



**A STUDY OF FACTORS INFLUENCING ELDERLY
PEOPLE TO PURCHASE PRODUCTS FROM
ONLINE PLATFORMS**

BY

MR. SIRAWIT KIATTIWITTAYASAKUL

**AN INDEPENDENT STUDY SUBMITTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE
OF MASTER OF SCIENCE PROGRAM IN MARKETING
(INTERNATIONAL PROGRAM)**

**FACULTY OF COMMERCE AND ACCOUNTANCY
THAMMASAT UNIVERSITY**

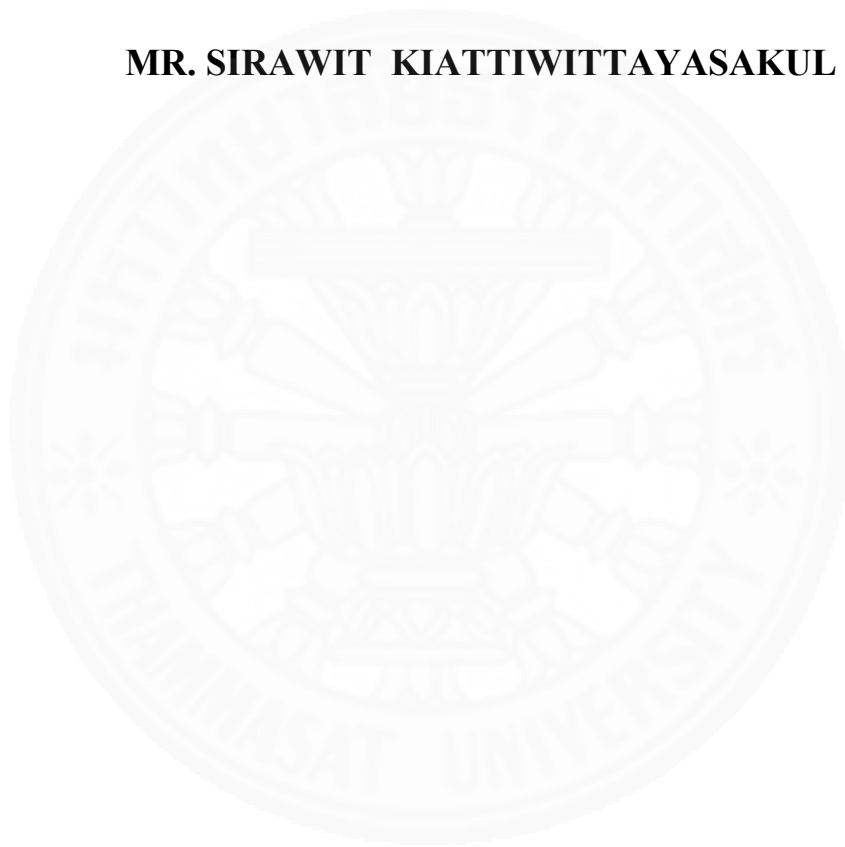
ACADEMIC YEAR 2018

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INDEPENDENT STUDY

BY

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ENTITLED

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was approved as partial fulfillment of the requirements for the degree of Master of
Science Program in Marketing (International Program)

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ABSTRACT

In recent years, the world has rapidly changed. Behaviors and ordering channels have also changed. Therefore, both brands and consumers should understand and adjust themselves to each other in order to deliver and make the best use of existing technology, especially to the elderly who is used to the old-fashioned way of shopping tangible goods from physical stores. On the other hand, these changes of technology create gaps in the market because there are a lot of people who are still not convenient to make an online purchase, even though online purchase has many benefits. Nevertheless, every cloud has a silver lining. If any brands can capture this demand, it would be a huge target market.

This study will help brands develop a better understanding of the elderly who has never bought products from online platforms and some that have bought more than before. In many aspects, people who used to purchase online will see values, advantages and barriers of online purchases will be beneficial to develop right solutions for brands or companies that are willing to deliver values via online shopping to this target group.

The research result illustrates data in accordance with Technology Acceptance Model on why people who have never made a purchase online do not purchase online.

This will lead to the development of country's economy in terms of trade especially e-commerce which is likely to have very high growth, particularly a higher quality of the elderly's life in Thailand.

Keywords: The Elderly, Technology Acceptance Model, Online Platforms



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Mr. Sirawit Kiattiwittayasakul

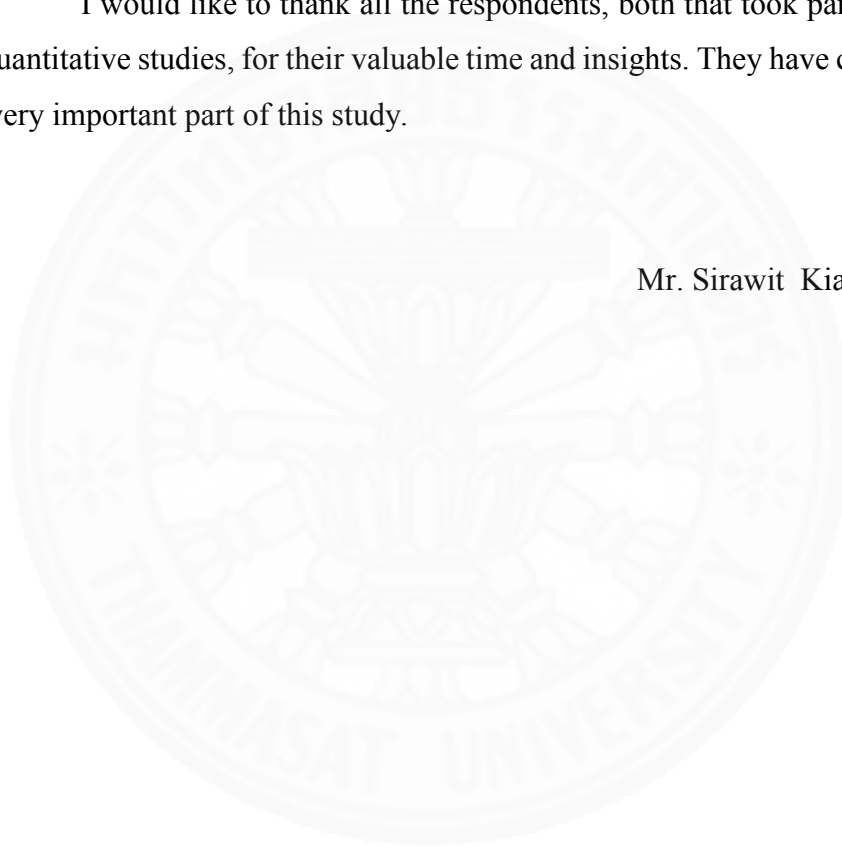


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CHAPTER 1

INTRODUCTION

1.1 Introduction to the Study

This study is a contemporary topic in Applied Marketing, which is related to understanding the behavior of the elderly toward digital platforms. As the digital world is rapidly expanding, online platform creators have advanced their services to meet consumers' expectations causing the online industry to become more competitive. Among online marketers, senior citizens are also seen as a potential consumer market. This is further supported by the 'Foundation for Older Persons Development, which predicts by 2030, the ageing population will reach 26.3% of the total global / Thai population and by 2040 it will reach 32.1% of the total population' (Siamwalla & Pongtanalert, 2018). Therefore, senior citizens can be seen as potential consumers of the digital trend and technology.

Despite the growing number of the elderly that spend their time online, there is a limited amount of research that has mainly focused on the behavior of the elderly with regards to online platforms. Furthermore, elderly consumers are often overlooked and neglected by the online industry. This research aims to fill the gap and investigate the senior citizens' behavior within the online market industry. The objective of the research is to explore the elderly's decision-making on digital platforms. The research will examine both the positive and negative influences that have an impact upon senior citizens toward digital purchasing. Moreover, the study examines circumstances that affect the elderly's decision-making and factors that could influence them to spend more time online.

Online products and services have offered convenience to the elderly who are a social group that needs it the most. Online purchasing services offer senior citizens an opportunity to obtain a convenient service that they will be able to use. As such, marketers could increase the number of elderly customers in several ways from building brand loyalty to developing a user interface. As we are now living in what is known as

the digital era, everything can possibly be processed digitally; thus, the elderly can be a part of this digital trend.

The results of this research offered guidelines to determine factors that influence elderly people to purchase products in online platforms. This also assist companies, digital marketing agencies and brand owners to develop effective online marketing strategies to effectively acquire and retain this potential consumer group.

The report examined four key topics beginning with a review of the literature followed by the research methodologies used, a summary of the research results, and finally the conclusion, limitations and recommendations.

1.2 Research Objectives

1. To understand behavior of the elderly for purchasing products online
 - 1.1 To determine the Perceived ease of use
2. To study the attitude of the elderly towards products purchasing in digital platforms
 - 2.1 To identify the attitudes towards online buying
 - 2.2 To identify the Perceive Usefulness
 - 2.3 To determine the reason to purchase or not to purchase online
3. To Identify the key factor that influence the elderly to purchase products from online platforms
 - 3.1 To identify factors that triggers the elderly to purchase products in online platforms
 - 3.2 To identify barriers for the elderly to purchase products in online platforms

1.3 Research Overview

1.3.1 Situation Analysis

Nowadays, the consumption of products and services has shifted from offline to online channels. In Thailand, the growth rate of e-commerce has greatly increased, which creates opportunities for companies in terms of responding to the demands of consumers. For consumers, they can receive services, privileges, and benefits through online shopping. Additionally, e-commerce is a type of business that has become popular and grown a lot in recent years. Significantly, it is not reserved for just the working class, which comprises the majority of online buyers, but also the elderly aged over 50, who tend to do online shopping as well.

In fact, online buying is regarded as beneficial for product and service consumption because it provides convenience, responsiveness, and accessibility to a variety of information. However, while online shopping is generally easier for younger generations to use since youths have grown up with technology and they are quite familiar with it, some people regard it as a new experience and feel a sense of uneasiness because they are not familiar with it. This group is the elderly (aged over 50). If they could use the online platform more effectively, their lives would be much easier.

