

Report On  
Attitude toward online shopping in Bangladesh

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor Business Administration (BBA)

BRAC Business School  
Brac University  
January, 2020

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## **Declaration**

I am Dilruba Akhter affirm, that the obtainable internship report on “Attitude toward online shopping in Bangladesh” acquiesced as a necessity for degree yielding of Bachelor Business Administration program (BBA) of BRAC University, is written by myself. I gave my conceivable best impulsion to accrue authoritative data that made the report precise and unique. My report is 85% unique & 15% copy. This report isn't succumbed for some other course, degree, and association. Entire report is mainly arranged by me.

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Assistant Professor of Finance &  
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BRAC Business School, BRAC University

## **Letter of Transmittal**

Date: 07<sup>th</sup> January, 2020

To,

Mr. Riyashad Ahmed

Assistant Professor of Finance &

Program Director, Executive MBA (EMBA)

BRAC Business School, BRAC University.

Subject: Submission of internship report on 'Attitude toward online shopping in Bangladesh'

Dear Sir,

It is my desire and delightful privilege for me to contemporary internship report titled "Attitude toward online shopping in Bangladesh" allowable under your direction, as a requirement for the finishing of BBA degree. I have taken after every one of the strategies given to me by my supervisor and I am extremely grateful to you sir for your a wide range of help and caring guidelines amid the way toward constituting this report.

It will include awesome joy for me if the report can attain its goal and it will be unbelievable pleasure to me with any kind of application from you in esteems to this report.

Sincerely Yours,

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## **Acknowledgement**

At in the first place, all acclaim to omnipotent Allah, who gave me all the skills, knowledge and abilities to finish this report. After that, I want to pay my gratitude and special thanks to my course supervisor Mr. Riyashad Ahmed for helping me in all approaches to surface this report. I am exceedingly satisfied for charitable me such an opportunity. Finally, I want to thank all personnel of various organizations who assisted me to assemble fundamental data deprived of which this report can't be prepared.

## **Executive Summary**

With the fast hike of exploitation serviceable phone, net and therefore the evolution of net banking and on-line banking, e-commerce/Online shopping is growing parallel of Bangladesh conjointly provides importance to development the “Digital Bangladesh”, which boosts the potentiality of e-commerce/ online shopping here, thus a large chance is inspecting for e-commerce sites. However the accomplishment influences square measure lying on the capability of developing e-commerce website/ online shopping supported totally different essential characteristics in step with the customers’ preference. Exclusively the knowledge convenience and graphical interface of the web site customers’ perspective is up to the benchmark and to others investigated factors (i.e. product selection, accuracy, price, shipping price, delivery time, service, refund etc.). Customers’ perspective towards ecommerce web site/online shopping of Bangladesh is getting high day by day.

So the e-commerce/online shopping entrepreneurs and every one others committed this rising business ought to take customers’ perspective seriously for future growth.

Key Words: **E-commerce/Online shopping Attributes, Customers’ preference.**

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## Acronyms

ANSI	American National Standard Institute
BASIS	Bangladesh Association of Software and Information Services
BTRC	Bangladesh Telecommunication Regulatory Commission
CSS	Cascading Style Sheets
EDI	Electronic Data Interchange
HTTPS	Hyper Text Transfer Protocol with Secured Socket Layer
TDCC	Transportation Data Coordination Committee
WIMAX	<i>Worldwide Interoperability for Microwave Access</i>
ICT	Information and communications technology
eWOM	Electronic Word of Mouth
BACCO	Bangladesh Association of Call center & outsourcing



## Chapter 1

### Introduction

The term e-Commerce or electronic trade is said to on-line trades. The advancement customarily stands for on-line retail looking or spending for and/or commercialism thing or organizations through net. By and by the succeeding utilize of e-Commerce advancement is one in all the primary fundamental components for the property of a commerce. The around the world expansion of the net has through and through contributed to the alter and development of trade and retail trades. E-Commerce is one in all the much-talked concerning financial issues with afterward times.

### Concise history and evolution of e-commerce

Throughout 1950 firms commenced misuse computer schemes to report and manner enteric business enterprise report. In 1960, card became wont to carry out transactions through firms that should uphold giant capacity of dealings records (Mohiuddin, 2014). Within the yr 1968, Transportation knowledge Coordination Committee (TDCC) turned into shaped (E-Commerce Policy Framework for East Pakistan, 2017). To develop uniform Electronic knowledge Interchange (EDI) in 1979, American National not unusual Institute (ANSI) created a modern-day board (Mohiuddin, 2014). It truely turned into Michael Aldrich WHO introduced on line looking preliminary in 1979 for on-line ordering, Minitel (a French medium company) delivered extensive on line ordering. It surely turned into Mrs Jane Snowball WHO used the Gates head Tesco framework to get fundamental provides in 1984 this is recorded because the preliminary e- trade dealings within the world's history (Mohiuddin, 2014). Finally, through 1994 financial organization dealings were completed and consequently e-trade commenced its journey.

With the development of online-based totally marketplace, promoting is presently an increasing number of admixture the know-how technologies. Business marketplace is now completely differentiated on exceptional set-up through electronic commercial enterprise. The worldwide initiative is fast heading towards Business-to-Business (B2B) through e-trade. Most of the organizations are more and more publicity their product thru online and sell their formation or facilities.

In Bangladesh, e-commerce business started out while first payment processor supplier SSL COMMERZ started out their commercial innovativeness in 2010. In accumulation, with the progression of WIMAX technology all through that period internet velocity got better and among the online commercial enterprise platforms began, as an illustration cellbazar, ajkerdeal, rokomari, akhoni, bagdoom, Pathao.

### **Opportunity of the report**

In this paper I essentially have endeavored to find out the viewpoint towards on-line shopping/E-Commerce in People's Republic of Bangladesh. Here I actually have puzzled out that 79.4% purchasers are intersected on on-line shopping/ E-commerce.

### **Objectives**

The significant goal of this report is to exploration the Attitudes towards on-line penetrating / e-commerce in Bangladesh.

The precise purposes of this report are:

- To appreciate the relation between understand profit and angle towards on-line shopping/E-Commerce.
- To comprehend the relation between eWOM and angle towards on-line shopping?
- To recognize the relation between understand internet quality and angle towards on-line shopping?
- To know the relation between Trust and angle towards on-line shopping?

### **Limitations of the study**

There were some limitations of this research-

- Because of barricade of data speech act policy of organization, individual personnel couldn't give all data.
- All authorizations declared during this report are reinforced lecture leanings and work expertise. There can be diverse solutions to drive challenges of e-commerce / on-line search platform commercial.

## Chapter 2

### Methodology

To understand the customer behaviour of freshly launched on-line observing out in People's Republic of Bangladesh, we've undertaken a descriptive study through a survey by typing a self-constructed form considering the analysis objective. A Liker five-point scale ranging from powerfully befits powerfully disagree been accustomed collect a quick response from the defendants.

