

Consumer-purchase-decision towards e-retailing in Bangladesh

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Abstract: *This study examines the consumer perception and prospect of e-retailing in Bangladesh. The relative importance of electronic commerce for a supermarket still largely depends on the nature of its products and the consumer psychology of target audience. As a result electronic commerce and its commercial potential have gained a considerable attention for retailers in Bangladesh. This study was conducted among 200 respondents who buy product from supermarkets in Dhaka. Six independent variables like reliability of e-retailers, service assurance of e-retailers, accessibility of website, Recreational-Shopping Conscious Consumer, confused by over choice consumer, perceived performances; along with consumer-purchase-decision as a dependent variable has been utilized. It was found that consumer in Bangladesh don't think e-retailers will be able to provide them secure, consistent services. If Bangladeshi e-retailer able to establish e-commerce, most of the respondents reply that they will buy product from online because they think it will be experience of fun and the 'T' value is 1.569 which is lower than the reference value as a result it was found a positive relationship between fun loving consumer and consumer-purchase-decision. It was also found that most of the respondents are impulsive, confused while shopping online. From this analysis it can be said that for retailers of Bangladesh the approach towards internet adoption is more complex as they had to determine how to trade successfully in this new virtual environment.*

Keywords: *E-commerce, Consumer Behavior*

I. Introduction

How significant is electronic commerce to the retailers of Bangladesh today? The answer as always, is "it depends". The relative importance of the electronic commerce for a supermarket still largely depends on the consumption behavior of its target audience. Electronic commerce and its commercial potential have gained a considerable attention for retailers in Bangladesh. Retailers may face two confuse in this stage. Firstly, what is electronic commerce and what role electronic commerce can play in retail marketing. Electronic commerce delivers a new retail strategy with usurping the traditional fixed warehouse stores. Electronic commerce provides a supporting role for existing marketing strategy. Whichever role is adapted it's totally depends on customer's demand for online shopping and thus a term already developed called "Cyber retailing". The second area of confusion derived from the term of "Cyber retail market" because existing research has failed to define the complete picture of online retail activity like its actual size, growth rate and future potential.

However, the purpose of this study is not to identify the impact of e-commerce in the supermarkets of Bangladesh rather this study deals with the questions of how it can create impact on consumer-decision-making. Nevertheless, question can be arise, which retailer using electronic commerce and are they using electronic commerce strategically as marketing tool to make proper sales strategy? This is vital information for retailers developing electronic commerce sales strategies. Conversely, this information can expose threat and weakness of existing electronic commerce adopted by retailer. The legacy and commitment of e-commerce is certainly not for short term. Some may argue that e-commerce help to establish brand identity and consumers hang their notions on brand that is familiar, reliable. The development and maintenance of on line retailing in Bangladesh is not noticeable. If marketers fail to develop a proper sales strategy then e-commerce can be a major threat in terms of investment.

This study examines the major challenges experienced Bangladeshi retailers in establishing their on line retailing. It was observed that adoption of online retailing is increasing day by day. With the analysis of challenges, obstacles and furtherer opportunities of e-retailing this study intends to find out the co-relation between prospects of e-retailing and consumer insight in Bangladesh subject to the consideration of reliability of e-retailers, service assurance of e-retailers, accessibility of website, recreational-shopping Conscious Consumer, confused by over choice consumer and perceived performances.

II. Literature Review

Development of e-commerce considered as arcane for the retailers which was developed in the early 1990s. For such companies the approach towards internet adoption was to watch development (Alverson, 2011)

and do nothing (perhaps with the hope that the internet, like citizens band radio, would fade into obscurity) until such a time that it became clear that there would be tangible business benefits from making the investment required to develop online presence (Altheide and Johnson, 2013). For these companies the approach towards internet adoption was more complex as they had to determine how to trade successfully in this new virtual environment. Many companies adopted an incremental approach (Aaker and Joachimsthaler, 2012), testing out the feasibility of technology solutions. Brassington and Pettit (2012) mentioned that as adopted of the web has expanded a number of different formats have been adopted by companies wishing to serve online customer.

