



Vietnamese millennial consumers' behavior towards E-commerce

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Abstract

According to GlobalData (2020), Vietnam was considered as one of the fastest growing e-commerce market in the Southeast Asia region, with the market value of 13.1 billion USD in 2020. One of the key driving forces behind such tremendous growth was suggested to be the millennials – the dominant population group that are exceptionally more tech-savvy with greater buying power than other previous generations. As businesses are developing greater interest in this potential millennial consumer group, it is essential that they gain deeper understanding of their target consumers' behaviour and attitude towards shopping on local e-commerce sites. Therefore, the objectives were to discover Vietnamese millennials' behaviour during different stages of the decision-making process and identify the challenges they were facing so as to improve their experiences.

A qualitative research was conducted with the use of a semi-structured asynchronous interview as data collection method. Convenience sampling was adopted and a sample of 16 Vietnamese millennials were interviewed via the Internet. Inductive reasoning was implemented to analyze collected data. In addition, content analysis and constant comparative methods were also adopted during the data analysis stage.

The results initially revealed the most influential criteria affecting Vietnamese millennials' purchase decision as well as the criteria that these consumers consider the least during the alternatives evaluation. The most influential factors include price, reviews, credibility, quality and customer service while delivery time and minor price differentiation belong to the least significant criteria. Secondly, the results suggested different sources from which millennials look for product information and indicated greater trust of them in family and friends' words as well as non-paid reviews than in online, sponsored reviews. Finally, e-commerce shopping obstacles were acknowledged and improvement suggestions were made by participants. E-commerce businesses that target Vietnamese millennials or researchers in the same field could benefit from the insights of this research.

Keywords/tags (subjects)

Vietnamese millennials, consumer behavior, e-commerce, millennial e-consumer behavior, consumer attitude, online shopping, asynchronous interview study.

Miscellaneous (Confidential information)

For example, the confidentiality marking of the thesis appendix, see Project Reporting Instructions, section 4.1.2

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1 INTRODUCTION

1.1 Research background

Since the beginning of human civilization and beyond, people have increasingly engaged in different trading activities on a daily basis. Needless to say, commerce has become the key driver of human survival and development. In the last few decades, the dawn of Digital Age has dramatically transformed the way businesses are conducted. The technological advancement and widespread adoption of the Internet have initiated a new kind of commerce, electronic commerce (e-commerce), which allows virtually trading activities among businesses and individuals via the Internet. As a result, the boundary between traditional commerce and e-commerce has been gradually blurred because most businesses have started to facilitate rapid integration of the Internet and e-commerce into their system and operation. (Mourya & Gupta 2014)

The rapid emergence of e-commerce impacts not only business operations but also consumers' shopping behavior and habits (Scott-Briggs 2017). E-commerce has enabled consumers to seek information, compare and make purchases on different devices and at their fingertips without the need of visiting physical stores. Additionally, due to the explosive growth of social media and online shopping platforms, consumers are more actively sharing their purchase experiences as well as seeking reviews and opinions from other consumers (Chaffey & Ellis-Chadwick 2019). E-commerce era consumers have consequently considered shopping as a social activity (Ghelber 2020).

Such drastic changes in modern e-commerce shopping habits have required businesses to constantly conduct research and improve their understanding of the evolved consumer behavior so as to adapt and enhance consumer experience (Close 2012). A thorough consumer behavior analysis may assist businesses in knowing their audience more deeply, optimizing marketing strategies and enhancing brand loyalty more effectively (Azevedo 2019, Ghelber 2020). Moreover, by identifying needs and demands of consumers, consumer behavior research also encourage product or service innovation and improvement.

In Vietnam particularly, a report conducted by EU-Vietnam Business Network (2018) showed that there has been a strong growth in the number of Internet users in the last 20 years with a penetration rate of 54% in 2017, which is higher than the world-wide average of 46.5%. This figure continues to reach approximately 71% in 2021 (Statista 2021). Resulting from such impressive penetration rate, the E-commerce White Book 2020 published by the E-commerce and Digital Economy Agency (iDEA) of the Ministry of Industry and Trade (MoIT) reported that Vietnam's B2C e-commerce revenue experienced a 25% increase from 2018 to 2019, reaching 10.08 billion USD. The e-commerce market value continued to rise by 30% and peaked in 2020 with 13.1 billion USD, making Vietnam one of the fastest thriving e-commerce markets in the Southeast Asia region (GlobalData 2020).

1.2 Research objectives and questions

Indeed, the researcher particularly finds the tremendous growth of e-commerce market in Vietnam impressive and noteworthy. Besides that, what intrigues the researcher most is one of the contributing factors to such growth that is the young and digitally savvy population, mainly the Millennials. Being considered as the largest group of Vietnamese online shoppers and key labor force, the consumer behavior of Millennials has sparked the researcher's interest and become the target study subject of this research. While having a great impact on the e-commerce market, this group of consumers' behavior is at the same time affected by the e-commerce activities.

Although there have been a number of statistical research testing the impact of different factors on consumer behavior with quantitative approach, there are few qualitatively designed to provide deep understanding and insight into the behavior, needs and motivations of this particular demographic in Vietnam. Hence, to fill that gap, the goal of this research is to qualitatively explore and understand how Vietnamese millennials behave towards e-commerce as well as figure out the challenges they are facing. Given the mentioned research purpose, following are the questions that this study aims to address and answer:

1. Which criteria do Vietnamese millennials use to evaluate different e-commerce alternatives to make final purchase decision?

2. How do Vietnamese millennial customers seek and evaluate product information and recommendation before making a purchase on e-commerce sites?
3. What are the obstacles millennial Vietnamese consumers facing when shopping on e-commerce sites? To which extent these obstacles affect their straight rebuy decision?

1.3 Thesis process

This sub-chapter briefly demonstrates the order of fundamental stages this thesis goes through. Initially, the thesis commences establishing a sound base of literature review, which enables the researcher to gain adequately comprehensive knowledge related to the field of e-commerce as well as consumer behavior in general. This stage of reviewing literature also assists in forming research problems, questions and objectives. After the theoretical framework is set, the researcher starts evaluating different research methods and approaches to determine the most practical methodology for research design as well as the process of data collection and analysis. Following is the report of key findings of data analysis, which are eventually interpreted and explained in the discussion part. The chart below briefly provides a general direction of the thesis process (See Figure1.):

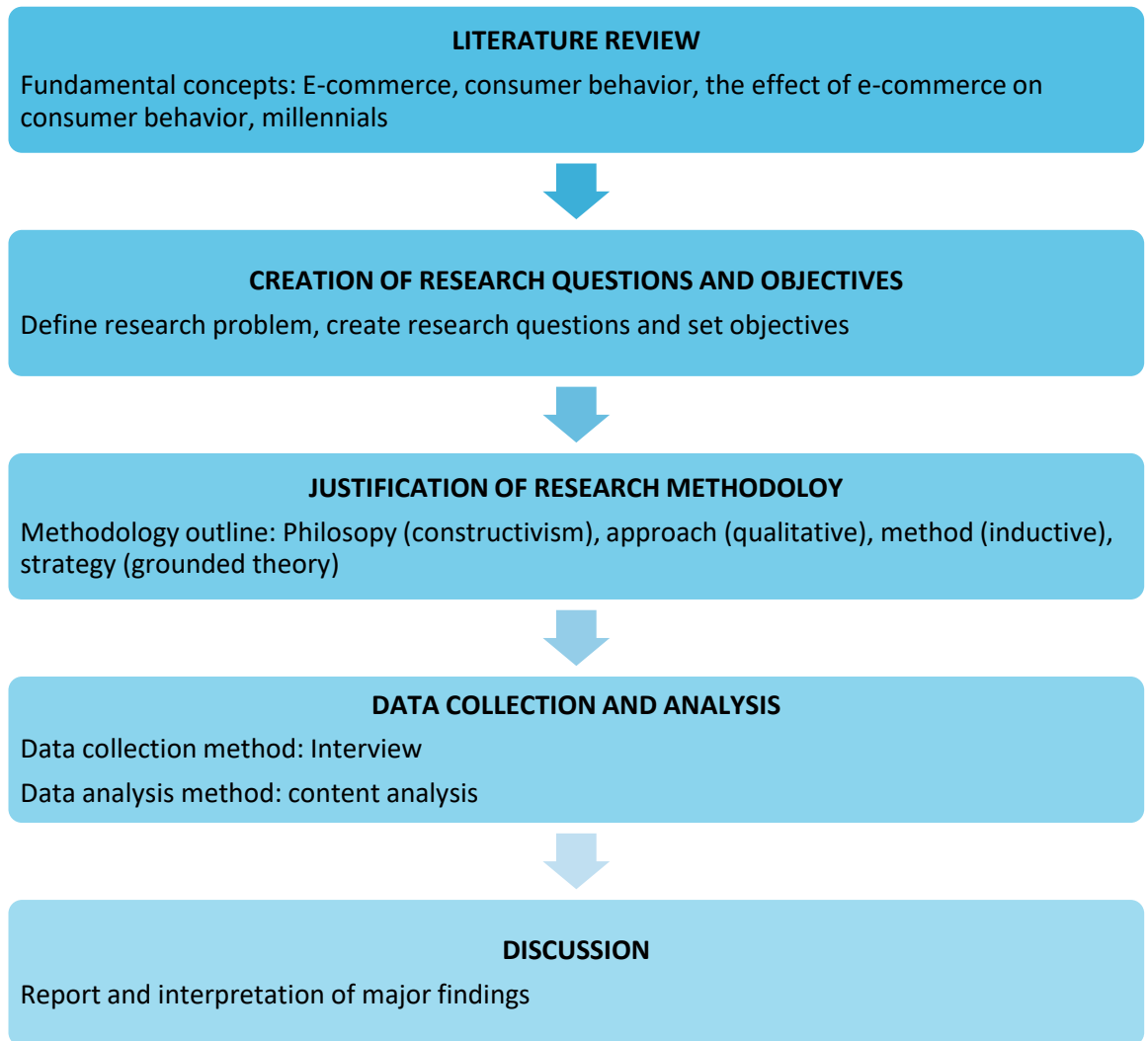


Figure 1. The Thesis procedure

2 LITERATURE REVIEW

This chapter is dedicated to the review and evaluation of existing publications from a variety of literature sources to establish a theoretical basis for this research. These literature sources include books, online publications, organization reports and earlier research relating to the field of e-commerce and consumer behavior. The great availability of relevant literature allowed the researcher to study the topic objectively and critically. Conducting this literature review provided a useful insight into an appropriate research methodology later in the next chapter.

The review begins by defining the key concepts: e-commerce, categories of e-commerce, millennial and consumer behavior. An overview of the characteristics of Vietnamese millennials are also taken into consideration.

2.1 E-commerce

2.1.1 Definition and different perspectives of e-commerce

Since the World Wide Web was invented and the Internet became commercialized in the early 1990s, the term “electronic commerce”, alternatively known as e-Commerce, e-commerce or e-comm, started to come into prevalent use (Turban, Outland, King, Lee, Liang & C.Turban 2018, Mourya & Gupta 2014). There have been several definitions of “electronic commerce” recently, such as “the process of buying, selling or exchanging products, services or information via computer networks, including the Internet” (Turban et al. 2018) or “the use of a computer mediated electronic network such as the Internet as a mechanism for transferring ownership of or rights to use goods and services” (VanHoose 2011). Later on, Laudon and Traver (2017) introduced “e-commerce” specifically as “the use of the Internet, the Web, and mobile apps and browsers running on mobile devices to transact business” or generally as “digitally enabled commercial transactions between and among organizations and individuals”.

Although the term is now widely used to refer to the Internet and other network-based transactions as described above, Bacchetta et al. (1998) and Zhao (2005) argued that this reference has narrowed down the scope of and limited the meaning of

“e-commerce”. This argument is based on the fact that other instruments such as the telephone, television, fax machine, electronic payment and money transfer systems, and Electronic Data Interchange (EDI) have already allowed commercial transactions, even before the emergence of the Internet. Regarding this, broader definitions of “e-commerce” were developed, such as “ a general term for buying and selling processes supported by electronic means, primarily the Internet” (Kotler, Wong, Saunders & Armstrong 2005) or “all financial and informational electronically mediated exchanges between an organization and its external stakeholders” (Chaffey & Chadwick 2019).

Thus, e-commerce was not invented by or for the evolution of the Internet. However, only after the Internet became ubiquitous did the concept of “e-commerce” start to be better known and widely used by the public. The Internet definitely has marked a milestone in the history of electronic commerce as it enables commercial transactions to be conducted interactively between multiple individuals, in a multimedia environment, unrestrained by time and space. Furthermore, thanks to the advantages of delivery time and relatively low user costs, recent interest in electronic commerce has grown predominantly on the Internet. Given the remarkable characteristics above, the Internet has been considered exceptionally more versatile than the other aforementioned conventional electronic means of commerce though they are still in use nowadays. The Internet’s ability to lower barriers to communication and trade has made it the most dominating instrument for the developing e-commerce industry (Bacchetta 1998). Hence, this research's scope only focuses on the implications of electronic commerce taking place via the Internet.

