

CHAPTER I

Introduction

Chapter I represent an initial idea and states why this study has been conducted. It clearly defines the context of the study, the problem definition, objectives, research questions and the relevance of the study. This part also includes the definitions of terms used in the study and the organization of the thesis.

1.1. Introduction

Social media such as Facebook, Google+, LinkedIn, Pinterest, Viber, Wikia, and so on are computer-arbitrated know-how that smoothes the progress of all aspects of activities including businesses.

According to the Bangladesh Telecommunication Regulatory Commission (BTRC) report of 2018, there were 90.5 million internet users in Bangladesh, 84.69 million of whom used mobile Internet.

Internet penetration as well as mobile internet penetration is more than 50 percent. In Bangladesh, 30 million people are actively using social media whereas 28 million people accessing it through smart phones. Most of the virtual community members, particularly Facebook, are exposed to community networking. There are 30 million active Facebook users a month in Bangladesh. Dhaka is the 2nd largest city in the world with 20 M regular Facebook users (Global Digital Report 2018).

Because of its more than 100 million registered users, social media is now one of the most crucial marketplaces in the modern world, and users can communicate with each other without physical meetings (Gruzd et al . 2011), which can help improve sales, create more positive connections and increase customer loyalty. In addition, social media is all about promoting the communication and exchange of ideas, views and viewpoints in society. It is all about inspiring individuals, as they have done for the last thousand years, to connect with anyone else. Social media is crucial for- (a) elimination of the frequency and spectral constraints associated with existing techniques of communication; (b) the availability of online resources enabling digital information to be shared in several ways; and (c) the simple use of interfaces allowing even non-specialists to communicate and interact.

Social media has enjoyed a remarkable popularity over the last few years: social networking platform such as Facebook, news that its regular abusers are more than 1.3 billion in the globe (Facebook 2020); Twitter is a micro-blogging medium that hosts 225 million users allocating a standard of 500 million tweets per day (Twitter 2020); More than 1 billion users visit YouTube in a month, spending more than 8 billion hours to watch videos (YouTube 2020), while estimating there are almost 181 million blogs in the world (Nielsen 2012).

Rising pattern in people's online purchasing is the key factor that has intensified concern in the topic study. People's fascination with shopping online has been growing substantially. Therefore the study aims to identify the role of user-generated content in social media to persuade virtual purchasing process by consumers through social media platforms in Bangladesh. The research tries to find out the influential features that can direct people to favor more internet based buying rather than offline shopping, why people want to buy their required products online, and what inspires them to make the online shopping purchase decision. Nevertheless, different customers in their lives have different characteristics and requirements which also affect their purchasing behavior. Nowadays, people are very used to Internet services because of the huge technological advances. Online consumers are currently professing and assuming that content created by users is far reliable than content posted by traders (Jonas, 2010). User generated content (UGC) or electronic word of mouth (eWOM) both have same meaning that work very ordinary word of mouth (Manap & Adzharudin, 2013) except that it communicates the information or ideas electronically. According to Cheong & Morrison (2008), Dijck (2009) Jonas (2010), Krishnamurthy & Dou (2010), Presi, Saridakis, & Hartmans (2014) UGC refers to any possessed formed material uploaded to the virtual world through non-media. UGC has a greater control on individual's consumption where the contents are commonly be communal on social media. However, consumers perceived that UGC as more reliable that producer generated (PGC) content (Hassan et. l., 2015) because PGC expressed by hired endorsers and celebrities (Verhellen, Dens, & Pelsmacker, 2013). On the other hand, the UGC created and shared by the users who have no commercial interest (Mir & Rehman, 2013). Hence, users of virtual community rely more on the information generated by the existing users to cooperate to take a buying choice through social media (Bae & Lee, 2011). Consumers prefer UGC rather than conventional advertising approaches, due to the honest opinion of the consumers, according to Hansen, Jin and Lee (2014). In addition, UGC helps customers escape risk by sharing their personal horrible and frustrated experiences by dropping a bad online buying decision (Dai, Forsythe, & Kwon, 2014). Often UGC influences online consumers to respond to other people's content, shape their attitudes and direct to the acquiring of the product under discussion (Heijden et al., 2003; Horst, Kuttschreuter, & Gutteling, 2007; Kim & Song, 2010; Muslim et al., 2014). Existing users interpret information represented by other users as "user-friendly" where the content is softly understandable and persistent (Racherla & Friske, 2012).

Technological innovation developing and evolving various forms of new shopping patterns, such as online shopping, which can ensure timely, monetary, energy, psychological and social cost effectiveness. The study aims to investigate why consumers are growing their preference for online shopping rather than offline shopping and what impact user-generated content has on them in urban areas of Bangladesh.

1.2. Background of the Study

The first task to be effective in any form of company is to gain adequate information about how customers implement the buying process to meet their demands. One of the first steps to gain insight into the consumer acceptance process is to appreciate the aspects that sway consumers. On the contrary, in Bangladesh, online business is almost a new idea which the mass consumers are now embracing because of its usefulness. Quickly, the virtual world flatters the fast-mounting retail network around the world. It unites an enormous number of populace, organizations, and merchants through online transactions. Online company is making it easier for customers to use Internet technology and associated infrastructure to buy goods and services online. A large number of customers benefit from the virtual stores with the help of new technology and evolving behavioral patterns. Hence the companies that follow Bangladesh's online market strategy have tremendous potential to grow. But the problem is that online businesses are still in a shortage of customer features information, particularly the influential factors that can convince customers to embrace more with online buying process through social media. There is still a lack of information about the user's content, which may initially have an impact on the consumer adoption process or not. On this context, the thesis paper aims to investigate a theoretical model assuming the direct and indirect relationships (through UGC) between various psychological factors and the adoption of online purchases by social media in Bangladesh.

1.3. Statement of the Problem

After globalization, all kinds of entrepreneurs face unparalleled business and international competition. Consumers prefer those items that are inexpensive, readily available, easily comprehensible and loaded with user-faced values. Consequently, customers are easily encouraged to buy their needed goods online. Since business people who sell their goods via diverse types of virtual platforms (Facebook , LinkedIn, Twitter etc.) have a better chance of reaching more customers at a time through internet rather than offline traders, so

online traders can service their customers more efficiently and effectively than others. Therefore, consumers are more influenced and encouraged to buy their required products online due to Covid-19. The customers are now more likely to pursue the cycle of online shopping quickly than before.

Our country's population spends quite a lot of time on social networks. Consequently, most brands try to leverage these platforms to connect with their target audiences. The room is much cluttered, however, due to multiple simultaneous events taking place. People are surrounded with details that results in their attention span declining. The marketer needs to understand the activities where they should put their effort and money to achieve better business outcomes.

Social Networking Sites are online based podiums empowering individuals to create a community or semi-communal profile within a restricted framework, eloquent a table of users with whom they share a link, and display and go across their trace of connections within the framework and created by others (Boyd & Ellison 2008). Social networking sites' (SNSs) extent and fame has grown inorganically (Can & Kaya 2016). Recent studies have shown people use multiple SNSs platforms (Olufadi 2016). More than half of the virtual community (52%) who subscribed two or more types of the social media platform compared to 42% who subscribed to them in 2013 (Duggan, Ellison, Lampe, Lenhart & Madden 2015).

Generally consumers are now smart enough and they seek information regarding required products or services at early stage of purchasing process from the experienced customers. The interested customers can get required information from several virtual groups and sites. Inquisitive community also prefers to follow required subject matter from company websites or business pages. Company generated ads can reach latent customers too. Peer communication (Wang, Yu & Wei 2012), virtual groups, brand fan pages (Chi-Hui & Kuo-Chang 2017) and remunerated commercials can persuade buying decisions through social networking. Some researches have been carried out on virtual communication network and their optimistic or unhelpful effect on social manner (Faruk, Reza, Rahman, & Alam 2017) and contribution to the education system in Bangladesh (Asad, Mamun & Clement 2012). Other studies also cover its impact in marketing (Akhtar, 2016). This

study aims to expose the impact on the purchasing decision (PD) of peer contact (PC), social networking groups (SNG), brand fan pages (FP) and paid advertising (PA).

1.4. Research Question

- a) What are the factors that may influence consumers to adopt with online purchasing process through social media platforms?
- b) How does the User Generated Content (UGC) can affect the consumers' adoption process?

1.5. Objective of the Study

The main objective is to offer a deep understanding by examining a conceptual model postulating the direct and indirect (through UGC) relationships between different psychological factors and adoption of online purchase through social media in Bangladesh.

Specific objectives:

- a) To identify and analyze the effect of different psychological factors that influence consumers to adopt online purchasing using social media platform;
- b) To scrutinize the mediating consequence of UGC in interaction between selected constructs and consumers adoption of online purchasing through social media platform.

1.6. Significance of the Study

Many scholars have concentrated on the field of virtually connected system for quite a few years in an effort to understand its impact on goods or services by researching related issues such as electronic word-of - mouth communication (eWOM) (e.g. Jalilvand and Samiei 2012; Rezvani et al. 2012; user-generated content (e.g. Muñoz and Schau 2007; Muntinga et al. 2011; Christodoulides and Jevons 2011; Smith et al. 2012; Hautz et al. 2013); UGC on internet based communication sites and its impact on constructs of consumer-based brand equity (Dr. Rachna & Khajuria, 2017). However, in case of using social media, there is still a very few know-how regarding UGC's role in adopting the online buying process by virtual group members. The second gap concerns determining UGC's position in influencing the people of Bangladesh's online purchase criteria via social media.

1.7. Definitions of Terms

Consumers: A consumer is an individual or group planning to order or use the goods, products or services purchased, mainly for personal, social, family, household and similar purposes, and not specifically related to business or suitable for the organization.

Adoption of Purchase: Adoption of Purchase refers to customer's ability to buy a particular product or services. It is a dependent variable that depends on several external and internal factors. (MBA Skool, 2017).

Online Purchase: Online shopping is a type of digital shopping that enables consumers, through a web browser, to buy products or services directly from a retailer over the Internet.

User Generated Content: User-generated content (UGC) is any form of information that can be created and posted by users on online platforms (social media, wikis and so on), such as images, videos, text, and audio. It is a kind of information created by experienced one to disseminate the requirements online or the business that sell it. UGC is also known as User Created Content (UCC) (Krumm. Davis & Narayanaswami, 2008).

Perceived Ease of Use: Perceived ease of use refers to the effortless use of given program (Davis 1989).

Perceived Usefulness: Perceived usefulness considers a particular program to improve the output of his or her job (Mathwick et al., 2001).

Attitude: The beliefs, feelings, and attitudes toward an object or concept which are consistently favorable or unfavorable to a person (Kotler & Armstrong, 2006).

Subjective norm: Subjective norm is consumer responsiveness towards social normative impulses. This refers to the perceived communal duty of doing or not performing an action. Family members, friends, employers, neighbors and communities are examples of groups that might build influence potentially (Ajzen, 1991).

Perceived behavioral control: It refers to the perceived effortlessness or complicatedness of acting and is presumed for representing past experience as well as expected barriers and impediments (Ajzen, 1991).

