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MOTIVATION IMPULSES CUSTOMERS' ONLINE SHOPPING INTENTION VIA CASHBACK AND REWARDS MOBILE APPLICATIONS

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ABSTRACT

The field of cashback and rewards applications is still a relatively new platform in the e-commerce platform that has not had many research papers pay attention to. The purpose of this study is to identify and analyze the factors that contribute to customers' impulsive online purchasing intentions when using cashback and rewards applications (apps) in Ho Chi Minh City. Using the theory of behavioral intention (TRA, TPB, TAM, UTAUT1,2) of Ajzen and Fishbein (1975, 1980), Ajzen (1985, 1991), Davis (1989) and Venkatesh, Thong and Xu (2012), and the Motivation Model - MM of Davis, Bagozzi and Warshaw (1992) as the foundation for proposing a research model, this research was conducted. Thus, six factors influence consumers' online purchasing intentions via cashback and rewards apps: Perceived Usefulness, Perceived Convenience Social Influence, Price Value, Trust, and Perceived Enjoyment. These factors are considered under two aspects: extrinsic and intrinsic motivation. Official quantitative research conducted in Ho Chi Minh City surveyed 220 consumers. According to Cronbach's Alpha, EFA factor analysis, and regression correlation, the six factors that suggest studying consumers' online shopping intentions via cashback and rewards apps in Ho Chi Minh City in the same direction are Price Value, Social Influence, Trust, Perceived Usefulness, Perceived Convenience, and Perceived Enjoyment, in order of strength. In general, when factors are classified as intrinsic or extrinsic motivations, research indicates that extrinsic motivations have a greater influence on users' intention for using. Additionally, the research reveals no differences in online shopping intention via cashback and rewards apps based on income or age, but did discover differences based on gender. Since then, proposing some governance implications for Vietnamese online shopping businesses in order to provide solutions for future sales growth. As a result, the company may consider segmenting its users according to gender in order to prioritize the creation of extrinsic influences in addition to intrinsic motivational stimuli. It will effectively promote customers' consumption behavior.

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Keywords: *motivation; online shopping; intention; Cashback And Rewards, mobile applications*

1. INTRODUCTION

Numerous theoretical models drawn from psychology and sociology are used to explain acceptance and use of technology. Understanding what motivates users to purchase is a critical branch of this field (Kwateng, Atiemo & Appiah, 2018). Depending on the scope, content, as well as socio-economic characteristics at the time of research, the authors have applied a variety of theoretical models to explore, including the Theory of Reasoned Action - TRA (Ajzen & Fishbein, 1980), Technology Acceptance Model - TAM (Davis, 1989), Theory of Planned Behavior - TPB (Ajzen, 1991), Unified Theory of Acceptance and Use of Technology – UTAUT, UTAUT2 (Venkatesh et al., 2003; Venkatesh, Thong & Xu, 2012).

Each model give different perspectives of the customer's behavioral intentions. Through an overview of researches around the world, factors influencing online shopping behavior include Perceived Usefulness (Hossein, Seyede & Faeze, 2011; Venkatesh et al., 2003); Perceived Enjoyment (Hossein, Seyede & Faeze, 2011; Moon & Kim, 2001); Perceived Ease of Use (Venkatesh et al., 2003; Liu et al., 2004; Moon & Kim, 2001); Risk Awareness (Hossein, Seyede & Faeze, 2011; Akbari et al., 2019); Attitude (Akbari et al., 2019); Subjective Norm (Hossein, Seyede & Faeze, 2011; Akbari et al., 2019; Venkatesh et al., 2003); Price Value (Jiang & Rosenbloom, 2005); Trust (Hossein, Seyede & Faeze, 2011); Corporate Reputation (Hossein, Seyede & Faeze, 2011); Favorable Conditions (Venkatesh et al., 2003); Social Influence (Venkatesh et al., 2003; Hossein, Seyede & Faeze, 2011).

However, the continued development of e-commerce is pushing businesses to test new means to reach and engage consumers at better prices, from coupon codes to daily trading models. Moreover, buy in groups. Cashback and rewards shopping are relatively new integrated solutions that are characteristic of this business model, as Ebates - the leading cashback company in the United States - or Quidco - the leading cashback company in the United Kingdom - have processed tens of millions of dollars in cashback payments on behalf of millions of customers (Vana, Lambrecht & Bertini, 2018).

