



Received: 05-07-2023
Accepted: 15-08-2023

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Determinants Influencing Consumers' Online Shopping Intentions in Hanoi

¹ Le Thi Hai Ha, ² Pham Thi Thuy Van, ³ Doan To Nhu
^{1, 2, 3} University of Labour and Social Affairs, Hanoi, Vietnam

Corresponding Author: **Pham Thi Thuy Van**

Abstract

Online shopping has become a popular and growing form in the world as well as in Vietnam. A recent Nielsen survey released at the Online Marketing Forum 2020 showed that the number of consumers shopping online increased by 25%, while in traditional channels such as supermarkets, markets, and groceries, the number of consumers only increased by 2 times. 7%, 3%, and 6%, respectively. The reason to buy online is because there are many promotions and cheap prices. However, the frequency of online purchases in Vietnam is still quite modest, only about 1.6 times per month. This research was undertaken to determine the factors affecting consumers' online shopping intentions

in Hanoi. The author conducted a survey and collected 245 valid responses. This research employed quantitative analysis techniques such as Cronbach alpha analysis, EFA, and regression analysis. The research results showed that three factors were identified, including financial risk awareness and time risk awareness negatively affecting and brand trust positively affecting the online shopping intentions of consumers in Hanoi. The results of this study provide online shopping firm managers with insights and tools that they can use to build and improve consumer intentions. Some recommendations are made for improving the business performance of online sales firms.

Keywords: Determinants Influencing, Intentions, Online Shopping, Consumers, Marketing

JEL codes: D11, M10, M31

1. Introduction

Trust is an important component in building a good relationship between buyers and sellers, especially in the online business environment because buyers do not have direct contact with sellers and products they intend to buy (Pavlou, 2003) ^[20]. Trust is approached by previous studies according to website characteristics and customer characteristics (Chiu *et al.*, 2009) ^[4]. These factors are powerful levers that suppliers can use to build consumer confidence in order to overcome the often negatives perceptions of safety in online purchases.

Risk awareness is the customer's perception of the potential gain and loss in transactions with the store or distributor (Mayer *et al.*, 1995) ^[18].

According to Schurr & Ozanne (1985) ^[24], the higher the buyer's confidence in the seller, the more positive impact they will have on their intention to buy. The research results of Jarvenpaa *et al.* (2000) ^[13] also show that in e-commerce, customers' perceived risk has an inverse relationship with their purchase intention towards a virtual store. Therefore, studying consumer trust and risk awareness in online purchase intention is scientifically significant.

Online shopping has become a popular and growing form in the world as well as in Vietnam. A recent Nielsen survey released at the Online Marketing Forum 2020 showed that the number of consumers shopping online increased by 25%, while in traditional channels such as supermarkets, markets, and groceries, the number of consumers only increased by 2 times. 7%, 3%, and 6%, respectively. The reason to buy online is because there are many promotions and cheap prices. However, the frequency of online purchases in Vietnam is still quite modest, only about 1.6 times per month. If you compare this number with the supermarket channel, which is more than 3 times per month, and the traditional channel, which is more than 7 times per month, the potential of online shopping is still huge.

With the increasing number of online shoppers, consumers' concerns when shopping are also increasing. Also, according to Nielsen's research results, unreal products, poor quality, or not being able to experience the product before buying are still the top concerns and are getting stronger in the minds of consumers. Up to 70% of consumers worry that the actual products are not as described on the website (in 2019, this number was 30%); 63% of users are concerned about poor product quality (28% in 2019). That fact shows that building trust and minimizing customers' risk perceptions of suppliers on e-commerce platforms

is one of the important factors determining business performance.