Expedient non-probability sampling technique has been approved throughout this study to amass data from respondents in capital of People's Republic of Bangladesh city where regarding 500th e-commerce customers reside in Bangladesh. A convenient sampling technique is easy to implement and economical and extra common in IS analysis that gets higher response rate (Eze, Manyeki, Yaw, & Har, 2011; Ritchie, Lewis, Nicholls, McNaughton, & Ormiston, 2014). we've targeted forty respondents belong to overall completely different age-group, student, service holder, business person and conjointly the married woman with varied experience in on-line shopping for a non-public interview and 179 participated at intervals the survey resulting in forty response rate. However, once sorting forty useful and valid responses were used for added analysis. Accumulated data were analysed through SPSS 17.

This report has been made preserved primary and secondary data relating to E- commerce / on-line search business. Secondary data is assembled from Books, Journals, analysis paper, on-line documents etc. Primary data is gathered through perception and interview methodology. Followings are the most methodologies that has been wont to prepare this report,

- obtaining introduced with the desired tools to develop Associate in Nursing e-commerce / on-line search web site through interviewing Lead trainer of People's Republic of Bangladesh Association of centre & outsourcing (BACCO)
- determine prices associated with implement Associate in attention e-commerce platform from phone interview & supply questionnaires with sales personnel of various corporations.

- Detection the chance of E-commerce / on-line search business from applied math knowledge accessible.
- Decision the challenges of e-commerce / on-line search business by interviewing Roksana H. Khan MD at TSR fashion & style Ltd.

### Literature review

Online imperfect indicates electronic commerce to buy for merchandise or services directly from the seller through the online. Internet-based or Click and Order business model has replaced the quality Brick and Mortar business model, further people than before unit victimization net to shop for an outsized form of things, from house to shoes to plane tickets. Currently people have multiple selections to choose their merchandise and services whereas they're rummaging through an online platform.

Day-by-day vogue, preference and picks unit varied about numerous factors just like the web emergence. However, this development wishes some tons of understanding related to the consumer's behaviour. Shopper behaviour analysis identifies a general model of buying behaviour that depicts the processes used by customers in making an acquisition decision (Vreder, 2016). These designs are unit dominant to the merchandiser as they're going to build a case for and predict shopper purchase behaviour.

Consumer attitudes toward on-line wanting usually been determined by two factors; one is trust, and another is perceived edges (Hoque, Ali, & Mahfuz, 2015). Therefore, trust and perceived edges seem to be the very important conjectures of shopper behaviour toward on-line deficient (Al-Debei, Akroush, & Ashouri, 2015; Hajli, 2014). Moreover, knowledge quality, merchandise attribute, data processor vogue, act capability, payment, security/privacy, delivery, self-consciousness, state of mind, the consumer's time sense and shopper place unit powerfully second-sighted of on-line wanting satisfaction (Katawetawaraks & Wang, 2011; Liu, He, Gao, & Xie, 2008; Mudambi & Schuff, 2010; Novak, Hoffman, & Yung, 2000; Shergill & subgenus Chen, 2005; Sorce, Perotti, & Widrick, 2005).

Koufaris (2002), familiar that every wanting enjoyment and perceived utility (website) powerfully predict the intention to re-purchase over on-line. On the contrary, Lee and designer (2005) found wanting enjoyment can increase the intent of latest customers but

doesn't encouragement customers to return. In fact, the net store that exploits else mechanisms inside the pc programme and providing customers a tough knowledge may increase customers' wanting enjoyment. Moreover, if there are a unit tons of typically customers back to the net store, their inadequate enjoyment then be determined by their involvement with the merchandise (Marios Koufaris, Kambil, & LaBarbera, 2001)


Also, demographic variables like age, gender, and level of monetary gain play a facilitating role as a results of the influence shopper perception and shopper behaviour that drives them towards on-line wanting (Kim, Zhao, & Yang, 2008; Laforet & Li, 2005; Sabbir Rahman, 2012). In China, on-line wanting intention depends on consumers' age, income, and education moreover as status most importantly their perceived utility (Gong, Stump, & Maddox, 2013).

## Chapter 3

### Company Profile



Company Name	: E-valy.com limited
Address	: House #8 (1st Floor), Road # 14, Dhanmondi, Dhaka-1209
Website	: <a href="https://evaly.com.bd/">https://evaly.com.bd/</a>
Contact	: 09638111666
Email	: <a href="mailto:info@evaly.com.bd">info@evaly.com.bd</a>
Total Employees	170
Total Product Brand	: 175+ Brand
Monthly Order	: 20,000

Company Logo : 

## About E-valy.com limited

E-valy.com limited is an e-commerce site which will be capable of providing every kind of goods and products from every sector to every consumer located in Bangladesh. The world's market place will be only finger-tips away for any customer in possession of a smartphone/computer and an internet connection. They will be able to purchase everything; from a safety-pin to an apartment building from our website. They have



gathered the brightest minds of Bangladesh and given them the platform to perform to their fullest extent. All the data-mining and optimization has been done in-house and no outsourcing from any organization has taken place. They are utilizing 100% Bangladeshi personnel and resources and keeping the flow of cash within our borders.

It is a platform wherever folks should buy all types of products from one web site. From a pencil to a book to a dress to a mobile phone to cars to lands; everything is accessible during this web site. They have a tendency to rent no outsourcing shops which ensures the protection of all our users. There's completely no probability of any data being leaked

due to our dedicated team UN agency area unit operating all the time to make sure that our web site is that the most secure e-commerce platform. What separates North American country from



alternative platforms of such kinds is that the diversity of their product varies and therefore the security that they offer to their users. It's completely last and progressive and that they will guarantee that no alternative platform has this abundant diversity in its product vary. Their web site goes to be therefore convenient and easy for our customers that, they'd rather order from our web site than to travel to the look that is one hundred meters far from his/her home. That's the type of target eValy.com.bd has set for itself. And once they reach their targets in Asian nation, they'll begin increasing towards alternative countries and gift ourselves in an exceedingly abundant broader and international scale and comprehend the whole world with their website in a short amount of time.

## Chapter 4

### E-commerce / Online Shop business in Bangladesh

The patrons and vendors every have tons of power recently as results of the big utilization of ground-breaking technologies while cyber web. AN outsized portion of the commercial at now is functioning underneath the e-commerce standards over digital networks. The E-commerce market in Asian nation, created a quantum jump in 2017; developing at an out of this world seventieth from 2016. In 2017, the B2C E-commerce business market live ads up to USD 110-115 million (around BDT 900 corers) against the 133,571 corers total retail market. On the contrary, the live of the Indian mega e-commerce business market remains at USD 17 billion. As indicated by the specialists, Asian nation E-commerce business is at a locality where the Indian market was presumptively 5-7 years previous. The extent of the E-commerce business market crossed the Tk 17.0 billion-stamp in 2017 from Tk four.0 billion in 2016, as indicated by the information accessible with the e-Commerce Association of Asian nation (e-CAB). The market live is relied upon to reach Tk. 70 billion (Tk 7,000 corers) by 2021.

Measured increase in internet users in Bangladesh end January 2019 is given below:

OPERATOR	SUBSCRIBER (Million)
Mobile Internet	85.630
WiMAX	0.061
ISP + PSTN	5.730
<b>Total</b>	<b>91.421</b>

Table 3.1: Internet users of Bangladesh end of January 2019.

