

# **The Online 4Ps' Factors That Influence Gen X's Household**

## **Financial Consumptions**

**Xia Jintao<sup>1</sup>, Zhang Dengkai<sup>2</sup>, Guo Tingxiu<sup>3</sup>, Siti Aida Samikon<sup>4</sup>**

<sup>1,2,3,4</sup>Limkokwing University of Creative Technology, Malaysia

### **Abstract**

This paper studies factors that Influence Gen X's household financial consumptions in Malaysia. This paper is concentrating on the factors that Gen X's household financial consumptions on they spend the money for their family consumption. There are five parts to the report. The first part is the introduction of research, including the issues, the purpose of the research. Besides, it includes the questions related to the report as well as the impact of the issue is not solved. The second part is about the Online 4Ps' factors that Influence Gen X's household financial consumptions. The third part is about hypotheses, research equation, questions in the questionnaire, population, sampling, the way to pass the questionnaire and some definition of data screening, data testing, the goodness of measure, and so on. The fourth part is the data analysis and the last part is about the conclusion of the whole report.

**Keywords:** Price, Product, Place, Promotion, Gen X's Consumption

## **I. Introduction**

### **1.1 Background of study**

The decision-making process on household financial consumption largely depends on consumer consumption either offline spending or online spending. The changes in Gen X's household financial consumption style will affect the consumer's decision to make online spending or offline spending. From there, we can observe that some factors influence consumers in regard to consumers make financial consumption decisions. According to Kotler (2004), this decision is made from a comprehensive process that starts before the actual purchase and until the end.

## **1.2 Problem statement**

There are several factors that increase the number of Gen X consumers to be more convenient for online shopping rather than vendor shopping. The first factor is the lifestyle of the people. This is the reason cause the change in customer satisfaction and behaviour which follows the change of environment as technology is more advanced today. The second factor is time. Because time management and convenience are important for Gen X consumers to make sure they have free time to make shopping. In addition, Gen X consumers always check the price and promotion before shopping. This will help them to go for online shopping or vendor shopping before they consume the money.

## **1.3 Research Questions**

- a) What is the relationship between the online price and Gen X's household financial consumptions.
- b) What is the relationship between the online product and Gen X's household financial consumptions.
- c) What is the relationship between the online place and Gen X's household financial consumptions.
- d) What is the relationship between the online promotion and Gen X's household financial consumptions.

## **1.4 Research Objectives**

- a) To study the relationship between the online price and Gen X's household financial consumptions.
- b) To identify the relationship between the online product and Gen X's household financial consumptions.
- c) To analyse the relationship between the online place and Gen X's household financial consumptions.
- d) To investigate the relationship between the online promotion Gen X's household financial consumptions.

## **1.5 Significant of the study**

According to Frendo (1999), most of the online shopping malls provide better and more chances for e-retailers to reach a various Gen X consumer globally and selling different types of daily products such as groceries. A lot of e-retailers corporate with online shopping stores for the purpose to gain more Gen X consumer to visit their webpage. According to Dignum(2002), the online shopping stores and webpage are contributed by many e-retailers that use information generated for the purpose to explore more consumptions.

From this research, Gen X consumers will benefit and advantage from online shopping. Besides that, they also know the different features and facilities between online shopping and vendor shopping and the factors why Gen X consumers like to be more prefer with online shopping than vendor shopping.

## **1.6 Scope of the study**

The scope of this research is as follows:

### **1.6.1 Subject**

In this research, the researcher only focuses on the decision of the people or customer around Banting about their opinion and factor that prefer more to online shopping than vendor shopping.

### **1.6.2 Respondents**

This research uses convenient sampling and 250 Gen X as respondents that choose as sample for this research. The questionnaire will gather as a primary data that researcher get to complete the research and help to make analyse and lastly will make a conclusion

### **1.6.3 Location**

The area of this research is only belonging to the customer around Klang Valley either that prefer online shopping or vendor shopping. The customer comes from both genders' male or female.

## **II. Literature Review**

### **2.1 Household financial consumptions**

The significance of financial consumptions is to bring more stability to the family and to achieve the best combination of family wealth in terms of stability, security, value-added and reduction of unforeseen.

