

The Potential Online Fashion Buyers of Gen Z in Thailand

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Abstract—This study aims to investigate the influence of online reviews' usefulness, volume of online reviews, trust in social networking sites, credibility of online ads, usefulness of online ads, price sensitivity, and security of online fashion shopping towards intention in online fashion shopping of Generation (Gen) Z's consumers in Thailand. The population of this research was the potential online fashion shoppers who were Generation Z studying at two private colleges located in Bangkok and Pathum Thani province. The total samples of 432 respondents were collected using survey questionnaires. Most of the respondents were females around 22 years of age. Most of them were senior students studying in School of Business Administration and Accounting. They mostly spent around 10,001 to 20,000 baht per month for their living expenses. Most of them spent 3-4 hours online. If they had wanted to purchase online fashion, they would choose to buy more than 601 baht per time. They might be interested to buy shirts, pants, or shoes at pomelofashion.com, Zalora.com, or topshop.com. However, most of them had not been loyal to any specific website or application to do online fashion shopping yet. If they had wanted to purchase clothes online, they would choose to transfer money online. Most of them used Facebook or Instagram for their SNSs. The descriptive statistics and multiple regression analysis were used. The researchers found that price sensitivity, security, and volume of online reviews had positive impact toward intention in online fashion shopping of Gen Z's consumers.

Keywords—Purchase Intention, Online Fashion Shoppers, E-Commerce, Generation Z

I. INTRODUCTION

The digital advancement has disrupted how to sell or buy products or services online. The previous research has supported that the opportunities for business have widened, online buyers and sellers can reach up to 20 times more of the traditional channel [1]. Larger markets can be reached easily by individuals worldwide, using the digital channels. The digital channels are more sophisticated for generating audience engagement, specifying target markets, boosting sales, and improving efficiency and productivity in various aspects [1]. To stay competitive in the digital world, business owners must disrupt themselves by offering a digital-based e-commerce platform [1] like Alibaba [2] or JD.Com [3]. In recent years, e-commerce has been expected to rise by almost 20% between 2018 and 2022 in the US, reaching around \$892 billion in 2022 [4].

In the fashion market, the online share of revenue is predicted to reach US\$844 million in 2021 worldwide. Moreover, the annual growth rate from 2021 to 2025 is 8.8%, which will reach the market size of US\$1,183 million by 2025. The largest market is Apparel with a expected volume of US\$525 million in 2021. In international scale, most returns will be made mainly in China (US\$330,633 million in 2021). Additionally, the growth of Apparel segment will also proceed in the next years, driven by East and Southeast Asia regions with growing market of middle class people and casing infrastructure of offline shopping[5]. The US retail e-commerce sales of apparel and accessories was around USD 103.66 billion in 2018. The next few years, the apparel and accessories e-commerce retailers' sales are projected to rise by 19.4% to \$134 billion in 2020 and projected to hit USD 170 billion in 2022 [6]. The Thai online fashion clothes and accessories started to boom in 2017, Thailand's e-commerce value was around 2.8 trillion baht, growing 9.8% from 2016. Around 44% of the survey respondents bought clothes and accessories. However, the survey found that 40.7% of respondents had never bought products or used any service online. The key reason cited was the fear of fraud. Regarding online shopping problems, 52% of respondents explained that the quality of products was not always as advertised, while 43.8% reported delivery delays [7]. Then, there had been limited researches on Thai online fashion buyers in Thailand.

A new generation is arriving the marketplace with great deal of innovation, disruption and demands for brands. Gen Z (born during 1995-2012 [8] and around 9-26 years of age in 2021) is now becoming overage and will soon be one of the highest active generational cohorts [9]. The growing trends are driven by the Millennials and Generation Z. They tend to be luxurious consumers. The new demographic population is absolutely more socially conscious in their purchasing behavior. As younger generations tend to be important customers of high-end products, top luxury brands around the world are developing their offers to meet the changing challenges of wealthy customers. Those luxury brands are also acclimatizing their marketing strategies to suit the situations. To accomplish those marketing strategies, the luxury brands must provide a new shopping experiences over various channels both online and offline. Many luxury brand leaders are lastly excepting digital technologies as well as being aware of its critical role in driving their stories. Social media and online influencers were also being recognized as key players in 2018. Virtually, the top 15 key brands are cooperating with social media and online influencers to help with their brand

