

Factors Affecting E-satisfaction and E-trust of Garment Shoppers: Evidence from Vietnam

Do Minh Thuy¹

Hai Phong University, Vietnam

Abstract

This study aims to examine the factors affecting the e-satisfaction and e-trust of Vietnamese consumers when purchasing garment products online, especially in the current period when e-commerce in Vietnam is developing at a very fast rate. An adopted research model was used to test the influence of five factors affecting e-satisfaction and e-trust of online shoppers, which are product quality, delivery service, price, website quality and promotion. A self-administered online survey was conducted to collect the data. After three months, we received 1,037 valid responses for analysis. Data was run in SPSS and AMOS 25.0 software to test the research hypotheses. Research results show that all five factors affecting the satisfaction and trust of Vietnamese customers for garments online purchase. Notably, product quality and delivery service are the two main factors causing the most substantial impacts on e-satisfaction and e-trust of Vietnamese garment shoppers. Thereby the author would like to give some recommendations for managers in developing e-satisfaction and e-trust of Vietnamese consumers when purchasing garment products online.

Keywords: customer's satisfaction, trust, garments, online shopping

1. Introduction

The development of information technology and communication in recent years, particularly the Internet, has aided in connecting everyone in the world, leading to the exploration of new forms of entertainment, and business models to an unlimited extent, particularly e-commerce. Vietnam is now regarded as one of the fastest-growing e-commerce markets globally, growing at a rate of 35% per year, 2.5 times higher than that of Japan. In 2020, despite Covid-19 pandemic, e-commerce in Vietnam still increased sharply at the growth rate of 15% and the market value reached nearly 13 billion USD (Thuy Dieu, 2021).

According to the Vietnam E-commerce Association, from 2018 to 2020, Facebook is considered the most popular online shopping site (66%), followed by Shopee, Lazada, and Tiki". Currently, nearly 45 million people in Vietnam participate in online shopping; the

¹ Corresponding author: Do Minh Thuy, Faculty of Economics and Business Administration, Hai Phong University, Vietnam, Vietnam; Email: thuydm@dhhp.edu.vn

government has also set a target of increasing this figure to 55% by 2025, with total online sales reaching around 35 billion USD. The four best-selling product categories in the online shopping market include Men and Women Fashion, Health & Beauty, Home & Life, and Technology. Among these categories, fashion products rank the top, accounting for 24% of the market share (Boxme, 2020 and VECOM, 2021) It is also observed that Vietnamese people are paying much more attention to purchase high-quality garment products.

Therefore, it is a demand for researching of the influence of factors affecting consumers' satisfaction and trust in online shopping for the garment products and such research could be helpful for the garment industry of Vietnam for a growing market of online shopping. So the authors would like to conduct this research for a topic of factors affecting the e-satisfaction and e-trust of Vietnamese consumers when purchasing garment products online.

This paper is structured as follows. Section 1 introduces the topic. Section 2 discusses the theoretical background and research model. Section 3 presents the research methodology. The research results are discussed in section 4. Lastly, section 5 concludes the paper.

2. Literature Review and Hypothesis Development

2.1. Concept of E-satisfaction and E-trust

Customer satisfaction is a key aspect to the success of any business, whether we refer to a traditional or online retailer. Customer satisfaction concerns arousing positive feelings in customers after using the service (Chang et al., 2009). Thus, e-satisfaction is defined as “the contentment of a customer with respect to his or her prior purchasing experience with a given electronic commerce firm” (Anderson & Srinivasan, 2003). This experience may come from two sources: service from the website and the website itself.

Trust in the traditional offline market has been examined from multiple disciplines, and naturally, different definitions of trust emerge within each discipline. Still, these studies have contributed significantly to the study and application of online trust. (Rousseau, Sitkin, Burt, & Camerer, 1998) defined trust as “a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another.” This definition implies that consumers must have a certain level of confidence in the seller's reliability and integrity, as conceptualized by (Morgan & Hunt, 1994) early during the emergence of the Internet. Morgan and Hunt (1994) suggested that trust is related to trustworthy and honest trading partners generally accepted.