According to Dellote (2019) report, one of the top trends to watch in Vietnam is the growth of e-commerce and digital retail channels: By 2025, Vietnam's e-commerce market is expected to be the second largest in Southeast Asia, behind Indonesia; e-commerce has rapidly

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developed with the boom of telecommunication systems, notably large e-commerce floors such as Tiki, Lazada, Shopee, Sendo and super apps like Grab, Zalo.

According to the Vietnam Briefing report, Bhatla (2020) stated that the Vietnamese e-commerce industry experienced remarkable growth in 2019, earning 2.7 billion USD in just one year and having more than 35.4 million active users. In addition, the number of internet users in Vietnam is 59.2 million, or 59.2 percent of the country's total population in 2019. It is predicted that this number will rise to 68 million, or 68 percent of the country's total population, by 2021.

The percentage of websites that offer online ordering features is 58 percent, while the percentage of websites that accept online payments is 15 percent, respectively. The number of people shopping on their smartphones has also increased significantly, with forecasts indicating that it will increase by 5 million users, from 35 million to 40 million, by 2021. With these generally favorable statistics, it is also an excellent time for retail and small business investors to reinvest in their businesses and open shops on e-commerce platforms.

However, as a result of the COVID-19 pandemic's impact, both the global and Vietnamese governments will cut spending. Therefore, the need for a convenient and economical shopping platform is now essential to offer even more benefits with the cashback and rewards platform, where consumers and businesses can find each other to transact for points/refunds.

In summary, up to the present time, the service of accumulating bonus points and refunds is a still relatively new field in e-commerce business activities that have not yet had many technical research articles. As such, this research focuses on determining the factors that influence consumers' online shopping intentions via shopping apps that incorporate reward points, as well as even if there isn't a difference in users' online shopping intentions for shopping apps that incorporate reward points between different customer groups. This research will contribute to the development and addition of some governance implications for online businesses to understand this type of bonus integration better and increase customer buying intention.

2. LITERATURE REVIEW

2.1. Online shopping motivation

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The emergence of internet shopping has prompted extensive research into the best methods of acquiring and retaining customers from either a consumer- or a technology-oriented point of view, respectively (Jarvenpaa & Todd, 1997). Shopping motivation is a component that has been passed down from traditional consumer studies, and it has been shown to have an impact on consumer shopping behavior in an online context. (Zhou, Dai & Zhang, 2007).

2.2. Cashback and rewards mobile applications

Cashback refers to the practice of reimbursing a financial institution a small amount of money spent on purchases (Segal, 2021). The feature that differentiates online shopping with refunds from marketing model businesses is that customers could indeed perceive refund deals and initiate buying through the cash rewards firms' websites, rather than directly with personal retail outlets (Vana, Lambrecht & Bertini, 2018). Mobile incentive applications are a topic that is currently trending (Iyer, Davari & Mukherjee, 2018).

2.3. Online shopping intention

According to Ajzen (1991), intention serves as a motivator because it encourages a person to engage in a behavior that they are interested in. In order to deduce consumers' purchasing intentions, it is necessary to first determine their purchasing expectations and then evaluate the product (Laroche, Kim & Zhou, 1996). Because of this, Delafrooz, Paim and Khatibi (2011) concluded that a consumer's intention to shop online is conditional on their ability to complete an online purchase in the first place. Customers' intent to shop online will determine the amount of purchasing power they have (Salisbury et al., 2001). According to Pavlou (2003), an intention to buy online is defined as a customer's desire to make a purchase on the internet.

3. THEORETICAL BACKGROUND

Intentional behavior is a subfield of human behavioral psychology that studies deliberate actions. Many theories focus on human intentions and behaviour, notably the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), the Unified Theory of Acceptance and Use of Technology (UTAUT, UTAUT2).

Ajzen and Fishbein (1980) designed the TRA. As a result, two factors influence an individual's behavioral intentions: their attitude toward the situation and their subjective norm. In which attitude is a negative or positive emotion of an individual about the goal

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implementation behavior. Subjective norms are psychological, social pressures to perform or abstain from performing the behavior.

