FACTORS RELATED TO CHINESE CUSTOMERS' ONLINE PURCHASE

INTENTION: THE CASE STUDY OF JINGDONG.COM ONLINE SHOPPING'S

CUSTOMER IN CHINA

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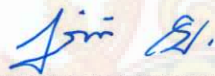
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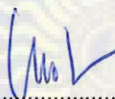|	
Thesis	FACTORS RELATED TO CHINESE CUSTOMERS' ONLINE PURCHASE INTENTION: THE CASE STUDY OF JINGDONG.COM ONLINE SHOPPING'S CUSTOMER IN CHINA
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Thesis	FACTORS RELATED TO CHINESE CUSTOMERS' ONLINE PURCHASE INTENTION: A CASE STUDY OF THE CUSTOMERS OF JINGDONG.COM IN CHINA
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Abstract

In the past two decades, China's Internet industry has developed very fast. Many service industries surrounding the Internet are also on the rise. Among these, online shopping has become the fastest growing Internet industry. This study focuses on the intention of Chinese consumers to shop online on JingDong.com. This study collects data through online and offline questionnaires and distributes them to Chinese customers who have used JingDong.com services in the past, so as to find out a relationship between JingDong.com services and customers' purchasing intentions. The researcher collected 373 questionnaires and summarized the correlations between independent and dependent variables. The results showed that the two independent variables of gender and income are significantly related to the online purchase intention of Chinese customers.

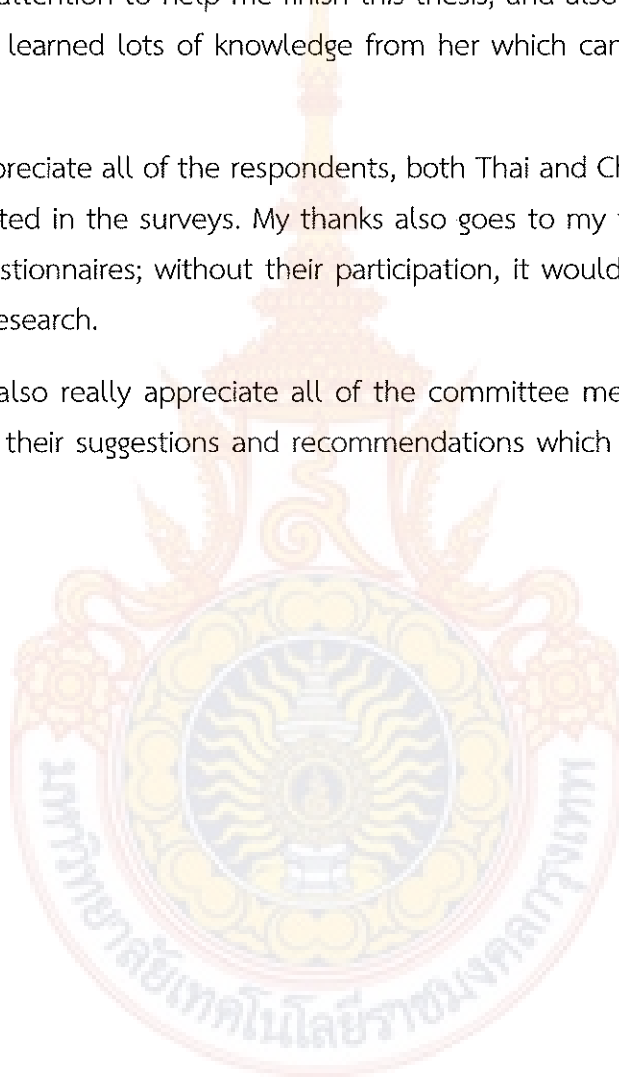Keywords: Online shopping intention, Online shopping, Demographics.

Acknowledgment

I would like to make my appreciation known to many people who helped me to finish this individual research, it would not have been possible to complete this research without their kind help. So, I'd like to thank all of them.

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Then, I really appreciate all of the respondents, both Thai and Chinese, both online and offline, who participated in the surveys. My thanks also goes to my friends who helped me to distribute the questionnaires; without their participation, it would have been impossible for me to finish this research.

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Li Zhuozhen

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Chapter 1

Introduction

1.1 Overviews

Online shopping refers to searching for product information on the Internet, making a purchase request through an electronic purchase order, and then filling in the personal checking account number or credit card number; followed by the delivery of goods by mail order from manufacturers, or the delivery of goods by an express company to your door. For some traditional enterprises, it has been difficult to make inroads into this current market. Enterprises must introduce new thinking and new methods if they want to fully open their sales channels. And online shopping provides a good opportunity and platform for today's traditional enterprises. Traditional enterprises have to test the waters of online shopping by relying on third-party platforms and establishing their own platforms. Building a reasonable online shopping platform, integrating channels and improving industrial layout has become the focus and outlet for the future development of traditional enterprises.

1.2 The Statement of the Problem

1.2.1 The Impacts of Online Shopping on Online Purchase Intention

The main reason for conducting this study is to analyze the correlation between the factors that affect Chinese customers' online purchase intentions, and to understand the reasons that affect online purchase intentions.

Researchers have found that there are some useful factors that may affect customers' willingness to buy online. These factors are related to the online purchase intention of Chinese customers. These are perceived reputation, customer attitude, perceived risk and convenience. JD Mall was founded in 2004 by the current CEO Liu Quandong. It was formerly known as "JD Multimedia Network", and its initial sales were computer products. In 2011, JingDong.com had 25 million registered users and 1,200 suppliers, accounting for 35.1% of China's B2C market (JINDONG.COM, 2017).

Figure 1: Larger Growth Potential and Smaller Competitors (vs. US Market)

Top 10 Listed Retailers in China [1]

	(Net Revenue in US$ bn)	YoY Growth
JD.com 京东	37	43%
SUNING 苏宁云商	21	10%
SUN ART Retail Group Limited	14	4%
Gome 国美电器	11	19%
唯品会 vip.com	8	41%
YH 永辉超市	7	17%
百联集团	7	(4)%
老凤祥	5	(2)%
重庆百货	5	(7)%
大商集团	4	(9)%

Top 10 Listed Retailers in US [2]

	(Net Retail Sales in US$ bn)	YoY Growth
Walmart	365	3%
Kroger	98	6%
Home Depot	87	8%
Costco Wholesale	87	3%
Walgreens	84	3%
CVS Caremark	81	13%
amazon.com	80	25%
Target	69	(6)%
Lowe's	65	10%
Best Buy	36	0%

Reference: Source: Annual report of JingDong.com, accessed on 20 Nov 2017.

Figure 2: The Impacts of Online Shopping on Business and Economics

Net Revenues [1] (RMB Billions)

	2016Q3	2017Q3	2016YTD	2017YTD
Value	60.2	83.7	178.9	252.2
YoY	39.2%		41.0%	

Non-GAAP Gross Profit [1][2] (RMB Billions)

	2016Q3	2017Q3	2016YTD	2017YTD
Value	8.4	12.8	23.9	35.8
%	14.0%	15.3%	13.3%	14.2%
YoY	+52%		+50%	

Non-GAAP Income from Operations [1][3] (RMB Billions)

	2016Q3	2017Q3	2016YTD	2017YTD
Value	0.5	1.5	1.0	3.5
%	0.9%	1.8%	0.6%	1.4%
YoY	+171%		+233%	

Non-GAAP Net Income [1][4] (RMB Billions)

	2016Q3	2017Q3	2016YTD	2017YTD
Value	0.5	2.2	1.3	4.4
%	0.8%	2.6%	0.7%	1.8%
YoY	+371%		+252%	

Reference: Source: Financial report of JingDong.com, accessed on 20 Nov 2017

1.3 Background of the Growth of Online Shopping in China

JingDong.com vertically integrated the information department, logistics department and sales department. In the logistics and distribution of JD, it is necessary to use JD self-pickup. At present, JD's self-service couriers have been able to cover the detailed information of JD's self-service logistics coverage areas in most parts of mainland China. When JD self-service logistics cannot reach an area, it will forward the package to a third-party express. JingDong.com has established logistics centers and warehouses across the country. Items purchased on JD will be shipped to nearby warehouses. As of the end of April 2016, JD's distribution line has 60,000 employees.