In the traditional sense, trust often connotes credibility, integrity, reliability, confidence and benevolence (Jin et al., 2008; Urban et al, 2009) which means that shoppers can trust the promises and information provided by the business, and they less likely think that the sellers will take advantage of them. Trust is a core element of successful transactions and the development of long-term relationships. Trust makes customer behavior to be more predictable, creating higher customer value.

Customers always have some concerns when purchasing an item online because online shopping is full of uncertainty and generally considered to have a higher risk of losing personal information than the traditional offline transactions (Chen et al., 2013; Teoh et al., 2013; Sabiote et al., 2012) and risk of being sold counterfeit goods or scammed online as well. Therefore, e-trust is always an important issue in the context of online stores (Corritore et al., 2003, Hampton-Sosa and Koufaris, 2005; Koufaris and Hampton-Sosa, 2004; Papadopoulou, et al., 2001) and becomes an essential factor in building and maintaining strong relationships between companies and their customers, and is a prerequisite for gaining customer loyalty. Corritore, Kracher, and Wiedenbeck (2003) systemically summarized prior studies on e-trust and defined it as “an attitude of confident expectation in an online situation of risk that one’s vulnerabilities will not be exploited”.

According to McKinney, Yoon, & Zahedi (2002), e-trust depends on the assurance of security, reputation, web searching, fulfillment (e.g., willingness to customize), presentation (e.g., web quality), technology, and interactions (e.g., e-forums). Kim et al. (2009) claimed that online retailers should realize that, in order to build e-loyalty and e-satisfaction, there has to be a prior development of e-trust.

2.2. Factors Affecting E-satisfaction and E-trust

2.2.1. Product Quality

Product quality is the characteristics of a product or service subject to its ability to meet the expressed or implied customers’ needs (Kotler et al., 2011). Regarding the online shopping context, Ahn, Ryu, and Han (2004) identified product quality as the actual function of the product, the consistency between the quality characteristics from the online store, and the actual quality of the physical product. The E-satisfaction and E-trust could be improved if the customer satisfy with the physical product that they have bought online, in case the product quality is not good as advertised, customers will dissatisfy with the ecommerce activities and don’t want to buy online thereby. Therefore, hypothesis H1 is proposed as follows.

H1: Product quality positively affects e-satisfaction of garment shoppers

2.2.2. Delivery Service

Consumer experience with service from a website is mainly concerned with item delivery time (Collier and Bienstock, 2006; Goetzinger et al., 2006). Schaupp and Bélanger (2005) defined delivery time as “the total time between order placement and delivery, which includes dispatch, shipping, and delivery”. Prior studies have found that long delivery time is one major complaint among online customers because they do need to wait to receive the item they order (Goetzinger et al. 2006; Schaupp and Bélanger, 2005).

Hedin, Jonsson, and Ljunggren (2006) stated that delivery service is linked to a supply chain that directly deals with customers. In the online shopping environment, reliable, safe, and timely delivery is the fundamental and indispensable goal of online shoppers (Ziaullah, Yi, & Akhter, 2014). Customers tend to buy products delivered at home to ensure that they are safe, reliable, and quickly delivered to their homes. In a highly competitive online environment, prompt and timely delivery is critical in meeting customers' expectations. Thus, we develop the following hypothesis.

H2: Delivery service positively affects e-satisfaction of garment shoppers

2.2.3. Price

Chung and Shin (2008) stated that price affects customer satisfaction in retail activities. Online shoppers might focus more on price even when the product is of higher quality. According to Karlsson et al. (2005), for most customers, the difference between traditional selling channels and online channels is that the selling price through e-commerce channels will always be lower than that of traditional channels.

