to use online platform to do their shopping. A customer sees online shopping as useful, because it's able to save time, reduce efforts, and offer expanded store hours and efficient checkouts (Chiu et al., 2012). Furthermore, the time saving factor also increase the value of services, because it reduces the amount of time and energy consumers expend (convenience) to make purchase a specific items (Jeng, 2016), this literature can implied that time saving factor playing a significantly role during the entire purchase process applied in both online platform or physical situation. However, according to some researchers after review 45 articles relating to the adoption of online shopping, it concluded that the time saving function and consumer time consciousness is indicated directly relationship for adoption of online shopping (Chang et al., 2005). These studies have shown that this time saving factor consider as one of the importance influence purchase intentions, especially related with online shopping situation for consumer consideration.

2.2.2 Linkage between Online Convenience and Time Saving

Nowadays, online user can easily access to convenient service and products through the internet, consumer can do online shopping that meets their needs quicky and easily.

The most significant convenience for convenience for consumers is enabling them to make order from home and having ordered items delivered., this helps save time due to

less visit to traditional retail stores (Ramus and Asger Nielsen, 2005).

According to some research studied observed that Internet shopping was considered by almost everyone (90%) to be convenient. Implied that online shop is always open (24/7), and it is easy, less stress and time saving to shop from home (Al Karim, 2013). Another scholar explained that experienced online buyer view online shopping as a way of buying products anytime and anywhere. For experienced buyers, however, convenience might be the inherent rather than dominant benefit of online shopping (Chiu et al., 2012). There are different types of online shopping convenience received by consumers, such as access, search, evaluation, transaction, and possession convenience (Hanus, 2016). Search convenience is related to the opportunity for researching and comparing products without physically visiting stores. In other word, consumer can saving time to make purchase from home without occupied other time. Another scholar proposed that convenience and time saving features of online shoppers encourage online shoppers to shop online with a strong motivation (Jiang, 2002). Furthermore, some other previous research indicates that perceived convenience of online shopping on the internet also has a positive impact online purchase behavior (Wolfenbarger and Gilly, 2001, Bhatnagar et al., 2000). It is implied that consumers who are oriented to convenience is more likely to use the Internet to make purchase. These research result has explained that consumer online shopping intention level has closely relationship with the level of convenience and time saving received by the online user

2.2.3 Application of Time Saving in this Study

In review the above studies given that a consumer assessment of time saving depend on the consumer personally conception toward online purchase, although the previous research demonstrated the linkage between time saving and online shopping intention (Jensen, 2012, Alreck & Settle, 2002) and the relationship between convenience factors

given direct impact toward consumer make online purchase intention (Hanus, 2016). But those studies were conducted under regular social situation. Conversely, the value of this study is conducting the assess of consumer online purchase intention by using the scale of access and search convenience of time saving perceived level to determine the correlation between time saving and customer intention to make online purchase which aligned with one of the research objectives for this study.

2.3 Price Saving Definition

The value of price is refer to the monetary value for product exchange or service in a purchase agreement (Nagle, 2020). Consumer always seek for price saving through discount, so that they can able to save the amount of money through these discounts (Darke et al, 1995). Another study also claimed that the discount will add perceived value to the offer of a product because it indicate that the prices is an even better bargain (Thaler, 2008). Lower prices stimulate sales while increase the value of the product for consumer (Madan and Suri, 2001). The price saving orientation not only considers the factor of monetary savings but can also be viewed from the perspective of not incurring any additional cost to purchase a product or using a service (Escobar-Rodríguez and Carvajal-Trujillo, 2014).

2.3.1 Importance of Price Saving toward Online Purchase Intention

The most significantly difference between traditional retail and online shopping is that online shopping can offer lower cost and save time together when make purchase, this given relative advantage for make purchase via online channel (Akroush & Al-Debei, 2015). Consumers are willing to try to purchase online in order to make price saving and that price are expected to be lower online consequently price is a major motivation to shop online (Karlesson et al, 2005). Moreover, a scholar also noted that it is the dual

motivation of convenience and fast price search that allows consumers to search for the best offers more efficiently via online platform, that is a strong motivation boost the consumer intention to shop online more often (Joines et al, 2003). Even though the price alone may be a less important motivation to shop online in comparison with convenience, however, the combination of price information and time saving is a major determinant for online consumer (Watchravesringkan et al, 2003). Therefore, online consumers can compare prices by visiting different websites that offer cheaper prices. Because using the internet makes it easier to conduct prices comparison, consequentially provide opportunity for consumer to buy the same product in different websites and searching for the lower prices (Chiu et al., 2012, Gentry & Calantone, 2002). Price has been considered as an important factor that affects consumer's online shopping behavior, customers can become more empowered as they search online for the best prices, value for money and special offer all as one purpose (Wright and Jayawardhena, 2001).