Then, Ajzen (1991) proposed expanding the TRA by incorporating the concept of Perceived Behavioral Control to create the TPB. The author makes the assumption that the addition of the variable Perceived Behavioral Control is intended to address TRA's limitation. Perceived Behavioral Control, in particular, is the perception of the ease or difficulty of performing an act, and is also assumed to reflect prior experience and anticipated obstacles (Ajzen, 1991).

Along with the internet's development in the 1990s, Davis (1989) proposed the TAM, which was also derived from the TRA background theory (Ajzen & Fishbein, 1980). While TRA is a theory that attempts to explain human behavior in general, TAM has been widely used as a theoretical foundation in studies attempting to explain how technology, such as the internet and the world wide web, are applied (Lin & Lu, 2000).

Initially, the TAM was developed to deduce the causal relationship between external variables and user adoption of fundamental computer applications. To conform to the proposed behavioral domain, TAM substituted two variables from the Attitude and Subjective Norm categories for two variables from the customer's perception of technology related to Perceived Usefulness and Perceived Ease of Use, which are quantifiable through new technology adoption research.

The authors developed, supplemented, and extended additional variables to suit their research by applying fundamental theories of behavioral intention. Akbari et al. (2019) based on the TPB model (Ajzen, 1991), discovered some other scales such as awareness of the Consequences of behaviours or Creativity also contribute to influencing customers' buying online.

In another research paper by Yeo, Goh & Rezaei (2017) and inheriting the scales in the TAM model, the customer perceptions related to the Post – usage Usefulness, Convenience motivation contribute to a customer's online food delivery services intention. Grace et al. (2018) apply the theory UTAUT2 with the complementary scales of personal Creativity, Habit, and Hedonic Motivation to delve into consumer buying intention via smartphone.

According to the Motivation Model - MM (Davis, Bagozzi & Warshaw, 1992), an individual's behavior is motivated by both intrinsic and extrinsic factors. Intrinsic motivation

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is derived from an individual's internal drive to complete a task and is associated with pleasure and satisfaction perceptions (Davis, Bagozzi & Warshaw, 1992; Vallerand, 1997). Extrinsic motivation, on the other hand, occurs when the source of motivation is external to the individual or task (Cheng & Yeh, 2009).

Computer playfulness and enjoyment are determinants of intrinsic motivation in this model (Davis, Bagozzi & Warshaw, 1992; Venkatesh, Morris & Ackerman, 2000), whereas perceived utility, perceived ease of use, and subjective norm are determinants of extrinsic motivation. This model is founded on psychological considerations regarding technology acceptance. Motivational factors play a significant role in determining how much time is spent searching for products and shopping online (Joines, Scherer & Scheufele, 2003; Wolfinbarger & Gilly, 2001; Zhou, Dai & Zhang, 2007).

This study inherits the behavioral intention (TRA, TPB, TAM, UTAUT2) and MM background theory. In which, Percieved Behavioural Control is considered under two aspects: extrinsic and intrinsic motivation. The first aspect of the research examines how the tool is perceived by the user. This is an example of extrinsic motivation. Especially, it is the cashback and rewards mobile applications for online shopping, including the Perceived Convenience, Perceived Usefulness, and Price Value.

These are specific perceptions for online payments, and many authors focus on their articles such as Venkatesh et al. (2003), Hasslinger, Hodzic & Obazo (2007), Cao et al. (2016) and Oliveira et al. (2016). According to the literature on information system and technology acceptance literature theory, intrinsic motivation (enjoyment, fun, entertainment, and playfulness) plays an important role in determining whether or not customers will use new systems and applications (Davis, Bagozzi & Warshaw, 1992; Venkatesh, Morris & Ackerman, 2000; Venkatesh, Thong & Xu, 2012).

Mobile apps are also viewed as a novel and emerging technology that has the potential to provide customers with a sense of fun and enjoyment when they use them. (Alalwan, Dwivedi & Rana, 2017; Alalwan et al., 2018). Thus, the second aspect is the perception related to the customer feel that the author proposed in the article is the user's Enjoyment when using the cashback and rewards mobile apps.

Similarly, Trust and Enjoyment were backed up by Alalwan et al. (2018) as factors contributing to customers' intent to use. Several authors have also used these scales in their

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research, including the Trust scale (Kalinic et al., 2019; Hossein, Seyede & Faeze, 2011); and the Perceived Enjoyment scale (Kalinic et al., 2011; Cao et al., 2016; Hossein, Seyede & Faeze, 2011; Kalinic et al., 2019; Moon & Kim, 2001).

