



Factors Affecting the Attitude toward Online Shopping: An Empirical Study on Urban Youth in Bangladesh

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Abstract

The aim of this research is to assess the factors that have an influential effect on the attitude toward online shopping in Bangladesh. This has been achieved by highlighting convenience, price, trust, and experience as the deciding elements for online purchase attitudes. Numerous studies have come up with various factors that impact the attitude toward online shopping. However, very few studies have been conducted that tried to conceptualize a framework for studying the online buying behavior of urban youth in Bangladesh. A structured and self-administrated survey was conducted on 318 respondents, where convenience sampling was utilized. A series of exploratory data evaluation have been employed to validate the research objectives. The study reveals price as the most influential factor impacting online shopping attitude, but the online sellers can benefit from the convenience seeking and busy youth, with innovative and informative business offers. For the global e-commerce giants who want to venture into the promising e-commerce market of Bangladesh, this study will provide a valuable insight. This paper also opens a ground for further researches to employ this framework in other countries to enrich the current related literature. This study was conducted only on the online shoppers from Dhaka metropolis, so generalizing the findings on the entire country would not be effective. The survey was conducted on people from 18 to 35 age bracket, which represents a segment of the entire online shoppers.

Keywords: Online Shopping; Bangladesh; Convenience; Price; Trust; Experience; Attitude

1. Introduction

Bangladesh is moving in a fast pace in its digital pathways with a youth bulge characterized by increasing per capita income and proliferation of cheaper smart devices. This also leads to the enormous growth of online shops catering to the people who are constantly coping with a busy schedule. Compared to the bricks and mortars way of shopping where consumers must go to stores to buy goods, online shopping creates the opportunity for different businesses to reach consumers directly across the globe (Al-Maghrabi et al., 2011). Light Castle Partner's Report asserts that the country has experienced an average 22.6% growth in internet subscriber base after 3G services got launched in 2013, and from this, it is expected that the number of users adopting or having the intention to adopt online shopping would also increase. This also generates the need for more empirical studies to understand consumer behavior and attitude in this emerging digital context. In fact, a consumer attitude toward a behavior is defined as the degree to which an individual has a favorable or unfavorable evaluation or appraisal of the behavior to be acted on (Akroush and Al-Debei, 2015). Further, it is argued that an effective online shopping strategy should revolve around understanding the behavior of consumers along with their beliefs and attitudes as consumers are now actively involved in value creation process (Martínez-López et al., 2005).

Based on the conducted review of relevant literature, this study confirms that attitudes of Bangladeshi consumers toward online shopping are mainly influenced by convenience, price, trust, and

experience. The rationale is that, in developing countries (like Bangladesh), online shoppers enjoy high levels of uncertainty avoidance (Hofstede, 1997). Consequently, trust is indeed a major concern given that the scope of tolerance is very narrow. The study finds that People from different demographic background are considering online shopping as a convenient way of purchasing, but price sensitivity and concern over the impersonal nature of virtual shopping hinders its proper growth.

The paper is arranged as follows. The first section gives a brief introduction to the topic. Next, a review of relevant literature further validates the influence of convenience, price, trust and experience on attitude for online purchases. Thereafter, the research methodology is discussed in terms of research population and sample, questionnaire design and administration, data collection procedures, and finally, the statistical cross tabulation explores the impact of various demographic factors on the issue. The study finding is presented hereafter, and future research avenues are outlined along with the limitations of the research.

2. Conceptual Background

A comprehensive discussion, related to the factors and other relevant topics, is covered in the following sections.

2.1. Consumer behavior

Consumer behavior has always been a major concentration area for marketing practitioners, witnessing an explosion over the past 50 years (MacInnis and Folkes, 2010). Kotler (1977), Kotler and Armstrong (2001) defined consumer buying behavior as a process that describes how individuals, groups and organizations select, purchase, use and dispose products, services, ideas or experience to meet the consumers' demand. Due to the emergence of newer modes of purchasing and communicating such as online shopping and advertisement, the consumer behavior has gained a renewed focus for evaluation.

2.2. Online shopping behavior

Online shopping is a form of electronic commerce that allows the consumers to buy products directly from sellers over the internet (Mudaa et al., 2015). Retail e-commerce has grown nearly to US\$840 billion in 2014 surpassing the previous years and it is estimated to increase to US\$1506 billion in 2018 (Lima et al., 2015).