Even though some researchers have attempted to give the term “e-commerce” a definite meaning, a few others believe that this is a “buzzword” and it would be challenging to give it a precise definition. As the participants in e-commerce are becoming more diverse and their complex relationships with e-commerce are developing rapidly, different involved stakeholders are likely to adopt different perspectives on e-commerce. (Zhao 2005, VanHoose 2011). According to Kalakota and Whinston (1997), Turban et al. (2018), Mourya and Gupta (2015), following are a range of different perspectives from which “e-commerce” can be defined:

- From a communications perspective, e-commerce is the distribution of information, products, services or payments by electronic means.
- From a business process perspective, e-commerce is the utilization of technology in the automation of business transactions and flows.
- From a service perspective, e-commerce means cutting down on costs and simultaneously enhancing the speed and quality of service delivery.
- From an online perspective, e-commerce is the process of trading products, information on online services.

As introduced by Chaffey and Chadwick (2019), e-commerce involves two sides of transactions, namely buy-side and sell-side. Adapted from Chaffey and Chadwick's model, the figure below was designed by the author to illustrate the difference between two sides of e-commerce transactions (See Figure 2.)

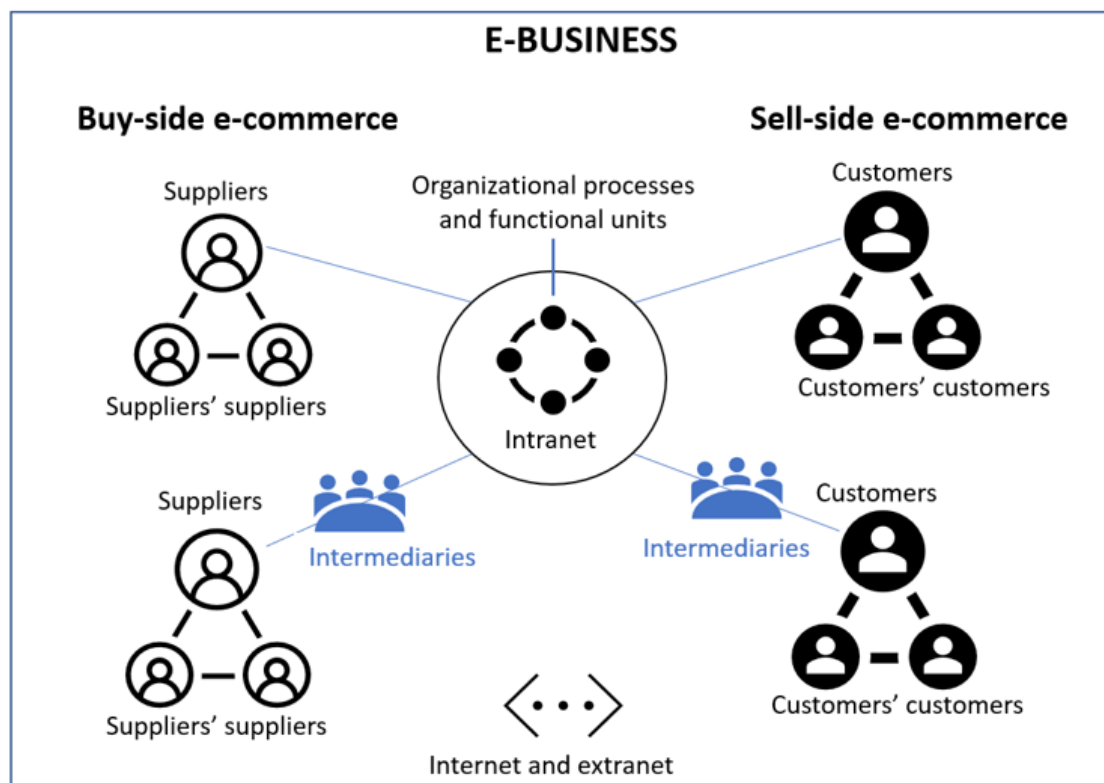


Figure 2. The difference between buy-side and sell-side e-commerce

In a buy-side e-commerce position, an organization engages in business-to-business transactions to acquire needed resources from its suppliers. On the other hand, sell-

side e-commerce emerges when the organization sells products to its customers. The concept of e-commerce in this research is perceived from the online and sell-side aspects.

2.1.2 Relationship between e-commerce and e-business

There has been a debate about the extent to which electronic commerce and electronic business should be defined and whether there is any correlation between them. Since the use of the two terms interchangeably might confuse the readers, the researcher also finds it necessary to distinguish between “e-commerce” and “e-business” from different viewpoints. Given below are the three definitions of relationship between “e-commerce” and “e-business” which the researcher summarises and concludes from the theory suggested by Chaffey (2009). (See Figure 3.)

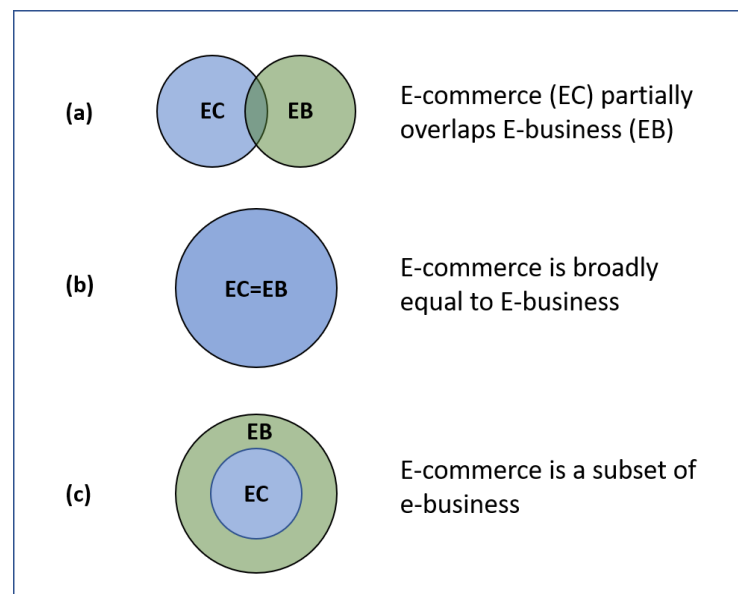


Figure 3. Three relationships between e-commerce and e-business

Some researchers state that e-commerce comprises not only technology-mediated transactions of a firm with a third party but also the electronically based intra- or inter-organisational activities that support such transactions (Rayport & Jaworski 2003). This idea is visualized by Figure 2.(b).

On the contrary, Kalakota and Robinson (2001) argue that e-business consists of both internal and external electronically based activities, including e-commerce, as in Figure 2.(c). In other words, “e-business”, now more commonly used as “digital business”, is considered a broader definition of “e-commerce”. Its scope of activities is not restricted to only buying and selling goods and services online, but extended to providing service to customers, cooperating with business partners, organizing e-learning, and handling electronic transactions inside an organization via intranets, extranets, and Internet (Turban et al. 2008, Chaffey & Chadwick 2019).

That being said, a few authors hold a view that there is a clear distinction between e-commerce and e-business since they represent different phenomena (Laudon & Traver 2017). Sharing a common viewpoint, Kotler et al. (2005), VanHoose (2011), Laudon and Traver (2017) described “e-business” as the use of electronic networks, namely intranets and extranets, within a firm or an organization to exchange information, enable transactions and processes internally. They also emphasize that e-business does not engage in commercial transactions conducted across the firm boundaries, which should instead belong to e-commerce. Nevertheless, at some point where the internal business systems connect with consumers and suppliers, e-commerce and e-business’s activities overlap, blurring the distinction between the two systems at the business organization boundary. (See Figure 2.(a))

Considering all the proposed perspectives, Chaffey (2009) remarked that the relationship between e-commerce and e-business within a company essentially depends on the scope that managers are attempting to achieve when implementing e-business and e-commerce. However, he suggested that the perspective of e-commerce being considered a subset of e-business is the most realistic since e-commerce does not involve certain types of transaction within a company, such as handling a purchasing order, that are elements of e-business. In the context of this specific study, the researcher adopts this perspective and regards “e-commerce” as a part of “e-business”, referring to all transactions between and among organizations and individuals via the Internet.

2.1.3 E-commerce categories

There are several types of e-commerce and various ways to distinguish and classify them. The most typical way is to define these forms of e-commerce by the nature of the relationship between parties or the transactions they conduct (Turban et al. 2008). According to Kotler et al. 2005, there are four major types of e-commerce, illustrated in the table below. (See Figure 4.)

	Targeted to consumers	Targeted to businesses
Initiated by business	B2C (Business to consumer)	B2B (Business to business)
Initiated by consumer	C2C (Consumer to consumer)	C2B (Consumer to business)

Figure 4. Four Internet domains

Business to consumer (B2C) e-commerce refers to the online transactions of goods and services from businesses to individual consumers. B2C e-commerce comprises online exchanges of retail goods, services, and online content. Within the B2C sector, among various types of business models, Laudon and Traver (2017) listed seven common B2C models:

- Online retailers: e.g., Amazon, Walmart, Dell.
- Service provider: e.g., Envoy Global, Rocket Lawyer.
- Transaction brokers: e.g., E*trade, Monster, Booking.com.
- Content providers: e.g., Netflix, Spotify, Apple Music.
- Community providers/ Social networks: e.g., Facebook, LinkedIn, Instagram, Twitter.
- Market creators: e.g., Ebay, Amazon, Etsy, Priceline.
- Portals: e.g., Yahoo, MSN, Google, Bing.

Business to business (B2B) e-commerce, in which online transactions involve business firms on both sides, is considered the biggest form of e-commerce. Two fundamental B2B e-commerce business models include open trading networks and private trading networks (Kotler et al. 2005, Laudon & Traver 2017). Open trading networks, such as worldbid.com or ECeurope.com, are enormous electronic marketplaces where a wide range of businesses find partner contacts online, exchange information and conduct transactions conveniently. On the other hand, private trading networks exclusively connect a firm with its own established suppliers and customers. This private network B2B e-commerce model is considered more effective as it provides sellers greater control over its brand image presentation and enables them to develop deeper relationship with their stakeholders (Kotler et al. 2005).

Consumer to consumer (C2C) e-commerce involves online selling and buying directly among individual consumers, most of the time, with the assistance of a platform provider such as Ebay, Etsy, Craigslist or, through service companies such as Airbnb and Uber. Additionally, several sites like auctions.Amazon even allow individuals to put items up for auction. Chaffey (2009) emphasized that there has been an increase in C2C interactions in the form of social networks, especially when users are now able to trade on Facebook marketplace. Thanks to great availability of the Internet, consumers have also participated in different online forums, which serve specific interest groups, to discuss and share information. This has implied that C2C consumers do not only engage in selling and buying activities but also create and circulate product information themselves (Kotler et al. 2005).

Consumer to business (C2B) e-commerce occurs when consumers themselves look for sellers on the Internet, discover different offers and take the initiative in requesting purchases and giving feedback. Applying this type of e-commerce, pages such as Priceline.com allow customers to approach businesses and set their own preferred price that they are willing to pay for a holiday. As a result, consumers are the ones initiating purchase offers and driving transactions with businesses, instead of the other way around.

2.2 Consumer behavior

2.2.1 Definition of consumer behavior

The term “consumer behavior” was rooted in the marketing concept and initially used in the 1950s (Waguesback and Hyman 1993). Since then, it has increasingly become the core interest of all marketing decision-making in companies (Kotler et al. 2005, Blythe 2013). “Consumer behavior” encompasses the activities that people engage in when “obtaining, consuming and disposing of goods and services” (Blackwell, Miniard & Engel 2001). Khan (2006) described “consumer-behavior” as the “decision making process” and “physical activities” of consumers, associated with their “acquiring, evaluating, using and disposing of goods and services”. Later on, other authors (Solomon, Bamossy, Askegaard & Hogg 2010; Hawkins & Mothersbaugh 2010; Schiffman, Kanuk & Hansen 2012) shared relatively similar views on “consumer behavior” to the above ones, but further added the purpose of those processes and activities that is “to satisfy needs and desires” of the consumers. Chaffey and Chadwick (2009) defined a more specific term, namely “online buying behavior”, as an evaluation of the way individuals use the Internet and other communications channels simultaneously when choosing and purchasing products and services.

In other words, the study of consumer behavior highlights the way people decide on spending their available resources such as time, money and effort on consumer goods and services (Schiffman et al. 2012). The aim of consumer behavior study does not involve only understanding the processes consumers go through to search, choose, use and dispose of goods and services, but also exploring the impacts of these processes on consumers and society (Hawkins & Mothersbaugh 2010).

2.2.2 Consumer behavior model

In order to visualize the general structure and process of consumer behavior in the most concise and simple way, this researcher introduces a conceptual “Model of Consumer Behavior” developed by Hawkins and Mothersbaugh (2010) (See Figure 4.). This model reflects the nature of consumer behavior by depicting major dynam-

ics and the interrelationship between primary elements related to consumer behavior. These elements include external and internal influences, self-concept, lifestyle, and decision process.

