








“Examining university students’ behaviors towards online shopping: An empirical investigation in an emerging market”

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EXAMINING UNIVERSITY STUDENTS' BEHAVIORS TOWARDS ONLINE SHOPPING: AN EMPIRICAL INVESTIGATION IN AN EMERGING MARKET

Abstract

The paper strives to investigate the influential factors that might significantly affect consumers' intention to shop from online websites. On this premise, this paper aims to examine the impact of perceived trust (PT), convenience (CONV), perceived website quality (PWQ), and subjective norm (SN) on individuals' intention towards online shopping (ITOS). The paper proposed a study framework based on previous relevant literature. The study has drawn samples from private university students of Bangladesh. A quantitative research approach was adopted, followed by a survey method. Only undergraduate and postgraduate students of two Bangladeshi universities were considered as respondents as it is believed that they were the primary online shoppers in Bangladesh perspective. The sample size in this paper is 339, which was deemed adequate to run regression analysis. SPSS software has been utilized to conduct correlation and regression analysis. The convenience sampling method was applied in the study as the population is not known. This paper applied a 95% confidence interval to accept the hypotheses. Correlation results confirm that all independent variables correlated with ITOS. The findings of the paper report that PT, CONV, PWQ, and SN have a significant impact on students' intention towards online shopping (ITOS). Henceforth, the online business managers can utilize the findings of this paper to understand the young consumer behaviors and develop a solid and effective online marketing plan for sustainable business performance.

Keywords online retailers, university students, Bangladesh, online shopping

JEL Classification M20, M31

INTRODUCTION

Integrating the internet of things (IoT) into business processes has introduced some novel pathways to reach out to the target customers smoothly and efficiently (Caputo et al., 2019). At the same time, business firms are putting more resources into ensuring and establishing an online presence of their business product portfolios on internet-driven electronic platforms. Currently, online shopping has captured much interest among buyers in this internet-driven economy (Tolstoy et al., 2021). The recent growth and popularity of online shopping offer customers an array of multiple chances to compare the prices, quality, and overall characteristics of their desired products or services with other brands to help them make sensible purchase decisions (Tankovic & Benazic, 2018). With the help of internet technology, customers can purchase products or services from many different online websites worldwide. Online shopping has been offering several effortless benefits to customers over the traditional shopping medium (Chetioui et al., 2021).



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In the traditional shopping model, customers need to visit the shopping centers for purchasing. In contrast, online shopping enables customers to buy their desired products or services at any moment based on their convenience (Liu et al., 2012). Moreover, online shopping offers general customers a time-saving and cost-saving shopping experience as general people can purchase from online platforms by visiting the websites of the given products or services. Also, general consumers can quickly and instantly gather necessary information about the quality of the given product or service by searching online (Akroush & Al-Debei, 2015).

In Bangladesh, electronic commerce adoption and online shopping have gradually increased over time. The country has experienced an increasing rate of internet penetration across the business and service sectors, and smartphone users have also been growing in rural and urban regions. The emergence of information technology has had a revolutionary and transformational impact on every business sector in Bangladesh. During this Covid-19 pandemic, online shopping has received unprecedented growth; in the last two years, internet usage and online shopping have increased remarkably among the local consumers in Bangladesh. Although online shopping has been at a very early stage in Bangladesh, still this platform is viewed as a significant business channel to accelerate and flourish the business operational activities across the country. It has been observed that the number of online websites of various goods and services has been growing at an increasing rate in Bangladesh. It is also assumed that more and more customers will be interested in shopping online day by day. As online shopping has been at a primary stage in Bangladesh, it is essential to understand what factors might influence Bangladeshi consumers' behavioral intention towards online shopping.

1. LITERATURE REVIEW

Online shopping has become a potential model for buying and selling goods and services worldwide (Tzeng et al., 2021). Also, the researchers have shifted their attention to the various aspects of online shopping (Tandon, 2021). To date, several studies have been conducted to measure the consumers' behavioral actions towards an online purchase in various contexts (Melović et al., 2021). However, very few studies have focused on consumer behaviors in emerging developing countries like Bangladesh. Therefore, the current paper has considered the impact of perceived trust (PT), convenience (CONV), perceived website quality (PWQ), and subjective norm (SN) to examine the Bangladeshi university students' intention to buy products from the online retail shop.

