

DETERMINANTS OF ONLINE SHOPPING BEHAVIOR
CASE STUDY: STUDENTS OF FACULTY OF ECONOMIC AND BUSINESS, IBA UNSRAT

DETERMINAN DARI PERILAKU BELANJA ONLINE
STUDI KASUS: MAHASISWA FAKULTAS EKONOMI DAN BISNIS, IBA UNSRAT

By

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Abstract: The main takeaways of online shopping platforms now are it created layers of opportunity and ways of purchasing for the people; however, the problem rises regarding the approach of online shopping behavior itself. With the condition of university students regarding their young age; this type of people is really prone regarding the existence of online shopping. The purpose of this study is to find out the determinants of online shopping behavior of Shopee users as part of E-Commerce, particularly the users are students of IBA Unsrat. This study uses a qualitative method and interview toward informants were conducted in order to gain information regarding the phenomenon. The findings of this study shows that online shopping behavior which constructed by 5 indicators of brand loyalty, visual merchandising, decision factors, product attributes and also discount can give effect toward the user's behavior in doing online shopping behavior. Based on the result, the researcher provided several recommendations which are: for the consumers; considerations regarding the level of importance in using online shopping behavior. For the company; the utilization on large scale and improvement of the online shopping platform needs to be done in order to gain more users.

Keywords: online shopping behavior, e-commerce

Abstrak: Dengan adanya platform online shopping saat ini membentuk kesempatan dan cara bagi tiap orang untuk berbelanja, namun masalah pun ditemukan mengenai sikap dari para pelaku belanja online. Dengan kondisi dimana mahasiswa masih dalam umur yang terbilang muda, mahasiswa bisa mudah terpengaruh dengan adanya platform online shopping. Tujuan dari penelitian ini adalah untuk melihat determinan dari perilaku belanja online pengguna Shopee yang merupakan bagian dari E-commerce, dalam hal ini adalah mahasiswa IBA Unsrat. Penelitian ini menggunakan metode kualitatif dan wawancara kepada informan untuk mendapatkan informasi lebih mengenai hal ini. Temuan dari penelitian ini menunjukkan bahwa perilaku belanja online yang terbentuk dari 5 indikator yakni brand loyalty, visual merchandising, decision factor, product attributes dan discount dapat memberikan dampak kepada perilaku para pengguna platform belanja online. Dari hasil yang ditemukan, dapat diberikan beberapa solusi mengenai masalah terkait yaitu: untuk para pengguna diharapkan untuk memiliki tingkat kepentingan dalam berbelanja. Untuk perusahaan penyedia platform dapat melakukan pengembangan platform digital yang ada agar bisa mempertahankan konsumen lama serta mendapatkan perhatian konsumen baru.

Kata Kunci: perilaku belanja online, e-commerce

Research Background

With the ever-changing world right now; people are tended to be faster in terms of many things. With the world that keep on changing; needs and wants of people also keep on changing and experienced evolutions day by day. This current condition made people create other alternative in order to fulfill needs and wants that need to be obtained in every day's life; in previous eras where technology does not exist people often go directly to shops in order to gain what they need. However; the problem risen in terms of the way of obtaining those needs; many people experience scarcity in terms of the products that they want to purchase. Thus; making waste for the people in terms of energy, time and also money. With the problems currently occur; people nowadays use the existence of technology by creating online platform where people can buy products. These platforms which integrated to the internet eventually keep on improving day by day because of the technology that also improving; with different types of alternatives that the platform gives make people preferably use online shopping as their way to purchase thing (Javadi et al, 2012).

Start from 2015 until now, the users of online shopping application keep on increasing and slowly but surely become the main way for people to do shopping nowadays especially during the pandemic. In the current situation; people face an unprecedented condition. Many businesses need to survive during Covid-19 pandemic that already spread all across the world; it includes Indonesia and moreover Manado in this particular case. All types of businesses got the impact from the pandemic because it affects all part of the society in the end, many of the brick and mortars types of shops close because of the pandemic. Many are shuttered, and far more face cash flow constraints, rising questions about just how many will survive this recession. The government already gives many types of solution in order to help these businesses to survive; but it is not enough because in the end the numbers of consumers decrease from time to time. With the fact that people need to stay at home during the pandemic, online shopping platform because the main way for people to eventually shopping for their needs and wants.

