

Factors Influencing People's Behavior and Perception About Online Shopping: A Study in The Context of COVID-19 Pandemic in Bangladesh

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ABSTRACT

E-commerce expanded more quickly as a result of the COVID-19 outbreak and lockdown. As in the majority of other nations, the coronavirus illness 2019 (COVID-19) has drastically changed consumer habits in Bangladesh and has been a major factor in the rise of commercial online activities. This study work has tried to discover many elements that influence their online purchase behavior as well as the patterns of relationships among these aspects. Online purchasing is likewise becoming more and more common in emerging nations. Questions about the sorts of products, the frequency of online purchases and the reasons driving these decisions have increased as a result. A study of Dhaka city residents in Bangladesh was performed to learn more about many factors. The poll included 150 participants from the Bangladeshi metropolis of Dhaka. Five factors which are convenience, website features, security, time value, and internet accessibility—were formed into a conceptual framework and are explained by 19 variables. Low pricing, a discount, customer reviews, the quality of the goods and the information are all discovered to be significant considerations. In internet shopping, associations between demographic parameters including age, gender, income, and education are also important. Methods of quantitative and qualitative research have both been used. The study found a substantial correlation between each independent variable related to online purchase decision and the results unmistakably show that if convenience, website features, security, time value, and accessibility to the internet could be guaranteed, individuals would be more likely to engage in online purchasing. If properly adjusted, the findings of this study should be a big help in enhancing Bangladesh's e-commerce industry.

Keywords: Online shopping, Convenience, Time value, Security, Internet, CoVID-19.

1.0 INTRODUCTION

The world has undergone significant transformation as a result of COVID-19 pandemic. The in-store purchase limitations during this COVID-19 pandemic in Bangladesh had an impact on both retailers of critical and non-essential products, as well as customer purchasing behaviors (Showrov et al., 2021). Nachit & Belhcen (2020) assert that the COVID-19 pandemic results in a significant alteration in consumer behavior. Online shopping is the practice of buying goods from a website. Online purchasing

behavior, according to Close and Kukar-Kinney (2010), is the act of making purchases of goods or services through the internet. The five steps of the online shopping process are the same as those of traditional purchasing. Through the use of a web browser and the Internet, consumers can buy products or services directly from merchants when they engage in online shopping (Aldmour & Sarayrah, 2016). Online shopping is the act of customers transacting with a vendor in real time and without the use of a middleman service (Trees & Stewart 2000). Online retail is a rapidly expanding industry in Bangladesh with promising futures. Although consumers still prefer using traditional retail outlets, online shopping is expanding because of the ease of in-home deliveries (Albliwi 2021; Al-mani 2020). Online buying is growing along with Internet usage, especially in nations with well-developed marketing infrastructures (Kau et al., 2003). Online retailers occasionally give clients good payment alternatives and programs (Amin, 2009). Online shopping is now widely accepted and becoming more and more common (Bourlakis et al., 2008). The growth would have been greater if more alluring internet retailers had been created (Mathwick, 2002). Customers are more likely to accept the Internet as a buying medium if they have a good attitude toward it and enjoy their online shopping experience (Mathwick, 2002). Online shopping has overtaken e-mail use and web browsing as the third most common Internet activity, according to Na Li and Ping Zhang (2002). According to Vijay et al. (May 2009), consumers are gradually moving away from crowded storefronts and toward one-click online buying. According to ACNielsen (2007), over 627 million people worldwide have done their shopping online. More than 605 million people, or 10% of the global population, were online in 2002 (WIPO, 2007). Customers are influenced by online buying in many different ways. Even though convenience has many advantages, physical, performance, and social aspects may have an impact on how people feel about online shopping (PI & Jirora, 2011). The top three reasons why people shop online are convenience, time savings, and the chance to compare retailers (ArticlesAlley, 2011). Despite this growth and future potential, Bangladesh does not have as many online stores as one might anticipate. There are a very small number of shops who have established an online presence in an effort to increase their market share. Like in other nations, there isn't much of an increase in the growth and popularity of internet stores. However, more research is still required to fully understand how people shop online in impoverished nations like Bangladesh. To increase consumers' purchasing intent and trust in online shopping, initiative is needed (Lee, Pork, & Han, 2011). Still, there is a significant research gap between nations, particularly between developed and poor nations. Therefore, the purpose of this study is to ascertain the consumer impression, satisfaction, and other relevant elements that will influence this expanding business sector.

2.0 LITERATURE REVIEW

2.1 Convenience

The delivery effectiveness, cost-saving effectiveness, and online shopping experience have significant effect on online shopping (Saha et al., 2020). The fact that online stores are accessible around-the-clock and provide shopping convenience at little to no extra cost to the owner has made it easier for anyone with access to the internet to buy from anywhere in the world at any time (Hasan & Rahim, 2008). Convenience and cost are the two main arguments for shopping online (Chen & Chang, 2003). According to Agarwal (2013), consumers now find it quite easy to purchase thanks to the comfort and convenience these establishments offer. Customers all across the world now find it quite easy to purchase thanks to the comfort and convenience these establishments provide (Singh, 2014). Due to convenience and simplicity of use, study by Nazir et al. (2012) and Rehman and Ashfaq (2011) also

showed that online purchasing is superior to traditional shopping. According to Alomary and Woollard (2015), two key variables that help to explain technology usage behavior are perceived usefulness and perceived ease of use. A significant theoretical contribution contends that attitudes regarding the usage of technology among customers are strongly influenced by their perceptions of the utility and simplicity of a new technology (Gianina & Lala, 2014). The phrase "perceived usefulness" was used in the majority of earlier research to describe the benefits of online purchasing, including convenience, price comparison, fun, and improved customer-retailer relationships (Martin, Mortimer, & Andrews, 2015). The degree to which a person believes that using a specific system would need no effort is referred to as perceived ease of use (Davis, 1989). The term "perceived benefits" in this study, however, relates to the advantages of doing research online before completing an online purchase (Huseynov & Yildirim, 2016). According to Keency's (1999), consumers give more weight to information that satisfies their information needs. In addition, it offers customers additional options, convenience, and ease of finding anything online (Butler and Peppard, 1998), which also increases satisfaction for contemporary customers looking for speed and convenience (Yu and Wu, 2007). Delivery has an impact on online shopping choices. Customers abandon online buying because of slow or delayed shipping (Comegys et al., 2009). Consumer skills, which refer to the knowledge that consumers have about products and how online shopping functions (Laudon and Traver, 2009), as well as consumer experience with online buying (Broekhuizen and Huizingh, 2009), both have an impact on consumers' online shopping behaviors. The internet has made it simpler to acquire data (Wang et al., 2005), and online retailers typically offer additional product details that buyers can use to inform their decisions (Lim and Dubinsky, 2004). If there is no professional guidance from an experienced salesman, online shoppers find it difficult to make a decision and become upset (Prasad and Aryasri, 2009).

