

# Factors Affecting Online Shopping Attitude:

## *A Study on Educated Customers of Rangpur Division in Bangladesh*

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### Abstract:

To investigate the factors affecting educated customers' attitude towards online shopping in the Rangpur division of Bangladesh is the main focus of this study. The study has considered 300 respondents as the sample size (n= 300) who are living in the Rangpur division and their responses have been collected through a structured questionnaire using a non-probability convenience sampling technique. To measure the impact of various influential factors on educated customer online shopping attitude, a multiple regression analysis has been conducted through SPSS software version 20. The result shows that in terms of demographic analysis, respondents like female service-holder aging 26-30 years having graduation are mostly involved with online shopping in the Rangpur division. The study also shows that all four independent factors like convenience, website design, perceived enjoyment, online shopping experience with  $P < 0.05$  considered in this study have a significant positive impact on educated customer attitude towards online shopping. For the development of online shopping, the E-business platform should be well equipped with attractive website features, quality products with fair price and convenience, and security and fun which result in customer belief, satisfaction, and loyalty.



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## 1. Introduction

Online shopping has turned into a growing business in today's technologically advanced world. It has been viewed that online shopping gives more satisfaction to modern customers who are in search of comfort as well as speed (Yu and Wu, 2007). As Forsythe and Shi (2005) explain for "Internet purchasing has become the fastest-growing use of the Internet; most online customers, however, use data gathered on-line to make purchases offline". Gehrt et al. (2002) also opined positively about the efficiency of online shopping in meeting consumer's needs and wants.

According to Brown et al. (2003) online marketplace provides the shoppers easy access to the information of a brand's product quality, availability, specifications, and prices along with the comparison with another brand. Moreover, shoppers are more likely to enjoy better flexibility by ordering their daily needs from the online marketplace rather than going to crowded stores physically (Monzuwé et al., 2004). The recent development of the online market has proven a strong emergence of online retailing against the substitute traditional offline retailing (Rezaei et al., 2014). The encouraging elements for online purchasing were its uninterrupted availability for 24 hours in a week, ease of use, less stress, and time-saving. (Grewal et al., 2002; Gurau et al., 2007). Buying on-line is additionally becoming a popular fashion in growing nations with the growing rate of internet population alongside with expanding in buying power of people (Chiang and Dholakia, 2003). Aldousari et al. (2016) young, highly educated and employed people with a monthly income have positive consumers' attitudes about online shopping. Marza et al. (2019) show that convenience has a significant effect on enjoyment, then enjoyment has a significant effect on trust and attitude toward online shopping. Convenience of shopping from online stores can benefit consumers because online shopping eliminates the burden of physically handling a product (Campo and Breugelmans, 2015). Some scholars (e.g., Alshibly & Chiong, 2015) suggested that "it is vital to the success of an e-commerce company to assess the quality of their website in order to improve and understand the competition and industry benchmarks in an effort to improve their position in the online channel. Perceived enjoyment, social influence, customization and ease of use are important factors that influence purchase intent in virtual worlds (Bleize and Antheunis, 2017). Aref and Okasha (2019) revealed that perceived enjoyment, perceived ease of use, social norm and perceived risk have significant influences on the respondents to shop online. Internet shopping has gained momentum in many Asian and other developing countries due to factors like rapid access to product related information, time convenience, traffic jams, limited time, parking space etc. (Tandon et al. 2017). Rahman et al. (2018) reveals that consumers shop online to save time, and for available varieties of products and services. Sethuraman and Thanigan (2019) perceived quality helps to win over the trust of the consumers, which then motivates them to make an online purchase, thus inducing a positive online purchase intention. Arora and Aggarwal (2018) reveals that convenience benefit has a significant positive impact on online shopping attitude and there is a considerable positive relationship between online shopping attitude and online shopping intention.