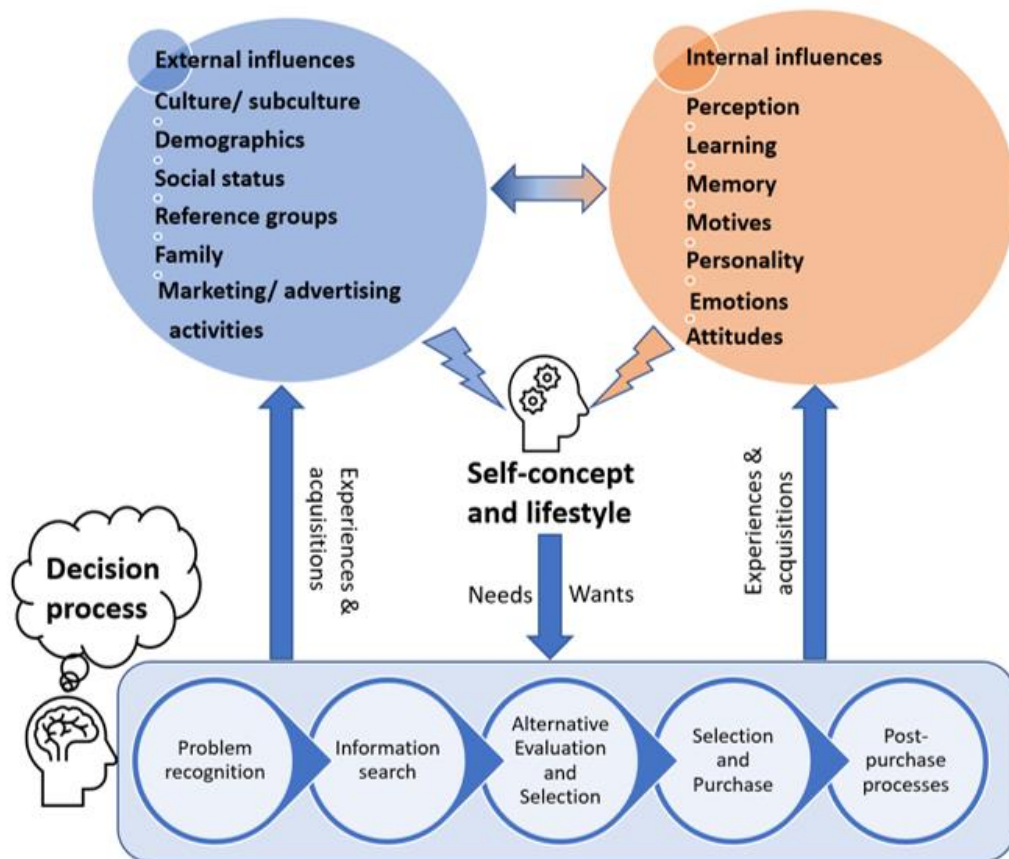


Figure 5. Model of Consumer Behavior

As illustrated from the model above, individuals develop concepts of themselves and adopt subsequent lifestyles depending on various internal and external factors. After that, these self-concepts and lifestyles generate personal needs and desires, some of which encourage consumers to make purchase decisions to satisfy. If such situation arises, the consumer decision process commences. As a result, the experiences and acquisitions emerging from the decision or the process of making it will influence the external and internal factors, which eventually reshape or strengthen the self-concept and lifestyle of the consumers. Hawkins and Mothersbaugh (2010) remarked that this consumer behavior model has been simplified and should act as a brief

overview while consumer behavior in reality is much more intricate, unconscious and organic.

2.2.3 Consumer attitude and behavior towards e-commerce

While online buying behavior, as mentioned above, is related to the process of purchasing goods or services over the Internet, online consumer attitude primarily refers to the psychological state of the consumer when making those purchases, including their beliefs, feelings and behavioral intentions (Li & Zhang 2002). Shergill and Chen (2005) suggested that consumer attitude towards e-commerce has a considerable influence on behavioral intentions as well as actual shopping behavior. Consequently, positive consumer attitude towards e-commerce is believed to have significantly favourable impact on their online shopping intention and behavior (Bhattacharjee 2000; Lin 2007; Yuliharsi, Islam & Daud 2011; Lim, Osman, Salahuddin & Romle 2011).

A great number of authors and scholars have conducted extensive research to acquire further knowledge of consumer behavior on e-commerce platforms. These studies were carried out from various perspectives to provide detailed insights about the field of consumer behavior and generally classified into two directions: consumer-oriented and technology-oriented (Dennis, Merrilees, Jayawardhena & Wright 2009; Huseynov & Yildirim 2016). In particular, consumer-oriented research focus on investigating consumer behavior from a wide range of aspects, such as consumer demographics (Brown, Pope & Voges 2003; Alam, Bakar, Ismail & Ahsan 2008), cultural factors (Ko, Jung, Kim & Shim 2004), trust factor (Lee & Turban 2001, Lee & Lin 2005, Hassaein & Head 2007, Goode & Harris 2007, Dennis et al. 2009, Lin 2011), perception of risk (Jarvenpaa & Todd 1996, Elliot & Fowell 2000, Szymanski & Hise 2000, Park & Kim 2003, Jusoh & Ling 2012). While Ko et al. (2004) revealed that there was no significant correlation between race and online shopping, Brown et al. (2003) proposed that gender was relatively less influential than past purchase experience in consumer's intention to purchase on the Internet. Majority of researchers highlighted the remarkable effect of trust on online shopping intentions (Denise et al. 2009, Huseynov & Yilgirim 2016), consumer attitude (Hassaein & Head 2007, Lin 2011), overall service quality and consumer satisfaction (Lee & Lin 2005). Gefen and

Straub (2003) also proposed websites that gain high level of trust may be more financially successful than those do not. Additionally, low perception of risk is suggested to increase consumer satisfaction with the online information service (Elliot & Fowell 2000, Szymanski & Hise 2000, Park & Kim 2003). On the other hand, Jarvenpaa and Todd (1996) argued that their research sample did perceive risk as a barrier to e-commerce shopping, however, consider it not as important as other factors such as product perception, shopping experience and customer service.

In terms of technology approach, various researchers have investigated the effect of different technical factors and e-commerce Website's elements on e-consumer attitude and behavior. Constantinides (2004) categorized the elements of the web experience into three main groups: the functionality of a website, psychological elements and content elements. Functionality factors such as perceived usefulness (Chen & Barnes 2007; Hajli 2014; Hoque, Ali & Mahfuz 2015) and ease of use (Stern & Stafford 2006, Hoque et al. 2015) exercise a crucial influence on e-consumer behavior. Moreover, customer service is suggested one of the functionality factors contributing to the effect on consumer attitude and perception towards shopping on e-commerce platforms (Jarvenpaa & Todd 1996, Shergill & Chen 2005). Security and privacy are among the predominant psychological factors having an impact on consumer's purchase intentions and perceptions (Shergill & Chen 2005, Chen & Barnes 2007, Huseynov & Yildirim 2016). Content elements mostly refer to web design, user interface, product and service information quality. Comprehensible and visually appealing web design with clear user interface quality is likely to enhance consumer satisfaction (Park & Kim 2003, Lee & Lin 2005). Adding accurate images and graphics to provide product information may increase trust level and encourage shopping intention (Huseynov & Yildirim 2016). In addition, the impact of social media could not be neglected as it encourages consumers to generate content related to their purchases and experiences. Hence, these online interactions, facilitated by the social media platforms, eventually develop trust among these communities and considerably affects consumer intention to buy (Hajli 2014, Alsubargh 2015).

Considering social influences, there have been abundant literature investigating different social factors on consumer decision-making process and suggesting that social influences play a persuasive role in forming consumers' perceptions, thoughts and

behaviors. A study of Park and Kim (2008) indicated that customers are actively conducting social search from diverse online sources to search for online reviews which demonstrate both positive and negative experiences and assessments of previous customers. According to Wood and Hayes (2012), consumer's decision making is considerably affected by others' opinions, that is to say, consumers are influenced by their social circle during the decision making process to buy or consume products and services. It is also emphasized that even though consumers seem to take decision individually, they tend to be attentive to the opinions and preferences of the ones in close relationships. Arndt (1967) suggested that the level of influence by these social connections, also called as social ties, would depend on the strength and closeness of the ties. Close connections such as friends and family members are believed to create a stronger impact on purchase decision, than weak ties such as online reviewers and acquaintances whom consumers do not associate well with, especially when consumers have difficulty in making decision (Duhan, Johnson, Wilcox & Harrell 1997). Recently, the "2017 Consumer Content Report: Influence In The Digital Age" published by Stackla reveals that millennials highly value content from friends and family more than which from celebrities during decision-making process. Likewise, another research project "The Influence Of Experience" by agency Because (2017) presents similar findings concluding that modern consumers are likely to consider family and friends as key trusted recommenders while their trust in celebrities and media is on the wane.

It is critical that e-commerce retailers accurately identify and effectively manage deciding factors that influence consumer behavior, in order to implement suitable marketing strategies to attract potential consumers as well as retain current ones (Huseynov & Yildirim 2016). It is also noteworthy that these deciding factors may differ depending on the individual consumer characteristics, particular context and circumstance (Lin 2007).

2.3 Millennials

Millennials, sometimes mentioned as Digital Natives, is referred to the generation of people born between 1980 and 2000. This was the first generation to grow up in an era of digital technology that is dominated by computers, mobile phones, satellite

TV, iPods and iPads, and social media. Given the opportunity to get access to these incredibly advanced technologies in the last three decades, Millennials have gained a substantially different experience with technology than former generations such as Generation X and Baby Boomers. As a matter of fact, they are clearly more comfortable with using various means of digital platforms on a daily basis. They do not simply embrace technology, but highly consider it a part of their lifestyle. Consequently, Millennials adopt a completely new way to interact and engage with brands via mobile phone or social media, which requires new marketing and advertising strategies from brands to attract and convince them to make a purchase. (Laudon & Traver 2017, Kotler & Armstrong 2018)

Since Millennials are considered influential consumers and trendsetters with a rapidly increasing purchase power, it is important that businesses improve their understanding of typical traits of this specific generation. Millennial consumers are growing interest in establishing collaboration with brands and businesses and appreciate the companies' attempt to take their opinions into consideration. They are willing to be involved in co-creating the products and the brand. Moreover, millennials are remarkably active on social networks where they express opinions and share habits. They do not just purchase and consume products and services in silence, instead millennial consumers are more likely to share their experiences visually and openly on social media. Their enthusiasm for connection has been expressed apparently online and allowed them to represent the brands they share. Millennials are the generation that enjoy and value diverse experiences and adventures which offer them exclusive excitement. Also noteworthy is the fact that they integrate their own systems of personal values and beliefs into their decision-making journey when choosing a brand to support and purchase from. More than any other generations, millennial individuals also seek for genuineness and authenticity. (Solomon 2018)

According to a report conducted by Kantar WorldPanel (2018), Vietnamese millennials account for 35% of the population in Vietnam and are considered key driver of workforce and economic growth. Therefore, this demographic group undoubtedly becomes the core consumer target to many brands. Due to the great advancement of technology, Vietnamese millennials have evolved distinctive lifestyles, mind-sets and expectations which tremendously differentiate their consumer behaviors from

those of older generations. These millennials consumers are exceptionally tech-savvy, however, being overwhelmed by the massive flow of information has made them more skeptical and selective of brands' advertising and claims. Therefore, the most effective approach to draw their attention is to establish authentic and emotional communication. Furthermore, digital platforms exist in almost every stage of Vietnamese millennial's shopping journey, facilitating their decision-making. Since technology has bridged the gap between brands and these consumers, millennials expect more interactions from brands to encourage them to purchase. Additionally, this cohort of consumers are indeed shopping smarter as they spend time doing research, form their own opinions and expect to experience products in reality prior to a purchase. For them, the deciding factor of a good deal is not always the lowest price, but the delivery of best values at a reasonable price.

3 METHODOLOGY

This chapter will discuss how this research is conducted by evaluating and justifying the choice of methods and techniques used which influence the process of data collection and analysis. Firstly, the introduction of the research context is given. After that, the researcher specifies the research paradigm and philosophy of this study. When the paradigm is determined, its implications on the research strategy and design in general and the choice of methods in specific are considered. Following is the selection of the research approach. Eventually, how data have been gathered and analysed will be explained in detail.

3.1 Research problem

The research targets to gain knowledge of Vietnamese consumer behavior and perspective on the local e-commerce market. The result of this research aims to provide local business owners, who already have an online business or intend to establish one, with an in-depth understanding of customer behavior and expectation while shopping online. As online shoppers are the target group of this study, those business owners can benefit from the acquired knowledge by applying it to enhance their customer experience and satisfaction.