2.2 Website features

According to Nuryakin and Farida (2016), web page design, navigation, and the ease of finding information all play critical roles in drawing in and keeping online users. In other words, increased customer satisfaction will result from giving the customer access to all essential information prior to making a purchase (Massad & Berardelli, 2016). In an effort to boost their online traffic and revenue, corporations frequently copy other successful websites, according to Rosen and Purinton's (2004) research. Chen, Hsu, and Lin (2010) looked at the website features and designs that boost the likelihood that a user will make a purchase. Hausman and Siekpe (2009) sought to ascertain the impact of website design on online shopper behavior. In a study published in 2008, researchers Bai, Law, and Wen examined the influence of website quality on consumers' intentions to make online purchases. Consumer perceptions of the quality of e-services when it comes to online buying were examined by Lee and Lin in 2005. Similar findings were published by Iqbal, Rehman, and Hunjra (2012), who found that the effectiveness of websites and the internet significantly affected the purchasing intentions of online customers. Consumers seek for information across multiple websites at once, move to one site, then one page, and finally make a purchasing decision (Laudon and Traver, 2009). According to Liu and Guo (2008), customer service is as crucial to website quality. According to Wang et al. (2005), online retailers should offer customers added-value services such a customer feedback channel on their website (Yu and Wu, 2007), software downloads, e-form inquiries, order status tracking, user comments, and feedback. Customers may be affected by a website's appearance (Lim and Dubinsky, 2004), the diversity and usefulness of its product information, good customer service, an easily navigable website (Laudon

and Traver, 2009), the accuracy of its content, and its visual appeal (Koo et al., 2008). Broekhuizen and Huizingh (2009), online sellers should work to make their websites faster, more functional, and easier to use for their customers. They should also pay attention to their website designs to make them more user-friendly (Bigné-Alcaiz et al., 2008). Online merchants can leverage cutting-edge technology to enhance their websites and change how users perceive the online environment (Prasad and Aryasri, 2009). Customers frequently discover that purchasing from a website that offers ease helps them save money psychologically (Prasad and Aryasri, 2009). Customers who shop online have more opportunities to compare prices across websites and enjoy fun and entertainment while doing so (Prasad and Aryasri, 2009). Online retailers serve consumers by offering a wider choice of goods and services to e-commerce website (Lim and Dubinsky, 2004; Prasad and Aryasri, 2009). Wu et al. (2016) suggested that website designers work to increase their sites' accessibility, customizability, financial stability, and aesthetic appeal in particular, in order to maximize the success of their designs.

2.3 Security

Online shopping is associated with worries about security, privacy, and reliability (Rehman, 2019). On occasion, some online retailers provide cash-on-delivery options in addition to free goods shipping (Kumar, 2016). In order to draw and keep online clients, security warranties are essential (Nuryakin & Farida, 2016). The intention to buy is significantly influenced by prior online purchasing experiences (Chaudary et al., 2014; Salehi et al., 2011; Weisberg et al., 2011). Customers with greater experience make more sensible decisions compared to customers with less experience (Pappas, Pateli, Giannakos & Chrissikopoulos, 2014). According to several findings, perceived advantage is a crucial factor for customers to consider when choosing online merchants and may have a favorable impact on their decision to make an online purchase (Aldhmour & Sarayrah, 2016; Lim et al., 2016; Pantano & Viassone, 2015; Sheikh et al., 2015). Financial risk results from overspending on purchases or receiving insufficient value for the money (Roehl and Fesenmaier 1992). While the notion that a product would not function as well as anticipated or will not give the required advantages was referred to as performance risk or quality risk (Bo-chiuan, Su 2003). Consumers think about the risks involved in a transaction before engaging in it. These hazards might relate to security, finances, or privacy. Security risk, according to Chen et al. (2010), influences consumers' online buying intentions. Javadi et al. (2012) investigated factors influencing online shoppers' behavior, such as product risks, monetary risks, convenience risks, return policies, and attitudes about online purchasing. Lee and Huddleston (2010) contend that since consumers must expose their personal information when purchasing online, privacy risk is connected to the worry over privacy loss. Therefore, Chen et al. (2010) propose that privacy safeguards are required to allay online shoppers' privacy fears. Rehman and Ashfaq (2011) also investigated aspects affecting online purchasing behavior, such as social, psychological, emotional, and privacy concerns. In high risk situations, perceived usefulness will affect consumers' propensity to buy (Xie et al., 2011). According to More strategies that online stores can use to succeed include offering a money-back guarantee (Comegys., 2009), collaborating with other businesses to enhance distribution channels (Yu and Wu, 2007), being more flexible with prices and promotions, or providing a one-stop shopping service (Yu and Wu, 2007). When making an online purchase, they are also concerned about transaction security and data privacy (Constantinides, 2004). Some clients only use online channels to avoid in-person interactions with salespeople because they do not want to be misled and influenced by them (Goldsmith and Flynn, 2005; Parks, 2008). Customers are less likely to purchase clothing through

an online retailer (Goldsmith and Flynn, 2005) because they lack the opportunity to try on or inspect the actual item and risk disappointment if the information provided about the item does not live up to their expectations (Comegys et al., 2009). According to the Federal Trade Commission (2001), the exploitation of private customer data and the security of online transactions are grave concerns for 70% of US computer users. Customers appear to avoid online shopping due to concerns about security (Laudon and Traver, 2009). Many of the same cyber dangers, including phishing attacks, malware, data breaches, and other forms of cyber security threats via online commerce, are faced by consumers in Bangladesh (Sadab et al., 2020).