The purpose of financial consumptions is to meet the financial needs of life and make life comfortable and comfortable. And as people differ in their years, their financial needs are naturally different. So, when planning, we must determine the life stage of your own, and determine the related needs and goals.

Household financial consumptions refers to the objective analysis of family financial status, combined with the macroeconomic situation, starting from the current situation for the family design a reasonable portfolio and financial goals.

For the majority of Gen X consumers, most people hope to work for a few years and then have their own housing and cars. They hope that they will continue to have a source of income and live an independent life upon retirement. They hope that when they or their families encounter accidents, Huge amounts of medical bills should be handled freely. Hopefully, families will not be overwhelmed by the unexpected spending. This is what financial management means.

Accordind to Shim(2001) and Changchit(2006), money management and income have little relation, but it is closely related to living habits. With good financial methods, low-income families can also save their own money to achieve financial freedom. For a Gen X family, it is very important to arrange the distribution of family property reasonably, which is related to the use, preservation and appreciation of the wealth of the whole family.

## **2.2 Online price**

Compared to traditional offline stores, online stores have less operational costs. Consumers will also choose the purchase channel by comparing the prices of the two. Because online stores tend to offer lower prices for the same products and services, so customers will choose lower prices.

According to Lim and Dubinsky (2004), as online stores provide customers with more and more products and services, customers have more options to compare the prices of different websites and find products and services with lower prices than purchasing from local retailing stores.

In addition, online shopping is not subject to time and place restrictions, consumers can carry out anytime and anywhere if they want. It makes customers can better enjoy shopping fun, but do not need to worry about a lot of problems. Such as congestion traffic, parking spaces to find and check-out line. The online store reduces the customer's time expenditure and reduces the customer's purchase cost.

## **2.3 Online Product**

Online product is a kind of product with many characteristics such as time-space, multimedia, interactive, anthropomorphic, growth, integration, advanced, efficient, economic and technical. In short, the online product marketing is the combination of traditional product marketing techniques and online, and make full use of the various resources under the Internet to form a new product marketing model with the lowest cost input, access to the largest market sales.

According the study which was done by Master Card Worldwide Insights (2008), the product and services most frequently bought online among Asia/Pacific online shopper are books and art (41%), home appliances and electronic products (39%), CDs/DVDs/UCDs (38%) and ladies clothing/accessories (38%). Opportunistic buying as a whole does not seem to be a major factor for many online shoppers: 41% bought on impulse just a couple of times, while 34% hardly ever bought on impulse. Similar to the types of products frequently purchased online, items most likely to result in opportunistic buying were ladies clothing and accessories, home appliances and electronic products and CDs/DVDs/VCDs.

## **2.4 Online Place**

With the development and progress of network security technology makes network transactions more secure, more consumers are willing to use the Internet for shopping and investment. But not all consumers are willing to spend time and money on the web for various reasons. Such as education background, income status and shopping habits. In short, online shopping is becoming increasingly popular, more and more consumers become part of the Internet boom.

Received 05 March 2021; Accepted 01 April 2021.

According to Chua et al (2006), Online shopping, already considered by consumers as another way to buy products and services, has become a popular shopping model in daily life. One of the great advantages of online shopping is that consumer can buy products and services that are not available in the local offline stores. The convenience and speed of online shopping have directly increased consumer satisfaction with products and services (Yu and Wu, 2007).

## 2.5 Online Promotion

To provide consumers with more flexible prices and promotions or provide one-stop online shopping service that are the most important strategy for the success of the online store (Yu and Wu, 2007).

Online stores are able to provide consumer an e-wallet that transfers balance from consumer's online bank account to stores payment system. This can help online stores get more sales from people who want to buy online products or services, but don't have credit cards or don't want to use their credit cards online. By using the merchant's e-wallet, customers can get more favourable prices or accumulated points in exchange for other products and services.

## 2.6 Theoretical framework

The theoretical framework provides an understanding about factors proficiency towards Gen X household financial consumption. The independent variables in this research framework are types of online price, online product, online place, online promotions. Meanwhile, the dependent variable is the Gen X household financial consumption.

