Millennials' S-Commerce Experience via Instagram: A Qualitative Research

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ABSTRACT

The purpose of this paper is to explore millennials s-commerce experience via Instagram. The research used a qualitative approach through face-to-face interviews comparing millennials from Malaysia and Singapore. A total of ten respondents (five from Malaysia and five from Singapore) participated in the in-depth interview. The respondents were asked on their Instagram experience pertaining to three areas: payments, policies and expectations. The results provide detailed insights into the psyche of millennials when they purchase products and services via Instagram. Comparisons were also made in regards to the responses from Malaysia and Singapore. Instagram is a powerful business tool and can be used to increase sales and exposure. The research provides understanding to companies, managers and marketers on the strategic approach to vie for the growing millennials market who are active Instagram users.

Keywords: Instagram; S-Commerce; Millennials; Qualitative Research; Malaysia; Singapore

INTRODUCTION

Social or s-commerce is a blend of e-commerce with social networking sites to facilitate the sale and purchase of products and services using Internet technology (Kim & Park, 2013). There are differences between s-commerce and e-commerce. E-commerce focuses on maximizing efficiency with sophisticated search strategies, one-click purchases of goods, and recommendations based on past consumer spending activities. S-commerce on the other hand, puts shopping goals in combination with social goals such as sharing information on social networking sites (Wang & Zhang, 2012). Paquette (2013) mentioned that online marketers and retailers can take advantage of social networking sites to reach consumers by offering new ways to shop.

There are many social networking sites that can be used to market goods and services and one of them is Instagram (Che, Cheung and Thadani, 2017). There are more than 200 million Instagram users who visit at least one brand of fan page daily (Instagram, 2020). The engagement rate on Instagram is also higher than on any other social network sites (SNS)

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(Locowise, 2017). Instagram posts usually have the power to induce customers to make more purchase decisions than they do on any other SNS (Casaló, Flavián and Ibáñez-Sánchez, 2018). Despite the popularity of Instagram as s-commerce site, there seems to be lack of studies in this area. This is especially prevalent where qualitative research is concerned. There are hardly any studies that investigate customers purchase experience on Instagram using qualitative research methods. The current qualitative research will focus on the following key respondents and areas: Millennials, Malaysians and Singapore customers and three areas of customers experience, namely payment, website policies and expectations.

Millennials (also known as Generation Y) is the generation that came after Generation X (Gen-X). Experts and researchers usually use the year of birth as between the early 1980s to mid-1990s to early 2000s (Arviani, Prasetyo and Walgunadi, 2019; Cham, Ng, Lim, & Cheng, 2018). The millennial generation is associated with being connected / digital savvy generation or a generation that is synonymous with being brave, innovative, creative, and modern. The common characteristic related to this generation is their ability to connect to technology and telecommunications with ease, which is characterized by the heavy usage of the various social media platforms.

It was reported in 2019 there were more than 11 million Instagram users in Malaysia, accounting for 35.6% of the total population (Napoleancat.com, 2020). Majority of the users were women (52.4%) and aged between 25 and 34 years old (about 4 million). A survey report released by Hootsuite in 2019 placed Malaysia in the top 10 Instagram users globally (Malaysia is the only Asian country in the list) (Newberry, 2019). Malaysia's Internet penetration was reported to be at 80% with users spending a daily average of 8 hours and 5 minutes online. A substantial portion of this time, 2 hours and 58 minutes, was attributed to social media consumption. Malaysia was also ranked 4th globally in mobile social media penetration and was leading in Southeast Asia: Singapore (6th), Thailand (8th) and the Philippines (10th). (New Straits Times Online, 2020)

Over 25 million social media users in Malaysia own an average of 10 social media accounts. In particular, 49% of Malaysians have an Instagram account, making Malaysians the only Asian country to emerge in the Top 10 for most Instagram users. Most of the user or 75% of internet users spent money through eCommerce with 58% spending on mobile commerce platforms (liveatpc.com, 2020). Reflecting their increasing dependence on mobile, Malaysia edged out Singapore in the adoption of mobile banking, 66% of internet users in Malaysia used mobile banking options compared to Singapore's 64%. Ride hailing apps also proved to be highly popular in Malaysia, 48% of internet users used such an app, the third highest globally behind Singapore and Indonesia.

