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Taxonomy of Factors Influencing Non-Use of Online Shopping of Students

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Abstract

Despite the rich literature on what influenced shoppers to buy online, there were people who were not still engaged in online shopping. This study attempted to determine the factors that influenced non-adoption of online shopping and to provide taxonomy of these factors. Guided by a semi-structured questionnaire, interviews with fifty-three (53) informants (i.e., students) revealed that the top three reasons for the non-use of online shopping were security and trust concerns, quality of the product, and the need to see or touch the product. It was shown that the reasons could be classified into three taxa – Company Domain, Personal Domain, and Technical Domain. Further, it was disclosed that the reasons for the use of online shopping were also the same reasons why others hesitated to use online shopping. Conclusions were drawn and recommendations were also offered.

Keywords: e-commerce, Internet shopping, non-adoption, non-use**,** taxonomy,online shopping

1. Introduction

The scientific, academic, and business communities are not deprived of e-commerce or online shopping literature since numerous studies were conducted and published in these fields. However, most analyses were done quantitatively–significant variables were retained while non-significant ones were excluded in the statistical models. The exclusion of non-significant variables delimits the ability of electronic businesses to cater to a wider scope of clients. Translating it into business perspectives, both opportunity and profit are lost.

It is worth noting that numerous studies (e.g., Lennon et al., 2007; Chen, 2012) were focused on what drew or urged a person to buy online and to repeat the transaction. However, it cannot be doubted that there are still those who do not opt to buy online (e.g., Clemes et al., 2014). In the business point of view, it would be more interesting to engage those who are not using online shopping to achieve higher profit. As such, there were studies conducted that determined the barriers of e-commerce. Furthermore, it can be argued that previous classifications of non-engagement in online shopping of Rudolph et al. (2004) and Yu (2006) can be extended.

This study attempted to fill in this research gap. This study would like to find out what repel people to use online shopping and would attempt to classify these reasons. Toward these goals, it sought answers to the following questions. 1) What are the demographic data of the respondents in terms of age, gender, family monthly income, card ownership, personal computer ownership, Internet access at home, and familiarity with online shopping? 2) What were the reasons for non-use of online shopping? 3) What were the taxonomies of non-use of online shopping that could be derived from these reasons? and 4) Are the reasons of non-use of online shopping similar to the reasons of adoption of online shopping?

2. Literature Review

2.1 Adoption of Online Shopping

The study of Lennon et al. (2007) investigated the process of online apparel shopping among rural consumers in eleven states in the United States. The respondents completed the surveys in 2000 (n = 2,198) and in 2003 (n = 879). The study was guided by Innovation Diffusion Theory. Using structural equation modeling, it was

disclosed that previous practice and characteristics of decision-making unit (education, income, innovativeness) influenced belief structures. Beliefs about online apparel shopping affected online apparel shopping adoption in 2003 data but not in 2000 data. Characteristics of the decision-making unit were found to affect online apparel shopping through influence on previous practice indirectly.

On the other hand, an integrated research framework based on Attitude Model and Theory of Planned Behavior (TPB) was the guiding model of the study of Delafrooz et al. (2011). Their study aimed to find out the antecedents related to the extent of both the attitude towards online shopping and purchase intention. Three hundred seventy respondents from the states of Selangor, Malaysia participated in the study. Path analysis was utilized to identify the predictors. Delafrooz et al. (2011) showed that both the attitude towards online shopping and the perceived behavioral control from the self-efficacy, trust, and security served as antecedents of consumers' intention to purchase. It was revealed that consumers' attitude towards online shopping was determined by perceived benefits from convenience, price, wider selection, and customer service.

Attitudes towards online shopping were investigated in three cities in China (Jun and Jafar, 2011). The study of Jun and Jaafar (2011) was intended to determine the attitudes of the respondents towards online shopping and the factors that influenced the consumers' attitude in adopting online shopping in China. The study reported that there were relationships of the perceived usability, perceived security, perceived privacy, perceived after-sales service, perceived marketing mix (i.e., product, price, promotion, and place), and perceived reputation to the consumers' attitude to adopt online shopping in China. It was also shown that only marketing mix and reputation were found to influence the consumers' attitude to adopt online shopping significantly.

