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FACTORS INFLUENCING CUSTOMER PURCHASING BEHAVIOR: A CASE STUDY OF THE WINCOMMERCE RETAIL CHAIN

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Abstract

Objective: This study aims to examine the influence of sales service factors on customer purchasing behavior at the Win Commerce retail chain. Theoretical Framework: The research is grounded in consumer behavior theory and the various factors that influence purchasing decisions Research Methodology: Authors surveyed 300 actual customers who had made purchases at Win Mart and Win Mart+ stores in Hanoi. The collected survey data were analyzed using SmartPLS software. Results and Discussion: The findings reveal that three out of six factors included in the model significantly influence purchasing behavior. Among these, the factor "Product Pricing" (GC) has the strongest impact, followed by "Value-Added Services" and "Store Branding". The remaining three factors—"Technology," "Customer Service," and "Convenience"—do not show statistically significant relationships with customer purchasing behavior at Win Commerce stores. Research Implications: Based on the analysis results the author proposes several recommendations to enhance the shopping experience and strengthen the company's competitive position, thereby encouraging customers to shop more frequently at the supermarket chain.

Keywords: Purchasing Behavior, Customers, Win Commerce, Influencing Factors, Modern Retail.

1. INTRODUCTION

In recent years, Vietnam's retail market has witnessed increasingly fierce competition, marked by the entry and expansion of numerous domestic and international brands. Retailers are not only competing on price and product variety but are also investing heavily in enhancing the shopping experience, improving service quality, and developing customer insight strategies. In this context, consumer purchasing behavior has become a central focus of research and business strategy development.

Win Commerce—the operator of the Win Mart supermarket chain and Win Mart+ convenience stores—is currently one of the largest modern retail systems in Vietnam, with a presence across all 63 provinces and cities. Since its rebranding from Vin Mart, Win Commerce has made significant changes in both operational models and brand development strategies. However, a key question arises: Do these changes influence customer purchasing behavior? And if so, which factors play a decisive role?

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Motivated by this practical concern, the author selected the topic *"Factors Influencing Customer Purchasing Behavior: A Case Study of the Win Commerce Retail Chain"*, with the goal of identifying and measuring the extent to which various sales service factors impact customer purchasing decisions.

2. THEORETICAL FRAMEWORK, RESEARCH MODEL, AND HYPOTHESES

2.1. Purchasing Behavior and Factors Influencing Customer Purchasing Behavior

Customer purchasing behavior refers to the entire process undertaken by consumers from the moment a need arises to the point of purchase, use, and evaluation of a product or service, with the aim of satisfying individual or collective needs.

Consumer behavior is influenced by five main groups of factors: cultural, social, personal, psychological, and marketing. Among these, culture plays a role in shaping values, norms, and consumption behavior through culture, subculture, and social class. Social factors such as reference groups, family, and social status strongly impact attitudes and purchase decisions, especially in a modern consumer environment. Personal factors include gender, age, occupation, income, and lifestyle, directly determining needs, spending capacity, and modes of product selection. Psychological factors such as motivation, perception, knowledge, beliefs, and attitudes influence the evaluation and decision-making process, explaining why consumers with similar needs may act differently. Finally, marketing factors—including product, price, distribution, and promotion—are the group of factors that businesses can control to guide customer behavior. A comprehensive understanding of these factor groups enables businesses to engage consumers more effectively and sustainably in today's competitive environment.

2.2. Some Research Models on Behavioral Intention

2.2.1. Theory of Reasoned Action – TRA

The Theory of Reasoned Action, developed by Fishbein and Ajzen (1975), aims to explain the conscious behavioral tendencies of consumers based on two main factors: attitude toward the behavior and subjective norms. Attitude is formed from an individual's beliefs and evaluations regarding the outcomes of the behavior, while subjective norms reflect the influence of relevant others such as family, friends, or colleagues.

The degree of influence from subjective norms depends on the supportive or opposing attitudes of those around the consumer and the consumer's motivation to comply with those expectations. The stronger the closeness and trust in the influencing individuals, the more likely the consumer's purchasing intention is affected.

The core point of the model is that attitude and subjective norms influence behavioral intention, and intention itself is the best predictor of actual behavior—not attitude alone. Therefore, analyzing attitude and subjective norms provides a clearer understanding of shopping tendencies, thus allowing for more effective predictions of consumer behavior.

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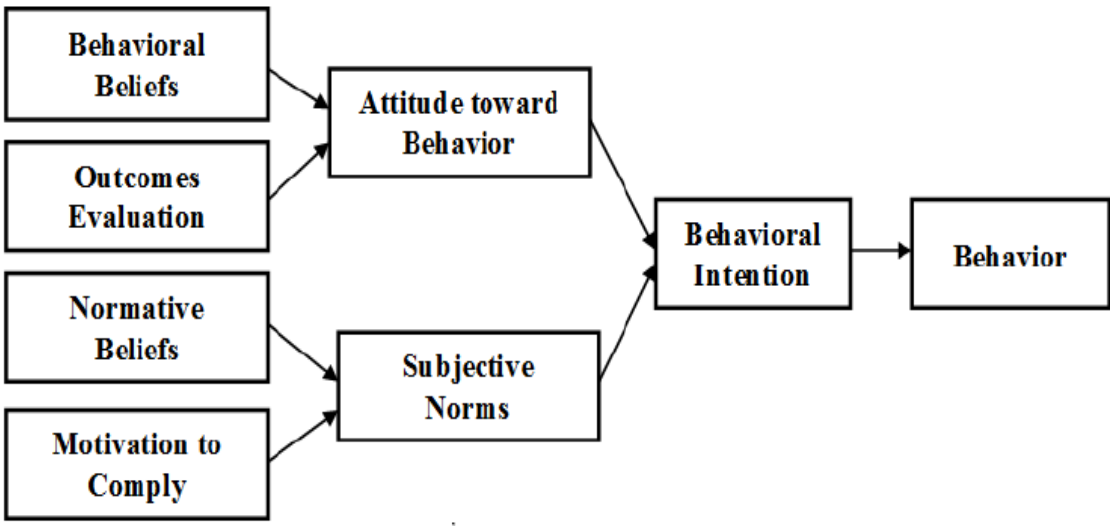