2.4 Time value

According to Soopramanien and Robertson (2007), convenience and time savings are the primary driving forces behind internet shopping. According to Chen et al. (2010), convenience refers to online shopping methods that save consumers' time and effort during the purchasing process. E-commerce, according to Schaupp and Bélanger (2005), has made it simpler to find merchants by reducing effort and time. Online purchasing is also incredibly convenient, makes price comparisons simple, gives consumers a limitless number of options, and makes it simple to obtain customer evaluations and ratings, among other time-saving advantages (Jukariya & Singhvi, 2018). Online shopping saves time, allows for purchases to be made from any location, and makes price comparison simple (Al-Debei et al. 2015; Hung et al. 2014; Raman 2019). As consumers prefer convenient alternatives to other time-consuming processes, where they can make the transactions fast and in the most comfortable way, using internet platforms, Kebah et al. (2019) assert that time saving is vital in all commercial operations. Time savings, availability, ease, reduced purchase anxiety, and joyful browsing are among benefits of online shopping (Al Karim 2013). The conventional ways of buying products and services at COVID-19 include visiting actual stores and marketplaces to select from a variety of commodities, which could take a lot of time (Salem and Nor 2020; Alkhunaizan and Ali 2022). This is not the case with online shopping. Time saving is a significant factor that influences online buyers, according to Baabdullah and Ansari (2020), and shoppers prefer online retailers to traditional ones because they save time, are more convenient, are open 24/7, and have better deals. Customers can shop online whenever they choose, unlike traditional stores, which are only open during business hours (Hofacker, 2001; Wang et al., 2005). Due to the time and money savings associated with online transactions, e-commerce has emerged as a significant player in the worldwide retail industry (Akter et al., 2022).

2.5 Accessibility to Internet

The internet has been described by Maignan and Lukas (1997) as a medium that makes it easier to use online products and services. Internet advertising, also referred to as cyber advertising (ads), is a sort of advertising in which companies or organizations promote their products or services using the Internet or another cutting-edge medium (Belch & Belch 2004). According to Lim et al. (2016), local online buying intent frequently correlates favorably with actual online purchasing behavior. According to Shih (2009), consumers mostly view the internet as a "Instrument of Convenience" since it makes purchasing easier overall by allowing customers to do it from the comfort of their own homes. Men and women use the internet equally, however more men than women shop online and buy things online (Rodgers and Harris, 2003). In their study, Sultan and Henrichs (2000) came to the conclusion that household size, income, and innovativeness were all positively correlated with consumers' propensity and inclination to adopt the

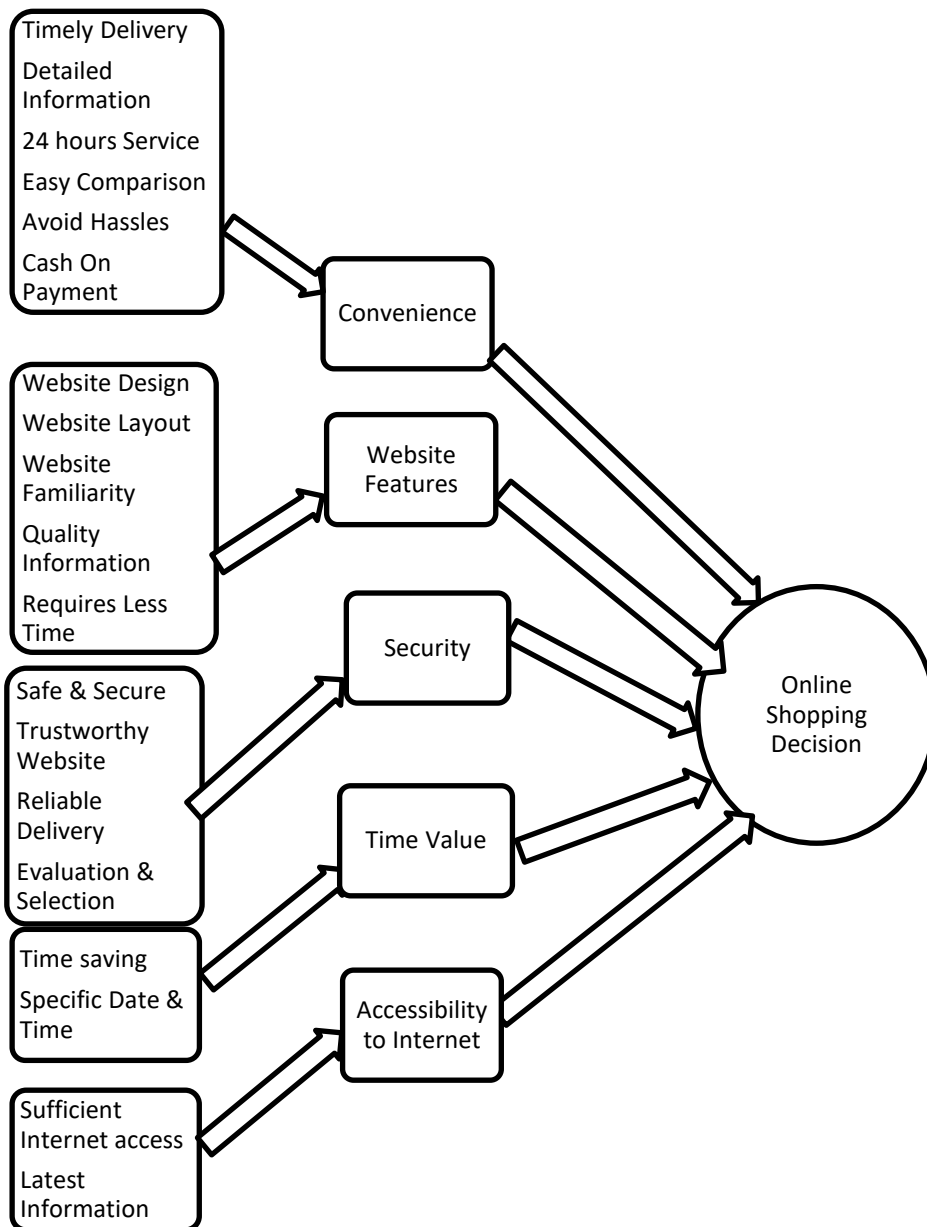
Internet as their preferred method of buying. People who are uncomfortable using computers will probably shop at a bargain store, a modern store, or a conventional store (Monuwe, 2004). One factor influencing consumers' desire to make online purchases is the internet's convenience (Wang et al., 2005). There are many studies on online buying, but the most of them come from the perspective of developed countries. Worldwide, there is still a significant research gap between developed and underdeveloped nations. In their study, **Dewan and Kraemer** (2000) highlight how this research gap prevents the generalization of research findings from the contexts of rich countries to those of developing countries. Therefore, the results produced in rich countries cannot be immediately applied to poor countries. Despite the tremendous growth of internet shopping in Bangladesh over the past couple years, adequate research has not been done to ascertain the factors that motivate people to buy things online. Previous research on online shopping was primarily conducted in developed nations like Taiwan (Liao et al., 2013), South Korea (Kim & Song, 2010; Seo, Kun & Dae, 2013), and Spain (Enrique, Carla, Joaquin, & Silvia, 2008; Hernandez et al., 2011; Jose, Silvia, Carla & Joaquin, 2013), while only a small portion was done in developing nations like China (He et al. This is thus because, in comparison to industrialized nations, developing nations are still in the infancy of information technology (Hana, Mike, and Parvaneh, 2012). Aghdaie et al. (2011), Hernandez et al. (2011), and Ndubisi & Jantan (2003) conducted earlier studies on the relationship between perceived factors and customer behaviour. Aghdaie et al. (2011) suggested that perceived factors do not have a substantial impact on internet purchasing behavior in Iran, contrary to Hernandez et al. (2011) who found that perceived factors have a significant impact on online shopping behavior in Spain. It can be because respondents from developed and developing nations have different perspectives on the factors they believe impact how they shop online. The key factors influencing purchasing decisions in industrialized countries are concerns about cost, quality, durability, and other product-related factors, albeit these factors may differ in underdeveloped countries (Ahmed, 2012).

