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FACTORS AFFECTING UNIVERSITY STUDENTS' INTENTION TO ONLINE PURCHASE

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Abstract

In our increasingly internet-dependent daily lives, online shopping has surged in popularity due to the numerous advantages it offers over traditional retail stores. This study explores the factors that influence the online purchasing intentions of university students. Utilizing the Theory of Planned Behavior (TPB) as a foundation, this study constructed a conceptual framework to examine various influencing factors on consumer behavior. Data were collected through a survey administered to 166 university students across Ho Chi Minh City and Dong Nai Province, aiming to capture their perceptions and behaviors. The analysis revealed that factors such as Attitude, Perceived Benefits, and Electronic Word of Mouth have a significant influence on the students' intentions to engage in online purchasing. This research contributes to a deeper understanding of the determinants of online shopping behavior among young Vietnamese consumers, offering critical insights for internet retailers to develop more effective business strategies.

Keywords: Online purchase, TPB model, TRA model, university students.

1. Introduction

In the current digital age, characterized by extensive internet access and technological progress, businesses are increasingly focusing on establishing a robust online presence (Tankovic & Benzazic, 2018). Vietnam, recognized as an emerging e-commerce market, boasts a significant number of internet users, predominantly aged between 18 and 25. In 2019, 77% of this group had engaged in online shopping at least once, marking a 7% increase from the previous year (VNExpress, 2020). Vietnamese university students, often juggling full-time studies and part-time weekend work, find online shopping to be a practical solution to their busy schedules (Aldhmour & Sarayrah, 2016; Lissitsa & Kol, 2016). This segment, mostly Generation Z, is exceptionally tech-savvy and prefers digital modes of consumption (Aldhmour & Sarayrah, 2016; Lissitsa & Kol, 2016). Despite research indicating a weak correlation between attitudes towards American products and their perceived quality, as well as emotional value attached to domestic brands (Man, 2020), young consumers, particularly those under 27, represent half of the online shopping population in Vietnam, showing a marked preference for digital transactions (Cimigo,

2010). Studies indicate that the younger demographic is more inclined to shop online, drawn by the convenience and easy access offered by online retailers (Joines, Scherer, & Scheufele, 2003; Dillon & Reif, 2004). Indeed, convenience is a significant advantage of online shopping, enabling purchases without the constraints of time or physical mobility (Velarede, 2005). Nonetheless, challenges such as unsatisfactory prior online shopping experiences, product quality not meeting expectations, and data security concerns still impede broader adoption (Johnston & Warkentin, 2000). In today's environment, consumer dependence on electronic word of mouth (eWOM) plays a crucial role in shaping online purchasing decisions (ACNielsen, 2008; Park & Lee, 2007). eWOM acts as a trusted source of product information, alleviating perceived risks and reducing the asymmetry of information typical of online transactions (Kozinets, 1999). As a result, consumers place substantial weight on online reviews and feedback prior to making purchasing decisions, illustrating the shifting paradigms of consumer behavior in the era of digital commerce (Brown et al., 2007).

1.1. Research Questions





This research seeks to explore the impact of diverse determinants on the online buying patterns of university students in Vietnam, addressing the subsequent fundamental questions:

Question 1: Which factors most significantly shape the online purchasing intentions of Vietnamese university students?

Question 2: Which elements exert the strongest influence on the online buying decisions of these students?

Question 3: How do factors like Attitude, Subjective Norm, Perceived Behavioral Control, Perceived Risk, Perceived Benefit, and Electronic Word of Mouth correlate with Online Purchase Intention?

1.2. Aims of the study

This research aims to explore how different factors affect the online purchasing decisions of Vietnamese university students. Additionally, it seeks to offer useful insights and recommendations for online retailers, marketers, and market researchers, which could enhance consumer purchase intentions.

2. Literature Review

2.1 Online Purchase Intention

Online commerce has become one of the predominant activities on the internet, second only to email usage and browsing the web (Jamali et al., 2014). Within the domain of e-commerce studies, the notion of online purchase intention is pivotal, characterized as the inclination or preparedness of consumers to engage in transactions via the Internet (Meskaran et al., 2013). This concept not only includes the willingness to make purchases but also encompasses the inclination to compare prices and products online (Iqbal et al., 2012). Scholars such as Wagner Mainardes et al. (2019) underscore its significance as a predictive determinant of consumer behavior, recognizing it as a precursor to actual online transactions. Moreover, the intention to purchase online is construed as the ultimate cognitive stage within the decision-making continuum leading to a transaction, encompassing various stages from needs recognition to post-purchase encounters (Agarwal & Teas, 2002; Erevelles, 1993; Fishbein, 1967; Han, 1990; Pecotich et al., 1996; Schiffman & Kanuk, 2000). This step is critical as it signifies the transition from considering a purchase to executing it, thereby playing a vital role in the overall online shopping experience.