Additionally, Social Influence to perform or not formulated conscious plans to perform are subjective standards that some other authors discovered are also selected by the inheritance author for our research.

From the above arguments, the proposed research model is as follows:

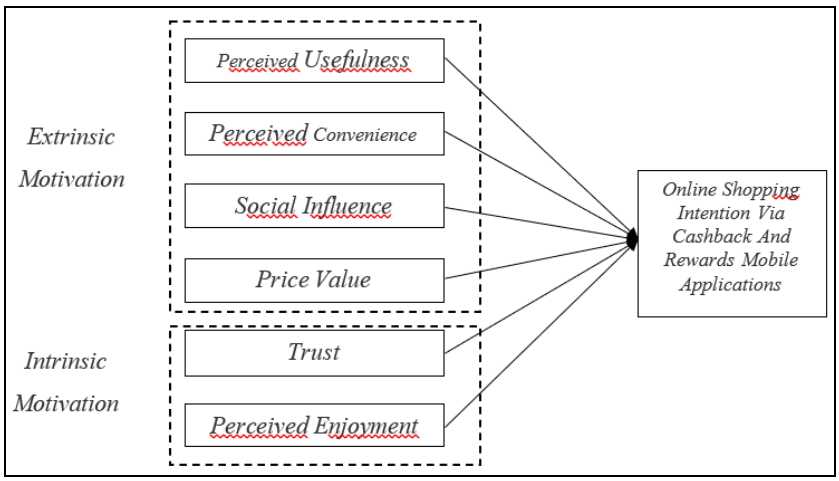

Figure 1: Research model of the study

3.1. Perceived usefulness

Perceived Usefulness refers to an individual's belief that utilizing a particular system increases his or her productivity (Davis, 1989). Perceived Usefulness the individual's belief that using information systems will improve his or her work performance (Venkatesh et al., 2003). If consumers are aware of the numerous benefits associated with online shopping, they will do so. Online shopping is thought to be more advantageous than traditional shopping. A number of studies, including Moon and Kim (2001), Venkatesh et al. (2003), Liu et al. (2004) and Hossein, Seyede and Faeze (2011), have discovered that perceptions of usefulness have a positive effect on online purchasing intentions. On that basis, the following hypothesis was built:

- Hypothesis H1: Perception of usefulness positively influences consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

3.2. Perceived convenience

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For early adopters, Wolfinbarger and Gilly (2001) place a strong focus on freedom and control, as well as the characteristics of online buying, such as convenience, accessibility, selection, and the availability of information. The degree to which consumers believe that purchasing online will not be restricted in terms of time and geography is referred to as perceived convenience (Childers et al., 2001).

Convenience is demonstrated in the internet environment by consumers' ability to make flexible purchases from home at any time and from any location, and it is also this factor that attracts consumers to shop online (Hofacker, 2001). Some studies have found that convenience has a positive effect on online buying intent, such as Hofacker (2001), Childers et al. (2001), To, Liao and Lin (2007) and Yeo, Goh and Rezaei (2017). As a result, the following hypothesis is proposed in this research:

- Hypothesis H2: Perceived Convenience has a positive impact on consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

3.3. Social influence

The term social influence refers to the cognitive, societal pressure to perform or refrain from performing a behavior (Ajzen, 1991). The degree to which consumers perceive that influential people suggest using the new method is referred to as social influence (Venkatesh et al., 2003). When consumers observe colleagues, friends, and family members making online purchases and receive an invitation to make an online purchase from them, they will realize that purchasing online is advantageous (Hossein, Seyede & Faeze, 2011; Sanayei & Bahmani, 2012). Social influence has been shown to have a beneficial effect on customers' decisions to engage in online shopping (Ajzen & Fishbein, 1975; Ajzen, 1991; Taylor & Todd, 1995; Pavlou & Chai, 2002; Venkatesh et al., 2003; Hossein, Seyede & Faeze, 2011). On this foundation, the subsequent hypothesis was developed:

- Hypothesis H3: Social influence has a positive effect on consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

3.4. Price value

Price is the amount consumers must spend to obtain the goods or service they desire; Price Value is the consumer's evaluation of the value they will receive for their money (Zeithaml, 1988). Consumers will view pricing in two ways: as a monetary cost to spend and as an opportunity cost associated with the loss of the ability to spend that money on other goods