Katawetawaraks and Wang (2011) argued that online shopping has generated mixed behavioural pattern among consumers. It has provided modern consumers, seeking more convenience and speed, with more choices and information. Lack of trust and the unavailability to feel the product before the actual purchase, also have made them a little skeptical about online shopping.

2.3. Factors affecting online purchase behavior

Ease of use, perceived usefulness, perceived website reputation, perceived web image, relative advantage, time saving, convenience, price, trust, anxiety, perceived risk, lack of security, lack of physical contact, uncertainty about product quality, distrust of retailer, online payment systems, personal privacy, personal customer services, informational social influence, these all have been reflected as influential factors for online purchase intention in several research materials that have been reviewed in this paper.

2.4. Online shopping in Bangladesh

Light Castle Partners reveal that the market size for e-commerce in Bangladesh is a modest 50 million USD. In addition, although an overwhelming majority of e-commerce businesses are exclusively digital, many existing businesses are rehashing their businesses to integrate digital media and e-payment into their business models. The e-commerce arena has witnessed a steady growth in the previous years and

is expected to grow by more than 15% in coming years. At present, around 167 e-commerce businesses are targeting 54 million internet users, 18 million Facebook users and 133 million mobile users in Bangladesh. Most popular e-commerce categories in Bangladesh are online retail stores (Ekhanei.com, bagdoo.com, Kaymu.com), food delivery stores (Foodpanda.com, Hungrynaki.com), grocery stores (Chaldal.com), E-ticket (BusBd.com), online car market (Carmudi.com), online real-estate market (Lamudi.com).

2.5. Conceptualizing factors affecting online purchase behaviour for Bangladesh

Bangladesh is a developing country and it should be considered while determining the factors affecting the online shopping behavior here.

Akroush and Al-Debei (2015) argued that with modest economic situation of developing countries, convenience is a significant factor affecting consumers' attitudes toward online shopping such as if it does not add a significant value and benefits to consumers; they would have a negative attitude toward this technology. This also leads to lower priced products and high sales in online shops. This is attributed to the fact that currently Bangladeshi consumers are more prone to value buy via e-commerce sites.

It is also seen in developing countries where individuals are generally described as risk averse; the level of trust is critical in determining the attitude of individuals toward online shopping and this trust is often a function of their website experience or the experiences of others they trust about the benefits and value elements that can be gratified, as discussed by Akroush and Al-Debei (2015).

From the above discussion, it can be concluded that convenience, price, trust and experience play the major influential roles for online shopping purchase attitude.

2.5.1. Convenience

To switch to online shopping, the consumer should be satisfied with the additional benefits he/she would receive from shopping online (Xiaofen and Yiling, 2009). One of the obvious benefits of the online shopping is the flexibility of time and place (Xiaofen and Yiling, 2009). The consumers can shop online anytime from any place, what they need is a device (smart phone, Laptop, or computer) with internet connection. Online shopping allows consumers to save money, effort, and time when purchasing products and it also enables consumers with the ability to search and collect more information and with a higher level of transparency and convenience. In many empirical studies, convenience has been identified as the most influential factor on consumers' attitudes and adoption intention related to online services and other innovations.

2.5.2. Price

Price sensitivity of consumers from a developing country (Hofstede, 1997), leads price to be an important determinant for online purchase attitude. Internet users purchased online because of good product selection, competitive prices, and ease of use but were concerned about shipping costs, lack of opportunity to prior examining the products, as well as the confidentiality of credit card and personal information (Al-Maghrabi et al., 2011). In Bangladesh for high-value items, the trend is still to have a physical "feel" of the product before purchasing as discussed by Light Castle Partners which leads to mostly value buy from e-commerce shops.

2.5.3. Trust

Suhan (2015) reveals that electronic commerce is a new form of online exchange in which most transactions occur among entities that have never met. The lean nature of the electronic environment relative to the traditional face-to-face market leads to transaction risks rooted in uncertainty about the identity of online trading parties or product quality. Another aspect of trust was demonstrated by Flavian et al. (2006) as trust in the internet is particularly influenced by the security perceived by consumers regarding the handling of their private data. Consumers seek protection in their transactions,

they look for safe channels through which they can enjoy more advantages when compared to buying in physical markets (Reichheld and Schefter, 2000).