2. Literature Review & Hypothesis

2.1 Financial Risk Awareness

The concept of risk has its roots in the field of financial economics, so when it comes to risk perception, the first aspect that scholars acknowledge is financial risk awareness. Consumers are sensitive to financial risk in every transaction. Financial risk awareness is often described as a consumer's perception of a net loss, including the likelihood of a necessary repair, replacement, and/or refund (Sweeney *et al.*, 1999) [27]. More specifically, financial risk awareness is related to the possibility that the purchase of a product or service will not provide value commensurate with the expenditure spent (Roehl & Fesenmaier, 1992) [22]. Consumers financial risk awareness increases when the benefit from purchasing a product is not greater than the amount they spend (Snoj *et al.*, 2004) [25]. According to Kim and Lennon (2000) [14], financial risk awareness can manifest as consumers' concerns about the possibility of a refund if the product is unsatisfactory and the customer wants to return the product. Financial risk awareness can also lead to intentions to seek similar products at lower prices. Or simply, financial risk awareness may manifest as judgments about the irrationality of a purchase decision (Stone & Gronhaug, 1995) [26], which consider it to be a pointless spending of money (Stone & Gronhaug, 1995) [26], having to buy products at too high a price (Mariné Aghekyan, 2009) [17], and even this action leads to significant financial losses for them (Nepomuceno *et al.*, 2012) [20].

Financial risk awareness is common across many product categories (Bhatnagar & Ghose, 2004) [1]. Research by Grace Wen-Yao Wang *et al.* (2014) [7] has shown the influence of financial risk awareness on buying organic cotton clothing and grocery shopping. Brooker (1984) [3] examined six types of perceived risk adopted from two previous studies (Roselius, 1971) [23] with the grocery shopping situation and found that the two biggest aspects of risk associated with grocery shopping are financial risk and feature risk. Not only that, financial risk is often assessed as the more important aspect of risk perception when consumers are faced with the decision to purchase high-priced products. In a computer procurement case study, Stone and Gronhaug (1995) [26] developed indicators that measure six dimensions of risk identified in previous studies (Roselius, 1971) [23]. The results indicate that financial risk is the most important aspect affecting overall risk perception, besides psychological risk.

Indeed, in a shopping situation, the higher the share of the customer's spending on the product, the greater the financial risk to the customer.

H1: Financial risk awareness has a negative effect on consumers' online shopping intentions in Hanoi.

2.2 Use Risk Awareness

Use risk awareness is the consumer's perception of loss when their expectations of a product or brand do not come true after purchase (Horton, 1976) [12]. In fact, this risk often occurs because consumers do not experience the actual product before purchasing it (Bhatnagar *et al.*, 2000) [1]. Use risk awareness can also occur when consumers have little information or few choices about products, when product

prices are high, or when they are not confident enough to evaluate that product or brand (Horton, 1976; Forsythe & Shi, 2003) [12, 5]. Use risk awareness can manifest as uncertainty about the ability of a product's features to satisfy consumer needs (Grewal *et al.*, 1994) [8] or concerns about the actual use of the product (Stone & Gronhaug, 1995) [26]. Use risk awareness is also assessed as an aspect frequently found in studies of many different product categories (Mariné Aghekyan, 2009) [17]. Research by Roehl and Fesenmaier (1992) [22] on the influence of use risk awareness on international travel intention has concluded that use risk awareness is one of the three aspects that have the strongest influence on the intention to travel client. Research by Stone and Gronhaug (1995) [26] related to students' intention to choose a school also shows the influence of perceived use risk on this intention.

The characteristic of online shopping is that consumers only grasp product information through online information, so they may have difficulty and lack confidence in evaluating the quality and use of products. This is where use risk awareness arises.

H2: Use risk awareness has a negative effect on consumers' online shopping intentions in Hanoi.

2.3 Time Risk Awareness

Time risk awareness is related to perceived potential loss of time, convenience, and efforts to obtain a product that must be repaired, connected, and replaced if it has a problem (Nepomuceno *et al.*, 2012; Stone & Gronhaug, 1995) [20, 26]. Time risk awareness associated with services (hotels, fast food, hairdressers, and restaurant meals) is considered to be more important to consumers than foods, convenience durables, and merchandise purchases (Mitchell & Greatorex, 1990) [19]. Time-risk awareness is also more common in an online shopping situation. Time risk awareness is defined as the consumer's experience of inconvenience and time consumption due to difficulties in navigating the website or placing an order; this increases as consumers take time to find the right website and face delays and difficulties in receiving ordered products (Forsythe & Shi, 2003) [5].

H3: Time risk awareness has a negative effect on consumers' online shopping intentions in Hanoi.