2.3.2 Application of Price Saving in this Study

Given that a customer assessment of price saving depends on their own perception toward the price value for target product or service that their attempt to make purchase during the process of browsing and search price discount on Internal. Consumer purchase decision will be make after the compare prices by visiting different website that identified the best offer in term of price value for specific product or service (Chiu et al., 2012, Gentry & Calantone, 2002). Although price saving may not be the only requirement affect the customer purchase intention via online platform (Watchravesringkan et al, 2003). But when the consumer perform positive attitude towards online shopping will leading to a positive impact on purchase intention to searching online product and finding related price information (Blackwell et al, 2001,

Helander and Khalid, 2000). Moreover, Shim et al (2001) proposed that consumer's attitudes toward online shopping given significantly affects customer online purchase intention. In this study, the social distance implementation during COVID-19 in Hong Kong, causing people perform positive attitude toward online shopping. Therefore, there is a linkage between attitude positive attitude and price saving. Thus, this study will examine the relationship among them to determine the correlation between price saving and customer intention to make online purchase under the COVID-19 pandemic in Hong Kong. which aligned with one of the research objectives for this study.

2.4 Word-of-Mouth (WOM) Definition

WOM can be defined as a powerful primary communication tool that affect others' emotions and action to build powerful image within the human mind (Ahmad et al, 2014). Traditionally, WOM is require and involves face-to-face two-way communication based on a social relationship (Money et al, 1998). And WOM can convert lower order cognition and affect to higher order cognition and affect, which in turn can lead to committed behaviors (Bristor, 1990). WOM has been studied both as an input into consumer decision-making (Bloch et al, 1986) and as outcome of the purchase process (Richins, 1983). In review all the previous studies and research implicated that the WOM is also influencing the plurality of all buying decision for more than half a century (Ahmad et al, 2014). Therefore, WOM can defined as a risk-reducing strategy in the pre-purchasing stage, helps consumers seek product or service information by participating in the WOM process.

2.4.1 Linkage between WOM and Online Purchase Intention

More than 60% of online shoppers consider the word of mouth is the most important reason given impact to purchase decision (Charlton, 2012; Floyd et al. 2014). Another research studied what factors might affected customer purchase behavior, these factors such as the volume (how many reviews), and the review content (Cheung and Thadani, 2012). Other scholars also highlight the importance of other consumers' review, these scholars claimed that consumer purchase decision for online product can be influence by other consumer's reviews and this review message is related to different perceived opinion, such as the quality, performance, and after-sales service. Which ultimately influences other factors such as the provider brand image and the purchase intention of consumers (Jalilvand and Samiei, 2012, Almana and Mirza, 2013, Tham et al, 2013, Charo et al, 2015). This shows the directly associated with the perception, behaviors, and attitudes of the customer toward the product or service itself or even online retailer (Huete-Alcocer, 2017).

Online shopping intentions (emphasize in purchase intention) is considered as the key factor of online behavior. Thus, it will be affected by the changing characteristics of the word-of-mouth communication process (Erkan and Evans, 2016). Another researcher claimed that positive WOM positively moderated customers' trust and belief toward online retailer and built customers' trust in taking online purchase decision (Cheung et al, 2009). Therefore, consumer have their own right to make own decision to use online platform to make purchase activity, which based on WOM effect by another consumer. Research identified that electronics electronic word-of-mouth communication can influences the purchase behavior of consumers, especially for online shopping behaviors (Chevalier and Mayzlin, 2006). This concluded from above research finding that relevant linkage between WOM and online purchase intention.

2.4.2 Application of WOM in this Study

In review the function of WOM toward the consumer shopping is indicated directly correlation affected customer purchase behavior, perception of the whole purchase expectation and eventually convince moderated customer's trust and belief toward online intention into online shopping action (Cheung et al, 2009, Jalilvand and Samiei, 2012, Almana and Mirza, 2013, Tham et al, 2013, Charo et al, 2015).

Research has also shown that people have developed high level of trust in anonymous people who post their review online, while they have low levels of trust of reviews on TV, radio, newspaper, or magazines (Lee et al., 2009, Zhang et al., 210).

