

Drivers of Consumers' Online Purchase Intention in Bangladesh

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Abstract

E-commerce, though a recent invention, is now growing significantly all over the world because of the easy availability of the internet and other technological advancements. Holding a positivist philosophy, this study intends to measure the impact of five independent variables, taken from literature, on the online buying behavior of Bangladeshi consumers. The Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) are two of the highly recognized theories used to explain purchase intention. Combining both theories, the study has taken five variables, including perceived behavioral control, perceived ease of use, attitude, perceived usefulness, and subjective norms to understand their impacts on the online buying decision of Bangladeshi consumers. After synthesizing existing literature, items have been developed to measure the impact validly and reliably. This study analyzes responses from 155 online consumers through an online questionnaire survey using the snowball sampling technique. This study finds that there are significant relationships among attitude, perceived ease of use, subjective norms, and perceived behavioral control with customer purchase intention. However, the study has not found any association between perceived usefulness and customers' online purchase intention. Methodologically, this study extends the study of consumer purchase behavior through the PLS-SEM method. Practically, it points out the key dimensions that online marketers should focus on grasping the attention of their existing and potential customers.

Keywords: Consumer Purchase Intention, Online Purchase, TAM Model, Planned Behavior.

JEL Classification: D03, D18, D91, L2

1.0 Introduction

The world is witnessing changes more rapidly than ever in the age of technology. New technologies are being introduced in so large a number that lots of traditional products, markets, and even businesses are becoming obsolete within a short period (Gan and Wang, 2017). The only way to survive in this tech-storm is to restructure traditional businesses by adopting and emulating new technologies. Khan and Ali (2012) opine that online business is one of the groundbreaking inventions that changed the experience of shopping wholly. The acceptability of online stores is so high that almost every kind of business that was typically brick-and-mortar is now establishing its online presence. Internet was made public in 1993 and since then it changed the whole world within a couple of decades. With the development of communication infrastructure and affordable technologies, the internet has become a part and parcel of our lives (Eti et al., 2021). The impact of the internet is pervasive, and it brought changes in the ways of almost everything we can imagine. Ranging from sharing messages to attaining an educational degree, the

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presence of the internet is everywhere. Like every other sector in the world, typical businesses are also affected by the presence of the internet. Social media is also adding significantly to the adaptation of internet-based businesses. In general terms, internet-based businesses are called e-commerce. According to Laudon et al. (2013), buying, selling, and acquiring things electronically, whether via online services or the Internet, is known as e-commerce.

In the last decade of the twentieth century, online stores started to grow, which is now a huge industry. According to Coppolla (2022), the number of digital buyers is 2.14 billion as of 2021. Due to COVID-19, e-commerce sales increased by 25% around the world, and 1 in every 4 online consumers buys online at least once a week. In the financial year 2020, the total e-retail sales surpassed \$ 4.2 trillion (Statista, 2022). The major categories of online shopping are fashion (\$759.5 billion), hobbies, DIY, toys (\$590.7 billion), media and electronics (\$542.4 billion), personal care and food (\$468.5 billion), and appliances and furniture (\$362.9 billion) (Oberlo, 2022). Thanks to globalization, Bangladesh is equally affected by the global phenomenon. According to Statista (2022), revenue in the e-commerce industry of Bangladesh is estimated to reach \$11,298 million in 2021 and a growth of 21.79% will be experienced by 2025. The projected market volume is estimated to reach \$1,485,088 million by the end of 2021 with 35.5 million active users.

Hence, online shopping is opening several opportunities for businesspeople and raising several questions for researchers. These radical changes in the way of doing business engender several questions (Khan and Ali, 2012). It is imperative to know the drivers that foster the growth of e-commerce industries in developed as well as developing countries. Knowing what makes a person more likely to buy anything online is crucial, as it can figure out what influences that decision. Hence, this study deals with different factors taken from different models of consumer behavior to explain and explore their relevance in the context of Bangladesh. In other words, the study singled out the most relevant factors that significantly affect a consumer's online purchase intention.

Intention to buy is thought to be the strongest indicator of actual purchase behavior. The Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) are two of the most acknowledged theories of measuring and predicting purchase intention. The study tried to examine the factors of each of these two theories to understand their credibility to measure and predict the buying behavior of Bangladeshi consumers using the internet.