Most Instagram users in Singapore are 25 years old or younger. Facebook seems to be unpopular among the individuals in this age bracket, probably because parents are more likely to follow their kids on Facebook but seldom do so on Instagram. It was reported that 63% of internet-connected Singaporeans use Instagram to socialize with their friends and colleagues through photo and video sharing (Media One Marketing, 2020). There were 1.9 million active Instagram users in Singapore. A total of 54% of all users were female, and it was estimated that 85% of the users were below the age of 45 years. With regards to advertising on Instagram, businesses have been advised to take caution not to overdo it as 22% of users have confessed to actively ignore advertising content while 24% feel overwhelmed by brand content. This could be because the younger generation is more inclined to put their

trust in their peers and bloggers rather than direct content from brands and businesses (Media One Marketing, 2020).

The current research will also explore three areas of interest in the context of customers experience via Instagram: payment, policies and expectations. In the context of payment, issues that would be investigated includes frequency of payment, payment methods and communication regarding the cost of products. As for policies, the researchers will look at purchase terms and conditions and pop-in site occurrence. For expectations, questions pertaining to disappointment, meeting requirements and conflict resolution will be examined.

LITERATURE REVIEW

Instagram's main feature is its visual emphasis to attract users (Sagala and Rachmawati, 2016) and this has been proven to be effective as images speak louder than words (Lee et al., 2015, p. 552). Instagram has also become one of the fastest growing SNS at 5% growth, overtaking Facebook's 3.14% growth (Osman, 2019). More than 1 billion users are active on Instagram every month, 80% of whom are following at least one business account. These numbers cannot be neglected by businesses; hence Instagram counts more than 25 million business profiles worldwide (Instagram, 2019).

Instagram encourages companies to use the business account. Business account gives access to Instagram Insights (analytics), Instagram Ads (sponsored posts) and contacts in bio, which allows customers to contact the company by phone or email directly through Instagram. (Jackson, 2018). Companies can use Instagram for community-building, raising brand awareness, managing customer relationship and s-commerce (Barnhart, 2019). Instagram is a valuable platform for s-commerce, because it enables companies not only to do marketing and customer relationship activities, but also to use it as an online marketplace (Ng, 2013).

The combination of visual and textual capabilities of Instagram also makes it the most widely-used channel for influencer marketing (Cheah, Ting, Cham, & Memon, 2019; De Veirman, Cauberghe and Hudders, 2017). Originality and creativity of content are the key characteristics of opinion leadership on Instagram (Casaló, Flavián and Ibáñez-Sánchez, 2018). Since Instagram enables artistic content creation, both brands and followers expect to see creative content on influences' accounts.

Customers' online trust is an important factor for successful s-commerce and Instagram is no exception. Che, Cheung and Thadani (2017) argue that trust has a significant influence on purchase intention in Instagram stores. The authors present three main factors affecting customers' trust in Instagram: perceived benevolence, perceived integrity, and endorsement by opinion leaders. "Perceived benevolence refers to the perception that the trustee is doing something good for the trustors" (p. 26). In Instagram context it means friendly communication with customers, encouraging them with campaigns and promotions. "Perceived integrity refers to the trustors' perceptions of the honesty of the trustee" (p. 26). In Instagram stores, companies should ensure a fair buying-selling process, especially when it comes to payment arrangements and delivery time.

Another powerful promotion tool on Instagram is its targeted ads: about 75% of users take action on Instagram ads (Newberry, 2019). Thanks to the precise targeting settings, Instagram ads can reach a specific audience. Targeting can be based on audience's location, demographics, interests, and behaviours. There is an option to target ads existing customers,

or people similar to their existing customers. Instagram ads is available for business accounts, and can be created either directly on Instagram or via Facebook Page and Ads Managers. Instagram ads can be created in six different formats: Stories Ads, Photo Ads, Video Ads, Carousel Ads, Collection Ads, and Ads in Explore (Instagram, 2020)

Due to its popularity by both users and businesses, and its broad capabilities, Instagram seems to be a noteworthy platform for sales. Furthermore, more than 25 million companies already use Instagram for business. Instagram can be especially useful for businesses which strive for immediate return on investment at a relatively low cost (Levy, Powell and Worrall, 2005).

