FACTORS AFFECTING CUSTOMERS' INTENTION TOWARDS ONLINE SHOPPING IN BANGLADESH

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Abstract: This study aims to examine the factors affecting customers’ intention towards online shopping. Internet has become one of the communication technologies that is playing a crucial role and is getting attention from young adults. Most of the people use internet for purchasing their goods. However, there are still some other reasons come into play that may cause them being hesitate to make online shopping. The ability to collect information and make comparisons between the different products and offerings from various online websites is argued to be defining for competitive advantage in online purchase. This research can benefit online retailers to understand the customers’ intention towards online shopping. A survey was conducted and the questionnaires were distributed among randomly-selected students and staff from four private universities in Chittagong, Bangladesh. The responses were analysed by means of frequency distribution, means, and standard deviation using SPSS. Several influential factors such as convenience, website design, trust, security, price, and normative belief were examined. This study revealed that convenience, trust, price, and normative belief have significant relationship with intention towards online shopping while website design and security have found no significant impact.

JEL Classification: M31, M37  
Keywords: Convenience, Website design, Trust, Security, Price, Normative belief, Customers’ intention, Online shopping, Bangladesh.
1. Introduction

The internet has played a very important role in the daily routine of our life. In business, the internet has enabled businesses to offer products or services online. Through it, customers are able to purchase their products or substitutes conveniently. The use of the internet has become a prevalent element in customers' daily life and executed through the online store (Posten, 2008). Online shopping has benefits in which it helps customers narrow down the products they are looking for with the accurate websites. This is specially to attract the customers to make online shopping and enable them to enjoy the products which they might not see in offline shops. Offline shops are limited on space so retailers usually will not place all of the items they sell but through online, customers can find products with many choices of colours, styles, and even customisation option. Online shopping is popular because it is an easy and comfortable way for customers to shop for a large range of products.

In Bangladesh, there are a growing number of wireless technology users in the area of M-commerce for online shopping. Consumers of mobile phone are more than those who have a personal computer (Islam, Ahmad, Khan, & Ali, 2011; Islam, Khan, Ramayah, & Hossain, 2011). In a study on M-commerce services in two major cities in Bangladesh, Islam, Ahmad, et al., (2011) found that communication category in M-commerce services has higher usage frequency compared to others like entertainment, transactions, and information. Users less than 30 years of age have a more and higher tendency to adopt M-commerce services relating to online shopping compare to the older age groups. Islam, Khan, et al. (2011) have the opinion that despite M-commerce or online shopping is relatively new phenomenon, there are rapidly growing number of mobile phone users in Bangladesh which has reached 43.7 million (out of 150 million population) at the end of April, 2009. These aspects have motivated the authors to investigate whether factors like convenience, website design, trust, security, price, and normative beliefs affecting the customers' intention towards online shopping. However, there are still some factors affecting the customers not to make online purchases as online shopping does not manage to reach the majority population. This research problem managed to give a clear picture of the strategies and continuous improvement in online shopping which will enable the online retailers to understand the factors affecting customers' intention towards online shopping.

1.1. Objectives

This research attempts to achieve the following objectives: (1) To find out the factors affecting customers' intention towards online shopping; (2) To highlight
the advantages and disadvantages of factors affecting customers' intention towards online shopping; and (3) To propose strategies for online retailers to attract more customers to do online shopping.

1.2. Literature Review
Internet usage has already grown to become a common medium for trading products or services (Albarq, 2006). There are actually many factors affecting the customers' intention towards online shopping such as convenience, website design, trust, security, price, and normative beliefs. Shopping on the website is rewarding in a modern society sharing the same structure where customers firstly surf the internet and then pick the category of their products or services. Furthermore, the benefit of online shopping to customers is a chance to glance through an attractive deal concerning products without leaving their home in comparison to shops. Customers tend to do electronic transaction payment with the online retailers in order to save their time and cost. These factors can influence customers' buying behaviour as customers are smart people who usually wise in decision making. Therefore, considering the necessity of the factors influencing the online shopping, a brief discussion is given below;

1.3. Convenience
Convenience can be defined as a primary factor affecting customers' purchasing decisions (Tracy, 1998). Convenience has been used to predict customers' intention towards online shopping because customers always search for something with benefits and saving time. Heinonen, Lee, and Overby (2004), in an empirical study, indicated that the customers shop online to pursue some specific values such as convenience. This value offers shopping without leaving their location in order to see products or services (Kaufman-Scarborough & Lindquist, 2002). Convenience and variety seeking are important constructs for individualistic customers, who are afraid of shopping alone or without company, can view the products or services on their own using internet (Joines, Scherer, & Scheufele, 2003). Convenience in an online shopping enables people to shop for their family and friends who are busy and can not go to a crowded post office and wait in a long queue. Moreover, Keh and Shieh (2001) opined that most customers expected fast delivery of products from online retailers to feel exited to receive their goods immediately after making payment.