3.0 Development of the study framework

The study framework has been developed by literature review as noted in observed variable.

Observe
Variable

Factors/
Construct



Source: Field Survey

3.1 Concepts & Definitions of Theoretical Framework

3.1.1 Convenience

1. *Timely Delivery*: Users get on time delivery by shopping online.
2. *Detailed Information*: Detail information is available while shopping online.
3. *24 hours Service*: Users can buy the products anytime 24 hours a day while shopping online.
4. *Easy Comparison*: It is easy to choose and make comparison with other products while shopping online.
5. *Avoid Hassles*: Internet helps Users avoid hassles of shopping in stores.
6. *Cash on Payment*: Cash on Delivery is a better way to pay while shopping on the Internet.

3.1.2 Website Features

1. *Website Design*: The website design helps Users in searching the products easily.
2. *Website Layout*: The website layout helps Users in searching and selecting the right product while shopping online.
3. *Website Familiarity*: Users believe that familiarity with the website before making actual purchase reduce the risk of shopping online.
4. *Quality Information*: Users prefer to buy from website that provides with quality of information.
5. *Requires Less Time*: Users feel that it takes less time in evaluating and selecting a product while shopping online.

3.1.3 Security

1. *Safe & Secure*: Users feel safe and secure while shopping online.
2. *Trustworthy Website*: Users like to shop online from a trustworthy website.
3. *Reliable Delivery*: Users trust the delivery process of the shopping websites.
4. *Evaluation & Selection*: It is important for Users to touch and feel certain products before Users purchase them. So Users cannot buy them online.

3.1.4 Time value

1. *Specific Date & Time*: Online shopping provides Users with the opportunity to get the products delivered on specific date and time anywhere as required.
2. *Time Saving*: Online shopping saves time over in-store shopping.

3.1.5 Accessibility to Internet

1. *Sufficient Internet access*: Users have sufficient internet accessibility to shop online.
2. *Latest Information*: Users can get the latest information from the Internet regarding different products/services that is not available in the market.

4.0 OBJECTIVE OF THE STUDY

4.1 Broad Objective:

This research paper's major goal is to gain useful knowledge on how to create a research paper on "Factors influencing people's behavior and perception about online shopping: A study in the context of COVID-19 pandemic in Bangladesh"

4.2 The Specific Objective:

The focus of this study will be on a few extra distinct goals. Therefore, the purpose of this study is to:

1. Identify characteristics influencing consumer purchasing habits when shopping online.
2. Identify the different product categories and how frequently they shop online.
3. A comparison of the factors that affect online buying decisions and patterns of relationships between them.
4. Techniques that must be used to establish a profitable internet retail enterprise.