Figure 1: The Theory of Reasoned Action – TRA

(Source: Fishbein & Ajzen, 1975)

2.2.2. Theory of Planned Behavior – TPB

The Theory of Planned Behavior was developed by Ajzen (1991) as an extension of the original TRA model, adding the component of perceived behavioral control alongside attitude and subjective norms, all of which influence the consumer's behavioral intention.

The Theory of Planned Behavior (TPB) is a model used to explain human behavior based on an individual's intention to perform a specific action. TPB proposes that a person's intention to engage in a behavior is influenced by three key factors: attitude, subjective norms, and perceived behavioral control. These factors interact with one another and together predict an individual's behavioral intention, which in turn directly influences actual behavior. TPB helps to better understand the mechanisms through which psychological and social factors affect human behavior.

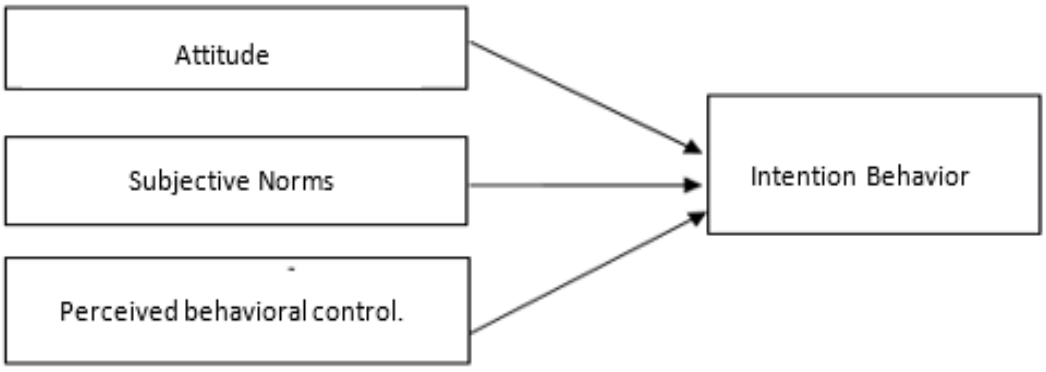

Figure 2: The theoretical model of planned behavior – TPB

(Source: Ajzen, 1991)

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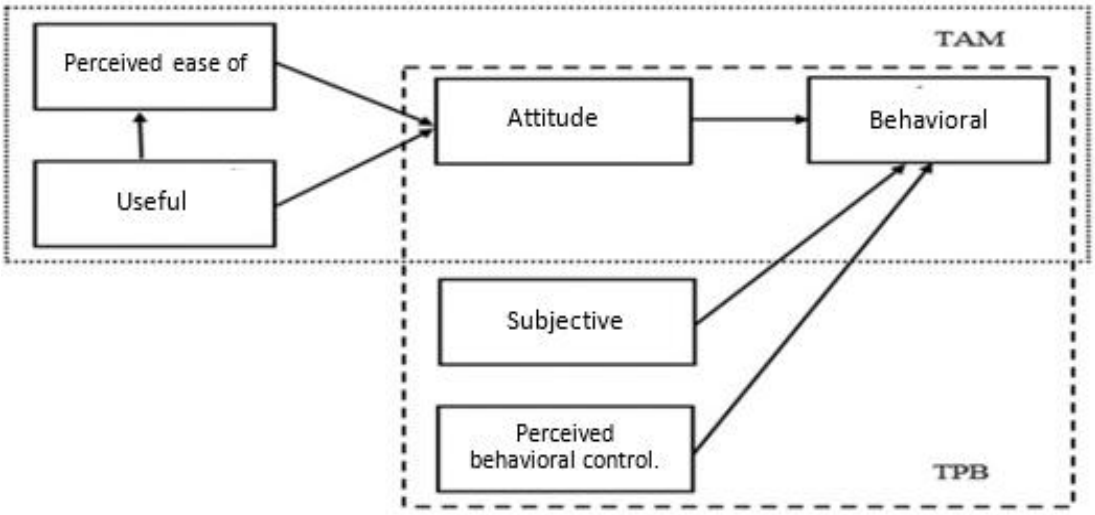
2.2.3. C-TAM-TPB Theoretical Model

The C-TAM-TPB model (Combined Theory of Planned Behavior) is an extension of both the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA), aiming to explain human behavior based on intention and social perception.

The C-TAM-TPB model was introduced by Taylor & Todd (1995). In this model, Taylor and Todd added two key components to the original TAM model: subjective norm and perceived behavioral control. Thus, in the C-TAM-TPB model, there are three main factors influencing usage intention: (1) attitude, (2) subjective norm, and (3) perceived behavioral control. Among them, the variable "attitude" is influenced by two other variables: perceived usefulness and perceived ease of use, and perceived usefulness also directly affects usage intention (Yu, Yi, Feng, & Liu, 2018; Ngan & Khoi, 2019).