This study focused on and singled out the most relevant factors that are responsible for influencing consumers' online purchase intention. Therefore, this study primarily, strives to figure out the drivers that significantly affect the buying behavior of the consumers in Bangladesh. Since e-commerce is growing rapidly throughout the world and many businesses are concerned about ensuring their internet presence, it is important to understand the best ways to attract their valued consumers. The study finds that there is a paucity of research dealing with consumers' buying behavior, especially from the online channels. Eti et al.'s (2021) work on the influence of social media marketing on buying intention grasps a small portion of customer insights whereas Haqueet al. (2015) investigate the purchase intention of foreign products by

Bangladeshi customers. Rana et al. (2015) focus on the issues affecting customer purchase habit with consideration to quality, influence, socioeconomic factors, and service quality of hypermarkets. Khan and Ali's (2012) work on factors affecting consumer online shopping have focused solely on convenience, trust, price, and security to figure out the impacts using 150 responses. Thus, it lacks the focus on technological dimensions and behavioral predispositions. This study, therefore, synthesizes two existing models such as TAM and TPB to develop a research framework that can validly and reliably measure customer online purchase behavior. The findings of this study can be used to improve marketing strategies in ways that will significantly enhance consumers' online buying behavior. Also, the findings of this study can be used as a guideline for advertisers and product developers to realize what features of a particular product are to be highlighted and promoted. Finally, this study will present valuable discernments into the behavioral patterns of the consumers of Bangladesh.

2.0 Literature Review

2.1 Purchase Intention

Kim et al. (2004) explain that a situation whereby a customer wishes or intends to buy a specific product is known as a consumer purchase intention. Intention to buy, in Shah et al.'s (2012) view, is one sort of judgmental process that investigates the underlying factors for purchasing a certain product by a buyer. It is typically a requirement for a real acquisition. Ajzen (1991, p.181) stresses that purchase intentions are thought to represent the motivating variables that drive action signifying how tough individuals are eager to try, of how much endeavor they are ready to exert, to do the activity. Online purchase intention or the intention to buy over the internet implies the degree of a consumer's propensity to buy a given goods through online mediums or channels. "Online buying intention is the strength of a consumer's intent to undertake a given purchasing behavior through the use of internet" (Dilafroz et al., 2011, p.70). According to Montano and Kasprzyk (2015), intentions are the most important predictor of actual action. The absence of a desire to purchase online is the biggest hurdle to e-commerce growth (He et al., 2008). Peña-García et al. (2020) highlighted the major effect of purchasing intention on actual purchase in their research. Purchase intention is impacted by various internal and external influences. The TAM model claims that perceived usefulness and perceived ease of use impact purchasing intention (Cheema et al., 2013; Zhu, 2016). Besides, the theory of planned behavior highlights aspects like attitude, subjective standards, and perceived behavioral control that directly impact a consumer's purchasing intention (Tan et al., 2017). It is crucial to understand the influence of intention on real behavior to anticipate and comprehend the current situation of the e-commerce business in Bangladesh.

2.2 Technology Acceptance Model (TAM)

The TAM model aims to determine whether new technology is acceptable. The model suggests that two factors play vital roles in making a technology conducive to regular usage, which are perceived usefulness and perceived ease of use. While perceived ease of use derives from the sense of less effort necessary to execute an activity because of employing technology, perceived

usefulness corroborates a higher advantage in using technology (Davis et al., 1989). It's been shown in several studies that the quick rise of internet commerce and consumer adoption of new technologies are intertwined.

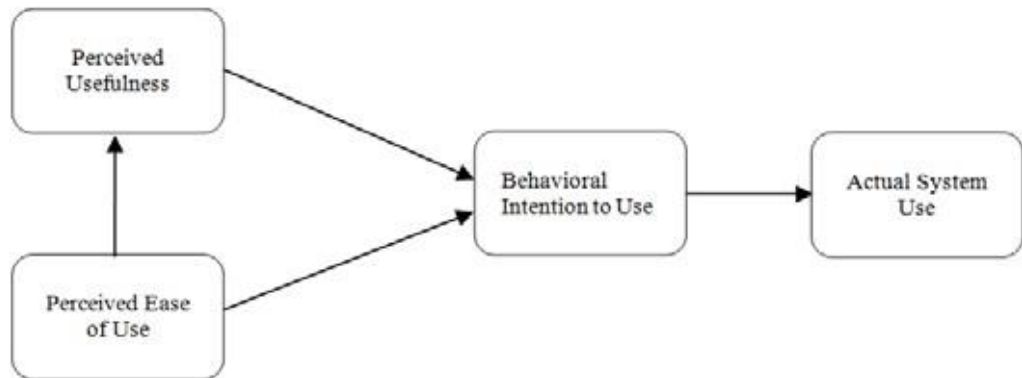


Figure 1: Technology Acceptance Model (Davis, 1989)