5.0 RESEARCH HYPOTHESES

The following hypotheses have been created based on a review of the literature:

- H1: Perception of online shoppers is independent of shoppers Age and Gender
- H2: Perception of online shoppers is independent of the education and Gender
- H3: Perception of online shoppers is independent of the Income and Gender
- H4: There is no relationship between Web Site Features& frequency of Purchase
- H5: There is no relationship between Gender & Frequency of Purchase
- H6: There is no relationship between Gender & Types of Product Purchase
- H7: There is no relationship between Income & Frequency of Purchase
- H8: There is no relationship between Income & Frequency of Purchase
- H9: There is no relationship between Income & Average Spending
- H10: There is no relationship between Safety & Security with Frequency of Purchase

6.0 METHODOLOGY OF THE STUDY

6.1 Research Design

Descriptive research is used in this case to describe customer attitudes on online buying in order to paint a picture of the elements influencing consumers to shop online. Both quantitative and qualitative research methodologies have typically been employed. When the same phenomenon is being studied using both qualitative and quantitative data collecting and analysis techniques, methodological triangulation is advised (Thurmond, 2001). Here, the quantitative method of study is preferred because it is a precise approach. Time is an important consideration when choosing a research approach (Creswell, 1994). Because it is feasible to predict the time schedule for quantitative research, it can be completed more quickly than qualitative research (Saunders et al., 2000). The level of association is investigated using a quantitative research strategy since this approach uses methodical and sophisticated procedures to test, prove, and validate hypotheses (Glaser & Strauses, 1967). First, common components and their corresponding observable variables are identified using specific qualitative research techniques such secondary data analysis, literature reviews, and exploratory research designs. When there are few or no prior studies on a research problem, an exploratory design is used to learn more and become more comfortable with the issue in preparation for future exploration (Eugene & M Christine E. Lynn, 2015). Later, a study is conducted utilizing a quantitative research approach to determine the sorts of products, frequency of purchases, and pattern of interrelationship structure among the factors. Regression analysis, correlation, and descriptive statistics are used to carry it out.

6.2 Sampling Design

To gather samples from 150 respondents, stratified sampling (also known as probabilistic sampling) is utilized. Respondents in Dhaka City, Bangladesh, were contacted for their comments after email invitations were made to invite respondents online. The query has both an open-ended and a closed-ended component.

6.3 Data Collection

The primary data was gathered via a survey questionnaire. A survey can record the respondent's circumstances, go further with follow-up inquiries, and glean extra information with open-ended questions (Wheatley, 1973). Several reputable journals, online resources, other secondary sources, and

well-established publications. Every stage of the fieldwork was carefully planned in order to guarantee the accuracy of the data.

6.4 Survey Administration

The survey consisted of a few general inquiries and nineteen statements on a Likert Scale (1–5) to handle ordinal level data that examined responses for several factors, including frequency of purchase, payment methods, preferred items, average spending, name of websites utilized, etc.

Serial No.	Objective	Methodology
1	Determine factors of consumer buying behaviors affecting online shopping	Field Survey, Literature Review , exploratory study
2	Identifying types of products and frequency of purchase on online shopping	Descriptive Statistics
3	A comparative analysis and patterns of relationship between the factors that influence online shopping decision	Regression analysis
4	To validate Research hypotheses	Correlation Analysis

Table I: Research objective and methodological issues

Source: Field Survey

7.0 ANALYSIS AND DISCUSSION

7.1 Effect of Gender & Age:

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.139 ^a	4	.000
Likelihood Ratio	33.374	4	.000
Linear-by-Linear Association	.087	1	.769
N of Valid Cases	150		

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.139 ^a	4	.000
Likelihood Ratio	33.374	4	.000
Linear-by-Linear Association	.087	1	.769
a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .98.			

H1: Perception of online shoppers is independent of shoppers Age and Gender

To test whether the age & gender have significant impact on internet usage for online shopping, cross tabulation & chi-square test is conducted.

Age * Gender Cross Tabulation				
Count				
	Age	Gender		Total
		Male	Female	
	15-20 years	3	4	7
	20-25 years	24	19	43
	25-30 years	38	21	59
	30-35 years	13	15	28
	above 35 years	7	6	13
Total		85	65	150

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 30.139, As the P-Value (Asymp. Sig 2 sided) is found to be 0.000. Hence hypothesis is rejected at 5% level of significance, so the perception of on-line shopping is dependent to Age & Gender.

7.2 Effect of Education & Gender:

H2: Perception of online shoppers is independent of the education and Gender

To test whether the educational qualification & gender have significant impact on internet usage for online shopping cross tabulation and chi-square test is conducted.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.440 ^a	3	.038
Likelihood Ratio	8.345	3	.039
Linear-by-Linear Association	.179	1	.672
N of Valid Cases	150		
a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .33.			
Education * Gender Cross Tabulation			
Education	Gender		Total
	Male	Female	
Below HSC	6	9	15
Under Graduate	46	28	74
Graduate	30	25	55
PhD	2	4	6
Total	84	66	150

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 8.40, As the P-Value (Asymp. Sig 2 sided) is found to be 0.038. Hence hypothesis is rejected at 5% level of significance, so the perception of on-line shopping is dependent to Gender & Education.

7.3 Effect of Income & Gender:

H3: Perception of online shoppers is independent of the Income and Gender

To see the impact of monthly income & gender on online shopping, cross tabulation & Chi-Square test is conducted.

Monthly Income * Gender Cross Tabulation				
Monthly Income		Gender		Total
		Male	Female	
	Below Tk 10000	11	27	38
	Tk 10000-20000	30	15	45
	Tk 20000-30000	12	8	20
	Tk above 30000	35	12	47
Total		88	62	150

Chi-Square Tests			
	Value	df	Asym p. Sig. (2-sided)
Pearson Chi-Square	46.421 ^a	3	.000
Likelihood Ratio	54.097	3	.000
Linear-by-Linear Association	25.523	1	.000
N of Valid Cases	150		
a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.31.			

Source: Field Survey

Explanation: Based on calculation, the findings are as follows: The analysis reveals that the calculated value is 46.421, As the P-Value (Asymp. Sig 2 sided) is found to be 0.00. Hence hypothesis is rejected at 5% level of significance, so the perception of on-line shopping is dependent to Monthly Income & Gender. Based on Monthly income & Gender the perception will vary.