Price is assumed to have negative influence on the shoppers' buying decision. Furthermore, price perception directly affects customer satisfaction, and their recommendations to others (Valvi & West, 2013). In a study about the relationship between retailing attributes and online shopping satisfaction, Chung and Shin (2008) suggested that the customers are more satisfied if the product price is low and attractive. In our study, we assume that the higher the price, the less satisfied the online garment shoppers are. So we raise the following hypothesis:

H3: Price negatively affects e-satisfaction of garment shoppers.

2.2.4. Website Quality

Website quality is increasingly important in influencing customer reviews and assessing the quality of service provision in online shopping. Website quality helps provide an interface between customers and e-commerce sellers. The quality of a good website will help with the customer's experience when using a visually appealing site to access information. Besides, the web design must encourage consumers to search for the website and build a long-term relationship in buying goods and services through this e-commerce channel. A series of studies have been done to look at the relationship between website design and customers' loyalty.

Guo et al. (2012) observed that web quality is the most crucial determinant to electronic users' satisfaction. This finding shows that a well-designed website can reduce customers' search costs and the time it takes to process information, thus leading to higher levels of electronic satisfaction. In addition, design is also essential to a customer's first impression and

can affect the development of trust. It is connected with the first impression of a visitor's experience while visiting a website and what is important is to attract customers and make them want to stay and engage with it. In this study, we also expect a positive relationship between website quality and e-satisfaction. Therefore, we develop the following hypothesis.

H4: Website quality positively affects e-satisfaction of garment shoppers.

2.2.5. Promotion

A promotion policy is an activity performed by a company to communicate a product to the consumers so that it can influence the purchase of interested consumers in its product (Kotler, 2009). The promotion campaign often expresses the excellence of the product and convinces the target customer to buy it.

H5: Promotion positively affects e-satisfaction of garment shoppers.

2.2.6. E-satisfaction and E-trust

Studies have identified satisfaction as one of the main drivers of trust in online shopping. According to Chang et al. (2009), satisfied customers are more likely to return to purchase from an e-commerce company. Satisfied customers are more willing to recommend that service to others through words of mouth. They are also less likely to look for alternatives and switch to a competitor.

In the online shopping context, e-satisfaction has been found as one of the factors enhancing the sense of e-trust (Doong et al., 2008; Fang et al., 2011; Flavián et al., 2006; Horppu et al., 2008). Doong et al. (2008), for example, suggested that when customers are satisfied with a seller, such satisfaction might create a belief that the seller is trustworthy. Horppu et al. (2008) used brand familiarity as a moderator to examine the relationships between e-satisfaction and e-trust and found that no matter whether there is a high or low level of brand familiarity, the positive relationship between e-satisfaction and e-trust always exists, indicating that e-satisfaction is one source of e-trust. Thus, the higher the level of e-satisfaction, the higher the level of e-trust there may be (Fang et al., 2011). We posit the following:

H6: E-satisfaction positively affects e-trust of garment shoppers.

3. Methodology

3.1. Measurements and Research Model

In this study, we adopted the studies of (Chou, Chen, & Lin, 2015) to investigate the influence of antecedents of e-satisfaction and e-trust in the Vietnamese context (see Figure 1).