In light of the objectives mentioned above, the researcher moves to determine a paradigm for this research. The first step is to identify the meaning of “paradigm”. The term was initially used by Kuhn (1962), who described “paradigms” as “universally recognized scientific achievements that for a time provide model problems and solutions to a community of practitioners”. Guba (1990) defined the term as “a basic set of beliefs that guides actions”, which was further elaborated “a loose collection of logically related assumptions, concepts, or propositions that orient thinking and research” (Bogdan & Biklen 2007). Meanwhile, Crotty (1998) provided alternative definitions such as “epistemologies” and “ontologies”. Additionally, other brief meanings of “paradigm” like “worldview” (Creswell 2014, Hilton & Hilton 2020), “theoretical orientation”, “theoretical perspective” (Bogdan & Biklen 2007) or “a researcher’s philosophical orientation” (Kivunja & Kuyini 2017) were also used. Proposing a paradigm at the beginning of research is suggested since it plays a fundamental role in laying a foundation for following choices in methodology, method approach and research design. Consequently, it could establish the purposes, expectations, and motivations for the research (Mackenzie & Knipe 2006). Among various paradigms, Creswell (2014) and Mertens (2014) have pointed out four primary ones: post-positivism, constructivism, transformative, and pragmatism. Each of the research paradigms has a different set of elements, which consequently suggests a different adoption of the research approach. While post-positivism tends to use mainly quantitative methods for data collection and analysis, constructivism is believed to work well with qualitative approaches. Transformative and pragmatism allow the application of mixed methods. (Guba & Lincoln 2005, Creswell 2014). The figure below illustrates the distinctive characteristics of the four main paradigms, adapted from aforementioned sources.

Postpositivism	Constructivism	Transformative	Pragmatism
<ul style="list-style-type: none"> • Determination • Reductionism • Empirical observation and measurement • Theory verification 	<ul style="list-style-type: none"> • Understanding • Multiple participant meanings • Social and historical construction • Theory generation 	<ul style="list-style-type: none"> • Political • Power and justice oriented • Collaborative • Change-oriented 	<ul style="list-style-type: none"> • Consequences of actions • Problem-centered • Pluralistic • Real-world practice oriented

Figure 6. Four major paradigms

Considering different attributes of the four paradigms as well as the research purpose, the researcher decides to apply constructivism to this research as the researcher intends to interpret different participants' views on the studied topic and reveal the meanings of data collected from the consumers. The element "understanding" and "multiple participant meanings" are represented by the researcher's attempt to understand the complexity of opinions and ideas based on consumers' diverse experiences with e-commerce. One of the basic assumptions guiding the constructivist paradigm is that "knowledge is socially constructed" by the study participants (Mertens 2014). Therefore, constructivist research typically does not start with a theory but gradually develops one throughout the research process (Creswell 2014), representing the "theory generation" element.

Moreover, the researcher also applies the "Research onion" model by Saunders, Lewis and Thornhill (2019) to develop methodology specifically for this research. The model below demonstrates a sequence of essential steps that the researcher should follow from the outer layer to the inner layer to design a practical research project. It also briefly indicates certain choices the researcher made when following these stages. (See Figure 6.)

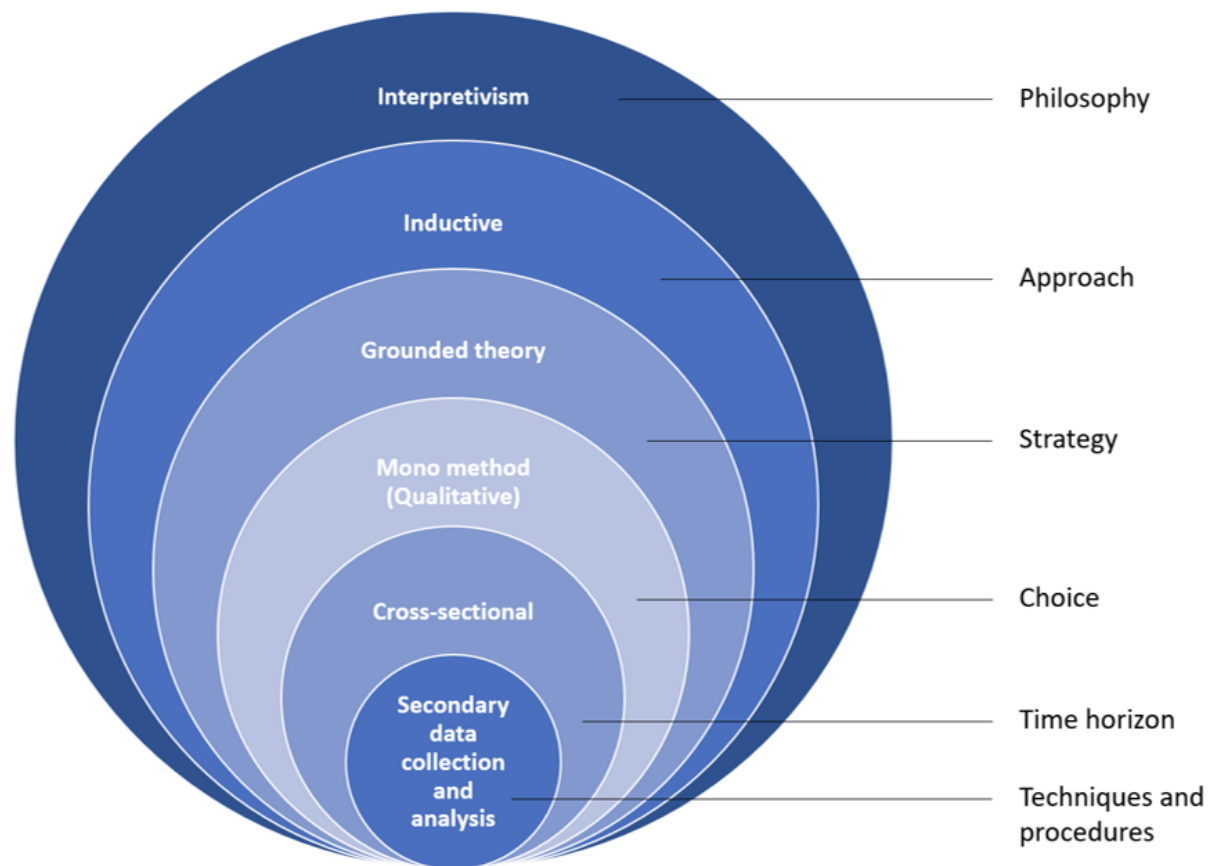


Figure 7. The "Research Onion" of this study

According to Saunders et al. (2019), a research philosophy relates to a set of beliefs and assumptions about the nature and development of knowledge. Adopting a suitable research philosophy will guide the researcher's choice of methodology, strategy, data collection techniques, and analysis process, which all fit together and form a coherent research structure. Hilton and Hilton (2020) suggested categorizing paradigms into two general philosophical approaches: positivism and interpretivism. In brief, positivist research reflects the mindset of a natural scientist. It assumes that factual knowledge exists independently of the perceptions of the individuals involved in the research. In contrast, interpretivist research is mainly adopted by social scientists who believe that reality is established differently by human perceptions. Even though it is claimed that there is no philosophical approach outperforming the others (Tsoukas & Knudsen 2005), considering the research background of multiple participants, the researcher decides to embrace interpretivism. The decision is also based on the

researcher's expectation to interpret and comprehend different meanings from different perspectives.

In conclusion, after considering this research's nature, the researcher justifies adopting constructivism and interpretivism as the research paradigm and philosophy, respectively.

3.2 Research approach

According to Creswell (2014), there are three main research approaches: quantitative, qualitative and mixed methods. Quantitative research often deals with numerical data measured, interpreted, and analysed with the implementation of quantitative techniques such as graphs, charts, and statistics. The goal of quantitative research is to study the causal relationships between particular variables to test hypotheses constructed at the beginning of the research (Saunders et al. 2019, Kuada 2012, Creswell 2014). On the other hand, qualitative research emphasizes non-numeric data such as answers to open-ended questions or transcripts of in-depth interviews. Qualitative research aims to understand social phenomena by uncovering meanings from different participant perspectives (Bogdan & Biklen 2007, Kuada 2012). As mentioned above, the quantitative approach is primarily preferred by researchers who embrace the post-positivist paradigm. Meanwhile, the qualitative approach is mainly applied in constructivist research (Guba & Lincoln 2005, Creswell 2014). Additionally, mixed-methods approach, which refers to integrating quantitative and qualitative methods, is mostly used in transformative and pragmatic research (Mertens 2010). Considering the three approaches, qualitatively conducting this research will benefit its core interest in understanding the participants' perspectives and behaviors.

Based on the "Research onion" model of Saunders et al. (2019), there are two suggested approaches to developing a theory in research, called inductive and deductive. These approaches are also labelled as "types of reasoning" (Lodico, Spaulding & Voegtle 2010) or "directions of theorizing" (Neuman 2014). The deductive approach begins with forming a hypothesis based on a theory derived from the results of earlier research. This approach aims to test the hypothesis and verify or falsify the the-

ory after collecting and analyzing data. Therefore, deductive reasoning is mostly related to the post-positivist paradigm and quantitative approaches (Lodico et al. 2010, Creswell 2014). On the contrary, the inductive approach is characterized by initially observing the phenomenon being studied and creating an abstraction of it, commonly without a determined hypothesis. Later, the researcher identifies patterns or themes from the observation, and then, a general statement or understanding emerges from the analysis of collected data (Lodico et al. 2010). In other words, the theory of inductive research would be formulated from the result of the data analysis helping the researcher interpret the points of views of the participants being studied. Inductive reasoning is suggested to work with a constructivist view and qualitative approach (Crotty 1998). Given the above, inductive reasoning seems to fit this research's nature best and harmonize with the researcher's qualitative approach choice.

3.3 Research method

Research methods relate to specific techniques and procedures applied to gather and analyze data (Saunders et al. 2019, Bogdan & Biklen 2007). These methods include surveys, interviews, observation, etc. Considering the above choices of qualitative approach and inductive reasoning, the researcher decides to conduct interviews to gain different insights from participants. Three common types of interviews used in research are structured interviews, semi-structured interviews, and unstructured interviews (Saunders et al. 2019, Bryman 2016). The less structured the interview, the more control and more freedom the participants have over the interview process to express their opinions. However, intending to maintain the relevance of the participants' answers to the studied topic, the researcher applies the semi-structured interview, which includes a series of open-ended questions. This set of questions also acts as an interview guide that helps participants stay on topic and address specific issues related to the study's aim. Nevertheless, this interview format does not prevent the interview process from being flexible and the participants from freely expressing their ideas to some extent (Bogdan & Biklen 2007).

Due to the obstacle of geographically distant locations, internet interviewing is considered a suitable and convenient method to reach participants located in Vietnam.

Internet interviews are generally classified into two categories: synchronous and asynchronous (Saunders et al. 2019). Regarding different time zones between the interviewer and interviewees, an asynchronous interview could allow participants to respond in a non-real time that fits their schedules. Although this interview method does not generate immediate answers which could be expected in synchronous interviews, it gives respondents time to study the questions, consider and review their answers instead. Consequently, this is likely to encourage open and honest responses, hence improving the quality of data collected. Besides, conducting asynchronous interviews is not only time-saving for the research but also limits the possibility of data misinterpretation since the researcher has the chance to collect answers directly from the participants. (James & Busher 2012)

3.4 Data collection method

Regarding the collected data, this research uses both primary and secondary data. While primary data are acquired directly from the researcher to serve the research's purpose specifically, secondary data have been previously collected, analysed, and stored by other researchers. This research's primary data are obtained from the answers to the asynchronous interviews. The respondents granted permission to use these answers as data for the academic purposes of this research. The primary data collection's goal is to answer the research questions and meet its objectives; nevertheless, primary data are recommended to be collected when there has been a solid theoretical foundation of secondary data. As suggested by Saunders et al. (2019), such a theoretical base can support the primary data collection in accomplishing its goal by providing useful sources, which might help to answer the research questions. In the literature review chapter, the researcher leverages secondary data mostly derived from a variety of published sources such as books, journals, articles, newspapers, organization websites, and reports in the field of e-commerce.

3.5 Population and sample

Within a research context, population represents the group of people the researcher wants to acquire data from (Trochim 2005). As defined by Sekaran and Bougie (2016), population refers to a collection of all subjects such as people, events and

things that are involved in the research and used for analysis. To determine the population of potential participants from whom the researcher desires to obtain data, it is essential to initially recap the research objectives. As the objectives of this research are:

- To find out the preferred payments of Vietnamese millennials' purchases on e-commerce sites.
- To find out which platforms Vietnamese millennials prefer to make purchase from.
- To find out what kind of products and services Vietnamese millennials mostly purchase from those pages.
- To discover how Vietnamese millennials seek and evaluate product information and recommendation before making an e-commerce purchase.
- To discover the criteria Vietnamese millennials use to evaluate alternatives when making an e-commerce purchase.
- To discover the obstacles Vietnamese millennials are dealing with when making purchases on those e-commerce platforms.