The existence of online shopping may have been one of the biggest discoveries of e-commerce and marketing field; it is important to be noted that with the current improvement of online shopping there are lots of brick and mortars shops that choose to be closed because of the advantages of online shopping (Al-Shukri and Udayanan, 2019). The existence of online shopping platform which created its owned type of behavior now bring many advantages that cannot be fulfilled by ordinary shops. The main issues of online shopping are not regarding its advantages and convenience that the platform gave to the people; but more about how the people try to approach the usage of online shopping which resulted in the existence of online shopping behavior. The current condition of online shopping behavior can be problematic if there are no further explanation regarding the phenomenon.

The main takeaways of online shopping platforms now are it created layers of opportunity and ways of purchasing for the people; however, the problem rise regarding the approach of online shopping behavior itself. With the condition of university students regarding their young age; this type of people is really prone regarding the existence of online shopping. The age which also affected the maturity of young people can have a big role in online shopping behavior nowadays; research involving the young people in this case university students and online shopping behavior is an important issue that need to be analyze.

Research Objective

The research objective is to identify the determinants that may affect the online shopping behavior of IBA Students

THEORETICAL FRAMEWORK**Marketing**

Based on marketing concept and theories, marketing is about identifying and meeting human and social needs. Marketing is the social process by which individuals and organizations obtain what they need and want through creating and exchanging value with others. The definition is based upon a basic marketing exchange process, and recognizes the importance of value to the customer. Marketing is human activity directed at satisfying needs and wants through the exchange process (Gupta and Nayyar, 2013). Marketing is a societal

process that, subject to internal and environmental constraints, attempts to establish mutually beneficial exchanges.

Consumer Behavior

Consumer behavior is the study of how people make decisions about what they buy, want, need, or act in regards to a product, service, or company. It is critical to understand consumer behavior to know how potential customers will respond to a new product or service. It also helps companies identify opportunities that are not currently met. The three factors to fully understand how consumer behavior affects marketing are psychological, personal and social (Jaiswal and Singh, 2020).

E-Commerce

E-commerce (electronic commerce) is the activity of electronically buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems (Bucko, Kakalejšik, and Ferencova, 2018). E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail. There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business.

Online Shopping Behavior

Online shopping behavior in short is a type of behavior which is exhibited by customers while browsing websites of an e-tailer in order to search, select and purchase goods and services, in order to fulfill their needs and wants. Online shopping behavior often known because of the complicated socio-technical phenomenon it's has which also include many factors that might influence the fluidity of its condition (Javadi et al, 2012). The explanation regarding online shopping behavior shows a big picture for the current condition that happen right now; the utilization of technology and also the inclusion of socio-technical aspects play a big role for online shopping behavior of the people right now. Some aspect that may also influence online shopping behavior are the traits of the online shopping itself such as perceived risks, technical issues, risk taking in terms of purchasing and many more.

Previous Research

Nebojša Vasić, Milorad Kilibarda, and Tanja Kaurin (2019) developed the research model to determine the impact of certain online purchase determinants on the consumer satisfaction in the market of Serbia. A conceptual model is defined, consisting of 26 items categorized into seven variables: security, information availability, shipping, quality, pricing, time, and customer satisfaction. Input model parameters were collected through surveys, with the aid of appropriate Internet tools. The validity of the developed model was verified through the Confirmatory Factor Analysis and the Partial Least Squares. The obtained result analysis confirmed the basic research hypotheses that customer satisfaction in online shopping, on the Serbian market, directly depends on the following determinants: security, information availability, shipping, quality, pricing and time

