

## Attitude towards Online Shopping among Urban Bangladeshi Youth: Factor Analysis of the Influencing Parameters

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**Abstract:** A newer invention usually creates a mixed form of attitude among consumers, and the same followed for online shopping. This research paper aimed at unearthing the correlation among the influential factors, Price, Trust, Convenience and Experience, for measuring the attitude towards online shopping. Several papers documented and analyzed attitude towards online shopping, but more papers are needed to understand the behavioral pattern of the developing country consumer profile for this evolving phenomenon. A self-administrated and structured questionnaire was utilized to collect data from 318 urban youth segment of the Bangladeshi consumers. Factor analyses along with other Exploratory Data Evaluation methods have been employed to explain the variance in response. From the analysis it can be concluded that the data is consistently distributed and the variables are correlated with each other to an extent. From the five parameters discussed in this paper 'attribute' followed by 'price' are found to be more significant than others. Another finding is that the variables of the parameters 'convenience' and 'trust' are correlated with each other and can be represented by same factors. Bangladesh is a lucrative market for the online shopping giants and this paper will provide them with a head start for understanding the consumers here. This framework also can be employed in other developing countries to get insight about their consumer profile. The geographical coverage, Dhaka, and the age boundaries of respondents, 18-35, may hinder the generalization of the findings over the entire nation.

**Keywords :** Online buying, consumer behavior, Factor Analysis, Bangladesh, Convenience, Price, Trust, Experience, Attitude

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### I. Introduction

Online shopping has made its mark as a phenomenon that is going to last long. It has slowly but steadily made its way as a daily habit into the lives of the consumers. The increasingly busy and connected schedules leaves a little time for the shoppers to venture into the physical store, hence the online shops open up the opportunities for them to shop through browsing and at ease. Bangladesh, being a developing country, is little slow to catch up on the online shopping spree, but with advancement of the internet infrastructure and improving economic condition, online shopping is making a pathway into the daily lives of the Bangladeshi consumers. Numerous researches have been conducted over the years to understand better the perception of the consumers towards online shopping, but there is still requirement for more studies unearthing the feeling of the consumers from the developing countries, like Bangladesh. Bhatt [1] argued in his study that findings from developed countries are not directly transferable to developing countries as implementation of information system depends on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. To reap highest possible benefit from this flourishing online industry, more studies need to be carried out to comprehend the general attitude for this kind of activity. Developing country consumers can be to some extent categorized as price sensitive along with risk averse in nature. These features should be appreciated while investigating the nature of online shopping in Bangladesh. The relative advantage generated and accumulated experience of this phenomenon will also help build the altogether attitude towards online shopping in Bangladesh.

This study employed factor analysis to investigate the online shopping behavior among the urban youth from the context of the factors mentioned above. Factor analysis is a multivariate method of data reduction where a small number of variables (named as factors) are used to describe the variability of a larger number of observed correlated variables. With factor analysis the research will be taken to the next step where the factors can be used to identify the behavior of the online shoppers. Understanding the factors will help to design and plan towards the long term business of the online shopping industry. In this study, it has been established that the parameters are correlated within them and they are well distributed within the factors. It is also noticeable

that shoppers' attitude towards the online shopping is the parameter that explains the highest variability of the data. Then the next most important parameter is price followed by trust and convenience, and experience respectively.

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 attitude, 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 factor analysis explores the research questions with relevant results. The study finding is presented hereafter and future research opportunities are outlined along with the limitations of the research.

## **II. Literature Review**

### **2.1 Consumer Behavior**

Consumer behavior tries to unearth the secrets regarding why people choose certain products over others while purchasing. Kotler [2][3] 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. It studies individual consumer characteristics such as demographics and behavioral variables in an attempt to understand people's wants. Consumer behavior research allows for improved understanding and forecasting concerning not only the subject of purchases but also purchasing motives and purchasing frequency [4]. New inventions and newer modes of shopping opportunities have gained a renewed focus on consumer behavior 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 [5]. 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 [6]. Katawetawaraks & Wang [7] argued that online shopping has generated mixed behavioral pattern among consumers. It has provided modern consumers, seeking more convenience and speed, with more choices and information. The inability to feel the product before final purchase and novelty in the delivery process creates a form of negativity towards online shopping.