Nowadays, online shopping is very convenient, since it helps in a cross cultural transaction from other countries. So, it demands a well designed website containing information in various languages which will, in turn, reduce
time of searching the products and information (Ranganathan & Ganapathy, 2002). Online shopping through internet often offers a way for customers with unique customisation where customers can request for an unusual sizing, rare products or discontinued items from the online retailers. Van Slyke, Belanger, and Comunale (2004) have the opinion that customisation is one of the great advantages of online shopping which allows customers to build according to their creativity in their tastes, choices, or their own preferences.

1.4. Website design

The website is an information system where customers have high expectations for rich and compact contents regarding online shopping. Schultz (2000) described customers' loyalty in the internet world as an evolution of the online shopping. Customers are attracted to a well-designed online shopping site which enables them to navigate easily and a website bridges online retailers and customers. So, website design is important, judged by its content and design and believed that people are most likely to trust their instinct of first impression or inner feeling in doing online shopping.

A strand of studies identified that website design is positively influencing the overall customers' satisfaction (Lee & Lin, 2005) and design characteristics as important factors affecting the online shopping (Shergill & Chen, 2005). For example, most customers using online shopping are young adults so they preferred a fancy website design which can attracts them to make purchases. In order to attract the customers, thus, website design should meet some attributes such as good navigation, useful information and quick downloading. Hence, the quality of website design is important for online shopping (Than & Grandon, 2002). Zhang argued that the ways to evaluate the website quality is based on customer's satisfaction and dissatisfaction perception (Zhang, Ping, Gisela, Small, & Barcellos, 2000). Many studies said that homepage presentation was one of the major factors influenced customers' satisfaction and factors which are using additional information channels or more informative presentation are better (Ho & Wu, 1999; Liang & Lai, 2000). Baty and Lee (1995) also suggested that to satisfy the customers' desire in online shopping, online retailers have to design an effective system to educate customers concerning the correct methods in searching information and also security during the transaction process. Website design, therefore, might be an important factor as it classified the first impression to customers. People tend to make judgments from their first impression and if it can attract them, they willing to stay attentive. This can apply on customers' intention towards the online shopping regarding website design as well.
1.5. Trust
Mayer, Davis, and Schoorman (1995) defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to trust irrespective of the ability to monitor or control the other party. Trust is a fundamental part for online retailers to success in an online shopping environment in where transactions held between impersonal and anonymous as this affects consumers' purchase intentions (Chen & Barnes, 2007). Kim, Ferrin, and Rao (2007) stated that trust is important while dealing with an untouched and unseen process. Customers are worried of trustworthiness that made this electronic transaction more important compared to traditional transaction method on purchasing their products or services. Jarvenpaa, Tractinsky, and Vitale (2000) said that consumers' attitude or satisfaction towards specific online shop influenced by the reputation and image that affect consumers' trust to the retailer. Customers, for this, often search the comments or suggestions from the experienced one. Kini and Choobineh (1998) stated that trust towards internet business is very important but it does not include the internet buying behaviour. Trust can eliminate the feelings of uncertainty and untrustworthy that arises when everything unknown occurs such as shop, owners, quality and settlement progress (Tan & Thoen, 2000). George (2002) found that trust can help in determining attitudes towards the internet and affect customers' intention to make the internet purchases. Egger (2006) argued that sufficient trust needed when placing an order online and when the customers reveal their personal details to the online retailers.