2.5.4. Experience

Ozkisi and Topaloglu (2016) examined various predictors for whether an individual will purchase online and concluded that demographic variables such as education, age, and income have a modest impact on the decision of whether to buy online, whereas the most important determinant of online shopping was previous behavior, such as earlier purchases.

Experience in online buying influences perceived customer satisfaction. An experienced online buyer can perceive his activity in the online environment as very enjoyable and fulfilling, finding website navigation, search for information or order placing easy. On the other hand, a beginner in online buying might find the process difficult and impersonal (Milovan, 2012). Informational social influence, which involves accepting information or advice from a person who may not have previously been known as a friend or colleague, has also become a part of consumer's online shopping experience.

3. Research Methodology

3.1. Research population and sample

The research population constituted of urban youth from Dhaka, Bangladesh, who fall in the age bracket 18-35 years. Among these population who have purchased online are included in the sampling framework of the study. However, as there is no database containing the list of online shoppers in Bangladesh, nonprobabilistic convenience sampling method has been applied to conduct the research. Utilizing the convenience sampling method for measuring the attitude toward online shopping has been accepted as relevant in previous investigations of similar nature (Akroush and Debei, 2015; Hsiao et al., 2010). The criteria for selecting the sample respondents were that they have internet connection with some online purchase experience.

The survey was carried out in two different modes such as offline (hard copy mode) and online to distribute the questionnaires to the respondents. The hard copies were handed over to the respondents with a brief introduction of the research topic. The online mode of questionnaire was distributed via both email and social networks to friends and peers, who further relayed the questionnaire to their peers. The unit of analysis was "online shopper in Dhaka" who had experienced an online shopping. To realize the significance of the factors across various demographic variables, cross tabulation analysis has been conducted. From there the most significant relations are considered for reviewing in this paper. Accordingly, the research is constructed to explore the influence of convenience, trust, price, and experience on attitude toward online shopping in Bangladeshi context.

3.2. Questionnaire design and administration, and data collection

To conduct the research, process a self-administered survey questionnaire was developed. An iterative process has been followed to design the questionnaire. The questionnaire includes statements which have been utilized in previous research materials to measure the opinion toward online shopping. Along with these questions, few more were added considering the nature of online shoppers in Bangladesh. While doing so, interviews with a judgmental sample of online shoppers were conducted to gather knowledge from their experiences. To test the reliability of the questionnaire, Cronbach's alpha test was carried out with a result close to 0.7, which further validates the reliability of the survey questionnaire. With number of modifications a questionnaire with 38 questions, among which 20 were five point Likert scale statements, were developed. Convenience was measured with five statements and price, trust and experience were measured with four, five and four statements, respectively. The survey was carried out in two different modes. 225 hard copy of the questionnaire was distributed and among the 110 sent out questionnaires through online platform, 93 responses were collected. The response rate was 84.5%.

4. Analysis and Results

4.1. Research sample demographic profile

Table 1 exhibits the detailed research sample profile. The demographic Table 1 shows that around 70% respondents fall into the age bracket of 23-32 years, who are usually the target market for online retailers. Clear majority of the respondents are well educated and on an average, has a monthly family income above BDT 50,000. The interest of this aware bunch with disposable income can be a lucrative market to venture for the online stores worldwide. Similar number of responses from both the genders also creates an opportunity for various online shops catering to the different segments of the genders. Table 1 also reveals that the most potential customers for the online shops are either service holder or student.

4.2. Descriptive Statistics

Table 2 shows cases some general attitude toward online shopping among the Bangladeshi youth. Huge percentage of the respondents has a habit of visiting the online shops weekly. It conveys the inherent interest among the online shoppers for purchasing online. Debit or credit card, an integral tool for online shops is found to be widely present with this target group. This finding also opens opportunity for the online sellers to further navigate into the online payment system. The table also exhibits the inhibition toward online shopping in Bangladesh. Around 64% either did not buy anything or has spent less BDT 2000 recently online. Only 16.7% are interested to spend more than BDT 5000 for online purchasing. As big as 54% want to verify the product before purchasing online.

The prospect of branded online shops in Bangladesh looks bright from Figure 1 with 32.4% are willing to spend more than BDT 10,000 for online branded products.