The interesting topic is the market, which people have talked about for a long time and is continuing to grow in Thailand, becoming a global trend. Still, it seems that brand marketers still ignore certain groups and lack the alertness to acquire the elderly customer group. Recently, there have been some businesses that responded to this trend, such as the life insurance business focusing on the elderly and hospitals setting special prices and packages for them. On the other hand, there are many more business groups that still have the chance to take advantage of the trend.

These days, there are many e-commerce platforms in Thailand that acquire customers, many of which invest in attracting customers while promoting their products and services. The competition is fierce and focuses on the low-hanging fruit strategy. To acquire customers, companies focus on consumers who are heavy online users, which tend to be the younger generation, while mostly neglecting the elderly, perhaps because they do not realize the true barrier to solving the problem and are not certain about the influence factors to attract these people. It might require significant

investment and delay the acceptance of the younger generation, which could result in loss of current market share.

This opportunity means lifetime value customer, market share, margin (for the company), convenience in consuming products, cheaper price, more options, and more information (for customers). If we can understand and build the solution that responds the question, it will bring up benefits in the value chain.

1.3.2 Research Purpose

This project purposed to study the target group as a mean to understand what is the barrier and the influence factor towards online buying with the aim at bridging the gap between the company which wants to increase its market share and the elderly customers who should receive the benefits from online shopping in order to leverage the convenience of living.

E-commerce is a lifestyle solution that is very useful. The company must genuinely understand the customer for offering value and developing a solution before acquiring customers with efficiency.

CHAPTER 2

LITERATURE REVIEW

2.1 Market Overview

Among online customers these days, marketing companies have invested mostly in young adults who seem to spend time in online communities, but most marketers have missed the point that elderlies can also be a target of marketing as they have free time and spend a lot of their time online. According to Bryan (2017), an article on Forbes has shed the light on 2015 State of the User Experience report which stated that ‘...nearly half (49%) of those aged 52 to 70 spend at least 11 hours a week online.’ In comparison, millennials whose age between 19 to 35- year-old only spend 42 percent of their time online. ‘Technological trends are beginning to trickle upwards, meaning that older generations start adopting the smartphone and social media habits of younger generations. This can easily be observed on Facebook: where it used to be a playground solely for Millennials, it now also appeals to Millennials’ parents and even grandparents,’ (The Center for General Kinetics, 2017). This can be implied that elderly population has occupied online space. The report has further suggested that ‘Boomers ranked researching and shopping as the third and fourth most important online activities (following news consumption and social media), according to the report. Millennials ranked shopping as fifth most important,’ (Bryan, 2017). Elder online customers are likely to spend their time online and their population can build up a as a huge online community which later become potential online buyers.

2.2 Understand their Behavior

It is worth and common to recognize that older people are long to be known as low-tech people unlike youngsters who are widely recognized as digital natives, meaning that marketers need to use a different way to approach them. Bryan (2017) has pointed out four factors that can build engagement from elder online customers. First, ‘Like them, but don’t lump them,’ older people in different age groups have their

different interests, marketers need to be aware that each of them has different lifestyles and be careful not to put them in only one group. Second, 'Know how they spend time not money,' older people have more free time to spend compared to the younger ones. The way they spend their time has a huge effect of how they spend their own money. Third, 'Understand their bread is rising,' they are likely to fall into a meaningful lifetime-moment purchase. Forth, 'Prepare for a long-term relationship,' develop online experience that suits with their ageing need. For instance, the website can provide a subscription page for their convenience. Moreover, Jonathan Breeze the CEO of AardvarkCompare.com has given an interview with Guia (2018) in an article published in Sociable suggested that, 'Simple guidance must be provided to justify the solution. Trust must be won – Boomers lived through the early years of internet shopping and were routinely ripped off. In short – Anticipate the specific needs of the customer. Provide a curated solution. Offer guidance as to which product or service is a best fit. Win and maintain trust.'

2.3 Challenge

In contrast, older people might be the potential market for online purchases, but there are steps and barriers that can distract their choices before completing online purchases, as well as putting an up-to-date technology aside. According to innovation resistance theory, 'usability, risk, tradition and image preventing users between the ages of 20 and 57 from buying high-involvement and high-cost products online' (Molesworth & Suortti, 2002, cited in Lian, J and Yen, 2014, p. 136). In comparison, by using mobile banking as a case study, online users aged under 55-year-old see usage and value as barriers that prevent them from using mobile banking while users aged above 55-year-old consider usage, value, risk, tradition, and image as their barriers (Laukkanen et al, 2007, cited in, Lian & Yen, 2014). In addition, financial risk also plays an important role that affect elderly decision in online purchases (Kwon & Noh, 2010 cited in Lian & Yen, 2014). However, Baby Boomers generation spend their time shopping online as much as the new generation. Furthermore, they spent more money per purchase compared to the younger generations. They tend to be interested in a product category that has a higher price (KPMG, 2017) The result from Nielson shows that buying frequency of elderly people are less than generation Y and Millennials but the spending per time are

much higher. Fayossy (2018), this is a challenge for marketers and brand owners to find out reason behind why they buy or not buying online.

2.4 Technology Acceptance Model

In analyzing in-depth factors that influence elderly people from purchasing product online, it is worth to mention Technology Acceptance model (Davis, 1989), the information systems theory that models how users come to accept and use a technology. Therefore, two self-efficacy perspective variables, perceived ease of use (PEOU) and usefulness (PU) were suggested as influential antecedents that shape users' attitudes (Att) and behavioural intention (BI) (Davis, 1989). PEOU is defined as the degree to which individuals perceive how easy it is to use the technology and PU refers to the extent to which individuals believe how useful the technology would be (Davis et al. 1989). It can help to investigate and explain online shopping behavior and can be applied to provide a better understanding of elderly usage of online platform. The model is used to 'explain the general determinants of computer acceptance that lead to explaining users' behavior across a broad range of end-user computing technologies and user populations' (Lai, 2017, p. 26). In applying concepts of Technology Acceptance model, elderly people has the position in online purchase as a risky move. It falls to the stage of 'perceived ease of use' as a tricky action. Even though they realized as it is useful, there are barriers to pause their intention to the stage of 'actual usage' which is the last stage of the model. In addition, there is an evidence that senior citizens spend their time online as much as the new generation, but their behavior within online platform is slightly different which is the point that most marketers have overlooked--elderlies can be a huge potential online market, according to Siamwalla and Pongtanalert (2018). The world will soon be moving to an aged society where senior citizens become a majority of the population. In contrast, there are only a few researches conducted under the topic about behavior of elderly people in online platforms especially online purchasing issue. This overlooked part of the society needs market attention as it will soon make up a huge market in the future.

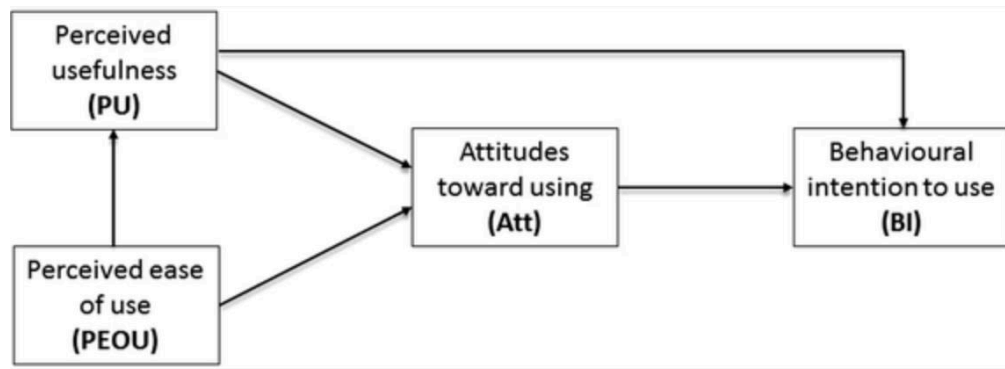


Figure 2.1 Technology Acceptance Model. From “Perceived usefulness, perceived ease of use, and user acceptance of information technology,” Davis, F. D., 1989, *MIS Quarterly*, 13(3), pp. 319-340.

CHAPTER 3

RESEARCH METHODOLOGY

The research will include both qualitative and quantitative methods using both exploratory research and descriptive research.

3.1 Exploratory Research

Exploratory research was conducted to illustrate the patterns and key ideas for the descriptive research. In-depth interviews began after the analysis of the secondary data was finished. Due to the fact that the topic and details in this study are rather new because it is about elderly people and technology, only a few researchers have studied these matters, especially in Thailand. Therefore, it was necessary to conduct the exploratory research in order to find the clues leading to the findings that are essential to the information systems. The important aim was to have a study structure that could be used as a guideline. Consequently, the author then used the Technology Acceptance Model (TAM) as a structure to explain the findings that led to the recommendations.

3.1.1 Secondary data

Academic journals from research companies and online publishers specialize in marketing and digital advertising companies. The purposes of the secondary data are as follows:

1. To understand the behavior of elderly people of buying products online
2. To understand perceive ease of use (easiness) towards online buying of the elderly
3. To understand perceived usefulness (benefits) towards online buying of the elderly

3.1.2 In- depth interview

A total of 10 interviews were completed using convenient sampling. It was conducted on 10 respondents on Oct 20th, 2018. The respondents consist of five

men and five women aged between and 60. Respondents are working in different role such as senior managers in a company, business owner and housewife. The objectives are to identify key factors that influence them to purchase online and to study their attitudes towards online buying

The results from the in-depth interviews were used to create the guideline for designing the questionnaires, which included the following objectives:

1. To study the attitude and behavior of the elderly towards online purchase
2. To find difficulties of purchasing products online
3. To discover advantages of elders' online purchase

Data Collection The target respondents are both male and female aged over 50 years old. The data collection is proposed as below

1. Sampling method: Convenience sampling
2. Collection method: face-to-face interview (15 minutes each)
3. Sample size: 10 respondents

Data analysis: Interpretation on the discussion are extracted for important key words and insights that are used to develop the survey question

Sample Results:

3.1.3 Key Influence Factor

1. The credibility of seller is the most important factor.
2. Greater benefits from online buying, such as lower prices, and promotional code should be offered to persuade elderly customers.
3. Fast delivery is a must; all respondents said they would not wait more than three days.
4. Cash On Delivery (COD) will make them feel safe and be more willing to buy online.

