

CHAPTER 5

CONCLUSION AND RECOMMENDATION

In this last chapter, the researcher will explain and elaborate the findings that has been analyzed on previous chapter with addressing the research questions referred to the data gathered from an online survey that which conducted towards 200 respondents. Moreover, the researcher also summarized the conclusion followed by the elaboration of managerial implications of the research study, limitation of the research study as well as the recommendation based on the study in business perspective.

5.1 Research Findings

This sub-chapter will consist of the detailed results that had been analyzed and interpreted in previous chapter or chapter 4, in order to conclude the research study by answering each of research questions referring and accordingly to the analyzed results. Thus, each of research findings and conclusion are as follows:

RQ1. Is there any positive relationship between online shopping app quality toward perceived benefits?

The previous chapter has shown the result and analysis of 200 millennials respondents that had experience on online shopping through e-commerce application within Greater Jakarta Area. The result showcases that there is positive relationship between online shopping app quality toward perceived benefits on millennials' perspective in Greater Jakarta Area. The result is align with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that there is positive and significant relationship between the online shopping web site quality toward perceived benefits on consumers' perspective. Moreover, referring to the statistical output, it is known that online shopping app quality positively affect the benefits perceived by millennials consumers. This can be indicated by how the respondents positively and agreeably respond to the all statements that related to perceived app quality. By analyzing the variable through descriptive statistic and regression analysis, the researcher acknowledge that there is positive relationship between online shopping

app quality and the benefits perceived by consumers. Additionally, the result also strongly supported by the previous study conducted by Xu, Peak & Prybutok (2015) that stated both app utility and app quality have significantly affect the benefits perceived by mobile application users; as when the application is easy to operate, convenience, and the page is quickly loaded will impact to the greater benefits perceived by consumers in shopping online through application. Hence, it is true that there is positive relationship between online shopping application quality toward perceived benefits.

RQ2. Is there any positive relationship between online shopping app quality toward positive eWOM?

The result accordingly to the statistical output on previous chapter showcases that there is positive relationship between online shopping app quality toward positive eWOM on millennials' perspective in Greater Jakarta Area. This can be indicated by how the respondents positively and agreeably respond to the all statements that related to perceived app quality and eWOM. Moreover, the result is align with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which also found that there is positive and significant relationship between the online shopping web site quality toward positive eWOM on consumers' perspective. With analyzing the variable through descriptive statistic and regression analysis, the researcher acknowledge that there is positive relationship between online shopping app quality and the positive eWOM. Additionally, the result also strongly supported by the previous study conducted by Zeng & Seock (2019) that stated there is positive relationship between the app quality with eWOM; as the more app easy-of-use and easy of usefulness perceived or in other word the better the application quality perceived by consumers, then the more stronger they willing to recommend it through electronic platform or media which also known as eWOM. Hence, it is true that there is positive relationship between online shopping application quality toward eWOM.

RQ3. Is there any positive relationship between online shopping app quality toward consumers' trust?

The result accordingly to the statistical output on previous chapter showcases that there is no relationship between online shopping app quality toward consumers'

trust on millennials' perspective in Greater Jakarta Area. The relationship was not significantly occurred between online shopping app quality toward consumers' trust without any factor such as influence of mediation from any other variable. With analyzing the variable through descriptive statistic and regression analysis, the researcher acknowledge that there is no positive relationship between online shopping app quality and the consumers' trust with the help of mediating role in this study referring to eWOM. The result is inalign with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that actually there is positive and significant relationship between the online shopping web site quality toward trust on consumers' perspective. The differences in result was affected by the characteristic of adoption, where Jordan as early adopters are have a tendency to use apps even without any recommendation previously as they trust the benefits that were offered by the brand (Jahanmir & Cavadas, 2018). In contrary, the late adopters will not make any move or resitant to use some new online shopping application unless there was recommendation in this study, through eWOM occurred (Jahanmir & Cavadas, 2018). Additionally, the result also strongly supported by the previous study conducted by Gong, Liu, Zheng & Wu (2018) stated that if the users are unaccustomed to particular mobile app, then they possible will perform distrust directly without any trial. Hence, it is true that there is no positive relationship between online shopping application quality toward trust.

RQ4. Is there any positive relationship between online shopping app quality toward positive and favorable attitudes?