1.8. Organization of the study

Chapter I – Introduction: First chapter of the study includes introductory aspects, background of the problem, problem definition, research question, research objectives, significance and organization of the thesis. First chapter will give an explanation to the reader about the whole thesis paper.

Chapter II- Social Media: Concepts, Issues and Implications: Second chapter provides a thorough understanding of online purchase through social media platform, its' concepts and context of Bangladesh.

Chapter III- Literature Review: Third chapter offers the academic framework and literature review for the study. By discussing on the previous works of various authors, the research gap has been identified and the research model of this study has been presented in this chapter.

Chapter IV- Research Methodology: Fourth chapter offer a detailed discussion on the methodology of the study. It presents the details of how the research has been conducted. It includes nature of the research design, data collection methods of secondary and primary sources, scaling techniques, questionnaire development and pretesting, sampling technique and data analysis procedures.

Chapter V- Data Analysis and Results: Fifth chapter represents the results of data analysis and result. This chapter provides the plan of data analysis and the findings from the analysis. The readers will get the description about the data analysis of the results.

Chapter VI- Discussion and Conclusions: Sixth chapter provides the interpretation of data analysis has been included in a simple means to understand. Moreover, a short discussion about the findings from this study has been included along with some suggestions regarding adoption of online purchase through social media in Bangladesh. Finally, a conclusion has been written based on overall study.

CHAPTER II

Social Media: Concepts, Issues and Implications

The chapter provides a thorough understanding of online purchase through social media platform, its' concepts and context in Bangladesh.

2.1. Introduction

The thesis aspires to investigate the power of social media on consumers' adoption process for purchasing their required products and the effects of user generated content on this adoption process. It is consequently measured vital to commence by as long as thorough understanding of social media. This chapter is an attempt to describe all aspects of social media.

2.2. From World Wide Web to Web 2.0

The Web is a digital knowledge space that has transformed the way people and organizations communicate as well as the system of accessing information and engage in a wide variety of routine activities.

With more than 4.2 billion users worldwide representing approximately 52 per cent of the world inhabitants in May 31, 2020 (World Internet Usage and Population Statistics 2020) the Internet contributes: (a) to make the people informed and occupied; and (b) to treat each and everyone equally (Burnett and Marshall 2003, p.8). However, Web 2.0 along with user-generated content generation capability reformed the way of communication. It transformed the web from one to many, many to many and even one to one channel with an extraordinary warm response from virtual community in the globe. Such progress, characterized as extraordinary alteration (Hirst and Harrison 2007), causes standard shifts in a variety of disciplines. Moreover, the web is already making major improvements to how users engage with over 4.2 billion internet users around the world. Morris and Ogan (1996) conceptualized the Internet as a "multifaceted mass media" in the context that it comprises multiple diverse communication patterns.

Table 2.1: Comparison among mass medium, web 1.0 and Web 2.0

Features of a mass medium (McQuail 2005)	Features of web 1.0	Features of Web 2.0
Must meet multiple	Achieve the many	Goes to and binds the others
Sender is usually a communicator of practitioners or organizations	Sender is usually an agency.	Any user can be a sender or a content creator.
One more voice in society	One more voice in society	Plethora of public identities
Sender-receiver relationship is one-directional, one-sided and impersonal	Sender-receiver relationship is one-directional, one-sided and	The association between sender and recipient may be one-way or two-way and/or

	impersonal	may be personal to impersonal
The sender-receiver relationship is always deliberate or deceptive	The relationship is always deliberate or calculative or deceptive	The relationship can range from equally satisfying or even manipulative purpose
The information is commonly mass-produced, reproduced and replicated in the same manner	Usually generated in bulk, reused and replicated in the same ways. Messages can be written Customized to the degree possible	Highly personalized to mass generated, reusable and replicated in the same way or in different forms

Source: Amended from McQuail (2005)

2.3. Definition of social media

The advent of a subset of Web 2.0 technologies, generally defined as "social media," was perceived to be largely responsible for many of Web 2.0 's consumer behavior-related ramifications such as customer empowerment, WOM growth, and the distrust of traditional mass marketing practices (Kaplan and Haenlein 2010). According to Mangold and Faulds (2009) and Blackshaw and Nazzaro (2004) social media is a range of new online information outlets that are developed, introduced, shared and used by customers who wish to transfer and share information regarding products, services with others.

Table 2.2: Terms used to describe social media

Term	Authors (Indicative)
Social media	Thevenot (2007); Smith (2009); Mangold and Faulds (2009); Jin et al. (2010); Kaplan and Haenlein (2010 & 2011); Safko (2010); Cha et al. (2010); Asur and Huberman (2010); Xiang and Gretzel (2010); Parra-Lopez et al. (2011); Hanna et al. (2011), Leung et al. (2013), Liu et al. (2013)
Social software	Coates (2005); Richter & Koch (2007)
Social web sites)	Kim et al.(2010); Akehurst (2009)
User generated content	Dhar and Chang (2009)
User-generated content websites	Burgess et al. (2009); Dotan and Zaphiris (2010); O'Connor (2010)
User generated media	McConnel and Huba (2007); Shao (2009)
Web 2.0 websites	Cox et al. (2008)
Web 2.0	Constantinides (2008, 2009), Constantinides & Fountain (2008)

Source: Fotis N. John (2015)

		Social Presence / Media Richness		
		Low	Medium	High
Self- presentation	High	Blogs	Social Networking Sites (e.g. Facebook, MySpace, LinkedIn)	Virtual social worlds (e.g. Second Life)
	Low	Collaborative projects (e.g. Wikipedia, Wikitravel)	Content communities (e.g. YouTube, Flickr, Vimeo, Panoramio)	Virtual game worlds (e.g. World of Warcraft)

Source: Amended from Kaplan and Haenlein (2010)

2.4. Types of social media

2.4.1. Social Networking Sites

Attractiveness of Social networking sites (SNS) continues to expand worldwide (Richter and Koch 2008, Belanche et al. 2010; Universal McCann 2010). The common examples of SNS include Twitter, Google+, Wayn, RenRen, LinkedIn and Xing. According to De Valck et al. (2009) the word SNS is a forms of social media that shows community content and wiki content.

2.4.2. Content Communities

Digital communities are internet applications that collect and transmit content such as videos, photos, documents and demonstrations, audio and internet links on the web, such as video through YouTube and Daily motion; images through Flickr, Picasa and Photolog. YouTube appears to be the most common of all online groups which number of active users is almost one billion in a month. Flickr has 92 million subscribers who post around 1 million images a day (Flickr, 2010).

2.4.3. Consumer review websites

CRW consists of different features which are posting comments and pictures to a single variable product or service rating to a plethora range of traits such as preference lists, comparison, complex hunt, price narration charts and so on.

2.4.4. Wikis

Wiki first developed in 1995 by Ward Cunningham.

'Wikis' the word can be defined as "a flexible set of interconnected network pages, a link based information storage and modification framework — whereas any page can be

conveniently modified by user with a form-compatible internet browser application" (Leuf and Cunningham 2001, p.14)

2.4.5. Internet forums

Internet forums (IF) can be described as virtual web-based platforms where people who share similar goals can facilitate or participate in asynchronous discussions, reviews, queries or reactions organized into channels and user-created issues (Poel 2009; Laughlin and MacDonald 2010; Carbonaro 2011). In addition, according to Laughlin and MacDonald (2010), It is also known as internet forums, digital communities, message boards, discussion boards, newsletters, or merely forums.

2.4.6. Location based social media

Location-based social media (LBSM) are wireless application that enable users to express a database of clients with whom they communicate their geographical information at a particular point of time that is typically linked to a particular place or site.

2.5. Social Media Context: Bangladesh

Bangladesh has significant prospects of developing adequate technological and government support to thrive the virtual business system that can be beneficial to customers and business organizations in terms of monetary, time, physical, social, etc. Online business network for various types of products and services can incur enormous costs and time for companies dealing with open and latent consumers or clients and, on the other hand, buyers or interested individuals can be competent to obtain relevant information or to purchase goods or services effectively in terms of time and expense. The enormous confrontation for creating this structure is making Bangladesh's business organizations steadfast in ensuring product quality and customer satisfaction and building the wakefulness of the consumers against the viral marketing network. Both the companies and the consumers can be equally successful and competitive by installing this device anywhere in Bangladesh.

2.5.1. Online Business Scenario of Bangladesh (at a glance):

In Bangladesh Online Business does not extend greatly till date but a little scope it have scattered already for Bangladeshi people which are given below:

Table 2.4: Virtual organizations which operate their business activities through social networking site:

Organization	Address	Products Available
GlaMgrL.bd	www.facebook.com/GlaMgrL.bd	Designer jewellery, 3-piece block, 1-piece designer kameez, elegant designer and designed lace for saree, block sharing, designer party sharing and mehedi service call.
Mansha	www.facebook.com/pages/Mansha/168863129879844	Saree and salwar kameez.
Aboron	www.facebook.com/pages/AbORon/222414067804319	Designer jewellery, block sharee & selwar kameez, designer party sharee & selwar kameez, bed sheets, curtain, purse and other fashion materials.
Shimmer	www.facebook.com/ShimmerShoes	Shoes & leather related items
Get-Gorgeous	www.facebook.com/pages/Get-Gorgeous/125815590840939	Information about different women's clothing stores, such as Aarong, Deshi Dosh etc.
Cats-eye	www.facebook.com/pages/CATS-EYE/30870795982	Clothing for men and women, women's and men's shoes, silver jewelry and accessories for fashion.