Even though the majority are paying visit to online shops with purchasing intent, a decent percentage are visiting the shops to collect information regarding products which is evident from

Table 1: Demographic statistics of the respondents

Measure	Variables	Frequency (%)
Age	18-22	74 (23.2)
	23-27	169 (53.1)
	28-32	53 (16.7)
	Above 32	22 (7)
Gender	Male	173 (54.4)
	Female	145 (45.6)
Educational level	Under graduate	125 (39.3)
	Graduate	100 (31.4)
	Post graduate	93 (29.3)
Monthly income	Below BDT 25,000	4 (1.3)
	25,000-50,000	29 (9.1)
	50,000-75,000	86 (27)
	75,000-100,000	94 (29.6)
	More than 100,000	105 (33)
Employment status	Service holder	138 (43.4)
	Self employed	31 (9.7)
	Student	112 (35.3)
	Student and part time working	22 (6.9)
	Housewife	13 (4.1)
	Others	2 (0.6)

Table 2: General attitude toward online shopping

Measure	Variables	Frequency (%)
How often do you visit online sites?	Never	5 (1.6)
	Once a week	115 (36.2)
	Couple of times a week	116 (36.5)
	Once a day	82 (25.7)
Do you have a credit/debit card?	Yes	274 (86.2)
	No	44 (13.8)
In the past 2 months, how much did you spend on a product or service online (in BDT)?	Didn't buy anything in the last 2 months	17 (5.3)
	Less than BDT 1000	113 (35.5)
	BDT 1000-2000	74 (23.3)
	BDT 2000-3000	43 (13.5)
	BDT 3000-4000	26 (8.2)
	More than 4000	45 (14.2)
Up to which amount would you spent for online purchases? (in BDT)	Up to 1000	88 (27.7)
	Up to BDT 2000	71 (22.3)
	Up to BDT 3000	43 (13.5)
	Up to BDT 4000	28 (8.8)
	Up to BDT 5000	35 (11)
	More than 5000	53 (16.7)
Do you go to the store to see the product before purchasing online?	Yes	64 (20.2)
	No	82 (25.8)
	Maybe	172 (54)

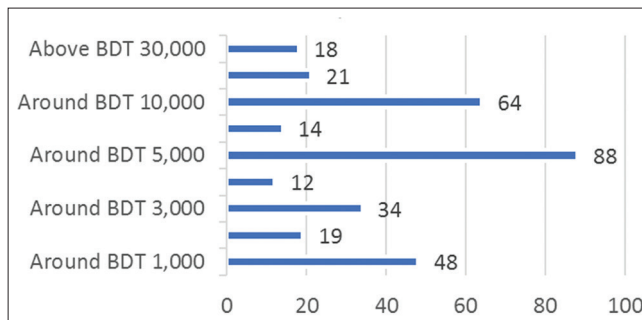
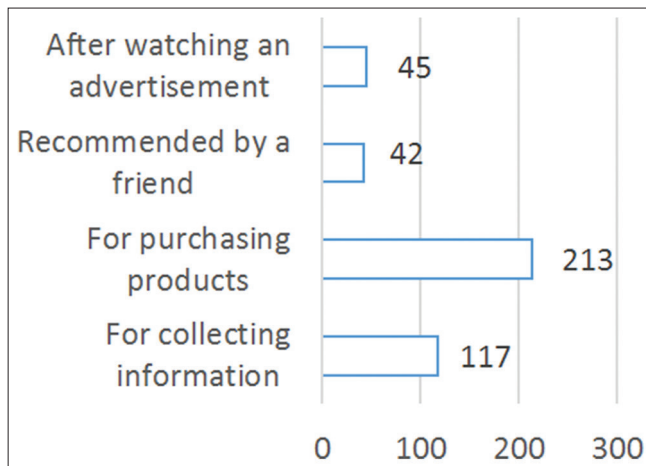
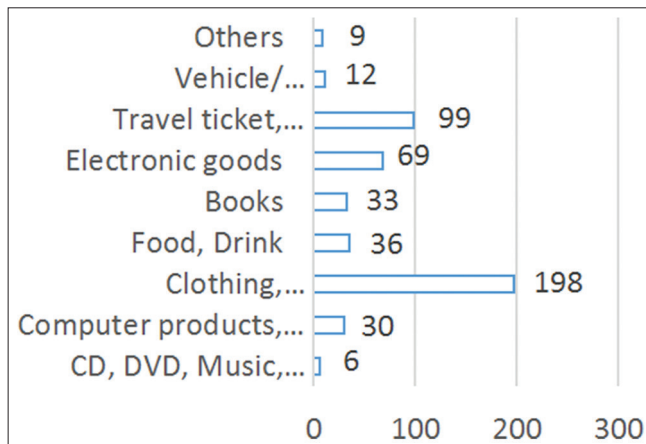
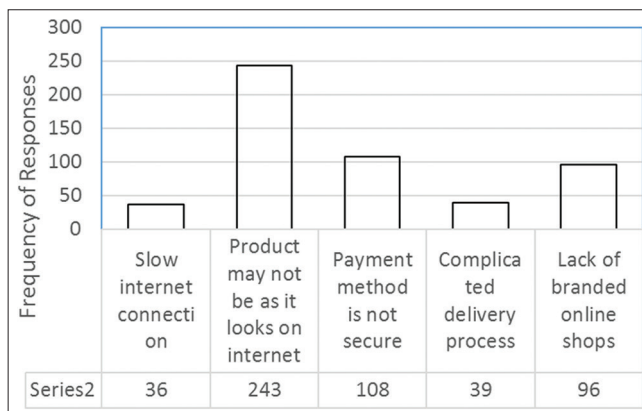
Figure 1: Interested to pay this amount for branded products

