

## Factors Influencing Customer's Intention to Adopt Online Shopping: A Holistic Approach

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### ABSTRACT

*Internet users in Bangladesh have increased rapidly over the last couple of years. Marketers are taking advantage of this trend by opening up online stores to attract customers to shop online. However, translating internet users to online shoppers is still a challenge for marketers. The objective of this paper is to review the existing literature in order to identify the various key individual factors that influence customer's intention to shop online and propose an integrated model that will explain the customer's intention to adopt online shopping. The key factors that were identified are cultural, social influence, demographics (gender, age, education, and income), motivation, perceived risk, trust, and attitude. This study will provide implication to researchers and professionals alike who intend to study consumer behavior in relation to the adoption of online shopping.*

**Keywords:** Conceptual Framework, Consumer Buying Behavior, E-Commerce, Online Shopping Intention.

### 1. INTRODUCTION

The use of the internet as a shopping platform has seen unprecedented growth over the years. Undoubtedly, it is creating a unique opportunity for companies to redesign its business model as companies are able to widen its reach among its existing and potential customers. While in most of the developed countries, internet shopping has become a norm, countries like Bangladesh are still in its infancy stage of development. Internet users in Bangladesh have reached over 67 million ("Bangladesh Telecommunication Regulatory Commission", 2017), opening up new scopes for companies to target them online. At par with the motto to digitalize Bangladesh, companies are embracing this new channel to expand their business. Despite the best intention from companies, translating internet users into online shoppers is still a challenge in Bangladesh. During the infancy stage of e-commerce introduction, it was found that customers are usually slow to take up online shopping (Swinyard and Smith, 2003). Thus, with investments made in infrastructure development for online shopping by the companies, it is in the best interest of online marketers if customers rapidly adopt online shopping. E-marketers, therefore, need to understand what drives consumers to shop online as this will assist in understanding the e-readiness of Bangladeshi customers. With this knowledge at their disposal, e-marketers can take necessary actions to ensure the smooth transition for the end customers.

There are numerous research on online buying intention of consumers, with most studies focusing on western context. The generalization of such data in another cultural context such as Bangladesh is highly questionable given that as to date very few studies have been done to realize its application in Bangladesh context. Researchers that have worked in this field in Bangladesh's context used a piecemeal approach as some only focused on Technology Acceptance Model (TAM), highlighting the importance of perceived credibility, usefulness, and ease of use in shaping consumer's attitude towards online shopping, and finally intention to

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adopt online shopping (Hoque, Ali, and Mahfuz, 2015). On the other hand, other researches stated that motivational and behavioral factors such as convenience, price, perceived risk and trust might facilitate the adoption of online shopping intention (Farhana, Khan, and Noor, 2017).

The primary objective of this research is to extend a holistic model of consumer behavior that will incorporate different factors that will influence consumers to purchase online. This would enable existing and potential e-marketers in Bangladesh to understand the diverse and factors that affect consumer's online purchasing intention in Bangladesh. Some of the identified factors that affect customer online purchase intention in the existing literature review include cultural (Chau, Cole and Massey, 2002; Park, and Jun, 2003), demographics (Liebermann and Stashevsky, 2009; Zhou, Dai and Zhang, 2007), motivation (Donthu and Garcia, 1999; Korgaonkar and Wolin, 1999; Zhou *et al.*, 2007), perceive risk and trust (Bhatnagar and Ghose, 2004; Featherman and Pavlou, 2003; Garbarino and Strabilevitz, 2004), and attitude (Bhattacharjee, 2000; Bobbitt and Dabholkar, 2001; Limayem, Khalifa and Frini, 2000; Shim, Eastlick, Lotz and Warrington, 2001; Cho, 2004; Koivumaki, 2001).

## **2. LITERATURE REVIEW**

### **2.1 Culture**

Generally, the online buying intention is influenced by the customer's cultural orientation (Thatcher, Foster and Zhu, 2006). Researchers used different categories to classify different culture with Geert Hofstede's dimensions of national culture being the most typical. The framework can be used to identify and explain the differences in customer's intention to shop online across culture. Hofstede (2011) framework uses individualism, uncertainty avoidance, masculinity, power distance, long-term orientation, and indulgence as key factors for the differences in consumer behavior among cultures. For the purpose of this research, only two dimensions: uncertainty avoidance and individualism are used because they are the most relevant dimensions to this topic.