Table 2.5: Existing Online Shops in Bangladesh

Organization	Address	Products Offer	How its work
Akhoni	www.akhoni.com	Equipment, mobile devices , laptops, electronics, watches, luggage, shoes, perfume, clothing, health and books etc.	It offers up to 90 percent discounts on famous businesses like restaurants, hotels, entertainment, movies, spa, health facilities, fitness centers, beauty parlors and so on in Dhaka city.
Bdgift	www.bdgiftz.com/	Jewelry, pets and gadgets etc.	Mainly provide online store information and connections.
Deshikenakata.	www.deshikenakata	Women shoes,	It acts as a connection page and

com	.com/	exotic apparel, lingerie, corsets, bustiers, bras, panties, bra sets and Korean jewelry	shopping search engine for Bangladeshi people particularly for importers to wholesale base.
Clickbd	www.clickbd.com	Agro & livestock, cars & vehicles, car parts & accessories, computing & gaming, electronics, fashion, accessories, jobs, CVs & resumes, vacancies, mobiles & telephony, musical instruments, properties and rents services etc.	It is Bangladesh 's largest on-line shop; It acts as a middleman and connects between buyer and seller like individual and organizational seller; Payment by electronic payment only applicable to offers / products from organizational sellers.
Ajkerdeal.com	http://www.ajkerdeal.com/	Restaurant & hotel tours & travels electronics & gadgets, fashion & lifestyle.	It always offers discount value for money; Payment can be made on delivery and home delivery via master card, DBBL nexus card, visa, and cash; Home delivery service in Dhaka and outsiders of Dhaka courier service charge are necessary in order to enter the home of the company.
Banglaclick	www.banglaclick.co.uk	Bangla books, movies, songs and tale-films.	It is an e-commerce online company with offices in Manchester (UK), New York (USA) and Dhaka (Bangladesh);

			The goal is to give interested people a taste of the bangle culture.
Boromela.com	www.boromela.com	Car, motorcycles, movies, music, games real estate, computers and books etc.	The connections between buyer and seller; Business and individual sellers must open a seller account, but in various ways at no cost; it offers individual and organizational advertising space on their web pages; Buyer can pick from the list, and with their own efforts and no online payment system have to contract with seller.
BDstall	http://www.bdstall.com	Real estate, tours and travels, software & hardware solution of computer, smart phone, camera, furniture, jewelry, sports & bikes etc.	It is Bangladesh's largest on-line stall; Buyer must maintain membership and can order online if e-commerce channel is used by product sellers; It essentially offers information about the commodity and the vendor, and has introduced some online market stall.
Dinrat.com	www.dinrat.com	Greeting card, show piece, kitchen appliances, crockery, baby products, toys, candle, perfume, ornaments, chocolate, grocery, books, CDs, ice-cream, beverages, fast food, fruit	USA based online shop the main theme of which is to give gifts to Bangladesh; Needs an user account to buy; Payment is rendered by on-line card; Items for the Bangladeshi citizens are ordered from the USA; Home delivery is given.

		baskets, sweets, flowers, calling cards, cakes, rechargeable pin.	
Bengalcommerce.com	www.bengalcommerce.com	Gift items like showpiece, candle, flowers, cards etc	Online gift shop site for Bangladeshi and Bengali-speaking Indians especially; Needs to maintain an account and pay can a visa card, master card etc.; Delivered address to receivers.
Cellbazar.com	www.cellbazaar.com	Any product offers by seller especially second hand product.	Controlled by grameen phone(Bangladeshi Telecommunication Company) where seller needs to open account or registered through GP cell number; Buyer visits online page and trace seller in his/her own way.
Bikroy	www.bikroy.com	Largest second-hand market place. Motor vehicle to house everything can be traded.	Provide information regarding seller; Buyer searches seller and can contact with seller personally.

Table 2.6: Blog sites for Bangladeshi people:

Addaa Blog	Bishorgo.com	Jeebonzatra Blog	Rongmohol.com
Adibasee Blog	Biggani.com	Muktangan Nirmaaan Blog	Sonarbangladesh.com/blog
Amar Blog	Bokolom Blog	Mukto Blog	Somewhere in Blog
Amar Bornomala	Bolte Chai Moner Kotha	Mukto-Mona Blog	Shamokaldarpon
Amar Thikana	Biborton Bangla	Nirmaaan	Shopnobaz Blog

Amar Bangla	Biggan Projukti	Nree.org	Shoily Blog
Amra Bondhu	Cadet College Blog	Nagorikblog.com	Sobkichu Blog
Amaderrajshahi	Choturmatrik	Nilanchol Bangla Blog	Sabuj Bangla Blog
Ananda Bazar	Coffee Houser Adda	Nature.com.bd	Sachalayatan
Anukabbo	Drishtipat Blog	Pechali Blog	Shobdoneer Blog
Bangali Blog	Ekushey Blog	Opest Blog	Shodalap
Bangla Blog	Ekushey TV Blog	Ojana Info	Technology Today
Bangla Kobita	Ever Green Bangla	Priyo Blog	Tech tunes
Banglai Online Blog	Ekushey blog	Prothom Alo Blog	Techmaster Blog
Blog bdnews24	Globalvoicesonline	Rongdhonu	Youth media

Table 2.7: Forum for Bangladeshi people:

Al-Ihsan Forum	Alor Nnishan	RMC Forum
Amader Projukti Forum	ID Bangla Forum	Science & Technology
Amader Dunia Forum	Projanmo Forum	Trivuz Bangla Forum

2.6. Concluding thoughts

The level of adoption and use of social media continues to change (Universal McCann 2008; 2009; 2010). In Bangladesh, there are sufficient numbers of people who are already involved directly or indirectly with online businesses. In addition, online traders should focus on the advantages of online buying, easily accessible buying process and boost the customers' trust by ensuring overall firewall system. However, the study focuses that online businesses may develop trustworthiness for attracting consumers, such relevant promotional activities, efficient customer service, after-sales service, return policy etc.

CHAPTER III

Literature Review

Third chapter provides the theoretical framework for the study where the previous works of various authors and their study findings have been discussed. The Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) are then explained as the theoretical framework of this study. Based on the literature review, the research gap was identified and variables for this study selected. Then the proposed research model has been presented. Lastly, literature review and related hypotheses are presented.

3.1. Online Purchase through Social Media

The fast-growing shopping network worldwide is quickly becoming the Internet (Cheng, Lam, and Yeung, 2006). A large number of clients, organizations, and suppliers of virtual transactions are allied through internet (Pavlou and Chai, 2002). Now customers are able to purchase goods and services by using internet technology which is called E-commerce (Olson and Olson, 2000). People has different minds and they can get their required information through internet as well as the delivery system from virtual stores is updated than before due to technological advancement (Dennis et al., 2008).

Easy installation, use and affordability of internet enabled people to engage in online transactions in both developed and emerging nations (Pavlou and Chai, 2002). Unlike traditional shops, there are major differences in Internet transactions such as intangibility, get service from distant place, rapid gathering, processing and sharing of information by multiple groups and implicit uncertainty about the online system (Pavlou and Chai, 2002).

3.2. Online Purchase through Social Media in Bangladesh

The rapid adoption of technology drives the advancement of e-commerce, led by the growing usage of electronic smart devices in Bangladesh. In addition, this acceleration was aided by preferred demographics and an increasing internet user base. The progress shown by home-grown players such as Flipkart and Snapdeal and the tremendous interest of shareholders around these companies showed the tremendous potential of the sector in terms of highlights. The challenges and competition is increasing swiftly due to the existence on international shops like Amazon and Alibaba. Both these international online shops enter into Bangladesh market to attain the leading position in Bangladeshi e-commerce industry.

Social media is serving a vital role in online market place by helping businesses to create a stronger web presence and increase the presence of virtual people. To boost the growth and development of an e-commerce company, a well-structured social media system is critical. Owing to its economic prosperity around the globe, social media began to build prominence. Via social media platforms, a large percentage of advertisement campaigns take place. It can be immensely helpful to use social media in an attempt to advance e-

commerce. This offers an efficient means of capturing the attention of the large audiences that use social media. With many individuals making transactions via it, the use of social media has seen exponential improvement over time. More clients can be attracted by the organizations by using the resources available in Social media platforms. Moreover, advanced features such as 'like' buttons and comment sections are used often by social media platforms to promote discussions.

There is a share button in different social media platforms that can share the consumers' experiences and this shared information helps to advertise business and promote interaction. In recent era, consumers are spending billions of their earned money to purchase in a year.

3.3. Adoption of Online Purchase

Now a days, the consumers are influenced towards adoption of internet purchase which is totally new and digitally interactive medium (Soopramanien & Robertson, 2007). Technology Acceptance Model (TAM) (Davis, 1989) focused on it. At the very beginning stage, workers acceptance and relation to information and communication technology studied by TAM. The basic computer skills, ability to use internet properly can positively influence the consumers to purchase through online (Shim et al., 2001 & Vijayasarathy, 2004). According to Vijayasarathy (2004) the variables of an augmented model of the TAM affect online shopping behavior.

3.4. User Generated Content

Nowadays, online consumers professed and assumed that user generated contents are more reliable and satisfactory (Jonas, 2010). User generated content (UGC) that work exactly like the term word of mouth (Manap & Adzharudin, 2013) whereas UGC means generating ideas and experiences in social media platforms and WoM means expressing experiences offline. According to Cheong & Morrison (2008), Dijck (2009) Jonas (2010), Krishnamurthy & Dou (2010), Presi, et al. (2014) UGC refers to information, experiences and perception regarding any matter in virtual world through social media platforms and the other people's purchasing decision can be easily influenced by these. However, consumers perceived that UGC as more reliable than producer generated (PGC) content (Hassan, Nadzim, & Shiratuddin, 2015) because PGC expressed by hired endorsers and

celebrities (Verhellen, Dens, & Pelsmacker, 2013). On the other hand, the UGC created and shared by the users who have no commercial interest (Mir & Rehman, 2013).

Hence, the new users and the existing people influenced more through other user's shared information and experiences as well as the final buying pattern can be decided based on it (Bae & Lee, 2011).

3.5. Theoretical Framework of the Study

3.5.1. Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is one of the famous socio-psychological theories for predicting human nature. TPB is an extended form of The Reasoned Action Theory (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). The model's core concept is that behavioral choices are not made automatically, but are the product of a reasoned process in which behavior is indirectly conditioned by behavioral beliefs, norms and expectations of power. According to the theory, there are three considerations such as beliefs about the possible outcomes of the behavior and the assessment of these outcomes (behavioral beliefs), beliefs about other people's normative expectations and capacity to cope with these expectations (normative beliefs) and beliefs about the existence of stimuli that can encourage or hinder the output of (control beliefs) accordingly those can influence the human behavior. Optimistic or pessimistic feeling to the behavior can be created through behavioral beliefs; perceived social pressure is known as subjective norm that is cause of normative beliefs and perceived behavioral control can be lead by control beliefs. In contrast, behavioral intention can be lead through three constructs which are behavioral attitude, subjective norm, and perceived behavioral control (Ajzen, 1991).

According to Ajzen (1991), Taylor & Todd (1997), experimental consumption and socio-psychology research - based studies - were funded by TPB. TPB model is a feature of three fundamental determinants: subjective norms, perceptions and perceived guideline of actions (Ajzen, 1985). Moreover, in online shopping behavior studies, the convergent validity of this theoretical model has been developed (Jarvenpaa & Todd, 1997; Battacherjee, 2000; Pavlou & Chai 2002; Khalifa & Limayem, 2003; George, 2004). In addition, for evaluating variables other than classical variables, TPB provides a robust theoretical basis. The studied variables 'privacy' (George, 2004), 'past experience' (Dennis at el., 2008; Wi-Suk Kwon, 2009), 'perceived risk & perceived benefit' (Lee, 2009) 'trust' (Pavlou and Chai, 2002; George, 2004; Kamarulzaman, 2007; Dennis at el.,

2008; Wen, 2009;), and ‘familiarity’ (Gefen, 2000; Kim et al., 2008) innate in online transactions.