### 1.1 Problem Statement

Now-a days, an educated customer would like to purchase a product online rather than going to a physical shop because of its saving time and money. So E-shopping has tremendously become popular, especially in the Rangpur division since it's far away from the capital city Dhaka. That's why online marketers are trying to offer the best products and services to their consumers living in the Rangpur division with better satisfaction compare to the competitors in the E-commerce site. To provide superior products and services an e-marketer must know

the influential factors related to online shopping and its effects on consumer buying behavior in the Rangpur division. Although no study was done before regarding this concept in the Rangpur division, this study attempts to explore what are the reasons that caused educated customers to change their attitude towards online shopping.

### **1.2 Objective of the study**

The main objective of this research is to explore the factors affecting the attitude of educated customers towards online shopping in the Rangpur Division of Bangladesh. This attitude has been measured via convenience, website design, perceived enjoyment, and online purchasing experience, etc. The additional objectives are (i) to explore the various influential factors that help the more educated customer in adopting online shopping, (ii) to analyze the relationship between various influential factors (convenience, website design, perceived enjoyment, and online shopping experience) and educated consumer online shopping Attitude, and (iii) to examine the effects of various influential factors (convenience, website design, perceived enjoyment, and online shopping experience) on an educated consumer's online shopping Attitude.

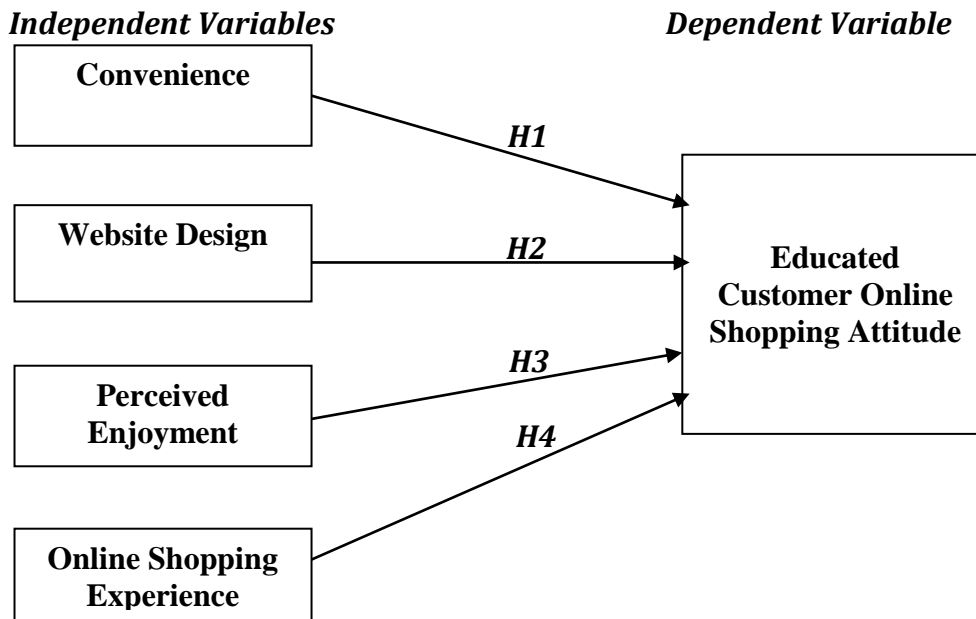
## **2. Literature Review**

### **2.1 Theoretical Background**

A review of empirical studies in online shopping shows that the classical theories of Reasoned Action (TRA) (Ajzen and Fishbein, 1980) and Acceptance Model (TAM) (Davis, 1989) are among the most popular theories used to explain online shopping behavior (Limayem et al., 2003; Pavlou, 2003). Therefore, the Proposed framework of this research is based on these theories. According to previous studies, customers' characteristics and goals have been found to influence their behaviors such as purchasing, revisiting intentions, and attitudes toward a website (Shwu-Ing, 2003; Wolfinbarger and Gilly, 2001). So, Website design is taken into account in this study which attracts the consumer to shop online. Customers not only gather information to shop online but also seek fun, excitement, arousal, joy, festive, escapism, fantasy, adventure, etc. (Monzuwe et al., 2004). These experiential shoppers want to be immersed in the experience rather than to achieve their goals by shopping online (Wolfinbarger and Gilly, 2001) and their perceived experiences also depend on the medium characteristics that induce enjoyable experiences (Sorce et al., 2005). The factor of perceived enjoyment is added in TAM according to Liao et al., (2008) and Cheema et al., (2013) studies on online shopping adoption and found that perceived enjoyment has a direct relationship with intention to use. Verhoef and Langerak (2001) also employed the TRA in a study of 415 Dutch internet shoppers and found that perceived enjoyment beliefs had a significant influence on the attitude toward online shopping. Based on the prior studies, Perceived enjoyment and online shopping experience have been considered for this study. Convenience has also been applied in this study because internet buying is one of the extensively and usually used mediums for convenient shopping (Bourlakis et al., 2008). The extra the desire and convenience, the simpler it is to discover what you're looking for online (Butler and Peppard, 1998).