3.1.4 Attitude Towards Online Buying ;

1. Six out of ten interviewees said online buying is very risky judging from a lot of bad news about fraud transaction and cheat sellers they had heard.
2. All of people who have been bought online said they always buy products online because it is comfortable and easier than going to a store and buy it.

3. Two interviewee said they always asked their children to proceed transaction by sending them a link to purchase.

4. An interviewee said she will never buy products online because she perceived too much risk.

3.1.5 Problems

1. Respondents' answers were scattered because of experience and background differentiation.

2. Most of the respondents were quiet because they were afraid to discuss and talk about technology issue that they are not familiar with and some respondents are not understanding the question which lead to a miscommunication and confusion while interviewing.

3.1.6 Solutions

1. Setting standard criteria of the respondents, the study should set the criteria such as: The definition of online buying. The definition of heavy, medium, light purchaser and non-purchaser.

2. Provide information and explain more about online marketplace before start interviewing along with creating a positive atmosphere to avoid the fear when says something

3.2 Descriptive Research

A descriptive approach was conducted using a survey questionnaire method in order to collect data such as demographics, behavior and attitudes. After the findings were uncovered from the exploratory research, the interesting findings were processed under the descriptive research via survey questionnaires so as to describe the factors that influence elderly people. The descriptive research aimed to achieve the objectives below:

1. To identify factors encouraging elderly people to purchase products on online platforms.

2. To identify the barriers for elderly people to purchase products on online platforms.

3.3 Identification of Key Variables

3.3.1 Independent Variables

3.3.1.1 Perceived ease of use (PEOU) [Objective 1]

1. User Interface
2. Buying Process
3. Payment Method

3.3.1.2 Perceived usefulness (PU) [Objective 2]

1. Time savings
2. Cost savings
3. More variety
4. Privacy
5. No pressure
6. Easier to compare price
7. Promotion Redeeming

3.3.1.3 Attitude towards Online Buying (Att) [Objective 2]

1. Seller's credibility
2. Platform reputation
3. Product's Image
4. Subjective Norm
5. Responsiveness of Seller

3.3.2 Dependent Variables

Intension to purchase products from online platforms [Objective 3]

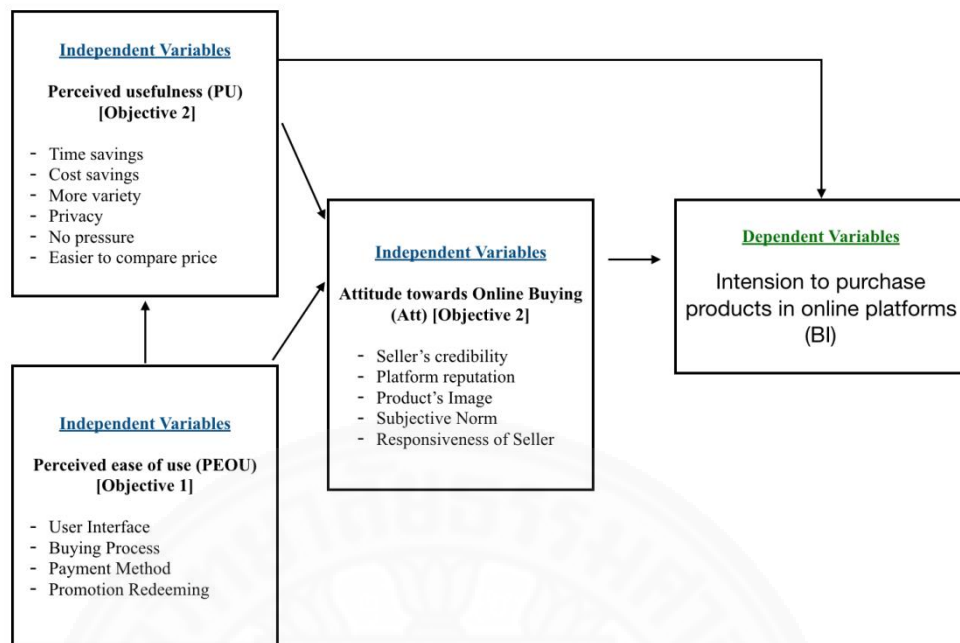


Figure 3.1 Variables Implementation Following TAM

3.4 Target Population

This study uses two approaches for collecting the data, which are an in-depth interview for the exploratory research and a questionnaire for the descriptive research. These two methods were conducted with a specific group of people comprising (1) online buyers, who bought products in the past year, and (2) non-online buyers, which are people who have never experienced buying products online within one year.

Recruitment plan and sample size are ;

1. In depth interview

Pre Test Pilot : 5

Sample Size : 10

Target : Online Buyers and Non-Online Buyers

Age: 50+

Gender: Male and Female

2. Survey Questionnaire

Pretest pilot : 10

Sample Size : 364

Target : 260 Online Buyers and 104 Non-Online Buyers

Age: 50+

Gender Male and Female

3.5 Data Collection Plan

The data were collected by using a convenience sampling method, in which people were approached through the researcher's personal connections and online activities in order to reach the target number.

3.5.1 In- Depth Interview

Recruitment Plan: Personal connections

Method: Face to face interview

Location: Starbucks, The Bright Rama 2

When: 22-25 October 2018

Duration: 10-15 Mins for each person

The example of in-depth interview questions can see on Appendix A

3.5.2 Survey Questionnaires

Recruitment Plan: Personal connections and Social Media platforms

Method: Spreading questionnaire through online and offline channels

Location: Online channel via Facebook and Line Application

When: 10-17 January 2019

Duration: 5-10 Mins for each person

The example of Survey Questionnaire can see on Appendix B

3.6 Data Analysis

3.6.1 Exploratory Research

The study began with analysis of the secondary data, which was collected through in-depth interviews, then the key findings from in-depth interviews and the secondary data were used as a guideline to design the questionnaires. Then,

hypotheses were created to explain consumers' attitudes, behaviors and influencing factors. These hypotheses were tested and validated through the quantitative research.

1. **Describe Data:** Texts or audio recordings of what the respondents said were transcribed into documents, and only useful data were selected. Consequently, the summary sheet contained basic information and captured the respondents' answers to the key questions.

2. **Identify Patterns:** To observe the broad perspective of this issue, the researcher explored the patterns that expressed the respondents' characteristics in different attitudes, purposes, beliefs, perceptions and values, for example, the characteristics of online buyers and non-online buyers in terms of similarities and dissimilarities. Another example is how the elderly perceive the value of online buying. This exploration assisted the researcher with drawing the reliable conclusions with proven evidence that could enhance the quality of the analysis.

3.6.3 Interpret Findings

The findings were presented using the storytelling of the Technology Acceptance Model that consists of two self-efficacy perspective variables, which are 'perceived ease of use' and 'usefulness', followed by the factors that influence the elderly's attitudes and behavioral intention. These could help to translate the findings so that they are interesting and easy to understand for readers.

3.7 Descriptive Research

After the survey questionnaires have been completed, the results will be analyzed using the Statistical Package for the Social Sciences (SPSS) software after screened for errors such as extremity bias and wrong format in open-end questions. The results will be interpreted from the data to conduct the key findings and recommendations using analysis techniques; such as, mean comparison, frequency, percentage, standard deviation, t-tests, correlations, and multi-group comparison.

The purpose of descriptive research analysis is to answer the main idea project problem "What are factors that Influence elderly people to purchase products from online platforms?"

Research Objective 1: To understand behavior of the elderly for purchasing products online.

1. Data analysis objective

To determine the ordering from most frequent purpose of using to least frequent purpose of using online platforms.

2. Key Research Variables

Purpose of using online platforms (eg.communication, research, work, shopping)

3. Statistic method: Frequency, means

Research Objective 2: To study the attitude of the elderly towards products purchasing in digital platforms

1. Data analysis objective

To determine the ordering from most agreement to least agreement of identified benefit of online purchasing

2. Key Research Variables

Functional and psychological benefits (Time saving, Cost saving, variety of products, shopping privacy, no pressure, easier to compare price, etc.)

3. Statistic method: Frequency, means

Research Objective 3: To Identify the key factor that influence the elderly to purchase products from online platforms

1. Data analysis objective

To compare the intension to buy online between online buyers and non-online buyers

2. Key Research Variables

2.1 Independent Variables are Perceived Usefulness, Perceived ease of use and Attitude towards online buying

2.2 Dependent Variables are Intension to purchase products in online platforms

3. Statistic method: Tests of mean difference between groups (ANOVA)

CHAPTER 4

RESULTS AND ANALYSIS

4.1 Demographic Analysis

Table 4.1 Respondent's demographic and geographic

Demographic and Geographic	n	Percent
Gender		
Male	111	30.49
Female	253	69.51
Age		
50 – 60	271	74.45
61 – 70	71	19.51
71 – 80	22	6.04
Marital Status		
Single	67	18.41
Married	247	67.86
Divorced	50	13.74
Child or Children		
No	40	10.99
Yes	324	89.01
Education		
Lower than elementary school	6	1.65
Elementary school	55	15.11
High school diploma or equivalent	87	23.90
Bachelor degree	165	45.33
Master degree	47	12.91
Doctorate degree	4	1.10

Table 4.1 Respondent's demographic and geographic (cont.)