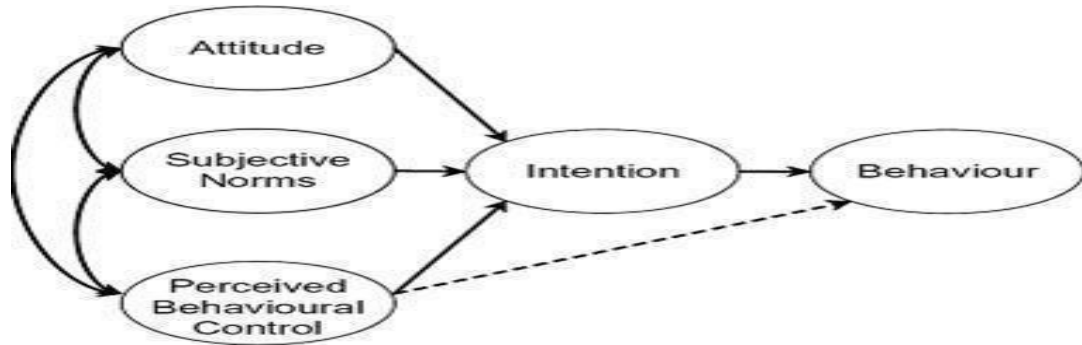


Figure 3.1: Theory of Planned Behavior (Fishbein & Ajzen, 1975)

3.5.2. Technology Acceptance Model (TAM)

TAM is an evolution of Reasoned Action Theory (TRA). TAM tests the machine acceptance of consumers. In this calculation, the relationship of attitude, perceived usefulness (PU) and perceived ease of use (PEU) with intention to use has been studied (Davis et al., 1989). The study proved that perceived usefulness has high impact on intention to use. Moreover, in case of intention, the perceived ease of use has terminal impression. However, attitude has mediation effect on both PU and PEU on adoption process (Davis et al., 1989). In modified TAM, intention has mediation effect on PU, PEU and user action (Venkatesh & Davis, 2000). Several studies done by Heijden et al. (2003), Kim & Hong (2010), Kim & Song (2010), Peng et al. (2008) and Liu et al. (2010) that confirmed the mentioned relationship. Chuttur's (2009) indicated to further studies to lessen the weaknesses of TAM.

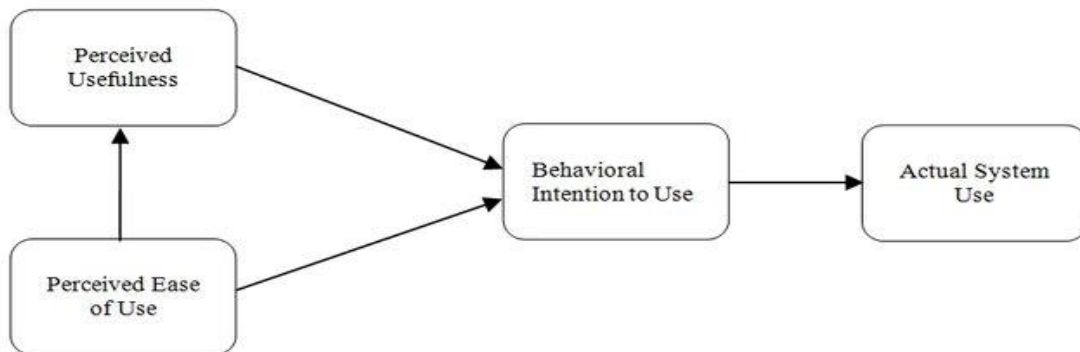


Figure 3.2: Technology Acceptance Model (TAM) developed by Devis et. al (1989)

3.5.3. Combination of TPB and TAM (C-TPB-TAM)

Finally, to minimize the criticisms regarding TAM (Taylor & Todd, 1995a) model to represent the actual behaviors, the combination of TAM & TPB has been used into technology adoption model which included subjective standard and perceived behavioral control to include subjective standard and perceived behavioral control and suggested C-TAM-TPB with observational research performed by students on the use of computational resource centers. To explain the behavior of users towards adopting advanced technological services, C-TAM-TPB model is highly preferable (Taylor and Todd, 1995b) and here, the study focuses on the adoption of a new purchasing trend which is purchasing different required products through social media.

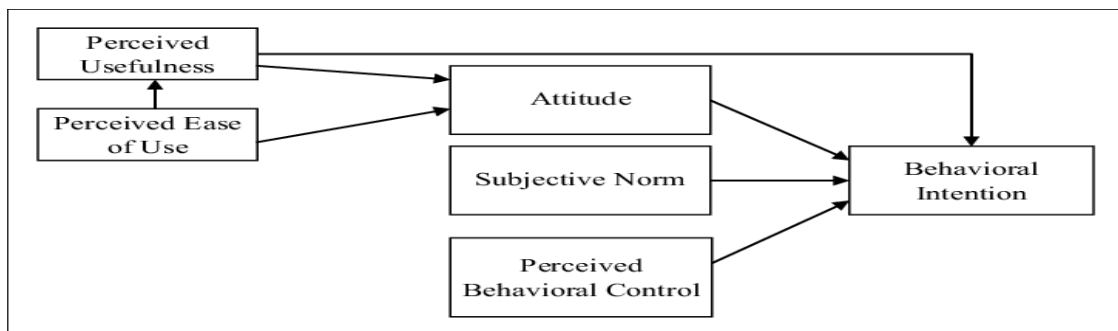


Figure-3.3: Combination of TPB and TAM (C-TPB-TAM) developed by Taylor & Todd (1995)

3.6. Research Gap

For quite a few years, many researchers have been working to understand the impact of social media on trading of goods and services. The studies focused on electronic word of mouth (Jalilvand & Samiei, 2012; Rezvani et al., 2012; Bambauer-Sachse & Mangold, 2011), virtual brand groups (Brodie et al. 2013), online reviews (Karakaya & Barnes, 2010), fan pages for several brands (de Vries et al., 2012); promotional activities (Bruhn et al., 2012), UGC (Smith et al., 2012; Hautz et al., 2013). Yet in experimental research, the role of UGC through virtual community regarding online purchasing process has been studied in limited extent. To address this gap, the study will be aspired to find out mediation effect of UGC on individuals adoption process towards online purchase through social media.

The second gap will focus on mediation effect of UGC to influence the online purchasing criteria of the citizens of Bangladesh through social media. Although there are lots of

theoretical background regarding the impact of social media on purchasing goods and services (Castronovo & Huang, 2012; Winer, 2009), till the date no research has been conducted on the role of UGC in shaping the consumers' purchasing pattern of Bangladesh. The need to do so will be discussed by the study.

To eliminate the mentioned gaps, this study has used C-TPB-TAM Model that integrates five variables which are perceived ease of use, perceived usefulness, subjective norm, attitude, and perceived behavioral control related to consumer adoption process towards virtual purchase through social media.

3.7. Conceptual Model of the Study

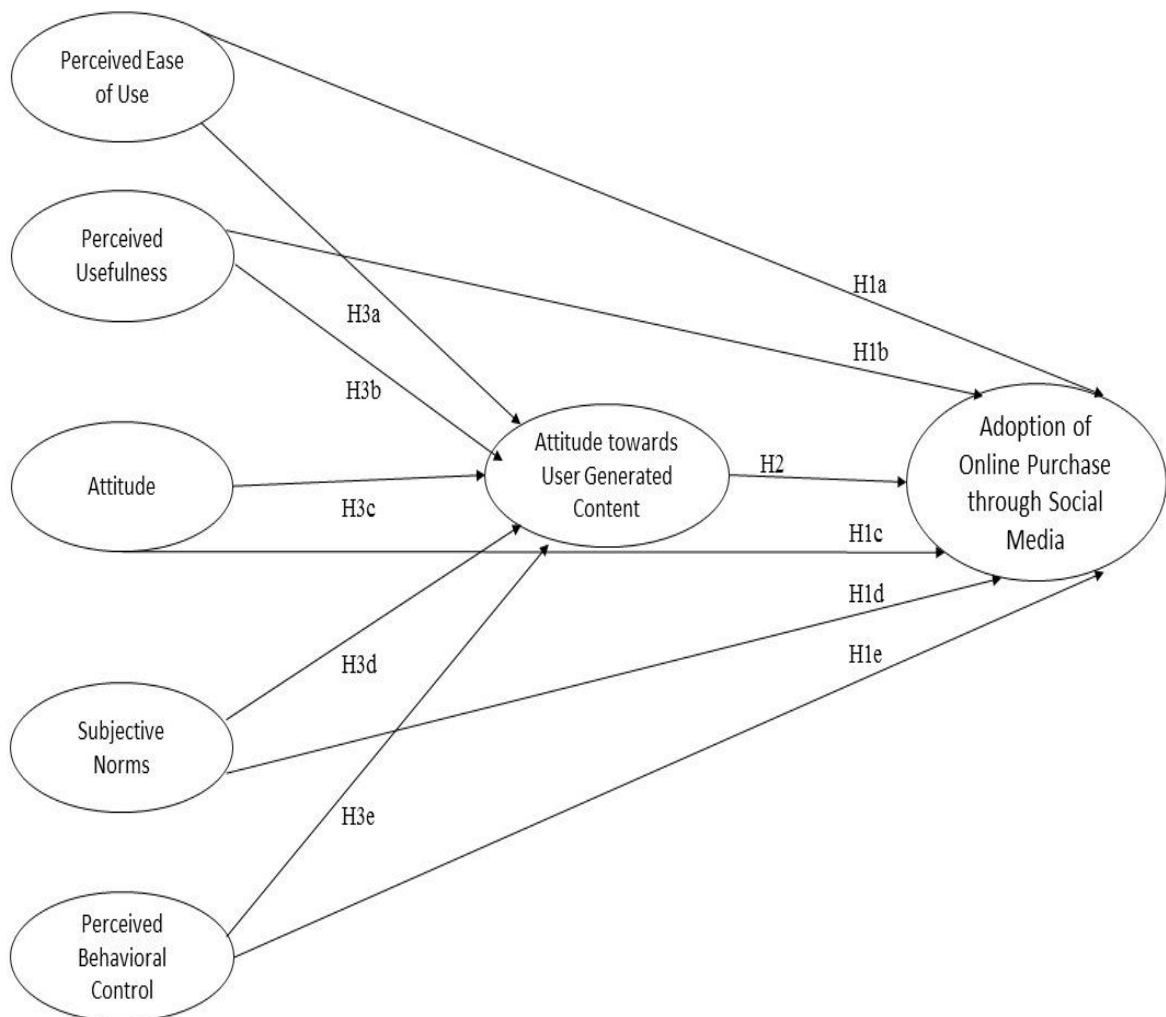


Figure 3.4: Researcher's development based on literature review

3.8. Hypothesis Development

Based on the proposed conceptual model, eleven (11) hypotheses have been developed. The relevant literatures are given below:

3.8.1. Perceived Ease of Use (PEU) and Adoption of Online Purchase (AOP)

Researchers concluded that PEU defines that the rigorous process can be used by free of cost (Davis et al., 1989; Gahtani, 2001). Rogers (1962) asserted that PEU is the concept that describes the process is easily understandable as well as customers perceived that the new one is better than its replacements (Rogers, 1983). PEU refers to the new innovation that is easily comprehensible to use (Zeithaml et al., 2002).

H1a: Perceived ease of use has a significant and positive effect on consumer adoption of online purchasing.

3.8.2. Perceived Usefulness (PU) and Adoption of Online Purchase (AOP)

Perceived usefulness is the extent to which a consumer thinks that a specific method can increase the working capacity. PU refers to the expectations of customers regarding the ultimate result based on person's experiences (Davis et al., 1992). It also described that innovative innovation can boost or strengthen one's efficiency (Davis, 1993). Mathwick et al. (2001) described PU as the consideration of a specific system to improve one's activity.