Figure 3: C-TAM-TP model



Source: Taylor & Todd (1995)

(1) Subjective norm is “an individual’s perception of social pressure to perform or not perform a behavior.” When an individual perceives a higher level of social expectation for a certain behavior, they tend to comply with that expectation and perform the behavior. Research by Hartwick & Barki (1994) also confirmed the relationship between subjective norms and the intention to use a system.

(2) Perceived behavioral control refers to an individual’s perception of the ease or difficulty of performing a behavior (related to the availability of necessary resources, knowledge, and opportunities to apply the technology). Later studies by Herrero Crespo & Del Bosque (2010) also support this argument.

(3) Attitude. An individual’s attitude is measured by the consumer’s belief in and evaluation of the outcomes of that behavior. When consumers have trust in a product or service, they are more likely to form the intention to use it. Consumer attitude is influenced by their perceived usefulness and perceived ease of use of the product.

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2.2.4. The Consumer Decision-Making Model

Sproles and Kendall (1986) emphasized that in order to consume products or services, there must be motivating factors that encompass both the nature of the product/service and factors related to the care and development efforts of the organization. These include:

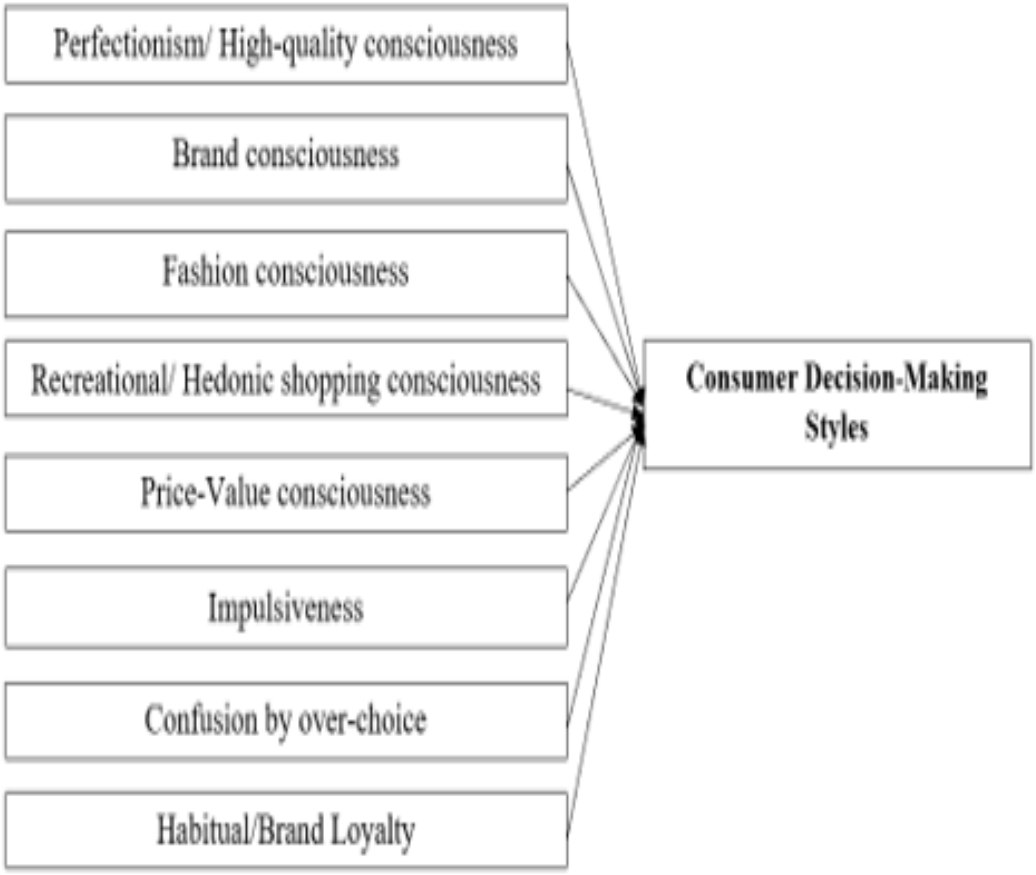

Figure 4: The Consumer Decision-Making Model

(Source: Sproles & Kendall, 1986)

This model approaches the issue from both individual and organizational perspectives, emphasizing that consumer decisions depend not only on the product itself but also on how the business builds its brand image and engages in customer care.

The model includes key elements such as: Perfectionism/High-quality consciousness, Brand consciousness, Fashion consciousness, Recreational/ Hedonic shopping consciousness, Price-Value consciousness, Impulsiveness, Confusion by over-choice, and Habitual/Brand Loyalty. These elements work together to form the motivation that drives consumers to make purchasing decisions.

2.3. Proposed Research Model and Hypotheses

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Based on the reviewed studies and theoretical frameworks, the author focuses on applying and further developing the consumer decision-making model by Sproles and Kendall (1986), as this model offers a detailed extension of the factors initially proposed by Fishbein and Ajzen (1975), Ajzen (1991), and Taylor and Todd (1995).