#### **2.1.1 Uncertainty Avoidance**

According to Hofstede (2011), uncertainty avoidance is the extent to which members of a culture feel threatened by the uncertain and unknown situation and the degree to which they attempt to avoid such circumstances. The national cultural dimension score of Bangladesh is 60. The high score implies that people are more reluctant and intolerant to new ideas and systems. Consumers from such cultures are risk averse and their perceived risks for unknown are high. Consumers are more comfortable with the way things are and as a result, they are unwilling to try new ways of doing things. Given the situation, it can be conceptualized that people in Bangladesh will be less likely to use online as purchase medium.

#### **2.1.2 Individualism Vs. Collectivism**

Individualistic societies are more independent in their decision making and the degree of outside interdependence is low. In contrast, people from countries with high scores in collectivism depend on social network relationships to make buying decision intention (Al-Gahtani, Hubona, and Wang, 2007). Bangladesh with a score of 20 in individualism is considered a highly collectivist society and the impact and influence of family, friends, and groups in one's intention to buy online will be paramount.

## **2.2 Social Influence**

Social influence can play an important role in customer's intention to adopt online shopping. Friends and families were found to be a key influencer in adopting online e-services (Davis, Bagozzi and Warshaw, 1989; Venkatesh and Morris, 2000). Similarly, Bhattacharjee (2000) has highlighted that an individual's social network can be a rich source for information gathering because individuals tend to consult with their peer group before adopting something different. A positive verbal comments about online shopping can ease the tension and facilitate consumer to adopt online shopping. Consumers trust their own source as they take it as more reliable, therefore, social influence can also affect the developing the trust for online buying and will be a key determinant behind intention to purchase online.

## **2.3 Consumer Demographic**

Most researchers have used demographics as a key studied area by linking demographic traits such as gender, age, marital status, education, and income with online shopping behavior. Gong, Stump and Maddox (2013) found demographic as an important factor in online buying, whereas others had stated mixed findings (Zhou *et al.*, 2007; Liebermann and Stashevsky, 2009). Hence, the same factors are used for the analysis to provide further indication of the likelihood of online buying intention in relation to demographic factors.

### **2.3.1 Gender**

Almost all studies have concluded male as both dominant and frequent internet shopper compared to women (Li, Kuo and Russel, 1999; Korgaonkar and Waln, 1999). While in general women tend to dominate the shopping scene in offline establishments, the same cannot be said for online shopping intention. Such gender differences have been highlighted in earlier research with the key conclusion that women perceive online purchasing as much riskier (Rodgers and Harris, 2003). In addition, shopping orientation for male shoppers is more convenience-oriented in comparison to recreational orientation for females (Swaminathan, Lepkowska-White and Rao, 1999), hence the intention to adopt online shopping for male found to be higher than female.

### **2.3.2 Age**

The relationship between age and online buying intention has mixed findings (Zhou *et al.*, 2007). Some studies found a positive relationship between age and online buying intention (Donthu and Garcia, 1999; White and Manning, 1999; Liebermann and Stashevsky, 2009) while others either found it negative (Joines, Scherer and Scheufele, 2003), or no significance relationship between the two variables (Li *et al.*, 1999). The variation in the findings was attributed possibly to different age categorization used across the different studies. Overall customer perceives online buying to be risky compared to offline and old people are less inclined to change their traditional buying habit from physical stores. Given such scenario, younger people found to be more dominant in online shopping scene.

### **2.3.3 Education**

It is generally accepted that people with higher education will be exposed to IT facility and internet technology and will be comfortable using web for online shopping (Hui and Wan, 2007). Despite such beliefs, some researchers have reported the insignificant relationship between the two variables (Bellman, Lohse and Johnson, 1999; Mahmood, Bagchi and Ford 2004), while others have found positive relationships (Li *et al.*, 1999). This conflict might be due to the minimum level of education that is required to adopt an online medium of shopping after which education is an insignificant factor in determining online shopping intention.