In terms of revenue, Jindong.com is China's largest e-commerce company and one of the Fortune Global 500 companies. GMV (total market value) increased from RMB 32.7 billion in 2011 to RMB 73.3 billion in 2012, to RMB 125.5 billion in 2013. It was 2 billion in 2014, 462.7 billion in 2015, and 658.2 billion in 2016. The business has developed rapidly, and the number of products provided through online direct sales and the market has grown significantly to meet the strong demand of Chinese consumers. They had 12.5 million, 29.3 million, 47.4 million, 9.6 million, 155 million and 226.6 million active customer accounts, and completed approximately 65.9 million, 193.8 million, 323.3 million, 689.0 million, 1.261 million and 1.6 billion orders in 2011 and 2012, 2013, 2014, 2015 and 2016, respectively.

Timeliness and reliability are crucial factors for the success of online retail business. Moreover, JingDong.com has the largest fulfillment infrastructure of any e-commerce company in China. As of December 31, 2016, JingDong.com operated 256 warehouses, with a total of 6,906 distribution and pickup stations, and its distribution network covered 2,655 counties and regions. As of December 31, 2016, JingDong.com had approximately 120,000 merchants in its online marketplace and a total of 120,622 full-time employees.

Figure 3: *Active Customer Accounts*
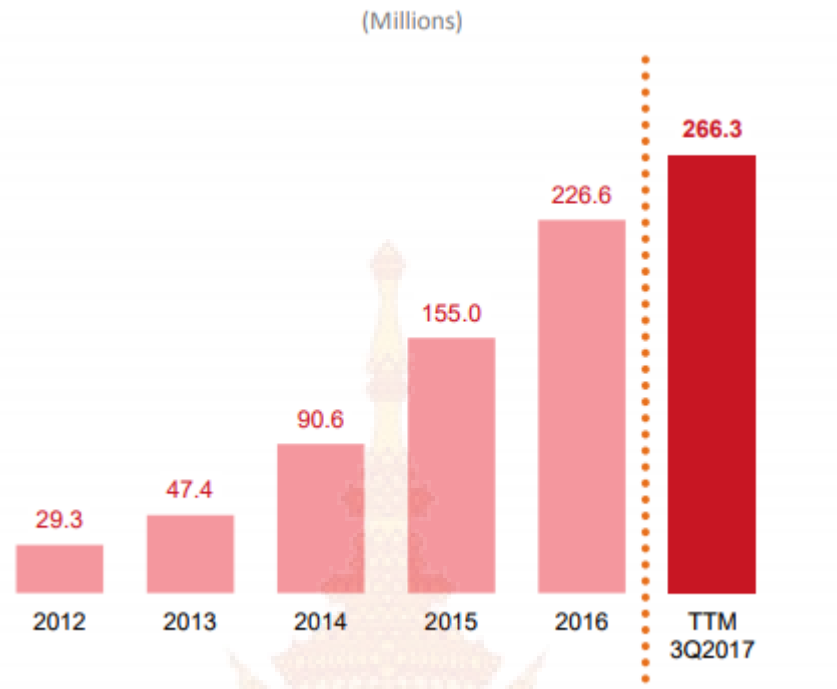
Reference: *Source: Financial report of JingDong.com, accessed on 20 Nov 2017*

From above information, we can see that JingDong.com has a rapidly increasing number of customers and that their market share also increases year by year. In China, JingDong.com can be a shining example for all of e-commerce companies.

1.4 Research Questions and Significance of the Object

1.4.1 Research Questions

Is there a difference in online purchase intention between males and females in China.

Is there a difference in online purchase intention between higher income and lower income people in China.

1.4.2 Significance of the Research

First of all, the research on the main factors of customers' online purchase intention is helpful for enterprises to formulate market strategies and occupy the market share

in China. From these factors, the government can also make some policies to regulate online shopping and protect consumers. China is facing an important period of economic restructuring, and the stable development of e-commerce is an important factor to promote the combination of the Internet economy and the real economy. Therefore, it is also important to study the factors that affect the growth of e-commerce enterprises and the factors that affect the adjustment of the economic structure. It is also worth paying attention to the gender and income of consumers, so as to better match the purchasing intention of consumers and create a better consumption environment.

1.5 Scope of the Research

The researcher in this study wants to focus on the factors related to Chinese customers' online purchase intention, which focuses on JingDong.com users.

A questionnaire, as a survey, is used both in the form of an online research and an offline paper. The respondents are Chinese users of JD mall. Therefore, questionnaires are in Chinese, and also translated into English. The data from the questionnaire are going to test the relationship   between customers' online purchase intention and perceived reputation, customer attitude, perceived risk and convenience.

1.6 Research Method

Descriptive research is a common type of project research; it refers to the different factors facing different aspects of the status of research, data collection and recording of data, focusing on the static description of objective facts. Most marketing research is descriptive. Researching customers' online purchase intention is defined as marketing research. Companies' marketing operation strategy, therefore, can use descriptive research.

Descriptive research includes the characteristics of a particular group, estimates the occurrence rate of a certain intention pattern within a certain group, measures product knowledge, preferences and satisfaction, determines the relationship between different marketing variables and makes a prediction.

1.7 Conceptual Framework

Figure 4: Conceptual Framework

Independent Variables   Dependent Variable

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┌──────────────────┐
│     Gender       │─────────────┐
└──────────────────┘             │
                                 ▼
                        ┌──────────────────┐
┌──────────────────┐    │  Online Purchase │
│     Income       │───▶│    intention     │
└──────────────────┘    └──────────────────┘
                                 ▲
┌──────────────────┐             │
│     Gender       │─────────────┘
└──────────────────┘
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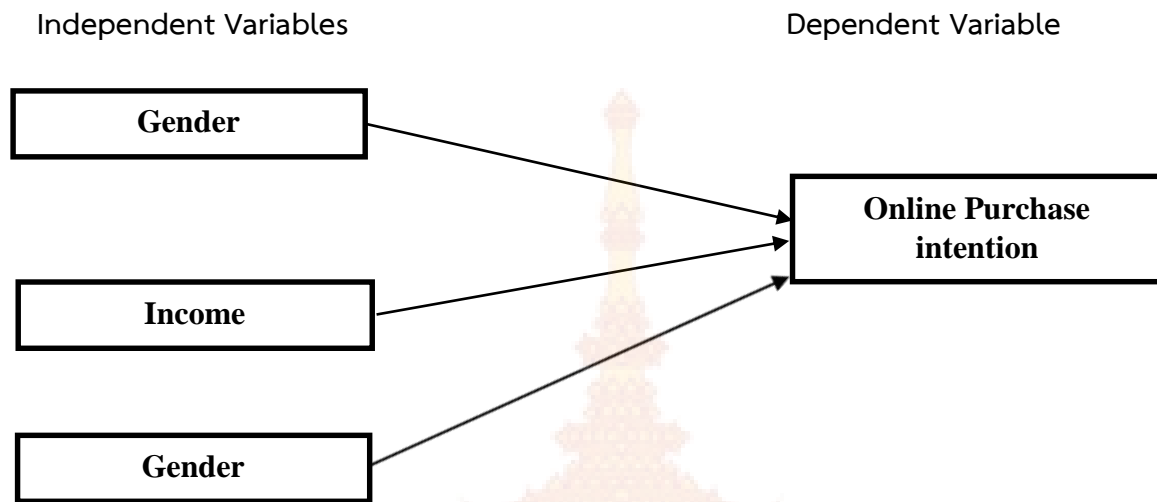
Chapter 2

Literature Review

2.1 Definition

2.1.1 Online Shopping

Online shopping is the searching of product information through the Internet, and making a purchase request through an electronic purchase order, and then filling in a personal checking account number or credit card number. Manufacturers distribute via mail order way, or through a door-to-door delivery company. For online shopping in China, the general payment method is payment on delivery (direct bank transfer, online remittance) and the guaranteed transaction is cash on delivery.