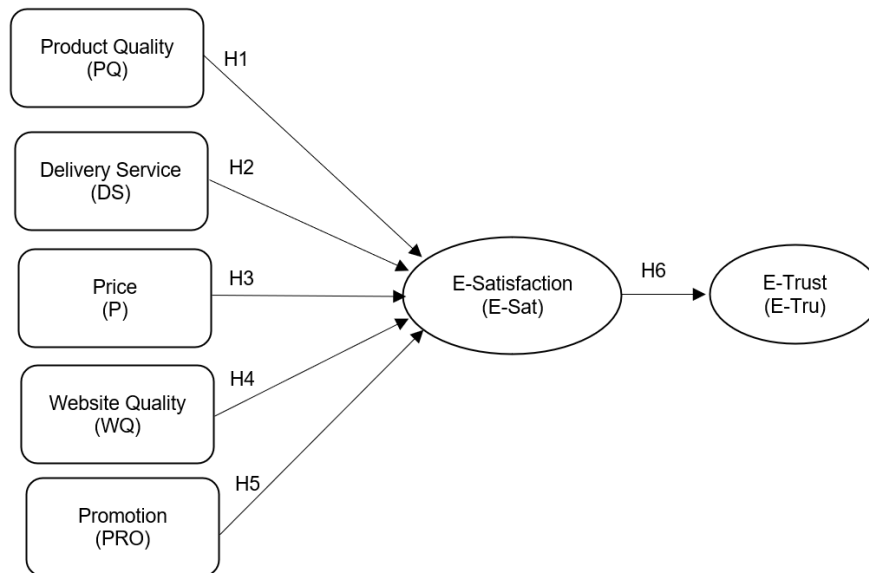


Figure 1: Research model

In this research model, five independent variables are product quality (PQ), delivery service (DS), price (P), website quality (WQ), and promotion (PRO). The independent variable is e-trust (E-TRU) and e-satisfaction (E-Sat) is the mediator in this model.

The measurement scales in this study were adopted and adapted from existing literature. Product quality scale (5 items) come from the study of [Ahn et al., 2005](#) and [Sebastianelli, R., Tamimi, N., & Rajan, M, 2008](#). Delivery service (4 items) was adopted from [Ahn et al. 2005](#). Price (5 items) was adapted from [Valvi, West. 2013](#) and [Blut, 2016](#); and website quality (4 items) was adapted from the studies of [Ha Nam Khanh Giao et al, 2020](#). Promotion scale has 4 items coming from [Kim and Lennon, 2013](#) and [Srinivasan et al, 2002](#). Finally, e-satisfaction (3 items) was adapted from [Blut. 2016](#) and [\(Chou et al., 2015\)](#), and e-trust (4 items) came from the study of [Valvi, West. 2013](#).

3.2. Sampling and Data Collection

Data were collected from June 2020 to September 2020. The population of this study includes 2,457 Vietnamese consumers living in Hanoi capital. The author team investigated online by Google form to customers shopping online at e-commerce sites through the support of e-commerce sites such as Tiki; Shopee; Lazada. After three months, we received 1,200 questionnaires, of which 1,037 responses were valid for further analysis.

Table 1. Sample characteristics (n = 1,037)

		Frequency	Percent (%)
Gender	Female	705	67.9
	Male	332	32.1
Age	18-25 years old	387	37.3
	26-35 years old	315	30.4
	36-45 years old	236	22.8
	Over 45 years old	99	9.5
Education	College	425	41
	Bachelor	329	31.7
	Postgraduate	283	27.3
Monthly income	< 6 million VND	303	29.2
	6-12 million VND	485	46.8
	12- 20 million VND	193	18.6
	>20 million VND	56	5.4
Online shopping frequently	1-3 times	449	43.3
	4-6 times	315	30.4
	>6 times	273	26.3
Catergies	Household items	65	6.3
	Gifts, flowers, food and beverages	274	26.4
	Fashion	364	35.1
	E-accessories	57	5.5
	Books	121	11.7
	Toys and games	156	15.0

4. Results and Discussions

4.1. Preliminary Test

The reliability and validity of the measurement scales in this study are evaluated based on the Cronbach's Alpha's reliability coefficient test and Exploratory factor analysis (EFA). Then we conducted descriptive statistics and regression analysis with a sample size of 1,037 responses.

The results in Table 1 show that EFA analysis results are reliable with $0,5 \leq KMO=0.913 \leq 1$, Initial Eigenvalues = 1,681; Percentage of variance = 74.46% > 50 % which mean that factors such as PQ, DS, P, WQ, PT, S explain 74.46 % of customer's trust. The values of factor loading coefficients are all greater than 0.5, so the observed variables are consistent and reliable to perform the next analysis steps.