RESEARCH METHOD

The research used a qualitative approach through face-to-face interviews. This method was chosen because it allows explorative flexibility and enables the researcher "to see reality from a client's point of view" (Krueger, 1994, p. 9). It also allows the researcher to collect data with an open willingness to learn from the participants and to explore new questions that are likely to emerge from the study (Lederer, 2010, p. 158). This enables the generation of ideas and thoughts linked to the objects and concepts under analysis (Brito, 2011, p. 520). It also enables taking a holistic perspective on an issue and gaining a contextual understanding of the research issues. The aim of the interviews, therefore, was "to avoid predetermined outcomes, that is to say, using a less obtrusive means for attaining data" (Patton, 1990, p. 132).

Under the qualitative approach, case study method was adopted. Case study method enables a researcher to closely examine the data within a specific context. In most cases, a case study method selects a small geographical area or a very limited number of individuals as the subjects of study (Zainal, 2007). Yin (1984, p. 23) defines the case study research method "as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used". Researchers can adopt either a single-case or multiple-case design depending on the issue in question. For this study, multiple-case design was adopted. The multiple-case design can be adopted with real-life events that show numerous sources of evidence through replication rather than sampling logic (Zainal, 2007).

The selection of the respondents was based on several criteria. Firstly, the respondents selected need to have prior experience in purchasing products or services through various social media platforms especially Instagram. Secondly, they need to fulfil the criteria of being a Millennial. This group is selected as they are considered to be the most social network savvy and tend to be open to try out different means of s-commerce activities. Finally, the respondents must be either a citizen or permanent residents of Malaysia or Singapore. Malaysia and Singapore were selected due to the high percentage of Internet penetration and social media users among the countries in Southeast Asia. Face-to-face interviews were conducted and the selected respondents were asked relevant questions pertaining to the three areas of research problems.

Table 1 showed the relationship of the three research problems (payments, policies and expectations) and the respective corresponding interview questions.

Table 1: Research Problems and Interview Questions

Research Problem	Interview Question
Payments	1. How often do you purchase through Instagram? 2. What payment method(s) do you use? 3. Is the cost stated clearly during the communication chat?
Policies	1. Are the terms and conditions important for you? 2. Do you usually take time to read the terms of purchase? 3. Will you abandon your shopping cart due to another pop-in site?
Expectations	1. Have you ever felt disappointed during your entire purchase experience? 2. Does the information pertaining to the product or service meet your expectations? 3. If you encounter some issues during purchase, was the solution/answer delivered in a timely manner?

Table 2 summarized the information about the respondents interviewed. The respondents wished to remain anonymous in this paper and they were identified through the alphabet A to E for Malaysian respondents and F to J for Singaporeans.

Table 2: Background of Respondents

Respondent	Country	Age	Occupation
A	Malaysia	22	Student
B	Malaysia	24	Administrator
C	Malaysia	25	Student
D	Malaysia	28	Student
E	Malaysia	30	Logistic Assistant
F	Singapore	21	Student
G	Singapore	24	Online Seller
H	Singapore	28	Office Administrator
I	Singapore	20	Freelance (Gamer)
J	Singapore	24	Freelance (Gamer)

RESULTS

The transcript of the interviews from all the ten respondents is listed in the Appendix section of this paper. Table 3 displayed the summary of the response in matters regarding payments. Singaporeans seems to shop more often via Instagram as compared to the Malaysian respondents. The response on methods of payment seem to be mixed with the majority preferred either the online banking method or through credit card payment. In the context of

clarity of costs being clearly indicated and displayed, all the respondents affirmed that it was clearly stated.