From the higher than table we will see that in 2000 net users in Bangladesh were 93,261 that was 0.1% of total population. Thus net users in Bangladesh are growing during a massive scale thanks to advancement of ICT sector. Bangladesh is on her quest to become a Digital Nation. The “Vision 2021” of the current Government aims at developing Bangladesh into an imaginative and trendy economy through economical use of knowledge and communication technology. The patrons and sellers every have tons of power currently as results of the massive application of ground-breaking technologies at the same time as internet. Associate gigantic portion of the business these days is functioning at a lower place the e-commerce criteria over digital networks. The E-commerce market in Bangladesh,



created a significant jump in 2017; emerging at an improbable seventieth from 2016. In 2017, the B2C E-commerce business market live add up to USD 110-115 million (around BDT 900 crore) against the 133,571 crores total retail market. On the contrary, the live of the Indian mega e-commerce business market remains at USD 17 billion. As indicated by the specialists, Bangl Desh E-commerce business is at neighbourhood where the Indian market was presumptively 5-7 years previous. The extent of the E-commerce business market crossed the Tk 17.0 billion-stamp in 2017 from Tk 4.0 billion in 2016, as indicated by the info accessible with the e-Commerce Association of Bangladesh (e-CAB). The marketplace live is relied upon to achieve Tk.70 billion (Tk 7,000 crore) by 2021.

E-commerce business within the Asia-Pacific global is criticizing with 71 pc of APAC patrons creating a web get. Bangladesh could be a noteworthy player during this region. Beginning in 2016, add of \$50 million was brilliant during this sector. Of the overall, \$10 million came as Foreign Direct Investment. Be that because it could, be a great deal higher as Chinese e-commerce large Alibaba had recently no heritable leading on-line marketplace Daraz. The Retail E-commerce is emerging at 72 pc a month in Bangladesh. Currently, 35,000



people and twenty 5,000 very slight and intermediate enterprises (SMEs) area unit enclosed with this division. The quantities of e-commerce business sites and E-commerce pages area unit 2,500 and 150,000 severally. The sum of distribution is assessed at 15,000 to 20,000 at the retail level a day. Presently numerous amount of e-commerce commercial are running in Bangladesh. Some of the market leaders are as follows:

Name of Some Online Shop/ E-Commerce			
AjkerDeal.com	daraz.com.bd	priyoshop.com	Shohoz.com
rokomari.com	bagdoom.com	Pathao.com	othoba.com
chaldal.com	akhoni.com	Pickaboo.com	HungryNaki.com
foodpanda.com	kaymu.com.bd	Seba.xyz	

Very newly we are announced to 4G network which gives us opportunities to get quicker internet connection. This advancement in technology segment will keep both parties (merchants and consumers) betrothed more in online trade through numerical strategies.

## Kind of e-business / online shop in Bangladesh

As of now, three kinds of E-Commerce are prominent in Bangladesh. They are-

- Business-to-Business (B-2-B)
- Business-to-Consumer (B-2-C)
- Consumer-to-Consumer (C-2-C)

### Business-to-Business (B-2-B)

B2B (Business-to-Business): The prototypical whereby a company conducts its trading and other commercial movement through the net and the customer is the business itself. This fundamentally means commercial action between businesses through the internet as an intermediate.

Example: sindabad.com first B-2-B in Bangladesh.



### Business-to-Consumer (B-2-C)

B2C (Business-to-Consumer): The commercial model where business sells goods or service directly to patrons. B2C e-Commerce contains trade sales often called e-retail (or e-tail).

Example: HungryNaki and FoodPanda etc.



### 4.2.3 Consumer-to-Consumer (C-2-C)

C2C (Consumer-to-Consumer): This is a business model that facilitates the transaction of products or services between



customers. In these cases, a customer, not a business, sells goods or services to another purchaser.

Example: Bikroy, Ekhanej, and ClickBd etc

### **Advantages of E-Commerce / Online Shop**

**Convenience:** The convenience is that the most important perk. There aren't any lines to attend in or look assistants to attend on to help one person at the side of his purchases, and he will do his trying in minutes. On-line retailers provide United States the prospect to shop for 24/7, and in addition reward United States with a 'no pollution' wanting experience. There's no higher place to buy for informational merchandise like e-books that are out there to somebody instantly, as shortly as a result of the payment goes through. Downloadable things purchased on-line eliminate the requirement for any quite material product the smallest amount bit, additionally that helps the environment!

**Better prices:** Cheap deals and better prices are out there on-line, as results of product return to direct from the manufacturer or vender whereas not middleman worrying. Many on-line retailers give discount coupons and rebates furthermore. Except this, on-line retailers are entirely required to assemble an excise if they have a physical location in our state, although we have a tendency to tend to buy from a store across the earth.

**More variety:** The choices on-line unit of measurement wondrous. One can get several brands and produce from wholly completely different sellers beat one place. One can get in on the foremost recent international tendencies whereas not pin money on fare of us can look from retailers in different rudiments of the country, or maybe the world, all whereas not being restricted by geographic. The simplest way larger selection of colours and sizes than he will comprehend regionally unit of measurement at his disposal. Except that the stock is far extra plentiful. Some on-line shops even provisions in place to easily settle for orders for things out of stock and ship it once the stock becomes on the market of us even have the selection of taking his commercial to a distinct on-line store where the merchandise is procurable.

**One can send gifts more easily:** Sending gifts to relatives and friends is informal, in spite of where they're. Now, there ought to not produce distance Associate in treatment excuse for

not causing a gift on cases like birthdays, weddings, anniversaries, Valentine's Day, Mother's Day, day, then forth.

**Fewer expenses:** Many times, once we want standard looking, we have a propensity to incline to pay loads fairly deliberate. There are substitute outside expenses on belongings like ingesting out, transportation, and let's not forget impulse buys!

**Price comparisons:** Associating and investigating product and their costs is such a lot calmer on-line. Also, we've the suppleness to share information and appraisals with dissimilar purchasers who have first-hand know-how with a product or provider.

**No crowds:** Particularly throughout festivals or special trials, they'll be such an vast annoyance. Also, it tends to be a lot of chaotic once there are a unit a lot of troops out and this usually makes individuals feel hurry or reckless. Plus, space becomes an mammoth issue. All of those issues will be ducked once they search on-line.

**Less compulsive shopping:** Repeatedly once we're out penetrating, we have a tendency to find your-self spending for things obsessional that we do not really want. All as a result of search keepers pressure America or American their advertising skills to compel us to create these acquisitions. Sometimes, we have a tendency to even compromise on our selections owing to the dearth of selections in those vendors.

**Buying old or unused items at lower prices:** The marketplace on the web makes it a lot of easier for North American nation to shop for previous or unused things at all-time low costs. Also, if we wish to shop for antiques, there is not any higher place to seek out nice ones.

**Discreet purchases are easier:** Some things are improved in the confidentiality of own home. Online shops are best for unnoticeable purchases for things like cloths and so on. This enables to purchase undergarments and underwear without awkwardness or any paranoia that there are several people watching him or her.

