

Determinants of Online Purchase Intention of Young Consumers in Dhaka City

*Md. Khairul Alam Rasel, National University Bangladesh
Sabiha Afsari, Dhaka Commerce College
E-mail: khairuldumkt@gmail.com

Submission received: 27 January, 2024 / Revised: 21 May, 2024 / Accepted: 01 June, 2024 / Published: 30 June, 2024

Abstract: *Due to technological and literacy advancements, consumers have shared a proportion of their consumption through electronic commerce with the means of internet. Such internet-based online shopping is very popular among the young souls of the country. This study aims to find associated factors which impact young consumers' online purchase intention. A descriptive research technique was used in this study, where 237 samples were taken to collect data. Primary data have been collected from the respondents through a questionnaire by adopting an online survey method. First, a reliability test was conducted to determine the consistency of the response between the items. Later, exploratory factor analysis and regression results were interpreted, which ended up testing the hypothesis. The result of the analysis shows that Trust (T), Social Influence (SI), Perceived Usefulness (PU), Perceived Ease of Use (PEU) and Behavioral Control Awareness (BCA) are critical in defining the online purchase intention of young consumers.*

Keywords: Electronic Commerce (e-commerce), Trust, Social Influence, Perceived Usefulness, Behavioral Control Awareness.

1. Introduction

With the pace of technological advancement, both businesses and consumers are finding ways to cope which can bring greater value for all parties. A significant shift in the global market structure has been brought about by the emergence of information technology (IT). The digital economy has emerged to make electronic trade, or e-commerce platforms, with the help of information technology. Almost everyone now has the opportunity to do business since the Internet allows firms to operate in cyberspace and, in contrast to traditional retail stores, link people globally without regard to location (Sin et al., 2012). Therefore, businesses which operate online have created a huge opportunity for consumers to go online shopping. Hence, in recent years, online shopping has grown in popularity around the globe as a means of buying (Wu et al., 2011). Both the recent increase in online retail sales and the growing percentage of consumers making purchases online are indicators of the popularity of online shopping (Ozen & Engizek, 2014).

Young consumers who have immense access to the internet are more prone to do activities online and their perception is centered online because being online for shopping consumes less time as well as they can do this at their convenient time, which is impossible at retail stores. Consequently, the majority of brands and companies have adopted online shopping, or "e-tailing," as it is known, and customers have accepted it as a more permanent method of buying (Baeshen, 2021).

*Corresponding Author

Additionally, approximately 37.01% of adult Bangladeshis (18 years of age and older) use the Internet. Of the aforementioned population, almost 28.09% are female and 46.53% are male (BBS, 2022). Due to the quick development and proliferation of social media business pages and online brand communities, the majority of clothing and fashion firms have established themselves online and are devoting more resources and funds to product advertising (Kaimkhani, 2018). At the same time, there is a distinction between traditional consumption and online consumer behavior because of how the internet and e-commerce have affected consumers' lifestyles, how they trade, and how they make decisions (Pavlou, 2003). To the best of the authors' knowledge, no study has so far been conducted concentrating on young consumers in Bangladesh aged between 18 to 30 in online buying intention field. Hence, this study will contribute both in the theoretical and practical field by providing a better understanding of young consumers' online shopping intentions.

2. Literature Review

In today's networked society, people can access information, education, networking, and business from anywhere in the real world (Albert et al., 2009). Furthermore, networking is linked to the social and economic well-being of the communities (Albert et al., 2009). Because e-commerce is now more focused on the needs of the consumer or community, it is imperative that it integrates with social networks (Laudon & Traver, 2010). Under these circumstances, purchasing intention through online using the e-commerce platform is gaining popularity day by day. When a consumer engages in online purchasing, they visit websites and applications to obtain basic information about the goods or services they are interested in. Customers engage in crucial activities like exploring products and comparing prices online. After choosing a product or service, users occasionally create user accounts by entering personal data. Lastly, a buyer fulfills their order by providing their actual purchase selections together with their payment and personal information (Athapaththu & Kulathunga, 2018). Internet purchases are the acts of making purchases of products and services via online applications. Online purchase intentions are also known as online buying behavior. Nonetheless, the act of making purchases of products and services via internet applications is referred to as online purchasing, sometimes known as online shopping and internet purchasing behaviors (Li & Zhang, 2012). However, after analyzing related literature and conducting a focus group interview, which includes Fifteen (15) potential consumers who are current students of different educational institutions at undergraduate level, the following factors are found to be potential in terms of bringing out the purchase intention of young consumers in Dhaka city.