There is substantial proof demonstrating the importance of PU in online shopping adoption (Venkatesh and Davis, 1996; Hu et al., 1999; Chen & Barnes, 2007; Venkatesh, 2000) stated that a key component in assessing the adoption of innovations is perceived usefulness. Moreover, adoption of online purchase and perceived usefulness of using online services are highly correlated (Polatoglu and Ekin, 2001).

H1b: Perceived usefulness has a significant and positive effect on consumer adoption of online purchasing.

3.8.3. Attitude (ATT) and Adoption of Online Purchase (AOP)

According to Davis et al. (1989) & Karjaluoto et al. (2002) the use of the TAM model has been extended by scientific investigations related to the propagation of scientific advances that included attitudes determined by the Theory of Reasoned Action. Attitude refers to

the favorable or unfavorable behavior of a person towards the adoption of technology (Triandis, 1979). Triandis later claimed that the expectations of the effectiveness of electronic banking, adoption attributes, electronic bank functionalities, hazard and confidentiality, and individual choices were reflected by the attitude. Moreover, Polatoglu and Ekin (2001) suggested that customer attitude consists of a person's belief and perception regarding towards a specific attribute. In web based business sense, the attitude of customers can be examined on the basis of person's perception regarding online purchasing process, various social media channels, mode of payment, terms of delivery, service provided, risks inherent, confidentiality, protection, customization, aesthetic impact, connectivity, amusement, and pleasure.

H1c: Attitude has a significant and positive effect on consumer adoption of online purchasing.

3.8.4. Subjective norms (SN) and Adoption of Online Purchase (AOP)

According to Ajzen (1991), Subjective norms refer to a person's personal estimation to perform in specific condition. In addition, Ajzen & Fishbein (1980) specified that SN is meant by the pressure by the other people to act, such as relatives, colleagues, peers, etc., and that such action has an explicit or implicit effect on the behavior of the participant. SN consists of two components, which are- beliefs toward the action of respected persons of the society and stimulus to obey the respected people (Ajzen and Fishbein, 1980). Moreover, according to Pavlou & Chai (2002), the intention of consumers towards online purchase can be influenced by SN.

H1d: Subjective norms have a significant and positive effect on consumer adoption of online purchasing.

3.8.5. Perceived Behavioral Control (PBC) and Adoption of Online Purchase (AOP)

According to George (2004), PBC refers to a person's positive feeling about himself and behavioral control over adoption to online transactions process. George (2004) has shown that PBC can influence online purchasing behavior. In addition, adoption process can be influenced by PBC (Taylor & Todd, 1995; Pavlou & Chai, 2002).

H1e: Perceived behavioral control has a significant and positive effect on consumer adoption of online purchasing.

3.8.6. User Generated Content (UGC) and Adoption of Online Purchase (AOP)

Usually, modern consumers enter into social media and communicate with other users to gather information regarding company offerings. To adopt online purchasing process, they depend more on existing consumers' feedback that already shared in different social media sites (Brown et al., 2003, Horst et al., 2007; Racherla & Friske, 2012). According to Horst et al. (2007), information shared by existing users on social media platforms is more reliable and vital for adopting online purchasing process by potential consumers.

H2: Attitude towards UGC has a significant and positive effect on consumer adoption of online purchasing.

3.8.7. Indirect relationships between independent variables (PEU, PE, ATT, SN, PBC) and dependent variable (AOP) through mediating variable (UGC):

User-generated content (UGC) is also referred as electronic word-of-mouth (eWOM) (Manap & Adzharudin, 2013). Electronic websites shared users' feedback. In addition, UGC refers to any non-media generated personal experiences and views in virtual sites and it has a stronger impact on person's choice and preferences (Cheong & Morrison, 2008; Dijck, 2009; Jonas, 2010; Krishnamurthy & Dou, 2010; Presi et al., 2014). Moreover, personally created contents are posted on several online platforms. Significant information in UGC is focused on the experiences of customers themselves and shared information are more reliable, efficient and impartial (Mir & Rehman, 2013; Jonas, 2010; Verhellen, Dens, & Pelsmacker, 2013). Potential consumers believe that existing consumers have no commercial interest that's why they never express false information regarding their experiences. This information source regarding products or services is more authentic (Mir & Rehman, 2013). Finally, according to Bae & Lee (2011), the shared experiences always help potential consumers to take proper and flawless decision.

Based on the above discussion, the following hypotheses can be proposed:

H3a: UGC mediates the relationship between perceived ease of use and consumer adoption of online purchasing.

H3b: UGC mediates the relationship between perceived usefulness and consumer adoption of online purchasing.

H3c: UGC mediates the relationship between attitude and consumer adoption of online purchasing.

H3d: UGC mediates the relationship between subjective norms and consumer adoption of online purchasing.

H3e: UGC mediates the relationship between perceived behavioral control and consumer adoption of online purchasing.

CHAPTER IV

Research Methodology

This section specifies the details of how the research has been conducted. It involves the essence of the study design adopted, the collection of data from secondary and primary sources, scaling procedures, the creation and pre-testing of questionnaires, sampling techniques, and the process of data analysis. All of the topics are presented in non-technical and easy to understand manner. This section also justifies the specific methods which have been selected for this study.

4. Research Methodology

4.1 Type of Research Design

The thesis mainly focused on descriptive research to test the hypotheses as well as examined the relationship among the variables. Specifically, the quantitative research methodology has been followed for quantitative data representation. Though, an initial exploratory research has been conducted through in-depth interview for gaining thorough knowledge of online purchasing behavior. The thesis also proposed a model to analyze the adoption of online purchasing process. Basically, this study is cross sectional in nature.

4.2 Sources of Data and Methods of Data Collection

Both primary and secondary sources have been used to collect necessary data. Based on literature search and justifying available data sources, following data sources and methods of data collection have been used.

4.2.1. Secondary data: Books, magazines, newspapers, articles, reports, organizational databases, and company websites are the good sources of secondary data. The literature part of this report is based on secondary data. Various studies relating to adoption of online purchase through social media and studies relating to combined form of TAM and TPB models have been critically studied in this study.

4.2.2. Primary data:

Online survey method has been conducted to collect primary data. Data collected from metropolitan cities of Bangladesh. Specifically, email interview and internet interview have been conducted under online survey.

4.3 Questionnaire Design and Measurement Techniques

4.3.1. Research instrument: A structured questionnaire (see Appendix) has been used as instrument. Previous studies helped a lot to adopt each of the constructs and to modify to fit into research of the thesis. The constructs, number items with their sources used in this study are presented below:

Table 4.1: Constructs and Item Sources

Name of Constructs	Scale Items	Sources of Constructs
Perceived Usefulness	5	(Cheng, Lam and Yeung, 2006)

Perceived Ease of Use	5	(Cheng, Lam and Yeung, 2006)
Attitude	4	(Cheng, Lam and Yeung, 2006), (Lada, Harvey Tanakinjal and Amin, 2009), (Khalek and Ismail, 2015)
Subjective norms	6	(Wu and Chen, 2005), (Lada, Harvey Tanakinjal and Amin, 2009)
Perceived Behavior Control	5	(Wu and Chen, 2005), (Khalek and Ismail, 2015)
User Generated Content	5	(Schivinski & Dabrowski, 2013)
Adoption	5	(Shah Alam and Mohamed Sayuti, 2011)

4.3.2. Questionnaire design: The questionnaire contained two parts, including demographic variables of the virtual consumers and the constructs of C-TAM-TBB. Moreover, a detail instruction has been provided at the starting stage of the questionnaire.

4.3.3. Scaling technique: To obtain the basic information, the tools used to measure each of the constructs were non - comparative itemized rating scaling technique. In thesis, the seven point Likert scale has been used, which are- (1) strongly disagree, (2) disagree, (3) somewhat disagree, (4) neither disagree nor agree, (5) somewhat agree, (6) agree and (7) strongly agree. The constructs and measuring scaling items are presented in the table in the appendix. To collect the socioeconomic and demographic characteristics, multiple choice questions have been used also.

4.3.4. Pretest: To find out the errors of questionnaire, pretest has been conducted. The tentative to complete the questionnaire has been also examined. At first 30 responses has been collected to conduct the pretest. Based on pretested responses, some items of questionnaire have been modified. Then data collection phase has been proceeded.

4.4 Sampling Design and Procedure

4.4.1. Target population: The population of this study includes the consumers of Metropolitan cities of Bangladesh who are knowledgeable and who have already purchased products using social media.

4.4.2. Elements: Both male and female consumers who purchase products using social media.

4.4.3. Extent: Online data collection was only focused on Metropolitan cities of Bangladesh

4.4.4. Data collection Time: For this study, data have been collected from April 01, 2020 to May 10, 2020.

4.4.5. Sampling technique and sample size: *Convenience sampling technique has been used to reach the respondents.* The analysis part mainly focused on Structural Equation Modeling (SEM). Regarding the considerations of SEM, the sample size for this study has been estimated to 432. Another condition of SEM states that, there should be at least 15 respondents for each parameter estimated in the model (Hair, Black, Babin, Anderson & Tatham, 2006). This size of 432 also fulfilled that condition for SEM. It can be stated that, with this sample size required result of this study will be simplified to the population.

4.4.6. Sample description:

The sample profile of the study is included in the table in appendix (Sample Profile). 432 respondents participated in the study. 43.98% respondents are aged between 25 to 35 years which is maximum and 40.50% respondents are aged between 15 to 25 years. In addition, the least percentage (0.69%) belongs to the age group 55+. Among the participants the percentage of female is 67.13% and the percentage of male is only 32.87%. The education variable shows that, 57.64% respondents have Honors degree, and 17.82% respondents have completed their Masters level. Finally, 28.70% respondents' monthly income is minimum 55000 BDT and maximum 65,000 BDT and 25.23% respondents monthly income is minimum 45,000 BDT and maximum 55,000 BDT. Additionally, 23.15% respondents' income belongs to Tk. 65,000 to 75,000 BDT range and more than 75,000 BDT earned by only 13.66% respondents.

4.5 Data Analysis Method

The data have been analyzed using the Partial Least Square (PLS) method based on structural Equation Model (SEM). In this study, Smart PLS 3.0 has been used. The method of bootstrapping has been used to test the hypothesized relationship and here, the level to test the significance is 0.05 ($p < 0.05$) (Efron & Tibshirani, 1994). Hence, by analyzing path coefficient (β) and t-statistics, the study has been measured the hypothesized relationship between dependent and independent variables at a significance level of 0.05 ($p < 0.05$).

CHAPTER V

Data Analysis

In this chapter, data has been analyzed and presented. At first the procedure of data preparation has been presented. Then the analyzed data has been presented by tables.