2.2.1 Perceived Usefulness (PU)

In their work by Aziz and Wahid (2018), it was shown that the likelihood of making an online purchase is increased when the perceived utility and simplicity of using a product are superior. Consumer-retailer relationships are inflating because of factors like price comparison, convenience, and a more positive customer experience while purchasing online, to name a few (Martin et al., 2015). According to Subramanian (1994), “work more quickly,” “improves performance,” and “helpful in the job” are all generic residuals for perceived usefulness. The phrase “perceived usefulness” was often used in past research to describe the benefits of online purchasing, such as the improved customer-retailer connection, ease of price comparison, and fun of the experience (Martin et al., 2015). Veerakumar’s (2016) work shows that 60% of internet shoppers prefer buying online because they don’t have to deal with crowds or wait in long lines. As a convenience factor, this function helps users get the information and assistance they need (Hermes, 2000). Thus, the study hypothesizes that:

H1: *Perceived usefulness significantly affects consumers’ online purchase intentions.*

2.2.2 Perceived Ease of Use (PEU)

Perceived ease of use (PEU) refers to “the degree to which a person believes that using a particular system would be free from effort” (Davis, 1989). Where Subramanian (1994) suggested that the standard residuals for determining PEU are “easy to use” and “clear and understandable interaction”. Aziz and Wahid (2018) suggested that perceived ease of use in the case of online shopping might derive from many perceptions such as availability of the internet and simplicity of store interface, enhanced access to product or service information et cetera (Aziz and Wahid, 2018). According to literature, PEU derives from factors such as “easy access to the online store”,

“easy order processing”, and “easy product comparisons”. A significant amount of money is invested regularly to modify the apps and websites in a more user-friendly way (Finkelstein, 2017). So, it can be proposed that:

H2: *Perceived ease of use has a significant impact on consumers' online purchase intentions.*

2.3 Theory of Planned Behavior (TPB)

The theory was introduced by Fishbein and Azjen (1975) that predicts and explains consumer behavior. The Theory of Reason Action (TRA) helps to construct relationships between a consumer's attitude, subjective norms, and purchase intention. Here, the purchase intention represents a consumer's action plan to do something, which is influenced by his attitude towards the action and the social acceptance of that particular action. This theory conjectures that people always form actions consciously before they behave in a particular way (Gulmez, 2021). The TPB model is an extended version of the previous theory, which adds only one variable to the existing theory to predict purchase intention. The term is named 'perceived behavioral control (PBC)'. The diagram below illustrates the Theory of Planned Behavior (TPB) model.

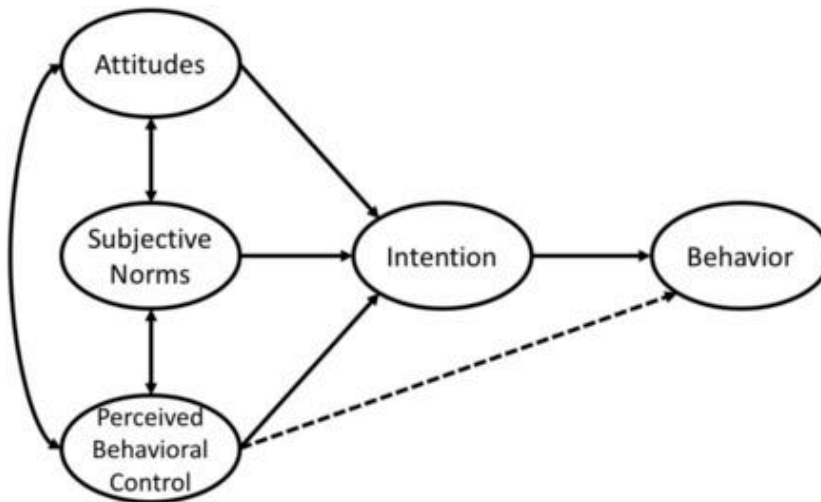


Figure 2: Theory of Planned Behavior (Azjen, 1991)