Tahir Ahmad Wani and Saiyed Wajid Ali (2016) tried to unveil some of the major determinants of online purchase intentions in the Indian scenario. For the purpose four determinants; social influence; brand image; previous experience of shopping online; and attitude towards e-word of mouth (e-wom), were identified during the focus group discussion and the same were tested empirically later in the study. A total of 250 questionnaires were circulated, but only 159 have been considered for the study. Confirmatory factor analysis and structural equation modelling were used to perform latent variable modelling in the study. The findings of the study portray that a positive attitude towards e-WOM and a previous favourable experience are the main drivers of online purchase intention of Indian buyers. Social influence and brand image were found to have no significant effect on consumers' intention to buy online.

Hemanti Richa and Shaili Vadera (2019) identified the salient features of online customer behaviour in Indian context. An Exploratory factor analysis was conducted and identified determinants that govern consumer buying behaviour. Six factors emerge which were named utilitarian attributes, post purchase issues, Hedonic motives, freedom, intrusion and convenience. These factors are consistent with the global studies, but freedom

emerges as a new factor in Indian context. Given the fabric of Indian society making independent choice & freedom of choice is a significant issue, which online shopping portals can use in their marketing strategy

RESEARCH METHOD

Research Approach

This research is qualitative research methodology which is descriptive research. Qualitative research usually does use some form of quantification, but statistical forms of analysis are not seen as central. Qualitative research involves the studied use and collection of a variety of empirical materials - case study, personal experiences, introspective, life story, interview, observational, historical, interactional, and visual texts - that describe routine and problematic moments and meanings in individuals' lives.

Population, Sample, and Sampling Technique

A population is a group of experimental data or persons. Population is generalization region consist of object/subject having certain quantity and characteristic that is fixed by researcher to studying and to gain conclusion. Because qualitative research is based on certain case in a certain social situation where the result is not being applied to the population, but is transferred to other place in similar social situation with the case being studied, therefore the term 'population' is not used in qualitative research, in qualitative research it is called 'social situation'. The population of this research is the users of Shoppe App in University of Sam Ratulangi.

Sample is the subset or subgroup of population. A sample is the selected people chosen for participation in a study. Sample in qualitative research is not called as respondent, but as sources, participant, informant, friend and teacher in research process. Sample in qualitative research also is not statistical sample but a theoretical and constructive sample because the purpose is to gain theory and the source data is the source of constructed phenomenon that was previously unclear before. The sample size of the research will be 20 respondents which are students of IBA Unsrat that use Shopee App.

Sampling techniques is the way to collect and grab the data from trusted people and in order to get a good result. In this research the researcher will use purposive sampling in order to conduct the interview. Sample method that can be used for this research is purposive sampling. Purposive sampling is a technique to collect sample of data source with some considerations like people who are considered understand the matter, can be trusted or people who has authority that will make it easier for the researcher to explore the certain object or social situation.

Data Collection Technique

Data collection technique plays an important role in impact evaluation by providing useful information to understand the process behind observed result. In this part data collection technique divided into primary and secondary data. Primary data is the data that collected first by the researcher in order to get the result of the interview and also all the information data researcher have of the research. In-depth interview is an unstructured one-to-one discussion session between a trained interviewer and a respondent. Secondary data is the data that already exist before and the next researcher try to research about the data again for the new research and have the specific purpose. Secondary data is the existing data which is collected by the previous researchers and use to support the current one.

Operational Definition of Research Variables

Table 1. Variable Definition

Variable	Indicators
Online Shopping Behavior	-Brand Loyalty -Visual Merchandising -Decision Factors -Product Attributes -Discount

Source: Data Processed, 2021

Instrument Testing

The key instrument of this research is the researcher. The researcher is trained and has good understanding about all aspects of this research. The researcher was equipped with a note book, a recorder, and a camera in order to conduct interviews. In instrument of research there are some step that have to apply in order to process the data that have to be researched. This is the step that will use in this research which is the step of qualitative data analysis because this research using qualitative data analysis in order to get the best result through step by step.