Figure 2. Clothing, accessories, travel booking, and electronics goods are the most favorite items purchased from online shops as shown in Figure 3.

From Figure 4, the challenges of online shopping are determined. The biggest concern appears to be the appearance of the final product purchased from the online shop, followed by the riskiness associated with online payment. The study also reveals the absence of branded online shops in Bangladesh hinders the growth of online shopping here.

Figure 2: Purpose of online shop visit**Figure 3:** Products mostly bought at online shops**Figure 4:** Challenges of online shopping

4.3. Cross tabulation and analysis

We have considered five demographic variables, namely, age, gender, educational background, employment status, and the income of the respondent to identify the four factors' (convenience, price, trust and experience) influence on the attitude toward online shopping.

The survey questionnaire was designed around the four factors mentioned above. Table 3 represents the significance of these factors based on their demographic background:

From Table 3, it has been observed that when it comes to convenience, employment and income status significantly impact the online shoppers' attitude which is evident from the Chi-square values for respective questions. Even though the opinions varied among the different professional group, the majority (47.2%) enjoyed the privacy offered by online shopping. On the other hand, when it comes to the availability of more information in online shops, more than 30% of the respondent from each group categorized by the employment status agreed on the issue.

Among the professionals, more than 77% agreed on the statement that online shopping saves their time. It can also be noted that, from the various income groups, the majority of the respondents (51.9%) asserted that online shops have more information about products.

Table 4 indicates that both employment and income status of the respondents significantly impact the online shoppers' attitude that is reflected from the particular question's Chi-square value. With the varied response received from the different employment groups, on an average above 60% are sceptical about the products they receive from online shopping.

While considering credit cards transactions online, the research gave an interesting finding. It revealed around 55% conveyed their concern over the riskiness in online payment. However, there were a considerable number of respondents (28.9%) across all different income groups who showcased their indifference toward this matter. This can be attributed to the fact that yet there are limited online shops accepting credit card transactions. In case of delivery time, there is a notable trend found. With the progression on their income, people are becoming more concerned regarding the delay in receiving the products from online purchases. This generates an opportunity for the online sellers to increase their revenue by charging additional payments to expedite the delivery of the products.

Table 5 portrays that gender, educational background, income, and employment status of the respondents all have quite a significant impact when price consideration regarding online shopping

Table 3: Significance of convenience on online shopping

Demographic variables	Online buyers' attitude	P value
Employment	By using online shop, I can buy in privacy	0.020
	I can buy from online shop whenever I want	0.000
	Online shops have more information about products	0.000
	Shopping on the internet saves time	0.007
	We can easily compare products online	0.012
Income	Online shops have more information about products	0.006

Table 4: Significance of trust on online shopping

Demographic variables	Online buyers' attitude	P value
Employment	The product may come different from the website	0.000
Income	It is safe to pay money and perform a financial transaction on online shops	0.016
	It is a risk to give identifying and credit card information online	0.024
	Delivery time is longer in online purchases	0.000

comes into play. This is the only factor that has a significant impact across all the demographical dimensions which is evident from the Chi-square values of the respective statements.

When the respondents were asked whether the online shops are selling cheap products, varied responses were received. From each different professional groups, they almost evenly (around 30%) distributed their opinion across the decision ranges (disagree, indifferent and agree). As there is no major favourable decision, it can be assumed that people are yet to consider it as a cheaper alternative to physical stores.