Perceived Trust (PT): Trust is recognized as an indispensable factor when choosing to buy goods and services from an online platform (Bahl & Kesharwani, 2020). Perceived trust (PT) is defined as a critical factor regarding the online purchase situation that generates faith and confidence among the customers to buy online goods and services as per the given advertisement of online sellers (Pushpakumara, 2020). Also, it re-

fers to an intrinsic factor that provides the level of confidence to customers based on online advertisement, which includes the certainty of price, product, quality, and quantity of product (Demir et al., 2019). Furthermore, PT indicates the concern and awareness of prospective customers in the context of online shopping, which usually optimizes customers' buying intentions (Hajli et al., 2017). However, it is essential to consolidate faith and confidence-related outcomes of online transition like dependability, kindness, honesty, ability, predictability, and honesty on online trust (Kim & Peterson, 2017). Trust perception is a major influencing factor for the consumers to form online purchase intentions by upgrading the level of belief among the online customers to start online shopping (Oliveira et al., 2017).

The interaction and connectivity between online-based business firms and online customers rely on perceived trust. Customers' switching intention tends to be connected with a sufficient level of personal trust (Farah et al., 2018). PT has been proved to be a crucial indicator to establish a robust connection between the company and the customer (Kumar et al., 2016). Bauman and Bachmann (2017) affirm that the most crucial component of online business strategy is develop-

ing trust that helps create positive word of mouth and close business relationships. It has also been reported that perceived trust has been a significant factor that directly impacts online purchase intentions of customers (Gibreel et al., 2018).

Convenience of online shopping (CONV): In general terms, convenience refers to sorting the goods and services to the customers in such a way that significantly reduces the queue time and purchasing effort during the transaction. The convenience of online shopping is considered the most significant factor for both online consumers and shoppers, which generally enhances the intention of consumers to buy online products or services (Raman, 2014). Online convenience refers to the state of saving time, reasonable prices, and ease shopping facilities from anywhere around the world as per the comfort of the buyers (Hung et al., 2014). Online convenience indicates the prompt and trouble-free services to customers to access the online websites twenty-four hours a day and seven days a week from any place to buy any product or service from online retail shops (Clemes et al., 2014). It was previously revealed that online shopping convenience is one of the crucial factors underlying customer preference to adopt online transactions (Beauchamp & Ponder, 2010). Usman and Kumar (2021) confirm that online convenience has been found to play a pivotal role in influencing the online shopping behaviors of customers. Anesbury et al. (2016) also affirm that the reduced traveling and waiting time in the long shopping queues is the convenience factor that significantly impacts the customer's intention to buy a product from online shops.

Perceived website quality (PWQ): A website is defined as a communication channel between customers and company which includes necessary information about the company's products and services (Kleinlercher et al., 2018), and a company's website has a significant impact on effectively facilitating the online shopping process (Di Fatta et al., 2016). Perceived website quality refers to the overall performance and quality of an online shopping website that measures the degree of smoothness, reliability, simplicity, and design quality of the given website (Al-Debei et al., 2015). Petter et al. (2008) stated that website quality indicates the typical characteristics of

an information system designed by using web technologies to manage online shopping. PWQ is considered the desirable information about online shopping websites through which a consumer perceives that the given features of the website would meet his/her needs and requirements (Hsiao et al., 2010). PWQ refers to the ease of accessing the site, ease of navigation, effortless interactivity, and responsiveness (Aladwani, 2006). Basically, website functional quality includes all the relevant information about online goods and services that helps develop intention among the customers to buy an online product. Liao et al. (2006) and Bai et al. (2008) validated that a higher level of website quality is more likely to generate a higher perception level among consumers about online shopping performance and processes. Furthermore, it is also documented that the PWQ has a strong association with consumers' trust, which would notably impact online shoppers' online shopping behavior (Hsiao et al., 2010).

Subjective norm (SN): The notion of "subjective norm" (SN) is defined as the individual's perception where the people think that what they should perform or refrain from doing a specific behavior (Fong & Wong, 2015). Subjective norms or social influence can be viewed as opinions of others that are related to a tendency to conduct an intentional and well-directed behavior (Sanchez-Prieto et al., 2017). SN is considered the change in feelings, thoughts, attitudes, or behaviors that generally occur because of interactions with others in society (Amblee & Bui, 2011). Henceforth, the actions of an individual are determined by those who are important to him/her and who can create social pressure to carry out a particular behavior to buy an online product (Utami, 2017). Butcher et al. (2002) claim that the subjective norm (SN) has a positive and significant impact on consumers' online purchase intention. Kulviwat et al. (2009) also found that SN positively connects customers' attitudes towards online purchase intention to buy a product or service.