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or services. According to Jiang and Rosenbloom (2005), buyers frequently rely on pricing to assess product quality when purchasing online due to the inability to examine the real product. Recent research has begun to emphasize the importance of perceived value in understanding purchasing behavior in the setting of online buying (Kim & Gupta, 2009). Chen (2012) and Kawet, Pangemanan and Tumiwa (2017) demonstrated the importance of trust in customers' decision to use mobile applications. As a result, the research hypothesis is presented in this study:

- Hypothesis H4: The price value positively influences consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

3.5. Trust

Trust is the inclination of one party to accept the activities of the other party despite the fact that the first party is not safeguarded by the second party and has no control over the other party's conduct (Mayer, Davis & David, 1995). Trust is a critical intrinsic incentive for consumers because it enables them to overcome their perception of uncertainty and the risk associated with engaging in trust-related behaviors with suppliers, such as disclosing personal information or making purchases (Mcknight, Choudhury & Kacmar, 2002).

Consumer trust is critical to the success of mobile e-commerce (Alalwan et al., 2018). Gefen, Karahanna and Straub (2003) demonstrated that trust is the degree to which consumers perceive a business is trustworthy when it comes to preserving their personal information. Users are fearful of transacting with electronic suppliers when making online purchases.

Hoffman, Gorbea and Rechsteiner (1999) identified fear as the primary impediment to e-commerce, citing a lack of secure payment standards, a scarcity of profitable business models, and consumer apprehension about data distribution. Trust minimizes worries and encourages e-commerce transactions, reducing anxiety, uncertainty, and hazards. Alalwan et al. (2018), Gefen, Karahanna and Straub(2003), Jarvenpaa, Tractinsky and Vitale (1999) and Khalilzadeh, Ozturk and Bilgihan (2017) supported the notion that trust plays a role in customers' intentions to use mobile applications. Therefore, the following hypothesis is proposed in this study:

- Hypothesis H5: Trust has a positive effect on consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

3.6. Perceived enjoyment

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Perceived enjoyment, according to Davis, Bagozzi and Warshaw (1992), is the level of delight or pleasure gained from using a certain type of technology. According to Venkatesh et al. (2003), there is an inbuilt desire to accept technology when it is pleasant or enjoyable to be involved in. In online shopping services, this is the type of consumers' feeling when using a device (Moon & Kim, 2011; Park et al., 2014).

Studies confirmed that the users of new technology who experience higher levels of perceived enjoyment would intent to discover new things (Joines, Scherer & Scheufele, 2003; Wolfinbarger & Gilly 2001; Zhou, Dai & Zhang, 2007). The findings of the research shown a significant effect of perceived enjoyment on consumer towards using such mobile internet applications (Park et al., 2014; Kim, Kankanhalli & Lee, 2016), as well as the mobile payment application (Kim, Kankanhalli & Lee, 2016; Alalwan et al., 2018; Kalinic et al., 2019). As a result, the following hypothesis is proposed in this research:

- Hypothesis H6: Perceived Enjoyment has a positive effect on consumers' online shopping intentions for the Cashback And Rewards Apps in Ho Chi Minh City.

4. RESEARCH METHOD

4.1. Sample selection method and sample size

Due to the influence of COVID19 translation to facilitate the survey, the author chose the sampling method according to the Non-Probability - Convenience method. Conduct online surveys of customers who intend to shop online with integrated bonus points, survey with Google forms by sharing links through social networking sites like Facebook, Zalo, ...

According to Hair et al. (1998), in order to undertake exploratory analysis of factors, a sample size of at least five samples per observed variable, ideally out of ten samples, must be collected from the participants. The research model has the number of observed variables is 30. The sample size required by the criterion of five samples for an observed variable is n = 28 x 5 = 140. Thus, we choose a sample size of 250 to fulfill the required sample size of 140, and then distribute the Google Form Survey link via Facebook, Zalo, and other social media platforms. After recalling 220 surveys from customers with valid samples and SPSS software to analyze and synthesize, survey results for each question.