Cash on delivery seemed to be a very favorite option for online shopping among all the respondents. Regardless of their gender, educational background, income and employment status affiliation, majority (over 60%) conveyed their response within the agree to strongly agree, range confirming that cash on delivery is both a reasonable and convenient method of payment for online shopping. The fact that with the advancement in the income hierarchy, respondents seem to agree more in favor of cash on delivery, was an enticing finding from the research.

In today's connected and busy world, reviews and opinions from friends and family play a key role in mitigating the risk associated with an invention like online shopping. Even though majority across all the variables agreed on the importance of it, the response varied in the degree of agreement (Table 6).

Among the various income range majority (63.8%) displayed a favourable response toward reviews influencing online purchase decisions. But also in each income groups around 20% portrayed indifference for the importance of reviews.

Students and service providers seemed to be the greatest advocates of the reviews (80.9% and 66%, respectively) and opinions from the friends and family (50% and 53.6%, respectively) for online shopping. Self-employed people are more relying on their own opinion, whereas housewives conveying a major indifference toward this issue.

5. Implications

Bangladesh is a lucrative industry for online shops to venture, with a young population who are ready to accept this new phenomenon and have an increasing purchasing power. The continuing investment in ICT sector is also giving a boost to the online shopping industry. The study exhibits the respondents are visiting online shops in a weekly basis with both purchasing intention and also to collect information

Table 5: Significance of price on online shopping

Demographic variables	Online buyers' attitude	P value
Employment	Products on the internet is cheaper than in store	0.001
	Delivery charges are reasonable	0.019
	Cash on delivery is a convenient payment method for online purchases	0.001
Income	Delivery charges are reasonable	0.000
	Cash on delivery is a convenient payment method for online purchases	0.011
Gender	Delivery charges are reasonable	0.039
Education	Cash on delivery is a convenient payment method for online purchases	0.003

Table 6: Significance of experience on online shopping

Demographic variables	Online buyers' attitude	P value
Employment	My friends and family influence my online purchase decision	0.000
	Reviews of the online shops influence my purchase decision	0.024
Income	Reviews of the online shops influence my purchase decision	0.000
Education	My friends and family influence my online purchase decision	0.031

regarding different products. The industry is still catering to the low involvement products such as clothing and accessories, as consumers still want to experience the expensive product before the final purchase. However, it has been observed the consumers are willing to spend around BDT 5000-10,000 if they get authentic branded products through online shops.

The majority of the respondents are finding online shopping to be convenient, whereas professionals are appreciating more the time-saving nature of it. There is an indifference of opinion among the respondents regarding the credit/debit card payment systems for the online purchases, which can be attributed to the absence of online transactions in Bangladesh. Cash on delivery seems to be a prevalent method of payment for online shoppers. However, professional is concerned about the delayed delivery system of the online shops, and this brings an opportunity for the online sellers to charge more for expedited services. The research reaffirms the price sensitivity of the subcontinent consumers as they opine that they are not getting any price benefits from these shops. The reviews and recommendations from friends and family play an influential role for virtual shopping, but the online shops should pay more attention to make their online presence more informative to attract the self-reliant population.

6. Limitations and Future Research

Dhaka city houses 8.5 million citizens of the country's around 160 million population. Hence, the results found from this research, which is conducted in Dhaka, may not be generalized for other geographic regions. Apart from the 18 to 35 age group, there are people from other age brackets, who were not part of this sampling framework, though they may have their contribution in the online shopping industry of Bangladesh. Further, statistical analysis will enrich the findings of the present research which will reveal more in depth correlations among the factors.

7. Conclusion

For developing nation like Bangladesh, trade and commerce plays a key role for economic development. Rapid urbanization, internet penetration and rise in mobile usage have shifted consumer concern toward e-space business models. From a theoretical perspective, this study contributes to the existing body of knowledge through developing a conceptual framework of drivers of attitudes toward online shopping in a developing country. Among the four factors, convenience, price, trust and experience, the study highlights price as the most influential factor, which is consistent with the price sensitive nature of the people of this region. Trust is an important feature to consider for the online sellers to establish their credibility among the target consumers. More researchers in the field of behavioral science are therefore encouraged to utilize the concepts to further explore the consumers' attitude toward online shopping.

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