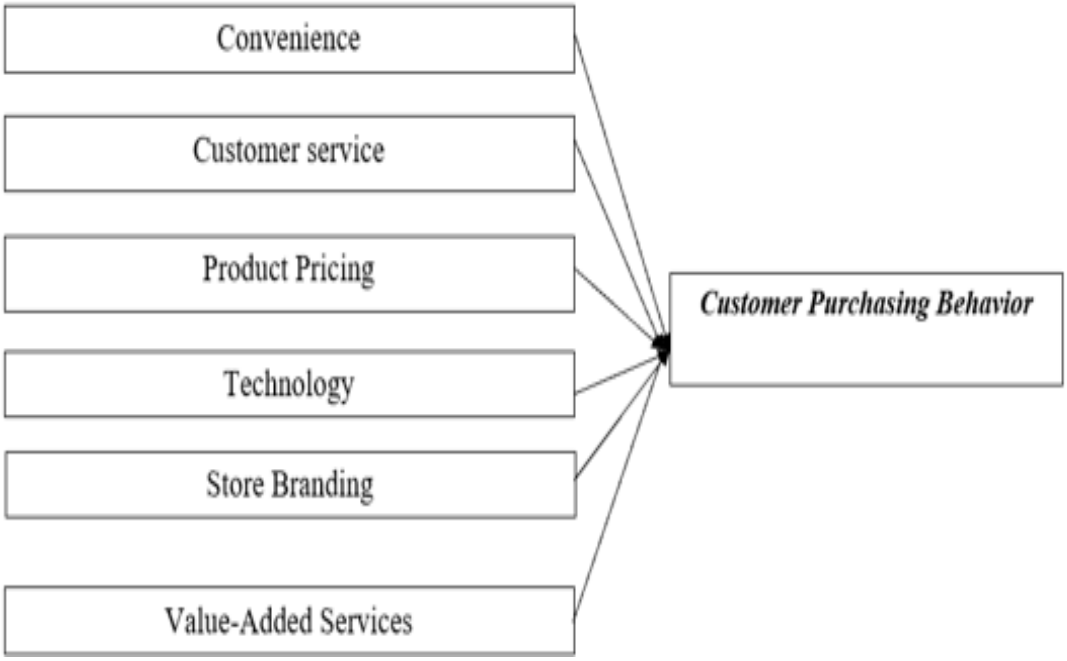

Figure 5: Proposed Research Model

(Source: Researcher's proposal)

Research Hypotheses

Hypothesis H1: Convenience has a positive influence on customer purchasing behavior at Win Commerce stores.

Hypothesis H2: Customer service has a positive influence on customer purchasing behavior at Win Commerce stores.

Hypothesis H3: Product pricing has a positive influence on customer purchasing behavior at Win Commerce stores.

Hypothesis H4: Technology has a positive influence on customer purchasing behavior at Win Commerce stores.

Hypothesis H5: Store branding has a positive influence on customer purchasing behavior at Win Commerce stores.

Hypothesis H6: Value-added services have a positive influence on customer purchasing behavior at Win Commerce stores.

3. RESEARCH METHODOLOGY

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3.1. Data Collection Method

Based on the theoretical framework and literature review on factors influencing purchasing behavior, the research model includes six independent variables: “Product Pricing”, “Value-Added Services”, “Store Branding, Technology”, “Customer Service”, and “Convenience”, which directly affect the dependent variable: “Customer Purchasing Behavior at Win Commerce Stores”.

The survey questionnaire was constructed using a **5-point Likert scale**, with the following response options:

1. Strongly disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly agree

Due to time and resource constraints, the author employed a convenience sampling method. The sample size was determined following the guidelines of Comrey and Lee (1992), and further referenced Hoàng Trọng & Chu Nguyễn Mộng Ngọc (2005). With 35 observed variables to be analyzed through factor analysis, the minimum required sample size is calculated as 35 × 5 = 175 observations.

The target respondents were customers who had previously made purchases at WinCommerce stores in Hanoi. To ensure greater stability in estimating the effects, the author aimed to collect as many valid responses as possible. Based on feasibility, the number of distributed questionnaires was set at n = 300. The survey was distributed online via a link titled https://docs.google.com/forms/d/1v9yg5wuV0VajkhmEQ3-uPbFm6P7j0ZBRnVoSKg-uN7M/viewform?edit_requested=true. A total of 300 valid responses were collected and used as the dataset for analysis.

3.2. Data Analysis Method

SMART PLS software was used to test the hypotheses and assess the impact levels of the influencing factors.

Step 1: Evaluating Measurement Model

Evaluating measurement model based on examining values of reliability, quality of observed variable, convergence, and discriminant.

- Testing the quality of observed variables (Outer Loadings)

Outer Loadings of observed variables are indicators showing the degree of association between observed variables and latent variables (proxy variables). Basically, outer loadings in Smart PLS are the square root of the absolute value of R2 linear regression from the latent variables to the sub-observed variables.

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Hair et al. (2016) suggest that the outer loadings should be greater than or equal to 0.708 observed variables that are quality. To make it easier to remember, the researchers rounded off the threshold to 0.7 instead of the number 0.708.

- Evaluating Reliability

Evaluating the reliability through Smart PLS by two main indicators, Cronbach's Alpha and Composite Reliability (CR). Composite Reliability (CR) is preferred by many researchers over Cronbach's Alpha because Cronbach's Alpha underestimates the reliability compared with CR. Chin (1998) claims that in exploratory research CR must be over 0.6. For confirmed studies, the 0.7 threshold is the appropriate level of CR (Henseler & Sarstedt, 2013). Other researchers agree that 0.7 is the appropriate threshold for the vast majority of cases such as Hair et al. (2010), and Bagozzi & Yi (1988).

Thus, the reliability through Smart PLS is shown by Cronbach's Alpha ≥ 0.7 (DeVellis, 2012); Composite Reliability CR ≥ 0.7 (Bagozzi& Yi, 1988).

- Testing Convergence

Evaluating Convergence on SMART PLS is based on Ave (Average Variance Extracted). Hock & Ringle (2010) claim that a scale reaches a convergence value if AVE reaches 0.5 or higher. This level of 0.5 (50%) means that the average latent variable will explain at least 50% of the variation of each sub-observed variable. Thus, convergence is evaluated by Average Variance Extracted AVE ≥ 0.5 (Hock & Ringle, 2010).