### **2.3 Online Shopping in Bangladesh**

Bangladesh is a developing country with ample opportunity to grow digitally. There is a bunch of urban youth, characterized by increasing disposable income, who are ready to experience the newer modes of shopping offered by electronic media. 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. Currently 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, Food Delivery Stores, Grocery Stores, E-ticket, Online Car market, Online Real-Estate market etc. [8]

### **2.4 Attitude**

The growing popularity and importance of online shopping has given birth to a large number of e-retailers and therefore has attracted the attention of researchers to study the e-consumer behavior. The research by Ajzen [9] and Ajzen and Fishbein [10] revealed that according to the theory of reasoned action and the theory of planned behavior, in an emerging market with young population, assessing online shopping attitudes is deemed imperative given that online shoppers attitude is a major interpreter of their behavioral adoption intention. Al-Nasser [11] argued that attitude is, therefore, the dynamic element in human behavior, the motive for activity and knowledge of consumers' attitudes toward marketing has been used in economic forecast and found to be linked to several key macroeconomic variables [12]. Attitudes toward online shopping are defined as a consumer's positive or negative feelings associated with accomplishing the purchasing behavior on the internet [13].

People who has positive attitude toward online shopping has greater intention to shop online but this attitude is linked with positive beliefs about internet shopping [14][15]. Wu [16] studied some factors that affect the attitude of customers such as consumer's demographics, consumer purchase preference, and consumer benefit perception and consumer lifestyles. Individual attitude towards the online shopping is realized by perceived ease of use of trading online and perceive usefulness [15]. The attitude toward online shopping is also influenced by perceived consequences that depend on enhanced customer service and comparative shopping [17].

## **2.5 Convenience**

One of the obvious benefits of online shopping is the flexibility of time and place [18]. The consumers can shop online any time from any place, what they need is a device (Smart phone, Laptop, or computer) connected with internet. In developed countries online shopping has been established and accepted by the people and became a common mode of shopping. Buying online is also becoming a popular trend in developing nations with the growing rate of internet population along with increase in purchasing power of people [19]. The study of Chiang & Dholakia [20] revealed that convenience and product variation influence consumer intention to engage in online shopping. Online shopping is more convenient and makes price comparisons easier [21][22][23]. Additionally researchers have also identified some other factors such as availability of increasing number of choices, visual information, easier access to information, less cognitive effort, repeated exposure and time convenience related to their expectation also influence online shopping [21][22].

## **2.6 Price**

As an important factor of shopping online pricing strategy plays an essential role in determining online shoppers' behavior. Kang Lo et al. [24] analyzed the phenomenon in which the consumer perceives the prices of products and services on the Internet to be lower than in traditional shops. Empirical results have found that consumers expect the similar prices in all online shops but do not compare prices between online and traditional stores. Price as an important phenomenon of online shopping also has been analyzed by Lo et al. [25] by highlighting that consumers perceive online retailers' overhead costs as lower than store-based retailers' overhead costs.

Because online shoppers are often offered a better deal, they can get the same product as they buy from store at a lower price [26]. Since online stores offer customers with variety of products and services, it gives customers more options to compare price from different websites and find the products with lower prices than buying from local retail shops [27].