Table 2. Results of scale reliability and validity test

Observed variables	Factor						
	1	2	3	4	5	6	7
WQ1	0.950						
WQ2	0.951						
WQ3	0.923						
WQ4	0.946						
P1		0.893					
P2		0.912					
P3		0.920					
P5		0.906					
DS1			0.891				
DS2			0.877				
DS3			0.862				
DS4			0.893				
PQ1				0.705			
PQ2				0.881			
PQ3				0.944			
PQ4				0.501			
PQ6				0.852			
PRO1					0.849		
PRO2					0.758		
PRO3					0.732		
PRO4					0.966		
E_Tr1						0.870	
E_Tr3						0.736	
E_Tr4						0.844	
E_Tr6						0.803	
E_Sat1							0.739
E_Sat2							0.718
E_Sat3							0.782
Cronbach's Alpha	0.957	0.928	0.903	0.894	0.858	0.842	0.612
% of Variance	35.443	11.657	8.553	6.439	4.595	4.070	3.700
KMO	0.923						
Sig.	0.000						

4.2. Hypothesis Test Results

The results of linear structure modeling analysis show that the model has degrees of freedom (df) = 334 with Chi-squared statistical value = 1338.701 (p = 0.000). However, when

adjusted with the degree of freedom Cmin / df, this value shows that the model reaches a level suitable for market data (4.008). Moreover, other assessment criteria met the requirements (GFI = 0.916, TLI = 0.944, CFI = 0.951, RMSEA = 0.054). Thus, we can conclude that this model is suitable for data collected from the market.