Although the previously literature demonstrated the positive linkage between WOM and online shopping intention in terms of select product or service, this study is also to assess the effect of WOM is stimulate consumer intention to use online platform to purchase product or items during the COVID-19 pandemic in Hong Kong. In order to verify if the word-of mouth influence customer to make purchase via online platform, which aligned with one of the research objectives for this study.

2.5 Customer Satisfaction Definition

In some previous years research has defined the customer satisfaction (CS) as the consumer's fulfilment response. It is a judgement that a product or service feature, or the product or the service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under or over fulfillment (Oliver, 1997). Seven years later, Schiffman and Kanuk (2004) claimed that CS is typically defined as the individual's perception of performance of the product or service in relation to his or her expectations. In other word, satisfaction is a feeling which results from a process of evaluating what was received against that expected, the purchase decision itself and/or the fulfilment of needs/wants (Parker and Mathews, 2001). In

review these scholars finding, it is implied that customer satisfaction level is depend on their own perspective of the total purchase experience throughout the entire activities., and these activities are “problem recognition, information search, evaluation of alternatives, purchase decision, and purchase behavior” proposed by Kotler and Keller (2009) explained that a buyer goes through these five stages while planning to make purchase. Thus, the level of customer satisfaction for shopping online is seem based on the consumer individual’s perception of performance toward online retailer during these stage model of the buying process.

2.5.1 Importance of Customer Satisfaction in Online Shopping

Online shopping can arouse positive emotions among customers (Bagdare and Jain, 2013), but some scholars have pointed out that some customers who have not experienced online shopping will think that online shopping is risky, because it may leak any sensitive personal data during the process of making online purchase (Sanny & Gerardo, 2020; De Kerviler et al., 2016). However, other scholars believes that customers are concerned about online shopping although the customer have the online shopping experience before, but the customer shopping satisfaction and behavioral intentions will not be affect based on this prior experience (Wu, 2013).

2.5.2 Customer Satisfaction Affect Repeat Purchase Intention

In traditional markets, consumers’ service experience is regarded as an important indicator for estimating their satisfaction and repeat-purchase intention (Anderson and Sullivan, 1993; Bardhan et al., 2010; Bolton, Kannan and Bramlett, 2000). A early research identified that a shopper having successfully obtained the desired product from a particular online store, will remember this positive experience and are likely to purchase from the same store again (Jarvenpaa and Todd, 1996). Like consumers in off-

line markets, consumers in on-line markets constantly experience services provided by retailers throughout the purchasing product/service processes. Customer satisfaction is one of the most important variables to influence consumer repeat purchase intention in online shopping. As in the case of off-line consumers, consumers' experiences of provided services are a key factor in forming their satisfaction and repeat-purchase intention in on-line marketplaces (Rust and Lemon, 2001; Shankar et al., 2003). However, unlike off-line consumers, on-line consumers need to consider additional trust or privacy issues when evaluating their satisfaction/repeat-purchase intention (Parasuraman et al., 2005). Some scholars also point out that utilitarian value and hedonic value indicated significant relationship to impact consumer personal perceptiveness, and it given impact to their repeat purchase intention (Chiu et al., 2012). Furthermore, recent research also emphasizes the similar result that online repeat purchase intention is strongly driven by customers' satisfaction with an online retailer. Customer satisfaction with an online retailer was found to be positively influenced by several relationships building related factors, including personalization, ease of communication and customer privacy (Mpinganjira, 2014). A study results simplified that customer must shop four times at an online store before the store can profit from that customer (Mainspring and Bain & Company, 2000). Therefore, it is important for online retailer to understand what caused consumer willing to make repeat purchase through their stores. It is also implied that when customer satisfaction is constantly maintained high level received by online store, the customer will more frequent to shop and make purchase in that online store. Consequently, the customer willingness to make repeat purchase intention will also increase based on their prior shopping experience and perceived value received by that online store. Parasuraman and Grewal (2000) also claimed that perceived value is the most important predictor of repeat purchase intention. The most recent year research also further emphasized that experience quality

on both customer satisfaction and perceived value has its impact, if there is an increase in the experience quality, the customer loyalty will also be increased, which will encourage customer to make repeat purchase for the product and service offered (Kusumawati and Sri Rahayu, 2020).