The result accordingly to the statistical output on previous chapter showcases that there is significant yet negative relationship between online shopping app quality toward positive and favorable attitudes on millennials' perspective in Greater Jakarta Area. The result is inalign with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that actually there is no positive and significant relationship at all between the online shopping web site quality toward positive and favorable attitudes on consumers' perspective. With analyzing the variable through descriptive statistic and regression analysis, the researcher acknowledge that there is inverse or negative relationship between online shopping app quality and the positive and favorable attitudes. Moreover, the negative

relationship occurred may be affected with the characteristic of consumers in Indonesia, which categorized as late adopters. According to Jahanmir & Cavadas (2018) stated that late adopters have a greater level of resist in innovation and tend to value themselves not able to adopting the greater or advancing technology. This statement indicates that the more advancing technology adopted in some application, will impact toward the level of resistant from consumers in adopting the application. Khare & Sarkar (2020) stated that positive and favorable attitudes was influenced by the perceived ease-of-use and perceived usefulness which determined as well accordingly to theory of TAM by Davis (1989). The greater app quality that could assist users in this term is millennials does required the ability from users in using the application. In fact, according to Singh *et al* (2016) stated that some of app quality and safety did not built aligned with the functionality which important to assist consumers or millennials users in using app, so it sacrifices the usefulness and also oftenly designed complexly which affect the users unable to perceived the app quality overall seen from the perceived usefulness and perceived easy-of-use. Therefore, if the e-commerce business create the greater perceived app quality that sacrifices the functionality which affect users in failing to perceived app quality based on the perceived usefulness and perceived easy-of-use especially in late adopters consumers' characteristic country, will negatively affect the online shopping attitudes. Hence it is true that there is inverse relationship between online shopping app toward positive and favorable attitudes.

RQ5. Is there any positive relationship between eWOM toward level of trust in online shopping app?

The result accordingly to the statistical output on previous chapter showcases that there is positive relationship between eWOM toward level of trust in online shopping app on millennials' perspective in Greater Jakarta Area. This can be indicated by how the respondents positively and agreeably respond to the all statements that related to eWOM and trust. Moreover, the result is align with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that there is positive and significant relationship between the eWOM toward level of trust in online shopping web site on consumers' perspective. With analyzing the variable through descriptive statistic, regression as well as baron and kenny mediating analysis, the researcher acknowledge that there is positive relationship

between eWOM and trust in online shopping app. Nonetheless, eWOM in this case act as the mediating variable that mediate online shopping app quality toward trust which accordingly to the result classified as Full Mediation. The reason is because the indirect relationship between the online shop app quality and trust variable was found to be insignificant, with the mediation through eWOM variable that mediate the relationship between these insignificant relationship was found to be significant. Additionally, the result also strongly supported by the previous study conducted by Amron (2018) that stated there is positive relationship between the eWOM toward consumers' trust in online shop web site; proven that positive information and reviews shared within online platform significantly and positively delivers strong impact of eWOM to the product/company, where in this case able to increase consumers' level of trust toward the product or brand. Hence, it is true that there is positive relationship between eWOM toward level of trust in online shopping app quality.

RQ6. Is there any positive relationship between greater perceived benefits related to an online shopping app toward more favorable attitudes?

The result accordingly to the statistical output on previous chapter showcases that there is positive relationship between greater perceived benefits that related to an online shopping app toward more favorable attitudes on millennials' perspective in Greater Jakarta Area. This can be indicated by how the respondents positively and agreeably respond to the all statements that related to perceived benefits and online shopping attitudes. Moreover, the result is align with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that there is positive and significant relationship between the perceived benefits related to an online shopping web site toward favorable attitudes on consumers' perspective. With analyzing the variable through descriptive statistic and regression analysis, the researcher acknowledge that there is positive relationship between perceived benefits and more favorable attitudes. Additionally, the result also strongly supported by the previous study conducted by Arora & Aggarwal (2018) that stated there is positive relationship between the benefits perceived with favorable attitude; as the greater consumers perceived the benefits especially of a certain online shopping app quality is impacting to the greater they will perform the favorable attitudes toward online

shopping. Hence, it is true that there is positive relationship between greater perceived benefits related to online shopping application quality toward more favorable attitudes.

RQ7. Is there any positive relationship between greater level of trust toward greater positive attitude to online shopping app?