### **2.2 Proposed Research framework**

Based on the relevant theories and literature a conceptual model has been developed to illustrate the relationship between online shopping influencing factors (convenience, website design, perceived enjoyment, and online shopping experience) and consumer online shopping attitude.



**Figure 2.1:** Proposed Conceptual Model and Hypothesized Relationships

### 2.3 Factors influencing customer attitude to shopping online

Attitude is directly affected by users' beliefs about a system (Davis, 1986). Lohse et al. (2000) carried out a study to explore the predictors of online buying behavior. It was found that the customers are characterized via their wired lifestyle, and are time-starved. They recommended that personalized information should be provided to the on-line customers who purchase standard or repeat items, which can lead to customers gaining a feeling of improved convenience, and which in turn will permit them to make rapid buy decisions.

**Convenience:** Brown et al. (1992) defined convenience more briefly as "a reduction in the amount of consumer time and/or energy required to acquire, use, and dispose of or a product or service relative to the time and energy required by other offerings in the product/service class". In this study, convenience is defined as the availability of products and services over internet at minimal cost and time. Kelley (1958) defined convenience cost as "the expenditure of time, physical and nervous energy, and money required to overcome the frictions of space and time, and to obtain possession of goods and services."

**Website Design:** According to Kin and Lee (2002), the website design describes the appeal of the user interface design presented to customers and customers are willing to visit more often and stay longer with attractive websites (Shaw et al., 2000). According to Zhang et al. (1999) website, design elements can be considered as a motivational element that can create positive or negative emotions with a website. Wu et al. (2016) recommended that website designers aim to improve the usability, customization, and financial security dimensions of their sites, and especially the aesthetic appeal, so the effectiveness of their designs can be optimized. In this study, website design means developing a website in a distinct manner that attracts customers to shop products while ensuring reliability, security, or privacy of that site.

**Perceived Enjoyment:** Venkatesh (2000) expressed perceived enjoyment as the extent to which the activity of using a particular system is perceived to be enjoyable in its own right, aside from any performance consequences resulting from system use. In this study, perceived enjoyment (PE) in the context of online shopping is the customer's perception that by shopping online he or she will have fun and surely enjoy the shopping. Perceived shopping enjoyment is defined as "the extent to which one believes that shopping will provide reinforcements in its own right, going beyond performance consequences and such enjoyment extends to the online channel (Bauer et al., 2006). Enjoyment refers to the extent

to which consumers feel fun, interested, and excitement during shopping (**Kim and Ammeter, 2018**), regardless of the consequences.