### **Disadvantages of E-Commerce / Online Shop**

If there are plunders, most likely there will be difficulties. Despite the success of acquiring through online shopping stores, there are still some disadvantages that most people criticize about. These include:

- **In person check the Item:** If you're one of those shoppers World Health Organization would like to the bit, see, and check the merchandise in the flesh, at on-line looking out, you're unable to undertake to thus. On-line stores are totally showing product explanation and photos of the merchandise, which could be a disadvantage for many internet shoppers.
- **Diminished Instant Satisfaction:** in contrast to buying at retail stores, you're able to use the merchandise instantly once you grasp, which could be satisfying. However, on-line looking out desires patience to attend for the item to succeed in your door step concerning 2 to 3 days or even lengthier counting on the position you've got ordered it from.

## Chapter 5

### Statement of the Problem

Retaining the moneymaking customers in a company has been the subject to considerable research as it has great value to the organization's recital. Every organization wants to know how to make sure that the customers keep coming back for their products/services. This also ensures that the faithful customers will spread a positive word of mouth about the organization to other potential customers in the process. So, a retentive customer is in fact an important factor for any organization.

It was not tranquil to variety the entire customer understandable. I needed to shift from client to client to acquire my desired reaction. Though I got that, it couldn't be said that it was the most granted of all. The research work is framed and formulated on the basis of some variables. It couldn't be said that there were no problems at all. I faced few glitches.

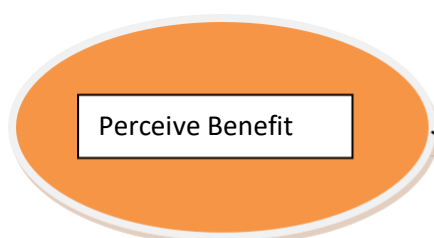
Like

- Outcome out the right client for my survey
- Period constraint was a major limitation for the study. It was difficult to conduct survey on such a vast area within such a limited time.
- As gathering of data in some cases were difficult, while conducting examination I had to make some supposition.
- The clients were to some extent inclined to provide their personal opinion.
- The survey is subjected to the bias and prejudices of the respondents. Hence 100% accuracy can't be measured.

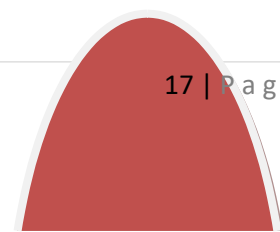
Finally, I had lack of experience, knowledge, efficiency while conducting survey and preparing report.

## Conceptual framework

**Independent variable**



**Dependent variable**





**Figure 1: The study model**

### **Perceived Web Quality**

Apparent net excellence refers to the quality and overall performance of an internet looking site, and it's a live of the extent thereto internet computing device vogue and courses are easy, smooth, reliable, and effective Aladwani, A.M. (2006).perceived web quality are often outlined because the fascinating physiognomies of a web searching computing device as perceived by internet buyers that a client perceives that the net site's choices and characteristics meet his/her desires and needs, ACNielsen (2008). Calculating device practicality includes usability and interactivity parts, and therefore sometimes refers to the

convenience of navigation, responsiveness, interactivity, and easy accessing the positioning. Inside the background of on-line penetrating, parts of computing device practicality are often measured by examining browsing, ordering, and data locating characteristics of an internet website additionally because the speed by that such activities and processes are often accomplished. On the opposite hand, search facilities discuss with simplicity, speed, and effectiveness of the method of grouping information and data concerning costs, performance, attributes, and different aspects of product. "The quality Associate in treatment acceptance of websites: an empirical examination within the context of upper education", Al-Debbie, M. (2013),

### **eWOM (Electric word of Mouth)**

eWOM as "any optimistic or undesirable declaration created by latent, actual, or former customers a few product or company that is shaped out there to crowd of the objects and institutes via the web. eWOM communication plays a major role in starting and manipulating net users' attitudes, and behavioral intentions. In fact, eWOM communication has emerged as consequences of the snowballing numbers of shoppers United Nations activity are victimization the web to seek out relevant info, because of recent immediate advancements in internet technologies. On-line looking has dyed the position of eWOM in building on-line trust. "The impact of word of mouth on sales: on-line book reviews", Chevalier, J.A. and Mayzlin, D. (2006).

### **Perceived Benefits**

Perceived edges will be cited as relative advantages. Consistent with, relative benefit refers to the degree to that Associate in nurture innovation is perceived as providing additional advantages than it's outdated. Drew perceived advantages throughout this context as a consumer's belief concerning the extent to that he or she's going to become happier from the web dealing with a particular calculating device. Perceived relative advantage of associate innovation, expressed as economic profit, social status, and/or different advantages, is a critical think about the innovation adoption decision-making method. Apparent advantages of on-line searching represent significant incentives for customers and



helps in shaping a positive and promising perspective toward online shopping. “Deploying perceived social existence through the net interface and its influence on perspective towards online shopping” (Hassanein, K. and Head, M. 2007).

### **Trust**

Trust is designated as AN anticipation that others won't behave with conjecture which the seller can give what has been secure. Trust and security joined construct among others signifies the main restriction for e-commerce. Trust is moreover spoken because the belief of a personal within the trustiness of others which might be strong-minded by their perceived integrity, benevolence, and competency. Trustiness as a source of competitive advantage”, Barney, J. and Hansen, M. (1994)

## **5.3 Research Questions and Hypotheses**

### **Hypothesis:**

Ha1. There's a association between understand profit and angle towards on-line searching

Ho1. There's no association between understand profit and angle towards on-line searching

Ha2. There's a connection between eWOM and perspective towards on-line searching

Ho2. There's no connection between eWOM and perspective towards on-line searching

Ha3. There's affiliation between understand internet quality and perspective towards on-line searching

Ho3. There's no affiliation between understand internet quality and perspective towards on-line searching

Ha4. There's relationship between Trust and perspective towards on-line searching

Ho4. There's no relationship between Trust and perspective towards on-line searching

### **5.3.1 Research Question**

- ❏ Is there any relation between Perceive Benefit and Attitude towards online shopping?
- ❏ Is there any relation between eWOM and Attitude towards online shopping?
- ❏ Is there any relation between Perceive web quality and Attitude towards online shopping?
- ❏ Is there any relation between Trust and Attitude towards online shopping?

## **5.4 Methodology**

The methods or procedures section is really the heart of the research proposal.

### **Sampling Method**

The unit of analysis in this study was consumer level. This study applied the questionnaire survey to verify the hypotheses and research framework, which represents our e-commerce/ online shopping survey. As the study is a quantitative research methodology, random probability sampling has been used. The chosen population is mainly the clients.

### **Sampling Unit**

I have collect information from all categories people those are the customer of the company and both the female and male user also from different age’s people.

### **Sampling Size**

For this research the total sample size is 40.

### **Sampling Procedure- Non-probability**

Sampling is type of data collection. From non-probability sampling my sampling criteria is Convenience sampling which means that researchers select any readily available individuals as participants. I have chosen some group of people on the basis of age, gender and income.