It is evident that the potential population of this research is the Vietnamese millennials living in Vietnam. Next, the study sample of this research is selected from this population. A study sample refers to a subgroup of the determined population. In particular, it is a group of people or objects extracted from an entire population to represent it (Kumar 2018). In order for the study sample to have representative properties of the whole population and sufficiently facilitate the validity of the analysis, it needs to fulfil these requirements:

- Vietnamese living in Vietnam
- Born between 1980 and 2000
- Different occupations and incomes
- Have past experiences in purchasing from e-commerce sites.

Additionally, the sample selection process only commences when the sample size is determined. In view of the qualitative research's nature, sample size does not

play a critical role in the sampling process, but is rather established at a saturation point while gathering data (Patton 2002, Sekaran & Bougie 2016, Kumar 2018). As the primary goal of qualitative research is to explore the diversity of views by conducting in-depth interviews, the sample size is relatively small compared to quantitative research (Sekaran & Bougie 2016, Kumar 2018). More specifically, Guest, Bunce and Johnson (2006) recommended 12 interviews should be conducted to adequately reach the saturation point for a qualitative research of a homogenous cohort. Meanwhile, Bertaux (1981) suggested that researchers learn considerably from the first few interviews and realize the patterns emerging from responses by the 15th interview. Since all the participants are Vietnamese millennials, the study sample of this research has a reasonable degree of homogeneity. Furthermore, the complexity of the data also has an impact on the saturation point and the number of interviews (Ryan & Bernard 2006). In this particular study, the implementation of semi-structured and asynchronous interview has limited the complexity level of data collected. Hence, the researcher finds 16 interviews to be an appropriate study sample size for this research.

Regarding sampling design, qualitative studies with the main goal of exploring and interpret phenomena mostly adopt convenience sampling (Sekaran & Bougie 2016). Being a native Vietnamese herself and having social connections in Vietnam grant the researcher access to a wide pool of ideal sample which best represents the population the researcher is interested in.

3.6 Data analysis

Qualitative data analysis is a systematic process of finding and categorizing raw, textual data into a structured framework to eventually reveal the meaning of the phenomena (Patton 2002, Wong 2008). The data analysis commences as soon as the researcher starts collecting the data and continues afterwards (Kvale 1996). During this process, the researcher utilized content analysis method to identify significant patterns and themes. The researcher is likely to benefit from this analysis method because of its ability to decrease and simplify a considerable amount of data (Moore, McCabe & Akman 2005). Moreover, content analysis' transparency and unobtrusiveness characteristics are also considered great advantages of

this method (Crowley & Delfico 1996, Bryman 2008). Constant comparative method is also simultaneously utilized during the data analysis process in order to make comparison and find commonalities among participants' behaviors and experiences (Glaser 1965).

The researcher followed a process of 5 fundamental steps to analyse the collected qualitative data (See Figure 7.). The first step involves getting familiar with the data by scanning all the interview responses to gain a general sense of the information and identify initial impressions (Renner & Powell 2003). Secondly, the researcher attempts to assign codes to relevant units of data, i.e. words, phrases or sentences (Kumar 2018). These codes represent the essence of participants' ideas, thoughts and opinions that are either expected, surprising or unusual (Creswell 2014). After that, relevant codes are clustered together to form sub-categories which are later classified into key categories, i.e. themes (Scott 2004). As soon as all themes and sub-categories are identified with relevant codes, the researcher starts to recognize patterns and establish relationships both within and between sub-categories and themes (Saunders et al. 2019). Finally, the researcher interprets the data and narrates the findings to form a theory. At this stage, the researcher is able to draw conclusions and provide meaning of the phenomenon

(Renner & Powell 2003, Creswell 2014). Throughout the entire process, the researcher uses Excel programme as the tool to analyse data manually.

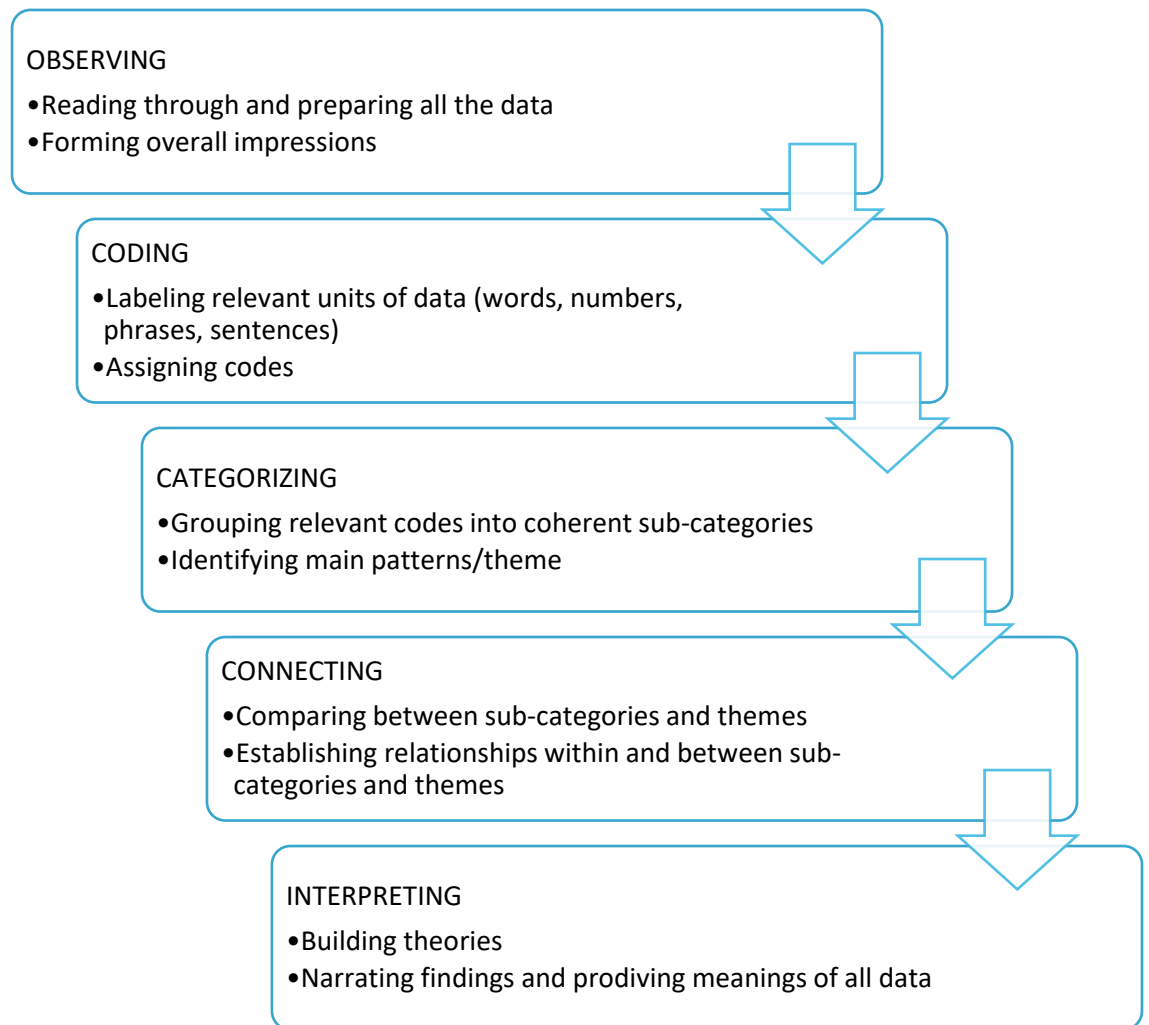


Figure 8. Qualitative data analysis process

4 RESULTS AND ANALYSIS

This chapter's objective is to answer the addressed research questions by revealing the key findings and results achieved from the process of data analysis. The researcher follows closely the guidance of the predetermined research design and methodology during the stage of data analysis to maintain the coherence of this research. The justification of research method and process as well as the study population and sample in the previous chapter has enabled the data collection and analysis to achieve a reasonable level of validity and reliability, making sure that the results meet a decent standard for practical applications. These results are fundamental resources for the "discussion" chapter where they will be theorized based on the foundation of the secondary data collected in the literature review.

The researcher finds it necessary to briefly review the 3 main research questions to get a general idea of how the entire chapter is constructed in order. This research has addressed the 3 following questions in the first chapter:

1. Which criteria do Vietnamese millennials use to evaluate different e-commerce alternatives to make final purchase decision?
2. How do Vietnamese millennial customers seek and evaluate product information and recommendation before making a purchase on e-commerce sites?
3. What are the challenges millennial Vietnamese consumers facing when shopping on e-commerce sites? To which extent these challenges affect their re-purchase decision?

Before presenting the main findings to provide answers to these research questions, the chapter initially introduces a general overview of the participants' background information. These information mainly concern shopping habits of the millennial Vietnamese participants.

4.1.1 Participants' background characteristics

The interview began with several background questions to gain a better understanding of the participants in terms of:

- Gender
- E-commerce site preferences
- Types of products frequently bought on those e-commerce sites
- Preferred payment method

