

Online Purchasing Behavior of Generation Y Consumer in Northeast Thailand

Veerasak Jinarat¹

¹ Graduate School, The Eastern University of Management and Technology (Received: May 2, 2021; Revised: November 3, 2021; Accepted: November 10, 2021)

Abstract

This quantitative research is intended to study online purchasing behavior of generation Y consumers in northeast of Thailand, including the mean comparative and rational relationship analysis for further development. The researcher developed a 23-item questionnaire and collected from 348 volunteers. The statistics analysed were frequency, percentage, means, standard deviation, t-test, F-test, MANOVA and linear regression analysis. The results present that the mean of consumer behavior and intention behavior are high for all components. Besides, the mean difference of consumer behavior and intention behavior also contributed statistically significant difference at .05, separated by age, education, occupation, time-used for online media and online purchasing product. Importantly, this research demonstrates that the development of online purchasing for generation Y, the online entreprenure must offer the diversity of mass virtual products with the information to ensure the trust, confidence, and perceived usefulness in purchasing products.

Keywords: 1) Online Purchasing Behavior 2) Generation Y customer

¹ Associate. Professor; E-mail: veerasak.j@umt.ac.th



Introduction

Online or e-commerce businesses are becoming more popular and expanding in the Thailand market. The number one online sale in ASEAN has reached 9.49 million in 2018. In 2020, 90% of all internet users in the country searched for goods and services and purchased online, 85% visited an e-commerce store page, 82% of consumers 51-60 years old, shop online through websites and applications more than Facebook and Line channels (Thairat, 2020, p. 7).

Muda, Mohdand and Hassan (2016, pp. 292-298) explains that online shopping is (e-commerce) where consumers buy products directly from internet sellers with easy and convenient access to information at all times. The vast majority of online shoppers are young, rather than old, because they have been used to technology since birth. Consumer behavior has changed in line with the advancement of the Internet. Consumers shop by e-commerce rather than shopping at department stores. Purchasing behavior and re-purchase intentions have also increased online (Chang and Wang, 2011). Therefore, the challenge of business lies in creating an advantage in competition (Advantage Competition) by improving and maintaining customer satisfaction, with the strategy of using online marketing to make the customers satisfied with service quality, leading to repeat purchase behavior (Behavior Intention) (Gounaris, Dimitriadis and Stathakopoulos, 2010, pp. 142-156). The growth of Social Networking Sites (SNS) has led to a rapid change in online shopping, known as Social-Commerce (e.g. E-commerce) (Chen and Shen, 2015, pp. 55-64). As Boontrahan (2020, p. 6) describes consumer behavior during the

COVID-19 recession in Thailand, Consumers need to choose products and services with caution and check information about products or services such as Quality and Price (Quality and Price) because good quality products have a high price. Purchasers demand to maximize benefits and require a product label that states production source and after-sales service. This is because product or service operators have adopted various marketing strategies to increase the effect, such as offering discounts or special promotions.

However Consumer behavior has changed dramatically after COVID-19. A report from the Global Consumer Insights Survey that covered consumers in 27 countries, found that 35% of consumers switched to online shopping, 30% of purchases were made via mobile phones, 28% with computers, and 15% by voice-activated virtual assistants, with consumers showing an interest in transparency, sustainability, and convenience of goods and services (Nakcharoen, 2020, p. 12). A report from the Office of Trade Policy and Strategy (OCP) showed online purchases of up to 32 million baht / month / year, 67.80% were the results of private companies. In Thailand Most online consumers are government officials, enterprise employees and students. Lazada and Shopee are responsible for 46.45% of online sales with Facebook responsible for 16.44%. The most popular products and services purchased online are: Apparel and footwear 20.46%, food and beverages 21.13%, housewares 18.69%, and health and beauty products 17.71%. Online shopping has played an important role in expanding the international market, especially in the Southeast region, in which the Department



of International Product Promotion has negotiated online purchases of products from foreign countries such as China, Hong Kong, Taiwan, Korea, Japan, Malaysia, Myanmar, the Philippines, etc., with a value of 8,436 million baht during Jan.-Sept. 2020 (Thairat, 2020, p. 7)