Furthermore, as consumers get more educated they become aware of the risk of online buying and privacy issues and might avoid internet shopping. This area requires further investigation but it is generally believed that people with more education will have confidence in adopting IT and internet technologies, hence their intention to shop online will be high.

#### **2.3.4 Income**

It is commonly believed that educated people will have higher income and previous studies have shown that income is strongly related to online shopping behavior (Donthu and Garcia 1999; Li *et al.*, 1999; Mahmood *et al.*, 2004). Hence, this leads us to conclude that the higher the income of the consumer, the more willing they will be to shop online.

### **2.4 Psychographic Factors**

#### **2.4.1 Motivation**

##### **2.4.1.1 Convenience Orientation**

Motivation plays an important role in consumer decision making related to online buying intention. Online consumers tend to be convenience-oriented as the ability to shop online anytime, anywhere with the added advantage of convenient price comparisons as a key driver encouraging online shopping (Donthu and Garcia, 1999; Korgaonkar and Wolin, 1999; Zhou *et al.*, 2007; Xiaofen and Yiling, 2009; Akroush and Al Al-Debei, 2015). With the increasing of dual income earner, customers are more pressurized than the past. The ability to shop from home is convenient enough compared to the time and energy required to visit store, shop and return. In some studies, convenience orientation turned out to be the most important factor affecting online purchase intention (Kwek, Tan and Lau, 1970).

##### **2.4.1.2 Motivation: Economic Orientation**

Based on the comprehensive review by Zhou *et al.* (2007), economic orientation is where consumers are price oriented and are constantly looking for products that can be bought at a reasonable price. Economic orientation is found to be one of the key reasons why consumers have a high intention to shop online (Katawetawarakas and Wang, 2013). Since price comparison is easier in online compared to offline, the consumer is motivated to find and compare products online and determine products that can be purchased at a lowest possible price and provide the best value for money. Such easy access to compare the product information led many consumers to believe that buying online will give them the lower price (Zhou *et al.*, 2007), hence based on these empirical precedents, it is likely that customer intention to online buying will be driven by economic orientation.

#### **2.4.2 Perceived Risk**

The perceived benefit from internet shopping (convenience and economic orientation) is somewhat offset by the potential risk that internet shopping entails. Perceived risk thus can act as a potential barrier to online buying intention (Huseynov and Yıldırım, 2016). Perceived risk is the uncertain consequences of consumer buying behavior. Risks can be associated with credit card misuse, fraudulent sites, loss of privacy when sharing sensitive credit card information over the web (Garbarino and Strabilevitz, 2004; Featherman and Pavlou, 2003). The potential pitfall of losing money over credit card fraud is more important than the monetary value of specific transactions.

Vendor reliability is also of utmost importance to the consumer. The risk associated with the vendor not to deliver goods and service to the expected quality can hinder customers' intention to adopt online shopping because the customer cannot inspect the quality of the product before buying. Vendor reliability increases in terms of the ability to get return and refund if the product fails to meet the quality as promised, delivering the product on time and as per specified quality (Bhattacharjee and Ghose, 2004; Garbarino and Stravilevitz, 2004). The relationship between perceived risk and online shopping intention is straightforward in previous empirical research. In general, perceived risk is negatively related to online shopping intention (Bhattacharjee and Ghose, 2004; Featherman and Pavlou, 2003; Garbarino and Stravilevitz, 2004).

### **2.4.3 Trust**

Perceived risk can be neutralized through the development of trust. The effect of trust on vendor and overall payment security is a critical factor in determining customer intention to purchase online (Quelch and Klein, 1996; Thamizhvanan and Xavier, 2003). Trust issue has been widely explored (Ambrose and Johnson, 1998; Jarvenpaa, Tractinsky and Saarinen, 1999) and regarded as an important factor for customers willingness to take risks and positively influence online shopping intention. While customers' motivation to shop online can be varied as discussed above, trust plays a key role in turning that motivation into action. The inclination to trust the seller while buying online is necessary as buyers do not have access to physically examine the product before purchase. The sellers' intention to deliver the goods as promised and the overall security measures for online payment will be a key determinant factor for customers' intention to shop online.