Traditionally, there are two main types of established retail companies: those operating from fixed-location stores such as department and convenience stores; and non-store-based operations such as catalogue retailing and direct selling. The fine detail of these various operating styles has gradually evolved to accommodate current customer needs (Bicknell, 2009). There are several different formats that have been adopted by companies operating in B2C markets (Chaffey, 2011), including:

Bricks and clicks: Established retailers operating from bricks-and-mortar stores integrate the internet into their business either strategically or tactically as a marketing tool or channel to market. Currently, the most successful online retailer in the world is Tesco.com (Chaston, 2009), where personal shoppers select the customers' goods in local stores.

Clicks and mortar: Virtual merchants designing their operating format to accommodate consumer demands by trading online supported by a physical distribution infrastructure.

Pure plays: Deise (2010) states that "Click-only" or virtual retailers are entirely based on online. The term "pure plays" refers to retailers that do not have fixed-location stores. Variation of pure plays categories are known as digital retailers.

Intermediaries: Deise (2010) discussed who link internet technology and the retail supplier with the consumer. Such organizations perform the mediating task in the world of e-commerce between producers, suppliers and consumers by using consumer data, which is carefully analyzed and used to target marketing campaigns.

E-commerce areas model is the basic and first type of e-commerce model. This model illustrates difference between traditional commerce with e-commerce. E-commerce has three dimensional areas. That is purely tradition commerce (front bottom left area), purely e-commerce (top right area) and the mixture of these two dimensions contains third dimension. E-commerce is a seven leveled framework (Dibb, 2011) and in this hierarchical framework the task of lower levels is to support higher levels. Services supported by infrastructure and services support the activities of products and structures. But in dynamic business world this model can provide some complexity because this model is not a flexible one. The third model developed by Riggins in 1998 focused on how electronic web-based storefronts improve profitability. In value creation it consists of efficient, effectiveness and strategy with considering five dimension i.e., time, distance, relationship, interaction and product (Dyson, 2009). Riggins' model helps to identify factors related with profitability which is directly related to strategy development and this model helps to identify that marketing, logistic and technology are important for e-commerce.

Riggins and Rhee has been developed the e-commerce domain matrix model. With the location of application users and the types of relationship this model helps to determine the specific focus of a. In the context of this research, this model will helps to identify the possible benefits of e-commerce adoption. Suppose the type of relationship is technology facilitated and location of application users are external then we have to go for research to create new customers (Friedman, 2009). Database driven customer management was introduced in 1990s. Through e-commerce now retailers doing more "integrated approach of retailing" with using information technologies such as EPOS, EFTPOS, and loyalty card. E-commerce can provide information to retailers such as, who was buying what, when and how. E-commerce tender targeting consumers and more are integrating communication through the final transaction of the product (Harridge, 2009).

We can exploit e-commerce in three ways to facilitate retail marketing and sales strategy assessment. Firstly, e-commerce can be used for the purpose of communication information about the retailer, its products, and its services. And next level e-commerce can be used in more proactive way as a marketing tool with inviting consumers to access their website so that consumer can gain product more product information to facilitate final purchasing decision making process (Berthon and Watson, 2010). In this way e-commerce also facilitate retailers to enable targeting customers. Researcher has found that consumer demand for e-retailing influenced retailer to adapt e-commerce. Because consumer can get totally different experience compare with traditional fixed location retailing. Comparison and price shopping among different e-commerce based retailer makes much easier to make their purchasing decision within a minute (Breitenbach and Doren, 2012).

Research has shown that consumer using internet to make their buying decision and e-commerce places more demand on end users ± on their cognitive ability, their information seeking, selecting product and mostly consumers like cyber shopping now. Number of academicians discussed about e-commerce adoption of retailers but (O'Keefe et al., 1998; Hoffman et al., 1996; Cappel and Myerscough, 1996; Cockburn and Wilson, 1996;

Auger and Gallagher, 1997; Spiller and Loshe, 1997; Griffith and Krampf, 1998; Jones and Biasiotto, 1999) but they have overlapped of how e-commerce can be used to sales strategy assessment. Future potential of e-commerce and the number of end users are currently deemed as an “Inexact art form” and can only be pasteurized the growing demand of e-commerce (DMT, 2010).