Therefore, taking into account the literature review, the objective of this study is to examine the impact of perceived trust, convenience of online shopping, perceived website quality, and subjective norm on intention towards online shopping.

2. AIM AND HYPOTHESES

The paper aims to identify the influential factors that would significantly impact the university students' behavioral intention towards online shopping (ITOS) in Bangladesh perspective. Henceforth, based on a rigorous review of contemporary studies, the paper has considered four independent variables: PT, CONV, PWQ, and SN, to examine their impact on ITOS. Based on the relevant literature, the paper holds the following hypotheses:

- H1: *Perceived trust (PT) will positively affect intention towards online shopping (ITOS).*
- H2: *The convenience of online shopping (CONV) will positively affect intention towards online shopping (ITOS).*
- H3: *Perceived website quality (PWQ) will positively affect intention towards online shopping (ITOS).*
- H4: *Subjective norm (SN) will positively affect intention towards online shopping (ITOS).*

3. METHODOLOGY

The current study focused on Bangladeshi consumers intending to examine the proposed study model. The study has formulated an online-based survey questionnaire for data collection by utilizing seven points-based Likert scales where “1” means strongly dissatisfied, and “7” means strongly satisfied. The study has been a quantitative study as it has utilized a close-ended questionnaire to test the study framework by running a linear regression analysis. The items of all constructs were adopted from the previous research studies. The construct “perceived trust (PT)” is adopted from Lim (2015) and is measured by three items. The study has examined the variable: “convenience of online shopping (CONV)” by four items, and this measure is adopted from Raman (2019). The study has used the construct of Al-Debei et al. (2015) to measure “perceived website quality (PWQ),” which has been assessed by six items. The measure of “subjective norm (SN)” was also adopted from Raman (2019), which was also assessed by three

items. Finally, the study has purposefully utilized three items to measure intention towards online shopping (ITOS), and this construct was initially adopted from Ventre and Kolbe (2020).

Table 1. Reliability and validity analysis

Construct	Items	Loading	Cronbach (α) value
Intention towards Online Shopping (ITOS)	ITOS1	0.802	0.822
	ITOS2	0.901	
	ITOS3	0.673	
Perceived Trust (PT)	PT1	0.804	0.729
	PT2	0.792	
	PT3	0.656	
Convenience of Online Shopping (CONV)	CONV1	0.666	0.883
	CONV2	0.670	
	CONV3	0.770	
	CONV4	0.850	
Perceived Website Quality (PWQ)	PWQ1	0.910	0.913
	PWQ2	0.790	
	PWQ3	0.788	
	PWQ4	0.605	
	PWQ5	0.655	
	PWQ6	0.773	
Subjective Norm (SN)	SN1	0.866	0.871
	SN2	0.836	
	SN3	0.808	

The sample has been chosen by utilizing the convenience sampling method. The online questionnaire was distributed among university students of two private universities in Dhaka, Bangladesh. In total, 400 online questionnaires were circulated, and in return, 339 responses were found fully complete, generating around 85% response rate ($n = 339$). The sample size of 339 responses was adequate to conduct the linear regression analysis. The survey questionnaire included several descriptions of the study objectives and variables so that students could effortlessly comprehend the nature of the study for producing a valid response. The study has purposefully used the latest version of the SPSS software for data analysis. To determine the reliability and validity of the study variables, the study has used Cronbach (α) coefficient value of at least 0.70 for each construct. In addition, a factor loading value of at least 0.50 for each item under every construct was used. Table 1 displays the reliability and validity results of the study variables, which exhibits that all variables were found reliable and valid.

4. RESULTS

4.1. Demographic information

In this study, respondents' demographic information was analyzed by SPSS software. Table 2 presents the analysis of the basic demographic statistical information about the study's sample ($n = 339$).