Demographic and Geographic	n	Percent
Current residence		
Bangkok and metropolitan	264	72.53
Non-Bangkok and metropolitan	100	27.47
Income (THB per month)		
Lower than 7,500	42	11.54
7,500 – 15,000	65	17.86
15,001 – 50,000	82	22.53
50,001 – 75,000	94	25.82
75,001 – 100,000	53	14.56
Greater than 100,000	28	7.69
Occupation		
Employees	63	17.31
Private business owner	83	22.80
Government officer	36	9.89
Trade business	50	13.74
Investor	6	1.65
Freelancer	22	6.04
Retired	47	12.91
Agriculturist	9	2.47
Homemaker	41	11.26
Others	7	1.92
Smartphone user		
No	22	6.04
Yes	342	93.96
Internet Access		
No	15	4.12
Yes	349	95.88

Table 4.1 Respondent's demographic and geographic (cont.)

Demographic and Geographic	n	Percent
Amount of Internet use per day (hours)		
0 – 2.0	66	18.13
2.1 – 4.0	107	29.40
4.1 – 6.0	95	26.10
6.1 – 8.0	52	14.29
8.1 – 10.0	20	5.49
10.1 – 12.0	9	2.47
Greater than 12.0	15	4.12

From Table 4.1 the demographic analysis revealed that the sample is mostly female (69.51%) and the group between the ages of 50 - 60 years old has the highest number of participants (74.45%). After considered marital status the results revealed that most of the participants are married (67.86%) and most of them have at least 1 child (89.01%). Furthermore, most of the participants graduated with bachelor degree (45.33%) and resided in Bangkok and metropolitan areas (72.53%). The majority of the participants have income between 50,001 - 75,000 Baht per month (25.82%). In regard to their occupation, the participants mostly own a private business (22.80%).

The analysis in regards to 'Internet use' by the participants found that the majority use smartphone (93.96%) and almost all have access to the internet (95.88%). In addition, the average of internet usage per day is approximately 2.1 - 4.0 hours for most of the participants (29.40%).

4.2 Sample of Analysis

Table 4.2 Type of respondents

History of Online Purchase	n	Percent
No	104	28.57
Yes	260	71.43

Table 4.2 demonstrated that about 260 participants (71.43%) had previously purchase online item before, while another 104 participants (28.57%) had never purchase any online item.

4.3 Perceived Ease of Use

Table 4.3 Perceived ease of use

(N = 364)

Perceive ease of use (PEOU)	Percent							Mean	S.D.
	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
User Interface	2.75	6.87	11.81	18.96	17.58	18.68	23.35	4.91	1.69
Buying process	8.52	8.52	12.64	18.13	14.01	18.68	19.51	4.55	1.89
Payment Method	8.24	8.79	12.09	18.41	14.56	15.66	22.25	4.53	1.94
Promotion Providing	1.92	7.69	7.42	21.98	14.01	20.60	26.37	5.06	1.67

Table 4.3 illustrated that the analysis regarding the sample's perception regarding ease of use found that when 364 participants looked at ease of use, the provided promotion is the simplest with promotion providing which has Mean = 5.06, S.D. = 1.67 followed by User Interface with Mean = 4.91, S.D. = 1.69 then by the Buying process with Mean = 4.55, S.D. = 1.89 and Payment Method as least simplistic with Mean = 4.53, S.D. = 1.94, respectively.

4.4 Perceived Usefulness

Table 4.4 Perceived usefulness

(N = 364)

Perceive usefulness (PU)	Percent							Mean	S.D.
	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Time savings	4.40	6.04	4.95	23.63	17.03	26.37	17.58	4.92	1.63
Cost Savings	4.67	6.59	5.49	20.05	19.51	17.31	26.37	5.01	1.73
More variety	4.12	6.87	6.87	33.79	16.48	17.31	14.56	4.62	1.58
Privacy	3.85	5.22	5.49	20.05	15.93	22.53	26.92	5.14	1.67
No pressure	4.40	3.57	8.52	19.23	17.03	15.38	31.87	5.15	1.72
Easier to compare price	4.40	6.04	4.95	23.63	17.03	26.37	17.58	5.29	1.78

Table 4.4 illustrated the results of analysis relevant to the mean of the samples' perception in regards to Perceived usefulness of item purchased online. It revealed that out of 364 participants, the highest score came from the factor of 'Easier to compare price' with Mean = 5.29, S.D. = 1.78, the first runner up is from the factor 'No pressure' with Mean = 5.15, S.D. = 1.72. Third place is the factor of 'Privacy' with Mean = 5.14, S.D. = 1.67 followed by Cost Savings with Mean = 5.01, S.D. = 1.73. At fifth place is Time Savings with Mean = 4.92, SD = 1.63. Finally, the least usefulness perceived factor is More variety with Mean = 4.62, S.D. = 1.58

4.5 Attitudes towards Online Buying

Table 4.5 Attitude towards Online Buying

(N = 364)

Attitude towards online buying (ATT)	Percent							Mean	SD
	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Seller's credibility	12.09	9.34	14.56	22.80	9.07	11.26	20.88	4.22	2.00
Platform reputation	4.40	7.69	8.24	19.78	15.66	16.48	27.75	4.92	1.79
Product Image	2.47	6.87	10.44	21.70	15.66	18.96	23.90	4.94	1.67
Subjective Norm	3.02	6.87	10.16	20.88	19.78	23.35	15.93	4.68	1.55
Responsiveness of Seller	8.79	9.34	16.21	23.63	14.56	11.26	16.21	4.20	1.85

Table 4.5 demonstrated analyzed the mean of 'Attitude towards Online Buying' and found that out of 364 people, Product Image ranked the highest with Mean = 4.94, S.D. = 1.67. Secondly, it's Platform reputation with Mean = 4.92, S.D. = 1.79. In third place is "Subjective Norm" with Mean = 4.68, S.D. = 1.55. In fourth place is Seller's credibility with Mean = 4.22, S.D. = 2.00. The lowest was Attitude which is Responsiveness of Seller with Mean = 4.20, S.D. = 1.85

4.6 Intension to purchase from online in the future

Table 4.6 Intention to purchase product in online platforms

(N = 104)

Intention to purchase product in online platforms	Percent							Mean	S.D.
	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Intention to purchase products in online platforms	4.12	3.85	2.47	4.67	5.22	2.20	6.04	4.18	2.07

Table 4.6 displayed analysis related to the mean of “Intention to purchase product in online platforms” from the sample of 104 people. The analysis focused on participants who never purchased anything online. The analysis found that the Sample’s mean of Intention to purchase product in online platforms equal to 4.18, S.D. = 2.07. That is those who’ve never purchased anything online are likely to purchase an online item at neutral level.

4.7 Differentiation between Online Buyers and Non-Online Buyers

Table 4.7 Independent samples t-tests for comparison of means

Variables	Online Buyers (n = 260)		Non-online Buyers (n = 104)		t-test	p-value
	Mean	S.D.	Mean	S.D.		
Perceive ease of use	5.12	1.38	3.76	0.55	2.65*	.009
Perceive usefulness	5.17	1.35	4.65	1.78	13.52*	< .001
Attitude towards online buying	4.84	1.33	3.68	0.70	10.81*	< .001

* $p < .05$

Results of Table 4.7 illustrated the analysis of Mean Difference between Perceive ease of use, Perceive usefulness, Attitude towards online buying of the two Sample group which are Online Buyers and Non-online Buyers found that there was a significant different in perceive ease of use for online buyers (Mean = 5.12, S.D. = 1.38) and non-online

buyers (Mean = 3.76, S.D. = 0.55) groups; $t = 2.65$, $p = .009$. There was a significant different in perceive usefulness for online buyers (Mean = 4.65, SD = 1.38) and non-online buyers (Mean = 3.76, S.D. = 0.55) groups; $t = 13.52$, $p < .001$. There was a significant different in Attitude towards online buying for online buyers (Mean = 4.84, S.D. = 1.33) and non-online buyers (Mean = 3.68, S.D. = 0.70) groups; $t = 10.81$, $p < .001$

4.8 Influencing Factors Analysis

Table 4.8 Factor analysis and measurement model results for model constructs

Variables	Indicators	Factor loadings	Cronbach's alpha
Perceive ease of use (PEOU)	User Interface	.702	.732
	Buying Process	.833	
	Payment Method	.841	
	Promotion Providing	.577	
Perceive usefulness (PU)	Time savings	.849	.948
	Cost Savings	.922	
	More variety	.880	
	Privacy	.903	
	No pressure	.912	
	Easier to compare price	.877	
Attitude towards online buying (ATT)	Seller's credibility	.599	.763
	Platform reputation	.858	
	Product Image	.850	
	Subjective Norm	.737	
	Responsiveness of Seller	.525	
KMO and Bartlett's test and Model total Variance Explain			
<p>Perceive ease of use (PEOU): Total variance Explain 79.32% KMO = .909, Bartlett's Test of Sphericity $c^2 = 2094.41$, $df = 15$, $p < .001$</p>			
<p>Perceive usefulness (PU): Total variance Explain 55.66% KMO = .547, Bartlett's Test of Sphericity $c^2 = 709.58$, $df = 6$, $p < .001$</p>			
<p>Attitude towards online buying (ATT): Total variance Explain 52.74% KMO = .636, Bartlett's Test of Sphericity $c^2 = 904.93$, $df = 10$, $p < .001$</p>			

From Table 4.8, Perceive ease of use (PEOU), Perceive usefulness (PU), and Attitude towards online buying (ATT) measured by 15 indicators was factor analyzed using principal component analysis with Varimax rotation. The analysis yield 3 factors which explained a total of 79.32%, 55.66%, and 52.74% of the variance for entire set of variables, respectively. Moreover, the KMO and Bartlett's Test of Sphericity both indicate that the set of variables are adequately related for factor analysis.