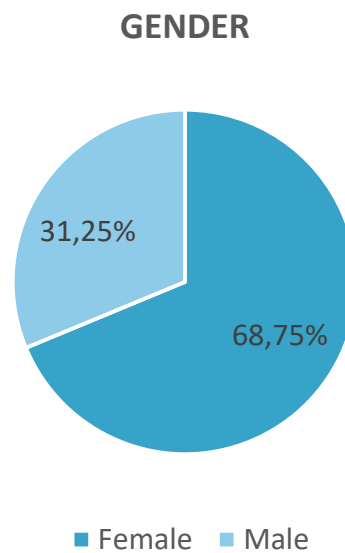


Figure 9. Gender distribution of participants

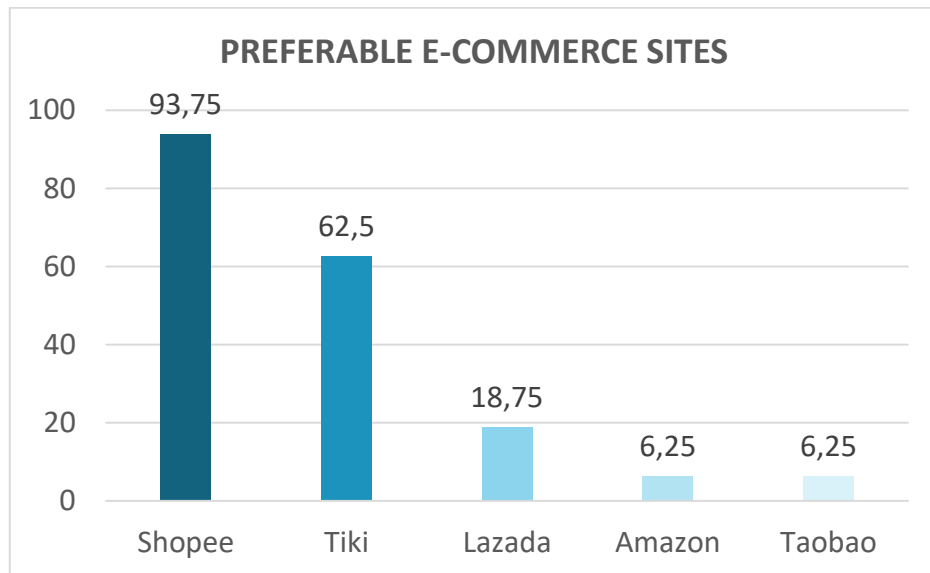


Figure 10. Preferred e-commerce sites by participants

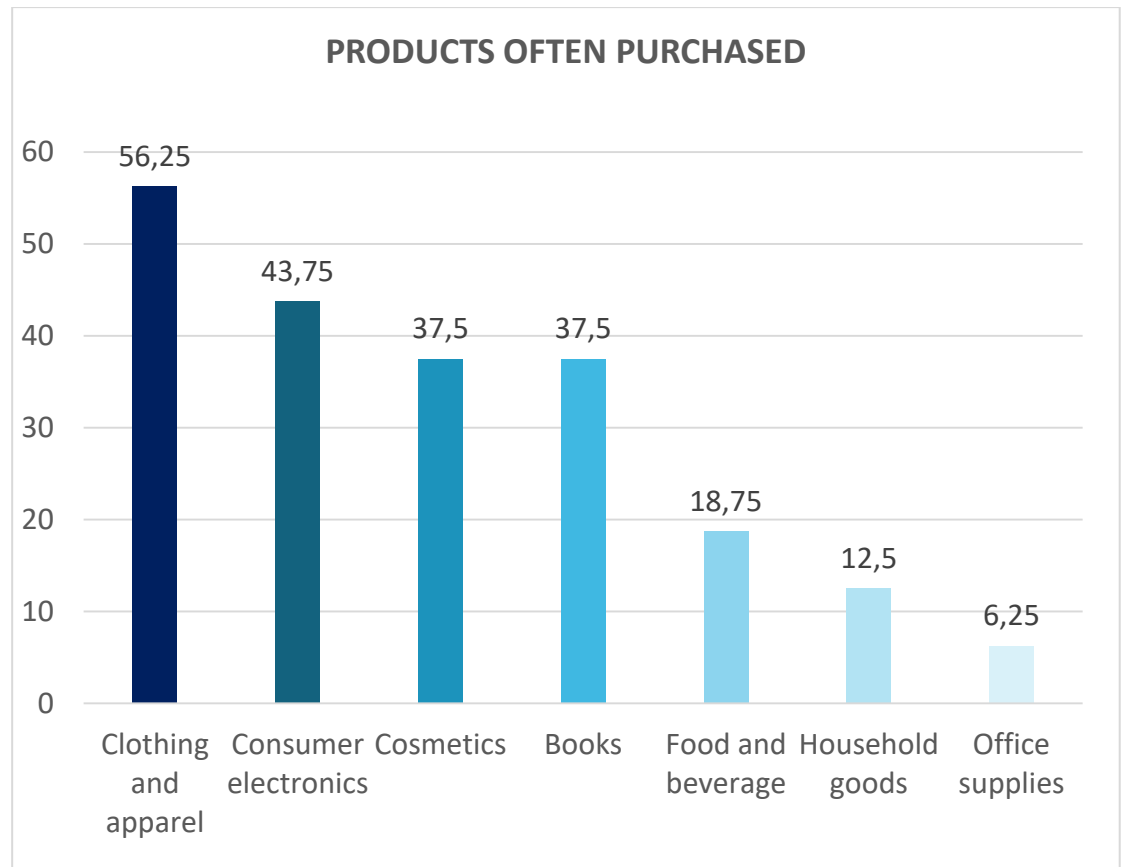


Figure 11. Types of products often purchased by participants

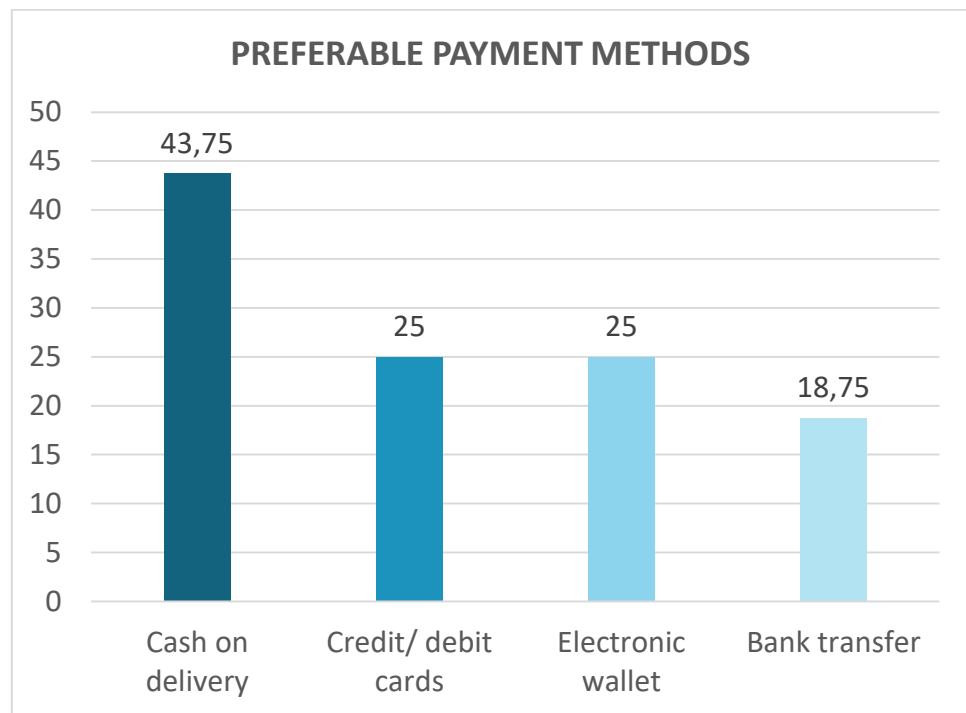


Figure 12. Preferred payment methods by participants

4.2 Vietnamese millennial consumers' behavior towards e-commerce shopping

Once the transcriptions of the interviews were analysed, a total of 30 main codes derived from the data. These 30 principal codes defined the key patterns of perceptions and attitudes that Vietnamese millennial consumers have towards shopping experience on local e-commerce sites. They represent ideas, opinions and thoughts the respondents expressed during the interviews. After that, these codes were classified into 9 sub-categories, namely:

1. Most influential criteria on purchase decision
2. Least influential criteria on purchase decision
3. Main sources of information and recommendation
4. Influence of others' opinions on purchase decision
5. Online reviews versus family and friends
6. Positive attitude towards non-paid reviews
7. Skeptical attitude towards sponsored reviews
8. Reasons for negative impression on e-commerce purchase
9. Recommendation for e-commerce improvement

These sub-categories may establish interrelationships and have influence on each other. Eventually, the collected data has suggested 3 key themes to which the sub-categories belong. The first theme emerging from the data analysis proposed main criteria that Vietnamese millennials use to evaluate different alternatives of e-commerce sellers to make final purchase. The second theme elaborated on respondents' opinions about the primary information sources from which they seek for product recommendation. The final theme presented the challenges that hinder the sample's shopping experience and illustrated their suggestions on how to improve e-commerce experience.

Results of the whole analysis process are presented in the sub-chapters below in order to answer the research questions. These 3 sub-chapters represent the key themes standing out from the data and the tables illustrate each sub-category including the clusters of codes that belong to it.

4.2.1 Criteria for evaluating e-commerce alternatives

The first three questions of the interview were asked to discover the criteria that respondents use to assess product offers from different e-commerce sellers. These questions aimed to provide answer to the first research question of this study: "Which criteria do Vietnamese millennials use to evaluate different e-commerce alternatives to make final purchase decision?". The results also suggested criteria that have the most and least impact on Vietnamese millennials' decision to purchase.

In terms of the most influential factors, the key codes appear to be "price", "review", "credibility", "quality", "customer service" and "shipping fee". Among these criteria, more than half of respondents (n=8) prioritize price when shopping online and consider it before making a purchase. A few explained themselves as being students, therefore financially related factors are the most crucial. According to the participants, customer review is also considered one of the most important criteria when evaluating different e-commerce dealers. Interviewee 4 believed that these reviews would help consumers "*learn from other reviewers before making a purchase decision*" and it was emphasized by interviewee 1 that "*sellers that receive too many neg-*

ative feedbacks will not be on my list". It is also noteworthy that the majority of respondents suggested a direct relationship between "reviews" and "quality" of the products, stating that positive reviews are likely to prove quality products:

"Reviews from other buyers with details and photos of the items are helpful in choosing genuinely qualified products..." (Interviewee 2)

"Because I can evaluate the quality of the product from the opinions of the one who already used it." (Interviewee 11)

Additionally, these consumers would compare "real quality" based on the reviews to the "quality provided in pictures" by sellers. Respondents were also concerned with seller credibility and this criterion could be evaluated based on different means of measurement such as "ratings, reviews, number of transactions", said Interviewee 10. Customer service also plays an important role in millennial consumers' purchase decision since interviewee 7 specifically mentioned "how the sellers reply as well as how they clear up questions" would affect his decision to purchase from e-commerce dealers. Lastly, respondents who took financial factors into consideration also brought up delivery fee and implied that high delivery fee would lead to hesitancy to purchase:

"I just don't want to spend so much on such fee, free shipping would be much better" (Interviewee 11)

Surprisingly, on the contrary, 18.75% of the respondents (n=3) held an opposite view on delivery fee and claimed that it would pose a negligible effect on their decision. Interviewee 6 revealed that delivery fee being an insignificant criterion results from the fact that she has been occasionally offered "free shipping codes" from the sites.

Sub-category 1: Most influential criteria	
Code 1: PRICE	<ul style="list-style-type: none"> • "Price is the biggest influence" • "I'm still a student live on a budget, so I'd consider the price before purchasing anything"

	<ul style="list-style-type: none"> • “Price compared to perceived value” • “Price due to financial restrictions” • “Price matches the quality” • “worth the price”
Code 2: REVIEWS	<ul style="list-style-type: none"> • “Reviews from other buyers with details and photos” • “Rate the satisfaction of previous buyers” • “learn from other reviewers” • “evaluate the quality from the ones who already used it” • “ratings” • “feedbacks from previous customers” • “won’t buy if the shop does not have any reviews”
Code 3: CREDIBILITY	<ul style="list-style-type: none"> • “the level of credit of the sellers” • “popularity”
Code 4: QUALITY	<ul style="list-style-type: none"> • “real quality vs quality provided in pictures” • “quality because I want the product to work”
Code 5: CUSTOMER SERVICE	<ul style="list-style-type: none"> • “how the sellers reply” • “how they clear up my questions about products/services”
Code 6: SHIPPING FEE	<ul style="list-style-type: none"> • “don’t want to spend so much on delivery fee” • “free shipping would be better”

Moving to the next question regarding the least influential criteria, it was interesting to find that almost half of the respondents had a relatively low demand for shipping time and showed their patience towards e-commerce delivery:

“Shipping time doesn’t really matter” (Interviewee 4)

“I don’t have that high expectation for early delivery from online shopping” (Interviewee 5)

"Most of the time I don't mind waiting" (Interviewee 16)

Especially, the role of shipping time will be inconsiderable in consumer decision provided that the consumers focus more on price and quality, or are not in urgent need of the purchased products:

"I could stand longer delivery time for better price and quality of products and the kinds of goods I purchase online are none of instant needs" (Interviewee 2)

Despite price being the most deciding factor, 18.75% (n=3) of the sample remarked that insignificant differences in prices among sellers would have the least impact on their decision. In other words, these respondents implied that a slightly cheaper product would not essentially influence their decision as much as other factors that they prioritized more such as quality and seller's credibility.

Sub-category 2: Least influential criteria	
Code 7: DELIVERY TIME	<ul style="list-style-type: none"> • "I could stand longer delivery time for better price and quality" • "shipping time doesn't really matter" • "I don't have high expectation for early delivery from online shopping" • "I don't mind waiting for shipping time" • "how close the shop is to my location"
Code 8: PRICE DIFFERENCE	<ul style="list-style-type: none"> • "insignificant difference in prices among sellers" • "price differentiation"

4.2.2 Vietnamese millennials' evaluation of information sources

To answer the second research question that is "How do Vietnamese millennial customers seek and evaluate product information and recommendation before making

a purchase on e-commerce sites?”, the participants were then asked about the common sources from which they usually look for information and review of the product before making purchase decision. Additionally, the respondents continued to express their thoughts and opinions about these sources of information and recommendation.

The most prevalent information source was reported to be social network from which 68.75% of the respondents (n=11) would always look for review before buying a product. There was a variety of social channels and search engines listed by interviewees such as topic-related sites and forums on Google, relevant groups and communities on Facebook, review blogs and especially Youtube videos. The second most useful source mentioned by half of the respondents was apparently the review section on e-commerce sites where these consumers could learn from previous buyers' comments. Respondents also pointed out that videos and photos given in the comments assisted them to assess the quality of the products. Particularly, interviewee 16 affirmed her reliance on these comments of other customers:

“I won't buy if the shop does not have any reviews”

Last but not least, a not only familiar but also valuable source of recommendation that had been mentioned by 31.25% of the interviewees (n=5) originated from friends and family. Advice from these close connections will be even more highly favoured if the family member or friend of these respondents has relevant experience of the product they intend to purchase:

“...from my friends and relatives if they did purchase that product back then.” (Interviewee 12)

“Usually from friends with expertise” (Interviewee 5)

Sub-category 3: Main sources of information and recommendation	
Code 9: E-COMMERCE REVIEW SECTION	<ul style="list-style-type: none"> “mostly from the review section on e-commerce platforms”

	<ul style="list-style-type: none"> • “the comment sections where others rate and review the products” • “evaluations and ratings from former buyers” • “in the comments below” • “previous buyers’ feedbacks”
Code 10: SOCIAL NETWORK	<ul style="list-style-type: none"> • “groups on Facebook” • “Facebook posts and Youtube videos from relevant consumer communities” • “google to search for review pages” • “social media and forums” • “review pages and blogs”
Code 11: FRIENDS AND FAMILY	<ul style="list-style-type: none"> • “friends and family’s reviews” • “from my friends” • “from my friends or relatives if they did purchase the products” • “usually from my friends with expertise” • “my friends’ advices”

When asked about the role and the extent to which the aforementioned sources would affect the participants’ decision to purchase after consulting them, most of the key patterns were distinctly either considerable influence or moderate influence. Specifically, 68.75% of the respondents (n=11) stated that other consumers’ opinions of the product would play a major role in affecting their decision:

“Others’ opinions and experience with the products pose heavy impact on my decision to purchase a certain product.” (Interviewee 1)

“Opinions from other people contribute 70% of my purchase decision.” (Interviewee 2)

" 75% believe in others' opinions for products which I want to purchase for the first time, especially from the one I have known." (Interviewee 11)

Meanwhile, the rest 31.25% of the respondents (n=5) believed that as consumers they would be influenced by other people's opinions to a moderate degree, depending on different factors such as the reliability and experience of the ones who give feedback, as well as the value of the product:

" It does influence only when buying stuff with cheap price." (Interviewee 14)

" If he/ she has experienced or has already purchased the same products." (Interviewee 4)

Sub-category 4: Influence of others' opinions on purchase decision	
Code 12: SIGNIFICANT INFLUENCE	<ul style="list-style-type: none"> • "Others' opinions and experience pose heavy impact on my decision to purchase a certain product." • "Opinions from other people contribute 70% to my purchase decision." • "affects me a lot to make purchase decision" • "always have to consider others' opinions when it comes to things that are kind of expensive" • "7-8 on a scale of 10" • "75% believe in other opinions..., especially from the ones I've known" • "every time" • "to a great extent"
Code 13: AVERAGE INFLUENCE	<ul style="list-style-type: none"> • "It accounts for 50% of my decision" • "normally, does not have big impact but worth considering"

	<ul style="list-style-type: none"> • “does influence only when buying cheap stuff”
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While reading and analyzing participants’ opinions and ideas regarding their trusted sources of information, the researchers also recognized key patterns derived from the comparison of participants between online reviews and recommendation of friends and family. 62.5% of the respondents (n=10) adopted a more favourable attitude towards word-of-mouth from personal relationships, therefore developed greater trust in friends and family than online sources. Interestingly, interviewee 3 shared that the role of family and friends in making right purchase decision was incredibly valuable to her when they offered her opportunities to borrow and experience the products that they had purchased beforehand.