4.2. Scale and citation sources

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Table 1: Scale and citation sources

Code	Items	Citation sources
Perceived Usefulness		
PU1	Searching for products is quick.	Liu et al. (2004)
PU2	App simple, easy to use	
PU3	Easily withdraw the refunds from the account	The authors' suggestion
PU4	Easy membership registration	Moon and Kim (2001)
PU5	App offers many incentives	The authors' suggestion
Perceived Convenience		
PC1	Easy access to the application	Davis (1989), Childers et al. (2001), Yeo, Goh and Rezaei (2017).
PC2	Quickly find information about the product to buy	
PC3	Buy any time of the day	
PC4	Buy anywhere without going to the store	
Social Influence		
SI1	Shop based on personal experience	Ajzen (1991), Sanayei and Bahmani (2012), Oliveira et al. (2016), Slade et al. (20159
SI2	Shop based on advice from friends	
SI3	Shop because many people buy it this way	
SI4	The media speak well of this form of shopping	
SI5	Regularly refer to information on social networking sites	
Price Value		
PV1	Save on travel costs.	Jiangand Rosenbloom (2005), Kim and Gupta (2009), Chen (2012), Kawet, Pangemanan and Tumiwa (2017)
PV2	Cheaper than other sites	
PV3	Price is important	
PV4	Easily compare prices with other apps	
PV5	Can shop for the actual price cheaper than the listed price.	
Trust		
TR1	Trust shopping	Alalwan et al. (2018), Gefen, Karahanna and Straub(2003), Khalilzadeh, Ozturk and Bilgihan (2017)
TR2	Reputable App	
TR3	The money-back-guarantee should be assured when shopping	
Perceived Enjoyment		
PE1	Saving money	Hossein, Seyede and Faeze (2011)
PE2	It is a form of entertainment	
PE3	Feeling excited to receive the refund	The authors' suggestion
Online Shopping Intentions		
IN1	Intended to shop	Pavlou and Fygenson (2006); Delafrooz, Paim and Khatibi (2011)
IN2	Will shop in the future	
IN3	Will recommend it to friends and relatives	

5. RESULT

5.1. Survey sample characteristics

Table 2: Survey sample characteristics

Criteria		Number	Rate (%)
Gender	Male	105	47.7%
	Female	115	52.3%
Age	18 - <25	75	34.1%

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	25 - < 35	70	31.8%
	35 - < 45	40	18.2%
	>=45	35	15.9%
Income	< 5 millions	43	19.5%
	5 – 10 millions	33	15.0%
	> 10 – 15 millions	87	39.5%
	> 15 millions	57	25.9%
Total		**220**	**100**

According to the survey, the online shoppers of consumers who regularly shop with points in Ho Chi Minh City are women with 115 people, accounting for 52.3%, and men account for a low proportion with 47.7%. The age of usually shopping online is 18-35 years old with totally 65.9%, the age from 35 - <45 and >=45 age accounted for a low proportion, only 18.2% and 15.9% respectivelly. Furthermore, the income of the highest online shopping audience is from >10 – 15 millions, accounting for 39.5%, the lowest in the income of 5-10 millions with 15.0%.

5.2. Results of analysis of reliability Cronbach's Alpha

This study is based on the standard of Nunnally and Bernstein (1994) variables with an Item-Total Correlation of less than 0.3 will be excluded, and the scale standard used must have Cronbach's Alpha from 0.6 and above. Cronbach's Alpha analysis reveals that the variables PU4, SI1 have total variable correlation coefficients less than 0.3 and hence do not meet the Cronbach's Alpha criterion if the variable type is more than the value of Cronbach's Alpha present. As a result, the scales will be cleared of this observed variable. Following that, the remaining observed variables will be subjected to the test. Cronbach's Alpha test results are summarized as follows:

Table 3: Cronbach's Alpha test results

Scale	Cronbach's Alpha coefficients after eliminating variables	Number of observed variables remaining	Number of observed variables excluded
Perceived Convenience	.856	05 (PC1 → PC4)	00
Perceived Usefulness	.824	04 (PU1, PU2, PU3, PU5)	01 (PU4)
Price Value	.862	04 (PV1 → PV5)	00
Social Influence	.792	05 (SI2 → SI5)	01 (SI1)
Perceived Enjoyment	.797	03 (PE1 → PE3)	00
Trust	.814	03 (TR1 → TR3)	00
Intention	.870	03 (IN1 → IN3)	00