Table 3: Summary of results on payments

Respondent	Country	Frequency	Payment Method	Clear Cost During Chat
A	Malaysia	Once or twice a month	Debit card	Yes
B	Malaysia	Not often – depends on what is on offer or discount	Credit card	Yes
C	Malaysia	Not often – insufficient information	GrabPay and Maybank QR Pay	Yes
D	Malaysia	Seldom use Instagram as online shopper	Cash on delivery	Yes
E	Malaysia	Seldom use Instagram- due to difficulty to look over products	Online banking	Yes
F	Singapore	Once or twice a month	Online banking	Yes
G	Singapore	Twice per month	Online banking	Yes
H	Singapore	Five to six times a month	Online banking	Yes
I	Singapore	Not often- depending on the item	Credit card	Yes
J	Singapore	Not often use	Cash on delivery	Yes

The summary of the response pertaining to the policies was shown in Table 4. All the respondents regardless of their nationalities agreed on the importance of terms and conditions stated on Instagram page. On the question of reading the terms of purchase before embarking on their purchase, the majority of the respondents did so with the exception of a few who stated that it was too long and time-consuming and also because the respondent was already familiar with the terms and conditions given and had faith in the owner of the shop. On the question of abandoning their shopping cart due to pap-in, the majority would not do so. Only a small number of respondents did so due to reasons such as suspicion of scams or because of more interesting products and services from other sellers.

Table 4: Summary of results on policies

Respondent	Country	Importance of terms and conditions	Read the terms of purchase	Abandon shopping cart due to another pop-in
A	Malaysia	Yes- look for specific terms only	Yes	No
B	Malaysia	Yes	Sometimes	No
C	Malaysia	Strongly Yes	Yes	Yes
D	Malaysia	Yes	Yes	No
E	Malaysia	Yes- specific terms only	Rarely	No
F	Singapore	Yes- it is very important	No	No
G	Singapore	Yes	Yes	No
H	Singapore	Yes	Yes	Sometimes
I	Singapore	Yes	Yes	No
J	Singapore	Yes	Yes	No

Table 5 summarized the results on the area of expectations. On the question of feeling disappointed over the purchase experience, most of the respondents somehow experienced some form of disappointment. Only two respondents from Singapore never had any negative experience. All the respondents also agree that the information provided on the products or services met their expectations. On their experience of solutions delivered in timely manner, all the respondents from Singapore were satisfied with the manner in which the seller handled this matter. In the case of Malaysian respondents, their experiences were mixed.

Table 5: Summary of results on expectations

Respondent	Country	Disappointment	Information meet requirements	Delivered in a timely manner
A	Malaysia	Yes- broken goods	Yes	Yes – not immediately but within 24 hours
B	Malaysia	Sometimes- poor quality photo	Sometimes	Yes – not immediately but within 24 hours
C	Malaysia	Sometimes- poor information (Size)	Sometimes	Yes – not immediately refund but within 7 to 10 days
D	Malaysia	Yes- low quality products	Sometimes	No- delivery time always late
E	Malaysia	Yes- low quality of information/ Description		Sometimes-but not the best solution
F	Singapore	Yes- low quality services	Yes	Yes- 3 working days
G	Singapore	Yes- low quality products	Yes	Yes- immediately
H	Singapore	Never	Yes	Yes- immediately
I	Singapore	Never	Yes	Yes
J	Singapore	Yes-lack of information	Sometimes	Yes – within a week

DISCUSSION AND CONCLUSION

From the interview data it seems that Malaysian respondents are not too much into purchasing through Instagram but rather prefer others shopping sites such as Lazada and Shopee. Singaporeans on the other hand seems to use Instagram more as they could get good discounts and are able to negotiate good deals with the seller. On payment methods, respondents' preferences depend on what is most convenient and easily accessible for them. The majority of respondents in Malaysia and Singapore said that during the contact with vendors, the price and details are clearly seen.

All participants also agree that when purchasing products online through Instagram, the terms and conditions are very important. When the terms and conditions are not clearly stated this could lead to disagreement and dispute. Most of the participants read the terms and conditions of purchase. Most of the participants also do not abandon their shopping cart due to another pop-in site because they want to buy the goods immediately due to the limited time promotional period. Online shopping is about time saving and having the option not to go to the physical store to do the purchase. In some cases, participants are disappointed that online

shopping could have various drawbacks. The two main inputs from respondents are firstly it will take some time for the products to arrive (in some instances the products came late) and secondly when the product arrived, it is not in the desired form (as advertised or promised).