- Testing Discriminant Validity

Discriminant value is used to consider whether a research variable is really different from other research variables in the model. To evaluate the discriminant validity, Sarstedt & et al (2014) said that considering two criteria including cross-loadings and the measurement of Fornell and Larcker (1981).

Cross-loading coefficients are often the first approach to evaluating the discriminant validity of indicators (observed variables) (Hair, Hult, et al., 2017). The load factor of the observed variable (indicator) linked in the factor (latent variable) should be greater than any of its cross-load factors (its correlation) in the other factors.

Fornell and Larcker (1981) recommend that discriminant is ensured when the square root of AVE for each latent variable is higher than all correlations between latent variables. In addition, Henseler & et al (2015) used simulation studies to demonstrate that discriminant validity is better evaluated by the HTMT index that they developed.

With the HTMT index, Garson (2016) said that the discriminant validity between two latent variables is guaranteed when the HTMT index is less than 1. Henseler & et al (2015) propose that if this value is below 0.9, the discriminant validity will be guaranteed. Meanwhile, Clark & Watson (1995) and Kline (2015) used a stricter standard threshold of 0.85. SMARTPLS preferred a threshold of 0.85 in the evaluation.

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- Testing Multicollinearity

In this study, the author uses a scale related to multicollinearity as a variance magnification factor (VIF). Very high levels of multicollinearity are indicated by VIF values >= 5; the model does not have multicollinearity when VIF indicators < 5 (Hair et al., 2016).

Step 2: Evaluating Structural Model

After evaluating the satisfactory measurement model, evaluate the structural model through the impact relationship, path coefficient, R squared, and f squared.

- Evaluating impactful relationships

To evaluate impact relationships, use the results of Bootstrap analysis. Based mainly on two columns (1) Original Sample (normalized impact factor) and (2) P Values (sig value compared to 0.05 significance level).

- Original Sample: Standardized impact factor of the original data. SMARTPLS have no unstandardized impact factor.
- Sample Mean: The average standardized impact factor of all samples from Bootstrap.
- Standard Deviation: Standard deviation of the standardized impact factor (according to the original sample).
- T Statistics: Test value t (test student the meaning of the impact).
- P Values: The significance level of the T Statistics. This significance level is considered with comparative thresholds such as 0.05, 0.1, or 0.01 (usually used as 0.05).

Evaluating the level of interpretation of the independent variable for the dependent variable by R2 coefficient (R square). To evaluate the R2 coefficient, we will use the results of the PLS Algorithm analysis. The R2 value evaluates the predictive accuracy of the model and shows the level of interpretation of the independent variable for the dependent variable. R square is between 0 and 1, the closer to 1 indicates the more independent variables that account for the dependent variable (Hair et al, 2017).

4. RESEARCH FINDINGS

4.1. Survey Respondents

Among the 300 survey participants, 57.33% were female and 42.67% were male, indicating a slight gender imbalance, with females being the majority. This disparity may be attributed to the convenience sampling method, which may have made it easier for women to access the survey or may reflect their greater willingness to respond positively to the research topic. Additionally, the results reflect a common reality: women often serve as the primary decision-makers for household purchases, especially in essential consumer retail sectors such as those offered by the Win Commerce system.

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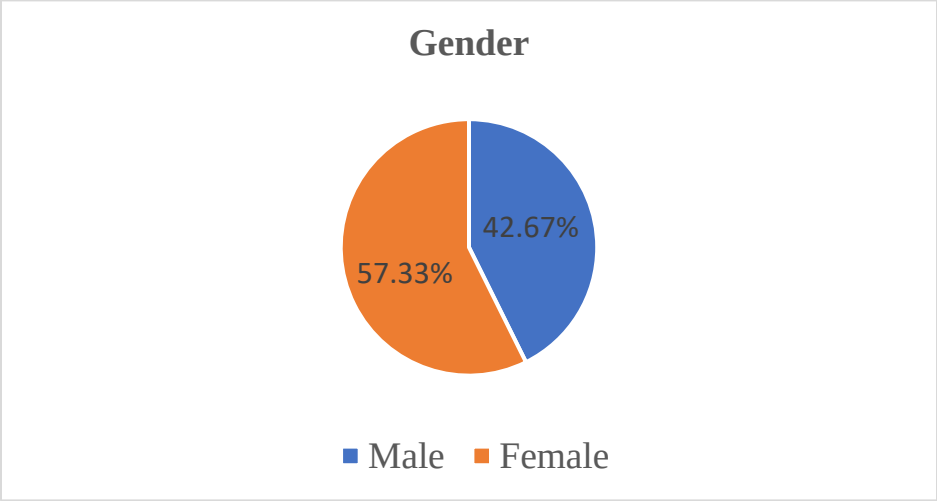

Figure 6: Gender of Survey Respondents

(Source: Survey result)

Among the 300 survey participants, the group with an income below 5 million VND accounted for the highest proportion (38%), indicating that Win Commerce attracts a large number of customers with essential consumption needs and limited budgets. The group with an income from 5 to under 10 million VND made up 32.67%, representing a stable middle-income customer segment—one of the company's key target markets.

The two higher-income groups (10–20 million VND and over 20 million VND) accounted for 13.67% and 15.67%, respectively, demonstrating the potential to expand market share into segments with higher expectations for experience and quality. These results reflect Win Commerce's effectiveness in serving diverse income groups, aligning with its broad market orientation and product diversification strategy.