5.1. Consumers' Demographic variables:

The sample profile of the study is included in the following table. 432 respondents participated in the study. 43.98% respondents are aged between 25 to 35 years which is maximum and 40.50% respondents are aged between 15 to 25 years. In addition, the least percentage (0.69%) belongs to the age group 55+. Among the participants the percentage of female is 67.13% and the percentage of male is only 32.87%. The education variable shows that, 57.64% respondents have Honors degree, and 17.82% respondents have completed their Masters level. Finally, 28.70% respondents' monthly income is minimum 55000 BDT and maximum 65,000 BDT and 25.23% respondents' monthly income is minimum 45,000 BDT and maximum 55,000 BDT. Additionally, 23.15% respondents' income belongs to Tk. 65,000 to 75,000 BDT range and more than 75,000 BDT earned by only 13.66% respondents.

Table 5.1: Demographic variables of consumers (at a glance)

Characteristics	Category	Frequency	Percentage
Gender	Male	290	67.13
	Female	142	32.87
	Total	432	100.0
Age	15 to 25	175	40.50
	25 to 35	190	43.98
	35 to 45	42	9.72
	45 to 55	22	5.09
	55+	3	0.69
	Total	432	100.0
Monthly Income (Family)	35,000 to 45,000 BDT	40	9.26
	45,000 to 55,000 BDT	109	25.23
	55,000 to 65,000 BDT	124	28.70
	65,000 to 75,000 BDT	100	23.15
	75000 BDT+	59	13.66
	Total	432	100.0
Level of Education	Primary	5	1.16
	Secondary	26	6.02
	Higher Secondary	77	17.82
	Honors	249	57.64
	Masters	75	17.36
	Total	432	100.0

5.2. Structural Model:

5.2.1. Factor Loading:

Table 5.2: Cross-loading

	AOP	ATT	PBC	PEU	PU	SN	UGC
AOP1	0.851	0.681	0.531	0.533	0.587	0.629	0.591
AOP2	0.778	0.563	0.303	0.432	0.514	0.597	0.317
AOP3	0.850	0.694	0.533	0.509	0.602	0.646	0.563
AOP4	0.905	0.746	0.408	0.499	0.610	0.692	0.467
AOP5	0.888	0.719	0.400	0.474	0.606	0.690	0.470
ATT1	0.618	0.810	0.476	0.593	0.666	0.591	0.492
ATT2	0.684	0.901	0.499	0.560	0.654	0.667	0.500
ATT3	0.729	0.898	0.480	0.511	0.649	0.679	0.514
ATT4	0.750	0.874	0.387	0.474	0.605	0.770	0.396
PBC1	0.527	0.510	0.773	0.529	0.556	0.468	0.578
PBC2	0.394	0.417	0.654	0.418	0.450	0.429	0.419
PBC3	0.288	0.292	0.771	0.482	0.383	0.256	0.547
PBC4	0.257	0.302	0.773	0.457	0.378	0.220	0.544
PBC5	0.363	0.376	0.671	0.438	0.427	0.406	0.454
PEU1	0.392	0.374	0.514	0.757	0.509	0.342	0.437
PEU2	0.447	0.466	0.496	0.749	0.559	0.431	0.438
PEU3	0.460	0.520	0.573	0.826	0.602	0.446	0.530
PEU4	0.495	0.514	0.405	0.768	0.564	0.476	0.389
PEU5	0.428	0.490	0.493	0.778	0.504	0.441	0.506
PU1	0.619	0.677	0.533	0.546	0.809	0.580	0.477
PU2	0.509	0.568	0.441	0.525	0.810	0.469	0.421
PU3	0.512	0.557	0.509	0.627	0.806	0.475	0.446
PU4	0.419	0.415	0.274	0.367	0.571	0.482	0.297
PU5	0.450	0.478	0.459	0.531	0.679	0.393	0.384
SN1	0.667	0.686	0.361	0.435	0.544	0.868	0.391
SN2	0.649	0.666	0.385	0.471	0.573	0.882	0.440
SN3	0.656	0.677	0.401	0.468	0.558	0.886	0.423
SN4	0.600	0.598	0.459	0.470	0.479	0.767	0.458
SN5	0.641	0.617	0.394	0.425	0.515	0.836	0.388
SN6	0.592	0.642	0.472	0.492	0.581	0.756	0.436
UGC1	0.373	0.387	0.619	0.466	0.378	0.336	0.797
UGC2	0.478	0.483	0.626	0.542	0.471	0.452	0.884
UGC3	0.482	0.469	0.587	0.515	0.469	0.428	0.882
UGC4	0.562	0.492	0.522	0.457	0.489	0.486	0.799
UGC5	0.497	0.469	0.616	0.536	0.524	0.432	0.864

5.2.2. Convergent Validity & Internal Reliability of the Data:

Table 5.3: The Measurement Model

Latent Variable	Indicators	Convergent Validity & Internal Reliability			
		Standard Loadings	Cronbach's alpha (CA)	Composite Reliability	Average Variance Extracted (AVE)
		>0.70	0.70–0.90	>0.70	
AOP	AOP1	0.851	0.908	0.932	0.732
	AOP2	0.778			
	AOP3	0.850			
	AOP4	0.905			
	AOP5	0.888			
ATT	ATT1	0.810	0.894	0.926	0.759
	ATT2	0.901			
	ATT3	0.898			
	ATT4	0.874			
PBC	PBC1	0.773	0.780	0.850	0.534
	PBC2	0.654			
	PBC3	0.771			
	PBC4	0.773			
	PBC5	0.671			
PEU	PEU1	0.757	0.835	0.883	0.602
	PEU2	0.749			
	PEU3	0.826			
	PEU4	0.768			
	PEU5	0.778			
PU	PU1	0.809	0.790	0.857	0.550
	PU2	0.810			
	PU3	0.806			
	PU4	0.571			
	PU5	0.679			
SN	SN1	0.868	0.912	0.932	0.696
	SN2	0.882			
	SN3	0.886			
	SN4	0.767			
	SN5	0.836			
	SN6	0.756			
UGC	UGC1	0.797	0.900	0.926	0.716
	UGC2	0.884			
	UGC3	0.882			
	UGC4	0.799			
	UGC5	0.864			

Factor loading has been shown in **Table 5.2** and the range between 0.571 and 0.905. Moreover, **Table 5.3** represents AVE and the range between 0.534 and 0.759. Values of factor loading and AVE are acceptable when the values are more than 0.50. To analyze the internal consistency of data, the reliability test has been conducted. Furthermore, to test collected responses, the reliability test has also been conducted. In addition, to check the

consistency of internal data that can help to select appropriate instrument, Cronbach's alpha is anticipated (Ary et al., 2002). The internal reliability can be justified by achieving greater than 0.70 Cronbach's alpha value.

Anderson & Gerbing (1988) recommended that two-step approach to analyze data through using measurement and structural model. Moreover, to establish the reliability and validity of constructs, the two-step has been used. In addition, the standard threshold value is 0.7 which is recommended by Fornell and Larcker (1981) and **Table 5.3** represents that Cronbach's alpha and composite reliability values of all constructs used in the study are 0.85 which is more than standard threshold value. Hence, the reliability value is at good fit.

The AVE range is .534 to 0.759 (**Table 5.3**) whereas the maximum constructs loading has been achieved the recommended standard threshold level except only two constructs loading. Finally, it can be said that overall condition support the requirement of convergent validity.

5.2.3. Discriminant Validity of the Data:

Table 5.4: Correlation matrix and square root of the AVE

	AOP	ATT	PBC	PEU	PU	SN	UGC
AOP	0.883						
ATT	0.592	0.624					
PEU	0.658	0.708	0.788				
PU	0.803	0.832	0.758	0.867			
PBC	0.837	0.831	0.580	0.632	0.768		
SN	0.621	0.607	0.833	0.684	0.649	0.558	
UGC	<i>Note: AOP= Adoption of Online Purchase, ATT= Attention, PEU= Perceived Ease of Use, PU= Perceived Usefulness, SN= Subjective Norms, UGC= User Generated Content</i>						

In **Table 5.4** calculated square root of the AVE has been shown. Here, the calculated square root is greater than parallel correlation that means the discriminant validity of the data has been proved. Multicollinearity must be prohibited. When the correlations among all constructs are calculated below 0.85 threshold values, the multicollinearity problem can be solved (Kline, 2015).

Here, the discriminant validity has been satisfied due to correlation between rows and columns that has been estimated below 0.837 (**Table 5.4**).

5.2.4. Structural Model

Table 5.5: Structural Model

	Std. Beta	STDEV	T Statistics	P Value	Comments
ATT -> AOP	0.407	0.054	7.605	0.000	Supported
ATT -> UGC	0.133	0.078	1.695	0.091	Not Supported
PBC -> AOP	-0.031	0.044	0.717	0.474	Not Supported
PBC -> UGC	0.497	0.054	9.203	0.000	Supported
PEU -> AOP	0.003	0.044	0.067	0.947	Not Supported
PEU -> UGC	0.161	0.068	2.355	0.019	Supported
PU -> AOP	0.122	0.051	2.395	0.017	Supported
PU -> UGC	-0.010	0.073	0.135	0.893	Not Supported
SN -> AOP	0.307	0.051	6.033	0.000	Supported
SN -> UGC	0.076	0.061	1.242	0.215	Not Supported
UGC -> AOP	0.143	0.048	2.977	0.003	Supported

Note: Significance $t = 1.96$ ($P < 0.05$) 2 tailed test

To examine the structural paths and the R square scores of variables, Smart PLS 3.0 has been used. According to Efron & Tibshirani (1994), to test the hypothesized relationship the bootstrapping method has been used and the significance level is 0.05 ($p < 0.05$). Moreover, by analyzing path coefficient (β) and t-statistics, the study has been measured the hypothesized relationship between dependent and independent variables at a significance level of 0.05 ($p < 0.05$). The PLS results of the hypotheses tests are presented in **Table 5.5**. The results show that the relationships between ATT and AOP ($t=7.605$, $\beta=0.407$, $P= 0.000$), PBC and UGC ($t=9.203$, $\beta=0.497$, $P= 0.000$), PEU and UGC ($t= 2.355$, $\beta= 0.161$, $P= 0.019$), PU and AOP ($t= 2.395$, $\beta= 0.122$, $P= 0.017$), SN and AOP ($t=6.033$, $\beta=0.307$, $P= 0.000$) and UGC and AOP ($t=2.977$, $\beta=0.143$, $P= 0.003$) were significant. Thus, six hypotheses were supported.

5.2.5. Goodness-of-Fit Index:

Table 5.6: Goodness-of-Fit Index

	Saturated Model	Estimated Model
SRMR	0.069	0.069
d_ULS	2.999	2.999
d_G	0.861	0.861
Chi-Square	2,123.032	2,123.032
NFI	0.810	0.810

According to Tenenhaus, (2005) to justify the PLS model, Goodness-of-Fit Index (GoF) has been checked (Tenenhaus, 2005). The differences between observed and model-implied correlations are known as SRMR (Shehnaz, 2017). Moreover, a zero value shows a perfect fit. A good fit can be assured by value less than 0.08. A value of 0.069 has been calculated which is less than less than 0.08 (**Table-5.6**).