Data Analysis Method

Data collection method plays an important role in impact evaluation by providing useful information to understand the process behind observed result. Data analysis is the process of systematically finding and arranging interview transcripts, field notes, and other materials that you accumulate to improve your own understanding of them and to allow you to present what you've discovered to others. Qualitative data analysis is a typical inductive when data is being collected, the next step is the data being developed to find patterns or models or into hypotheses.

RESULT AND DISCUSSION

Result

Interview Result

The interview results part will cover the answers encountered for each question. The answers will be ordered per respondent/informant and presented informant by informant from informant 1 to informant 20.

The first informant is 19 years old female and starts to do online shopping since 2020; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising. The informants think about the brand, quality, shipping cost and price as the factors of doing online shopping.

The second informant is 21 years old female and starts to do online shopping since 2018; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will still do the purchase regardless. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising. The informants think about the quality and price as the factors of doing online shopping.

The third informant is 22 years old female and starts to do online shopping since 2017; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant feels more comfortable buying a famous product, when the price rises the informant will still do the purchase. Brand become one of the priorities for the informant because the informant tends to buy western products with certified quality, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising. The informants think about the brand, quality and price as the factors of doing online shopping.

The fourth informant is 22 years old female and starts to do online shopping since 2017; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will still do the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising. The informants think about the brand, quality and price as the factors of doing online shopping.

The fifth informant is 23 years old female and starts to do online shopping since 2016; the informant sometimes do online shopping. The informant's stated that brand does not affecting the transaction because the informant can still get good products from lower-tier brands, when the price rises the informant will re-think of doing the purchase. Brand does not become one of the priorities for the informant because the informants have

experiences in purchasing good products from unknown brands, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The sixth informant is 21 years old female and starts to do online shopping since 2017; the informant rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The seventh informant is 22 years old female and starts to do online shopping since 2018; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from western brand, when the price rises the informant will still do the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The eighth informant is 20 years old female and starts to do online shopping since 2020; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a recognizable brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The ninth informant is 19 years old female and starts to do online shopping since 2020; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The tenth informant is 19 years old female and starts to do online shopping since 2020; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The eleventh informant is 18 years old female and starts to do online shopping since 2021; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The twelfth informant is 18 years old female and starts to do online shopping since 2021; the informant only rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The thirteenth informant is 23 years old female and starts to do online shopping since 2017; the informant always do online shopping. The informant's stated that brand does not affecting the transaction because the informant already experienced getting good products from other type of brands, when the price rises the informant will still do the purchase. Brand does not become one of the priorities for the informant because the informant the quality is much important, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The fourteenth informant is 18 years old female and starts to do online shopping since 2020; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a famous brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The fifteenth informant is 22 years old female and starts to do online shopping since 2016; the informant always do online shopping. The informant's stated that brand does not affecting the transaction because the informant already experienced getting good products from other type of brands, when the price rises the informant will still do the purchase. Brand does not become one of the priorities for the informant because the informant the quality is much important, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The sixteenth informant is 23 years old male and starts to do online shopping since 2016; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a recognizable brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The seventeenth informant is 23 years old male and starts to do online shopping since 2016; the informant always do online shopping. The informant's stated that brand does not affecting the transaction because the informant already experienced getting good products from other type of brands, when the price rises the informant will still do the purchase. Brand does not become one of the priorities for the informant because the informant the quality is much important, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The eighteenth informant is 22 years old male and starts to do online shopping since 2018; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from western brand, when the price rises the informant will still do the purchase. Brand become one of the priorities for the informant because the informant feels good brand means good products, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The nineteenth informant is 21 years old male and starts to do online shopping since 2019; the informant sometimes do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a recognizable brand, when the price rises the informant will still do the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

The twentieth informant is 22 years old male and starts to do online shopping since 2020; the informant rarely do online shopping. The informant's stated that brand affecting the transaction because the informant will only purchase from a recognizable brand, when the price rises the informant will re-think of doing the purchase. Brand become one of the priorities for the informant because the informant feels safer in purchasing recognizable brand, visual merchandising does affect the respondent in doing purchasing because the respondent needs to see the product's condition first and the informant will not do online transaction if there are no visuals merchandising.