The Thai Military Bank's Economic Analysis Office has analyzed that the average Generation Y (ages 23-38) has the following goals: Owning a house 45%, owning a car 22%, with phones, clothes, cosmetics, electronics, bags, watches and jewelry accounting for only 13% Generation Y's purchasing habits, totaling about 1.37 trillion baht/year, or 13% of Thailand's GDP. The Bank of Thailand reported that Generation Y borrowed 7.2 million financial institutions, or 50% of the group with average debt of 4.23 hundred thousand / person, defaulted on debt 1.4 More than 2 million people in Thailand. The Office of the National Economic and Social Development Agency, point out that more than 2 million of Generation Y in Thailand want to work independently in graphic design, Online Marketing, and Advertising (Dailynews, 2020, p. 10).

Therefore, changing consumer behavior of the new generation tends to have an attitude that is different from the previous generation. This is due to the departure from traditional society, economy, and politics. Social media has influenced the purchasing decisions of Generation Y because it is: 1) more convenient than before 2) promotes the expansion of marketing, economy, politics. Until the Covid-19 epidemic is reduced, online trading and business will be a challenge for the new generation of academics as well. This is especially true for the new generation of

people living in the Northeastern region. Therefore, it is necessary to understand the consumption behavior of this group of people. The focus of this research is on understanding what has changed and to seek new answers for developing and designing a new operating system for society, especially the benefit of adjusting to online product operators and new consumer behaviors.

Literature Review

The goal is to transform the retail business model from point-of-sale to online, social media, or digital sales to expand a customer base. Therefore, Customer Relations Management strategy is important to build a good relationship with customers through online channels. Using social media such as Facebook, Twitter, Instagram or Line can help inform the customers how we are different from competitors. Live sales of goods and services and online discussions encourage purchasing intentions. Buyers are interested in the quality of goods and services, but also need to have an emotional and experience of a good product or service.

Consumer behavior is the impact of cultural diversity, economy and physical environment. Consumer behavior and online marketing is the interaction between consumers and marketing or sellers, a challenge in the study of consumer online behavior (Gopal and Jindoliya, 2016, pp. 3385-3387).

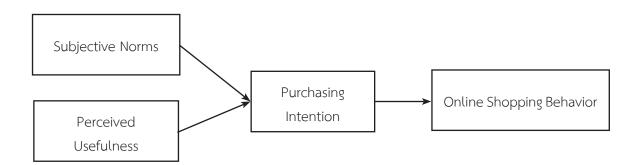
George (2004, pp. 198-212) explains more about online purchase behavior, referring to the frequency of consumers purchasing products via the Internet. Purchasing intent is a measure of the level



of intent to purchase online. Therefore, Hsu, Chuang and Hsu (2014, pp. 106-139) have summarized the factors influencing the purchase behavior as follows: 1) Attitude towards online shopping 2) Subjective norm is an individual action based on what should be done or should not be done to receive rewards or services as a result of behavior (Behavior). 3) Purchase Behavior Control The structure of behavioral control is between intention and actual behavior. 4) One's knowledge of the online store. (Self-Efficacy in Online Store) is a factor outside the individual with their own knowledge as expected to cause behavior. 5) Ease of Use (Ease of Use) is to obtain the ease of use of technology of the user (User) and is the belief of consumers who believe buying online is easy and low impact. 6) Benefit (Purchase) is the belief of the user (User) in technology or the Internet will make consumers successful in using the technology. 7) Ability with Online Shopping. Consumer beliefs that online shopping is appropriate (Fit/Match) with daily life (Life Style), Needs and Shopping Purchase (Venkatesh, et al., 2013, pp. 425-478)

Garcia, et al. (2020, pp. 211-225) commented on consumers' online purchasing behaviors: 1) Online Image 2) Trust 3) Build. Difference from competitors and 4) Site Popularity.