### **Instruments**

For this research I have to make questionnaires according to variables. I have total 5 variables and among them the variables I have some independent variable and dependent variables. Under each variable there are minimum 3 question and maximum 6 questions. Overall related to all this variables we have total 21 questions.

### **Scales**

For this research’s questionnaire’s every item measurement’s we have 5 scales, which are Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, Strongly Disagree.

<b>Strongly Agree</b> (1)	<b>Agree</b> (2)	<b>Neither Agree nor Disagree</b> (3)	<b>Disagree</b> (4)	<b>Strongly Disagree</b> (5)
------------------------------	---------------------	--	------------------------	---------------------------------

### **Data Analysis**

The data collected from the survey has been analysed by the following statistical tool: SPSS (Version 17).

## Findings

The statistical tests that have been implied for the research are as follows:

1. Descriptive Analysis (Frequency and Crosstabs)
2. Reliability Analysis (Cronbach Alpha)
3. Hypotheses testing (Spearman’s correlation, Pearson correlation)
4. Regression Analysis of hypothesis

**Descriptive Analysis:** (Detailed calculations are given in the appendix)

Measures of frequency and crosstabs were used to provide the chronicle information and also the circulation older and sex across the various financial advance teams. Individuals and demographic information like masculinity, age, monetary gain, square measure within the subsequent tables.

Total variety of queries; there'll be twenty one queries each male and feminine from totally different occupations as an instance job holder, business man, and repair holder were elects for the conference. The contributors were any age mentioned at intervals the aim the questionnaires.

### 5.5 Now the Cross tabulations between the variables for demographic analysis are given below

#### Gender \* Age Crosstabulation

Count

	Age			Total
	26-35	36-45	46 and Above	
Gender Male	15	09	08	32
Female	10	4	07	21

### Gender \* Age Crosstabulation

Count

	Age			Total
	26-35	36-45	46 and Above	
Gender Male	15	09	08	32
Female	10	4	07	21
Total	25	13	15	53

This cross tabulation is done between gender and age of the participants. Among the 40 participants 24 are male and 16 are female.

### Age \* Income Crosstabulation

Count

	Income				Total
	10,001-15,000	15,001-20,000	20,001-30,000	30,001 and Above	
Age 26-35	8	8	5	4	25
36-45	2	3	3	5	13
46 and Above	0	0	6	9	15
Total	10	11	14	18	53

From the table I can see the cross tabulation between age and income of the participants. Age 26-35 years income between 10,001 Tk -15,000 Tk are 8 participants, between Tk-15,001 Tk-20,000 are 8 participants and between 20,001 Tk-30,000 Tk are 5 participants,

between 30,001 Tk and above 4 participants and total is 25 participants. Age 36-45 years income between 10,001 Tk -15,000 Tk are 2 participant, between 15,001 Tk-20,000 Tk are 3 participants and between 20,001 Tk-30,000 Tk are 3 participants, between 30,001 Tk and above 5 participants and total is 13 participants. 46 and above years income between 10,001 Tk -15,000 Tk are 0 participants, between 15,001 Tk-20,000 Tk are 0 participant and between 20,001 Tk-30,000 Tk are 6 participants, between 30,001 Tk and above 9 participants and total is 15 participants.

**5.5.1 Reliability Analysis** (All the tabulation of analysis are given in the appendix)

***Cronbach’s alpha***

Cronbach alpha is a coefficient of internal consistency. It is commonly used as an estimate of the reliability of a psychometric test for a sample of examinees. In other words, it measures how well a set of variables or items measures a single, one-dimensional latent aspect of individuals.

A commonly accepted rule for describing internal consistency using Cronbach's alpha is as follows:

<b><i>Cronbach’s Alpha</i></b>	<b>Internal Consistency</b>
$\alpha \geq 0.9$	Excellent(High-Stakes testing)
$0.7 \leq \alpha < 0.9$	Good (Low-Stakes testing)
$0.6 \leq \alpha < 0.7$	Acceptable/ Sufficient
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Perceive Web Quality:

**Reliability Statistics**

Cronbach's Alpha	N of Items
.833	7

The alpha coefficient for the two items is 0.896, suggesting that the questions regarding “Perceived website quality” are good.

eWOM:

**Reliability Statistics**

Cronbach's Alpha	N of Items
.788	6

The result represents Cronbach’s alpha of 0.788 which means that the questions regarding “eWoW” are good.

Perceive Benefit:

**Reliability Statistics**

Cronbach's Alpha	N of Items
.729	4

According to the Cronbach’s alpha, 0.729 the measurement statements of the variable “Perceived Benefit” consist of good reliability.

Trust:

**Reliability Statistics**

Cronbach's Alpha	N of Items
.800	5

Since the Cronbach alpha is 0.800, the researcher interprets that the reliability of the questions representing the independent variable “ Trust” is good.

Attitude towards online shopping:

**Reliability Statistics**

Cronbach's Alpha	N of Items
.794	4

The alpha coefficient for the four items is 0.794 which is good. From the table I can say that the dependent variable "Attitude towards online shopping" is acceptable.

### **Hypotheses Testing**

A arithmetical hypothesis test is a method of creation consequences using data from a technical study. In figures, a result is called statistically noteworthy if it has been foretold as unlikely to have occurred by chance alone, rendering to a pre-determined threshold probability, the significance level. Hypothesis testing refers to the process of selecting between competing hypotheses about a probability distribution, based on experiential data from the distribution. It is a core topic in mathematical statistics, and indeed is a important part of the language of statistics.

There are two methods of testing Hypotheses.

1. Pearson's Correlation
2. Spearman's Correlation

In this research I have used "Pearson's Correlation".

#### **Pearson's Correlation:**

Pearson correlation ship helps to comprehend not only the relationship but also the strength of the relationship. Pearson correlations deliver two values  $r$  and  $p$ . Value of  $r$  describes how strong the relationship is. If the value is too close to 1 then it means there is a strong relationship. If the value of  $p$  is less or equal to 0.05 then it means there is no relationship between two variables.

**If the value of  $\rho$  (rho)  $\neq 0$  and  $\alpha < 0.5$  this means there is a relationship between the variables.**

If the value is not  $\rho$  (rho)  $\neq 0$  and  $\alpha < 0.05$ , then there is no relationship between the variables.

According to Pearson's correlation coefficient theory:

<b>Correlation Coefficient (r)</b>	<b>Strength of the Correlation</b>
<i>Below 0.19</i>	Very Weak
<i>.20 &lt; .39</i>	Weak
<i>.40 &lt; .59</i>	Moderate
<i>.60 &lt; .79</i>	Strong
<i>.80 &lt; 1.0</i>	Very Strong

The strength and as well as the relationship between our variables is described below according to Pearson's correlations theory.

**Hypothesis 1:**

The correlation coefficient (r) is 0.832\*\*, which means that there is an acceptable correlation between perceived ease of use and intention to use internet. The strength of the relationship is very strong.

The significance value (p) is 0.000, which is less than the level of significance 0.05, states that correlation is statistically significant; meaning that there is 99.00% chance that it happens logically. It means alternative hypothesis is accepted.