5.3. EFA analysis results

5.3.1. EFA analysis for the independent variable

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The results of exploratory factors analysis EFA, the number of observed variables retained are 26 observed variables with seven factors. The results of factor rotation have the following results:

Table 4: EFA analysis for the dependent variable

Rotated Component Matrix[a]							
	Component						
	1	2	3	4	5	6	7
PV5	.800						
PV4	.780						
PV3	.774						
PV1	.765						
PV2	.733						
PC1		.849					
PC2		.846					
PC3		.759					
PC4		.707					
PU1			.801				
PU3			.789				
PU2			.782				
PU5			.704				
SI4				.813			
SI2				.811			
SI5				.706			
SI3				.694			
IN2					.773		
IN1					.770		
IN3					.765		
TR3						.829	
TR1						.825	
TR2						.822	
PE2							.856
PE1							.839
PE3							.815
Extracted variance (%)	6.949	2.653	2.300	2.022	1.893	1.450	1.065
Eigenvalue coefficient	26.727	36.930	45.778	53.555	60.834	66.409	70.506
KMO=0.811; sig=0.000							

The analysis's KMO coefficient is 0.811>0.5, indicating that the factor analysis results are credible. The Bartlett's Test has a coefficient Sig = 0.000 0.05, indicating that the results of the factor analysis are statistically significant. The extracted variance is 70.506, indicating that the variability of the examined components may account for 70.506 percent of the variation in the data set.

The fact that the eigenvalues coefficient of factor 7 is 1.204 > 1 indicates that the analysis has reached a point of convergence at factor 07, or that the analysis results indicate that there are 07 factors extracted from the survey data, each with one dependent variable and six independent variables. Each observed variable's factor load factor indicates that the factors

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are more important than 0.5, indicating that the observed variables reflect the influence of the factors they represent. Additionally, because the observed variables on each scale remain constant in location, all scales keep their original names.

5.3.2. Regression analysis

Table 5: Regression analysis

Coefficientsa								
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
		B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	-.319	.308		-1.035	.302		
	PC	.114	.046	.141	2.501	.013	.726	1.376
	PU	.210	.051	.229	4.158	.000	.761	1.314
	PV	.261	.055	.256	4.721	.000	.782	1.279
	SI	.311	.065	.244	4.788	.000	.888	1.126
	TR	.206	.044	.241	4.639	.000	.851	1.176
	PE	.000	.037	.001	.011	.991	.979	1.021
Adjusted R Square = 0.496; Durbin-Watson = 1.760; Sig = 0.000								

According to the table above, the F-test for the value Sig.0.05 is positive, indicating that the model is appropriate, and the Adjusted R Square is equal to 0.496; this indicates that the regression model accounts for 49.6 percent of the variation in the dependent variable.

Due to the value Sig0.05, we conclude that the determinants affect Online Shopping Intention Via Cashback And Rewards Mobile Applications; all hypotheses are accepted. As a result of the preceding study, we obtain the following standardized regression equation:

IN = 0.256*PV + 0.244*SI + 0.241*TR + 0.229*PU + 0.141* PC + 0.001*PE

Based on the regression results, we see that all six factors included in the research model positively impact the shopping intention of the customer. Besides, based on this Beta coefficient, we know the order of the impact of the scales on intention from strongest to weakest: PV, SI, TR, PU, PC and PE

5.3.3. Online Shopping Intention differences by demographic characteristics

- **Test results from Levene's and T-test by gender**

Table 6: Test results from Levene's and T-test by gender

Independent Samples Test		
	Levene's Test for Equality of Variances	t-test for Equality of Means

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		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
IN	Equal variances assumed	.486	.487	-2.386	218	.018	-.23843	.09994	-.43540	-.04146
	Equal variances not assumed			-2.380	198.808	.018	-.23843	.10016	-.43595	-.04091

The Levene test results indicate that the variance between men and women is homogeneous at Sig = 0.487 > 0.05, indicating that the variance between men and women is homogeneous. Results of independent tests with constant variation by gender, Sig. It is 0.018 0.05, indicating that the Online Shopping Intention of Male and Female reviewers is distinct.