2.4 Brand Trust

Trust is defined as the expectation that the individuals or companies with whom we interact will not take advantage of our dependence on them. It is the belief that stakeholders will behave ethically, reliably, in accordance with social norms, and will deliver on their commitments (Gefen *et al.*, 2003) [6]. The higher the buyer's trust in the seller, the more positive the effect on their attitude (Schurr & Ozanne, 1985) [24].

H3: Brand trust has a positive effect on consumers' online shopping intentions in Hanoi.

3. Methodology

3.1 Quantitative Research Methods

Quantitative research is a method used to collect data from which to test the impact of trust and risk perception on consumers' online shopping intentions in Hanoi.

Quantitative research was carried out with 300 consumers through the survey method. The collected data is used to re-evaluate the scale, analyze factors, analyze correlation, test the model, and research hypotheses by means of multiple

regression with the support of SPSS software version 21. All observed variables in the components use a 5-level Likert scale; the dependent variable with choice 1 is "strongly disagree" and choice 5 is "strongly agree" and the independent variable with choice 1 is "absolutely no effect" and choice number 5 is "very strong influence".

3.2 Data

The overall research on this topic is on consumers in Hanoi. They are the decision-makers in choosing and buying online or have an important influence on the decision to choose and buy online. Due to the above conditions, the overall subjects of this study are Vietnamese consumers between the ages of 18 and 25, living and working in Hanoi. They may be students or have other jobs. each other, belonging to different organizations (freelancers, administrative and non-business units, enterprises, etc.).

The optimal sample size depends on reliability expectations, data analysis methods, estimation methods used in the study, and parameters to be estimated. According to Hair *et al.* (1998) [9], in EFA exploratory factor analysis, the sample size must be at least five times the total number of observed variables in the scales. The questionnaire in this study contains all 23 observed variables used in factor analysis. Therefore, the minimum sample size to be achieved is $23 * 5 = 115$ observations.

To ensure the reliability of the survey results and based on the actual investigation conditions in terms of time, human resources, and finance, the author has built an initial sample of 300 observations. In order to ensure representativeness, the research team tries to evenly distribute the expected number of questionnaires to the inner districts of Hanoi. There were 108 questionnaires collected by the direct method and processed. Finally, a total of 245 questionnaires (137 questionnaires collected via the Internet and 108 questionnaires collected directly) were included in the data processing.

After collecting the questionnaire, we filtered the data, cleaned the data, coded the necessary information in the questionnaire, and entered and analyzed the data using SPSS software with analysis. Cronbach's alpha coefficient analysis, EFA analysis, and regression model fit test.

3.3 Research Model

From the above analysis, inheriting the results of previous studies, we design a research model:

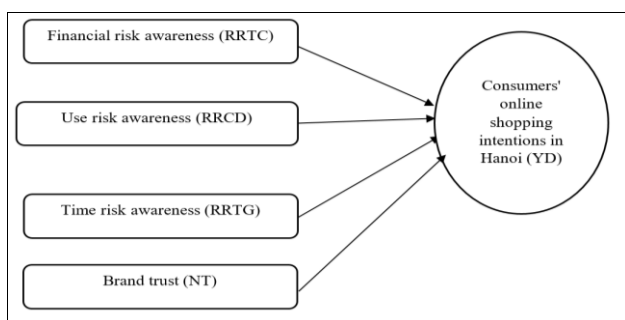


Fig 1: Research model

Independent variables: financial risk awareness, use risk awareness, and time risk awareness include five scales. Brand trust includes five scales (attributes); the dependent variable, consumers' online shopping intentions in Hanoi

(YD), includes three scales (attributes) (Le & Pham, 2023) [16].

4. Research Results

4.1 The Quality Scale Analysis Result

When utilizing scale analysis, only variables with Cronbach's alpha coefficients equal to or higher than 0.6 and total correlation coefficients (corrected item-total correlation) larger than 0.3 are acknowledged, according to Hoang & Chu (2008) [11] and Hair *et al.* (2010) [10]. Consumers' online shopping intentions in Hanoi (three components) is influenced by analysis through the investigation of Cronbach's alpha determinant (in this case study, financial risk awareness, use risk awareness, time risk awareness, and brand trust), as shown in Table 1 below.