### **2.4.4 Attitude**

Researchers have focused on motivation through perceived usefulness and perceived ease of use as an antecedent in shaping attitude towards online buying (Hoque *et al.*, 2015) and the customer will be more likely to shop online if customer finds it comfortable using the web for online purchases (Chau, Au and Tam, 2000). Trust in store and vendor creates a positive attitude towards online shopping as it reduces perceived risk and promotes online shopping intention (van der Heijden, Verhagen and Creemers, 2001; Jarvenpaa *et al.*, 1999). Even though risk persists in online shopping, however, the positive feature of online shopping related to convenience and efficiency is more significant than any negative association with online shopping (Yang and Lester, 2004). In addition, satisfaction with prior purchase is negatively associated with perceived risk with online buying (Pires, Stanton and Eckford, 2004).

Through doing and learning, people acquire beliefs and attitudes. These, in turn, influence their buying behavior. Attitude towards online shopping is a direct consequence of customers' evaluation and feelings from previous online buying experience. A positive past purchase satisfaction when buying online will positively affect customers' attitude towards online shopping and increase future intention to use web for shopping purposes (Bhattacharjee, 2000; Bobbitt and Dabholkar, 2001; Limayem *et al.*, 2000; Shim *et al.*, 2001; Cho, 2004; Koivumaki, 2001; Akroush and Al-Debei, 2015).

## **3. PROPOSED CONCEPTUAL FRAMEWORK**

The rise in popularity of internet services has attracted researchers to work on what motivates an individual to adopt online services. The foundational theories on which the proposed model is built are TAM (Davis *et al.*, 1989) and 'Unified theory of acceptance and use of technology' (UTAUT) (Venkatesh, Morris, Davis and Davis, 2003). While TAM has only used perceived usefulness and perceived ease of use, the UTAUT model incorporated performance expectancy

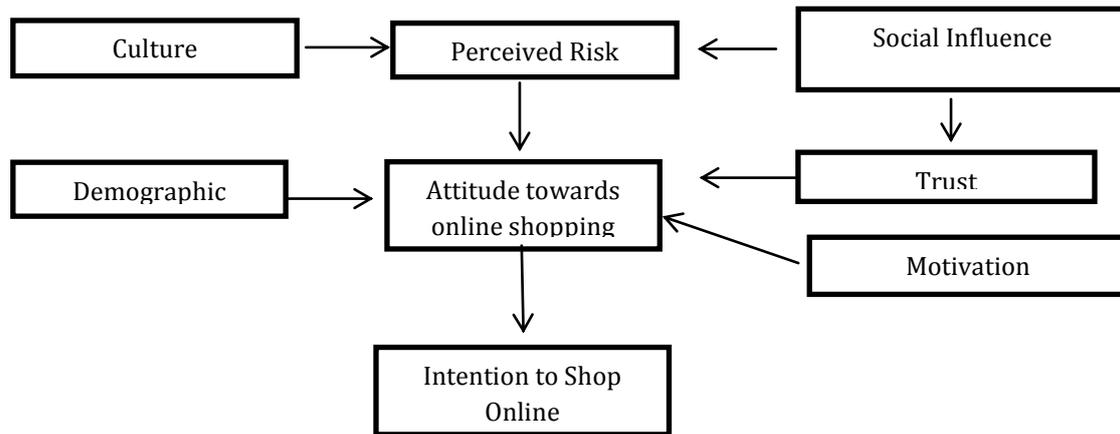
(usefulness), effort expectancy (perceived ease of use), social influence and facilitating conditions (having necessary factors to use e-services).