2.5.3 Application of Customer Satisfaction in this Study

A person's online purchase experience and satisfaction would be considered an important factor that affects both attitude and intention to purchase (Wesiberg et al., 2011). Given that the customer considers online shopping is risky, but the prior shopping experience seems not given any negative impact toward their satisfaction level during the online shopping process can be disclose any personal data (Sanny & Gerardo, 2020; De Kerviler et al., 2016; Wu, 2013). Moreover, by reviewing different research results over the last two decades, almost all the scholars identified that the customer satisfaction shows a significant correlation with repeat purchase intention (Anderson and Sullivan, 1993; Bardhan et al., 2010; Bolton, Kannan and Bramlett, 2000). And the perceived value offered by retailer and delivery to constantly shop customer have influenced customer to encourage them constant patronage at the same online store (Kusumawati and Sri Rahayu, 2020; Mpinganjira, 2014; Parasuraman and Grewal, 2000). In order to gain further insight about customer satisfaction and repeat purchase intention under uncertain social economy such as global epidemic situation. Therefore, this study incorporated other CS related factors (privacy concern, prior online shopping experience, perceived values) to examining the correlation between customer satisfaction level and repeat purchase intention for online shopping under COVID-19 pandemic in Hong Kong. Which aligned with one of the research objectives for this study.

The theme of this dissertation is research on study the key factors influence on online customer purchase in the COVID-19 pandemic. Therefore, this chapter will make related research hypotheses outline the key factors in the research and create the theoretical model on the influencing mechanism of study what key factors caused consumer purchase intention via online shopping during COVID-19 pandemic in Hong Kong. Hence, the proposed factors will be converted into measurable variables. In figure 2. A prototype research model was then developed based on the designed order of variables, and their hypothesized interrelationships derived from a synthesis of online consumer purchase intention studies.

2.6 Chapter Key Summary

In review of this chapter, the researcher conducts the critical review and up to the date material, many academics support are available for the definition of proposed factors on the achievement of theoretical research on the purchase factors causing online customer purchasing intention for online shopping are clearly identified. However, although many scholars have been studies sufficient research on customer shopping intention for online shopping, but the coverage of existing studies on customer intention to use online shopping in COVID-19 pandemic situation, and especially focus on Hong Kong market is very limited. Because of that, this study will seek to address this gap by mean of undertaking content analysis of this topic. Thus, the theoretical model and hypothesis developed of this study are suggested which further explore the relationship of respective factors in detail. Therefore, the research targets at the first and second stage of this study have been achieved. The following next chapter will then select the most appropriate research method in accordance with the developed research hypothesis mentioned in this chapter and conduct the critical evaluation.

Chapter Three: Research Methodology

This chapter will explain what research process will be conducted to achieve the objectives have mentioned in this proposal and provide further discussion in the research paper. The nature of this research is descriptive, and the goal of this research is explore the online customer purchase intention toward online shopping in COVID-19 and to measure how the different factors are given impact to determine the outcome. In the early days, scholars claimed that “the business research is a systematic, organized, critical, data-based, objective scientific investigation into given problem conducted with purpose, in order to obtain a solution or answer” while some recently years scholar proposed that research method is requires a starting point, direction, specific methods and an appropriate technique for collecting and analyzing the data (Jonker and Pennink, 2010). Therefore, in other to achieve the study objective systemically, it is proposing the research paper will be based on the research onion concept defined by Saunder et al (2016). For this reason, a survey was conducted in order to collect primary data by using questionnaire which contains xx relevant questions regarding online shopping intention. A simple random process has been used to collect data for this research. A quantitative analysis has been chosen to use for this research data. All pre-set questions are closed-ended, mainly because all possible answers were given to the respondent. Because of this method can help to reduce respondent bias and accommodate coding and tabulation (Collis and Hussey, 2009). Hence, the likert scale has been use for some key research questions in the survey.

3.1 Research Framework

Establish an understanding mindset is essential to provide a clear direction for the research design in the initial phase. These five common assumptions that most of the researchers will tend to apply to represent their beliefs for examining the reality of their research project, these assumptions are ontology, epistemology, axiology, rhetorical, and methodological. (Creswell, 2007). But another author stated the nature of reality based on each paradigm, postmodern, and positivist is critical in framing the whole process of the research project. Ontology refers to the meaning of study the existing reality; in other words, “What is reality?”. For the researcher means that what they see to study about the research project. Put it in the business management terms can be referred to as the firms, business organization, management that the reality is continuously negotiated, debated, or interpreted. (Saunders et al., 2016)

Epistemology is another different assumption that is driven by ontological beliefs. Epistemology investigates the correlative between knowledge and the researcher throughout the investigation. But the correlation between the researcher's beliefs and what can be discovered is according to the researcher's ontological beliefs (Killam, 2013). Furthermore, the underlying research philosophy included a bundle of assumptions and brief, that will use in knowledge accumulation, inclusive of generalization, historical revisionism that guides a researcher to conduct their research. (Phillips, 2014). Therefore, the real fact that the value contribution of online retail sales only accounted less than 10% of total value of retail sales in Hong Kong over past 20 years. And the situation was continuously happening for long time. Thus, it is more logical to conduct the research objective by ontological assumption for further study direction. The philosophies of this research are based on positivism philosophies