2.3.1 Attitude

In the case of online purchase, the attitude of a consumer can be influenced by his belief regarding the subject matter, which can change with his exposure to new experiences. The attitude of potential consumers can be influenced by instrumental and affective attitude. Whereas an affective attitude implies a person's feeling regarding the subjective matter, an instrumental attitude suggests the person's perception regarding the tentative benefits or rewards he can elicit from the action (Phipps et al., 2021). A positive attitude towards internet usage and online shopping can derive from several factors such as perceived usefulness, perceived cost-saving, previous shopping experience, time concern, etc. that can lead to positive purchase intention.

In their study, Shim et al. (2001) found that consumers purchase behavior is largely shaped by previous online shopping experiences. A satisfied consumer is likely to shop continuously with a positive mindset towards online shopping. Hence, the study proposes that:

H3: *Consumers' online shopping attitudes significantly affect their purchase intentions.*

2.3.2 Subjective Norms

Ajzen & Fishbein (1970) define subjective norms as the collective set of perceptions of other people in judging one's behavior. In the case of the online shopping reference groups, online reviews, the social trends may contribute to the social norms which consequently influences online shopping intentions (Lim et al. 2016). Reference groups are groups around an individual and act as a reference source; hence they directly or indirectly affect the individual's attitude and behavior towards a particular subject matter (Leigh, 1989). Hsu, Kang, and Lam (2006) concluded that nearly 80% of an individual's purchasing intentions are affected by the reference of other individuals. This result construes that customers find reference groups more reliable than marketers. Brand value is another factor that significantly affects social or subjective norms. When a brand is perceived to add value to one's social status by conforming to the society's or reference groups' desired quality, the purchase intention is positively affected. The brand is so important for success that Kotler and Armstrong (2010) stated that brand is the element of the relationship between the customers and the company. Azad and Safaei (2012) show that people tend to trust well-known brands for quality, performance, and the societal status of people along with a person's lifestyle. Brand name, design, symbol, terms, and other features distinguish one brand from its competitors. According to Bhattacharya and Mitra (2011), the impact of a brand is significantly higher among the lower-income group of consumers. Their purchasing intention is influenced by their limited capacity; hence, they tend to choose the most trustworthy brand. Hence, this study proposes that:

H4: *Subjective norms significantly affect consumers' online purchasing intentions.*

2.3.3 Perceived Behavioral Control (PBC)

Perceived behavior control refers to a consumer's confidence and capability to perform a particular action. It is assumed that if an individual finds online purchasing easy to perform and has adequate trust in the information provided by the online stores, his purchase intention is likely to be positively affected. Park and Kim (2003) conducted their study to recognize the key aspects that affect online purchase behavior. From a survey of 602 Korean customers who purchase books online, the study concludes that user interface quality, the perception of security, and information quality significantly influence a consumer's site commitment and genuine purchase behavior. Trust is another variable that augments an individual's perceived behavioral control. Kamari and Kamari (2012) showed how trust plays a major role in building associations with customers on the internet. Hoffman and Novak's (1999) work also focuses on the customer trust-building process. The study engrosses the ways of winning back lost online customers' trust by online marketers. The study suggests that consumer demand for control and protection is way more intensive in the online medium than that of the offline or physical medium. Alam and Yasin (2010) signify the impact of trust drivers on brand trust development in their study. The trust drivers, as mentioned in

their study, are the word of mouth, perceived risk, privacy and security, the reputation of the brand, quality of service, and online experience have a significant influence on the trust-building process. Online shoppers' perceptions of privacy and security risks were examined by Tsai and Yeh (2010) whereby they examined how a website's features affected users' perceptions of security risks and their likelihood to make an online transaction using the TAM model. Perceived risks connected to privacy and personal information on a website substantially impact online purchasing intentions. As a result, customers are more likely to stick around on a specific website if the terms and conditions are clearly stated (Li and Huang, 2009). Hence, the study proposes that:

H5: *Perceived behavioral control significantly affects consumers' online purchasing intentions.*

The articles reviewed are generally based on global or international contexts. Even though a good number of these variables affect the online purchasing behavior of Bangladesh, all of them might not be equally true in this context. The study tried to find out the relevance of the mentioned variables in the context of Bangladesh. TAM and TPB try to predict consumer behavior based on their specific determinants. Since 'online shopping' is a new tech-based idea, the TAM model is relevant to predict its acceptance among the mass people. The Theory of planned behavior suggests enhanced buying desire resulting from positive attitude, favorable subjective norms, and affirmative perceived behavior control. Above mentioned literature and discussion show that a high desire to buy leads to more purchases in the end. Evidence in the literature also reveals a high correlation between purchase intention and factors including perceived behavioral control, attitude, perceived ease of use, subjective norms, and perceived usefulness over one's actions. Therefore, this study has synthesized and developed a conceptual framework based on both the theories. Figure 3 illustrates the research framework of this study:

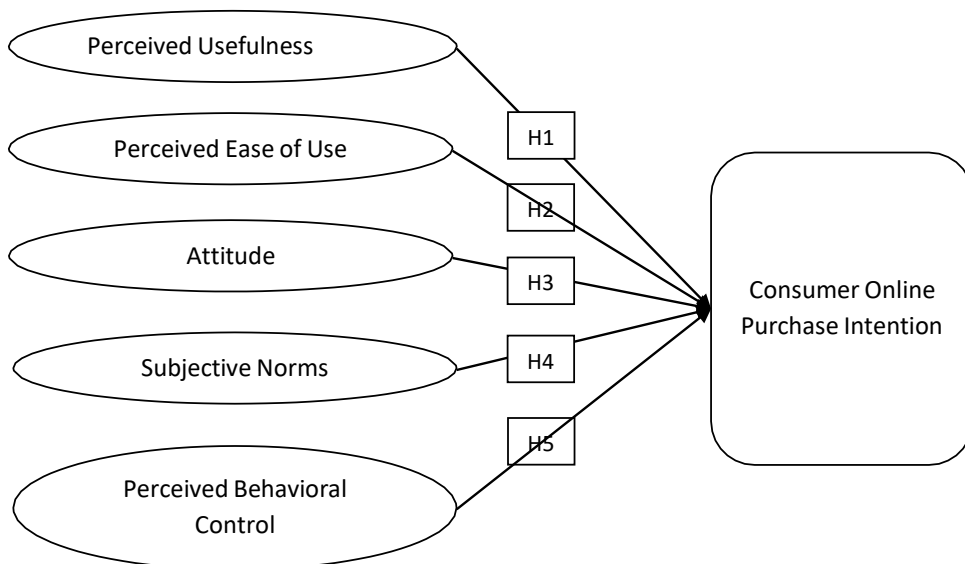


Figure 3: Research Framework

3.0 Methodology

Holding a positivist philosophy and using a quantitative method, this study strives to assess the aspects that influence consumer buying desire from online sites. Therefore, the study has sketched an explanatory research design based on existing theories and literature.

3.1 Measurement Development

This study follows a deductive approach to theory development since it uses existing theories to develop hypotheses and the research framework. Measurement items are extracted from existing literature and then tailored to the online purchase context to guarantee the validity of these constructs. As shown in appendix A, the study includes the four items to measure perceived usefulness from Subramanian (1994) and Martin et al., (2015). The four items of perceived ease of use have been adapted from Finkelstein (2017) and Aziz and Wahid (2018). To measure attitude, 6 items have been used that are collected from Shim et al. (2001) and Phipps et al. (2021). Subjective norms have been measured using 3 items including reference group, brand, and trend that are tailored from the work of Leigh (1989), Mitra (2011), and Azad and Safaei (2012). Trust, confidence, and ability to use information are the 3 items to measure perceived behavioral control that have been adopted from the works of Hoffman and Novak (1999), Park and Kim (2003), and Kamari and Kamari (2012).

3.2 Data Collection

Through synthesizing the existing literature and theories, the study has developed a questionnaire that can sufficiently measure the impacts of independent variables on consumer online purchase intention. This study has gathered data from an online questionnaire survey using a snowball sampling technique from 155 respondents who use to purchase from different online sites. Online purchasers were invited to provide their perceived opinions on a five-point Likert scale whereby 1 was rated from strongly disagree to 5 for strongly agree.