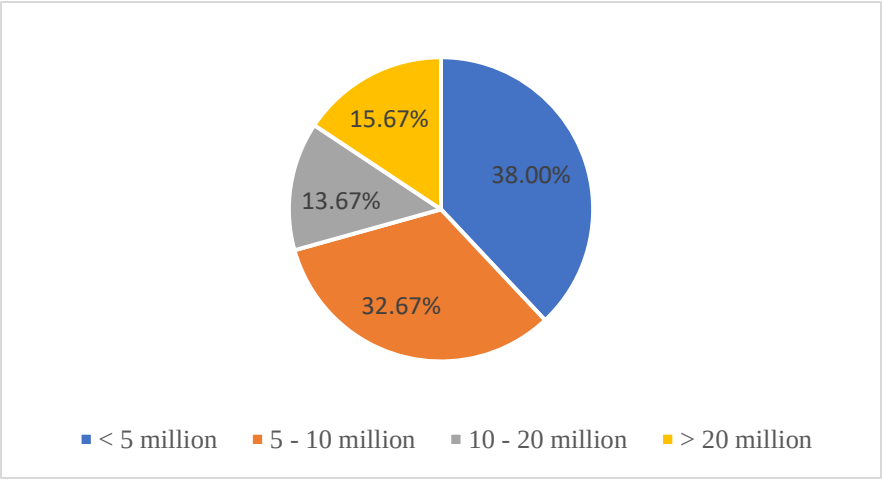

Figure 7: Income of Survey Respondents

(Source: Survey result)

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4.2. Research Results

4.2.1. Evaluation Results of Observed Variable Quality in the Measurement Model

4.2.1.1. Assessment of Observed Variable Quality

The quality of the observed variables is assessed through the outer loading's coefficients. The quality of the observed variables influencing customer purchasing behavior at Win Commerce stores is presented in Table 1.

Table 1: Outer loadings of factors influencing customer purchasing behavior at Win Commerce stores

	CN	DV	GC	GT	HV	TH	TL
CN1	0,896						
CN2	0,944						
CN3	0,896						
CN4	0,929						
CN5	0,947						
DV1		0,911					
DV2		0,948					
DV3		0,911					
DV4		0,943					
DV5		0,889					
GC1			0,938				
GC2			0,891				
GC3			0,919				
GC4			0,793				
GC5			0,895				
GT1				0,834			
GT2				0,927			
GT3				0,909			
GT4				0,935			
GT5				0,928			
HV1					0,936		
HV2					0,931		
HV3					0,947		
HV4					0,930		
HV5					0,937		
TH1						0,916	
TH2						0,902	
TH3						0,900	
TH4						0,931	
TH5						0,936	
TL1							0,814
TL2							0,850
TL3							0,823
TL4							0,888
TL5							0,893

(Source: Statistical results from Smart PLS)

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The results in Table 1 show that the outer loadings of all measurement items are greater than 0.7, indicating that all observed variables meet the required quality standards (Hair et al., 2016).

4.2.1.2. Reliability Testing of Measurement Scales

The reliability of the measurement scales for the factors influencing customer purchasing behavior at Win Commerce stores in the PLS-SEM model is assessed using two main indicators: Cronbach's Alpha and Composite Reliability (CR).

Table 2: Cronbach's Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CN	0,956	0,956	0,966	0,851
DV	0,955	0,956	0,965	0,848
GC	0,933	0,939	0,949	0,790
GT	0,946	0,947	0,959	0,823
HV	0,965	0,965	0,973	0,876
TH	0,953	0,956	0,964	0,841
TL	0,907	0,909	0,931	0,729

(Source: Statistical results from Smart PLS)

In this study, the reliability of the measurement scales was assessed using Smart PLS software through two main indicators: Cronbach's Alpha and Composite Reliability (CR). According to Chin (1998), in exploratory research, the composite reliability index should reach 0.6 or higher. For confirmatory studies, a threshold of 0.7 or above is appropriate (Henseler & Sarstedt, 2013). Compared to Cronbach's Alpha, Composite Reliability is preferred by many researchers due to its more accurate assessment and lower sensitivity to the number of observed variables.

From the table above, it can be seen that all Cronbach's Alpha values exceed 0.7, ranging from 0.907 to 0.965, indicating that all measurement scales meet the reliability requirement. Additionally, all Composite Reliability (rho_c) values for the factors exceed 0.8, demonstrating high reliability and suitability for further analysis.

4.2.1.3. Convergent Validity

To assess convergent validity in the measurement model using Smart PLS, the indicator used is the Average Variance Extracted (AVE). According to Hock & Ringle (2010), a scale is considered to have acceptable convergent validity when the AVE is 0.5 or higher. An AVE of 0.5 means that the latent variable explains at least 50% of the variance of its observed indicators.

The results in Table 2 show that all AVE values for the factors are greater than 0.7, ranging from 0.729 to 0.876. This confirms that all measurement scales satisfy the

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requirements for convergent validity and fully meet the necessary convergence for further analysis in the model.

4.2.1.4. Discriminant Validity and Multicollinearity Assessment

Discriminant validity indicates how distinct a construct is when compared to other constructs in the model. The traditional approach to assessing discriminant validity uses the square root of the AVE, as proposed by Fornell and Larcker (1981).

However, this method has limitations, and more accurate alternatives have been proposed. Henseler et al. (2015) used simulation studies to demonstrate that discriminant validity is better evaluated through the HTMT (Heterotrait-Monotrait Ratio) index they developed.

Fornell and Larcker (1981) recommend that discriminant validity is ensured when the square root of the AVE for each latent variable is greater than all correlations between that latent variable and others.