This study uses four variables, namely time saving orientation, price saving orientation,

word-of-mouth effect, and customer satisfaction to point out about the significance of relationship with purchase intention. Which attempt to explore what is the roots factors that can stimulate consumer purchase intention to make purchase willingly through Internal technology to conduct online shopping. Thus, the researcher of this study hopes to find out the relationship between these variables and online customer purchase intention. And to assume and test whether is a relationship between dependent variables and independent variables. Those four variables have been determined by the researcher and have been examined by previous researcher to test a hypothesis, after that, the result of the hypothesis will be drawn into conclusion.

3.1.1 Relationship between Time Saving and Online Purchase Intention

Time saving is one of the major elements for customers who can be motivate by this factor to make purchase from traditional offline to online shopping, because of the many time-consuming occurred during the whole shopping process can be reduce time via make purchase in online platform (Bhatnagar et al., 2000; Bellman et al., 2006)

However, the exact nature of the relationship between time saving and online purchase intention, especially their influences on consumer purchase intention in COVID-19 pandemic in Hong Kong market, has not been clearly discovered up to date. In order to extending the understanding of the relationship between these constructs, the following hypothesis is developed for observation in this study. The illustration graphic of this hypothesis is show in Figure xx (p.xx).

H1: Time saving orientation has an obviously positive effect for online customer intention to make online purchase during COVID-19

3.1.2 Relationship between Price Saving and Online Purchase Intention

From many conceptual studies conducted in the past (Chiu et al., 2012; Gentry and Calantone, 2002; Wright and Jayawardhena, 2001) explained that consumer can feel comfortable to conduct prices comparison by browsing different website to searching the lower price of the target want-buy product or service before making purchase decision. Because the lower price of the product consumer can get, increase the value of the product for consumer (Madan and Suri, 2001). Some scholar proposed that price is considered as important factor given impact toward consumer online behavior, customer are more empowered as they find the ideal prices, value for money all as one goal (Wright and Jayawardhena, 2001).

A recent studied also proven that price benefit is known to have a relationship with perceived value. This can be seen from the study carried out by Jin et al. (2013) and Hapsari et al. (2017) claimed that customer experience quality and customer perceived value effected customer happiness level and overall satisfaction.

According to the above finding about the relationship between price saving and customer purchase behavior. However, this relationship has not been clearly discovered in COVID-19 pandemic in Hong Kong market situation in recent study. Thus, the following hypothesis is developed for observation in this study. The illustration graphic of this hypothesis is show in Figure xx (p.xx)

H2: Price saving orientation has an obviously positive effect for online customer intention to make online purchase during COVID-19

3.1.3 Relationship between Word-of-Mouth and Online Purchase Intention

Based on the discussion in previous chapter. Many researchers has proven that word-of-mouth given positive impact to influence consumer judgment for online product (Charlton, 2012; Floyd et al., 2014). This effect appears to be stronger when the consumer faces a uncertain experience and when the word-of-mouth sources is perceived from other consumer reviews message (Cheung and Thadani, 2012), Some other scholar also claimed that consumers trust the reviews presented by other consumers much more than the message put forward by the retailer or the product owner, it implied that trust likely results in online reviews having a greater impact on consumers' purchase intention and buying decision as all in one purpose (Lee and Youn, 2009; Tham et al., 2013). Given that this evidence, it plays as one of the important role to enhance the degree of online customer purchase intention because of improved product judgment by positive word-of-mouth. However, for this study. It will investigate the word-of-mouth effect online customer purchase intention in COVID-19 pandemic situation in Hong Kong may not have a disconfirming experience.

Based on above discussion, the hypothesis about the relationship between word-of-mouth and online purchase intention is formulated as follows. The illustration graphic of this hypothesis is show in Figure xx (p.xx)

H3: Word-of-Mouth has an obviously positive effect for online customer intention to make online purchase during COVID-19

3.1.4 Relationship between Customer Satisfaction and Online Purchase Intention

Business academics have demonstrated a high interest in the relationship between customer satisfaction and online purchase intention (Sanny & Gerardo, 2020; De Kerviler, Demoulin and Zidda, 2016; Wu, 2013). Moreover, considered the fact that the level of customer satisfaction customer satisfaction shows a significant correlation with repeat purchase intention (Anderson and Sullivan, 1993; Bardhan et al., 2010; Bolton, Kannan and Bramlett, 2000). And the reviewed literature suggested that customer satisfaction factors such as privacy concern, prior online shopping experience, perceived values are influence online customer motivation toward to make online purchase decision. Therefore, this research tended to support Wesiberge et al (2011) that personal perspective in terms of prior purchase experience and satisfaction are effects both attitude and intention to make purchase via online platform. Based on this academics support, the hypothesis is developed to investigate the relationship between customer satisfaction and online purchase intention, especially during the COVID-19 pandemic situation in Hong Kong.