Kotler, P. and Armstrong, G. (2017) and Richard, Lourey and David (2018) mentioned that purchase intention is the ability of consumers to purchase goods or services in the future. A person's willingness to buy a trademarked product after assessment or action is directly the purpose of our study which takes into account different variables and self-prediction, i.e. product, price, location. Experience in the promotion and protection of human rights purchase intention changes at every moment. Additionally, over time, the relationship between intention and action becomes weaker. Intention is an individual action; the purpose is to influence the expression of behavior. Many factors that affect consumers' purchase decisions affect the purchasing of consumer goods and services by end users, individuals and enterprises. Purchase intention is a future purchase plan for goods or services that do not need to be executed, as it depends on the purchasing power of an individual (Park et al., 2017). Consumers determine what they want to buy, then search for product information, price, buy and send their actions then, according to their needs and wishes, they buy products after conducting pre-research, should there be a suitable product in the market. Many brands can meet the needs and wishes of customers. In addition, different consumers have different tastes and preferences. Therefore, the purchase behavior of consumers depends on their brand, price, quality and other characteristics, and so it is important to study the factors that affect why consumers purchase smart phones; purchase intention is the reason they decide to buy.

There has been much research about online shopping both abroad, and in China. For example, Cheng Wen (2017) analyzed the advantages of online shopping and the development status and existing problems of online shopping in China, and pointed out that the main problems of online shopping in China are that the development of online shopping in China is quite unbalanced in the region, and the function design of website planning and

supporting measures should be taken to deal with this backwardness first. She believes that we should vigorously publicize the advantages of online shopping, expand the influence of online shopping, integrate traditional entity sales, promote the development of online shopping, and establish a relevant legal system to protect the rights and interests of those engaging in online shopping.

As a new shopping mode, online shopping is being accepted by more and more people. How can C2C websites gain each consumer's trust in online shopping and let more consumers choose to shop on their website. In the C2C online shopping environment, if the website can improve consumers' perceptions of the usefulness of the website, it can help consumers to complete the purchase quickly and effectively, so that the evaluation of the usefulness in the hearts of consumers will be improved. Song Xiaoyu (2017) constructed a C2C online shopping buyer-consumer trust model, discussed the influencing factors and function transmission mechanism of consumer trust, and analyzed the C2C online market environment.

The risk and trust of the enterprise. Risk is a premise of trust, and trust is an intermediary variable to reduce risk cognition and promote behavior. It is because of the greater risk and uncertainty in the current virtual online trading environment, compared with the traditional trading environment, that the trust problem of online trading is more prominent. Li Shasha (2019) from three aspects (consumer personal factors, online seller factors, C2C website factors) explores how consumers build trust in C2C online shopping, and analyze the factors that affect the relationship with consumers' trust in C2C online shopping. He believes that the impact of perceived risk on consumers' overall trust is negative. When consumers' perceived risk is higher, their trust in online shopping will decrease.

2.1.2 Online Purchase Intention

Zhou Liheng,Huo Liyue and Peng Xiaojia (2018) think there are three types of entry point for buying intention research. First, purchase research based on consumer attitude. Second, the study of purchase intention based on the maximum perceived price. Third, purchase research based on the minimum perceived risk. Factors that affect consumers' purchase intention include: psychological characteristics of consumers (gender, age, occupation, income, education level, etc.), psychological characteristics of consumers, internal clues of products or features related to the use value of products' external clues (price, brand), consumption situation factors and social and economic factors.

Compared with the traditional shopping mode, online shopping has its own

advantages. Cheng Wen (2017) pointed out that the advantages of online shopping: 1. The price of online goods is relatively low. 2. The cost of shopping is low. 3. There is no limit on the business area of traditional stores. 4. There is no time limit. 5. The shopping environment is "quiet and comfortable". 6. The network channel is cost-effective.

Behind the clamor of the development of online shopping, there are constraints that cannot be ignored. Wu Yanqing (2017) thinks that the factors restricting consumers to carry out online shopping come from two aspects, one is the seller's integrity and after-sales service, the other side comes from the buyer's integrity and traditional psychological concept. The buyers and sellers are concerned about the security of online shopping, logistical distribution and the corresponding legal system of online shopping.

As the main force of online shopping, college students have become the research source of many scholars. Zhang Ming (2017) analyzed the causes and obstacles of college students' online shopping and found that the obstacles of college students' online shopping are: dissatisfaction with after-sales service; difficulty in protecting the right to know goods; a lack of clarity in the identification of trading partners; lack of information; and that the right to privacy of consumers' information in online transactions cannot be guaranteed.

Milner & Fodness (2017) studied the gender of serious products among Chinese college students and confirmed the gender differentiation of products and services in the minds of people in different regions.

Alison (1979), Fugate (2017) and others all believe that the gender of a product is the same as that of its users. At the same time, the moral culture related to gender roles also educates people to identify the gender of products, thus creating a circular influence.

Debevec (2017) defines the gender of products: double sex products have the same proportion of male and female use. Males use masculine products. Females use feminine products.

According to research by Bem (2018), the importance of gender roles lies in their impact on consumer product decisions and ultimately on consumer purchases of products and services. The degree of masculinity and femininity of consumers has a positive impact on the products they choose. For example, male consumers prefer to consume tobacco with masculine symbols.

Zhou Li and Lin Xiaojuan (2018) conducted an empirical study on the factors influencing college students' online shopping intention by taking college students in Nanjing University as the survey objects. The study found that the main factors influencing college students' online shopping intention are college students' risk cognition, trust, attitude towards third-party guarantees and website self-efficacy. Among them, the degree of trust in online

shopping is the dominant factor affecting college students' shopping intention. At the same time, in the survey of personal information, we can also see that the difference of major and consumption level has a certain impact on whether college students choose online shopping. Gender differences lead to different shopping tendencies.

Laily HJ. Paim (2017) randomly selected 370 students on the basis of the existing data. Through multiple regression analysis, it can bee seen that the main factors influencing students' online shopping attitude are: utilitarian orientation, convenience, price, and the diversity of choices. Utilitarian consumers have a higher tendency to shop online, while hedonistic consumers have no significant effect. At the same time, it shows that students mainly want to find a more convenient way to do online shopping (save time and money), a cheaper price and a wider choice of a commodity trading places. In order to avoid fierce price competition, online retailers need to find other ways to distinguish themselves from their competitors.

In the face of many factors affecting college students' online shopping, scholars also put forward corresponding measures to change the existing online shopping mode, in order to meet the needs of College Students' online shopping market. Wu Yanqing (2017) put forward the corresponding measures: the author thinks that gradually establishing our country's integrity system, changing the traditional business concept, improving people's awareness of online trading, strengthening the research of key technologies and the construction of a security control center, improving the laws and regulations of online trading, and establishing a perfect modern logistics system can change the status quo of online shopping in China. Zhang Ming (2017) thinks that we should improve college students' awareness of online life, establish a more perfect privacy protection mechanism, improve the online shopping process, and enhance the awareness of network security protection; this can overcome the obstacles in the way of College Students' online shopping.

Compared with physical stores, online shopping has many advantages. It is more convenient and saves time, there is no need to travel to the local area or wait in line. They are open 24 hours a day, and can be accessed via mobile phones or the Internet anytime and anywhere. These stores not only provide consumers with product introductions, but also provide free and rich information explained by individual shopping guides. They also provide some online explanations and discount services to help consumers compare various products and services and make the final purchase decision. Hoffman and Novak (1996) pointed out that interactivity is the main distinguishing feature between Internet marketing communication and traditional mass communication media. Today, online purchases have more authority and bargaining power than consumers in physical stores, because the Internet provides more interactivity between consumers and product/service providers, and provides more information about products and services. Geissler and Zinkhan (1998) claimed that the

Internet has enabled the balance of power to develop in the direction of a buyer's market, because buyers can find alternative methods through the comparison and selection of different merchants when making purchases, and will not be pressured by sales staff. Online stores reduce transaction costs and build bridges between consumers and suppliers, thereby reducing unnecessary expenses. However, compared with physical stores, online e-commerce platforms also have disadvantages. In online stores, customers have great instability factors (seeing, touching, tasting, smelling and hearing) when customers search and purchase products. In online stores, due to the lack of face-to-face communication with shopping guides, consumers may build low trust and perceive higher risks, especially when they are suspicious of high-end products.