2.2 Major Research Models

2.2.1 Theory of Reasoned Action (TRA)

Initially proposed by Fishbein in 1967, the Theory of Reasoned Action (TRA) delineates the principal elements that influence an individual's decision-making regarding behavior. Central to this theory is the notion of behavioral intention, which is posited as the foremost predictor of behavior execution. This intention is shaped by two pivotal components: the individual's personal attitudes toward the behavior and the subjective norms prevailing within their social circle. The former encompasses the individual's evaluative beliefs about the anticipated outcomes of the behavior, while the latter refers to the perceived societal pressures exerted by significant others to either engage in or refrain from the behavior. In their study, Abdulrahman and Abbas (2000) applied the TRA

model to examine variables impacting the adoption of Internet banking, finding a robust association among subjective norms, attitudes, and actual behavior.

2.2.2 Theory of Planned Behavior (TPB)

Ajzen's expansion of the Theory of Reasoned Action in 1985, known as the Theory of Planned Behavior (TPB), integrates an additional construct: Perceived Behavioral Control (PBC). This augmentation pertains to an individual's subjective appraisal of the feasibility or challenges associated with executing a particular behavior, contingent upon factors such as accessible resources and prevailing opportunities. It is informed by control beliefs and perceived facilitation, reflecting the individual's perceived efficacy in exerting influence over the behavior. The TPB has garnered extensive recognition and application in scholarly research, particularly for its utility in predicting behavioral intentions in consumer behavior. Empirical validations, such as those by George (2004) and Hansen et al. (2004), underscore the TPB's superior explanatory power over the TRA, especially in contexts of consumer decision-making in online environments.

2.2.3 Comparative Analysis of Behavioral Theories

Leelayouthayotin and Lackana (2004) provide a comparative evaluation of the Theory of Reasoned Action and the Theory of Planned Behavior, noting distinct advantages and limitations inherent to each framework. The TRA is acknowledged for its robust predictive ability; however, the TPB is recognized for offering a more comprehensive explanatory framework, supported by a substantial empirical base. Despite their respective strengths, both models encounter methodological challenges, particularly with the operationalization and measurement of constructs, and the issue of multicollinearity among independent variables.

2.3 Determinants of Online Purchase Intention 2.3.1 Perceived Risk

In the digital marketplace, the absence of physical interaction elevates the significance of consumer trust, with perceived risk representing a formidable barrier to e-commerce adoption (Jarvenpaa et al., 2000; Pavlou, 2003). This concept encapsulates the uncertainties consumers associate with potential adverse outcomes of online transactions. Diverse dimensions of perceived risk have been identified, including financial, product, security, and time risks, each contributing to reluctance in online purchasing decisions (Forsythe et al., 2006; Pavlou, 2003).

2.3.2 Perceived Benefit

Wu (2003) posits that perceived benefits are critical in shaping consumer attitudes towards online shopping, encompassing the advantages perceived by consumers that fulfill their specific needs or desires. These benefits, identified in various studies (Kim et al., 2008; Liu et al., 2012), include accessibility to a broad array of products, cost and time efficiency, and the convenience offered by user-friendly transaction processes. Such benefits significantly bolster consumer perceptions favorably towards online shopping, as detailed by Amaro and Duarte (2015), who emphasized the multidimensional nature of perceived benefits, including price, convenience, product variety, and hedonic enjoyment.





2.3.3 Electronic Word of Mouth (eWOM)

Hennig-Thurau et al. (2004) define electronic Word-of-Mouth (eWOM) as the online dissemination of product or service feedback by consumers through digital platforms, which transforms traditional word-of-mouth dynamics. This phenomenon significantly impacts consumer perceptions and decision-making, influenced by the quality and volume of online reviews, as well as the perceived credibility of the reviewers (Chevalier, 2006; Park, 2008). Despite the recognized influence of reviewer expertise, its impact is deemed lesser compared to the quality and quantity of eWOM (Huang, 2006; Chakravarty, 2008).