Table 1 shows that the differences in the correlation of observed variables are above 0.3 and that all Cronbach's alpha coefficients are over 0.6. The components advance to the following step of analysis.

Table 1: Results of analysis of Determinants Confidence of Scales in the Model

Financial risk awareness (RRTC): Cronbach Alpha = 0.752, N = 5				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RRTC_1	14.27	5.426	.624	.674
RRTC_2	14.45	5.317	.647	.652
RRTC_3	14.13	5.451	.618	.686
RRTC_4	13.62	4.856	.586	.703
RRTC_5	13.62	4.882	.594	.725
Use risk awareness (RRCD): Cronbach Alpha = 0.812, N=5				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RRCD_1	8.01	1.475	.623	.744
RRCD_2	8.45	1.835	.685	.643
RRCD_3	8.12	1.622	.631	.654
RRCD_4	6.45	2.433	.612	.604
RRCD_5	5.94	1.677	.589	.572
Time risk awareness (RRTG): Cronbach Alpha = 0.736, N=5				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RRTG_1	5.62	2.219	.596	.652
RRTG_2	6.47	1.584	.615	.574
RRTG_3	5.26	2.473	.672	.723
RRTG_4	5.17	2.016	.688	.692
RRTG_5	6.34	2.128	.606	.701
Brand trust (NT): Cronbach Alpha = 0.834, N=5				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
NT_1	6.23	2.473	.612	.633
NT_2	6.57	2.537	.608	.574
NT_3	6.45	2.532	.596	.643
NT_4	10.25	2.136	.603	.715
NT_5	10.37	2.142	.577	.768
Consumers' online shopping intentions in Hanoi (YD): Cronbach Alpha = 0.713, N=3				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
YD_1	16.14	3.744	.681	.637
YD_2	16.05	3.974	.628	.645
YD_3	16.22	3.783	.588	.667

4.2 Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was conducted through Component Analysis and Varimax and the results has yield 20 attributes of independent variable.

The results of factor analysis in Table 2 show that $0.5 < KMO = 0.762 < 1$, Bartlett's testimony shows $sig. = 0.000 < 0.05$, which means variables in the whole are interrelated (Hoang & Nguyen, 2008; Hair *et al.*, 2010) [11, 10]. After implementing the rotation matrix, 4 determinants with factor load factor are greater than 0.5; eigenvalues are greater than 1 and the variance explained is 52.715%. These statistics demonstrate that research data analysis for factor discovery is appropriate. Through the quality assurance of the scale and the test of the EFA model, we have identified four determinants influencing customer online shopping intentions in Hanoi.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.762
Bartlett's Test of Sphericity	Approx. Chi-Square	4,157.245
	Df	334
	Sig.	0.000

Table 3: Rotated Component Matrix^a

	Factors			
	1	2	3	4
RRTC_1	.748			
RRTC_2	.705			

RRTC_3	.527			
RRTC_4	.826			
RRTC_5	.622			
RBCD_1		.658		
RBCD_2		.791		
RBCD_3		.674		
RBCD_4		.774		
RBCD_5		.872		
RRTG_1			.736	
RRTG_2			.654	
RRTG_3			.710	
RRTG_4			.615	
RRTG_5			.820	
NT_1				.748
NT_2				.773
NT_3				.662
NT_4				.812
NT_5				.750

4.3 Result of Regression Model Analysis

We have a multiple regression model based on the adjusted model following the execution of EFA: $YD = \alpha + \beta_1 RRTC + \beta_2 RBCD + \beta_3 RRTG + \beta_4 NT$

Table 4: ANOVA^a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	198.297	8	24.787	41.057	.000 ^b
	Residual	350.578	560	.626		
	Total	548.875	568			

a. Dependent Variable: YD

b. Predictors: (Constant): RRTC, RBCD, RRTG, NT

Table 5: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.009	.029		1.873	.065		
	RRTC	-.072	.034	-.071	3.291	.003	0.635	1.559
	RBCD	.057	.032	-.052	2.342	.074	0.681	1.446
	RRTG	.040	.034	-.043	5.703	.000	0.766	1.293
	NT	.184	.033	.186	7.068	.000	0.632	1.554

Dependent Variable: YD

Data in Tables 4 and 5 show that.