The theoretical framework for this research is shown as follows:

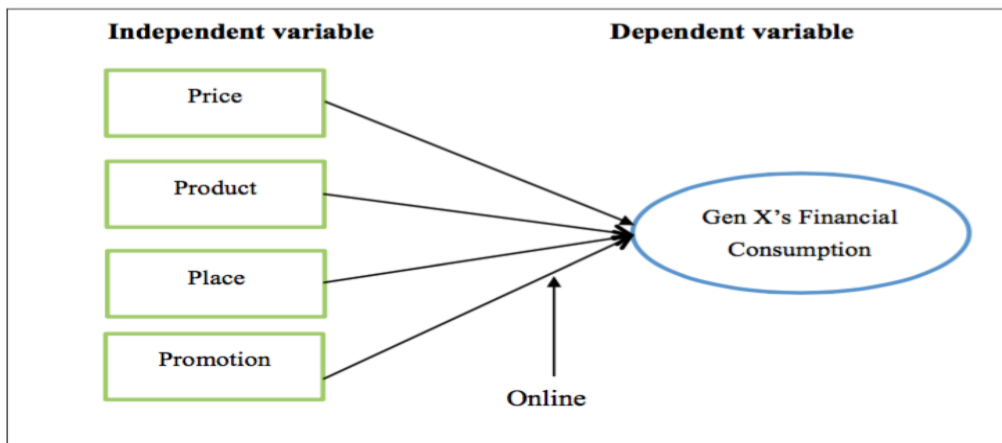


Figure 1: The Theoretical Framework

## **2.4 Hypothesis**

**H1:** There is significant relationship between online price and Gen X's household financial consumptions.

**H2:** There is significant relationship between online product and Gen X's household financial consumptions.

**H3:** There is significant relationship between online place and Gen X's household financial consumptions.

**H4:** There is significant relationship between online promotion and Gen X's household financial consumptions.

## **III. Research Methodology**

### **3.1 Research Purpose**

This study is exploratory that provides a greater understanding of the subjects and issues on financial consumption. This enables to get a perceptual knowledge and preliminary impression and to obtain a thorough and in-depth basic and clear direction of the research. This can prevent some of the research issues that are the lack of previous research experience and information such as independent and dependent variables are not clear, and lack of theoretical to support.

In this research, descriptive research also called narrative research and it is the research to know the characteristics of the comprehensive of the overall results from the research for the description of some the general or specific respondent background. Numerous tasks such as collecting information, finding information, and providing information with the primary rules and characteristics are described from the phenomenon of chaos (Creswell, 2007).

The difference between descriptive research and exploratory research are the structural, the systematic, the comprehensive of the research, and the large sample size of the research. These include plans, purpose, and direction. For the more detailed outlines of the research, data collection is primarily being used in the questionnaire surveys. Using statistical methods from SPSS processes the data. The general situation is illustrated with the sample data of the research (Boru, 2018).

Therefore, this research uses descriptive and explanatory analysis to identify the relationship between the online 4Ps factors and Gen X's household financial consumptions during their participation in online purchases.

### **3.2 Research Approach**

Two main research approaches such as qualitative methods and quantitative methods are adopted so that to researchers able to conduct research. The main focus in the qualitative research method is using text and words as the primary sources of data collection that applied in data analysis to hope that obtain some contribution. It often uses non-numbered data to examine and confirm the subject matters. It also engages in exploratory research for the discussion of the results. (Grover, 2015). The advantages

Received 05 March 2021; Accepted 01 April 2021.

to using the qualitative research method to collect all data that need to be included in the analysis are higher quality characteristics in regard to data reliability, data validity, data accuracy, and the contents. It allows researchers to share more opinions and views from respondents. In contrast, the disadvantage to using the qualitative research method to collect all data is very time-consuming. In conclusion, this research has a limited time to finish; therefore, the qualitative research method is not appropriate to achieve the research objective (Datta,2018).