2.1 Technology Acceptance Model

The Technology Acceptance Model (TAM) refers to a notion that contributes to our understanding of why customers receive technology. It assists in forecasting and elucidating the technological behavior of consumers. It clarifies why people receive or throw away technology (Baeshen, 2021). It illustrates how outside influences can affect a person's confidence, attitude, and purpose in using technology (Park, 2009). Perceived usefulness and perceived ease of use are the two views that TAM suggests.

2.1.1 Perceived Ease of Use

While accessing an e-commerce site, if the consumer finds the site easy to use, he will accept the technology well, and he will have a favorable attitude toward the technology the e-commerce site has used. Moreover, he will have an interest to use such technology again and again (Phetnoi et al., 2021). Chin and Goh (2017) advocated that willingness to buy online and perceived ease of use are both positively connected. When convenience is the issue, expert internet surfers who are very engaged throughout typical business hours may benefit from online shopping greatly (Cho & Sagynov, 2015).

2.1.2 Perceived Usefulness

When someone believes that a technology can improve their performance at the time of doing something, such as at work, they are more likely to embrace it. This is known as perceived usefulness or utility. The usefulness or advantages of web-based buying things are time savings, transaction costs and convenience which help individuals greatly in buying groceries online (Hing & Vui, 2021). So, considering perceived ease of use and perceived usefulness from the technology acceptance model, the following hypothesis can be drawn.

H1: Perceived ease of use positively affects buyers' online buying intention

H2: Perceived usefulness positively affects buyers' online buying intention

2.1.3 Trust

One of the key determinants of buyers' intention to make an online purchase is trust. The absence of faith or trust can potentially keep customers away from purchasing goods online (Jarvenpaa et al., 2000; Yadav & Mahara, 2017). Online transactions are supposed to not take place unless the trust is established (Winch & Joyce, 2006). Hence, trust is a precondition for online vendors before catching up with buyers online (Chen & Barnes, 2007), particularly the vendors who emphasize trust in reaching customers (Kim & Jones, 2009). While buying online, consumers focus on trust so deliberately as there is no direct human contact, which aggravates the state of being at risk for any online transactions. (Jarvenpaa et al., 2000; Pavlou, 2003). Hence, this work suggests the following hypothesis:

H3: Trust positively affects buyers' online buying intention

2.1.4 Social Influence

Social Influence is the extent to which an individual is felt obligatory to do a specific job (Ajzen, 1991). Such influence can be of two types where internal influence comes from the members of family and friends, whereas, external influence can come from various media. Rogers et al. (2009) recommended that community impact or social influence can arise from external and internal sources. Kiesler & Kraut (1999) also claimed that internal sources of social influence are vital and

word-of-mouth influence can create considerable effect over the use of technology in buying products (Figure 1). Thus, the following hypothesis has been drawn.

H4: Social influence can positively affect buyers' online buying intention.

2.1.5 Behavioral Control Awareness

Behavior control awareness, also known as perceived behavioral control, refers to a person's understanding of what constitutes simple or difficult behavior (Ajzen, 1991). Instead of describing the outcome of activity, it indicates the degree of control over behavior. Control of behavioral awareness in the backdrop of purchasing goods online refers to how customers view the availability of the tools, information, and chances needed to engage in purchasing goods online (Lin, 2007). A positive correlation has been demonstrated between online purchase intention and behavioral control awareness (Lin, 2007). So, this work also proposes the following hypothesis:

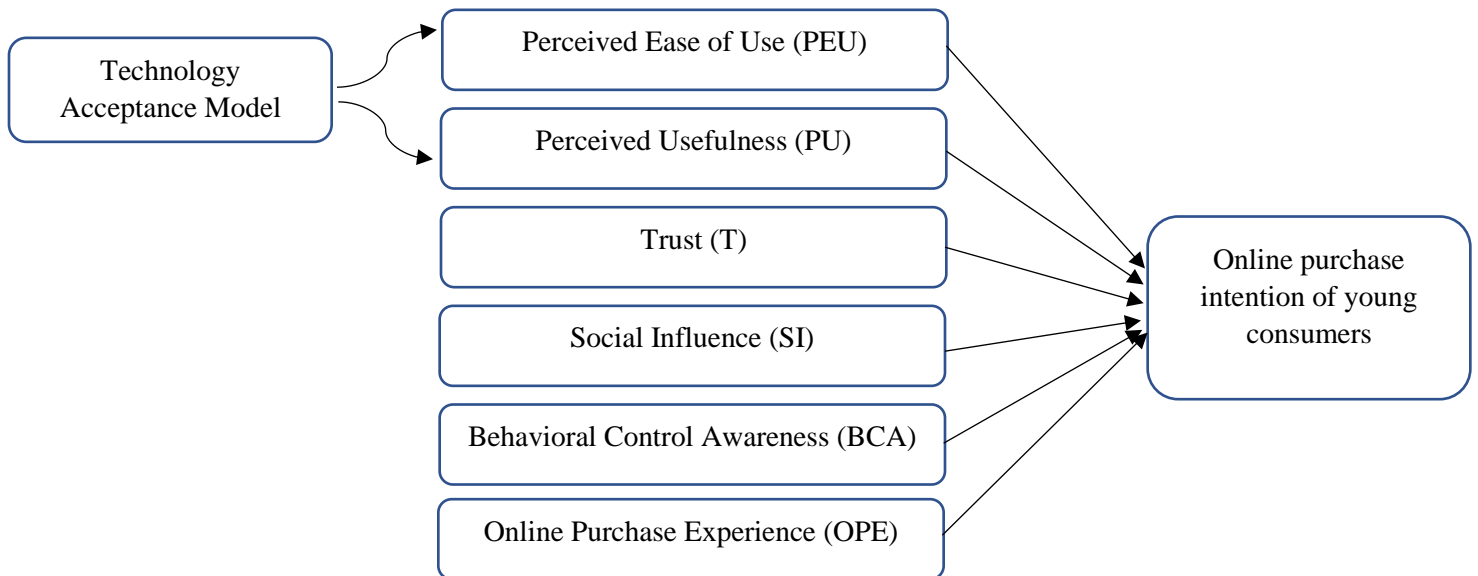
H5: Behavioral control awareness positively affects buyers' online buying intention

2.1.6 Online Purchase Experience

Shim et al. (2021) stated that prior online purchase experience can potentially guide future online search activity. Few of the previous research supported that consumers having earlier experience in purchasing goods online will affect searching and buying products online in future (Weber & Roehl, 1999). So, earlier purchase experience may create an impact on intentions of purchasing online directly and indirectly, which results in the development of the following hypothesis:

H6: Online purchase experience can significantly affect buyers' online buying intention

Figure 01: Conceptual Model



Source: Authors' Compilation

3. Methods and Materials

3.1 Method of Data Collection

Primary data is collected through a questionnaire by administering an online survey from respondents, while secondary data from books and journals have also been used to develop a literature review. Focus group interviews have been conducted to bring out the most possible factors responsible for the online buying intention of young consumers. Initially a pilot testing was conducted to ensure the understandability of the questionnaire and remove ambiguity so that all items and terms were clear to the respondents. Institutional networks and personal channels are the two ways that helped in collecting the data from the respondents.

3.2 Sampling Technique

Both convenience and judgment sampling have been adopted to collect the primary data. Judgement sampling has been administered over 137 samples where the rest of the samples have been chosen based on convenience sampling. Though convenience sampling lacks generalizability, the chances of collecting data are more likely as people are yet to be keen and enthusiastic about participating in an online survey. Besides, the digital literacy of the respondents is a vital issue to consider which potentially limits the use of probability sampling technique in this study. However, both males and females aged between 18 and 30 are taken for this study.