This study has included responses from consumers of diverse demographic backgrounds. As table 1 shows, this study has obtained responses from 155 respondents whereby 55.2% are male and the remaining 44.8% are female. Additionally, the study incorporates responses from a diverse age group. However, most of the buyers (73.4%) surveyed in this study fall into age group between 18 to 30 years. However, the percentage of the remaining buyer's age between 30 to 40 years and above 40 years are 12.3% and 14.3% respectively.

Table 1: Respondent's Demographic Information

Measures	Categories	Percentage (%)
Gender	Male	55.2
	Female	44.8
Age	18-30	73.4
	30-40	12.3
	40+	14.3
Occupation	Student	61.7
	Service Holder	24.7
	Businessperson	8.4
	Others	5.2

3.3 Data Analysis

Prior to data collection, the questionnaire was pretested and simplified accordingly. Also, expert suggestions are sought to make the questionnaire an easy and reliable one. After online questionnaire survey, data editing and coding have been done using Microsoft excel and IBM SPSS 26. Subsequently, data validity, reliability, and SEM analysis of the model have been executed using Smart PLS 3.

4.0 Analysis and Results

4.1 Reliability and Validity Analysis

Saunders et al., (2007) define reliability as the extent to which the measurement items provide consistent result in repeated situations. The study considers Composite Reliability and Cronbach's Alpha value to measure the reliability of the constructs. It is suggested by Hair et al., (2021) that the accepted value for both the measures should be above 0.70. As table 2 shows, all the Cronbach's Alpha values range from 0.836 to 0.897 signifying that the number of items used for measuring a specific latent variable have good consistency and reliability. Similarly, the Composite Reliability values fall between 0.901 to 0.933 and further justify that the study would provide similar results in repeated situations.

Table 2: Reliability Statistics

Dimensions	No. of Items	Cronbach's Alpha	Composite Reliability	AVE
Attitude	6	0.897	0.920	0.659
Perceived Ease of Use	4	0.879	0.917	0.734
Perceived Usefulness	4	0.868	0.910	0.716
Perceived Behavioral Control	3	0.871	0.921	0.796
Purchase Intention	3	0.893	0.933	0.824
Subjective Norm	3	0.836	0.901	0.752

For this study discriminant and convergent measure are used to ensure validity. To ensure convergent validity, the study has analyzed the average variance extracted (AVE) values which is suggested to be above 0.5 (dos Santos and Cirillo, 2021). This study finds that all the AVE values are above the recommended level and are between 0.659 to 0.824 meaning that the items measure more variance than the errors in the constructs. Table 3 shows the squared root of AVE values and the correlation among the dimensions. As suggested by Hair et al., (2021), correlation among the dimensions should not exceed the upper limit of 0.85. The study finds that the correlations among the constructs are below the suggested value and are lower than the squared root values of AVE. Therefore, it can be justified that data gathered for the study has guaranteed both convergent as well as discriminant validity.

Table 3: Squared root of AVE and Correlation among the constructs

	AT	PEU	PU	PBC	PUIN	SN
AT	0.812					
PEU	0.685	0.856				
PU	0.56	0.488	0.846			
PBC	0.24	0.335	0.319	0.892		
PUIN	0.46	0.513	0.307	0.488	0.908	
SN	0.359	0.539	0.207	0.432	0.504	0.867

Note: AT=Attitude, PEU=Perceived Ease of Use, PU=Perceived Usefulness, PBC=Perceived Behavioral Control, PUIN=Purchase Intention, SN= Subjective Norms

4.2 PLS-SEM Analysis and Hypotheses Testing

Figure 4 shows the results of the PLS-SEM analysis. It is found that the independent variables of this study can predict approximately 43% of the variations in the dependent variable customer online purchase intention.