**Online shopping experience:** **Rose et al. (2012)** defined the online customer shopping experience as a psychological state composed of a cognitive and an affective experiential state which manifested as a subjective response to an e-retailer's website. **Michaud and Stenger (2012)** define the online shopping experience (OSE) as a complex experience lived by the customers when they shop online. It refers either to the prior online experiences, measured by the frequency of use (**Pentina et al., 2011**) or the purchase experience 'OCE' (**Verhoef, 2009; Rose et al., 2012**), or the internal state of customers (**Mosteller et al., 2014**). **Bedi et al. (2017)** web experience of an online consumer is formed from website visual design, website interactivity, web privacy and web ease of navigation. In this study, online shopping experience means getting experience in online product quality and website authenticity during shopping online before.

## 2.4 Consumer Attitude toward online shopping

Attitudes toward online shopping are defined as a consumer's positive or negative feelings related to accomplishing the purchasing behavior on the internet (**Chiu et al., 2005; Schlosser, 2003; Yoh et al., 2003**). The research by **Ajzen and Fishbein (2014)** published that according to the theory of reasoned action and the concept of planned behavior, in an emerging market with a young population, assessing online shopping attitudes is deemed imperative given that on-line shoppers mindset is a principal interpreter of their behavioral adoption intention. **Al-Nasser (2014)** argued that attitude is, therefore, the dynamic factor in human behavior, the cause for activity and knowledge of customers' attitudes toward marketing has been used in the financial forecast and discovered to be linked to numerous key macroeconomic variables (**Chiu et al., 2005**). A person who has a positive attitude towards online purchasing has a larger intention to buy online but this attitude is linked with positive beliefs about internet purchasing (**Shih, 2004**). Individual attitude toward online purchasing is realized through the perceived ease of use of trading online and perceived usefulness (**Wu, 2003**). The attitude towards online purchasing is also influenced by perceived consequences that rely on enhanced consumer service and comparative shopping (**Xiaofen and Yilling, 2009**).

## 2.5 Convenience and Online shopping attitude

**Robinson et al. (2007); Bhatnagar and Ghose (2004); Morganosky and Cude (2000); Darian (1987)** claim that the major motivation for online purchasing is convenience in terms of a shop at any time, having bundles of items delivered at the doorstep, less time consuming, flexible, very less physical effort is needed. The online retail business offers much more convenient shopping for customers by facilitating greater time savings (**Szymanski et al., 2000**). The primary reason that inspired customers to shop online was once conveniences (**Swaminathan et al., 1999**). One of the obvious benefits of online shopping is the flexibility of time and place (**Dey et al., 2009**). Time is saved with the assist of on-line shopping during the purchasing of goods and the time required to go to the traditional shop additionally gets reduced (**Rohm et al., 2004**). Based on the prior studies, the following hypothesis is formulated.

**H1:** *A significant and positive relationship exists between convenience and educated customer attitude towards online shopping.*

## 2.6 Website Design and Online shopping attitude

The perception of a consumer largely relies upon website design (**Shergill and Chen, 2005**). Almost 100,000 on-line shoppers surveyed by (**Reibstein, 2000**) indicate that web site

design was once rated as an essential factor for online shopping. **Liang and Lai (2000)** referred to that Web design quality has considerable influences on buyers' choice of electronic stores. A study by **Kamariah and Salwani (2005)** shows higher website quality influences customers to have a positive attitude towards online shopping. A study conducted with the aid of **Yasmin and Nik (2010)** established a significant relationship between online buying activity and website features. **Turban et al. (2002)** argue that the elegant design of a website will serve better to its intended audiences. Website design, website reliability or fulfillment, website customer service, and website security or privacy are the most attractive features which influence the perception of the consumer of online buying (**Shergill and Chen, 2005; Liang and Lai, 2000; Reibstein, 2001; Zhang et al. , 1999**). It more often and stay longer with attractive web sites (**Shaw et al., 2000**). Following them, **Than and Grandon (2002)** study found that quality web site design is crucial for online shopping. Based on the above studies, the following hypothesis is postulated.