The current research would provide insights to companies, managers and marketers on the strategic approach to Instagram. Instagram is a powerful business tool, and can be used to increase sales. However, before starting using Instagram, companies should do target segmentation, and check whether their target audience is on Instagram (Matikainen, 2020). This is important, because if the majority of their target audience is using other social media platforms e.g. Facebook and LinkedIn, efforts and resources invested in Instagram will not resulted in sales growth. Instagram accounts of competitors can also give an idea of the engaging content, posting behaviour, audience involvement in interaction with brands. Competitors' accounts can be a relevant source of potential followers. It is also important for companies to attract potential customers with engaging content which meets their needs and co-create values. In addition, it is essential to gain online trust and build reliable relationship with customers (Matikainen, 2020). This way, a company can form a committed and loyal client base, which is ready to take the action on calls to purchase. Apart from doing promotions on the company's Instagram account, targeted ads and influencer marketing could be powerful tools for sales growth on Instagram.

There were two limitations in this study. First, the number of respondents selected in this study was too small and only limited within the location Malaysia and Singapore. It may create response bias and the accuracy from the responses about their purchase experience via Instagram. In addition, the feedback collected from a single study limits the generalizability of the findings. Perhaps, future studies in a similar context could be extended by including a larger number of respondents via focus group interviews or even consider a quantitative approach. Second, this study was only limited to the experiences from the view point of millennials. Challenges about the difficulties and experiences from the side of the sellers or companies that operate through Instagram were not investigated. Therefore, future studies should perhaps further examine these challenges from their perspective in promoting their goods / services via Instagram.

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APPENDIX

A. PAYMENTS

1. How often do you purchase through the Instagram?

Respondent A
"When the transactions are available that month, I solely use once or twice a month. Currently there are additional searching applications to use Instagram".

Respondent B
"I do not normally use Instagram to shop. Usually I will buy from alternative applications like Shopee or Taobao. However, sometimes I will contact the vendor to check if there are another application on-line to buy that particular item".

Respondent C
"I hardly use Instagram to shop, I am weary due to many instances of scams".

Respondent D
"Seldom, unless the product or services they sell really interest me. If the seller do not have good first impression, I would not buy. In some occasion if I buy, it must be via cash on delivery (COD)".

Respondent E
"I rarely use Instagram to buy. I will purchase from Instagram if I happened to see products that I like. I sometimes buy stuff on online platforms like Shopee, Taobao or Lazada".

Respondent F
"I shop once or sometimes twice a month using Instagram application from online shops such as boutiques, clothing, accessories, bags and others as well.".

Respondent G
"I will purchase from Instagram on average once or twice per month. That depends on the items that I purchased as well".

Respondent H
"I usually buy from Instagram products such as garments, skin care items etc on average 5 to 6 times a month. Normally I will compare prices and products with different merchandisers".

Respondent I
"Not frequently. It will depend very much on the items and the availability of these items on Instagram. I'm a gamer, so I don't have the luxury of time to shop often on Instagram".

Respondent J
"Not often. Usually I purchase through alternative on-line platforms such as Shopee and Lazada".

2. What payment method(s) do you use?

Respondent A
"In this case usually, I'll use debit cards for purchase because it's difficult to transfer money by using online banking because my data signal is not so good. It is difficult for me to log in sometimes".

Respondent B
"I usually use credit card; it is more convenient and easier. Not only that, sometimes it has campaign like cashback as well for that particular event period only".

Respondent C
"Previous payment I did normally using grab pay and Maybank QR pay".

Respondent D
"Usually cash on delivery whenever I purchase using Instagram. If a trusted company where I have purchased before, I will use online banking as I do not have a choice for other methods".

Respondent E
"Usually the payment method I used frequently is Hong Leong online banking and also Public bank. It is convenient to use this payment method because of it is available 24 hours with good transaction speed and it is also efficient".

Respondent F
"Usually I pay using an online bank transfer or an interbank transfer, depending on the shop owner's request. Most often shop owners would prefer an online transfer because it is much easier to use and receive payment. It would also be a safer option because from the customer's point of view, we would also have the bank in slip as proof of payment and receipt".

Respondent G
"I usually only make payment by online banking method because it is easy and convenient. I don't dare to ask cash on delivery because I had once asked the seller to use that method but end up paying extra charges".

Respondent H
"I will use an online banking payment method when I purchase products through Instagram as this method is the easiest way for me to make payment".

Respondent I
"Visa payment since it is easier and fastest way usually as a Singaporean, we wanted to find a deal or a trinket that is simply irresistible".