2.4 Conceptual Framework and Hypotheses

The proposed conceptual framework for examining online purchase intentions integrates the Theory of Planned Behavior, enhanced by the inclusion of perceived risks, perceived benefits, and electronic word of mouth. This framework aims to offer a holistic understanding of the factors influencing young consumers' e-commerce behaviors and to guide strategic engagements in digital marketplaces (Hansel et al., 2004).

Given the above debate, the following ideas were proposed:

H1: Consumers' online purchasing intentions are positively influenced by their attitudes.

H2: Subjective norms have a favorable effect on consumer buying intentions

H3: Perceived behavioral control influences customers' buying intentions positively.

H4: Perceived risk reduces customer buying intention.

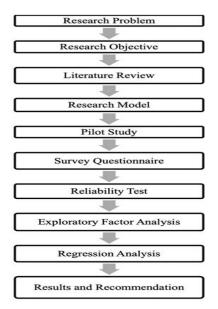
H5: Consumers' buying intentions are influenced positively by perceived benefits.

H6: Electronic word-of-mouth influences consumer purchasing intentions positively.

3. Methodology

3.1 Research design

A quantitative methodology was adopted for this study, aligning with its aims and research type. This approach facilitates the substantiation and enhancement of knowledge previously gleaned through qualitative means (Bryman, 1984). Emphasizing methodological rigor, procedural fidelity, and the application of valid statistical techniques, the quantitative research design is central to the study's structure (Denzin & Lincoln, 1994). For the assessment of the research model and the examination of the proposed hypotheses, an online survey was constructed. This technique is advantageous for its capacity to gather data over expansive geographical regions, engage a substantial cohort of respondents, and generate statistically significant outcomes (Adam, 2007). Furthermore, the survey was disseminated via an online form, notably through Google Forms, to participants who were readily accessible.



3.2 Adequacy of Sample Size

Comfrey and Lee (1992) provided a systematic evaluation of sample sizes, considering 50 responses as substantially inadequate and categorizing them as "very low." In contrast, 100 responses were deemed "low" in adequacy. A range of 200 to 300 responses is identified as "optimal," while 150 to 200 responses are classified as "fair." Sample sizes exceeding 300 are characterized as "excellent." Given the constraints imposed by the research timeline, the study targets a sample size between 150 and 200, aligning with a "fair" classification.

3.3 Methodology of Sampling

Sampling involves the deliberate selection of a subgroup of individuals aimed at mirroring the characteristics and interests of the broader population (Wrenn, Stevens, & Loudon, 2006). Given the constraints of time inherent in the research endeavor, this study adopts a non-probability sampling technique. This method deviates from ensuring statistical representation of the population at large. Specifically, convenience sampling is employed, acknowledged for its direct approach in sample selection and data collection (Anderson, Sweeney, & Williams, 2008; Black, 2011). This sampling strategy primarily facilitates researcher access to participants.

3.4 Research Instruments

3.4.1 Primary Data

The primary data were collected through questionnaires administered both digitally and in physical locations, from May 16th to May 20th, 2022. The sample comprised university students who engage in online shopping, selected to possibly represent various segments of the target demographic (Smith & Albaum, 2005). The participants included adults aged 18 and older, enrolled in higher education, who had made online purchases within the preceding six months.

3.4.2 Secondary Data





Secondary data were obtained from data previously gathered by other researchers or institutions for different research objectives, or occasionally a combination thereof (Cnossen & Christine, 1997). This study sourced secondary data from online academic journals, earlier research studies, and established theories pertaining to online shopping behaviors.

3.4.3 Questionnaire Design

The questionnaire began with a screening query to confirm the applicability of the respondents: "Have you purchased any products online in the last 6 months?" Participants responding negatively were excluded. The questionnaire then presented measurement items structured within a matrix, with responses recorded on a five-point Likert scale from "Strongly Disagree" to "Strongly Agree." It examined several dimensions: Attitude, Subjective Norm, Perceived Behavioral Control, Perceived Risk, Perceived Benefits, Electronic Word of Mouth, and Online Purchase Intention. The concluding part of the questionnaire collected data on the types of products or services purchased and demographic information like age, gender, and frequency of internet usage, using multiple-choice formats.

3.4 Data Analysis Procedures

Quantitative data in this research were analyzed using the Statistical Package for the Social Sciences (SPSS) software.