Table 3: Discriminant Validity According to Fornell and Larcker Criterion

	CN	DV	GC	GT	HV	TH	TL
CN	**0,923**						
DV	0,900	**0,921**					
GC	0,869	0,850	**0,889**				
GT	0,927	0,898	0,901	**0,907**			
HV	0,848	0,831	0,880	0,892	**0,936**		
TH	0,880	0,902	0,853	0,910	0,865	**0,917**	
TL	0,827	0,840	0,755	0,813	0,768	0,848	**0,854**

(Source: Statistical results from Smart PLS)

The results presented in Table 3 show that some diagonal values (square roots of AVE) are approximately equal to or lower than the correlation coefficients with other variables in the same model. Specifically, the variable *GT* has a correlation of 0.927 with CN, *GT* has a correlation of 0.901 with GC, and *TH* has a correlation of 0.910 with GT, all of which are higher than the square root of the AVE for their respective constructs.

This indicates that the model does not fully satisfy the discriminant validity requirement according to the Fornell and Larcker criterion.

Multicollinearity Assessment

Some latent variables, such as *GT (11.878)*, *CN (9.020)*, *TH (8.323)*, and *DV (7.949)*, have VIF values exceeding the recommended threshold of 5 as suggested by Hair et al. (2019), whereas other variables such as *TL (4.151)* and *GC (5.752)* fall within the acceptable range or near the caution level.

This suggests the possibility of high correlations among some independent variables in the model. However, the extent of this multicollinearity is not considered severe and remains acceptable in the context of sociological or consumer behavior research—where factors tend to influence one another in real-world settings.

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4.2.2. Results of Structural Model Analysis

4.2.2.1. Evaluation of Relationship Effects

The relationships and degrees of influence of the factors on customer purchasing behavior at Win Commerce stores, as analyzed using Smart PLS, are illustrated in Figure 8.

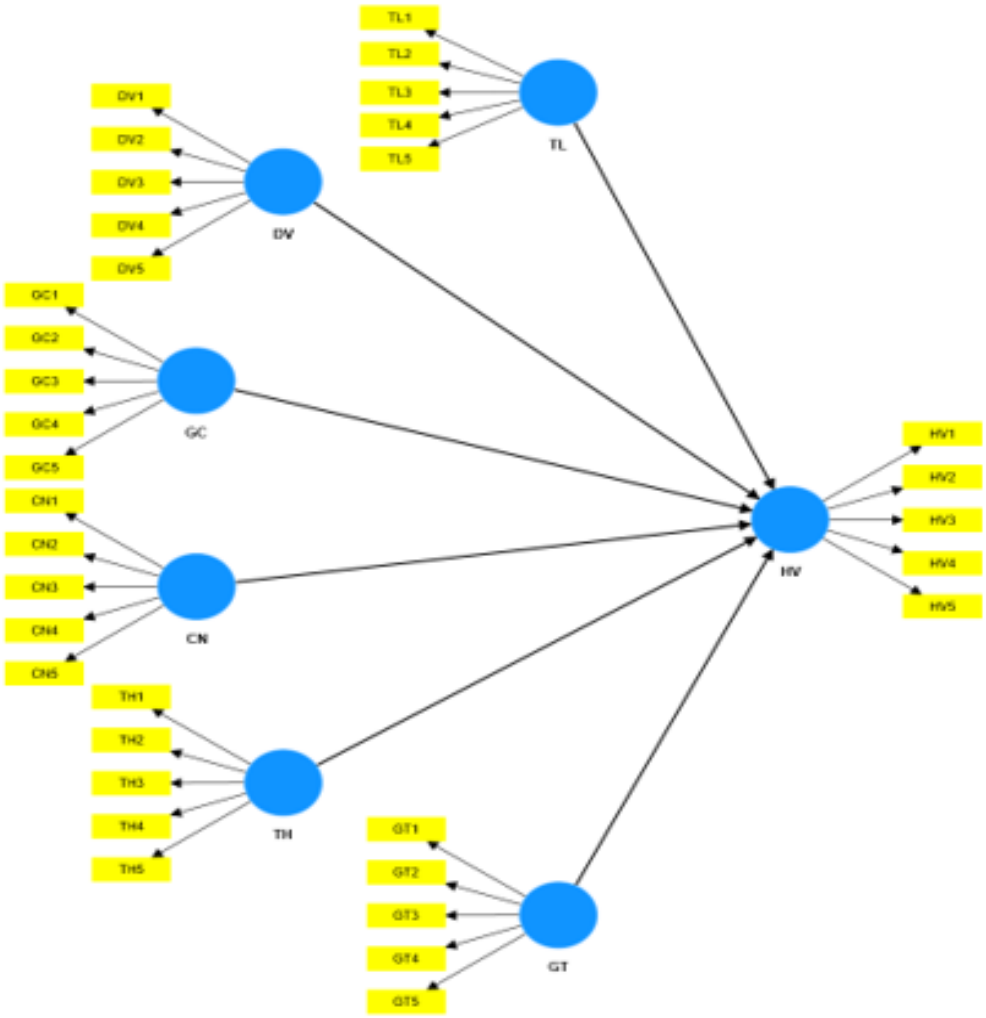

Figure 8: Motivational Factors Influencing Customer Purchasing Behavior at Win Commerce Stores

(Source: Statistical results from Smart PLS)

To evaluate the relationships between variables, the results of the Bootstrap analysis are used. The assessment is primarily based on two columns: (1) **Original Sample** (standardized path coefficients) and (2) **P Values** (significance levels compared against the 0.05 threshold).