## **2.7 Trust**

Researchers have also argued about the implications of trust in explaining the behavioral issues of online shopping. Lack of trust is one of the most frequently cited reasons for consumer's not shopping online [28]. Consumers may not be buying due to the risks related with internet shopping, such as the possibility of credit card fraud, the inability to touch or feel something before purchasing [29]. In a study, Chen & Barnes [30] found that both on line initial trust and familiarity with online purchasing have significant relationships with perceived usefulness, perceived security, perceived privacy and reputation, buyer interaction and familiarity with online purchasing. Wee & Ramachandra [31] have stated that the reasons for not buying from online are lack of security, lack of physical contact, uncertainty about product quality and distrust on retailer [18]. These reasons are similar to the studies which were based on the trust issue.

## **2.8 Experience**

In addition to these findings, researchers Chen & Barnes [30] also found that consumer with a higher familiarity with on line purchasing are more willing to buy online. It is also supported by Miyazaki & Fernandez [32], however Yoh et al. [14] opined differently. Yoh and his associates [14] indicated that prior experience with the internet had the strongest total effect on buying intention through the internet among all variables. But Miyazaki & Fernandez (2001) [32] found that perceived risk at least partially mediates the impact of internet experience on online purchase behavior. Moreover, users' dissatisfaction with initial use of online shopping makes result in discontinuation of using it [33]. So experience or familiarity is one essential variable among the other variables that can influence the online shopping behavior.

Karim [34] showed in his research that the inhibitions for online shopping were delivery system faults, online payment systems, personal privacy and personal customer services. On the other hand, the motivators for online shopping were available 24/7, easy use, less stress and time saving [34]. The internet has gone through revolutionary changes, and in developing countries, e-commerce become a common norm of doing business [19]. After reviewing the literature some important factors were revealed that motivate the customers for online shopping. These factors can be summarized as consumers' attitude toward online shopping, convenience, price, trust and experience. Thus our research question is aimed at analyzing the customers' intention and motivation to shop online in Bangladesh.

## **III. Research Design And Data Collection**

The survey respondents belong to the 18-35 years urban youth from Bangladesh. Among this consumer group, who have some form of online shopping experience; have been included in the sampling framework. However, as there is no database containing the list of online shoppers in Bangladesh, Non-Probabilistic Convenience sampling method has been applied to conduct the research. Utilizing the convenience sampling

method for measuring the attitude towards online shopping, has been accepted as relevant in previous investigations of similar nature [35]. The criteria for selecting the sample respondents were that they have internet connection with some online purchase experience.

Both offline and online modes were used to collect data from the respondents. In offline mode, the questionnaires were handed over to respondents with a brief introduction to the topic. For the online responses, 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.

The development of the questionnaire was an iterative procedure. Questions capturing the sentiment of a developing country along with previously utilized statements to measure attitude towards online shopping were included in the questionnaire. Interviews with few judgmental samples of online shoppers were also conducted prior to the questionnaire development. 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%.

### 3.1 Research Methodology:

In conducting a factor analysis the following steps are needed to be considered:

- i. Formulate the problem: Ensuring that variables are being measured on interval or ratio scale or on likert scale. Sample size should be at least 4 or 5 times the number of variables. In this study all the variables considered for factor analysis were recorded on likert scale. Also the sample size is almost 12 times the number of variables.
- ii. Construct the correlation matrix: Factor Analysis would be appropriate when the variables are correlated. If the correlations between all the variables are small, factor analysis may not be appropriate. How can you check the appropriateness of factor analysis?
- iii. Determine the method of Factor Analysis: Methods like image factoring, maximum likelihood, alpha method, generalized least squares, unweighted least squares; principal components are available in SPSS. Here the primary concern is to determine the minimum number of factors that will account for maximum variance in the data, so principal components analysis is recommended.
- iv. Determine the number of factors: The number of factors were determined based on the eigenvalue (Only factors with a variance > 1 are included) using the table named “total variance explained” and the graph named “scree plot”.
- v. Rotate factors: The factor loadings (coefficients in a factor matrix) represent the correlations between the factors and the variables. Sometimes in a complex matrix where the factors are correlated with many variables, it is difficult to interpret the factors. So, through rotation, the factor matrix is transformed into a simpler one that is easier to interpret. In this study method varimax procedure (orthogonal method of rotation) is used for rotation.
- vi. Interpret factors: Finally the factors are interpreted in terms of the variables that load high on it. Moreover, the factors were also used to explain the main features of the study.

