

Factors Affecting Customers' Intention towards Online Purchase: An Empirical Study on Bangladesh

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ABSTRACT

The purpose of this study is to investigate the factors that influence online purchase intention in the context of Bangladesh, specifically focusing on the relationship between eWOM, Website Quality, Promotional Activities, Trust, Security, and online purchase intention. Convenience sampling method was employed to gather data from 260 participants through online and offline surveys between January and February 2023. The study employed different statistical methods to analyze research data including Descriptive statistics, Cronbach's Alpha, and Multiple Regression analysis. The results indicate that eWOM, Website Quality, Promotional Activities, and Trust have a significant impact on online purchase intention. Interestingly, security was not found to be a significant factor in determining online purchase intention. These findings contribute to online marketers' knowledge of the factors that influence customers' intention to buy products and services from online platforms and can assist them in developing value-driven online marketing strategies.

Keywords: eWOM, Website Quality, Promotional Activities, Trust, Security, Online purchase intention



INTRODUCTION

In today's world, the internet has become an indispensable part of human life which makes shopping easier than ever before. Bangladesh undoubtedly has a huge number of online shoppers, much like other emerging nations. E-commerce has grown constantly in a good manner and it covered almost all types of business such as B2B, B2C, etc. effectively (Rosen, 2002). In Bangladesh, e-commerce sites are now very convenient for both business and shopping. After COVID-19, online shopping in Bangladesh has been raised massively. B2C in Bangladesh is hoped to increase by almost 17.61% yearly from e-commerce (Karim, 2022). Bangladesh is expecting overall 72% growth in a year by E-commerce (Karim, 2022). There are about 35+ E-commerce sites in Bangladesh including Chaldal, Daraz, Ajkerdeal.com, Bikroy.com, Pickaboo.com, etc (Karim, 2022). But not only e-commerce sites but there is also an extensive number of Facebook pages and Instagram pages which are providing services and products online. These online platforms are especially opportune to save time. They are providing the products by home delivery, customization, favorable transaction systems such as cash on delivery, payment through Mobile Financial Services (MFS) bKash, Nagad, Rocket, etc., handy packaging, and so on. These types of facilities insist that customers use online platforms to purchase the products. Online shopping provides additional information about the products and more information about prices, and discounts (Al Debei et al., 2015; Li & Dan Zhang, 2002; Butler & Dan Peppard, 1998).

In Bangladesh as in other countries, the curiosity of customers rises because of eWOM. Nielsen (2008) ensured that eWOM increases the number of online shoppers by getting them to know about trust issues, positive reviews, etc. Website quality is another critical factor that influences online purchase intention among consumers. Customers are always looking for a user-friendly and organized website that is easy to find out the desired product without wasting time. (Hossain et al., 2021; Jeong et al., 2003). These types of facilities can create loyal customers (Parasuraman et al., 2005). Replying to customers' messages on time, on-time delivery, accessibility, trendy collection, and communication improve service quality and this fixes the trust of the customers (Zeithmal et al., 2002; Yang, 2001). Moreover, promotional activities directly motivate the customer by offering coupons, discounts, and sales and these determined the value of the products (Nagadeepa et al., 2015). Lastly, customers are willing to purchase from those sites which are liable to protect their personal information and personal identity because of the emergence of cybercrime. Customers' experience and satisfaction are dependent on security (Diligenti et al., 2004). Purchase intention is intrinsically the willingness to buy and it is affected by internal and external factors. Ajzen (1991) mentioned the intention as an indicator to quantify the willingness of the customers to do shopping.

Although many researchers investigated the factors affecting online purchase behavior in Bangladesh (Fatema, & Siddiqui, 2021; Rahman, & Rahman, 2020; Neger, & Uddin, 2020; Islam, 2019; Rahman et al., 2018), very scarce studies had been considered eWOM, Website Quality, Promotional Activities, Trust, Security, and online purchase intention in the context of Bangladesh altogether. Therefore, the primary objective of this research is to recognize the factors that influence the online purchase intention of consumers in Bangladesh which will address the existing gap in the literature and enhance the understanding of the online purchasing perspective.