3.3 Sample Size

Initially, we collected Primary data from 255 respondents. later, we excluded some data to make a proper dataset. Thereby, finally we kept data of 237 respondents.

3.4 Instrument of Data Collection & Data Analysis

The method used for gathering data was an online survey with questions that included dependent as well as independent variables. The information was then analyzed and explained. A closed-ended, organized survey was created with the goal of obtaining precise information that ought to be free from influence. In this study, the validity of the measurement is evaluated through the use of exploratory factor analysis. At the same time, regression analysis is applied to calculate the explanatory variable's effect on the dependent variable.

3.5 Limitations of the Study

Though demographic data have been collected and interpreted in terms of vital characteristics of the collected data, the study could not take control variables into consideration in the analysis, which would certainly give more conclusive result.

3.6 Ethical Considerations

Data is collected through informed consent where the respondent’s identity and personal data are meticulously protected.

4. Findings and Discussion

Table 1: Demographic Profile of the Respondents				
Description	Range/ Status	N	%	Total
Age	18 to 21	111	47%	237
	22 to 25	69	29%	
	26 to 28	47	20%	
	Equal or Below 30	10	4%	
Gender	Male	154	65%	237
	Female	83	35%	
Education	Honours (On study)	109	46%	237
	Honours (Completed)	66	28%	
	Masters (On study)	12	5%	
	Masters (Completed)	50	21%	
*All the respondents are from Dhaka city				

Source: Primary Survey

Maximum of the respondents belongs to between 18 and 21 years of age, with a percentage of 47% of the total samples. With regard to gender, males participated more in the survey, with a remarkable percentage of 65%. In the case of education, the majority of the respondents are pursuing their undergraduate degrees (Table 1).

4.1 Reliability Test: Cronbach's Alpha

In order for variables to be accepted, the Cronbach's Alpha (if an item is deleted) must be equal to or better than 0.7, and the Corrected item-total Correlation must be equal to or more than 0.3. Hoang and Chu (2008) stated that new research can assume that Cronbach's Alpha is equal to or higher than 0.6 in the event that an item is removed. Consequently, since these items meet the requirement, they can be utilized to analyze the exploratory factor (Table 2).

Table 2: Variables, Corrected item-total Correlation and Cronbach's Alpha

Items	Variables	Corrected Item - Total Correlation	Cronbach's Alpha if Item Deleted
Perceived ease of use - Cronbach's Alpha = 0.738			
PEU 1	Shopping online through an e-commerce site is easy	0.649	0.777
PEU 2	Following the steps on the site to purchase online is convenient	0.670	0.771
PEU 3	Shopping online is user-friendly in most cases	0.648	0.777
PEU4	It is easy to find products in online shopping	0.644	0.780
Perceived usefulness - Cronbach's Alpha = 0.813			
PU 1	Online shopping saves time	0.632	0.650
PU 2	Online shopping incurs less cost	0.700	0.719
PU 3	It requires only the internet to purchase products and services at any time	0.686	0.734
Trust - Cronbach's Alpha = 0.807			
T 1	The reliability of the sites is critical in online shopping	0.548	0.672

T 2	Differences in product appearance online and offline create ambiguity	0.545	0.680
T 3	Cash payment after delivery is a safe option in online shopping	0.575	0.661
T 4	Personal information is kept in online shopping	0.483	0.708
Social Influence - Cronbach's Alpha = 0.871			
SI 1	Friends' opinion influences my online purchase	0.623	0.781
SI 2	Customer feedback available online influence online shopping	0.646	0.620
SI 3	Purchasing products online by my friends and family members influence me to purchase also	0.721	0.683
Behavioral Control Awareness - Cronbach's Alpha = 0.820			
BCA 1	Some kind of knowledge is required in online purchase	0.700	0.841
BCA 2	Money is vital in making any purchase, so is the case for online shopping	0.699	0.842
BCA 3	Devices required to purchase online are available to me	0.661	0.848
BCA 4	I don't involve in online purchases because I don't have a debit or credit card	0.435	0.883
Online purchase experience - Cronbach's Alpha = 0.727			
OPE 1	Got the same as I ordered, encourage me to buy again	0.580	0.632
OPE 2	Terms and conditions are simple to comply with in online shopping	0.574	0.646
OPE 3	The product was delivered within the shortest possible time	0.484	0.688

Source: Estimated.