Respondent J
"Typically, I prefer cash on delivery, but nowadays all payments are easily accessible with online payment. But given a choice, I'll use COD terms".

3. Is the cost stated clearly during the communication chat?

Respondent A
"Yes, the cost was clearly stated during the conversation, because I am the person who asks lots of questions to discover hidden costs. Try to make it clear before the payment process takes place".

Respondent B
"Yes before I make my order I will always double-check the price with the seller before I do my purchase. Why to say so because once in my experience where I didn't ask the item price clearly as when proceeding in payment, I was shocked because there are extra charges on that item and I have to pay extra charges for that product".

Respondent C
"The seller will state clearly price item description payment method and others, etc. during the Instagram chat".

Respondent D
"Somehow yes, but really slow to the response. I need to wait like 24 hours to know the price clearly because I don't want their hidden cost to occur".

Respondent E
"Yes, most online retailer will clearly state their price in the comment and also during the chat as well".

Respondent F
"Product costs and prices are usually shown and viewed from their Instagram account and store. At their post, the descriptions are clearly written according to the sizes & prices for each. There might also be discounts, rebates or cash back depending on the shop owners during the festive events. Many deals are reduced rates on selected goods and many may allow me to repost their products to obtain a future discount on the next payment from my own personal account".

Respondent G
"Yes, the seller which I purchased from did clearly indicate the price to enable me to do a comparison of the price between other sellers".

Respondent H
"The product cost stated very clearly when I communicate with the seller. I'm the type of person who ask a lot of questions for the particular product that I wanted to know".

Respondent I
"Yes, no hidden cost stated usually I will bargain or ask a lot more details regarding the products such as gaming chair or headsets that they offer on Instagram".

Respondent J
"Often, because sometimes the goods aren't the same as in the ads, once the items are delivered, I don't think it's worth it if they are different".

B. POLICIES

1. Are the terms and conditions important for you?

Respondent A
"Well, for me as an Instagram user, I'm always looking at the terms and conditions before I buy something online. Though it's necessary, but sometimes I won't go and read one by one if the wording is too long".

Respondent B
"Yes, it is. For example, the stuff which I bought whether can refund due when it is broken or does not fulfil my expectation. I did read the terms; it is important whereby I can get refund back if the seller stated there in the terms of refunding. Then it will be much easier so I won't be struggling on how to get refund for the products.

Respondent C
"Definitely yes, I will strongly agree as a buyer in every online application terms and condition it is very important to be noticed in order to avoid some unpleasant circumstances".

Respondent D
"Yes, for my terms and condition are the things which I ensure that it will benefit both parties and the standard operating procedure they implement".

Respondent E
"I know that terms and conditions, it is very important to look over but I don't spend my time to read all the terms since I have no idea on what is the terms all about".

Respondent F
"In general, it's important to understand the clause and condition by online shopping before, during and after a purchase. At the same time, the terms and conditions are there to protect both the shop owner and customers. The most common condition for online shops, for example, is generally no-return policy, particularly on clothing. This is mainly due to the hygienic needs as well as the wear and-tear that the consumer itself can cause. Some kind owners usually require return or change within a given time if the sizes are incorrect or the product is faulty in one way or another".

Respondent G
"Yes, it is to protect the seller and buyer. Why I say so because the terms and condition is the thing where we can argue if things go wrong".

Respondent H
"In my view, the terms and conditions are very important in order to ensure that the Instagram website is legally sold online".

Respondent I
"Yes, it is important before making a purchase. It is easy but to prevent any terms that are not right need to be more alert".

Respondent J
"Well, I need to know the action for myself as a customer to defend myself from scammers".

2. Do you usually take time to read the terms of purchase?

Respondent A
"Yes, I will read the terms of purchase but I only will read the part that I wanted to know instead of wasting my time to read the entire terms".

Respondent B
"Sometimes, but not every time since I used to buy products often with the same company so I might not read the terms and conditions again and again".

Respondent C
"Yes, but I only read that part that I wanted to know before I proceed with my purchase due to this I have experience why I only read half part of the terms but below it stated clearly where during the first purchase there will be no free gift, free gift is where for second purchase onwards".