2.1.3 Gender

Generally, men are not a good at physical store or offline transactions. In addition to buying by herself, a woman also helps or directly buys for her husband, children, elderly parents and relatives. Their purchasing decisions often carry personal preferences and emotional sustenance. No matter how technology advances across Finland and influences the way people buy their products, one aspect will remain: women will continue to be the world's main consumers. Although, in this study, the gender ratio of online shoppers has reached 23.91%, male and 76.09% female, this result cannot be considered valid due to the target group and the people who answered.

Figure 5: Gender
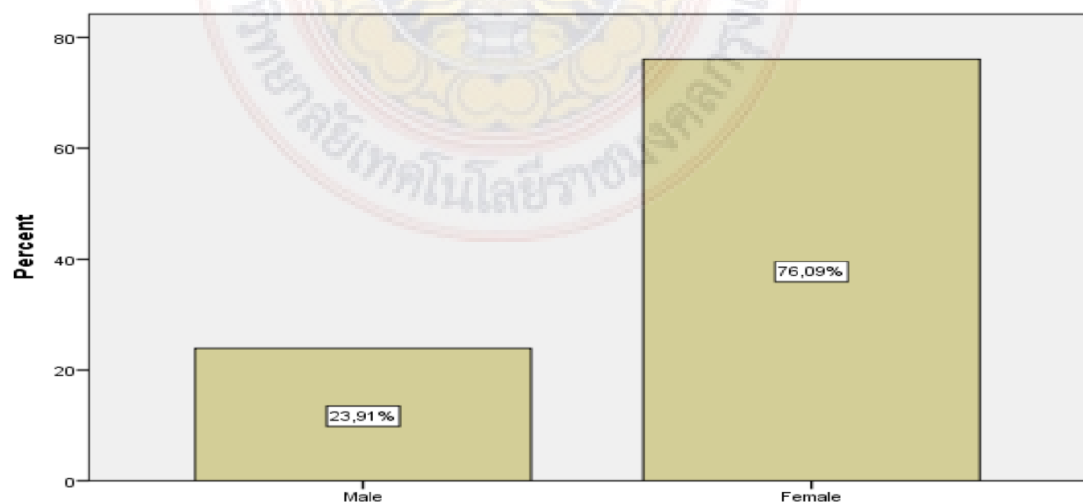
2.1.4 Income

Personal income refers to the total income earned by an individual or family, including all sources of compensation, such as wages, salaries, investments and bonuses. Personal income is defined as income from a family, which has more positioning for personal income, which means that it has a very important impact on the consumption level of domestic online e-commerce platforms or offline physical stores. Personal income includes all personal salaries, wages, bonuses, social security benefits, food stamps, dividends, profit sharing, and any other forms of income that an individual may receive. Do not confuse it with net salary.

2.2 Theories of Relevant Factors Affecting Online Purchase Intention

2.2.1 Gender Affects Online Shopping Intention

Anthropologist Margaret Mead (2017) points out in her book (Sex and Temperament) that Chambri people in New Guinea have opposite gender roles. Female is dominant while male is dependent. Many gender-related characteristics are contrary to the rules of most civilizations.

Women's purchasing power and consumption desire are far greater than that of men. In many countries now, men's economic income is higher than women's, but men's direct spending on goods is not much, but goes through the hands of women to be consumed. In other words, the goods women buy can be divided into two categories: those for their own use and those for men. This may be related to the traditional gender roles of men and women, with men focusing more on earning money and women thinking about how to take care of family members. Women's consumption needs and purchasing motives are far more colorful and active than those of men. According to the study, women buy 54 percent of all consumer goods, while men buy less than 20 percent. This may be because women manage the house, or because they spend money to satisfy their sense of accomplishment, while men earn money and have a career to achieve self-worth. When it comes to purchasing decisions, men make decisions quickly and rationally, and attach importance to product quality and function. Women, on the other hand, were reported to be more emotionally involved, valued product appearance more, and were more patient in choosing products. Men are self-respecting when it comes to spending. Especially in front of the opposite sex; they often appear generous, not very concerned about the price, afraid that others may say they are stingy; women want to shop around.

This framework was made by Amir (2017). The purpose of this research is to analyze the factors that affect consumers' willingness to shop online, which may be one of the most

important issues in the field of e-commerce and marketing. We can see some risk factors that ultimately affect online shopping intentions. There is a negative correlation between risk and online shopping willingness.

This study examines how demographic factors and different antecedents of mature online users relate to their purchase intention. Results obtained from a survey of about 400 respondents in Hong Kong, and analyzed with a structural equation model, indicate that security has a direct relationship only with purchase intention, whereas attitude is linked with innovativeness, usefulness, ease of purchase and online purchase intention; attitude also performs full mediation between usefulness and online purchase intention. Users aged 41–50 have a higher perceived ease of purchasing than older users (aged 51–70), and males have stronger personal innovativeness and perceived usefulness than females. This research makes a contribution to the understanding of mature users' online purchase intention; it also provides significant implications of segmentation and marketing strategies and supports the view that online marketers should formulate different strategies to enhance mature users' online experience and treat various kinds of users differently.

2.2.2 Income Affects Online Shopping Intention

In view of the widening income gap in China's economy, this paper discusses the quantitative relationship between income gap and consumption demand and proves that the widening of the income gap plays a negative role in reducing the level of consumption demand. It actually calculates the current income gap and its influence on consumption in China. It is estimated that the total income of the high-income group (as defined by the National Bureau of Statistics) accounts for about 70% of the total income of all urban residents in China at present. However, the average consumption tendency of these high-income groups is still high-, and the-income gap is not the main reason for the lack of consumption demand. Increasing the total income level and narrowing the income gap is the direction that the policy should follow.

Empirical studies have found that the main influencing factors on the supply side are: network shopping safety and reliability of consumer purchase intention and actual purchase are most affected, network shopping advantage only has basic items for the consumer purchase intention, store image network only has an effect on consumer purchase intention of cultural and entertainment items. Among the main influencing factors on the demand side are the following: consumers' enthusiasm to protect their rights from the supplier has an impact on their purchase intention of cultural and entertainment goods, and consumers' income has a strong impact on their actual purchase expenditure. According to these findings, the corresponding strategies to promote consumers' online shopping are put forward.

Due to the difference of family status and consumption psychology, male and female consumers' consumption behaviors are also different(National Bureau of Statistics of China)

1. Women. On the one hand, the consumption traits of women are intuitive and do not enough reason, generally have no purpose; not because they tend to buy and go, but because they shop and buy, they like to take the initiative to go to buy what they think others need, but when they choose and buy goods, they are easily affected by the external environment such as: the shopping environment, atmosphere, marketing and sales promotions etc. On the other hand, women pursue perfection and pay attention to the specific value of goods. In the process of consumption, they often shop around, bargain and pay attention to what the goods they buy can bring them, so as to find the most cost-effective goods to buy.

2. Men. Male consumers are passive and rational on one hand. Male consumers are more purposeful, men usually don't like shopping, they mostly engage in consumer behavior in order to realize a certain demand. They are quick to purchase. At the same time, men's buying motives often result from outside influences. But they don't buy in bulk because things are on sale, and they don't buy because they're influenced by other people. On the other hand, men are impatient. They seldom compare prices, are unwilling to bargain in the process of purchasing, are not careful in selecting commodities, and tend to finish the purchase in a quick-fix manner.