Following the scale's analysis, the statistical results table indicates that the following Cronbach's Alpha coefficients have values greater than 0.7: Perceived ease of use, Perceived usefulness, Trust, Social Influence, Behavioral Control Awareness, and Online purchase experience. Additionally, the coefficient of correlation of the total variables of all measurement variables of the factors is greater than 0.3, indicating that the factors should be considered reliable and valid. Therefore, Exploratory Factor Analysis and Regression analysis can be conducted since every variable in the scale satisfies all the conditions (Table 2).

Table 3: Rotated Matrix

Variables	Items	Component					
		1	2	3	4	5	6
Behavioral Control Awareness	BCA 1	0.699					
	BCA 2	0.825					
	BCA 3	0.669					
	BCA 4	0.503					
Trust	T 1		0.694				
	T 2		0.707				
	T 3		0.770				
	T 4		0.694				
Perceived Ease of Use	PEU 1			0.761			
	PEU 2			0.778			
	PEU 3			0.766			
	PEU 4			0.646			
Social Influence	SI 1				0.692		
	SI 2				0.766		

	SI 3				0.746		
Online Purchase Experience	OPE 1					0.798	
	OPE 2					0.727	
	OPE 3					0.579	
Perceived Usefulness	PU 1						0.744
	PU 2						0.765
	PU 3						0.704
KMO		0.764 (p-value = 0.000)					
Bartlett's test		4082.111					
Total Variance Explained		56.58%					

Source: Estimated.

The result of KMO is 0.764, which satisfies the criteria that the KMO result should be above 0.5. With a p-value of less than 0.05 and a Bartlett of 4082.111, all the variables display multiparty correlation in every component. Since the total variance explained is higher than 50% (56.58%), it satisfies the variance explained criteria. This one led researchers to the conclusion that variables account for 56.58% of the variation in factors. The following table reveals that the loading factor in the rotated matrix of exploratory factor analysis is greater than 0.50 and may be divided into six components (Table 3).

Table 4: Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	Beta	Sd. Error	Beta	t	P-value
(Constant)	0.045	0.235		0.16	0.883
PEU	0.107	0.032	0.170	2.47	0.000
PU	0.138	0.027	0.173	3.53	0.000
T	0.460	0.033	0.426	9.81	0.009

SI	0.172	0.024	0.202	4.70	0.000
BCA	0.132	0.026	0.120	3.45	0.000
OPE	-0.061	0.028	-0.082	-1.63	0.062
R²					0.5011
Adjusted R²					0.4333
F					46.31
P-value					0.000

Source: Estimated.

The findings indicate that the model is accepted generally since F is 46.31 and its p-value is 0.000, which is less than 0.05. Furthermore, $R^2 = 0.5011$ indicates that 50.11% of the intention to buy online can be explained by all of the independent factors. As the p-value is less than 0.01, five variables—Perceived Ease of Use (PEU), Perceived Usefulness (PU), Trust (T), Social Influence (SI), and Behavior Control Awareness (BCA)—have statistical significance at 99% confidence level (Table 4). Thus, the intention to buy online is positively impacted by PEU, PU, T, SI, and BCA. The p-value of 0.0062 indicates that Online Purchase Experience (OPE) is statistically significant at a 90% confidence level (Table 4).

Table 5: Hypothesis Testing

Hypothesis	Description	Result
H1	Perceived ease of use significantly affects buyers' online buying intention	Accepted
H2	Perceived usefulness positively affects buyers' online buying intention	Accepted
H3	Trust positively affects buyers' online buying intention	Accepted
H4	Social influence positively affects buyers' online buying intention.	Accepted

H5	Behavioral control awareness positively affects buyers' online buying intention	Accepted
H6	Online purchase experience can positively affect buyers' online buying intention	Accepted

Source: Estimated.