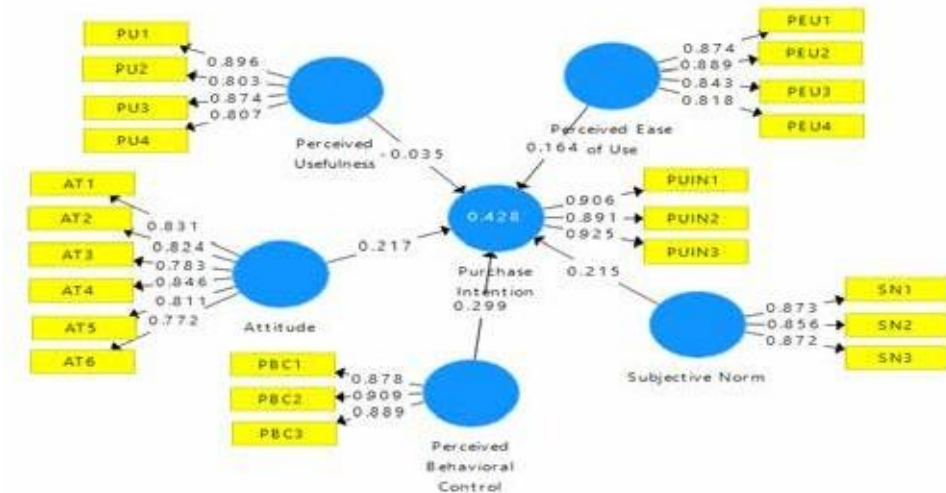


Figure 4: Results of PLS-SEM Analysis

The study finds that perceived ease of use significantly affects consumer online purchase intention ($\beta= 0.164$, $t\text{-value} = 2.002$, $p < 0.05$). The study also further confirms that there are significant relationships between attitude and purchase intention ($\beta= 0.217$, $t\text{-value} = 2.503$, $p < 0.05$), subjective norms and purchase intention ($\beta= 0.215$, $t\text{-value} = 2.168$, $p < 0.05$), perceived behavioral control and purchase intention ($\beta= 0.299$, $t\text{-value} = 3.129$, $p < 0.01$). However, the study hasn't found any kind of relationship between perceived usefulness and customer online purchase intention in Bangladesh. Hence, the first hypothesis is rejected and the remaining four (H2, H3, H4, and H5) are accepted.

Table 4: Hypotheses Testing Results

Hypotheses	Relationships	Coefficient (β)	T Statistics	P Values	Results
H1	Perceived Usefulness -> Purchase Intention	-0.035	0.362	0.717	Not Supported
H2	Perceived Ease of Use -> Purchase Intention	0.164	2.002	0.047	Supported
H3	Attitude -> Purchase Intention	0.217	2.503	0.013	Supported
H4	Subjective Norms -> Purchase Intention	0.215	2.168	0.031	Supported
H5	Perceived Behavioral Control -> Purchase Intention	0.299	3.129	0.002	Supported

5.0 Discussion

Perceived usefulness, the first independent variable taken from TAM, was measured with determinants such as enhanced customer-retailer relationship, rapid placement, and distant shopping. Though the correlation analysis showed a positive correlation between perceived usefulness and purchase intention, the regression analysis discarded the significance of this relationship. The result implies that the consumers of Bangladesh are not significantly motivated by the useful characteristics of online purchase. In other words, the usefulness of online purchase as perceived by the consumers of Bangladesh is not strong enough to significantly boost their purchase intention. Marketers of online businesses can work on this by providing their consumers with more useful elements, which might result in burgeoning purchase behavior.

The second variable taken from TAM was perceived ease of use. Perceived ease of use generally implies the effortlessness perceived by the user of a technology. Perceived ease of use was measured by lower search and evaluation effort. The correlation analysis shows that perceived ease of use and purchase intention are highly correlated. Besides, the regression analysis shows the significance of their relationship. In other words, the consumers of Bangladesh believe online purchase makes their lives easy and this feature of online purchase motivates them to make further purchases. This might have resulted from peoples' unwillingness to physically go to stores and search for information. Long queue, traffic jams, and degenerated transportation system justify the idea too.

The third independent variable of the study was attitude, which was taken from the Theory of Planned Behavior (TPB). Attitude can be stated as the belief regarding a subject matter which can change with exposure to new experiences. In this study, attitude was measured by determinants such as previous shopping experience, quality of the information, concerns related to time, cost, and convenience, and finally perceived risk. Attitude has demonstrated the highest correlation with purchase intention in the correlation analysis. And the regression analysis showed that these two are significantly correlated. The study concludes that, the consumers of Bangladesh who possess a positive attitude toward online shopping have strong purchase intentions.