## IV. Analysis And Results

### 4.1 Demographic profile of the Respondents

TABLE 1 exhibits the detailed research sample profile. The demographic table 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. The table also reveals that the most potential customers for the online shops are either service holder or student.

**Table 1: Demographic Statistics of the Respondents**

Measure	Variables	Frequency	Percentage
Age	18-22	74	23.2
	23-27	169	53.1
	28-32	53	16.7
	Above 32	22	7
	Male	173	54.4

Gender	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
	75,000-1,00,000	94	29.6
	More than 1,00,000	105	33
Employment Status	Service Holder	138	43.4
	Self Employed	31	9.7
	Student	112	35.3
	Student & Part Time working	22	6.9
	Housewife	13	4.1
	Others	2	0.6

The TABLE 1 showcases some general attitude towards 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 towards online shopping in Bangladesh. Around 64% either didn't buy anything or has spent less BDT 2,000 recently online. Only 16.7% are interested to spend more than BDT 5,000 for online purchasing. As big as 54% want to verify the product before purchasing online.

### 1.2 Factor Analysis

Factor analysis is a data reduction method. From many methods of this analysis principle component analysis has been used for analysis in this paper. To check whether Factor analysis is applicable Barlett's test has been done. To explain the factors and correlated variables within them rotated component matrix (by varimax) has been used after initial extraction of factors. The sample size of 318 is considered to be good for factor analysis.

**Table 2:** Factor Analysis: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.658
Approx. Chi-Square		828.949
Bartlett's Test of Sphericity	Df	190
	Sig.	.000

The Bartlett's Test of Sphericity tests the adequacy of the correlation matrix, and yielded a value of 828.95 and an associated level of significance smaller than 0.01. Thus, the hypothesis that the correlation matrix is an identity matrix can be rejected, i.e., the correlation matrix has significant correlations among at least some of the variables.

**Table 3:** Communalities

	Initial	Extraction
By using online shop, I can buy in privacy	1.000	.484
I can buy from online shop whenever I want	1.000	.525
Online shops have more information about products	1.000	.540
Shopping on the internet saves time	1.000	.465
We can easily compare products online	1.000	.676
It is safe to pay money and perform a financial transaction on online shops	1.000	.480
It is a risk to give identifying and credit card information online	1.000	.681
The product may come different from the website	1.000	.566
Delivery time is longer in online purchases	1.000	.604
Products on the internet is cheaper than in store	1.000	.664
Online shops offer more discounts	1.000	.628
Delivery charges are reasonable	1.000	.602
Cash on delivery is a convenient payment method for online purchases	1.000	.465
The quality of the online shop products is not good	1.000	.303
My friends and family influence my online purchase decision	1.000	.702
Reviews of the online shops influence my purchase decision	1.000	.615
Purchasing goods from online is a good idea	1.000	.490
Buying from online shops is better than buying from a real store/shop	1.000	.701
Online shopping is a nice thing to do	1.000	.490
I would buy more from online if I can buy it from branded online shops	1.000	.504

Extraction Method: Principal Component Analysis.