7.4 Website Features vs. Frequency of Purchase:

H4: There is no relationship between Web Site Features & frequency of Purchase

To test above hypothesis the cross tabulation & Chi-Square test have been conducted as follows:

Website Features * Frequency of Purchase Cross Tabulation						
Website Features		Frequency of Purchase				Total
		Once a Month	2-3 Times a Month	Once in 3 Month	Once in 6 Month	
	Strongly Disagree	2	0	0	0	2
	Disagree	3	0	0	0	3
	Moderately	26	12	16	14	68
	Agree	15	16	13	16	60
	Strongly Agree	7	0	5	5	17
Total		53	28	34	35	150

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.884 ^a	12	.455
Likelihood Ratio	13.149	12	.358
Linear-by-Linear Association	2.167	1	.141
N of Valid Cases	150		
<i>a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .15.</i>			

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 11.884, As the P-Value (Asymp. Sig 2 sided) is found to be 0.45, Hence hypothesis is not rejected at 5% level of significance, so the perception of on-line shopping is independent to website features & Frequency of Purchase. So no relationship exists between website features & frequency of purchase. This finding is quite contradictory with previous research conducted in the developed countries. The reason might be that our people are not so much aware of the website features in comparison to other developed countries. Where develop

countries people perceptions are affected by website features while shopping online where in our case it is not applicable.

7.5 Effect of Gender on Frequency of Online Purchase:

H5: There is no relationship between Gender & Frequency of Purchase

Here the relevant cross tabulation & Chi-Square test are as follows:

Gender * Frequency of Purchase Cross Tabulation						
Gender		Frequency of Purchase				Total
		once a month	2-3 times a month	once in 3 month	once in 6 month	
	Male	28	19	17	21	85
	Female	22	13	17	13	65
Total		50	32	34	34	150

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.287 ^a	3	.232
Likelihood Ratio	4.577	3	.206
Linear-by-Linear Association	.494	1	.482
N of Valid Cases	150		

(a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 2.62.)

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 4.287, As the P-Value (Asymp. Sig 2 sided) is found to be 0.232, Hence hypothesis is not rejected at 5% level of significance. So there is no relationship between Gender & Frequency of Purchase.

7.6 Gender & Types of Product Purchase:

H6: There is no relationship between Gender & Types of Product Purchase

Gender * Types of Product Purchase Cross Tabulation											
Gender		Types of Product Purchase									Total
		Food and beverages	Apparels	Electronic product	Books	Gift	Ticket	Car or hotel rental	Pharmaceutical product	Other	
	Male	9	8	25	8	9	6	7	6	7	85
	Female	17	7	8	6	5	5	5	7	5	65
Total		26	15	33	14	14	11	12	13	12	150

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.199 ^a	8	.001
Likelihood Ratio	28.779	8	.000
Linear-by-Linear Association	6.036	1	.014
N of Valid Cases	150		

a. 14 cells (77.8%) have expected count less than 5. The minimum expected count is .33. **Source:** Field Survey

Explanation: The analysis reveals that the calculated value is 25.199, As the P-Value (Asymp. Sig 2 sided) is found to be 0.001, Hence hypothesis is rejected at 5% level of significance. So there is significant relationship between Gender & Types of Product Purchase. In all items of product, there is similar relationship between male & female significantly except in electronic product & food items. According to the cross table man like to purchase more electronic product (EP) in comparison to women & women like to take more food and beverage (F&B) than man to purchase in the online.

7.7 Monthly Income & Frequency of Purchase:

H7: There is no relationship between Income & Frequency of Purchase Here the result of Chi-Square test is as follows:

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	37.694 ^a	9	.000

Likelihood Ratio	39.320	9	.000
Linear-by-Linear Association	.524	1	.469
N of Valid Cases	150		
a. 13 cells (81.3%) have expected count less than 5. The minimum expected count is .58. Source: Field Survey			

Explanation: The analysis reveals that the calculated value is 37.694, As the P-Value (Asymp. Sig 2 sided) is found to be 0.00, Hence hypothesis is rejected at 5% level of significance. So there is significant relationship between income & frequency of purchase. Here the result is as usual as the higher the income the higher the consumption & purchase.

7.8 Gender & Average Spending on Online Shopping:

H8: There is no relationship between Income & Frequency of Purchase

Here the result of Chi-Square test is as follows:

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.212 ^a	4	.000
Likelihood Ratio	24.313	4	.000
Linear-by-Linear Association	6.257	1	.012
N of Valid Cases	150		
a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .33.			

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 22.212, As the P-Value (Asymp. Sig 2 sided) is found to be 0.00, Hence hypothesis is rejected at 5% level of significance. So there is significant relationship between gender & average spending on online shopping. Here from the cross tabulation (Appendix) we see male average spending is much higher than female.

7.9 Income & Average Spending on Online Shopping

H9: There is no relationship between Income & Average Spending Here the result of Chi-Square test is as follows:

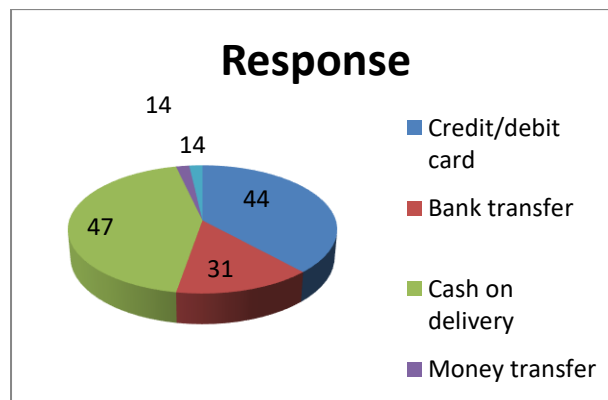
Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	60.512 ^a	12	.000
Likelihood Ratio	56.770	12	.000
Linear-by-Linear Association	18.441	1	.000
N of Valid Cases	150		

a. 17 cells (85.0%) have expected count less than 5. The minimum expected count is .22.

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 60.512, As the P-Value (Asymp. Sig 2 sided) is found to be 0.00, Hence hypothesis is rejected at 5% level of significance. So there is significant relationship between income & average spending on online shopping.