Therefore, online shopping is perceived to be more risky, so, trust and risk play crucial roles in online transaction (Pavlou, Liang, & Xue, 2007). Customers tend to use their own judgments to assume all transactions are risky mainly because they are affected by previous experiences, the level of involvement, or the price of purchases (Sally Harridge-March, 2006). Besides that, cultural perspectives are important to show the level of trust from different culture of customers. Individualism is defined in a way that illustrates its contrast with collectivism. Hofstede (1984) defined the contrast as people looking after themselves and their immediate family only but not people belonging to other groups that look after them in exchange for loyalty. For example, countries having individualistic cultures like the United States, Australia, and the United Kingdom where their needs, values, and goals of individuals take consideration. Countries which adapted collectivist cultures like Korea, Taiwan, Venezuela, and more specifically Bangladesh (in the Indian
sub-continent) where they consider the group's needs, values, and goals over individuals. Resultantly, collectivism in this case acts as impossible to accept losses, suggesting that the group diffusion leads to less risk taking (Yamaguchi, 1998). In this context, Dawar, Parker, and Price (1996) noted that people in high uncertainty avoidance cultures such as Korea, Greece, and Japan are decided intolerant of ambiguity, reducing uncertainty, and unwilling to take risks. Then again, customers in low uncertainty avoidance cultures like the United States, United Kingdom, and Singapore tend to take risks. Studies have shown that factors of online trust are useful in explaining the impacts of cultural values. Lim, Kwok, Choon, and Matthew (2004) opined that internet shopping presents an enormous change in shopping habits and lifestyle. Besides that, lack of trust is one of the excuses for customers not to do shopping on the internet (Lee & Turban, 2001), because the customers might not have the proper knowledge or experience in doing online shopping. Seckler (2000), however, in this context, explained that customers can gain experience with online shopping by starting with small purchases at first which will lead to more likely in developing confidence and skills facilitating more chances on purchasing online. Hence, creating a trust based connection to customers is a primary advantage which important as the technical attributes to the website.

1.6. Security
Transaction refers to an online store on its payment and refund system as well as on its policy of using private information. Security over the payment system contributes to a lessening of perceived risk in the online shopping (Yoon, 2002). 

Security in online shopping is a properly constructed website which will give benefits to the customer can be defined as the range to which customers trust the internet is secure for them to transmit their private information to the online retailers (Kim & Shim, 2002). Lee and Turban (2001) argued that security and privacy which has a high level in the online shopping experience has a positive effect towards customers' trust due to the perceived risk involved in the information exchange. Salisbury, Pearson, Pearson, and Miller (2001) opined that there were many threats to personal security for the internet customers, which have major consequences for the end users, websites, businesses, and even internet service providers. Lee and Turban (2001) suggested that customers may feel uncomfortable to expose their personal information like credit card, bank account number, and social security number to the online retailers through the internet. Arnold, Landry, and Reynolds (2007) agreed that a large amount of online customers are hesitate to reveal their personal
information to online retailers due to lack of familiarity and safety towards online shopping and was reported as the main reason for not using a shopping electronically. However, concerns of security for online shopping seems to be lower in continental EU member States especially in most of the Newly Associated States (NAS) countries which results Hungary as the lowest compared to the UK, Ireland or the USA (Vasja Vehovar, 2002). The security concerns have a significant impact on online shopping behaviour of European and USA citizens where it shows privacy and confidentiality issues are bigger and the usage of online shopping is lower in countries. This is especially true for NAS countries and the privacy concerns high in USA and UK also.

Chen and Barnes (2007) defined privacy as the consumers' trust on the performance of the other party in the environment during the market transaction or consumption behaviour. Bierhoff and Vornefeld (2004) stated, although, the internet was a technical system with strict privacy, built-in security measures, managed and maintained, and used by humans but it does not mean there will never be able to become a system to guarantee perfect security for customers. There are some examples of defence for online shopping which are technology solutions and policy solutions (Laudon & Traver, 2007). A company which operates the world's largest privacy seal programme which audit a site's stated privacy policy and allows sites to display the seal if privacy policies and disclosure meet specific standards (Patton & Josang, 2004). Hence, it appears that these strong and universal efforts made by the online retailers of different countries in the cultural perspective.

1.7. Price
One of the factors which will affect customers' intention towards online shopping is price, an amount required as payment to the related parties for the products or services. The price was defined as financially expressed values of the products or services in the market. Moreover, the usage of internet navigation for searching price and compare with others provide advantages for customers as they can purchase their favourite products at a lowest price (Häubl & Trifts, 2000). Customers can use price as a mean of comparing products, judge relative value for money and judge product quality with the others (Brassington & Pettitt, 2003). Price, quality, and availability are considered to be factors affecting online purchase behaviour and playing important role in determination of buying decision (Nisel, 2001). Edgecliffe-Johnson, Grande, and Harney (2002) reported that online customers are more concerned about price than other new features and convenience of the products or services.
Besides that, to characterise by such performance uncertainty and price perceptions will play an important role in defining the both purchase satisfaction and intention (Jarvenpaa et al., 2000).