***H2:** A significant and positive relationship exists between website design and educated customer attitude towards online shopping.*

## **2.7 Perceived Enjoyment and Online shopping attitude**

**Lu and Hsu, (2004)** advocated that enjoyment affects online shopping. Perceived enjoyment has a considerable impact on online shopping (**Thong et al.,2006**). As compared with offline shopping, online shopping can be equally exciting and can have an advantageous effect. **Triandis (1980)** discussed that the emotions of delight, pleasure, and joy have an impact on an individual's behavior that inspires them to shop online. Studies for Internet shopping found that the factor of enjoyment is a strong predictor for the acceptance of Internet shopping and that its role is being distinct from the roles of PU and EOU (**Childers et al.,2001**). Information System researchers start to acknowledge that how enjoyable an information system maybe is as important as how usable and useful it is (**Blythe et al., 2004**). Shopping motivation, including the associated shopping enjoyment, has been a key research area in consumer shopping behavior over the past few decades (**Wagner and Rudolph, 2010; Kotze et al., 2012**). Besides innovativeness, shopping enjoyment denotes a growing tendency among the customers, affecting the beliefs, attitudes, and behavioral intentions toward the pop-up retail (**Kim et al., 2010**). Moreover, it constitutes an important part of consumer shopping motives (Gomez et al., 2012). During the shopping trips and purchases, the customers might experience enjoyment and fun (Holbrook and Corfman, 1985; Lehtonen and Maenpaa, 1997; in Shannon and Mandhachitara, 2008), whereby the hedonic experience can raise the level of consumer's involvement and arousal (**Nicholls et al., 2000; in Dhurup, 2008**). Prior research indicates that shopping enjoyment significantly impacts the customers ' behavior (**Pappas et al., 2012**). Furthermore, shopping enjoyment may influence repurchase (**Bauer et al., 2006; in Guo and Wang, 2009**) or patronage intention (**Hart et al., 2007**) as well as the intentions to visit websites (announced in advertisements), positive attitudes toward the pop-up retail and impulse buying behavior (**Saad and Metawie, 2015**).**Bedi et al. (2017)** found perceived web enjoyment is partially mediating the relationship between web experience and the attitude of an online consumer. Based on the different studies mentioned above, the following hypothesis is developed.

***H3:** A significant and positive relationship exists between perceived enjoyment and educated customer attitude towards online shopping.*

## **2.8 Online shopping experience and Online shopping attitude**

The online shopping experience and its impacts on online shopping (conversion and repurchase) have attracted increasing attention in academic research (**Pentina et al., 2011;**

**Rose et al., 2012). Chen and Barnes (2005)** found that consumers with a higher familiarity with online purchasing are more willing to buy online. It is also supported by **Miyazaki and Fernandez (2006)**, however, **Yoh et al. (2004)** opined differently. **Yoh and his associates (2004)** indicated that prior experience with the internet had the strongest total effect on buying intention through the internet among all variables. **But Miyazaki and Fernandez (2001)** found that perceived risk at least partially mediates the impact of internet experience on online purchase behavior. Moreover, users' dissatisfaction with the initial use of online shopping makes results in discontinuation of using it. So experience or familiarity is one essential variable among the other variables that can influence online shopping behavior. Based on the above literature, the hypothesis can be as follows.

***H4: A significant and positive relationship exists between online shopping experience and educated customer attitude towards online shopping.***

Finally, it can be observed that an educated consumer online shopping attitude is determined by the following four factors: Convenience, Website design, perceived enjoyment, and online shopping experience.