The result accordingly to the statistical output on previous chapter showcases that there is positive relationship between greater level of trust toward greater positive attitude to an online shopping app on millennials' perspective in Greater Jakarta Area. The result is align with the original study that was conducted by Al-Debei, Akroush & Ashouri (2015) which found that there is positive and significant relationship between greater level of trust toward greater positive attitude to an online shopping web site on consumers' perspective. Moreover, the result in current research study can be indicated by how the respondents positively and agreeably respond to the all statements that related to level of trust and positive attitude towards online shopping. With analyzing the variable through descriptive statistic, regression analysis as well as baron and kenny mediating analysis, the researcher acknowledge that there is positive relationship between trust and the greater positive attitude to online shopping app. Nonetheless, trust also act as the mediating variable that mediate online shopping app quality and positive and favorable attitudes which accordingly to the result classified as Partial Mediation. The reason is because the indirect relationship between the online shop app quality and online shopping attitudes was found to be significant, while through the trust variable was found to be insignificant. Additionally, the result also strongly supported by the previous study conducted by Kaushik, Mohan & Kumar (2020) that stated there is positive relationship between the trust toward attitudes toward adoption in this case attitude to online shopping app; as the characteristic of app quality with the help of trust perceived by consumers will be affecting to the greater positive and favorable attitude. Hence, it is true that there is positive relationship between trust toward greater positive and favorable attitude to online shopping app.

5.1.1 Conclusion

Accordingly to the research findings as explained in previous sub-chapter, it is known that the quality of application perceived by millennials consumers was contribute a crucial role in overall. It was discovered that the online shop app quality,

perceived benefits, and trust were significantly and strongly determine the online shopping attitudes performed by the consumers. However, it was found that online shop app quality significantly affect the level of trust on consumers with involvement of a mediator in order to build the consumers' trust. In this case, it was known that there was competitive mediation or partial mediation of eWOM that significantly mediate online shop app quality toward the consumers' trust. It can be concluded that a high quality of application to gain the positive eWOM which significantly affect the consumers' trust. On contrary, there was a indirect-only mediation or full mediation held by trust that strengthen the relationship between the app quality perceived by consumers toward the online shopping attitudes where previously there had been the inverse significant relationship among this variables. Additionally, trust became the strongest factor that significantly affects the attitudes in online shopping performed by the millennials in Greater Jakarta Area.

In comparison with original study that conducted by Al-Debei, Akroush & Ashouri (2015) which also became the researcher's reference journal, there were several same and different output's founded. Majority of the hypotheses such as H1, H2, H5, H6, and H7 was indicated the same output between the original and current study. However, there were few hypotheses output's differences which did occurred in H3 and H4. Firstly, the respondents in the original study indicate that the platform (online shopping app) quality does affect the consumers' trust whereas the current study showcased the opposite result, which actually platform (online shopping web site) does not affect the consumers' trust.

Secondly, the original study indicate that there is no positive relationship between the platform (online shopping web site) quality toward positive and favorable attitudes whereas the current study indicate that there is significant but negative or inverse relationship between the platform (online shopping app) quality toward positive and favorable attitudes. Moreover, the mediating analysis also found to be contrary as the original study shown there was partial mediating from eWOM between online shopping web site quality and trust as well as fully mediating held by trust between online shopping web site quality and online shopping attitudes. In the current study same result as previous study, the output on the current study conducted by the researcher shown that there was partial mediating from eWOM between online shopping app quality and trust. However, mediating held by trust between online shopping app quality and online shopping attitudes remain the same as the previous

study which the evidence shows that trust variable play a full mediation that mediate perceived app quality as independent variable towards online shopping attitudes as dependent variable. Additionally, both the original study and current study indicated that “trust” became the major and greatest predictor that positively affect or determine the consumers’ online shopping attitudes.

These results may be different caused by several factors such as research scope and participant which possibly indicate the different output. The original study was conducted toward all generation online shoppers in e-commerce web site which categorized as early adopters throughout Jordan country that classified as developed country. Meanwhile, The current research study was conducted by the researcher toward millennials generation that shopping online through e-commerce application which categorized as late adopters within Greater Jakarta Area where it was classified as part of developing country which is Indonesia. Hence, the factor of differences in generation category and its adopting characteristic as they more resistant to innovations and would used if majority of people have adopted, platform utilized in online shopping and different area or location of region were resulting in dissimilar toward attitudes towards online shopping (Lissitsa & Kol, 2016; Chen, Razani, Roosmalati & Eusy, 2017; Kavitha & Kannan, 2020).