discovery [10]. In 2019, the 15 most popular online luxury brands were such as Gucci, Chanel, Louis Vuitton [11]. The research in the USA and France e-commerce market showed that Gen Z spent twice or even three times more on shopping on social media channels than any other average consumers. Generation Z is getting more familiar and at ease with e-commerce — engaging with more ads, getting used to the newer platforms, spending more discretionary earnings and ultimately putting their money where brands' personalities were [12, 13]. Young consumers both millennials and generation Z are recognized as essential and money-spinning consumers for every business segment across the globe. Thangavel, Pathak, and Chandra had discovered that frugality (Price), convenience (Home) and social desirableness were the greatest leading shopping orientations (decision-styles) that prevailed among Indian online consumers who were in millennials and generation Z in varying degrees [44]. Unfortunately, the researches on fashion buyers online of generation Z in Thailand had been rare. In the needs of the digital advancement disrupting how to sell or buy fashion segment in the growing e-commerce platforms, market values, a number of gen Z potential buyers, this study aims to investigate the influence of online reviews' usefulness, online reviews' volume, trust in social networking sites, credibility of online ads, usefulness of online ads, price sensitivity, and security of online fashion shopping towards intention in online fashion shopping of Generation (Gen) Z's consumers in Thailand.

II. LITERATURE REVIEW

Online reviews represent two types of information including verbal and non-verbal. Previous studies had stated the effects of both online verbal and non-verbal information on consumer behavior [14] in a variety of sectors including online shopping [15]. To illustrate, Nadeem, Andreini, Salo, and Laukkanen conducted online survey with Generation Y. The result showed that the Italian buyers who used Facebook searched for several websites for online clothing. They found that peer approvals seemed to affect attitude directly rather than indirectly through trust [15]. Moreover, *online reviews* showed the influence towards consumers' purchasing decisions [14]. In this study, *online review* defined as the information generated by online consumers concerning their own personal experiences and assessments of a product [16]. *Usefulness of online reviews* referred to review quality or information characterized as understandability, informativeness, and product relevance. Previous research indicated that *usefulness of online reviews* had positive effect towards *consumers' behavioral intentions* [17]. *Volume of online reviews* or quantity of reviews would provide important information for consumer decision making. The higher quantity in reviews, the higher popularity and greater awareness of the product [18]. A large number of online reviews could product the bandwagon effect among consumers of groupthink [19]. Thus, consumers exposed to a large *volume of online reviews* in fashion shopping would have a more favorable attitude towards *behavioral intention* [20] to purchase clothing online.

Next, *trust in social networking sites* (SNSs) was also defined as willingness of consumer to trust the social networking sites (SNSs). Consumers' disposition to website's information quality had important impacts on trust of

consumers in that website. Interaction and communication between partners could affect trust by showing the trustworthiness and commitment of a person to the social exchange [21]. In the previous study, the value of those practical, social as well as entertainment benefit, resulting from their participation in social networking sites (SNSs) influencing *their trust towards SNSs* may be discovered [21]. *Trust* required the capability to lessen uncertainties and associated risk [22]. Knowledge sharing behavior among young people and students via Facebook, Instagram, or Line application were common and widely used by students [23]. Sharma, Alavi, and Ahuja indicated that there was a positive association between *trust towards SNSs* and quantity of posts, comments, and responses across Facebook, Instagram and Line applications. In creating trust, Facebook was the top social media platforms comparing to the three SNSs of online apparel brands [24]. Approximately 6 million companies paid to use Facebook ads, and 75% of business brands paid to promote their posts [25].

Additionally, *credibility* could be well-defined as the degree of the of the source's trustworthiness and reliability [26]. *Credibility* was associated to the awareness of the quality of the audience member's communication [26]. *credibility of online ads* was a belief factor that affected attitudes toward online advertising (ATO) [27]. Specifically, if consumers believed online advertising was *credible* and trustworthy, then a positive ATO existed. To create an *online advertising's credibility*, researchers recommended that marketers may starting using strategies such as cash-back promises, improving customer services, and cooperating with credible associations [27]. Furthermore, Sokolova and Kefi investigated the influence cures related to beauty and fashion influencers presenting on YouTube and Instagram in France and found that *credibility of online ads* of the influencers exhibited important and positive relationship to *purchase intention* [26].