In comparison, the quantitative research method uses all numbered data from the data collection of the survey questionnaire. The data is taken from the input of the SPSS for statistical and mathematical tests on the data and relationships between independent variables and dependent variables. It also serves to test the hypothesis of the relationship between dependent and independent variables. Therefore, this research adopts the quantitative research method to form the data. The reason for this selection of quantitative research method for this study such as it uses the lesser time to conduct, allows the researcher to collect and analyze the data in a fast and efficient manner (Grover, 2015).

However, using the quantitative research method may cause some errors and mistakes that will affect the quality of the research, this is due to participants may not get the meaning of certain questions stated in the survey questionnaire, and therefore cause the respondents to provide wrong opinions and views that possible to mislead the justification of the results (Klaus, 2009).

### **3.3 Sampling Frame, Technique and Size**

#### **3.3.1 Sampling Frame**

According to Drummond & Rambaut (2007), the sampling frame is defined as the source of materials or devices from which a sample is drawn. This research focuses on the respondents on Malaysian Gen X for the purpose of this study. To fulfill the criteria, the researcher must focus only on Malaysian Gen X. In hope all the different age groups can familiar online trading; means the researcher should include respondents of different age groups of respondents ranking from the different age groups.

#### **3.3.2 Sampling Technique**

According to Orr & Keng (1976), sampling defined as the fundamental of operation of the statistical analysis for the large databases. One of the statistical analyses is to identify the suitable population for the sampling, so that it can estimate the population more accurate and with low cost.

In addition, according to Grasshoff, Kremling & Ehrhardt, (2009), there are numerous different types of sampling methods, however, this research allows researcher based on the "non-probability strategy", which consider one of the basic types of sampling and also a sophisticated method to establish the appropriate sampling.

Received 05 March 2021; Accepted 01 April 2021.

A probability sampling measures an individual person from the population where everybody is but unknown but has an equally or at least chance from being selected from whole population. Similar to a non-probability sampling strategy, it measures more people from the population, therefore have greater chance but unknown chance from being selected from whole population.

In detail, probability sample is according to the concept of mathematical theory-based probability. The more accurate method to provide equal probability in sample selection is principle of random selection. The advantage of using non-probability strategy is respondents are very easy to be identified within a short period of time, and it is less time consuming to obtain suitable respondents to establish the sample size, therefore, researcher able to put better concentration on the data analysis.

Unfortunately, some of the disadvantage of being used in the non-probability sampling strategy is that researcher may expose to the bias for some of the respondents such as the shyness from researcher will cause unequally selection of the different gender groups respondents from the population. Sometimes, it also ignores or left out certain group of respondents from populations. Therefore, an effective sampling strategy is the approach in selecting the respondents from the target population. As discussed, researcher is able to better focus on the data analysis.

### **3.3.3 Sampling Size**

In research process, the independent variables and dependent variable are being evaluated and the relationship between both is determined, therefore. The sample size will have an effect to the final results. Normally, research sample size is related to the research content, research purposes, research funding, time span, and the scope of the confidence interval and other factors. Therefore, there is a large number of scholars have carried out the research and analysis. The number of samples is to determine the range of the confidence interval for the finding.

According to Schumaker& Lomax (2009), the sample size is approximately 200 to 500 for any research. For this research, 250 copies of questionnaire will be distributed to respondents to answer for different Gen X's household financial consumptions.

## **IVData Analysis**

### **4.1-Response Rate**

The response rate refers to the total number of questionnaires collected from the respondents over the total number of research questionnaire distributed to the respondents. The response rate gives the percentage of the response from the selected respondents. In additions, the response rate providing a understand for the researcher about the willingness of the customer to react on the research study.



Received 05 March 2021; Accepted 01 April 2021.

There was total 250 pieces of designed research questionnaires distributed to the respondents in the shopping center in Malaysia such as Mid Valley City Mall, One Utama shopping Center and Sunway Pyramid shopping center. The research questionnaires were distributed using systematic distribution method to selected respondents.