In the study of Patel and Asthana (2012), hedonist and utilitarian orientations were included in the analysis on how these behaviors affected purchasing online. Hedonist shoppers not only gathered information to shop online but also sought fun, excitement, arousal, joy, festive, escapism, fantasy, adventure, etc. (Monsuwe et al., 2004). Meanwhile, utilitarian consumers gave importance to the efficient and timely manner to achieve their goals without being irritated with the processes (Monsuwe et al., 2004). Patel and Asthana (2012) presented key findings of their study. First, it was shown that the utilitarian orientations and perceived benefits were important determinants of the consumers' attitude towards online shopping. Second, the consumers' tendency when doing online shopping was more utilitarian than hedonic. Third, the consumers were looking for more convenience in terms of saving time and money, more inexpensive or low-priced items, and wider selection. These were the leading factors that motivated online consumers to shop online. Lastly, the consumers who valued these factors tended to do more online purchasing and to do the shopping more often.

All businesses are aware that customers' satisfaction is the topmost priority. As such, this is investigated in the context of online shopping. Alam and Yasin (2010) found out that website design, reliability, product variety, and delivery performances were the four key factors which influenced consumers' satisfaction of online shopping but not saved time. Khristianto et al. (2012) investigated the factors that could affect customers' satisfaction. The results of the study of Khristianto et al. (2012) indicated that information quality and service quality significantly influenced customers' satisfaction. This finding supported the study of Alam and Yasin (2010). Furthermore, Khristianto et al. (2012) showed that customers' satisfaction and service quality affected customer loyalty, but system quality was not significant on customers' satisfaction. This finding was contrary to the result of the study of Alam and Yasin (2010).

Luo et al. (2012) investigated satisfaction but with a different set of constructs. The authors investigated the role of product uncertainty and retailer visibility (i.e., defined as the extent of the presence of an online retailer in the consumer's environment (Dreze and Zufryden, 2004) in customers' online purchase decisions, as well as the mitigating effects of retailer characteristics. Luo et al. (2012) explained that a product became "uncertain" since customers could not see, touch, or feel it. These methods of inspection are not present in online setting. This becomes an important dimension in a customer's online purchasing decision. They disclosed that a) high product uncertainty and low retailer visibility had a negative impact on customers' satisfaction, b) service quality could mitigate the negative impacts of low retailer visibility and high product uncertainty in online markets, and c) website design helped reduce the impact of product uncertainty when experience goods were involved.

Ozguven (2011) showed that there was a relationship between security of a company's website and customer trust and loyalty towards online services of a company. There was a direct positive relationship between security and customer trust and loyalty, i.e., as perception of security measures improved, customer's trust and loyalty increased. Flavian and Guinaliu (2006) explained that trust was connected with the communication, commitment, satisfaction, and relationship marketing theories. Moreover, Cyr (2008) argued that loyalty in online shopping means customers continue to buy at a website they had shopped before and also recommend it to their friends.

This behavior is called re-purchase intention and was investigated by Chen (2012). The author argued that intention to reuse online websites for shopping was a major consequence for an electronic commerce company's profitability. Therefore, it was important to determine the factors that would influence customers' repurchase intentions. Utilizing the Social Cognitive Theory, Information Systems Continuance Model, Technology Acceptance Model, and empirical findings from prior studies, factors were identified and empirically tested. Analysis on the data gathered from 444 samples from Taiwan revealed that online consumer repurchase intention was determined through satisfaction, perceived usefulness, perceived ease of use, and Internet shopping self-efficacy.