The paper is organized as follows. The study starts by reviewing relevant online purchase literature, which results in the development of hypotheses and a conceptual framework. The research methodology is outlined next, and then the research findings are presented. Finally, the discussion, implications, conclusion, limitations, and future research directions are elucidated.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

ONLINE PURCHASE INTENTION

Online purchase is one of the peak priorities for people nowadays because of internet accessibility (Ariffin et al., 2018). Close & Kukar-Kinney (2010) acknowledged that willingness of online purchases is derived from purchase intention. According to Meskaran et al. (2013), online purchase is the eagerness to buy products or to have a service through the Internet. Online purchase intention can be diversified by the pricing strategy of the products whereas

Iqbal et al. (2012) also consented that online purchase intention is the enthusiasm to purchase products from online platforms by using internet access compared to the prices of the products. Consumers can mitigate their demand by direct purchasing from retailers through web browsing, Aldhmour & Sarayrah (2016) also mentioned that this communication with retailers rises intention. Online purchase intention gravitated a positive correlation with actual online purchase behavior (Lim et al., 2016).

ELECTRONIC WORD OF MOUTH (eWOM)

eWOM is the exchanging of marketing information to customers about the fundamental model, features of products, and services through the internet which is related to shaping the customer's behavior about having the products and services (Katz & Lazarsfeld, 1966). eWOM has become an online relationship outcome by considering the online shopping behavior of the customers. (Hongyoun Hahn & Kim, 2009). It has both positive and negative impacts on the acquisition of new customers (Chung & Shin, 2010). In fact, eWOM is more effective than WOM in online shopping, retailing, and customer retention (Luo et al. 2013; Chung & Shin, 2010). Hussain et al. (2017) have claimed that customers prefer eWOM for online shopping to reduce risk. Social media is playing a tremendous role to spread eWOM to influence consumers in this competitive world where eWOM is the most powerful pre-purchase source of travel information (Sotiriadis & Van Zyl, 2013). eWOM aids people to make better buying decisions (Huete-Alcocer, 2017; Bronner & De Hoog, 2011). Almost 61% of online users worldwide prioritize eWOM before purchasing any goods or services (Charlton 2015; Floyd et al., 2014). Rahaman et al.(2022) contended that eWOM has a significant influence on online purchase intention. Likewise, eWOM is effective not only to innovate new products and services but also to formulate a digital strategy for influencing customers' online purchase intention. (Armawan et al., 2023; Daowd et al., 2021; Nuseir, 2019; Sulthana & Vasantha, 2019; Roy et al., 2018; Zhang et al., 2013; Cheung & Thadani, 2012; Yoo & Gretzel, 2008; Goldsmith & Horowitz, 2006). Therefore, the following hypothesis is suggested:

H1: eWOM has a positive effect on online purchase intention.

WEBSITE QUALITY

Website quality is a multi-faceted concept to measure the customers' perceptions of transactions from pre-purchase to post-purchase (Chang & Chen, 2009). Rahman & Hossain (2022) mentioned that the dependency on shopping behavior based on website quality is a mysterious matter yet. In the era of e-commerce, online shopping is increasing rapidly. For this purpose, website quality got a lot of attention and care from academicians and experts (Ongshakul et al., 2020). Most of the time customers' shopping intention is impacted by the website quality (Hossain et al., 2021). When the website is arranged full of excellence then it is beneficial to deliver the planned message to the consumer (Li et al., 2017). Loiacono et al.(2002) introduced Web Qual TM which categorized website quality into four aspects like ease of use, usefulness, entertainment, and complimentary relationship based on online users' interviews. Rayport & Jaworski (2003) chimed that effective website design is built with seven components: context, content, communication, customization, connection with other sites, and commerce. Akram et al. (2018) found that the use of credit cards (UCC) will help to develop the website quality as well as impact online impulsive buying behavior (OIBC). Effective website design is the main driver to bring success in the competitive e-commerce time (Pradhan et al., 2018). Website designing and quality help to cover the information about the product and services that's why online shoppers tend to have the product or services from their feelings rather than facts (Brazil et al., 2022). Qalati et al.(2021) showed that website quality positively influences customers' online purchase intention mediated via trust. Likewise, Dogra & Kaushal (2023) affirmed that website quality has a substantial influence on customers' buying intention towards online shopping websites. Consequently, the following hypothesis is recommended:

H2: Website Quality has a positive effect on online purchase intention.