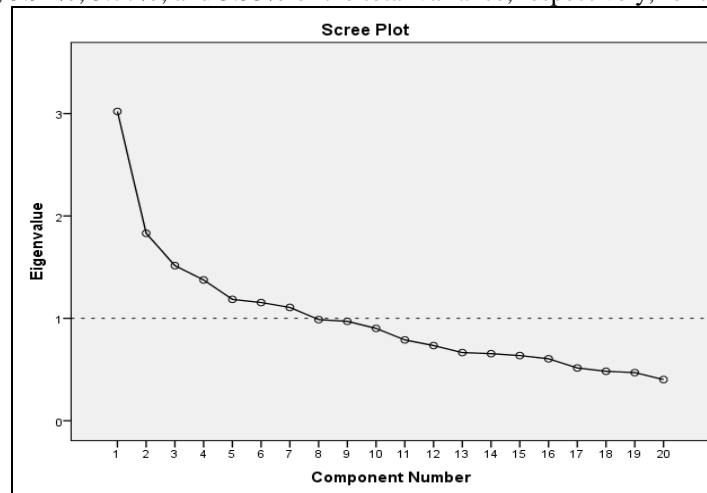
The values in the extraction column of communalities indicate the proportion of each variable’s variance that can be explained by the retained 7 factors. Variables with high values in the extraction column are well represented in the common factor space. For example, 68.1% (or 0.681 out of 1) variance of the variable “It is a risk to give identifying and credit card information online” and 70.2% variance of the variable “My friends and family influence my online purchase decision” can be explained by the 7 factors that have been retained here. On the other hand variables with low values are not well represented by the factors. It can be noted that, in this data no variables have any particularly low values.

**Table 4: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.021	15.103	15.103	3.021	15.103	15.103	2.015	10.074	10.074
2	1.831	9.153	24.256	1.831	9.153	24.256	1.687	8.437	18.511
3	1.515	7.573	31.829	1.515	7.573	31.829	1.646	8.231	26.742
4	1.375	6.873	38.702	1.375	6.873	38.702	1.553	7.766	34.509
5	1.185	5.924	44.626	1.185	5.924	44.626	1.510	7.552	42.061
6	1.154	5.771	50.397	1.154	5.771	50.397	1.440	7.198	49.259
7	1.107	5.534	55.932	1.107	5.534	55.932	1.334	6.672	55.932
8	.988	4.938	60.869						
9	.971	4.854	65.723						
10	.901	4.507	70.230						
11	.789	3.944	74.174						
12	.734	3.670	77.844						
13	.665	3.327	81.171						
14	.655	3.275	84.446						
15	.636	3.181	87.627						
16	.605	3.025	90.652						
17	.515	2.576	93.228						
18	.483	2.413	95.641						
19	.470	2.349	97.990						
20	.402	2.010	100.000						

Extraction Method: Principal Component Analysis.

The Total Variance Explained section presents the number of common factors extracted, the eigenvalues associated with these factors, the percentage of total variance accounted for by each factor, and the cumulative percentage of total variance accounted for by the factors. Using the criterion of retaining only factors with eigenvalues of 1 or greater, seven factors were retained for rotation. These seven factors accounted for 15.10%, 9.15%, 7.57%, 6.87%, 5.92%, 5.77%, and 5.53% of the total variance, respectively, for a total of 55.93%.



**Fig 1: Scree plot Graph**

The “Fig.1” of scree plot graphs the eigenvalue against the factor (component) number. Here it can be seen that after seventh factor the eigenvalues of the factors are less than 1. It is also noticeable that the plot has a downward trend meaning the each successive factor is accounting for smaller and smaller amounts of the total variance. Values in the first two columns of the table immediately above also depict the same picture.

**Table 5:** Rotated Component Matrix<sup>a</sup>

	Component						
	1	2	3	4	5	6	7
By using online shop, I can buy in privacy					.558		
I can buy from online shop whenever I want					.578		
Online shops have more information about products				.609			
Shopping on the internet saves time		.499					
We can easily compare products online				.779			
It is safe to pay money and perform a financial transaction on online shops				.553			
It is a risk to give identifying and credit card information online					.734		
The product may come different from the website		.463				.515	
Delivery time is longer in online purchases						.755	
Products on the internet is cheaper than in store			.781				
Online shops offer more discounts			.749				
Delivery charges are reasonable		.453	.434				.364
Cash on delivery is a convenient payment method for online purchases		.652					
The quality of the online shop products is not good						.394	
My friends and family influence my online purchase decision							.806
Reviews of the online shops influence my purchase decision	.399						.533
Purchasing goods from online is a good idea	.559						
Buying from online shops is better than buying from a real store/shop	.570	-.556					
Online shopping is a nice thing to do	.658						
I would buy more from online if I can buy it from branded online shops	.669						

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 11 iterations.