E-commerce can provide six tools and features to retailers i.e., marketing, transaction, general information, product, website, customers’ service & support. Retailer used e-commerce for the purpose of marketing their product and customers can review the details about a product and they can appraise the feedback from sold products (Brynjolfsson and Smith, 2013). E-retailing makes the transaction process more flexible than traditional business. Total transaction process much more reliable because customer can track their product delivery status, time of delivery, confirmation of purchases more easily and it can reduce their total purchasing time. Customer service and support is important for retailers and e-commerce can provide 24/7 customers’ service. Retailers have to think about the drawback of e-commerce. Recent research has suggested that virtual world crime “cyber-crime” increasing dramatically (Brand New world, 2012).

III. Methodology

This study carried out under in qualitative research. The objective of the qualitative research is to gain qualitative understanding of the underlying reasons and motivations of the issue in hand. The procedures of qualitative research are classified either as direct or indirect (Harris, 2010), based on whether the true purpose of the research is known to the respondents. Face to face survey and in-depth interviews were the main direct techniques (Flick, 2009). This study configured two types of data; both primary and secondary. Primary data means collection of data through questionnaire, interview or any other forms. Likewise, secondary data was collected from scholars’ articles, journals, e-journals, books and from internet. Structured questionnaire was developed consists of 21 questions and the entire survey conducted on 200 respondents in Dhaka Metropolitan area. Phenomenological research philosophy has been adapted because in this philosophy we can examine life experiences (Lacobucci, 2011) like e-commerce and its impact on consumer-purchase-decision.

However, there were six main objectives that sought to guide the entire study:

- To discover the customers perception about e-retailing in Bangladesh.
- To explore the prospects of ecommerce and its impact on consumer-purchase-decision.
- To inside into how e-commerce may provide competitive advantages and sustainable growth of e-retailing of Bangladesh.
- To explore how e-commerce can attract new customers for retailers.

Two types of sampling techniques are mostly used such as probability sampling; sometimes known as representative sampling and non-probability sampling know as judgmental sampling (Charmaz, 2013). Purposive sampling technique has been used in this study.

Sampling Unit: Customers of supermarkets.

Sample Size: Survey conducted on two hundred (200) customers who buy product from supermarket.

Sampling Area: Dhaka metropolitan

Reliability Statistics	
Cronbach's Alpha	N of Items
.750	21

Cronbach’s alpha helps to verify the co-relation among the variables and the cronbach’s alpha for this study is .750 and it indicates the internal consistency of this research; furthermore, as we know reliability coefficient of .70 or higher is considered "acceptable" in most social science research situations.

IV. Results and discussions

A one-sample t-test is a hypothesis test for answering questions about the mean where the data are a random sample of independent observations from an underlying normal distribution. To justify the first hypothesis we have considered three factors i.e. security of website, consistency and reliability; whereas, the null hypothesis was that there have a negative relationship between reliability of e-retailer and the consumer-purchase-decision from that e-retailer.

H1: ‘There is a positive relationship between reliability of e-retailers and consumer-purchase-decision from online’. Null hypothesis was rejected because the ‘T’ value for all three factors are secured web 15.266, consistency 11.850, availability 9.450 are higher than the reference value as a result alternate hypotheses was accepted, it means consumer-purchase-decision vastly rely on the reliability of that e-retailer.

H2: ‘There is a positive relationship between service assurance of e-retailers and consumer-purchase-decision from online.’ In this juncture the Null hypotheses was there have a negative relationship between service assurance of e-retailers and consumer-purchase-decision from online and we have focused on three factors to justify this statement and it was found that ‘T’ value for all three items are higher than the reference value i.e.

timeliness 6.444, customer oriented 4.966, standard 3.189. As a result alternate hypotheses ‘there is a positive relationship between service assurance of e-retailers and consumer-purchase-decision from online’ was accepted.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.821
Bartlett's Test of Sphericity	Approx. Chi-Square	1086.651
	Df	210
	Sig.	.000

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy measures the proportion of variance in variables that might be caused by underlying factors. High values (close to 1.0) generally indicate that a factor analysis may be useful with your data. If the value is less than 0.50, the results of the factor analysis probably won't be very useful. In our research it was found that Kaiser-Meyer-Olkin Measure of Sampling Adequacy is .821 and it means that factor analysis could be a valuable option in this juncture.