PROMOTIONAL ACTIVITIES

Promotional activities mean coupons, free delivery, discounts, price promotion, a contest based on seasons, special days, and introducing new products and services (Karim et al., 2021). Blattberge & Neslin (1990) explained that promotional activities are directly linked to customers' shopping behavior which is mainly an action focus promotion occasion. Totten & Block (1994) have defined promotion as numerous types of incentives and selling activities to earn urgent sales effects. Sales promotion is the strength to catch the target customer. Sales promotion helps to do shopping at a lower price than the actual price. Promotional activities resist customers to switch brands (Memon et al., 2019; Apriliano, 2018). Chen, & Li (2020) indicated that product promotion creates a festive atmosphere in online shopping. E-commerce sites i.e., Alibaba, Daraz arrange promotions, discounts, and festivals on special days promotion, Daraz's 11.11 campaign, and so on. Kotler & Keller's (2006) Stimuli Response model is considered to bring out the consumer response stimuli to online shopping promotion festive. Andreeva et al. (2010) stated that repeated customer shows a strong desire for price promotion rather than the occasional customer in online shopping. Similarly, Fachmi et al. (2019) found that promotion has a positive effect on online shopping intention. Accordingly, the following hypothesis is assumed:

H3: Promotional Activities have a positive effect on online purchase intention.

TRUST

Trust in online purchasing is the consumer's readiness to be exposed to the acts of an online merchant and will behave in particular agreeable ways, regardless of the consumer's ability to monitor and control the online merchant (Mayer et al., 1995). The acknowledgment of trust as a critical enabler of online business is gaining wider recognition in both academic and professional domains (Rahman et al., 2020; Ventre & Kolbe, 2020; Ling et al., 2010; Huang et al., 2003; Bhattacharjee, 2002; Davis et al., 1999; Hoffman et al., 1999; Mishra, 1996). Customer trust has a critical role in the success of online marketplace transactions. Firstly, online business often involves the exchange of sensitive individual, business, and commercial information between transactions (Lee & Turban, 2001). Secondly, in the online marketplace, customers often engage in transactions with merchants whom they have not previously interacted with or have had minimal contact with. (Pavlou & Gefen, 2004). Conversely, sellers in the virtual marketplace are internet vendors who bear the primary responsibility for on-time service delivery. Market makers, on the other hand, not only offer a platform for interactions but also establish official regulations to systematize and legitimize transactions that occur within their platforms (Lee & Clark, 1997). While trust in the seller remains an essential concern, the presence of a third party, namely the market maker, also plays a role in fostering trust within the e-marketplace (Zucker, 1986; Shapiro, 1987). Higher levels of trust and cooperation are indicators of a successful commercial relationship (Ling et al., 2011; Nakayama, 2000). When using a market maker's online services to transact with unidentified vendors, buyers frequently feel uncomfortable. This may influence whether or not they purchase in the online market. In this sense, a market-maker must pledge to consistently build and preserve client trust (Munikrishnan et al., 2023). In addition to facilitating successful transactions, individuals should also evaluate the vendor's credibility to some degree. Building trust is critical to achieving success in the realm of online business (Kim & Ahn, 2007). Bylok (2022) argued that trust positively impacts e-commerce purchase intentions. Based on the above discussion, the following hypothesis is anticipated:

H4: Trust has a positive effect on online purchase intention.

SECURITY

E-commerce sites arrange their services with products, quality, deals, payment options, product delivery, and other features that affect buying decisions, yet there is a security concern that hinders customers from completing online purchases. (Ariffin et al., 2018). As online shopping increases, the security of financial information, credit card numbers, PINs, and personal information is becoming an even bigger issue in terms of cybercrime, hacking, and

transactional fraud (Azizi & Javidani 2010). In recent times, online shopping has become the most convenient way to purchase items; however, according to Tsai & Yeh (2010), Karnik (2014), and Meskaran et al. (2013), inadequate security systems and the lack of security measures can discourage people from making purchases online rather than encouraging them. Alsoud & Mustafa (2020) demonstrated that having protective measures in place for consumers' information when buying encourages them to continue shopping online. Jibril et al. (2020) revealed that concerns about financial loss, damage to reputation, the importance of privacy, or online security have an impact on the desire to shop online. Therefore, security is a critical factor in safeguarding identity, particularly in developing countries, due to the prevalence of online identity theft (Haddad & Binder 2019). Security has a significant impact on the dependability of services provided on websites (Gefen, 2000). Likewise, Tran & Nguyen (2022) also mentioned that security is a foremost factor similar to an individual's reputation, cognitive trust, perceived risk, consumer behavior, and other supreme factors to promote the intention to online shopping. Hence, the following hypothesis is recommended:

H5: Security has a positive effect on online purchase intention.