The second variable of the TPB model is subjective norms. Subjective norms, in this study, was measured by the influence of reference group, trend, and brand value. The regression analysis suggested a significant impact of subjective norms on purchase intention. It came as no surprise since people generally believe their reference groups more than the marketers. Besides, the wide presence of social media and various groups in it made information made remarkably available to the consumers. The consumers of Bangladesh are hugely influenced by social norms when making a purchase decision.

The last independent variable of the study, which is taken from the TPB model, is perceived behavioral control. Perceived behavioral control implies a consumer's confidence and capability to perform a particular action. This variable was measured by determinants including trust, confidence, and ability to use information. Perceived behavioral control plays a huge role in so many parts of the world where people are more concerned about information privacy, this variable seems strong in terms of enhancing purchase intention among Bangladeshi consumers.

Hypotheses testing thus supported the significance of the association between perceived behavioral control and purchase intention.

6.0 Theoretical Contributions and Practical Implications

This study, theoretically, extends the study of consumer buying desire through online channels in the context of developing countries. It shows that perceived ease of use, attitude, subjective norms, and perceived behavioral control are the most significant variables that influence online purchase intention. This piece of information can be wisely used by the marketers. While offering new products or service online, a clear focus on making the product or service easily accessible, giving the consumer a positive experience, and trying to keep its reputation high should generate the greatest yield. Online businesses should not condone dissatisfied customer experience in their business platforms, rather cooperative approaches to make their business platforms more user friendly are expected. Delivering the right product at the right price will ameliorate consumers' trust and create more positive words of mouth which is also very important to induce consumers to make purchase online. Since the issue of receiving the wrong product is the biggest fear of online purchase, trust is very important for such businesses. Effective customer relationship management can not only keep the consumers satisfied but also extract the most valuable information from them. This is an advantage that online stores enjoy over brick-and-mortar stores where understanding what customers think about the business and what they want is very difficult. Online stores can keep track of their consumers' purchase behavior, contact their consumers efficiently, and understand their needs which can come out to be handy if used wisely. It is to be understood that consumers are more empowered than ever before, and a business must serve its customers with integrity and efficiency to ensure its long-term survival. Though this is an axiom for all businesses, it is perhaps truer for online businesses.

7.0 Limitations and Future Research Directions

Despite the hard work and integrity of the researchers, the study is not free from defects. The small sample size is the main limitation, as the researchers lack funds and time to reach out to adequate people. Hence, the study can be conducted using a large pool of samples using probability sampling. Besides, the questionnaires were disseminated only through the internet due to the current pandemic situation, which limits the sample population only to those who use the internet and with whom the researcher is connected on social platforms. Thus, a huge portion of the sample population was left out of the study. So, both an online questionnaire survey and field study can be conducted to ensure a good grasp of consumer's opinions. Besides, the biases of the respondents while filling in the questionnaire can't be ignored. Additionally, the constraints of time, limited access to the required database, and limited access to relevant previous studies are to be mentioned as the limitations of the study. The study has sketched the research framework based on two theoretical models such as TAM and Theory of Planned Behavior. Other research models and literature such as SERVQUAL, E-S-QUAL, MSQUAL, etc. can be incorporated to develop a comprehensive research framework that can validly measure the impact on consumer online purchase intention. Finally, the quality of e-commerce sites can be measured to ensure a good fit between consumer expectations and realities.

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Appendix A: Measurement Items

Key Variables	Determinants	Source
Perceived usefulness	Enhanced customer-retailer relationship	Subramanian (1994); Martin et al. (2015)
	Rapid order placement	
	Distant shopping	
Perceived ease of use	Easy access to the store	Finkelstein (2017); Aziz and Wahid (2018)
	Lower search effort	
	Lower evaluation effort	

Attitude	Previous online shopping experience	Shim et al. (2001); Phipps et al. (2021)
	Quality of the information	
	Time concern	
	Cost concern	
	Convenience concern	
	Perceived risk	
Subjective norms	Reference group	Leigh (1989); Azad and Safaei(2012)
	Trend	
	Brand	
Perceived behavioral control	Trust	Hoffman and Novak (1999); Park and Kim (2003); Kamari and Kamari (2012)
	Confidence	
	Ability to use information	