H3: ‘There is a positive relationship between accessibility of website and consumer-purchase-decision from online’. While purchasing product from online consumers prefer to access purchase record. Most of the respondents’ answer they will prefer to buy if they have access in purchase record. ‘T’ value for this factor is 2.259. The Null hypothesis was there is a negative relationship between accessibility of website and consumer-purchase-decision from online. However, in case of user friendliness most people prefer purchase record over user friendliness.

H4: ‘There is a positive relationship between Recreational-Shopping Conscious Consumer and consumer-purchase-decision from online’. If Bangladeshi e-retailer able to establish e-commerce, most of the respondents reply that they will buy product from online because they think it will be experience of fun and the ‘T’ value is 1.569 which is lower than the reference value as a result it was found a positive relationship between fun loving consumer and consumer-purchase-decision. Moreover, few people think they will buy online just because traditional shopping consume more time. They think it is not an important factor and the ‘T’ value is 2.245 which are greater than the reference value.

H5: ‘There is a positive relationship between confused by over choice consumer and consumer-purchase-decision from online’. It was found that most of the respondents are impulsive, confused while shopping online. ‘T’ value for impulsiveness is 1.913, confused about store .676, confused while shopping 1.963, furthermore, few respondents believe that they are confused about product while purchasing online. At initial stage, the Null hypothesis was there is a negative relationship between confused by over choice consumer and consumer-purchase-decision from online. This hypothesis was rejected because ‘T’ values for all these factors are lower than the reference value.

H6: ‘There is a positive relationship between perceived performances and consumer-purchase-decision from online’. From past experience most of the people think that the main problem they have faced while shopping online is slow access and ‘T’ value for this factor is -1.293. Most of the respondents don't think there have lack of structure to adapt e-retailing in Bangladesh. ‘T’ value for this item is 8.535 which are much more than reference value. However, most of the respondents believe that reliability and difficulty of using e-retailing shouldn't be a problem and the ‘T’ value is 9.894 and 10.565.

V. Tables

Table 01: Component matrix

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.066	24.126	24.126	5.066	24.126	24.126
2	1.971	9.386	33.512	1.971	9.386	33.512
3	1.359	6.473	39.985	1.359	6.473	39.985
4	1.327	6.318	46.303	1.327	6.318	46.303
5	1.174	5.589	51.892	1.174	5.589	51.892
6	1.024	4.875	56.767	1.024	4.875	56.767
7	.985	4.689	61.456			
8	.972	4.628	66.083			
9	.875	4.166	70.249			
10	.777	3.701	73.950			
11	.755	3.593	77.543			
12	.700	3.332	80.875			
13	.677	3.226	84.101			
14	.552	2.629	86.730			
15	.534	2.545	89.275			
16	.514	2.447	91.721			
17	.468	2.227	93.948			
18	.372	1.770	95.718			
19	.349	1.660	97.378			
20	.323	1.540	98.918			
21	.227	1.082	100.000			

Table 02: Component Transformation Matrix

Component	1	2	3	4	5	6
1	.618	.566	.514	.098	.125	.092
2	-.780	.433	.398	.027	.089	.193
3	.057	.032	-.074	-.883	.378	.260
4	-.070	-.225	.295	.030	.626	-.682
5	.027	-.051	-.314	.457	.660	.504
6	.043	-.662	.621	.014	-.080	.410