Qualitative studies were conducted to determine the factors that inhibited online shopping. Michael (2006) conducted a qualitative research method utilizing a semi-structured, in-depth interview technique to twenty Australian participants. It was found out that there were six motivating factors that drew consumers to search and shop online. These were convenience, saving time, inexpensive or low-priced items, along with the ability to compare prices, good place to shop for specialty and hard-to-access products, higher level of consumer control, and the ease of comparing products and services.

The same technique was employed by Jacobs and De Klerk (2010). The researchers were interested in finding out and exploring the cognitive structures (shopping scripts) that consumers had and used to make decisions such as adopting the Internet for apparel purchasing. To find the answer to this research goal, they interviewed twenty-four South African women. They found out that the participants explicitly disclosed that the latter value certain steps, actions, and procedures such as touching and scrunching textiles as well as trying on the items before deciding to buy them.

Lastly, demographic variables were examined in the context of online shopping activities. From the samples of college of education students, it was disclosed that male student teachers assumed more positive attitude towards online shopping than female student teachers (Kiyici, 2012). In addition, those with higher monthly income and more Internet self-efficacy had positive attitude and intention to shop online. Lastly, participants who had credit cards were found to be more familiar and less anxious with Internet shopping.

2.2 Non-adoption of Online Shopping

Rudolph et al. (2004) studied the barriers of both online and non-online shoppers in thirteen cities across Switzerland. One thousand four hundred fifty-four (1,454) respondents answered a 16-item questionnaire. Principal component factor analysis with orthogonal rotation and threshold factor loading of 0.50 was utilized to determine the dimensions of the barriers. It was found out that Digital (e.g., inability to judge product and services quality, insufficient information for purchase decisions, no direct interaction with sales personnel, inability to judge product and services quality, insufficient information for purchase decisions, no direct interaction with sales personnel, difficulties in returning purchases, and poor home delivery service), Security (e.g., unwillingness to transfer credit card data, no trust in the new medium, no receipt for purchase, and doubts about protection of personal data), Online Channel (e.g., complicated process of online shopping, faster in-store shopping, general dislike of online shopping, and dislike of online offerings), and Experience/Access (e.g., no credit card, no Internet access, and bad experiences with online shopping) were the barriers for online buyers. These were the barriers for non-buyers except that "general dislike of online shopping" and "dislike of online offerings" loaded on the Digital barrier. Moreover, the item "poor home delivery" loaded on the Experience/Access barrier.

Yu (2006) outlined the barriers to online business-to-consumer business in China. According to Yu (2006), the three barriers were shopping habits (i.e., preference for face-to-face transactions), transportation (i.e., underdeveloped transportation infrastructure), and online payment (i.e., lack of credit payment system). Case studies on three successful B2C companies were investigated to determine their strategies on overcoming the said barriers. It was revealed that to overcome reluctance of consumers towards online shopping, companies were advised to select products to offer online prudently, educate consumers about the benefits of online shopping, deliver the value that the Chinese consumers desire, and promote heavily secured transaction and product quality. It was recommended that multiple distribution channels (e.g., postal service, direct delivery, third party deliver, and alliance with established companies) be provided to ensure that the product would be received in a quick manner. Finally, it was suggested that B2C companies provide different payment methods, such as online payments (e.g., credit card), offline payments (e.g., cash-on-delivery), and club membership.

The study of Clemes et al. (2014) disclosed that perceived risk, consumer resources, service quality, subjective norms, product variety, convenience, and website factors were the decision factors whether buyers would or would not adopt online shopping. There were 435 Chinese respondents in the study. It was further revealed that

website factors, convenience, product variety, and consumer resources influenced the decision to adopt online shopping positively. On the other hand, perceived risk, service quality, and subjective norms had negative influence on online shopping adoption.

3. Methodology

The study was a qualitative research. It employed an individual interview method where the participants of the study were students who were non-users of online shopping websites. The study was conducted in one university in the University Belt in Manila. Students passing by at the university hall were asked if they were non-users of online shopping websites and if they were willing to participate in the study. The number of participants was set to thirty respondents. Nonetheless, it was decided to gather more data as much as possible by interviewing sixty students to achieve a higher response rate. However, upon inspection of the data, only the fifty-three data sets were usable.