In conclusion, trust necessarily became the greatest and crucial factor that should be greatly concerned by the e-commerce or other online catalogue retailers especially in Indonesia or in specific within Greater Jakarta Area. As the millennials in developing country is classified as late adopters, trust became a key role that determine the attitudes as the consumers are afraid to take risks to adopt uncommon invention, which can be referred to brand-new e-commerce brand or particular online shop/store. Therefore, accordingly to this research findings, creating a high-quality online shopping application may provide the greater benefits perceived by millennials’ consumers, which also encourage them to share some positive *electronic* Word-of-Mouth (eWOM) and impactfully affect the level of trust for both new or existing consumers. Finally, the considered factors such as online shopping app quality perceived by millennials’ consumers, benefits perceived millennials’ consumers, and the greater trust does positively affect the attitudes of online shopping which able to convince them to adopt the e-commerce application and purchase through it. In addition, the millennials in general frequently proceed the payment transaction within

e-commerce through the bank transfer via virtual account as well as through the intervention of third party which is financial technology. The financial technology brands that existing and commonly used are Go-Pay and OVO.

5.2 Research Contribution – Science & Knowledge

The previous research have a dissimilarities with the current research which actually affecting the different output or result in the research. The original study and current research study that conducted by the researcher, have a distinction toward what were studied in which includes differences in respondents' generation and its characteristic of adoption, platform, as well as geographical area. These factors can be considered as contextual differences in between the original and current study, where the differences in contextual factors contribute to the different outcomes of certain study (Oc, 2018).

Therefore, this current study that conducted by the researcher was held to deepen the understanding of each linked variables which also narrowed the scope of the research, as several factors and theories possibly works in different context of research and some are not working. Additionally, this research was conducted in order to eliminate the research gap whereas it increases the external validity where how this study is reasonable to be interpreted with similar contextual and theoretical factors in another time and place as it is reasonable to believe that the researcher is capable to accumulate the generalizable knowledge Dehejia, Pop-Eleches & Samii (2019). Thus, the research contributions are as followed:

1. These days, many of researcher conducted the research in order to understand the consumers' attitudes towards online shopping. However, many of them also included other generation not focused toward millennials, to participate in the study. Whereas, the difference of generation may have different characteristic which affecting the outcome of the study. Therefore, this research has contributed to the understanding of attitudes focusely on millennials' perspective.
2. There are many research that conducted towards millennials in developed country. However, the difference between the developed and developing country as occured in this research gap causing a different consumers'

characteristic (late-adopters, early-adopters) that also impacting the different attitudes performed as well. Therefore, this research study has contributed to give understanding towards millennials attitudes in developing country with the consumers' characteristic of late-adopters consumers.

3. There are plenty of research study, that learn about the attitudes of online shopping using web site. However, only few of research that study the attitudes of online shopping using application which the differences in platform utilized causing a different result in attitude as well. Therefore, this research study has contributed to give understanding about online shopping attitudes performed using application as a platform preference.

5.3 Research Contribution – Business Perspectives

Below are the elaboration of this research contribution that can be useful in business perspectives. Therefore, the research contribution in business perspectives will be as follows:

1. These days, many businesses establish e-advertising and e-marketing strategy that showcases their product (in here referring to application quality) advantages and too focused on the content quality. However, some of the business even forget to deliver the content that could attract at least early adopters, which it could impacting to eWOM and build trust. Based on this study, trust was a strong determinants which impactfully affect the online shop attitudes. Therefore, beside creating the funny or unique e-advertising, market practitioners also needs to consider the attractive content of adversiting that could influence people or past consumers shared their experience. Therefore, this research contribute to reminds the business to maintain the past consumers and allows them to share and recommend through electronic, as it impactfully build the trust of consumers which also influence their attitude.
2. These days, many businesses been able to attracted consumers through strong and impactfully e-marketing which build their trus, and also change the perception toward the business. In fact, the market practitioners does not realize that actually to survive in e-commerce industry in Indonesia, required the innovation that could be applied to the application technology. Applying

some convenience, useful, easy and unique features which added with the maintainance of the UI/UX strongly benefits business to compete among the competitors in the market. Since, if the consumers are satisfied with the application, there is high possibility they will keep on attracted toward the certain brand, became the benefits perceived by consumers as well as triggering them to recommend or share it through online platform. However, it have to be very careful as the greater the quality of application inversely may decreases the attitudes of consumers. Therefore, this research contribute to business since it reminding that they have to applied the most advanced and updated tehcnology, however keep the design simple and convenience to avoid hesitation from consumers.