Table 2. Demographic statistics

Demographic variables	Frequency	Percentage (%)
Age		
Less than 30 years	318	93.81
Equal or more than 30 years	21	6.19
Gender		
Male	188	55.46
Female	151	44.54
Marital status		
Single	296	87.32
Married	43	12.68
Internet usage (year wise)		
Less than one year	50	14.75
One year to four years	156	46.02
More than four years	133	39.23
Weekly internet consumption		
0 to 4 hours in a week	28	8.26
5 to 8 hours in a week	180	53.10
More than 8 hours in a week	131	38.64
Education		
Undergraduate level	211	62.24
Postgraduate level	128	37.76

Note: ** $n = 339$.

By observing the age distribution, it is noticeable that most of the respondents were very young, as more than 90% of the sample was aged under 30 years. On the other hand, only 6% of the respondents were over 30 years. Regarding gender comparison, 55% of respondents were male university students, whereas 45% were female students. Regarding marital position, 87% of respondents were not married, while only 13% were married. In the subject of internet usage, only 15% of respondents used internet service for less than one year while 46% of respondents were using the internet from one year to four years, and 39% were using the internet for more than four years. In terms of weekly internet consumption, 53% of university students consumed the internet for 5 to 8 hours a week, and 39% consumed the internet for more than 8 hours every week. Based on educational level, 62% of students were studying at

the undergraduate level while 38% were continuing their postgraduate program.

4.2. Correlation analysis

Table 3. Correlation analysis

Variables	ITOS	PT	CONV	PWQ	SN
Intention towards Online Shopping (ITOS)	1				
Perceived Trust (PT)	0.431**	1			
Convenience (CONV)	0.483**	0.005	1		
Perceived Website Quality (PWQ)	0.370**	0.437**	0.264**	1	
Subjective Norm (SN)	0.294**	0.040	0.102	0.302**	1

Note: $n = 339$; ** $p < 0.01$, two-tailed correlation test.

Table 3 represents the results of the correlation analysis among the dependent and independent variables. It is noticed that all four independent variables (perceived trust (PT), convenience (CONV), perceived website quality (PWQ), and subjective norm (SN)) were strongly correlated with intention towards online shopping (ITOS). It is viewed from Table 3 that convenience (CONV) has the strongest correlation with ITOS ($r = 0.483$), which is followed by perceived trust ($r = 0.431$). Perceived website quality ($r = 0.370$) and subjective norm ($r = 0.294$) were also robustly and statistically correlated with students' behavioral online shopping (ITOS).

4.3. Regression analysis

Table 4 summarizes the results of the regression co-efficient analysis results. The Durbin-Watson test is considered in this study to examine the goodness of fit test of the research model. In this paper, the Durbin-Watson value is 2.066, which fell within the fair value from 1.5 to 2.5, indicating the model is a good fit (Durbin & Watson, 1950). In addition, the study has regarded the variance inflation factor (VIF) and tolerance values to examine the multi-collinearity issues in the study framework. Table 4 reports that VIF values have fallen under the satisfactory and fair value scale of 5.0, and tolerance values have also fallen within the justifiable value scale from 0.1 to 1.0.

VIF and tolerance values indicate that the developed study framework has no multi-collinearity issues (Kutner et al., 2004). Table 4 also shows that the R^2 value of the study framework is 0.48, which

Table 4. Regression analysis

Variables	β value	t-value	Sig.	Tolerance	VIF
Perceived Trust (PT)	0.181	2.086	0.002**	0.411	1.343
Convenience (CONV)	0.278	4.654	0.000**	0.323	3.946
Perceived Website Quality (PWQ)	0.212	3.044	0.000**	0.762	2.471
Subjective Norm (SN)	0.198	2.954	0.001**	0.864	1.084

Note: $R^2 = 0.48$ or 48.0%. Durbin-Watson value = 2.066. Dependent variable: Behavioral intention towards online shopping (ITOS). ** $p < 0.05$ ($n = 339$).

sufficiently reveals 48.0% variance to the study model. The R^2 value of 0.48 or 48.0% variance suggests that all the four independent variables of the study (perceived trust (PT), convenience (CONV), perceived website quality (PWQ), and subjective norm (SN)) explicate 48.0% variation in explaining behavioral intention towards online shopping (ITOS). Moreover, Table 4 reports that the four independent variables (PT, CONV, PWQ, and SN) were evidenced to have a significant effect on ITOS. Therefore, all the study hypotheses were supported at a 5 percent significance level.