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Hypothesis 2:**

The correlation coefficient (r) is 0.751\*\*, which means that there is an acceptable correlation between perceived usefulness and intention to use internet. The strength of the relationship is strong.

The significance value (p) is 0.000, which is less than the level of significance 0.05, states that correlation is statistically significant; meaning that there is 99.00% chance that it happens logically. It means alternative hypothesis is accepted.



\*\* . Correlation is significant at the 0.01 level (2-tailed).

### **Hypothesis 3:**

The correlation coefficient ( $r$ ) is 0.883\*\*, which means that there is an satisfactory correlation between perceived web security and purpose to use internet. The strength of the relationship is very strong.

The significance value ( $p$ ) is 0.000, which is less than the level of significance 0.05, states that correlation is statistically significant; meaning that there is 99.00% chance that it happens logically. It means alternative hypothesis is accepted.

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### **Hypothesis 4:**

The correlation coefficient ( $r$ ) is 0.669\*\*, which means that there is an acceptable correlation between attitude and intention to use internet. The strength of the relationship is strong.

The significance value ( $p$ ) is 0.000, which is less than the level of significance 0.05, states that correlation is statistically significant; meaning that there is 99.00% chance that it happens logically. It means alternative hypothesis is accepted.

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## **Regression Analysis**

In statistics, regression analysis is an arithmetical procedure for resembling the relationships amid variables. More exactly, regression analysis helps one comprehend how the typical

value of the dependent variable variations when any one of the independent variables is varied, while the independent variables are held fixed. Most normally, regression analysis estimates the provisional expectation of the dependent variable given the independent variables – that is, the typical value of the dependent variable when the independent variables are fixed.

The R Square (R<sup>2</sup>) value is 0.794, which means that 79.4% the dependent variable (Intention to use internet) can be clarified by the independent variables (Perceived web quality, eWom, Perceived Benefit and trust)

From the arithmetical measurement and their results, I can say that this association has quite enjoyable reputation Consumer attitudes towards online shopping identity through internet system. As all the participants of this survey are the clients of E-valy.com limited, so the consequences of that study are fully built on their responses. So there is no way to manipulate the results through the investigator.

## Chapter 6

### 6.1 Conclusion

Finally, i would like to end my report with the message that E-valy.com limited Bangladesh Ltd. still includes a nice probability within the market to develop and acquire the most share of the market. From the terribly starting, the corporate had Janus-faced several challenges and difficulties to succeed in today's position. From a awfully tiny unit, it's a large organization nowadays.

The companies within the e-commerce trade ought to target quality product and quality service to require this trade towards more success. The Bangladesh government ought to even be hefty and cooperative to assist the companies flourish.

As E-valy.com limited Bangladesh is suburbanized organization and core values area unit cherished by everybody at intervals the organization, operational in dynamic scenario is simpler than it appears. Each department works onerous and therefore the economical manpower with advanced technological infrastructure.

Online searching matter may be a vital issue for contemporary web primarily based world. As a region of our study on on-line searching behaviour we tend to provide our specialize in some on-line searching connected issue like proportion of product purchase, types of product, geographic region of on-line searching, perception of on-line searching in Asian country, feelings regarding on-line searching so on on-line searching connected behaviour. Our analysis team has tried to seek out the connection between customers search behaviour and their purchase intention.

## Chapter 7

### 7.1 Recommendations

For authorizing a bright forthcoming for the e-commerce stage/online searching business in Bangladesh the govt. and private sector have to be obliged to come gaining and take precise creativities. To eliminate restrictions, strategy makers and business stake holders have to be compelled to take some initiative. The recommendations are:

- ✚ Practice of low price, multipurpose and secure payment technique.
- ✚ Up product show at intervals the website/application.
- ✚ Fast shopper satisfaction by entirely diverse policies (e.g. Product come back policy)
- ✚ Generating awareness among shopper and gain their trust by guaranteeing them procurement on-line is secure.
- ✚ Plummeting product transport time by enhanced provide team.
- ✚ Assuring fast internet association nationwide.

## Chapter 8

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**Appendix**

1. Descriptive Analysis are given from **(A1-A4)**:

**(A1- Gender, A2- Age, A3- Income, A4- Crosstabs)**

2. Reliability Analysis are given from **(B1-B5)**:

B1- Perceived Wed Quality

B2- eWOM

B3- Perceived Benefit

B4- Trust

B5- Attitude toward Online Shopping

3. Hypothesis testing analysis are given from **(C1-C4)**

4. Regression Analysis are given from **(D1-D4)**

5. Questionnaires

Descriptive Analysis:

A1:

**Statistics**

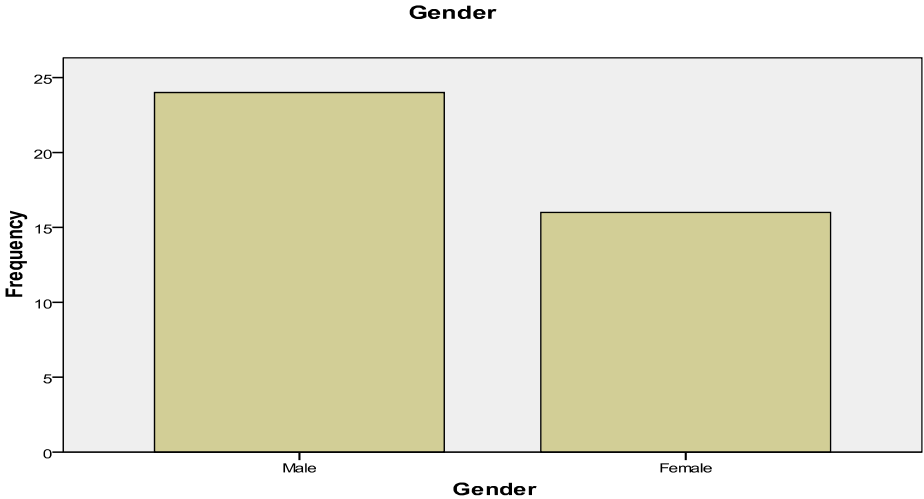
Gender

N	Valid	40
	Missing	0

**Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	24	60.0	60.0	60.0

Female	16	40.0	40.0	100.0
Total	40	100.0	100.0	



A2 Age:

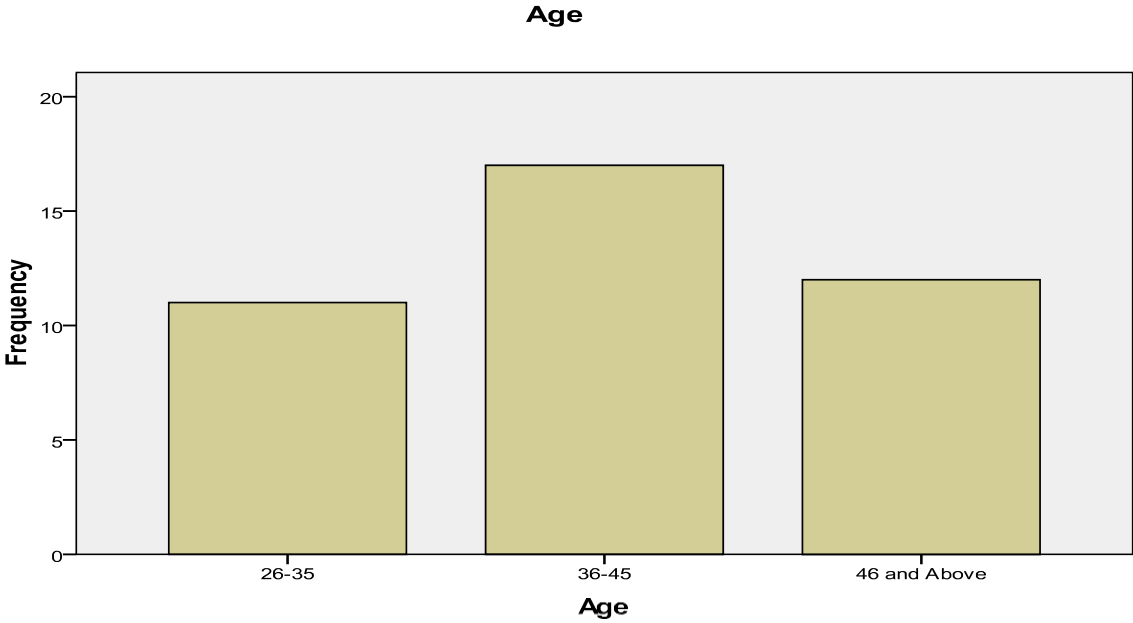
**Statistics**

Age

N	Valid	40
	Missing	0

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	26-35	11	27.5	27.5	27.5
	36-45	17	42.5	42.5	70.0
	46 and Above	12	30.0	30.0	100.0
	Total	40	100.0	100.0	



A3 Income:

**Statistics**

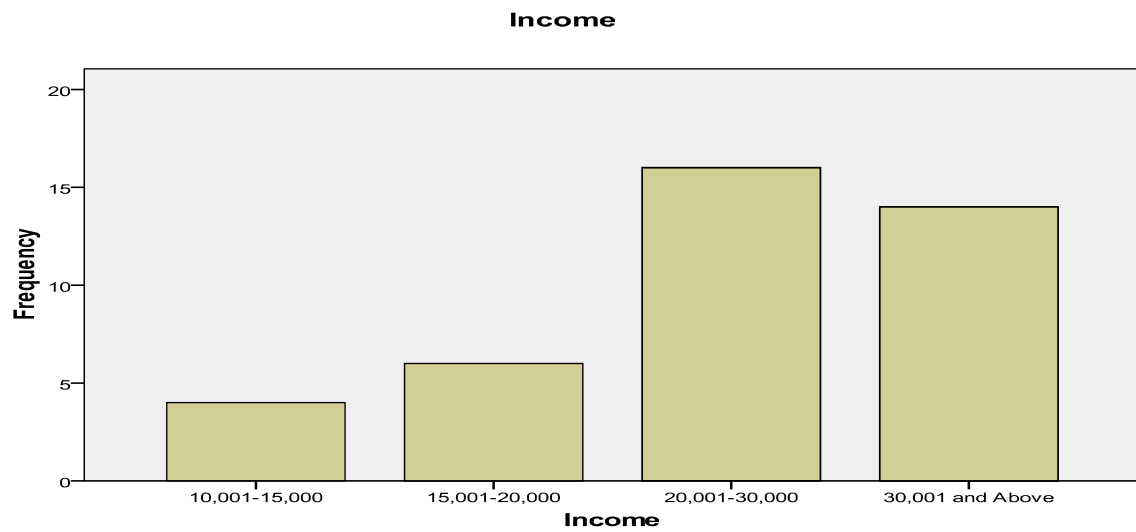
Income

N	Valid	40
	Missing	0

**Income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10,001-15,000	4	10.0	10.0	10.0
	15,001-20,000	6	15.0	15.0	25.0
	20,001-30,000	16	40.0	40.0	65.0
	30,001 and Above	14	35.0	35.0	100.0
Total		40	100.0	100.0	





A4 Crosstabs:

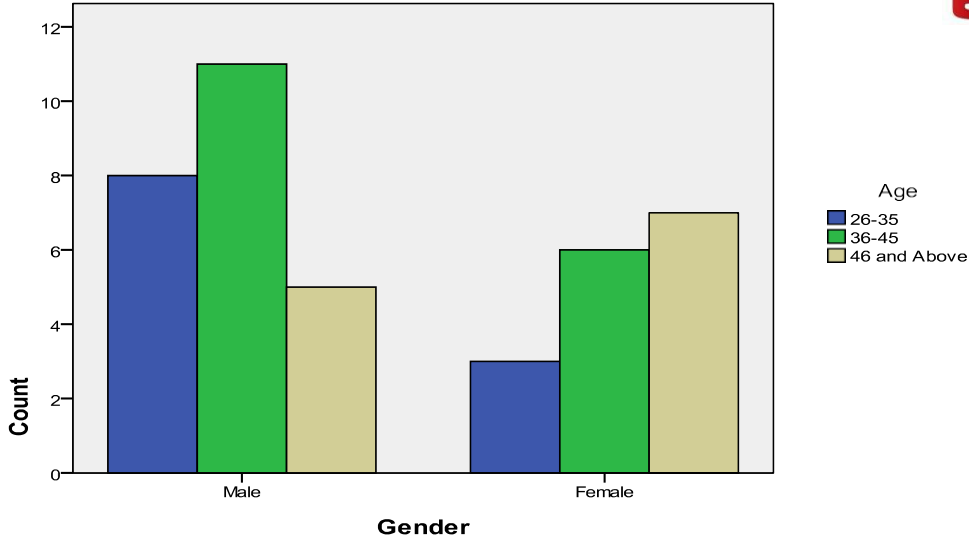
**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Age	40	100.0%	0	.0%	40	100.0%

**Gender \* Age Crosstabulation**

Count

	Age			Total
	26-35	36-45	46 and Above	
Gender Male	8	11	5	24
Female	3	6	7	16
Total	11	17	12	40