In the product perception, price is defined as the total monetary cost to the customers for their purchases. This is because pricing perceptions are important since new pricing strategies are being used on products and services sold over the internet. Besides that, dynamic pricing as a pricing strategy where the price can change over time across customers or product bundles can easily be executed on the internet (Kannan & Kopalle, 2001). Price partitioning is a strategy which is effective for online shops to host a basic price for products or services and separated into a few layers. In a study, Xia and Monroe (2004) showed that an appropriate price partitioning and enhances customers' intention, perceived value. Xia and Monroe also described a 'U effect' that make when the number of layers in a partition increase beyond customer's expectation.

2. Normative Belief
Normative belief refers to the attitudes and beliefs of referent others and this will help in shaping behaviour through communication or more subtle forms of suggestions. Normative beliefs is important to the online retailers as it can indicate perception about behaviour which concerned with the likelihood of assessment of other people who are important to the person like friend, family, and colleague. A strand of researches reported that friends influencing on online purchase was found to be significant (Foucault & Scheufele, 2002), specifically for female online shoppers (Garbarino & Strabilevitz, 2004). Whereas, Limayem, Khalifa, and Frini (2000) suggested that media influence is considerably significant on online shopping intention than family and friends. Furthermore, web design elements are influencing normative beliefs as well.

Kim, Kim, and Kumar, (2003) investigated the relative importance of attitude and subjective norms of online shopping customers' intention and proposed a modified behavioural intentions model for online shopping. As a result, they found that both attitudes towards online shopping and subjective norms related to online shopping had positive causal relationships with behavioural intention to make purchases. Park (2003) found that although normative beliefs were found significant on subjective norms but only one of two groups of important referents showed the significant impacts. Customers purchase decisions are likely to be influenced primarily by family and non family referents as well. Xia and King (1996) found out that although behavioural and normative beliefs may be conceptually independent, they are
not causally independent. However, attitude towards online shopping and normative beliefs were indicators of future intention to use online shopping (Vijayasarathy, 2004).

Based on the previous studies it is prominent that the findings point to a positive association between some influential factors (convenience, website design, trust, security, price, and normative beliefs) and customer intention towards online shopping. The logical explanation in favour of hypothesising the direct relationship between these factors and intention towards online shopping was based on the basic idea promoted by literatures. These aspects have motivated the current study to propose the six hypotheses based on dependent and independent variables as below;

*H1:* There is a significant relationship between convenience and online shopping.

*H2:* There is a significant relationship between website design and online shopping.

*H3:* There is a significant relationship between trust and online shopping.

*H4:* There is a significant relationship between security and online shopping.

*H5:* There is a significant relationship between price and online shopping.

*H6:* There is a significant relationship between normative beliefs and online shopping.

3. Methodology

*Sample and Data Collection*

The population is all students and staff from Department of Business Administration of four private universities in Chittagong, Bangladesh. The study included 122 questionnaires with full information (response rate 81%) out of 150 questionnaires distributed to respondents, has been analysed statistically using SPSS version 18.0 programme for Windows. According to Baruch (1999), acceptable response rates in business research is 55.6 per cent. In deciding the appropriate sample size, since this study has six independent and one dependent variables, thus the minimum appropriate number of sample according to the Roscoe's (1975) rule of thumb would be at least 70 (seven variables times ten). The unit of analysis is the individual and the respondents consisted of undergraduate students and staff who have access to the internet or have potential of conducting online transactions in Chittagong. Respondents were selected randomly from the age group of 18 to 44 years. To test hypotheses, survey method was employed and questionnaires, as instrument, were distributed.
manually and on the web. Furthermore, web questionnaires were sent through email to invite some random respondents with a request to answer the attached questionnaire. Online distribution was chosen due to convenience, time, and cost effectiveness. This method hoped that respondents would become interested in the application of internet shopping.