#### 4.2- Demographic Analysis

In this section discusses the demographic profile of the respondents towards the property buying decisions. Every demographic factor will discuss separately and it is important to know the different demographic profile of respondents, therefore the study only can determine the respondents who are influenced by the results have generated. Demographic profile such as age, gender, residential status, income, How much use online shopping/month and so on and each of the demographic are generally different from each other because of the different of ethics.

##### 4.2.1- Descriptive Analysis on Overall Demographic Data

The summary of the overview of demographic profiles of respondent that are obtained from survey are shown in the table below:

**Table 2: Overall Demographic Analysis**

Year	N	Mean	Mode	Median	Std. Dev	Min	Max
Gender	250	1.53	2	2.00	0.507	1	2
Age	250	1.90	2	2.00	0.305	1	2
Status	250	3.60	4	4.00	1.037	1	4
Education level	250	2.40	2	2.00	0.855	1	6
Income	250	1.00	1	1.00	0.00	1	1
Times/month	250	1.33	1	1.00	0.479	1	2

The above results were gathered from 250 respondents which representing the whole population in the study. The table shows that the majority of the respondents are come from the generation X of group because this research is focus to the Gen X population for the target respondents.

#### 4.3- Reliability Test

According to Yellapu & Vikas (2018), reliability defined as the measurement of the consistency and accuracy of the data collection.

The benchmark for reliability test is the value of Cronbach's Alpha much more 70% or above, then the data is only considered reliable and it may create vague and inaccurate results if below 70%. Therefore, the reliability test with the value of Cronbach's Alpha greater than 70% is acceptable and reliable.

In order to determine the reliability and accuracy of results, reliability test is performed and the results are shown below in the table:

Received 05 March 2021; Accepted 01 April 2021.

**Table 3: Reliability Test**

Reliability Statistics		
Variables	N of Items	Cronbach's Alpha
Gen X's household financial consumptions	6	0.802
Online Product	6	0.731
Online Promotion	6	0.741
Online Price	6	0.839
Online Place	6	0.815
Overall	5	0.873

Table 3 analyzed the reliability for all the determined variables are greater than 0.7. If the value of the Cronbach's Alpha value is greater than 0.7, then this value expresses the view that the data gathered on 1) Online Product, 2) Online Promotion, 3) Online Price, 4) Online Place, in Gen X's household financial consumptions in Malaysia from the responses is authentic and reliable for further study. The overall reliability of the identified variables is greater than 0.7. In context of the above, it can be stated that the data is authentic and reliable that had been gathered from the respondents.

#### 4.4- Regression Analysis

According to Yellapu&Vikas(2018), regression analysis defined as a process to identify the relationship between independent variables and dependent variable, the effect of how dependent variable can be influenced by independent variables.

The summary of regression test is shown below in the table:

**Table 4: Regression Test**

	Hypothesis 1	Hypothesis 2	Hypothesis 3	Hypothesis 4
	Online product	Online promotion	Online price	Online place
<i>Beta</i>	0.546	0.236	0.021	0.051
<i>T-stat</i>	1.846	1.170	0.104	0.083
<i>P-value</i>	0.00	0.00	0.00	0.00
Constant	0.153(0.613*)			
Observations	30			
Durbin Watson	2.357			
Adj-R-square	0.423			

Received 05 March 2021; Accepted 01 April 2021.

F-Value	6.322*			
---------	--------	--	--	--

Notes: Significance at the 5 per cent and 1 per cent level of confidence as indicated by \* and \*\* respectively.

The above table 4 shows the regression result of four independent variables consist of online place, online product, online promotion, and online price and analyze its relationship with the dependent variable of Gen X's household financial consumptions toward online shopping.

#### 4.5- Hypothesis Testing

Hypothesis testing is statement that conveys the final result of research. For hypothesis testing complete knowledge of all data should be available, it is a judgment made by person based on the data obtained from the sample. Hypothesis testing either accepts or rejects a specific statement based on the results of regression tests (Anderson, Burnham and Thompson, 2000).

The value of  $\beta$  represents the relationship between the independent variable and the dependent variable on hand, and the p value and t value are used to prove whether this relationship exists, which is called the significance confidence. The above table shows that the beta values of online products, online promotions, online prices, and online locations are 0.546, 0.236, 0.021, and 0.051, respectively. The four independent variables are positively correlated with generation X household financial consumption and online shopping, which means that any change in the four independent variables will directly increase generation X household financial consumption to online shopping purchases.