This study utilized interview forms with open-ended questions. The questionnaire had two parts. The first part gathered demographic data such as age, gender, monthly income, ATM and credit card ownership, personal computer ownership, Internet access at home, and familiarity with online shopping. Frequency counts, percentages, and means were used to describe these data.

On the second part of the questionnaire, respondents answered an open-ended question as to why they do not consider buying online. Respondents were not obliged to respond to all questions due to security reasons. Responses were captured through an MP3 recorder. The recordings were then played and transcribed. These responses were then tabulated, coded, and analyzed.

Similar codes were grouped and were assigned to a taxon. Transcendental subjectivity was observed to ensure that the biases and prejudices about the phenomenon were all set aside (Wojnar and Swanson, 2007). Nonetheless, the classifications were then sent to two independent coders (i.e., one professor with a Ph.D. in Business Management and one Computer Science professor with a research experience on e-commerce) to determine if they agreed on the classifications. Series of revisions were done based on their recommendations until both agreed on the classifications.

4. Results and Discussion

4.1 Demographics

Table 1 shows the demographic data of the respondents. As shown in Table 1, the average age of the respondents was 19 years old. There were almost an equal number of respondents in terms of gender. Nonetheless, most of the respondents were male (f = 28, 53%). Majority of the respondents belonged to a family whose income was at least Php 30,000 (US$ 750) (f = 23, 43%). Most of them had no credit card (f = 44, 83%) and a large number of respondents opted not to respond if they had an ATM card (f = 36, 68%). Sixty-four percent (64%) or 34 respondents had computer access at home and 33 respondents (62%) had Internet access at home. More than half of the respondents were familiar with online shopping (f = 36, 68%).

Table 1. Demographic Results

Demographic profile	Findings
Age	The average age of the respondents was 19 years old.
Gender	Most of the respondents were male (f = 28, 53%).
Monthly family income	Majority of the respondents belonged to a family with a monthly income of at least Php 30,000 (US$ 750) (f = 23, 43%).
Credit card ownership	A large part of the sample had no credit card (f = 44, 83%).
ATM card ownership	Almost a quarter of the total respondents opted not to respond if they had an ATM card (f = 36, 68%).
Computer access at home	Sixty-four percent (64%, f = 34) had computer access at home.
Internet access at home	Most had Internet access at home (f = 33, 62%).
Familiarity with online shopping	More than fifty percent of the total respondents were familiar with online shopping (f = 36, 68%).

The economic status of the respondents showed that they belonged to middle-income class. This was not surprising since they were enrolled in a school that catered to students from middle-income class families (Bringula and Basa, 2011). The profile of the respondents in terms of computer access and Internet access at home showed that they had the capability of accessing online shopping websites. Even though some of the

respondents did not own a computer and had no Internet access at home, there was alternative access in their vicinity. Internet cafes are scattered all over Metro Manila (Bringula et al., 2012).

Moreover, respondents were familiar with online shopping (i.e., they knew what an online shopping was but never actually bought something online). In fact, one participant cited one online shopping website. Further, another participant said, "*Yes, I know what an online shopping website is but I have not tried using it.*" Therefore, access and awareness were not an issue for this set of respondents.

The buying capabilities of the respondents were determined if they owned an ATM or credit card. Unfortunately, many of the respondents did not disclose if they had ATM cards because of security reasons. Nonetheless, most of them did not own credit cards. This is expected since credit cards are usually issued to working individuals.

4.2 Reasons for the Non-Use of Online Shopping and Its Taxonomy

Responses from the fifty-three informants were gathered and analyzed. Sample responses were shown in Table 2. Respondents had various concerns if they would engage in online shopping. Their purchasing ability was one of their concerns (R1). They perceived that they needed a credit card to purchase goods online. This finding is supported in Table 1 where most of the respondents did not own a credit card. Thus, it is suggested that e-commerce establishments consider cash-on-delivery mode of payment to cater to this type of possible customers.