2.3 Previous study on impact of gender and income level and customers' online purchase intention

According to research conducted by Yang (2017), factors that may affect customers' purchase intention are customer attitude and personal and subjective norms. For sampling, simple random sampling was used. A total of 416 Chinese subjects were randomly selected. The study collected empirical data by distributing questionnaires in order to test the existing theory and adapted the model instead of generalizing a new theory. From this perspective, a deductive approach was supported and fulfilled the requirement. A 5-point Likert scale was used in a measure of attitude towards work, job commitment, and job satisfaction. The five points were: 1= strongly disagree, 2=disagree, 3=neither agree nor disagree, 4=agree, and 5=strongly agree. Research was carried out by using Frequencies Descriptive statistics and Pearson's Correlation linear regression. Finally, the results proved that there is a significant relationship between customer attitude, subjective norms and purchase intention.

Rohani (2017) collected data to analyze the online purchase intention of the Gen Y in market, but before actual data collection took place, a pilot test was run on 20 respondents. The purpose of the pilot study was to assess the reliability and ability of the respondents to

understand the instrument. Amendments were made to the instrument before final data collection. For the sake of convenience, the mall intercept method was used in this study to collect data from respondents. The questionnaires were given out in specific shopping malls in the Klang Valley, Malaysia. The inclusion criteria to be selected as a respondent was those aged 18 to 35 years. The questionnaire contained two parts. Part A was designed to collect the respondents' demographic information such as gender, age, race, education level, occupation, monthly income; as well as internet usage and online shopping intention. Part B was intended to identify the respondents' attitudes to online shopping. It included nineteen questions, separated into five categories of four independent variables and one dependent variable. Respondents were asked to measure the variables using a five-point Likert scale ranging between 1=strongly disagree and 5=strongly agree. 200 respondents from Gen Y participated in the survey. Findings from the study reveal that Gen Y in Malaysia buys mostly from online retailers operating via Facebook and Instagram. Of the four factors proposed in the model, only perceived trust and perceived reputation have a significant positive relationship with the online purchase intention of Gen Y shoppers.

Hamisah (2017) studied the relationship between consumer personality and cultural dimensions to that of purchasing intention through cyber-advertising. Krugman's Low Involvement theory and Hofstede's Cultural Dimensions were incorporated in the study. A survey was conducted in the Subang Jaya, Puchong and Kuala Lumpur area. The sample consisted of 504 respondents drawn from a simple random sampling. Spearman Correlation Coefficients were used to analyze the data. The study showed that, as suggested by Krugman's Low Involvement theory, high involvement products and attitudes towards the Internet contributed significantly to the purchasing intention through cyber-advertising; thus indicating that the Internet is better suited for high involvement products and services as well as helping to increase the tendency to purchase products and services online. Similarly, the study also showed that the convenience dimension of the consumer personality variable formed a significant relationship with purchasing intention through cyber advertising. Although Hofstede's Cultural Dimensions argued that cultural dimensions influence the adoption of innovations, results obtained from the study failed to support the theory as it was found that risk personality, which represents the other dimension of the consumer personality, and the cultural dimensions failed to support the hypotheses as observed in the non-significant relationships between the variables and the purchasing intention through cyber-advertising.

2.4 Research Hypothesis

H1: Gender does affect the online purchase intention.

H2: Income does affect the online purchase intention.

Chapter 3

Research Methodology

3.1 Research Design

The study aims to examine the relationships of gender and income on Chinese customers' online purchase intention.

Zikmund (2004) defines the target population as a specific completed population related to the research object. The research is aimed at the target population of local consumers in China. The criterion for selecting the target group is that the respondent must use Jindong Mall at least once. Therefore, the owner of JingDong.com can evaluate and fill out the given questionnaire.

Secondarily, it is optimal if the respondent is over 18 years old, because this is the appropriate age for occupation and purchase. Interviewees who do not know, or who slander, JingDong.com who not be accepted. Researchers are very keen to identify the JingDong.com user group that hints at the research.

Primary data were collected mainly from online chat tools, friends helped distribute questionnaires through WeChat and E-mail, this is convenient and saves time. The researcher also chooses 100 respondents offline to do surveys and make short interviews; some open opinions may be helpful for analysis and recommendations.

After identifying the targeted unit, the researcher now tries to find the sample size required for the study. Malhotra (2004) suggested that the sample size is affected by similar studies and related topics of average sample sizes of earlier research. Thus, the researcher distributed 400 questionnaires and collected data from both online and offline sources. As a pretest, the researcher planned to collect data from 100 offline respondents as well as data from 300 from online respondents.

3.2 Population and Sample Selection

According to Jiang (2014), the sampling unit refers to a roster or rank list that can be selected as the overall data unit to determine the overall sample size and structure. To this end, the researchers designed the sampling unit as Chinese online customers using JD services.

In the end, a total of 400 questionnaires were sent out, 373 qualified questionnaires were recovered, and 27 respondents did not complete the questions. The group of questionnaires was done from 1th December 2020, to 30th January 2021. A total of 100 offline

respondents completed all the questions. Therefore, 373 questionnaires are going to be used in the data analysis and to measure the hypotheses.

3.3 Design of Questionnaire and Scale

This research used a questionnaire, which was created in a related literature review. The questionnaire can be divided into 2 parts:

Part 1: Close-ended response questions about participant information about gender and income.

1. Gender

    ☐Male

    ☐Female

2. Income (monthly)

    ☐Less than 3000 RMB

    ☐3001-6000 RMB

    ☐6001-9000 RMB

    ☐More than 9001 RMB

Part 2: Online Purchase Intention

Online purchase Intention: The Case Study of JingDong.com:

1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree.

Table 1: Summary of the sources of questionnaire questions

1. Gender	
1.1 Do you think marriage has a big impact on online shopping	Margaret Mead (2017)
1.2 Buy the product for your own use	Margaret Mead (2017)
1.3 Products purchased are for her or him	Margaret Mead (2017)
1.4 Listen to men when they buy products	Margaret Mead (2017)
1.5 Listen to women when they buy products	Margaret Mead (2017)
2. Income	
2.1 Income will affect the frequency of online shopping	Xu Heqing, Jie Xinhua (2019)
2.2 Income will affect the price of online shopping	Xu Heqing, Jie Xinhua (2019)
2.3 Income will affect the quality of products purchased online	Xu Heqing, Jie Xinhua (2019)
2.4 Will the income level choose installment payment	Xu Heqing, Jie Xinhua (2019)
2.5 Will the income level choose the high-priced products	Xu Heqing, Jie Xinhua (2019)
3 Online purchase intention	
3.1 What influences your online purchase.	Amir (2017)
3.2 Reviews on the product.	Amir (2017)
3.3 Will use our platform next time.	Amir (2017)
3.4 Reviews on the product	Amir (2017)
3.5 Attractive pricing/ discount	Amir (2017)

Two aspects, gender and income, were most important to this study. The data were raw data and journal articles collected through questionnaires and secondary resources related to this study. Questionnaires are used as a tool to collect data and statistics. The online questionnaire was created in English, translated into Chinese, and then distributed to the target Chinese respondents; though we conducted a prediction test of 100 samples in the questionnaire and collected data online. All respondents volunteered and agreed to use the data to centralize their answers. The interviewees filled in the questions independently and completed the survey within 10-15 minutes. In the process of completing the questionnaire, it took about 10 days to collect the data and randomly select the respondents. Finally, 400 questionnaires were collected and the original data were input into SPSS.

The researchers applied an improbability snowball sampling to locate the sample unit for the study. A sampling unit refers to a single component or component of a sample selection as reported by Rohani (2017).

3.5 Research Methodology

3.5.1 Descriptive Statistics Analysis

Data were presented in the form of tables, graphs and the following figures to draw a general profile of the respondents and the distribution of the level of factors affecting offline purchase intention towards smart phones for Chinese undergraduate students in Bangkok. The calculation of the average, frequency distribution, and the percentage distribution is the most common form of summarizing data (Zikmund, 2003).