Culture shapes a person's view and opinion and as culturally Bangladesh fall into a high uncertainty avoidance society, it is imperative that online shopping will be deemed risky. The perceived risk is accordingly influenced by the overall culture of the society. On the other hand, a highly collective society will suggest that social influence will be paramount as friends and families will not only be an important source of information gathering but at the same time approve behavior in relation to trying something novel. Thus, a positive word of mouth about online shopping will build trust and help consumers who never used online shopping, to try it for the very first time. Therefore, for online shopping to be successful, marketers will need to focus more on the network because word of mouth carries more importance. Similarly, knowing positive experience from online shopping from friends and families can also reduce the perceived risk of online shopping and can directly increase trust and create a positive attitude toward online shopping. In summary and as shown in Figure 1, while uncertainty avoidance will only increase perceived risk, social influence will help to neutralize it by building trust and simultaneously reducing perceived risk.

In terms of demographics, it is evident from previous research that a common profile of an internet shopper is young, educated male with higher than average income. However, the traditional stereotype of an internet shopper is rapidly changing. The percentage of women achieving higher education and their participation in the workforce has seen exponential growth in recent times in Bangladesh (Mahmud and Bidisha, 2018). This has raised the independent income level of women and opens up the opportunity to target them for various consumer products. Furthermore, the introduction of low-priced smartphones has resulted in customers to get familiar with the internet through their smartphones, opening up the possibility to use online platform for shopping. As more people are connected to internet irrespective of their age, the general population has grown confidence over the use of the internet which will ease the intention to adopt online shopping. This will reduce the impact of 'facilitating condition' factor proposed in the UTAUT model. Thus, while demographic factors in relation to male with average income used to be an important determinant to predict online shopping intention, their impact is significantly reduced given the increase in education and income of women and the rise of self-efficacy in terms of using internet by the general population. Overall, the demographic profile will influence the attitude formation in terms of adopting internet shopping and finally intention to adopt online shopping.

Consumers motivation to shop online can be driven by economic or convenience orientation. However, the perceived risk of online shopping in relation to frauds can make consumer hesitant to adopt online shopping and can reduce the urge to adopt online shopping. Despite the risk, the customer might be tempted to try out an online transaction in small monetary value and build trust. As discussed previously, trust can further be built once endorsed by friends and families which will positively influence attitude toward online shopping.

Lastly, forming positive attitudes is mandatory for customers' intention to adopt online shopping. Attitude formation can depend on demographic characteristics as previous literature shows that people with high income and higher education are more prone to adopt online shopping. Similarly the potentiality to save money and the added convenience that online shopping brings will help create a positive attitude towards online shopping. The major barrier is perceived risk however, if vendors are able to create a sense of trust, positive attitude can be built which will encourage customers to adopt online shopping. Based on the above factors, the conceptual framework shown in Figure 1 can be proposed.



**Figure 1.** Proposed research model.

#### 4. CONCLUSION

Consumer behavior is complex and mysterious and can seldom be explained with one or two dominant factors. While individually looking into each factor provide key insight about the significance of it in determining customer's intention to buy online, the breadth and depth of the interlink between the different factors will provide a holistic view of consumer behavior. This is important because customers as an individual while deciding to purchase online do not only rely on one factor but rather how different factors come together to form an attitude before the customer decides to buy online. The proposed conceptual framework intend to combine all the factors and future researches would be benefited to adopt an all-inclusive model of consumer behavior in their study to predict customers intention to buy online.

For practitioners alike, the easiest step is to launch an online platform to reach customers, but the hardest is to convince customers to use the platform for online shopping. In Bangladesh, if culture influence as predicted prevails, marketers need to take appropriate steps that will reduce the perceived risk of online shopping. While in the last decade, customer self-efficacy and facilitating conditions were holding major importance in determining customers' intention to adopt online shopping, given customers are nowadays already familiar with the internet, they need to be convinced about appropriate security measures. This will build trust and reduce the perceived risk from online shopping. Similarly, the rise in dual-income households in Bangladesh suggests that consumers are time pressured and the motivation to adopt online shopping will be paramount. As more people start shopping online, positive review of their experience will be the trump card to attract non-online shopping customers. Henceforth, the proposed model can be a stepping stone in the right direction for marketing executives to shape their strategy that will facilitate customers intention to adopt online shopping.

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