### **3. Methodology**

The study has used a quantitative approach and non-probability convenience sampling technique for gathering data through structured survey questionnaire (**Datta and Acharjee, 2018; Moon and Kim, 2001**) from 300 educated customers shopping online and living in Rangpur division ranging from students to postgraduates under different age groups, gender, educational level who are considered as sample size. Although 400 questionnaires are distributed to target population that means educated customer shopping online, 340 has been filled up while 40 questionnaires was incomplete and 300 was complete. So, the response rate was 85%. The questionnaire is divided into two sections where the first section consists of demographic data; gender, age, educational level, income, employment status etc. and the second section consists of data (total 5 dimensions; convenience, website design, perceived enjoyment, online shopping experience and online shopping attitude and 20 items under each five dimension) related with factors affecting educated customers' online shopping attitude and this section is measured by five points Likert scale ranging from strongly disagree to strongly agree denoting strongly disagree =1, disagree =2, neutral=3, agree=4, strongly agree=5. Collected data have been analyzed through frequency and percentage table (for demographic data) and reliability and validity test and multiple regression analysis (for data related with factors affecting educated customer online shopping attitude ) using Statistical Package for Social Sciences (SPSS) software version 20. Data was collected from respondents through structured survey questionnaire using online Google Forms. For verifying reliability and validity of data, reliability and validity test was conducted where Cronbach's alpha value of each construct was above 0.7. Collected data was analyzed through frequency and percentage table (for demographic data) and multiple linear regression analysis (customers response related with online shopping attitude) using Microsoft Excel and SPSS software version 20.

### **4. Results and Discussion**

#### **4.1 Descriptive Analysis of Respondents' General Profile**

In terms of demographic features, studies have shown that online shoppers mainly consist of people with higher education and income and working in middle to senior management or professionals (**Kehoe et al., 1998; Hoffman et al., 1996**). The main discriminating factors appeared to be gender, income, and educational level in the case of online shopping. (**Sim and Koi, 2002**). This study has shown that among 300 respondents in terms of gender, 146

(48.67%) is male and 154 (51.33 %) is female while in case of age, 21(7%) is in between 16-20 years, 117 (39% ) in 21-25 years, 133 (44.33 %) in 26-30 years and 29 (9.67 %) is above 40 years. Among 300 educated customers, 15 (5%) customers have completed higher secondary level, 73 (24.34 %) is in under graduation level, 196 (65.33 %) customers have completed graduation, and 16 (5.33 %) customers is postgraduate. In terms of income, 19 (6.33 %) customers ' monthly income is less than 10,000, 74 (24.67 %) customers ' monthly income is 10,000-25,000 TK, 115 (38.33 %) customers have monthly income 25,000-40,000 TK, and 92 (30.67 %) customers ' monthly income is above 40,000 TK. Finally, as per employment status, 36 (12.00 %) customers are students, 209 (69.67 %) customers are service-holder, 39 (13.00 %) customers are a businessman and 16 (5.33 %) customers are involved in other professions.

**Table 4.1:** Summary table of Respondent's Demographic

Demographic Characteristics		Frequency	Percentage
Gender	Male	146	48.67
	Female	154	51.33
	<b>Total</b>	<b>300</b>	<b>100</b>
Age ( in years)	16-20 years	21	7.00
	21-25 years	117	39.00
	26-30 years	133	44.33
	Above 30 years	29	9.67
	<b>Total</b>	<b>300</b>	<b>100</b>
	Higher secondary	15	5.00
Educational Level	Under graduation	73	24.34
	Graduation	196	65.33
	Post-graduation	16	5.33
	<b>Total</b>	<b>300</b>	<b>100</b>
Income ( monthly)	Less than 10,000 TK	19	6.33
	10,000-25,000 TK	74	24.67
	25,000-40,000 TK	115	38.33
	Above 40,000 TK	92	30.67
	<b>Total</b>	<b>300</b>	<b>100</b>
Employment Status	Student	36	12.00
	Service-holder	209	69.67
	Businessman	39	13.00
	Others	16	5.33
	<b>Total</b>	<b>300</b>	<b>100</b>

**Source:** Results of data analysis

## 4.2 Reliability Analysis

**Table-4.2:** Reliability Statistics

Constructs	Cronbach's Alpha	N of Items
Convenience	.895	04
Web Design	.859	04
Perceived Enjoyment	.736	04
Online Shopping experience	.778	04
Consumer Online shopping Attitude	.821	04

**Source:** Results of data analysis

The Cronbach's Alpha value for each construct is above 0.7 which indicates the internal consistency and reliability and validity of all the constructs considered in this study. So, the questionnaire was reliable in gathering the information.