The respondents of the study perceived that it was more convenient to buy in the actual store than online (R2 and R3). They believed that they could buy the product at a lower price in a store than online. The notion of inconvenience is contradictory to the main objective of online shopping. One respondent clarified the convenience factor. According to one informant (R3), the instructions to carry out were difficult to follow. This signals companies to make the buying process simple and straightforward. Hence, website qualities play an important role in online shopping convenience. Website developers could utilize the findings of Luo et al. (2012) in developing a usable e-commerce website. Further, online businesses could stress their competitive advantage in terms of price of the product. A price comparison could be posted to the website and should be highly visible on the page.

Interest in utilizing online shopping website was a consequence of the need to see or touch the product (R6 and R10). The "interaction" of buyers and the product posed technical limitations on website design in particular and on e-commerce in general. As opined by the respondents, "interaction" with a product was necessary since it served as quality check. This limitation was a pressing concern since it was equated to the quality of the product. Informants perceived there was no assurance that the products being sold online were of good standard. It was perceived that the products were not brand new. In order to overcome this barrier, companies should ensure their customers that the products were of good quality and they were committed to replace defective products. It would be helpful that customers be assured that buyers and sellers were both protected by the existing Philippine trade laws. This information should be incorporated in the website.

There were participants in the study who have not experienced (R4) using an online shopping website. This could be attributed to their hesitation to use an e-commerce website. Hesitations originated from quality, safety, and security concerns. One informant verbalized this as shown in R13. Clearly, the intention to use online shopping is marred by an unpleasant experience towards online shopping (R11-R14). This could explain why other respondents prefer to buy in the actual store and not to trust online shopping.

One of the difficult obstacles that every online shopping business confronted with is the threat of online scam. In fact, trust and scam were the most frequently used or occurring words in the responses. It appeared eight times in the responses. This could be solved by posting a clear scanned copy of business permit of online business. Business permit should be legible enough to see the business address and contact details. Also, a message, with accompanying picture, of one of the key business officials (e.g., head of the marketing department) could be incorporated in the website. In this manner, customers would feel that there is somebody in the company accountable whenever there is a problem. It is recommended that a customer service hotline be emphasized on the website.

Out of the fifty-seven key terms in the responses, trust and scam appeared eight times. It was followed by "quality" and "need to see the product" with five occurrences each. Thus, the major concerns of non-users of online shopping websites were security, quality, and the need to see or touch the product. Another key finding of the study is that a concern is a consequence of another concern. For instance, a customer preferred to buy in actual stores because they wanted to see the product to check for damages. At the moment the customers saw that the product was good or not good, they could decide right away if they would buy it or not. This decision-making process showed preference and it was influenced by quality control check which originated

from the need to satisfy haptic perception.

Table 2. Concerns and Sample Responses

Concerns	Sample Responses to the Question "Do you consider buying from an online shopping website?"
Capability	**Response1 (R1):** "*I don't have a credit card to use for online shopping*."
Convenience / Price / Security	**R2**: "*I did not consider buying in an online shopping because it's easier and more inexpensive to buy in an actual store*."
	R3: "*No, because the instructions on how to order are very difficult to understand. There are also some scammers online.*"
Experience	**R4**: "*I haven't tried it yet*."
Price	**R5**: "*I think the products are more expensive there [in online shopping] than in the mall*"
Interest / Limitation	**R6**: "*I'm not interested. I want to see the item personally*."
Quality	**R7**: "*No, because you don't know the quality of items.*"
	R8: "*No, I cannot assess the quality of the item*."
	R9: "*No, because some products are second hand and can easily break down."*
Quality / Limitation / Preference	**R10**: "*I prefer to see the item personally so I can assess quickly if the product has damage and replace it right away or I will not buy it at all."*
Security	**R11**: "*No. I am not sure if it is safe to buy stuff online since most products I buy are lotions and bodywash soaps."*
Security / Preference	**R12**: "*There is always a threat of scam. I think it's more okay to go to mall for shopping than through online since there are so many scammers."*
Security / Trust / Quality / Experience	**R13**: "*Because sometimes what you see on the photos is not what you actually received. It's like a scam or fraud or whatever. For example, in a picture, the color of the product is red but when I received it, it was color orange. What the heck! There was also a friend of mine who ordered a Pomeranian but she received a Labrador. So, no, I don't consider buying things online anymore!"*
Trust	**R14**: "*No, I don't trust buying things online."*