Intention is a measure of a person's intent. Willingness in certain behavior (Ajzen, 1991, pp. 179-211), Purchasing Intention depends on obtaining perceive behavioral control and subjective behavior norms) (Orapin, 2009, pp. 501-513) and Hu, et al. (2009, pp. 625-628) further suggested that the perceived of use and the benefits (Perceived Usefulness is a key factor in consumers making online shopping decisions. Lim, et al. (2016, pp. 401-410) describes the relationship between perceived usefulness and behavioral norms Subjective Norms that induce Purchasing Intention and Online Shopping Behavior.



Picture No. 1 Online Shopping Behavior

Research by Kim (2012, pp. 125-150) and Li (2016, pp. 48-60) found Perceive Usefulness, and Perceived Ease of Use and the perceived enjoyment of online shopping has a positive influence on the consumer's intention to shop and purchase (purchase). Additionally, several

scholars have concluded research related to online purchasing behavior and found that different genders have different concerns for online shopping (Walsh, Schaarschmidt and Ivems, 2017, pp. 227-238) including differences in e-Commerce use, design and technology

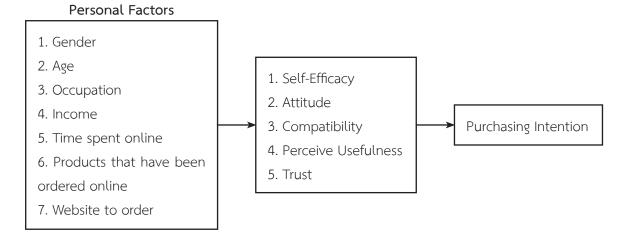


adoption. Study section of Zhou, Dai and Zhang (2007, p. 41). Conclusions about online purchases found that women prefer to by a product in person, unlike males who prefer the convenience of online purchasing (Vakulenko, Oghazi and Hellstrom, 2019, pp. 262-268).

Generation Y tend to have a wide variety of consumer behaviors, Including an effort to search for in-depth information in order to find products that meet their own needs rather than focusing on the common good. However, we often find that Generation Y tends to have a positive view of the world combined with the ability to think critically and visualize their future, resulting in them shopping from a variety of social media spaces. In addition, there are many scholars who consider Generation Y to have high self-confidence

and often seek to work with others who have similar interest in technology. From this we can conclude that Generation Y 1) Use communication tools to express opinions about a product and use the opinions of others interested in similar product to inform their purchases. 2) Purchase products that mainly meet their own needs. Other factors effect Generation Y differently than the previous generation, such as product information or inconsistent product quality (Vakulenko, Oghazi and Hellstrom, 2019, pp. 262-268).

Therefore, the factors effecting the relationship between age and the use of communication technology may affect the behavior of ordering products.



Picture No. 2 Conceptual Framework

From the literature review, the research objectives can be summarized as follows:

- 1. To study the level of consumer behavior and the purchase intention of the new generation in the Northeastern region.
- 2. To compare the difference of the average online shopping behavior classified by personal factors.

3. To present guidelines for the development of online media use that affects the purchase orders of the new generation in the Northeast.

Methods

In this quantitative research, the researcher created 23 questionnaires by taking



the ideas of Garcia, et al. (2020, pp. 211-225) with a number of other scholars to analyze and extract variables for use in creating questions before asking the experts to verify the theoretical validity. The variables can be adjusted to draft questions on a scale of 5 to include least, little, medium, high and most. After that, the researcher experimented with samples in other areas to test the straightness and confidence Structural straightness KMO = .87 and Cronbachs' Alpha of .97 and a conformance index of .50-.92 were obtained.

In the next step, the researcher used it as a tool to collect opinions of 348 voluntary samples from the 20 Northeast provinces, without knowing the exact number. However, the researcher set the sample size at a confidence level of not less than 95% and the discrepancy of not more than 5 percent. Then the collected data was retrieved for analysis of frequency, percentage, mean, standard deviation, tolerance, t-test, F-test, MANOVA and multiple regression analysis (Jinarat, 2021, pp. 86-96).