Table 2: Report of Mean and Standard Deviation

Variable	Mean	Standard Deviation
1.Gender		
1.1 Do you think marriage has a big impact on online shopping	4.332	0.680
1.2 Buy the product for your own use	5.421	0.689
1.3 Products purchased are for her or him	4.524	0.521
1.4 Listen to men when they buy products	3.821	0.643
1.5 Listen to women when they buy products	3.901	0.764

3.5.2 Reliability Test

Cronbach's alpha test was used to test the reliability of each variable. If an instrument has a minimum alpha score of 0.6 and an overall reliability of 0.7 or higher, it is said to have good reliability (Bagozzi and Yi, 1988). The greater the accuracy coefficient, the greater the confidence of the measurement. Scholar DeVellis (1991) outlines the following: 0.60~0.65 (preferably not); 0.65~0.70 (minimum acceptable value); 0.70~0.80 (very good); 0.80~0.90 (very good). Therefore, a good reliability scale or questionnaire should be within an acceptable range of 0.80 to 0.70 to 0.80. The sub-scale is preferably above 0.70, and is acceptable between 0.60 and 0.70. Therefore, it is necessary to conduct a pretest to check whether the research tool can be used for this research.

Table 3: Criteria of Reliability

Cronbach's Alpha Coefficient	Reliability Level	Desirability Level
0.80-1.00	Very High	Excellent
070-0.79	High	Good
0.50 — 0.69	Medium	Fair
0.30-0.49	Low	Poor
Less than 0.30	Very Low	Unacceptable

3.5.3 Correlation Test

CPDA data analysis measures the strength of correlation between two variables in the correlation coefficient. The most common correlation coefficient of data analysts is called the Pearson product moment correlation coefficient; this is used to measure the strength of linear correlations between variables measured by an interval or ratio scale.

The sign and absolute value of the correlation coefficient describe the direction and magnitude of the relationship between the two variables. The phase relation value in the data is between -1 and 1. The greater the absolute value of the correlation coefficient, the stronger the linear relationship. The strongest linear relationship is represented by a correlation coefficient of -1 or 1. The weakest linear relationship is represented by a correlation coefficient equal to 0. A positive correlation means that if one variable gets bigger, the other variable tends to get bigger. A negative correlation means that if one variable gets bigger, the other variable tends to get smaller.

3.5.4 Multiple Regression Analysis

According to Houston (2001), in order to test the value of a variable by the influence of other variables, a regression analysis is applied; this is a statistical method, and there are two (simple linear regression and multiple regression). In this study, multiple linear regression was applied to test multiple independent variables with multiple dependent variables.

$Y = p0 + Pi\ XI + p2X2 + p3X3 + p4X4 + p5X5$

Y = Chinese customers' online purchase intention

X1 = Gender

X2 = Income

Estimate model parameters using sample data. Hypothesis testing of model parameters. Apply regression models to make predictions about dependent variables (explained variables). A multiple regression model analysis is used to identify and assess the factors influencing the purchase intentions of Chinese customers' online purchase intention.

3.6 Suggestion from Three Experts regarding the Questionnaire Scales

1. Marketing Expert: enterprises to develop marketing strategy. The purpose is to give full play to the advantages of the enterprise, enhance the competitiveness, better adapt to the change of the marketing environment, and, with less marketing investment, obtain the largest economic effect. Therefore, it is necessary to better fit the existing problems of the enterprise and better understand the needs of customers and the development direction of the enterprise. Overall, the questions in the questionnaire are appropriate for further study.

2. Sale Expert: In view of the hot sales push at that time, we made different plans for it so as to better push the hot selling products to customers. Overall, the questionnaire is reliable.

3. IT Expert： More effective questionnaires can be collected by using some popular APPs or methods with reward mechanisms. Overall, the questions in the questionnaires are appropriate for the context of the present study.

Chapter 4

Data Analysis

Chapter four will give an overview of the research methodology used to study customers' online purchase intention. The first part will introduce the research methods and sampling procedures used. The process of the research will be shown in second part; including collection of data, presentation of data and research instruments. The last part will explain the statistical treatment of the data to check the reliability and variability of the research.

4.1 Reliability Test of the Research Instrument

Descriptive research is a common project research method. It refers to the different factors facing different aspects of the status of research, data collection, the recording of data, and focuses on the static description of objective facts. Most marketing research is descriptive. Researching customers' online purchase intention is defined as marketing research; companies' marketing operation strategy, therefore, may utilize descriptive research.

The purpose of descriptive research includes describing the characteristics of a fixed group, estimating the incidence of specific intention patterns in a specific group, measuring product patents, measuring preferences, and determining the relationship between different marketing variables and, from this point, making predictions.

Quantitative research is used to determine the number of things in a certain volume of scientific research i.e. using a number of problems and phenomena to represent samples, and thereafter analyzing, testing, and explaining so as to obtain meaningful research methods and processes. The sample survey is a non-comprehensive survey. This is an investigation method that investigates certain units of all respondents, and estimates and infers all responses based on this. This study uses online and offline questionnaires to gather the necessary information. Communication with the target sampling group is a simple method. The researchers distributed the questionnaire via online chat, email and paper.

The reliability of the questions of each variable is tested by using Cronbach's alpha test. The reliability assessment is defined as Cronbach's alpha. If an instrument has a minimum alpha score of 0.6 and an overall reliability of 0.7 or higher, it is said to have good reliability (Bagozzi and Yi, 1988). So, it is necessary to do a pretest to check if the research instrument can be used for this research.

Table 4: Reliability test for questionnaire from each dimension.

Variable	Alpha Test	Number of Questions
Gender	0.806	5
Income	0.689	5
Customers' online purchase intention	0.637	5

As can be observed in the above table, pretest data was collected from 50 samples; the Alpha reliability value of all variables is higher than 0.6. Therefore, the questionnaire can be used for this personal research.

Table 5: Demographic Data

Variables	Frequency (f)	Percentage (%)
Male	153	41.1
Female	220	58.9
Total	373	100

As shown in table G, approximately 58.9% (N=220) of participants were females, while males comprised 41.1% (N=153). The result showed that the most online purchase in China were females.

Table 6: Frequency of Monthly Income

Variables	Frequency (f)	Percentage (%)
Below 3000 RMB	70	18.8
3001-6000 RMB	124	33.2
6001-9000 RMB	118	31.6
More than 9001 RMB	61	16.4
Total	373	100

As shown in table H, approximately 33.2% (N=124) of participants had a monthly income between 301-6000 RMB, while monthly income below 3000 RMB constituted 18.8% (N=70). 6001-9000 RMB was 31.6% (N=118), and income of more than 9001 RMB was 16.4% (N=61). The results showed that the most online purchases in China were made by the "3001-6000 RMB" people.

Table 7: Cross table of Gender with Monthly Income

		male		female	
		Count	% within Monthly	Count	% within Monthly Income
Monthly Income	Below than 3000 RMB	33	47.6%	37	52.4%
	3001-6000 RMB	51	40.8%	73	59.2%
	6001-9000 RMB	35	29.8%	83	70.2%
	More than 9001 RMB	35	58.8%	25	41.2%
Total		154	38.9%	228	61.1%

Table 7 shows that Chinese online purchase intention has result of: female (83) and male (35) with a monthly income between 6001-9000 RMB. For "below 3000 RMB", the number of females (52.4%) are more than males (47.6%). For monthly income between 3001-6000 RMB, the number of males (40.8%) are more than females (59.2%), monthly income between 6001-9000 RMB, the number of males (29.8%) are more than females (70.2%), monthly income of more than 9001 RMB, the number of males (58.8%) are more than females (41.2%).

4.3 Mean and Standard Deviation

Table 8: Mean and Standard Deviation for Gender

Variable	Mean	Standard deviation
1.Gender		
1.1Do you think marriage has a big impact on online shopping	4.332	0.680
1.2 Buy the product for your own use	5.421	0.689
1.3 Products purchased are for her or him	4.524	0.521
1.4 Listen to men when they buy products	3.821	0.643
1.5 Listen to women when they buy products	3.901	0.764

According to table 8, the highest mean is for "Buy the product for your own use"; the mean is 5.421. Therefore, we can see customer evaluation is so important for shopping for ourselves. The lowest mean is "Listen to women when they buy products"; this means respondents normally do not listen to women's suggestions. The mean is 3.901. The lowest standard deviation for "Listen to women when they buy products" is 0.521. The highest standard deviation is "Listen to women when they buy products" which is 0.764.

