

Developing Online Shopping Intention among People: Bangladesh Perspective

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Abstract

Electronic commerce is now a means for business growth and expansion in relation to both small and large firms irrespective of their geographical locations. Bangladesh is still far from development of such e-commerce specially B2C (Business to Consumer) e-commerce. This paper sets out to develop a conceptual but contextually grounded B2C online shopping customer intention model in Bangladesh perspective. We undertake a review of the e-commerce and other literatures in order to arrive at our conceptual model. The paper showed that online purchase intention and its continuity depend on attitude of customer that ultimately influenced by trust or belief on online shopping, subjective norms that depend on social and media role, control variables and some support facilities. This conceptual framework provides good theoretical platform for empirical grounded research on electronic commerce in Bangladesh.

Key Words: Online shopping, shopping Intention, B2C E-Commerce.

1.Introduction:

E-Commerce is the sales channel of the future. The characteristics of the global electronic market constitute a unique opportunity for companies to more efficiently reach existing and potential customers by replacing traditional retail stores with web based business (Limayem et al., 2000). There are two forms of E-Commerce, one is business to business and another is business to consumer. Business to consumer form of E-Commerce was considered for this study. On line retailing is one of the fastest growing market in Europe and in other regions of the world also. In Europe worth EURO 44.7 billion in 2003, it grew by 221% to EURO 143.7 billion last year (Kelkoo press, 2010).

Many people are still out of on-line shopping list. In the world in average 28% population are internet users, where as it is 58.44% in Europe (internet world stats, 2010). In 2009 on line shopping represented 4.7% of total retail sales across Europe (Kelkoo press, 2010). In Asia 21.5% people are internet users and users growth from 2000 to 2010 is 621.8 % (internet world stats, 2010). While business to consumer e-commerce sales for the five major markets (Japan, China, India, Singapore, and South Korea) in the region amounted to a little over 59 billion dollars in 2006 and expected to grow at an annual rate of 23.3% reaching 168.7 billion dollar by 2011 (MasterCard worldwide, 2008). Japan currently the largest market in the region with 62% of online sales (MasterCard worldwide, 2008). In Bangladesh only 0.4% people are internet users and users' growth from 2000 to 2010 is 517.3% (internet world stats, 2010).

Though initiated on a wide-scale basis during the 1990s, internet retailing is growing and profitability of e-commerce business is also increasing (Yoh, 2003). But most consumers have been slow to adopt on-line shopping (Swinyard & Smith, 2003).

Many retailers are now using online retailing to attract the customers. In this competitive context, how consumers decide to use a particular shopping channel, particularly the internet, is important to understand from a managerial point of view (Chiang & Dholakia, 2003). Since consumers do not concentrate their shopping activities within one particular shopping channel then it is important for the marketer to identify forces driving consumers' choice is essential for retailing strategies (Chiang & Dholakia, 2003).

E-commerce is one of those sectors which need more attention if we want to be apart of global business (Laisuzzaman, et. al., 2010). On line transaction would increase the Gross Domestic Product growth and thus help Bangladesh accomplish the Millennium development goals (MDGs). The internet has gone through revolutionary changes, and in developing countries, e-commerce become a common norm of doing business (Dey et al., 2009). Bangladesh cannot stay backward in developing the online shopping any more. Thus our research question is how the organizations can develop the customers' intention and motivation to shop online in Bangladesh?

2.Objectives of the Study:

The key purpose of this study is to develop a conceptual model of developing customers' intention and motivation for on-line shopping that will be fit with the Bangladesh context. We have some other specific purpose as follows:

1. To pinpoint the framework of online shopping intention
2. To find out the support of online shopping in Bangladesh
3. To confer some suggestive measures for developing online shopping intention among the people in Bangladesh.