- **Test results from Levene's and ANOVA's by Age and Income**

Table 7: Test results from Levene's and ANOVA's by Age and Income

AGE				**INCOME**			
Levene Statistic	**df1**	**df2**	**Sig.**	**Levene Statistic**	**df1**	**df2**	**Sig.**
2.284	3	216	.080	.815	3	216	.487
ANOVA's Test	**Sum of squares**	**F**	**Sig.**	**ANOVA's Test**	**Sum of squares**	**F**	**Sig.**
Between Groups	1.963	1.195	.313	Between Groups	1.899	1.155	.328
Within Groups	118.317			Within Groups	118.382		
Total	120.281			Total	120.281		

Levene's test for age and income produces Sig values greater than 0.05, indicating that the variance between age groups and income levels is equal. According to the ANOVA test results, age has a Sig value of 0.313>0.05, indicating that there is no difference in online shopping intention by age. Similarly, the test value of ANOVA by income is the same way with Sig = 0.328 > 0.05. Therefore, there are no differences in the evaluation of Online Shopping Intention between income groups.

6. CONCLUSION

The service of cashback and rewards applications is still a relatively new field in the e-commerce business that has not had many technical research papers. So research is essential to contribute to the development and addition of some governance implications for online businesses to increase buying intentions of customers. When it comes to consumer adoption of technology, development from TRA and TPB, as well as TAM and UTAUT2, are all critical (Venkatesh et al., 2012).

These models have been applied to a wide range of research, including those involving e-commerce and mobile payment acceptance. The MM background theory, which claims that

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perceived behavioral control is considered under two aspects: extrinsic and intrinsic motivation, is also necessary to consider in this regard. The authors explore the motivation impulses that drive customers' online purchase intentions using cashback and rewards mobile applications in Ho Chi Minh City by merging behavioral intention theories (TRA, TPB, TAM, UTAUT1, 2) and the Motivation Model-MM theory.

Researchers were able to establish the influence of factors influencing online purchase intention by combining qualitative and quantitative research methodologies in their study. 220 consumers were polled as part of an official quantitative study conducted in Ho Chi Minh City. The research findings indicate that customers' intents to shop online in Ho Chi Minh City are favorably influenced by six elements, listed in ascending order of importance: Price Value (β = 0.256), Social Influence (β = 0.244), Trust (β = 0.241), Perceived Usefulness (β = 0.229), Perceived Convenience (β = 0.141), and Perceived Enjoyment (β = 0.001). Consumers' online purchase intentions are most strongly influenced by Price Value.

The result also suggests that the perceived usefulness scale takes into account. The result also suggests that the perceived usefulness scale takes into account the ease with which cashback can be withdrawn from the account, the application offers numerous incentives, and the sensation of happiness scale indicates that the user is pleased with the money he or she has received in return. These are the new points that the study inherits and develops from the scales of Marchewka, Lu and Yu (2004), Moon and Kim (2001) and Hossein, Seyede and Faeze (2011).

The ease with which cashback can be withdrawn from the account, the application offers numerous incentives, and the sensation of happiness scale indicates that the user is pleased with the money he or she has received in return. These are the new points that the study inherits and develops from the scales of Marchewka, Lu, and Yu (2004), Moon and Kim (2001) and Hossein, Seyede and Faeze (2011).

It is appropriate for use in payback and reward mobile application development. Since it tried to reach and engage consumers at better prices, from coupon codes to daily trading models. Both groups of motivations: intrinsic and extrinsic have an influence on customers' online shopping intention via cashback and rewards mobile applications. However, according to the value of the Beta coefficient, it can be seen that the group of external motivations has a greater impact than the factors of internal motivation.

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Accordingly, managers can pay more attention to activities to create extrinsic motivating stimuli (especially the price value via creative promotional campaigns), resonate with intrinsic motivation to create higher efficiency for the deployment and expansion of the cashback and rewards business model.

7. LIMITATIONS

Although the authors have made efforts in implementation, the research cannot avoid certain limitations. First and foremost, this study only covers one application of cashback and incentives mobile applications, but there are other other applications that should be investigated. The second limitation to mention is that the number of samples, about 220 is relatively small by the Non-Probability - Convenience method. Due to time and workforce limitations, this study was only able to achieve the proper sample size.

Therefore, studies with a more significant number of samples with higher accuracy are needed. It is possible that future research will address some of the shortcomings identified in this study by emphasizing different types of e-commerce platforms in the study. Besides, it is possible to build a sampling and sampling framework for investigation according to the probabilistic method to create higher reliability for the study.

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