All responses were grouped together to form a taxonomy. The taxonomy is shown in Figure 1. As depicted in the figure, the taxonomy of non-use of online shopping can be attributed to three domains. These domains were Company, Personal, and Technical. Company domain refers to the factors that the establishment can control (e.g., price and quality) and provide (e.g., security and trust). Hence, Company domain was further subdivided into two levels – Product and Service Levels. This suggests that the company can make their products inexpensive without sacrificing quality. The company is in the best position to assure possible customers that both sellers and buyers are protected by the existing laws. The company should guarantee their customers that their business is a legitimate one.

Personal domain is the second taxon which has four sub-components. Capability component is the inability of the customers to buy products because they have concerns with their computer efficacy, and purchasing power. Purchasing power refers to the ability to pay through different modes such as through credit card, ATM or cash-on-delivery. Experience component dichotomously identifies if an individual has or has not tried online shopping. It also refers to the results of such engagement (e.g., successful/not successful, pleasant/unpleasant) in online shopping. Preference is the third component at personal-domain classification which intends to determine the inclination of customers to buy in actual stores than in online shops. Lastly, Interest refers to the feeling of shoppers to be engaged (or not to be engaged) in online shopping.

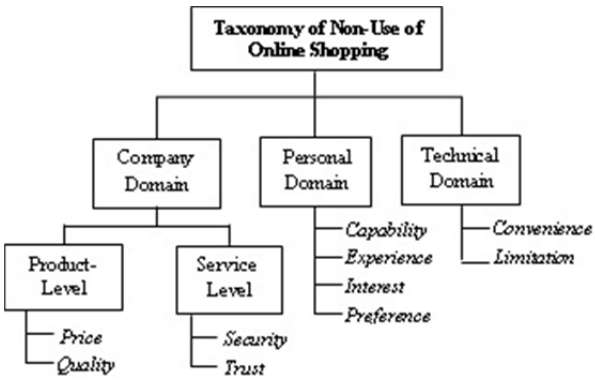

Figure 1. Taxonomy of Non-Use of Online Shopping

Convenience and Limitation are the two components of Technical Domain taxon. Convenience refers to the ease of using online shopping website and the simplicity of the whole process of online shopping (e.g., from searching to delivery of a product). The usability of the website plays an important role on the first definition of convenience. E-commerce businesses are encouraged to invent quicker and faster procedures for online shopping and inform possible customers that these procedures are practical and economical.

Perhaps, the Limitation component is the most serious constraint of online shopping since this is beyond the boundaries of current technology. The need to touch, see, and inspect the product is the most difficult obstacle for online shopping especially if the product needs to be tested or fitted such as clothes and pieces of jewelry. Nonetheless, quality assurance and replacement provision may help to overcome this obstacle.

The taxonomy was compared to the reviewed literature. The first column of Table 3 shows the taxa of the reasons for the non-use of online shopping while the second column presents the empirical findings on what influenced online shopping. It is interesting to note that the reasons for the use of online shopping are the concerns why others hesitated to use online shopping, particularly in the facets of Price, Quality, Security, Capability, Experience, and Convenience.