Discussion

From twenty informants most of the informants agree that brand is fundamental in doing purchasing in online shopping, brand also become the priorities in choosing a certain products and half of the total informants are willing to do purchasing despite the rise of prices that might happen to the brand. The explanation means that brand loyalty is a big part of online shopping behavior, because it affected the way of how customers choose a certain product and create a type of behavior in which customers will tend to choose famous products compare

to trying a new one. It is corresponded to previous research from Wani and Ali (2016) which stated that brand loyalty act as one of the pivotal factors within online shopping behavior; the idea of choosing a famous brand tend to persuade users or customers to purchase from recognizable brand compare to unknown products.

From twenty respondents all agree that visual merchandising is important in their decision to do online shopping, all agree that they will not do transaction if they cannot see the visual aspect of the products that they desired. It is in-line with the findings by Vasic, Kilibarda and Kaurin (2019) which stated that visual merchandising can act as flow of information for the potential customers; by giving the information of a specific products through image it can give more valuable information for the customers that can be used as factors of consideration during the purchasing process. Price act as important factor in a decision making which also include in the activity of online shopping; it is important to noted that every customer have their own status regarding financial condition. By seeing this it means that prices will eventually have a big factor in decision making because customers need to adjust their financial condition with the prices of the products; it also can be said with the quality of products because in the end customers want to find products with the best quality. These 2 factors will eventually have big role in the decision-making process within the online shopping behavior. All informants want to have the sense of ease in using the online shopping application and all agree that the feature given by the platform can affect the online transaction of the customers. Attribute of products eventually affect the behavior because people will tend to looks for attributes that suited with them as users and also according to the users' preferences as well.

From twenty informants, almost all agree that discount affected the informants as users of online shopping platform. The informants stated that discount encourage them to do purchases almost immediately, increasing the intention of purchasing and also increase the likeliness of doing bundling purchases. All of the informants agree that specific types of discounts are important to be found by the users because it gives more leverage for the users; the informant also agree that there are some differences that might happen with the term and condition from discounts. There informants stated that the type of products, quality and even shipping time may differ because of the term and condition of the discounts. The previous research done by Richa and Vadera (2019) shows that discount within online shopping can trigger hedonistic approach for the users; meaning that users will have the tendency to buy even more than actually needed. It proves that discount can affect the online shopper's behavior by making customers do more spending with affordable prices that will be given.

CONCLUSION AND RECOMMENDATION

Conclusion

It can be concluded that online shopping behavior which constructed by 5 indicators of brand loyalty, visual merchandising, decision factors, product attributes and also discount can give effect toward the user's behavior in doing online shopping behavior. In terms of brand loyalty users have the tendency of choosing a well-known product compare to a new one, visual merchandising also important because customers have the behavior of looking at the visual first before purchasing a certain product, decision factors such as price and quality also play a big part for the customers, product attributes correlated with the customer's behavior because the need of information for the customers, lastly regarding discount it can be seen that discount can triggered hedonistic approach for the users of online shopping platform.

Recommendation

With the trend of online shopping behavior right now; there are 2 main recommendation that can be done by both parties which are for the users and also for the company that made the online shopping platform. For the consumers; considerations regarding the level of importance in using online shopping behavior. Excessive usage of online shopping platform can lead to the users into spending more than the income from the users respectively, meaning that users need to have many factors before making a decision in the end. For the company; the utilization on large scale and improvement of the online shopping platform needs to be done in order to gain more users. The company can utilize on this momentum in order to gain more users and eventually profit for the company. Improvement of their current technology such as reducing the numbers of errors, safety net for transaction and also transparency for the users can be ways for the company to improve.

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