3.Methodology of the Study:

The study is based on primary and secondary data. Authors have observed the practical situation from Bangladesh and discussed these with relevant literatures developed by recognized sources on online shopping. This conceptual paper highlights the model of developing customers' intention to shop online in Bangladesh. After reviewing some selected published articles some factors were identified that influence the intention of customers to shop on-line. Then the condition of Bangladesh was evaluated on basis of published articles. Finally a conceptual model was developed for developing online shopping intention among the people in Bangladesh.

4.Findings and Analysis:

a. Framework of Online Shopping Intention:

Young people are the major customers of on line shopping (Swinyard & Smith, 2003). Moreover the national statistics office (UK) (2005) identified that people aged 25-44 were most likely to buy online (63%),while people aged 65 and over were least likely to buy on line (41%) (Chaffey et al.,2006).Among the online shoppers it was found that they are wealthier, better educated, having high computer literacy, spending more time on their computer, spending more time on the internet, find online shopping to be easier, and more entertaining and are less fearful about financial loss resulting from online transactions (Swinyard & Smith,2003).Hansen (2005) and Koyuncu & Bhattacharya (2004) also found that education attainment and household income are positively related to on line shopping. Moreover, innovative customers prefer on line shopping (Limayem et al.,2000).

After reviewing the literature some important factors were revealed that motivate the customers for on line shopping. Some prefer online shopping for quickness in shopping and for better price (Koyuncu & Bhattacharya,2004).But Chiang & Dholakia (2003) found that price is not important influence for on line shopping intentions. In his study the authors used low cost product (Chiang & Dholakia, 2003). Moreover, Chiang & Dholakia (2003) found that convenience and product type influence consumer intention to engage in online shopping. On line shopping is more convenient and makes price comparisons easier (Shankar, at al, 2003; Ahn, et al. 2004; Morganosky and Cude, 2000). Some other factors such as increasing number of option available, visual information, easier access to information, less cognitive effort, lower effort, repeated exposure, lower mental cost, spend less time related to their expectation also influence the online shopping (Shankar, et al.,2003; Ahn et al. 2004). Morganosky and Cude,(2000) also showed that some online and offline features affect the online shopping such as system quality, information quality and service quality. On line shopping intention is higher when consumers perceive the product to be search goods than experience goods (Chiang & Dholakia, 2003). Zhou, et. al. (2007) showed that recreational, economic and even social- orientated consumers can all be active online shoppers.

In another study, Chen & Barnes (2007) found that both on line initial trust and familiarity with online purchasing have a positive impact on online purchase intention. This on line initial trust have significant relationships with perceived usefulness, perceived security, perceived privacy & reputation, willingness to customise, interaction, and familiarity with online purchasing (Chen & Barnes, 2007). In addition to this findings Chen & Barnes (2007) 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 (2001) and Yoh et al.(2003) opined differently. Yoh and his associates (2003) 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) found that perceived risk at least partially mediates the impact of internet experience on online purchase behaviour. Moreover, users' dissatisfaction with initial use of online shopping is to discontinue using it (Hsu et al, 2006). So experience or familiarity is one variable among other variables that can influence the online shopping much.

People who has positive attitude toward online shopping has greater intention to buy through online but this attitude links with positive beliefs about internet shopping (Yoh et al.,2003; Shih, 2004). Individual attitude towards the online shopping is determined by perceived ease of use of trading online and perceive usefulness (Shih,2004). The attitude toward online shopping is also affected by perceived consequences that depend on improved customer service and comparative shopping (Limayem et al., 2000). Wu (2003) identified some factors that affect the attitude

of customers such as consumer's demographics, consumer purchase preference, and consumer benefit perception and consumer lifestyles. Wu (2003) also showed that those who had high score in attitude in online shopping prefer online shopping to shop. Moreover, social support and social acceptance has positive impact on online shopping intention (Yoh et al., 2003) that also supported by *the findings of* Limayem et al. (2000) who mentioned that family and media are the social factors that influence intentions to shop on line.