4. Results and Discussion

4.1 Sample demographics

A comprehensive distribution of 180 questionnaires was executed both online and offline, yielding a total of 180 retrieved questionnaires. From these, 166 responses were deemed valid for analysis after excluding 14 due to the respondents' lack of online purchasing activity over the past six months. The eligible responses underwent a range of statistical assessments, encompassing demographic characterization, descriptive statistical examination, reliability evaluation, factor analysis, Pearson correlation, and multiple regression analysis. Notably, 106 of the 166 valid questionnaires were obtained through digital means, whereas 60 were collected through traditional offline methods. The emphasis on digital distribution aligns with the research's objective to examine online purchasing behaviors, thereby targeting a predominantly online cohort for the survey.

4.1.1 Respondents' gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	39.8	39.8	39.8
	Female	100	60.2	60.2	100.0
l	Total	166	100.0	100.0	

• Table 3: Respondents' gender

The research was designed to mitigate gender disparities during the measurement phase to avoid bias in the sampling outcomes. Despite these measures, the gender discrepancies remained marginal and did not significantly affect the representativeness of the findings. From the 166 valid survey questionnaires collected, the proportion of female respondents exceeded that of male respondents, though the difference was not statistically significant. According to the formal gender analysis, the sample consisted of 66 males (39.8%) and 100 females (60.2%).

4.1.2 Respondents' age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 - 20	30	18.07	18.07	19.9
21 - 23	120	72.2	72.2	91.6
Over 23	15	9.03	9.03	100.0
Total	166	100.0	100.0	

• Table 4: Respondents' age

The initial demographic segment, comprising first and second-year students aged between 18 and 20 years, constitutes slightly over 18.07% of the valid responses. In contrast, the second category, which represents a substantial 72.2% of the surveyed population, is considerably larger. Predominantly consisting of middle and high school students, this group likely engages in part-time employment and tends to have significant influence in household purchasing decisions, potentially elucidating the observed disparity. Furthermore, individuals aged between 21 and 23 exhibit a higher propensity for online shopping compared to their younger counterparts within the 18 to 20 age bracket.

4.1.3 Respondents' Internet access time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 2 hours/ day	13	7.8	7.8	7.8
l	2 - 4 hours/ day	43	25.9	25.9	32.5
l	over 4 - 6 hours/ day	47	28.3	28.3	59.6
l	over 6 hours/ day	63	37.9	37.9	100.0
	Total	166	100.0	100.0	

• Table 5: Respondents' Internet access time

The findings reveals that a significant proportion of internet users, approximately 39.8%, engage with the web for over six hours daily. A further 27.7% allocate between four and six hours per day to online activities, while 25.3% limit their web usage to two to four hours daily. Only a minimal fraction, about 7.2%, spend less than two hours per day on the internet.

4.1.4 Respondents' spending

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 500.000 VND	87	52.4	52.4	52.4
	500.000 VND - 1.000.000 VND	52	31.3	31.3	83.7
	over 1.000.000 - 1.500.000 VND	9	5.4	5.4	89.2
	over 1.500.000 VND	18	10.8	10.8	100.0
	Total	166	100.0	100.0	

• Table 6: Respondents' spending

The predominant segment of the sample, comprising 87 participants or 52.4%, reported their most common expenditure to be less than 500,000 VND. The subsequent majority, representing 31.3% or 52 individuals, indicated that their typical spending ranged from 500,000 VND to 1,000,000 VND. A smaller proportion, amounting to 10.8% or 18 participants, disclosed expenditures surpassing 1,500,000 VND. In contrast, the smallest cohort, encompassing 5.4% or 9 respondents, identified their spending bracket as between 1,000,000 VND and 1,500,000 VND.

4.1.5 The frequency of purchase per month among respondents.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 - 5 times	68	41.0	41.0	41.0
over 5 - 10 times	45	27.1	27.1	68.1
over 10 - 15 times	26	15.7	15.7	83.7
over 15 times	27	16.3	16.3	100.0
Total	166	100.0	100.0	





Table 7: Respondents' frequency of purchase in a month

When queried regarding their online purchasing habits over the past six months, the most frequent answer, constituting approximately 41% of all responses, was "1 - 5 times." In close succession, 27.1% of participants indicated making "over 15 times" purchases, while "over 10 - 15 times" was selected by 16.3% of the sample. Notably, only 15.7% of the respondents reported engaging in 10 - 15 transactions in the specified period. These results highlight a significant segment of the population participating in ecommerce, demonstrating a pronounced trend in contemporary consumer behavior.