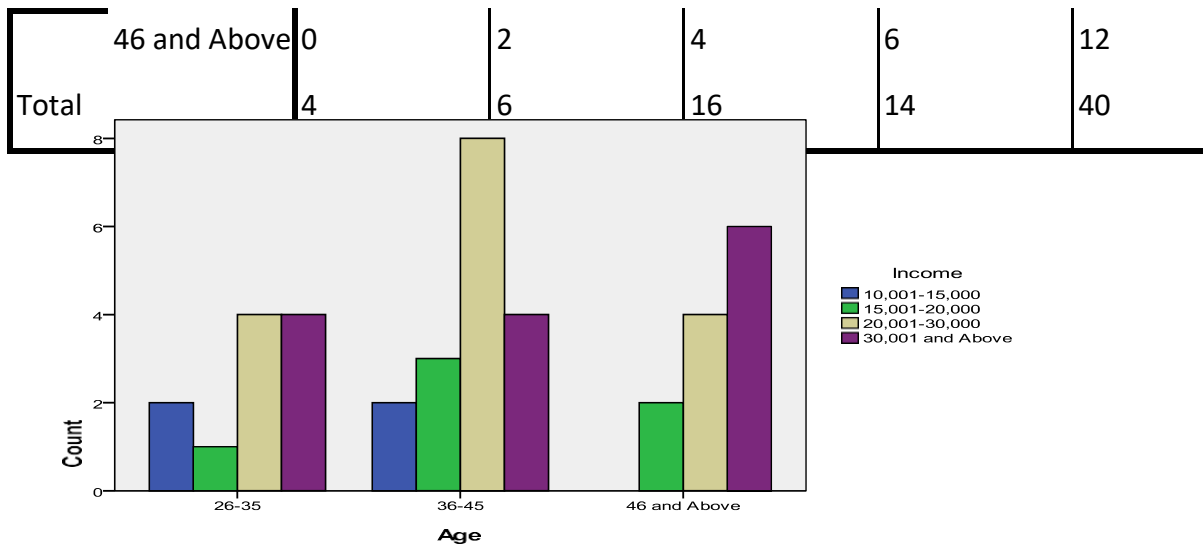
**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Age * Income	40	100.0%	0	.0%	40	100.0%

**Age \* Income Crosstabulation**

Count

		Income				Total
		10,001-15,000	15,001-20,000	20,001-30,000	30,001 and Above	
Age	26-35	2	1	4	4	11
	36-45	2	3	8	4	17



Reliability Analysis:

B1- PWSQ (Perceived wed Quality)

**Case Processing Summary**

		N	%
Cases	Valid	40	100.0
	Excluded <sup>a</sup>	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.833	7

B2- EWOM (Word of Mouth)

**Case Processing Summary**

		N	%
Cases	Valid	40	100.0
	Excluded <sup>a</sup>	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.788	6

B3- PB (Perceived Benefit)

**Case Processing Summary**

		N	%
Cases	Valid	40	100.0
	Excluded <sup>a</sup>	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.729	4

B4-TR (Trust):

**Case Processing Summary**

		N	%
Cases	Valid	40	100.0
	Excluded <sup>a</sup>	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.800	5

B5- OSA (Attitude towards online shopping):

**Case Processing Summary**

		N	%
Cases	Valid	40	100.0
	Excluded <sup>a</sup>	0	.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.794	4

HYPOTHESIS TESTING: (Pearson's Correlation)

C1-PWSQ (Perceived web quality):

**Correlations**

		OSA	PWSQ
OSA	Pearson	1	.832**
	Correlation		
	Sig. (2-tailed)		.000
	N	40	40
PWSQ	Pearson	.832**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	40	40

\*\* . Correlation is significant at the 0.01 level (2-tailed).

C2- EWOM (Word of Mouth)

**Correlations**

		OSA	EWOM
OSA	Pearson	1	.751**
	Correlation		
	Sig. (2-tailed)		.000
	N	40	40
EWOM	Pearson	.751**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	40	40

\*\* . Correlation is significant at the 0.01 level (2-tailed).

C3-PB (Perceived Benefit)

**Correlations**

	OSA	PB

OSA	Pearson	1	.885**
	Correlation		
	Sig. (2-tailed)		.000
	N	40	40
PB	Pearson	.885**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	40	40

\*\* . Correlation is significant at the 0.01 level (2-tailed).

C4-TR

**Correlations**

		OSA	TR
OSA	Pearson	1	.699**
	Correlation		
	Sig. (2-tailed)		.000
	N	40	40
TR	Pearson	.699**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	40	40

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**REGRESSION ANALYSIS**

**D1:**

**Variables Entered/Removed**

Model	Variables Entered	Variables Removed	Method

1	TR, EWOM, PB, PWSQ <sup>a</sup>	Enter
---	---------------------------------	-------

a. All requested variables entered.

D2:

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891 <sup>a</sup>	.794	.770	.34532

a. Predictors: (Constant), TR, EWOM, PB, PWSQ

D3:

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.049	4	4.012	33.647	.000 <sup>a</sup>
	Residual	4.174	35	.119		
	Total	20.222	39			

a. Predictors: (Constant), TR, EWOM, PB, PWSQ

b. Dependent Variable: OSA

D4:

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.246	.176		1.402	.170
	PWSQ	.226	.201	.221	1.122	.269
	EWOM	.005	.143	.005	.037	.971



PB	.750	.199	.708	3.775	.001
TR	-.028	.124	-.030	-.227	.822

a. Dependent Variable: OSA

### Questionnaires

1. Male  Female

2. Age: 15-25   
 26-35   
 36-45   
 46 and Above

3. Income : 5,000-10,000   
 10,001-15,000   
 15,001-20,000   
 20,001-30,000   
 30,001 and Above

Strongly Agree (1)	Agree (2)	Neither Agree nor Disagree (3)	Disagree (4)	Strongly Disagree (5)
-----------------------	--------------	-----------------------------------	-----------------	--------------------------

Perceived Web Quality					
1. Catalogue web site internal browsing meets my needs	1	2	3	4	5
2. The ordering process used by the catalogue web site is simple	1	2	3	4	5
3. Catalogue web site web page content quickly loads	1	2	3	4	5
4. The catalogue web site internal search capabilities meets my needs	1	2	3	4	5
5. Little search effort is needed to find the needed products/information in the catalogue retailer web site	1	2	3	4	5
6. Overall, this web site is well-designed	1	2	3	4	5

7. I often read online recommendations to buy products from this online catalogue retailer	1	2	3	4	5
8. I often post positive online comments about this online catalogue retailer	1	2	3	4	5
9. I often read positive online reviews about the products of this online catalogue retailer	1	2	3	4	5
10. My e-community frequently post online recommendations to buy from this online catalogue retailer	1	2	3	4	5
11. When I buy a product from this online catalogue retailer, consumer's online recommendations and reviews make me more confident in purchasing the product	1	2	3	4	5
<b>Perceived Benefits</b>					
12. By using this online catalogue retailer, I can shop in privacy of home	1	2	3	4	5
13. I can buy from this online catalogue retailer whenever I want	1	2	3	4	5
14. Buying from this online catalogue retailer can save me the effort of buying what I want from offline/traditional stores	1	2	3	4	5
<b>Trust</b>					
15. It is safe to pay money and perform a financial transaction on this catalogue retailer web site	1	2	3	4	5
16. The online catalogue retailer will protect my financial-related information from being leaked (hacked)	1	2	3	4	5
17. The catalogue retailer web site is secured given that it uses digital certificates	1	2	3	4	5
18. The catalogue retailers web site will not sell my personal information (e-mail, phone number, names..) to others for commercial use	1	2	3	4	5
<b>Online Shopping Attitudes</b>					
19. The idea of buying from this online catalogue retailer web site is a good idea	1	2	3	4	5
20. Buying from this online catalogue retailer web site is better than buying from a real store/shop	1	2	3	4	5
21. Buying from online catalogue retailer web site is a pleasant thing to do	1	2	3	4	5