Table 03: One-Sample Test

	Test Value = 2				
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower
secured_web	15.266	199	.000	1.37500	1.1974
Consistency	11.850	199	.000	1.11500	.9295
Availability	9.450	199	.000	.88000	.6964
Timeliness	6.447	199	.000	.51500	.3575
Coustomer_oriented	4.966	199	.000	.42000	.2532
Standard	3.189	199	.002	.26000	.0992
User_friendliness	3.397	199	.001	.27000	.1133
Purchase_Record	1.259	199	.210	.08500	-.0482
Fun	1.569	199	.118	.11000	-.0282
Wastage_in_Traditional	2.245	199	.026	.17000	.0207
Careless_Purchase	1.575	199	.117	.10500	-.0264
Confusion_in_buying	1.963	199	.051	.13000	-.0006
Store_confusion	.676	199	.500	.04500	-.0864
Confusion_in_product	.256	199	.798	.01500	-.1007
Impulsive	1.913	199	.057	.11000	-.0034
Slow_access	-1.293	199	.197	-.07500	-.1894
Page_not_Accessable	1.211	199	.227	.07000	-.0440
Reliability	9.894	199	.000	.94000	.7526
Review_problem	12.312	199	.000	1.24500	1.0456
Using_Difficulty	10.565	199	.000	1.13500	.9231
Lack_in_Instraction	8.535	199	.000	.88000	.6767

Table 04: Rotated Component Matrix

	Component					
	1	2	3	4	5	6
secured_web	.766	-.153	.136	-.106	-.127	-.013
Consistency	.848	.004	.172	.018	.051	.077
Availability	.805	.220	.113	.030	.025	.078
Timeliness	.693	.319	.009	.061	.057	-.012
Coustomer_oriented	.498	.564	.180	.162	.146	-.100
Standard	.430	.578	.270	.143	.091	-.124
User_friendliness	.168	.439	.541	.105	-.101	.016
Purchase_Record	.274	.204	.574	.023	.221	-.071
Fun	.161	.306	.599	-.019	-.105	-.189
Wastage_in_Traditional	.195	.293	.618	.091	.200	.178
Careless_Purchase	.122	.342	.373	-.046	.327	.116
Confusion_in_buying	.138	.517	.186	.194	.066	.199
Store_confusion	.041	.721	.026	-.165	.006	.257
Confusion_in_product	-.111	.439	.208	-.265	-.136	.013
Impulsive	-.028	.039	.110	.229	.756	-.026
Slow_access	.019	-.069	-.059	-.430	.679	-.023
Page_not_Accessable	-.008	-.139	.635	-.052	-.016	.181
Reliability	.128	-.139	-.123	.772	.013	.073
Review_problem	-.001	-.010	.089	-.071	-.030	.779
Using_Difficulty	-.202	.209	.309	.531	-.012	-.096
Lack_in_Instraction	-.058	-.296	-.009	-.110	-.009	-.640

VI. Conclusion

Retailers in Bangladesh can use electronic commerce as a marketing tool to make proper sales strategy. The development and maintenance of on line retailing in Bangladesh is not noticeable. As a result if we fail to develop a proper sales strategy then e-commerce can be a major threat in terms of investment. Nevertheless, with the analysis of challenges, obstacles and furtherer opportunities of e-retailing we try to find out the correlation between prospects of e-retailing and consumer insight (consumer-purchase-decision) in Bangladesh subject to the consideration of few factors i.e. reliability of e-retailers, service assurance of e-retailers,

accessibility of website, recreational-shopping Conscious Consumer, confused by over choice consumer and perceived performances.

More than half of the respondents replied that they have never purchased online. It depicts that traditional shopping is still the most dominant shopping method to the consumers. They felt that traditional method of shopping was more convenient to online shopping as it is a new technology and they had no previous experience about this. But with change of time and experience, most of the respondents are positive about online shopping and also planning for online shopping experience. Moreover, it was found that consumer in Bangladesh don't think e-retailer of able to provide them secure, consistent services. 'T' value for all three factors are secured web 15.266, consistency 11.850, availability 9.450 are higher than the reference value. In case of service assurance of e-retailers and consumer-purchase-decision from online and we have focused on three factors to justify this statement and it was found that 'T' value for all three items are higher than the reference value i.e. timeliness 6.444, customer oriented 4.966, standard 3.189. Kaiser-Meyer-Olkin Measure of Sampling Adequacy is .821 and it means that factor analysis could be a valuable option in this juncture. Most of the respondents' answer they will prefer to buy if they have access in purchase record. 'T' value for this factor is 2.259.