The P value is 0.00, which means that the confidence level is greater than 95% and the standard error is less than 5%. Therefore, the relationship between the four independent variables and the financial consumption of Generation X households is very important. The result is consistent with the hypothesis test. Therefore, when there is a significant relationship between the four independent variables and the household financial consumption of Generation X, the null hypothesis is rejected and the alternative hypothesis is accepted.

**Table 5: Summary of hypothesis**

Hypothesis	Significant Level	Status
H0: There is no significant relationship between online product and Gen X's household financial consumptions.	95%	Reject
H1: There is significant relationship between online product and Gen X's household financial consumptions.		Accept
H0: There is no significant relationship between online		Reject

Received 05 March 2021; Accepted 01 April 2021.

promotion and Gen X's household financial consumptions.	95%	
H2: There is significant relationship between online promotion and Gen X's household financial consumptions.		Accept
H0: There is no significant relationship between online price and Gen X's household financial consumptions.	95%	Reject
H3: There is significant relationship between online price and Gen X's household financial consumptions.		Accept
H0: There is no significant relationship between online place and Gen X's household financial consumptions.	95%	Reject
H4: There is significant relationship between online place and Gen X's household financial consumptions.		Accept

For hypothesis 1, the findings of regression test of online product is positively related with Gen X's household financial consumptions buying decisions in online shopping and it is statistically significant, which accepts the alternative hypothesis and rejects the null hypothesis as shown in the above table.

For hypothesis 2, regression results found that the relationship between online promotion and Gen X's household financial consumptions buying decisions is positive and it is statistically significant, hence null hypothesis is rejected and alternative hypothesis is accepted.

For hypothesis 3, regression results suggest that there is positive relationship between online price and Gen X's household financial consumptions buying decisions and it are found to be statistically significant which rejects the null hypothesis and accepts the alternative hypothesis.

For hypothesis 4, hierarchy regression results suggest that is positive relationship between online place of online shopping and Gen X's household financial consumptions buying decisions and it are found to be statistically significant which rejects the null hypothesis and accepts the alternative hypothesis.

#### **4.6 Findings and Discussion**

Data analysis is done by two ways; first demographic analysis is done, and then followed by multiple regression analysis. Demographic analysis discussed the different characteristics of respondents such as gender, age, education, status, income and their probability to use online shopping in a month. Respondents belonging to different demographic sectors respond differently towards the Gen X's household financial consumptions to online shopping.

Then reliability test is performed on this data to determine the reliability of data and it is found that all the variables are reliable, have a value of greater than 50%. Therefore, on the basis of this data first correlation test is performed to determine the relation between

Received 05 March 2021; Accepted 01 April 2021.

dependent and independent variables. Multiple regression tests are performed on the regression equation and it was found that online product, online promotion, online price and online place are related with Gen X's household financial consumptions and the relationship is found statistically significant which accepts the alternative hypothesis.

The research for the results may be the number of respondents. The research is based on a survey of 250 respondents. Most respondents accurately belong to the same group. As discussed above, if the survey covers different groups of people, the results may be clearer and larger. The remaining four hypotheses discussed to have impacts of online price, online product, online place and online promotion towards Gen X's household financial consumptions. The table 4 shows the regression result of three independent variables consist of online place, online product, online promotion, and online price and analyze its relationship with the dependent variable of Gen X's household financial consumptions toward online shopping.

Hence the research found all hypotheses are statistically significant. The results obtained by the regression test are shown below:

1. There is a significant relationship between online product and Gen X's household financial consumptions.
2. There is a significant relationship between online promotion and Gen X's household financial consumptions.
3. There is a significant relationship between online price and Gen X's household financial consumptions.
4. There is a significant relationship between online place and Gen X's household financial consumptions.