H4: Customer satisfaction level has an obviously positive effect for online customer intention to make online purchase during COVID-19

3.1.5 Interrelationship between Time Saving, Price Saving, Word-of-Mouth, Customer Satisfaction and Online Purchase Intention

In conclude, it is demonstrated that there are interrelationship between five variable base on the mentioned literature review and support conducted and consisted of time saving, price saving, word-of-mouth, customer satisfaction and online purchase intention. However, the inadequacy and limitation on local research and no up to date information in respond the situation under the COVID-19 pandemic, allow a potential area to this study for further investigation. Thus, four hypotheses relating to corresponding relationship are to be tested

3.2 Research Hypotheses

This model is proposed as a contribution to online consumer purchase intention literature, in that it draws together element of different factors into a cohesive framework that can be empirically tested by academics.

According to the result of previously scholars in this chapter, the researcher of this study proposes the hypothesis which depend on the defined factors. Based on the research concept, the proposes hypothesis shows as below to follow.

H1: Time saving orientation has an obviously positive effect for online customer intention to make online purchase during COVID-19

H2: Price saving orientation has an obviously positive effect for online customer intention to make online purchase during COVID-19

H3: Word-of-Mouth has an obviously positive effect for online customer intention to make online purchase during COVID-19

H4: Customer satisfaction level has an obviously positive effect for online customer intention to make online purchase during COVID-19

After reviewing the existing literatures relevant to customer intention toward online purchase, the research model has been developed based on the above defined hypotheses characteristics:

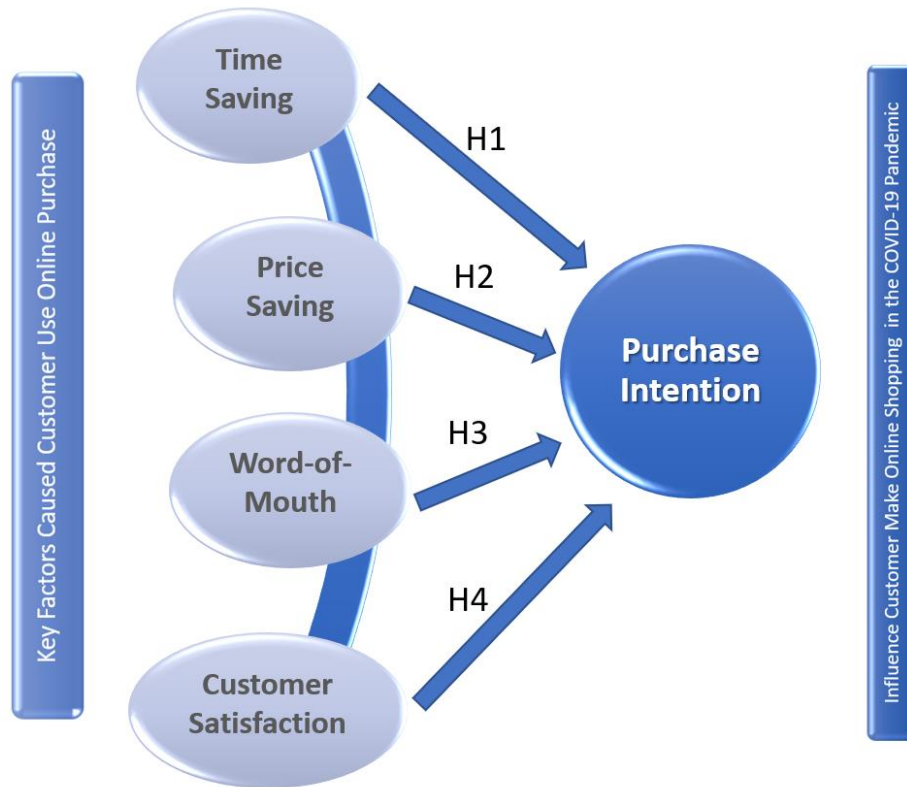


Figure 3.1: The Impact Relationship Model of Key Factors caused customer online shopping in COVID-19

Source: Constructed by Writer

In Figure xx demonstrated that the research concept for this study, from the understanding of the definition of different factors, explain that customer shopping intention have changed from off-line switch to on-line purchase, because these given factors show a significantly impact to customer purchase option beyond traditional method in general situation. While during the COVID-19 pandemic situation in Hong Kong, offline shopping method are alleviated. The designed hypothesis shows above aiming to evaluate the correlation which may cause customer willingness to make online purchase during COVID-19 will be examine based on the literature review discussed in this chapter.