**Instrument The Survey Questionnaire**
A three pages self-designed questionnaire was employed as the research instrument consisting of three sections. McDaniel and Gates (2001) opined that a questionnaire is a self-administered work where respondents are allowed to gather information. Section A consisted of salient beliefs, self-efficacy, normative beliefs, attitude, and intention while Section B comprised of 7 questions were asked regarding internet usage, money spent, and types of products they buy. Section C consisted of question 1-5 regarding demographic information in terms of gender, age, marital status, annual income, and the education level of the respondents involved.

**Measurement of Variables**
The current study has developed 25 items which were intended to measure the customers' intention towards online shopping using 7-point Likert scale anchored by strongly agree to strongly disagree. Out of 25 items, 23 items represent the independent variables while 2 items represent the dependent variables. Multiple scale items were adopted from Vijayasarathy (2004) to obtain respondents' salient beliefs, normative beliefs, and intention towards online shopping.

4. **Analysis and Findings**
A total of 150 sets of questionnaires were distributed to selected respondents, of which only 122 questionnaires were collected back and analysed; the response rate is 81% (i.e. 122/150). Descriptive analysis shows that out of 122 respondents, there were more male than female respondents. The results show that 72 (59%) of the respondents are male and the remaining 50 (41%) are female. The majority of 122 respondents, a total of 117 (95.9%) were aged between 18 to 24 years old, and 4.1% of respondents (5) were aged between 35 to 44 years old, none was aged between 25 to 34 years. A total of 122 (100%) respondents were still single. As for the annual total household income, the greater number of the respondents draws less than TK.2,50,000 (91%), there were 3 (2.5%) from TK.2,50,000 to 4,99,999, 3 (2.5%) from TK.5,00,000 to 9,99,999, 1 (0.8%) from TK.10,00,000 to 14,99,999, 2 (1.6%) from
TK.15,00,000 to 19,99,999 and there were 2 (1.6%) from TK.20,00,000 to 30,00,000. For level of education, 1 (0.8%) were from Masters, 24 (19.17%) with Bachelor's Degree, and 97 (79.5%) were from Higher Secondary School and no respondent from PhD.

Reliability analysis was used to measure both consistency and internal stability of data. Table 1 presents the results of reliability analysis where Cronbach's Alpha values for all factors ranged from 0.703 to 0.843. Therefore, collected data for this research were considered to be internally stable and consistent. The Cronbach's Alpha measuring the inter-item consistency and reliability measure the coefficient (goodness of data) that reflects how well items in a set are positively correlated to one another. According to Sekaran (2000), alpha over 0.80 is considered good, whereas, those in the 0.70 range to be acceptable; the closer the reliability coefficient gets to 1.0, the better.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Number of Items</th>
<th>Items dropped</th>
<th>Items recoded</th>
<th>Cronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>.843</td>
</tr>
<tr>
<td>Website</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>.824</td>
</tr>
<tr>
<td>Design</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>.720</td>
</tr>
<tr>
<td>Security</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>.703</td>
</tr>
<tr>
<td>Trust</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>.758</td>
</tr>
<tr>
<td>Price</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

Factors affecting the customers' intention towards online shopping

Multiple regression analysis was used to determine whether the six independent variables, which are convenience, website design, security, trust, and price, have any significant effect towards online shopping in Bangladesh. The results are shown in Table 2. Based on the regression analysis, convenience (sig. t = 0.05), security (sig. t = 0.03), price (sig. t = 0.014), and normative beliefs (sig. t = 0.000) are significantly related at 5% significance level with a positive beta towards online shopping while website design and trust found to have no significant effect on online shopping.