Several facilitating conditions were also significant for on line shopping such as site accessibility, reasonable web site loading speed, good product description, transaction efficiency and navigation efficiency (Limayem et al., 2000). Park and Kim (2003) showed that consumers' commitment to an online store is highly related to information satisfaction and relational benefits.

For some reasons people do not prefer online shopping. Lack of privacy and financial security, perceived lack of human contact, failure of technology, poor design of interface, unfamiliar service encounter, information overload, static website, and organizational constraints are the reasons for low acceptance of online shopping in different countries (Shanker et al., 2003). One of the important barriers is risk involved in online payment (Koyuncu & Bhattacharya, 2004; Swinyard & Smith, 2003; Shankar, et al. 2003). Risk associated with privacy and security also hinder the people to go for online shopping (Miyazaki & Fernandez, 2001; Udo, 2001, Shankar, et al. 2003; Zhou, et al. 2007). People are not merely concern about security of value but also about trust in the information society, and how information is used by the government and businessman (Udo, 2001). Lack of trust discourages on-line consumers from participating in e-commerce (Chen & Barnes, 2007). People believe that the government, businessman and online vendors should work together to reduce risk associated with privacy and security.

People's online buying behaviour depends on their online purchase intention. From the above findings it is found that online purchase intention depends on trust, belief, and social factors. Chen and Barnes (2007) mentioned that initial trust impact on purchase intention. But Lemayem et al. (2000) indicated that beliefs on perceived consequences significantly affect attitude and intentions to shop online. Yoh et al. (2003) also mentioned that positive belief on online shopping caused for positive attitude for online shopping. Thus trust and belief can be used alternatively that affect the attitude of behaviour and then intention of buying.

The potential influence of both attitudes and social influences is explicitly recognized in Fishbein and Ajzen's (1975) theories of reasoned action and planned behaviour (Evans et al., 2009). Attitude towards behaviour and subjective norms are further extended to include perceived control (Evans et al., 2009). On the basis of Fishbein and Ajzen's (1975) theories of reasoned action and planned behaviour the following model can be developed to explain the way to enhance the online buying intentions and online buying behaviour of customers:

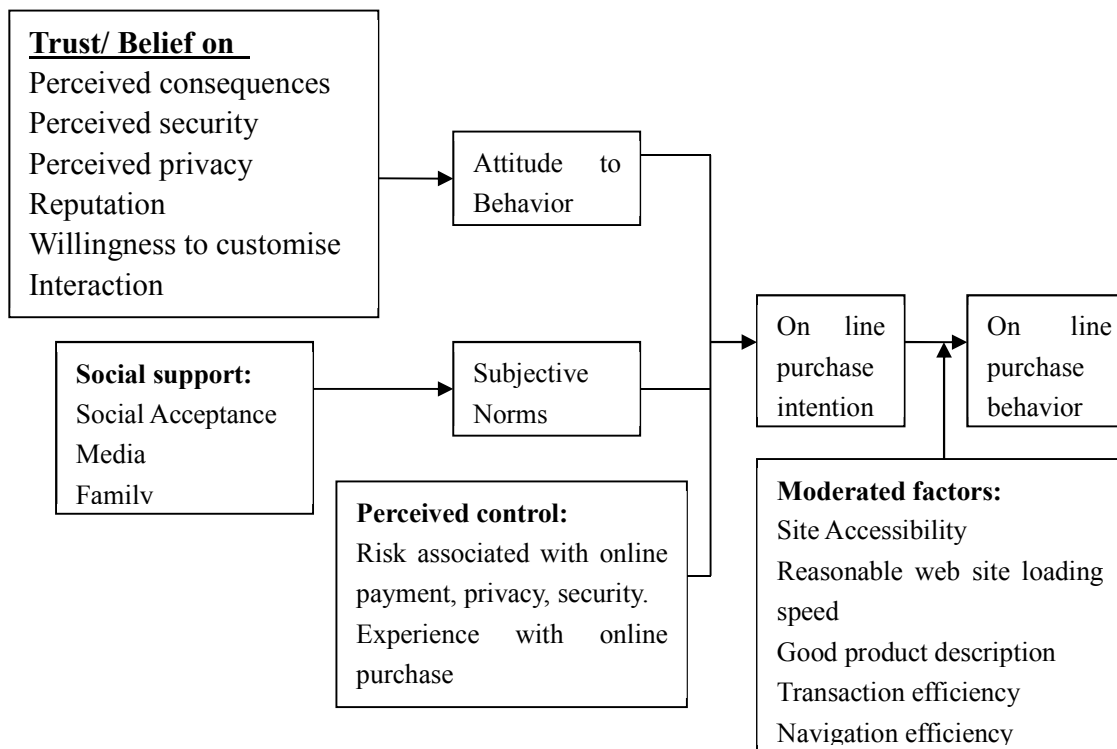


Figure 1: Factors affecting the online shopping intention and behaviour.

This model indicates that online purchase intention depends on what is the customers' attitude toward online shopping. The customers' attitude develop on the basis of customers' belief or trust on perceived consequences and others perceived influencing factors. Moreover, online customers intention can be made positive towards online buying behaviour if there is social support, positive media role, family support and control of risk variables that caused for de-motivation of online purchase. Furthermore, if we can ensure the positive experience of online shopping among the customers, the customers will be more interested for online shopping.

b. On Line Shopping Support in Bangladesh

Cheung, et al. (2000) pointed out framework of online consumer purchase and showed that on line purchase intention, purchase adaptation and purchase continuance depend on consumer characteristics (life style, motivation, knowledge, innovativeness, involvement, demographics), product/ service characteristics (product knowledge, product type, layout, frequency of purchase, tangibility, differentiation, price), medium characteristics (web design, navigation, ease of use, interface usefulness, reliability, security), merchant and intermediary characteristics (service quality, privacy and security control, brand reputation, delivery /logistics, after sale service, incentive) , environmental influences (culture , subjective norm, exposure , attention, image). On the basis of the framework showed by Cheung, et al. (2000) and the framework we developed (Figure-1), we can judge the contextual factors of online shopping condition of Bangladesh that can or will affect the development of online shopping intention in Bangladesh.

Among the contextual factors medium characteristics and merchant & intermediary characteristics are the primary considerations to develop the online shopping culture in a country. If online infrastructure cannot support the online shopping, no development in online shopping is possible. The telecommunication technology and internet technology is not developing in Bangladesh with satisfactory pace. Though Internet in Bangladesh has grown rapidly in the last few years but still the access to the internet is very limited for several system reasons, like poor teledensity, poor electricity network and supply, affordability of computer, and knowledge about the internet (Parvin

et al., 2007). Wood (2004) also specified that growth in internet use in several developing nations in the Asia Pacific region (e.g. Bangladesh) has been hindered by lack of adequate telecommunications infrastructure, inexperience, indifferent, and bureaucratic government.

Without developing ICT (Information and communication technology) sector, no major change in online shopping is possible. In context of internet availability and infrastructure Bangladesh was ranked 73 in the world (Kirkman et al. 2002). From May 22, 2006 Bangladesh is connected with the submarine cable (Parvin et al., 2007). But the long awaited connectivity with international submarine cable has done little to improve the quality of internet services in the city forcing the city dwellers to depend on primitive and slow modem connections (Parvin et al., 2007). Moreover, Parvin et al (2007) also pointed out that the public switched telecommunications network (PSTN), the backbone of any ICT infrastructure, remain restricted to parts of Dhaka and the other major towns, with penetration to rural areas still sporadic and limited.