In addition, *usefulness of online ads* could be used to obtain rich consumer information through the network technology, and thus had a more precise and access to target consumer [28]. Based on the Information Adoption Model, Peng, Liao, Wang, and He conducted an empirical research to analyze information of the adoption process of female users when using fashion shopping guide website. The results showed that quality of the information and credibility of the source had substantial effect on *information usefulness*, which consequently contributed to information adoption [29]. Interestingly, Kawaf and Istanbuluoğlu also examined the character of social marketing built on Personal Construct Theory in the field of fashion marketing. Owing to the fashion's nature and its identity, social links, and self-presentation, the conservative uses of activities in terms of social media proved to be less active. The online fashion buyers would use Facebook to help them stay updated on fashion movements and their latest offers, but the "like" behavior would lose overtime due to economic drives such as getting discounts, coupons as well as vouchers [30].

Price sensitivity referred to the degree to which customers perceived and responded to changes in price [31]. Each customer had their own diverse price range when searching for information related to product. When customers had a lower price edge, they then may have a narrow range of their accepted price and might be subtle to price differences, leading to solid search drive based on the range of their

accepted price [32]. Customers would stay to search for lower prices as well as information related to the product [31] and were possible to pay attention to changes in price and discounts. Comparing to the offline activity, customers could obtain more price and information related to the product in less time when online [33]. For Indian consumers, price consciousness has a direct effect as well as an indirect association through attitude on luxury purchase intention of online product. [45].

Security was a main concern of Romanian consumers when shopping online [27]. *Security* in e-commerce sites included data encryption, implement of Secure Socket Layer or SSL to guard customers' information [34]. The model of Security comprised of verification, encryption of data, integrity of data, recover of data, and protection of user could be used to expand the security of data over the cloud [34]. To illustrate, Suyanto, Subiakto, and Srimulyo collected survey questionnaire from 500 urban young people in Indonesia and revealed that few respondents expressed their concern about the security of buying gadget online [35].

Theory of Acceptance Model or TAM fundamentally measured the *behavioral intention* to use the attitude of the user [36]. *Intention* provided a consideration of motivational factors, the influenced individuals activities to perform a behavior [37]. Lestari measured e-commerce adoption behavior of 1,047 respondents of gen Z in Jakarta, Indonesia and found a strong association among self-efficacy, perceived usefulness, attitudes, intention, and adoption of e-commerce [1].

Gen Z consumers had become interesting group of online clothing consumers in ASEAN countries. For example, Pheng, Zainudin, Baijir, and Awang collected the primary data using survey questionnaire from a sample of 150 UNISEL students in the Shah Alam campus and found that the respondents possessed a medium level of perceived risks and intention to shop for online clothing. This study confirmed that students from various racial backgrounds were significantly different in their perceived financial risk, at the same time, students with different educational attainment were significantly different in terms of perceived financial risk and privacy risk [38]. Nevertheless, there has been still limited researches of this group in Thailand. Therefore, the authors hypothesized that online reviews' usefulness, volume of online reviews, trust in social networking sites, credibility of online ads, usefulness of online ads, price sensitivity, and security of online fashion shopping had effect towards intention in online fashion shopping of Generation (Gen) Z's consumers in Thailand.

III. THE RESEARCH METHODOLOGY

The researcher utilized survey method and collected data with the questionnaires. The questionnaire was the instrument to examine related research theories from the past literatures and adapted to the conceptual model of this research. The finalized questionnaire had Thai version with validation of the contents and agreement of wording adjustment from one expert in research field and two experts who were the managers in businesses. The seven independent variables which were online reviews' usefulness, online reviews' volume, trust in social networking sites, credibility of online ads, usefulness of online ads, price sensitivity, and security of online fashion shopping and one dependent variable which

was intention in online fashion shopping were measured using a five-point Likert scale which ranges from 1 "strongly disagree" to 5 "strongly agree." The target population was undergraduate students in business schools. The criteria used to determine the sample were in the followings. The samples should be undergraduate students studying in various courses in 2018-2019 in two large private universities locating in Bangkok, the capital city of Thailand, and Pathum Thani province, the region the educational hub of Thailand. The reasons were because these students were in Gen Z ages and had enough or potential monthly expenses to purchase fashion items. Then, the sample respondents were undergraduate students studying in various courses in 2018-2019 in two large private colleges locating in Bangkok and Pathum Thani. The non-probability method using convenience sampling was implemented [39]. The sample population of 40 pilot questionnaires using G*power version 3.1.9.2 were used [40, 41], with the Power (1- β) of 0.95 while Alpha (α) of 0.05. Number of tested predictors was 7, effect size was 0.0605815 (Calculated by Partial R² of 0.057121). Then, the result indicated the minimum number of 368 total sample size. Thus, a total of 432 sets of data were collected. According to the recommendation [42], the reliability values of all factors were 0.661-0.905, which exceeded the Cronbach's alpha of 0.65. Therefore, all Cronbach alphas were reliable. The data set was examined using descriptive statistics such as frequencies, percentages, means, and standard deviations. The hypothesis testing was used via multiple regression analysis in order to analyze how the varied independent variables affected the dependent variable.