Perceive ease of use (PEOU) was comprised of 4 indicators which explained 79.32% of the variance with factor loadings from .577 - .841. Perceive usefulness (PU) was comprised of 6 indicators that explained 55.66% of the variance with factor loadings from .849 - .922. Attitude towards online buying (ATT) was comprised of 5 indicators that explained 52.74% of the variance with factor loadings from .525 - .858.

Reliability was analyzed using internal consistency. Cronbach's alphas for the 4 Perceive ease of use (PEOU), 7 Perceive usefulness (PU), and 5 Attitude towards online buying (ATT) indicators were .732, .948 and .763, respectively.

Table 4.9 Descriptive statistics and correlation matrix of model constructs

Variables	Descriptive statistics				Correlations			
	Online Buyers (n = 260)		Non-online Buyers (n = 104)					
	Mean	SD	Mean	SD	1	2	3	4
1. Perceive ease of use (PEOU)	5.12	1.38	3.76	0.55	$\frac{3}{4}$.094	-.197*	.652*
2. Perceive usefulness (PU)	5.17	1.35	4.65	1.78	.758*	$\frac{3}{4}$.624*	.155
3. Attitude towards online buying (ATT)	4.84	1.33	3.68	0.70	.791*	.841*	$\frac{3}{4}$	-.111
4. Intention to purchase products in Online platforms	$\frac{3}{4}$	$\frac{3}{4}$	4.18	2.07	$\frac{3}{4}$	$\frac{3}{4}$	$\frac{3}{4}$	$\frac{3}{4}$
Descriptive statistics	Mean				5.02	4.73	4.51	4.18
	SD				1.50	1.35	1.29	2.07

*p < .05

Note. Coefficients below the diagonal represent correlations of online buyers for subsample (n = 260); coefficients above the diagonal represent correlations of non-online buyers for subsample (n = 104); Descriptive statistics column represent the average and standard deviation of each subsamples; Descriptive statistics row represent the average and standard deviation of whole sample.

From Table 4.9, in the group of online buyers found that Perceive ease of use and Perceive usefulness were significantly positive correlated, $r = .758, p < .05$. Perceive ease of use and Attitude towards online buying were significantly positive correlated, $r = .791, p < .05$. Attitude towards online buying and Attitude towards online buying were significantly positive correlated, $r = .841, p < .05$.

In the group of non-online buyers, there was no significant correlation of .094 between Perceive ease of use and Perceive usefulness. In contrast, Perceive ease of use and Attitude towards online buying were at a significant level of negatively correlated at, $r = -.197, p < .05$. Likewise, Perceive ease of use and Intention to purchase products in online platforms were significantly positive correlated, $r = .652, p < .05$.

In addition, Perceive usefulness and Attitude towards online buying were significantly positive correlated, $r = .624, p < .05$. However, there was a non-significant correlation of .155 between Perceive usefulness Intention to purchase products in online platforms. Correspondingly, there was a non-significant correlation of -.111 between Attitude towards online buying and Intention to purchase products in online platforms.

4.9 Analysis of Online Buyer

Table 4.10 Regression analysis model for online buyers

Dependent variables	Predictors	<i>B</i>	<i>SE(B)</i>	<i>b</i>	<i>t</i>	<i>p</i>	<i>R</i> ²
Perceived usefulness	Constant	1.35	0.21	$\frac{3}{4}$	6.39*	<.001	.575
	Perceived ease of use	0.75	0.04	.758	18.69*	<.001	
Attitude toward online buying	Constant	0.21	0.17	$\frac{3}{4}$	1.23*	.219	.762
	Perceived ease of use	0.36	0.05	.361	7.74*	<.001	
	Perceived usefulness	0.55	0.05	.567	12.14*	<.001	

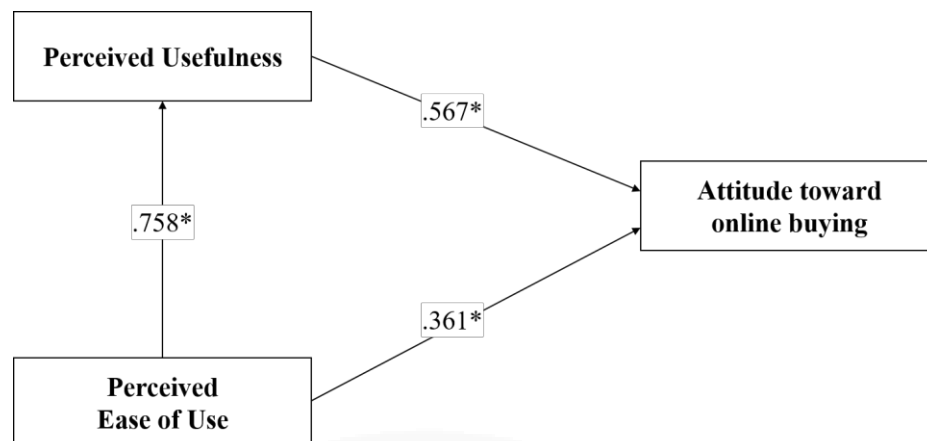


Figure 4.1 Path model for online buyers

From table 4.10, simple linear regression was carried out to investigate the relationship between Perceived ease of use and Perceived usefulness. The results of the regression indicated that the predictor explained 57.5% of the variance ($R^2 = .575$, $F(1, 258) = 349.33$, $p < .001$). It was found that Perceived ease of use significantly predicted Perceived usefulness ($\beta = .758$, $p < .001$).

Similarly, multiple linear regression was carried out to investigate the relationship between Perceived ease of use, Perceived usefulness, and Attitude toward online buying. The results of the regression indicated that the predictors explained 76.2% of the variance ($R^2 = .762$, $F(2, 257) = 411.41$, $p < .001$). It was found that Perceived ease of use and Perceived usefulness significantly predicted Attitude toward online buying, $\beta = .567$, $p < .001$; $\beta = .361$, $p < .001$, respectively.

Summary for Online Buyers:

1. If the client's perceived ease of use is high then it influenced their Perceived usefulness as well.
2. If the client's perceived ease of use and perceived of usefulness is high, it influenced their attitude toward online buying.

4.10 Analysis of Non-Online Buyers

Table 4.11 Regression analysis model for non-online buyers

Dependent variables	Predictors	<i>B</i>	<i>SE(B)</i>	b	<i>t</i>	<i>p</i>	<i>R</i> ²
Perceived usefulness	Constant	3.50	1.22	–	2.88*	.005	.009
	Perceived ease of use	0.31	0.32	.094	0.95	.343	
Attitude toward online buying	Constant	0.66	0.38	–			.389
	Perceived ease of use	0.80	0.10	.624	8.06*	<.001	
	Constant	4.04	0.19	–	21.16*	<.001	
Intention to purchase product in online platforms	Perceived usefulness	-0.08	0.04	-.197	-2.03*	0.045	.039
	Constant	0.42	1.02	–	0.41	.680	
	Perceived usefulness	0.77	0.09	.656	8.52*	<.001	
Intention to purchase product in online platforms	Attitude toward online buying	0.06	0.23	.019	0.24	.810	.425

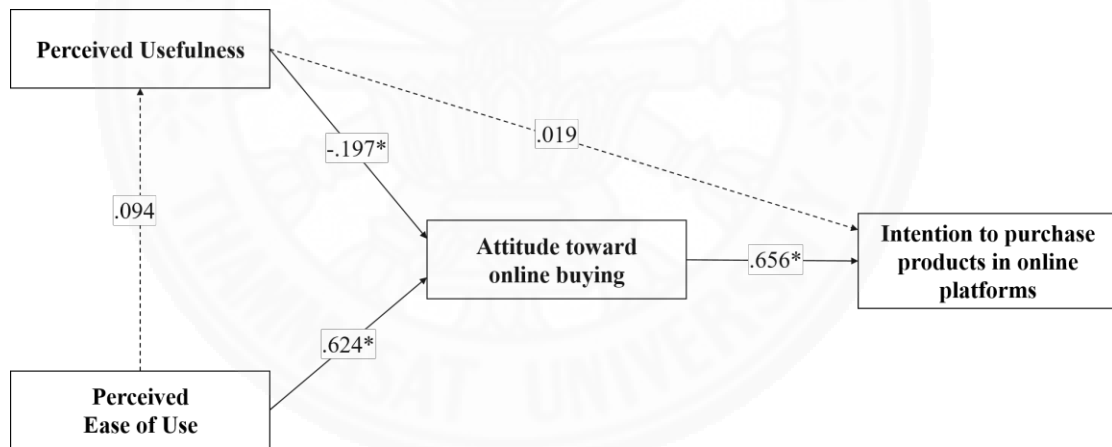


Figure 4.2 Path model for online buyers

From Table 4.11, simple linear regression was carried out to investigate the relationship between Perceived ease of use and Perceived usefulness. The results of the regression indicated that the predictor explained 0.09% of the variance ($R^2 = .009$, $F(1, 102) = 0.91$, $p = .343$). It was found that the Perceived ease of use did not predict Perceived usefulness.

Correspondingly, simple linear regression was carried out to investigate the relationship between Perceived ease of use, Perceived usefulness, and Attitude toward

online buying. The results of the regression indicated that the predictors explained 38.9% and 3.9% of the variance, respectively in each predictor (Perceived ease of use, $R^2 = .389$, $F(1, 102) = 64.98$, $p < .001$; Perceived usefulness, $R^2 = .039$, $F(1, 102) = 4.13$, $p < .045$). Furthermore, it was found that Perceived ease of use and Perceived usefulness significantly predicted Attitude toward online buying, $\beta = .624$, $p < .001$; $\beta = -.197$, $p = .045$, respectively.

In addition, Perceived usefulness and Attitude toward online buying could also explained a significant proportion of variance in depression scores, $R^2 = .425$, $F(2, 101) = 37.37$, $p < .001$. The results showed that Perceived usefulness did not predict Intention to purchase product in online platforms. However, Attitude toward online buying significantly predicted Intention to purchase product in online platforms, $\beta = .656$, $p < .001$.