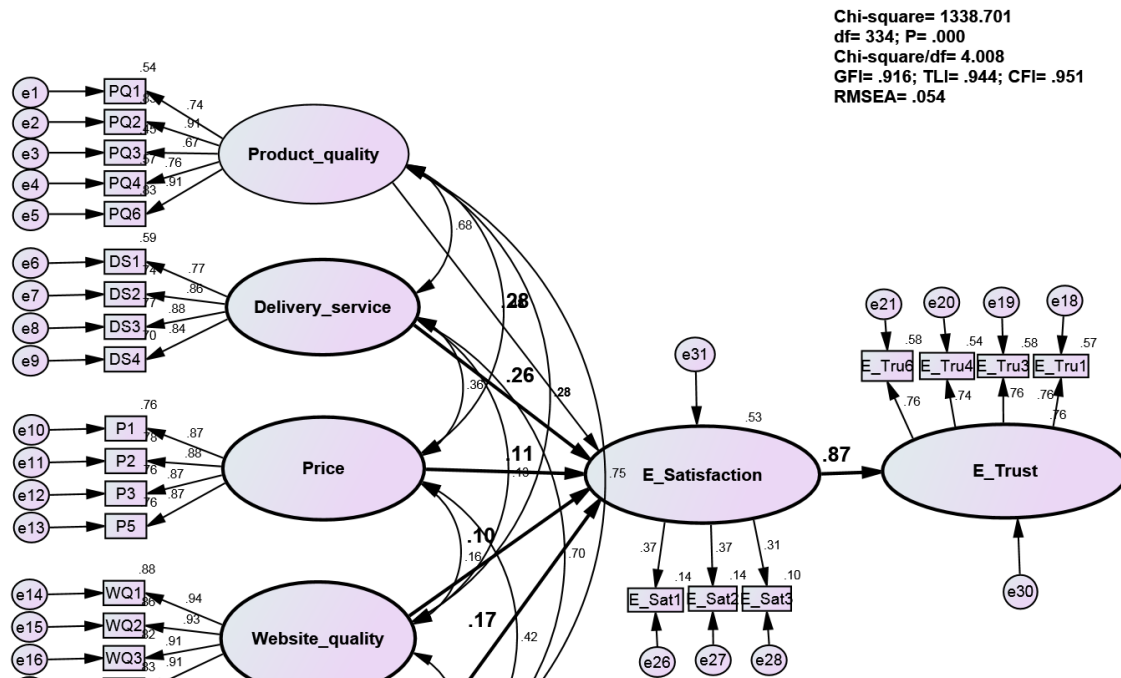


Figure 2. SEM results of theoretical (standardized) model

Estimation results (normalized) of the main parameters are presented in Table 2. This result shows that these relationships are statistically significant ($p < 5\%$). In addition, this result also leads us to conclude that the scales of the concepts in the model are theoretically valid because “each measurement is related to other measures as theoretically”.

Table 3. Relationship between factors in the research model (standardized)

Hypothesis	Relationship	Standardized Beta coefficients	S.E.	C.R.	P	Hypothesis test result
1	$E_Sat \leq \dots PQ$	0.280	0.038	4.364	***	Accepted
2	$E_Sat < \dots DS$	0.259	0.033	4.554	***	Accepted
3	$E_Sat < \dots P$	0.107	0.016	2.817	0.005	Accepted
4	$E_Sat < \dots WQ$	0.102	0.012	2.978	0.003	Accepted
5	$E_Sat < \dots PRO$	0.171	0.030	2.730	0.006	Accepted
6	$E_Tru \leq \dots E_Sat$	0.874	0.154	9.531	***	Accepted

Factors affecting customer satisfaction and trust in online shopping are product quality, delivery services, website quality, and promotion policies. The quality of products and delivery services has the most significant impact on customer satisfaction, thereby increasing customer's trust in online shopping.

The research result above reinforces the research framework on factors affecting online shopping in Vietnam, specifically in Hanoi, identifies and evaluates the impact of these factors on the satisfaction and trust of customers in online shopping for specific Vietnamese fashion brands. This result is also consistent with Muhammad Ziaullah, Yi Feng, Shumaila Naz Akhter, 2014; Pham Lan Huong et al., 2015. Nevertheless, through the identification of the key factors influencing trust in online shopping, businesses will suggest the appropriate measures to promote these factors in business, adapt and respond well to the fierce economic competition caused by globalization and the development of science and technology in recent years.

5. Implications, Limitations and Conclusion

5.1. Implications

Nowadays, e-commerce companies are more and more interested in discovering, understanding the target audience, building trust, and retaining their customers because they face intense competition. However, research results show that consumers' trust in online shopping of garment products is at an average level. Furthermore, consumers evaluate that satisfaction causes the greatest and direct impact on their trust. Specifically, satisfaction with the quality of garment products is at the highest level, while website quality is at the lowest level.

Therefore, managers should prioritize and focus on its main drivers to understand what affects satisfaction and increase the fashion industry's online shopping trust. To be successful, managers should focus on measuring and monitoring customer satisfaction, allowing companies to evaluate and correct deficient performance, improve customer satisfaction, and ultimately trust. Such measures can be done by understanding which customer is making repeat purchases; identifying factors that are important to customers through customer research; understand what the company is doing well; and how they can take advantage of the best to ensure customer satisfaction, turn every shopper into trusting and loyal customers. In an online business, providing credit cards and personal information presents a higher cognitive risk, and managers should therefore resist consumer reluctance to buy products due to a lack of trust.

Incorporate a foundation in feedback ratings, customer reviews, and their shopping experience to foster communication with site visitors and build trust in processes based on open and honest communication. Another strategy involves creating a solid database to gather information from customers on what they want and which changes or services are more likely to make them trust. That way, the relationship between the customer and the company will increase, and trust can be built up by providing reliable, good delivery products and services

tailored to the customer's needs. For example, enhancing the diversity in design, fabric quality, and the diversity in designs and colors of garments to help customers feel the good quality from the beginning and at every time when they purchase products. Beside, improving the quality of website and delivery service, including having the technical capability in ensuring customers' information secure, on-time delivery, 3-day product warranty could contribute much for improving customers' trust and satisfaction.