For all 432 respondents, an overwhelming 257 people were females (59.5%), and 175 people were males (40.5%), with the highest age of 22 years old of 169 students (39.1%), followed by 21 years old of 148 (34.3%). Most of the respondents were 281 senior students who studied in the 4th year in the universities (65%), followed by 135 junior students who studied in the 3rd year in the universities (31.3%). Most of them had around 2-2.99 for Grade Point Average (GPA) for 263 students (60.9%), followed by 3-3.99 for GPA for 159 students (36.8%). Many of the participants were in School of Business Administration for 350 students (81%) and School of Accounting for 69 students (16%). Most of them spent their monthly expenses around 10,000 – 20,000 baht for 218 students (50.5%) and less than 10,000 baht for 139 students (32.2%). Most of them spent 3-4 hours online. If they had wanted to purchase online fashion, they would choose to buy more than 601 baht per time. They might be interested to buy shirts, pants, or shoes at pomelofashion.com, Zalora.com, or topshop.com. However, most of them had not been loyal to any specific website or application to do online fashion shopping yet. If they had wanted to purchase clothes online, they would choose to transfer money online. Most of them used Facebook or Instagram for their SNSs.

IV. RESULTS AND DISCUSSIONS

Multiple Regression analysis applied in this study and the results are illustrated in Table I. Moreover, the hypothesis test results are presented in Table II.

TABLE I. MULTIPLE REGRESSION ANALYSIS OF USEFULNESS OF ONLINE REVIEWS, VOLUME OF ONLINE REVIEWS, TRUST IN SOCIAL NETWORKING SITES, CREDIBILITY OF ONLINE ADS, USEFULNESS OF ONLINE ADS, PRICE SENSITIVITY, AND SECURITY OF ONLINE FASHION SHOPPING TOWARDS INTENTION IN ONLINE FASHION SHOPPING OF GENERATION (GEN) Z'S CONSUMERS IN THAILAND.

Dependent Variable: Intention in Online Fashion Shopping, R = .705, R² = .495, Constant = -0.365, Standard Error = .224					
<i>Independent Variables</i>	β	<i>Standard Error</i>	<i>T</i>	<i>Sig</i>	<i>VIF</i>
Usefulness of Online Reviews	-0.091	0.056	-1.891	0.059	1.937
Volume of Online Reviews	0.208**	0.063	4.195	0.000	2.081
Trust in Social Networking Sites	0.084	0.060	1.826	0.069	1.798
Credibility of Online Ads	0.055	0.059	1.099	0.272	2.130
Usefulness of Online Ads	0.117	0.059	2.464	0.014	1.906
Price Sensitivity	0.271**	0.063	5.576	0.000	1.990
Security of Online Fashion Shopping	0.252**	0.052	5.206	0.000	1.973

** significant level at .01

TABLE II. THE HYPOTHESIS TEST RESULTS

Dependent Variable: Intention in Online Fashion Shopping					
<i>Independent Variables</i>	β	<i>Standard Error</i>	<i>T</i>	<i>Sig</i>	<i>Results</i>
Usefulness of Online Reviews	-0.091	0.056	-1.891	0.059	Reject
Volume of Online Reviews	0.208**	0.063	4.195	0.000	Accept
Trust in Social Networking Sites	0.084	0.060	1.826	0.069	Reject
Credibility of Online Ads	0.055	0.059	1.099	0.272	Reject
Usefulness of Online Ads	0.117	0.059	2.464	0.014	Reject
Price Sensitivity	0.271**	0.063	5.576	0.000	Accept
Security of Online Fashion Shopping	0.252**	0.052	5.206	0.000	Accept