Table 4.12 Attitude Differentiation test among online buyer and non-online buyer group

Variables	Online Buyer (n = 260)		Non-online Buyer (n=104)		t-test	P- value
	Mean	SD	Mean	SD		
Attitude Toward Online Buying: Seller's Credibility	4.79	1.78	2.81	1.80	9.52*	< .001
Attitude Toward Online Buying: Platform Reputation	5.00	1.75	4.72	1.89	1.34	.181
Attitude Toward Online Buying: Product Image	5.03	1.58	4.70	1.87	1.58	.116
Attitude Toward Online Buying: Subjective Norms	4.76	1.46	4.48	1.76	1.41	.160
Attitude Toward Online Buying: Responsiveness Seller	4.71	1.64	2.92	1.71	9.29*	< .001
* p < .05 (Significant difference at a = .05)						

Summary for Non-online buyers

1. If perceived ease of use changed, it did not influence their perceived usefulness of the product.
2. If their Perceived ease of use and Perceived usefulness is raised then it would have influenced their Attitude toward online buying to be raised as well.

3. If perceived of usefulness is high, then it influenced their intention to purchase the product online in online platform as well. However, the higher perceived usefulness also influenced intention to purchase product in online platform goes down.

4. The mean differentiation of the Attitudes towards online buying among online buyers and non-online buyers are resulted by Seller's Credibility and Responsiveness of Seller.

Table 4.13 Intension for Social Media usage

Intention for Social Media usage	Online Buyer		Non-online Buyers	
	Mean	SD	Mean	SD
Entertainment	4.79	1.86	4.58	2.05
Communication	5.35	1.69	5.21	1.82
Career related	4.73	1.91	4.09	2.12
Purchase items	4.28	1.67	2.71	2.16

Table 4.13 demonstrated the intention of social media usages in online buyers, it showed that the highest is for communication (Mean = 5.35, S.D. = 1.69) and the lowest is for purchase items (Mean = 5.21, S.D. = 1.82). Similarly, in the group of Non-online buyers, their primary objective for using social media is for communication (Mean = 5.21, S.D. = 1.82) and least interested in purchase items (Mean = 2.71, SD = 2.16)

4.11 Awareness of Online Platforms

Table 4.14 Online platform and online platform awareness in making a purchase online

Platform	Online Platform		Online platform awareness	
	Online Buyer		Non-online Buyers	
	Mean	SD	Mean	SD
Facebook	3.53	1.94	4.64	1.82
Line / Instagram	1.95	1.47	5.04	1.80
Website such as Lazada, Shopee, Amazon etc.	4.29	1.85	3.03	1.44

Table 4.14 showed that most of the Online buyers purchased items through websites such as Lazada, Shopee, Amazon etc. (Mean = 4.29, S.D. = 1.69). The least popular platforms are Line and Instagram (Mean = 1.95, S.D. = 1.47)

Regarding to Non-Online buyers, most of them aware of platforms such as Line / Instagram (Mean = 5.04, S.D. = 1.80). Contradictory to their counterpart, the least well known platform is through website such as Lazada, Shopee, Amazon etc. (Mean = 3.03, S.D. = 1.44)

4.12 The convenience of Payment Method

Table 4.15 Online Payment method that makes it convenient to purchase online

The Most convenient payment method	Online Buyer		Non-online Buyers	
	Mean	SD	Mean	SD
Pay on Delivery	5.36	1.87	5.48	1.93
Credit Card	3.84	2.00	3.38	2.13
Money Transfer (Mobile Banking, ATM, and Bank teller)	4.49	1.68	3.92	1.87
Counter Service	3.56	1.72	3.51	2.01

Table 4.15 results showed that most online buyers believe that pay on delivery is the most convenient option (Mean = 5.36, S.D. = 1.87), and the least convenient option is counter service (Mean = 3.56, S.D. = 1.72).

For Non-Online buyers, most believed that the most convenient method is also pay on delivery (Mean = 5.48, S.D. = 1.93) and the least convenient method is through Credit card payment (Mean = 3.38, S.D. = 2.13).

4.13 People who influenced to purchase online

Table 4.16 People who influenced on desire to make online purchase (Online Buyers Only)

People who influenced to purchase online	Mean	SD
Friend	4.28	1.80
Children, and grandchildren	4.73	1.86
Life partner	4.43	2.04
Acquaintance	4.05	1.75
Movie star or Famous person	3.04	1.83

Table 4.16 only demonstrated analysis for online buyers that showed that most of them are influenced by their children and grandchildren (Mean = 4.73, S.D. = 1.86) and the least influence group is Movie star or Famous person (Mean = 3.04, S.D. = 1.83).

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

From the demographic analysis, it can be seen that most of the participants are adults and elderly persons. Almost all of them possess a mobile device and can easily access the internet. The duration of their internet usage is high at approximately 2 to 6 hours per day, which illustrates the changes in media consumption and communications via digital media regardless of gender and age, even among the elderly population. The statistical evaluation, which categorized the variables according to the TAM from the collected samples, can be summarized as follows.

For the PEOU dimension, most consumers prioritized the ‘Process of redeeming available promotions’ as the most important factor. Accessing online channels makes it easier to redeem promotional codes and obtain other information, which also makes it simpler to collect those promotions. Secondly, the ‘User interface’ is also an important factor to consumers because when accessing a website, it should be easy to use, which is in line with the results from the in-depth interviews that revealed that there are more promotions available online and it is easier to use in comparison to purchasing products in department stores and having to follow various criteria. In addition, there are not as many promotions available in stores when compared to the online platforms.

For the PU dimension, the factors that people are interested in and which help them perceive online purchasing as useful are that it is ‘Easy to compare prices from various stores’ as well as ‘There is no pressure from the store’s salespersons’ who approach potential customers. Another significant factor is concerned with ‘Privacy’, as when the participants purchase in stores, there are other customers, passersby, staff, and cashiers that will know what a customer has purchased, and therefore, they derived a sense of privacy from online shopping.

As for ‘Attitudes towards online buying’, Table 4.5 shows that customers prioritized the ‘Credibility of the seller’, followed by the ‘Platform reputation’, respectively. Furthermore, in Table 4.12, the results from the SPSS show that ‘Attitudes towards online

buying' in terms of 'Seller's Credibility' and 'Responsiveness of the seller' are the barrier factors towards online buying because Non-online buyers (NOB) and Online buyers (OB) have different attitudes in terms of these factors, especially the NOB who do not trust in the credibility of online sellers, and they perceive that buying online does not permit contact with the sellers after making a purchase. Based on the in-depth interview session, most of the NOB perceive that online credibility can be created by the sellers themselves, and they do not know how to identify the real reviews from customers. Moreover, making an online purchase has its risks, whether it involves the quality of the product, or avoidance of being deceived by a scam or fraudulent practices. Furthermore, if they buy online they cannot directly contact the seller, and if there is a mistake in the transaction, they will lose their money or receive the wrong product from the seller and might not be able to exchange or return the product. Therefore, the 'Reliability of the platform' is a very important factor along with the 'Responsiveness of the seller' in terms of encouraging customers to make purchases online. The easiest method of payment is to pay upon delivery (See Table 4.12), followed by money transfer or payment through their bank's online application.

In the in-depth interviews, the elderly participants expressed that they have become more familiar with online platforms because they are now widely used by many people; however, this group of people still has concerns regarding trust in the online market, which are related with the results of the qualitative research. Moreover, online platforms have activated the connections between their families and friends, and this has also enabled them to exchange information with each other, including information about sales and promotions online, which later persuaded them to make their first online purchase.

From the SPSS analysis as seen in Table 4.13, it was shown that customers are influenced by their children the most, followed by their partner or spouse. It turns out that celebrities are not very influential and were ranked the lowest, which corresponds to the in-depth interviews with the OB, who stated that their online purchases began after their children bought something online and taught them how to do it.

In reality, the two sample groups may differ in many areas, which explains why the Non-Online buyers do not purchase goods online. The focus is narrowed by

the TAM of both groups, which were separated into two groups, one that includes 104 Non-Online buyers (NOB) and the other comprising 260 Online buyers (OB).

The results of the SPSS output showed that with regard to the relationship of the variables through the TAM, it was found that between the OB and NOB, there are different correlation scores. The IV relationships showed that in the OB group, the correlations are positive, which is reasonable, straightforward, and predictable. However, in terms of the NOB group, there are differences in the relationships between variables, especially between PU and ATT, which showed negative correlations. This was very interesting because it led to important findings in constructing the recommendations. The research team closely examined the elements of the two IVs to test the differences between the mean of the OB and NOB groups. Furthermore, which factors are different that affect 'Seller credibility' and 'Platform reputation' were examined as well. Regarding the differences in receiving information online, from the in-depth interviews, it was found that those who have never purchased an online item do not trust the credibility of the platform because it is difficult to determine its credibility and they are unsure of how to examine the reputation of online platforms; thus, they deemed it is safer to not take a risk. 'Responsiveness of sellers' is another factor that is important because the NOB do not know how to make purchases online. Although encouraged to make an inquiry, they wouldn't attempt it. If they made a purchase through a platform such as Lazada or Shopee, they would not know how to do it, and they are not able to contact the seller by telephone either. In addition, purchasing online means goods cannot be tested for quality assurance before making a purchase, which makes it difficult to arrive at a decision; whereas, in their original shopping experiences, which took a lifetime to get used to, they can bargain for, try on, and exchange goods in stores. Therefore, they feel as if purchasing online would not respond to their required consumer needs.