This disparity could be explained by the fact that all participants had not experienced using online shopping. The hesitations of the participants were strong enough to hold them from not engaging in online shopping. The fear of receiving inferior products, being a victim of scam and fraud, and perception of inconvenience of online shopping are worth reasons for not trying out online shopping. In short, the negative image of online shopping hampers possible customers to use online shopping.

This finding offers a vivid contribution to the existing literature. It suggests that in order to convince non-users to adopt online shopping, e-businesses should direct their marketing and businesses strategies in terms of Price, Quality, Security, Capability, Experience, Convenience, and Limitation. These should all be considered in an online shopping website. Further, online shopping websites could offer warranty or refund mechanism in order to negate its negative image. In this manner, customers' interest and trust could be captured and they would prefer to shop online.

Meanwhile, the taxon Limitation extended the findings of Rudolph et al. (2004), Jacobs and De Klerk (2010), and Luo et al. (2012). Product uncertainty not only negatively affects customers' satisfaction towards online shopping but also totally hampers the use of online shopping.

Lastly, It was revealed that Interest and Preference were two of the major findings of study. A person who lacks interest in online shopping and prefers to shop in a mall will certainly visit a mall than shop online. This was similar to the findings of Rudolph et al. (2004) and Yu (2006).

Table 3. Taxonomy of Non-Use of Online Shopping Compared to the Literature

Taxa	Reported in
Company Domain	
Product Level - Price	Delafrooz et al. (2011), Jun and Jaafar (2011), Michael (2006);
Product Level - Quality	Khristianto et al. (2012), Rudolph et al. (2004)
Service Level - Security and Trust	Rudolph et al. (2004), Delafrooz et al. (2011), Jun and Jaafar (2011), Alam and Yasin (2010)
Personal Domain	
Capability	Chen (2012), Delafrooz et al. (2011), Kiyici (2012), Lennon et al. (2007), Rudolph et al. (2004), Yu (2006)
Experience	Alam and Yasin (2010)
Interest	Rudolph et al. (2004)
Preference	Rudolph et al. (2004), Yu (2006)
Technical Domain	
Convenience	Alam and Yasin (2010), Chen (2012), Delafrooz et al. (2011), Jun and Jaafar (2011), Michael (2006), Luo et al. (2007); Ozguven (2011), Patel and Asthana (2012)
Limitation	Rudolph et al. (2004), Jacobs and De Klerk (2010); Luo et al. (2012)

5. Conclusions and Recommendations

It was revealed that the three main reasons for the non-use of online shopping were security and trust, quality

concerns, and the need to see or touch the product. It was shown that these concerns formed a pattern and could be classified according to three taxa. The three taxa were Company, Personal, and Technical Domains. It was disclosed that the reasons for the adoption of online shopping were the same concerns for the non-adoption of online shopping. The classification should not be viewed as if the domains were independent. On the contrary, they were interrelated. Hence, all taxa should be given equal priority since a problematic taxon may have a domino effect on other taxa. The classification can be used as a checklist in developing an online shopping business.

It is recommended that the mode of payments be diversified to cater to buyers from different socio-economic statuses. It is proposed that the business process as well as the buying process be simplified on the web and that the usability of the website be ensured and periodically revised to make it compliant to the buyers' needs. Online shopping websites must stress that all products are protected by warranty or refund. It is suggested that the quality and the competitive price of the product, the ease, variety, and safety of payment methods, and the convenience and rewarding experience it could bring to the customers be emphasized by the web site and that relevant information that assures legitimacy of the business and security of transaction be contained in the web site.

Nonetheless, the study has its constraints. First, the study was in the domain of qualitative research with a case study design. As such, the findings were limited on the specific respondents. It is recommended that quantitative methods be employed to prove empirically the model. Second, the participants of the study came from a homogenous sample. The participants may have limited purchasing power. Thus, this does not give a representation of Filipinos' online shopping non-adoption. It is, therefore, recommended that other respondents such as young professionals be considered for future research. Lastly, it is recommended that a longitudinal study be conducted to determine whether adoption of online shopping could change over time.

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