Table 9: Mean and Standard Deviation for Income

Variable	Mean	Standard deviation
2. Income		
2.1 Income will affect the frequency of online shopping	5.376	0.554
2.2 Income will affect the price of online shopping	3.665	0.876
2.3 Income will affect the quality of products purchased online	3.487	0.673
2.4 Will the income level choose installment payment	4.364	0.684
2.5 Will the income level choose the high-priced products	4.023	0.623

According to table 9, the highest mean is "Lifestyle" at 5.376. This means people admit online purchases already influence their way of life. The lowest mean for "Income will affect the quality of products purchased online" is 3.487; this means respondents normally are not affected by the quality of products. The lowest standard deviation is "Income will affect the frequency of online shopping" at 0.554. The highest standard deviation is 0.876: "Income will affect the price of online shopping".

Table 10: Mean and Standard Deviation for Online Purchase Intention

Variable	Mean	Standard deviation
3.Online purchase intention		
3.1 What influences your online purchase.	4.326	0.455
3.2 Reviews on the product.	3.634	0.654
3.3 Will use our platform next time.	4.013	0.768
3.4 Reviews on the product	3.786	0.532
3.5 Attractive pricing/ discount	4.134	0.632

From table 10, the highest mean is "What influences your online purchase". The mean is 4.326; this means respondents accepted the way of making purchases online. The lowest mean is for "Reviews on the product"; the mean is about 3.634. This means there is around half a chance that customers will choose to make an online purchase. The lowest standard deviation "What influences your online purchase" at 0.455; the highest standard deviation is 0.768.

4.4 Hypothesis Test

Table 11: Hypothesis 1 results

Correlations		PRS	OPB
	Pearson Correlation	1	.826**
PR	Sig. (2-tailed)		.007
	N	373	373
	Pearson Correlation	.826**	1
OPB	Sig. (2-tailed)	.007	
	N	373	373

H1: The result from the analysis shows that gender is positively significant to Chinese customers' online purchase intention with JingDong.com (Pearson's Correlation = 0.826**) at a 0.01 significant level.

Table 12: Hypothesis 2 results

Correlations		PRS	OPB
PRS	Pearson Correlation	1	-.635**
	Sig. (2-tailed)		.005
	N	373	373
OPB	Pearson Correlation	-.635**	1
	Sig. (2-tailed)	.005	
	N	373	373

H2:   The result from the analysis shows that Income is negatively significant to Chinese customers' online purchase intention with JingDong.com. (Pearson's Correlation = -0.635**) at 0.01 significant level.

Table 13 : Model Summary for Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.795	0.563	0.643	0.608	2.714
Predictors: (Constant), Gender, Income Customers' Online Purchase Intention					

   b. Dependent Variable: The possibility that I will online purchase intention in the future is high.

Table 4.10 it means that the R value represents simple taper (R = 0.795), indicating a high degree of correlation. R^2 value represents total variation in the dependent variable of purchase intention could be explained by the independent variables of Gender and Income.

Specifically, 64.3% could be explained, which was at the medium level.

Table 14 : Analysis of Variance using ANOVA of Gender, Income and Online Purchase Intention

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	382.145	5	72.129	621.341	.00(?
Residual	65.835	436	0.214		
Total	379.949	439			
a. Dependent Variable: The possibility that 1 will intend to buy something at online shop in China in the future is high.					
b. Predictors: (Constant), Gender and Income					

It can be seen from Table 4.11 that the ANOVA analysis confirmed that the independent variables include gender and income of Chinese customers on Sig. 0.000 in the equation is equal to 0.000 at the 0.01 effective level.

Table 15: Multiple Regression Analysis of Gender, Income and Online Purchase Intention

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	5.321	0.019		295.636	0.000
Gender	0.549	0.064	0.428*	8.917	0.000
Income	0.054	0.049	0.057	0.632	0.548

a. Dependent Variable: The possibility that 1 will intend to buy something at JingDong.com online shop in China in the future is high.

The data in Table 4.12 are used to test the following hypotheses. A total of 2 hypotheses can be analyzed with reference to multiple regression analysis. The independent variables can predict gender (sig = 0.000), can predict the purchase of goods by Chinese customers in the JingDong.com online store in China. On the other hand, income (sig = 0.548) cannot predict the purchase of goods by Chinese customers in the JingDong.com online store in China.

Significantly. These following variables can explain influence on Chinese customers buy something at JingDong.com online shop in China using the following equation.

Y (Chinese customers with JingDong.com online purchase intention) =5.321+0.549(Gender)

If the "Gender" increases by 1-point, other factors remain unchanged. Chinese customers' purchase goods with JingDong.com online store in China will increase by 0.549 points

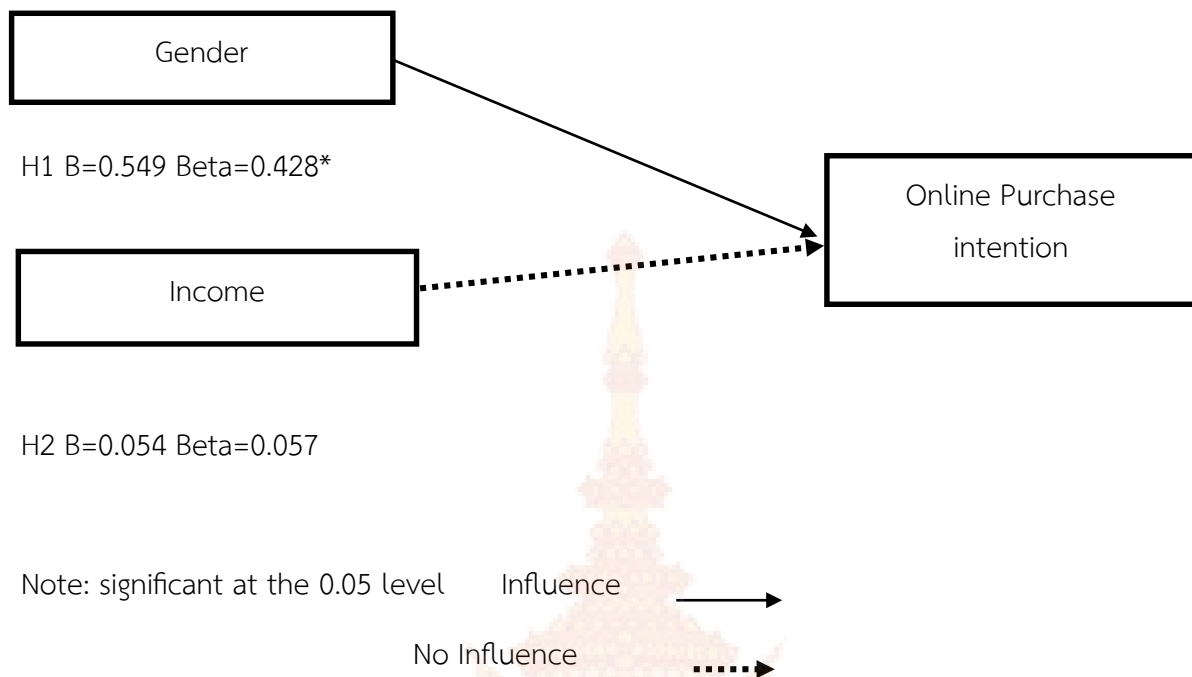**Figure 6: Result of Multiple Regression Analysis from Scope of Research**

Figure 6 shows that Gender significantly influences on Chinese customers' online purchase intention with JingDong.com

Chapter 5

Conclusion and Discussion

The results from this study proved that all four hypotheses are statistically significant to influence Chinese customers' online purchasing intention. The results of the hypotheses were supported by SPSS software.