### 4.3 Regression Analysis

To find out the relationship between influencing factors and Educated Consumer Online Shopping Attitude, influencing factors have been selected as independent variables (X) and consumer attitude as the dependent variable (Y).

So the regression equation will be:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Here, Y means Educated Consumer Online Shopping Attitude,  $\alpha$  means constant or Intercept,  $\beta_1$  to  $\beta_4$  denotes the regression coefficients, X1 indicates Convenience, X2 indicates Website Design, X3 indicates Perceived Enjoyment, and X4 indicates Online Shopping Experience,  $\epsilon$  indicates Error.

Table 4.3 : Model Summary				
Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.541 <sup>a</sup>	.292	.283	.50069
a. Predictors: (Constant), Convenience, Perceived Enjoyment, Online Shopping Experience, Website Design				

**Source:** Results of data analysis

The above Model summary table shows that R, the multiple correlation coefficient shows a positive and strong correlation ( $R = 0.541^a$ ) between convenience, website design, perceived enjoyment, online shopping experience (independent variables), and educated customer online shopping attitude (dependent variable). R Square is .292 or .29.2%, indicating that the variance in consumer attitude can be easily predicted from the combination of convenience, website design, perceived enjoyment, and online shopping experience. So, the model is good.

Table 4.4 : ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.548	4	7.637	30.464	.000 <sup>b</sup>
	Residual	73.954	295	.251		
	Total	104.502	299			
a. Dependent Variable: Educated Consumer Online Shopping Attitude						
b. Predictors: (Constant), Convenience, Perceived Enjoyment, Online Shopping Experience, Website Design						

**Source:** Results of data analysis

In the above **table 4.4**,  $F(4, 295) = 30.464$  is showing that the predictors or independent variables, namely Convenience, Website Design, Perceived Enjoyment, Online Shopping Experience combine to predict the educated consumer attitude towards online shopping.

Table 4.5 : Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.010	.239		4.226	.000		
	Convenience	.077	.035	.113	2.175	.030	.891	1.122
	Website Design	.186	.046	.221	4.072	.000	.812	1.231
	Perceived Enjoyment	.214	.041	.266	5.237	.000	.928	1.077
	Online Shopping Experience	.225	.045	.249	4.951	.000	.947	1.056
a. Dependent Variable: Consumer Online Shopping Attitude								

The above table also shows that the model is significant since  $p < 0.05$  indicating all the predictor variables combine to predict the educated consumer attitude towards online shopping very well. In this coefficients **table 4.5**, the **unstandardized coefficients column** expresses the coefficients of influential factors  $\beta_1 = 0.077$ ,  $\beta_2 = 0.186$ ,  $\beta_3 = 0.214$ ,  $\beta_4 = 0.225$ . From this column, we can rewrite the following regression equation for the **unstandardized** as follows:

$$\text{Educated Customer Online Shopping Attitude} = 1.010 + 0.077 (\text{convenience}) + 0.186 (\text{website design}) + 0.214 (\text{perceived enjoyment}) + 0.225 (\text{online shopping experience})$$