5.2 Recommendation

According to literature review, many brands have not targeted elderly online customers due to difficulty in penetrating the elder group. They are more difficult to acquire because they are new in terms of participating in digital society. Many brands may not yet understand their online behavior. However, it is not that the elderly is a

demographic group that is against the digital world. Everyone wants to continue with the trends. In addition, online purchasing is convenient, enjoyable and effortless. Nevertheless, the problem is the majority of the brands have not assessed the needs of elderly customers. They still lack understanding in the elderly's behavior. In spite of the reasons above, it is worth investing in this particular demographic group, which can be seen as a new market. The elderly is a demographic group that can be difficult to acquire as customers, but once brands convince them and satisfy their needs, they tend to be a lifetime consumer with brand loyalty. In addition, study of this group is very limited in Thailand. Most importantly, the group who never purchase online, even though their intention is not high but are somewhat neutral. They do not have anything against online purchase which means if the brand is able to communicate and influence in an effective way, then they could acquire this new group of customers. The key is to do it right and with understanding. This study revealed patterns and differentiation between OB group and NOB group as followed:

From the available statistic, it is apparent that elder population is one of the digital citizen that access online platforms and spend time online. There are reasons that this group do not make online purchases because they feel like the responsiveness of the seller is quite low which is true. When compared apple to apple side by side, online products could not be physically examining like offline products. At this point, however, many brands or platforms had adjusted such as Brand : Bonobos Guideshop. The brand created a physical store which displayed products in a showroom to try out. However, there would be no purchasing at the store and it would only be available via online platform to respond to the downside of online purchasing. When customers had the option to try the products offline then it wouldn't change the way people shop that much, and makes it easier to decide. Here, the business model would help created win win situation for both parties. The brand got to reduce the cost of inventory and minimized the space in the store that would cut the cost as the stock would only be at the warehouse which the orders could be consolidated and optimized logistic activities. Subsequently, the brand could reduce the initial cost and operation and able to cut down prices or even increased the quality of raw materials with the same prices as before. Thus, the brand would have competitive advantage and the consumers would have a better product quality as well. Furthermore, platform reputation is also important. When we looked at the

findings in Table 4.13, the influencers of online customers are their children and grandchildren. Therefore, we should assist and educate the parents how to identify or verify the credibility of the sellers in those various platforms through brand communication and give them incentives for recommendations. Asking the consumers to make an account would reach them faster and easy for influences as well. In addition, pay on delivery is another important option as e-commerce in Thailand do not always have that available. When doing POD makes this group feels uncomfortable. Thus, the brand or platform would need to invest for customer's online experience: test, try, and allow them to return or exchange the products in case it was not a good fit. Afterwards, then we enter the process of retaining clients and repeat buy.

One of the findings showed that the product image available online is available for consumers is perceived as better looking than offline and in store. In-depth interview revealed that online products seemed to be new and updated, and highly in-trend. Here, it could cultivate awareness in up-to-date and make product available. Therefore, online consumers will have that perception that they are hip and in-trend as well.

From experiences, Thailand's advertisement online would mostly use famous actors or influences in promoting in various platforms. However, that did not influenced consumers to make a purchase (Table 4.13). The sample ranked actors and influencers as lowest influence in intention to purchase. Although, brands are still focusing to this point for communicating its benefits.

5.3 Limitation

5.3.1 Research Specific

The research findings cannot be generalized to the entire population due to the following reason:

1. Sample in the research will be selected using a convenience sampling method and mostly were done online.
2. Time and budget is the major constraint in this research.

5.3.2 Study Topic Specific

These research findings may not get the adequate insights from non-online buyers in specific information or technical terms of online buying.

1. Non-online Buyers are not educated with the online buying concepts which lead to the misunderstanding of the communication and understanding
2. Attitudes towards technology of respondents are very different because there are lots of online platforms that people are using differently which led us too many different opinion and perspective.

5.4 Suggesting Areas for Future Research

The first area that is related directly to this study would be how to create effective strategies in conjunction with an execution plan to acquire elderly customers to purchase products from online platforms. The second area would be examining the most effective way to communicate with elderly customers in order to gain their trust in order to create an effective advertising campaign to encourage them to purchase products from online platforms. By using the insight of this study, this would contribute benefits for further research in terms of understanding factors that influence or prevent them from buying online, and also providing the elderly's insight about their behaviors, problems and needs they perceived with Online Buying.

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APPENDICES

APPENDIX A

IN-DEPTH INTERVIEW QUESTIONS

Q1: Have you ever bought products from online platforms? and why?

คุณเคยซื้อสินค้าผ่านช่องทางออนไลน์หรือไม่ เพราะเหตุใด?

Q2: Why you buy from online?

ทำไมคุณถึงซื้อสินค้าผ่านช่องทางออนไลน์

Q3: What is the benefits of online buying?

สิ่งใดคือประโยชน์ของการซื้อสินค้าออนไลน์?

Q4: What is the barriers towards online buying?

อุปสรรคของการซื้อสินค้าออนไลน์คืออะไร?

Q5: What is the best platform to buy online? and why?

ช่องทางที่สะดวกสบายที่สุดในการซื้อสินค้าออนไลน์?

Q6: Way is your attitudes towards online buying?

ทัศนคติต่อการซื้อสินค้าออนไลน์ของท่านเป็นอย่างไร?

Q6: Who influence you to purchase products from online platforms?

ใครเป็นบุคคลที่มีอิทธิพลต่อการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ของท่าน?

Q7: Intension to purchase/re-purchase products from online platforms in the future?

ในอนาคตคุณมีแนวโน้มที่จะซื้อ หรือซื้อสินค้าผ่านช่องทางออนไลน์มากขึ้นน้อยแค่ไหน?

APPENDIX B

A STUDY OF FACTORS THAT INFLUENCE PEOPLE

TOWARDS ONLINE BUYING

แบบสำรวจความคิดเห็น และพฤติกรรมของผู้บริโภค ที่มีต่อการซื้อสินค้าผ่านช่องทางออนไลน์

Introduction

Welcome to a study of factors that influence people towards online buying. The researcher is a graduate student from the Master's Degree in marketing Program (MIM), Thammasat University. Research purpose of this survey is purely for academic reason. The primary purpose of this study is to understand the attitudes towards online buying along with the behavior of the subject in order to find the factor that influence to buy or not to buy.

The researcher highly appreciates your input and kind support. If you have any questions about the survey, please email the researcher at: sirawit.kiatt@gmail.com

Online Survey Questionnaire

PART 1: SCREENING QUESTION

How old are you? [SA] / คุณอายุเท่าไร?

Lower than 50	ต่ำกว่า 50	End of Survey
50 - 60	50 - 60	Sip to Part 2
61-70	61-70	Sip to Part 2
71-80	71-80	Sip to Part 2
Above 81	มากกว่า 81	Sip to Part 2

PART 2: DEMOGRAPHIC AND GENERAL INFORMATION

ข้อมูลทั่วไป

1. Gender [SA] / เพศ

Male	ชาย	Continue
Female	หญิง	Continue

2. Do you have Children? [SA] / ท่านมีบุตรหลาน หรือไม่?

No	ไม่มี	Continue
Yes	มี	Continue

3. Highest educational Level? [SA] / ระดับการศึกษาสูงสุด

Lower than elementary school	ต่ำกว่าประถม	Continue
Elementary school	ประถมศึกษา	Continue
High school diploma or equivalent	มัธยมศึกษา หรือเทียบเท่า	Continue
Bachelor degree	ปริญญาตรี	Continue
Master degree	ปริญญาโท	Continue

4. Where do you live? [SA] / ท่านอาศัยอยู่จังหวัดใด?

Bangkok and metropolitan	กรุงเทพและปริมณฑล	Continue
Other ... Please specify	อื่นๆ โปรดระบุ	Continue

5. Household Income? [SA] / ระดับรายได้ครัวเรือน

Lower than 7,500	ต่ำกว่า 7,500	Continue
7,500 – 15,000	7,500 – 15,000	Continue
15,001 – 50,000	15,001 – 50,000	Continue
50,001 – 75,000	50,001 – 75,000	Continue
75,001 – 100,000	75,001 – 100,000	Continue
More than 100,000	มากกว่า 100,000	Continue

6. Occupation? [SA] / คุณประกอบอาชีพใด

Employees	พนักงานบริษัท	Continue
Private business owner	เจ้าของธุรกิจ	Continue
Government officer	รับราชการ	Continue
Trade business	ค้าขาย	Continue
Investor	นักลงทุน	Continue
Freelancer	งานอิสระ (ฟรีแลนซ์)	Continue
Retired	เกษียณ	Continue
Others	อื่นๆ	Continue

7. Do you use Smart Phone? [SA] / คุณใช้สมาร์ทโฟนหรือไม่?

No	ไม่มี	Continue
Yes	มี	Continue

8. Internet Access? / เข้าถึงอินเทอร์เน็ตหรือไม่?

No	ไม่มี	Continue
Yes	มี	Continue

9. Amount of internet usage per day? [SA] / ระยะเวลาการใช้งานอินเทอร์เน็ตนี้ต่อวัน?

0 – 2.0	0 – 2.0	Continue
2.1 – 4.0	2.1 – 4.0	Continue
4.1 – 6.0	4.1 – 6.0	Continue
6.1 – 8.0	6.1 – 8.0	Continue
8.1 – 10.0	8.1 – 10.0	Continue
10.1 – 12.0	10.1 – 12.0	Continue
Greater than 12.0	มากกว่า 12.0	Continue

10. Social Media Usage ? [MA] / ท่านใช้ Social Media ใดบ้างในปัจจุบัน ?

Facebook	เฟสบุ๊ก	Continue
Youtube	ยูทูป	Continue
Line	ไลน์	Continue
Instagram	อิสตาแกรม	Continue
Website	เว็บไซต์	Continue
Wechat	วีแชท	Continue
Twitter	ทวิตเตอร์	Continue