CONCEPTUAL FRAMEWORK

The conceptual framework has been derived from the literature review described above.

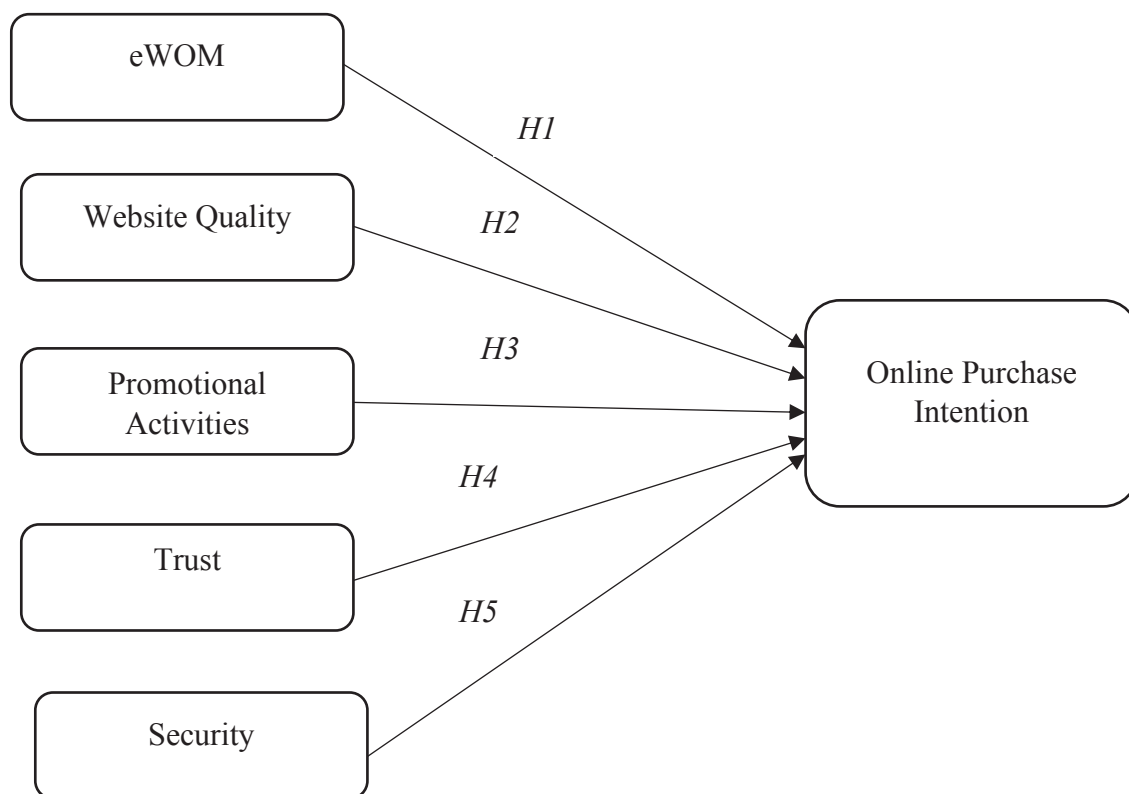


FIGURE 1. CONCEPTUAL FRAMEWORK

METHODOLOGY

SAMPLING AND DATA COLLECTION

This study adopted a quantitative approach to explore the factors influencing customers' online purchasing intentions in Bangladesh. Data was collected through a self-administered questionnaire administered both online and offline. Convenience sampling was chosen for its non-probability sampling technique and ease of access. The online survey was shared on social media platforms such as Facebook, while the offline survey questionnaires were distributed among students and teachers at public, private, and national universities in Bangladesh whose age was 18 and above. The data collection period was one month, from January 5, 2023, to February 5, 2023, during working hours (9 AM to 5 PM). Out of the 315 responses, 260 were valid responses. Hence, the response rate of 82.54%.

MEASURES

This study used several validated measurement scales adapted from the earlier literature. eWOM was adopted from Molinari et al. (2008), encompassing three (3) items. The scale to measure Website Quality was adopted from (Sicilia et al., 2005; Novak et al., 2000; Chen et al., 1999), including three (3) items. Promotional Activities were measured by a four-item scale adopted from Bakewell & Mitchel (2003), comprising four (4) items. Trust was assessed using a scale adapted from Mukherjee & Nath (2007); Wong & Sohal (2006), encompassing four (4) items. Security was measured using a scale adapted from Park & Kim (2003) and Liu et al. (2008) including four (4) items. Finally, online purchase intention was measured by a three-item scale adopted from Pavlou & Fygenson (2006). All variables were measured using a 5-point Likert scale ranging from 1= Strongly Disagree, to 5=Strongly Agree. In addition, demographic information of the respondents regarding gender, age, income, and education level.