** significant level at .01

The researchers found that only price sensitivity ($\beta = 0.271$), security of online fashion shopping ($\beta = 0.252$), and volume of online reviews ($\beta = 0.208$) had positive impact toward intention in online fashion shopping of Gen Z 's consumers in Thailand at the significant level of 0.01. As a result, price sensitivity, security of online fashion shopping, and volume of online reviews could be shown as the factors positively affecting perceived intention in online fashion shopping of Gen Z 's consumers in Thailand at the ratio of 70.5%. The rest of 29.5% were influenced by other variables which were not included in this paper. The standard error was ± 0.224 by the equation as followed

Y (Intention in Online Fashion Shopping) = $-0.365 + 0.271$ (price sensitivity) + 0.252 (security of online fashion shopping) + 0.208 (volume of online reviews)

The result from Table I showed that the Variance Inflation Factor (VIF) value of each independent variables value was not higher than 4 [43], with the highest value of 2.081. There was no multicollinearity among the independent variables.

The results confirmed that *price sensitivity* referred to the degree to which customers perceived and also responded to

price changes [31]. Gen Z 's consumers in Thailand would continue to search for information on lower prices and product-related information [31], similarly to online shoppers of luxury brands in India [44][45]. Moreover, Gen Z 's consumers in Thailand were possible to pay attention to changes in price as well as discounts [33]. This might be because the Thai Gen Z 's consumers are conscious about their spending on clothing online.

Additionally, the results confirmed that *security* was a primary concern of Gen Z 's consumers in Thailand similar to Romanian consumers when shopping online [27]. These results showed similarity with other ASEAN country that young people in Indonesia also expressed their concern about the security of buying gadget online [35].

Furthermore, the results conformed with the past literature that *volume of online reviews* or quantity of reviews would provide important information for the decisions of Gen Z 's consumers in Thailand. The higher quantity in reviews, the higher popularity and greater awareness of the product [18]. Many online reviews could product the bandwagon effect among consumers of groupthink [19]. Thus, Gen Z 's consumers in Thailand exposed to a large volume of online reviews in fashion shopping would have a more favorable attitude towards behavioral intention [20] to purchase clothing online.

However, the reasons of why usefulness of online reviews, trust in social networking sites, credibility of online ads, and usefulness of online ads became insignificant for the potential Thai Gen Z fashion shoppers were in the followings. Since *usefulness of online reviews* in this study referred to review quality or information characterized as understandability, informativeness, and product relevance [17]; however, the potential online fashion shoppers who were Gen Z in Thailand may not realize usefulness of the online reviews, but they rather viewed *volume of online reviews* [18] were more important. The "quantity" [18] not the "quality" [17] of the reviews would provide important information for the potential Thai Gen Z fashion shoppers' decision making. *Trust in social networking sites (SNSs)* was also defined as willingness of consumer to trust the social networking sites (SNSs) [21]. Nevertheless, it was possible that the potential online fashion shoppers who were Gen Z in Thailand may not trust in SNSs like Facebook, Instagram, or Line if they wanted to purchase fashion goods due to the uncertainties or risks in believing knowledge sharing behavior among young people [23]. Additionally, the potential online fashion shoppers who were Gen Z in Thailand may not give *credibility of online ads* like cash-back promises [27] presenting on YouTube or Instagram like beauty and fashion influencers and buyers in France [26] because they may experience false information in the past. Furthermore, the potential online fashion shoppers who were Gen Z in Thailand also may not accept *usefulness of online ads* since they may not obtain rich consumer information in the past [28]. They may not use Facebook to help them to stay updated on fashion movements and their latest offers [30] since they may experience many fraud ads in the past.

V. RECOMMENDATIONS

The result from this research could benefit online fashion sellers, owner, marketers, designer, system developers, system administrators to learn the orientations and profiles of potential online fashion buyers of Generation Z in Thailand.

When developing the web sites or the applications targeting potential fashion buyers who were Gen Z in Thailand, they should consider price sensitivity, security of online fashion shopping, and volume of online reviews in the sites or the applications to boost sales from potential online fashion shopping who were Gen Z's consumers in Thailand.

Limitations of this research were in the followings. The names of several independent variables might be further adjusted in the future. For example, credibility of online ads might be developed to credibility of influencers (i.e. YouTube or Instagram) since online ads had been developed to more specific aspects. The data gathered from only 2 universities, more universities and business schools in Bangkok and other provinces might generalize the results of this research. The longitudinal studies might be conducted to compare the results through times. Personal Construct Theory might extend the conceptual model. Meditating variables and moderating variables might be integrated into the conceptual model.

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