4.1.6 Popular shopping websites

		Response	es	
		N	Percent	Percent of Cases
C7a	dienmayxanh.com, thegioididong.com, fptshop.com.vn,	16	6.9%	9.6%
I	Tiki, Lazada, Shopee,	157	67.4%	94.6%
I	Social networking sites (Facebook, Instagram,)	60	25.8%	36.1%
Total		233	100.0%	140.4%

• Table 8: Popular shopping websites

The data delineates participant awareness concerning various digital retail outlets. A predominant segment of the sample, 157 individuals or 67.4% of respondents, exhibited a pronounced preference for E-commerce platforms over alternative modalities. Subsequently, social networking sites emerged as the second most preferred category, accruing the favor of 60 out of 166 respondents, which constitutes 25.8% of the total sample. Notably, websites specialized retail such as fptshop.com, thegioididong.com, and dienmayxanh.com.vn were favored by a minor segment of 6.9% of participants. These results underscore a prevailing inclination among Vietnamese consumers towards local E-commerce platforms such as Tiki, Lazada, Shopee, and Sendo, as opposed to specific standalone websites.

4.1.7 Products purchased online

		Respons	es	
		N	Percent	Percent of Cases
C8a	Books/ Magazine/ Stationery	64	15.7%	38.6%
l	Clothing/ Accessories	139	34.1%	83.7%
l	Electronics	52	12.7%	31.3%
l	Home appliances	54	13.2%	32.5%
l	Beauty products	97	23.8%	58.4%
l	Others	2	0.5%	1.2%
Total		408	100.0%	245.8%

• Table 9: Products purchased online

The table presents a distribution of products and services acquired by respondents via online channels. Apparel is identified as the predominant category, comprising 34.1% of online purchases. This is followed by an aggregate of books, magazines, stationery, and cosmetics, which collectively hold market shares of 15.7% and 23.8% respectively. Electronics and home appliances, although significant, account for only 13.2% and 12.7% of the purchases. This relatively lower preference can be attributed to the high monetary value associated with these items and concerns regarding the reliability of online vendors in the Vietnamese context.

4.1.8 Products with gender

			GENDER		
			Male	Female	Total
1	Books/ Magazine/ Stationery	Count	30	34	64
		% within GENDER	42.9%	35.4%	
	Clothing/ Accessories	Count	55	84	139
		% within GENDER	78.6%	87.5%	
	Electronics	Count	26	26	52
		% within GENDER	37.1%	27.1%	
	Home appliances	Count	20	34	54
		% within GENDER	28.6%	35.4%	
	Beauty products	Count	31	66	97
		% within GENDER	44.3%	68.8%	
	Others	Count	1	1	2
		% within GENDER	1.4%	1.0%	
tal		Count	70	96	166

Percentages and totals are based on respondents.

• Table 10: Products with gender

The data elucidated in the table demonstrates a pronounced gender disparity in online purchasing patterns, particularly in the categories of clothing and cosmetics. It records that 84 women partake in the acquisition of clothing via online platforms, in contrast to a considerably lower count of 55 men who engage in analogous transactions. Likewise, the purchasing of cosmetics online is favored by 66 women compared to merely 31 men. Conversely, when considering other product categories such as books, magazines, stationery, home appliances, and electronics, the gender distribution among online consumers shows relative parity.

4.2 Reliability assessment

To ascertain the internal consistency of constructs, a reliability analysis was conducted employing Cronbach's Alpha, a widely utilized measure (Sekaran, 2000). Elevated Cronbach's Alpha values indicate robust interrelationships among elements within a construct, reflecting its fidelity to the intended concept. Nunnally (1978) suggests a Cronbach's Alpha threshold of 0.6 or higher for acceptable reliability, while coefficients below 0.3 warrant scrutiny. Results indicated that no individual component exceeded the overall Alpha for its respective construct, affirming the coherence of item alignment and structural integrity of the scale. Examination of attitudes towards online purchasing intentions across various dimensions revealed notable internal consistency, with Cronbach's Alpha reaching 0.815 for attitude items. Similarly, subjective norm and perceived behavioral control items exhibited strong internal consistency, registering Alpha values of 0.906 and 0.910, respectively. Moreover, constructs such as perceived risk, perceived benefit, and electronic word of mouth demonstrated robust internal reliability, boasting Cronbach's Alphas of 0.786, 0.878, and 0.896, respectively. Item-total statistics further supported the reliability of each construct, with no individual item surpassing its construct's overall Alpha, thus reinforcing the validity of the study's findings.