3.3 Research Design

An introduce the research onion concept, is very influential in research methodology as a half-cut onion appearance. Each layer relates to philosophy and ontological perspective to describes each step of a research study from general to a specific stage. (Saunders et al, 2016). The illustrations showed below is the overall design for research onion.

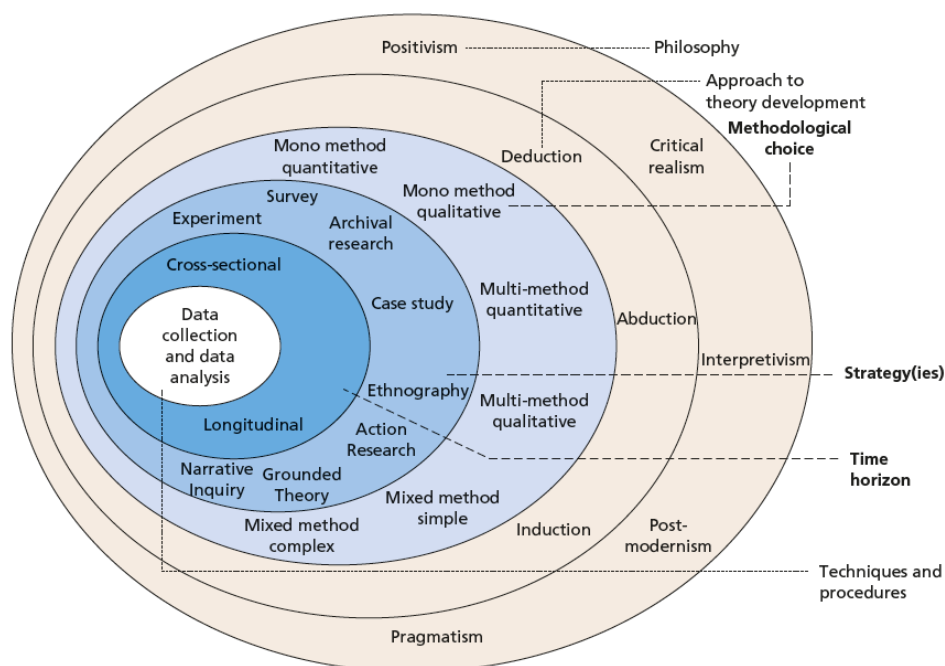


Figure xx: The research onion

Source: (Saunders et al, 2016)

In figure x illustrated the research onion suggest that researcher to form the way in which different element involved in the research could be examined to develop the final research design. The research design can be referred to as a plan that helps a researcher to collect and receive data from a big group of people and test study hypotheses. (Aparasu and Bentley, 2014))

3.3.1 Coding of Variables

To clearly define the corresponding relationships, each variable is coded and grouped by natures.

Independent Variables (IV) :

V1 – Time Saving

V2 – Price Saving

V3 – Word-of-Mouth

V4 – Customer Satisfaction

Dependent Variables (DV)

V5 – Purchase Intention

3.3.2 Quantitative and Qualitative approaches

The two main approaches commonly using in research purpose, one is quantitative and other one is qualitative approaches. Quantitative is more statistical and defined. This data measured is using values and numbers for analysis. And the qualitative data is not statistical and unstructured in nature. The function of this approach is based on attributes, properties, and other identifiers. (Taylor, 2010).

There many research designs that can be used for a different research purpose; the table is shown below provides an overview of some designs.