5.4 Managerial Implication

Based on the research, analysis, statistical result, as well as discussion, this research study is expected to provide benefits for existing and new-entry business which interested in developing new e-commerce in Indonesia —as well as to discover a better understanding to readers on millennials consumers attitude towards online shopping. There several implications of this study are as follows:

1. First of all, it is extremely necessary for market practitioners to understand and determine “good” quality application on millennials’ perspectives. Application had been the preference of millennials in doing shopping online to purchase goods needed or wanted by them. As the research also found that, the millennials generation have a tendency to shopping via online through e-commerce brand’s application compared to web site since they find it more easier to operates as the components are built in appropriate size and more reactive, convenience as they just need to download without need to entering the website’s domain to re-open the catalogue, as well as the page is quickly or fastly loaded compared to loading in web site.

The market practitioners need to concern and carefully build as well as maintaining the application quality as it greatly impacting the millennials consumers’ impression toward the brand and its application provided. In actual, good quality of application can be determined by the easiness level in operating the system, how useful is the system utilized in the application and

most importantly is the application's appearance as it affect the consumers' perception. Moreover, the market practitioners also need to build the greater app quality that did not sacrifices its functionality or what millennials users considered as "functionality", which if it were functional, usefulness and easy-of-use might positively affect the online shopping attitudes of consumers in developing country such as Indonesia that had classified the consumers' characteristic of late adopters.

However, market practitioners should be able to main the technology to keep itu easy and convenience to use whereas the advanced technology to be applied toward late adopters may resulting in hesitant to shopping online through it. The updated and advanced built application will effectively and efficiently assist them in searching the products through application which they find it very beneficial for them. Lastly, the better the more advanced of application is built also supported with clear, neat, and attractive appearance that considered as the benefits perceived by consumers in application quality will significantly affect their attitude to purchase products within the application. Additionally, they tend to recommending their family or friend to download and use certain e-commerce application as they satisfied because of the application was built with the advanced technology that effectively and efficiently ease them to search and purchase goods

2. Secondly, in order to gain some new millennials consumers or to maintain existing consumers, it was important to necessarily earn and maintain the trust. These days, recommendation have became the benchmark to build and increase level of trust where it able to convince some new potential consumers or existing consumers to evaluate some online store prior to purchase or re-purchase product through it. Thus, this recommendation is strengthen their motivation to purchase goods through it. In common, recommendation can also earned or gathered from the *electronic* Word-of-Mouth remembering that eveything is accessed and earned shortly through internet.

Moreover, the factors that affect the confident level of millennials in Greater Jakarta Area which further affect their attitudes is review and recommendation. Both of these are can be considered as *electric* Word-of-Mouth that were posted or sent electrically. Whatsoever consumers experienced, they have tendency of posting and share it on various platform such as app store to

express their satisfaction toward the app quality, within the online shop app to express their satisfaction toward certain and specific online store, as well as other platform.

In fact, accordingly to this research study, it was found that necessarily the greater the application quality perceived by consumers then will affect to the greater intention for consumers' to express their satisfaction by recommending certain e-commerce application towards their friend electronically. Furthermore, the more millennials read and evaluate the recommendation, and receive or heard the *electronic* Word-of-Mouth then it will be impacting to the greater level of trust they have toward certain brand. As in the end, the level of trust they have that will determine the attitudes performed by the consumers. Therefore, the market practitioners heavily required to built the advanced and high quality application in which enable to triggering millennials to spread the *electronic* Word-of-Mouth as the form of satisfaction which strongly affect trust, where *electronic* Word-of-Mouth played a significant mediating role between the quality of application perceived by consumers towards the level of trust. Additionally, the user-friendly, user-generated, easy and convenience application will triggering the establishment of the community within, which the community was able to encourage the process of eWOM itself.

3. Lastly, it was known that the more advanced the application was built then the greater level of trust some consumers put as well as the more positive and favorable attitudes performed by millennials as consumers. Trust is very crucial in determining the attitude or behavior even toward something new. For instance, the millennials consumer will perform the positive and favorable attitudes towards some brand-new e-commerce as they have put trust on it which may influenced by several factors such as *electronic* Word-of-Mouth, app quality perceived or even e-marketing. The greater the application quality perceived by consumers, then the significantly it will affect both the consumers level of trust as well as toward the more positive and favorable attitudes performed by the consumers.