5.2.6. f Square test:

Table 5.7: f Square

	AOP	Comments	UGC	Comments
AOP				
ATT	0.168	Moderate Effect	0.012	Small Effect
PBC	0.001	Small Effect	0.293	Moderate Effect
PEU	0.000	No Effect	0.024	Small Effect
PU	0.017	Small Effect	0.000	No Effect
SN	0.122	Moderate Effect	0.005	Small Effect
UGC	0.032	Small Effect		

Table-5.7 represents the effects of independent variables based on f Square. According to Cohen (1988) and Chin (1998) f Square can measure the effects of independent variables based on 0.02 to 0.14= little effect, 0.15 to 0.34= moderate effect and 0.35 to above= strong effects range.

5.2.7. Mediation Effects:

Table 5.8: Mediation Effects

	B	STDEV	T Statistics	95% Bias Corrected Confidence Interval		Comments
				Lower Level	Upper Level	
ATT -> UGC -> AOP	0.019	0.012	1.530	0.001	0.052	Significant
PBC -> UGC -> AOP	0.071	0.026	2.719	0.027	0.126	Significant
PEU -> UGC -> AOP	0.023	0.012	1.897	0.005	0.057	Significant
PU -> UGC -> AOP	-0.001	0.011	0.128	-0.023	0.021	Not Significant
SN -> UGC -> AOP	0.011	0.010	1.105	-0.005	0.033	Not Significant

Table-5.8 represents the mediation effects of independent variables based on 95% Bias Corrected Confidence Interval. According to Martinez and Martinez (2001) 95% Bias Corrected Confidence Interval can measure the mediation effects based on the negative or positive value of lower and upper level whereas same type of value such as positive or negative value at a time mean that the mediation effects between variables are significant.

CHAPTER VI

Discussions & Conclusions

The interpretation of data analysis has been included in a simple means to understand. Moreover, a short discussion about the findings from this study has been included along with some suggestions regarding adoption of online purchase through social media in Bangladesh. Finally, a conclusion has been written based on overall study.

6.1. Discussions:

In terms of theoretical importance, analytical rigor and practical contribution, this chapter aims to discuss the results in details. Moreover, the chapter briefly discusses the full results of the two research questions proposed in thesis. The chapter also discusses the significant outcomes that will develop Bangladeshi consumers' understanding to adopt online purchasing through social media.

The chapter also discusses how the results fill the existing knowledge gaps and make significant contributions to Bangladesh's online purchasing through social media and the role of user-generated content in the context of the consumer adoption process.

In particular, the contributions highlight that the study extends knowledge by re-conceptualizing the theory of C-TAM-TPB, validating a hierarchical model using component-based SEM and providing practitioners with a method for integrated analysis and design of the adoption process of consumers towards online purchasing systems and how content created by users affects the entire purchasing process. Finally, with closing remarks, the chapter also addresses recommendations.

6.2. Research Objective:

The main goals are exploring the adoption process of online purchasing through social media by Bangladeshi consumers and evaluating the impact or function of content created by users on it. This research used the synthesis of the Technology Acceptance Model and Theory of Planned Behavior to achieve these goals.

This is a groundbreaking study in online technology-mediated business research exploring the dimensions that influence customers to follow the mechanism of online purchase rather than offline purchasing and modeling the effect on outcome constructs of user-generated content. Two research questions proposed in Chapter 1 are discussed throughout the entire discussion.

6.3. Summary of the Findings:

This study answered two non-trivial research questions that have not been discussed or answered satisfactorily before. The thesis established and validated a context-specific, multi-dimensional model in response to these questions and modelled its overall effect on

the adoption of online purchases by consumers through the social media platform and the position of content created by users on it.

According to Tenenhaus, (2005) to justify the PLS model, Goodness-of-Fit Index (GoF) has been checked (Tenenhaus, 2005). The differences between observed and model-implied correlations are known as SRMR (Shehnaz, 2017). Moreover, a zero value shows a perfect fit. A good fit can be assured by value less than 0.08. A value of 0.069 has been calculated which is less than less than 0.08 (**Table-5.6**).

The major findings of the study are synthesized in the following sections and its implications are discussed.

6.3.1. RQ-1: What are the factors that may influence consumers to adopt with online purchasing process through social media platforms?

The research focused on five TAM and TPB model constructs, such as perceived ease of use, perceived usefulness, attitude, subjective norms and perceived behavioral control, in order to address this question (Fishbein & Ajzen, 1975; Devis et. Al, 1989). The study showed that the virtual community group can be directly affected by four perceived usefulness (PU), attitude (ATT), subjective norms (SN) and user-generated content (UGC) constructions to buy through the social media platform. The results showed that the relationships between ATT and AOP ($t=7.605$, $\beta=0.407$, $P= 0.000$), PU and AOP ($t=2.395$, $\beta= 0.122$, $P= 0.017$), SN and AOP ($t=6.033$, $\beta=0.307$, $P= 0.000$) and UGC and AOP ($t=2.977$, $\beta=0.143$, $P= 0.003$) were significant. Thus, in this study, the hypotheses were supported at the $p > 0.05$ level that ensures the influencing constructs to adopt the online purchase through social media (**Table 5.5: Structural Model**).

6.3.2. RQ-2: How does the User Generated Content (UGC) can affect the consumers' adoption process?

Usually, modern consumers enter into social media and communicate with other users to gather information regarding company offerings. To adopt online purchasing process, they depend more on existing consumers' feedback that already shared in different social media sites (Brown et al., 2003, Horst et al., 2007; Racherla & Friske, 2012). According to Horst et al. (2007), information shared by existing users on social media platforms is more

reliable and vital for adopting online purchasing process by potential consumers. Moreover, potential consumers believe that existing consumers have no commercial interest that's why they never express false information regarding their experiences. This information source regarding products or services is more authentic (Mir & Rehman, 2013). Finally, according to Bae & Lee (2011), the shared experiences always help potential consumers to take proper and flawless decision.

The analysis proved the mediation effects of independent variables based on 95 percent Bias Corrected Confidence Interval. According to Martinez and Martinez (2001) 95% Bias Corrected Confidence Interval can measure the mediation effects based on the negative or positive value of lower and upper level whereas same type of value such as positive or negative value at a time mean that the mediation effects between variables are significant. Here, three constructs such as, attitude (ATT) (upper level 0.001 & lower level 0.052), perceived behavioral control (PBC) (upper level 0.027 & lower level 0.126) and perceived ease of use (PEU) (upper level 0.005 & lower level 0.057) are significant that means those three constructs can be influenced by user generated content (UGC) towards adoption of online purchase (AOP) through social media platform (*Table-5.8: Mediation Effects*). Furthermore, the study also showed that attitude (0.012), perceived behavioral control (0.293), PEU (0.024) and SN (0.005) have moderate or small mediating effect on the user generated content (*Table 5.7: f Square*).

6.4. Recommendations

In recognition of the variables that influence the purchaser's state of mind and expectations of shopping on the web. Current sales trends indicate a change from traditional store-based sale to expanded Internet use. Over the last few years, several companies have faced the challenge of joining the internet business in their offerings, keeping in mind the ultimate goal of helping their clients every minute of each day. In setting up an online store in the vicinity of their current physical stores, however, sellers are worried that they do not have the amount to use a similar system for both the site and custom shops. While online shopping fuses enormous numbers of indistinguishable attributes from "real purchase," consumers are in an alternative mood and have a range of educational needs whether buying online or traditional. In this way, it is essential to recognize initially the differences of ad comparisons between traditional buying highlights and online buying highlights before installing a setup. Second, retailers need to learn about the points of interest and drawbacks of online shopping in relation to traditional buying to consider the thought processes of consumers in order to differentiate one platform from another. For example, Internet consumers are not able to learn the skills they normally learn when they shop the normal way, such as interacting with a business owner, sensing the environment, and contacting or inspecting the product (Gefen & Karahanna, 2012). In circumstances where such highlights are primarily critical to buyers, they will indulge in conventional buying over online buying. By the way, Internet shopping meets a few buyers' desires more effectively and more productively than conventional buying. To start with, buyers can peruse the entire item category with negligible effort and time spent with online purchase. Second, buyers can obtain basic information about companies and brands in a productive manner, and their ability to settle on cool headed choices while buying increases along those lines. Third, consumers can look more productively and accurately at item highlights, usability, and costs than they do for physical buying. Fourth, when searching for such contact products, Internet purchasing gives some degree of discrepancy. Fifth, online purchasing offers people whose time is too valuable to put resources into regular purchase an irregular state of accommodation.

The online shopping trend can decrease the energy costs of the consumers. In any case, this practice often prevents them from getting substantial interest wellsprings while going off to the management of an account office face to face, e.g. mutual assessment of

individual interaction with the management of an account staff and specific bank customers. In this way, consumers have a few reasons to be willing to shop online over "real purchase." While these points of interest that lead some buyers to prefer internet buying, they don't really choose one channel of buying over another. Alternatively, consumers are purchasing whenever and whenever it is convenient to them, irrespective of shop, inventory or internet. The present customers are multiple channel customers, and a few events favor the online purchase of conventional disconnected purchases.

Therefore, with the goal for buyers to participate in trust-related Internet behavior such as online purchasing, online sellers must make confidence-building arbitrations, such as posting a security tactic, using an outsider seal, interfacing with customers, advertising their great notoriety, linking to other legitimate premises, or providing assurances. Every time the customer visits the online store, online retailers need to provide assurance that purchasers have positive buying knowledge.

6.5. Conclusion

The present study examined the factors that influence the consumers' adoption towards online purchase through social media in context of Bangladesh. Here, C-TAM-TPB has been used. Key factors in online purchasing adoption include perceived usefulness, subjective norms and attitude. Factors such as perceived ease of use has insignificant role in the consumer's adoption to online purchase process. In addition, subjective norm is an important element in conduct intent. PBC is driven by the self-efficacy, capital, conditions facilitating, and conditions facilitating technology. In Bangladesh, the adoption and implementation of online transactions via social media is seen as a major cultural and technological challenge. The advent of emerging technology can be affected by mobile device limitations, including low resolution, network speed, and a range of platforms with differing capabilities. However, the change from conventional offline shopping to online shopping is very complicated, as this form of purchasing process requires integration of technical developments, internet infrastructure, adequate know-how in customer online shopping, online business vendors and all recipients with an important role in developing a new purchasing path.

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Appendices

Appendix A

Participant Information Statement and Consent Form

Adoption of Online Purchase through Social Media: The Role of User Generated Content

You are invited to participate in a study of your perceptions regarding The Adoption of Online Purchase through Social Media: The Role of User Generated Content. The objective of this study is to explore a deep understanding by examining a conceptual model postulating the direct and indirect (through UGC) relationships between different psychological factors and adoption of online purchase through social media in Bangladesh.

You have been selected as a possible participant in this study. If you decide to participate, I will provide you with a copy of a questionnaire to be completed which will take **approximately 20 minutes**. There are no foreseeable discomforts and inconveniences associated with the procedure and I cannot and do not guarantee or promise that you will receive benefits from participating in this study.

It may be noted that completion and return of the questionnaire will be regarded as your consent to participate in the survey. Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission, except as required by law. I plan to publish the results in my MPhil thesis that will be submitted to University of Dhaka. In any publication, information will be provided in such a way that you cannot be identified. If you would like feedback on the study, please provide your preferred contact address at the end of the questionnaire.