## **VConclusion**

### **5.1 Overall Findings**

According to literature, recent years have improvement about the online shopping behavior in Malaysia and across the world for Gen Xcustomers. In accord with the literature, the research finds that consumers' intention to online shopping under the influence of various factors. Likewise, the research finds that consumers seem to consider changes of policy and social factors. The research study finds that online product; online promotion, online price and online place are among the factors that may affect the Gen X's household financial consumptions.

Prior to data analysis, the research performed reliability test to asset the reliability of the data. According to results, the Cronbach's Alpha value for all the chosen variables is strongly reliable. Moreover, the research hypotheses have been found to have significant impact on each other in a way that the entire 4 hypotheses generated related more or less to each other.

### **5.2- Contribution of Study**

Online shopping buying decisions are an essential part in the market especially for the Malaysian Gen X customers due to the daily activity and it will directly create the market stability between online shopping and vendor shopping. The incorporated

Received 05 March 2021; Accepted 01 April 2021.

aspects of this research have helped in concluding various significant aspects that are related with the studied variable.

The overall finding of this research has helped in further anticipating future amendments and strategy adoption which can motivate improvement in online shopping decision for the customer, Gen X customers and also for the seller to practice approaches that can best benefit in spreading awareness among the consumer society for the sake of increasing online product sales.

In addition, it has been concluded that online product, online promotion, online price, and online place are highly essential and beneficial for the sake of increasing sales and bringing awareness to the society about the advantage and benefit when using online shopping for Gen X's household financial consumptions.

## REFERENCES

- [1] Boru, Tesfaye. (2018). CHAPTER FIVE RESEARCH DESIGN AND METHODOLOGY 5.1. Introduction Citation: Lelissa TB (2018)
- [2] Changchit, C. (2006). "Consumer perceptions of online shopping," *Issues in Information Systems*, 7(2), 177-181.
- [3] Chua, Adeline & Harn, Phaik & Khatibi, Ali & Ismail, Hishamuddin. (2006). *E-Commerce: A Study on Online Shopping in Malaysia*.
- [4] Creswell, J. W., & Plano Clark, V. L. (2011). *Designing and conducting mixed methods research* (2nd ed.). Thousand
- [5] Datta, Sanjoy. (2018). *Sampling methods*.
- [6] Dubinsky, L. a. (2004). compare price of website and local retailing store. *Online Shopper Behavior: Influences of Online Shopping Decision*, 69.
- [7] Frendo. (1999). Online shopping mall change to e-retailer. *Journal of Management and Marketing Research*, 3.
- [8] Grover, Vijay. (2015). *RESEARCH APPROACH: AN OVERVIEW*. *Golden Reserach Thoughts*. 4. 1-8.
- [9] KlausGrasshoff, KlausKremling & Manfred Ehrhardt ; *Methods of Seawater Analysis* (2009)
- [10] Kotler, A. (2004). purchasing decision process. consumers' attitude toward online shopping, 2.
- [11] Master Card Worldwide Insights, (2008). Online shopping in Asia/Pacific-Patterns, trends and future growth. Retrieved April 29, 2011, from [http://www.mastercard.com/us/company/en/insights/pdfs/2008/Asia\\_Pacific\\_Online\\_Shop.pdf](http://www.mastercard.com/us/company/en/insights/pdfs/2008/Asia_Pacific_Online_Shop.pdf)
- [12] Nornadiah Mohd Razal & Yap Bee Wah ; Power comparisons of Shapiro-Wilk, Kolmogorov-Smirnov, Lilliefors and Anderson-Darling tests ; *Journal of Statistical Modeling and Analytics* Vol.2 No.1, 21-33, 2011
- [13] Olufowote, James. (2017). *Limitations of Research*
- [14] Shim, S., Eastlick, M. E., Lotz, S. L., & Warrington, P. (2001). An online prepurchase
- [15] Taherdoost, Hamed. (2017). *Determining Sample Size; How to Calculate Survey Sample Size*.

Received 05 March 2021; Accepted 01 April 2021.

[16] Wu, Y. a. (2007). prices and promotion. Online Shopper Behavior: Influences of Online Shopping Decision, 72.

[17] Yellapu, Vikas. (2018). Descriptive statistics. International Journal of Academic Medicine