4.2 Major Findings

Considering the value of the standardized beta coefficients, it has been found that Trust (T), Social Influence (SI), Perceived Usefulness (PU), Perceived Ease of Use (PEU), and Behavioral Control Awareness (BCA) are respectively important considerations for young consumers' online buying intention. Trust (T) is the concern for the respondents as it builds confidence in the consumers in terms of creating a sense of security. The reliability of a particular e-commerce site comes out of delivering the goods or services as promised online and looking the same as it is in online. Other issues in trust involve making the payment after getting the delivery, as respondents feel the threat of not getting products as promised once payment is made earlier. At the same time, consumers also think that personal information is at risk, so e-commerce sites should not seek any further information beyond the basic information necessary for getting the payment. Social influences (SI) allure buyers to make shopping online in different cases. Members of family and friends, as well as co-workers, provide information about online purchases, which attracts buyers to shop through e-commerce sites. E-commerce sites now deliberately hold positive reviews of the consumer. Still, there remain many ways to comment on certain products online, which gives the opportunity for the consumer to evaluate information before making any final decision to purchase products. Because of incurring less cost and saving time when compared with a physical visit to a store for shopping, online shopping is more useful in some contexts. Shoppers are not required to visit a store, which saves the monetary and psychic costs while making purchases online. Finally, it requires only an internet connection to make online purchases. Hence, online shopping has more perceived usefulness (PU) in many ways. Considering the perceived ease of use (PEU), Searching for products online is easier as it requires only a few clicks before getting an enormous amount of information about the desired products or services. Few sites now provide a comparison with other available products of the same traits and category, which benefits the buyer to reach a decision. E-commerce sites with easy access and easy steps to make purchases are likely to receive more crowds of online shoppers. Many sites provide simple guides to make online purchases, thus making buyers comfortable to make purchase. Some kind of knowledge is required in online shopping, such as typing the product's name, selecting specifications of the product etc. which referred as behavioral control awareness (BCA) in this study. Therefore, shoppers with minimum knowledge of shopping are in an advantageous position to make shopping compared with shoppers having no minimum knowledge. Money is vital in every way with the power to put the shoppers in a state of buying products online. Some purchases require electronic payment, hence, shoppers with no option of making electronic payment devoid them to be involved in online shopping (Table 5).

5. Conclusion and Theoretical Implications

Findings of the study indicate that Trust (T), Social Influence (SI), Perceived Usefulness (PU), Perceived Ease of Use (PEU), and Behavioral Control Awareness (BCA) are important determinants for forming online purchase intention of the youths. So, the study implies that online marketers should be concerned about the trust (T) issue by emphasizing on limiting the search for more personalized information by online marketers, providing products as per the promise made earlier and receiving payment after making the delivery of the products by the online marketer. While considering social influence (SI), online marketers may cultivate opinion leaders for spreading positive word of mouth in favor of the marketer's products. An online marketer may discourage the buyer from visiting stores physically. Instead, they can promote the perceived usefulness (PU) of buying products online as buying products online saves time and monetary and psychic costs. With regard to perceived ease of use (PEU), digital marketers can provide more information about the other rival products to give consumers the opportunity to make a comparison. Such initiatives from the digital marketers do not only bolster the perceived ease of use (PEU) but also create a sense of trust in the consumer's mind. Educating consumers by providing a simple guide to make purchases online and facilitating those to make payments through an online gateway may positively impact behavioral control awareness (BCA).

5.1 Areas for Further Research

This study has a particular focus on the youths of Dhaka city, which may obstruct the implications of the study to be generalized over the total population of the country. Therefore, future research should encompass different other divisional cities of Bangladesh to form more conclusive thoughts about the online purchase intention of the youths of the country.

References

1. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50.
2. Albert, S., Flournoy, P., & Lebrasseur, R. (2009). Network communities: strategies for digital collaboration. *Information Science Reference: Hershey*.
3. Athapaththu, J.C. and Kulathunga, D. (2018) Factors affecting online purchase intention: Effects of Technology and Social Commerce. *International Business Research*, 11(10), 111-128.
4. Baeshen, Y.A. (2021). Factors influencing consumer purchase intention while buying online. *International Journal of Research -Granthaalayah*, 9(2), 99–107.
5. BBS (Bangladesh Bureau of Statistics). (2022). *Population and Housing Census*.
6. Chen, Y., & Barnes, S. (2007). Initial trust and online buyer behavior. *Industrial Management and Data Systems*, 107(1), 21-36.
7. Chin, S. L., & Goh, Y. N. (2017). Consumer purchase intention towards online grocery shopping: View from Malaysia. *Global Business & Management Research*, 9.
8. Cho, Y. C., & Sagynov, E. (2015). Exploring factors that affect usefulness, ease of use, trust, and purchase intention in the online environment. *International Journal of Management & Information Systems (IJMIS)*, 19(1), 21–36.