Results

1) From the results of the analysis of research data, it was found that the majority of the sample group was female 60.3%. 82.2% were age 18-35, 78.2% were students, and up to 49.4% had no monthly income at all. 68.1 % shopped online for 2-4 hours a day, and 49.7% preferred to order clothing or accessories via Lazada. 72.7 percent, while 54% of the sample who spent time using the media 2-4 hours will order products via online media related to consumer behavior and purchase intention both about sense of order or opportunity including the decision to purchase products via online media that is statistically significant. Most importantly, the research found the sample group has online shopping behavior and purchase intention at a high level. For both the main variables and the components, the mean was 4.10 (SD. 48) and 4.12 (SD. 69).

2) From the test results, the difference of the mean was found that there were no statistically significant differences at the .05 level classified by sex as shown in the following table.

Table No. 1 Mean test results classified by gender

Dependent	Independent	Mean	SD	t-test	Significant
Purchasing Behavipr	Men	4.04	.49	-1.88	.060
	Women	4.14	.46		
Purchasing Intention	Men	4.07	.80	-1.06	.286
	Women	4.15	.60		

^{*} statistically significant level of .05.



It was found that the average online shopping behavior of Generation Y consumers and the average purchase intent difference was not statistically significant at the .05 level, classified by gender, with males having a smaller mean than females.

As for the analysis of variance, it was found that The average online shopping

behavior of Generation Y consumers and the average purchase intent was statistically significant independent variance at .05 level classified by occupation, monthly income time spent online, the number of products ordered, and the site used to order with variance test results and the level of statistical significance according to the following table.

Table No. 2 Variance independence

Independent	Dependent	F-test	Sig.
Career	Purchasing Behevior	15.08	.000*
	Purchasing Intention	7.91	.000*
Salary	Purchasing Behevior	10.79	.000*
	Purchasing Intention	5.73	.000*
Online Timing	Purchasing Behevior	9.78	.000*
	Purchasing Intention	26.78	.000*
Goods Order	Purchasing Behevior	20.87	.000*
	Purchasing Intention	21.28	.000*
Web Order	Purchasing Behevior	10.34	.000*
	Purchasing Intention	19.14	.000*

^{*} statistically significant level of 0.05

It was found that occupation, monthly income, time spent online, the number of products ordered, and the site used to order, affects the average online shopping behavior of Generation Y. There was a statistically significant difference at the .05 level with the test result of all causal variables equal to .000.

In addition, the research also found that the results of the covariance test of

several variables revealed that occupation varies with monthly income. The difference in mean of purchasing intention was statistically significant at the .05 level while online media was used. The covariance with the classification according to the number of products ordered and delivered showed a statistically significant difference in mean of purchase intention at the .05 level as well.



Table No. 3 Common variance of multiple variables

Independent	Depedent	F	Sig.	ОР	R ²
Career*Salary	Purchasing Intention	2.51	.01	87%	.20
Online timing *Goods Order	Purchasing Intention	8.55	.00	100%	.54

^{*}P Value .05

It was found that Classification of personal factors into occupation and monthly income. There was a statistically significant co-variance in online shopping intentions at the .05 level with a test value of 2.51 (Sig. 01), and there was an 87% probability of having a predictive coefficient. The result variable was at .20. It also found that the classification of personal factors by time spent online with the number of products ordered there will be a mutual impact on the intention to shop online. It was statistically significant at the .05 level and had a predictive effect of .54 with a 100% probability. 3) The results of the research revealed guidelines for the development of online media use for online purchases of Generation Y consumers are categorized according to their trust. Perceived benefits and attitudes were able to explain the covariance in purchasing intention with statistical significance at the .05 level with the variance test result of 263.55 (Sig. 000) and the purchase intention forecasting equation was as follows: Purchasing Intention = .51 Trust + .25 Perceive

Usefulness + .15 Attitude

In addition, in academic dimensions, it may be necessary to develop a system or information management processes and product news in line with the needs of the new generation Generation Y, which is becoming the majority of society today. Therefore,

academics and researchers are conscious of understanding about this figure of influence.