You will be given a copy of this form to keep. Your assistance is greatly appreciated. Thank you for participating in this study.

Regards,

Md. Abdullah Al Jamil

MPhil student

Department of Management Information Systems (MIS)

Faculty of Business Studies

University of Dhaka

A Sample Copy of Questionnaire

Section A:

1. Your Name:
2. Gender:
 - a) Male
 - b) Female
 - c) Prefer not to say
3. Age:
 - a) 15 to 25
 - b) 25 to 35
 - c) 35 to 45
 - d) 45 to 55
 - e) 55 +
4. Monthly Income Level (Family):
 - a) 35,000 to 45,000 BDT
 - b) 45,000 to 55,000 BDT
 - c) 55,000 to 65,000 BDT
 - d) 65,000 to 75,000 BDT
 - e) 75,000 + BDT
5. Level of Educational Qualification:
 - a) Primary
 - b) Secondary
 - c) Higher Secondary
 - d) Honors
 - e) Masters
6. Do you use social media?
 - a) Yes
 - b) No

Section B: The Questions of this part are included to understand the customer's perception/ experience about online purchase through social media platform.

For section Part B), please put a tick mark (√) in the appropriate box according to your level of agreement or disagreement with each statement by using the following scale

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Somewhat Disagree
- 4 = Neither Disagree nor Agree
- 5 = Somewhat Agree
- 6 = Agree
- 7 = Strongly Agree

Items	Questions	1	2	3	4	5	6	7
PU1:	I think, purchasing through social media is useful							
PU2:	I think, social media platform would allow me to purchase products more quickly.							
PU3:	I think, using social media platform would make it easier to purchase products.							
PU4:	I think, using social media platform requires less cost for purchasing a product.							
PU5:	I think, social media platform would give me the access to purchase products whenever I want.							
PEU1:	I think, learning to use social media sites for purchasing products would be easy.							
PEU2:	I think, my activities in social media while purchasing products is clear and understandable							
PEU3:	I think, it is easy to use social media sites to purchase products.							
PEU4:	I think, it is easy to become skillful at using social media sites to purchase products.							
PEU5:	I think, it is easy to find others discussing the usage of social media for purchasing products..							
ATT1:	I think, purchasing through social media is a good idea.							
ATT2:	Purchasing through social media is pleasant to me.							
ATT3:	I like to purchase products through social media sites.							
ATT4:	Purchasing through social media is important to me.							
SN1:	People (e.g. friends, family, neighbors, colleagues) who are important to me, think that I should purchase products using social media.							
SN2:	People (e.g. friends, family, neighbors, and colleagues) who influence me, think that I should use social media for purchasing products.							
SN3:	People (e.g. friends, family, neighbors, and colleagues) whose opinions are valuable to me think that I should use social media for purchasing products.							
SN4:	My family members accept my use of social media for purchasing products.							
SN5:	My family members prefer to purchase products through social media.							
SN6:	My friends would think that I should choose social media for purchasing products.							
PBC1:	I can use social media for purchasing products.							
PBC2:	If I want, I can purchase through social media without facing any problem.							
PBC3:	I have the necessary resources (e.g. internet connection, smart phone/laptop, mobile bank account/credit card etc.) to purchase products through social media.							
PBC4:	For me, purchasing products through social media is possible.							
PBC5:	I can get help from others when I face difficulties using							

	social media for purchasing products.								
UGC1:	Generally, I search for information (e.g. like, review, comment, recommendation etc) that can make my purchase more convenient								
UGC2:	I can be motivated to purchase a product based on information (e.g. like, review, comment. recommendation etc) on social media sites by other users about a product or service.								
UGC3:	I become interested to purchase a product in social media site which have positive reviews.								
UGC4:	I can rely on the comments of other users of a product while purchasing through social media.								
UGC5:	Positive recommendations given by other users about a product enhances my chance of purchase.								
AOP1:	I will choose social media platform for purchasing products								
AOP2:	I would make a special effort (purchase a new smart phone/ open a new account in Facebook) to use social media platform for purchasing products								
AOP3:	I intend to continue using social media platform for purchasing products.								
AOP4:	I will always try to use social media platform for purchasing products in my daily life.								
AOP5:	I plan to use social media platform frequently for purchasing products								

Appendix B: Sample Profile of the Respondents

Characteristics	Category	Frequency	Percentage
Gender	Male	290	67.13
	Female	142	32.87
	Total	432	100.0
Age	15 to 25	175	40.50
	25 to 35	190	43.98
	35 to 45	42	9.72
	45 to 55	22	5.09
	55+	3	0.69
	Total	432	100.0
Monthly Income (Family)	35,000 to 45,000 BDT	40	9.26
	45,000 to 55,000 BDT	109	25.23
	55,000 to 65,000 BDT	124	28.70
	65,000 to 75,000 BDT	100	23.15
	75000 BDT+	59	13.66
	Total	432	100.0
Level of Education	Primary	5	1.16
	Secondary	26	6.02
	Higher Secondary	77	17.82
	Honors	249	57.64
	Masters	75	17.36
	Total	432	100.0

Appendix C: Literature Table

Author	Year	Country	Sample	Method	Research Design	Key Findings	Factors	DV and IV
Poturak, M., & Softić, S.	2019	Bosnia & Herzegovina	300	Quantitative	Structured questionnaire	The results of the empirical study showed that both firm created and user-generated social media communication influence brand equity which creates of a fully mediated effect between e-WOM and the purchase intention.	User Generated Content (UGC), Firm created social media communication (FCC-EWOM), User generated social media communication (UGC-EWOM), Electronic Word of Mouth (EWOM), Brand Equity (BE), Purchase Intention (PI)	DV-PI IV- UGC, EWOM, BE
Punj, G.	2011	USA	1684	Quantitative	Telephone interviews	Study found that consumer beliefs influence the online purchase behavior directly and the relationship is moderated by demographic characteristics and consumption values.	Online Shopping Behavior, Online shopping beliefs, Demographics, Consumption Values.	DV-Online Shopping Behavior IV - Online shopping beliefs, Demographics, Consumption Values
Darmadi, E. A., Sukardi, Saragih, M. G.	2020	Indonesia	145	Quantitative	Structured questionnaire	It was found that subjective norm, website usability and attitude have significant effect on purchase intention and intention online shopping. Purchase intention has a partial mediating influence on subjective norm, website usability and	Subjective Norm (SN), Website Usability (WU), Attitude (AT), Purchase Intention (PI), Intention Online Shopping (OSI)	DV- Intention Online Shopping IV- SN, WU, AT, PI

						attitude towards intention online shopping.		
Soopramanien, D., & Robertson, A.	2007	UK	894	Quantitative	Postal surveys	Results demonstrate that there is a fundamental behavioural difference between three forms of behaviour: that is, those that purchase online, those that browse online but then purchase in-store and those that do not shop online at all.	Demographics, Internet Use Factor, Internet Shopping Specific factors, Buy Online, Browse Online only, Non-Internet Shopping	DV- Buy Online, Browse Online only, Non-Internet Shopping IV- Demographics, Internet Use Factor, Internet Shopping Specific factors
Nabot, A., Garaj, V., & Balachandran, W.	2014	Jordan	50	Exploratory	Structured questionnaire	The results show that attitudes toward online shopping and intention to shop online were affected by lack of human resources, such as low level of experience in using the Internet and shopping websites for shopping, lack of developed IT infrastructure, trust in e-retailers, and online payment and delivery service concerns.		
Teo, T.	2002	Singapore	1133	Exploratory	Email survey	This study find out that the cost of Internet access is the main concern among customers, followed by response time for online purchasing. Most of the people uses online purchase to buy things that aren't available in Singapore. The main deterrents to purchasing		

						online are customers' preference to examine products physically, the need to possess a credit card and security concerns.		
Lim, Y., Osman, A., Salahuddin, S., Romle, A., & Abdullah, S.	2016	Malaysia	662	Quantitative	Structured questionnaire	Study revealed that, subjective norm and perceived usefulness significantly positively influence online purchase intention but subjective norm insignificantly influence shopping behavior in a negative way. Perceived usefulness also insignificantly influence online shopping behavior. Finding also revealed that purchase intention significantly positively influence online shopping behavior.	Subjective Norm (SN), Perceive Usefulness (PU), Purchase Intention (PI), Online Shopping behavior (OS)	DV- OS IV- SN, PU, PI
Wazzan, A.	2015	Saudi Arabia	423	Quantitative	Structured questionnaire	The findings indicate a positive relationship between online shopping intention and other factors of online shopping acceptance. A positive relationship is also seen between online shopping orientation and online shopping experience. The case examines	Consumer Demographics (CD), Shopping Motivation (M), Social Media (SM), Shopping Orientation (SO), Online Shopping Experience (OE), Online Shopping Intention (OSI),	DV- OS IV- CD, M, SM, MO, OE, OSI

						the relationship between online shopping orientation and online shopping motivation. The same applies for the relationship between online shopping and social media through the mediation of online shopping intention.	Online Shopping (OS)	
Parveen, A.S., & Priya, V. K.	2019	Africa	100	Quantitative	Structured questionnaire	Study find out that transaction security and safety are considered to be a main concern for buying the product in online.		
Arul Jothi, C., & Mohmadraj Gaffoor, A.	2017	India	70	Quantitative	Structured questionnaire	The study finds that the social media is most widely used in information source for entertainment, networking, and information on new brands. Also, the social media reviews and opinions affect the purchase decision process; however, tendency of share their experiences post purchase is surprisingly good.		
Muthupriya, A.	2019	India	200	Quantitative	Structured questionnaire	The results of the survey highlighted that there is a significant relationship between online shopping with gender, internet literacy, and online product price. Similarly,		

						the study also highlighted that there is no meaningful relationship between online shopping with education and website usability.		
Ketabi, S., Ranjbarian, B., & Ansari, A.	2014	Iran	260	Quantitative	Structured questionnaire	The results of the research suggest that all mentioned factors, i.e. subjective norms, behavioral control, attitude, social influence, and credibility affect online shopping directly.	Subjective Norms (SN), Behavioral Control (PBC), Attitude(ATD), Perceived Credibility (PC), Behavioral Intention (BI)	DV-BI IV-SN, PBC, ATD, PC
Choudhury, D.&Dey, A.	2014	India	200	Quantitative	Structured questionnaire	The results of the study highlighted that there is a significant relationship of online shopping with gender, internet literacy, and online product price.		
George, J.	2004	USA	193	Quantitative	Structured questionnaire	Study reveals that beliefs about trustworthiness positively affect attitudes toward buying online, which in turn positively affect purchasing behavior. Beliefs about self-efficacy regarding purchasing positively affect perceived behavioral control, which in turn affects online purchasing behavior.	Purchase (Purch). Attitude(Att), Subjective Norms (SNorm), Perceived Behavioral Control (PBC), Unauthorized use (Unauth), Trust, Normative structure (NStr), Efficacy	DV-Purch IV-Att, SNorm, PBC, Unauth, Trust, NStr, Efficacy