“ Recommendation from friends and family is far more trustworthy than online reviews obviously.” (Interviewee 6)

“ I would be more likely to listen to recommendation from friends and family.” (Interviewee 8)

“ Friend and family reviews are more valuable for me to make decision.” (Interviewee 13)

“ If they bought the items already, it would be more reliable.” (Interviewee 14)

Meanwhile, the rest 37.5% of participants considered both online and personal sources equally trustable and helpful. Especially, interviewee 12 also mentioned that she valued the diversity and objectivity of online reviews which make them worth considering

“ I treat them with equal importance.” (Interviewee 1)

“I take both into consideration. 50/50” (Interviewee 4)

" Both sources are helpful to me." (Interviewee 7)

Sub-category 5: Online reviews versus friends and family	
Code 15: HIGH EVALUATION OF FAMILY AND FRIENDS	<ul style="list-style-type: none"> • "more reliable" • "they usually bought before me so I can borrow and experience" • "far more trustworthy than online reviews obviously" • "more likely to listen to recommendation from friends and family" • "prefer to trust family and friends" • "more valuable to make decision" • "if they bought the items already, it would be more reliable"
Code 14: EQUAL TRUSTWORTHINESS	<ul style="list-style-type: none"> • "I treat them with equal importance" • "I take both into consideration 50/50" • "both sources are helpful" • "Equally, depends on self-decision"

Discussing further about online sources of information, the researcher discovered that overall participants had distinct perceptions of the two types of online review: non-paid reviews which consumers do or write without financial benefits and paid reviews from which the reviewers are sponsored and earn from endorsement deals. The first impression was that all of the respondents seemed to see non-paid reviews in a positive perspective as the keywords found in their responses related to this type of review were "preferable", "genuine" and "reliable". The majority of participants said they would rather choose non-paid over paid reviews when consulting other consumers' opinions:

" I'd prefer non-paid reviews." (Interviewee 1)

"Non-paid reviews are better." (Interviewee 9)

"I don't read sponsored reviews. I prefer non-paid." (Interviewee 5)

Furthermore, respondents also highly value the genuineness of non-paid reviewers as they are not involved in or motivated by financial advantages:

"A non-paid review is not affected by financial benefits so it gives out a true and real opinion." (Interviewee 2)

"Non-paid reviews are mostly unbiased." (Interviewee 8)

"Non-paid reviews seem more genuine." (Interviewee 15)

Thanks to the authentic nature of non-paid reviews, participants found them more reliable than sponsored ones:

"...it's much more legit and trustworthy." (Interviewee 6)

"Non-paid reviewers are more trustable to me." (Interviewee 7)

"I think it would be more reliable than the paid ones." (Interviewee 11)

"Of course non-paid is more trustworthy." (Interviewee 10)

Sub-category 6: Positive attitude towards non-paid reviews	
Code 16: PREFERABLE	<ul style="list-style-type: none"> • "I'd prefer non-paid reviews " • "non-paid reviews are better"
Code 17: GENUINE	<ul style="list-style-type: none"> • "A non-paid review is not affected by financial benefits, so it gives a true and real opinion" • "non-paid reviews are mostly unbiased" • "non-paid reviews seem more genuine"
Code 18: RELIABLE	<ul style="list-style-type: none"> • "it's more legit and trustworthy"

	<ul style="list-style-type: none"> • “non-paid reviewers are more trustable to me” • “of course non-paid are more trustworthy” • “more reliable than paid ones”
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At the other end of the spectrum, the sample expressed comparatively unfavorable opinions about sponsored reviews and considered them as an untrustworthy source of information due to the monetary gain of the influencers:

“I often have a skeptical view on sponsored reviews.” (Interviewee 2)

“...not trustworthy enough for those who have certain knowledge in what they want to purchase.” (Interviewee 4)

“I don’t trust sponsored reviews.” (Interviewee 8)

“Sponsored reviews tend to be less genuine.” (Interviewee 15)

Interestingly, there was one participant, interviewee 11, introduced herself as an employee working in the field of Marketing and Communications and confirmed that she hardly counted on sponsored reviews. Due to the nature of her profession, she had been exposed to different types of advertisements and promotion, hence her comprehensive knowledge of the characteristics of influencer sponsorships. A number of respondents shared the same idea that paid reviews are biased and subjective as both the sponsor and influencer have to promote their public image:

“...they get paid for telling only the good things about those products.” (Interviewee 6)

“ sponsored reviews are not objective...They have to consider their public images before giving a review.” (Interviewee 16)

Sub-category 7: Skeptical attitude towards sponsored reviews

<p>Code 19: UNTRUSTWORTHY</p>	<ul style="list-style-type: none"> • “I often have skeptical view on sponsored reviews” • “not trustworthy enough for those who have certain knowledge in what they want to purchase” • “I don’t trust sponsored reviews” • “not trustworthy” • “tend to be less genuine” • “their reliability cannot be assessed”
<p>Code 20: BIASED</p>	<ul style="list-style-type: none"> • “they get paid for telling only good things about those products” • “not objective” • “they have to consider their public images before giving a review”

4.2.3 E-consumer experience improvement

Moving to the last section of the interview, participants were asked about their perceived obstacles that hindered their e-commerce shopping satisfaction. The four significant key codes appeared to be “false product advertisement”, “unsatisfying customer service”, “inferior quality” and “counterfeit”. The most mentioned problem by half of the respondents was false product advertisement when sellers displayed quality and appearance of the products falsely, misleading the consumers:

“ The dress I got did not look as good as the demonstrative pictures posted by the seller.” (Interviewee 2)

“ Purchased products are not qualified as described on their website or as my expectation.” (Interviewee 11)

“ The goods I received are different from the image that the sellers post.” (Interviewee 13)

" Products are much different in reality, especially clothes." (Interviewee 16)

Additionally, interviewees 2 and 16 shared the same opinion that negative reviews should be placed on products that are far different from description given on the site while interviewees 4 and 11 commented that they would be hesitant to rebuy from such e-commer sellers.

Another common and major problem e-consumers are facing is bad customer service which would significantly discourage consumers to rebuy, in such cases, consumers also shared that they would be likely to leave negative feedbacks to those sellers:

" If the customer service is too bad and they dont have any solutions if the problems occured." (Interviewee 6)

" When the seller is irresponsible." (Interviewee 7)

"When sellers have bad attitude." (Interviewee 8)

"...if customer service is horrible." (Interviewee 15)

Aside from bad attitude of sellers, interviewee 10 added that their unresponsiveness to complaints would partly contribute to consumers' dissatisfaction due to unresovled problems.

Moreover, low quality product is another major osbtacle that discourages consumers to shop on e-commerce sites. More than half of the respondents (n=9) said that their experiences with low quality products left them with negative impressions about the sellers' credibility:

"Delivered products are defective." (Interviewee 1)

"They sell the bad quality stuffs." (Interviewee 13)

"When they cannot solve the errors on the products made by manufacturers." (Interviewee 15)

"When the product is faulty." (Interviewee 16)

Another controversial issue related to bad quality is the counterfeits of branded merchandise. There were 5 out of 16 respondents saying that they had given negative feedbacks to these deceitful traders:

" Negative reviews should be placed on fake products." (Interviewee 2)

" When its a scam (unauthentic products)." (Interviewee 8)

" I bought the fake bags with high price." (Interviewee 3)

In most of the cases mentioned above, respondents expected that, in order to resolve the problems, the sellers should compensate for the incidents by exchanging products or giving refunds which could be in the form of vouchers and gift cards.

Sub-category 8: Reasons for negative impression on e-commerce purchase	
Code 21: FALSE PRODUCT ADVERTISEMENT	<ul style="list-style-type: none"> • "the dress I got did not look as good as the demonstrative pics posted by the seller" • "the goods I received are different from the image" • "much different in reality, especially clothes" • "far different from descriptions given on the site" • "unlike the photo shown" • "does not look similar to the advertised images" • "not qualified as described on their websites or as my expectation"
Code 22: UNSATISFYING CUSTOMER SERVICE	<ul style="list-style-type: none"> • "the customer service is too bad and they don't have any solutions if the problems occurred" • "the seller is irresponsible" • "sellers have bad attitude towards me"

	<ul style="list-style-type: none"> • “sellers’ bad attitude or unresponsive to complaints” • “if customer service is horrible”
Code 23: INFERIOR QUALITY	<ul style="list-style-type: none"> • “the quality is worse than expectation” • “mostly the real quality does not live up to my expectation” • “if the product is faulty” • “low quality products” • “bad quality of products” • “goods are broken” • “when they cannot solve the errors on the products made by manufacturers”
Code 24: COUNTERFEIT	<ul style="list-style-type: none"> • “I bought the fake bags with high price” • “when it’s a scam (unauthentic products)” • “negative reviews should be placed on fake products”

The last interview question’s intention was to discover and understand respondents’ wishes and suggestions for better e-commerce shopping experience. There were totally 6 key codes found to be the most suggested by respondents, namely “selection and verification of seller”, “promotion of genuine review”, “product perception improvement”, “consumer protection policy”, “shipping and return process optimization” and finally “ design improvement”.

First of all, a few respondents suggested that e-commerce sites should thoroughly verify and select genuine sellers so as to guarantee a legitimate commercial environment. Additionally, interviewees 7 and 11 strongly recommended that unqualified sellers with unusually low ratings and negative reviews should be filtered out.

“Seller verification to improve trust.” (Interviewee 4)

“ Shops with low ratings and too many bad reviews should be eliminated.” (Interviewee 7)

"The site... may "remove from its site" the seller/shop if, for example, such seller/shop provides fake products." (Interviewee 11)

"Verify the seller." (Interviewee 13)

Secondly, it is important that the e-commerce sites only allow and encourage genuine consumer reviews, meaning that permission to comment and give feedbacks should be exclusively granted to consumers who have already purchased the products to avoid illegitimate reviews. Furthermore, according to the respondents, these platforms ought to promote consumer reviews with real photos and videos to provide transparency in product quality, aiming to develop trust with future consumers.

"Focus on and stimulate legit reviews with details and photos/videos of the item purchased." (Interviewee 2)

"Clean review with reliable suggestions." (Interviewee 12)

Additionally, to improve consumers' perception of the product, it was recommended by the respondents that sellers should focus on providing accurate and detailed information about the products.

"Product information should be more detailed." (Interviewee 15)

"I need real pictures of products." (Interviewee 16)

A few also expressed their need to feel safe and be protected while making purchases on e-commerce platforms, therefore, emphasized the importance of consumer protection policy in the improvement of e-consumers' experience.

"It should have much more policies to protect the customers from fraud." (Interviewee 6)

"Customer protection via complaint and service policy." (Interviewee 11)

It was interesting to discover that a minority of respondents stated that they expected more valuable assistance and further information regarding shipping and return processes. These processes should be simplified and optimized as much as possible. Interviewee 13 added that both sellers and consumers should be updated with the real-time information about the delivery and return processes.

“Streamline the procedures for returning of products.” (Interviewee 1)

“Help sellers and buyers follow the shipping progress in real-time.” (Interviewee 13)

Last but not least, the final improvement suggestion was related to technological aspect as respondents raised the problem of mobile application performance and website design.