DATA ANALYSIS AND RESULTS

RESPONDENTS' DEMOGRAPHIC INFORMATION

Table 1 depicts the demographic profile of the respondents. These results revealed that male respondents accounted for 50.4% and female respondents made up 49.6%. The majority of the respondents were aged 18-30 (91.9 %), and the least was over 40 (1.5 %). Most of the respondents had a monthly income of 500-20,000 taka (79.6 %), and the majority were undergraduates (74.6 %).

TABLE 1 SUMMARY OF RESPONDENTS 'DEMOGRAPHIC PROFILES (N=260)

Variable	Category	Frequency	Percentage
Gender	Male	131	50.4 %
	Female	129	49.6 %
Age	18-30	239	91.9 %
	31-40	17	6.5 %
	Above than 40	4	1.5 %
Income (Monthly)	500-20,000 Taka	207	79.6 %
	21,000-40,000 Taka	28	10.8 %
	41,000-60,000 Taka	8	3.1 %
	Above than 60,000 Taka	17	6.5 %
Education level	Undergraduate	194	74.6 %
	Graduate	36	13.8 %
	Post Graduate	25	9.6 %
	Others	5	1.9 %

Source: Primary data was collected through a questionnaire and calculated in SPSS 23.0

RELIABILITY TEST

To determine the scale's reliability and internal consistency of their statements, Cronbach's Alpha was calculated. In this study, Cronbach's Alpha values were ranging from 0.734 to 0.872 which is greater than the suggested cut-off value of 0.70 (Nunnally, 1978) (See Table 2).

TABLE 2. RESULTS OF RELIABILITY

Factors	No. of Items	Statement	Cronbach's Alpha	Source
eWOM	3	eWOM1: I say a positive thing about websites to other people. eWOM2: I recommend websites to anyone who seeks my advice. eWOM3: I say a positive thing about the products of the websites.	0.734	Molinari et al., (2008)
Website Quality	3	WB1: Websites are user-friendly. WB2: Websites provide me with valuable content. WB3: Websites have a search tool that enables them to locate the products.	0.771	Sicilia et al., 2005; Novak et al., 2000; Chen et al., 1999;
Promotional Activities	4	PA1: Price discount helps to increase online selling. PA2: Sales promotion creates purchase intention online. PA3: By using the "Buy one get one" technique the customer can easily attract to buy the product. PAS4: I feel like buying a product when my social surroundings influence me to buy products online.	0.809	Bakewell & Mitchel (2003)
Trust	4	T1: I trust the information that the site provides. T2: I trust the promise that the site makes. T3: I trust the products that the site provides. T4: I trust the delivery of products that the site makes.	0.864	Mukherjee & Nath (2007); Wong & Sohal (2006).
Security	4	S1: I feel safe in my transactions with the website. S2: I feel like my privacy is protected at the site. S3: I trust the site will not misuse my personal information. S4: I trust the site will not give my information to other sites without my permission.	0.872	Park & Kim (2003); Liu et al. (2008).
Online Purchase Intention	3	INT1: If the opportunity arises, I intend to buy from online stores. INT2: If given the chance, I can predict what I should buy from an online store in the future. INT3: I am likely to transact with an online store soon.	0.801	Pavlou & Fygenson (2006)

MULTIPLE REGRESSION ANALYSIS

Table 3 demonstrated that the R square for this regression model was 0.580, which indicated 58% of the variance in online purchase intention is explained by eWOM, Website Quality, Promotional Activities, Trust, and Security. The rest of the 42 % purchase intention can be explained by other predictors which are not measured in this research. Table 4 displayed ANOVA test results which illustrate that $F= 70.202$, $P= .000 < .05$. This indicates that the model is statistically significant in that the predictors of the model significantly impact the dependent variable of online purchase intention.