Online stores are open 24 hours, so the shopping can be done any time, even while doing some other things. No need to go to the store physically, so no preparation is needed, no need to go through crowd and traffic, the product searching is easy, no need to wait in line, no need to carry heavy bags and roam around stores to stores. Price of a product can be compared with that of other online stores. Thus competitive price can be ensured easily. Rewards such as coupon codes, percentage discounts or free shipping are easily traceable and can be easily used while shopping. In a physical store, it's hard to choose a product from a lot of choices. But in online shopping, easy searching of products according to categories, other peoples' reviews on products, personalized recommendation from the store, availability of information like price, quality etc. on alternative products – these help the shopper a lot to make the decisions efficiently.

However, in case of user friendliness most people prefer purchase record over user friendliness. If Bangladeshi e-retailer able to establish e-commerce, most of the respondents reply that they will buy product from online because they think it will be experience of fun and the 'T' value is 1.569 which is lower than the reference value as a result it was found a positive relationship between fun loving consumer and consumer-purchase-decision. It was also found that most of the respondents are impulsive, confused while shopping online. Once purchased, the product can be easily brought to home through different types of services without requiring the purchaser to carry it or even accompany it.

Purchase history is kept on the user account of the online shopping web site. It helps repetitive orders, accumulation of purchase amount for different types of rewards, personal accounting etc. Order for regular schedules is easy with the online shopping. Security issues, pick-pocket threats etc. are out of question in online shopping. If the customer forgets to bring the credit card or the membership card, he doesn't need bother about it. Specialty products or extremely large sized or extremely small sized products are not available in all stores. This kind of uncertainty is not present in online shopping. Almost two third of the respondents replied positively in favor of the necessity of E-retailing for the traditional retailers. This is because, consumers prefer it to purchase from the store they like but if the retailer has online shopping facility, it will be convenient for them to purchase from that particular retailer. More than half of the respondents said that if the traditional retailer and e-retailer offer a product with same price, then they would purchase the product from the online shop.

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APPENDIX

Questionnaire:

This page contains statements on different interests and priorities consumers have. Please read each statement and circle the number indicating how much you agree or disagree with the statement as a description of you.

	Strongly Disagree	Disagree	In Between	Agree	Strongly Agree
Factor 1: Dependability/Reliability					
I will buy online if the website is secure	1	2	3	4	5
Online shopping is best for me if they can provide consistent service	1	2	3	4	5
I will buy online if most necessities item are available	1	2	3	4	5
Factor 2: Service assurance					
Timely delivery will be the most important consideration for me.	1	2	3	4	5
I will prefer online shopping if they handle customer problem quickly	1	2	3	4	5
My standards and expectations for online products will be very high.	1	2	3	4	5
Factor 3: Accessibility					
I will buy online if the website is user friendly	1	2	3	4	5
it will be attractive, if I can review my purchase record	1	2	3	4	5
Factor 4: Recreational-Shopping Conscious Consumer					
It will be fun to buy something new from online.	1	2	3	4	5
Shopping from traditional retailers wastes my time.	1	2	3	4	5
Factor 5: Confused by Over-choice Consumer/Shopping from traditional retailers					
Often I make careless purchases I later wish I had not.	1	2	3	4	5
There are so many brands to choose from that often I feel confused.	1	2	3	4	5
Sometimes, it's hard to choose which stores to shop.	1	2	3	4	5
The more I learn, the harder it seems to choose.	1	2	3	4	5
I am impulsive when purchasing.	1	2	3	4	5
Factor 6: performance analysis of existing e-retailers					
Slow access	1	2	3	4	5
Sometimes page is not accessible	1	2	3	4	5
Reliability on their products	1	2	3	4	5
Customer difficulty to review product	1	2	3	4	5
Difficulty using / finding websites	1	2	3	4	5
Lack of instruction/ guidance	1	2	3	4	5