7.10 Mode of Payment:



	Frequency	Percent	Valid Percent	Cumulative Percent
Credit/debit card	44	29.3	29.33	29.33
Bank transfer	31	20.67	20.67	49.97
Cash on delivery	47	31.33	31.33	81.30

Money transfer	14	9.33	9.33	90.63
Other method	14	9.33	9.33	100.0
Total	150	100.0	100.0	

Figure: Mode of Online Shopping payment

Source: Field Survey

Explanation: Here in the table we see the mode of payment online purchasers prefer is Credit Card payment & payment on delivery. Here an important factor we see that cash on delivery is more preferable than credit card payment & so on. The reason is that people are in fear of about the security of payment. So they are offering cash on delivery which 43.6% think so. The results are in the following table along with a pie chart as follows:

7.11 Safety & Security and Frequency of Purchase

H10: There is no relationship between Safety & Security with Frequency of Purchase

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.964 ^a	12	.015
Likelihood Ratio	22.644	12	.031
Linear-by-Linear Association	1.455	1	.228
N of Valid Cases	150		

a. 17 cells (85.0%) have expected count less than 5. The minimum expected count is .29.

Source: Field Survey

Explanation: The analysis reveals that the calculated value is 24.964, As the P-Value (Asymp. Sig 2 sided) is found to be 0.015, Hence hypothesis is rejected at 5% level of significance. So there is significant relationship exist between Safety & Security with Frequency of Purchase.

7.12 Analysis of Five Factors

In this section discussion will be made based on the 19 questions which are in Likert. The question in Likert scales represents five broad areas by which online shopping is influenced. The areas are as follows:

- ⊕ Convenience
- ⊕ Website features
- ⊕ Security

- ⊕ Time Value
- ⊕ Accessibility of Internet

The Detail Results are as Follows:

Table II: Result of Five broad areas:

		Strongly Agree	Agree	Moderately	Disagree	Strongly Disagree
	<u>Convenience</u>	%	%	%	%	%
1	I get on time delivery by shopping online	16%	60%	20%	2%	2%
2	Detail information is available while shopping online	20%	53%	15%	11%	2%
3	I can buy the products anytime 24 hours a day while shopping online	67%	16%	7%	5%	4%
4	It is easy to choose and make comparison with other products while shopping online	24%	42%	20%	13%	2%
5	Internet helps me avoid hassles of shopping in stores.	22%	62%	5%	7%	4%
6	Cash on Delivery is a better way to pay while shopping on the Internet	65%	24%	5%	4%	2%
	<u>Website Features</u>					
7	The website design helps me in searching the products easily	25%	47%	16%	9%	2%
8	The website layout helps me in searching and selecting the right product while shopping online	13%	69%	11%	5%	2%
9	I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	24%	56%	11%	7%	2%
10	I prefer to buy from website that provides me with quality of information	29%	60%	5%	4%	2%
11	I feel that it takes less time in evaluating and selecting a product while shopping online	24%	45%	20%	7%	4%
	<u>Security</u>					
12	I feel safe and secure while shopping online	4%	27%	5%	35%	29%
13	I like to shop online from a trustworthy website	56%	33%	5%	2%	4%
14	I trust the delivery process of the shopping websites.	20%	38%	5%	16%	20%

1 5	It is important for me to touch and feel certain products before I purchase them. So I cannot buy them online	42%	35%	18%	4%	2%
<u>Time Value</u>						
1 6	Online shopping provides me with the opportunity to get the products delivered on specific date and time anywhere as required.	27%	49%	16%	5%	2%
1 7	Online shopping saves time over in-store shopping.	16%	62%	15%	5%	2%
<u>Accessibility to Internet</u>						
1 8	I have sufficient internet accessibility to shop online	35%	56%	4%	4%	2%
1 9	I can get the latest information from the Internet regarding different products/services that is not available in the market.	22%	60%	9%	5%	4%

Source: Field Survey

The above table shows that five factor such as Convenience, Website Features, Security, Time value & Accessibility to internet has a significant effect on the online shopper decision.

7.13 Comparative analysis of five factors

In the comparative analysis of five factors the averages of each factor have been taken by their corresponding modules, for instance “Convenience” as one of the five factors contains six modules, average of six modules under convenience have been taken and compare with other factors averages to see which factor is relatively more attractive.

Table III: Average result of above five factors:

<i>Factors</i>	Strongly Agree	Agree	Moderately	Disagree	Strongly Disagree
	Average %	Average %	Average %	Average %	Average %
Convenience	36%	43%	12%	7%	2%
Website Features	23%	46%	18%	12%	2%
Security	30%	33%	9%	14%	14%
Time Value	22%	55%	16%	5%	1%
Accessibility to Internet	29%	49%	12%	7%	3%

Source: Field Survey

By comparing above result in term of strongly agreement with the statements then the convenience gets higher priority than security & then accessibility to internet. If it is consider in term of only agree with the statements then time value& accessibility to internet gets priority to the customer. But any factor can not be denied because all of those factors are important determinant of customer perception.

7.14 The patterns in which factors are influencing the online shopping decision

Table IV: Result of multiple regression analysis

<i>Regression Statistics</i>								
Multiple R	0.95							
R Square	0.84							
Adjusted R Square	0.72							
Standard Error	0.17							
Observations	150							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	3	3.837	1.279	2.002	0.116			
Residual	146	93.263	0.639					
Total	149	97.099						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	2.433	0.405	4.459	0.000	1.007	2.609	1.007	2.609
Convenience	0.762	0.134	0.461	0.003	-0.203	0.326	-0.203	0.326
Web Features	0.891	0.136	-1.407	0.002	-0.459	0.077	-0.459	0.077
Security	0.779	0.087	2.055	0.017	0.007	0.351	0.007	0.351
Time Value	0.882	0.124	2.035	0.002	0.012	0.421	0.524	.325
Accessibility to internet	.895	.067	2.032	0.001	.006	0.345	0.005	0.425

Source: Field Survey

Explanation: The results of various regression models are displayed in the above table, together with information about the factors that affect consumers' decisions to shop online. The decision to shop online is the dependent variable in this model, and it is influenced by the independent variables convenience, website features, security, time value, and internet accessibility. The high level of relevance of each independent variable with the dependent variable is indicated by the p value in this case. If the p value in this case is smaller than .05, there is at least a 95% likelihood that the independent and dependent variables actually do have a relationship. $R^2 = .84$ indicates that the factors or model account for 84% of variations in the action of online shopping decisions.