4.3 Correlation analysis

The correlation table highlights significant positive associations between Online Purchase Intention (O_TB) and various factors such as Attitude (A_TB), Subjective Norms (S_TB), Electronic Word of Mouth (E_TB), Perceived Behavioral Control (PBC_TB), Perceived Risk (PR_TB), and Perceived Benefits (PB_TB), all exhibiting significance levels below 0.05. The correlation coefficients are as follows: Attitude at 0.453, Subjective Norms at 0.409, Electronic Word-of-Mouth at 0.529, Perceived Behavioral Control at 0.481, Perceived Risk at 0.323, and Perceived Benefits at 0.629. Notably, the most substantial correlation exists between



Perceived Benefits and Online Purchase Intention, with a coefficient of 0.629, indicating a robust linkage. Conversely, Perceived Risk demonstrates the weakest correlation with Online Purchase Intention, recorded at 0.323.

4.4 Regression

Multiple regression analysis serves as a foundational statistical tool utilized to explore the intricate associations between Online Purchase Intention and a range of predictor variables, such as Attitude, Subjective Norm, Perceived Risk, Perceived Behavioral Control, Perceived Benefit, and Electronic Word of Mouth. This analytical approach enables the thorough examination of the influence exerted by each independent variable on the dependent variable, Online Purchase Intention. Through the formulation of a regression equation, a predictive model is established, shedding light on the determinants shaping consumers' inclination to make online purchases based on the aforementioned predictors. By quantifying these interrelations, the model comprehensive insights into the mechanisms underpinning consumer behavior within the digital realm, thereby furnishing invaluable perspectives for both practitioners and scholars seeking to comprehend the dynamics of online consumerism.

• Table 11: Regression result - Model Summary

Model	R	R Square		Std. Error of the Estimate	Durbin-Watson
1	.716a	.512	.494	.52186	1.623

a. Dependent Variable: O_TB

b. Predictors: (Constant), PB_TB, A_TB, PR_TB, S TB, PBC_TB, E_TB

The coefficient of determination, commonly denoted as *R* squre, holds critical significance in the analytical framework as it delineates the proportion of variance in the dependent variable that is predictable from the independent variables. With a coefficient of 0.512, it indicates that approximately 51.2% of the variability in the outcome can be explained by the collective influence of the six independent variables included in the study. Conversely, it is imperative to acknowledge that the remaining 48.8% of the variance is not accounted for by the current model. This unexplained variance highlights the potential impact of other extraneous factors on the dependent variable, suggesting the necessity for additional investigation and model enhancement to capture these influences.

	Table 12: ANOVA					
Model		Sum of Squares	df	Mean Square	F	Sig.
1 Regression		45.444	6	7.574	27.811	.000b
ı	Residual	43.302	159	.272		
	Total	88.746	165			
- D	- dt Vi-bl O TI		· ·			

a. Dependent Variable: O_TB
 b. Predictors: (Constant), PB_TB, A_TB, PR_TB, S_TB, PBC_TB, E_TB

• Table 13: Coefficients^a

			.,,,					
N	Model	Unstandardized Coefficients		Standardized Coefficients Beta	t		Collinearity Stat	istics VIF
1	(Constant)	.616	.268		2.297	.023		
ı	A_TB	.174	.048	.218	3.592	.000	.829	1.206
ı	S_TB	.055	.050	.075	1.111	.268	.683	1.464
ı	E_TB	.146	.054	.191	2.694	.008	.609	1.642
ı	PBC_TB	.066	.057	.082	1.160	.248	.610	1.639
ı	PR_TB	.007	.059	.008	.125	.901	.760	1.315
L	PB_TB	.399	.076	.380	5.225	.000	.579	1.728

The coefficients table elucidates the relative influence of various variables within the research framework on online purchase intentions. Subjective Norm, Perceived Behavioral Control, and Perceived Risk were omitted from the model due to their statistically non-significant impact, as evidenced by sig values exceeding 0.05 (0.268, 0.248, and 0.901, respectively). In contrast, Attitude, Electronic Word of Mouth, and Perceived Benefit are identified as significant determinants of the dependent variable, with sig values below the 0.05 threshold. To assess the magnitude of impact, the Standardized Coefficients-Beta are examined. A higher Beta value denotes a more pronounced effect of the independent variable on purchase intentions within the online shopping milieu. Notably, Perceived Benefit is the most influential predictor, boasting the highest Beta value of 0.380, followed by Attitude at 0.218, and Electronic Word of Mouth at 0.191. These results underscore the paramount importance of these factors in influencing consumer intentions to engage in online purchases.