Commercial use of internet is still limited in Bangladesh. Bangladesh is far-far away to adapt the main stream of e-commerce application (Laisuzzaman, et. al., 2010). Business to consumers (B2C) e-commerce is practically less practiced in Bangladesh, while a very limited level of Business to business (B2B) and Business to Government (B2G) transactions exists (Jamil and Ahmad, 2009). Like other Developing and under developed countries Bangladesh is lagging behind in tapping full benefits of growing e-commerce; mainly due to : a) non-existence of national level public key infrastructure b) distrust about secure electronic transaction in local currency c) various innovative, consumer's personality related, social and other technical challenges d) non-compliance to legal issues (Dey et al., 2009). Parvin et al., (2007) also mentioned that the commercial use of internet is limited due to the band width limitation.

Meanwhile, Bangladesh is progressing in developing the internet and information communication technology. In our country already has trained IT professional (Laisuzzaman, et. al., 2010). The number of IT users in Bangladesh is increasing rapidly. According to international telecommunication union (ITU) report, Bangladesh had 450,000 internet users in 2007 and all the districts headquarters have cyber cafes (Laisuzzaman, et. al., 2010). Online commerce also increase gradually. The size of the domestic market has been estimated to be more than Tk. 300 core in a year (BASIS, 2007).

The Demographical characteristic in Bangladesh has mix of positive and negative feelings. In total it indicates the rising sun perspective showing the bright future prospective in online shopping. In Bangladesh public awareness about the benefits of information communication technology and its multiple uses is limited among the people (Parvin, et al 2007). Moreover, poor people who are the major portion of the people have limited access to internet and ICT service. Though poor people in Bangladesh has less access to information communication technology (ICT) (Parvin et al., 2007) but youth accounting for more than 35% of the total population gives Bangladesh an edge to choose e-commerce (Laisuzzaman, et. al., 2010). Moreover, the high income and educated people who are the major customers of online shopping live in major town in Bangladesh where network infrastructure is comparatively better. People become habituated with internet officially and personally that positively influence the development of online shopping in Bangladesh.

Environment context such as education, culture and other social aspects directly or indirectly mediate the online shopping behaviour of customers. Physical, economic, educational and social cultural factors block the individual's access to and use of ICTs in Bangladesh (Parvin et al., 2007). Due to the language barrier especially English, people cannot afford the internet service personally. Moreover, legislation is one of the important hindrances in our country to develop online shopping culture. Parvin et al. (2007) showed that legislation that enables financial institutions to offer networking and ICT based computer services (such as banks) is lacking. Furthermore, currently e-commerce vendors are not providing sufficiently reliable level of service to meet the expectations of their consumers, and this is leading to negative perception of the e-commerce shopping experience (Dey et al., 2009).

c. Developing Online Shopping Intention in Bangladesh

Linking with world digital business or e-commerce is the main agenda for the government as well as people of Bangladesh. Including people or customer with the online shopping culture is critical for developing e-commerce in our country. Overcoming the problem of infrastructure of information technology is not sufficient to develop the online shopping culture or e-commerce in our country. Developing customers purchase intention is important in this regards. On the basis of model developed based on Fishbein and Ajzen's (1975) theories of reasoned action and planned behaviour (Figure-1) following points can assist business organizations for developing online shopping intention in Bangladesh.