“Application configurations need to be more well developed.” (Interviewee 14)

“Better display on the website.” (Interviewee 5)

Sub-category 9: Recommendations for e-commerce improvement	
Code 25: SELECTION AND VERIFICATION OF SELLER	<ul style="list-style-type: none"> • “seller verification to improve trust” • “verify the seller” • “shops with low ratings and too many bad reviews should be eliminated” • “more detailed info about sellers/ shops”
Code 26: PROMOTION OF GENUINE REVIEW	<ul style="list-style-type: none"> • “focus on and stimulate legit reviews with details and photos/ videos of the item purchased” • “clean reviews with reliable suggestions”
Code 27: PRODUCT PERCEPTION IMPROVEMENT	<ul style="list-style-type: none"> • “product information should be more detailed” • “I need real pictures of products”

Code 28: CONSUMER PROTECTION POLICY	<ul style="list-style-type: none">• “it should have more policies to protect consumers from fraud”• “customer protection via complaint and service policy”
Code 29: SHIPPING AND RETURN PROCESS OPTIMIZATION	<ul style="list-style-type: none">• “streamline the procedures for returning of products”• “help sellers and buyers follow the shipping progress in real-time”
Code 30: DESIGN IMPROVEMENT	<ul style="list-style-type: none">• “application configuration needs to be more well developed”• “better display on the website”

5 DISCUSSION

After the result of the data analysis stage is presented, this chapter aims to offer explanation and interpretation of the significant findings above to find answers to the research questions and resolve the research problem that focuses on Vietnamese millennial consumers' perception and behavior towards e-commerce. It is noteworthy that the research population is restricted to Vietnamese millennials only due to the fact that this generation is believed to be trendsetter, hence an influential consumer group (Solomon 2018). Moreover, Vietnamese millennials are the core workforce contributing to the economic growth (Kantar WorldPanel 2018), which the researcher believes will spark interest of e-commerce businesses in attempting to understand the shopping behavior of this particular group.

To answer the predetermined research questions, the researcher implemented the qualitative approach and conducted 16 asynchronous interviews as data collection method to investigate the chosen sample of Vietnamese millennials. As the research design previously indicated the theory would result from the main findings, the collected data were analyzed inductively with the application of content analysis and constant comparative method.

It is worth mentioning that the results eventually reveal e-consumer behavior during the 4 fundamental stages of the decision process that is derived from the "Consumer behavior model" and developed by Hawkins and Mothersbaugh (2010). These 4 successive stages include "information search", "alternative evaluation and selection", "selection and purchase" and "post-purchase process". Briefly, the results from the analysis proposed 4 primary ideas:

- The sources Vietnamese millennials use to learn about product information and how they evaluate those sources during the "information search" stage.
- The most and least influential criteria that Vietnamese millennials consider during the "alternative evaluation" process, leading to their final decision in the "selection and purchase" phase.
- The acknowledged obstacles that undermine their e-commerce satisfaction and influence their "post-purchase" behavior.

- The recommendations for possible improvements in consumer experience.

During the “information search” stage, Vietnamese millennials invested time in consulting a diversity of source to look for product information and the most prominent sources include e-commerce comment section, social media and word-of-mouth from friends and family; this habit of active social search has reflected Park and Kim (2008)’s study in the literature review. Furthermore, the sample also confirmed to place their reliance significantly on other people’s opinions and recommendations when making purchase decision, which supports Wood and Hayes (2012)’s belief stating that social connections have a considerable influence on consumers’ decision-making. Trusted and preferred sources are found to be non-paid reviews of previous customers and close connections including friends and family. It is noteworthy that the Vietnamese millennial respondents being more influenced by family and friends than online sources in decision-making has proved the theory of Duhan et al. (1997) which suggested that strong ties are more influential on purchase decision. The researcher also finds these millennials’ remarkable trust in friends and family and their growing distrust of media influencers are consistent with the findings of the researches conducted by Stackla (2017) and agency Because (2017). In terms of social reviews, the study discovers that these millennial consumers hold two distinctly opposite views on non-paid and sponsored reviews. While the respondents adopted a favourable and positive attitude towards non-paid reviews, they expressed a relatively contradictory and skeptical view on sponsored ones. In particular, they believe that non-paid reviews would appear more genuine and reliable, on the contrary, paid reviews are thought to be biased and untrustworthy as a result of the fact that they involve endorsement deals from which the influencers benefit financially. Once consumers learn that reviews are sponsored, they tend to infer from the sponsorship that the influencers would promote the products in favour of the brand image, thereby casting doubt on the credibility of paid reviews. Such consumer attitude towards different sources of information has implied the most effective way to gain trust of this millennial group is through authentic and transparent communication

which e-commerce businesses should adopt as Solomon (2018) suggested that millennial generation should be consistently seeking for genuineness and authenticity in brands more than any other former generations.

Regarding the evaluation of e-commerce alternatives, there are a few primary attributes that these millennial consumers take into careful consideration before deciding a purchase; including price, reviews, seller credibility, quality, customer service and shipping fee. Among these criteria, price, reviews, seller credibility and quality are the most decisive factors as they were mentioned tremendously multiple times. Although price is considered the most influential criterion, it does not necessarily mean that the respondents are constantly prone to low-price offers, instead they would rather compare the prices with the perceived values they are seeking for. In other words, prices, which match the attributes that consumers value, such as product quality or delivery time, are likely to be considered reasonable and potential options to make purchases. This pattern of behaviour has reflected the findings of Kantar Worldpanel (2018)'s report about Vietnamese millennials, revealing that according to this consumer group, the lowest price is not always an attractive factor but a good deal is rather characterized as fair price with the delivery of best values. In order to assess credibility of sellers, these consumers look into a number of different features such as consumer ratings, reviews and number of transactions conducted to figure out how the sellers perform. Additionally, it was interesting to discover an evident correlation established by e-consumers between product quality and customer reviews since the respondents explained that they could learn the real product quality from previous customer reviews, thereby being able to predict good quality products by positive reviews and make a purchase decision. The sample also suggested that the quality of customer service play an important role in their e-commerce decision-making, the finding is associated with the literature provided by authors Shergill & Chen (2005) and Jarvenpaa & Todd (2015) who concluded that customer service would contribute to the impact on consumer attitude and perception towards e-commerce shopping. On the other hand, these millennial consumers consider shipping time as one of the least influential factors and have patience with delivery, especially when they are more conscious of other prioritized factors such as better price or quality of the product. Last but not least, although price is viewed as the

most significant criterion influencing on e-consumer decision, the role of inconsiderable price difference among offers seems to be negligible in the decision-making process.

Based on personal experiences, the sample also acknowledged the challenges and obstacles they have encountered while shopping on local e-commerce sites and showed their reluctance to rebuy from particular sellers after the unpleasant incidents. Eventually, interviewed millennials expressed wishes for future enhancement and put forward recommendations for e-commerce sites as well as sellers. One of the most common and alarming problem the millennials addressed is the false advertisement and display of product quality when real products are perceived to be different from descriptions or photos provided by sellers. Such false demonstration of product image deliberately misleads consumer perception of product's attributes and quality in reality, therefore, according to the respondents, it is essential that e-commerce platforms improve product perception by promoting accurate product information and authentic visual illustration. This suggestion is supported by Huseynov and Yildirim (2016)'s study which proved that adding accurate images and graphics would increase consumer trust level and encourage purchase intention. Moreover, the millennial respondents expect e-commerce businesses to authorize only genuine and honest reviews from previous consumers and encourage the ones with photos and videos to provide reliable recommendations. Another critical issue causing undesirable shopping experience and affecting the seller's credibility negatively is inferior quality product or even counterfeit in some deceptive cases. In order to curb such untrustworthy trading activities, the millennials suggest that e-commerce dealers should go through a verification and selection process to be able to sell on the sites, besides, sellers who perform poorly with extremely low ratings and negative reviews shall be disqualified and excluded. Additionally, poor customer service and bad seller attitude were referred as direct contributor to consumers' negative experience, leading them to give the sellers poor reviews and avoid purchasing again afterwards. Therefore, the respondents have highlighted the importance of implementing complaint and service policies so as to protect consumers' rights in case of dispute. Besides the above major suggestions, the researcher noticed the need for optimization

of shipping and return processes as several e-consumers expressed hope for the simplification of the product return steps and the update of real-time progress. Lastly, these Vietnamese millennials proposed improvement in terms of technical and design problems such as website display and application configuration. Appealing and coherent website designs as well as user-friendly interface are proved to enhance consumer satisfaction, as suggested by Park & Kim (2003), Lee & Lin (2005) in the literature review.

6 CONCLUSION

This final chapter aims to summarize the entire study, and at the same time, the researcher also proves the reliability of this study's research design and indicates its significant meaning and application in reality. Eventually, limitations of the research are recognized and possible directions for future research are recommended.

The goal of the whole research is to reveal Vietnamese millennial consumers' perceptions and behaviors towards local e-commerce shopping platforms. Major findings were reported and interpreted from a qualitative research and analysis approach, utilizing asynchronous interviews as research method. The results initially discovered the main sources Vietnamese millennials use to do research on product information and their different attitudes towards particular sources of recommendation. Another key finding suggests the most influential criteria as well as the least important factors when these millennials rationally evaluate product alternatives. At last, the analyzed data also reflected the challenges and problems Vietnamese millennials have been confronted with, and afterwards provided insights into their wishes and recommendations for e-commerce improvement.

This particular research stands out from others in the same field because it offers fresh and updated insights about the perspective and attitude of millennial consumers in Vietnam about e-commerce shopping in this modern age. It also managed to gain deeper understanding of the difficulties and challenges these consumers are facing and considering as the burdens to their shopping experience, which previous studies rarely focused on. Moreover, the research has chosen the target research

population to be millennial consumer group to improve its practicality and significance in the Vietnam's current e-commerce environment. Considering this particular consumer group as the major workforce with great purchasing power and contribution to the economic growth, this research has offered them an opportunity to express their ideas, thoughts and perspectives, which might eventually turn into useful and valuable assets for e-commerce businesses to improve their operations and services. Additionally, local e-commerce sites or even e-commerce startups in Vietnam could benefit from this study by gaining better understanding of their target consumers.

6.1 Research limitations

Throughout the research process, the researcher recognized some limitations of this study. First of all, the sample group of this research was only able to represent Vietnamese millennials who mostly live and work or study in major cities such as Ho Chi Minh and Hanoi, where e-commerce business is more active and dynamic than elsewhere. Citizens residing in these cities are surrounded by technological advances and social media, which facilitate the shopping process and allow consumers to be more tech-savvy. As a result, the characteristics of chosen sample were insufficient to represent the Vietnamese millennials who live in rural areas where the access to Internet and e-commerce shopping might be restricted.

Furthermore, as the researcher considered herself as a novice who was at the initial stage of learning how to conduct a social research, it was inevitable that the scope and depth of the analysis and discussion parts in the research were compromised at some level. There might be findings or patterns which were not yet investigated thoroughly enough as the nature of the offline interview design did not allow the researcher to address probing questions.

6.2 Future research suggestions

As stated above, though the researcher considers the whole study as an achievement, it is undeniable that there are still existent gaps that future studies could potentially fill in. Since there is incompetence of the sample to adequately represent the research population, future research can investigate the consumer behavior of Vietnamese millennials located in smaller cities and rural area where e-commerce

marketplace might be less active and less diverse, thereby yielding surprising and interesting results.

Additionally, further research may adopt different approaches to look for behavior differentiations in terms of gender or social status. There are possible differences between the way female and male millennials perceive and behave during particular stages in the decision making process. Consumer attitude towards e-commerce shopping may also varies among different income groups.

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Appendices

Appendix 1. Interview guide

First of all, thank you for participating in this interview. The objective of this interview is to explore and understand Vietnamese millennial consumers' behavior towards shopping on e-commerce sites. The interview consists of 18 questions in total, 5 of which inquire about participant's general background information, the rest 13 questions are more in-depth and topic related. The participants' identities will be kept confidential and the data collected from this interview will serve an academic purpose only.

Basic information questions:

1. What is your gender?
2. What is your occupation?
3. Which sites do you often buy from? (Multiple answers possible)
4. What kinds of goods/ services do you often purchase on those sites?
5. Which payment method would you prefer?

In-depth questions:

6. Before making an online purchase, do you spend time evaluating and comparing offers from different sellers? On average, how long does the evaluation of choices take you to make final decision?
7. Based on which criteria do you make comparison among offers from those sellers?
8. Which criteria have the most influence on your final purchase decision? Why?
9. Which criteria have the least influence on your final purchase decision? Why?
10. Do you look for reviews or recommendations before deciding to buy a product online? If so, from which sources do you find those reviews or personal advice?
11. To which extent do you take into account others' opinion on your purchase?

12. How do you evaluate recommendation from friends and family versus online reviews?
13. Do you find sponsored (paid) reviews legit and trustworthy? What is your opinion about sponsored versus non-paid reviews?
14. Have you ever had bad experiences when shopping on e-commerce sites? Can you give further details about the incident(s)?
15. Concerning the above issues, did the seller or the site's customer service try to resolve the problem? If so, what did they do? If not, what did you expect them to do to improve your experience?
16. In which cases would you leave a negative review?
17. In which cases would you consider not repurchasing from the seller again?
18. Based on your experiences, what could be done better to fulfil your shopping experience on these e-commerce sites?