Conclusion and Discussion

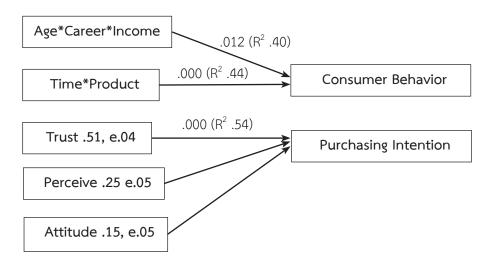
In conclusion, online media habits, especially social media platforms that are transmitted between individuals, are building andmaintaining an image of politics in the form of advertising and marketing (Tasente, 2020, pp. 67-75) Facebook profiles show history, personal details, and videos/pictures with friends. Commenting on beliefs, known as virtual environments of Facebook members. means that there must be the behavior of ordering through the media. Online too, as well as other social activities. In addition, Ellison, Heinio and Gibbs (2006, pp. 415-441) have said that it is important for a person to participate (Engage) in having direct communication behaviors characterized by maintaining relationships of activity. Ellison, Heinio and Gibbs (2014, pp. 415-441) used Facebook usage measures including Facebook Intensive Behaviors and Relational Maintenance Behaviors.

Website owners and online sellers can use this research to create a platform for presenting products and user reviews. This will create trust in the product, brand, and seller. In addition, the seller should present a variety of products. The results of this research



concluded that Generatiopn Y's behavior of purchasing products through online media is effected by age, occupation, and income. Spending 2-4 hours in the online world affects purchaseing habits along with the selection of products and shopping according to the feelings you like including drawing conclusions

about Online shopping can save time. and other assembly expenses which represents the sum of the decision to purchase that product especially with regard to favorite clothes and accessories. According to the diagram showing the online purchase relationship of Generation Y consumers.



Picture No. 3 Online ordering relationships of consumer generation Y

Therefore, summarizes the findings important to formulating guidelines for development. online media use in ordering products for the new generation from observing the influence of personal factor variables that affect consumer behavior and intention and found that the difference in age, occupation, and income, including individual differences In terms of spending time with online media at least 2-4 hours, it will affect the ordering of products via online media that is a continuation of a sense of trust from seeing the benefits of online shopping, to feeling good and have a passion for using online media In order to purchase the product that each person chooses which is an important factor that is necessary this is consistent with the ideas of Zhang, et al. (2013) which describe the use of social media with participation in other

social activities.

Provide a wide range of products and a large number of products to meet the buyer's requirements.

There is a product review according to the product survey that the new generation likes.

It is a product with a price that is suitable for the purchasing power of the new generation who do not have a job, lack of income, and are unable to rely on themselves This is the result of a survey of the basic data of the sample group. This research only.

However, considering issues related to consumer behavior affecting the willingness to buy, we can conclude that the development of online ordering is not related to the Web or the type or format of the product. But the important role is in.



- 1) Building trust with consumers, especially
- 1.1) Providing specifications for each product for the benefit of decision making both in terms of price, quality, use, or specific features of that product. The seller must also provide information about history and user reviews. This will be aid the decision to purchase products directly as well as providing information about the modernity of the products to be purchased especially clothing products or jewelry this is the product that people like to order for new generation.
- 1.2) Ensuring confidence in the product, both in the dimensions of durability and practicality, i.e. offering products that make it easier for the buyer to make decisions, in addition to the price, such as materials used in production or production process, as well as examples of applications that are various but modern, especially those that are purchased and comfortable to wear and can be worn in many situations.
- 1.3) Method presentation or a simple ordering process by reducing the conditions for ordering, especially by reducing the delivery cost and not increasing the price but with more discounts when there is an order for a large amount of products, such as buying a set or organizing a set, the product is sold at a lower price. Besides that there must also be a process to reduce delivery times to keep up with the demands of the purchasers determining the exact delivery time and the time is as short as possible. It is important to review the product to stimulate the feeling of liking the product.
- 1.4) Attempts to make the purchaser feel first or only one or only from the design of the product themselves available from the use

of technology to design according to the needs of buyers and have products that meet the needs of buyers, especially regarding clothing and accessories.