The level of significance (Sig.) = 0.000 in the ANOVA results indicates that the data are appropriate for the multi-regressional method. According to Hoang and Chu (2008) [10] and Hair *et al.* (2010) [11].

Results from the research model demonstrate that all independent variables of financial risk awareness (RRTC), time risk awareness (RRTG), and brand trust (NT) are noteworthy (because of a sig. < 0.05) for consumers' online shopping intentions in Hanoi (Hoang & Chu, 2008; Hair *et al.*, 2010) [11, 10].

Factors influencing consumers' online shopping intentions in Hanoi are presented as follows:

$$YD = -0.071RRTC - 0.43RRTG + 0.186NT$$

The outcomes indicate that independent variables of financial risk awareness (RRTR), time risk awareness (RRTG), and brand trust (VHC) are significant (Sig. < 0.05) to consumers' online shopping intentions in Hanoi (Hoang & Chu, 2008; Hair *et al.*, 2010). Therefore, hypotheses H1, H3, and H4 are accepted, and hypotheses H2 is rejected.

5. Discussion and Implications

Consumers care about the benefits they get from buying online compared to the money they spend.

Consumers online purchase intention is the psychological state of customers about buying goods over the internet, so these factors are always of special concern for firms.

Time risk awareness: consumers think that searching for product information through online channels makes them spend a lot of time because there are almost always too many choices, making it even more difficult to find the product that they need. Enterprises need to provide more complete and clear information about products through the media and advise on ways for buyers to easily distinguish between genuine and fake products. At the same time, deploy genuine and certified sales websites so that consumers can easily find information about products as well as the nearest selling location.

Design a website with a user-friendly interface that makes it easy to find products, order, pay, etc. Because, as research results have shown, customers' ability to self-use in online transactions has a positive influence on their attitude and purchase intention. Therefore, a website with a friendly and

easy-to-use interface that helps customers perform the necessary operations when shopping without anyone's help will enhance the customer's intention to buy from the website. This also makes customers have a more positive attitude towards online purchases. Sales websites need to be arranged in a reasonable manner and should integrate search engines and product comparisons to help customers quickly find the solutions that best satisfy their needs. Moreover, in today's globalization context, retailers' customers are not only in the country but also globally, so websites need to use multiple languages to suit many different audiences.

In online purchases, buyers and sellers, or salespeople, do not have direct contact with each other; all their transactions are done indirectly through a website (Lester *et al.*, 2005)^[15]. The prices of products on online sales sites are listed specifically; customers cannot bargain like in traditional purchases. Therefore, consumers worry about not being able to return products purchased online when they are not satisfied or having to buy products at a price that is too expensive and not commensurate with the money they have spent. Enterprises should have a lot of direct propaganda activities about the benefits and uses of the product through online channels, helping consumers to properly understand and grasp the value of the product. In addition, firms should also apply a return policy to some products with certain characteristics to reduce customer anxiety.