5. DISCUSSION AND IMPLICATIONS

The current paper aimed to analyze the effect of four independent variables on Bangladeshi university students' intention towards online shopping. The paper has proposed four hypotheses and tested the formulated hypotheses by using regression analysis through SPSS software. The findings essentially reveal that all the four independent variables (PT, CONV, PWQ, and SN) have a significant effect on intention towards online shopping (ITOS).

H1 claims that perceived trust will have a positive effect on ITOS. The regression result has validated this assumption ($\beta = 0.181, t = 2.086, p < 0.05$), and *H1* is supported. It does suggest that individuals with a higher level of perceived trust in online shopping websites will have a higher intention to purchase from online shopping platforms. This result is harmonious with Limbu et al. (2012) and Kumar et al. (2016), who considered perceived trust as the key indicator of an individual's attitude towards online purchase intention.

H2 claims that the convenience (CONV) of online shopping will positively impact ITOS. Table 4 shows that *H2* is also accepted ($\beta = 0.278, t = 4.654,$

$p < 0.05$), which necessarily means that the user-friendly, convenient, and uncomplicated online website will be helpful to enhance a person's attitude and intention to buy a product from an online shopping website. The study suggests that the convenience of online shopping has been the most significant influencing factor and predictor of online shopping, which has been conceived as the primary motive for online shoppers to purchase goods and services from online stores (Omotayo & Adeyemi, 2018).

H3 claims that perceived website quality (PWQ) will have a positive effect on ITOS, and the regression result confirms that the assumption was validated ($\beta = 0.212, t = 3.044, p < 0.05$). As a result, *H3* is also supported. It does indicate that the higher level of website quality of an online shopping website will significantly strengthen an individual's intention towards online shopping. The result has been consistent with Sharma and Bahl (2018) and Qalati et al. (2021). In addition, Pawlasová and Klezl (2017) reported that perceived website quality has a positive and significant impact on consumers' online purchase intention.

H4 claims that subjective norm (SN) will positively influence ITOS, and the regression result of Table 4 confirms that *H4* is accepted ($\beta = 0.198, t = 2.954, p < 0.05$). This result is similar to Hasbullah et al. (2016) and Husin et al. (2016), who validated that subjective norm affects online shopping intention. At present, Sumarliah et al. (2021) also validate that subjective norm is crucial in predicting an individual's propensity to buy a product from an online website. Also, Shin and Hancer (2016) found an indirect connection between subjective norms and intention to buy local food among US consumers.

The current paper also offers some of the crucial implications for the online shopping business managers to set the right online strategy for their

business development. The online retailers can essentially leverage the study findings to develop a robust online website and formulate an effective online promotional strategy. First, business managers of online shopping stores need to realize the importance of perceived customer trust. To enhance the trust level of the target customers, online website managers can display all the necessary and updated information about their product and service so that online customers can get to know about the products quickly and effortlessly. The proper display of valuable and relevant information about a product or service could tremen-

dously be beneficial for online retailers to gain customers' confidence and trust in their websites. Second, online retail owners and managers should also enhance their website convenience. To increase online consumers' convenience, online retail managers need to ensure smooth accessibility to online customers so that customers can comfortably access their desired online websites at their convenience by utilizing any online channels. Also, online retail managers should prioritize the quality dimensions of the online websites so that online customers' security and privacy could also be reinforced.

CONCLUSION

The paper examines the influential variables: perceived trust (PT), convenience (CONV), perceived website quality (PWQ), and subjective norm (SN), which could have a significant effect on an individual's behavioral intention towards online shopping. The paper has proposed four hypotheses drawn based on the rigorous literature review. Cronbach (α) value of 0.70 has been taken into account to ensure the reliability of the study variables. The correlation and regression results have confirmed that all the proposed hypotheses were supported. The four independent variables (PT, CONV, PWQ, and SN) were reported to have a positive and robust impact on online shopping intention among university students in Bangladesh. From the business viewpoint, the owners of online retail shops must acknowledge the importance of trust, convenience, and website quality for their business acceleration. Therefore, the findings of this paper might be treated as instrumental for online business owners and online retail managers to outline their business strategies at online platforms.

AUTHOR CONTRIBUTIONS

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