Respondent D
"Yes, I always read the terms particularly refund and procedure in order for me have the confidence to purchase from the seller".

Respondent E
"Basically, I don't read their terms of purchase it's too long and time-consuming as long the seller tells me about the terms if I agree I will move on".

Respondent F
"I usually skip reading the terms of purchase if it's a regular shop I buy from because I'm already familiar with the terms and conditions are given and I have faith in the owner of the shop. There is hardly any secret clause for online shops, since their posts are direct with their goods & costs. For new online stores, I'm interested in exploring, I would normally read through extensively and give the owner a message for further information before making a purchase from them".

Respondent G
"Yes, before the moment I make my decision on purchase movement, I will definitely read carefully the terms and condition'.

Respondent H
"Yes, I must read the terms of the contract and make sure that the vendor sells their goods legally".

Respondent I
"Yes. I often read up briefly so I can understand the terms before making the payment. Like delivery duration, refund policy'.

Respondent J
"Yes, I generally read the terms and conditions and I agree with all the terms and conditions".

3. Will you abandon your shopping cart due to another pop-in site?

Respondent A
"I won't abandon my shopping cart unless the pop-in site appears too frequently, due to this I have been in this situation before but I will remain patient to cross the page which is unwanted".

Respondent B
"No, I will continue to do my online shopping even there is another pop-in–site appears suddenly".

Respondent C
"Yes, I will abandon my shopping cart if there is a lot of pop in site occur when I click the item because nowadays a lot scamming websites or gadget virus".

Respondent D
"No, I won't abandon my own shopping cart because since I know what I want, the price and quality important for me."

Respondent E
"No, I won't suddenly abandon it, I will stick to my original purchase unless the product in pop-in site is much more important to me".

Respondent F
"I wouldn't usually give up my shopping cart as those items are what I've selected and desired after filtering throughout the stores. Normally I will compare the prices from different online stores that are close. Furthermore, I also go through and review the feedbacks and reviews that previous customers have left about whether the product is in good condition and the quality of products. If most of the reviews are positive, I'd try to buy many things from the store while I'd the only lookout for another shop if the comments are inclined to negative".

Respondent G
"I'm not going to give up on the things which I put in my shopping cart because I feel like I want to buy it, even there is another site pop out I will still move on with what I'm doing'.

Respondent H
"Sometimes because of another pop-in platform I would leave the shopping cart because of more interesting products and services from other sellers".

Respondent I
"No. Because I do not like pop in site or advertisement I will usually go back to the previous site and repurchase back my order".

Respondent J
"No, I won't abandon my shopping cart even there are many sites pop up when I click the websites, I will still move on".

C. EXPECTATIONS

1. Have you ever felt disappointed during your entire purchase experience?

Respondent A
"Basically, I also felt disappointed when the item I bought on Instagram where the item was broken at the time of arrival, was the worst part where the seller always promised to have a wrapper to make sure the item did not break".

Respondent B
"Sometimes, not too often, the disappointing part is where some items may not same with the pictures or explanation which shows on the website after the arrival products to my house then only I will know to never have too high expectations".

Respondent C
"Yes, sometimes might be disappointed but not often. Sometimes online shopping is good but the only thing that I seriously encounter once was that time I purchased cloth which I already mention which size that I want but when the arrival of the cloth it seems that the cloth is too big for me and I have to refund back the cloth and it takes a lot of time to refund me back".

Respondent D
"Yes, definitely disappointed on this, there's a lot of scam nowadays. Security and safety for buyers neglected. That's why I wanted to see the procedure and refund whether if it's legit selling on Instagram".

Respondent E
"Yes, the product labelled or describe on the site is not what I have expected when I received the goods however the goods which seller promised to show in the chat is totally different from what I have received".

Respondent F
"Yes, definitely I was disappointed in some of the items that I've purchased previously. I usually look at a few criteria when purchasing products online which are the delivery duration, the quality of the products and the price of the products. If the delivery duration exceeds more than 7 days or a maximum of 10 days. I would not repurchase from the shop again because the owners have no sense of urgency in delivering their products in a timely manner, even those from overseas. The quality of the products is the hardest criteria to be determine because we cannot feel or touch the products first hand. We can only trust the comments and feedback provided by previous buyers and hope that the products are as good as they say. For price wise, there is usually more than 1 store that sells the same items, therefore, I would often survey and compare at least 3 stores before making a final decision to purchase them".