5.1 Conclusion

5.1.1 Hypothesis testing:

Gender positively influenced Chinese customers' online purchasing intention with JingDong.com (Pearson's Correlation = 0.806**) at a 0.01 significant level. Income negatively influenced Chinese customers' online purchasing intention with JingDong.com.

This study tested the relationship between two independent variables and Chinese customers' online purchase intention with JingDong.com. These assumptions correspond to the relationship between gender and customers' online purchase intention and income, and customers' online purchase intention.

Some of hypotheses, such as gender and customers' online purchase intention, have a high correlation with online purchase intention. Therefore, online businesses pay more attention to improving gender factors and set better strategies around those factors.

Gender was a positive significant influence on Chinese customers' online purchase intention with JingDong.com (Pearson's Correlation= 0.806) at a 0.01 significant level.

Income negatively influenced Chinese customers' online purchase intention with JingDong.com.

This study tested the relationship between four independent variables and Chinese customers' online purchase intention with JingDong.com. These assumptions correspond to the relationship between gender and customers' online purchase intention, and income and customers' online purchase intention.

Some of the hypotheses, such as gender and customers' online purchase intention, have high correlations with online purchase intention. Therefore, online businesses pay more attention to improving factors related to gender and set better strategies around such factors.

5.2 Discussion

For gender-weakened products, as long as the product does not specifically emphasize gender, it needs advertising spokesmen, public relations image promotion and other means to implant a new gender image into the hearts of consumers. Grohmann (2017) reiterated the research results of his predecessors: the gender of advertising spokespersons determines consumers' perceptions of the gender of a product; the consistency of product gender and consumers' gender has a positive impact on consumers' attitudes and behavior towards the brand. The product and extension caused by product gender will lead to a positive brand extension evaluation, thus increasing the purchase intention of this brand.

Finally, Landon (1974) raised the question that income can guarantee that consumers buy products that match their self-image. At the same time, the characteristics of young consumers show that more and more people will consider factors other than price and function when buying things, and people are willing to pay a premium to buy products that can reflect and enhance their image.

5.3 Limitations

Some limitations cannot be avoided. The research questionnaire was distributed to Chinese users within a month, and time limited this individual research. Second, as the researcher chose convenience sampling, which only collected data just from JingDong.com users and for the above information, the results may not be suitable for some medium and low-level e-commerce companies. Due to the special economic conditions of China, the lifestyle and purchase intention may be different in other countries.

First, according to the study of demographics, in future studies, researchers can ask respondents more questions e.g. monthly online shopping frequency and how much they spend on online purchases each month.

Second, researchers can research not just Chinese customers and Chinese e-commerce companies. This will be beneficial because online shopping tends to be a global business without geographical limitation; it will be better for a company's further development.

In addition, researchers also can find more variables and researchers can create more factors for e-commerce in the process of development according to the feedback received from customers.

5.4 Recommendation

Based on the research conclusions, opinion discussions and analysis conclusions, observers can propose some future directions for JingDong.com.

First, JingDong.com can focus on the main factors that have been proven to have a significant relationship with online purchase intention. They could plan some social activity and take more social responsibility to improve products' reputations and build a better communication and feedback system to collect evaluations from customers.

Second, they could strengthen the combination of the Internet economy and the real economy, strengthen the publicity in small cities and towns, and improve the construction of logistics systems in remote areas so that more people can use and accept online shopping.

Third, they could strengthen the qualification review of each online store to ensure that the description of the goods is consistent with the crackdown on fake and shoddy goods and establish a complete and effective channel for the return of goods to consumers. Active cooperation with banks to optimize online payment and to protect the security of personal information users will also be desirable.

Finally, the company should distribute a large amount of advertising to female users, because, according to the questionnaire survey, married couples spend most of their daily consumption on women, be it is daily household articles or clothes. Therefore, women are the dominant consumers. Men are more likely to consume electronics.

5.5 The Future Study

First, according to the study of demographics, in future studies, researchers can ask respondents more questions e.g. monthly online shopping frequency and how much they spend on online purchases each month.

Second, researchers could research not just Chinese customers and Chinese e-commerce companies. This is because online shopping tends to be a global business without geographical limitation; this will be better for a company's further development.

In addition, researchers also can find more variables and researchers can create more factors for e-commerce in the process of development according to the feedback from customers.

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Appendices

Questionnaire

Thank you very much for your kindness to complete this questionnaire. This questionnaire is going to measure the customers' online purchase intention in JingDong.com. For finish this questionnaire, you may take one to five minutes. This questionnaire is a part of Master student's individual research for MBA program, Thailand. Please carefully read each question and make sure all answers are real idea from your mind. All of this information only to use for academic purposes.

Part A: Demographic information
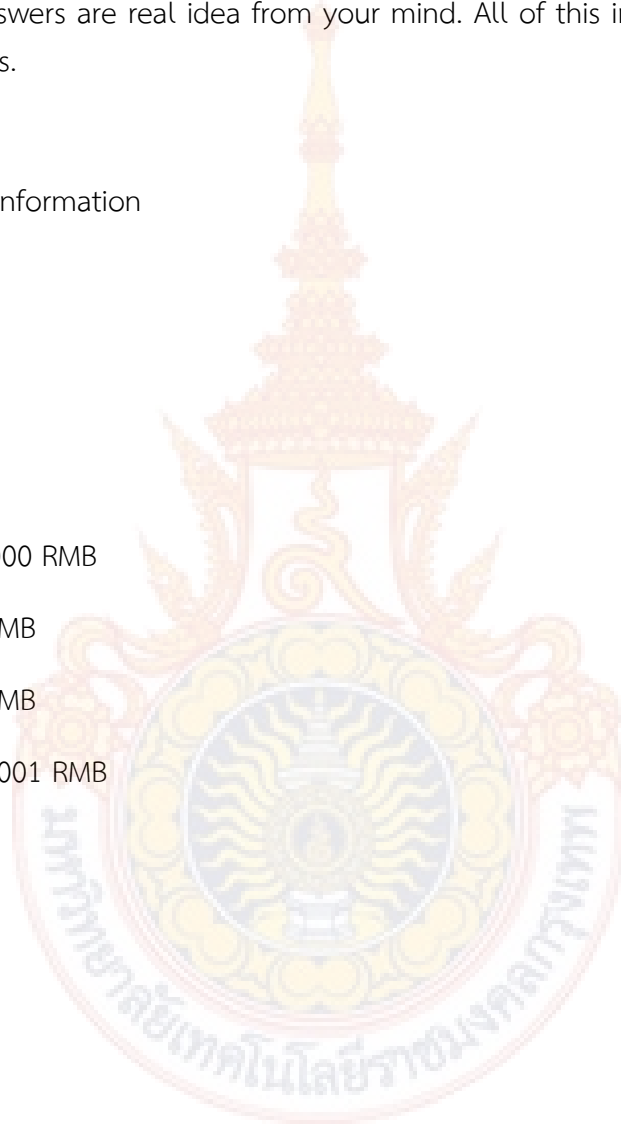
1. Gender

☐Male

☐Female

2. Income (monthly)

☐Less than 3000 RMB

☐3001-6000 RMB

☐6001-9000 RMB

☐More than 9001 RMB

Part B: Please write a '√' in the box to show you agree or disagree with the following statements

1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree.

Variables	1	2	3	4	5
1.Gender					
1.1Do you think marriage has a big impact on online shopping					
1.2 Buy the product for your own use					
1.3 Products purchased are for her or him					
1.4 Listen to men when they buy products					
1.5 Listen to women when they buy products					
2.Income					
2.1Income will affect the frequency of online shopping					
2.2Income will affect the price of online shopping					
2.3Income will affect the quality of products purchased online					
2.4Will the income level choose installment payment					
2.5Will the income level choose the high-priced products					
3.Online purchase intention					
3.1What influences your online purchase					
3.2 Reviews on the product.					
3.3 Will use our platform next time.					
3.4Reviews on the product					
3.5Attractive pricing/ discount					

Bibliography

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