From the **table 4.5**, it is clear that the estimated value of  $\alpha = 1.010$  implies that on average the increase in customer online shopping attitude (%) is 1.010 when increase in other four factors (%) = 0. The above **table** also shows that all influential factors like convenience, website design, perceived enjoyment, and online shopping experience have p values less than 0.05 which indicates all factors are statistically significant. So there is a significant positive relationship between all factors namely convenience, website design, perceived enjoyment, and online shopping experience, and educated consumer attitude towards online shopping. So, Hypotheses H1, H2, H3, H4 are accepted. The coefficient  $\beta_1 = 0.077$  expresses that if the convenience increases 1 unit, the customer online shopping attitude will be increased by 0.077 times. When website design increases 1 unit, customer online shopping attitude increases 0.186 times. 1 unit increase in perceived enjoyment, customer online shopping attitude will increase 0.214 times and if online shopping experience increases 1 unit, customer online shopping attitude will increase 0.225 times. Finally, it can be said that convenience, website design, perceived enjoyment, and online shopping experience have a significant positive impact on educated customers' online shopping attitudes.

## 5. Conclusion, Limitations and Recommendations

### 5.1 Conclusion

As the economy of Bangladesh is growing faster, new forms of business can raise the customer retention rate. Online shopping provides customers a virtual platform where buyers and sellers can interact at any time regardless of the place. A collection of studies have been conducted on customers attitude towards online shopping (Yu and Wu, 2007; Chiu et al., 2005; Schlosser, 2003; Yoh et al., 2003; Aldousari et al., 2016; Marza et al., 2019; Bleize and Antheunis, 2017; Aref and Okasha, 2019; Rahman et al., 2018; Sethuraman and Thanigan, 2019; Arora and Aggarwal, 2018) but no empirical study still conducted titled factors affecting educated customers online shopping attitude in Rangpur division of Bangladesh. This study is an effort to fill up this gap. Through this research, author has found how the educated customers of Rangpur division are influenced to shop online and as a consequence they prefer online shopping which saves their time while they live far away from Dhaka city. This study tries to focus on convenience, website design, perceived enjoyment and online shopping experience etc. as underlying factors that shape educated customers' attitude to shop online. The study also finds out that each of the four factors has a significant correlation with educated customers' attitudes towards online shopping in Rangpur division of Bangladesh. Like many other developing countries, online shopping has been on its potentiality here. So this preference level may become more positive towards online shopping in near future, if the online business provides the chances for bargaining, attractive web feature, return policy, make more fun, go for 'click and mortar', and convenience. Finally, maximization of the product quality, innovativeness, and customer relationship has to be ensured to build loyalty among educated customers.

## 5.2 Limitation of the Study

Being sample size small (n=300) it is thought that the research would have been more reliable if a greater size of the sample was used. Limitations also included time and cost constraints. The difficulty we faced in gathering data is the non-serious attitude of respondents towards questionnaire filling. The geographical area is limited only to the Rangpur division.

## 5.3 Recommendations

Based on the findings of the study, following recommendations are suggested for online businesses that maximize the benefits in their business:

First, Customers want convenient detailed information about the product all the time. So, e-shopping companies must consider this factor to capture customers. To prioritize convenience, the business should make products available from any location with the lowest price and time to customers who are always prone to save time. Accessibility to any product with convenience makes a business successful with more profit. Second, consumers want to easily find out the product, safety and ease of navigation, and existence of quality information. So e-marketer should design their website simply and attractively that can increase customer positive response regarding the site. Third, customers enjoy shopping online if they get good contact and easy access to the desired product with less complexity and fair price. So e-business should offer perceived benefits that customers increase their enjoyment and excitement towards their business. And finally, experienced customers support online shopping if their previous expectations are met. So online businesses should try to build their reputation in terms of positive customer experience through enhancing customer satisfaction and loyalty. They should also focus on customer welfare in terms of on-time delivery, quality product, fair price etc. which develop a better customer shopping experience.

## 5.4 Scope for Further Research

Research should be completed on a higher platform with more sample size. Due to fund constraints, my research work is limited to 300 samples. It would be more revealing and more insights can be found out if bigger sample size is taken. The geographical area captured in this research was limited to Rangpur Division of Bangladesh. In the future, greater geographical areas can be captured to know about the choice and preferences of other people living in other divisions of Bangladesh which would result in broader perspectives.

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