Market practitioners should implementing the advanced and recent technology which enable to assist and ease millennials consumers in online shopping, where it will directly impact the millennials consumers' level of trust. For the consumers will use the first impression judgement towards the application to

determine whether this certain brand of e-commerce is trustworthy or not. Moreover, trust was play Partial Mediation which actually interpreted that the app quality perceived by consumers have significantly affect the atitudes that will be performed by the consumers.

Therefore, trust have been crucially important and have been the greatest determinant of millennials consumers' attitudes towards online shopping. Beside creating the high quality of application and concerning the services, market practitioners should also establish the trustworthy e-marketing through other platforms. In this case, market practitioners should be able to establish some creative e-marketing strategy which significantly influence their level of trust. For instance, through creative e-marketing, the market practitioners should mentioned about OJK (*Otoritas Jasa Keuangan*) as every financial business will be considered as secured and trusted if they legally monitored under this institution and also the digital certificate. Therefore, millennials consumers could acknowledge if the business is monitored by OJK and have a digital certificate, then they possibly more trust and confident to online shopping through certain e-commerce application.

5.5 Research Limitation

In conducting this research, there were several limitations recognized by the researcher where it may influence the results of this study. Supposedly, these limitations should be well-counteracted as it may able to reveal the more deepen understanding of attitudes towards online shopping performed by millennials as also aimed of this research. Thus, those several limitations occurred are as follows:

First of all, non-probability convenience sampling was utilized in distributing the questionnaire where it enable the researcher to take a consideration that all people equally eligible to takes the test. However, this sampling method proven that there were inequalities of sampling. This inequality might influence to the result that have a tendency or representing only toward the more specific area, which cannot clearly covering the whole Greater Jakarta Area in this case.

Secondly, this research did not purely testing out the attitudes towards online shopping through e-commerce application, as the respondents had been misinterpret e-commerce with marketplace which forcing the researcher to equating the e-

commerce with marketplace. In actual, many of people still confused or have the bias understanding between e-commerce and marketplace, where brand such as Tokopedia, Shopee, Bukalapak supposed to be classified as marketplace. Hence, because the determinant factor may have different impact if it applied to either toward e-commerce or marketplace, where there may be a gap in research outcome that affect the findings cannot be applicable in e-commerce only or marketplace only.

Third of all, the inconsistent responses gathered by the researcher from the respondents have also been the limitation of this research. There were few answers found not really accurate and consistent, which became a barrier for the researcher to reveal the true and honest responses where it may resulting in stronger and more accurate outcome. This limitations occurred due to crucial factor which was difficulty in understanding the questions as it used a complicated wording. The statements or questions that were answered by the respondents averagely using a long and complicated typical of word which same with the reference journal. These factors encourage them to answers the questions randomly as they were too lazy and have limited time to answering each of the questions. Lastly, this research also found the answers that supposed to be excluded yet still counted to test all the hypotheses, which affect the results not to be very accurate.

5.6 Future Research Recommendation

This part will elaborate the recommendation from this research's researcher perspective that may become a consideration to be added and/or applied in the future research related to the same or similar topic. Thus, several recommendations for future research recommended by this research's researcher are as follows:

First of all, since the convenience sampling cannot limiting the total number of respondents and also their background, the future research also needs to change the method from non-probability convenience sampling to probability - clustering sampling. By applying the clustering sampling enable the future researcher to take an equal sampling efficiently and with cost-efficiency which causing to earn more accuracy and equality the results in representing the whole areas. Clustering sampling also enable the future researcher to clustering those who uses e-commerce as well.

Secondly, if the future researcher is quietly interested in covering specifically the e-commerce only or marketplace only, then they have two options to overcome the

limitation of bias understanding e-commerce and marketplace. Therefore, the recommendation is by involving the filter question that also informing the respondents about the differences between the e-commerce and marketplace which enable them to also use clustering sampling method. Filter question role held a role to also assist in filtering the eligible respondents that gathered through clustering sampling.

Lastly, inconsistency and inaccurate answers that performed by the respondents as found in this research were caused by the complicated wordings or questions. Therefore, the future researcher have to simplify and shorten the questions or statements, with the note that they must share the same interpretation and point. Additionally, the future researcher should carefully look at the response and excluded the invalid answers if it necessary to raise the accuracy of this research.