TABLE 3: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 ^a	.580	.572	.46399

a. Predictors: (Constant), eWOM, Website Quality, Promotional Activities, Trust, Security

TABLE 4: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.567	5	15.113	70.202	.000 ^b
	Residual	54.682	254	.215		
	Total	130.250	259			

a. Dependent Variable: Online Purchase Intention

b. Predictors: (Constant), eWOM, Website Quality, Promotional Activities, Trust, Security

HYPOTHESIS TESTING

Table 5 displays the results of the multiple regression analysis, which indicates that eWOM ($\beta = 0.210$, $p < 0.05$), Website Quality ($\beta = 0.207$, $p < 0.05$), Promotional Activities ($\beta = 0.151$, $p < 0.05$), and Trust ($\beta = 0.339$, $p < 0.001$) had a significant positive impact on consumer online purchase intention. Although the effect of Security on online purchase intention was positive but nonsignificant ($\beta = 0.047$, $p > 0.05$). Among the predictors, the standardized regression coefficients demonstrated that Trust ($\beta = 0.339$) exerted the strongest effect on online purchase intention, followed by eWOM ($\beta = 0.210$), Website Quality ($\beta = 0.207$), and Promotional Activities ($\beta = 0.151$) respectively.

TABLE 5: RESULT OF THE HYPOTHESIS TESTING

Hypothesized paths	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.344	.173		1.985	.048
H1: eWOM → Online Purchase Intention	.209	.056	.210	3.747	.003
H2: Website Quality → Online Purchase Intention	.199	.055	.207	3.638	.000
H3: Promotional Activities → Online Purchase Intention	.123	.040	.151	3.037	.000
H4: Trust → Online Purchase Intention	.338	.057	.339	5.897	.000
H5: Security → Online Purchase Intention	.045	.052	.047	.865	.388

a. Dependent Variable: Online Purchase Intention

DISCUSSION AND MANAGERIAL IMPLICATIONS

The purpose of this study is to measure the factors affecting customers' online purchase intention in the context of Bangladesh. Online shopping is now a regular activity in a day. Bangladesh's university students and teachers are also involving them in online purchases to save time, energy, and effort. As online shopping is now very easy to conduct and user-friendly technology is playing a vital role in Bangladesh's university students and teachers. Results exposed that eWOM has a significant impact on online purchase intention which is consistent with prior studies (Kautish, et al., 2023; Bilal et al., 2022; Kurniawan et al., 2022; Bilal et al., 2021; Tandon et al., 2020; Khwaja, 2020). Therefore, online marketers should take into account the ratings, past experiences, and product evaluations of others by including hyperlinks on their websites that provide access to eWOM information. They can also organize online contests in which participants who share their content can receive attractive prizes. This approach offers them an opportunity to reach a large number of consumers and obtain rapid feedback. Results also affirmed that Website Quality has a positive and substantial effect on online purchase intention which is congruent with earlier findings (Qalati et al., 202; Kouser et al., 2018; Lee et al., 2016). The study suggests that websites that focus on user-friendliness, attractive design, real-time services, and valuable content about their products and services can increase online purchase intention by reducing ambiguity. Furthermore, promotional activities were also found significant for online purchase intention which is in line with Tarigan et al. (2020) and Hardini et al. (2020). The findings suggest that online marketers should consider implementing large-scale online promotions such as discounts, referral rewards, loyalty gifts, and buy one get one free to boost individual purchase intention for their products or services. The research findings indicate that trust is the most critical factor influencing online purchase intention consistent with the prior studies (Jadil et al., 2022; McLean et al., 2020). The findings imply that consumers view online shopping as being a lower risk when they trust the merchant's website and that perceived risk reduces as consumer perception of trust rises. Therefore, online marketers should disseminate trustworthy digital content about their goods and services and keep their word after delivering on their promises. In addition, security was found insignificant for online purchase intention consistent with Irawan, (2018). This may be because Bangladeshi customers are not well informed about their privacy and security issues related to online purchases.

CONCLUSION AND FUTURE RESEARCH DIRECTION

The aim of this research is to examine the factors that impact customers' online purchase intention from a Bangladeshi perspective. The study involved surveying university students and teachers in Dhaka city, with a sample size of 260 participants. The results indicate that eWOM, website quality, promotional activities, and trust all have a positive and significant impact on online purchase intention, except for security. Among these factors, trust emerged as the most crucial factor shaping online purchase intention. These findings can assist online marketers in developing customer-focused marketing strategies that add value and attract more customers, thereby improving the company's profitability. Future research should add more factors along with our proposed model i.e., brand image, brand awareness, and brand experience to make a robust framework for measuring online purchase intention.

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