Finally, perfect customer care services, such as conducting regular call or communication via email, Facebook and social platforms (it is better to conduct customer care services within 3-5 days after they purchase products) If there are suggestions related to the product, and at the same time consulting the models suitable for each member of the customer's family), continually support and special offers with VIP consumers, quickly respond consumer feedback and expectations (two-way communication), and always say "thank you" to the consumer.

5.2. Limitations and Further Research Suggestions

The scope of this research is limited to Hanoi. Consequently, the survey results do not infer to the whole population of Vietnam and result could not get the most accuracy result. Therefore, future research should be conducted in other provinces to specify the differences in each region. Regarding the future research, the author could take further research for the whole Vietnam with using the online survey method in a large scale as mentioned above. Furthermore, the online sales on social network like Facebook, Tiktok, Instagram.. etc are very important nowadays for the garment products, so the author could conduct research specifically for the social network platform and comparing it with B2C, C2C e-commerce platform like Tiki, Lazada, Sendo, Shopee. etc

5.3. Conclusion

Nowadays, building customer trust is a topic that draws the attention of almost companies. If the managers understand well how to improve customer trust, they can have more customer satisfaction and loyalty in their products and brand. In term of online, the research above has found out 5 factors affecting e-satisfaction and e-trust of garment shoppers, including: product quality, delivery service, price, website quality, and promotion, in which product quality and delivery services has the most significant impact on customer satisfaction, thereby increasing customer's trust in online shopping.

For the improvement of e-satisfaction and e-trust of garment shoppers, the research gave some conclusion and recommendation for garment business administrators should focus on measuring and monitoring customer satisfaction, allowing companies to evaluate and correct deficient performance, improve customer satisfaction, and ultimately trust. Regarding 5 main factors affecting e-satisfaction and e-trust of garment shoppers, the authors suggests some recommendation, such as improving the website and delivery services, develop the customers care services and ensuring the products quality.

In spite of the fact that the research still have much limitation due to the survey was just only made in the territory of Hanoi and also methodology just indicated for 5 factors, the research could be very helpful for garment traders and manufactures of Vietnam to know the five factors affecting the satisfaction and trust of Vietnamese customers for garments online purchase and how to improve such e-satisfaction and e-trust for a better online trading and for the competition with foreign traders in the fields of garment products in the Vietnamese market.

References

Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & marketing*, 20(2), 123-138.

Chou, S., Chen, C.-W., & Lin, J.-Y. (2015). Female online shoppers: examining the mediating roles of e-satisfaction and e-trust on e-loyalty. *Internet Research*, 25(4), 542-561. doi:<https://doi.org/10.1108/IntR-01-2014-0006>.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of marketing*, 58(3), 20-38. doi:<https://doi.org/10.1177/002224299405800302>.

Rousseau, D. M., Sitkin, S. B., Burt, R. S., & Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of management review*, 23(3), 393-404. doi:<https://doi.org/10.5465/amr.1998.926617>.

Thuy Dieu, 2021, *Quy mo thuong mai dien tu tang rat nhanh toi 2025 uoc dat 52 ty USD*, <https://vneconomy.vn/quy-mo-thuong-mai-dien-tu-viet-nam-tang-rat-nhanh-toi-2025-uoc-dat-52-ty-usd-645865.htm>, 18/8/2021

Boxme Viet Nam, 2020, Tong quan chi so thuong mai dien tu Viet Nam 2020, <https://blog.boxme.asia/vi/bao-cao-thuong-mai-dien-tu-2020-cua-viet-nam/>

Hiep hoi thuong mai dien tu Viet Nam (VECOM), 2021, *Bao cao chi so thuong mai dien tu Viet Nam 2021 tang truong vung chac*, https://drive.google.com/file/d/17vAxGS2Yp81efF3IE6jWRn5_4qLQESbL/view