The Rotated Component Matrix presents the seven factors after rotation. To identify what these factors represent, it would be necessary to consider what items loaded on each of the seven factors. Four items loaded on Factor 1. An inspection of these items clearly shows that the majority of these items reflect the attitude of respondents towards online shopping (e.g., purchasing goods from online is a good idea; Buying from online shops is better than buying from a real store/shop; Online shopping is a nice thing to do; I would buy more from online if I can buy it from branded online shops, etc.). Factor 3 contains four items that clearly reflect the influence of price on online shoppers (e.g., Products on the internet is cheaper than in store and Online shops offer more discounts). Factors 4, 5, and 6 contain items that appear to reflect two related features — convenience, and trust (e.g., Online shops have more information about products; We can easily compare products online; It is safe to pay money and perform a financial transaction; It is a risk to give identifying and credit card information online; Delivery time is longer in online purchases etc.). Factor 7 contains two items that clearly reflect the experience feature in online shopping (e.g., My friends and family influence my online purchase decision and Reviews of the online shops influence my purchase decision). The remaining factor, Factor 2, contains items that do not “hang” together conceptually, and as such, are not easily interpretable. In fact, some of the items that load on this factor appear to overlap in meaning with other factors. For example, the variable- delivery charge is reasonable in Factor 2 appears to reflect influence of price, and thus overlaps with Factor 3.

**Table 6: Summary of the Factor Categorization**

Factor 1 Attitude	Factor 3 Price	Factor 4	Factor 5	Factor 6	Factor 7 Trust
		Convenience and trust			
Purchasing goods from online is a good idea	Products on the internet is cheaper than in store	Online shops have more information about products	By using online shop, I can buy in privacy	The product may come different from the website	My friends and family influence my online purchase decision
Buying from online shops is better than buying from a real store/shop	Online shops offer more discounts	We can easily compare products online	I can buy from online shop whenever I want	Delivery time is longer in online purchases	Reviews of the online shops influence my purchase decision
Online shopping is a nice thing to do		It is safe to pay money and perform a financial transaction on online shops	It is a risk to give identifying and credit card information online		
I would buy more from online if I can buy it from branded online shops					

### V. Conclusion & RECOMMENDATION

As the results obtained from factor analysis hold well with the understanding of the factors and their respective groupings, so it can be concluded that the methodology has been successful. From the analysis it can be established that the parameters are well distributed and there is consistency in the distribution as well. From the analysis following conclusions can be made:

1. It is clear that attitude of customers play a very important role among the parameters as the variables under this parameter are found to explain the most variability. In other words, the picture they have about online shopping in their mind impacts their decision.
2. Price is the second most significant parameter of the study. So, the time-saving and convenience-seeking urban youth of Bangladesh considers price before making a deal on online shopping even if they find it convenient.
3. Trust and convenience together can be mentioned as the next noteworthy parameter. In one side where the youths are searching for options on online for easy and quick shopping, they are also concerned about the probable risks associated with it.
4. Finally experience of others is the parameter that is found to be least influential in this study. Although this result is to a few extent contradictory to the common belief of the society but this can be due to the fact that taste and selection criteria of urban youths of Bangladesh is not much alike. For this reason they want to go for the first-hand experience before making up their mind.

In this study the results obtained from the factor analysis are predicted from the responses of 318 urban youths. The same analysis can be done by taking responses from diversified group of people covering the target market. The study covers the main consumer segment but there is a vast scope to get benefit in this competitive market by considering other likely customers as well.

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