• Table 14: Collinearity Diagnostics^a

				Variance Proport	ions					
Model	Dimension	Eigenvalue	Condition Index	(Constant)	A_TB	S_TB	E_TB	PBC_TB	PR_TB	PB_TB
1	1	6.784	1.000	.00	.00	.00	.00	.00	.00	.00
l	2	.056	10.969	.01	.71	.05	.12	.01	.04	.00
l	3	.047	11.980	.06	.04	.53	.02	.01	.22	.02
	4	.043	12.542	.01	.01	.37	.44	.07	.15	.00
l	5	.034	14.089	.01	.08	.00	.34	.65	.08	.01
l	6	.023	17.036	.38	.16	.04	.01	.19	.51	.07
l	7	.012	23.731	.53	.00	.01	.07	.07	.00	.90

Table 15: Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6501	4.6262	3.7937	.52480	166
Residual	-2.05179	1.30289	.00000	.51228	166
Std. Predicted Value	-4.085	1.586	.000	1.000	166
Std. Residual	-3.932	2.497	.000	.982	166

The regression equation may be articulated in the following manner:

OPI = 0.616 + 0.174*A TB + 0.399*PB TB + 0.146*E TB

Table 16: Hypotheses confirmation

	Hypotheses	Confirmation
Н1	Consumers' online purchasing intentions are positively influenced by their attitudes.	Supported
H2	Subjective norms have a favorable effect on consumer buying intentions.	Rejected
НЗ	Perceived behavioral control influences customers' buying intentions positively.	Rejected
H4	Perceived risk reduces customer buying intention.	Rejected
Н5	Consumers' buying intentions are influenced positively by perceived benefits.	Supported
Н6	Electronic word-of-mouth influences consumer purchasing intentions positively.	Supported

5. Conclusion

5.1 Conclusion





This research sought to delineate the determinants shaping the online shopping intentions of university students, particularly in Ho Chi Minh City and Dong Nai. Employing a quantitative methodology, the study harnessed the Theory of Planned Behavior (TPB) augmented with variables such as Perceived Risk, Perceived Benefit, and Electronic Word of Mouth. Data were amassed through a dual-mode survey, garnering 166 valid responses. Employing statistical tools like multiple regression analysis, the research unveiled significant correlations between Purchase Intention and constructs like Attitude, Perceived Benefit, and Electronic Word of Mouth. Notably, the research pinpointed Clothing and Cosmetics as the categories most frequently purchased online by participants, while also affirming the reliability of the employed measurement instruments. Nevertheless, two variables were excluded due to negligible impacts, culminating in the confirmation of six hypotheses.

5.2 Implication

The insights derived from this research carry potent implications for digital commerce entities targeting collegiate consumers in Ho Chi Minh City. The paramount influence of Perceived Benefit underscores the necessity for e-retailers to enhance aspects such as convenience, cost-effectiveness, and assortment diversity to foster online shopping behaviors. Similarly, the significance of Attitude and Electronic Word of Mouth accentuates the need to cultivate favorable perceptions and capitalize on digital endorsements. The findings advocate for corporate strategies to prioritize end-user satisfaction and technological adeptness to allure the youthful demographic.

5.3 Limitation

The study, while insightful, is not devoid of constraints. The limited sample of 166 respondents from Ho Chi Minh City and Dong Nai may not be wholly indicative of the online shopping predilections of Vietnamese students at large. The employment of convenience sampling could introduce bias, and the singular focus on quantitative methods may curtail the depth of the findings. Future inquiries might benefit from an integrative approach that merges quantitative with qualitative techniques, thereby enriching the understanding of university students' purchasing behaviors in Vietnam. Moreover, it is recommended that subsequent research consider additional influential factors to deepen the empirical foundation and extend the evidential reliability of the findings.

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