6. References

- Bhatnagar A, Misra S, Rao HR. On Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM*. 2000; 43:98-105. Doi: <https://doi.org/10.1145/353360.353371>
- Bhatnagar A, Ghose S. Segmenting Consumers Based on the Benefits and Risks of Internet Shopping. *Journal of Business Research*. 2004; 57. Doi: [http://dx.doi.org/10.1016/S0148-2963\(03\)00067-5](http://dx.doi.org/10.1016/S0148-2963(03)00067-5)
- Brooker G. An Assessment of an Expanded Measure of Perceived Risk. *Association for Consumer Resources*. 1984; 11:439-441.
- Chiu CM, Chang CC, Cheng HL, Fang YH. Determinants of Customer Repurchase Intention in Online Shopping. *Online Information Review*. 2009; 33:761-784. Doi: <http://dx.doi.org/10.1108/14684520910985710>
- Forsythe SM, Shi B. Consumer Patronage and Risk Perceptions in Internet Shopping. *Journal of Business Research*. 2003; 56:867-875. Doi: [http://dx.doi.org/10.1016/S0148-2963\(01\)00273-9](http://dx.doi.org/10.1016/S0148-2963(01)00273-9)
- Gefen D, Karahanna E, Straub DW. Inexperience and experience with online stores: The importance of TAM and trust. *Engineering Management, IEEE Transactions on*. 2003b; 50(3):307-321.
- Grace Wen-Yao Wang, Su-Han Woo, Joan P, Mileski. The relative efficiency and financial risk assessment of shipping companies. *Maritime Policy & Management*. 2014; 41(7):651-666 Doi:10.1080/03088839.2013.873546
- Grewal Dhruv, Gotlieb J, Marmorstein H. The Moderating Effects of Message Framing and Source Credibility on the PricePerceived Risk Relationship. *J. Consumer Res*. 1994; 21(6):145-153.
- Hair Jr, JF, *et al.* *Multivariate Data Analysis with Readings*. Englewood Cliffs, NJ: Prentice-Hall, 1998.
- Hair JF, Anderson RE, Tatham RL, Black WC. *Multivariate Data Analysis*. Prentice-Hall International, 2010.
- Hoang T, Chu NMN. *Analyzing researched data with SPSS*, 2nd Ed, Hong Duc Publishing House, Ho Chi Minh City, 2008.
- Horton JD. Development of transplantation immunity and restoration experiments in the thymectomized amphibian. *Amer. Zool*. 1976; 15:p73.
- Jarvenpaa SL, Tractinsky N, Vitale M. Consumer Trust in An Internet Store. *Information Technology & Management*. 2000; 1(1-2):45-71.
- Kim M, Lennon SJ. Television shopping for apparel in the United States: Effects of perceived amount of information on perceived risks and purchase intentions. *Family and Consumer Sciences Research Journal*. 2000; 28(3):301-331.
- Lester D, Forman A, Loyd D. Internet Shopping and Buying Behavior of College Students. *Services Marketing Quarterly*. 2005; 27(2):123-138. Doi: 10.1300/J396v27n02_08
- Le THH, Pham TTV. Brand Trust and Online Shopping Intentions. *International Journal of Advanced Multidisciplinary Research and Studies*. 2023; 3(3):1077-1081.
- Mariné Aghekyan. The role of product brand image and online store image on perceived risks and online purchase intention. A Dissertation Submitted to the Graduate Faculty of Auburn University in Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy, 2009.
- Mayer RC, Davis JH, Schoorman FD. An integrative model of organizational trust. *Academy of Management Review*. 1995; 20(3):709-734.
- Mitchell VW, Greatorex M. Consumer Purchasing in Foreign Countries: A Perceived Risk Perspective. *International Journal of Advertising*. 1990; 9(4):295-307. Doi:10.1080/02650487.1990.11107160
- Nepomuceno MV, Laroche M, Richard MO, Eggert. A Relationship between intangibility and perceived risk: Moderating effect of privacy, system security and general security concerns. *Journal of Consumer Marketing*, 2012.
- Pavlou PA. Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*. 2003; 7(3):69-103.
- Roehl WS, Fesenmaier DR. Risk perceptions and pleasure travel: An exploratory analysis. *Journal of Travel Research*. 1992; 2:17-26.
- Roselius T. Consumer rankings of risk reduction methods. *The Journal of Marketing*. 1971; 35(1):56-61.
- Schurr PH, Ozanne JL. Influences on exchange processes: Buyers' preconceptions of a seller's trustworthiness and bargaining toughness. *Journal of Consumer Research*, 1985, 939-953.
- Snoj B, Korda AP, Mumel D. The relationships among perceived quality, perceived risk and perceived product value. *Journal of Product & Brand Management*. 2004; 13(3):156-167.
- Stone RN, Gronhaug K. Perceived risk: Further considerations for the marketing discipline. *European Journal of Marketing*. 1995; 27(3):39-50.

27. Sweeney, Jillian C, Geoffrey N, Soutar Lester W, Johnson. The Role of Perceived Risk in the Quality-Value Relationship: A Study in a Retail Environment. *Journal of Retailing*. 1999; 75(1):77-105.