The system placement allows buyers to order products according to their needs, including the choice of format, type and price, and then have the product actually responsive.

- 2) Benefit that is worthwhile for the purchaser, especially
- 2.1) Benefit from using the ordered product if it is found that the product does not meet the needs or has been used improperly both about the quality of use or quantity buyers can exchange products that meet their own needs without any additional cost in this regard, it shall be deemed that It is the direct responsibility of the supplier.
- 2.2) Provide accumulation services to purchases to increase the value per sale, especially for any clothing or jewelry order, the buyer will be entitled to purchase other goods at a lower price, as well as receive additional services such as participation in the program or any activities provided by the supplier the right to receive information or access to other services available.

The problem of having a standard tolerance score is slightly higher than usual that is a Std error of .38 can be the result of the influence of other phantom variables related to the buyer attitude, such as attractiveness. It is better and more economical than shopping, which can be a consequence of consumer behavior in self-shopping. Therefore, there is a possibility of development. A virtually arranged ordering system has shopped at the mall through a store simulation system, and the placement of the system to choose from,



as if to shop in person, can result in a decrease in the level of tolerance.

Therefore, we can conclude that Factors affecting the development of ordering products through online media related to consumer behavior and purchase intentions It is important to be aware of the differences in the age group of buyers. including occupation and income, which means purchasing power by focusing on the relationship Building a sense of trust in taking full advantage from that purchase by aiming to create a feeling of liking and has an opinion Ordering products through online media It has been a worthwhile benefit especially saving both time and unnecessary expenses such as travel expenses, etc.

Suggestions

1) Website owners or merchant operators to online merchants can utilize this research to create a platform for presenting products or review their products building trust in brands, products, or even seller-owned trusts such as sales history, product prices, and quality. In addition, offering a wide range of products and large amounts can lead to an increase in orders. If you can develop a product presentation system that allows buyers to choose products themselves in terms of shape, price or characteristics such as self-designing products, especially the design

of clothing and accessories, which are popular products of the new generation, it will stimulate sales. It may also be used to adjust the policies of merchants or operators at the same time.

- 2) Academics, researchers, website owners or shop operators, to online shoppers, can utilize this research to be useful in further studies. Further research or workshop research and participatory research. However, it is important to focus on the educational issues related to the creation of a platform to present products or to review their products; building trust in brands, products, or even seller-owned trusts such as sales history, product prices, to quality of use. In addition, offering a wide range of products and large amounts can lead to an increase in orders. If you can develop a product presentation system that allows buyers to choose products themselves in terms of shape, price or characteristics such as self-designing products, especially the design of clothing and accessories, which are popular products of the new generation, it will stimulate sales work quite clearly. For example, reviewing products with the satisfaction of the buyer.
- 3) Advise online owner's shops to improve strategies and management processes that respond to Generation Y consumers.