Tianjin Daxue Xuebao (Ziran Kexue yu Gongcheng Jishu Ban)/
Journal of Tianjin University Science and Technology
ISSN (Online):0493-2137
E-Publication: Online Open Access
Vol: 58 Issue: 07:2025
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Table 4: Path Coefficients of the Structural Model

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
CN -> HV	0,007	0,001	0,097	0,075	0,940
DV -> HV	-0,056	-0,054	0,083	0,673	0,501
GC -> HV	0,373	0,372	0,070	5,302	0,000
GT -> HV	0,344	0,347	0,090	3,836	0,000
TH -> HV	0,240	0,244	0,092	2,602	0,009
TL -> HV	0,044	0,043	0,064	0,686	0,493

(Source: Statistical results from Smart PLS)

The model testing results show that three out of six relationships included in the analysis are statistically significant ($p < 0.05$), namely: “Product Pricing”, “Value-Added Services”, and “Store Branding”, all of which have a positive impact on customer purchasing behavior at Win Commerce, with standardized coefficients of 0.373, 0.344, and 0.240, respectively. Thus, Hypotheses H3, H5, and H6 are accepted. The remaining three factors— “Technology”, “Customer Service”, and “Convenience”—have p-values greater than 0.05, and therefore, there is insufficient evidence to confirm statistically significant relationships with purchasing behavior. As such, Hypotheses H1, H2, and H4 are not accepted.

4.2.2.2. Evaluation of the Coefficient of Determination (R^2)

In the structural model, the R Square and Adjusted R Square values are used to assess the explanatory power of the independent variables on the dependent variable. These are important indicators reflecting the overall fit of the research model.

Table 5: Summary of R^2 Values

	R-square	R-square adjusted
HV	0,837	0,834

(Source: Statistical results from Smart PLS)

The adjusted R square value reaches 0.834, indicating that the independent variables in the model explain 83.4% of the variance in the dependent variable *HV* (Customer Purchasing Behavior). The remaining 16.6% is due to random error and other external factors not included in the model. With $R^2 = 0.837$, it can be concluded that the research model has a very high explanatory power, demonstrating a good fit between the theoretical model and the actual data collected from customer surveys at Win Commerce stores.

5. DISCUSSION OF RESEARCH FINDINGS AND STRATEGIC RECOMMENDATIONS

5.1. Discussion of Research Findings

The hypothesis testing results indicate that, at a 95% confidence level, among the factors included in the model, *Product Pricing (GC)* has the strongest influence on customer purchasing behavior at Win Commerce stores, with a coefficient of 0.373. This means

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that for every one-unit increase in customer perception of product pricing, purchasing behavior increases by 0.373 units. This is followed by *Value-Added Services (GT)* with an impact level of 0.344, and *Store Branding (TH)* with 0.240. All three factors have positive and statistically significant effects on purchasing behavior. These findings suggest that consumers are not only concerned about reasonable pricing but also highly value enhanced shopping experiences and the trustworthiness of the brand.

In contrast, the other three factors—*Technology (CN)*, *Customer Service (DV)*, and *Convenience (TL)*—show respective influence levels of 0.007, –0.056, and 0.044, with p-values > 0.05, thus lacking sufficient evidence to confirm statistically significant relationships with purchasing behavior.

However, descriptive statistics still reveal that these factors are positively perceived by consumers, reflecting their potential roles in shaping the overall shopping experience. Modern consumers tend to view convenience, technology, and service quality as default expectations in retail environments, which may explain why their statistical impact is not pronounced while their practical relevance remains considerable.

5.2. Recommendations

Based on the findings, the author proposes the following recommendations:

Pricing strategies should ensure transparent and consistent listing across all sales channels and include promotional programs that steer consumer behavior. Additionally, Win Commerce should further develop private-label brands to optimize costs, maintain quality control, and build brand loyalty.

With regards to value-added services, the company should implement a flexible membership-based point accumulation system, personalize promotions, and enhance post-purchase services such as fast delivery and flexible returns. Organizing customer appreciation events and community engagement activities can also help build emotional connections and long-term relationships with customers.

In terms of store branding, investments should be made in consistent in-store brand identity, multi-platform communication (especially on social media), and integrating corporate social responsibility (CSR) into branding strategies to enhance perceived value and community engagement.

Regarding technology, Win Commerce should upgrade its e-commerce platform and mobile app, incorporating features such as personalized promotions, real-time inventory updates, and order tracking. Contactless payment and customer data analytics should also be implemented to enhance user experience and optimize marketing efficiency.

Regarding customer service, regular training for sales staff is essential, along with establishing a 24/7 customer feedback system and conducting periodic satisfaction surveys either in-store or via the app. To improve convenience, the company should optimize display space, extend operating hours based on local residential patterns, and ensure customers can shop easily under all conditions.

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6. CONCLUSION

The study *"Factors Influencing Customer Purchasing Behavior at Win Commerce Stores"* was conducted to identify the key determinants of consumer decision-making within the context of modern retail. Based on a survey of 300 customers and the proposed research model, the findings show that three factors—*Product Pricing*, *Value-Added Services*, and *Store Branding*—have clear and statistically significant impacts on purchasing behavior, with pricing identified as the most influential factor, reflecting current consumer priorities.

In addition, the remaining three factors—*Technology*, *Customer Service*, and *Convenience*—although not statistically significant in the model, were still positively rated by customers, highlighting their essential roles in enhancing the overall shopping experience. From these findings, several solutions were proposed to improve pricing strategies, enhance service quality, strengthen brand communication, and integrate technology into retail operations.

Despite some limitations regarding sampling scope and methodology, this study provides valuable practical insights for Win Commerce in improving marketing and sales effectiveness while also contributing to the theoretical foundation of consumer behavior in Vietnam's retail industry.

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