- i) **Determining target customers:** Young, educated, innovative and high income group are the main customers of online shopping (Swinyard & Smith, 2003; Limayem et al., 2000). Middle aged and retired high income customer also buy through online. In Bangladesh those group of people lived in urban area. The Business organization can target those groups of people and provide such online shopping services in divisional urban area.
- ii) **Developing customer's attitudes:** Customers' attitude towards online shopping depends on his or her perception about the benefits, consequences, privacy, security and willingness of interactions (Limeyem, et al. 2000; Shih, 2004; Wu, 2003). The business organizations need to assist the customer to develop the positive perception regarding these aspects. Meanwhile, the life style and personality also affect the attitude of customer's attitude towards online shopping (Wu, 2003). Business organizations need to focus on this issue of customers. The activities and services of the organization and security and privacy condition of online transaction will motivate customers for online shopping.
- iii) **Ensure social support:** Role of social culture and media is important for developing positive intention for online shopping (Limayem et al., 2000). Our social culture is not supportive for developing online shopping intention. Performing positive and motivating role by the media can assist developing social voice in favor of online shopping gradually. Advertisement, focus group discussion and role playing by socially respected and accepted person can be influential for developing social support for online shopping that ultimately motivate people.
- iv) **Minimizing associated risk:** Financial risk is critical for developing online shopping intention (Koyuncu & Bhattacharya,2004; Swinyard & Smith; Shankar, et al. 2003).Moreover, security and privacy are also control variables that influencing the customers preference for online shopping (Miyazaki & Fernandez,2001;Vdo,2001,Shankar, et al. 2003;Zhou, et al. 2007). Required security infrastructure need to be insured. Developing required legal support, security and privacy rules the Government, business organization and financial institutions can assist combined in developing customers' intention for online shopping.
- v) **Developing product and service:** offering product and services is very important for motivating customers' intention to purchase through online (Chiang & Dholakia, 2003). Product should be differentiated, perishable, durable, and comparable. Fabrics, electronics, leather goods, books and other publication, fashions are the most common items for online shopping. Online grocery is also possible if proper packaging and delivery can be made effectively. Products chose for online shopping should focus the customers' lifestyle and personality.
- vi) **Developing support system:** Developing customers' intention depends on how far organization and government ensure the required facilities such as site accessibility, reasonable web site loading speed, good product description, transaction efficiency and navigation efficiency (Limayem et al., 2000). For all these facilities need to ensure effective internet infrastructure in our country. In Bangladesh, sufficient IT experts are available, but need coordinated effort by the government, private and public organizations, and financial institutions to develop secured and effective internet infrastructure.

5. Discussion and Conclusion:

Bangladesh online business can be a boost if all stakeholders take digital business at its heart and that for digital transactions to be widely adopted and efficient they have to thrive in a holistically supportive environment. This boost will not only be derived from more than just the number of computers, broadband connections and mobile phones in the country; also critical are citizens' ability to utilize technology skillfully, the transparency of the business and legal systems, and the extent to which governments encourage the use of digital technologies. Government role is vital in the implementation and growth of e-commerce in these nations. Government can facilitate favorable policy environment and e-government services (Shiferaw, 2010). Required network infrastructure development is ultimately responsibility of government who can work with other supportive organizations.

Business organizations put preference to build the customers purchase intentions by focusing target customers who are young, educated, earn sufficient , interest in use of computers and internet and give more time online and then motivating them by ensuring the positive experience, security and privacy of online transaction that will enhance the trust on online shopping. The trust or belief on online shopping will develop the positive attitude and then purchase intention to shop online.

Social support and media work as integrating forces to coordinate the customer's intention. Family choice and practice and role of media should be leaded positively (Limayem et al. 2000). Business organizations can use the

media and targeting family and other social stakeholders to enhance the positive attitude towards the online shopping. Special price offer, gift and other incentive can work effectively in this regards. Business organizations need to focus on other supportive facilities seriously for developing the overall online shopping culture in Bangladesh.

The managerial implication of this study is that the managers can think what steps will assist them to reach to the customers with their product and services through online effectively and efficiently. Moreover, they can identify their target customers and where they can establish their shopping mall and what product they can offer and how they will ensure more effective services to develop the customer's positive perceptions about online shopping. Finally, this conceptual study leads the further study in this field. The future researchers can study qualitatively or quantitatively on specific issues like customer choice, development of legal system, role of financial institutions, requirement for developing the effective and efficient network system in our country that will assist this field in Bangladesh which has economical and social impact for the long run in today's highly competitive business environment and also open the more opportunities in local and international business.

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