The overall results of regression analysis shown that this model is well constructed which is reflected in the variables selected. Table 2, the summary table on regression analysis, indicated that the R-square is 22.4 per cent (R square = 0.224). This means that the six influential variables can explain 22.4 per cent variations of intention towards online shopping. Durbin-Watson is 2.166 which falls within the acceptance range (1.5 to 2.5), shows that there is no auto correlation problem with the data. Multi-collinearity problem does not
exist in this regression model since Condition Index, Variance Inflation Factors (VIF), and tolerance all fall within the accepted range (Condition Index = 24.235, VIF = 1-10, tolerance = 0.1-1.0). The histogram indicates that data used in this study is normally distributed and F-value was large (5.523) and found to be significant at 1% significance level (sig. F = .000). This concludes that the regression model used in this study is adequate, and the model was fit.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Beta</th>
<th>t-Ratio</th>
<th>Sig. t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td>0.237</td>
<td>1.945</td>
<td>0.050 *</td>
</tr>
<tr>
<td>Website design</td>
<td>0.047</td>
<td>0.471</td>
<td>0.638</td>
</tr>
<tr>
<td>Security</td>
<td>0.229</td>
<td>2.198</td>
<td>0.030 *</td>
</tr>
<tr>
<td>Trust</td>
<td>-0.194</td>
<td>-1.769</td>
<td>0.080</td>
</tr>
<tr>
<td>Price</td>
<td>0.288</td>
<td>2.505</td>
<td>0.014 *</td>
</tr>
<tr>
<td>Normative Beliefs</td>
<td>0.356</td>
<td>4.078</td>
<td>0.000 **</td>
</tr>
</tbody>
</table>

R square = 0.224
Durbin-Watson = 2.166
F = 5.523
Sig. F = 0.000
Condition Index = 24.235

5. Discussion and Conclusion
This study posited that the factors influencing the online shopping were convenience, website design, price, security, trust, and normative beliefs. Convenience is found significant to the online shopping in Bangladesh supported by some research findings. Increased convenience and speed of procurement make online shopping attractive to buyers (Dasgupta, 2005). It helps in saving cost, also offers more possibility to compare massive information by online retailers than offline retailers (Kaufman-Scarborough & Lindquist, 2002). Maintaining a competitive edge in the business world nowadays requires an effective electronic strategy which can focus on the convenience of electronic buying (Alaaf, 2002). The degree of relationship between website design and online shopping among the university students and staff in Bangladesh not as crucial as hypothesised in the model. Though, Loshe and Spiller (1998) urged web designers to carefully design their online shop layout in order to facilitate navigation. The result of this study suggests that trust is a significant factor of online shopping. This supports several previous studies (George, 2002; Lee & Turban, 2001; Saji, 2006). A significant finding of this study is that security does not have a significant impact on online shopping. The
research is based more on students and they do not have plenty of cash amount in their bank account. There are some forms of defence for online shoppers which are technology solutions and policy solutions (Laudon & Traver, 2007). This shows that students and staff are more exposed to the ways of protecting their personal and online shopping information. This study also suggests that there is a significant relationship between price and online shopping, since, customers can use price as a mean of comparing products, judge a relative value for money, and judge product quality with others, also supported by strands of researches (Brassington & Pettitt, 2003; Edgecliffe-Johnson, et al., 2002). Normative beliefs found to be strongly correlated with online shopping. A normative belief is the particular group which influences people to purchase online such as person's family, friend, and colleague. This supports the findings by Garbarino and Strabilevitz (2004), specifically regarding female shoppers.

The study attempted to figure out whether the factors associated with customers' intention affect the online shopping in Bangladesh and found that factors such as convenience, trust, price, and normative beliefs have significant effect on online shopping. Mothers with small children or people who are home bound in inclement weather tends to convenience, price is crucial in the case of comparison of products, normative beliefs also prominent as because people are always influenced by their reliable persons around. There may be other factors which are also relevant attributing to intention to make online shopping. The result of the present study showed that it was important for online retailers to be aware of the changes through this study on students and staff of universities taking into accounts the number of young individuals and their increasing purchasing power. According to similar study result, the online retailers should give more attention to this younger customers group, the producer of future shoppers (Islam, Ahmad, et al., 2011). Online shopping has the potential of becoming a dominant alternative shopping channel in the future. This will, surely, enable online retailers to make continuous improvement and customers can enjoy in making online shopping.

5.1. Limitations and Future Research
The sample sizes of the study were limited only to the business students and staff of four private universities in Chittagong, Bangladesh, a region, which have an influence both on the statistical analysis as well as the findings, despite statistical measures to counter these effects. Moreover, time constraint was another limitation of the present study. However, the feedbacks and opinions from other parties involving in online shopping are considered important to gain a better insight of factors affecting customers' intention towards online
shopping. As online shopping is a relatively new aspect with ongoing development, conducting the research in a wider context may benefit future researchers. Researchers can replicate this study and use larger samples in different contexts, such as in different public universities or even other industries or institutions in the country. However, it should be emphasised that the larger the sample size, the more representative results from the analysis.

References