11. Have you ever bought products from online platforms? [SA] / ท่านเคยซื้อสินค้าผ่านช่องทางออนไลน์หรือไม่?

Yes	เคย	Go to Section 3
No	ไม่เคย	Go to section 4

PART 3: Online Buyer's Buying Behavior / พฤติกรรมการซื้อสินค้าออนไลน์

12. Social Media Usage Purpose / จุดประสงค์การใช้งาน Social Media

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Entertainment เพื่อความบันเทิง	1	2	3	4	5	6	7
Communication เพื่อการติดต่อสื่อสาร	1	2	3	4	5	6	7
Working เพื่อการทำงาน	1	2	3	4	5	6	7
Shopping เพื่อซื้อสินค้า	1	2	3	4	5	6	7

13. ท่านคิดว่าการสั่งซื้อสินค้าผ่านช่องทางออนไลน์มีประโยชน์มากน้อยเพียงใด? Usefulness factors towards online buying

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Time Saving ประหยัดเวลา	1	2	3	4	5	6	7
Easier to compare price สามารถเปรียบเทียบร้านค้า ได้สะดวกกว่า ออฟไลน์	1	2	3	4	5	6	7
Cheaper than offline ราคาที่ถูกกว่า ออฟไลน์	1	2	3	4	5	6	7
Product variety ความหลากหลายของสินค้า	1	2	3	4	5	6	7
Privacy มีความเป็นส่วนตัว	1	2	3	4	5	6	7
No pressure ความไม่ถูกกดดันจาก พนักงานหน้าร้าน	1	2	3	4	5	6	7

14. Barriers towards online buying / ท่านคิดว่าปัจจัยดังต่อไปนี้มีความยาก-ง่ายเพียงใด?
(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Online Payment Channel การชำระเงินผ่านช่องทางออนไลน์	1	2	3	4	5	6	7
User Interface การใช้งานเว็บไซต์	1	2	3	4	5	6	7
Responsiveness of seller การติดต่อและขอรับบริการสนับสนุนจากผู้ขาย	1	2	3	4	5	6	7
Buying Process in Online Platform ขั้นตอนการซื้อสินค้าผ่านช่องทางออนไลน์	1	2	3	4	5	6	7

15. Factors that influence you to purchase product from online platforms in terms of trustworthiness issue / ปัจจัยสำคัญที่มีผลต่อการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ในเรื่องความน่าเชื่อถือ

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Amount of Review จำนวนและความน่าเชื่อถือของรีวิว	1	2	3	4	5	6	7
Cheaper than other ราคาถูกกว่าที่อื่น	1	2	3	4	5	6	7
Number of follower จำนวนผู้ติดตามร้านค้า เช่น Like, Follower	1	2	3	4	5	6	7

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Verified from platform ร้านค้าได้รับการยืนยัน ตัวตนจากแพลตฟอร์ม	1	2	3	4	5	6	7
Opening Period of the store ระยะเวลาที่เปิดขายใน ออนไลน์	1	2	3	4	5	6	7
Online Product have a better image ภาพลักษณ์ ของสินค้า	1	2	3	4	5	6	7

16. How frequent you purchase product from the following channel? /

ท่านสั่งซื้อสินค้าผ่านช่องทางดังต่อไปนี้ มากน้อยเพียงใด?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Amount of Review จำนวน และความ น่าเชื่อถือของรีวิว	1	2	3	4	5	6	7
Cheaper than other ราคาถูกกว่าที่อื่น	1	2	3	4	5	6	7
Number of follower จำนวนผู้ติดตามร้านค้า เช่น Like, Follower	1	2	3	4	5	6	7
Verified from platform ร้านค้าได้รับการยืนยัน ตัวตนจากแพลตฟอร์ม	1	2	3	4	5	6	7
Opening Period of the store ระยะเวลาที่เปิดขายใน ออนไลน์	1	2	3	4	5	6	7
Online Product have a better image ภาพลักษณ์ ของสินค้า	1	2	3	4	5	6	7

17. How frequent you buy products from the following channels /

ท่านสั่งซื้อสินค้าผ่านช่องทางดังต่อไปนี้ มากน้อยเพียงใด?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Facebook เฟสบุ๊ค	1	2	3	4	5	6	7
Instagram อิสตาแกรม	1	2	3	4	5	6	7
Website เว็บไซต์	1	2	3	4	5	6	7

18. How comfortable you are with the following payment method? /

วิธีการชำระเงินที่สะดวกที่สุด

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Credit Card บัตรเครดิต	1	2	3	4	5	6	7
Money transfer from Banks or ATM โอนเงิน (Mobile Banking / ตู้ Atm และ ธนาคาร)	1	2	3	4	5	6	7
Counter Services เคาน์เตอร์เซอร์วิส	1	2	3	4	5	6	7

19. How Influence these following people did to you? /

ผู้คนที่ดังต่อไปนี้ส่งผลต่อการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ มากน้อยเพียงใด?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Friends เพื่อน	1	2	3	4	5	6	7
Children ลูกหลาน	1	2	3	4	5	6	7
Spouse แฟน / คู่สมรส	1	2	3	4	5	6	7
acquaintance คนรู้จัก	1	2	3	4	5	6	7
Famous people / star ดารา และผู้มีชื่อเสียง	1	2	3	4	5	6	7

SECTION 4: Non-Online Buyer's Attitudes towards online buying /

ทัศนคติการซื้อสินค้าผ่านช่องทางออนไลน์ ของผู้ไม่เคยซื้อสินค้าผ่านช่องทางออนไลน์

20. Social Media Usage Purpose? / จุดประสงค์การใช้งาน Social Media?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Entertainment เพื่อความบันเทิง	1	2	3	4	5	6	7
Communication เพื่อการติดต่อสื่อสาร	1	2	3	4	5	6	7
Working เพื่อการทำงาน	1	2	3	4	5	6	7
Shopping เพื่อซื้อสินค้า	1	2	3	4	5	6	7

21. To what extent do you aware of the following E-Commerce Platforms? /

ท่านรู้จัก ตลาดออนไลน์ เหล่านี้ดีไม่น้อยเพียงใด?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
LAZADA ลาซาด้า	1	2	3	4	5	6	7
Facebook เฟสบุ๊ค	1	2	3	4	5	6	7
LINE ไลน์	1	2	3	4	5	6	7
Shopee ช้อปปี้	1	2	3	4	5	6	7
Ebay อีเบย์	1	2	3	4	5	6	7

22. Usefulness factors towards online buying

ท่านคิดว่าการสั่งซื้อสินค้าผ่านช่องทางออนไลน์มีประโยชน์ไม่น้อยเพียงใด?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Time Saving ประหยัดเวลา	1	2	3	4	5	6	7
Easier to compare price สามารถเปรียบเทียบ ร้านค้าได้สะดวกกว่า ออฟไลน์	1	2	3	4	5	6	7
Cheaper than offline ราคาที่ถูกลงกว่า ออฟไลน์	1	2	3	4	5	6	7
Product variety ความหลากหลายของ สินค้า	1	2	3	4	5	6	7
Privacy มีความเป็นส่วนตัว	1	2	3	4	5	6	7

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
No pressure ความไม่ถูกกดดันจาก พนักงานหน้าร้าน	1	2	3	4	5	6	7

23. Barriers towards online buying /

ปัจจัยต่อไปนี้ เป็นอุปสรรคต่อการซื้อสินค้าผ่าน online มากหรือน้อยแค่ไหน?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Not Receiving the product ความเสี่ยงที่จะไม่ได้รับ สินค้า	1	2	3	4	5	6	7
Wrong item delivered ความเสี่ยงที่จะได้สินค้า ไม่ตรงที่สั่ง ได้ของไม่ แท้ หรือสินค้าเสียหาย	1	2	3	4	5	6	7
Late Delivery ความล่าช้าของการจัดส่ง	1	2	3	4	5	6	7
Payment Channel ช่องทางการชำระเงิน	1	2	3	4	5	6	7
Not able to touch or try products before buy ต้องการเห็น จับต้อง สินค้านก่อนการซื้อ	1	2	3	4	5	6	7
Buying Process ขั้นตอนและวิธีการซื้อ สินค้า	1	2	3	4	5	6	7
Risk of being stolen credit card information ความเสี่ยงที่จะถูกขโมย ข้อมูลบัตรเครดิตและ การสั่งซื้อ	1	2	3	4	5	6	7

24. Factors that influence you to purchase product from online platforms in terms of trustworthiness issue /

ปัจจัยสำคัญที่มีผลต่อการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ ในเรื่องความน่าเชื่อถือ
(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Amount of Review จำนวน และความน่าเชื่อถือของรีวิว	1	2	3	4	5	6	7
Cheaper than other ราคาถูกกว่าที่อื่น	1	2	3	4	5	6	7
Number of follower จำนวนผู้ติดตามร้านค้า เช่น Like, Follower	1	2	3	4	5	6	7
Verified from platform ร้านค้าได้รับการยืนยันตัวตนจากแพลตฟอร์ม	1	2	3	4	5	6	7
Opening Period of the store ระยะเวลาที่เปิดขายในออนไลน์	1	2	3	4	5	6	7
Online Product have a better image ภาพลักษณ์ ของสินค้า	1	2	3	4	5	6	7

25. Intension to purchase products from online platforms in the future? /

แนวโน้มการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ในอนาคต?

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Intension to purchase products from online platforms in the future แนวโน้มการตัดสินใจซื้อสินค้าผ่านช่องทางออนไลน์ในอนาคต	1	2	3	4	5	6	7

26. How comfortable you are with the following payment method? /

วิธีการชำระเงินที่สะดวกที่สุด

(To what extent do you agree on each following attribute? (single answer for each attribute))

	Strongly disagree	Disagree	Less disagree	Neutral	Less agree	Agree	Strongly agree
Credit Card บัตรเครดิต	1	2	3	4	5	6	7
Money transfer from Banks or ATM โอนเงิน (Mobile Banking / ตู้ Atm และ ธนาคาร)	1	2	3	4	5	6	7
Counter Services เคาน์เตอร์เซอร์วิส	1	2	3	4	5	6	7

BIOGRAPHY

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