9. Hing, W. Y., & Vui, C. N. (2021). Malaysian consumers' purchase intention towards online seafood shopping amid pandemic: The moderating role of the Covid-19 risk perception. *International Journal of Business, Marketing and Communication*, 1(3), 1–18.
10. Hoang, T., & Chu, N. M. N. (2008). *Analyze research data with SPSS*. Hong Duc Publishing House, Ho Chi Minh City.
11. Jarvenpaa, S. L., Tractinsky, N. & Vitale, M. (2000). Customer trust in an internet store. *Journal Information Technology and Management*, 1, 25-71.
12. Kaimkhani, S. A. (2018). Does social media marketing affect the knowledge acquisition and brand awareness: An exploratory study of female users? *International Women Online Journal of Distance Education*, 8(1), 9-23.
13. Kiesler, S. & Kraut, R. (1999). Internet use and ties that bind. *American Psychologist*, 54. 783-784.
14. Kim, S., & Jones, C. (2009). Online shopping and moderating role of offline brand trust. *Direct Marketing: An International Journal*, 3(4), 282-300.
15. Laudon, K. C., & Traver, C. G. (2010). *E-commerce: business, technology, society* (6th ed). Prentice Hall: Upper Saddle River, NJ.
16. Li, N. & Zhang, P. (2012). Consumer online shopping attitudes and behavior: An assessment of research. *Information Systems Journal*, 85(2-5), 508–517.
17. Lin, H. F. (2007). Predicting consumer intentions to shop online: An empirical test of competing theories. *Electronic Commerce Research and Applications*, 6(4), 433- 442.
18. Ozen, H., & Engizek, N. (2014). Shopping online without thinking: Being emotional or rational? *Asia Pacific Journal of Marketing and Logistics*, 26(1), 78–93.
19. Park, S. Y. (2009). An analysis of the technology acceptance model in understanding university students' behavioral intention to use e-learning. *Journal of Educational Technology & Society*, 12(3), 150-162.
20. Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7, 101-134.
21. Phetnoi, N., Siripipatthanakul, S., & Phayaphrom, B. (2021). Factors affecting purchase intention via online shopping sites and apps during COVID-19 in Thailand. *Journal of Management in Business, Healthcare, and Education (JMBHE)*. 1(1), No. 6, 1-17.
22. Rogers, E., Singhal, A., & Quinlan, M. (2009). *Diffusion of innovations*.
23. Shim, J., Moon, J., Song, M., & Lee, W. S. (2021). Antecedents of purchase intention at Starbucks in the context of covid-19 pandemic. *Sustainability*, 13(4), 1758.
24. Sin, S. S., Nor, K. M., & Al-Agaga, A. M. (2012). Factors affecting Malaysian young consumers' online purchase intention in social media websites. *Procedia - Social and Behavioral Sciences*, 40, 326–333.
25. Weber, K., & Roehl, W. S. (1999). Profiling people searching for and purchasing travel products on the world wide web. *Journal of Travel Research*, 37(February), 291-298.
26. Winch, G. & Joyce, P. (2006). Exploring the dynamics of building, and losing, consumer trust in B2C e-business. *International Journal of Retail & Distribution Management*, 34(7), 541-555.

27. Wu, L., Cai, Y., & Liu, D. (2011). Online shopping among Chinese consumers: An exploratory investigation of demographics and value orientation. *International Journal of Consumer Studies*, 35(4), 458-469.
28. Yadav, R. & Mahara, T. (2017). An empirical study of consumers intention to purchase wooden handicraft items online: Using extended technology acceptance model. *Global Business Review*, 20(2), 1-19.