Respondent G
"Yes, it gives me a lesson to read clearly about the product description before I make a purchase, I don't want anything to miscommunicate happens".

Respondent H
"I'm not going to be disappointed but I'm going to feel satisfied when I purchase items".

Respondent I
"Not disappointed as usually everything goes smoothly, why I say so because in the beginning I had bargain and ask a lot so it only depends on the courier site'.

Respondent J
"Yes, this is so important to me is all about trust, the seller didn't give clear information on the product".

2. Does the information pertaining to the product or service meet your expectations?

Respondent A
"Most of it meets my criteria, but not all of it after bargaining with the seller as previous experiences, mostly the seller will ignore what I wanted, but eventually they will still do what I wanted".

Respondent B
"Sometimes would not meet my expectations, why I say so it might not match with what I did require during the negotiation with the seller".

Respondent C
"As in not every time during my purchase but most of the time it meets my expectations in the beginning".

Respondent D
"Sometimes it meets my requirements but need more clarification in trust-building between customer and seller in order to avoid miscommunication during the selecting of the products".

Respondent E
"Yes, in most cases what I want to purchase match with my requirements although not perfect but still manageable, I don't usually ask something which out my beyond as simple makes easy for me".

Respondent F
"Most of the products and services do satisfy my requirements as good quality products at a reasonable price including shipping charges as well as accommodating shop owners who cater to my needs. Nonetheless, even though the rates are very low and irresponsive owners who disregard customers, there are also some online stores that sell bad quality items. I feel that it is very irresponsible of the seller".

Respondent G
"Yes, it meets my requirement but not all the time some seller doesn't even want to reply as in my request to over beyond for the seller".

Respondent H
"The details about the product or service meet my requirements, for example the design and size of the shirt meet my needs".

Respondent I
"Yes, it always met as Instagram delivers the service promptly, the services are quite acceptable but I do request a lot things but it still working between the seller and me".

Respondent J
"Seldom, however not all sellers give the genuine feedback. It depends on the situation".

3. If you encounter some issues during purchase, was the solution/answer delivered in a timely manner?

Respondent A
"Well the support center/solution team answered my questions, but not quick enough as they might be busy answering or meeting buyers worldwide like us, they might be late in answering my message but based on experiences the seller would respond mostly as soon as they saw my message with the word of (URGENT) or (ASAP)".

Respondent B
"Yes, they will reply to me in 24 hours, sometimes they will immediately reply due to issue that I encounter before because of the delaying days of delivery as promised by the seller".

Respondent C
"For me the products I used to buy on Instagram normally, goods were delivered on time but the issue is whenever I wanted to refund to the seller it will take 4 to 7 days to reply to my messages regarding this issue".

Respondent D
"In this section, will my answer will be no why I say so because the delivery time always late as the seller already promises what is promised in the chat, not because of the courier late delivery is because of the seller sent out the products late".

Respondent E
"Sometimes yes sometimes no, but most sellers I encounter gave a quick response to whatever problems I faced, however, the way they response might not the best solution for me to settle but I still can manage it".

Respondent F
"Responsible and attentive owners often appear to respond to their customers instantaneously. Some also take the initiative to resend free gifts to their packages to demonstrate their sincerity. I once noticed the delivery of the wrong package that was different from what I bought. I have contacted the owner and he will give me the right one directly within 3 working days. Then I trust the owner will be responsible and fair to their customers and have repeated my purchases from their store to show them my support and encouragement".

Respondent G
"It really depends on the situation, but thankfully, I get to solve my problems quickly what I have before is where the seller did not reply my message until the products are been a delay and the products stuck at the courier place so I don't have any idea whether the item on the delivery or still at the courier company place this is the problem where I faced before".

Respondent H
"When I encounter a problem, the seller will respond to assist me as soon as possible".

Respondent I

"Yes, when it comes the resolution the team/customer service is always able to contact me on time even though I used to be outstation to Taiwan and also Indonesia".

Respondent J

"Yes, the seller able to contact me regarding the problem that I faced but the most I encounter the seller call me after a few days".