Quantitative	Qualitative	Mixed Methods
• Experimental designs • Nonexperimental designs, such as surveys	• Narrative research • Phenomenology • Grounded theory • Ethnographies • Case study	• Convergent • Explanatory sequential • Exploratory sequential • Transformative, embedded, or multiphase

Table 7.1: Different research design

Source: (Creswell, 2014)

3.3.3 Data Collection

The data can be collected from two way, primary and secondary data. Primary data meaning the data that collected for the research study is belong to original source from the first hand. On the other hand, secondary data are data obtained from a source other than primary data (Burt, Barber & Rigby, 2009). Regarding of this research, the main data collection tool of this study is the questionnaire survey under quantitative approach. All questions used in the study were adapted from pretested questions used by other researchers, therefore a quantitative approach will be selected to use for the research paper. To obtain large number of local consumer data to conduct further study to achieve the research objectives. The questionnaire will be distributed to collect primary data for the research propose. According to Saunder et al (2016), a different research method has its flexibility to allow a researcher to obtain the data effectively. A survey is the most common research strategy. It is designed to be used for descriptive and exploratory research. It is an easy comparison and allows to identify how a population thins and relation to specificity issues or problem.

3.3.4 Variables and Sources of Questionnaire

Variable	Nature	Operationalization	Source
V1			
V2			
V3			
V4			
V5			

3.3.5 Population

The definition of population for this research is target to all potential customer toward to online purchase. The unit of analysis will be individual of local citizen (included Male and Female) with age above 15 years ago and have use or have not use online platform to make purchase during 2019 – 2020 in Hong Kong online market. According to Census and Statistics Department, the population under mentioned criteria is indicated 6 712 200 in 2021 (Census and Statistics, 2020b).

3.3.6 Sampling Method random (random sample?)

A sample survey will be used for this study, the sample survey meaning the data will be collect from a subset of individual that selected from a mass population (Kumar, 2008). Variables or characteristics of interest will be observe and measure on each of the sample individuals. The main advantage doing sample survey is allow researcher to receive data from an entire population in the most effective and lower cost way (Levy & Lemeshow, 2013). Therefore, using this method to collect data from sample group will more practical in implementation and time consuming to conduct this research process.

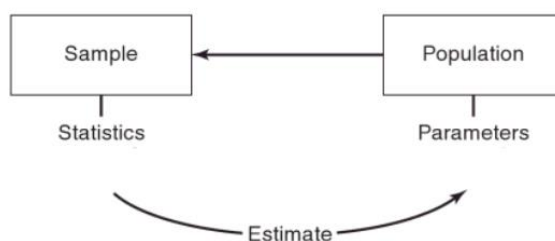


Figure 7.3: The relationship between sample and population

Source: (Bougie and Sekaran, 2010)

In figure 7.3 explain that taking sample from population will provide estimate result from the population. Thus, the sampling data will collect from a questionnaire. And the questionnaire will be asking the major concern topic that related the objective for the research purposes.

3.3.7 Sampling Size

The sample size defined as the power of the study to detect a statistically significant difference between groups, the size of the sample should be calculated at the design stage (Bougie & Sekaran, 2010).

Refer to Burn and Burs (2003), the calculation for the sample size as below:

$$n = (Z^2)(pq)/(e^2)$$

The detail is n=sample size

Z= standard error associated with the chosen level of confidence(1.96)

p= estimated percentage in population

q= 100-p

e= acceptable sample error

Due to the limited times and more practical in implementation. The sample size will be set in between 196 to 250 with confidence level 95% and interval of 7.

3.4 Explanation for Data Analysis (talk correlation and regression)

After collect the sampling result, then will be using relevant method to process data analysis. Such as reliability and validity test, Descriptive and Inferential Statistics.

Measurement is the process by which rules and guidelines are used to assign numbers to represent characteristics of respondents or other objects (Clow & James, 2014). In any set of data collect, there will be some amount of error, and need to minimize this error so that the data provide a more accurate reflection of the truth (Litwin, 1999). Furthermore, the second preliminary step to examine validity of research is based on pre-set variables that involves categorizing variables depending on their level of measurement, validity refers to the ability of a measurement scale to measure what it proposes to measure. A measurement to be valid, it must be reliable (Clow & James, 2014).

In order to make the data more comprehensive, descriptive statistics will be use make presentation the description of data. Hence, the data can be more easily understand (Burns & Burns, 2008). The second use of statistical methods for this research termed inferential statistics. The use of inferential statistical techniques to determine whether there is a relationship between two or more variables such that changes in one of the variables will be systematically associated with changes in the other variables (Duignan, 2016).

Therefore, to ensure the data analysis can be more accurate and systematic. The research will be using Statistical Product and Service Solutions (SPSS) (George and Mallery, 2020) as the analysis tool to further study the correlation and regression based on the finding. Thus, it allows more support element to make further interpretation toward the designed objectives of the research project.

3.5 Ethical Consideration

3.6 Pre-test

3.7 Research Schedule

Chapter Four: Analysis and Results Discussion

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Appendix