Bibliography

- Ajzen, I. (1991). The theory of planed behavior. **Organizational Behavior and Human Decision Process**, 50(2), 179-211.
- Chang, H. H. and Wang, H. W. (2011), "The moderating effect of customer perceived value on online shopping behaviour", **Online Information Review**, 35(3), 333-359.
- Chen, J. and Shen, X. (2015). Consumers' decisions in s-commerce context: An empirical investigation. **Decision Support Systems**, 79, 55–64.
- Dailynews. (November 27, 2020). Stunned! The Gen Y group smelting the money. **Dailynews**, 9-11
- Ellison, N., Heinio, R. and Gibbs, J. (2006). Managing Impressions Online: Self-Presentation Processes in the Online Dating Environment. **Journal of Computer-Mediated Communication**, 11(2), 415-441.
- Garcia, J. M., De Lamonica Freire, O. B., Santos, E. B. A. and Andrade, J. (2020). Factors affecting satisfaction and loyalty to online group buying. **Determinants of Loyalty to Online Group Buying**, 27(3), 211-225.
- George, J. F. (2004). The Theory of Planned Behavior and Internet Purchasing. **Internet**Research, 14, 198-212.
- Gounaris, S., Dimitriadis, S. and Stathakopoulos, V. (2010). An examination of the effects of service quality and satisfaction on customer behavioral intentions in e-shopping. **Journal Service Marketing**, 24 (2-3), 142-156.
- Gopal, R. and Jindoliya, D. (2016). Consumer buying behavior towards online shopping: a literature review. International Journal of Information Research and Review. 3, 3385-3387.
- Hsu, M., Chuang, L. and Hsu, C. (2014). Understanding online shopping intention: the roles of four types of trust and their antecedents. **Internet Research**, 24(3), 106-139.
- Hu, Y., Sun, X., Jing, Z., Zhang, X., Luo, F. and Huang, L. (2009). University student behavioral intention model of online shopping based on TAM. International Conference on Information Management, Innovation Management and Industrial Engineering, 625-628.
- Jinarat, V. (2021). Modern Research Methodology, Ubon Ratchathani: Yong Sawat Inter Group Publishing, pp. 86-96
- Juthanan B. (July 7, 2020). Spend' must think carefully about the needs before making a Decision. **Dailynews variety**, 6.
- Kim, J. (2012). An empirical study on consumer first purchase intention in online shopping: integrating initial trust and TAM. **Electronic Commerce Research**, 12(2), 125-150.
- Li, Y. (2016). Empirical study of influential factors of online customer repurchase intention. International Business, 8(3), 48-60.
- Lim, Y. J., Osman, A., Salahuddin, S. N., Romle, A. R. and Abdullah, A. (2016). Factors influencing online shopping behavior: The mediating role of purchase intention. **Procedia Economic and Finance**, 35, 401-410.

- Muda, M., Mohd, R. and Hassan, S. (2016). Online Purchase Behavior of Generation Y in Malaysia. **Procedia Economics and Finance**, 37, 292-298
- Nakcharoen, C. (July 7, 2020). Consumer perspective after COVID-19. Dailynews variety, 12
- Orapin, L. (2009). Factors influencing internet shopping behavior: A survey of consumer in Thailand. Journal of Fashion Marketing and Management, 13(4), 501-513.
- Tasente, T. (2020). Twitter Discourse Analysis of US President Donald Trump. **Social Media** political communication, 2, 67-75.
- Thairat. (November 22, 2020). Proactively sell products online to fight the virus. Thairat, 7.
- Vakulenko, Y., Oghazi, P. and Hellstrom, D. (2019). Innovative framework for self-service kiosks: Integrating customer value knowledge. **Journal of Innovation & Knowledge**, 4(4), 262-268.
- Venkatesh, V., Morris, M.G., Davis G.B. and Davis, F.D. (2013). User acceptance of information technology: towards a unified view. **MIS Quarterly**, 27(3), 425-478.
- Walsh, G., Schaarschmidt, M. and Ivens, S. (2017). Effects of customer-based evidence from gender moderation on perceived risk and relational outcomes: Empirical evidence from gender moderation in fashion retailing. **Journal of Product and Brand Management**, 26(3), 227-238.
- Zhang, L., Liu N, Ma X, and Jiang, L. (2013). The transcriptional control machinery as well as the cell wall integrity and its regulation are involved in the detoxification of the organic solvent dimethyl sulfoxide in Saccharomyces cerevisiae. **FEMS Yeast Res**, 13(2), 200-18.
- Zhou, L., Dai, L. and Zhang, D. (2007). Online shopping acceptance model-A critical survey f consumer factors in online shopping. **Journal of Electronic Commerce Research**, 8(1), 41.