8. FINDINGS

The results indicate that ease, website features, time value, security, and internet accessibility are the most important and alluring elements in online purchasing decisions. While purchasing online, security issues are especially crucial in this case. People in our nation are less familiar with website features than

people in industrialized nations. Age, gender, income, and education are some of the various demographic aspects that influence online purchasing behavior. due to the close relationship between these criteria and online buying decisions. Age and gender, gender and education, monthly income and gender all influence whether or not someone chooses to shop online. The perception of online purchasing is independent of website features and purchase frequency. Therefore, there is no connection between website features and purchasing frequency. There is no connection between gender and purchasing frequency. Income and frequency of purchases, as well as gender and the categories of products bought, are both significantly correlated. With the exception of technological products and food items, there is a similar association between men and women across all product categories. Males spend more on average than females do. Gender and average spending, wealth and average spending, and safety and security with frequency of purchase all have a strong association. Credit card payments are less preferred than cash on delivery. People's concerns over payment security are the cause of this. Low pricing, a discount, customer reviews, the quality of the goods and the information are all discovered to be significant considerations. Food and drink, fashion, electronics, books, gifts, tickets, vehicle and hotel rentals, and medicinal products are among the most popular categories of products that may be bought online. Here, food and drink, fashion, and technology devices are the three categories with the largest internet sales. In comparison to women, men prefer to buy more electrical products, and women prefer to order food and beverages online. A total of 50 respondents made a single purchase per month, 34 made a single purchase every three to six months, and 32 made two to three purchases per month. When comparing the variables based on how strongly they support the propositions, convenience will take precedence over security and then internet accessibility. If simply agreement with the statements is taken into account, the consumer will prioritize time value and internet accessibility. But since each of these aspects is a significant influencer of customer impression, no factor can be ignored. The regression model shows that there is a strong correlation between each independent variable and each dependent variable in the case of patterns of relationship. If the p value in this case is smaller than .05, there is at least a 95% likelihood that the independent and dependent variables actually do have a relationship.

9. IMPLICATIONS OF THE STUDY

In order to identify the effects of online purchasing and create a framework for policy, this study paper will be highly beneficial to the retailer, online shoppers, and the government. In order for online retailers to develop their strategies to serve Bangladeshi online customers, this study will first provide them with a clear and comprehensive image of the industry as well as assistance in understanding the unique elements that drive people to shop online. Online shoppers will be extremely cautious about their services, including their privacy policies, terms and conditions, guarantee, and post-sale services, among others. In order to boost the socioeconomic, educational, and cultural development of the nation, the government will be aware of this commercial sector and implement online purchasing policies.

10.0 RECOMMENDATION

The following suggestions are made to enhance online commerce in Bangladesh based on the aforementioned analysis. To increase online customer traffic, improve customer contact and communication, conduct low-cost consumer research, offer individualized online products and services, guide customers in making purchasing decisions, and encourage broad and in-depth service individuation. For instance, a website will suggest further popular books to users based on their prior

purchasing behavior. To convert consumers from "Brower buyers" to "Real buyers," perceived dangers must be decreased and online shopping reliability must be raised. A pricing guarantee, a free sample, a return guarantee, a third-party check, and word-of-mouth are possible ways to lower the perceived risks for consumers and boost website visibility and reputation. so that more people are drawn to the convenience of internet buying. Online selling companies or organizations are required to ensure strict security and secrecy. Customers' demands must come first while developing a website. The websites will have a FAQ section that will enable users to find the additional information they require. The providers of online services must guarantee commitment and website security for online purchases. Here, marketers must understand how the internet marketing environment impacts how customers perceive and form relationships. Online vendors and business groups are required to provide comprehensive information about the goods and services. Since a product cannot be touched while being purchased online, the quality of the goods must be guaranteed. The merchant must guarantee on-time delivery because many online shoppers complain about delayed product delivery. Give customers the option to return items if they don't fulfill their expectations. Positive returns experiences encourage recurring business and customer referrals for the company. Consumer-safety is a hallmark of positive returns experiences, while negative returns experiences draw attention to difficulties and additional costs. According to the report, customers prefer to buy from and favor websites that are recognizable to them. Building your brand is therefore essential to expanding your clientele. Additionally, online retailers must concentrate on making their website's features customer-focused.

11.0 FUTURE RESEARCH

This study was carried out in Bangladesh's Dhaka City region. The sample size is also small because only 150 internet shoppers were included in the study. A larger sample size and data from all Bangladeshi cities are ideal for evaluating Bangladeshi consumers' impressions of internet purchasing. To confirm the results of the current study, next research must target a wider cross section of Internet users and online shoppers as well as more varied random samples. Additionally, a behavioral model could be applied here. Future research should use a structural equation modeling technique to investigate the causal connections between variables and how consumers see overall online buying. Future studies should also look at business-to-business transactions in the context of cross-national and cross-cultural disparities.

12.0 CONCLUSION

This study paper's main goal is to identify the variables affecting consumers' decisions to make purchases online the context of COVID-19 pandemic in Bangladesh. Marketing professionals now face a difficulty in comprehending customers' needs for internet shopping. Understanding customer attitudes toward online buying in particular and improving the variables that motivate people to shop online can provide marketers a competitive advantage over their rivals. Therefore, the main focus of this study has been on the elements that make internet shopping in Dhaka City the most appealing. Retailers must develop their strategies to appeal to online buyers in Bangladesh by understanding the special conditions needed to shop online. To understand the relationship between demographic aspects and online purchasing decisions, online retailers must also consider the demographic characteristics of Bangladeshi online buyers, such as gender, age, income, and level of education. The survey finds that website features, ease, time value, security, and internet accessibility are the most compelling and influential

factors. The most often purchased items are electronics, food, and clothing. Security of payments and information is very important here. Finally, it was discovered through the analysis of additional remarks made by respondents that other crucial considerations in online buying decisions include low price, discount, feedback from cherished customers, and product and information quality.

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